

FY 2009 ANNUAL REPORT

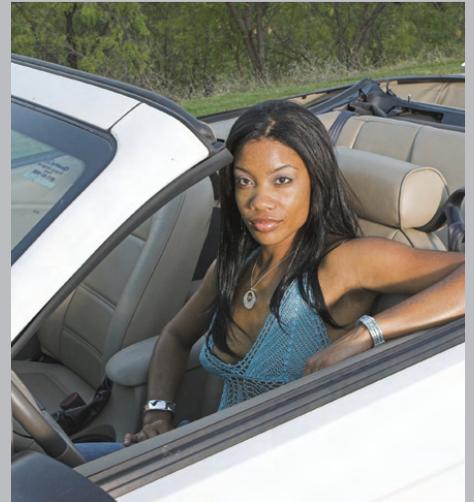


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I. OVERVIEW

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.

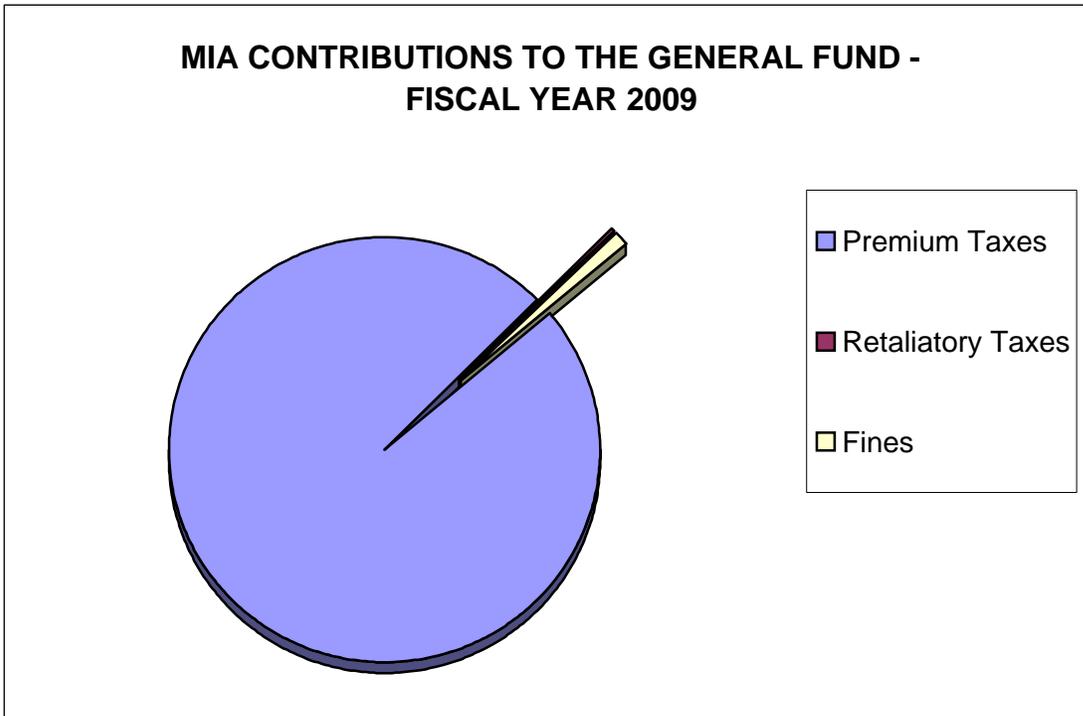
The MIA began in 1872 as the Insurance Department under the Comptroller of the Treasury. In 1878, it became an independent agency and was renamed the State Insurance Department, a title it held for 92 years. In 1970, the Insurance Department moved to the Department of Labor, Licensing and Regulation 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 2009

Premium Taxes	\$274,578,304
Retaliatory Taxes	\$582,733
Fines	\$3,043,155

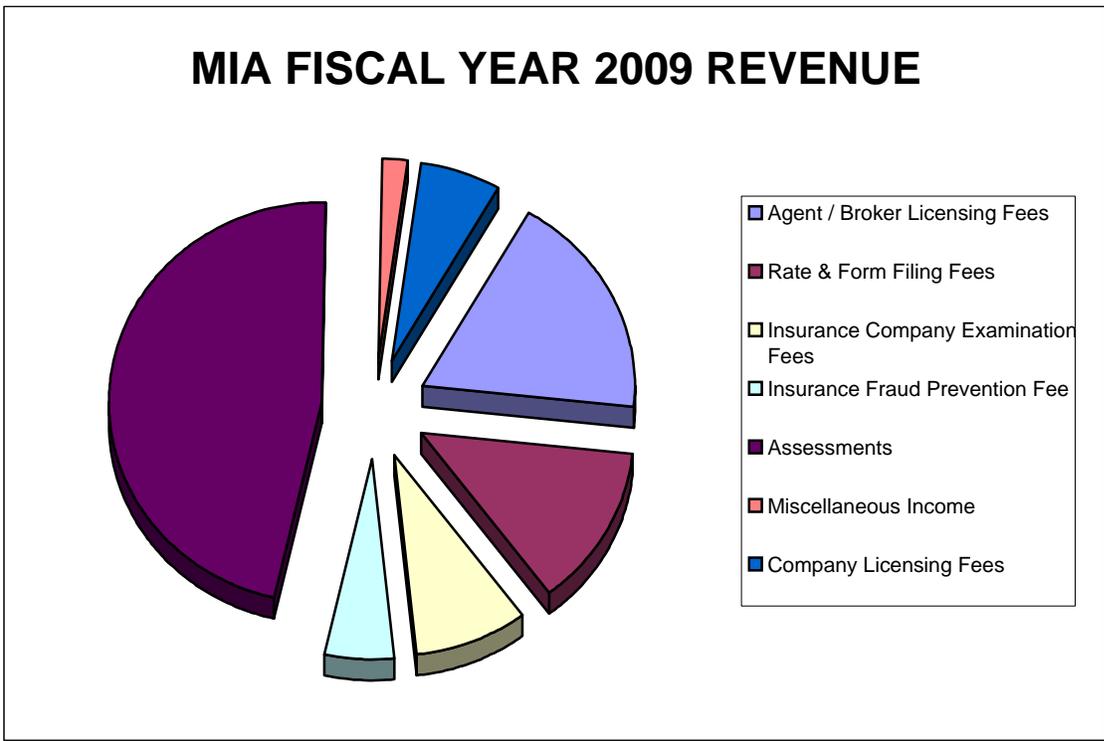
\$278,204,192



MIA FISCAL YEAR 2009 SPECIAL FUND REVENUE

Agent / Broker Licensing Fees	\$4,831,154
Rate & Form Filing Fees	\$3,453,390
Insurance Company Examination Fees	\$2,279,338
Insurance Fraud Prevention Fee	\$1,451,785
Assessments	\$12,350,712
Miscellaneous Income	\$509,790
Company Licensing Fees	\$1,589,218

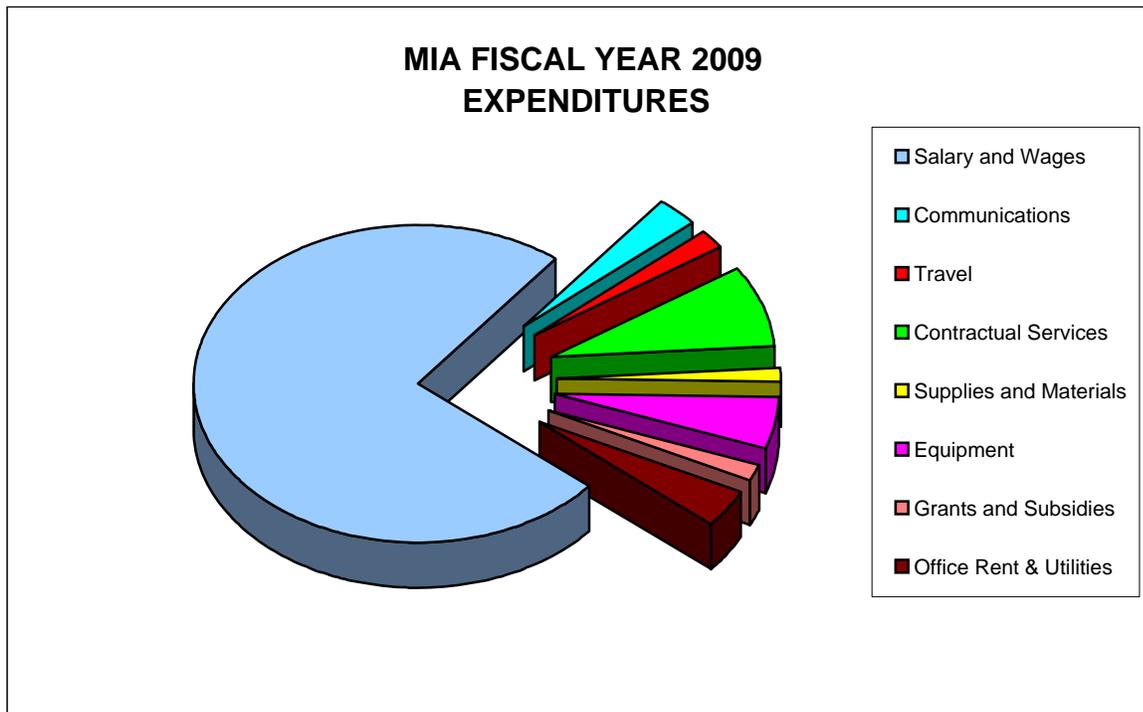
\$26,465,387



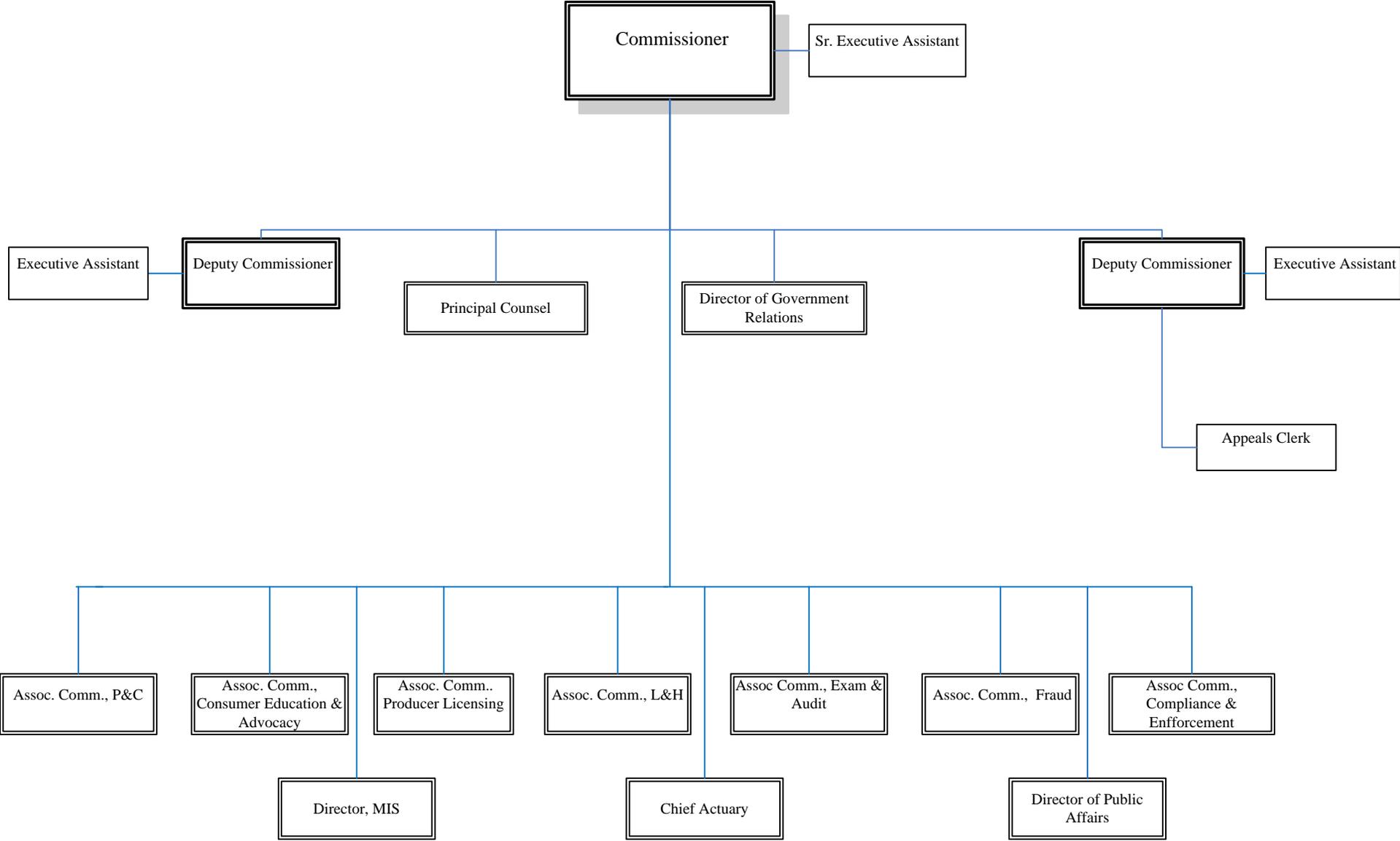
MIA FISCAL YEAR 2009 EXPENDITURES

Salary and Wages	\$20,210,551
Communications	\$863,697
Travel	\$523,384
Contractual Services	\$2,258,778
Supplies and Materials	\$342,358
Equipment	\$1,413,930
Grants and Subsidies	\$455,246
Office Rent & Utilities	\$1,077,599

\$27,145,543



C. MARYLAND INSURANCE ADMINISTRATION OFFICE OF THE COMMISSIONER



D. AGENCY SALARY LISTING

POSITION	CLASSIFICATION	SALARY
ADMINISTRATIVE ASSISTANT	MIA OFFICER I	\$46,408
DIRECTOR OF PUBLIC AFFAIRS	MIA EXECUTIVE I	\$70,141
NETWORK SPECIALIST	MIA ANALYST I	\$47,511
WEB DEVELOPER	MIA ADMINISTRATOR I	\$59,421
CHIEF ACTUARY	MIA CHIEF ACTUARY	\$136,365
DATABASE SPECIALIST	MIA ANALYST II	\$49,313
DBA PROGRAMMER	MIA ADMINISTRATOR I	\$58,299
PRINCIPAL COUNSEL	DIV DIR OFC ATTY GENERAL	\$121,005
ASST. ATTORNEY GENERAL	ASST ATTY GEN VI	\$81,609
ASST. ATTORNEY GENERAL	ASST ATTY GEN VI	\$89,717
REGULATIONS COORDINATOR	MIA ANALYST I	\$47,129
LEGAL SECRETARY	MIA ASSOCIATE VI	\$42,013
DEPUTY COUNSEL	ASST ATTY GEN VIII	\$98,356
EXECUTIVE ASSISTANT	MIA ANALYST I	\$47,129
CTS ADMINSTRATOR	MIA ANALYST II	\$57,386
LEGAL SECREATRY	MIA ASSOCIATE V	\$44,052
DEPUTY COMMISSIONER	MIA ASSOC DEP COMM	\$122,970
PROGRAMMER LEAD ANALYST	MIA ADMINISTRATOR II	\$60,563
TECH SUPPORT SPECIALIST	MIA ANALYST I	\$43,016
DIRECTOR OF MIS	MIA EXECUTIVE I	\$92,164
ACTUARY	MIA ADMINISTRATOR IV	\$71,699
APPEALS CLERK	MIA OFFICER I	\$49,080
ASST. ATTORNEY GENERAL	ASST ATTY GEN VI	\$89,717
ADMINSTRATIVE ASSISTANT	MIA ASSOCIATE VI	\$44,389
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE VI	\$40,506
STATE STAT ANALYST	MIA ANALYST II	\$41,074
NETWORK SPECIALIST	MIA ADMINISTRATOR I	\$66,627
ADMINISTRATIVE ASSISTANT	MIA OFFICER I	\$43,118
TECH SUPPORT SPECIALIST	MIA ANALYST I	\$59,135
OFFICE MANAGER	MIA OFFICER II	\$52,356
ASST. ATTORNEY GENERAL	ASST ATTY GENERAL VI	\$93,194
ASST. ATTORNEY GENERAL	ASST ATTY GENERAL VI	\$83,165
SR. LEAD PROGRAMMER ANALYST	MIA ADMINISTRATOR II	\$67,160
ACTUARY ASSISTANT	MIA ADMINISTRATOR II	\$67,160
DIRECTOR OF GOVERNMENT RELATIONS	MIA EXECUTIVE I	\$88,030
DEPUTY COMMISSIONER	MIA DEPUTY COMM	\$123,708
LEGAL SECRETARY	MIA ASSOCIATE V	\$34,788
ACTUARY	MIA ADMINISTRATOR I	\$65,366
NETWORK SPECIALIST	MIA ANALYST II	\$51,149
COMMISSIONER	EXECUTIVE AIDE XI	\$156,060
DATABASE SPECIALIST	MIA ANALYST II	\$47,511
SR. EXECTUIVE ASSISTANT	MIA ADMINISTRATOR I	\$61,729
ACTUARY	MIA EXECUTIVE II	\$102,180
SR. PROJECT MANAGER	MIA EXECUTIVE I	\$81,609
PROGRAMMER ANALYST	MIA ADMINISTRATOR II	\$68,457
DIRECTOR, COMPANY LICENSING AND PREMIUM TAX	MIA ADMINISTRATOR IV	\$71,699
ASST. CHIEF FINAANCIAL EXAMINER	MIA EXECUTIVE I	\$84,756
FINANCIAL ANALYST	MIA ANALYST II	\$52,192
LICENSING TECHNICIAN	MIA ASSOCIATE II	\$27,992
SENIOR EXAMINER	MIA ADMINISTRATOR I	\$62,417
ASST. CHIEF EXAMINER	MIA EXECUTIVE II	\$92,164
EXAMINER IN CHARGE	MIA ADMINISTRATOR III	\$67,160
SENIOR INSURANCE EXAMINER	MIA ANALYST II	\$51,214
INSURANCE EXAMINER	MIA ADMINISTRATOR I	\$60,083
FINANCIAL ANALYST	MIA ADMINISTRATOR I	\$54,635
INSURANCE EXAMINER	MIA ANALYST I	\$48,928
ADMINSTRATIVE ASSISTANT	MIA ASSOCIATE V	\$37,381
PREMIUM TAX SPECIALIST	MIA ANALYST I	\$56,930
FINANCIAL ANALYST	MIA ANALYST II	\$49,313
PROCESS SERVER	MIA ASSOCIATE IV	\$34,518
INVESTMENT SPECIALIST	MIA ADMINISTRATOR V	\$77,968
FINANCIAL ANALYST	MIA ANALYST II	\$56,306
FINANCIAL ANALYST	MIA ANALYST II	\$52,192
EXAMINER IN CHARGE	MIA ADMINISTRATOR V	\$85,697
INSURANCE EXAMINER	MIA ADMINISTRATOR IV	\$69,003
FINANCIAL ANALYST	MIA ANALYST II	\$52,192
ADMINISTRATIVE ASSISTANT	MIA OFFICER I	\$52,933
SPECIAL ASSIGNMENT	MIA ADMINISTRATOR I	\$62,417
COMPANY LICENSING ASSOCIATE	MIA ASSOCIATE V	\$41,694
CHIEF FINANCIAL ANALYST	MIA EXECUTIVE IV	\$111,178
INSURANCE EXAMINER	MIA ANALYST II	\$50,255
FISCAL ASSOCIATE	MIA ASSOCIATE V	\$41,694
FINANCIAL ANALYST	MIA ADMINISTRATOR I	\$55,682
CHIEF INSURANCE EXAMINER	MIA EXECUTIVE IV	\$109,071
COMPANY LICENSING ANALYST	MIA ANALYST I	\$48,012
ASST. CHIEF FINANCIAL ANALYST	MIA EXECUTIVE I	\$81,609
ASST. CHIEF EXAMINER	MIA EXECUTIVE II	\$90,431

ASSOCIATE COMMISSIONER	MIA EXECUTIVE V	\$125,743
INSURANCE EXAMINER	MIA ADMINISTRATOR I	\$54,635
ASST. CHIEF EXAMINER	MIA EXECUTIVE I	\$92,164
PREMIUM TAX AUDITOR	MIA ANALYST I	\$48,012
INSURANCE EXAMINER	MIA ANALYST II	\$50,255
ADMINSTRATIVE ASSISTANT	MIA ASSOCIATE V	\$37,381
RECEPTIONIST	MIA ASSOCIATE II	\$27,038
LEAD ANALYST	MIA ADMINISTRATOR II	\$58,299
INVESTIGATOR	MIA OFFICER II	\$40,411
ANALYST	MIA ANALYST II	\$54,207
ANALYST	MIA ADMINISTRATOR II	\$60,563
ANALYST	MIA ANALYST I	\$50,811
ANALYST	MIA ANALYST II	\$51,214
ANALYST	MIA ANALYST II	\$47,511
SECRETARY	MIA ASSOCIATE IV	\$37,101
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE VI	\$45,213
ANALYST	MIA OFFICER II	\$46,769
SECRETARY	MIA ASSOCIATE IV	\$31,587
CHIEF OF L&H COMPLAINTS	MIA ADMINISTRATOR IV	\$69,003
EXECUTIVE ASSISTANT	MIA OFFICER II	\$52,356
SUPERVISOR, RATES AND FORMS	MIA ADMINISTRATOR IV	\$75,914
ASST. CHIEF INVESTIGATOR	MIA ADMINISTRATOR II	\$57,203
INVESTIGATOR	MIA ANALYST I	\$48,012
DEPUTY CHIEF INVESTIGATOR	MIA ADMINISTRATOR III	\$61,044
SECRETARY	MIA ASSOCIATE III	\$29,728
ANALYST	ACTUARY III L & H	\$60,757
ANALYST	MIA OFFICER II	\$38,981
ANALYST	MIA OFFICER II	\$40,411
SPECIAL PROJECTS, LEAD INVESTIGATOR	MIA ANALYSTII	\$51,214
ANALYST	MIA ADMINISTRATOR II	\$60,563
ANALYST	MIA ANALYST II	\$47,511
ANALYST	MIA OFFICER II	\$40,411
INVESTIGATOR	MIA ANALYST I	\$46,268
OFFICE SECRETARY	OFFICE SECRETARY III	\$36,436
INVESTIGATOR	MIA ANALYST I	\$50,811
SUPERVISOR, RATES AND FORMS	MIA ADMINISTRATOR IV	\$71,699
ANALYST	MIA ANALYST II	\$53,189
INVESTIGATOR	MIA ANALYST I	\$47,129
ASSOCIATE COMMISSIONER	MIA EXECUTIVE IV	\$104,981
DIRECTOR OF MANAGED CARE	MIA EXECUTIVE II	\$93,932
DATA ENTRY CLERK	MIA ASSOCIATE III	\$33,054
INVESTIGATOR	MIA ANALYST I	\$48,012
INVESTIGATOR	MIA ANALYST I	\$48,012
LEAD INSURANCE ANALYST	MIA ANALYST II	\$59,609
SECRETARY	OFFICE SECY III GEN	\$40,630
INVESTIGATOR	MIA OFFICER II	\$45,074
INSURANCE ANALYST	MIA ANALYST I	\$44,610
INVESTIGATOR	MIA OFFICER II	\$40,411
INVESTIGATOR	MIA OFFICER II	\$38,981
ASST. CHIEF INVESTIGATOR	MIA ADMINISTRATOR II	\$56,126
CHIEF ADMINISTRATOR	MIA EXECUTIVE II	\$92,164
SECRETARY	OFFICE SECY III GEN	\$40,630
SECRETARY	OFFICE SECY II GEN	\$38,879
INVESTIGATOR	MIA OFFICER II	\$38,981
SECRETARY	OFFICE SECY III GEN	\$41,378
ACTUARY	MIA ADMINISTRATOR III	\$67,160
SECRETARY	OFFICE SECY III GEN	\$44,052
INSURANCE ANALYST	MIA ADMINISTRATOR I	\$60,083
INVESTIGATOR	MIA ANALYST I	\$48,012
MANAGEMENT ASSOCIATE	MANAGEMENT ASSOC	\$45,560
SECRETARY	MIA ASSOCIATE III	\$31,895
INVESTIGATOR	MIA OFFICER II	\$38,981
ASSOCIATE COMMISSIONER	MIA EXECUTIVE V	\$125,743
INVESTIGATOR	MIA ANALYST I	\$44,610
INVESTIGATOR	MIA ANALYST I	\$48,012
CHIEF INVESTIGATOR	MIA ADMINISTRATOR IV	\$66,414
INVESTIGATOR	MIA ANALYST I	\$49,859
INVESTIGATOR	MIA ANALYST I	\$44,610
SECRETARY	MIA ASSOCIATE I	\$27,298
ANALYST	MIA ANALYST I	\$46,268
INVESTIGATOR	MIA OFFICER II	\$38,981
INVESTIGATOR	MIA OFFICER II	\$40,411
ADMINISTRATIVE CLERK	MIA ASSOCIATE III	\$30,016
INVESTIGATOR	MIA OFFICER II	\$38,981
SECRETARY	MIA ASSOCIATE III	\$33,054

INVESTIGATOR	MIA ANALYST I	\$48,012
INSURANCE ANALYST	MIA ANALYST I	\$49,859
ANALYST	MIA ANALYST I	\$44,610
INVESTIGATOR	MIA ANALYST I	\$48,012
ASST. CHIEF INVESTIGATOR	MIA ADMINISTRATOR II	\$54,056
EXECUTIVE ASSISTANT	MIA ANALYST II	\$60,757
INVESTIGATOR	MIA OFFICER II	\$38,981
ASST. CHIEF INVESTIGATOR	MIA ADMINISTRATOR II	\$52,065
INVESTIGATOR	MIA ANALYST I	\$48,012
INVESTIGATOR	MIA OFFICER II	\$40,411
RECONCILIATIONS CLERK	MIA ASSOCIATE VI	\$46,055
ASSOCIATE COMMISSIONER	MIA EXECUTIVE IV	\$111,178
SECURITY OFFICER	MIA ASSOCIATE I	\$30,328
MAIL ROOM CLERK	MIA ASSOCIATE III	\$31,895
HUMAN RESOURCES CLERK	PERSONNEL CLERK	\$38,879
CUSTOMER SERVICE REPRESENTATIVE	MIA ASSOCIATE V	\$39,473
CUSTOMER SERVICE SUPERVISOR	MIA OFFICER II	\$45,914
SECURITY OFFICER	MIA ASSOCIATE I	\$30,328
SUPERVISORY HUMAN RESOURCES SPECIALIST	MIA ADMINISTRATOR I	\$61,239
SUPERVISORY HUMAN RESOURCES SPECIALIST	MIA ADMINISTRATOR I	\$61,239
SUPPLY OFFICER	MIA ASSOCIATE IV	\$33,903
DATA ENTRY SPECIALIST	MIA OFFICER I	\$46,408
ACCOUNTS PAYABLE CLERK	MIA ASSOCIATE V	\$39,056
MANAGER OF PRODUCER LICENSING	MIA ADMINISTRATOR III	\$68,457
MAIL ROOM CLERK	MIA ASSOCIATE II	\$28,984
FISCAL CLERK	MIA ASSOCIATE V	\$36,710
FACILITIES SERVICES SUPERVISOR	MIA OFFICER II	\$44,254
FISCAL OFFICER	MIA ADMINSTRATOR I	\$60,083
HUMAN RESOURCES SPECIALIST	MIA OFFICER II	\$55,422
FACILITIES ASSISTANT	MIA ASSOCIATE I	\$31,989
PROCUREMENT OFFICER	MIA ADMINISTRATOR I	\$69,999
DIRECTOR, HUMAN RESOURCES	MIA ADMINISTRATOR III	\$68,457
DIRECTOR, FISCAL SERVICES	MIA EXECUTIVE I	\$93,194
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE VI	\$43,581
CUSTOMER SERVICE REPRESENTATIVE	MIA ASSOCIATE V	\$37,381
ADMINSTRATIVE ASSISTANT	MIA ASSOCIATE V	\$36,710
DATA ENTRY SPECIALIST	MIA ASSOCIATE IV	\$35,144
CUSTOMER SERVICE REPRESENTATIVE	MIA ASSOCIATE V	\$31,282
SCANNING TECHNICIAN	MIA ASSOCIATE III	\$29,134
SUPERVISOR, MAIL AND SUPPLY	MIA OFFICER I	\$50,015
QUALITY CONTROL SPECIALIST	MIA ASSOCIATE VI	\$42,013
LICENSING SPECIALIST'	MIA ADMINISTRATOR I	\$60,083
EEO / ADA OFFICER	MIA ADMINISTRATOR I	\$61,239
INVESTIGATOR	MIA ANALYST I	\$41,485
INVESTIGATIVE AUDITOR	MIA ANALYST II	\$57,386
COMPLIANCE OFFICER	MIA OFFICER I	\$48,162
CHIEF INVESTIGATOR	MIA ADMINISTRATOR IV	\$75,914
INVESTIGATOR	MIA ANALYST I	\$52,770
DATA ENTRY SPECIALIST	MIA ASSOCIATE V	\$37,381
ADMINSTRATIVE ASSISTANT	MIA ASSOCIATE V	\$36,052
INVESTIGATOR	MIA ANALYST I	\$52,770
ASST. ATTORNEY GENERAL	ASST ATTY GEN VI	\$84,756
ASSOCIATE COMMISSIONER	MIA EXECUTIVE IV	\$117,751
INVESTIGATOR	MIA ANALYST I	\$49,859
INVESTIGATOR	MIA ANALYST I	\$48,928
INVESTIGATOR	MIA ANALYST I	\$48,928
INVESTIGATOR SUPERVISOR	MIA ADMINISTRATOR I	\$61,239
INVESTIGATOR	MIA ANALYST I	\$53,780
PRINCIPAL COUNSEL	ASST ATTY GEN VII	\$103,328
INVESTIGATOR	MIA ANALYST I	\$47,129
SECRETARY	OFFICE SECY III GEN	\$40,630
PARALEGAL	MIA OFFICER I	\$44,731
ASST. ATTORNEY GENERAL	ASST ATTY GEN VI	\$94,983
SPECIAL ASSIGNMENT	MIA ADMINISTRATOR II	\$70,562
INVESTIGATOR	MIA ANALYST I	\$52,770
INVESTIGATOR SUPERVISOR	MIA ANALYST I	\$48,928
CHIEF OF APPEALS AND GREIVANCE	MIA ADMINISTRATOR IV	\$71,699
UTILIZATION REVIEW ANALYST	MIA ANALYST II	\$54,207
INVESTIGATOR	MIA ANALYST I	\$54,809
INVESTIGATOR	MIA ANALYST I	\$56,930
SECRETARY	MIA ASSOCIATE IV	\$38,471
INVESTIGATOR	MIA OFFICER II	\$38,981
INVESTIGATOR	MIA ANALYST I	\$48,012
INVESTIGATOR	MIA ANALYST I	\$54,809

ASST. CHIEF INVESTIGATOR	MIA ADMINISTRATOR I	\$62,417
ASST. ATTORNEY GENERAL	ASST ATTY GEN VI	\$84,756
ASST. ATTORNEY GENERAL	ASST ATTY GEN VI	\$83,165
DIRECTOR, CEAU	MIA ADMINISTRATOR IV	\$80,333
ASSOCIATE COMMISSIONER	MIA EXECUTIVE IV	\$113,327
OUTREACH STAFFER	MIA OFFICER II	\$38,981
OUTREACH STAFFER	MIA OFFICER I	\$37,977
OUTREACH COORDINATOR	MIA OFFICER II	\$43,448
ADMINISTRATIVE ASSISTANT	MIA ASSOCIATE V	\$40,939
INSURANCE SPECIALIST	MIA ANALYST I	\$46,268
OUTREACH STAFFER	MIA OFFICER II	\$43,448
ASST. CHIEF ENFORCEMENT OFFICER	MIA ADMINISTRATOR I	\$61,729
ASST. CHIEF EXAMINER	MIA ADMINISTRATOR I	\$56,126
ENFORCEMENT OFFICER	MIA ANALYST II	\$51,214
ASST. CHIEF ENFORCEMENT OFFICER	MIA ADMINISTRATOR II	\$58,299
ENFORCEMENT OFFICER	MIA ANALYST I	\$54,809
MARKET CONDUCT EXAMINER	MIA ANALYST I	\$43,016
CHIEF MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR V	\$80,969
ASSOCIATE COMMISSIONER	MIA EXECUTIVE IV	\$117,751
MARKET CONDUCT EXAMINER	MIA ANALYST I	\$43,016
MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	\$56,750
SR. MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	\$54,635
DATA ENTRY SPECIALIST	MIA ASSOCIATE IV	\$37,101
ASST. CHIEF ENFORCEMENT OFFICER	MIA ADMINISTATOR II	\$54,056
MARKET ANALYST	MIA ANALYST II	\$53,189
ASST. CHIEF MARKET CONDUCT EXAMINER	MIA ADMINISTATOR II	\$59,421
COORDINATOR	MIA ADMINISTRATOR II	\$74,725
ASST. CHIEF MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR II	\$64,129
MARKET CONDUCT EXAMINER	MIA ANALYST I	\$46,268
SR. MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	\$55,682
MARKET CONDUCT EXAMINER	MIA ANALYST II	\$45,806
ADMINISTRATIVE ASSISTANT	MANAGEMENT ASSOCIATE	\$49,080
MARKET CONDUCT EXAMINER	MIA ANALYST I	\$43,016
MARKET CONDUCT EXAMINER	MIA ADMINISTRATOR I	\$53,610
ASST. CHIEF EXAMINER	MIA ADMINISTRATOR II	\$59,421
MARKET CONDUCT EXAMINER	MIA ANALYST I	\$43,016
ENFORCEMENT OFFICER	MIA ANALYST I	\$43,016
ENFORCEMENT OFFICER	MIA ANALYST II	\$53,189
ENFORCEMENT OFFICER	MIA ANALYST I	\$43,016
CHIEF ENFORCEMENT OFFICER	MIA ADMINISTRATOR IV	\$70,339
P&C ASSOCIATE	MIA ASSOCIATE V	\$43,251
MARKET CONDUCT EXAMINER	MIA ANALYST I	\$48,012
SPECIAL ASSIGNMENT	OFFICE SERVICE CLERK	\$36,544
MARKET CONDUCT EXAMINER	MIA ANALYST I	\$43,016

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 and regulation for the Commissioner. In this role, its operations are concentrated on three main functions: 1) Government Relations and Policy Development, 2) Regulations, and 3) Coordination of Orders and Hearings, including determinations in civil cases of allegations of the absence of good faith filed under § 27-1001 of the Insurance Article. Departments of the Office of the Commissioner are also responsible for Public Affairs, Fiscal and Support Services, Human Resources and Facilities Management.

Government Relations and Policy Development

Working with the Associate Commissioners, the Office researches and evaluates upcoming policy 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. This section of the Office also represents the Commissioner in matters before the Governor's Legislative Office, the Maryland General Assembly and the Maryland Congressional Delegation, as well as communicating 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.

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 a 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. 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.

Additionally, a Maryland consumer who has a property and casualty insurance policy (property and casualty insurance includes automobile, homeowners, fire and/or dwelling, inland marine, commercial liability policies) that was issued, sold or delivered in Maryland and believes that his/her property and casualty insurer failed to act in good faith in making a decision regarding his/her first-party insurance claim may seek special damages against the insurer by filing a civil complaint under § 27-1001 of the Insurance Article. This may be in addition to or in place of filing an administrative consumer complaint with the agency. Once the consumer's civil filing is complete, the civil coversheet and supporting documentation is forwarded to the insurer alleged to have acted in the absence of good faith (the Defendant Insurer). Thereafter, the Defendant Insurer shall submit a responsive filing to the MIA within 30 days after the date the MIA forwarded the civil complaint to it. Within 90 days of receiving the consumer's filed civil complaint, the Administration must issue a determination regarding the absence of good faith and any awards of damages. In FY 2009, the agency reviewed a total of 52 cases. Of those, seven were settled or withdrawn, 14 were not under the MIA's jurisdiction and 31 determinations were issued. An absence of good faith was found in three cases. Copies of these determinations and details of this civil process from the agency's annual legislative report are found on the agency's website.

Public Affairs

The Public Affairs section of the Office oversees the external communications of the MIA, including media relations, website content, and brochure production as well as various internal communications functions. This office also coordinates the MIA's Public Information Act responsibilities. (See additional information in an upcoming section of this report.)

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

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.

Facilities Management

This department is responsible for facilities management and security. The staff in this section monitor the overall condition of the agency's office space and coordinate with building management on security access, parking and other matters affecting the operations of the building. Toward the end of FY 2009, the agency moved to a new facility and put appropriate procedures and policies in place for the new agency location. This successful relocation required significant logistical coordination at executive levels and among staff across the agency.

Office of Government Relations and Policy Development

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

Specifically, the Office of Government Relations and Policy Development:

- Represents the Commissioner before the Governor's Legislative Office, the Maryland General Assembly, the Maryland Congressional Delegation, and 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 2009 Session, the Office of the Commissioner strongly advocated for the passage of several bills summarized here, including:

- A proposal for certain health insurance reforms, including:
 - HOUSE BILL 32 (Chapter 653) – Health Insurance – Limitations on Preexisting Condition Provisions – Individual Health Benefit Plans (*See also SENATE BILL 79*) prohibits a health insurance application form for individual health benefit plans from containing certain inquiries about pre-existing medical conditions or attaching certain exclusionary riders;
 - HOUSE BILL 39 (Chapter 654) – Health Insurance – Out-of-State Association Contracts – Regulation (*See also SENATE BILL 79*) requires a carrier that requires evidence of insurability and offers coverage under an out-of-state association contract to Maryland residents to disclose various terms, conditions and fees to an applicant;
 - HOUSE BILL 235 (Chapter 663) – Health Insurance – Rescission of Contracts and Certificates – Restrictions (*See also SENATE BILL 79*) prohibits a health insurer from rescinding coverage on the basis of written

information submitted on or with or omitted from an application unless the carrier completed medical underwriting and resolved all reasonable medical questions related to the written information before issuing the health benefit plan.

- SENATE BILL 84 (Chapter 22) – Health Insurance – Medicare Coverage and Continuation Coverage – Provisions That Relate to Federal Laws and Programs requires carriers that sell Medicare supplement plan policies to make available a Medicare supplement policy plan A to disabled individuals younger than age 65 during the six-month period after the individual enrolls in Medicare Part B; authorizes certain individuals in small firms a second opportunity to elect continuation coverage of their health benefits and obtain a federal subsidy of their premium; and alters minimum requirements for Medicare supplement policies to align with the minimum benefits required by federal law.
- HOUSE BILL 255 (Chapter 664) – Health Maintenance Organizations – Payments to Nonparticipating Providers requires, for services that are not evaluation and management services, payment to noncontracting health care providers no less than 125% of the average rate the HMO paid as of January 1 of the previous calendar year in the same geographic area, to a similarly licensed contracting provider for the same covered service. And, for covered evaluation and management services, an HMO to pay a noncontracting health care provider at the greater of: (1) 125% of the average rate the HMO paid as of January 1 of the previous calendar year in the same geographic area, for the same covered service, to similarly licensed contracting providers; or (2) 140% of the Medicare rate for the same covered service, to a similarly licensed provider in the same geographic area as of August 1, 2008, inflated by change in the Medicare Economic Index.
- HOUSE BILL 526 (Chapter 91) / SENATE BILL 646 (Chapter 90) – Credentialing of Health Care Providers by Managed Care Organizations, Insurance Carriers, and Hospitals authorizes the Insurance Commissioner to designate as the uniform credentialing form a credentialing application developed by a nonprofit alliance of health plans and trade associations for an online credentialing system if the application is available to providers at no charge and use of the application is not conditioned on submitting the application to a carrier online.
- HOUSE BILL 1472 (Chapter 734) – Health Insurance – Senior Prescription Drug Assistance Program – Funding clarifies two subsidies provided by CareFirst BlueCross and BlueShield to the Senior Prescription Drug Assistance Program (SPDAP) as : 1) a subsidy under § 14-106 of the Insurance Article, which funds the SPDAP premium subsidy and is capped at \$14.0 million in fiscal 2010; and 2) a subsidy under § 14-106.2 of the Insurance Article, which provides assistance with the Medicare Part D coverage gap and is provided in an amount of \$4.0 million in years in which CareFirst incurs a specified surplus.
- SENATE BILL 638 (Chapter 683) / HOUSE BILL 610 (Chapter 682) – Health Insurance – Bona Fide Wellness Programs – Incentives expand and clarify the

definition and certain terms of “bona fide wellness program” and allow for reasonable alternative standards or waivers.

- HOUSE BILL 141 (Chapter 131) – Insurance – Insurer Provider Panels – Health Care Providers prohibits a property and casualty insurer from using an insurance provider panel if the provider contract for the insurer provider panel requires a provider to participate on the insurer provider panel as a condition of participating on an HMO or non-HMO provider panel and requires an entity arranging an insurer provider panel to provide a health care provider with a schedule of certain applicable fees at the time of contract, 30 days prior to a change, or upon request of the health care provider.
- HOUSE BILL 161 (Chapter 375) – Insurance – Company Action Level Events – Property and Casualty Insurers establishes an additional company action level threshold with respect to risk-based capital (RBC) for property and casualty insurers when total adjusted capital is greater than or equal to its company action level RBC; is less than the product of its authorized control level RBC and 3.0; and triggers the trend test calculation in the property and casualty RBC instructions.
- HOUSE BILL 162 (Chapter 376) – Insurance – Notice of Premium Increase for Commercial and Workers’ Compensation Insurance requires insurers that write certain policies of commercial insurance and workers’ compensation insurance to provide notice of the renewal policy premium to the named insured and insurance producer, if any, at least 45 days prior to the renewal date, regardless of the amount of the policy premium increase.
- HOUSE BILL 164 (Chapter 378) – Automobile Liability and Homeowner’s Insurance – Rating, Retiering, and Discounts prohibits an insurer under a homeowner’s insurance policy from 1) classifying or maintaining an insured for more than three years in a classification that entails a higher premium due to a specific claim and 2) reviewing a period beyond the three years prior to the application date or proposed effective date for a new policy, or the effective date of the renewal for a renewal policy; as well as an insurer under personal injury protection coverage from retiering a policy for a claim made under that coverage, in addition to the prohibition of a surcharge for such a claim. It also provides that the removal of, reduction of, or refusal to apply a discount does not violate the law’s provisions if the action results from a claim filed within the preceding five years and that an insurer granting a claim-free discount to an insured under a homeowner’s or automobile liability insurance policy does not violate the law.
- HOUSE BILL 165 (Chapter 379) – Insurance – Cancellation of Policies – Limitations on Midterm Cancellations prohibits insurers that write policies of personal insurance, commercial insurance, and private passenger motor vehicle insurance from cancelling policies midterm except under specified circumstances.

- HOUSE BILL 287 (Chapter 523) / SENATE BILL 201 (Chapter 522) – Real Property – Condominiums – Repair or Replacement of Damage or Destruction by Council of Unit Owners clarify that the responsibility of a condominium’s council of unit owners to repair or replace the common elements of a condominium extends to the condominium units, exclusive of improvements installed in the units by unit owners other than the developer, in the event of damage or destruction to the condominium – notwithstanding inconsistent provisions in the council of unit owners’ bylaws.
- SENATE BILL 85 (Chapter 23) – Insurance – Notice of Cancellation or Nonrenewal – Mailing Address requires insurers that provide personal insurance and commercial insurance to send notices of binder or policy cancellation or nonrenewal to the last known address of the named insured.
- SENATE BILL 959 (Chapter 336) – Injured Workers’ Insurance Fund – Regulation and Status specifies that, with certain exceptions, the Injured Workers’ Insurance Fund (IWIF) is subject to the same insurance law requirements as any authorized domestic workers’ compensation insurer in the State.
- HOUSE BILL 142 (Chapter 372) – Insurance – Antifraud Plans extends to third-party administrators the requirement to create and file with the Insurance Commissioner an insurance antifraud plan that includes specific procedures to prevent and report insurance fraud and facilitate prosecution of cases.
- HOUSE BILL 160 (Chapter 133) – Insurance – Fraudulent Acts – Insurance Producers and Adjusters prohibits a person from representing oneself to be an adviser, bail bondsman, public adjuster, vehicle damage adjuster and appraiser, or motor vehicle rental company that provides insurance coverage unless the person has obtained the appropriate license or approval from the MIA.
- SENATE BILL 86 (Chapter 361) – Title Insurance Producers – Regulation and Requirements provides that only a licensed title insurance producer, with certain exceptions, may exercise control over trust money; increases the amount of the fidelity bond and the amount of the blanket surety bond or letter of credit that title insurers must maintain as a condition of licensure from \$100,000 to \$150,000 and requires a Commission to Study the Title Insurance Industry in Maryland to review the adequacy of the bonding and letter of credit requirements for a report to the Governor and the General Assembly.

During the legislative session, the Office of Government Relations and Policy Development oversees the preparation of fiscal estimates for each insurance-related bill introduced in the General Assembly. Working in conjunction with the staff of the various sections and units of the MIA, the Office of Government Relations and Policy Development gathers information and prepares an estimate of the fiscal impact each bill will have on the MIA, the insurance industry and the public. The fiscal estimates are given to the Department of

Legislative Services, which uses the information to prepare fiscal notes for the General Assembly. During the 2009 Session, fiscal estimates were prepared on nearly 140 bills.

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

Regulations Coordination

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

The MIA regularly takes action on regulations to:

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

During FY 2009, the MIA completed several major actions on regulations, including the following:

- 31.03.04 Regulation Restricting Licensed Insurance Producers to Placing Maryland Risks for State Citizens with Authorization Insurers
The purpose of this action was to amend Regulation .01 due to changes in the Annotated Code in 2006, non-insurers may act as sureties under certain limited circumstances. Section .01A was amended to include a new subsection (6). Subsection (6) adds another specific exception to the prohibition.
Effective date: December 29, 2008
- 31.03.06 Surplus Lines
The purpose of this action was to amend Subsection (42) of Regulation .10C to clarify that "all lines" referred only to property and casualty lines.
Effective date: October 20, 2008
- 31.05.01 Annual Actuarial Opinion and Memorandum
The purpose of this action was to make Maryland's regulations substantially similar to the National Association of Insurance Commissioners' ("NAIC") "Actuarial Opinion and Memorandum Regulation." Adopting the new chapter will improve the Maryland Insurance Administration's (Administration) surveillance of the financial condition of property and casualty insurers.
Effective date: June 1, 2009
- 31.05.03 Valuation of Life Insurance Policies
The purpose of this action was to adopt regulations to establish a clear definition of "preneed insurance contract" based on the Preneed Life Insurance Minimum Standards for Determining Reserve Liabilities and Nonforfeiture Values Model Regulation published by the National Association of Insurance Commissioner ("NAIC"). Further, this action is to establish for preneed insurance products minimum mortality standards for reserves and

nonforfeiture values, and to require the use of the 1980 Commissioners Standard Ordinary ("CSO") Life Valuation Mortality Table for use in determining the minimum standard of valuation of reserves and the minimum standard nonforfeiture values for preneed insurance products.

Effective date: December 15, 2008

- 31.07.01 Property, Casualty, Surety, and Marine Rating, and Supplementary Information Filings
The purpose of this action was to update statutory references and align the definitions with the statutory provisions as recommended by the Regulatory Review and Evaluation Program.
Effective date: November 17, 2008
- 31.08.05 Addition, Reduction, or Elimination in Coverage Notice Requirement
The purpose of this action was to update statutory references.
Effective date: January 26, 2009
- 31.08.11 Liability of Insurer — Failure to Act in Good Faith
The purpose of this action was to establish the procedures for filing and processing civil complaints against property and casualty insurers that are required to be filed with the Administration pursuant to Courts and Judicial Proceedings Article, §3-1701, Annotated Code of Maryland, and Insurance Article, §27-1001, Annotated Code of Maryland; and require property and casualty insurers who are the subject of a civil action described in Courts and Judicial Proceedings Article, §3-1701(d), Annotated Code of Maryland, to report to the Administration certain information that the Administration is required to submit to the General Assembly pursuant to Insurance Article, §27-1001(h), Annotated Code of Maryland.
Effective date: October 20, 2008
- 31.10.06.26 Standards for Medicare Supplement Policies
The purpose of this action is to bring Maryland's Medicare supplement regulations into compliance with the federal Genetic Information Nondiscrimination Act of 2008 (GINA) by adopting the amendments to the National Association of Insurance Commissioner's Model Regulations.
Effective date: June 29, 2009
- 31.10.11 Uniform Claims Forms
The purpose this action was to amend Regulation .07 of COMAR 31.10.11 to include language that details the circumstances under which a third party payor may deny a claim for reimbursement for specialty services.
Effective date: January 26, 2009
- 31.10.24 Discount Medical Plan Organizations and Discount Drug Plan Organizations
The purpose this action was to add Regulations .01-.05 to Title 31, Subtitle 10, Chapter 24 pursuant to changes enacted by Chapter 629 Acts of 2007 Maryland General Assembly that generally relate to the regulation by the Maryland Insurance Commissioner of certain Discount Medical Plan Organizations and Discount Drug Plan Organizations conducting business in the State of Maryland.

Effective date: January 26, 2009

- 31.10.34 Carrier Provider Panels
The Insurance Commissioner adopted new Regulations .01-.06 under a new chapter, COMAR 31.10.34 Carrier Provider Panels. The purpose of this action is to establish standards for the creation and maintenance of provider panels by insurers, nonprofit health service plans, and dental plan organizations and to assure the availability of health care providers to meet the health care needs of enrollees.
Effective date: July 17, 2008
- 31.10.35 Domestic Partners Coverage
The purpose of this action was to provide a standard definition of "domestic partner" and to establish acceptable proof requirements that carriers can use to determine if an individual is a domestic partner. By establishing these standards, the regulations implement the requirements found in Insurance Article, §15-403.2, Annotated Code of Maryland.
Effective date: July 8, 2008
- 31.10.36 Pharmacy Benefit Managers—Approval of an Accrediting Organization
The purpose of this action was establish the factors the Commissioner must consider when approving an accrediting organization for the purposes of Insurance Article, §15-1618, Annotated Code of Maryland. During the 2008 Legislative Session, the Maryland General Assembly created new legislation to regulate the Pharmacy Benefits Managers (PBM) industry in the state of Maryland. Accrediting organizations are entities that provide accreditation to PBMs which allow the PBMs to operate within Maryland.
Effective date: May 4, 2009
- 31.10.38 Wellness Program Incentives
The purpose of this action was to establish a reasonable limit on the value of incentives offered by carriers in bona fide wellness programs.
Effective date: June 29, 2009
- 31.14.03 Long-Term Care Partnership
The purpose of this action was establish a procedure by which insurers and nonprofit health service plans may receive certification of a long-term care insurance policy as a qualified long-term care insurance partnership policy in Maryland.
Effective date: December 15, 2008
- 31.15.03 Life Insurance Disclosure
The purpose of this action was require carriers to deliver to purchasers of life insurance information which will improve the purchaser's ability to select the most appropriate plan of life insurance for the purchaser's needs. The information required by the chapter will also improve the purchaser's understanding of the basic features of the policy which has been purchased or which is under consideration.
Effective date: May 18, 2009

- 31.15.07 Payment of Claims Under Property and Casualty and Title Insurance Policies
The purpose of this action was amend Regulation .03 of COMAR 31.15.07 in order to codify the Maryland Insurance Administration's current practice in establishing timeframes for insurers to provide a response to an inquiry from the Maryland Insurance Administration regarding a claim. It also includes as an unfair claims settlement practice the practices prohibited under §§ 27-303(9) and 27-304(18) of the Insurance Article.
Effective date: January 26, 2009
- 31.15.08 Payment of Claims Under Life and Health Policies and Annuity Contracts
The purpose of this action was Regulation .03 of COMAR 31.15.08 in order to codify the Maryland Insurance Administration's current practice in establishing timeframes for insurers to provide a response to an inquiry from a state insurance department regarding a claim.
Effective date: January 26, 2009

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

Insurance Bulletins

The Office of the Commissioner also coordinates Bulletins that are issued to various subsections and representatives of the insurance industry about various regulatory matters. In FY2009, the MIA issued the following:

Bulletin No.: 08-17

Issued To: All Property and Casualty Insurers
Re: House Bill 405, Sewer and Water Backup
Issue Date: August 4, 2008

The purpose of this Bulletin is to remind all property and casualty insurers of the enactment of House Bill 405, which becomes effective October 1, 2008 and which amends section 19-202 of the Insurance Article, and to provide guidance on the manner in which this legislation is to be implemented.

Bulletin No.: 08-18

Issued To: All Interested Parties, Including Insurers, Non-Profit Health Service Plans, Health Maintenance Organizations, Dental Plan Organizations, Pharmacy Benefits Managers, and Producers
Re: Summary of 2008 Insurance Legislation Signed into Law by Governor Martin O'Malley
Issue Date: August 2008

This summary is meant to place insurers, non-profit health service plans, health maintenance organizations, dental plan organizations, pharmacy benefits managers, and producers (hereinafter "regulated entities") authorized to do business in Maryland on notice of certain laws passed in the 2008 Session of the Maryland General Assembly that are enforced by the Maryland Insurance Administration (MIA). *The attached synopsis is intended only as notice of the passage of the legislation and is not a representation of the MIA's interpretation of the legislation, nor is it a representation of how the MIA may choose to enforce these new provisions.* All regulated entities should refer to the 2008 Chapter Laws of Maryland for the complete text of these recently enacted laws. Regulated entities are advised that other bills passed by the General Assembly and not listed on the synopsis may also affect their business operations in Maryland.

Bulletin No.: 08-19

Issued To: Insurers with Certificates of Authority to Sell Health Insurance, Nonprofit Health Service Plans, Health Maintenance Organizations
Re: Capitation Payment, Insurance Business and Administrative Service Provider Contracts
Issue Date: September 5, 2008

This bulletin is intended to remind insurers with certificates of authority to sell health insurance, nonprofit health service plans, and health maintenance organizations (hereinafter "carriers") about the circumstances in which risk-sharing arrangements with health care providers constitute

the business of insurance, as well as the requirements health maintenance organizations have when entering into a contract with administrative service providers.

Bulletin No.: 08-20

Issued To: All Insurers, Nonprofit Health Service Plans, Health Maintenance Organizations, Dental Plan Organizations, Managed Care Organizations, Private Review Agents, Third Party Administrators, Premium Finance Companies and All Other Interested Parties.
Re: Introduction of Electronic Notification (List Serve) System
Issue Date: September 15, 2008

The purpose of this bulletin is to notify all entities that are licensed or registered with the Maryland Insurance Administration (“MIA”) and all interested parties that the MIA is introducing an electronic distribution system to notify interested persons about the availability of new bulletins and other communications on our website.

Bulletin No.: 08-21

Issued To: All Property & Casualty Insurance Companies, All Property & Casualty Producers, and All Interested Parties
Re: Prohibition on Moratoriums for Writing Property & Casualty Insurance During Approaching Hurricanes or Tropical Storms
Issue Date: September 5, 2008

As the hurricane season begins to potentially impact Maryland, the Insurance Administration wants to remind insurers and producers of their obligations under Maryland's insurance law. If the company has a rating plan filed with the Administration and a risk meets its underwriting guidelines the carrier may not refuse to underwrite or renew the risk, absent a §19-107 filing or a specific exception in its rating manual.

Bulletin No.: 08-22

Issued To: Insurers, Nonprofit Health Service Plans and Health Maintenance Organizations Providing Coverage in the Maryland Non-Group Health Market
Re: Required Notice to Maryland Health Insurance Plan of Individuals Denied Coverage
Issue Date: September 12, 2008

The purpose of this bulletin is to notify insurers, nonprofit health service plans and health maintenance organizations ("carriers") participating in the non-group health market in Maryland of a new notice requirement. If a carrier denies coverage to an individual under a medically underwritten health benefit plan in the non-group market, the carrier is required to provide certain information to the Maryland Health Insurance Plan.

Bulletin No.: 08-23

Issued To: All Authorized Insurers
Re: Insurance Fraud – Required Disclosure Statements
Issue Date: October 3, 2008

Effective October 1, 2008, all applications for insurance and all claims forms (defined as any document supplied by an insurer to a claimant that a claimant is required to complete and submit in support of a claim for benefits), regardless of the form of transmission, shall contain the following statement or substantially similar statement.

Bulletin No.: 08-24

Issued To: Insurers, Nonprofit Health Service Plans and Dental Plan Organizations
Re: Provider Panels: Filing of Availability Plan, Annual Performance Assessment and List of Hospital-Based Specialties
Issue Date: October 1, 2008

COMAR 31.10.34.05 requires insurers, nonprofit health service plans and dental plan organizations (hereinafter "carriers") that use provider panels to implement an availability plan and to annually assess performance against the standards included in the availability plan. In addition, *prominent carriers* are required to submit their availability plan, performance assessment and list of hospital-based physician specialties available on the prominent carrier's provider panel. The first submission is due November 1, 2008.

Bulletin No.: 08-25

Issued To: Insurers, Nonprofit Health Service Plans and Health Maintenance Organizations
Re: Pharmacy Benefits Manager
Issue Date: October 10, 2008

On October 1, 2008, the new requirements for Pharmacy Benefits Manager providing Pharmacy Benefits Management Services to Purchasers in the State took effect. A Purchaser is defined as an insurer, nonprofit health service plan, health maintenance organization or the State Employee and Retiree Health and Welfare Benefits Program providing prescription drug coverage or benefits in the State that enters into an agreement with a Pharmacy Benefits Manager for the provision of Pharmacy Benefits Management Services. (See §15-1601 of the Insurance Article). No Purchaser may enter into an agreement with a Pharmacy Benefits Manager unless the Pharmacy Benefits Manager is registered with the Insurance Commissioner. (See §15-1606 of the Insurance Article.)

Bulletin No.: 08-26

Issued To: All Premium Finance Companies and All Interested Parties
Re: Premium Finance Agreements
Issue Date: October 10, 2008

The Maryland Insurance Administration ("MIA") recently found, after examination, that several Premium Finance Companies ("PFCs") were calculating and collecting interest on premium finance agreements ("PFAs") in excess of the statutory maximum. Thus, on October 6, 2008, the Commissioner issued a Cease and Desist Order directed to nine (9) PFCs. This Order, Case Nos.: MIA-2008-10-003 through 011 and the related Press Release can be found on the MIA website under Press Releases or the Order can be obtained by using the following link: www.mdinsurance.state.md.us/sa/documents/MIA-2008-10-003-011-PFCInterest.pdf.

Bulletin No.: 08-27

Issued To: P&C
Re: Maryland Personal Line
Issue Date: October 24, 2008

Pursuant to §19-112 of the Insurance Article, the Maryland Insurance Administration (“MIA”) hereby requests that certain select personal lines property and casualty insurers provide information related to homeowners (“HO”), private passenger automobile (“PPA”), Motorcycle (“cycles”), Recreational Vehicles (“RV”) and All Terrain Vehicles (“ATV”), Boat and Personal Watercraft (“PWC”) insurance premiums. This information is necessary for the MIA to publish rate comparison guides for consumers.

Bulletin No.: 08-29

Issued To: Health Maintenance Organizations (“HMOs”), Insurers, and Nonprofit Health Service Plans
Re: Advertisements and Marketing Documents
Issue Date: October 22, 2008

The purpose of this Bulletin is to remind all HMOs, Insurers and Nonprofit Health Service Plans (hereinafter "carriers") of the requirements regarding advertisements and marketing documents. It has come to the attention of the Administration that many carriers are failing to include the appropriate information in various advertisements or marketing documents, including benefit outlines.

Bulletin No.: 08-30

Issued To: Insurers, Nonprofit Health Service Plans, Health Maintenance Organizations, Dental Plan Organizations, and Managed Care Organizations
Re: Retroactive Denial of Claims
Issue Date: October 28, 2008

The circumstances when a carrier may retroactively deny reimbursement to a health care provider are enumerated in §15-1008 of the Insurance Article. The Maryland Insurance Administration has received questions regarding when an insurer, nonprofit health service plan, health maintenance organization, dental plan organization, or any other person that provides health benefit plans subject to regulation by the State, including a managed care organization, (“carrier”) may retroactively deny reimbursement to a health care provider under a health benefit plan.

Bulletin No.: 08-31

Issued To: Insurers (providing health insurance in the State), Nonprofit Health Service Plans, Health Maintenance Organizations, and Dental Plan Organizations
Re: Coverage Decisions
Issue Date: October 28, 2008

The Maryland Insurance Administration (MIA) has received inquiries about Title 15 Subtitle 10D of the Insurance Article. This subtitle requires insurers providing health insurance in the State, nonprofit health service plans, health maintenance organizations (HMOs) and dental plan organizations (hereinafter “carriers”) to send certain notices and maintain an internal appeals process for coverage decisions.

Bulletin No.: 08-31 Amended

Issued To: Insurers (providing health insurance in the State), Nonprofit Health Service Plans, Health Maintenance Organizations, and Dental Plan Organizations
Re: Coverage Decisions
Issue Date: December 12, 2008

The Maryland Insurance Administration (MIA) has received inquiries about Title 15 Subtitle 10D of the Insurance Article. This subtitle requires insurers providing health insurance in the State, nonprofit health service plans, health maintenance organizations (HMOs) and dental plan organizations (hereinafter “carriers”) to send certain notices and maintain an internal appeals process for coverage decisions.

Bulletin No.: 08-32

Issued To: All Life Insurance Companies
Re: Retained Asset Accounts – Settlement of Life Insurance Proceeds
Issue Date: November 6, 2008

The purpose of this Bulletin is to provide guidance on the Maryland Insurance Administration's position regarding Retained Asset Accounts ("RAA").

Bulletin No.: 08-33

Issued To: Insurers, Health Maintenance Organizations, and Nonprofit Health Service Plans
Re: Colorectal Cancer Screening Mandate
Issue Date: November 10, 2008

The purpose of this bulletin is to inform insurers, health maintenance organizations, and nonprofit health service plans (hereinafter "carriers") of updates to the American Cancer Society colorectal cancer screening guidelines. These updates to the colorectal cancer screening guidelines impact all health insurance and health maintenance organization contracts that are subject to Insurance Article, §15-837, Annotated Code of Maryland. *Small employer contracts that are subject to Title 15, Subtitle 12 of the Insurance Article are not currently subject to these same guidelines.*

Bulletin No.: 08-34

Issued To: All Property & Casualty Insurance Companies, All Property & Casualty Producers, and All Interested Parties
Re: Certificates of Insurance for Property & Casualty Policies
Issue Date: November 7, 2008

The Maryland Insurance Administration has become aware of the fact that some insurers and insurance producers are being asked to provide Certificate of Insurance forms which include language that seeks to amend or alter the coverage provided by the underlying insurance policy.

Bulletin No.: 08-35

Issued To: All Life Insurance Companies
Re: Rescission of Bulletin 08-32
Issue Date: November 24, 2008

It has come to the Maryland Insurance Administration's ("MIA") attention that Bulletin 08-32 has lead to some confusion in light of the fact that some policy forms were previously approved containing a provision for Retained Asset Accounts ("RAAs") and may have been placed in use. For this reason, the MIA rescinds Bulletin 08-32.

Bulletin No.: 08-36

Issued To: Discount Medical Plan Organizations and Discount Drug Plan Organizations
Re: COMAR 31.10.24: Discount Medical Plan Organizations and Discount Drug Plan Organizations: Response to Comments Received from Interested Parties
Issue Date: December 15, 2008

The Maryland Insurance Administration ("MIA") received comments from interested parties regarding the emergency and proposed regulations COMAR 31.10.24, *Discount Medical Plan Organizations and Discount Drug Plan Organizations*. Interested parties raised concerns about the specific nominal fee established by these regulations and the disclosure of this nominal fee in marketing material. Because of the interest in this issue and the widely differing views of interested parties, the MIA is issuing this Bulletin to explaining the reasoning behind its decision to: (1) allow a nominal fee not to exceed \$5; and (2) modify the requirements for the disclosure of the nominal fee.

Bulletin No.: 09-01

Issued To: Third-Party Payors, including Health Insurers, Nonprofit Health Service Plans, Health Maintenance Organizations, Managed Care Organizations, and Third-Party Administrators
Re: Electronic Semi-Annual Claims Data Filing
Issue Date: January 16, 2009

Beginning with the March 1, 2009 claims data filing required by COMAR 31.10.11.14, third-party payors must submit the claims data filing electronically, unless the third-party payor has requested and received an exemption as described below.

COMAR 31.10.11.02 defines a third-party payor as a person that administers or provides reimbursement for health care benefits on an expense-incurred basis. A third-party payor includes, but is not limited to, a health maintenance organization, a health insurer, a nonprofit health service plan, a third party administrator and a managed care organization.

Bulletin No.: 09-02

Issued To: All Premium Finance Companies
Re: Premium Finance Agreements
Issue Date: February 3, 2009

Bulletin 08-26 is withdrawn and replaced with this Bulletin.

The purpose of this bulletin is to notify Premium Finance Companies ("PFCs") that, following a contested case hearing, and Order was issued on January 22, 2009, against nine (9) premium finance companies. That Order can be found on our web-site.

Bulletin No.: 09-03

Issued To: Presidents, Managed Care Organizations and Chief Financial Officer
Re: Risk Based Capital Applicability for 2008
Issue Date: February 3, 2009

On July 5, 2001, the Insurance Commissioner adopted Regulation .02-1 under COMAR 31.12.03 Managed Care Organizations – Financial Compliance Requirements, effective August 20, 2001. This regulation required that effective with the Annual Statement filed for the year ending December 31, 2001, and MCO shall comply with the risk-based capital requirements of the Insurance Article, Title 4, Subtitle 3 of the Annotated Code of Maryland, unless exempted by the Insurance Commissioner.

Bulletin No.: 09-04

Issued To: Every one
Re: Move Bulletin
Issue Date: March 2009

The purpose of this bulletin is to notify all entities and interested parties of the Maryland Insurance Administration's (Administration) new address.

Bulletin No.: 09-05

Issued To: Insurers, Nonprofit Health Service Plans and Health Maintenance Organizations Participating in the Maryland Small Group Health Insurance/HMO Market
Re: Emergency Legislation to Provide Special Election Period for Maryland Residents Eligible for Maryland Continuation of Coverage
Issue Date: March 24, 2009

The purpose of this bulletin is to notify carriers in the small group market of emergency legislation that is being drafted that will impact their business practice in Maryland. The emergency legislation is being proposed to provide the protections of the American Recovery and Reinvestment Act of 2009 (ARRA) to Maryland residents who were:

1. Covered under small employer contracts that are subject to the Maryland “mini-COBRA” continuation of coverage requirements found in §15-409 of the Insurance Article, and

2. Involuntarily terminated from employment between September 1, 2008 and February 17, 2009.

Bulletin No.: 09-06

Issued To: Insurers, Nonprofit Health Service Plans and Health Maintenance Organizations Participating in the Maryland Small Group Health Insurance/HMO Market
Re: Notice of Emergency Legislation – Senate Bill 84, Acts of 2009
Issue Date: April 3, 2009

The purpose of this bulletin is to notify carriers in the small group market of emergency legislation that is being drafted that will impact their business practice in Maryland.

Bulletin No.: 09-07

Issued To: Medical Professional Liability Insurers
Re: Medical Professional Liability Rate Guide
Issue Date: April 6, 2009

Pursuant to §2-203.2 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 professional liability insurance programs.

Bulletin No.: 09-08

Issued To: Property and Casualty Insurers and Interested Parties
Re: Implementation Guidelines for Windstorm or Other Storm Discounts and Credits Required under §19-210 for Homeowners Policies Effective 6/1/2009
Issue Date: April 16, 2009

The Omnibus Coastal Property Insurance Reform Act of 2008 amended the Insurance Article to add §19-210 – Actuarially justified premium discount. This new section requires that an insurer shall offer at least one actuarially justified premium discount on a policy of homeowner's insurance to a policyholder who submits proof of improvements made to the insured premises as a means of mitigating loss from a hurricane or other storm.

Bulletin No.: 09-09

Issued To: Property and Casualty Insurers and Interested Parties
Re: Revised Instructions for Reporting Closed Medical Malpractice Claims Under §4-401 and §4-405 of the Insurance Article
Issue Date: April 21, 2009

Sections 4-401 and 4-405 of the Insurance Article and Code of Maryland Regulations 31.08.10 requires that each insurer providing professional liability insurance to:

1. a physician, nurse, dentist, podiatrist, optometrist, or chiropractor licensed under the Health Occupations Article; or
2. a hospital licensed under the Health-General Article; and
3. each self-insured hospital.

Bulletin No.: 09-10

Issued To: Insurers, Nonprofit Health Service Plans and Health Maintenance Organizations Participating in the Small Employer Market in Maryland
Re: Changes to the Comprehensive Standard Health Benefit Plan
Issue Date: April 17, 2009

The purpose of this bulletin is to notify carriers participating in the Maryland small employer market of amendments to COMAR 31.11.06 Comprehensive Standard Health Benefit Plan.

Bulletin No.: 09-11

Issued To: Insurers (providing health insurance in the State), Nonprofit Health Service Plans, Health Maintenance Organizations, and Dental Plan Organizations
Re: Recession of Bulletin 08-31
Issue Date: May 13, 2009

Given the passage of HB 1071/SB 854, Definition of Coverage Decisions, during the 2009 Legislative Session, the Maryland Insurance Administration rescinds Bulletin 08-31.

Bulletin No.: 09-12

Issued To: Discount Medical Plan Organizations and Discount Drug Plan Organizations
Re: Code of Maryland Regulations ("COMAR") 31.10.24 – Filing of Nominal Fees by Discount Medical Plan Organizations and Discount Drug Plan Organizations
Issue Date: May 15, 2009

January 2, 2009 the Maryland Insurance Administration ("MIA") issued Bulletin 08-36. The Bulletin specified that beginning January 26, 2009, Discount Medical Plan Organizations and Discount Drug Plan Organizations (hereinafter "discount plans") conducting business in the State of Maryland may not retain a *nominal fee* unless the discount plan has filed its nominal fee with the Insurance Commissioner.

Bulletin No.: 09-13

Issued To: Insurers Participating in the Long-Term Care Insurance Market in Maryland
Re: Implementation of the Maryland Long-Term Care Partnership Program
Issue Date: May 26, 2009

The purpose of this bulletin is to inform insurers of the status of the Maryland Partnership for Long-Term Care Program (LTC Partnership Program). The regulations detailing the process that an insurer is required to follow to be certified to participate in the LTC Partnership Program went into effect December 15, 2008. The regulations are codified as COMAR 31.14.03 and can be viewed at the Division of State Documents web site at www.dsd.state.md.us.

Bulletin No.: 09-14

Issued To: All Title Insurers and Producers
Re: Senate Bill 86

Issue Date: May 28, 2009

The purpose of this Bulletin is to remind all title insurers and producers of the enactment of Senate Bill 86, which becomes effective on June 1, 2009, with the exception of Section 2 which becomes effective on October 1, 2009, and to provide guidance on the manner in which this legislation is to be implemented. This bill amends Section 10-121 of the Insurance Article.

Bulletin No.: 09-15

Issued To: Select Passenger Automobile Insurance Rate Guide
Re: Private Passenger Automobile Insurance Rate Guide
Issue Date: June 11, 2009

Pursuant to § 19-112 of the Insurance Article, the Maryland Insurance Administration ("MIA") hereby requests that certain select personal lines property and casualty insurers provide information relating to private passenger automobile insurance premiums.

Bulletin No.: 09-16

Issued To: Insurers, Nonprofit Health Service Plans, and Health Maintenance Organizations
Using Pharmacy Benefits Managers
Re: Updated List of Registered Pharmacy Benefits Managers
Issue Date: June 26, 2009

The purpose of this bulletin is to remind carriers (insurers, nonprofit health service plans, and health maintenance organizations) that are using Pharmacy Benefit Managers (PBMs) that § 15-1606 of the Insurance Article prohibits a carrier from entering into an agreement with a pharmacy benefits manager that has not registered with the Commissioner.

Full copies of all Bulletins are posted to the MIA web site, www.mdinsurance.state.md.us, upon issuance to the industry.

Office of Public Affairs

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

- Coordinating proactive media relations in the form of news releases, news conferences and editorial board meetings
- Responding to inquiries from general news media and trade publications
- Participating in the development and production of various educational materials for insurance consumers and the insurance industry
- Maintaining the content of the MIA website: www.mdinsurance.state.md.us
- Coordinating the MIA's response to Public Information Act requests within statutory requirements
- Developing partnerships with other State and Federal agencies and organizations for enhanced communication and dissemination of information
- Carrying out the requirements of the Patient's Bill of Rights by facilitating the dissemination of information compiled and published by other organizations relating to health insurance.

In FY 2009, the Office of Public Affairs facilitated responses to approximately 200 inquiries from media organizations and more than 230 requests for access to public documents under the Maryland Public Information Act. The staff also proactively issued several news releases on various topics.

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

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

B. OFFICE OF THE ATTORNEY GENERAL

The Office of the Attorney General (OAG) acts as the chief legal advisor and counsel to the Insurance Commissioner. The Office consists of a Principal Counsel, who is an Assistant Attorney General (AAG), and additional AAGs as necessary to meet the MIA's needs, including those assigned to the Insurance Fraud Division. Currently, the MIA has a Principal Counsel, a Deputy Counsel, eight AAG positions within the main office of the MIA, three AAG positions within the Fraud Division and one AAG assigned to the Maryland Health Insurance Plan, which was a unit of the MIA until October 1, 2008.

LEGAL ADVICE

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

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

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

In connection with its advice functions, the OAG also:

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

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

LITIGATION/ENFORCEMENT

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

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

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

A second substantial area of litigation involves the defense of MIA orders which result in legal action on behalf of policyholders or claimants. For example, the Appeals and Grievance Unit responds to complaints that requests for health benefits believed to be medically necessary were improperly denied. These matters are reviewed on an expedited basis and the OAG 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, and, until October 1, 2008, was a unit of the MIA. MHIP is the State's high risk pool. The OAG counsels the Board and drafts/reviews MHIP's operational and formative documents, as well as its requests for proposals and third-party contracts.

CRIMINAL INVESTIGATIONS AND PROSECUTIONS

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

Litigation Highlights FY 2009

- *AFCO Credit Corp. v. MIA*, MIA Case No. 2009-06-026 – Civil Action No. 24-C-09-004494; Court of Special Appeals No. 813, Sept. Term 2009. This office advised the MIA during the 2009 premium finance company registration renewal process, which included the incorporation of the Commissioner's interpretation of § 23-304. As a result of the new registration requirements several previously registered premium finance companies refused to register under the 2009 requirements and were denied a 2009 registration. Other premium finance companies complied with the 2009 requirements and some of these requested a hearing or moved for intervention in the hearing requests of the premium finance companies that were denied registrations. The office successfully defend the MIA's position in the Circuit Court for Baltimore City where it was faced with a challenge from several of the premium finance companies concerning the authority of the MIA to stay a hearing pending resolution of 2 of the 3 issues raised in the registration renewal that were currently before the Court of Special Appeals. In the Circuit Court this office successfully defended the MIA against 2 Declaratory Judgment and Temporary Restraining Actions, a Motion for Summary Judgment and in having the premature petition for judicial review dismissed. The matter is currently on appeal to the Court of Special Appeals.
- *People's Insurance Counsel Division v. Allstate*, MIA Case No. 2007-07-001. After the case was remanded following an appeal, the Circuit Court for Baltimore City affirmed on October 13, 2009, the Commissioner's Final Order finding that Allstate had not

violated §§ 19-107 and 27-501 of the Insurance Article. The matter is currently on appeal in the Court of Special Appeals, Case No. 01949, Sept. Term 2009

- *MIA v. Universal Assurance Group, Ltd., et al.*, MIA Case Nos. 2009-08-040 through 046. The MIA issued a proposed Cease and Desist Order against various out-of-state companies and individuals selling travel insurance to Maryland residents. After a hearing, the Commissioner issued a Final Order on November 2, 2009 finding that the Respondents had engaged in unfair or deceptive trade practices and the unauthorized business of insurance.

**Summary of Activity
FY 2009**

Advice

General Advice Requests	204
Examination and Auditing	28
OAG Referrals	67
Property & Casualty	68
Compliance and Enforcement Requests	155
Life and Health	47
Attorney on Call Inquiries	164
Public Information Act Requests	33
Contract Review	14
Sub-total	<u>780</u>

Litigation

Agent Enforcement	27
Appeals and Grievance Matters	10
Life and Health Consumer Complaints	13
Property & Casualty Consumer Complaints	16
Petitions for Judicial Review	39
Subpoenas	8
Public Information Act Hearing	4
MHIP	1
Hearing Officer Litigation Advisor	2
Personnel	3
Sub-total	<u>123</u>

TOTAL

903

C. 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 2009 accomplishments include:

- **Document Management/Workflow Systems** – Implemented an OCR process to enable the content of .PDF documents to be searchable.
- **Web/Intranet** - Establish the agency's Intranet web page. The Intranet will be used to keep the employees informed with the agency's activities. Establish a Content Management System to be used to add or change content on the Agency's Intranet. This CMS software will also be used to manage the agency's web page. The agency adopted the State of Maryland "website branding" policies that were applied to the agency's web site.
- **Technology Upgrade** – Upgrade Desktop management system from Novell's Zenworks 7 to ZCM 10.
- **Users and Workstations** – Replace aging laptops for the Field Examiner's group. Integrated wireless switches and portable USB drives to enhance the technology of the field examiner's group. This will allow the examiner's to share data with the other team members, while working at remote locations.
- **PBX Phone system** – The ownership and responsibility for this system was move from the Administration Group to the MIS Network group. This also included all cellular and PDA devices.
- **Network Management Upgrades:**
 - Install 2 new 1gig. Network cards in Black Diamond Switch Chassis. This allowed 96 user connections to be upgraded from 100mg Ethernet to 1 gig. Ethernet connections.
- **Agency Move** – The MIS unit moved the Production Data Center contents to the new location over the weekend of 4/30/09. Many of the test and development systems were moved in the prior weeks. A printer reduction plan was put into place during the move. A VOIP system was installed for the phone system. All network connections are now 1 gig. Ethernet.

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, 2008 through June 30, 2009, the Unit participated in 377 fairs, tradeshow 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 answers numerous questions from consumers, including insurance rate issues and how the claims process works. Brochures on various insurance topics were also distributed to consumers, as well as State, local and community organizations who are able to share this information with consumers. In addition, the Administration has given presentations around the State on insurance topics. The goal of the Unit is to educate consumers so they can make better purchasing decisions as appropriate for their needs, and gain a better understanding of what their particular policy will or will not cover. Responding to emergencies and disasters is also one of the responsibilities of the Unit.

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.

The Rapid Response Program focuses on administrative complaints that arise out of property and casualty claim decisions made by participating insurance companies. At the close of the fiscal year, over 80 companies were participating in the Rapid Response Program.

Participation in the Rapid Response Program by both the consumer and the insurers is completely voluntary. As eligible administrative complaints are directed to CEAU, a staff member contacts the consumer, explains the Rapid Response Program, and gives the consumer the option of continuing in the Rapid Response Program or of redirecting their complaint to the Property and Casualty Complaints Section for formal investigation. The consumer is informed

that if they choose to proceed through the Rapid Response Program, and their dispute is not resolved promptly, the administrative complaint will be returned to the Property and Casualty Complaints Section for handling in the normal administrative process.

From July 1, 2008 through June 30, 2009, CEAU received 1,517 complaints. They fall into the following categories:

- Auto
- Homeowners
- Liability
- Miscellaneous

On average, these matters are resolved in 18 calendar days as opposed to the 2 to 3 months that it takes to resolve a formal complaint. Of the 1,517 received, 358 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 \$1,300,000.00 was paid to the claimants in FY 09.

At the conclusion of each complaint, a consumer satisfaction survey is sent to the consumer. From July 1, 2008 through June 30, 2009, 1469 surveys were sent and 433 responses were returned. Of those, 352 respondents indicated that they were satisfied with the Unit and 390 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.

B. COMPLIANCE & ENFORCEMENT SECTION

The Compliance & Enforcement Section assists the Insurance Commissioner by monitoring and assessing whether insurers, insurance producers and other entities subject to State regulation are meeting the needs of the State's consumers. The Section takes or directs appropriate action when problems are identified. The Section provides regulatory oversight on the insurance industry through a comprehensive program of market conduct examinations, investigations, data analysis and communication. In FY 2009, Compliance & Enforcement Section activities resulted in the return of more than \$9.5 million to Maryland consumers, as well as the payment of approximately \$3 million to the General Fund due to administrative penalties assessed to insurers, producers and other regulated entities.

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

Examinations and investigations directly support the MIA's mission to protect consumers from deceptive practices, unfair claim settlement practices, underwriting and premium rating abuses and misrepresentation of coverage. Limited scope or "target" examinations and investigations are often in response to consumer complaints, new laws and regulations and other market indicators. In accordance with Maryland law, the cost of market conduct examinations is paid for by the regulated entities. Regulated entities reimbursed the MIA approximately \$1 million in examination expenses to the MIA in FY09.

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

The Section's **Market Analysis Unit** is responsible for establishing and meeting State objectives for integrating market analysis, market conduct and interstate collaborative efforts into a cohesive program. The unit also serves as a forum to share and assess market information within the Administration and on a regional and national basis, in order to promote uniform, non-duplicative and coordinated regulatory activities. Key issues addressed by the unit in FY09 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 **Market Conduct Unit** focuses on the regulatory oversight of all lines of business, including life, health, property, and casualty.

Life & Health focuses on insurers, health maintenance organizations (HMOs), managed care organizations (“MCOs”), not-for profit organizations, credit insurance companies, dental plans, vision plans, pharmacy benefit plans, private review agents, and behavioral health plans. In FY09, key issues addressed by the Life & Health Market Conduct Unit included:

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

Property & Casualty 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 FY09, key issues addressed by the Property & Casualty Market Conduct Unit included:

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

The **Producer Enforcement Unit’s** work is investigative by nature and 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 FY09, issues the Producer Enforcement Unit addressed included:

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

The results of the Section's efforts for Fiscal Year 2009 are as follows:

Total Restitution (money returned to Maryland citizens) - \$9,511,029

\$6,559,324 - Producer Enforcement Unit

\$2,951,705 - Market Conduct Unit

Total Penalties Assessed Companies (money deposited into the General Fund) - \$3,104,275

\$49,250 - Producer Enforcement Unit

\$3,055,025 - Market Conduct Unit

Total Per Diem Costs Billed to Companies (money reimbursed to the Administration):

\$895,674 - Market Conduct Examinations

Market Conduct Examinations:

13 - Examinations Opened

22 - Examinations Closed

Producer Enforcement Investigations:

981 - Cases Opened

621 - Cases Closed

25 - Orders of Revocation

16 - Orders (not including revocations)

Total Orders Issued - 116

41 - Producer Enforcement Unit

75 - Market Conduct Unit

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

C. INSURANCE FRAUD DIVISION

The Insurance Fraud Division is responsible for the investigation of persons suspected of engaging in insurance fraud and referring suspected cases of insurance fraud to appropriate authorities for criminal prosecution. The Division is further responsible for the administration of insurance regulations concerning the implementation of anti-fraud plans by licensed insurers, Health Maintenance Organizations (HMO's) and Third Party Administrators (TPA's), to detect, guard against and report instances of insurance fraud committed within and/or against their company and the insurance business. The Division works in cooperation with the Department of State Police, the Office of the Attorney General and the Offices of the State's Attorneys in all 24 subdivisions within the State of Maryland. In addition, the Division operates a toll free insurance fraud hot line and conducts public outreach and awareness programs on the costs of insurance fraud to the public.

The investigative function of the Insurance Fraud Division is divided into two sections, the **Criminal Investigation Section** ("CIS") – which processes the vast majority of cases and refers them to local States Attorneys for prosecution - and the **Attorney General Investigation Team** ("AGIT") – which handles the most complex and/or sensitive of the cases. Depending on the nature and complexity of the matter, a case referral is assigned to one or the other of these sections. CIS is comprised of a team of seasoned criminal investigators, while AGIT in addition to investigators and a State Police detective also has auditors and prosecutors from the Office of the Attorney General.

Until last year, the Fraud Division routinely received upwards of 1300 insurance fraud complaints per year. Beginning with last year, those referrals more than doubled, rising to 2810. These referrals are from a variety of sources, including insurance companies, law enforcement agencies, prosecutors, other Divisions of the Maryland Insurance Administration ("MIA"), other state agencies, and citizens. The complaints are reviewed by the Associate Commissioner in charge of the Fraud Division and by the Division's Chief Investigator for investigative merit. Many of these complaints are determined not to be criminal in nature and are either declined or are referred elsewhere in the MIA or otherwise. In the past, approximately 300 or so of the complaints received were determined by CIS to have investigative merit and led to open Division investigations; however, in fiscal year 2009, that number rose as well, to 531 open investigations. Of these about 1/3 (190) are determined to have prosecutive merit and are referred to local State's Attorneys for review and prosecution. In the last year, an additional 75 of these referrals were forwarded to the AGIT Section of the Division, which accepted 27 for further investigation and possible prosecution.

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

CRIMINAL INVESTIGATION SECTION

Complaints received at the Insurance Fraud Division are initially screened for investigative potential; once determined to have such potential, the matter is then assigned to a CIS investigator. The CIS investigators conduct detailed criminal investigations, working closely

with insurance company personnel and local law enforcement officials, to determine if a crime has been committed and if so, to gather sufficient evidence thereof for trial. Investigators then prepare and forward investigative packets documenting their findings to the local States Attorney Office with jurisdiction, for review as to prosecution potential. Criminal charges are pursued by a number of methods: submission of a sworn statement of charges by the investigator, Grand Jury indictment after sworn testimony or the filing of a criminal information by the prosecutor.

ATTORNEY GENERAL INVESTIGATION TEAM SECTION

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

<p>From July 1995 through June 2009, Insurance Fraud investigations have resulted in the conviction of over 929 individuals for insurance-related crimes</p>

INVESTIGATION HIGHLIGHTS – Fiscal year 2009

Regional Auto Theft Taskforce (RATT)

Throughout fiscal 2009, 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 or to avoid expensive financing, through insurance claims. This cooperative effort involves the joint investigation of auto thefts and associated insurance claims by RATT law enforcement officers from Baltimore County Police Department, Baltimore City Police Department, National Insurance Crime Bureau (“NICB”) Special Agents and a Fraud Division investigator. During fiscal year 2009, a total of 47 RATT insurance fraud cases were opened by the Division resulting in 24 closed with charges, seventeen (17) cases referred to local State’s Attorneys Offices for prosecution review, with six remaining open and carried over into the next fiscal year. As a result of the success of this alliance, and the early intervention of a Fraud Division investigator, claims losses suffered by insurance companies have been dramatically reduced.

Washington Area Vehicle Enforcement (WAVE)

Since March 2006, the Fraud Division has also been a member of the D.C. Metropolitan area auto theft task force, called WAVE (Washington Area Vehicle Enforcement). This, too, is a cooperative effort, patterned on the success of RATT, targeting auto thefts and related insurance fraud, in the Capital area. Members include law enforcement officers from Prince George’s County, Montgomery County, the Metropolitan Police Department, the Metro Transit Police Department, the Maryland State Police, the Charles County Sheriff, U.S. Marshals, NICB Special Agents and a Fraud Division investigator. During fiscal year 2009, a total of 45 WAVE insurance fraud cases were opened by the Division resulting in 20 closed with charges, 12

referred to the Prince Georges County States Attorney for prosecution review, and 13 remaining open and carried over into the next fiscal year. The success of this project is in the numbers: in FY 2008, the Division opened 17 WAVE cases, whereas in FY 09, it opened 45; similarly, in FY 08, the Division charged 8 individuals, whereas in FY 09, it charged 20.

Pro-Active Operations

MD-DC Anti Car Theft Committee grant – In December, 2008, the Fraud Division applied for and was awarded a \$7,500 grant from ACT, to fund forensic examinations of recovered burned vehicles involved in insurance fraud scams. Previously, the victim insurance companies were taking custody of the vehicles and having them privately examined, resulting in evidentiary issues with the resulting expert opinions and problems with the chain of custody of the physical evidence. The expectation is that by transferring the decision whether to conduct an examination, and placing payment therefore with the State, these issues will not even be encountered. In the remainder of FY 09, two such examinations were conducted under Division auspices – a number which will only increase over time.

Title Agent Project – With the economy in a tailspin and real estate sales falling off precipitously, there has been a corresponding increase in the number of title agent defalcations, particularly involving theft of escrow funds. In a joint effort with the Agent Enforcement Division of the MIA, the Fraud Division’s Assistant Attorneys General, are reviewing – and where appropriate – opening investigations into such conduct.

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

The Maryland Mini Task Force along with the Northern Virginia and Washington DC Mini Task Forces are being administratively combined to form the NICB Major Medical Fraud Task Force covering Maryland, Virginia and the District of Columbia. This joint taskforce hopes to develop procedures for identifying targets, intelligence development and joint investigation coordination in the tri-state area. The Maryland Mini Task Force will continue its efforts meeting quarterly and periodically sharing Alerts with the members as to suspicious activities of identified healthcare providers.

STATISTICAL DATA – Fiscal Year 2009

I.	WRITTEN COMPLAINTS RECEIVED	2660
	TELEPHONE TIPS	150
	<u>TOTAL # COMPLAINTS RECEIVED</u>	2810

COMPLAINT RESOLUTIONS

	Closed At Initial Screening	1699
	Closed Without Prosecution Referral	94
	Referred to Other M.I.A. Divisions	59
	Referred To Other Law Enforcement	119
	Referred For Inquiry To Insurer	55
II.	TOTAL NUMBER OPENED FOR INVESTIGATION	531
III.	CASES REFERRED TO LOCAL STATE'S ATTORNEY'S FOR PROSECUTION	190
	Investigations closed by filing charges	148
	Individuals charged	143
	Prosecutions declined	23
	Under Prosecution Review	19
	Investigations adjudicated	86
	CONVICTIONS	71
IV.	CASES REFERRED TO DIVISION ATTORNEYS GENERAL	75
	REFERRAL DISPOSITION:	
	Opened for investigation by AGIT	27
	Returned to IFD for investigation	26
	Returned to IFD/recommended closure	12
	Under Prosecution Review	5
	INVESTIGATION/PROSECUTION RESULTS:	
	Investigations closed by filing charges	10
	Individuals charged	11
	Investigations prosecuted	8
	Prosecutions declined	12
	CONVICTIONS	7
V.	CASES REFERRED TO THE DIVISION STATE POLICE	23
	Cases Closed with Charges Filed	5
	Cases Closed with Charges Filed (AGIT)	6
	Cases Closed – No Charges Filed	6

	Open Investigations		6
VI.	NUMBER OF CALLS RECEIVED ON THE FRAUD HOTLINE		150
VII.	NUMBER OF COMPLAINTS RECEIVED FROM REGULATED ENTITIES		2235
VIII.	NUMBER OF COMPLAINTS RECEIVED FROM THE WORKER COMPENSATION COMMISSION		12
	<u>COMMISSION COMPLAINT RESOLUTIONS</u>		
	Closed At Initial Screening		2
	Opened For Investigation		10
	Closed Without Being Charged		2
	Closed With Criminal Charges		0
	Referred For Prosecution Review		1
	Referred To Insurance Carrier		7
	Remaining Under Screening Review		0
IX.	TOTAL NUMBER OF COMPLAINTS BY INSURANCE FRAUD TYPE		
	Agent/Broker Fraud	84	
	Personal Injury-Auto	443	
	Personal Injury – Other	106	
	Healthcare Provider Fraud	58	
	Health Insurance Fraud	30	
	False Application Fraud	1082	
	Property Claim Fraud – Other	90	
	Property Claim Fraud – Auto Theft, Etc.	746	
	Worker Compensation Fraud-Claimant	59	
	Insurer Fraud	0	
	Life Insurance Fraud	10	
	Adjuster/Employee Fraud	2	
	Other Fraud	100	
X.	TOTAL NUMBER OF CASES WITH CIVIL IMPOSITIONS ¹	0	00%
	TOTAL NUMBER OF CASES WITH CRIMINAL IMPOSITIONS		100%

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

D. CONSUMER COMPLAINT INVESTIGATION

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

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

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

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

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

IV. INDUSTRY REGULATION

A. EXAMINATION AND AUDITING SECTION

The Examination and Auditing Section (E&A) is responsible for financial surveillance of insurance companies licensed in Maryland. These insurers generate premium revenue in Maryland totaling approximately \$27 billion annually. The financial surveillance is conducted through periodic on-site examinations and on-going financial analyses. The focus is on domestic insurers that operate in Maryland – approximately 70 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 \$372,000,000 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 website.

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

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

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 2009, the Examination staff completed a total of 14 examinations.

Financial Analysis Unit

The Financial Analysis staff is responsible for monitoring the financial solvency of the various insurers conducting business in the State of Maryland. The staff is primarily responsible for monitoring insurers domiciled in Maryland. This is accomplished by performing in-depth analyses of annual and quarterly financial statements filed by domestic insurers, and reviewing various other filings. These include filings regarding the sale or transfer of ownership of an insurer, mergers, and requests for approval of significant financial transactions. The staff also reviews financial information for insurers domiciled in other jurisdictions, as appropriate. Those companies exhibiting the greatest potential for financial trouble receive the greatest level of scrutiny.

In addition, this unit is responsible for chairing and coordinating meetings of the MIA's Early Warning Committee. 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

- Several Maryland insurance companies have affiliated insurance companies domiciled in foreign countries and regulated by the insurance regulators of those foreign countries. In order to improve the effectiveness of the solvency regulation of these groups of companies, the E&A Section implemented procedures to consult, cooperate and coordinate with the regulators of those foreign insurance companies. During fiscal year 2010 the E&A Section held discussions with foreign regulators regarding six Maryland insurance companies.
- The E&A Section continued to successfully administer the Maryland Health Care Provider Rate Stabilization Fund - Rate Stabilization Account by the timely processing of medical professional liability insurance premium subsidy payments to medical professional liability insurers on behalf of eligible licensed physicians and certified

midwives. Since the inception of the Account in 2005, the Unit has processed State subsidy payments totaling approximately \$111 million.

- To protect Maryland citizens from insurer insolvencies, the E&A Section was successful in monitoring the financial condition of Maryland domestic insurers. This process is designed to detect as early as possible those insurers exhibiting the greatest potential for financial trouble, and thus enable the Unit to work with insurer management to avoid insolvency. The E&A Section implemented additional procedures to address insurers' increased exposure to losses from investments and related exposures resulting from the financial crisis that began in 2008 and lasting into 2010. These procedures included obtaining information from insurers on losses and potential losses from these exposures, and working with the insurer management to address these exposures. As a result, no Maryland domestic insurers became insolvent during fiscal year 2009.
- The E&A Section successfully passed a rigorous on-site review conducted by the National Association of Insurance Commissioners and as a result of this review will maintain its accredited status for a full 5 years. The accreditation program is designed to ensure that each state has an efficient and effective process for regulating the financial solvency of insurance companies. By passing the review, the E&A Section has demonstrated to the National Association of Insurance Commissioners that it continues to meet key solvency regulation requirements.
- The E&A Section successfully implemented the new risk-focused surveillance approach in conducting examinations of insurers. This new approach is required to meet NAIC accreditation requirements for all examinations beginning on or after January 1, 2010. The revised approach broadens and enhances the identification of risk inherent in an insurer's operations and utilizes the findings to plan an ongoing surveillance of an insurer.
- During this period, the Premium Tax Unit participated in the completion of a "Requirements Document" to be utilized in the design and implementation of a new automated premium tax system. This is expected to be a state-of-the-art system that will capture all premium tax related transactions. Enhanced features expected of this system, currently not available in the MIA's automated system, include the capture of premium tax transactions of Health Maintenance Organizations, Managed Care Organizations, Dental Plans, and Surplus Lines Brokers. Functions of this system will include, but are not limited to, capture of premium tax receipts, automated audits of taxes reports, and the ability to query directly from the system.
- During this period, the Company Licensing Unit implemented the registration of Pharmacy Benefit Managers pursuant to Title 15, Subtitle 16 of the Insurance Article. Pharmacy Benefit Managers provide for the procurement of prescription drugs, and the administration and management of prescription drug coverage.

STATISTICAL DATA – Examination and Audit

Company Licensing Section

**Company Licensing Activity
(from July 1, 2008 to June 30, 2009)**

Pending applications 7/1/08	14
Received in FY 2009	22
Total	36
Certificates of Authority issued	16
Applications withdrawn	3
Pending applications 6/30/09	17

**Licensed Companies By Business Types
June 30, 2009**

Type of Insurer	Number
Life & Health	466
Property and Casualty	880
Not for Profit	7
Title	24
Fraternal	28
Health Maintenance Organizations	11
Provider Sponsored Organizations	1
Dental Plans	13
Total	1430

Other Regulated Entities June 30, 2009

Type of Insurer	Number
Risk Retention Groups	85
Surplus Lines	125
Accepted Unauthorized Reinsurers	54
Workers' Compensation Self Insurers	6
Motor Clubs	28
Managed Care Organizations	6
Total	304

**COMPANIES LICENSED
(JULY 1, 2008 TO JUNE 30, 2009)**

Company Name and State of Domicile	
Life & Health	
Universal Health Care Insurance Company, Inc. (FL)	4/24/2009
Property & Casualty	
Allied Eastern Indemnity Company (PA)	12/15/2008
American Mercury Insurance Company (OK)	9/08/2008
American Strategic Insurance Corporation (FL)	7/21/2008
American Summit Insurance Company (TX)	4/08/2009
Builders Mutual Insurance Company (NC)	3/12/2009
Coface America Insurance Company (MA)	12/22/2008
Fox Insurance Company (AZ)	5/29/2009
Healthcare Providers Insurance Exchange (PA)	8/29/2008
Municipal and Infrastructure Assurance Corporation (NY)	4/17/2009
PACO Assurance Company, Inc. (IL)	12/09/2008
ProCentury Insurance Company (TX)	9/08/2008
Progressive Commercial Casualty Company (OH)	10/16/2008
Southwest Marine and General Insurance Company (AZ)	1/30/2009
SureTec Insurance Company (TX)	5/22/2009
Topa Insurance Company (CA)	7/01/2008

**Companies that Redomesticated to/from Maryland
(July 1, 2008 – June 30, 2009)**

Verlan Fire Insurance Company	From MD to NH
Amerigroup Maryland, Inc.	To MD from DC

**Rehabilitation Or Receivership
July 1, 2008 to June 30, 2009**

NONE	
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**Other Documents Reviewed or Processed
July 1, 2008 – June 30, 2009**

Premium Tax Quarterly Returns	6140
Premium Tax Year End Returns	1535
Premium Tax Audits	2871
Surplus Lines Broker Semi-Annual Reports	1,889
Surplus Lines Affidavits	31,268

**Late Forfeiture Fees Assessed
July 1, 2008 – June 30, 2009**

Company Name	Amount Paid
Financial Guaranty Insurance Company	1,000
Providence Property and Casualty Insurance Company	4,000
Commonwealth Dealers Life Insurance Company	1,500

**Relinquished Certificate of Authority
07/01/08-06/30/09**

Aviva Life Insurance Company NAIC 62898 Effective 9/30/08	Co. Merged with and into Aviva Life and Annuity Company
Farmers Mutual Ins. Co. of Dug Hill in Carroll Co. NAIC 16055 Effective 4/14/09	Co. Merged with and into Windsor-Mount Joy Mutual Insurance Co.
Forethought Life Assurance Company NAIC 79677 Effective 10/06/08	Co. Merged with and into Forethought Life Insurance Co.
Gerling America Insurance Company NAIC 41343 Effective 6/23/09	Co. Merged with and into HDI-Gerling America Insurance Co.
Indianapolis Life Insurance Company NAIC 64645 Effective 9/30/08	Co. Merged with and into Aviva Life and Annuity Company
Life Investors Insurance Company of America NAIC 64130 Effective 10/02/08	Co. Merged with and into Transamerica Life Insurance Co.
Maryland Healthcare Providers Insurance Exch. NAIC 12570 Effective 11/01/08	Transferred Assets and Liabilities to Healthcare Providers Ins. Exch.
Midwest Family Mutual Insurance Company NAIC 23574 Effective 6/18/09	Co. Voluntarily Withdrew From Doing Business In Maryland
Northwest National Insurance Company NAIC 23914 Effective 6/08/09	Co. Voluntarily Withdrew From Doing Business In Maryland.
Seaboard Surety Company NAIC 22535 Effective 1/2/09	Co. Merged with and into Travelers Casualty and Surety Co. of America
Senior American Life Insurance Company NAIC 76759 Effective 7/01/08	Co. Did Not Renew Certificate of Authority
Title Insurance Company of America NAIC 50245 Effective 9/30/08	Co. Merged with and into Lawyers Title Insurance Corporation
Transamerica Occidental Life Insurance Company NAIC 67121 Effective 9/08/08	Co. Merged with and into Transamerica Life Insurance Co.
Transnation Title Insurance Company NAIC 50012 Effective 8/31/08	Co. Merged with and into Lawyers Title Insurance Corporation
United Liberty Life Insurance Company NAIC 61921 Effective 3/31/09	Co. Merged with and into Citizens Security Life Insurance Co.
Vista Insurance Company NAIC 42668 Effective 7/01/08	Co. Did Not Renew Certificate of Authority
Voyager Property and Casualty Insurance Co. NAIC 35971 Effective 11/01/08	Co. Merged with and into American Bankers Insurance Co. of Florida

Premium and Retaliatory Taxes Collected – FY 2009		
Type of Insurer	Premium	Retaliatory
Property & Casualty	165,203,184	792,332
Life	96,243,085	586,979
Dental Plans	1,979,749	0
Title	2,939,283	22,521
Unauthorized Insurers	528,194	0
Surplus Lines	10,573,750	0
HMO	69,349,841	0
MCO	23,489,501	
Totals	\$370,306,587	\$1,401,832

Type of Insurer	Premium	Retaliatory
Property & Casualty	165,203,184	792,332
Life	96,243,085	586,979
Dental Plans	1,979,749	0
Title	2,939,283	22,521
Unauthorized Insurers	528,194	0
Surplus Lines	10,573,750	0
HMO	69,349,841	0
MCO	23,489,501	
Totals	\$370,306,587	\$1,401,832

Financial Examination Section

Examinations in Progress (as of July 1, 2008 and completed by June 30, 2009)
ACA Financial Guaranty Corp.
Aetna Health, Inc.
Banner Life Insurance
CareFirst, Inc.
Euler Hermes American Credit Indemnity Company
JAI Medical Systems MCO, Inc.
The Doctors Company SY2005 ^^
Union Labor Life Insurance Company
Westminster American Insurance Company

Examinations Started and Finished (during the period of July 1, 2008, and completed by June 30, 2009)
Farmers and Mechanics Mutual Ins. Assoc.
Maryland Healthcare Providers Ins. Exchange SY 2006 ^^
Priority Partners, (MCO)
Security Title Guarantee Corp. of Baltimore
United Concordia Dental Plans, Inc.

Examinations in Progress (on June 30, 2009)
Baltimore Life Insurance Company
Colonial American Casualty & Surety Co.
Commonwealth Mutual Insurance Co.
The Doctors Company Interinsurance Exchange SY2006 ^^
Fidelity & Deposit Company
Firstline National Insurance Company
Group Dental Service of Maryland, Inc.
Harford Mutual Insurance Company
Maryland Casualty Company
Medical Protective SY2005 ^^
Medical Protective Company SY 2006 ^^
Medstar Family Choice, Inc.
Life & Health Insurance Guaranty Corp.
NCRIC and TMAC SY 2006
Platinum Underwriter Reinsurance, Inc.

^^ Health Care Provider Rate Stabilization Fund Audits

B. LIFE AND HEALTH SECTION

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

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

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

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

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

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

STATISTICS (FY2009)

Rate and Form Review Unit

Forms Received:	14,186
Life	5,331
Health	5,565
Annuity	2,418
Credit	226
HMO	646
Rate Filings	1,123
Actuarial Memos Reviewed	1,745
Rate Deviations-Credit Insurance	57
Advertising	1,237
Medical Director/PRA Applications Received	96
Medical Director/PRA Applicants Certified	88

Life and Health Complaint Unit

- Number of L/H complaints received – 4,091
- Number of Appeals & Grievance complaints received – 912
- Number of orders – 46
- Amount of penalties – \$213,500.00

	APPEALS & GRIEVANCE UNIT	COMPLAINT UNIT
Recoveries for Maryland citizens	\$1,107,106.39	\$3,504,190.92
Satisfaction Survey	95% very satisfied or satisfied	91% 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 life insurers and certifies as to the reserves of these companies. OCA monitors, collects and analyzes industry loss ratio experience and trends. OCA also provides actuarial support to other units in the MIA, and in doing so, contributes to the MIA efforts to provide quality insurance regulation in Maryland.

Health Rate Filings, Financial Examinations, and Reserve Valuations - FY 2009

- The staff reviewed 512 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 Domiciled companies retain funds for future claims as required by law.

Analyze Industry Experience, Results and Trends

- Monitors rating practices in the small group health insurance market for compliance with Maryland Law, and compiles a small group rate guide for consumers each January and July.
- Annually collects and compiles data on the number of Maryland lives under age 65 covered by health insurance.
- Collects and reviews carrier health insurance experience for compliance with medical loss ratio requirements.

Consumer Complaints, Legislation and Regulations, and Industry Groups

- Assists in resolving consumer complaints and inquiries that involve insurance pricing and rating issues.
- Assists in the evaluation, drafting, and implementation of Maryland insurance laws and regulations.
- Staff participates in NAIC conference calls on recommendations for HHS regulation for National Healthcare Reform.
- Staff participates in various conferences and meetings of the National Association of Insurance Commissioners and other industry organizations.

D. PRODUCER LICENSING

The Producer Licensing Section issues licenses to qualified resident and nonresident producers (agents/brokers), including corporations, partnerships and limited liability companies. In FY 2009, 19,995 resident licenses and 46,166 non-resident licenses were issued. In addition, licenses are issued to public adjusters, insurance advisers, bail bondsmen, title insurance producers, motor vehicle rental companies, motor club representatives, surplus lines producers, and third party administrators. The total licensee population was 152,979

The Section also issues Letters of Certification or Clearance for Maryland resident producers applying for licenses in other states, and processes renewals of all licenses. For FY 2009, initial and renewal license applications, as well as Letters of Certification and Clearance and Duplicate licenses, were available online through the Administration's website. Administration of the qualifying exam for producers, insurance advisers and public adjusters was handled by PSI, Inc. Implementation of Continuing Education requirements was handled through Prometric, Inc.

For FY 2009, there was an increase in the number of license transactions that were available on-line, which resulted in faster service for the industry, including:

- 72 hour turnaround for on-line license applications and renewals
- 85 % of initial license applications were submitted on-line
- 93% of license renewals were submitted on-line
- Duplicate licenses were available on-line
- 4,000 calls per month with less than 5% abandoned calls

(See attached chart of the FY2009 Producer Licensing Annual Summary)

Note: In FY09, the Producer Licensing Unit was elevated to separate status from the previous Administration Unit with direct representation among the senior staff team.

**ANNUAL SUMMARY
PRODUCER LICENSING
07/01/2008-06/30/2009**

NEW LICENSES		ISSUED
	PRODUCER INDIVIDUAL RESIDENT	4,275
	PRODUCER INDIVIDUAL NON-RESIDENT	17,628
	PRODUCER FIRM RESIDENT	272
	PRODUCER FIRM NON-RESIDENT	793
	SURPLUS LINES INDIVIDUAL RESIDENT	25
	SURPLUS LINES INDIVIDUAL NON-RESIDENT	203
	SURPLUS LINES FIRM RESIDENT	9
	SURPLUS LINES FIRM NON-RESIDENT	61
	INSURANCE ADVISERS	30
	PUBLIC ADJUSTERS	122
	MOTOR CLUB REPRESENTATIVES	775
	TEMPORARY PRODUCERS	0
	THIRD PARTY ADMINISTRATORS	18
	TOTAL LICENSES ISSUED:	24,211
	TOTAL APPLICATIONS APPROVED:	24,205
	TOTAL FEES COLLECTED:	\$1,321,313.36

RENEWALS		ISSUED
	PRODUCER INDIVIDUAL RESIDENT	13,935
	PRODUCER INDIVIDUAL NON-RESIDENT	25,272
	PRODUCER FIRM RESIDENT	1,549
	PRODUCER FIRM NON-RESIDENT	2,416
	SURPLUS LINES INDIVIDUAL RESIDENT	202
	SURPLUS LINES INDIVIDUAL NON-RESIDENT	452
	SURPLUS LINES FIRM RESIDENT	86
	SURPLUS LINES FIRM NON-RESIDENT	185
	INSURANCE ADVISERS	238
	PUBLIC ADJUSTERS	192
	THIRD PARTY ADMINISTRATORS	258
	TOTAL LICENSES ISSUED:	44,785
	TOTAL RENEWAL APPLICATIONS APPROVED:	44,201
	TOTAL RENEWAL FEES COLLECTED:	\$3,619,974.00
		(NOTE: Total renewal fees collected includes \$15 fraud fee per application processed)
	MOTOR CLUB REPRESENTATIVE REGISTRATION RENEWALS	
	TOTAL REGISTRATIONS RENEWED:	503
	TOTAL REGISTRATION RENEWAL FEES COLLECTED:	\$1,006.00

EXAMINATIONS	TOTAL FEES COLLECTED PSI:	\$259,720.00
	TOTAL FEES COLLECTED (INITIAL, RENEWAL, & EXAM)	\$5,201,007.36

E. PROPERTY AND CASUALTY UNIT

The Property and Casualty Unit, along with support from the Financial and Enforcement Units, oversees the regulation of all insurance companies that sell property, casualty, surety, mortgage guaranty or title insurance in the State of Maryland.

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

Rates and Forms Section

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

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

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

Revenue from Rates and Forms Filings - Revenue produced from the collection of rate and form filing fees totaled \$2,237,000.25 for FY 2009.

Form Filings Reviewed – The Rates & Forms Section reviewed a total of 31,810 rates and form filings in FY 2009. Of those, 2,148 were rate filings and 29,662 were form filings. 98% of the form filings 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 2009, 81 premium finance company registrations were received and reviewed and \$6,050 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 2009, the MIA also produced and provided various comparison guides for consumers on the rates for private passenger automobile insurance, homeowners insurance and medical professional liability insurance.

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

Risk Purchasing Groups - Pursuant to the Federal Risk Retention Act of 1981 and its expansion in 1986, Risk Retention Groups may be formed to establish self-insurance pools which purchase liability insurance on a group basis through purchasing groups. While the Examination and Auditing Unit registers and licenses Risk Retention Groups, the Rates and Forms Section is responsible for registering the Risk Purchasing Groups. There were 26 new Purchasing Groups registered in FY 2009 for a total of 448 Purchasing Groups registered in Maryland. Registration fees totaling \$1,900 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 2009, there were 28 motor clubs operating in Maryland.

Consumer Complaint Investigation Section

The Property and Casualty 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 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 or paid 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 Complaint Section often result in the issuance of a policy, the continuation of coverage, the return of premiums to insureds, or the adjustment of claims and /or supplemental payment(s) on 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 or loss of a discount under an automobile policy.

In addition to the complaints regarding personal automobile insurance policies, the Complaint 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 and transmits the case for a hearing. The Section prepares cases for hearings as a result of a request to have the determination reviewed with regard to complaints arising from personal automobile liability insurance and complaints regarding other types of property and casualty insurance.

Revenue Recovered by Consumer Complaints - In FY 2009, as a result of investigations completed by the Section, a total of \$1,249,411.28 was recovered from insurance companies and producers (agents and brokers) for Maryland consumers.

Property and Casualty Consumer Complaints Handled - In FY 2009, the Consumer Complaints Section handled 7,643 complaints. This includes 2,258 complaints received about property and casualty insurance that is not personal automobile liability insurance; and 5,385 complaints related to personal automobile liability insurance under §§27-613 and 27-614 of the Insurance Article. Additionally, a total of 7,601 complaints were closed during the same period.

Consumer Complaints Prepared for a Hearing - In FY 2009, the Section prepared 246 cases for hearings. This includes 115 cases arising from personal automobile insurance complaints and 131 arising from non-automobile property and casualty complaints.

Customer Service Survey- Property/Casualty survey data shows 86% of consumers were satisfied or very satisfied with the service provided by the Section with regard to personal automobile liability insurance complaints and 79% were satisfied or very satisfied with the service provided by the Section with regard to non-automobile property & casualty complaints.

V. COMPANY DATA

A. COMPANY FINANCIAL DATA

This section of the Maryland Insurance Administration Annual Report provides data as of December 31, 2008 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, 2008**

<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>
DOMESTIC COMPANIES									
48119	Cigna Dental Hlth of MD Inc	MD	2,728,723	435,836	2,292,887	12,362,638	8,768,592	2,380,039	12,362,638
52040	DentaQuest Mid Atlantic Inc	MD	4,825,150	1,414,932	3,410,218	15,297,839	13,825,130	989,755	12,051,243
95846	Group Dental Serv Of MD Inc	MD	6,693,304	2,586,338	4,106,966	27,814,185	21,257,570	(1,804,416)	17,257,354
95253	UNITED CONCORDIA DENTAL PLANS	MD	11,488,182	2,936,633	8,551,549	17,344,056	15,618,300	1,539,029	16,302,036
	TOTALS		25,735,359	7,373,739	18,361,620	72,818,718	59,469,592	3,104,407	57,973,271
FOREIGN COMPANIES									
95910	Aetna Dental Inc	TX	14,479,918	7,699,360	6,780,558	68,560,811	52,641,539	13,070,584	2,913,345
95163	Alpha Dental Programs Inc	TX	2,095,704	935,725	1,159,979	8,338,027	8,132,583	232,562	488,277
11217	Atlantic Southern Dental Found	NJ	2,662,858	1,176,304	1,486,554	12,462,830	12,561,522	(31,549)	
11228	Compbenefits Dental Inc	IL	6,038,802	2,333,465	3,705,337	19,181,197	17,256,076	1,608,747	817,355
52053	DENTAL BENEFIT PROVIDERS OF IL INC	IL	1,524,798	579,510	945,288	4,274,006	4,234,026	10,109	2,856,519
95657	Dominion Dental Serv Inc	VA	2,127,076	787,933	1,339,143	10,879,125	10,655,419	172,216	486,756
95251	National Pacific Dental Inc	TX	5,045,892	492,645	4,553,247	14,046,372	10,658,033	2,281,166	39,531
54739	The Dental Concern Inc	KY	4,636,500	1,875,604	2,760,896	18,137,142	17,344,572	830,423	37,772
	TOTALS		38,611,548	15,880,546	22,731,002	155,879,510	133,483,770	18,174,258	7,639,555
	GRAND TOTALS		64,346,907	23,254,285	41,092,622	228,698,228	192,953,362	21,278,665	65,612,826

**FRATERNAL ORGANIZATIONS
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2008**

<u>COCODE</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT OR (LOSS)</u>	<u>MARYLAND LIFE PREMIUMS</u>	<u>MARYLAND ANNUITY CONSIDERATIONS</u>	<u>MARYLAND ACCIDENT AND HEALTH PREMIUMS</u>
56138	CSA Fraternal Life	IL	112,936,926	109,971,443	2,965,483	12,135,769	12,086,031	(49,218)	21,535	23,530	-
56022	Catholic Family Life Ins	WI	275,582,288	269,400,589	6,181,699	36,194,353	35,716,194	(4,736,587)	123,655	72,313	789
57770	Catholic Holy Family Society	IL	89,618,344	79,179,665	10,438,679	14,648,308	14,864,099	(1,384,129)	173,353	-	-
57487	Catholic Order Of Foresters	IL	632,920,706	597,247,942	35,672,764	104,069,445	95,792,950	(1,727,766)	16,870	18,117	-
56634	Croatian Fraternal Union Of Amer	PA	307,202,908	294,877,868	12,325,040	42,089,362	40,336,235	1,397,416	3,711	164,400	186
56332	First Cath Slovak Ladies Assn USA	OH	544,659,503	460,157,310	84,502,193	52,674,563	48,498,183	(4,575,399)	1,057	25,961	-
56693	Greek Catholic Union Of The USA	PA	618,182,616	611,772,582	6,410,034	114,643,076	114,382,951	(5,341,534)	4,543	155,549	-
58068	Independent Order Of Foresters Us Br	NY	2,636,433,320	2,492,885,335	143,547,985	329,548,672	363,296,789	(83,493,161)	1,550,716	2,250	1,192
58033	Knights Of Columbus	CT	14,051,334,507	12,432,518,015	1,618,816,492	1,792,684,313	1,367,459,998	11,195,499	23,711,478	-	1,629,516
57991	Mennonite Mut Aid Assn	IN	348,849,501	263,090,035	85,759,466	96,707,006	90,290,087	(702,750)	18,257	60,019	383,233
57541	Modern Woodmen Of Amer	IL	8,479,197,610	7,374,242,554	1,104,955,056	1,246,158,061	1,159,689,150	(7,424,263)	693,678	181,894	82
56383	Order of United Commerical Travelers	OH	20,818,222	13,159,007	7,659,215	43,603,353	42,157,833	5,271,888	3,491	-	34,819
57622	Polish Natl Alliance Us Of Na	IL	431,166,374	400,528,936	30,637,438	40,149,917	37,167,208	(4,305,872)	38,789	8,350	-
57630	Polish Roman Catholic Union Of Amer	IL	169,537,651	163,355,200	6,182,451	34,016,931	35,586,584	(3,397,603)	5,607	10,000	-
57649	Polish Womens Alliance Of Amer	IL	52,283,773	51,627,883	655,890	4,398,853	4,609,758	(210,905)	14,328	8,733	-
57657	Royal Neighbors Of Amer	IL	671,600,573	458,097,893	213,502,680	120,251,232	106,940,668	10,414,129	44,500	626,901	-
57142	Sons Of Norway	MN	260,025,544	251,413,858	8,611,686	42,611,685	42,578,224	(2,437,005)	93,754	41,808	519
58181	Supreme Council The Royal Arcanum	MA	60,000,355	49,351,570	10,648,785	6,804,293	6,646,302	(382,238)	11,690	-	-
56014	Thrivent Financial For Lutherans	WI	49,470,158,721	45,535,449,429	3,934,709,292	6,412,937,615	5,975,022,371	(315,261,319)	13,008,598	22,136,749	2,654,569
56006	Travelers Protective Assn Of Amer	MO	11,154,251	1,421,654	9,732,597	1,770,085	1,758,247	11,838	-	-	2,405
57215	Ukrainian Natl Assn Inc	NJ	76,798,180	72,344,134	4,454,046	16,761,260	17,513,255	(676,847)	4,985	55,000	112
57711	Western Catholic Union	IL	352,862,628	351,250,520	1,612,108	111,391,890	108,583,404	2,547,323	102,071	2,490,890	-
57010	William Penn Assn	PA	186,747,769	165,139,019	21,608,750	24,426,995	24,004,689	(3,704,478)	24,208	295,944	-
56170	Womans Life Ins Society	MI	182,738,870	154,046,347	28,692,523	21,214,141	19,340,933	(3,400,977)	1,375	-	-
57320	Woodmen World Life Ins Soc	NE	7,582,356,814	6,825,743,138	756,613,676	1,259,817,286	1,060,191,283	(27,807,544)	2,088,952	648,083	30,499
57290	Workmens Benefit Fund Of The USA	NY	35,546,376	34,919,035	627,341	3,045,945	3,101,504	(155,823)	6,391	-	96
	Totals		87,660,714,330	79,513,190,961	8,147,523,369	11,984,754,409	10,827,614,930	(440,737,325)	41,767,592	27,026,491	4,738,017

**HEALTH MAINTENANCE ORGANIZATIONS
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2008**

COCODE	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUE	TOTAL EXPENSES	NET PROFIT OR (LOSS)	-----MARYLAND BUSINESS-----			
									COMMERCIAL PREMIUM	MEDICARE	MEDICAID	FEDERAL EMPLOYEES HEALTH BENEFITS
DOMESTIC												
95832	AMERIGROUP MD Inc	MD	204,443,410	123,544,368	80,899,042	632,891,473	583,946,651	35,916,181	-	9,777,639	577,362,816	-
10095	Bravo Hlth Mid Atlantic Inc	MD	41,128,730	27,899,632	13,229,098	163,435,096	169,686,225	(3,248,595)	3,625,194	139,367,827	-	-
12313	Care Improvement Plus of MD Inc	MD	27,351,104	19,651,124	7,699,980	77,188,899	94,523,869	(14,590,809)	-	77,674,791	-	-
95599	Cigna Hlthcare MidAtlantic Inc	MD	20,425,261	5,958,142	14,467,119	49,944,083	44,176,622	4,698,790	3,470,228	-	-	-
95639	Kaiser Found Hlth Plan Mid Atlantic	MD	626,072,828	415,072,667	211,000,161	1,920,346,833	1,900,337,562	19,969,830	464,919,247	72,644,267	-	-
96310	MD Individual Practice Assn Inc	MD	251,163,239	94,963,135	156,200,104	638,691,372	567,888,169	51,356,299	23,502,268	-	-	-
96940	Optimum Choice Inc	MD	360,586,265	101,915,318	258,670,947	654,738,080	577,196,422	58,575,739	328,305,509	-	-	-
95025	United Hlthcare Mid Atlantic Inc	MD	188,664,587	125,041,723	63,622,864	574,795,927	597,540,776	(9,917,308)	80,624,202	-	372,014,029	-
TOTALS			1,719,835,424	914,046,109	805,789,315	4,712,031,763	4,535,296,296	142,760,127	904,446,648	299,464,524	949,376,845	-

COCODE	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUE	TOTAL EXPENSES	NET PROFIT OR (LOSS)	-----MARYLAND BUSINESS-----			
									COMMERCIAL PREMIUM	MEDICARE	MEDICAID	FEDERAL EMPLOYEES HEALTH BENEFITS
FOREIGN												
95109	Aetna Hlth Inc PA Corp	PA	847,945,478	439,034,143	408,911,335	3,885,434,968	3,633,054,232	258,691,626	-	-	-	-
96202	CareFirst BlueChoice Inc	DC	645,508,455	238,833,072	406,675,383	1,746,415,767	1,739,793,141	19,312,560	1,302,444,830	-	-	-
96460	Coventry Hlth Care of DE Inc	DE	78,380,464	45,231,339	33,149,125	346,818,256	343,680,492	824,018	198,193,673	-	28,627,011	4,209,164
TOTALS			1,571,834,397	723,098,554	848,735,843	5,978,668,991	5,716,527,865	278,828,204	1,500,638,503	-	28,627,011	4,209,164
GRAND TOTALS			3,291,669,821	1,637,144,663	1,654,525,158	10,690,700,754	10,251,824,161	421,588,331	2,405,085,151	299,464,524	978,003,856	4,209,164

NON-PROFIT COMPANIES
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2008

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
DOMESTIC COMPANIES										
47021	Carefirst Inc	MD	500,000	-	500,000	-	-	-	-	-
47058	Carefirst of MD Inc	MD	1,149,945,385	755,694,692	394,250,693	6,650,000	1,869,803,503	(10,046,557)	590,137,258	885,893,277
47074	Denta Chek of MD Inc	MD	180,265	74,806	105,459	-	390,357	(2,121)	386,724	-
47000	Graphic Arts Benefit Corp	MD	4,276,038	1,811,531	2,464,507	-	9,946,559	1,246,481	9,871,106	-
	Totals		1,154,901,688	757,581,029	397,320,659	6,650,000	1,880,140,419	(8,802,197)	600,395,088	885,893,277

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
FOREIGN COMPANIES										
54798	Delta Dental of PA	PA	55,506,633	26,540,679	28,965,954	-	156,362,314	5,969,856	16,409,339	-
53007	Group Hospitalization & Med Svcs	DC	1,772,935,044	1,086,155,336	686,779,708	13,515,534	2,747,995,041	26,260,168	721,455,267	-
53031	Mid Atlantic Vision Serv Plan Inc	VA	64,379,284	13,908,168	50,471,116	-	38,985,044	(3,182,254)	22,304,684	-
	Totals		1,892,820,961	1,126,604,183	766,216,778	13,515,534	2,943,342,399	29,047,770	760,169,290	-
	GRAND TOTALS		3,047,722,649	1,884,185,212	1,163,537,437	20,165,534	4,823,482,818	20,245,573	1,360,564,378	885,893,277

LIFE INSURANCE COMPANIES
MARYLAND FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2008

-----MARYLAND BUSINESS-----											
<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>LIFE PREMIUMS</u>	<u>ANNUITY CONSIDERATIONS</u>	<u>ACCIDENT AND HEALTH PREMIUMS</u>
DOMESTIC											
61212	Baltimore Life Ins Co	MD	834,793,548	763,255,861	71,537,687	154,648,613	134,069,903	1,109,135	7,811,218	727,911	54,597
94250	Banner Life Ins Co	MD	1,335,174,553	1,123,902,609	211,271,944	315,372,049	311,226,210	(16,080,913)	20,282,618	(116)	2,182
63274	OM Fin Life Ins Co	MD	17,450,041,446	16,647,346,653	802,694,793	2,439,172,321	2,373,768,535	(284,104,902)	18,132,391	25,744,307	2,894
69744	Union Labor Life Ins Co	MD	4,364,924,895	4,257,075,831	107,849,064	208,720,471	199,915,262	4,146,950	1,538,650	-	264,373
TOTALS			23,984,934,442	22,791,580,954	1,193,353,488	3,117,913,454	3,018,979,910	(294,929,730)	47,764,877	26,472,102	324,046

-----MARYLAND BUSINESS-----											
<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>LIFE PREMIUMS</u>	<u>ANNUITY CONSIDERATIONS</u>	<u>ACCIDENT AND HEALTH PREMIUMS</u>
FOREIGN											
77879	5 Star Life Ins Co	LA	174,786,203	126,379,446	48,406,757	104,713,055	102,876,836	(5,078,309)	2,728,021	-	-
71854	AAA Life Ins Co	MI	369,388,891	297,501,266	71,887,625	202,618,744	194,755,475	(6,207,437)	2,822,590	-	695,007
71471	Ability Ins Co	NE	512,339,060	486,422,510	25,916,550	61,720,079	91,404,831	(6,294,379)	66	-	89
60038	Acacia Life Ins Co	DC	1,544,345,029	1,221,939,842	322,405,187	135,204,872	95,059,944	(758,603)	2,646,135	611,749	2,804
60348	Ace Life Ins Co	CT	34,323,909	14,346,860	19,977,049	15,324,115	22,220,123	(6,731,442)	-	-	-
71390	Admiral Life Ins Co of Amer	AZ	13,214,413	4,016,874	9,197,539	11,028,726	10,333,297	384,509	-	-	-
80055	Advanta Life Ins Co	AZ	4,419,558	286,768	4,132,790	704,154	521,048	121,729	-	-	-
78700	Aetna Hlth & Life Ins Co	CT	1,604,314,316	1,443,028,901	161,285,415	432,530,479	428,534,245	(6,706,051)	-	-	-
60054	Aetna Life Ins Co	CT	20,880,603,860	17,137,056,971	3,743,546,889	14,494,082,240	12,882,499,027	951,199,372	14,320,195	9,298,903	267,675,204
97780	AGC Life Ins Co	MO	11,339,433,978	5,437,508,853	5,901,925,125	(73,882,140)	4,989,411	(7,764,795)	-	-	121,551
60232	AGL Life Assur Co	PA	4,143,049,692	4,129,287,509	13,762,183	316,896,748	312,654,935	2,054,208	8,833	74,330	-
82406	All Savers Ins Co	IN	4,269,079	260,433	4,008,646	80,280	266,063	152,832	-	-	-
69604	Allianz Life & Ann Co	MN	16,300,760	4,878,290	11,422,470	745,187	469,236	113,733	-	-	-
90611	Allianz Life Ins Co Of N Amer	MN	66,374,756,517	64,365,447,994	2,009,308,523	11,353,620,452	11,053,119,130	(895,824,816)	4,070,662	155,297,170	4,888,493
70866	Allstate Assur Co	IL	11,274,711	2,322,496	8,952,215	456,767	155,115	332,575	-	12,550	-
60186	Allstate Life Ins Co	IL	67,552,094,308	64,303,206,188	3,248,888,120	5,949,420,098	7,613,435,498	(1,947,193,359)	18,213,194	47,627,878	716,482
67369	Alta Hlth & Life Ins Co	CT	28,301,416	8,396,935	19,904,481	3,951,552	(21,283,336)	19,433,328	33,321	-	-
60216	Amalgamated Life Ins Co	NY	62,441,254	31,579,840	30,861,414	99,646,602	96,433,554	2,125,524	605,833	31,810	-
68594	American Amicable Life Ins Co Of TX	TX	353,382,778	295,704,487	57,678,291	55,970,239	50,470,954	4,762,272	1,671,501	3,910	541,661
60275	FL	FL	653,076,516	546,369,872	106,706,644	299,413,136	284,959,075	1,683,884	5,403	496	-
60291	American Capitol Ins Co	TX	66,829,623	59,483,704	7,345,919	6,931,465	5,526,642	1,164,325	128	-	-
60305	American Comm Mut Ins Co	MI	141,887,652	67,381,594	74,506,058	359,363,818	383,279,625	(25,340,170)	43	34,367,140	-
92738	American Equity Invest Life Ins Co	IA	13,593,939,946	12,610,614,706	983,325,240	2,770,327,958	2,643,262,595	(6,754,298)	2,581,894	-	71,610,034
60380	American Family Life Assur Co of Col	NE	71,782,957,526	67,181,643,541	4,601,313,985	17,672,845,120	15,287,919,744	1,208,647,985	591,110	-	5,948,677
60410	American Fidelity Assur Co	OK	3,311,754,204	3,072,619,921	239,134,283	846,235,839	757,603,938	38,133,501	237,857	772	-

-----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
60429	American Fidelity Life Ins Co	FL	469,804,898	396,595,530	73,209,368	32,576,808	31,238,622	1,153,794	-	-	-
68373	American Gen Assur Co	IL	193,922,668	119,055,621	74,867,047	116,092,614	112,622,109	(6,538,420)	945,467	-	873,712
66672	American Gen Life & Acc Ins Co	TN	9,134,530,742	8,571,028,271	563,502,471	1,610,451,393	1,311,338,497	(816,947,379)	15,046,587	2,914,789	832,948
60488	American Gen Life Ins Co	TX	38,668,102,306	33,453,233,196	5,214,869,110	6,646,684,326	6,532,308,207	(4,103,228,123)	54,464,425	23,776,769	304,474
66842	American Gen Life Ins Co of DE	DE	9,429,399,300	9,065,012,154	364,387,146	967,815,735	901,329,228	(875,551,796)	2,184,853	1,284,597	3,046,793
60534	American Heritage Life Ins Co	FL	1,326,474,365	1,134,332,437	192,141,928	510,357,211	497,393,655	278,933	1,825,689	9,133	4,001,786
60518	American Hlth & Life Ins Co	TX	1,524,674,624	867,880,005	656,794,619	380,909,612	213,406,006	96,308,168	1,440,851	-	1,252,831
60577	American Income Life Ins Co	IN	1,828,070,321	1,600,004,607	228,065,714	625,842,814	459,866,115	98,777,937	7,544,467	-	622,955
60666	American Life & Acc Ins Co Of KY	KY	216,565,294	106,134,498	110,430,796	35,704,238	44,562,211	(8,996,632)	-	-	-
81213	American Maturity Life Ins Co	CT	57,672,030	15,264,497	42,407,533	42,407,533	(2,320,266)	1,114,713	-	23,568	-
81418	American Medical & Life Ins Co	NY	32,050,439	19,950,855	12,099,584	34,082,938	32,082,737	1,326,875	-	-	-
97179	American Medical Security Life Ins C	WI	129,773,149	59,256,279	70,516,870	207,608,972	159,687,437	56,284,430	-	-	484,077
67989	American Memorial Life Ins Co	SD	1,996,140,858	1,910,085,562	86,055,296	392,691,977	349,898,370	(22,978,029)	3,101,617	32,781	-
65811	American Modern Life Ins Co	OH	64,197,810	45,849,922	18,347,888	28,137,028	30,118,962	(2,687,141)	19,801	-	-
60739	American Natl Ins Co	TX	13,586,040,658	11,780,370,450	1,805,670,208	3,098,679,387	3,063,258,689	(123,072,339)	3,700,243	51,166,316	511
71773	American Natl Life Ins Co Of TX	TX	137,691,451	101,596,485	36,094,966	110,501,824	119,683,013	(8,390,557)	11,742	-	218,369
91785	American Phoenix Life & Reassur Co	CT	26,375,250	8,747,018	17,628,232	3,420,751	3,671,676	(152,184)	-	-	490
60763	American Pioneer Life Ins Co	FL	160,573,143	139,496,891	21,076,252	108,045,057	113,240,704	(5,080,763)	56,757	1,218	-
80624	American Progressive L&H Ins Of NY	NY	368,566,649	263,110,353	105,456,296	631,430,338	606,950,872	11,234,808	141,548	7,500	254,968
60801	American Public Life Ins Co	OK	74,493,796	61,632,854	12,860,942	47,003,849	50,989,795	(2,501,443)	185	-	22,450,767
67679	American Republic Corp Ins Co	NE	9,650,877	2,529,746	7,121,131	6,288,281	6,797,200	(437,058)	-	-	70,744
60836	American Republic Ins Co	IA	475,459,537	239,535,661	235,923,876	497,693,625	467,667,673	17,793,709	184,852	-	-
88366	American Retirement Life Ins Co	OH	6,375,847	856,452	5,519,395	288,900	201,316	(432,700)	-	-	2,167,684
60895	American United Life Ins Co	IN	12,526,176,189	11,869,964,236	656,211,953	2,951,886,989	2,890,926,665	9,406,487	3,864,825	42,251,731	-
61999	Americo Fin Life & Ann Ins Co	TX	3,439,011,820	3,267,973,160	171,038,660	2,436,201,347	2,367,663,694	(20,770,662)	3,646,140	971,815	2,326,845
61301	Ameritas Life Ins Corp	NE	5,142,387,540	4,431,762,431	710,625,109	1,488,533,370	1,460,192,866	(71,981,857)	2,992,447	9,739,134	-
72222	Amica Life Ins Co	RI	940,141,890	783,788,213	156,353,677	118,726,001	103,915,363	8,722,883	1,431,136	406,434	2,432,560
93661	Annuity Investors Life Ins Co	OH	1,746,238,792	1,663,830,964	82,407,828	492,953,299	500,488,777	(21,858,371)	-	2,392,597	-
61069	Anthem Life Ins Co	IN	288,278,044	222,844,287	65,433,757	187,366,719	144,787,439	23,769,904	3,057	-	-
71439	Assurity Life Ins Co	NE	2,161,104,707	1,937,953,311	223,151,396	373,264,348	323,845,012	1,946,892	461,638	-	-
61182	Aurora Natl Life Assur Co	CA	3,129,411,374	2,809,232,179	320,179,195	(36,671,427)	(79,044,271)	11,458,418	654,592	-	1,788,351
84522	Auto Club Life Ins Co	MI	423,260,311	374,457,206	48,803,105	68,725,550	64,789,125	(3,547,325)	8,478	(300)	-
61689	Aviva Life & Ann Co	IA	39,019,896,254	36,823,333,116	2,196,563,138	9,122,639,505	9,198,394,653	(511,060,853)	17,763,804	40,347,721	304
68365	AXA Corp Solutions Life Reins Co	DE	1,540,933,420	1,286,394,123	254,539,297	131,904,560	1,041,286,623	(518,634,567)	-	-	-
62880	AXA Equitable Life & Ann Co	CO	512,844,208	464,073,312	48,770,896	43,783,619	31,516,373	8,639,340	611,095	-	-
62944	AXA Equitable Life Ins Co	NY	111,795,877,883	108,640,852,082	3,155,025,801	19,031,536,671	22,974,351,002	(1,074,784,629)	45,166,596	271,309,147	1,689,873
68160	Balboa Life Ins Co	CA	43,254,992	12,562,725	30,692,267	17,532,724	14,104,371	3,957,505	110,467	-	146,619
61239	Bankers Fidelity Life Ins Co	GA	110,664,444	80,788,399	29,876,045	61,292,819	57,589,652	1,268,808	15,319	23,617	54,597
61263	Bankers Life & Cas Co	IL	11,442,368,846	10,835,237,653	607,131,193	3,597,640,555	3,461,990,552	(27,314,960)	3,685,087	15,665,385	119,433
81043	Bankers Life Ins Co	FL	213,300,351	204,307,437	8,992,914	58,025,842	55,063,141	1,300,890	6,035	-	17,525,250
80985	BCS Life Ins Co	IL	180,558,066	100,831,430	79,726,636	212,753,681	208,942,127	1,113,817	84,660	-	265,649
61395	Beneficial Life Ins Co	UT	3,437,233,989	2,985,912,537	451,321,452	657,010,846	579,262,555	(239,732,673)	71,587	43,337	2,182
64890	Berkley Life & Hlth Ins Co	IA	26,100,130	383,400	25,716,730	931,291	330,149	564,760	1,413	1,019	-
62345	Berkshire Hathaway Life Ins Co NE	NE	3,528,028,348	2,717,619,606	810,408,742	246,955,191	147,128,149	70,144,138	-	-	-
71714	Berkshire Life Ins Co of Amer	MA	2,455,454,678	2,031,605,084	423,849,594	609,065,867	541,403,347	28,652,099	346,225	-	-

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NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
90638	Best Life & Hlth Ins Co	TX	16,671,004	6,856,841	9,814,163	48,907,410	49,627,323	(669,629)	-	-	8,269,936
61476	Boston Mut Life Ins Co	MA	929,127,283	851,404,948	77,722,335	233,879,960	215,466,057	9,604,549	6,167,291	-	16,895
74900	Brokers Natl Life Assur Co	AR	26,576,987	9,612,474	16,964,513	45,926,479	42,356,966	2,630,150	-	-	1,828,622
81000	Cambridge Life Ins Co	MO	80,361,423	38,408,636	41,952,787	57,241,088	73,500,377	(12,760,984)	-	-	-
61581	Capitol Life Ins Co	TX	209,479,863	201,206,636	8,273,227	22,790,372	18,022,767	571,724	-	-	-
71455	Cardif Life Ins Co	KS	61,054,387	46,835,211	14,219,176	25,249,177	26,220,631	(1,926,122)	-	-	-
11997	Caterpillar Life Ins Co	MO	155,564,464	108,706,880	46,857,584	5,446,339	4,208,248	(1,759,314)	-	-	-
80799	Celtic Ins Co	IL	66,799,544	44,421,317	22,378,227	88,914,061	80,087,881	4,704,838	145	-	-
61735	Central Security Life Ins Co	TX	81,606,894	73,889,516	7,717,378	8,675,340	6,978,656	1,145,729	4,462	-	357,370
61751	Central States H & L Co Of Omaha	NE	320,029,944	234,884,756	85,145,188	121,202,820	119,530,688	(759,338)	398,454	-	527
61883	Central United Life Ins Co	AR	321,380,867	283,291,155	38,089,712	103,940,268	100,354,256	2,251,738	6,306	-	274,976
80896	Centre Life Ins Co	MA	2,021,720,012	1,930,956,330	90,763,682	141,652,525	135,553,989	3,403,292	-	-	126,276
62383	Centurion Life Ins Co	IA	1,620,996,244	627,681,980	993,314,264	192,287,224	115,356,156	47,780,606	181,454	34,626	910,459
61808	Charter Natl Life Ins Co	IL	150,134,763	140,110,328	10,024,435	494,932	3,401	334,290	229	12,721	22,009
61824	Cherokee Natl Life Ins Co	GA	30,991,438	19,485,376	11,506,062	14,614,982	13,582,539	(1,79,795)	-	-	-
61832	Chesapeake Life Ins Co	OK	83,771,467	41,310,591	42,460,876	153,455,430	160,574,210	(8,784,215)	1,154,611	14,864	-
61875	Church Life Ins Corp	NY	205,902,317	174,426,785	31,475,532	35,887,342	32,801,222	(3,117,846)	404,735	269,803	11,875
76236	Cincinnati Life Ins Co	OH	2,477,627,096	2,187,537,737	290,089,359	304,687,100	288,722,943	(70,120,519)	1,653,086	235,616	600,636
61921	Citizens Security Life Ins Co	KY	127,126,272	121,011,109	6,115,163	33,780,869	35,468,550	(9,331,344)	1,686,782	-	43,575
93432	CM Life Ins Co	CT	7,539,867,050	6,832,093,729	707,773,321	1,123,648,631	1,126,961,011	(76,592,190)	14,025,152	10,124,027	-
62049	Colonial Life & Accident Ins Co	SC	1,988,845,937	1,609,256,862	379,589,075	1,136,715,512	928,942,280	109,293,999	2,614,615	3,900	8,269
62065	Colonial Penn Life Ins Co	PA	692,246,216	654,671,154	37,575,062	217,535,027	221,692,964	(353,274)	5,959,275	-	8,991,927
84786	Colorado Bankers Life Ins Co	CO	144,870,640	127,386,146	17,484,494	63,919,077	62,973,522	(756,647)	5,103,470	3,422,281	22,836
12276	Columbia Capital Life Reins Co	DC	138,129,868	68,487,294	69,642,574	6,429,402	11,851,918	(6,076,749)	-	-	-
76023	Columbian Life Ins Co	IL	245,169,660	225,941,885	19,227,775	81,680,738	86,699,283	(5,668,075)	1,169,598	11,973	832,409
62103	Columbian Mut Life Ins Co	NY	846,268,987	766,845,415	79,423,572	199,540,966	180,511,146	6,083,469	546,862	1,826	-
99937	Columbus Life Ins Co	OH	2,500,565,968	2,291,608,376	208,957,592	349,709,589	312,183,506	16,962,755	3,837,216	814,059	1,167
62146	Combined Ins Co Of Amer	IL	2,382,484,051	1,788,971,026	593,513,025	917,839,050	681,157,275	383,472,921	1,297,921	-	17,369
81426	Commercial Travelers Mut Ins Co	NY	35,203,207	22,785,444	12,417,763	34,318,057	32,646,698	987,910	-	-	11,108,973
84824	Commonwealth Ann & Life Ins Co	MA	5,334,785,643	4,944,163,804	390,621,839	388,752,875	642,624,785	(247,090,102)	1,807,275	933,799	185,898
88374	Commonwealth Dealers Life Ins Co	VA	13,877,998	6,466,658	7,411,340	1,579,185	(995,222)	1,772,145	(202)	-	154,972
77828	Companion Life Ins Co	SC	130,401,935	62,902,861	67,499,074	142,565,096	130,461,835	6,696,097	734,649	-	(226)
60984	Compbenefits Ins Co	TX	59,862,818	11,734,260	48,128,558	134,716,135	114,526,580	10,489,511	3,246	-	3,153,734
73504	Congress Life Ins Co	AZ	60,150,194	3,039,498	57,110,696	2,612,058	1,754,150	616,944	-	-	317
62308	Connecticut Gen Life Ins Co	CT	17,733,120,846	15,702,892,702	2,030,228,144	8,209,294,205	8,200,033,669	978,258	9,218,782	27,761	-
78174	Conseco Hlth Ins Co	AZ	2,472,317,011	2,343,707,188	128,609,823	427,107,890	402,755,767	1,376,516	24,389	-	128,130,568
60682	Conseco Ins Co	IL	1,044,458,188	885,379,982	159,078,206	189,491,359	158,388,297	18,664,350	184,706	774,146	3,009,535
65900	Conseco Life Ins Co	IN	4,529,498,626	4,367,148,722	162,349,904	553,755,879	585,188,656	(68,199,302)	6,543,747	2,943	64,846
62359	Constitution Life Ins Co	TX	87,357,878	68,302,809	19,055,069	48,759,821	46,032,757	1,325,498	31,507	-	38,048
62375	Consumers Life Ins Co	OH	31,949,168	14,845,014	17,104,154	37,365,434	42,011,478	(4,646,044)	-	-	67,209
71730	Continental Amer Ins Co	SC	104,026,853	71,380,800	32,646,053	79,311,220	68,196,116	6,917,978	6,596	-	-
62413	Continental Assur Co	IL	3,333,559,595	2,846,271,142	487,288,453	126,076,182	119,148,291	(50,739,712)	944,432	-	612,859
71404	Continental Gen Ins Co	OH	227,247,174	182,669,793	44,577,381	114,127,338	104,961,370	3,852,663	65,297	-	10,360
68500	Continental Life Ins Co Brentwood	TN	152,962,987	92,969,615	59,993,372	179,541,023	156,409,073	11,893,229	4,216	-	804,342
94218	Country Investors Life Assur Co	IL	199,151,016	46,993,746	152,157,270	31,874,331	25,291,238	4,057,943	26,140	-	98,106

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NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS		TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
					TOTAL SURPLUS	TOTAL AND SURPLUS						
62553	Country Life Ins Co	IL	7,270,651,321	6,325,750,870	944,900,451	944,091,374	794,452,842	(9,745,423)	112,735	-	-	-
82880	CSI Life Ins Co	NE	20,169,416	4,893,336	15,276,080	7,847,419	7,317,942	395,467	-	-	-	-
62626	Cuna Mut Ins Society	IA	11,002,453,773	10,017,275,577	985,178,196	3,031,862,405	2,730,370,842	(37,827,779)	8,877,364	7,967,375	16,913	16,913
62634	Delaware Amer Life Ins Co	DE	83,875,509	56,562,948	27,312,561	30,416,312	26,878,162	2,281,042	307,735	-	-	11,829,432
97705	Direct Gen Life Ins Co	SC	35,468,492	13,459,314	22,009,178	24,099,957	14,041,329	6,404,090	-	-	-	-
62804	Eastern Life & Hlth Ins Co	PA	58,540,611	20,724,014	37,816,597	39,657,985	35,765,523	(709,680)	684,211	-	-	-
62928	EMC Natl Life Co	IA	682,705,305	641,434,277	41,271,028	160,098,945	177,785,963	(21,991,977)	65,845	-	-	-
88595	Empheysys Ins Co	TX	4,827,437	970,212	3,857,225	3,093,806	3,339,899	(284,955)	-	-	-	2,392,550
84174	Employees Life Co Mut	IL	290,662,751	272,563,241	18,099,510	78,120,463	76,702,636	736,291	2,265	300	-	-
68276	Employers Reassur Corp	KS	9,697,674,241	9,016,473,786	681,200,455	1,239,732,249	1,844,978,076	(619,050,801)	-	-	-	-
64149	EPIC Life Ins Co	WI	42,076,215	20,318,145	21,758,070	16,429,807	15,756,785	(216,635)	-	-	-	87,947
62952	Equitable Life & Cas Ins Co	UT	214,516,767	176,439,250	38,077,517	117,093,666	116,382,369	(918,841)	1,477	-	-	-
62510	Equitrust Life Ins Co	IA	7,779,918,913	7,362,941,370	416,977,543	1,770,754,574	1,826,918,259	(116,931,431)	350	17,969,944	28,490	28,490
70769	Erie Family Life Ins Co	PA	1,533,696,752	1,427,879,465	105,817,287	324,092,599	288,738,672	(66,401,068)	12,091,055	7,334,120	-	-
77968	Family Heritage Life Ins Co Of Amer	OH	309,398,565	275,373,595	34,024,970	138,259,356	117,881,056	12,716,020	-	-	-	29,952
63053	Family Life Ins Co	TX	126,179,062	100,808,000	25,371,062	21,347,580	15,614,843	4,914,834	297,598	-	-	645,143
74004	Family Serv Life Ins Co	TX	530,614,528	439,845,942	90,768,586	33,071,475	23,345,748	6,604,302	-	-	-	-
63126	Farm Family Life Ins Co	NY	990,963,390	899,673,849	91,289,541	128,191,166	106,033,015	(12,516,812)	861,276	8,720	-	-
63177	Farmers New World Life Ins Co	WA	6,443,865,590	5,892,389,617	551,475,973	1,035,848,220	866,713,513	19,206,446	629,273	(147,006)	125,591	125,591
63223	Federal Life Ins Co	IL	219,092,776	189,268,672	29,824,104	32,785,989	33,256,394	(2,621,053)	290,494	2,550	159	159
63258	Federated Life Ins Co	MN	954,854,181	736,893,927	217,960,254	177,957,824	142,930,497	12,248,807	653,391	17,172	13,458	13,458
93696	Fidelity Investments Life Ins Co	UT	11,892,930,175	11,244,808,726	648,121,449	2,285,369,835	2,282,050,655	(8,005,428)	499,957	38,184,119	218,502	218,502
63290	Fidelity Life Assn A Legal Reserve L	IL	514,696,992	257,877,361	256,819,631	62,671,273	63,756,092	(14,103,765)	1,166,798	-	-	-
71870	Fidelity Security Life Ins Co	MO	538,361,909	453,747,366	84,614,543	356,410,380	343,411,613	8,292,547	1,067,111	157,815	643	643
78093	Financial Assur Life Ins Co	TX	9,725,264	1,308,033	8,417,231	567,215	89,702	283,670	-	-	-	19,004,207
69140	First Allmerica Fin Life Ins Co	MA	1,714,061,985	1,600,365,087	113,696,898	96,021,986	62,469,922	33,123,913	453,293	95,209	-	-
64696	First Continental Life & Acc	TX	11,858,555	7,421,791	4,436,764	8,159,666	7,361,221	587,105	-	-	-	17,616
90328	First Hlth Life & Hlth Ins Co	TX	682,069,387	467,408,546	214,660,841	2,052,505,847	2,159,689,096	(76,802,942)	3,400	-	-	-
63495	First Investors Life Ins Co	NY	1,011,132,298	891,468,289	119,664,009	105,579,459	87,837,235	8,756,781	615,108	148,165	9,641,027	9,641,027
67652	First Penn Pacific Life Ins Co	IN	1,890,903,210	1,698,444,799	192,458,411	202,100,962	127,030,420	27,325,468	5,169,069	-	-	-
81434	First Rehab Life Ins Co Of Amer	NY	90,700,571	47,851,016	42,849,555	87,459,231	81,328,578	7,738,158	-	-	-	-
63568	First VA Life Ins Co	VA	6,900,310	1,001,895	5,898,415	15,574	(237,279)	269,835	-	-	-	-
91642	Forethought Life Ins Co	IN	3,870,189,824	3,680,472,655	189,717,169	931,086,289	951,185,673	(71,585,857)	7,913,827	6,869,133	-	-
71129	Fort Dearborn Life Ins Co	IL	2,616,352,008	2,326,015,801	290,336,207	1,317,382,901	1,338,978,600	(38,469,784)	5,532,915	2,717,611	-	-
62324	Freedom Life Ins Co Of Amer	TX	38,304,664	23,304,106	15,000,558	42,830,931	44,541,910	(1,820,817)	524	-	-	6,273,755
99775	Funeral Directors Life Ins Co	TX	556,605,802	508,044,929	48,560,873	157,256,962	147,824,343	1,027,058	362,010	1,461,428	15,382	15,382
63657	Garden State Life Ins Co	TX	91,014,034	73,336,329	17,677,705	43,841,725	43,756,188	(1,572,243)	1,909,980	-	-	-
63665	General Amer Life Ins Co	MO	11,734,937,216	10,655,479,883	1,079,457,333	1,116,775,558	806,062,057	1,177,065,964	8,305,040	-	-	306
93521	General Fidelity Life Ins Co	SC	210,242,444	45,828,804	164,413,640	57,543,914	37,355,932	7,940,050	322,748	-	-	185,360
86258	General Re Life Corp	CT	2,615,078,266	2,148,502,554	466,575,712	1,171,004,008	1,129,627,406	31,949,371	-	-	-	-
97071	Generali USA Life Reassur Co	MO	831,112,276	571,564,998	259,547,278	402,468,269	385,353,539	695,248	-	-	-	-
65536	Genworth Life & Ann Ins Co	VA	25,963,875,507	24,032,955,529	1,930,919,978	4,343,505,664	4,558,535,475	(242,048,304)	39,687,365	50,074,503	-	-
70025	Genworth Life Ins Co	DE	34,733,533,488	31,406,698,646	3,326,834,842	3,882,664,534	3,799,993,884	(349,163,584)	5,973,353	17,315,124	832,358	832,358
70939	Gerber Life Ins Co	NY	1,567,858,828	1,407,440,281	160,418,547	476,125,391	458,793,055	(42,088,970)	8,882,651	-	-	46,875,010
91472	Globe Life & Accident Ins Co	NE	2,736,764,128	2,344,077,082	392,687,046	739,587,047	569,858,832	133,708,724	17,817,700	-	-	17,457,054

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NAIC NO.	COMPANY NAME	STATE OF DOMICILE	CAPITAL					TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
			TOTAL ASSETS	TOTAL LIABILITIES	AND SURPLUS	TOTAL	TOTAL						
62286	Golden Rule Ins Co	IN	613,698,501	345,887,067	267,811,434	1,296,342,129	1,076,416,814	144,741,404	1,636,168	113,225	1,169,276		
63924	Golden State Mut Life Ins Co	CA	89,963,120	83,875,524	6,087,596	24,277,770	24,611,794	(406,264)	1,218	-	29,501,707		
63967	Co	TX	787,153,402	703,594,264	83,559,138	102,372,675	88,739,363	(3,138,318)	1,263,793	2,400	-		
63312	Great Amer Life Ins Co	OH	9,648,623,417	8,854,366,222	794,257,195	1,774,810,054	1,605,811,330	(3,980,008)	1,742,759	15,667,637	25,723		
90212	Great Southern Life Ins Co	TX	274,057,321	239,875,860	34,181,461	26,768,588	19,949,070	(1,116,838)	811,494	17,158	932,825		
68322	Great W Life & Ann Ins Co	CO	35,039,942,254	34,138,592,573	901,349,681	6,455,470,280	5,662,931,973	280,862,350	76,771,956	155,897,016	58,320		
71480	Great Western Ins Co	UT	403,031,878	370,606,222	32,425,656	35,519,861	5,428,614	6,351,821	713,718	-	11,841,968		
64211	Guarantee Trust Life Ins Co	IL	218,660,484	176,612,155	42,048,329	211,145,448	209,549,604	(1,260,861)	837,220	27,479	-		
78778	Guardian Ins & Ann Co Inc	DE	7,502,709,014	7,290,150,574	212,558,440	1,180,018,611	1,227,499,459	(35,097,365)	1,623,768	17,875,530	10,213,137		
64246	Guardian Life Ins Co Of Amer	NY	28,973,450,194	25,314,581,981	3,658,868,213	7,471,688,016	6,487,948,411	437,309,448	56,352,440	273,879	-		
83607	Guggenheim Life & Ann Co	IA	18,306,693	2,251,499	16,055,194	823,594	49,944	(761,855)	-	-	79,061,733		
88340	Hannover Life Reassur Co of Amer	FL	3,572,590,260	3,444,517,506	128,072,754	5,669,601,219	5,674,028,998	(11,357,003)	-	-	-		
64327	Harleysville Life Ins Co	PA	341,302,625	320,983,272	20,319,353	73,507,900	75,220,853	(4,946,382)	2,250,336	548,805	11,954,766		
93505	Hartford Intl Life Reassur Corp	CT	1,115,772,375	1,013,392,437	102,379,938	77,048,411	58,610,569	4,354,817	-	-	-		
78015	Hartford Life & Accident Ins Co	CT	14,413,998,308	8,368,266,979	6,045,731,329	4,800,306,367	4,114,481,849	263,377,421	36,237,585	-	1,482,006		
71153	Hartford Life & Ann Ins Co	CT	65,460,546,378	63,282,687,968	2,177,858,410	11,614,068,486	14,802,525,006	(1,983,105,000)	32,395,425	1,442,458	57,158,351		
88072	Hartford Life Ins Co	CT	133,562,466,341	129,491,082,139	4,071,384,202	12,579,753,326	15,236,727,276	(2,533,317,852)	7,078,712	26,606,087	443		
92711	HCC Life Ins Co	IN	584,804,063	239,433,832	345,370,231	693,601,986	603,729,120	60,295,659	16,767	-	-		
66141	Health Net Life Ins Co	CA	650,111,162	281,308,859	368,802,303	1,387,510,549	1,377,673,160	14,086,156	-	-	3,509,177		
92908	HealthMarkets Ins Co	OK	9,405,672	114,996	9,290,676	388,681	870,508	(199,901)	-	-	1,685,278		
12902	Healthspring Life & Hlth Ins Co Inc	TX	7,742,219	-	7,742,219	186,229	-	145,362	-	-	-		
78972	Healthy Alliance Life Ins Co	MO	598,258,047	329,312,977	268,945,070	1,575,989,556	1,396,938,780	107,534,939	-	-	-		
64394	Heritage Life Ins Co	AZ	32,673,486	8,522,652	24,150,834	2,351,922	793,042	3,435,959	-	-	-		
62421	Heritage Union Life Ins Co	AZ	12,093,553	402,235	11,691,318	506,625	3,952,288	(3,445,663)	26,809	-	-		
93440	HM Life Ins Co	PA	350,111,256	201,619,113	148,492,143	418,573,556	413,362,461	(33,808)	-	-	4,720,428		
64505	Homesteaders Life Co	IA	1,602,424,615	1,523,217,034	79,207,581	426,286,570	411,999,614	160,443	688,535	44,398	-		
64513	Horace Mann Life Ins Co	IL	4,540,833,757	4,270,401,147	270,432,610	638,893,504	606,014,461	(10,743,290)	2,238,809	4,283,566	-		
93777	Household Life Ins Co	MI	829,108,046	499,594,916	329,513,130	302,267,434	261,838,119	12,707,025	3,206,498	-	221,161		
73288	Humana Ins Co	WI	4,063,225,370	1,873,754,687	2,189,470,683	14,294,792,785	13,862,269,196	320,882,968	116,971	-	1,908,765		
70580	Humanadental Ins Co	WI	93,909,031	30,119,319	63,789,712	300,624,637	262,417,581	22,665,636	834,184	462,916	55,423,526		
91693	IA Amer Life Ins Co	GA	39,999,020	9,172,213	30,826,807	(36,816,552)	(37,414,629)	4,406,140	82,739	-	3,153,244		
97764	Idealife Ins Co	CT	21,067,335	6,449,079	14,618,256	3,876,883	2,717,527	811,072	67,198	600	72		
64580	Illinois Mut Life Ins Co	IL	1,268,230,015	1,135,830,665	132,399,350	220,434,243	200,214,417	(9,140,022)	687,629	34,092	10,199		
64602	Independence Life & Ann Co	RI	131,606,779	78,897,712	52,709,067	5,958,248	2,338,389	(608,824)	-	-	1,039,089		
81779	Individual Assur Co Life Hlth & Acc	MO	45,695,075	34,366,247	11,328,828	29,980,466	30,177,422	(120,694)	2,174	-	-		
84514	Industrial Alliance Pacific Ins & Fi	WA	386,291,013	368,089,020	18,201,993	72,714,709	73,469,046	(51,754)	4,721	1,200	680		
86509	Ing Life Ins & Ann Co	CT	57,306,157,519	55,781,601,669	1,524,555,850	12,006,042,242	12,264,908,884	(428,352,755)	3,033,783	197,852,399	-		
80942	ING USA Ann & Life Ins Co	IA	64,089,976,787	62,217,310,834	1,872,665,953	13,907,938,481	15,301,322,582	(831,430,917)	580,819	235,493,834	78		
74780	Integrity Life Ins Co	OH	4,850,847,649	4,475,425,921	375,421,728	800,397,882	824,737,133	(27,409,818)	48,720	12,146,899	9,256		
64831	Intramerica Life Ins Co	NY	28,639,560	19,829,740	8,809,820	645,552	320,692	333,803	10,653	-	-		
85189	Investors Consolidated Ins Co	NH	15,745,960	8,846,056	6,899,904	2,242,807	2,039,574	210,538	3,775	-	118		
64904	Investors Heritage Life Ins Co	KY	338,041,990	321,453,745	16,588,245	61,414,334	59,572,369	(3,521,537)	116,958	18,792	659		
64939	Investors Ins Corp	DE	246,924,027	218,573,362	28,350,665	51,969,499	48,401,433	626,698	-	765,013	-		
63487	Investors Life Ins Co N Amer	TX	754,802,435	720,609,736	34,192,699	538,313,956	538,701,587	(510,146)	904,130	40,806	-		
65056	Jackson Natl Life Ins Co	MI	68,327,270,883	64,581,585,371	3,745,685,512	13,953,290,622	14,489,000,133	(623,395,499)	3,462,547	188,428,948	(26,342)		
64017	Jefferson Natl Life Ins Co	TX	1,325,644,638	1,302,304,200	23,340,438	207,793,476	216,245,622	(14,843,242)	676,199	6,381,863	12,852		

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NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
89958	JMIC Life Ins Co	FL	95,858,771	48,643,060	47,215,711	1,075,835	(19,597,330)	13,851,390	(27,385)	-	-
65080	John Alden Life Ins Co	WI	490,584,218	396,256,652	94,327,566	525,287,651	466,712,020	28,049,379	408,119	-	68,304
93610	John Hancock Life & Hlth Ins Co	MA	2,573,744,215	2,380,497,541	193,246,674	299,174,456	290,605,034	6,357,608	28,492	-	3,400,385
65838	John Hancock Life Ins Co (USA)	MI	176,353,555,366	171,762,386,213	4,591,169,153	29,514,265,162	31,806,803,725	(2,416,694,652)	61,066,528	2,128	44,681,340
65110	Kanawha Ins Co	SC	823,102,774	763,532,135	59,570,639	187,150,502	239,225,408	(73,697,902)	33,063	-	-
65129	Kansas City Life Ins Co	MO	2,998,063,230	2,691,816,113	306,247,117	451,892,745	418,842,726	(20,114,398)	1,713,854	85,071	1,335,852
90557	Kemper Investors Life Ins Co	IL	13,886,167,063	13,719,303,723	166,863,340	229,732,637	263,500,792	(15,694,709)	132,041	702,452	49,071
65242	Lafayette Life Ins Co	IN	2,017,159,154	1,914,263,659	102,895,495	457,495,686	415,136,316	(9,627,221)	5,378,153	7,835,406	-
68543	Liberty Bankers Life Ins Co	OK	807,083,550	743,877,159	63,206,391	243,337,753	224,676,592	1,987,179	524,677	175,298	3,283
65315	Liberty Life Assur Co Of Boston	MA	11,605,062,479	11,144,614,720	460,447,759	1,596,211,051	1,587,256,928	(27,565,023)	8,202,754	3,396,864	-
61492	Liberty Life Ins Co	SC	3,597,209,364	3,362,958,199	234,251,165	507,255,142	489,791,628	(19,110,598)	2,474,681	6,914,201	2,223,876
65331	Liberty Natl Life Ins Co	NE	5,149,123,339	4,474,990,722	674,132,617	906,673,253	648,759,715	155,251,685	6,692,072	-	798,679
65498	Life Ins Co Of N Amer	PA	5,464,298,158	4,835,682,793	628,615,365	2,437,954,951	2,177,133,117	125,023,125	10,326,986	-	24,626
65528	Life Ins Co Of The Southwest	TX	6,525,364,390	6,105,243,023	420,121,367	1,391,895,327	1,380,736,041	(37,005,494)	9,260,409	18,863,182	39,732,717
97691	Life Of The South Ins Co	GA	70,462,203	51,245,871	19,216,332	91,663,422	83,921,863	5,678,968	286,300	-	-
77720	LifeSecure Ins Co	MI	57,386,184	36,103,700	21,282,484	38,301,056	44,870,612	(6,265,636)	18,110	-	1,748,953
65595	Lincoln Benefit Life Co	NE	2,184,805,272	1,905,989,634	278,815,638	377,529,267	363,438,909	7,799,988	33,661,578	17,223,995	434
65927	Lincoln Heritage Life Ins Co	IL	621,699,291	535,635,642	86,063,649	251,469,828	242,077,787	2,324,853	3,450,476	2,431	2,166,145
62057	Lincoln Life & Ann Co of NY	NY	8,440,912,301	7,645,741,199	795,171,102	1,398,937,724	1,341,424,138	(95,021,854)	654,502	531,831	539,945
65676	Lincoln Natl Life Ins Co	IN	119,849,816,758	115,264,381,573	4,585,435,185	23,713,148,086	23,344,211,322	(144,792,789)	111,257,514	446,162,898	4,435
76694	London Life Reins Co	PA	713,238,810	642,829,469	70,409,341	472,811,098	464,399,902	3,384,811	-	-	26,879,252
68446	Longevity Ins Co	TX	7,593,670	-	7,593,670	212,290	169,880	86,346	4,448	-	-
65722	Loyal Amer Life Ins Co	OH	483,898,561	446,200,556	37,698,005	140,690,378	138,271,266	(4,721,033)	85,016	204,495	-
65881	Madison Natl Life Ins Co Inc	WI	799,124,076	660,881,298	138,242,778	186,660,683	172,359,607	(4,823,669)	329,192	222,291	15,688
65870	Manhattan Life Ins Co	NY	354,152,164	322,135,272	32,016,892	34,706,033	33,389,974	(1,028,854)	464,576	-	151,007
67083	Manhattan Natl Life Ins Co	IL	213,681,320	205,803,782	7,877,538	7,825,578	5,390,646	(80,740)	1,074,695	900	-
71072	Marquette Natl Life Ins Co	TX	33,112,815	26,991,178	6,121,637	83,407,398	93,609,595	(10,202,196)	-	-	-
65935	Massachusetts Mut Life Ins Co	MA	114,294,058,643	105,831,127,623	8,462,931,020	18,419,875,197	17,116,015,109	(993,467,959)	85,447,963	46,629,707	706,674
69515	Medamerica Ins Co	PA	451,587,874	433,758,200	17,829,674	136,523,240	142,183,289	(7,753,074)	-	-	25,578,797
31119	Medico Ins Co	NE	117,815,637	72,287,907	45,527,730	37,255,595	37,497,173	(4,972,091)	-	-	718,689
97055	Mega Life & Hlth Ins Co The	OK	708,328,398	517,338,039	190,990,359	970,147,229	960,751,610	(12,813,082)	381,212	3,542	2,558
86126	Members Life Ins Co	IA	45,950,414	33,719,158	12,231,256	2,009,793	3,695,806	(5,499,527)	3,263	-	21,910,639
65951	Merit Life Ins Co	IN	776,732,894	368,539,217	408,193,677	150,727,763	86,944,043	(16,708,749)	466,388	-	-
79022	Merrill Lynch Life Ins Co	AR	10,341,870,685	9,985,735,260	356,135,425	735,517,529	1,029,603,089	(259,862,007)	341,145	4,769,710	173,999
87726	Metlife Ins Co of CT	CT	69,829,132,876	64,357,668,143	5,471,464,733	5,853,929,955	4,989,491,542	242,343,184	8,888,468	44,294,311	-
93513	MetLife Investors Ins Co	MO	9,523,373,134	9,125,741,287	397,631,847	1,812,697,053	1,871,345,089	(34,949,296)	3,421	32,212,622	-
61050	MetLife Investors USA Ins Co	DE	26,939,324,432	26,178,790,041	760,534,391	7,795,782,924	8,371,864,385	(482,264,579)	17,267,485	129,564,361	-
65978	Metropolitan Life Ins Co	NY	289,578,008,962	277,985,745,657	11,592,263,305	45,113,251,833	44,233,986,739	(337,643,807)	205,054,981	151,768,146	7,577,221
97136	Metropolitan Tower Life Ins Co	DE	5,511,566,500	4,626,740,144	884,826,356	349,571,759	221,155,495	212,196,053	3,839,093	2,120	120,785,623
66087	Mid West Natl Life Ins Co Of TN	TX	218,507,963	120,173,449	98,334,514	318,049,498	241,440,283	38,467,410	21,202	51	-
66044	Midland Natl Life Ins Co	IA	25,408,811,511	24,168,467,221	1,240,344,290	3,166,292,974	2,911,141,429	110,608,472	19,916,172	16,761,860	503,003
66109	Midwestern United Life Ins Co	IN	244,724,061	148,600,810	96,123,251	17,634,182	12,922,712	731,214	88,752	-	-
66168	Minnesota Life Ins Co	MN	19,697,080,174	18,265,090,356	1,431,989,818	5,399,892,085	5,318,217,056	(236,099,062)	19,410,409	3,736,072	(4,232)
74209	MMA Ins Co	IN	24,955,644	12,141,096	12,814,548	20,892,148	20,155,204	220,201	-	-	233,672
70416	MML Bay State Life Ins Co	CT	4,176,228,348	3,984,452,657	191,775,691	133,374,449	122,431,767	9,668,579	2,515,748	6,600	-

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

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>LIFE PREMIUMS</u>	<u>ANNUITY CONSIDERATIONS</u>	<u>ACCIDENT AND HEALTH PREMIUMS</u>
69647	Molina Hlthcare Ins Co	OH	9,048,339	634,102	8,414,237	274,974	140,646	100,677	2,490	-	6,390,266
81442	Monitor Life Ins Co Of NY	NY	8,724,397	3,668,363	5,056,034	1,794,936	2,127,430	(112,310)	5,630	-	806,641
66281	Monumental Life Ins Co	IA	35,531,177,773	34,295,024,371	1,236,153,402	(494,946,282)	(1,073,156,236)	343,664,038	58,916,691	13,064,313	-
66370	Mony Life Ins Co	NY	9,161,875,840	8,641,143,720	520,732,120	979,470,693	702,814,986	2,878,435	9,122,988	1,298	11,351,653
78077	Mony Life Ins Co Of Amer	AZ	4,198,939,578	4,007,234,100	191,705,478	447,483,529	499,445,045	(68,212,265)	9,102,289	1,096,058	1,936,679
66427	MTL Ins Co	IL	1,319,361,181	1,230,136,446	89,224,735	219,416,039	207,359,809	(11,267,588)	1,524,144	75,043	-
66346	Munich Amer Reassur Co	GA	5,506,149,849	4,856,914,713	649,235,136	1,614,900,951	1,660,666,594	(58,593,601)	-	-	-
88668	Mutual Of Amer Life Ins Co	NY	10,971,697,228	10,187,865,530	783,831,698	1,772,246,334	1,769,891,113	(54,045,027)	75,756	21,393	-
71412	Mutual Of Omaha Ins Co	NE	4,700,083,910	2,601,506,329	2,098,577,581	1,841,762,675	1,642,428,170	152,034,415	-	-	38,326
61409	National Benefit Life Ins Co	NY	721,467,027	404,607,925	316,859,102	171,646,726	124,070,450	15,137,894	937,394	-	-
66583	National Guardian Life Ins Co	WI	1,651,188,850	1,490,349,295	160,839,555	335,815,375	313,463,797	6,391,653	8,079,389	543,033	34,256
82538	National Hlth Ins Co	TX	25,797,942	8,937,032	16,860,910	32,547,388	31,181,926	1,325,478	-	-	2,883,767
66680	National Life Ins Co	VT	7,964,828,384	7,172,633,193	792,195,191	965,498,391	819,070,695	(4,910,858)	7,960,117	1,342,096	11,848
85472	National Security Life & Ann Co	NY	81,703,017	64,954,830	16,748,187	23,190,172	24,976,834	(2,703,896)	-	-	-
60593	National States Ins Co	MO	78,412,878	66,645,329	11,767,549	67,126,865	72,307,285	(5,645,208)	501,366	-	37,399
87963	National Teachers Assoc Life Ins Co	TX	229,362,736	201,842,817	27,519,919	88,299,282	76,535,568	(1,116,582)	3,639	-	10,172
66850	National Western Life Ins Co	CO	6,115,481,006	5,418,906,823	696,574,183	880,943,124	832,006,785	9,643,148	905,983	6,259,693	1,972,098
92657	Nationwide Life & Ann Ins Co	OH	4,879,190,498	4,756,518,290	122,672,208	120,259,283	142,770,408	(90,373,847)	6,117,757	167,818	360
66869	Nationwide Life Ins Co	OH	82,295,469,388	79,545,536,303	2,749,933,085	12,533,840,428	13,129,656,612	(870,538,423)	45,110,121	9,131,244	-
91626	New England Life Ins Co	MA	8,966,118,072	8,496,753,779	469,364,293	1,910,781,347	1,882,748,119	27,936,051	7,557,190	14,366,629	38,182
91596	New York Life Ins & Ann Corp	DE	74,943,575,014	71,347,757,567	3,595,817,447	13,979,693,550	14,200,559,681	(386,931,491)	31,513,306	205,258,462	779,130
66915	New York Life Ins Co	NY	117,305,625,370	105,512,150,912	11,793,474,458	16,840,828,190	14,931,535,543	(564,358,807)	101,076,512	5,706,600	-
81264	Nippon Life Ins Co Of Amer	IA	159,639,948	45,742,146	113,897,802	230,600,274	230,031,765	(3,981,833)	-	-	10,020,528
66974	North Amer Co Life & Hlth Ins	IA	8,446,861,995	7,920,303,030	526,558,965	2,146,578,665	2,127,136,032	(18,257,323)	8,134,261	12,973,031	-
68349	North Amer Ins Co	WI	16,179,711	5,839,499	10,340,212	5,119,974	2,917,344	1,663,477	-	-	565
67032	North Carolina Mut Life Ins Co	NC	159,410,885	149,915,834	9,495,051	80,549,889	84,561,215	(4,409,825)	1,080,119	14,284	-
69000	Northwestern Long Term Care Ins Co	WI	402,674,628	339,271,872	63,402,756	179,994,211	182,012,261	(17,643,231)	-	-	6,733
67091	Northwestern Mut Life Ins Co	WI	154,834,649,226	142,433,365,940	12,401,283,286	21,743,257,534	16,348,727,266	500,825,553	98,625,117	9,963,643	2,322,087
81353	NYLife Ins Co Of AZ	AZ	189,616,873	151,643,722	37,973,151	47,788,331	42,338,918	1,590,724	1,486,148	-	4,650,030
67148	Occidental Life Ins Co Of NC	TX	259,020,973	230,017,958	29,003,015	43,445,376	37,999,462	3,094,342	1,199,827	251,677	2,894
89206	Ohio Natl Life Assur Corp	OH	2,739,296,027	2,471,830,591	267,465,436	523,219,655	476,866,493	(43,406,842)	6,171,264	4,008	-
67172	Ohio Natl Life Ins Co	OH	12,159,782,370	11,402,590,393	757,191,977	3,051,451,978	3,071,786,403	(129,621,627)	3,348,089	139,768,096	465,869
67180	Ohio State Life Ins Co	TX	10,242,320	3,408,833	6,833,487	7,253,378	7,470,388	125,258	1,972,229	17,909	325,656
67199	Old Amer Ins Co	MO	239,864,878	221,799,657	18,065,221	74,755,733	69,156,853	1,624,276	2,292,849	-	177
67261	Old Republic Life Ins Co	IL	153,974,550	118,913,862	35,060,688	39,132,284	35,578,250	750,053	537,880	-	13,254
76007	Old United Life Ins Co	AZ	71,440,001	36,580,159	34,859,842	11,617,838	9,052,062	69,780	-	-	12
88099	Optimum Re Ins Co	TX	71,863,835	47,783,105	24,080,730	44,135,801	45,512,441	4,465,355	-	-	-
76112	Oxford Life Ins Co	AZ	502,891,224	373,189,083	129,702,141	73,578,286	58,684,658	9,788,615	28,236	-	-
97268	Pacific Life & Ann Co	AZ	2,503,716,835	2,215,899,379	287,817,456	629,432,454	745,661,605	(115,593,944)	9,371	31,000	-
67466	Pacific Life Ins Co	NE	83,652,571,306	80,516,784,038	3,135,787,268	15,055,077,580	16,518,684,986	(1,528,806,801)	53,565,878	132,470,109	-
70785	Pacificare Life & Hlth Ins Co	IN	778,583,742	135,794,533	642,789,209	584,302,942	346,875,963	148,919,687	-	-	-
93459	Pan Amer Assur Co	LA	23,066,437	6,177,790	16,888,647	6,202,821	5,277,287	884,429	384,635	-	760,150
67539	Pan Amer Life Ins Co	LA	1,527,542,203	1,260,353,589	267,188,614	297,319,190	274,019,514	348,811	123,363	-	-
60003	Park Avenue Life Ins Co	DE	417,793,811	273,456,493	144,337,318	39,173,375	18,859,554	16,903,226	14,008	-	665,813
71099	Parker Centennial Assur Co	WI	64,675,790	25,150,639	39,525,151	7,650,161	5,751,728	775,617	-	-	-

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NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	LIFE PREMIUMS	ANNUITY CONSIDERATIONS	ACCIDENT AND HEALTH PREMIUMS
67598	Paul Revere Life Ins Co	MA	4,710,076,613	4,369,773,466	340,303,147	609,480,669	474,971,239	78,561,334	372,589	-	-
67601	Paul Revere Variable Ann Ins Co	MA	110,191,120	15,465,495	94,725,625	9,414,121	1,535,989	1,759,744	92,265	-	9,083,488
93262	Penn Ins & Ann Co	DE	1,047,714,512	940,204,488	107,510,024	118,127,348	110,836,630	2,954,267	361,943	-	-
67644	Penn Mut Life Ins Co	PA	9,688,538,432	8,402,818,395	1,285,720,037	1,456,973,292	1,447,539,182	(49,295,759)	10,312,390	769,667	-
67660	Pennsylvania Life Ins Co	PA	1,102,684,796	977,194,160	125,490,636	1,859,764,766	1,836,358,903	7,339,477	441,301	-	2,477,462
85561	Perico Life Ins Co	DE	61,334,158	21,854,486	39,479,672	54,021,625	42,178,219	7,755,763	1,214	-	24,873,307
90247	Pharmacists Life Ins Co	IA	38,902,457	33,402,115	5,500,342	5,732,848	6,059,522	(1,620,534)	14,285	-	187,718
67784	Philadelphia Amer Life Ins Co	TX	174,075,201	154,110,315	19,964,886	42,598,218	40,271,024	(98,604)	2,760	-	-
67792	Philadelphia-United Life Ins Co	PA	43,721,493	37,234,853	6,486,640	11,213,728	10,758,282	148,146	3,338,286	981	67,902
93548	PHL Variable Ins Co	CT	4,428,520,508	4,155,492,876	273,027,632	1,291,599,536	1,432,605,525	(187,031,974)	6,876,177	15,624,054	22,708
93734	Phoenix Life & Ann Co	CT	60,167,130	39,673,127	20,494,003	7,704,692	6,190,297	74,224	328,149	-	283
67814	Phoenix Life Ins Co	NY	15,392,479,390	14,633,564,997	758,914,393	1,778,119,926	1,419,190,685	(82,266,734)	11,440,787	25,926	-
72125	Physicians Life Ins Co	NE	1,263,422,479	1,175,815,148	87,607,331	266,056,128	257,493,877	(1,495,158)	2,432,841	132,657	187,955
80578	Physicians Mut Ins Co	NE	1,432,788,514	660,851,957	771,936,557	475,939,241	433,848,093	19,015,478	-	-	260,284
67873	Pioneer Amer Ins Co	TX	48,013,374	38,341,154	9,672,220	8,985,927	9,292,396	(14,236)	51,236	1,125	4,285,420
67911	Pioneer Mut Life Ins Co	ND	457,216,590	428,143,547	29,073,043	60,508,304	59,349,139	(1,096,903)	14,957	-	-
67946	Pioneer Security Life Ins Co	TX	95,060,160	21,422,496	73,637,664	9,697,162	6,889,331	2,794,312	116,122	353	-
68039	Prudential Life Ins Co	NY	3,706,635,668	3,377,596,350	329,039,318	427,844,598	360,006,704	16,932,236	343,993	137,266	-
65919	Primerica Life Ins Co	MA	5,958,953,136	4,486,405,459	1,472,547,677	1,608,991,755	1,265,871,363	73,596,263	41,718,609	54,152	-
61271	Principal Life Ins Co	IA	115,411,349,729	110,601,117,266	4,810,232,463	13,214,101,583	12,195,128,579	83,345,105	19,781,361	34,721,157	19,305
71161	Principal Natl Life Ins Co	IA	11,774,635	130,320	11,644,315	429,623	215,218	196,197	-	-	19,893,319
68047	Professional Ins Co	TX	102,185,798	70,007,282	32,178,516	74,921,788	76,580,311	(3,607,821)	11,645	-	-
88536	Protective Life & Annuity Ins Co	AL	754,486,516	710,253,889	44,232,627	198,403,231	190,039,099	5,701,896	-	-	-
68136	Protective Life Ins Co	TN	25,929,542,749	24,161,839,302	1,767,703,447	3,690,436,356	3,761,631,851	(300,392,074)	34,349,728	9,133,593	3,512,841
67903	Provident Amer Life & Hlth Ins Co	OH	16,943,659	9,648,624	7,295,035	45,605,389	48,374,436	(2,973,675)	5,741	-	129,184
68195	Provident Life & Accident Ins Co	TN	7,741,374,907	7,312,965,095	428,409,812	1,366,493,447	1,191,573,783	118,222,142	6,691,281	-	673
79227	Pruco Life Ins Co	AZ	22,061,367,409	21,460,727,893	600,639,516	4,070,650,155	4,736,678,705	(566,189,499)	40,175,473	64,206,341	29,078,922
86630	Prudential Ann Life Assur Corp	CT	35,015,040,375	34,381,675,853	633,364,522	8,911,991,038	9,233,307,854	(322,639,170)	112,814	104,724,561	-
68241	Prudential Ins Co Of Amer	NJ	237,497,815,215	231,065,439,825	6,432,375,390	23,281,945,545	21,676,947,728	(807,812,677)	94,241,315	8,365,639	-
93629	Prudential Retirement Ins & Ann Co	CT	51,851,791,008	50,643,388,131	1,208,402,877	1,615,788,743	1,515,183,196	(12,473,941)	-	-	22,867,223
68284	Pyramid Life Ins Co	KS	460,977,970	282,458,412	178,519,558	1,035,648,473	1,005,182,356	16,534,148	4,900	-	-
70211	Reassure Amer Life Ins Co	IN	16,470,295,416	15,949,899,188	520,396,228	1,629,493,283	1,458,626,419	(50,198,324)	31,911,913	50,151	-
68357	Reliable Life Ins Co	MO	741,846,995	685,483,968	56,363,027	152,753,402	126,656,687	10,274,637	3,680	-	2,739,853
68381	Reliance Standard Life Ins Co	IL	3,508,998,178	2,997,280,349	511,717,829	1,419,627,979	1,298,925,014	23,284,842	9,032,233	94,020	29
67105	Reliastar Life Ins Co	MN	20,563,880,319	18,484,467,586	2,079,412,733	3,573,860,741	3,625,018,393	(125,206,578)	42,776,477	4,476,317	13,300,843
61360	Reliastar Life Ins Co Of NY	NY	3,207,470,782	2,985,507,203	221,963,579	750,835,047	940,516,862	(196,907,212)	2,846,509	8,296	11,775,799
61506	Resource Life Ins Co	IL	70,691,178	57,663,492	13,027,686	3,877,834	(1,846,793)	7,033,209	28,108	-	1,085,423
93572	RGA Reins Co	MO	13,008,986,234	11,905,233,695	1,103,752,539	4,164,422,680	4,148,263,246	(41,750,471)	-	-	42,037
65005	RiverSource Life Ins Co	MN	67,906,201,447	65,377,554,287	2,528,647,160	12,179,144,975	13,345,425,088	(1,407,175,403)	24,722,403	205,425,574	(8,759)
60183	S USA Life Ins Co Inc	AZ	16,053,213	4,689,108	11,364,105	2,140,148	4,795,625	(2,655,477)	22,663	-	9,407,070
79014	Safehealth Life Ins Co	CA	29,987,676	8,912,857	21,074,819	86,491,602	84,004,066	1,788,942	-	-	-
60445	Sagicor Life Ins Co	TX	538,779,473	509,591,941	29,187,532	56,619,384	73,937,571	(21,226,222)	104,846	1,618	13,171
87017	Scor Global Life Re Ins Co of TX	TX	314,839,019	273,307,638	41,531,381	62,381,278	67,686,532	(5,412,981)	-	-	-
64688	SCOR Global Life US Re Ins Co	TX	2,011,115,840	1,848,124,685	162,991,155	294,276,281	266,416,758	6,350,833	-	-	-
90670	Scottish Re Life Corp	DE	510,442,432	452,865,899	57,576,533	156,088,208	153,741,025	(19,405,303)	-	-	-

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

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>LIFE PREMIUMS</u>	<u>ANNUITY CONSIDERATIONS</u>	<u>ACCIDENT AND HEALTH PREMIUMS</u>
87572	Scottish Re Us Inc	DE	2,197,037,960	2,029,689,881	167,348,079	(299,764,695)	(318,610,026)	(125,301,401)			
69914	Sears Life Ins Co	TX	73,867,550	22,858,002	51,009,548	41,780,807	30,852,014	4,677,659	736,725	-	-
93742	Securian Life Ins Co	MN	142,910,643	20,943,473	121,967,170	48,410,408	39,689,908	3,833,019	42,788	-	1,086,068
68675	Security Benefit Life Ins Co	KS	9,246,194,519	8,945,643,986	300,550,533	1,214,213,886	1,248,774,572	(317,408,008)	858,038	5,714,274	8,593
68721	Security Life Ins Co Of Amer	MN	93,960,699	68,684,704	25,275,995	168,872,136	164,177,592	3,134,527	4,351	-	-
68713	Security Life Of Denver Ins Co	CO	24,264,720,499	22,825,766,730	1,438,953,769	2,810,050,243	2,623,271,132	37,565,006	11,006,304	600	450,586
68772	Security Mut Life Ins Co Of NY	NY	2,220,991,779	2,113,095,365	107,896,414	437,549,268	409,937,969	(8,784,003)	8,497,511	482,980	699
69485	Security Natl Life Ins Co	UT	342,913,370	326,481,132	16,432,238	87,505,444	87,783,362	(1,060,138)	406,517	210,819	80,556
63541	Seechange Hlth Ins Co	OH	6,770,249	-	6,770,249	1,146,052	758,504	283,609	-	-	479
76325	Senior Hlth Ins Co of PA	PA	3,265,472,104	3,054,861,375	210,610,729	629,128,352	667,076,540	(59,974,305)	75,349	178	-
78662	Senior Life Ins Co	GA	26,651,553	17,071,801	9,579,752	19,698,579	17,860,525	1,301,894	5,540,950	-	5,594,672
68810	Sentry Life Ins Co	WI	2,882,466,200	2,619,964,911	262,501,289	452,023,482	422,099,994	15,445,208	134,885	2,625,223	-
97241	Settlers Life Ins Co	WI	414,231,303	361,220,516	53,010,787	63,643,507	54,970,338	842,815	107,515	-	(156,704)
71420	Sierra Hlth & Life Ins Co Inc	CA	129,287,939	52,645,312	76,642,627	234,301,060	212,891,295	13,954,104	-	-	755,770
69019	Standard Ins Co	OR	12,874,451,392	11,762,150,207	1,112,301,185	4,604,731,560	4,266,042,302	134,896,533	16,724,300	5,312,268	107,972
86355	Standard Life & Accident Ins Co	TX	490,140,097	288,285,484	201,854,613	166,403,835	145,224,638	2,258,850	14,230	-	10,090,403
69051	Standard Life Ins Co Of IN	IN	2,088,893,797	2,044,517,291	44,376,506	129,960,502	116,171,838	(91,613,576)	672	42,323	212,049
69078	Standard Security Life Ins Co Of NY	NY	369,680,507	255,406,117	114,274,390	236,871,128	226,163,388	(3,803,105)	6,845	-	-
68985	Starmount Life Ins Co	LA	32,956,891	19,043,251	13,913,640	47,409,718	44,758,346	2,557,359	51,500	-	3,293,764
94498	State Farm Ann & Life Ins Co	IL	8,354,381	46,332	8,308,049	236,605	114,981	79,261	-	-	547
69108	State Farm Life Ins Co	IL	44,630,862,285	39,570,807,842	5,060,054,443	6,954,446,007	5,792,868,542	185,700,240	72,181,571	17,123,612	-
69116	State Life Ins Co	IN	2,840,069,942	2,662,183,055	177,886,887	385,953,601	342,982,781	20,498,194	1,422,416	3,123,675	-
69132	State Mut Ins Co	GA	386,050,106	356,877,206	29,172,900	74,063,509	57,113,698	1,398,111	59,566	-	1,054,466
89184	Sterling Investors Life Ins Co	GA	22,038,460	15,358,514	6,679,946	31,515,822	31,021,893	375,627	10,527	-	26,837
65021	Stonebridge Life Ins Co	VT	2,138,240,175	1,965,794,104	172,446,071	644,455,984	384,517,466	211,038,552	4,659,660	-	47,643
80926	Sun Life & Hlth Ins Co	CT	87,731,667	48,708,955	39,022,712	82,263,744	60,737,621	19,474,706	1,974,885	-	5,990,247
79065	Sun Life Assur Co Of Canada US	DE	39,669,903,931	38,402,810,550	1,267,093,381	5,245,460,025	6,099,416,974	(988,347,637)	8,533,253	71,050,793	6,185,359
60941	SunAmerica Ann & Life Assur Co	AZ	24,396,263,129	23,121,520,740	1,274,742,389	4,098,959,956	4,613,077,216	(782,331,133)	427,502	45,221,084	-
69256	Sunamerica Life Ins Co	AZ	24,857,469,585	20,198,709,071	4,658,760,514	1,651,994,744	1,200,644,380	(2,231,656,690)	337,016	74,727	-
69272	Sunset Life Ins Co Of Amer	MO	408,033,546	373,139,907	34,893,639	34,269,991	23,601,362	5,185,969	100,647	1,274	2,274
69310	Surety Life Ins Co	NE	13,022,440	817,932	12,204,508	1,711,065	957,589	430,337	1,151,546	2,634	-
82627	Swiss Re Life & Hlth Amer Inc	CT	12,775,209,784	10,987,175,345	1,788,034,439	4,486,482,744	4,031,178,454	375,175,657	-	-	1,428
68608	Symetra Life Ins Co	WA	18,646,102,949	17,467,128,290	1,178,974,659	3,214,579,793	3,100,406,285	36,708,163	1,373,514	2,758,572	-
90581	Symetra Natl Life Ins Co	WA	17,364,526	6,379,325	10,985,201	1,207,505	519,499	470,235	7,411	-	11,501,118
69345	Teachers Ins & Ann Assoc Of Amer	NY	195,236,800,035	177,482,632,692	17,754,167,343	28,272,476,323	22,575,974,524	(3,283,390,785)	14,563,482	436,000,981	223,215
69353	Teachers Protective Mut Life Ins Co	PA	58,076,928	50,549,252	7,527,676	23,146,319	23,111,506	(301,096)	2,775	-	216,603
69396	Texas Life Ins Co	TX	664,998,192	617,035,159	47,963,033	166,586,345	150,507,968	(3,436,509)	1,360,050	-	2,256
70435	The Savings Bank Life Ins Co Of MA	MA	2,130,312,575	1,969,420,187	160,892,388	319,926,946	283,699,965	(28,594,204)	1,035,025	-	-
97721	Thrivent Life Ins Co	MN	2,689,219,692	2,515,580,425	173,639,267	252,783,720	218,634,650	20,117,168	103,299	1,867,051	-
60142	TIAA Cref Life Ins Co	NY	2,917,584,892	2,637,254,186	280,330,706	302,204,720	286,635,445	(61,476,287)	2,214,065	2,608,881	-
69477	Time Ins Co	WI	678,111,757	466,269,711	211,842,046	1,416,668,221	1,301,863,346	39,041,717	618,143	300	-
69566	Trans World Assur Co	CA	334,899,921	267,668,266	67,231,655	25,669,034	23,818,650	1,337,443	148,462	-	13,894,751
70688	Transamerica Financial Life Ins Co	NY	18,792,373,381	17,985,899,325	806,474,056	5,237,860,656	5,638,020,015	(296,850,720)	149,552	13,090,042	-
86231	Transamerica Life Ins Co	IA	103,873,353,595	98,944,820,319	4,928,533,276	10,871,610,095	11,879,456,827	(528,371,447)	82,044,797	221,366,021	109,539
92525	TruAssure Ins Co	IL	5,318,868	165,914	5,152,954	1,164,621	1,213,524	(48,903)	-	-	19,671,719

-----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
61425	Trustmark Ins Co	IL	1,168,326,615	956,090,318	212,236,297	299,670,016	234,748,137	46,890,591	1,086,652	3,934	-
62863	Trustmark Life Ins Co	IL	377,359,745	193,825,200	183,534,545	425,052,177	436,392,480	(14,491,020)	74,031	-	3,685,229
67423	UBS Life Ins Co USA	CA	41,393,388	3,857,843	37,535,545	125,496,886	123,737,245	1,744,359	-	-	790,801
86371	Ullico Life Ins Co	TX	15,300,446	3,718,471	11,581,975	1,672,574	1,046,574	617,265	45,728	-	-
80314	Unicare Life & Hlth Ins Co	IN	1,636,272,497	1,274,811,132	361,461,365	2,917,351,616	2,859,168,942	7,077,053	90,810	-	-
11121	Unified Life Ins Co	TX	135,768,800	124,692,692	11,076,108	41,516,406	37,567,739	3,354,976	12,255	-	51,227,118
91529	Unimerica Ins Co	WI	244,430,653	139,702,159	104,728,494	263,801,491	271,355,766	(5,511,029)	(755)	-	88,288
69701	Union Bankers Ins Co	TX	107,233,358	88,739,712	18,493,646	55,332,849	50,880,582	3,767,305	233,999	-	2,032,499
80837	Union Central Life Ins Co	NE	6,310,581,407	6,043,604,530	266,976,877	1,310,117,641	1,317,651,324	(156,271,081)	2,059,640	6,858,442	130,723
62596	Union Fidelity Life Ins Co	IL	18,264,424,652	17,808,112,985	456,311,667	1,523,225,223	1,763,776,511	(512,109,558)	1,254,010	203	1,702,058
70408	Union Security Ins Co	KS	5,523,782,987	5,173,400,362	350,382,625	1,500,629,490	1,338,674,928	1,753,838	7,207,035	441,344	264,373
92916	United Amer Ins Co	NE	1,384,725,503	1,201,589,874	183,135,629	957,644,140	844,857,827	78,913,040	778,204	469,956	12,241,304
69892	United Farm Family Life Ins Co	IN	1,692,107,435	1,494,377,181	197,730,254	211,440,328	169,256,515	9,600,995	-	-	37,209,365
87645	United Fidelity Life Ins Co	TX	572,102,607	375,628,170	196,474,437	116,812,863	110,119,106	8,948,751	147,285	14,787	-
69922	United Home Life Ins Co	IN	60,014,166	43,981,585	16,032,581	17,621,135	17,829,747	(208,782)	500,996	-	-
69930	United Ins Co Of Amer	IL	2,005,027,268	1,814,861,831	190,165,437	326,068,833	233,880,636	(5,642,303)	12,983,532	-	-
94099	United Investors Life Ins Co	NE	2,543,231,324	2,122,274,893	420,956,431	397,854,871	332,232,852	39,887,318	847,110	(204)	589,148
69868	United Of Omaha Life Ins Co	NE	12,879,237,328	11,682,965,090	1,196,272,238	2,528,362,446	2,539,263,029	(69,569,080)	1,307	-	-
42129	United Security Assur Co Of PA	PA	65,138,242	44,103,166	21,035,076	20,377,440	12,069,177	7,741,289	22,119,232	2,597,161	-
70106	United States Life Ins Co In NYC	NY	5,318,291,478	5,066,913,322	251,378,156	1,020,044,883	1,083,560,613	(642,885,510)	-	-	9,169,505
63479	United Teacher Assoc Ins Co	TX	506,374,493	447,732,115	58,642,378	233,140,354	225,137,592	(7,978,926)	4,005,317	775	381,340
72850	United World Life Ins Co	NE	90,577,893	55,738,943	34,838,950	70,325,929	66,582,981	1,896,631	40,766	-	5,829,910
79413	UnitedHealthcare Ins Co	CT	10,522,868,566	7,701,299,638	2,821,568,928	32,910,700,955	30,130,746,554	1,867,011,290	17,938	-	342,680
63819	Unity Financial Life Ins Co	PA	74,619,005	67,868,342	6,750,663	33,366,355	32,884,998	277,888	1,647,378	-	5,947,377
70114	Unity Mut Life Ins Co	NY	267,880,208	243,333,336	24,546,872	42,145,219	40,113,811	1,434,481	1,053,033	-	601,094,739
70173	Universal Underwriters Life Ins Co	KS	253,960,666	194,343,471	59,617,195	24,376,677	(1,498,578)	22,073,899	440,631	2,935	-
62235	Unum Life Ins Co Of Amer	ME	16,890,054,883	15,536,804,736	1,353,250,147	3,785,379,594	3,351,790,384	190,940,053	350,561	-	1,440
80705	US Br Great West Life Assur Co	MI	134,989,975	97,254,256	37,735,719	15,152,410	11,660,246	(429,844)	200,944	-	-
80802	US Br SunLife Assur Co Of Canada	MI	15,747,948,862	14,887,175,918	860,772,944	3,243,560,798	3,376,405,422	(280,870,814)	17,747,129	-	291,093
80659	US Business of Canada Life Assur Co	MI	4,193,691,414	3,976,725,193	216,966,221	487,919,066	464,350,217	35,851,735	3,002,906	300	20,501,422
80675	US Business of Crown Life Ins Co	MI	342,517,757	298,593,624	43,924,133	36,295,447	25,774,968	7,174,610	806,504	100	1,656,174
84530	US Financial Life Ins Co	OH	567,974,414	519,563,210	48,411,204	129,895,945	115,885,309	(2,878,737)	4,895,704	-	172,791
72613	USAA Direct Life Ins Co	NE	9,167,802	15,002	9,152,800	265,318	133,716	268,655	-	-	-
69663	USAA Life Ins Co	TX	12,583,745,649	11,478,227,824	1,105,517,825	2,827,374,105	2,567,875,394	23,678,022	23,262,920	30,934,918	-
94358	USAAble Life	AR	286,748,265	169,141,482	117,606,783	384,306,951	379,446,950	350,695	-	-	7,714,931
68632	Vantislife Ins Co	CT	669,461,236	604,859,599	64,601,637	121,634,878	119,085,549	(4,682,705)	29,274,360	-	(15,878)
70238	Variable Ann Life Ins Co	TX	53,699,125,317	50,854,789,591	2,844,335,726	8,844,305,159	8,342,374,734	(4,497,616,286)	377,739	199,223	63,642,076
84549	Vista Life Ins Co	MI	39,571,325	1,743,946	37,827,379	4,740,947	(234,506)	3,151,823	-	166,995,727	-
70319	Washington Natl Ins Co	IL	2,348,189,079	1,891,175,636	457,013,443	343,276,957	329,343,545	13,480,404	-	-	-
70335	West Coast Life Ins Co	NE	3,400,574,363	3,067,271,938	333,302,425	467,911,274	554,259,006	(121,083,218)	997,939	651,109	-
70483	Western & Southern Life Ins Co	OH	7,727,827,465	4,425,843,017	3,301,984,448	1,604,083,614	1,291,919,722	295,051,059	11,894,489	784,179	1,591,843
70432	Western Natl Life Ins Co	TX	45,803,021,916	42,755,865,308	3,047,156,608	3,249,091,164	2,876,129,465	(7,900,969,006)	2,487,401	-	-
91413	Western Reserve Life Assur Co of OH	OH	8,127,643,288	7,847,551,465	280,091,823	2,984,086,654	3,098,200,881	(59,128,353)	57,569	112,805,210	80,672
92622	Western Southern Life Assur Co	OH	10,031,439,457	9,162,758,147	868,681,310	1,824,848,875	1,817,011,638	(109,122,532)	17,426,577	4,045,440	-
78301	Westward Life Ins Co	AZ	23,621,816	12,484,972	11,136,844	3,451,748	1,424,436	3,351,469	1,357,714	17,863,279	9,989

-----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
66230	William Penn Life Ins Co Of NY	NY	965,647,301	869,633,875	96,013,426	107,798,212	121,867,368	(28,442,622)	4,755	-	-
66133	Wilton Reassur Co	MN	668,443,216	542,018,533	126,424,683	607,273,585	598,722,436	5,062,032	532,112	-	17,838
60704	Wilton Reassur Life Co of NY	NY	1,184,340,953	1,113,708,705	70,632,248	137,620,409	137,346,204	(26,150,334)	-	-	333
79987	World Corp Ins Co	NE	23,327,103	999,272	22,327,831	3,000,176	2,834,027	60,421	496,864	1,345	-
70629	World Ins Co	NE	210,259,660	106,145,154	104,114,506	166,674,435	163,414,642	(913,214)	-	-	431
88080	XL Life Ins & Ann Co	IL	82,502,627	66,483,177	16,019,450	(1,446,695)	(16,370,783)	(14,871,268)	8,557	-	-
80586	XL Re Life Amer Inc	DE	55,522,154	22,612,912	32,909,242	20,370,442	37,211,060	(17,278,543)	-	-	65,092
71323	Zale Life Ins Co	AZ	11,934,537	2,243,549	9,690,988	2,153,637	1,218,814	635,095	3,820	-	-
TOTALS			4,361,478,625,284	4,078,136,334,340	283,342,290,944	785,119,289,421	768,010,913,683	(43,926,419,226)	2,539,257,968	4,846,884,548	2,387,419,051
GRAND TOTALS			4,385,463,559,726	4,100,927,915,294	284,535,644,432	788,237,202,875	771,029,893,593	(44,221,348,956)	2,587,022,845	4,873,356,650	2,387,743,097

PROPERTY AND CASUALTY COMPANIES
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2008

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUMS WRITTEN</u>
<u>DOMESTIC</u>									
22896	Aca Fin Guar Corp	MD	441,209,412	339,923,018	101,286,394	26,097,813	300,769,643	(268,954,873)	-
35173	Agency Ins Co Of MD Inc	MD	56,489,632	33,368,168	23,121,464	33,848,416	32,846,280	1,722,585	17,160,769
30180	Assured Guar Corp	MD	1,803,146,295	1,425,012,944	378,133,351	161,443,146	195,173,431	27,716,336	17,799,335
41114	Atlantic Bonding Co	MD	9,636,150	1,679,979	7,956,171	1,187,685	1,182,387	(7,784)	836,530
25422	Atradius Trade Credit Ins Co	MD	115,776,181	64,528,149	51,248,032	20,650,825	21,102,438	1,504,444	(1,071,893)
10367	Avemco Ins Co	MD	119,303,230	49,506,489	69,796,741	44,090,453	33,835,103	7,907,868	697,650
16039	Baltimore Equitable Society	MD	108,594,032	49,344,331	59,249,701	(657,066)	5,222,480	(2,955,268)	25,160
13501	Brethren Mut Ins Co	MD	189,542,735	90,128,624	99,414,111	87,946,553	80,061,099	14,122,274	73,199,173
12260	Campmed Cas & Ind Co Inc MD	MD	34,731,487	23,913,570	10,817,917	7,111,574	8,141,595	58,004	409,950
34347	Colonial Amer Cas & Surety Co	MD	28,297,871	5,094,892	23,202,979	-	-	1,223,520	681,280
31240	Commonwealth Mut Ins Co of Amer	MD	1,120,474	731,802	388,672	2,009,570	2,372,125	(194,463)	2,069,843
20516	Euler Hermes Amer Credit Ind Co	MD	426,412,845	257,981,871	168,430,974	118,185,140	133,649,829	(1,825,056)	2,422,049
31259	Farmers & Mechanics Mut Ins Assn of	MD	1,369,792	516,537	853,255	496,178	598,092	(34,485)	1,414,409
16055	Farmers Mut Fire Ins Co of Dug Hill	MD	3,764,636	2,407,563	1,357,073	2,470,192	2,691,532	(161,861)	3,526,507
39306	Fidelity & Deposit Co Of MD	MD	223,717,718	45,091,979	178,625,739	-	-	26,170,918	22,091,678
40100	Firstline Natl Ins Co	MD	60,518,210	31,565,169	28,953,041	22,948,324	20,534,266	2,414,200	5,578,870
14753	Frederick Mut Ins Co	MD	44,776,273	19,549,654	25,226,619	17,774,948	16,981,753	(279,807)	18,246,021
41491	Geico Cas Co	MD	251,552,904	124,348,748	127,204,156	51,052,339	43,404,210	8,377,869	41,412,960
35882	Geico Gen Ins Co	MD	163,779,917	75,332,646	88,447,271	-	-	4,418,396	310,400,540
22055	Geico Ind Co	MD	4,872,856,055	3,098,621,108	1,774,234,947	3,593,612,528	3,558,294,091	(95,431,606)	91,302,255
22063	Government Employees Ins Co	MD	12,495,523,030	8,364,374,705	4,131,148,325	8,643,252,154	7,955,482,790	287,942,110	269,936,605
14141	Harford Mut Ins Co	MD	275,921,395	153,958,145	121,963,250	68,844,973	61,602,795	7,882,309	39,217,927
11039	Injured Workers Ins Fund	MD	1,679,857,685	1,410,326,854	269,530,831	244,314,656	282,624,375	22,217,505	216,458,519
40720	Interstate Auto Ins Co Inc	MD	5,327,617	3,702,839	1,624,778	4,148,297	4,457,121	(197,327)	6,058,943
29955	Legal Mut Liab Ins Society Of MD	MD	3,252,439	2,162,478	1,089,961	(173,027)	40,934	21,377	3,275,834
37940	Lexington Natl Ins Corp	MD	52,131,475	36,157,091	15,974,384	12,899,930	7,361,063	7,249,049	2,870,500
34880	Maryland Automobile Insurance Fund	MD	306,936,334	168,234,684	138,701,650	121,560,987	144,466,860	(20,725,969)	116,636,349
19356	Maryland Cas Co	MD	399,462,769	(33,556,425)	433,019,194	-	-	49,484,416	10,224,453
32328	Medical Mut Liab Ins Society of MD	MD	742,492,021	489,362,452	253,129,569	141,611,049	85,849,078	20,126,500	124,778,179
14613	Montgomery Mut Ins Co	MD	49,690,430	7,570,744	42,119,686	-	-	1,603,429	29,774,361
16128	Paramount Ins Co	MD	6,954,901	4,900,856	2,054,045	5,494,480	5,455,631	15,443	7,436,489
39900	Peninsula Ind Co	MD	9,329,020	416,624	8,912,396	35,729	(43,828)	497,419	1,581,517
14958	Peninsula Ins Co	MD	70,452,421	31,315,290	39,137,131	37,121,713	34,854,450	3,584,645	24,452,712
10357	Platinum Underwriters Reins Inc	MD	1,656,761,184	1,082,687,903	574,073,281	538,270,791	548,442,898	14,955,108	-

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	CAPITAL			TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	MARYLAND PREMIUMS WRITTEN
			TOTAL ASSETS	TOTAL LIABILITIES	AND SURPLUS				
29017	Professionals Advocate Ins Co	MD	102,885,891	51,520,898	51,364,993	8,993,367	513,198	8,118,233	3,611,851
37923	Seaworthy Ins Co	MD	49,524,346	20,362,891	29,161,455	22,793,032	22,793,548	(80,648)	27,316,936
44229	TrustStar Ins Co	MD	2,162,273	402,930	1,759,343	759,018	820,785	11,072	744,813
10656	United States Surety Co	MD	61,006,880	23,574,217	37,432,663	23,677,234	13,094,008	8,743,583	9,114,796
16098	Westminster Amer Ins Co	MD	11,105,622	4,421,091	6,684,531	3,922,242	3,673,247	(97,836)	3,466,644
TOTALS			26,937,373,582	17,560,543,508	9,376,830,074	14,067,795,243	13,628,349,307	137,141,629	1,505,160,514

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	CAPITAL			TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	MARYLAND PREMIUMS WRITTEN
			TOTAL ASSETS	TOTAL LIABILITIES	AND SURPLUS				
FOREIGN									
34789	21st Century Centennial Ins Co	PA	815,538,640	510,629,380	304,909,260	420,897,850	456,879,079	(15,175,853)	468,094
43974	21st Century Ind Ins Co	PA	83,510,789	57,074,793	26,435,996	46,766,429	50,763,652	(1,721,478)	95,265
12963	21st Century Ins Co	CA	1,232,192,783	485,618,061	746,574,722	397,514,403	384,389,568	38,860,067	-
32220	21st Century N Amer Ins Co	NY	1,726,157,341	1,352,454,059	373,703,282	537,813,859	570,486,145	3,768,013	16,801,084
36587	21st Century Natl Ins Co	NY	73,990,502	56,634,425	17,356,077	46,766,422	50,763,652	(1,303,261)	3,078,967
23795	21st Century Pacific Ins Co	CO	35,976,451	574,897	35,401,554	-	-	1,357,312	696,126
22225	21st Century Preferred Ins Co	PA	113,155,778	85,052,802	28,102,976	70,149,643	76,084,690	(1,864,552)	-
20796	21st Century Premier Ins Co	PA	513,298,169	369,526,048	143,772,121	303,981,780	329,968,690	(9,154,343)	672,025
23833	21st Century Security Ins Co	PA	337,984,435	198,220,484	139,763,951	163,682,479	169,304,784	7,672,773	-
10675	AAA Mid Atlantic Ins Co	PA	24,581,446	14,587,110	9,994,336	10,663,874	11,251,154	(351,440)	2,235,038
10921	ACA Ins Co	IN	47,352,898	31,910,181	15,442,717	17,336,273	20,558,531	177,094	-
31325	Acadia Ins Co	NH	136,558,954	79,612,040	56,946,914	-	-	(862,780)	855,325
10349	Acceptance Cas Ins Co	NE	39,340,068	12,682,040	26,658,028	7,801,256	7,660,460	(1,715,763)	-
20010	Acceptance Ind Ins Co	NE	119,778,879	61,586,720	58,192,159	30,367,647	29,978,175	10,571,858	-
12304	Accident Fund Gen Ins Co	MI	108,941,014	77,034,703	31,906,311	33,919,454	31,234,212	2,195,731	15,943
10166	Accident Fund Ins Co of Amer	MI	1,988,926,769	1,411,654,175	577,272,594	678,745,813	632,245,451	(58,780,909)	544,362
12305	Accident Fund Natl Ins Co	MI	195,762,580	143,327,581	52,434,999	50,879,182	46,005,140	3,878,042	527,472
26379	Accredited Surety & Cas Co Inc	FL	28,330,787	7,865,259	20,465,528	10,660,263	8,800,781	2,010,782	110,828
22667	Ace Amer Ins Co	PA	8,051,108,526	6,261,468,819	1,789,639,707	1,150,260,825	948,531,098	204,612,038	38,718,030
20702	Ace Fire Underwriters Ins Co	PA	91,544,052	30,241,100	61,302,952	6,251,432	5,145,341	2,820,830	3,205,893

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	MARYLAND PREMIUMS WRITTEN
10030	Ace Ind Ins Co	PA	33,931,079	18,309,668	15,621,411	6,251,432	5,145,864	1,532,216	-
20699	Ace Prop & Cas Ins Co	PA	5,785,088,136	4,314,926,492	1,470,161,644	1,094,000,542	900,526,550	78,259,903	24,618,253
19984	ACIG Ins Co	IL	279,463,338	220,696,245	58,767,093	74,868,929	71,709,160	1,309,269	518,187
22950	Acstar Ins Co	IL	84,855,142	54,013,739	30,841,403	7,590,974	4,168,693	3,735,814	233,962
44318	Admiral Ind Co	DE	79,459,282	49,410,755	30,048,527	13,301,084	10,614,768	(201,762)	-
33987	Advanta Ins Co	AZ	17,627,221	555,417	17,071,804	4,778,214	1,184,981	6,802,094	-
40517	Advantage Workers Comp Ins Co	IN	116,272,822	56,738,682	59,534,140	37,341,253	36,985,245	2,716,390	-
33898	Aegis Security Ins Co	PA	68,862,750	31,399,592	37,463,158	46,554,686	43,636,374	2,887,013	1,207,223
36153	Aetna Ins Co of CT	CT	18,195,063	598,599	17,596,464	369,420	215,535	167,834	198,651
10014	Affiliated Fm Ins Co	RI	1,470,531,711	774,996,920	695,534,791	324,329,030	319,945,873	32,903,315	4,181,866
22837	AGCS Marine Ins Co	IL	153,378,975	77,896,515	75,482,460	39,138,481	39,746,648	3,485,958	1
10389	Agent Alliance Ins Co	AL	7,140,039	3,951,542	3,188,497	3,406,898	3,981,535	96,124	-
42757	Agri Gen Ins Co	IA	1,007,539,779	489,328,449	518,211,330	947,128,136	813,317,739	83,044,104	1,800,747
19399	AIU Ins Co	NY	3,156,749,740	2,431,064,477	725,685,263	988,307,165	1,113,427,226	(104,677,088)	4,305,360
10957	Alamance Ins Co	IL	420,983,075	151,277,737	269,705,338	52,059,012	45,995,183	16,801,876	-
24899	Alea North America Ins Co	NY	326,899,807	190,281,412	136,618,395	694,354	19,973,942	1,869,264	2
18791	Alfa Alliance Ins Corp	VA	34,514,381	16,937,548	17,576,833	9,151,827	10,121,127	(361,324)	-
13285	Allegheny Cas Co	PA	22,763,706	5,383,662	17,380,044	33,613,392	32,218,104	1,308,633	219,196
35300	Allianz Global Risks US Ins Co	CA	4,846,432,401	1,125,058,083	3,721,374,318	309,253,552	230,134,542	142,608,665	2,974,335
11242	Allied Eastern Ind Co	PA	26,152,979	15,884,119	10,268,860	8,439,582	6,959,946	1,013,202	-
42579	Allied Prop & Cas Ins Co	IA	248,318,374	190,445,622	57,872,752	-	-	2,078,618	1,198,496
10690	Allied World Natl Assur Co	NH	195,872,234	88,922,122	106,950,112	13,748,313	17,001,668	(9,152,427)	1,622,647
22730	Allied World Reins Co	NH	684,767,831	92,725,372	592,042,459	4,187,986	13,975,452	(21,629,761)	(257)
10212	Allmerica Fin Alliance Ins Co	NH	16,680,461	1,585	16,678,876	-	-	675,443	5,704
41840	Allmerica Fin Benefit Ins Co	MI	16,194,473	7,098	16,187,375	-	-	630,911	141,829
29688	Allstate Fire & Cas Ins Co	IL	59,110,700	1,802,296	57,308,404	-	-	736,658	-
19240	Allstate Ind Co	IL	154,837,970	7,818,203	147,019,767	-	-	3,344,260	34,000,507
19232	Allstate Ins Co	IL	39,944,580,178	26,923,505,105	13,021,075,073	24,765,741,863	24,610,559,980	686,869,888	455,581,756
17230	Allstate Prop & Cas Ins Co	IL	161,545,090	6,284,569	155,260,521	-	-	2,313,016	134,634,999
13293	Amalgamated Cas Ins Co	DC	38,744,494	7,689,959	31,054,535	3,994,269	3,989,721	1,653,700	1,014,210
18708	Ambac Assur Corp	WI	10,781,055,521	9,226,607,110	1,554,448,411	1,078,222,342	1,767,710,416	(4,034,665,594)	1,969,479
19100	Amco Ins Co	IA	2,061,884,277	1,645,355,388	416,528,889	-	-	16,612,553	6,939,247
12548	American Agri Business Ins Co	TX	573,266,487	557,118,497	16,147,990	532,098	(4,224,602)	3,477,771	2,232,432
19720	American Alt Ins Corp	DE	461,830,983	316,086,826	145,744,157	51,567,759	16,053,847	20,359,962	8,822,712
21849	American Automobile Ins Co	MO	468,296,528	255,720,827	212,575,701	122,307,754	124,830,105	13,626,302	6,468,333
10111	American Bankers Ins Co Of FL	FL	1,270,172,340	820,307,907	449,864,433	833,213,502	758,519,023	59,179,859	15,500,808
20427	American Cas Co Of Reading PA	PA	115,388,829	936,254	114,452,575	-	-	10,013,948	12,466,144
10391	American Centennial Ins Co	DE	28,998,179	10,548,625	18,449,554	356	2,228,173	(238,731)	-
19941	American Commerce Ins Co	OH	348,631,852	209,259,186	139,372,666	143,249,447	137,525,514	1,204,936	209,269

<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>
45934	American Compensation Ins Co	MN	89,668,208	43,127,704	46,540,504	19,864,236	22,452,784	3,204,191	37,832
10216	American Contractors Ind Co	CA	245,372,925	177,770,120	67,602,805	87,418,917	68,481,695	18,455,845	551,245
19690	American Economy Ins Co	IN	1,438,460,340	1,129,311,330	309,149,010	774,160,269	753,538,728	62,228,920	2,774,587
37990	American Empire Ins Co	OH	45,760,834	22,124,206	23,636,628	7,057,445	2,438,471	4,749,266	-
10819	American Equity Specialty Ins Co	CT	78,942,857	48,734,432	30,208,425	18,037,745	16,719,599	3,530,088	-
23337	American European Ins Co	NH	196,563,396	131,816,453	64,746,943	53,320,783	60,353,941	(4,818,500)	-
23450	American Family Home Ins Co	FL	451,926,619	321,714,177	130,212,442	214,253,127	219,834,278	1,066,575	1,915,478
43699	American Federation Ins Co	FL	19,873,582	4,466,488	15,407,094	-	281,355	347,291	58,672
24066	American Fire & Cas Co	OH	157,231,383	121,454,258	35,777,125	59,812,748	58,026,875	(38,738)	10,861,489
40398	American Fuji Fire & Marine Ins Co	IL	105,077,508	22,559,000	82,518,508	17,585	2,752,482	771,337	-
24376	American Gen Ind Co	IL	9,878,207	2,588,435	7,289,772	496,571	(1,651,672)	607,212	(573)
31208	American Gen Prop Ins Co	TN	56,862,223	16,337,104	40,525,119	20,371	3,818,280	(30,488)	-
26247	American Guar & Liab Ins	NY	215,450,215	59,154,814	156,295,401	-	-	(1,142,480)	18,847,452
13331	American Hardware Mut Ins Co	OH	333,588,639	231,251,812	102,336,827	115,279,741	124,179,770	(4,887,132)	773,273
39152	American Hlthcare Ind Co	DE	124,739,539	80,517,345	44,222,194	33,204,381	30,853,601	4,115,858	-
19380	American Home Assur Co	NY	25,392,496,030	19,979,324,971	5,413,171,059	7,393,220,770	7,388,441,209	361,165,487	4,078,035
17957	American Independent Ins Co	PA	101,732,832	68,237,043	33,495,789	37,932,596	39,383,267	2,857,342	-
21857	American Ins Co	OH	1,449,214,188	1,054,695,264	394,518,924	562,615,661	572,119,030	34,543,120	27,529,444
31895	American Interstate Ins Co	LA	903,396,577	627,058,473	276,338,104	232,358,355	184,800,900	25,880,558	6,434,646
30562	American Manufacturers Mut Ins Co	IL	11,326,964	215,690	11,111,274	-	267,225	230,013	(13,715)
16810	American Mercury Ins Co	OK	335,274,722	227,943,482	107,331,240	206,372,654	229,432,429	(14,545,760)	-
15911	American Mining Ins Co Inc	AL	35,533,807	2,958,619	32,575,188	(1)	-	3,003,474	1,993,721
23469	American Modern Home Ins Co	OH	908,788,100	636,107,935	272,680,165	376,926,638	386,756,227	7,435,812	4,312,976
38652	American Modern Select Ins Co	OH	104,027,469	81,146,100	22,881,369	39,676,505	40,710,051	2,448,383	-
22918	American Motorists Ins Co	IL	19,249,251	480,834	18,768,417	-	-	980,064	59,688
39942	American Natl Gen Ins Co	MO	99,258,381	30,220,970	69,037,411	21,785,448	23,170,333	287,976	-
28401	American Natl Prop & Cas Co	MO	1,107,184,828	720,945,152	386,239,676	578,833,085	670,174,852	(55,476,967)	52,325
12190	American Pet Ins Co	NY	10,127,289	78,818	10,048,471	68,637	471,825	(211,134)	654
19615	American Reliable Ins Co	AZ	321,191,886	221,335,717	99,856,169	174,549,582	185,545,748	(1,730,656)	1,479,141
19631	American Road Ins Co	MI	590,367,961	319,300,735	271,067,226	134,561,846	107,336,796	41,992,480	1,330,773
39969	American Safety Cas Ins Co	OK	191,102,129	117,911,630	73,190,499	18,408,114	22,165,199	2,994,929	27,663
42978	American Security Ins Co	DE	1,881,122,210	1,095,779,072	785,343,138	1,368,219,651	943,723,517	297,668,425	27,528,295
17965	American Sentinel Ins Co	PA	21,449,982	10,291,664	11,158,318	15,517,920	14,457,891	1,190,426	3,813
42897	American Serv Ins Co Inc	IL	73,923,003	52,254,347	21,668,656	38,065,745	43,276,063	(4,331,432)	-
41998	American Southern Home Ins Co	FL	94,079,050	69,261,784	24,817,266	31,741,204	32,568,044	315,887	(245)
10235	American Southern Ins Co	KS	95,852,475	59,413,690	36,438,785	36,258,387	34,225,503	3,770,422	1,515,423
19704	American States Ins Co	IN	2,077,124,323	1,535,875,738	541,248,585	1,050,646,083	1,022,659,706	95,920,773	3,607,207
19712	American States Ins Co Of TX	TX	23,643,129	2,200,027	21,443,102	-	-	933,152	-

Property and Casualty Companies - December 31, 2008

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	CAPITAL AND						NET PROFIT (LOSS)	MARYLAND PREMIUMS WRITTEN
			TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	TOTAL REVENUES	TOTAL EXPENSES			
37214	American States Preferred Ins Co	IN	211,346,277	162,336,760	49,009,517	110,594,324	107,648,386	10,217,777	948,949	
10872	American Strategic Ins Corp	FL	278,831,130	144,015,974	134,815,156	119,257,613	95,916,498	20,451,960	-	
31380	American Surety Co	IN	13,633,472	2,243,292	11,390,180	8,776,376	7,107,380	885,690	154,226	
40142	American Zurich Ins Co	IL	188,048,789	21,540,982	166,507,807	-	-	7,988,162	16,057,521	
27898	Americas Ins Co	LA	15,235,961	1,996,000	13,239,961	376,553	1,271,454	(318,271)	-	
30872	Amerin Guar Corp	PA	119,355,238	99,772,384	19,582,854	11,472,857	35,529,602	(39,694,086)	93,716	
12504	Ameriprise Ins Co	WI	47,495,888	270,075	47,225,813	-	315,169	1,617,927	-	
19488	Amerisure Ins Co	MI	622,385,409	445,122,535	177,262,874	167,730,890	164,414,785	11,679,438	150,755	
23396	Amerisure Mut Ins Co	MI	1,658,951,920	1,146,876,294	512,075,626	391,372,072	383,634,467	4,848,596	199,107	
27928	Amex Assur Co	IL	283,384,055	63,159,937	220,224,118	269,186,372	126,950,302	102,787,861	6,003,288	
42390	Amguard Ins Co	PA	269,061,009	210,577,214	58,483,795	70,084,195	58,372,615	334,819	1,307,926	
19976	Amica Mut Ins Co	RI	3,582,231,857	1,672,630,969	1,909,600,888	1,318,365,615	1,202,043,042	112,656,080	22,207,421	
37656	Anesthesiologists Pro Assur Co	FL	82,562,700	60,526,741	22,035,959	13,962,073	13,407,011	2,506,323	-	
30830	Arch Ind Ins Co	NE	21,623,088	141,148	21,481,940	-	240,957	527,925	-	
11150	Arch Ins Co	MO	1,563,183,065	986,171,777	577,011,288	306,648,650	303,177,363	22,274,815	15,683,022	
10348	Arch Reins Co	NE	1,142,493,497	376,485,511	766,007,986	88,462,280	99,704,351	10,031,230	-	
19860	Argonaut Great Central Ins Co	IL	141,865,257	62,630,867	79,234,390	-	525,862	1,065,665	1,072,477	
19801	Argonaut Ins Co	IL	1,385,285,128	1,096,566,645	288,718,483	244,687,520	265,742,414	20,279,280	656,313	
19828	Argonaut Midwest Ins Co	IL	74,784,557	25,586,131	49,198,426	-	-	1,707,304	1,052,051	
37680	ARI Cas Co	NJ	38,394,086	22,330,635	16,063,451	10,417,126	10,998,449	750,746	-	
13900	ARI Mut Ins Co	NJ	67,805,527	37,744,588	30,060,939	19,346,089	20,305,778	867,659	-	
41459	Armed Forces Ins Exch	KS	134,248,509	72,904,251	61,344,258	60,510,139	61,910,821	(3,887,897)	2,405,503	
24678	Arrowood Ind Co	DE	2,510,706,039	2,179,245,665	331,460,374	(850,352)	215,739,954	(101,319,166)	(31,336)	
10194	Artisan & Truckers Cas Co	WI	75,409,072	53,339,420	22,069,652	11,643,602	11,606,722	(595,535)	-	
21865	Associated Ind Corp	CA	178,762,805	103,016,351	75,746,454	48,923,101	50,339,212	3,781,929	1,502,839	
11240	Association Ins Co	GA	66,273,068	44,109,457	22,163,611	8,916,084	9,762,008	1,107,348	-	
19305	Assurance Co Of Amer	NY	30,830,372	12,148,112	18,682,260	-	-	(51,927)	4,707,093	
18287	Assured Guar Municipal Corp	NY	4,434,173,982	3,813,821,537	620,352,445	297,876,165	1,457,031,231	(800,732,229)	12,482,258	
41769	Athena Assur Co	MN	196,695,147	137,768,890	58,926,257	52,309,461	48,486,838	8,870,059	60,825	
20931	Atlanta Intl Ins Co	NY	36,015,596	19,483,853	16,531,743	10,810	(519,122)	595,145	-	
19895	Atlantic Mut Ins Co	NY	280,024,570	270,498,895	9,525,675	(905,824)	14,268,157	(2,637,925)	5,924	
27154	Atlantic Specialty Ins Co	NY	66,158,315	16,171,568	49,986,747	9,943,022	9,633,279	2,104,495	10,223	
22586	Atlantic States Ins Co	PA	445,379,189	262,975,596	182,403,593	215,475,643	206,531,235	18,412,955	6,722,565	
19062	Automobile Ins Co Of Hartford CT	CT	954,984,281	670,822,414	284,161,867	247,117,111	229,058,509	61,990,057	13,066,367	
10792	Avomark Ins Co	IN	11,244,804	362,469	10,882,335	-	-	405,553	-	
29530	AXA Art Ins Corp	NY	56,629,022	22,219,543	34,409,479	24,472,959	15,886,885	7,172,122	533,099	
33022	AXA Ins Co	NY	183,323,248	85,448,138	97,875,110	9,282,114	16,470,786	(5,215,103)	1,459,416	
16187	AXA Re Prop & Cas Ins Co	DE	39,798,658	12,830,866	26,967,792	-	3,985,472	(1,530,831)	-	

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	CAPITAL AND TOTAL					NET		MARYLAND PREMIUMS WRITTEN
			TOTAL ASSETS	TOTAL LIABILITIES	AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	PROFIT (LOSS)		
37273	Axis Ins Co	IL	674,884,013	260,698,756	414,185,257	71,685,304	82,512,432	13,794,715	6,242,762	
20370	AXIS Reins Co	NY	1,862,490,455	1,342,824,700	519,665,755	368,218,501	386,533,788	(62,595,431)	1,306,222	
24813	Balboa Ins Co	CA	2,581,547,121	1,326,491,888	1,255,055,233	1,484,350,076	984,558,219	392,520,146	11,921,181	
18538	Bancinsure Inc	OK	97,802,064	68,840,922	28,961,142	46,306,969	59,799,650	(7,542,152)	388,048	
13455	Bankers Independent Ins Co	PA	24,704,872	13,450,786	11,254,086	10,345,253	10,739,397	806,735	1,398,814	
33162	Bankers Ins Co	FL	110,143,824	68,842,367	41,301,457	46,055,179	43,069,601	4,137,427	385,098	
20591	Bankers Standard Fire & Marine Co	PA	135,804,502	81,867,420	53,937,082	28,131,443	23,156,396	6,048,436	-	
18279	Bankers Standard Ins Co	PA	315,446,730	192,298,452	123,148,278	65,640,032	54,031,012	13,229,740	963,464	
38245	BCS Ins Co	OH	221,788,448	81,231,426	140,557,022	111,972,061	109,395,239	6,904,214	2,740,121	
37540	Beazley Ins Co Inc	CT	199,301,750	87,757,661	111,544,089	34,033,643	36,476,511	718,272	2,404,588	
41394	Benchmark Ins Co	KS	82,510,653	42,112,587	40,398,066	11,868,131	11,038,463	1,874,491	306,602	
32603	Berkley Ins Co	DE	6,846,450,134	4,809,821,463	2,036,628,671	1,354,080,043	1,267,734,868	264,618,234	-	
38911	Berkley Natl Ins Co	IA	24,572,640	(75,360)	24,648,000	-	-	217,047	-	
29580	Berkley Regional Ins Co	DE	2,665,456,179	2,055,155,543	610,300,636	1,307,123,069	1,252,845,426	19,553,837	591,625	
13070	Berkshire Hathaway Assur Corp	NY	1,584,617,787	618,012,807	966,604,980	6,321,238	34,618,949	(23,724,129)	-	
20095	Bituminous Cas Corp	IL	741,842,974	504,419,643	237,423,331	220,400,993	205,944,277	(20,492,952)	2,176,039	
20109	Bituminous Fire & Marine Ins Co	IL	464,000,877	359,374,970	104,625,907	139,432,445	136,027,391	1,039,288	550,554	
40754	Blue Ridge Ind Co	WI	46,139,316	32,954,450	13,184,866	21,003,133	17,181,716	2,907,792	-	
24503	Blue Ridge Ins Co	WI	142,318,786	98,878,794	43,439,992	63,013,890	51,547,971	9,380,964	-	
27081	Bond Safeguard Ins Co	IL	63,476,556	44,765,084	18,711,472	29,690,665	24,761,954	3,761,564	937,661	
19658	Bristol W Ins Co	OH	179,884,613	144,172,485	35,712,128	21,274,355	20,510,174	6,041,960	-	
13528	Brotherhood Mut Ins Co	IN	312,428,301	181,748,355	130,679,946	157,455,968	147,236,332	8,100,524	8,947,592	
20117	California Cas Ind Exch	CA	540,945,993	236,261,612	304,684,381	156,912,231	159,819,463	2,983,078	7,277,964	
21946	Camden Fire Ins Assoc	NJ	67,087,345	2,704,829	64,382,516	-	22,000	(1,564,824)	469	
36340	Camico Mut Ins Co	CA	168,544,121	133,427,810	35,116,311	49,332,448	68,512,865	(13,029,068)	2,864,253	
10464	Canal Ins Co	SC	1,043,988,432	578,899,004	465,089,428	299,797,996	303,024,676	41,500,409	5,374,525	
30589	Capital City Ins Co Inc	SC	139,581,505	114,038,403	25,543,102	54,770,010	72,902,896	(11,421,843)	108,089	
20877	Capital Markets Assur Corp	NY	126,245,991	1,488,464	124,757,527	-	179,086	5,186,495	-	
10472	Capitol Ind Corp	WI	405,546,996	235,737,763	169,809,233	130,816,055	117,232,506	(13,197,593)	213,520	
21075	Cardif Prop & Cas Ins Co	TX	11,202,095	1,021,044	10,181,051	94,097	1,839,793	(1,283,501)	-	
10510	Carolina Cas Ins Co	IA	797,378,744	586,792,916	210,585,828	333,212,585	330,131,691	(3,306,852)	6,653,503	
40134	Castlepoint Natl Ins Co	IL	333,542,118	239,657,765	93,884,353	143,465,184	145,065,524	4,485,296	342,256	
11255	Caterpillar Ins Co	MO	323,578,180	214,679,479	108,898,701	69,626,411	53,206,912	12,915,892	474,769	
19518	Catlin Ins Co	TX	68,507,283	13,148,817	55,358,466	3,620,749	4,581,389	171,720	85,098	
19909	Centennial Ins Co	NY	99,490,013	90,207,428	9,282,585	(301,919)	4,766,726	(1,426,481)	(1,053)	
34274	Central States Ind Co Of Omaha	NE	222,709,816	30,250,068	192,459,748	48,585,447	46,825,057	13,381,991	750,215	
34649	Centre Ins Co	DE	266,164,660	215,104,297	51,060,363	168,554	5,491,235	2,060,792	-	
42765	Centurion Cas Co	IA	383,490,861	19,668,270	363,822,591	37,063,348	7,503,207	33,027,206	(629)	
20710	Century Ind Co	PA	1,111,084,028	1,086,084,028	25,000,000	5,033	111,709,843	(83,473,433)	-	

<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>
26905	Century Natl Ins Co	CA	503,493,023	279,968,981	223,524,042	154,663,916	114,857,027	23,497,690	225,958
25615	Charter Oak Fire Ins Co	CT	865,457,244	643,502,924	221,954,320	229,079,365	212,338,910	39,575,174	28,810,163
40258	Chartis Cas Co	PA	38,419,725	135,319	38,284,406	-	-	1,453,715	72,033,663
19402	Chartis Prop Cas Co	PA	4,125,709,073	2,669,045,691	1,456,663,382	955,932,094	964,609,797	170,894,395	3,833,887
10642	Cherokee Ins Co	MI	212,649,721	144,433,678	68,216,043	135,467,002	110,941,699	38,604	66,483
22810	Chicago Ins Co	IL	301,156,239	156,384,594	144,771,645	73,384,652	74,869,734	6,193,625	1,915,841
10499	Chrysler Ins Co	MI	223,296,495	118,574,570	104,721,925	121,534,737	98,668,126	25,475,381	2,139,013
12777	Chubb Ind Ins Co	NY	255,180,452	182,688,504	72,491,948	44,677,798	40,038,783	9,004,909	1,632,942
10052	Chubb Natl Ins Co	IN	201,357,531	129,041,028	72,316,503	44,677,798	40,038,783	8,837,272	21,577
10669	Church Ins Co	NY	47,494,793	29,950,064	17,544,729	1,201,751	7,701,221	(1,721,111)	-
18767	Church Mut Ins Co	WI	1,142,234,217	792,786,095	349,448,122	470,417,618	489,912,456	(2,966,333)	5,652,762
25771	CIFG Assur N Amer Inc	NY	306,035,605	2,924,792,305	(2,618,756,700)	22,372,633	438,631,808	(409,665,357)	-
22004	CIM Ins Corp	MI	17,753,768	2,186,334	15,567,434	-	-	433,012	-
28665	Cincinnati Cas Co	OH	297,501,111	34,817,770	262,683,341	-	-	15,745,277	4,411,092
10677	Cincinnati Ins Co	OH	8,636,086,821	5,275,789,114	3,360,297,707	3,008,321,776	2,998,804,445	194,311,312	39,487,449
20532	Clarendon Natl Ins Co	NJ	791,752,437	450,426,300	341,326,137	(8,068,116)	39,180,672	(122,429,647)	(95,198)
25070	Clearwater Ins Co	DE	1,283,449,946	647,917,586	635,532,360	39,197,789	114,502,583	3,021,358	-
10019	Clearwater Select Ins Co	DE	103,232,547	11,987,986	91,244,561	950,930	(812,307)	6,500,633	-
33480	Clermont Ins Co	IA	24,475,421	827,715	23,647,706	-	(1,586)	725,242	-
29114	CMG Mortgage Assur Co	WI	9,285,267	1,582,485	7,702,782	505,050	407,732	402,849	34,163
40266	CMG Mortgage Ins Co	WI	385,551,582	299,046,670	86,504,912	83,203,937	82,235,207	10,644,899	2,012,239
30112	CNL Ins Amer Inc	GA	29,010,931	9,532,969	19,477,962	12,887,031	12,977,294	77,147	-
31887	Coface N Amer Ins Co	MA	101,986,490	52,749,038	49,237,452	36,807,399	41,156,048	(942,396)	-
36552	Coliseum Reins Co	DE	618,869,596	188,399,907	430,469,689	(362,190)	1,835,287	(4,560,344)	-
10758	Colonial Surety Co	PA	32,670,856	20,061,914	12,608,942	8,692,005	6,560,637	2,202,165	232,715
36927	Colony Specialty Ins Co	OH	225,591,567	162,347,649	63,243,918	38,650,772	34,789,968	7,814,927	621,718
19410	Commerce & Industry Ins Co	NY	8,665,878,148	5,987,894,151	2,677,983,997	2,103,050,607	2,148,734,019	67,976,815	12,206,478
32280	Commercial Cas Ins Co	CA	182,158,607	115,568,553	66,590,054	1,253	6,798,318	2,626,064	-
38385	Commercial Guar Ins Co	DE	34,933,416	664,842	34,268,574	-	32,400	1,118,327	-
10220	Commonwealth Ins Co Of Amer	WA	54,001,588	30,317,654	23,683,934	11,601,056	14,001,331	138,913	225,138
10794	Companion Commercial Ins Co	SC	14,022,158	5,382,633	8,639,525	-	-	242,535	3,668,718
12157	Companion Prop & Cas Ins Co	SC	506,569,049	327,082,448	179,486,601	143,613,157	147,702,745	9,934,396	4,189,421
32190	Constitution Ins Co	NY	42,736,710	30,575,762	12,160,948	-	409,409	434,830	-
20443	Continental Cas Co	IL	38,649,524,338	30,830,559,889	7,818,964,449	5,548,449,903	6,608,335,324	459,462,057	113,885,821
39551	Continental Heritage Ins Co	FL	8,236,060	2,326,567	5,909,493	1,508,579	1,078,731	473,889	24,352
28258	Continental Ind Co	IA	47,876,500	27,057,936	20,818,564	15,550,475	12,087,276	1,940,015	1,093,259
35289	Continental Ins Co	PA	3,747,589,719	2,238,279,801	1,509,309,918	(60)	1,733,348	95,532,223	11,075,432
10804	Continental Western Ins Co	IA	256,553,914	169,026,562	87,527,352	-	-	1,582,404	362

Property and Casualty Companies - December 31, 2008

<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>
37206	Contractors Bonding & Ins Co	WA	213,947,889	115,839,257	98,108,632	75,792,965	59,967,646	15,797,291	195,187
20982	Country Cas Ins Co	IL	76,042,505	15,273,951	60,768,554	-	-	1,404,893	-
21008	Country Pref Ins Co	IL	94,365,020	77,861,933	16,503,087	-	-	966,334	-
10022	Countryway Ins Co	NY	62,387,481	42,304,194	20,083,287	34,189,540	39,258,454	(1,808,521)	-
26492	Courtesy Ins Co	FL	420,597,931	292,298,955	128,298,976	102,028,380	83,371,837	8,805,065	2,689,577
29033	Cranbrook Ins Co	TX	31,103,733	14,284,345	16,819,388	4,679,708	3,574,854	1,543,978	-
31348	Crum & Forster Ind Co	DE	45,110,286	32,207,311	12,902,975	8,804,275	9,462,075	285,645	339,879
24660	Cumberland Cas & Surety Co	FL	5,738,771	9,396,639	(3,657,868)	2,176	12,940	204,503	-
10448	Cumberland Ins Co Inc	NJ	86,923,341	65,858,536	21,064,805	27,531,003	23,504,838	2,278,985	604,689
13684	Cumberland Mut Fire Ins Co	NJ	249,351,930	109,185,462	140,166,468	85,920,816	84,283,064	2,791,017	6,961,558
10847	Cumis Ins Society Inc	IA	1,323,508,066	874,748,563	448,759,503	865,787,684	843,199,111	30,459,305	6,322,766
35483	Daily Underwriters Of Amer	PA	30,650,920	11,986,501	18,664,419	13,819,411	9,347,945	3,848,860	1,771,115
21164	Dairyland Ins Co	WI	1,213,138,075	741,248,994	471,889,081	321,881,297	331,785,871	44,015,886	2,073,856
32271	Dallas Natl Ins Co	TX	258,282,160	173,736,660	84,545,500	81,089,127	73,730,450	7,506,061	97,894
16624	Darwin Natl Assur Co	DE	690,460,275	434,961,950	255,498,325	207,012,229	159,281,783	36,482,728	2,248,220
16705	Dealers Assur Co	OH	59,210,179	26,559,910	32,650,269	11,214,255	4,484,606	5,269,805	246,505
37907	Deerbrook Ins Co	IL	21,918,740	140,717	21,778,023	-	-	796,721	12,138
37184	Deerfield Ins Co	IL	54,314,818	15,088,004	39,226,814	1,531,025	4,581,799	(1,286,362)	74,633
35408	Delos Ins Co	DE	539,667,000	339,199,080	200,467,920	224,790,874	222,753,150	(669,381)	4,871,398
40975	Dentists Ins Co	CA	216,421,086	88,348,277	128,072,809	37,268,527	33,244,409	7,608,842	-
42587	Depositors Ins Co	IA	104,549,811	72,296,059	32,253,752	-	-	1,246,166	2,121,263
12718	Developers Surety & Ind Co	IA	128,061,135	56,715,279	71,345,856	57,274,872	44,065,186	8,214,723	1,882,259
42048	Diamond State Ins Co	IN	165,059,577	52,275,256	112,784,321	9,377,923	12,250,136	1,414,769	793,217
23736	Direct Natl Ins Co	AR	20,085,133	13,202,023	6,883,110	13,136,308	13,644,619	402,881	-
36463	Discover Prop & Cas Ins Co	IL	145,539,640	94,238,527	51,301,113	25,252,843	23,407,439	5,058,455	6,185,655
34495	Doctors Co An Interins Exch	CA	2,011,894,805	1,226,198,389	785,696,416	499,926,491	340,248,314	72,691,309	26,412,035
13692	Donegal Mut Ins Co	PA	304,492,939	146,451,359	158,041,580	65,014,890	65,094,827	4,147,285	16,870,910
10724	Eastern Alliance Ins Co	PA	126,774,058	85,108,581	41,665,477	50,480,203	39,366,861	4,643,294	2,093,839
28649	Eastern Atlantic Ins Co	PA	45,527,081	17,617,676	27,909,405	5,488,373	5,292,087	(106,591)	-
14702	Eastguard Ins Co	PA	92,427,049	72,511,176	19,915,873	20,017,344	16,652,455	2,512,727	566,246
22926	Economy Fire & Cas Co	IL	378,747,409	15,986,244	362,761,165	-	-	16,542,756	-
38067	Economy Preferred Ins Co	IL	8,571,349	17,926	8,553,423	-	-	328,502	-
40649	Economy Premier Assur Co	IL	35,296,407	-	35,296,407	-	-	1,226,083	2,941,784
21261	Electric Ins Co	MA	1,250,575,618	900,532,648	350,042,970	425,269,097	434,685,615	14,303,337	5,790,953
21407	Emcasco Ins Co	IA	356,181,874	264,883,787	91,298,087	142,019,123	151,671,626	(345,998)	39,012
21326	Empire Fire & Marine Ins Co	NE	202,722,645	147,621,761	55,100,884	-	-	2,749,134	21,774,717
25402	Employers Assur Co	FL	453,694,821	358,312,516	95,382,305	67,146,315	62,481,357	(509,655)	773
11512	Employers Compensation Ins Co	CA	1,275,461,003	938,049,809	337,411,194	137,303,643	115,868,303	52,545,451	-

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	CAPITAL AND					TOTAL		NET PROFIT (LOSS)	MARYLAND PREMIUMS WRITTEN
			TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	REVENUES	EXPENSES	TOTAL	TOTAL		
20648	Employers Fire Ins Co	MA	92,956,242	39,847,368	53,108,874	24,857,555	24,083,198	(1,599,289)	5,793,626		
21458	Employers Ins of Wausau	WI	3,719,919,033	2,770,468,781	949,450,252	1,111,055,765	1,174,180,353	96,085,972	6,694,970		
21415	Employers Mut Cas Co	IA	1,994,712,847	1,270,954,752	723,758,095	656,908,142	706,391,054	(45,863,256)	482,967		
10346	Employers Preferred Ins Co	FL	448,888,712	271,532,623	177,356,089	105,854,049	97,485,117	12,089,217	526,362		
11252	Encompass Home & Auto Ins Co	IL	6,485,404	186,051	6,299,353	-	-	153,931	28,256,477		
15130	Encompass Ind Co	IL	23,322,372	1,003,246	22,319,126	-	-	615,519	42,521,906		
10358	Encompass Ins Co	IL	24,137,631	10,502,885	13,634,746	10,736,402	8,834,246	2,155,828	-		
10071	Encompass Ins Co Of Amer	IL	23,070,567	1,482,349	21,588,218	-	-	802,416	46,534,715		
10641	Endurance Amer Ins Co	DE	167,775,687	15,116,279	152,659,408	598,333	11,872,105	(6,379,520)	422,685		
11551	Endurance Reins Corp of Amer	DE	1,920,381,674	1,327,572,545	592,809,129	458,659,648	442,610,888	25,025,287	-		
26263	Erie Ins Co	PA	610,349,460	400,822,346	209,527,114	188,701,084	176,171,216	(10,022,636)	9,630,708		
16233	Erie Ins Co Of NY	NY	57,235,700	37,305,700	19,930,000	18,870,108	17,606,414	1,239,596	2,103,267		
26271	Erie Ins Exch	PA	9,148,629,196	5,102,639,395	4,045,989,801	3,566,450,478	3,329,635,970	(363,393,107)	450,589,226		
26830	Erie Ins Prop & Cas Co	PA	62,092,145	52,236,803	9,855,342	-	-	240,050	1,138,024		
37915	Essentia Ins Co	MO	52,582,423	13,627,975	38,954,448	4,437,481	7,784,505	(1,544,554)	1,897,449		
25712	Esurance Ins Co	WI	438,579,505	313,892,884	124,686,621	126,259,485	146,362,011	(5,502,497)	16,114,204		
21741	Esurance Ins Co of NJ	WI	19,763,766	10,212,631	9,551,135	90,850	2,455	505,345	-		
30210	Esurance Prop & Cas Ins Co	CA	103,814,934	70,986,759	32,828,175	22,400,143	18,293,677	7,533,055	-		
10120	Everest Natl Ins Co	DE	466,404,011	281,681,946	184,722,065	79,321,727	81,640,982	6,349,151	8,218,466		
26921	Everest Reins Co	DE	8,344,643,244	6,002,267,829	2,342,375,415	1,039,032,129	1,094,410,104	74,397,784	-		
17043	Everett Cash Mut Ins Co	PA	59,369,657	33,684,940	25,684,717	28,516,757	23,459,202	3,615,915	1,001,096		
12750	Evergreen Natl Ind Co	OH	50,052,086	18,239,273	31,812,813	10,823,421	8,495,567	1,941,577	494,780		
24961	Everspan Fin Guar Corp	WI	184,186,216	27,211,286	156,974,930	3,503,028	1,391,652	11,162,739	-		
39675	Excalibur Reins Corp	PA	276,403,015	241,934,729	34,468,286	793,306	25,242,371	(26,760,324)	-		
11045	Excelsior Ins Co	NH	56,153,662	11,845,641	44,308,021	-	-	2,038,127	7,729,989		
10003	Excess Share Ins Corp	OH	67,572,059	47,655,002	19,917,057	3,205,538	2,056,985	2,142,809	155,293		
35181	Executive Risk Ind Inc	DE	2,710,071,025	1,788,343,192	921,727,833	714,852,551	640,752,645	136,112,781	5,162,832		
21482	Factory Mut Ins Co	RI	8,602,605,288	3,868,394,188	4,734,211,100	2,324,358,045	2,292,945,415	(596,227,368)	22,134,201		
44784	Fairfield Ins Co	CT	26,399,234	7,275,470	19,123,764	-	1,788,198	(617,962)	-		
18864	Fairmont Ins Co	CA	40,155,318	14,526,642	25,628,676	(132,528)	837,177	1,577,253	-		
25518	Fairmont Premier Ins Co	CA	212,345,933	22,737,279	189,608,654	(203,891)	1,289,962	248,661	-		
24384	Fairmont Specialty Ins Co	CA	218,040,754	82,406,882	135,633,872	(683,032)	4,494,995	14,856,086	(4,286)		
21652	Farmers Ins Exch	CA	13,367,987,570	10,114,104,513	3,253,883,057	6,321,805,692	6,699,055,102	(32,028,834)	2,202		
13854	Farmers Mut Fire Ins Co of Salem Cn	NJ	91,042,071	58,888,035	32,154,036	30,445,043	27,274,501	2,486,504	409,698		
13897	Farmers Mut Hail Ins Co Of IA	IA	605,259,580	345,320,522	259,939,058	381,226,639	375,332,288	5,342,691	-		
10806	Farmers New Century Ins Co	IL	174,949,562	115,002,718	59,946,844	91,620,372	95,859,654	972,680	21,142,962		
41483	Farmington Cas Co	CT	983,165,956	714,723,048	268,442,908	266,974,631	247,450,068	44,118,159	5,236,884		
13838	Farmland Mut Ins Co	IA	367,077,351	214,979,999	152,097,352	152,399,315	162,928,824	1,985,096	45,334		
10178	FCCI Ins Co	FL	1,399,983,650	1,023,189,556	376,794,094	476,555,832	494,378,999	3,349,542	-		

<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>
20281	Federal Ins Co	IN	28,856,589,086	16,720,780,138	12,135,808,948	6,723,694,599	5,917,516,072	1,187,907,940	97,902,116
13935	Federated Mut Ins Co	MN	3,828,952,933	2,019,681,155	1,809,271,778	964,336,702	933,635,397	129,037,778	5,290,457
11118	Federated Rural Electric Ins Exch	KS	324,321,203	225,779,422	98,541,781	105,719,542	104,078,032	9,300,570	1,161,870
28304	Federated Serv Ins Co	MN	358,104,444	223,830,162	134,274,282	107,148,522	103,737,266	13,405,980	892,915
43460	FFG Ins Co	TX	149,322,481	110,034,173	39,288,308	405,194	5,773,810	1,617,928	-
35386	Fidelity & Guar Ins Co	IA	28,619,954	9,046,670	19,573,284	-	-	549,305	66,830
25879	Fidelity & Guar Ins Underwriters Inc	WI	86,491,879	51,382,634	35,109,245	18,037,745	16,719,599	3,637,646	11,465
25180	Fidelity Natl Ins Co	CA	258,210,749	121,585,612	136,625,137	137,680,511	153,532,972	(5,580,372)	302,812
16578	Fidelity Natl Prop & Cas Ins Co	NY	265,341,001	183,013,430	82,327,571	6,167,087	(8,781,945)	11,079,206	2,170,601
35009	Financial Cas & Surety Inc	TX	18,294,698	7,604,793	10,689,905	7,250,068	7,747,419	(105,344)	1,817,812
12815	Financial Guar Ins Co	NY	2,985,773,105	2,480,239,141	505,533,964	431,212,369	1,134,008,679	(560,618,142)	-
21873	Firemans Fund Ins Co	CA	10,673,023,155	7,811,393,427	2,861,629,728	3,669,232,581	3,738,739,879	116,702,842	45,474,860
21784	Firemens Ins Co Of Washington DC	DE	93,122,638	59,500,358	33,622,280	-	-	1,489,271	17,779,362
37710	First Amer Prop & Cas Ins Co	CA	83,567,598	41,508,609	42,058,989	39,966,999	34,308,437	4,064,071	1,320,017
29980	First Colonial Ins Co	FL	382,676,477	276,345,241	106,331,236	101,485,225	145,063,673	(16,836,463)	2,695,608
11177	First Fin Ins Co	IL	498,550,986	191,516,231	307,034,755	39,044,259	45,208,425	6,447,867	21,807
10676	First Guard Ins Co	AZ	12,630,205	531,160	12,099,045	8,103,714	6,005,603	1,629,991	473,449
38326	First Ind Of Amer Ins Co	NJ	4,977,380	957,818	4,019,562	2,911,394	3,718,071	(126,063)	309,627
33588	First Liberty Ins Corp	IL	47,456,214	25,781,134	21,675,080	11,110,558	11,741,803	937,119	10,584,869
24724	First Natl Ins Co Of Amer	WA	243,578,782	173,783,074	69,795,708	110,594,324	107,648,387	5,193,653	2,296,776
10859	First Nonprofit Ins Co	IL	115,250,142	62,960,806	52,289,336	36,494,805	36,057,659	1,814,914	2,363,618
33383	First Professionals Ins Co	FL	625,212,945	404,436,918	220,776,027	123,877,243	107,396,894	20,798,129	-
28519	First Sealord Surety Inc	PA	13,392,835	1,933,599	11,459,236	17,486,244	17,033,134	393,575	270,200
14699	First WA Ins Co Inc	DC	3,667,182	392,169	3,275,013	-	(457,943)	272,754	-
35585	Flagship City Ins Co	PA	19,394,483	9,358,644	10,035,839	-	-	300,045	5,849,602
33278	Florists Ins Co	IL	11,583,377	3,127,742	8,455,635	1,033,538	503,431	328,030	-
13978	Florists Mut Ins Co	IL	153,290,443	101,732,426	51,558,017	45,719,753	47,835,362	(217,810)	1,407,148
11185	Foremost Ins Co Grand Rapids MI	MI	1,919,240,013	1,335,860,295	583,379,718	1,306,152,696	1,401,527,929	(27,721,169)	9,532,282
11800	Foremost Prop & Cas Ins Co	MI	43,362,559	27,451,546	15,911,013	-	1,838,477	240,873	661,862
41513	Foremost Signature Ins Co	MI	56,635,729	38,290,879	18,344,850	-	3,180,768	453,364	-
10801	Fortress Ins Co	IL	50,709,170	30,155,256	20,553,914	2,932,578	3,365,108	73,821	198,292
13986	Frankenmuth Mut Ins Co	MI	948,800,874	634,579,811	314,221,063	401,190,367	457,305,695	(27,982,181)	-
22209	Freedom Specialty Ins Co	OH	8,732,238	-	8,732,238	-	-	1,201,836	-
21253	Garrison Prop & Cas Ins Co	TX	200,448,559	131,509,503	68,939,056	122,607,825	122,485,217	(869,495)	5,692,082
28339	Gateway Ins Co	MO	35,902,333	20,019,758	15,882,575	14,003,744	12,803,111	1,024,696	799,583
24414	General Cas Co Of WI	WI	1,207,983,773	670,107,942	537,875,831	409,572,185	335,050,415	172,484,581	806,697
18821	General Cas Ins Co	WI	161,433,823	115,225,589	46,208,234	73,512,895	60,137,213	10,858,771	-
30007	General Fidelity Ins Co	SC	731,247,502	352,412,790	378,834,712	244,036,495	265,070,544	(6,299,543)	(37,148)

<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>
24732	General Ins Co Of Amer	WA	2,302,042,774	1,854,423,971	447,618,803	1,271,834,736	1,237,956,494	74,041,694	2,824,202
22039	General Reins Corp	DE	14,446,149,055	5,509,301,032	8,936,848,023	645,168,803	692,155,939	300,151,858	503,450
39322	General Security Natl Ins Co	NY	316,727,373	219,303,732	97,423,641	4,487	15,260,293	(4,127,854)	-
11967	General Star Natl Ins Co	OH	344,869,744	102,611,966	242,257,778	25,108,726	22,279,151	8,842,276	882,740
11231	Generali Us Branch	NY	61,471,052	30,212,228	31,258,824	543,159	4,373,510	(1,773,233)	41,743
38962	Genesis Ins Co	CT	216,158,224	91,541,605	124,616,619	13,089,632	11,332,603	6,228,861	105,730
37095	Genworth Financial Assur Corp	NC	23,524,584	17,275,080	6,249,504	4,973,175	14,568,458	(6,980,764)	-
41432	Genworth Home Equity Ins Corp	NC	12,443,408	640,376	11,803,032	113,237	769,390	(313,559)	-
38458	Genworth Mortgage Ins Corp	NC	3,023,086,316	2,746,271,414	276,814,902	630,060,486	1,068,571,254	(295,883,876)	14,421,863
16675	Genworth Mortgage Ins Corp Of NC	NC	489,913,956	293,581,518	196,332,438	97,264,444	250,134,215	(106,676,639)	-
18759	Genworth Residential Mortgage Assur	NC	28,360,399	8,794,944	19,565,455	229,292	128,424	1,012,019	741
29823	Genworth Residential Mortgage Ins Co	NC	229,763,395	90,377,264	139,386,131	21,169,656	59,153,530	(27,745,464)	824,354
10799	Geovera Ins Co	CA	103,172,527	69,855,095	33,317,432	24,108,963	20,102,827	4,822,335	-
10182	Geovera Specialty Ins Co	CA	65,648,021	42,902,358	22,745,663	11,228,833	9,362,963	2,358,436	-
11282	Germantown Ins Co	PA	76,357,277	39,518,046	36,839,231	28,074,168	22,285,586	6,662,991	11,503
11266	Global Reins Corp US Branch	NY	266,643,129	221,622,663	45,020,466	(372,799)	10,262,479	784,471	-
11312	Globe Amer Cas Co	OH	9,201,161	799,898	8,401,263	-	-	249,984	-
11044	GMAC Ins Co Online Inc	MO	13,209,606	3,182,909	10,026,697	859,611	1,255,728	(2,693)	-
11145	Golden Ins Co RRG	NV	4,854,081	2,917,577	1,936,504	1,206,725	885,538	331,906	8,931
14044	Goodville Mut Cas Co	PA	120,055,221	50,674,252	69,380,969	57,941,030	48,318,666	6,123,314	314,769
43265	Gramercy Ins Co	TX	28,858,278	14,350,457	14,507,821	12,343,997	12,864,771	504,187	(365)
23809	Granite State Ins Co	PA	35,250,256	484,913	34,765,343	-	-	1,253,210	2,903,042
25984	Graphic Arts Mut Ins Co	NY	128,711,737	82,325,638	46,386,099	30,381,933	29,991,208	3,518,961	4,912,009
36307	Gray Ins Co	LA	333,677,543	236,717,781	96,959,762	86,363,026	86,264,029	8,037,225	11,221
26832	Great Amer Alliance Ins Co	OH	27,580,917	159,914	27,421,003	-	-	971,518	1,619,795
26344	Great Amer Assur Co	OH	16,784,872	8,012	16,776,860	-	-	407,386	7,226,080
39896	Great Amer Cas Ins Co	OH	11,819,942	15,384	11,804,558	-	-	423,897	-
10646	Great Amer Contemporary Ins Co	OH	10,599,141	2,259	10,596,882	-	-	255,551	-
16691	Great Amer Ins Co	OH	5,641,637,675	4,355,164,963	1,286,472,712	1,940,899,926	1,858,603,235	34,538,130	11,899,015
22136	Great Amer Ins Co of NY	NY	58,290,034	395,685	57,894,349	-	-	1,727,411	4,890,918
31135	Great Amer Security Ins Co	OH	17,343,346	1,530	17,341,816	-	-	437,939	-
33723	Great Amer Spirit Ins Co	OH	19,136,291	23,343	19,112,948	-	-	504,570	-
25224	Great Divide Ins Co	ND	149,260,902	80,371,094	68,889,808	24,032,366	18,800,546	4,884,055	605,579
18694	Great Midwest Ins Co	MI	45,649,203	11,758,311	33,890,892	4,689,029	3,409,547	472,711	-
20303	Great Northern Ins Co	IN	1,554,236,716	1,168,361,657	385,875,059	357,426,423	320,372,194	68,755,529	30,583,137
26654	Great Northwest Ins Co	IN	24,326,752	17,613,031	6,713,721	14,977,085	18,655,448	(2,482,830)	-
11371	Great West Cas Co	NE	1,472,475,325	1,100,354,654	372,120,671	585,379,843	562,355,595	(53,471,895)	650,496
22187	Greater NY Mut Ins Co	NY	809,757,735	452,665,989	357,091,746	186,608,688	176,231,977	26,404,134	3,623,565

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	CAPITAL AND						MARYLAND PREMIUMS WRITTEN
			TOTAL ASSETS	TOTAL LIABILITIES	TOTAL SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	
22322	Greenwich Ins Co	DE	901,898,678	457,388,173	444,510,505	177,773,649	157,173,063	22,550,668	8,299,414
36650	Guarantee Co Of N Amer USA	MI	175,492,202	62,629,773	112,862,429	16,842,132	17,896,225	3,107,557	473,454
11398	Guarantee Ins Co	FL	130,806,666	112,513,933	18,292,733	49,920,489	47,983,434	1,565,620	-
15032	Guideone Mut Ins Co	IA	1,010,863,395	650,791,658	360,071,737	304,786,145	307,703,650	8,633,390	2,820,454
14559	Guideone Specialty Mut Ins Co	IA	226,011,397	155,487,371	70,524,026	76,196,536	77,601,830	4,619,959	1,167,800
34037	Hallmark Ins Co	AZ	153,273,062	102,688,869	50,584,193	80,522,197	75,378,195	6,064,323	493,888
36064	Hanover Amer Ins Co	NH	16,769,763	693,773	16,075,990	-	-	743,924	2,024,732
17337	Hanover Fire & Cas Ins Co	PA	4,993,779	2,405,207	2,588,572	4,365,938	4,825,143	(283,242)	94,998
22292	Hanover Ins Co	NH	4,451,171,429	2,913,565,525	1,537,605,904	1,755,891,741	1,777,658,536	178,131,766	9,593,289
10829	Harbor Point Reins US Inc	CT	740,322,597	225,921,138	514,401,459	24,574,840	37,340,882	667,924	559
21806	Harbor Specialty Ins Co	NJ	131,755,306	103,254,409	28,500,897	(81,916)	(1,370,844)	5,724,461	(10,787)
26433	Harco Natl Ins Co	IL	321,731,891	191,482,364	130,249,527	80,211,018	87,950,626	(9,029,031)	851,864
23582	Harleysville Ins Co	PA	132,249,603	103,110,288	29,139,315	45,925,774	47,374,552	2,084,622	53,323
14168	Harleysville Mut Ins Co	PA	1,310,505,498	567,898,200	742,607,298	183,704,652	184,512,430	44,528,729	31,684,085
35696	Harleysville Preferred Ins Co	PA	691,477,877	546,702,107	144,775,770	241,110,313	245,527,663	4,669,474	5,439,319
26182	Harleysville Worcester Ins Co	PA	545,818,340	424,495,691	121,322,649	183,703,096	183,829,349	9,994,870	-
22357	Hartford Accident & Ind Co	CT	10,935,301,173	8,099,467,500	2,835,833,673	3,373,132,595	3,094,097,802	63,657,586	3,474,316
29424	Hartford Cas Ins Co	IN	2,105,667,528	1,268,363,660	837,303,868	567,520,014	520,573,200	106,963,470	58,344,271
19682	Hartford Fire In Co	CT	24,453,612,866	11,962,155,637	12,491,457,229	4,282,196,472	3,927,961,416	955,596,440	53,690,982
37478	Hartford Ins Co Of The Midwest	IN	355,996,368	115,844,341	240,152,027	51,592,729	47,324,837	22,704,387	36,098,670
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,111,728,398	669,175,518	442,552,880	628,079,971	494,630,272	(4,029,724)	1,080,735
29890	Hartford Steam Boil Inspec Ins Co CT	CT	96,636,695	50,259,290	46,377,405	30,134,500	13,743,314	15,134,276	18,769
30104	Hartford Underwriters Ins Co	CT	1,561,206,434	926,874,040	634,332,394	412,741,829	378,598,691	67,051,880	34,537,584
41343	HDI Gerling Amer Ins Co	IL	208,562,740	119,122,913	89,439,827	4,816,791	15,396,365	1,543,578	371,916
11530	Healthcare Providers Ins Exch	PA	102,437,479	70,025,540	32,411,939	23,463,280	21,871,159	1,555,852	3,453,901
32077	Heritage Cas Ins Co	IL	96,894,110	55,775,892	41,118,218	41,677,648	46,978,117	(1,913,675)	45,658
39527	Heritage Ind Co	CA	190,829,690	119,731,868	71,097,822	50,689,741	45,625,792	6,563,416	1,981,308
35599	Highmark Cas Ins Co	PA	219,380,292	122,501,020	96,879,272	77,357,034	54,785,618	19,329,349	196,503
10200	Hiscox Ins Co Inc	IL	68,108,348	16,743,940	51,364,408	10,080,472	9,084,990	2,005,023	65,697
17221	Homesite Ins Co	CT	132,497,729	85,176,508	47,321,221	64,318,373	64,124,874	2,055,675	-
13927	Homesite Ins Co Of The Midwest	ND	141,251,802	92,703,963	48,547,839	64,318,373	64,141,065	2,293,762	5,867,653
22578	Horace Mann Ins Co	IL	356,918,314	229,155,533	127,762,781	225,270,057	229,413,267	7,758,033	2,362,951
22756	Horace Mann Prop & Cas Ins Co	CA	168,949,442	106,980,073	61,969,369	115,628,592	115,836,123	4,329,407	1,214,620
10069	Housing Authority Prop A Mut Co	VT	153,488,566	64,774,386	88,714,180	38,455,659	25,227,739	12,371,722	1,498,079
38849	Houston Gen Ins Co	TX	28,361,262	10,856,248	17,505,014	779,060	339,302	1,129,032	-
28657	HSBC Ins Co of DE	DE	385,075,328	104,484,304	280,591,024	103,194,525	53,832,449	23,665,487	116,816
25054	Hudson Ins Co	DE	424,831,512	289,725,930	135,105,582	162,155,448	159,416,732	30,293,308	2,049,901
40223	ICM Ins Co	NY	10,930,651	5,765,990	5,164,661	5,621,511	8,221,418	(1,162,519)	-
29068	IDS Prop Cas Ins Co	WI	956,155,611	519,918,669	436,236,942	609,185,280	584,575,220	64,028,350	13,792,964

<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>
23817	Illinois Natl Ins Co	IL	59,820,234	231,867	59,588,367	-	-	1,822,682	2,927,335
11487	Imperial Cas & Ind Co	OK	30,905,144	19,001,522	11,903,622	7,658,615	7,414,950	816,691	76,688
43575	Indemnity Ins Co Of North Amer	PA	371,754,503	250,846,910	120,907,593	62,514,317	51,540,818	9,197,027	8,042,862
26581	Independence Amer Ins Co	DE	70,839,501	30,474,164	40,365,337	96,983,600	97,191,380	2,323,334	-
29831	Independent Mut Fire Ins Co	IL	26,758,152	2,504,030	24,254,122	5,986,355	5,627,554	992,702	164,592
14265	Indiana Lumbermens Mut Ins Co	IN	113,178,874	80,145,219	33,033,655	43,199,885	49,107,587	(8,486,044)	117,249
11738	Infinity Auto Ins Co	OH	12,663,584	2,128,204	10,535,380	922,451	898,836	490,104	-
21792	Infinity Cas Ins Co	OH	9,333,493	1,904,576	7,428,917	922,451	898,836	89,542	-
10061	Infinity Ind Ins Co	IN	7,003,109	991,192	6,011,917	922,451	898,836	249,818	-
22268	Infinity Ins Co	IN	1,385,995,178	960,824,518	425,170,660	909,536,631	886,154,357	34,139,767	598,030
38873	Infinity Security Ins Co	IN	8,046,102	1,020,528	7,025,574	922,451	898,836	324,971	-
20260	Infinity Select Ins Co	IN	7,102,005	991,251	6,110,754	922,451	898,836	175,774	-
31925	Infinity Specialty Ins Co	OH	10,022,958	996,799	9,026,159	922,451	898,836	412,391	-
12599	Infinity Standard Ins Co	IN	11,954,290	2,260,115	9,694,175	922,451	898,836	585,970	-
22195	Insurance Co Of Greater NY	NY	101,724,210	54,060,396	47,663,814	22,215,320	20,979,995	3,697,811	715,497
26700	Insurance Co Of IL	IL	33,128,513	360,441	32,768,072	-	-	1,089,283	-
22713	Insurance Co of N Amer	PA	718,804,135	471,116,949	247,687,186	156,285,793	128,646,614	27,638,668	648,363
19429	Insurance Co Of The State Of PA	PA	4,694,114,833	2,682,177,196	2,011,937,637	955,932,094	964,609,797	139,505,994	25,146,906
27847	Insurance Co Of The West	CA	825,553,208	451,078,211	374,474,997	275,161,643	267,968,707	(11,850,824)	43,599
22780	Integon Gen Ins Corp	NC	45,478,763	7,979,278	37,499,485	-	-	1,018,517	-
22772	Integon Ind Corp	NC	104,778,639	59,590,833	45,187,806	-	(376,751)	3,068,242	-
29742	Integon Natl Ins Co	NC	174,494,046	119,265,252	55,228,794	-	-	2,879,233	-
31488	Integon Preferred Ins Co	NC	29,903,156	17,856,072	12,047,084	-	-	125,398	-
11592	International Fidelity Ins Co	NJ	206,530,260	114,037,382	92,492,878	96,249,543	76,488,078	12,882,575	2,094,569
10749	Intrepid Ins Co	MI	37,547,227	14,153,048	23,394,179	(396,751)	(770,360)	(1,055,482)	39,868
23647	Ironshore Ind Inc	MN	72,915,660	14,219,892	58,695,768	882,679	2,584,552	725,479	375,000
11630	Jefferson Ins Co	NY	36,496,670	26,074,179	10,422,491	8,019,987	8,329,223	88,784	2,888,988
14354	Jewelers Mut Ins Co	WI	195,079,943	83,008,285	112,071,658	105,041,848	95,593,975	4,152,835	1,541,592
36781	John Deere Ins Co	IA	28,839,966	267,031	28,572,935	8,308	853,939	645,982	-
27138	Kemper Cas Ins Co	IL	21,449,567	10,017,058	11,432,509	(45,553)	(917,499)	1,084,321	-
10914	Kemper Independence Ins Co	IL	129,630,806	111,642,233	17,988,573	26,985,814	25,763,693	2,618,769	13,411,982
10885	Key Risk Ins Co	NC	69,653,916	46,299,023	23,354,893	-	1,659,149	(158,431)	497,234
11681	Keystone Ins Co	PA	383,819,102	265,564,320	118,254,782	191,949,718	202,520,758	(14,038,527)	18,420,296
13722	Knightbrook Ins Co	DE	30,874,444	5,830,022	25,044,422	374,404	2,247,475	511,535	651
26077	Lancer Ins Co	IL	641,639,035	508,628,405	133,010,630	145,493,316	142,237,549	31,616,046	5,537,080
35246	Laurier Ind Co	WI	25,538,053	11,043,050	14,495,003	2,636,107	3,662,713	(654,278)	-
13307	Lexon Ins Co	TX	90,435,727	51,209,324	39,226,403	55,733,588	29,991,800	19,664,810	3,453,263
42404	Liberty Ins Corp	IL	1,044,251,579	788,841,631	255,409,948	333,316,730	352,254,106	27,365,510	32,247,879

Property and Casualty Companies - December 31, 2008

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	MARYLAND PREMIUMS WRITTEN
19917	Liberty Ins Underwriters Inc	NY	143,350,547	54,246,536	89,104,011	-	-	4,289,620	1,611,728
23035	Liberty Mut Fire Ins Co	WI	3,569,946,982	2,601,953,831	967,993,151	1,111,055,765	1,174,180,353	101,998,574	140,395,118
23043	Liberty Mut Ins Co	MA	32,549,788,186	22,215,055,768	10,334,732,418	8,432,913,259	8,921,130,774	1,500,674,869	39,049,761
14486	Liberty Mut Mid Atlantic Ins Co	PA	18,157,280	3,369,503	14,787,777	-	-	698,791	-
33855	Lincoln Gen Ins Co	PA	386,704,142	307,476,182	79,227,960	208,443,138	307,437,415	(110,731,786)	2,740,626
11075	Lion Ins Co	FL	390,780,910	334,350,633	56,430,277	9,194,325	8,440,997	2,682,673	-
14400	Lititz Mut Ins Co	PA	185,557,381	66,314,231	119,243,150	60,580,058	63,826,697	5,454,754	1,553,544
36447	LM Gen Ins Co	IL	9,584,817	2,712,136	6,872,681	-	20,555	178,863	-
33600	LM Ins Corp	IL	73,861,799	53,481,112	20,380,687	22,221,115	23,483,607	664,137	1,214,170
36439	LM Personal Ins Co	IL	8,006,471	1,118,170	6,888,301	-	-	172,995	-
32352	LM Prop & Cas Ins Co	IN	128,825,751	62,391,603	66,434,148	43,028	(49,812)	4,651,249	-
14435	Lumber Mut Ins Co	MA	38,503,841	33,783,884	4,719,957	32,140	1,415,734	(520,919)	-
22977	Lumbermens Mut Cas Co	IL	1,407,872,250	1,294,700,035	113,172,215	7,846,810	161,753,950	(79,684,597)	3,588
23108	Lumbermens Underwriting Alliance	MO	336,085,680	242,292,731	93,792,949	78,942,784	85,441,890	(323,660)	298,384
35769	Lyndon Prop Ins Co	MO	447,345,077	304,014,233	143,330,844	74,137,485	74,996,821	23,488,268	3,550,146
10051	Lyndon Southern Ins Co	DE	25,129,506	11,977,938	13,151,568	17,029,505	16,029,804	861,609	1,209,209
10702	Madison Ins Co	SC	9,125,551	171,150	8,954,401	-	396,407	(37,167)	-
11054	Maiden Reins Co	MO	8,259,271	4,958	8,254,313	-	540	235,910	-
29939	Main St Amer Assur Co	FL	115,132,309	16,743,883	98,388,426	-	-	(9,510,668)	950,067
36897	Manufacturers Alliance Ins Co	PA	202,368,794	141,596,219	60,772,575	75,436,550	72,193,599	1,818,383	6,954,884
23876	Mapfre Ins Co	NJ	38,358,410	8,617,031	29,741,379	2,641	(1,501,802)	3,310,538	-
28932	Markel Amer Ins Co	VA	447,792,201	350,368,669	97,423,532	167,611,632	165,951,749	(16,532,383)	3,754,731
38970	Markel Ins Co	IL	616,621,319	524,644,996	91,976,323	238,064,849	263,987,382	(32,800,737)	6,116,755
22306	Massachusetts Bay Ins Co	NH	46,737,366	198,950	46,538,416	-	-	1,620,876	5,123,014
21296	Max Amer Ins Co	IN	20,034,382	10,133	20,024,249	-	35,584	2,139,250	-
12041	MBIA Ins Corp	NY	13,532,648,478	10,030,226,254	3,502,422,224	906,919,846	3,385,917,981	(1,412,755,555)	15,000
11843	Medical Protective Co	IN	1,938,168,156	1,306,485,683	631,682,473	343,846,447	308,099,470	70,566,413	16,729,759
33090	Medical Security Ins Co	NC	8,008,873	3,977,871	4,031,002	1,761,058	1,439,988	(196,331)	-
22241	Medmarc Cas Ins Co	VT	103,213,626	69,679,105	33,534,521	14,037,960	16,549,085	1,655,647	1,197,030
21229	Membersselect Ins Co	MI	218,860,603	87,389,074	131,471,529	66,737,467	73,774,810	911,040	-
11030	Memic Ind Co	NH	146,356,411	88,632,912	57,723,499	41,642,047	40,446,205	2,216,250	18,396
33650	Mendota Ins Co	MN	64,680,476	35,597,237	29,083,239	53,437,363	55,380,645	2,563,758	-
31968	Merastar Ins Co	IN	28,442,714	14,157,188	14,285,526	-	-	597,595	633,156
14494	Merchants Bonding Co a Mut	IA	76,431,216	22,882,920	53,548,296	29,769,515	20,646,003	6,476,459	1,039,712
23329	Merchants Mut Ins Co	NY	344,116,053	219,313,335	124,802,718	87,989,135	86,156,238	2,964,849	-
12901	Merchants Preferred Ins Co	NY	33,216,818	20,129,964	13,086,854	12,569,877	13,352,286	(134,411)	-
10502	Meridian Citizens Mut Ins Co	IN	25,338,924	16,758,127	8,580,797	6,668,129	7,492,689	(428,188)	6,761
23353	Meridian Security Ins Co	IN	61,462,479	30,819,950	30,642,529	(147,740)	(132,070)	(1,942,396)	337,376

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	CAPITAL AND					NET		MARYLAND PREMIUMS WRITTEN
			TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	PROFIT (LOSS)		
24821	Meritplan Ins Co	CA	183,993,166	99,162,552	84,830,614	64,536,960	42,806,880	18,091,307	5,734,488	
40169	Metropolitan Cas Ins Co	RI	50,406,609	569,867	49,836,742	-	-	2,245,851	3,639,152	
25321	Metropolitan Drt Prop & Cas Ins Co	RI	25,949,178	315,480	25,633,698	-	-	1,065,363	5,982,796	
39950	Metropolitan Gen Ins Co	RI	32,652,838	802,931	31,849,907	-	-	1,504,688	-	
34339	Metropolitan Grp Prop & Cas Ins Co	RI	402,631,073	102,609,476	300,021,597	-	(2,599,068)	12,113,146	13,987,483	
26298	Metropolitan Prop & Cas Ins Co	RI	4,855,641,812	3,093,307,069	1,762,334,743	2,984,212,917	2,725,942,806	272,769,966	8,151,411	
40150	MGA Ins Co Inc	TX	213,750,450	123,939,314	89,811,136	176,721,259	177,505,620	787,118	-	
22594	MGIC Assur Corp Gen Account	WI	9,802,787	120,782	9,682,005	256,461	286,672	299,070	-	
10682	MGIC Credit Assur Corp	WI	45,083,579	3,943,111	41,140,468	697,826	1,359,820	1,182,430	575	
18740	MGIC Ind Corp	WI	24,297,586	487,225	23,810,361	835	195,796	756,920	2,603	
10666	MGIC Mortgage Reins Corp	WI	32,235,287	13,687,317	18,547,970	2,189,690	1,644,744	1,557,099	-	
16470	MGIC Reins Corp	WI	396,980,338	288,265,982	108,714,356	68,595,445	227,072,141	(145,056,487)	-	
10252	MGIC Residential Reins Corp	WI	31,702,563	13,687,316	18,015,247	2,189,690	1,644,595	1,492,966	-	
38660	MIC Gen Ins Corp	MI	36,853,828	23,599,994	13,253,834	-	-	1,310,468	-	
38601	MIC Prop & Cas Ins Corp	MI	135,376,571	82,919,276	52,457,295	-	-	6,568,236	100,138	
21687	Mid Century Ins Co	CA	3,272,662,942	2,669,092,122	603,570,820	1,954,567,943	2,114,554,598	(32,798,856)	-	
23418	Mid Continent Cas Co	OH	703,198,554	493,556,249	209,642,305	227,670,267	128,961,102	61,397,159	239,383	
11932	Mid Continent Ins Co	PA	42,508,796	29,520,003	12,988,793	16,492,284	22,896,300	(3,218,208)	1,219,261	
23434	Middlesex Ins Co	WI	657,339,354	419,479,588	237,859,766	183,932,170	189,591,926	20,123,894	3,744	
14532	Middlesex Mut Assur Co	CT	251,546,273	195,633,349	55,912,924	93,510,481	98,876,440	(1,070,431)	6,806,630	
23612	Midwest Employers Cas Co	DE	326,472,431	201,526,255	124,946,176	29,052,565	30,439,368	5,055,624	2,523,534	
23574	Midwest Family Mut Ins Co	MN	108,658,095	74,830,834	33,827,261	60,661,612	60,375,532	498,371	-	
41653	Milbank Ins Co	SD	470,054,211	325,080,517	144,973,694	229,708,579	254,751,435	(8,695,822)	-	
14575	Millers Capital Ins Co	PA	116,862,117	75,416,010	41,446,107	40,711,488	39,939,848	3,273,162	12,909,733	
42234	Minnesota Lawyers Mut Ins Co	MN	107,897,342	64,898,460	42,998,882	28,796,370	35,194,318	(2,322,773)	729,332	
20362	Mitsui Sumitomo Ins Co of Amer	NY	700,079,141	470,617,783	229,461,358	140,078,170	126,870,425	14,859,833	651,856	
22551	Mitsui Sumitomo Ins USA Inc	NY	106,398,971	53,150,607	53,248,364	15,564,241	14,100,179	2,904,231	1,539,829	
32506	Monroe Guar Ins Co	IN	26,983,195	(16,202,026)	43,185,221	-	2,366	1,745,606	-	
29858	Mortgage Guar Ins Corp	WI	7,624,463,520	6,095,461,274	1,529,002,246	1,199,290,499	1,195,456,217	348,872,690	38,359,138	
22012	Motors Ins Corp	MI	5,407,464,314	3,715,100,779	1,692,363,535	2,700,063,350	2,370,011,404	325,428,693	658,482	
10205	Mountain Valley Ind Co	NH	48,784,481	36,060,831	12,723,650	9,436,529	8,240,677	460,535	-	
10227	Munich Reins Amer Inc	DE	16,355,173,043	12,808,528,181	3,546,644,862	2,137,606,935	2,550,208,617	(2,813,487)	-	
14664	Mutual Benefit Ins Co	PA	166,520,631	111,693,761	54,826,870	76,711,262	76,424,922	1,161,591	23,372,426	
11878	MutualAid eXchange	KS	30,808,997	13,157,129	17,651,868	13,611,364	18,370,509	(3,990,268)	20,995	
23663	National Amer Ins Co	OK	143,480,642	92,411,955	51,068,687	64,027,615	64,150,419	2,374,777	48,737	
11991	National Cas Co	WI	144,388,489	37,824,829	106,563,660	-	(41,336)	3,064,678	12,240,047	
10243	National Continental Ins Co	NY	235,600,719	183,502,093	52,098,626	120,567,568	134,689,687	2,737,541	-	
16217	National Farmers Union Prop & Cas	CO	239,465,040	143,821,841	95,643,199	135,283,840	129,470,078	4,857,550	89,632	
15679	National Fire & Ind Exch	MO	10,964,048	5,962,950	5,001,098	4,564,703	5,165,257	(330,866)	51,610	

<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>
20478	National Fire Ins Co Of Hartford	IL	141,414,958	30,020,356	111,394,602	-	-	9,861,673	13,612,116
42447	National Gen Assur Co	MO	38,089,456	18,992,474	19,096,982	-	-	871,891	5,373,216
23728	National Gen Ins Co	MO	96,443,613	61,058,198	35,385,415	25,676,247	25,816,522	(1,452,773)	112,660
20087	National Ind Co	NE	61,719,540,501	34,106,408,747	27,613,131,754	4,718,388,082	4,355,863,810	1,089,137,363	3,633,978
30155	National Ins Co Of WI Ins	WI	44,201,455	29,606,930	14,594,525	12,696,567	13,319,094	809,243	-
32620	National Interstate Ins Co	OH	730,057,838	539,924,332	190,133,506	215,268,332	189,036,789	7,611,037	5,199,309
20052	National Liab & Fire Ins Co	CT	1,055,650,404	508,905,942	546,744,462	208,097,334	137,505,202	79,462,843	1,095,466
23825	National Public Finance Guar Corp	NY	187,411,492	2,273,826	185,137,666	-	565,056	6,637,027	-
34835	National Reins Corp	DE	699,890,734	158,305,524	541,585,210	18,837	(386,047)	18,210,837	-
22608	National Specialty Ins Co	TX	28,535,755	12,377,479	16,158,276	9,270,869	8,532,046	743,199	198,854
21881	National Surety Corp	IL	622,268,717	389,978,004	232,290,713	195,692,404	199,622,429	15,682,150	9,807,402
20141	National Trust Ins Co	TN	25,369,503	(5,714,755)	31,084,258	-	134,288	473,916	-
19445	National Union Fire Ins Co Of Pitts	PA	33,706,843,733	21,881,420,678	11,825,423,055	7,265,083,916	7,331,034,460	1,369,744,900	86,738,371
26093	Nationwide Affinity Co of Amer	OH	48,053,876	37,052,361	11,001,515	10,939,893	13,233,349	(1,229,433)	-
28223	Nationwide Agribusiness Ins Co	IA	181,904,056	140,269,215	41,634,841	-	-	1,480,582	8,356,961
10723	Nationwide Assur Co	WI	65,253,081	9,786,386	55,466,695	-	-	2,080,306	1,127,863
23760	Nationwide Gen Ins Co	OH	60,493,131	39,876,244	20,616,887	-	-	5,639,968	81,132,207
25453	Nationwide Ins Co Of Amer	WI	197,555,257	107,435,905	90,119,352	-	-	4,248,890	11,805,385
23779	Nationwide Mut Fire Ins Co	OH	4,318,670,361	2,209,284,123	2,109,386,238	1,722,112,250	1,841,094,431	124,888,555	174,914,432
23787	Nationwide Mut Ins Co	OH	28,835,947,443	17,956,216,734	10,879,730,709	12,755,822,576	13,647,621,847	556,086,115	251,918,290
37877	Nationwide Prop & Cas Ins Co	OH	153,598,669	114,924,249	38,674,420	-	-	1,216,719	40,790,055
42307	Navigators Ins Co	NY	1,687,014,075	1,105,847,701	581,166,374	463,297,332	422,826,273	31,952,382	3,847,450
15865	NCMIC Ins Co	IA	456,380,678	321,404,221	134,976,457	82,695,828	57,536,137	10,877,411	694,179
24171	Netherlands Ins Co The	NH	460,107,121	339,895,749	120,211,372	179,438,244	174,080,626	8,890,274	19,272,377
21830	New England Ins Co	CT	298,943,886	12,213,722	286,730,164	216	411,063	6,718,569	-
23841	New Hampshire Ins Co	PA	4,585,584,395	2,933,505,866	1,652,078,529	955,932,094	964,609,797	76,537,986	27,337,723
12130	New South Ins Co	NC	68,294,303	40,163,001	28,131,302	-	-	805,190	-
16608	New York Marine & Gen Ins Co	NY	580,336,762	404,885,509	175,451,253	132,730,129	124,174,726	(32,440,674)	759,378
14788	NGM Ins Co	FL	1,787,822,996	1,180,331,590	607,491,406	812,569,207	768,951,322	9,294,132	12,169,346
27073	Nipponkoa Ins Co Ltd US Br	NY	235,121,467	155,641,356	79,480,111	53,707,965	48,477,932	9,101,341	31,335
31470	Norguard Ins Co	PA	381,096,128	288,532,831	92,563,297	100,086,728	83,418,261	12,163,915	2,547,772
29700	North Amer Elite Ins Co	NH	40,165,475	6,135,983	34,029,492	-	64,783	1,523,723	405,339
29874	North Amer Specialty Ins Co	NH	505,793,379	232,379,608	273,413,771	11,714,987	(18,309,079)	34,908,218	4,022,758
27740	North Pointe Ins Co	MI	111,226,065	78,893,785	32,332,280	60,626,964	71,240,125	(9,045,190)	281,456
21105	North River Ins Co	NJ	1,095,457,075	654,188,025	441,269,050	193,694,051	208,165,658	1,044,666	2,734,014
22047	North Star Reins Corp	DE	22,364,472	2,865,353	19,499,119	-	-	479,612	-
36455	Northbrook Ind Co	IL	39,133,605	264,775	38,868,830	-	-	1,521,373	(14,039)
38369	Northern Assur Co Of Amer	MA	284,255,397	132,489,467	151,765,930	82,858,517	80,277,213	(10,297,920)	3,308,958

Property and Casualty Companies - December 31, 2008

<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>
19372	Northern Ins Co Of NY	NY	36,404,635	7,461,826	28,942,809	-	-	468,035	4,868,034
24031	Northland Cas Co	MN	100,221,372	67,831,058	32,390,314	25,252,843	23,407,439	4,460,182	-
24015	Northland Ins Co	MN	1,166,855,891	606,040,385	560,815,506	220,060,493	203,979,110	71,062,628	3,355,558
23914	Northwestern Natl Ins Co Milwaukee	WI	60,070,880	55,570,345	4,500,535	-	(18,858,138)	8,909,070	-
11977	Northwestern Natl Ins Co Seg Acct	WI	58,468,640	53,968,105	4,500,535	796,269	4,159,019	(3,755,826)	-
42552	Nova Cas Co	NY	160,022,555	101,292,380	58,730,175	39,359,046	46,036,153	(5,453,991)	606,798
23248	Occidental Fire & Cas Co Of NC	NC	207,499,575	105,338,006	102,161,569	61,361,865	76,949,767	(13,072,588)	588,684
23680	Odyssey Amer Reins Co	CT	7,312,408,949	4,361,073,528	2,951,335,421	1,712,466,706	1,669,200,157	544,834,767	-
35602	Ohic Ins Co	OH	235,029,232	142,628,001	92,401,231	3,841,664	(12,718,536)	21,524,353	-
24074	Ohio Cas Ins Co	OH	4,869,258,495	3,833,853,459	1,035,405,036	2,033,633,437	1,972,913,757	53,170,039	22,241,839
24104	Ohio Farmers Ins Co	OH	1,422,604,392	347,052,798	1,075,551,594	148,277,730	147,505,727	6,800,540	50,484
26565	Ohio Ind Co	OH	99,728,929	54,561,378	45,167,551	47,324,160	43,822,938	3,115,387	442,508
24082	Ohio Security Ins Co	OH	15,119,831	1,468,250	13,651,581	-	-	422,972	1,921,505
40231	Old Dominion Ins Co	FL	26,297,000	147,525	26,149,475	-	-	(898,588)	465,294
17558	Old Guard Ins Co	OH	302,053,500	205,542,056	96,511,444	148,277,730	147,505,727	(1,936,570)	-
24139	Old Republic Gen Ins Corp	IL	999,174,439	743,964,597	255,209,842	209,221,953	205,979,554	(8,106,048)	1,844,766
35424	Old Republic Security Assur Co	AZ	109,351,408	50,820,543	58,530,865	45,642,679	61,152,727	(10,095,999)	-
40444	Old Republic Surety Co	WI	94,103,146	51,317,036	42,786,110	40,869,060	35,093,431	3,107,402	164,270
37060	Old United Cas Co	KS	371,985,783	213,938,491	158,047,292	78,287,821	52,667,069	22,107,465	248,315
34940	Omni Ind Co	IL	75,400,568	45,618,126	29,782,442	34,484,181	35,797,981	2,865,839	-
39098	Omni Ins Co	IL	169,435,632	90,010,065	79,425,567	68,663,723	71,595,965	8,081,082	(7,646)
20621	OneBeacon Amer Ins Co	MA	731,111,202	434,822,149	296,289,053	271,775,934	263,309,179	(59,340,010)	4,547,232
21970	OneBeacon Ins Co	PA	2,965,273,146	1,801,052,018	1,164,221,128	894,871,977	866,993,800	(25,158,789)	763,145
22748	Pacific Employers Ins Co	PA	2,446,274,268	1,644,657,821	801,616,447	556,377,418	457,982,277	107,503,649	793,831
20346	Pacific Ind Co	WI	5,687,697,888	3,855,961,363	1,831,736,525	1,535,602,290	1,388,547,422	244,228,640	8,971,319
37850	Pacific Specialty Ins Co	CA	227,644,817	107,358,559	120,286,258	123,048,707	123,551,723	(7,770,383)	46,354
10222	PACO Assur Co Inc	IL	45,747,646	25,098,863	20,648,783	10,662,176	13,708,397	(894,412)	-
11835	Paris Re Amer Ins Co	DE	276,904,770	123,861,931	153,042,839	18,013,380	26,380,666	(2,170,874)	-
28711	Park Ave Prop & Cas Ins Co	OK	92,006,456	75,653,621	16,352,835	11,487,922	11,122,424	1,734,676	62,887
10006	Partnerre Ins Co Of NY	NY	115,461,412	11,779,801	103,681,611	2,817,089	12,074,489	3,964,492	-
22250	Pathfinder Ins Co	CO	8,828,122	1,050,791	7,777,331	-	(203,960)	357,332	-
25755	Peachtree Cas Ins Co	FL	11,689,289	5,234,145	6,455,144	4,236,200	4,506,413	(16,294)	-
18139	Peak Prop & Cas Ins Corp	WI	35,968,897	19,765,350	16,203,547	-	(2,978,386)	2,425,317	-
18333	Peerless Ind Ins Co	IL	747,941,304	568,003,769	179,937,535	299,063,741	290,134,376	(164,634)	7,435,111
24198	Peerless Ins Co	NH	7,069,023,987	5,049,956,580	2,019,067,407	2,512,135,422	2,437,128,755	186,690,156	19,185,257
38474	Pegasus Ins Co	OK	11,091,313	3,480,961	7,610,352	4,919,241	4,422,522	705,304	5,543
14982	Penn Millers Ins Co	PA	181,552,661	138,725,918	42,826,743	78,501,701	82,193,085	(3,744,083)	1,848,998
32441	Penn Natl Security Ins Co	PA	657,889,957	444,459,262	213,430,695	228,128,972	222,554,915	18,001,863	4,092,491

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	CAPITAL AND TOTAL NET						MARYLAND PREMIUMS WRITTEN
			TOTAL ASSETS	TOTAL LIABILITIES	TOTAL SURPLUS	TOTAL REVENUES	TOTAL EXPENSES	NET PROFIT (LOSS)	
10673	Penn Star Ins Co	PA	170,385,621	99,605,622	70,779,999	32,657,857	29,282,199	4,239,345	1,535
21962	Pennsylvania Gen Ins Co	PA	394,061,637	265,919,845	128,141,792	165,717,033	160,554,409	(22,279,912)	(612)
14974	Pennsylvania Lumbermens Mut Ins	PA	306,466,132	217,532,684	88,933,448	101,944,286	108,354,616	(1,159,498)	2,525,450
12262	Pennsylvania Manufacturers Assoc Ins	PA	691,367,164	489,438,071	201,929,093	226,309,651	216,580,802	5,334,586	18,085,150
41424	Pennsylvania Manufacturers Ind Co	PA	212,073,774	141,860,853	70,212,921	75,436,550	72,193,599	2,200,701	5,531,766
14990	Pennsylvania Natl Mut Cas Ins Co	PA	1,038,867,888	611,712,448	427,155,440	290,243,596	287,128,401	17,078,975	29,161,015
12297	Petroleum Cas Co	TX	21,897,151	7,536,995	14,360,156	4,666,495	3,212,166	2,698,951	6,315
13714	Pharmacists Mut Ins Co	IA	187,286,078	132,996,385	54,289,693	88,550,388	88,280,682	1,870,412	553,194
18058	Philadelphia Ind Ins Co	PA	3,853,226,778	2,648,186,146	1,205,040,632	1,500,534,797	1,350,569,347	133,341,485	35,601,175
12327	Philadelphia United Fire Ins Co	PA	890,823	36,313	854,510	54,236	60,169	25,383	2,985
25623	Phoenix Ins Co	CT	3,573,050,806	2,402,859,318	1,170,191,488	901,887,265	835,979,958	219,527,216	15,982,274
26794	Plans Liab Ins Co	OH	87,739,182	37,149,809	50,589,373	5,522,700	5,401,208	726,397	-
18619	Platte River Ins Co	NE	158,142,141	128,419,659	29,722,482	28,032,013	25,438,652	(4,570,049)	1,587,520
30945	Plaza Ins Co	MO	20,672,516	10,458,511	10,214,005	4,391,125	4,963,340	(261,465)	-
10287	PMI Ins Co	AZ	535,241,027	471,899,394	63,341,633	92,988,415	257,276,288	(142,772,339)	-
18732	PMI Mortgage Assur Co	AZ	12,132,513	485,730	11,646,783	44,374	47,420	595,694	-
27251	PMI Mortgage Ins Co	AZ	3,503,804,387	3,041,665,554	462,138,833	676,400,975	1,788,105,789	(601,436,939)	25,386,665
14460	Podiatry Ins Co Of Amer	IL	266,042,013	190,999,480	75,042,533	85,406,366	79,312,077	7,543,381	3,141,769
37257	Praetorian Ins Co	PA	1,063,106,487	713,278,821	349,827,666	318,038,190	306,162,838	19,420,869	2,445,443
37869	Pre Paid Legal Cas Inc	OK	20,739,163	4,044,388	16,694,775	54,270,406	44,095,738	6,767,338	5,752
36234	Preferred Professional Ins Co	NE	310,275,388	184,985,490	125,289,898	60,257,434	32,751,351	22,998,452	1,876,694
15586	Preserver Ins Co	NJ	120,677,907	84,179,459	36,498,448	28,309,589	24,722,024	2,063,716	-
42226	Princeton Ins Co	NJ	962,872,321	703,349,346	259,522,975	173,677,926	165,577,781	5,580,096	-
38954	ProAssurance Cas Co	MI	1,116,367,313	804,462,605	311,904,708	132,008,454	99,096,996	49,797,190	-
33391	ProAssurance Ind Co Inc	AL	1,818,241,172	1,251,986,050	566,255,122	240,654,600	119,500,049	129,387,555	12,845,092
41149	ProAssurance Natl Capital Ins Co	DC	267,094,917	173,525,570	93,569,347	15,700,108	6,806,171	14,349,480	(62,945)
21903	Procentury Ins Co	TX	61,220,541	29,992,270	31,228,271	19,240,788	18,997,098	1,127,139	-
34312	Producers Agriculture Ins Co	TX	142,830,250	105,967,608	36,862,642	105,643,591	99,538,270	5,122,326	248,208
12513	Professional Liab Ins Co Of Amer	NY	42,081,668	26,233,879	15,847,789	19,086,570	26,417,130	(3,933,337)	-
11127	Professional Solutions Ins Co	IA	12,564,390	3,062,248	9,502,142	31,770	(83,284)	327,692	631
25585	Professionals Direct Ins Co	MI	59,210,802	40,501,648	18,709,154	21,041,991	26,704,041	(2,522,568)	197,866
11851	Progressive Advanced Ins Co	OH	165,941,825	110,576,361	55,365,464	148,103,373	139,975,308	7,965,745	63,028,621
24252	Progressive Amer Ins Co	FL	327,356,891	204,124,721	123,232,170	162,477,005	154,929,051	19,511,301	54,471,913
24260	Progressive Cas Ins Co	OH	4,835,148,009	3,620,642,966	1,214,505,043	3,980,686,624	3,795,761,727	52,939,949	19,592,066
42994	Progressive Classic Ins Co	WI	313,332,194	234,067,834	79,264,360	243,715,508	232,393,576	20,941,327	37,458,090
12879	Progressive Commercial Cas Co	OH	8,413,429	42,888	8,370,541	-	18,771	719,225	-
16322	Progressive Direct Ins Co	OH	3,011,551,795	2,127,579,598	883,972,197	2,869,502,847	2,712,021,594	(26,547,882)	51,885,554
24279	Progressive Max Ins Co	OH	249,983,810	175,210,218	74,773,592	222,155,059	209,962,675	17,565,442	-
38628	Progressive Northern Ins Co	WI	1,126,929,450	828,352,520	298,576,930	974,862,030	929,574,300	34,188,466	1,114,770

<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>
42919	Progressive Northwestern Ins Co	OH	1,092,789,112	795,529,463	297,259,649	974,862,030	929,574,300	38,880,880	-
37834	Progressive Preferred Ins Co	OH	589,946,621	424,665,379	165,281,242	487,431,015	464,787,150	61,804,415	-
32786	Progressive Specialty Ins Co	OH	1,061,138,660	471,753,725	589,384,935	568,669,518	542,251,675	(62,250,316)	10,540,126
34690	Property & Cas Ins Co Of Hartford	IN	222,357,031	115,666,346	106,690,685	51,592,729	47,324,837	17,737,813	14,109,895
12416	Protective Ins Co	IN	541,660,795	227,484,899	314,175,896	148,251,063	137,308,534	12,686,835	2,000,188
24295	Providence Washington Ins Co	RI	165,385,649	99,438,147	65,947,502	(424,175)	(23,664,769)	28,215,962	-
15059	Public Serv Mut Ins Co	NY	639,150,542	367,353,831	271,796,711	140,659,838	141,132,709	(1,640,378)	125,220
35157	Putnam Reins Co	NY	606,752,616	440,864,931	165,887,685	185,282,692	183,852,531	24,719,358	-
39217	QBE Ins Corp	PA	610,502,323	338,243,794	272,258,529	128,171,529	147,397,456	(4,385,427)	2,944,434
23752	Quanta Ind Co	CO	154,312,464	102,665,171	51,647,293	1,304,050	12,247,348	(11,995,250)	495
36250	Radian Asset Assur Inc	NY	2,324,644,537	1,359,262,226	965,382,311	235,892,630	281,717,974	5,448,058	-
33790	Radian Guar Inc	PA	4,252,185,565	3,854,586,585	397,598,980	668,609,105	1,797,352,355	(1,624,121,340)	18,278,828
38512	Rampart Ins Co	NY	77,927,623	52,763,534	25,164,089	(866)	9,095,582	(5,279,538)	-
37303	Redland Ins Co	PA	146,823,050	84,004,332	62,818,718	43,286,723	38,612,190	4,589,348	483,303
24449	Regent Ins Co	WI	212,008,811	148,572,917	63,435,894	94,516,027	77,318,930	13,598,153	231,378
37052	Regis Ins Co	PA	17,076,677	9,049,528	8,027,149	6,122,984	6,081,852	32,240	112,892
12475	Republic Franklin Ins Co	OH	86,198,235	49,121,903	37,076,332	18,229,161	17,994,917	2,415,793	6,741,450
22179	Republic Ind Co Of Amer	CA	858,026,594	565,155,446	292,871,148	198,302,628	162,219,639	41,795,199	22,843
43753	Republic Ind Co of CA	CA	41,216,636	17,369,745	23,846,891	6,133,071	5,017,102	1,350,517	-
28452	Republic Mortgage Ins Co	NC	2,000,738,863	1,902,993,964	97,744,899	471,149,833	958,484,348	(428,951,840)	13,709,871
32174	Republic Mortgage Ins Co Of FL	FL	49,976,470	45,293,391	4,683,079	8,100,890	16,557,233	(6,905,692)	-
31275	Republic Mortgage Ins Of NC	NC	643,769,488	551,890,671	91,878,817	113,256,516	291,211,228	(159,819,362)	-
31089	Republic Western Ins Co	AZ	237,657,390	133,815,239	103,842,151	27,564,596	29,864,604	6,724,085	353,165
43044	Response Ins Co	IL	80,088,611	27,221,246	52,867,365	22,619,730	26,455,777	1,699,284	721,337
20133	Response Worldwide Direct Auto Ins C	IL	44,738,123	34,171,254	10,566,869	33,175,624	38,788,847	(4,392,232)	-
26050	Response Worldwide Ins Co	IL	87,165,220	65,994,800	21,170,420	66,351,246	77,577,866	(9,062,877)	-
36684	Riverport Ins Co	MN	84,686,872	45,699,527	38,987,345	8,980,147	6,341,165	3,596,221	430,241
28860	RLI Ind Co	IL	43,162,953	4,716,855	38,446,098	457,391	305,243	1,584,262	-
13056	RLI Ins Co	IL	1,279,073,667	601,032,498	678,041,169	265,297,702	237,064,407	26,714,534	3,895,492
42706	Roche Surety & Cas Co Inc	FL	16,740,195	10,188,868	6,551,327	2,313,942	1,592,350	534,189	25,625
35505	Rockwood Cas Ins Co	PA	258,961,441	168,906,445	90,054,996	47,644,980	35,214,486	11,826,216	5,985,525
22314	RSUI Ind Co	NH	2,490,912,606	1,489,045,561	1,001,867,045	646,328,884	515,825,422	7,023,659	9,366,533
39039	Rural Comm Ins Co	MN	4,387,472,080	4,065,133,798	322,338,282	377,023,605	376,798,278	18,762,202	-
23132	RVI Natl Ins Co	CT	13,623,785	456,710	13,167,075	14,085	801,691	(409,869)	-
24740	Safeco Ins Co Of Amer	WA	3,952,233,208	3,182,407,771	769,825,437	1,824,806,360	1,776,198,433	163,816,762	41,471,592
39012	Safeco Ins Co Of IL	IL	640,773,622	481,173,923	159,599,699	276,485,812	269,120,979	18,768,330	10,419,696
11215	Safeco Ins Co Of IN	IN	21,765,420	8,747,780	13,017,640	-	-	451,525	-
24759	Safeco Natl Ins Co	NH	216,446,165	159,278,894	57,167,271	110,594,324	107,648,386	10,806,117	-

Property and Casualty Companies - December 31, 2008

<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>
11123	Safety First Ins Co	IL	15,212,144	2,680,961	12,531,183	941,508	861,581	(48,335)	5,006
15105	Safety Natl Cas Corp	MO	1,903,801,250	1,372,894,664	530,906,586	296,358,007	304,334,354	46,098,870	5,388,108
12521	Safeway Ins Co	IL	339,907,829	95,907,489	244,000,340	142,209,608	140,806,102	16,181,500	-
40460	Sagamore Ins Co	IN	148,220,847	38,930,666	109,290,181	30,876,147	31,597,200	6,094,661	-
15580	Scottsdale Ind Co	OH	32,323,322	14,301,138	18,022,184	-	-	595,783	1,819,226
22535	Seaboard Surety Co	NY	159,235,183	20,503,298	138,731,885	907,060	(2,524,366)	7,844,224	14,313
15563	SeaBright Ins Co	IL	736,933,751	461,232,182	275,701,569	248,644,135	212,512,871	24,397,585	1,604,331
25763	Seaton Ins Co	RI	77,061,627	73,732,886	3,328,741	(9,844)	23,189,380	(21,321,407)	-
10054	Securian Cas Co	MN	59,355,536	11,986,111	47,369,425	16,195,679	17,014,363	(521,921)	17,451
22233	Select Ins Co	TX	67,892,845	989,219	66,903,626	-	-	2,264,841	-
17752	Select Risk Ins Co	PA	30,948,667	21,693,358	9,255,309	13,537,536	13,464,664	(648,874)	396,662
12572	Selective Ins Co Of Amer	NJ	2,241,169,265	1,789,486,505	451,682,760	751,004,306	739,945,792	51,500,660	31,444,915
19259	Selective Ins Co Of SC	IN	422,127,316	340,503,346	81,623,970	136,546,238	134,538,650	9,400,914	9,837,978
39926	Selective Ins Co Of The Southeast	IN	321,414,371	253,952,004	67,462,367	106,202,630	104,641,173	8,747,772	17,201,337
26301	Selective Way Ins Co	NJ	918,872,565	755,867,859	163,004,706	318,607,886	313,923,517	20,827,605	62,645,894
33545	Seminole Cas Ins Co	FL	48,854,761	39,041,446	9,813,315	35,980,896	40,795,159	(900,510)	6,831,580
10936	Seneca Ins Co Inc	NY	331,883,980	186,124,763	145,759,217	98,006,198	74,458,927	31,871,668	2,333,852
11000	Sentinel Ins Co Ltd	CT	195,581,403	69,140,502	126,440,901	30,955,637	28,394,902	3,775,519	29,815,649
12870	Sentruity Cas Co	TX	21,158,058	6,615,219	14,542,839	799,304	140,644	1,095,695	227,528
28460	Sentry Cas Co	WI	165,530,652	106,501,092	59,029,560	45,983,042	47,397,982	828,390	114,387
24988	Sentry Ins A Mut Co	WI	5,368,629,109	2,561,811,389	2,806,817,720	1,011,626,935	1,042,755,598	(24,698,579)	2,045,958
21180	Sentry Select Ins Co	WI	680,637,980	456,075,283	224,562,697	183,932,170	189,591,926	19,895,431	7,861,843
22985	Sequoia Ins Co	CA	182,554,708	112,412,086	70,142,622	84,287,191	79,094,458	4,849,461	-
23388	Shelter Mut Ins Co	MO	2,123,174,424	883,454,514	1,239,719,910	899,984,382	1,049,684,708	(52,331,371)	-
26557	Shelter Reins Co	MO	222,632,448	84,009,247	138,623,201	68,344,578	61,680,726	10,909,996	-
11126	Sompo Japan Ins Co of Amer	NY	795,085,076	412,929,112	382,155,964	58,885,989	51,076,185	35,838,516	1,446,396
37141	Southern Gen Ins Co	GA	55,423,052	34,019,873	21,403,179	47,304,626	55,829,959	(4,414,535)	-
19216	Southern Ins Co	TX	27,935,316	1,598,670	26,336,646	2,125,236	2,933,247	326,740	-
22861	Southern Pilot Ins Co	WI	12,204,249	3,187	12,201,062	-	-	724,110	(9,848)
15709	Southern States Ins Exch	VA	33,036,908	19,608,075	13,428,833	12,064,822	11,456,992	671,418	1,346,435
20613	Sparta Ins Co	CT	280,417,762	26,358,174	254,059,588	9,962,489	24,716,522	(2,147,566)	156,883
24767	St Paul Fire & Marine Ins Co	MN	19,162,959,762	12,796,453,285	6,366,506,477	4,700,530,731	4,353,636,482	849,383,463	21,477,700
24775	St Paul Guardian Ins Co	MN	75,468,940	49,196,166	26,272,774	18,037,745	16,719,599	2,930,906	1,111,253
41750	St Paul Medical Liab Ins Co	MN	197,123,746	137,747,291	59,376,455	52,309,461	48,486,838	8,755,361	-
24791	St Paul Mercury Ins Co	MN	265,279,961	201,619,300	63,660,661	72,150,981	66,878,397	10,601,165	7,368,065
19224	St Paul Protective Ins Co	IL	509,379,819	275,504,470	233,875,349	104,618,923	96,973,675	22,640,788	185,979
19070	Standard Fire Ins Co	CT	3,653,337,339	2,346,058,799	1,307,278,540	873,076,873	809,228,600	217,795,674	173,179,985
42986	Standard Guar Ins Co	DE	199,887,930	118,665,875	81,222,055	128,048,763	114,898,650	9,213,736	247,772

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	CAPITAL AND						NET PROFIT (LOSS)	MARYLAND PREMIUMS WRITTEN
			TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	TOTAL REVENUES	TOTAL EXPENSES			
18023	Star Ins Co	MI	567,519,208	367,630,001	199,889,207	164,375,700	153,334,231	27,178,854	2,071,103	
40045	Starnet Ins Co	DE	170,250,823	60,616,765	109,634,058	14,027,900	11,967,172	5,750,729	1,707,168	
38318	Starr Ind & Liab Co	TX	288,646,736	73,508,426	215,138,310	5,849,443	14,928,998	(2,230,343)	-	
19530	State Auto Natl Ins Co	OH	98,569,114	33,114,615	65,454,499	42,559,132	44,079,560	1,170,261	2,618,108	
25127	State Auto Prop & Cas Ins Co	IA	1,728,387,302	1,243,953,242	484,434,060	799,728,098	884,148,170	(39,838,981)	45,021,395	
25135	State Automobile Mut Ins Co	OH	1,911,444,526	687,583,317	1,223,861,209	255,715,062	270,470,246	31,970,651	16,053,982	
25143	State Farm Fire & Cas Co	IL	25,815,803,088	17,631,156,110	8,184,646,978	12,209,534,226	15,184,089,973	(1,192,569,144)	408,792,532	
25151	State Farm Gen Ins Co	IL	4,497,241,533	2,582,444,516	1,914,797,017	1,655,700,770	1,778,894,017	47,974,585	-	
25178	State Farm Mut Auto Ins Co	IL	92,017,548,273	38,743,596,762	53,273,951,511	31,584,063,002	33,805,015,141	1,036,014,532	657,933,971	
12831	State Natl Ins Co Inc	TX	183,267,027	72,989,320	110,277,707	60,260,649	55,458,300	4,244,958	4,692,055	
10952	Stonebridge Cas Ins Co	OH	298,465,716	170,547,027	127,918,689	123,783,758	115,792,967	14,291,022	3,731,254	
22276	Stonewall Ins Co	RI	88,519,416	29,985,125	58,534,291	-	8,103,496	(606,725)	-	
10340	Stonington Ins Co	TX	454,522,025	325,908,594	128,613,431	178,548,222	175,856,114	8,826,286	933,516	
40436	Stratford Ins Co	NH	174,162,301	116,130,672	58,031,629	21,308,980	20,927,882	3,493,554	455,999	
11024	Strathmore Ins Co	NY	46,605,275	27,037,107	19,568,168	11,107,660	10,489,998	1,679,151	1,844,391	
10909	Sun Surety Ins Co	SD	12,222,166	6,803,824	5,418,342	2,407,778	1,606,042	648,861	10,573	
12220	Superior Ins Co	FL	5,692,885	8,993,813	(3,300,928)	-	237,322	(6,766,963)	-	
25364	Swiss Reins Amer Corp	NY	14,401,937,876	10,248,435,660	4,153,502,216	1,929,318,944	2,133,473,193	(4,752,072)	-	
20311	Syncora Guar Inc	NY	3,520,849,262	5,920,540,921	(2,399,691,659)	279,669,172	5,023,364,544	(4,815,622,807)	1,496,037	
12866	T H E Ins Co	LA	172,499,173	118,443,496	54,055,677	43,929,654	48,096,050	2,326,350	806,893	
22683	Teachers Ins Co	IL	275,127,531	182,034,740	93,092,791	197,364,370	202,071,576	1,281,152	2,828,680	
42376	Technology Ins Co Inc	NH	483,218,265	336,519,508	146,698,757	102,386,998	92,252,586	7,680,143	3,978,550	
23280	The Cincinnati Ind Co	OH	75,624,740	10,091,048	65,533,692	-	-	2,496,191	3,394,863	
25496	TIG Ind Co	CA	27,171,211	3,288,033	23,883,178	-	-	882,349	-	
25534	TIG Ins Co	CA	1,955,977,905	1,281,998,596	673,979,309	17,597,448	140,121,519	311,548,985	-	
13242	Titan Ind Co	TX	259,629,392	107,479,320	152,150,072	-	-	1,082,070	12,440,896	
32301	TNUS Ins Co	NY	57,351,213	8,278,616	49,072,597	5,366,891	7,972,437	(301,079)	-	
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,690,588,787	1,087,314,954	603,273,833	317,259,933	226,490,868	100,076,353	4,158,159	
18031	Topa Ins Co	CA	191,819,398	130,648,654	61,170,744	89,973,378	93,089,404	4,879,505	3,005	
44300	Tower Ins Co Of NY	NY	876,099,840	652,923,260	223,176,580	248,495,262	217,004,421	23,988,555	338,883	
43702	Tower Natl Ins Co	MA	63,657,699	51,498,792	12,158,907	12,582,039	10,987,565	1,339,184	257,552	
37621	Toyota Motor Ins Co	IA	349,965,673	247,354,873	102,610,800	53,572,530	42,873,032	16,990,137	3,706,782	
38857	Traders & Gen Ins Co	TX	46,856,440	252,731	46,603,709	-	-	605,797	-	
41238	Trans Pacific Ins Co	NY	63,370,622	17,364,448	46,006,174	866,690	217,087	1,644,657	686	
28886	Transguard Ins Co Of Amer Inc	IL	194,941,142	125,401,165	69,539,977	55,679,859	54,787,740	(4,702,284)	391,017	
33014	Transport Ins Co	OH	40,270,026	25,572,637	14,697,389	-	6,534,919	(7,386,890)	-	
20494	Transportation Ins Co	IL	35,434,291	677,922	34,756,369	-	-	4,888,921	7,482,567	
28188	Travco Ins Co	CT	202,703,331	135,345,422	67,357,909	48,701,912	45,142,918	8,800,183	1,364,111	
19038	Travelers Cas & Surety Co	CT	14,960,247,470	9,737,459,572	5,222,787,898	3,673,284,945	3,438,826,425	759,118,810	6,377,023	

<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>
31194	Travelers Cas & Surety Co Of Amer	CT	4,096,243,572	2,361,267,253	1,734,976,319	1,321,520,473	747,014,667	511,786,193	36,567,234
36170	Travelers Cas Co Of CT	CT	309,579,395	223,824,797	85,754,598	84,777,403	78,582,116	13,966,192	-
19046	Travelers Cas Ins Co Of Amer	CT	1,810,305,794	1,310,672,801	499,632,993	492,430,447	456,445,057	86,457,481	6,505,441
40282	Travelers Commercial Cas Co	CT	330,368,855	239,167,809	91,201,046	84,777,403	78,582,116	15,907,482	-
36137	Travelers Commercial Ins Co	CT	319,424,579	230,991,094	88,433,485	84,777,403	78,582,116	14,842,285	8,238,621
27998	Travelers Home & Marine Ins Co	CT	239,178,264	171,758,622	67,419,642	48,701,912	45,142,918	8,473,873	39,476,964
25658	Travelers Ind Co	CT	20,788,130,051	12,825,885,953	7,962,244,098	4,203,115,356	3,893,026,067	1,250,009,097	47,693,552
25666	Travelers Ind Co Of Amer	CT	536,422,764	392,313,066	144,109,698	138,890,639	128,740,914	24,707,322	27,721,490
25682	Travelers Ind Co Of CT	CT	1,019,213,613	681,122,299	338,091,314	247,117,111	229,058,509	46,510,319	12,913,814
38130	Travelers Personal Ins Co	CT	188,581,914	129,505,159	59,076,755	48,701,912	45,142,918	8,545,248	-
36145	Travelers Personal Security Ins Co	CT	193,382,504	131,803,070	61,579,434	48,701,912	45,142,918	7,721,005	-
25674	Travelers Prop Cas Co Of Amer	CT	324,245,616	231,215,061	93,030,555	64,935,883	60,190,557	9,680,642	68,477,692
36161	Travelers Prop Cas Ins Co	CT	213,082,427	145,892,926	67,189,501	54,113,236	50,158,798	9,712,639	-
31003	Tri State Ins Co Of MN	MN	32,440,523	(147,165)	32,587,688	-	-	90,414	-
24350	Triad Guar Ins Corp	IL	1,047,039,591	959,012,162	88,027,429	238,424,766	830,928,579	(566,105,085)	2,755,219
41211	Triton Ins Co	TX	779,210,403	443,500,637	335,709,766	171,912,594	148,622,400	(5,504,832)	508,694
41106	Triumphe Cas Co	PA	22,064,346	7,357,597	14,706,749	4,484,757	3,986,386	365,868	-
21709	Truck Ins Exch	CA	1,917,014,497	1,488,690,019	428,324,478	946,742,663	1,002,925,299	(31,053,065)	10,098,726
27120	Trumbull Ins Co	CT	199,967,734	115,163,542	84,804,192	51,592,729	47,324,836	4,182,055	7,107,410
29459	Twin City Fire Ins Co Co	IN	647,947,671	346,731,050	301,216,621	154,778,186	141,974,509	38,796,759	57,869,312
37893	Ullico Cas Co	DE	202,837,071	113,441,655	89,395,416	53,925,334	53,925,196	2,429,003	331,619
41050	Underwriter For The Professions Ins	CO	268,172,366	179,858,797	88,313,569	15,399,269	3,803,658	16,597,196	-
25844	Union Ins Co	IA	94,703,340	67,547,526	27,155,814	-	-	842,220	9,274,846
36048	Unione Italiana Reins Co Of Amer	NY	77,564,415	46,743,695	30,820,720	5,370	6,144,790	(2,841,664)	-
36285	United Amer Ins Co	NY	8,330,088	2,539,375	5,790,713	(10)	182,792	(698,317)	-
36226	United Cas & Surety Ins Co	MA	11,863,188	7,960,575	3,902,613	2,991,713	2,442,353	595,445	-
11142	United Cas Ins Co Of Amer	IL	15,813,658	6,616,734	9,196,924	2,862,933	2,465,732	718,210	1,661,110
29963	United Farm Family Ins Co	NY	24,521,186	16,480,172	8,041,014	7,631,662	7,825,473	424,730	14,542,028
11770	United Financial Cas Co	OH	1,783,051,741	1,431,911,014	351,140,727	1,221,951,471	1,132,687,497	(978,405)	19,041,830
13021	United Fire & Cas Co	IA	1,220,964,372	667,906,336	553,058,036	386,431,897	435,627,053	(3,594,460)	15,477
16659	United Guar Comm Ins Co of NC	NC	262,453,157	229,755,634	32,697,523	44,958,465	53,166,230	5,332,338	-
26999	United Guar Mortgage Ind Co	NC	382,131,835	254,562,848	127,568,987	48,467,150	187,389,817	(81,375,021)	2,827,786
15873	United Guar Residential Ins Co	NC	2,535,262,743	1,429,483,369	1,105,779,374	459,019,524	1,244,927,389	(447,020,821)	21,761,926
16667	United Guar Residential Ins Co of NC	NC	1,228,437,114	1,028,868,053	199,569,061	228,625,128	1,118,519,023	(645,078,071)	1,558,703
11445	United Natl Cas Ins Co	IN	40,873,749	16,543,850	24,329,899	4,688,963	6,284,768	(322,804)	-
41335	United Natl Specialty Ins Co	WI	77,869,902	18,696,562	59,173,340	4,688,962	5,965,367	550,319	555
25941	United Serv Automobile Assn	TX	19,743,681,188	6,271,823,053	13,471,858,135	4,872,808,013	4,845,734,495	365,085,879	166,889,310
25887	United States Fidelity & Guar Co	CT	4,192,651,577	2,126,759,112	2,065,892,465	795,464,568	737,334,323	173,535,160	1,630,015

Property and Casualty Companies - December 31, 2008

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	CAPITAL AND					TOTAL		NET PROFIT (LOSS)	MARYLAND PREMIUMS WRITTEN
			TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	TOTAL REVENUES	TOTAL EXPENSES				
21113	United States Fire Ins Co	DE	3,050,714,220	2,107,435,309	943,278,911	669,124,903	719,117,727	458,359,045	6,786,922		
25895	United States Liab Ins Co	PA	476,887,792	195,382,372	281,505,420	76,277,888	59,318,238	19,585,657	3,247,989		
29157	United WI Ins Co	WI	295,605,787	219,483,441	76,122,346	84,798,637	75,230,871	6,745,112	29,274		
16063	Unitrin Auto & Home Ins Co	NY	172,816,713	144,763,633	28,053,080	39,987,631	44,246,159	(1,532,869)	16,912,106		
10226	Unitrin Direct Ins Co	IL	37,187,494	24,748,212	12,439,282	7,450,382	9,874,482	(927,910)	9,935,978		
10915	Unitrin Direct Prop & Cas Co	IL	52,806,358	40,026,916	12,779,442	17,040,033	19,837,711	(1,135,237)	237,081		
40703	Unitrin Safeguard Ins Co	WI	13,996,548	3,591,931	10,404,617	-	-	526,657	-		
42862	Universal Cas Co	IL	92,922,482	67,734,356	25,188,126	52,694,827	57,451,368	(2,553,544)	-		
32867	Universal Fire & Cas Ins Co	IN	8,502,020	2,432,923	6,069,097	2,230,797	2,138,927	228,605	5,639		
13200	Universal Surety Of Amer	SD	25,251,141	11,727,940	13,523,201	3,635,979	3,544,843	740,176	124		
41181	Universal Underwriters Ins Co	KS	446,536,971	97,766,050	348,770,921	-	-	8,546,067	14,402,029		
40843	Universal Underwriters Of TX Ins	TX	26,789,788	17,412,476	9,377,312	-	-	380,208	-		
29998	Upper Hudson Natl Ins Co	NY	5,896,685	242,689	5,653,996	459,212	675,882	(597,889)	-		
29599	US Specialty Ins Co	TX	1,161,323,548	848,190,665	313,132,883	362,258,633	332,489,625	31,647,242	7,099,653		
25968	USAA Cas Ins Co	TX	6,371,217,062	3,237,976,125	3,133,240,937	3,330,812,137	3,105,113,861	278,146,177	101,386,660		
18600	USAA Gen Ind Co	TX	443,923,300	305,325,325	138,597,975	272,723,984	295,384,972	(13,774,384)	11,432,600		
25976	Utica Mut Ins Co	NY	2,145,881,885	1,422,058,135	723,823,750	540,798,464	533,853,916	53,236,614	5,834,529		
26611	Valiant Ins Co	DE	65,491,261	14,422,827	51,068,434	2,125,177	13,799,451	(9,383,234)	14,187		
20508	Valley Forge Ins Co	PA	55,658,520	81,427	55,577,093	-	-	2,784,485	14,712,173		
21172	Vanliner Ins Co	MO	481,462,900	374,579,403	106,883,497	149,051,504	129,283,991	(11,018,974)	3,440,860		
10815	Verlan Fire Ins Co MD	NH	32,988,629	12,630,806	20,357,823	11,905,725	6,301,450	5,145,682	331,225		
42889	Victoria Fire & Cas Co	OH	400,607,622	338,433,227	62,174,395	77,073,362	87,457,082	(1,113,503)	232,248		
20397	Vigilant Ins Co	NY	388,738,999	236,105,166	152,633,833	44,677,798	40,038,783	9,422,610	13,550,451		
16632	Vinings Ins Co	SC	42,961,568	27,827,021	15,134,547	10,399,805	10,348,454	716,764	47		
40827	Virginia Surety Co Inc	IL	1,063,482,729	801,623,484	261,859,245	366,310,654	351,915,152	33,027,330	1,663,115		
26085	Warner Ins Co	IL	26,147,974	9,360,606	16,787,368	9,047,895	10,578,780	(670,752)	2,076,663		
32778	Washington Intl Ins Co	NH	112,244,867	51,462,242	60,782,625	8,174,540	4,623,455	7,082,262	976,698		
26069	Wausau Business Ins Co	WI	188,466,372	134,818,233	53,648,139	44,442,231	46,967,215	3,532,634	4,650,222		
26042	Wausau Underwriters Ins Co	WI	244,472,852	152,854,024	91,618,828	44,442,231	46,967,215	5,827,491	8,017,717		
25011	Wesco Ins Co	DE	146,540,754	109,373,511	37,167,243	11,680,451	4,508,472	5,109,156	235,925		
44393	West Amer Ins Co	IN	298,663,914	91,638,206	207,025,708	-	-	10,151,960	16,481,557		
21121	Westchester Fire Ins Co	NY	2,561,317,163	1,801,782,205	759,534,958	547,470,775	488,392,561	53,018,938	7,823,979		
27502	Western Gen Ins Co	CA	79,643,266	48,391,215	31,252,051	43,407,817	45,208,642	796,228	214,313		
13188	Western Surety Co	SD	1,209,592,869	654,955,447	554,637,422	427,712,877	305,531,235	108,542,697	6,928,383		
37770	Western United Ins Co	IN	135,336,097	53,151,402	82,184,695	27,678,873	27,084,088	7,762,593	-		
24112	Westfield Ins Co	OH	2,122,169,813	1,536,099,594	586,070,219	1,054,419,413	1,048,929,613	(3,928,909)	2,101,878		
39845	Westport Ins Corp	MO	8,047,015,368	6,235,743,036	1,811,272,332	257,912,562	281,936,522	365,584,685	5,048,116		
38776	White Mountains Reins Co of Amer	NY	2,504,998,540	1,796,227,208	708,771,332	616,716,180	751,169,398	(123,759,016)	-		

NAIC NO.	COMPANY NAME	STATE OF DOMICILE	TOTAL		CAPITAL	TOTAL	TOTAL	NET	MARYLAND
			ASSETS	LIABILITIES	AND SURPLUS	REVENUES	EXPENSES	PROFIT (LOSS)	PREMIUMS WRITTEN
25780	Williamsburg Natl Ins Co	MI	94,277,973	72,332,970	21,945,003	33,107,473	30,998,682	2,782,561	-
26166	Windsor Mount Joy Mut Ins Co	PA	43,480,174	17,211,058	26,269,116	15,969,877	12,576,745	3,095,426	3,647,362
31232	Work First Cas Co	DE	34,070,915	23,353,748	10,717,167	24,479,655	22,297,144	(28,319)	63,688
20273	WRM Amer Ind Co Inc	NY	61,887,183	1,056,103	60,831,080	-	595,105	(442,054)	-
40193	X L Ins Co Of NY	NY	210,270,309	143,077,021	67,193,288	44,443,413	39,293,353	5,866,856	-
24554	XL Ins Amer Inc	DE	647,687,352	399,339,858	248,347,494	148,144,707	130,977,816	4,365,779	5,699,082
20583	XL Reins Amer Inc	NY	5,277,621,542	2,958,514,360	2,319,107,182	962,940,601	851,356,148	130,095,089	-
37885	XL Specialty Ins Co	DE	577,093,085	395,342,932	181,750,153	88,886,825	78,586,695	15,086,275	30,936,515
24325	York Ins Co	RI	23,355,776	13,741,885	9,613,891	(59,885)	(3,340,909)	4,075,539	-
26220	Yosemite Ins Co	IN	411,562,157	97,481,795	314,080,362	61,015,042	32,041,648	44,539,775	438,625
30325	Zale Ind Co	TX	16,449,863	4,876,675	11,573,188	4,452,794	2,088,443	1,848,283	48,700
13269	Zenith Ins Co	CA	2,106,448,892	1,091,119,331	1,015,329,561	595,179,850	495,648,158	111,476,140	160,967
16535	Zurich Amer Ins Co	NY	29,634,470,173	23,394,639,772	6,239,830,401	5,117,039,303	5,254,487,095	249,082,795	81,872,664
27855	Zurich Amer Ins Co Of IL	IL	58,379,111	16,892,916	41,486,195	-	-	1,840,977	318,712
TOTALS			1,175,397,824,813	750,101,931,934	425,295,892,879	320,611,632,385	337,706,531,501	5,893,259,747	7,191,251,130
GRAND TOTALS			1,202,335,198,395	767,662,475,442	434,672,722,953	334,679,427,628	351,334,880,808	6,030,401,376	8,696,411,644

TITLE COMPANIES
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2008

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUM</u>
<u>DOMESTIC</u>									
50784	Security Title Guarantee Corp Baltim	MD	10,181,806	9,110,960	1,070,846	17,322,952	22,908,347	(3,844,536)	2,442,954
<u>Totals</u>			10,181,806	9,110,960	1,070,846	17,322,952	22,908,347	(3,844,536)	2,442,954

TITLE COMPANIES
FINANCIAL CONDITION FOR THE YEAR ENDING DECEMBER 31, 2008

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUM</u>
<u>FOREIGN</u>									
51411	American Guar Title Ins Co	OK	14,516,997	2,752,661	11,764,336	3,335,644	3,331,251	188,440	100,560
50229	Chicago Title Ins Co	NE	1,322,539,965	983,869,401	338,670,564	1,675,386,366	1,572,035,274	155,367,620	30,477,555
50026	Commerce Title Ins Co	CA	20,507,488	11,985,221	8,522,267	23,657,827	21,509,442	1,744,294	328,463
50083	Commonwealth Land Title Ins Co	NE	610,012,350	439,617,365	170,394,985	870,835,733	985,057,154	(117,599,113)	34,003,248
51209	Conestoga Title Ins Co	PA	15,563,961	7,415,995	8,147,966	12,376,465	17,612,217	(4,948,012)	1,358,770
51632	EnTitle Ins Co	OH	9,544,957	2,863,545	6,681,412	3,496,438	3,877,693	(118,162)	-
51586	Fidelity Natl Title Ins Co	CA	747,445,737	557,187,370	190,258,367	962,415,043	999,335,404	(16,031,015)	14,918,178
50814	First Amer Title Ins Co	CA	2,242,649,071	1,633,837,052	608,812,019	2,739,672,168	2,979,473,311	(61,071,305)	43,211,901
50369	Investors Title Ins Co	NC	96,658,268	56,056,429	40,601,839	61,126,176	67,846,487	(3,552,145)	433,202
51195	LandAmerica NJ Title Ins Co	NJ	42,971,938	8,936,752	34,035,186	27,109,524	27,543,666	967,615	-
50024	Lawyers Title Ins Corp	NE	729,325,929	620,204,966	109,120,963	1,175,082,138	1,379,053,105	(221,744,790)	13,826,656
50377	National Investors Title Ins Co	SC	6,120,836	621,784	5,499,052	2,147,436	2,296,834	46,515	-
51020	National Title Ins Of NY Inc	NY	22,550,810	12,229,712	10,321,098	36,319,120	34,578,783	1,329,669	-
51101	Nations Title Ins Of NY Inc	NY	21,234,855	8,341,135	12,893,720	811,937	746,596	1,003,480	-
50130	North Amer Title Ins Co	CA	75,898,391	30,503,632	45,394,759	70,658,460	69,087,251	2,672,111	2,607,324
50520	Old Republic Natl Title Ins Co	MN	579,370,204	434,646,175	144,724,029	619,543,858	636,740,191	(8,881,743)	7,382,051
50792	Southern Title Ins Corp	VA	25,676,923	17,674,037	8,002,886	44,696,759	55,400,698	(6,721,885)	1,434,877

Title Companies - December 31, 2008

<u>NAIC NO.</u>	<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>	<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES</u>	<u>CAPITAL AND SURPLUS</u>	<u>TOTAL REVENUES</u>	<u>TOTAL EXPENSES</u>	<u>NET PROFIT (LOSS)</u>	<u>MARYLAND PREMIUM</u>
<u>FOREIGN</u>									
50121	Stewart Title Guar Co	TX	818,319,621	486,054,812	332,264,809	1,243,599,633	1,273,226,628	(9,284,303)	30,188,332
50067	Ticor Title Ins Co	CA	222,068,157	172,742,447	49,325,710	291,864,209	294,939,524	6,414,737	952,654
51535	Ticor Title Ins Co of FL	NE	110,165,088	81,287,086	28,878,002	66,578,345	62,863,741	15,380,456	1,686,953
50016	Title Resources Guar Co	TX	30,290,978	16,138,708	14,152,270	113,094,513	107,080,536	4,159,256	2,578,004
51152	TransUnion Natl Title Ins Co	SC	15,790,628	5,860,977	9,929,651	4,534,200	4,737,340	136,263	67,438
51624	United Gen Title Ins Co	CA	15,676,521	-	15,676,521	155,274,371	202,575,256	(30,702,279)	2,395,106
50050	Westcor Land Title Ins Co	CA	24,060,299	15,064,764	8,995,535	47,110,465	48,425,333	(1,919,176)	-
Totals			7,818,959,972	5,605,892,026	2,213,067,946	10,250,726,828	10,849,373,715	(293,163,472)	187,951,272
Grand Totals			7,829,141,778	5,615,002,986	2,214,138,792	10,268,049,780	10,872,282,062	(297,008,008)	190,394,226

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: 2008 Total Complaints for Index: 307

Premiums Year: 2008 Total Premiums for Index: \$1,200,212,399

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	34789	21st Century Centennial Ins Co	0.00326	1	0	\$0
0	32220	21st Century N Amer Ins Co	0	0	0.00378	\$4,528,831
0	26620	AXIS Surplus Ins Co	0	0	0.00028	\$334,774
0	33898	Aegis Security Ins Co	0	0	0.00036	\$426,636
0	10014	Affiliated Fm Ins Co	0	0	0.00001	\$2,385
0	42579	Allied Prop & Cas Ins Co	0	0	0.00002	\$22,699
10.20754	19240	Allstate Ind Co	0.00978	3	0.00096	\$1,149,000
1.09922	19232	Allstate Ins Co	0.14007	43	0.12743	\$152,934,304
2.07958	17230	Allstate Prop & Cas Ins Co	0.01303	4	0.00627	\$7,519,767
0	21849	American Automobile Ins Co	0	0	0.00009	\$96,333
2.4041	10111	American Bankers Ins Co Of FL	0.00326	1	0.00136	\$1,626,180
0	20427	American Cas Co Of Reading PA	0.00326	1	0	\$0
0	23450	American Family Home Ins Co	0	0	0.00079	\$942,030
0	24066	American Fire & Cas Co	0	0	0.00033	\$391,759
0.32432	21857	American Ins Co	0.00326	1	0.01005	\$12,054,694
0	30562	American Manufacturers Mut Ins Co	0	0	0	-\$433
0	23469	American Modern Home Ins Co	0	0	0.00039	\$462,786
0	22918	American Motorists Ins Co	0	0	0.00001	\$303
0	42978	American Security Ins Co	0	0	0.00106	\$1,261,840
1.07772	19976	Amica Mut Ins Co	0.00652	2	0.00605	\$7,255,151
2.51953	41459	Armed Forces Ins Exch	0.00326	1	0.0013	\$1,551,673
0	21865	Associated Ind Corp	0	0	0.00007	\$82,166
0	19895	Atlantic Mut Ins Co	0.00326	1	0	-\$209
0	19062	Automobile Ins Co Of Hartford CT	0.00326	1	0	\$0
4.3762	24813	Balboa Ins Co	0.00978	3	0.00224	\$2,680,056
1028.90253	16039	Baltimore Equitable Society	0.01955	6	0.00002	\$22,798
0	18279	Bankers Standard Ins Co	0	0	0.00031	\$367,645
2.12571	13501	Brethren Mut Ins Co	0.02932	9	0.0138	\$16,552,358
0	20117	California Cas Ind Exch	0	0	0.0009	\$1,070,454
0	19909	Centennial Ins Co	0	0	0	-\$81
0	26883	Chartis Specialty Ins Co	0	0	0.00002	\$15,356
0	38989	Chubb Custom Ins Co	0	0	0.00001	\$2,407
0	18767	Church Mut Ins Co	0	0	0.00003	\$34,522
0	10677	Cincinnati Ins Co	0	0	0.00137	\$1,636,836
0	12157	Companion Prop & Cas Ins Co	0	0	0.00002	\$16,711
0.84873	13684	Cumberland Mut Fire Ins Co	0.00326	1	0.00384	\$4,606,306
4.16214	13692	Donegal Mut Ins Co	0.01629	5	0.00392	\$4,696,489
0	40649	Economy Premier Assur Co	0	0	0.00127	\$1,518,407
7.29844	21261	Electric Ins Co	0.00326	1	0.00045	\$535,661
3.73855	21326	Empire Fire & Marine Ins Co	0.00978	3	0.00262	\$3,137,171
0.7316	11252	Encompass Home & Auto Ins Co	0.00326	1	0.00446	\$5,343,780

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
1.41425	15130	Encompass Ind Co	0.01629	5	0.01152	\$13,821,848
0	10358	Encompass Ins Co	0.00326	1	0	\$0
1.35186	10071	Encompass Ins Co Of Amer	0.01955	6	0.01446	\$17,351,684
0.76998	26271	Erie Ins Exch	0.05864	18	0.07615	\$91,393,764
0	39020	Essex Ins Co	0	0	0.0002	\$237,376
0	17043	Everett Cash Mut Ins Co	0	0	0.00033	\$385,996
9.15416	31259	Farmers & Mechanics Mut Ins Assn of	0.00652	2	0.00072	\$854,145
0	16055	Farmers Mut Fire Ins Co of Dug Hill	0	0	0.00186	\$2,224,747
0	13854	Farmers Mut Fire Ins Co of Salem Cn	0	0	0.00011	\$126,473
0.37847	10806	Farmers New Century Ins Co	0.00326	1	0.00861	\$10,329,792
0.64808	20281	Federal Ins Co	0.00326	1	0.00503	\$6,032,436
19.52235	39306	Fidelity & Deposit Co Of MD	0.00326	1	0.00017	\$200,257
0	16578	Fidelity Natl Prop & Cas Ins Co	0	0	0.00038	\$449,910
0	21873	Firemans Fund Ins Co	0	0	0.00616	\$7,389,045
0	39640	Firemans Fund Ins Co Of OH	0	0	0.00003	\$34,089
0	37710	First Amer Prop & Cas Ins Co	0	0	0.00102	\$1,215,026
0	33588	First Liberty Ins Corp	0	0	0	-\$491
0	11185	Foremost Ins Co Grand Rapids MI	0	0	0.00235	\$2,815,337
0	11800	Foremost Prop & Cas Ins Co	0	0	0.00049	\$579,212
2.68199	14753	Frederick Mut Ins Co	0.01955	6	0.00729	\$8,746,111
0	21253	Garrison Prop & Cas Ins Co	0	0	0.0009	\$1,076,314
0	35882	Geico Gen Ins Co	0.00326	1	0	\$0
0	14044	Goodville Mut Cas Co	0	0	0.00007	\$75,126
0	23809	Granite State Ins Co	0.00326	1	0	\$0
0.37138	20303	Great Northern Ins Co	0.00326	1	0.00878	\$10,527,058
0	22187	Greater NY Mut Ins Co	0.00326	1	0	\$0
0	22292	Hanover Ins Co	0	0	0.00007	\$83,579
0	14141	Harford Mut Ins Co	0	0	0.00107	\$1,278,216
0	14168	Harleysville Mut Ins Co	0	0	0.0012	\$1,429,326
0	35696	Harleysville Preferred Ins Co	0	0	0.00137	\$1,643,910
0	29424	Hartford Cas Ins Co	0	0	0.00031	\$369,447
0	19682	Hartford Fire In Co	0	0	0.00006	\$68,561
2.26454	37478	Hartford Ins Co Of The Midwest	0.02281	7	0.01007	\$12,084,805
0	30104	Hartford Underwriters Ins Co	0	0	0.00009	\$98,496
5.33023	13927	Homesite Ins Co Of The Midwest	0.02606	8	0.00489	\$5,867,653
0	22578	Horace Mann Ins Co	0	0	0.00082	\$975,071
0	29068	IDS Prop Cas Ins Co	0	0	0.00221	\$2,651,809
1.70631	10914	Kemper Independence Ins Co	0.00652	2	0.00382	\$4,582,409
0.81626	11681	Keystone Ins Co	0.00326	1	0.004	\$4,789,522
0	19437	Lexington Ins Co	0	0	0.00023	\$265,595
0.98091	23035	Liberty Mut Fire Ins Co	0.03258	10	0.03321	\$39,855,795
3.27831	14400	Lititz Mut Ins Co	0.00326	1	0.001	\$1,192,532
0	28932	Markel Amer Ins Co	0	0	0.00016	\$188,551
0	22306	Massachusetts Bay Ins Co	0	0	0.00014	\$159,153
0	33189	Max Specialty Ins Co	0	0	0.00001	\$3,570
0	31968	Merastar Ins Co	0	0	0.00007	\$81,535
3.52537	24821	Meritplan Ins Co	0.01629	5	0.00462	\$5,544,790
0	39357	Metlife Ins Co of CT	0.00652	2	0	\$0
1.21735	34339	Metropolitan Grp Prop & Cas Ins Co	0.00326	1	0.00268	\$3,211,497

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	26298	Metropolitan Prop & Cas Ins Co	0	0	0.00567	\$6,802,624
2.36753	14613	Montgomery Mut Ins Co	0.01629	5	0.00688	\$8,256,497
0	14664	Mutual Benefit Ins Co	0	0	0.00418	\$5,015,212
0	11878	MutualAid eXchange	0	0	0.00002	\$14,413
1.62695	14788	NGM Ins Co	0.00326	1	0.00201	\$2,402,965
0	21881	National Surety Corp	0	0	0.0026	\$3,113,703
0.98716	23779	Nationwide Mut Fire Ins Co	0.07492	23	0.0759	\$91,088,298
0.68031	23787	Nationwide Mut Ins Co	0.00978	3	0.01437	\$17,240,036
0.45004	37877	Nationwide Prop & Cas Ins Co	0.00978	3	0.02172	\$26,061,447
7.34441	24074	Ohio Cas Ins Co	0.00326	1	0.00045	\$532,308
0	20346	Pacific Ind Co	0	0	0.00346	\$4,149,881
3.52708	14958	Peninsula Ins Co	0.01629	5	0.00462	\$5,542,109
0	14990	Pennsylvania Natl Mut Cas Ins Co	0	0	0.00347	\$4,153,919
0	13714	Pharmacists Mut Ins Co	0	0	0.00002	\$15,331
0	11264	Prime Ins Syndicate Inc	0	0	0.00001	\$1,529
0	34690	Property & Cas Ins Co Of Hartford	0	0	0.00001	\$4,473
2.75408	24740	Safeco Ins Co Of Amer	0.01955	6	0.0071	\$8,517,174
0	41297	Scottsdale Ins Co	0	0	0.00011	\$125,304
71.77717	12572	Selective Ins Co Of Amer	0.00326	1	0.00005	\$54,467
0	19259	Selective Ins Co Of SC	0	0	0.00001	\$10,997
2.88173	39926	Selective Ins Co Of The Southeast	0.01303	4	0.00453	\$5,426,591
1.45287	11000	Sentinel Ins Co Ltd	0.00326	1	0.00225	\$2,690,887
0	24988	Sentry Ins A Mut Co	0	0	0.00003	\$25,934
1.09388	19070	Standard Fire Ins Co	0.14007	43	0.12805	\$153,681,190
0	42986	Standard Guar Ins Co	0	0	0.0002	\$231,789
0	25127	State Auto Prop & Cas Ins Co	0	0	0.00866	\$10,382,819
0.24976	25143	State Farm Fire & Cas Co	0.05212	16	0.20868	\$250,457,229
0	25178	State Farm Mut Auto Ins Co	0.00326	1	0	\$0
3.91555	22683	Teachers Ins Co	0.00326	1	0.00084	\$998,453
0	12904	Tokio Marine & Nichido Fire Ins Co	0	0	0.00001	\$4,415
1.91918	25666	Travelers Ind Co Of Amer	0.00978	3	0.0051	\$6,111,203
0	21709	Truck Ins Exch	0	0	0.00013	\$148,666
4.72691	29459	Twin City Fire Ins Co Co	0.00978	3	0.00207	\$2,481,211
0.31913	25968	USAA Cas Ins Co	0.00652	2	0.02042	\$24,500,954
0	18600	USAA Gen Ind Co	0	0	0.00061	\$720,907
0	15792	Underwriters At Lloyds London	0.00652	2	0	\$0
10.43185	29963	United Farm Family Ins Co	0.00978	3	0.00094	\$1,124,294
0.27701	25941	United Serv Automobile Assn	0.00978	3	0.03528	\$42,339,522
0	16063	Unitrin Auto & Home Ins Co	0	0	0.00377	\$4,523,261
0	20397	Vigilant Ins Co	0	0	0.00517	\$6,202,442
0.94004	44393	West Amer Ins Co	0.00326	1	0.00347	\$4,158,888
0	37150	Western Heritage Ins Co	0.00326	1	0	\$0
0	24112	Westfield Ins Co	0	0	0.00001	\$3,935
7.3839	16098	Westminster Amer Ins Co	0.00978	3	0.00133	\$1,588,383
3.66037	26166	Windsor Mount Joy Mut Ins Co	0.00652	2	0.00178	\$2,136,117

PRIVATE PASSENGER AUTO

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2008 Total Complaints for Index: 1784

Premiums Year: 2008 Total Premiums for Index: \$3,540,108,001

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	34789	21st Century Centennial Ins Co	0	0	0.00002	\$56,781
20.82996	43974	21st Century Ind Ins Co	0.00057	1	0.00003	\$95,265
1.23212	32220	21st Century N Amer Ins Co	0.00337	6	0.00273	\$9,663,254
5.17774	36587	21st Century Natl Ins Co	0.00449	8	0.00087	\$3,065,999
0	23795	21st Century Pacific Ins Co	0	0	0.0002	\$696,126
0	20796	21st Century Premier Ins Co	0	0	0.00013	\$451,870
2.66354	10675	AAA Mid Atlantic Ins Co	0.00169	3	0.00064	\$2,235,038
4.85645	19399	AIU Ins Co	0.00617	11	0.00127	\$4,494,648
0	33898	Aegis Security Ins Co	0	0	0.00001	\$4,442
2.19705	35173	Agency Ins Co Of MD Inc	0.01066	19	0.00485	\$17,160,769
0	42579	Allied Prop & Cas Ins Co	0	0	0.00001	\$3,385
0	10212	Allmerica Fin Alliance Ins Co	0.00169	3	0	\$0
0.54356	19240	Allstate Ind Co	0.00393	7	0.00722	\$25,554,840
0.72631	19232	Allstate Ins Co	0.05662	101	0.07795	\$275,944,841
0.25199	17230	Allstate Prop & Cas Ins Co	0.00897	16	0.0356	\$125,996,965
0	19100	Amco Ins Co	0	0	0.00002	\$36,065
0	21849	American Automobile Ins Co	0	0	0.00035	\$1,209,184
5.19457	10111	American Bankers Ins Co Of FL	0.00113	2	0.00022	\$764,016
13.65718	23450	American Family Home Ins Co	0.00169	3	0.00013	\$435,895
0	43699	American Federation Ins Co	0	0	0.00002	\$56,378
0	24066	American Fire & Cas Co	0.00113	2	0	\$0
0	17957	American Independent Ins Co	0.00169	3	0	\$0
0	23469	American Modern Home Ins Co	0	0	0.0002	\$706,242
0	19615	American Reliable Ins Co	0	0	0.00002	\$51,122
0	42978	American Security Ins Co	0	0	0.00004	\$129,190
0	41998	American Southern Home Ins Co	0	0	0	-\$245
0	19704	American States Ins Co	0	0	0.00001	\$937
0	37214	American States Preferred Ins Co	0	0	0.00027	\$948,950
1.58366	19976	Amica Mut Ins Co	0.00617	11	0.0039	\$13,783,331
0	41459	Armed Forces Ins Exch	0	0	0.00009	\$291,609
0	19895	Atlantic Mut Ins Co	0	0	0	-\$706
1.99614	22586	Atlantic States Ins Co	0.00113	2	0.00057	\$1,988,211
3.79422	24813	Balboa Ins Co	0.00169	3	0.00045	\$1,568,993
20.34196	13455	Bankers Independent Ins Co	0.00729	13	0.00036	\$1,268,155
0	18279	Bankers Standard Ins Co	0	0	0.00009	\$310,053
0.89764	13501	Brethren Mut Ins Co	0.00393	7	0.00438	\$15,474,643
2.56328	20117	California Cas Ind Exch	0.00449	8	0.00175	\$6,193,211
0	10464	Canal Ins Co	0.00057	1	0	\$0
0	10510	Carolina Cas Ins Co	0.00057	1	0	\$0
0	19909	Centennial Ins Co	0	0	0	-\$984
1.10897	19402	Chartis Prop Cas Co	0.00057	1	0.00051	\$1,789,390

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	10677	Cincinnati Ins Co	0	0	0.00002	\$66,735
0	31240	Commonwealth Mut Ins Co of Amer	0	0	0.00002	\$43,471
0	10839	Countrywide Ins Co	0.00057	1	0	\$0
0	10448	Cumberland Ins Co Inc	0	0	0.00015	\$530,143
5.74109	21164	Dairyland Ins Co	0.00337	6	0.00059	\$2,073,856
163.47026	37907	Deerbrook Ins Co	0.00057	1	0.00001	\$12,139
0	42587	Depositors Ins Co	0	0	0.00001	\$5,120
0	42781	Direct Gen Ins Co	0.00057	1	0	\$0
0	13692	Donegal Mut Ins Co	0	0	0.00162	\$5,703,862
0	40649	Economy Premier Assur Co	0	0	0.00039	\$1,352,315
4.76372	21261	Electric Ins Co	0.00281	5	0.00059	\$2,082,794
0	21326	Empire Fire & Marine Ins Co	0.00057	1	0	\$0
0	20648	Employers Fire Ins Co	0	0	0	-\$78
0.09033	11252	Encompass Home & Auto Ins Co	0.00057	1	0.00621	\$21,969,060
1.44746	15130	Encompass Ind Co	0.01066	19	0.00736	\$26,047,674
0	10358	Encompass Ins Co	0.00057	1	0	\$0
0.87176	10071	Encompass Ins Co Of Amer	0.00617	11	0.00708	\$25,039,175
2.52648	26263	Erie Ins Co	0.00505	9	0.002	\$7,068,845
0.89911	26271	Erie Ins Exch	0.05606	100	0.06235	\$220,705,473
0	37915	Essentia Ins Co	0	0	0.00011	\$361,928
3.70748	25712	Esurance Ins Co	0.01682	30	0.00454	\$16,056,994
2.31117	10806	Farmers New Century Ins Co	0.00673	12	0.00292	\$10,303,187
0	20281	Federal Ins Co	0	0	0.00051	\$1,778,567
0	39306	Fidelity & Deposit Co Of MD	0	0	0.00001	\$471
0.82666	21873	Firemans Fund Ins Co	0.00169	3	0.00204	\$7,201,386
0.55693	33588	First Liberty Ins Corp	0.00113	2	0.00202	\$7,126,100
0	24724	First Natl Ins Co Of Amer	0	0	0.0001	\$331,296
1.47493	11185	Foremost Ins Co Grand Rapids MI	0.00113	2	0.00077	\$2,690,804
0	11800	Foremost Prop & Cas Ins Co	0	0	0.00003	\$82,650
0.90117	21253	Garrison Prop & Cas Ins Co	0.00113	2	0.00125	\$4,404,019
0.19167	41491	Geico Cas Co	0.00225	4	0.0117	\$41,412,960
0.59455	35882	Geico Gen Ins Co	0.05214	93	0.08769	\$310,400,541
0.43469	22055	Geico Ind Co	0.01122	20	0.0258	\$91,302,255
0.45401	22063	Government Employees Ins Co	0.03364	60	0.07408	\$262,249,551
0	26344	Great Amer Assur Co	0	0	0.00001	\$2,234
0	20303	Great Northern Ins Co	0	0	0.00159	\$5,622,760
0	22292	Hanover Ins Co	0	0	0.00009	\$307,316
1.22508	14168	Harleysville Mut Ins Co	0.00113	2	0.00092	\$3,239,572
5.34325	22357	Hartford Accident & Ind Co	0.00057	1	0.00011	\$371,378
1.66042	19682	Hartford Fire In Co	0.00113	2	0.00068	\$2,390,202
2.1457	30104	Hartford Underwriters Ins Co	0.00673	12	0.00314	\$11,097,766
6.15504	22578	Horace Mann Ins Co	0.00225	4	0.00037	\$1,289,588
11.43615	22756	Horace Mann Prop & Cas Ins Co	0.00393	7	0.00035	\$1,214,619
0.8936	29068	IDS Prop Cas Ins Co	0.00281	5	0.00314	\$11,103,273
0	22268	Infinity Ins Co	0	0	0.00017	\$598,030
0	22780	Integon Gen Ins Corp	0.00113	2	0	\$0
1.64321	40720	Interstate Auto Ins Co Inc	0.00281	5	0.00171	\$6,038,088
1.84531	10914	Kemper Independence Ins Co	0.00449	8	0.00244	\$8,602,850
4.01604	11681	Keystone Ins Co	0.01458	26	0.00363	\$12,846,889

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	42404	Liberty Ins Corp	0	0	0.00101	\$3,544,042
0.20182	23035	Liberty Mut Fire Ins Co	0.00449	8	0.02223	\$78,662,331
0	23043	Liberty Mut Ins Co	0.02635	47	0	\$0
0	35769	Lyndon Prop Ins Co	0	0	0	-\$1,266
0	10051	Lyndon Southern Ins Co	0	0	0.00004	\$110,278
2.08866	29939	Main St Amer Assur Co	0.00057	1	0.00027	\$950,067
0	28932	Markel Amer Ins Co	0	0	0.00008	\$266,692
0	34800	Maryland Automobile Ins Fund	0.03588	64	0	\$0
0	19356	Maryland Cas Co	0	0	0.00001	\$2,252
0	22306	Massachusetts Bay Ins Co	0.00057	1	0	\$0
3.6067	31968	Merastar Ins Co	0.00057	1	0.00016	\$550,189
0	24821	Meritplan Ins Co	0	0	0.00005	\$175,001
3.81698	40169	Metropolitan Cas Ins Co	0.00393	7	0.00103	\$3,639,152
2.32176	25321	Metropolitan Drt Prop & Cas Ins Co	0.00393	7	0.0017	\$5,982,796
0.37256	34339	Metropolitan Grp Prop & Cas Ins Co	0.00113	2	0.00301	\$10,652,748
4.96595	26298	Metropolitan Prop & Cas Ins Co	0.00113	2	0.00023	\$799,190
4.38912	14613	Montgomery Mut Ins Co	0.01626	29	0.00371	\$13,111,218
1.18819	14664	Mutual Benefit Ins Co	0.00281	5	0.00236	\$8,350,411
8.07128	14788	NGM Ins Co	0.00393	7	0.00049	\$1,720,987
3.32377	42447	National Gen Assur Co	0.00505	9	0.00152	\$5,373,216
0	23728	National Gen Ins Co	0	0	0.00004	\$112,660
0	20087	National Ind Co	0.00057	1	0	\$0
0	32620	National Interstate Ins Co	0	0	0.00001	\$25,903
0	19445	National Union Fire Ins Co Of Pitts	0.00057	1	0	\$0
3.51881	10723	Nationwide Assur Co	0.00113	2	0.00032	\$1,127,863
0.73376	23760	Nationwide Gen Ins Co	0.01682	30	0.02292	\$81,132,207
3.52993	25453	Nationwide Ins Co Of Amer	0.01178	21	0.00334	\$11,805,268
0.66371	23779	Nationwide Mut Fire Ins Co	0.01009	18	0.01521	\$53,816,680
0.93212	23787	Nationwide Mut Ins Co	0.0527	94	0.05653	\$200,114,760
1.83197	37877	Nationwide Prop & Cas Ins Co	0.00281	5	0.00153	\$5,415,951
0	12122	New Jersey Manufacturers Ins Co	0.00057	1	0	\$0
2.51165	24074	Ohio Cas Ins Co	0.00617	11	0.00246	\$8,690,718
0	40231	Old Dominion Ins Co	0	0	0.00014	\$465,294
0	39098	Omni Ins Co	0	0	0	-\$7,646
0	21970	OneBeacon Ins Co	0	0	0	-\$115
0	20346	Pacific Ind Co	0	0	0.00017	\$597,338
0	37850	Pacific Specialty Ins Co	0	0	0.00001	\$7,489
3.73579	16128	Paramount Ins Co	0.00785	14	0.00211	\$7,436,489
2.50945	39900	Peninsula Ind Co	0.00113	2	0.00045	\$1,581,517
1.15005	14958	Peninsula Ins Co	0.00393	7	0.00342	\$12,078,227
0	21962	Pennsylvania Gen Ins Co	0	0	0	-\$612
2.37815	14990	Pennsylvania Natl Mut Cas Ins Co	0.00561	10	0.00236	\$8,344,172
0	13714	Pharmacists Mut Ins Co	0	0	0.00001	\$23,690
0	18058	Philadelphia Ind Ins Co	0	0	0.0003	\$1,058,358
0.41263	11851	Progressive Advanced Ins Co	0.00729	13	0.01766	\$62,518,280
0.69894	24252	Progressive Amer Ins Co	0.01066	19	0.01524	\$53,943,435
11.89932	24260	Progressive Cas Ins Co	0.00897	16	0.00076	\$2,668,208
0.6277	42994	Progressive Classic Ins Co	0.00617	11	0.00983	\$34,774,852
0	29203	Progressive Cnty Mut Ins Co	0.00057	1	0	\$0

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0.57871	16322	Progressive Direct Ins Co	0.00841	15	0.01453	\$51,434,593
0	10193	Progressive Express Ins Co	0.00057	1	0	\$0
0	38628	Progressive Northern Ins Co	0	0	0.00032	\$1,115,674
0	32786	Progressive Specialty Ins Co	0	0	0.00298	\$10,537,305
2.60631	34690	Property & Cas Ins Co Of Hartford	0.01009	18	0.00388	\$13,704,688
0	31089	Republic Western Ins Co	0.00057	1	0	\$0
0	43044	Response Ins Co	0	0	0.00021	\$721,337
1.62174	24740	Safeco Ins Co Of Amer	0.01066	19	0.00657	\$23,248,546
0.95222	39012	Safeco Ins Co Of IL	0.00281	5	0.00295	\$10,419,696
0	19259	Selective Ins Co Of SC	0	0	0.00146	\$5,151,776
6.27179	39926	Selective Ins Co Of The Southeast	0.00953	17	0.00152	\$5,378,724
5.51893	33545	Seminole Cas Ins Co	0.01066	19	0.00193	\$6,831,580
1.75025	11000	Sentinel Ins Co Ltd	0.00505	9	0.00289	\$10,203,865
0	28460	Sentry Cas Co	0.00057	1	0	\$0
0	24988	Sentry Ins A Mut Co	0	0	0.00002	\$37,083
6.61797	19070	Standard Fire Ins Co	0.01178	21	0.00178	\$6,296,749
0	19530	State Auto Natl Ins Co	0	0	0.00074	\$2,618,108
1.48015	25127	State Auto Prop & Cas Ins Co	0.00897	16	0.00606	\$21,450,519
0	25135	State Automobile Mut Ins Co	0	0	0.00193	\$6,832,176
0.756	25143	State Farm Fire & Cas Co	0.01738	31	0.02299	\$81,369,854
0.57626	25178	State Farm Mut Auto Ins Co	0.10314	184	0.17899	\$633,611,956
0	65021	Stonebridge Life Ins Co	0.00057	1	0	\$0
3.2885	22683	Teachers Ins Co	0.00169	3	0.00052	\$1,810,279
1.91405	13242	Titan Ind Co	0.00673	12	0.00352	\$12,440,896
0	12904	Tokio Marine & Nichido Fire Ins Co	0	0	0.00004	\$108,301
7.27347	28188	Travco Ins Co	0.00281	5	0.00039	\$1,364,112
3.61293	36137	Travelers Commercial Ins Co	0.00841	15	0.00233	\$8,238,620
3.29928	27998	Travelers Home & Marine Ins Co	0.03644	65	0.01105	\$39,094,531
3.45364	25658	Travelers Ind Co	0.01402	25	0.00406	\$14,364,320
6.41466	25666	Travelers Ind Co Of Amer	0.01122	20	0.00175	\$6,186,974
0.30299	21709	Truck Ins Exch	0.00057	1	0.00186	\$6,549,386
0	27120	Trumbull Ins Co	0	0	0.00184	\$6,502,509
0	44229	TrustStar Ins Co	0	0	0.00014	\$486,544
0	29459	Twin City Fire Ins Co Co	0	0	0.00001	\$4,080
1.0679	25968	USAA Cas Ins Co	0.02187	39	0.02048	\$72,469,855
0.67852	18600	USAA Gen Ind Co	0.00169	3	0.00248	\$8,773,704
1.77386	29963	United Farm Family Ins Co	0.00113	2	0.00064	\$2,237,345
0	11770	United Financial Cas Co	0.00057	1	0	\$0
0.93206	25941	United Serv Automobile Assn	0.02971	53	0.03188	\$112,838,645
0.70665	16063	Unitrin Auto & Home Ins Co	0.00225	4	0.00318	\$11,232,590
2.39659	10226	Unitrin Direct Ins Co	0.00673	12	0.00281	\$9,935,978
8.36999	10915	Unitrin Direct Prop & Cas Co	0.00057	1	0.00007	\$237,081
0	42862	Universal Cas Co	0.00057	1	0	\$0
8.54424	42889	Victoria Fire & Cas Co	0.00057	1	0.00007	\$232,246
0	20397	Vigilant Ins Co	0	0	0.00023	\$805,825
0	40827	Virginia Surety Co Inc	0	0	0.00015	\$506,377
3.82222	26085	Warner Ins Co	0.00225	4	0.00059	\$2,076,663
0.62958	44393	West Amer Ins Co	0.00057	1	0.0009	\$3,151,903
0	27502	Western Gen Ins Co	0	0	0.00007	\$214,312

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	37770	Western United Ins Co	0.00057	1	0	\$0
0	31267	York Ins Co of ME	0	0	0.00001	\$1,617
0	26220	Yosemite Ins Co	0	0	0.00003	\$103,068

INDIVIDUAL LIFE

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2008 Total Complaints for Index: 101

Premiums Year: 2008 Total Premiums for Index: \$ 2,139,412,576

Total Policies for Index: 2,863,153

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	77879	5 Star Life Ins Co	0	0	0.0001	\$194,251
0	71854	AAA Life Ins Co	0	0	0.00075	\$1,599,775
0	60232	AGL Life Assur Co	0	0	0.00001	\$8,833
0	62880	AXA Equitable Life & Ann Co	0	0	0.00029	\$611,095
0	62944	AXA Equitable Life Ins Co	0	0	0.02112	\$45,166,596
0	71471	Ability Ins Co	0	0	0.00001	\$66
8.005	60038	Acacia Life Ins Co	0.00991	1	0.00124	\$2,646,135
0	60054	Aetna Life Ins Co	0	0	0.00034	\$724,998
0	90611	Allianz Life Ins Co Of N Amer	0	0	0.00185	\$3,949,838
0	60186	Allstate Life Ins Co	0	0	0.00798	\$17,052,515
0	70874	Allstate Life Ins Co Of NY	0	0	0.00011	\$220,638
0	68594	American Amicable Life Ins Co Of TX	0	0	0.00024	\$500,828
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00007	\$129,059
0	60291	American Capitol Ins Co	0	0	0.00001	\$5,403
0	60305	American Comm Mut Ins Co	0	0	0.00001	\$128
0	60380	American Family Life Assur Co of Col	0	0	0.0012	\$2,567,099
0	60399	American Family Life Ins Co	0	0	0.00008	\$159,982
0	60410	American Fidelity Assur Co	0	0	0.00028	\$589,662
0	60429	American Fidelity Life Ins Co	0	0	0.00012	\$237,857
0	68373	American Gen Assur Co	0	0	0.00001	\$3,812
5.64284	66672	American Gen Life & Acc Ins Co	0.03961	4	0.00702	\$15,015,359
1.16203	60488	American Gen Life Ins Co	0.02971	3	0.02557	\$54,686,206
32.91698	66842	American Gen Life Ins Co of DE	0.01981	2	0.00061	\$1,287,014
0	60534	American Heritage Life Ins Co	0	0	0.00076	\$1,609,868
0	60518	American Hlth & Life Ins Co	0	0	0.00001	\$14,812
0	60542	American Home Life Ins Co	0	0	0.00001	\$3,889
2.81404	60577	American Income Life Ins Co	0.00991	1	0.00352	\$7,527,383
0	60607	American Intl Life Assur Co of NY	0	0	0.00003	\$53,528
0	60631	American Investors Life Ins Co	0	0	0.00001	\$4,075
0	67989	American Memorial Life Ins Co	0	0	0.00133	\$2,831,562
0	60739	American Natl Ins Co	0	0	0.00153	\$3,270,257
0	71773	American Natl Life Ins Co Of TX	0	0	0.00001	\$11,502
0	60763	American Pioneer Life Ins Co	0	0	0.00003	\$56,757
0	80624	American Progressive L&H Ins Of NY	0	0	0.00007	\$141,548
0	60801	American Public Life Ins Co	0	0	0.00001	\$185
0	60836	American Republic Ins Co	0	0	0.00006	\$124,711
0	91910	American Savings Life Ins Co	0	0	0.00001	\$620
0	92649	American Underwriters Life Ins Co	0	0	0.00001	\$10,649
0	60895	American United Life Ins Co	0	0	0.00114	\$2,424,848
0	61999	Americo Fin Life & Ann Ins Co	0	0	0.00162	\$3,456,380

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	61301	Ameritas Life Ins Corp	0	0	0.0014	\$2,992,447
0	72222	Amica Life Ins Co	0	0	0.00066	\$1,405,915
0	61069	Anthem Life Ins Co	0	0	0.00001	\$3,057
0	71439	Assurity Life Ins Co	0	0	0.00022	\$452,988
0	61182	Aurora Natl Life Assur Co	0	0	0.00031	\$643,347
0	84522	Auto Club Life Ins Co	0	0	0.00001	\$8,478
0	61689	Aviva Life & Ann Co	0	0	0.00824	\$17,615,829
0	63932	Aviva Life & Ann Co of NY	0	0	0.00017	\$359,187
0	80985	BCS Life Ins Co	0	0	0.00001	\$116
0	68160	Balboa Life Ins Co	0	0	0.00003	\$57,688
2.71672	61212	Baltimore Life Ins Co	0.00991	1	0.00365	\$7,797,030
0	61239	Bankers Fidelity Life Ins Co	0	0	0.00001	\$15,319
11.49623	61263	Bankers Life & Cas Co	0.01981	2	0.00173	\$3,685,087
0	81043	Bankers Life Ins Co	0	0	0.00001	\$6,035
0	61328	Bankers Life Ins Co Of Amer	0	0	0.00001	\$293
1.04436	94250	Banner Life Ins Co	0.00991	1	0.00949	\$20,282,618
0	61395	Beneficial Life Ins Co	0	0	0.00004	\$71,642
0	64890	Berkley Life & Hlth Ins Co	0	0	0.00001	\$1,413
0	71714	Berkshire Life Ins Co of Amer	0	0	0.00017	\$346,225
0	61476	Boston Mut Life Ins Co	0	0	0.00282	\$6,018,119
0	71463	CICA Life Ins Co of Amer	0	0	0.00001	\$3,668
0	93432	CM Life Ins Co	0	0	0.00656	\$14,025,152
0	81060	Canada Life Ins Co Of Amer	0	0	0.00001	\$1,810
0	80799	Celtic Ins Co	0	0	0.00001	\$145
0	61727	Central Reserve Life Ins Co	0	0	0.00001	\$826
0	61735	Central Security Life Ins Co	0	0	0.00001	\$4,462
0	61751	Central States H & L Co Of Omaha	0	0	0.00001	\$3,478
0	61883	Central United Life Ins Co	0	0	0.00001	\$6,306
18.34584	61832	Chesapeake Life Ins Co	0.00991	1	0.00054	\$1,154,611
0	61875	Church Life Ins Corp	0	0	0.00002	\$22,330
0	67369	Cigna Hlth & Life Ins Co	0	0	0.00001	\$180
0	76236	Cincinnati Life Ins Co	0	0	0.00078	\$1,653,086
0	82082	Citizens Natl Life Ins Co	0	0	0.00001	\$1,718
0	61921	Citizens Security Life Ins Co	0	0	0.00079	\$1,686,782
0	62049	Colonial Life & Accident Ins Co	0	0	0.0012	\$2,546,876
11.08814	62065	Colonial Penn Life Ins Co	0.02971	3	0.00268	\$5,731,073
12.45171	84786	Colorado Bankers Life Ins Co	0.02971	3	0.00239	\$5,103,470
0	76023	Columbian Life Ins Co	0	0	0.00052	\$1,100,623
0	62103	Columbian Mut Life Ins Co	0	0	0.00026	\$546,082
0	99937	Columbus Life Ins Co	0	0	0.0018	\$3,837,216
0	62146	Combined Ins Co Of Amer	0	0	0.00058	\$1,227,052
0	78697	Combined Life Ins Co Of NY	0	0	0.00001	\$6,602
0	84824	Commonwealth Ann & Life Ins Co	0	0	0.00085	\$1,797,806
0	77828	Companion Life Ins Co	0	0	0.00001	\$1,525
0	60984	Compbenefits Ins Co	0	0	0.00001	\$3,246
0	62251	Concord Heritage Life Ins Co Inc	0	0	0.00001	\$1,759
0	62308	Connecticut Gen Life Ins Co	0	0	0.00273	\$5,835,717
0	78174	Conseco Hlth Ins Co	0	0	0.00002	\$24,389
0	60682	Conseco Ins Co	0	0	0.00009	\$175,342

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
6.48275	65900	Conseco Life Ins Co	0.01981	2	0.00306	\$6,534,983
0	11804	Conseco Life Ins Co of TX	0	0	0.00001	\$87
0	62359	Constitution Life Ins Co	0	0	0.00002	\$31,507
0	62413	Continental Assur Co	0	0	0.00035	\$734,336
0	71404	Continental Gen Ins Co	0	0	0.00004	\$65,273
0	68500	Continental Life Ins Co Brentwood	0	0	0.00001	\$4,216
0	62537	Cotton States Life Ins Co	0	0	0.00002	\$34,925
0	94218	Country Investors Life Assur Co	0	0	0.00002	\$26,140
0	62553	Country Life Ins Co	0	0	0.00006	\$112,735
0	62626	Cuna Mut Ins Society	0	0	0.00069	\$1,467,085
0	62634	Delaware Amer Life Ins Co	0	0	0.00004	\$83,027
0	62928	EMC Natl Life Co	0	0	0.00004	\$65,845
0	84174	Employees Life Co Mut	0	0	0.00001	\$2,265
0	62952	Equitable Life & Cas Ins Co	0	0	0.00001	\$1,477
0	62510	Equitrust Life Ins Co	0	0	0.00001	\$350
1.78423	70769	Erie Family Life Ins Co	0.00991	1	0.00555	\$11,871,965
0	63053	Family Life Ins Co	0	0	0.00014	\$297,598
0	63088	Farm Bureau Life Ins Co	0	0	0.00002	\$41,301
0	63126	Farm Family Life Ins Co	0	0	0.00041	\$861,276
0	63177	Farmers New World Life Ins Co	0	0	0.0003	\$629,273
0	63223	Federal Life Ins Co	0	0	0.00014	\$290,494
0	63258	Federated Life Ins Co	0	0	0.00031	\$653,391
0	93696	Fidelity Investments Life Ins Co	0	0	0.00024	\$499,957
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.00054	\$1,146,806
0	71870	Fidelity Security Life Ins Co	0	0	0.00026	\$552,227
0	69140	First Allmerica Fin Life Ins Co	0	0	0.00022	\$453,293
0	60033	First Ameritas Life Ins Corp of NY	0	0	0.00001	\$6,118
0	79340	First Central Natl Life Ins Co NY	0	0	0.00001	\$2,904
0	79359	First Great W Life & Ann Ins Co	0	0	0.00004	\$76,399
0	90328	First Hlth Life & Hlth Ins Co	0	0	0.00001	\$3,400
0	63495	First Investors Life Ins Co	0	0	0.00029	\$615,108
0	60992	First Metlife Investors Ins Co	0	0	0.00001	\$20,023
0	67652	First Penn Pacific Life Ins Co	0	0	0.00242	\$5,164,993
0	92495	First Sunamerica Life Ins Co	0	0	0.00001	\$4,266
0	64297	First Unum Life Ins Co	0	0	0.00001	\$5,518
0	91642	Forethought Life Ins Co	0	0	0.00341	\$7,280,634
200.63749	71129	Fort Dearborn Life Ins Co	0.00991	1	0.00005	\$105,575
0	62324	Freedom Life Ins Co Of Amer	0	0	0.00001	\$524
0	99775	Funeral Directors Life Ins Co	0	0	0.00017	\$362,010
0	63657	Garden State Life Ins Co	0	0	0.0009	\$1,909,980
0	63665	General Amer Life Ins Co	0	0	0.00389	\$8,305,040
0	65536	Genworth Life & Ann Ins Co	0	0	0.01848	\$39,533,825
3.54614	70025	Genworth Life Ins Co	0.00991	1	0.0028	\$5,973,353
0	72990	Genworth Life Ins Co of NY	0	0	0.00005	\$96,041
2.43109	70939	Gerber Life Ins Co	0.00991	1	0.00408	\$8,713,102
6.32385	91472	Globe Life & Accident Ins Co	0.02971	3	0.0047	\$10,048,777
12.94875	62286	Golden Rule Ins Co	0.00991	1	0.00077	\$1,635,858
0	63924	Golden State Mut Life Ins Co	0	0	0.00001	\$1,218
0	63967	Government Personnel Mut Life Ins Co	0	0	0.00038	\$802,598

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	71218	Grange Life Ins Co	0	0	0.00002	\$25,343
0	63312	Great Amer Life Ins Co	0	0	0.00082	\$1,742,759
0	90212	Great Southern Life Ins Co	0	0	0.00038	\$809,098
0	68322	Great W Life & Ann Ins Co	0	0	0.03527	\$75,440,065
0	71480	Great Western Ins Co	0	0	0.00004	\$70,925
0	64211	Guarantee Trust Life Ins Co	0	0	0.00039	\$813,522
0	64238	Guaranty Income Life Ins Co	0	0	0.00002	\$23,223
0	78778	Guardian Ins & Ann Co Inc	0	0	0.00074	\$1,576,336
0	64246	Guardian Life Ins Co Of Amer	0	0	0.02377	\$50,848,457
0	92711	HCC Life Ins Co	0	0	0.00001	\$2,092
0	64327	Harleysville Life Ins Co	0	0	0.00077	\$1,643,178
0	70815	Hartford Life & Accident Ins Co	0	0	0.00117	\$2,492,493
0.65432	71153	Hartford Life & Ann Ins Co	0.00991	1	0.01514	\$32,373,486
0	88072	Hartford Life Ins Co	0	0	0.00104	\$2,212,599
0	66214	Heartland Natl Life Ins Co	0	0	0.00001	\$517
0	62421	Heritage Union Life Ins Co	0	0	0.00002	\$26,809
0	64505	Homesteaders Life Co	0	0	0.00001	\$1,754
0	64513	Horace Mann Life Ins Co	0	0	0.00105	\$2,235,710
0	93777	Household Life Ins Co	0	0	0.00018	\$371,545
0	70580	Humanadental Ins Co	0	0	0.00039	\$834,184
0	91693	IA Amer Life Ins Co	0	0	0.00004	\$77,691
0	80942	ING USA Ann & Lfe Ins Co	0	0	0.00028	\$580,819
0	97764	Idealife Ins Co	0	0	0.00004	\$67,198
0	64580	Illinois Mut Life Ins Co	0	0	0.00033	\$687,629
0	58068	Independent Order Of Foresters Us Br	0.00991	1	0	\$0
0	81779	Individual Assur Co Life Hlth & Acc	0	0	0.00001	\$668
0	84514	Industrial Alliance Pacific Ins & Fi	0	0	0.00001	\$4,721
0	86509	Ing Life Ins & Ann Co	0	0	0.00138	\$2,935,046
0	74780	Integrity Life Ins Co	0	0	0.00003	\$48,720
0	64831	Intramerica Life Ins Co	0	0	0.00001	\$10,653
0	64904	Investors Heritage Life Ins Co	0	0	0.00006	\$116,203
23.42839	63487	Investors Life Ins Co N Amer	0.00991	1	0.00043	\$904,130
0	65056	Jackson Natl Life Ins Co	0	0	0.00162	\$3,447,221
0	60140	Jackson Natl Life Ins Co Of NY	0	0	0.00001	\$1,174
0	64017	Jefferson Natl Life Ins Co	0	0	0.00032	\$676,199
0	65080	John Alden Life Ins Co	0	0	0.00019	\$405,459
743.44738	93610	John Hancock Life & Hlth Ins Co	0.00991	1	0.00002	\$28,492
1.3407	65099	John Hancock Life Ins Co	0.00991	1	0.00739	\$15,799,553
0	65838	John Hancock Life Ins Co (USA)	0	0	0.02836	\$60,661,616
0	86375	John Hancock Life Ins Co of NY	0	0	0.00004	\$68,392
0	90204	John Hancock Variable Life Ins Co	0	0	0.00649	\$13,868,347
0	65110	Kanawha Ins Co	0	0	0.00001	\$16,506
0	65129	Kansas City Life Ins Co	0	0	0.00077	\$1,633,508
0	90557	Kemper Investors Life Ins Co	0	0	0.00004	\$83,857
3.94287	65242	Lafayette Life Ins Co	0.00991	1	0.00252	\$5,372,310
0	68543	Liberty Bankers Life Ins Co	0	0	0.00025	\$524,677
0	65315	Liberty Life Assur Co Of Boston	0	0	0.00312	\$6,653,579
0	61492	Liberty Life Ins Co	0	0	0.00104	\$2,221,455
0	65331	Liberty Natl Life Ins Co	0	0	0.00313	\$6,691,281

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	78140	Life Ins Co Of Boston & NY	0	0	0.00001	\$8,081
0	65498	Life Ins Co Of N Amer	0	0	0.00001	\$20,736
0	65528	Life Ins Co Of The Southwest	0	0	0.00433	\$9,260,409
0	64130	Life Investors Ins Co Of Amer	0.00991	1	0	\$0
0	77720	LifeSecure Ins Co	0	0	0.00001	\$18,110
0	65595	Lincoln Benefit Life Co	0	0	0.01572	\$33,617,587
6.14	65927	Lincoln Heritage Life Ins Co	0.00991	1	0.00162	\$3,449,888
0	62057	Lincoln Life & Ann Co of NY	0	0	0.00031	\$654,319
0.20608	65676	Lincoln Natl Life Ins Co	0.00991	1	0.04805	\$102,788,806
0	87920	Locomotive Engineers & Conductors Mu	0	0	0.0001	\$208,837
0	68446	Longevity Ins Co	0	0	0.00001	\$4,448
0	65722	Loyal Amer Life Ins Co	0	0	0.00004	\$84,165
0	70416	MML Bay State Life Ins Co	0	0	0.00118	\$2,515,748
0	66427	MTL Ins Co	0	0	0.00072	\$1,524,144
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00016	\$328,592
0	65870	Manhattan Life Ins Co	0	0	0.00022	\$464,576
0	67083	Manhattan Natl Life Ins Co	0	0	0.00051	\$1,074,695
0.25314	65935	Massachusetts Mut Life Ins Co	0.00991	1	0.03912	\$83,679,469
0	97055	Mega Life & Hlth Ins Co The	0	0	0.00014	\$283,983
0	86126	Members Life Ins Co	0	0	0.00001	\$1,711
0	65951	Merit Life Ins Co	0	0	0.00011	\$220,473
0	79022	Merrill Lynch Life Ins Co	0	0	0.00016	\$341,145
0	93513	MetLife Investors Ins Co	0	0	0.00001	\$3,421
0	61050	MetLife Investors USA Ins Co	0	0	0.00808	\$17,267,485
2.38313	87726	Metlife Ins Co of CT	0.00991	1	0.00416	\$8,888,468
1.08975	65978	Metropolitan Life Ins Co	0.04951	5	0.04543	\$97,189,579
0	97136	Metropolitan Tower Life Ins Co	0	0	0.0018	\$3,839,093
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00001	\$18,439
1.06441	66044	Midland Natl Life Ins Co	0.00991	1	0.00931	\$19,900,674
0	66109	Midwestern United Life Ins Co	0	0	0.00005	\$88,752
0	66168	Minnesota Life Ins Co	0	0	0.00334	\$7,143,084
0	69647	Molina Hlthcare Ins Co	0	0	0.00001	\$2,490
0	66265	Monarch Life Ins Co	0	0	0.00002	\$37,405
0	81442	Monitor Life Ins Co Of NY	0	0	0.00001	\$2,635
6.33675	66281	Monumental Life Ins Co	0.14852	15	0.02344	\$50,141,569
0	66370	Mony Life Ins Co	0	0	0.00426	\$9,096,063
0	78077	Mony Life Ins Co Of Amer	0	0	0.00424	\$9,062,064
0	66311	Motorists Life Ins Co	0	0	0.00005	\$89,256
0	88668	Mutual Of Amer Life Ins Co	0	0	0.00002	\$22,757
14.25316	81353	NYLife Ins Co Of AZ	0.00991	1	0.0007	\$1,486,148
23.02032	61409	National Benefit Life Ins Co	0.00991	1	0.00044	\$920,157
0	66540	National Farmers Union Life Ins Co	0	0	0.00001	\$15,373
0	98205	National Found Life Ins Co	0	0	0.00001	\$52
0	66583	National Guardian Life Ins Co	0	0	0.00358	\$7,643,518
0	66680	National Life Ins Co	0	0	0.00373	\$7,960,117
0	66702	National Masonic Provident Assoc	0	0	0.00001	\$151
0	75744	National Safety Life Ins Co	0	0	0.00006	\$122,357
0	60593	National States Ins Co	0	0	0.00024	\$501,366
0	87963	National Teachers Assoc Life Ins Co	0	0	0.00001	\$3,639

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	66850	National Western Life Ins Co	0	0	0.00043	\$905,983
0	70750	Nationwide Life & Ann Co of Amer	0	0	0.00002	\$25,632
0	92657	Nationwide Life & Ann Ins Co	0	0	0.00286	\$6,117,757
0.86686	66869	Nationwide Life Ins Co	0.00991	1	0.01143	\$24,435,877
0	68225	Nationwide Life Ins Co of Amer	0	0	0.00196	\$4,176,131
0	91626	New England Life Ins Co	0	0	0.00352	\$7,521,372
0	78743	New Era Life Ins Co	0	0	0.00001	\$250
0	91596	New York Life Ins & Ann Corp	0	0	0.01457	\$31,157,182
0.29231	66915	New York Life Ins Co	0.00991	1	0.03388	\$72,467,567
0	66974	North Amer Co Life & Hlth Ins	0	0	0.00377	\$8,061,212
19.61109	67032	North Carolina Mut Life Ins Co	0.00991	1	0.00051	\$1,080,119
0	67059	North Coast Life Ins Co	0	0	0.00001	\$2,358
0	67091	Northwestern Mut Life Ins Co	0	0	0.0461	\$98,625,117
4.67281	63274	OM Fin Life Ins Co	0.03961	4	0.00848	\$18,132,391
0	67148	Occidental Life Ins Co Of NC	0	0	0.00057	\$1,199,827
0	89206	Ohio Natl Life Assur Corp	0	0	0.00289	\$6,171,264
0	67172	Ohio Natl Life Ins Co	0	0	0.00157	\$3,348,089
0	67180	Ohio State Life Ins Co	0	0	0.00093	\$1,972,229
0	67199	Old Amer Ins Co	0	0	0.00108	\$2,292,849
0	67261	Old Republic Life Ins Co	0	0	0.00026	\$537,880
0	76112	Oxford Life Ins Co	0	0	0.00002	\$28,236
0	67393	Ozark Natl Life Ins Co	0	0	0.00001	\$16,139
0	93548	PHL Variable Ins Co	0	0	0.00322	\$6,876,177
0	97268	Pacific Life & Ann Co	0	0	0.00001	\$9,371
0	67466	Pacific Life Ins Co	0	0	0.02504	\$53,565,878
0	81612	Pacific Union Assur Co	0	0	0.00001	\$3,427
0	93459	Pan Amer Assur Co	0	0	0.00018	\$384,635
0	67539	Pan Amer Life Ins Co	0	0	0.00006	\$116,355
0	60003	Park Avenue Life Ins Co	0	0	0.00001	\$14,008
0	67598	Paul Revere Life Ins Co	0	0	0.00012	\$245,324
0	67601	Paul Revere Variable Ann Ins Co	0	0	0.00005	\$92,265
0	67628	Pekin Life Ins Co	0	0	0.00001	\$10,181
0	93262	Penn Ins & Ann Co	0	0	0.00017	\$344,122
0	67644	Penn Mut Life Ins Co	0	0	0.00483	\$10,312,390
0	63282	Penn Treaty Ntwrk Amer Ins Co	0	0	0.00001	\$1,030
0	67660	Pennsylvania Life Ins Co	0	0	0.00021	\$441,301
0	90247	Pharmacists Life Ins Co	0	0	0.00001	\$14,285
0	67784	Philadelphia Amer Life Ins Co	0	0	0.00001	\$544
0	67792	Philadelphia-United Life Ins Co	0	0	0.00157	\$3,338,286
0	93734	Phoenix Life & Ann Co	0	0	0.00016	\$328,149
0	67814	Phoenix Life Ins Co	0	0	0.00535	\$11,439,322
0	72125	Physicians Life Ins Co	0	0	0.00114	\$2,432,841
0	67873	Pioneer Amer Ins Co	0	0	0.00003	\$49,611
0	67911	Pioneer Mut Life Ins Co	0	0	0.00001	\$14,957
0	67946	Pioneer Security Life Ins Co	0	0	0.00006	\$115,695
0	68039	Presidential Life Ins Co	0	0	0.00017	\$343,993
1.01549	65919	Primerica Life Ins Co	0.01981	2	0.01951	\$41,718,609
0	61271	Principal Life Ins Co	0	0	0.00662	\$14,157,379
0	68047	Professional Ins Co	0	0	0.00001	\$11,645

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	88536	Protective Life & Annuity Ins Co	0	0	0.00001	\$7,453
1.85566	68136	Protective Life Ins Co	0.02971	3	0.01601	\$34,244,950
0	89006	Protective Life Ins Co of NY	0	0	0.00001	\$10,484
0	67903	Provident Amer Life & Hlth Ins Co	0	0	0.00001	\$1,040
0	68195	Provident Life & Accident Ins Co	0	0	0.00299	\$6,377,487
0	68209	Provident Life & Cas Ins Co	0	0	0.00001	\$2,085
0	79227	Pruco Life Ins Co	0	0	0.01878	\$40,175,473
0	86630	Prudential Ann Life Assur Corp	0	0	0.00006	\$112,814
0.56784	68241	Prudential Ins Co Of Amer	0.00991	1	0.01744	\$37,303,492
0	68284	Pyramid Life Ins Co	0	0	0.00001	\$4,900
0	65765	Reassure Amer Life Ins Co	0.01981	2	0	\$0
0	70211	Reassure Amer Life Ins Co	0	0	0.01484	\$31,729,742
0	68357	Reliable Life Ins Co	0	0	0.00001	\$3,680
0	68381	Reliance Standard Life Ins Co	0	0	0.00007	\$130,722
5.42514	67105	Reliastar Life Ins Co	0.04951	5	0.00913	\$19,522,367
0	61360	Reliastar Life Ins Co Of NY	0	0	0.0013	\$2,766,591
0	68462	Reserve Natl Ins Co	0	0	0.00001	\$129
0	65005	RiverSource Life Ins Co	0	0	0.01156	\$24,721,616
0	80594	Riversource Life Ins Co Of NY	0	0	0.00009	\$182,834
0	60183	S USA Life Ins Co Inc	0	0	0.00002	\$22,663
0	60445	Sagicor Life Ins Co	0	0	0.00005	\$104,846
0	93742	Securian Life Ins Co	0	0	0.00001	\$1,561
0	68675	Security Benefit Life Ins Co	0	0	0.00041	\$858,038
0	68721	Security Life Ins Co Of Amer	0	0	0.00001	\$4,351
0	68713	Security Life Of Denver Ins Co	0	0	0.00514	\$10,988,059
0	68772	Security Mut Life Ins Co Of NY	0	0	0.00398	\$8,494,808
0	69485	Security Natl Life Ins Co	0	0	0.0002	\$406,517
0	60076	Security Plan Life Ins Co	0	0	0.00001	\$13,255
0	76325	Senior Hlth Ins Co of PA	0	0	0.00004	\$75,349
0	78662	Senior Life Ins Co	0	0	0.00259	\$5,540,950
0	68802	Sentinel Security Life Ins Co	0	0	0.00001	\$318
0	68810	Sentry Life Ins Co	0	0	0.00005	\$99,636
0	68829	Sentry Life Ins Co Of NY	0	0	0.00001	\$588
0	97241	Settlers Life Ins Co	0	0	0.00004	\$77,598
0	65757	Shelter Life Ins Co	0	0	0.00001	\$13,611
0	68845	Shenandoah Life Ins Co	0	0	0.00209	\$4,466,269
0	69418	Southern Financial Life Ins Co	0	0	0.00001	\$1,523
0	69019	Standard Ins Co	0	0	0.00006	\$112,316
0	86355	Standard Life & Accident Ins Co	0	0	0.00001	\$14,230
0	71706	Standard Life & Cas Ins Co	0	0	0.00001	\$4,867
0	69051	Standard Life Ins Co Of IN	0	0	0.00001	\$672
0	89009	Standard Life Ins Co Of NY	0	0	0.00001	\$737
0	69078	Standard Security Life Ins Co Of NY	0	0	0.00001	\$6,775
0	68985	Starmount Life Ins Co	0	0	0.00003	\$51,500
0	69094	State Farm Life & Accident Asr Co	0	0	0.00011	\$229,497
0.88578	69108	State Farm Life Ins Co	0.02971	3	0.03354	\$71,741,267
0	69116	State Life Ins Co	0	0	0.00067	\$1,422,416
0	69132	State Mut Ins Co	0	0	0.00003	\$59,566
0	89184	Sterling Investors Life Ins Co	0	0	0.00001	\$10,527

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	65021	Stonebridge Life Ins Co	0	0	0.00094	\$2,004,332
0	79065	Sun Life Assur Co Of Canada US	0	0	0.00107	\$2,272,677
49.54902	60941	SunAmerica Ann & Life Assur Co	0.00991	1	0.0002	\$427,502
0	69256	Sunamerica Life Ins Co	0	0	0.00016	\$337,016
0	69272	Sunset Life Ins Co Of Amer	0	0	0.00005	\$100,647
0	69310	Surety Life Ins Co	0	0	0.00054	\$1,151,026
0	68608	Symetra Life Ins Co	0	0	0.0006	\$1,283,429
0	90581	Symetra Natl Life Ins Co	0	0	0.00001	\$7,411
0	60142	TIAA Cref Life Ins Co	0	0	0.00104	\$2,214,065
0	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0.00681	\$14,563,482
0	69353	Teachers Protective Mut Life Ins Co	0	0	0.00001	\$2,697
0	69396	Texas Life Ins Co	0	0	0.00064	\$1,360,050
0	70435	The Savings Bank Life Ins Co Of MA	0	0	0.00049	\$1,035,025
0	97721	Thrivent Life Ins Co	0	0	0.00005	\$103,299
0	69477	Time Ins Co	0	0	0.00027	\$572,057
0	69493	Tower Life Ins Co	0	0	0.00001	\$360
0	69566	Trans World Assur Co	0	0	0.00007	\$148,462
0	70688	Transamerica Financial Life Ins Co	0	0	0.00007	\$144,607
0.27135	86231	Transamerica Life Ins Co	0.00991	1	0.03649	\$78,065,280
0	61425	Trustmark Ins Co	0	0	0.00019	\$402,753
0	80705	US Br Great West Life Assur Co	0	0	0.0001	\$197,562
1.61896	80802	US Br SunLife Assur Co Of Canada	0.00991	1	0.00612	\$13,083,933
0	84654	US Branch Assumption Mut Life Ins Co	0	0	0.00001	\$32
0	80659	US Business of Canada Life Assur Co	0	0	0.00141	\$3,002,906
0	80675	US Business of Crown Life Ins Co	0	0	0.00038	\$805,926
0	84530	US Financial Life Ins Co	0	0	0.00229	\$4,895,704
0	70955	USA Life One Ins Co Of IN	0	0	0.00001	\$550
0	69663	USAA Life Ins Co	0	0	0.01088	\$23,262,920
0	60228	USAA Life Ins Co Of NY	0	0	0.00003	\$62,623
0	86371	Ullico Life Ins Co	0	0	0.00003	\$45,728
0	11121	Unified Life Ins Co	0	0	0.00001	\$12,255
0	69701	Union Bankers Ins Co	0	0	0.00011	\$233,999
0	80837	Union Central Life Ins Co	0	0	0.00097	\$2,056,941
0	62596	Union Fidelity Life Ins Co	0	0	0.00019	\$404,101
0	69744	Union Labor Life Ins Co	0	0	0.00007	\$140,465
8.04869	70408	Union Security Ins Co	0.00991	1	0.00124	\$2,631,771
0	92916	United Amer Ins Co	0	0	0.00037	\$776,251
0	87645	United Fidelity Life Ins Co	0	0	0.00007	\$147,285
0	63983	United Heritage Life Ins Co	0	0	0.00001	\$3,239
0	69922	United Home Life Ins Co	0	0	0.00024	\$500,996
11.42033	69930	United Ins Co Of Amer	0.06931	7	0.00607	\$12,983,532
0	94099	United Investors Life Ins Co	0	0	0.00038	\$810,705
0	82694	United Liberty Life Ins Co	0	0	0.00001	\$1,307
0	92703	United Natl Life Ins Co Of Amer	0	0	0.00001	\$1,701
1.23794	69868	United Of Omaha Life Ins Co	0.00991	1	0.008	\$17,111,050
0	70106	United States Life Ins Co In NYC	0	0	0.00089	\$1,901,285
0	63479	United Teacher Assoc Ins Co	0	0	0.00002	\$40,766
0	72850	United World Life Ins Co	0	0	0.00001	\$17,938
0	63819	Unity Financial Life Ins Co	0	0	0.0005	\$1,048,960

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	70114	Unity Mut Life Ins Co	0	0	0.00021	\$440,631
0	70130	Universal Guar Life Ins Co	0	0	0.00001	\$12,191
0	70173	Universal Underwriters Life Ins Co	0	0	0.00018	\$365,840
0	62235	Unum Life Ins Co Of Amer	0	0	0.00019	\$405,403
0	68632	VantisLife Ins Co	0	0	0.00017	\$357,920
0	70319	Washington Natl Ins Co	0	0	0.00047	\$988,910
0	70335	West Coast Life Ins Co	0	0	0.00556	\$11,894,489
0	70483	Western & Southern Life Ins Co	0	0	0.00117	\$2,487,401
0	70432	Western Natl Life Ins Co	0	0	0.00003	\$57,569
0	91413	Western Reserve Life Assur Co of OH	0	0	0.00815	\$17,421,764
0	92622	Western Southern Life Assur Co	0	0	0.00064	\$1,357,714
0	77925	Western United Life Assur Co	0	0	0.00001	\$221
0	78301	Westward Life Ins Co	0	0	0.00001	\$4,755
0	66230	William Penn Life Ins Co Of NY	0	0	0.00025	\$532,112
0	60704	Wilton Reassur Life Co of NY	0	0	0.00024	\$496,864
0	70629	World Ins Co	0	0	0.00001	\$8,557

GROUP LIFE

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2008 Total Complaints for Index: 18

Premiums Year: 2008 Total Premiums for Index: \$475,859,467

Total Policies for Index: 2,863,153

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	77879	5 Star Life Ins Co	0	0	0.00533	\$2,533,770
0	71854	AAA Life Ins Co	0	0	0.00257	\$1,222,815
1.94456	60054	Aetna Life Ins Co	0.05556	1	0.02857	\$13,595,197
218.80287	90611	Allianz Life Ins Co Of N Amer	0.05556	1	0.00026	\$120,824
0	64190	Allianz Life Ins Co Of NY	0	0	0.00001	\$1,536
22.77688	60186	Allstate Life Ins Co	0.05556	1	0.00244	\$1,160,679
0	60216	Amalgamated Life Ins Co	0	0	0.00008	\$33,321
0	68594	American Amicable Life Ins Co Of TX	0	0	0.00023	\$105,005
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00029	\$135,411
0	92738	American Equity Invest Life Ins Co	0	0	0.00001	\$43
0	60380	American Family Life Assur Co of Col	0	0	0.00004	\$14,795
0	60410	American Fidelity Assur Co	0	0	0.00001	\$1,448
0	68373	American Gen Assur Co	0	0	0.00128	\$605,872
0	66672	American Gen Life & Acc Ins Co	0	0	0.00007	\$31,228
0	60488	American Gen Life Ins Co	0.05556	1	0	-\$221,781
0	66842	American Gen Life Ins Co of DE	0	0	0.00189	\$897,839
0	60534	American Heritage Life Ins Co	0	0	0.00027	\$127,264
0	60518	American Hlth & Life Ins Co	0	0	0.001	\$471,887
0	60577	American Income Life Ins Co	0	0	0.00004	\$17,084
0	60607	American Intl Life Assur Co of NY	0	0	0.00047	\$221,496
0	67989	American Memorial Life Ins Co	0	0	0.00057	\$270,054
0	60739	American Natl Ins Co	0	0	0.00043	\$202,349
0	71773	American Natl Life Ins Co Of TX	0	0	0.00001	\$240
0	60895	American United Life Ins Co	0	0	0.0027	\$1,283,150
0	61999	Americo Fin Life & Ann Ins Co	0	0	0.0004	\$189,760
0	72222	Amica Life Ins Co	0	0	0.00006	\$25,221
0	71439	Assurity Life Ins Co	0	0	0.00002	\$8,651
0	61182	Aurora Natl Life Assur Co	0	0	0.00003	\$11,245
0	61689	Aviva Life & Ann Co	0	0	0.00032	\$147,975
0	63932	Aviva Life & Ann Co of NY	0	0	0.00004	\$18,959
0	80985	BCS Life Ins Co	0	0	0.00018	\$84,544
0	68160	Balboa Life Ins Co	0	0	0.00001	\$644
0	61212	Baltimore Life Ins Co	0	0	0.00003	\$14,188
0	61395	Beneficial Life Ins Co	0	0	0	-\$55
0	61476	Boston Mut Life Ins Co	0	0	0.00032	\$149,172
0	61727	Central Reserve Life Ins Co	0	0	0.00001	\$5
0	61751	Central States H & L Co Of Omaha	0	0	0.00001	\$2
0	61808	Charter Natl Life Ins Co	0	0	0.00001	\$229
0	61875	Church Life Ins Corp	0	0	0.00081	\$382,406

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	67369	Cigna Hlth & Life Ins Co	0	0	0.00012	\$52,684
0	62049	Colonial Life & Accident Ins Co	0	0	0.00015	\$67,738
0	62065	Colonial Penn Life Ins Co	0	0	0.00048	\$228,202
0	76023	Columbian Life Ins Co	0	0	0.00015	\$68,975
0	62103	Columbian Mut Life Ins Co	0	0	0.00001	\$780
0	62146	Combined Ins Co Of Amer	0	0	0.00015	\$70,869
0	84824	Commonwealth Ann & Life Ins Co	0	0	0.00002	\$9,469
0	77828	Companion Life Ins Co	0	0	0.00155	\$733,124
0	62308	Connecticut Gen Life Ins Co	0	0	0.00711	\$3,383,065
0	60682	Conseco Ins Co	0	0	0.00002	\$9,364
0	65900	Conseco Life Ins Co	0	0	0.00002	\$8,764
0	71730	Continental Amer Ins Co	0	0	0.00002	\$6,596
0	62413	Continental Assur Co	0	0	0.00045	\$210,096
0	71404	Continental Gen Ins Co	0	0	0.00001	\$24
0	62626	Cuna Mut Ins Society	0	0	0.00907	\$4,315,088
0	62634	Delaware Amer Life Ins Co	0	0	0.00048	\$224,708
0	62804	Eastern Life & Hlth Ins Co	0	0	0.00144	\$684,211
0	70769	Erie Family Life Ins Co	0	0	0.00047	\$219,090
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.00005	\$19,992
0	71870	Fidelity Security Life Ins Co	0	0	0.00109	\$514,883
0	79359	First Great W Life & Ann Ins Co	0	0	0.00001	\$379
0	67652	First Penn Pacific Life Ins Co	0	0	0.00001	\$4,076
0	64297	First Unum Life Ins Co	0	0	0.00006	\$25,895
0	91642	Forethought Life Ins Co	0	0	0.00134	\$633,193
14.61304	71129	Fort Dearborn Life Ins Co	0.16667	3	0.01141	\$5,427,340
0	65536	Genworth Life & Ann Ins Co	0	0	0.00033	\$153,540
0	70939	Gerber Life Ins Co	0	0	0.00036	\$169,549
0	91472	Globe Life & Accident Ins Co	0	0	0.01633	\$7,768,923
0	62286	Golden Rule Ins Co	0	0	0.00001	\$309
0	63967	Government Personnel Mut Life Ins Co	0	0	0.00097	\$461,195
0	90212	Great Southern Life Ins Co	0	0	0.00001	\$2,396
0	68322	Great W Life & Ann Ins Co	0	0	0.0028	\$1,331,891
0	71480	Great Western Ins Co	0	0	0.00136	\$642,793
0	64211	Guarantee Trust Life Ins Co	0	0	0.00001	\$245
0	78778	Guardian Ins & Ann Co Inc	0	0	0.0001	\$47,432
0	64246	Guardian Life Ins Co Of Amer	0	0	0.01157	\$5,503,983
0	92711	HCC Life Ins Co	0	0	0.00004	\$14,675
0	64327	Harleysville Life Ins Co	0	0	0.00128	\$607,158
0	70815	Hartford Life & Accident Ins Co	0	0	0.07092	\$33,745,092
0	71153	Hartford Life & Ann Ins Co	0	0	0.00005	\$21,939
0	88072	Hartford Life Ins Co	0	0	0.01023	\$4,866,114
0	64505	Homesteaders Life Co	0	0	0.00145	\$686,781
0	64513	Horace Mann Life Ins Co	0	0	0.00001	\$3,100
0	93777	Household Life Ins Co	0	0	0.00284	\$1,351,338
0	73288	Humana Ins Co	0	0	0.00025	\$116,971
0	91693	IA Amer Life Ins Co	0	0	0.00002	\$5,047
0	86509	Ing Life Ins & Ann Co	0	0	0.00021	\$98,737
0	85189	Investors Consolidated Ins Co	0	0	0.00001	\$3,776

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	64904	Investors Heritage Life Ins Co	0	0	0.00001	\$755
0	65056	Jackson Natl Life Ins Co	0	0	0.00004	\$15,326
0	65080	John Alden Life Ins Co	0	0	0.00001	\$2,660
0	65099	John Hancock Life Ins Co	0	0	0	-\$2,130
0	65838	John Hancock Life Ins Co (USA)	0	0	0.00086	\$404,912
0	65110	Kanawha Ins Co	0	0	0.00004	\$16,557
0	65129	Kansas City Life Ins Co	0	0	0.00017	\$80,347
0	90557	Kemper Investors Life Ins Co	0	0	0.00011	\$48,184
0	65242	Lafayette Life Ins Co	0	0	0.00002	\$5,843
0	65315	Liberty Life Assur Co Of Boston	0	0	0.00326	\$1,549,175
0	61492	Liberty Life Ins Co	0	0	0.00054	\$253,226
0	65331	Liberty Natl Life Ins Co	0	0	0.00001	\$791
0	65498	Life Ins Co Of N Amer	0	0	0.02166	\$10,306,250
0	64130	Life Investors Ins Co Of Amer	0.05556	1	0	\$0
0	65595	Lincoln Benefit Life Co	0	0	0.0001	\$43,991
0	65927	Lincoln Heritage Life Ins Co	0	0	0.00001	\$588
0	62057	Lincoln Life & Ann Co of NY	0	0	0.00001	\$183
0	65676	Lincoln Natl Life Ins Co	0	0	0.0178	\$8,468,708
0	65722	Loyal Amer Life Ins Co	0	0	0.00001	\$850
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00001	\$600
0	65935	Massachusetts Mut Life Ins Co	0	0	0.00372	\$1,768,494
0	97055	Mega Life & Hlth Ins Co The	0	0	0.00021	\$97,229
0	86126	Members Life Ins Co	0	0	0.00001	\$1,551
0	65951	Merit Life Ins Co	0	0	0.00001	\$3,967
0	65978	Metropolitan Life Ins Co	0	0	0.22668	\$107,864,322
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00001	\$2,763
0	66044	Midland Natl Life Ins Co	0	0	0.00004	\$15,498
0	66168	Minnesota Life Ins Co	0	0	0.02296	\$10,924,173
0	81442	Monitor Life Ins Co Of NY	0	0	0.00001	\$2,994
3.42592	66281	Monumental Life Ins Co	0.05556	1	0.01622	\$7,716,663
0	66370	Mony Life Ins Co	0	0	0.00006	\$26,925
0	78077	Mony Life Ins Co Of Amer	0	0	0.00009	\$40,225
0	88668	Mutual Of Amer Life Ins Co	0	0	0.00012	\$52,999
0	61409	National Benefit Life Ins Co	0	0	0.00004	\$17,237
0	66583	National Guardian Life Ins Co	0	0	0.00092	\$435,871
0	66869	Nationwide Life Ins Co	0	0	0.04345	\$20,674,244
0	68225	Nationwide Life Ins Co of Amer	0	0	0.00011	\$49,784
0	91626	New England Life Ins Co	0	0	0.00008	\$35,818
0	91596	New York Life Ins & Ann Corp	0	0	0.00075	\$356,123
0.92407	66915	New York Life Ins Co	0.05556	1	0.06013	\$28,608,945
0	66974	North Amer Co Life & Hlth Ins	0	0	0.00016	\$73,049
0	67539	Pan Amer Life Ins Co	0	0	0.00002	\$7,008
0	67598	Paul Revere Life Ins Co	0	0	0.00027	\$127,266
0	67628	Pekin Life Ins Co	0	0	0.00004	\$16,352
0	93262	Penn Ins & Ann Co	0	0	0.00004	\$17,821
0	85561	Perico Life Ins Co	0	0	0.00001	\$1,214
0	67814	Phoenix Life Ins Co	0	0	0.00001	\$1,464
0	67873	Pioneer Amer Ins Co	0	0	0.00001	\$1,625

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	67946	Pioneer Security Life Ins Co	0	0	0.00001	\$427
0	61271	Principal Life Ins Co	0	0	0.01182	\$5,623,982
0	68136	Protective Life Ins Co	0	0	0.00013	\$60,630
0	67903	Provident Amer Life & Hlth Ins Co	0	0	0.00001	\$4,701
0	68195	Provident Life & Accident Ins Co	0	0	0.00066	\$313,761
1.85723	68241	Prudential Ins Co Of Amer	0.22223	4	0.11966	\$56,937,823
0	70211	Reassure Amer Life Ins Co	0	0	0.00039	\$182,171
0	68381	Reliance Standard Life Ins Co	0	0	0.01871	\$8,901,511
2.27372	67105	Reliastar Life Ins Co	0.11112	2	0.04887	\$23,254,111
0	61360	Reliastar Life Ins Co Of NY	0	0	0.00017	\$79,918
0	65005	RiverSource Life Ins Co	0	0	0.00001	\$787
0	69914	Sears Life Ins Co	0	0	0.00155	\$736,725
0	93742	Securian Life Ins Co	0	0	0.00009	\$40,642
0	68713	Security Life Of Denver Ins Co	0	0	0.00004	\$18,245
0	68772	Security Mut Life Ins Co Of NY	0	0	0.00001	\$2,703
0	68810	Sentry Life Ins Co	0	0	0.00008	\$35,249
0	97241	Settlers Life Ins Co	0	0	0.00007	\$29,917
0	68845	Shenandoah Life Ins Co	0	0	0.00025	\$116,224
0	69019	Standard Ins Co	0	0	0.03491	\$16,611,984
0	69078	Standard Security Life Ins Co Of NY	0	0	0.00001	\$70
0	69108	State Farm Life Ins Co	0	0	0.00093	\$440,304
0	65021	Stonebridge Life Ins Co	0	0	0.00553	\$2,627,170
0	80926	Sun Life & Hlth Ins Co	0	0	0.00416	\$1,974,885
0	79065	Sun Life Assur Co Of Canada US	0	0	0.01316	\$6,260,576
0	69310	Surety Life Ins Co	0	0	0.00001	\$519
0	68608	Symetra Life Ins Co	0	0	0.00019	\$90,085
0	69353	Teachers Protective Mut Life Ins Co	0	0	0.00001	\$78
0	69477	Time Ins Co	0	0	0.0001	\$46,086
0	70688	Transamerica Financial Life Ins Co	0	0	0.00002	\$4,944
9.13997	86231	Transamerica Life Ins Co	0.05556	1	0.00608	\$2,892,422
0	61425	Trustmark Ins Co	0	0	0.00144	\$683,899
0	62863	Trustmark Life Ins Co	0	0	0.00016	\$74,031
0	80705	US Br Great West Life Assur Co	0	0	0.00001	\$3,382
0	80802	US Br SunLife Assur Co Of Canada	0	0	0.0098	\$4,663,196
0	80675	US Business of Crown Life Ins Co	0	0	0.00001	\$579
0	80314	Unicare Life & Hlth Ins Co	0	0	0.0002	\$90,810
0	91529	Unimerica Ins Co	0	0	0	-\$755
0	80837	Union Central Life Ins Co	0	0	0.00001	\$2,699
0	62596	Union Fidelity Life Ins Co	0	0	0.00179	\$850,383
0	69744	Union Labor Life Ins Co	0	0	0.00294	\$1,398,185
0	70408	Union Security Ins Co	0	0	0.00962	\$4,575,265
0	92916	United Amer Ins Co	0	0	0.00001	\$1,953
0	94099	United Investors Life Ins Co	0	0	0.00008	\$36,405
0	69868	United Of Omaha Life Ins Co	0	0	0.01053	\$5,008,182
0	70106	United States Life Ins Co In NYC	0	0	0.00443	\$2,104,032
0	79413	UnitedHealthcare Ins Co	0	0	0.00347	\$1,647,378
0	63819	Unity Financial Life Ins Co	0	0	0.00001	\$4,074
0	62235	Unum Life Ins Co Of Amer	0	0	0.06067	\$28,868,957

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	68632	VantisLife Ins Co	0	0	0.00005	\$19,819
0	70319	Washington Natl Ins Co	0	0	0.00002	\$9,029
0	91413	Western Reserve Life Assur Co of OH	0	0	0.00002	\$4,813
0	16535	Zurich Amer Ins Co	0.05556	1	0	\$0

Individual Accident and Health

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2008 Total Complaints for Index: 178

Premiums Year: 2008 Total Premiums for Index: \$892,674,159

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	34789	21st Century Centennial Ins Co	0	0	0.00001	\$20
0	71854	AAA Life Ins Co	0	0	0.00028	\$246,106
0	35963	AF&L Ins Co	0	0	0.00014	\$121,551
0	62944	AXA Equitable Life Ins Co	0	0	0.0019	\$1,689,873
0	71471	Ability Ins Co	0	0	0.00001	\$89
0	60038	Acacia Life Ins Co	0	0	0.00001	\$2,804
1.14742	60054	Aetna Life Ins Co	0.01124	2	0.0098	\$8,741,391
0	90611	Allianz Life Ins Co Of N Amer	0	0	0.00544	\$4,853,514
0	60186	Allstate Life Ins Co	0	0	0.00001	\$2,925
0	70874	Allstate Life Ins Co Of NY	0	0	0.00001	\$4,856
0	13293	Amalgamated Cas Ins Co	0	0	0.00001	\$300
0	10111	American Bankers Ins Co Of FL	0	0	0.00001	\$1,102
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00001	\$198
0	20427	American Cas Co Of Reading PA	0	0	0.00001	\$8
0.28023	60380	American Family Life Assur Co of Col	0.02248	4	0.0802	\$71,585,212
0	60410	American Fidelity Assur Co	0	0	0.00042	\$366,767
0	66672	American Gen Life & Acc Ins Co	0	0	0.00094	\$831,419
0	60488	American Gen Life Ins Co	0	0	0.00034	\$300,912
0	66842	American Gen Life Ins Co of DE	0	0	0.00072	\$638,816
0	60534	American Heritage Life Ins Co	0	0	0.00392	\$3,498,486
0	60518	American Hlth & Life Ins Co	0.00562	1	0	\$0
0	19380	American Home Assur Co	0	0	0.00002	\$12,155
0	60577	American Income Life Ins Co	0	0	0.00064	\$568,413
0	60607	American Intl Life Assur Co of NY	0	0	0.00001	\$8,150
0	60739	American Natl Ins Co	0	0	0.00002	\$11,418
0	81078	American Ntwrk Ins Co	0	0	0.00001	\$490
0	60763	American Pioneer Life Ins Co	0	0	0.00029	\$254,968
0	80624	American Progressive L&H Ins Of NY	0	0	0.0019	\$1,692,318
0	60801	American Public Life Ins Co	0	0	0.00001	\$388
0	60836	American Republic Ins Co	0	0	0.00239	\$2,132,320
0	17965	American Sentinel Ins Co	0	0	0.00001	\$2,951
0	19704	American States Ins Co	0	0	0.00001	\$2,120
0	60895	American United Life Ins Co	0	0	0.00002	\$15,858
0	61301	Ameritas Life Ins Corp	0	0	0.00001	\$985
0	27928	Amex Assur Co	0	0	0.00001	\$87
0	71439	Assurity Life Ins Co	0	0	0.00192	\$1,713,027
0	84522	Auto Club Life Ins Co	0	0	0.00001	\$274
0	61689	Aviva Life & Ann Co	0	0	0.0003	\$265,649
0	61212	Baltimore Life Ins Co	0	0	0.00006	\$52,294
0	61239	Bankers Fidelity Life Ins Co	0	0	0.00014	\$119,433
0.3109	61263	Bankers Life & Cas Co	0.00562	1	0.01808	\$16,131,018

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	94250	Banner Life Ins Co	0	0	0.00001	\$2,182
0	71714	Berkshire Life Ins Co of Amer	0	0	0.00927	\$8,269,936
0	61476	Boston Mut Life Ins Co	0	0	0.00005	\$40,431
0	10095	Bravo Hlth Mid Atlantic Inc	0.01124	2	0	\$0
0	71463	CICA Life Ins Co of Amer	0	0	0.00001	\$858
0	12567	Care Improvement Plus S Central Ins	0.00562	1	0	\$0
1.76733	96202	CareFirst BlueChoice Inc	0.11236	20	0.06358	\$56,752,546
2.31629	47058	Carefirst of MD Inc	0.52248	93	0.22557	\$201,355,755
0	80799	Celtic Ins Co	0	0	0.00035	\$306,493
0	61727	Central Reserve Life Ins Co	0	0	0.00001	\$3,228
0	61735	Central Security Life Ins Co	0	0	0.00001	\$527
0	61751	Central States H & L Co Of Omaha	0	0	0.00007	\$55,052
0	34274	Central States Ind Co Of Omaha	0	0	0.00019	\$166,135
42.99354	61883	Central United Life Ins Co	0.00562	1	0.00014	\$116,646
0	80896	Centre Life Ins Co	0	0	0.00102	\$910,459
5529.243	61832	Chesapeake Life Ins Co	0.00562	1	0.00001	\$907
0	61859	Christian Fidelity Life Ins Co	0	0	0.00003	\$19,539
0	76236	Cincinnati Life Ins Co	0	0	0.00005	\$43,575
0	82082	Citizens Natl Life Ins Co	0	0	0.00001	\$868
0	61921	Citizens Security Life Ins Co	0	0	0.00001	\$8,269
0	62049	Colonial Life & Accident Ins Co	0	0	0.00976	\$8,709,578
0	62065	Colonial Penn Life Ins Co	0	0	0.00003	\$22,517
9.352	84786	Colorado Bankers Life Ins Co	0.00562	1	0.00061	\$536,252
0	62103	Columbian Mut Life Ins Co	0	0	0.00001	\$1,167
0	99937	Columbus Life Ins Co	0	0	0.00002	\$17,369
0.65112	62146	Combined Ins Co Of Amer	0.00562	1	0.00863	\$7,702,251
0	78697	Combined Life Ins Co Of NY	0	0	0.00004	\$31,041
0	81426	Commercial Travelers Mut Ins Co	0	0	0.00001	\$6,393
0	84824	Commonwealth Ann & Life Ins Co	0	0	0.00018	\$154,972
0	31240	Commonwealth Mut Ins Co of Amer	0	0	0.00062	\$547,219
0	62251	Concord Heritage Life Ins Co Inc	0	0	0.00001	\$495
0	62308	Connecticut Gen Life Ins Co	0	0	0.00028	\$248,125
0	78174	Conseco Hlth Ins Co	0	0	0.0032	\$2,854,875
0	60682	Conseco Ins Co	0	0	0.00008	\$63,272
0	65900	Conseco Life Ins Co	0	0	0.00005	\$37,058
0	62359	Constitution Life Ins Co	0	0	0.00008	\$67,209
0	71730	Continental Amer Ins Co	0	0	0.00001	\$155
0	62413	Continental Assur Co	0	0	0.00002	\$10,360
0.26512	20443	Continental Cas Co	0.00562	1	0.0212	\$18,916,435
0	71404	Continental Gen Ins Co	0	0	0.00009	\$798,737
0	68500	Continental Life Ins Co Brentwood	0	0	0.00011	\$98,106
0	62553	Country Life Ins Co	0	0	0.00002	\$16,913
0	81973	Coventry Hlth & Life Ins Co	0	0	0.00025	\$222,889
0	96460	Coventry Hlth Care of DE Inc	0.00562	1	0	\$0
0	62626	Cuna Mut Ins Society	0	0	0.00235	\$2,094,705
0	99767	Dallas Gen Life Ins Co	0	0	0.00001	\$2,678
0	62928	EMC Natl Life Co	0	0	0.0001	\$87,947
0	62952	Equitable Life & Cas Ins Co	0	0	0.00004	\$28,490
0	70769	Erie Family Life Ins Co	0	0	0.00004	\$29,952

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	77968	Family Heritage Life Ins Co Of Amer	0	0	0.00073	\$645,143
0	63088	Farm Bureau Life Ins Co	0	0	0.00001	\$7,188
0	63126	Farm Family Life Ins Co	0	0	0.00015	\$125,591
0	63177	Farmers New World Life Ins Co	0	0	0.00001	\$159
0	20281	Federal Ins Co	0	0	0.00001	\$2,277
0	63223	Federal Life Ins Co	0	0	0.00002	\$13,458
0	63258	Federated Life Ins Co	0	0	0.00025	\$218,502
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.00001	\$643
0	71870	Fidelity Security Life Ins Co	0	0	0.00011	\$97,856
0	69140	First Allmerica Fin Life Ins Co	0	0	0.00002	\$17,616
0	64297	First Unum Life Ins Co	0	0	0.00023	\$203,771
0	62324	Freedom Life Ins Co Of Amer	0	0	0.00001	\$5,277
0	63665	General Amer Life Ins Co	0	0	0.00021	\$185,360
0	38962	Genesis Ins Co	0	0	0.00001	\$3,463
0	65536	Genworth Life & Ann Ins Co	0	0	0.00094	\$832,358
0.10932	70025	Genworth Life Ins Co	0.00562	1	0.0514	\$45,878,888
0	72990	Genworth Life Ins Co of NY	0	0	0.00023	\$202,497
0	70939	Gerber Life Ins Co	0	0	0.00031	\$276,225
4.58775	91472	Globe Life & Accident Ins Co	0.00562	1	0.00123	\$1,093,134
7.20911	62286	Golden Rule Ins Co	0.00562	1	0.00078	\$695,651
0	22063	Government Employees Ins Co	0	0	0.00002	\$17,070
0	63312	Great Amer Life Ins Co	0	0	0.00105	\$931,173
1.37605	53007	Group Hospitalization & Med Srvcs	0.05618	10	0.04083	\$36,445,315
0	64211	Guarantee Trust Life Ins Co	0	0	0.01121	\$9,999,178
0	64238	Guaranty Income Life Ins Co	0	0	0.00001	\$1,430
0.78982	64246	Guardian Life Ins Co Of Amer	0.00562	1	0.00712	\$6,349,637
0	92711	HCC Life Ins Co	0	0	0	-\$265,604
0	64327	Harleysville Life Ins Co	0	0	0.00001	\$2,144
0	71153	Hartford Life & Ann Ins Co	0	0	0.00001	\$443
0	88072	Hartford Life Ins Co	0	0	0.00002	\$9,775
0	70670	Health Care Serv Corp A Mut Legal Re	0	0	0.00012	\$102,390
0	64513	Horace Mann Life Ins Co	0	0	0.00013	\$107,647
0	73288	Humana Ins Co	0	0	0.00003	\$25,321
0	70580	Humanadental Ins Co	0	0	0.00001	\$947
0	91693	IA Amer Life Ins Co	0	0	0.00001	\$78
0	80942	ING USA Ann & Lfe Ins Co	0	0	0.00001	\$72
0	97764	Idealife Ins Co	0	0	0.00002	\$10,199
0	64580	Illinois Mut Life Ins Co	0	0	0.00116	\$1,033,919
0	86509	Ing Life Ins & Ann Co	0	0	0.00002	\$9,256
0	64831	Intramercia Life Ins Co	0	0	0.00001	\$118
0	85189	Investors Consolidated Ins Co	0	0	0.00001	\$137
0	65056	Jackson Natl Life Ins Co	0	0	0.00002	\$12,852
0	64017	Jefferson Natl Life Ins Co	0	0	0.00008	\$68,304
0	65080	John Alden Life Ins Co	0	0	0.0002	\$174,936
0.12776	65099	John Hancock Life Ins Co	0.00562	1	0.04398	\$39,254,644
0	65838	John Hancock Life Ins Co (USA)	0	0	0.00001	\$956
0.32359	95639	Kaiser Found Hlth Plan Mid Atlanti	0.01124	2	0.03473	\$30,996,362
0	65110	Kanawha Ins Co	0	0	0.0007	\$620,829
0	65129	Kansas City Life Ins Co	0	0	0.00002	\$15,230

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	65242	Lafayette Life Ins Co	0	0	0.00001	\$2,632
0	65315	Liberty Life Assur Co Of Boston	0	0	0.00001	\$2,170
0	61492	Liberty Life Ins Co	0	0	0.00016	\$134,783
0	23043	Liberty Mut Ins Co	0	0	0.00001	\$210
0	65331	Liberty Natl Life Ins Co	0	0	0.00003	\$24,599
0	65498	Life Ins Co Of N Amer	0	0	0.00009	\$74,637
0	97691	Life Of The South Ins Co	0	0	0.00171	\$1,525,240
0	77720	LifeSecure Ins Co	0	0	0.00001	\$434
0	65595	Lincoln Benefit Life Co	0	0	0.00243	\$2,166,145
0	65927	Lincoln Heritage Life Ins Co	0	0	0.00061	\$539,945
0	62057	Lincoln Life & Ann Co of NY	0	0	0.00001	\$4,417
0	65676	Lincoln Natl Life Ins Co	0	0	0.00342	\$3,051,637
0	65722	Loyal Amer Life Ins Co	0	0	0.00026	\$223,979
0	96310	MD Individual Practice Assn Inc	0.00562	1	0	\$0
0	66427	MTL Ins Co	0	0	0.00002	\$15,688
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00001	\$98
0	38970	Markel Ins Co	0	0	0.00188	\$1,677,608
0	71072	Marquette Natl Life Ins Co	0	0	0.00001	\$1,223
0	65935	Massachusetts Mut Life Ins Co	0	0	0.02866	\$25,578,797
0	69515	Medamerica Ins Co	0	0	0.00078	\$696,122
0	31119	Medico Ins Co	0	0	0.00001	\$2,558
0	97055	Mega Life & Hlth Ins Co The	0	0	0.00003	\$22,311
0	65951	Merit Life Ins Co	0	0	0.00002	\$10,737
0	87726	Metlife Ins Co of CT	0	0	0.00844	\$7,526,944
0	65978	Metropolitan Life Ins Co	0	0	0.01844	\$16,452,038
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00001	\$7,487
0	66109	Midwestern United Life Ins Co	0	0	0	-\$4,232
0	66168	Minnesota Life Ins Co	0	0	0.00082	\$723,616
0	66265	Monarch Life Ins Co	0	0	0.00091	\$806,641
4.19857	66281	Monumental Life Ins Co	0.01124	2	0.00268	\$2,388,923
0	66370	Mony Life Ins Co	0	0	0.00213	\$1,893,344
0	71412	Mutual Of Omaha Ins Co	0	0	0.00376	\$3,355,695
0	61409	National Benefit Life Ins Co	0	0	0.00001	\$455
0	11991	National Cas Co	0	0	0.00001	\$7,059
0	98205	National Found Life Ins Co	0	0	0.00003	\$19,459
0	66583	National Guardian Life Ins Co	0	0	0.00002	\$11,443
0	66680	National Life Ins Co	0	0	0.0005	\$445,924
0	75744	National Safety Life Ins Co	0	0	0.00005	\$37,399
0	60593	National States Ins Co	0	0	0.00002	\$10,172
0	87963	National Teachers Assoc Life Ins Co	0	0	0.00221	\$1,972,098
0	70750	Nationwide Life & Ann Co of Amer	0	0	0.00001	\$309
0	66869	Nationwide Life Ins Co	0	0	0.00128	\$1,136,379
0	68225	Nationwide Life Ins Co of Amer	0	0	0.00003	\$23,190
0	91626	New England Life Ins Co	0	0	0.00041	\$360,407
0	78743	New Era Life Ins Co	0	0	0.00001	\$3,233
0	66915	New York Life Ins Co	0	0	0.00598	\$5,330,854
0	66974	North Amer Co Life & Hlth Ins	0	0	0.00001	\$565
0	67032	North Carolina Mut Life Ins Co	0	0	0.00001	\$6,733
0	69000	Northwestern Long Term Care Ins Co	0	0	0.00261	\$2,322,087

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	67091	Northwestern Mut Life Ins Co	0	0	0.01577	\$14,070,072
0	89206	Ohio Natl Life Assur Corp	0	0	0.00053	\$465,869
0	67172	Ohio Natl Life Ins Co	0	0	0.00037	\$325,656
0	67180	Ohio State Life Ins Co	0	0	0.00001	\$177
0	67199	Old Amer Ins Co	0	0	0.00002	\$13,254
0	24147	Old Republic Ins Co	0	0	0.00126	\$1,117,653
0.24391	96940	Optimum Choice Inc	0.00562	1	0.02304	\$20,561,572
0	76112	Oxford Life Ins Co	0	0	0.00003	\$18,594
0	70785	Pacificare Life & Hlth Ins Co	0	0	0.00101	\$894,602
0	67539	Pan Amer Life Ins Co	0	0	0.0001	\$83,314
0	16128	Paramount Ins Co	0.00562	1	0	\$0
0	67598	Paul Revere Life Ins Co	0	0	0.00942	\$8,408,732
0	67628	Pekin Life Ins Co	0	0	0.00001	\$7,083
0	67644	Penn Mut Life Ins Co	0	0	0.0006	\$529,848
0	63282	Penn Treaty Ntwrk Amer Ins Co	0	0	0.00278	\$2,477,462
0	67660	Pennsylvania Life Ins Co	0	0	0.00097	\$862,365
0	85561	Perico Life Ins Co	0	0	0.00001	\$2,468
0	67784	Philadelphia Amer Life Ins Co	0	0	0.00008	\$66,187
35441.861	67792	Philadelphia-United Life Ins Co	0.01124	2	0.00001	\$283
0	67814	Phoenix Life Ins Co	0	0	0.00021	\$187,107
0	72125	Physicians Life Ins Co	0	0	0.0003	\$260,284
0	80578	Physicians Mut Ins Co	0	0	0.00475	\$4,237,098
0	65919	Primerica Life Ins Co	0	0	0.00003	\$18,440
0	61271	Principal Life Ins Co	0	0	0.00641	\$5,715,065
1.42763	68047	Professional Ins Co	0.00562	1	0.00394	\$3,512,841
0	88536	Protective Life & Annuity Ins Co	0	0	0.00001	\$281
0	68136	Protective Life Ins Co	0	0	0.00013	\$114,628
0	67903	Provident Amer Life & Hlth Ins Co	0	0	0.00001	\$673
0	68195	Provident Life & Accident Ins Co	0	0	0.0323	\$28,830,277
0	68209	Provident Life & Cas Ins Co	0	0	0.0008	\$710,957
0	68241	Prudential Ins Co Of Amer	0	0	0.00409	\$3,643,913
0	68284	Pyramid Life Ins Co	0	0	0.00004	\$29,205
0	70211	Reassure Amer Life Ins Co	0	0	0.00297	\$2,650,630
0	68357	Reliable Life Ins Co	0	0	0.00001	\$29
0	68381	Reliance Standard Life Ins Co	0	0	0.00001	\$2,030
0	67105	Reliastar Life Ins Co	0	0	0.00002	\$10,230
0	61360	Reliastar Life Ins Co Of NY	0	0	0.00077	\$681,336
0	31089	Republic Western Ins Co	0	0	0.00006	\$51,499
0	68462	Reserve Natl Ins Co	0	0	0.00002	\$12,242
0	65005	RiverSource Life Ins Co	0	0	0.01048	\$9,354,516
0	80594	Riversource Life Ins Co Of NY	0	0	0.00011	\$94,654
0	68721	Security Life Ins Co Of Amer	0	0	0.00001	\$92
0	68713	Security Life Of Denver Ins Co	0	0	0.00001	\$699
0	68772	Security Mut Life Ins Co Of NY	0	0	0.00004	\$34,649
0	69485	Security Natl Life Ins Co	0	0	0.00001	\$479
0	60076	Security Plan Life Ins Co	0	0	0.00001	\$2
0	12572	Selective Ins Co Of Amer	0	0	0.00002	\$15,448
3.64841	76325	Senior Hlth Ins Co of PA	0.02248	4	0.00616	\$5,498,325
0	65757	Shelter Life Ins Co	0	0	0.00001	\$622

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	68845	Shenandoah Life Ins Co	0	0	0.00066	\$582,148
0	69019	Standard Ins Co	0	0	0.00155	\$1,376,387
0	86355	Standard Life & Accident Ins Co	0	0	0.00021	\$184,138
0	69078	Standard Security Life Ins Co Of NY	0	0	0.00001	\$2,047
0	68985	Starmount Life Ins Co	0	0	0.00001	\$547
0	25135	State Automobile Mut Ins Co	0	0	0.00001	\$617
0.43496	25178	State Farm Mut Auto Ins Co	0.00562	1	0.01292	\$11,529,893
0	69116	State Life Ins Co	0	0	0.00119	\$1,054,466
0	69132	State Mut Ins Co	0	0	0.00004	\$26,837
0	89184	Sterling Investors Life Ins Co	0	0	0.00006	\$47,643
26.10129	65021	Stonebridge Life Ins Co	0.00562	1	0.00022	\$192,137
0	69256	Sunamerica Life Ins Co	0	0	0.00001	\$2,274
0	69310	Surety Life Ins Co	0	0	0.00001	\$1,428
0	68608	Symetra Life Ins Co	0	0	0.00001	\$8,186
0	60142	TIAA Cref Life Ins Co	0	0	0.00026	\$223,215
0	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0.00025	\$216,603
0	69353	Teachers Protective Mut Life Ins Co	0	0	0.00001	\$900
6.29342	69477	Time Ins Co	0.01686	3	0.00268	\$2,390,604
0	70688	Transamerica Financial Life Ins Co	0	0	0.00001	\$7,178
1.10285	86231	Transamerica Life Ins Co	0.01124	2	0.01019	\$9,094,684
0	61425	Trustmark Ins Co	0	0	0.00364	\$3,247,099
0	80705	US Br Great West Life Assur Co	0	0	0.00012	\$105,447
0	80802	US Br SunLife Assur Co Of Canada	0	0	0.00001	\$335
0	80659	US Business of Canada Life Assur Co	0	0	0.00001	\$5,554
0	80675	US Business of Crown Life Ins Co	0	0	0.0002	\$172,791
0	69663	USAA Life Ins Co	0	0	0.00864	\$7,711,422
0	11121	Unified Life Ins Co	0	0	0.0001	\$88,288
0	69701	Union Bankers Ins Co	0	0	0.00015	\$130,723
0	80837	Union Central Life Ins Co	0	0	0.00191	\$1,702,058
0	62596	Union Fidelity Life Ins Co	0	0	0.00029	\$253,948
0	69744	Union Labor Life Ins Co	0	0	0.00016	\$137,971
0	70408	Union Security Ins Co	0	0	0.0009	\$796,289
0.52408	92916	United Amer Ins Co	0.01686	3	0.03216	\$28,707,884
0	95025	United Hlthcare Mid Atlantic Inc	0	0	0.00006	\$45,621
17.02467	69930	United Ins Co Of Amer	0.01124	2	0.00066	\$589,148
0	92703	United Natl Life Ins Co Of Amer	0	0	0.00001	\$99
0	69868	United Of Omaha Life Ins Co	0	0	0.00019	\$162,230
0	42129	United Security Assur Co Of PA	0	0	0.00043	\$381,340
0	70106	United States Life Ins Co In NYC	0	0	0.00001	\$3,164
0	63479	United Teacher Assoc Ins Co	0	0	0.00038	\$334,172
0	72850	United World Life Ins Co	0	0	0.00667	\$5,947,377
0	79413	UnitedHealthcare Ins Co	0.01686	3	0	\$0
0	70114	Unity Mut Life Ins Co	0	0	0.00001	\$1,440
0	70130	Universal Guar Life Ins Co	0	0	0.00001	\$164
0.72778	62235	Unum Life Ins Co Of Amer	0.01124	2	0.01544	\$13,781,704
0	70319	Washington Natl Ins Co	0	0	0.00166	\$1,477,115
62.16561	70483	Western & Southern Life Ins Co	0.00562	1	0.0001	\$80,672
0	78301	Westward Life Ins Co	0	0	0.00002	\$17,838
0	66230	William Penn Life Ins Co Of NY	0	0	0.00001	\$333

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	60704	Wilton Reassur Life Co of NY	0	0	0.00001	\$235
0	57320	Woodmen World Life Ins Soc	0.00562	1	0	\$0
0	70629	World Ins Co	0	0	0.00003	\$21,086

GROUP ACCIDENT AND HEALTH

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2008 Total Complaint for Index: 1296

Premiums Year: 2008 Total Premiums for Index: \$4,908,426,216

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	20796	21st Century Premier Ins Co	0	0	0.00001	\$14,663
0	71854	AAA Life Ins Co	0	0	0.0001	\$448,901
0	22667	Ace Amer Ins Co	0	0	0.0004	\$1,939,266
2.56901	95590	Aetna Hlth Inc MD Corp	0.05016	65	0.01953	\$95,826,342
0	72052	Aetna Hlth Ins Co	0	0	0.00032	\$1,564,725
0.83915	60054	Aetna Life Ins Co	0.02547	33	0.03035	\$148,941,543
0	90611	Allianz Life Ins Co Of N Amer	0	0	0.00001	\$34,979
0	64190	Allianz Life Ins Co Of NY	0	0	0.00001	\$1,193
0	60186	Allstate Life Ins Co	0	0	0.00015	\$713,556
0	19720	American Alt Ins Corp	0	0	0.00001	\$4,133
0	10111	American Bankers Ins Co Of FL	0	0	0.00002	\$66,417
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00001	\$43,265
0	60380	American Family Life Assur Co of Col	0	0	0.00001	\$24,822
0	60410	American Fidelity Assur Co	0	0	0.00114	\$5,581,910
0	68373	American Gen Assur Co	0	0	0.00017	\$817,085
0	66672	American Gen Life & Acc Ins Co	0	0	0.00001	\$1,529
0	60488	American Gen Life Ins Co	0	0	0.00001	\$3,562
0	66842	American Gen Life Ins Co of DE	0	0	0.0005	\$2,407,977
0	60534	American Heritage Life Ins Co	0	0	0.00009	\$396,612
0	60518	American Hlth & Life Ins Co	0	0	0.00007	\$322,557
0	19380	American Home Assur Co	0	0	0.00014	\$643,820
0	60577	American Income Life Ins Co	0	0	0.00002	\$54,542
0	60607	American Intl Life Assur Co of NY	0	0	0.00001	\$3,033
0	81418	American Medical & Life Ins Co	0	0	0.0001	\$484,077
0	60739	American Natl Ins Co	0	0	0.00001	\$6,468
0	71773	American Natl Life Ins Co Of TX	0	0	0.00004	\$189,221
1081.1778	80624	American Progressive L&H Ins Of NY	0.00155	2	0.00001	\$7,006
0	60801	American Public Life Ins Co	0	0	0.00002	\$70,356
0	60836	American Republic Ins Co	0	0	0.00001	\$16,593
0	17965	American Sentinel Ins Co	0	0	0.00001	\$862
0	60895	American United Life Ins Co	0	0	0.00042	\$2,060,628
0	61301	Ameritas Life Ins Corp	0	0	0.0005	\$2,431,574
0	27928	Amex Assur Co	0	0	0.00063	\$3,049,340
0	71439	Assurity Life Ins Co	0	0	0.00002	\$75,324
0	84522	Auto Club Life Ins Co	0	0	0.00001	\$30
0	38245	BCS Ins Co	0	0	0.00046	\$2,257,419
0	80985	BCS Life Ins Co	0	0	0.00003	\$146,619
0	24813	Balboa Ins Co	0	0	0.00001	\$378
0	68160	Balboa Life Ins Co	0	0	0.00004	\$174,164
0	61212	Baltimore Life Ins Co	0	0	0.00001	\$2,303

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	61263	Bankers Life & Cas Co	0	0	0.00029	\$1,394,232
0	90638	Best Life & Hlth Ins Co	0	0	0.00001	\$16,895
0	61476	Boston Mut Life Ins Co	0	0	0.00037	\$1,788,191
0	10095	Bravo Hlth Mid Atlantic Inc	0.00078	1	0	\$0
0	93432	CM Life Ins Co	0.00078	1	0	\$0
0	10472	Capitol Ind Corp	0	0	0.00003	\$138,315
0.68569	96202	CareFirst BlueChoice Inc	0.17284	224	0.25207	\$1,237,252,475
2.15816	47058	Carefirst of MD Inc	0.08797	114	0.04076	\$200,060,008
0	80799	Celtic Ins Co	0	0	0.00002	\$50,877
0	61727	Central Reserve Life Ins Co	0	0	0.00001	\$46,425
0	61751	Central States H & L Co Of Omaha	0	0	0.00001	\$5,749
0	34274	Central States Ind Co Of Omaha	0	0	0.00001	\$7
0	61883	Central United Life Ins Co	0	0	0.00001	\$9,630
0	61832	Chesapeake Life Ins Co	0	0	0.00001	\$1,345
0	48119	Cigna Dental Hlth of MD Inc	0.00155	2	0	\$0
0	67369	Cigna Hlth & Life Ins Co	0	0	0.00013	\$600,636
10.91389	95599	Cigna Hlthcare MidAtlantic Inc	0.00772	10	0.00071	\$3,470,228
0	62049	Colonial Life & Accident Ins Co	0	0	0.00006	\$282,349
0	62065	Colonial Penn Life Ins Co	0	0	0.00001	\$319
0	84786	Colorado Bankers Life Ins Co	0	0	0.00007	\$296,157
0	62146	Combined Ins Co Of Amer	0	0	0.0007	\$3,406,722
0	81426	Commercial Travelers Mut Ins Co	0	0	0.00004	\$179,504
0	77828	Companion Life Ins Co	0	0	0.00065	\$3,153,734
0	60984	Compbenefits Ins Co	0	0	0.00001	\$317
0.39833	62308	Connecticut Gen Life Ins Co	0.01004	13	0.02519	\$123,605,939
0	78174	Conseco Hlth Ins Co	0	0	0.00004	\$154,660
0	60682	Conseco Ins Co	0	0	0.00001	\$1,574
0	65900	Conseco Life Ins Co	0	0	0.00001	\$990
0	71730	Continental Amer Ins Co	0	0	0.00013	\$612,704
0	20443	Continental Cas Co	0	0	0.00077	\$3,772,292
0	71404	Continental Gen Ins Co	0	0	0.00001	\$5,605
0.52492	81973	Coventry Hlth & Life Ins Co	0.00078	1	0.00147	\$7,215,249
1.0128	96460	Coventry Hlth Care of DE Inc	0.0409	53	0.04038	\$198,193,673
0	62626	Cuna Mut Ins Society	0	0	0.00075	\$3,632,357
0	52007	DENTAL NETWORK INC (THE)	0.00309	4	0	\$0
0	99767	Dallas Gen Life Ins Co	0	0	0.00001	\$4,210
0	62634	Delaware Amer Life Ins Co	0	0	0.0001	\$486,225
0	35408	Delos Ins Co	0	0	0.00004	\$149,635
3.36735	81396	Delta Dental Ins Co	0.00309	4	0.00092	\$4,498,929
0	54798	Delta Dental of PA	0.00232	3	0	\$0
0	52040	DentaQuest Mid Atlantic Inc	0.00078	1	0	\$0
0	47040	Dental Benefit Providers of MD Inc	0.00078	1	0	\$0
0	95657	Dominion Dental Serv Inc	0.00078	1	0	\$0
0	62804	Eastern Life & Hlth Ins Co	0	0	0.00049	\$2,392,550
0	20281	Federal Ins Co	0	0	0.00037	\$1,811,692
0	71870	Fidelity Security Life Ins Co	0	0	0.00386	\$18,906,351
0	79359	First Great W Life & Ann Ins Co	0	0	0.00001	\$26,367
4.34554	90328	First Hlth Life & Hlth Ins Co	0.00078	1	0.00018	\$871,553

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	64297	First Unum Life Ins Co	0	0	0.00001	\$3,251
0	71129	Fort Dearborn Life Ins Co	0	0	0.00128	\$6,273,755
0	62324	Freedom Life Ins Co Of Amer	0	0	0.00001	\$10,105
0	63657	Garden State Life Ins Co	0	0	0.00001	\$306
0	70025	Genworth Life Ins Co	0	0	0.00021	\$996,122
0	72990	Genworth Life Ins Co of NY	0	0	0.00001	\$1,233
0	70939	Gerber Life Ins Co	0	0	0.00351	\$17,180,829
0	91472	Globe Life & Accident Ins Co	0	0	0.00002	\$76,142
0.39444	62286	Golden Rule Ins Co	0.00232	3	0.00587	\$28,806,057
0	22063	Government Employees Ins Co	0	0	0.00001	\$1,807
0	63967	Government Personnel Mut Life Ins Co	0	0	0.00001	\$25,723
0	47000	Graphic Arts Benefit Corp	0.00155	2	0	\$0
0	16691	Great Amer Ins Co	0	0	0.00001	\$1,560
0	63312	Great Amer Life Ins Co	0	0	0.00001	\$1,652
0	90212	Great Southern Life Ins Co	0	0	0.00002	\$58,320
0	68322	Great W Life & Ann Ins Co	0	0	0.00242	\$11,841,968
0	95846	Group Dental Serv Of MD Inc	0.01235	16	0	\$0
0.638	53007	Group Hospitalization & Med Srvc	0.08102	105	0.12699	\$623,320,121
0	64211	Guarantee Trust Life Ins Co	0	0	0.00004	\$189,204
1.19801	64246	Guardian Life Ins Co Of Amer	0.01775	23	0.01482	\$72,712,096
0	92711	HCC Life Ins Co	0	0	0.00102	\$4,986,032
0	93440	HM Llife Ins Co	0	0	0.00244	\$11,954,766
0	64327	Harleysville Life Ins Co	0	0	0.00031	\$1,479,862
0	70815	Hartford Life & Accident Ins Co	0	0	0.01165	\$57,158,351
1.08229	88072	Hartford Life Ins Co	0.00078	1	0.00072	\$3,499,402
0	70670	Health Care Serv Corp A Mut Legal Re	0	0	0.00145	\$7,087,101
0	54771	Highmark Inc	0.00078	1	0	\$0
0	64513	Horace Mann Life Ins Co	0	0	0.00003	\$113,515
0	93777	Household Life Ins Co	0	0	0.00009	\$417,455
0	42374	Houston Cas Co	0	0	0.00001	\$10,701
0	73288	Humana Ins Co	0	0	0.00001	\$41,891
0	70580	Humanadental Ins Co	0	0	0.00065	\$3,152,296
0	64580	Illinois Mut Life Ins Co	0	0	0.00001	\$5,170
0	22713	Insurance Co of N Amer	0	0	0	-\$25
0	85189	Investors Consolidated Ins Co	0	0	0.00001	\$522
0	65080	John Alden Life Ins Co	0	0	0.00066	\$3,225,449
0	65099	John Hancock Life Ins Co	0	0	0.00111	\$5,426,697
0.45476	95639	Kaiser Found Hlth Plan Mid Atlanti	0.04476	58	0.09842	\$483,050,336
2.44308	60053	Kaiser Permanente Ins Co	0.00541	7	0.00222	\$10,851,709
0	65110	Kanawha Ins Co	0	0	0.00015	\$715,023
0	65129	Kansas City Life Ins Co	0	0	0.00001	\$33,841
0	11681	Keystone Ins Co	0	0	0.00014	\$669,820
0	65242	Lafayette Life Ins Co	0	0	0.00001	\$651
0	65315	Liberty Life Assur Co Of Boston	0	0	0.00046	\$2,221,706
0	61492	Liberty Life Ins Co	0	0	0.00014	\$663,896
0	65331	Liberty Natl Life Ins Co	0	0	0.00001	\$27
0.09551	65498	Life Ins Co Of N Amer	0.00078	1	0.00808	\$39,658,080
0	62057	Lincoln Life & Ann Co of NY	0	0	0.00001	\$18

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0.15895	65676	Lincoln Natl Life Ins Co	0.00078	1	0.00486	\$23,827,615
0	65722	Loyal Amer Life Ins Co	0	0	0.00001	\$9,693
9.02435	96310	MD Individual Practice Assn Inc	0.04321	56	0.00479	\$23,502,268
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00004	\$150,909
2.38493	60321	Mamsi Life & Hlth Ins Co	0.05942	77	0.02492	\$122,279,231
0	38970	Markel Ins Co	0	0	0.00001	\$15,533
0	69515	Medamerica Ins Co	0	0	0.00001	\$22,567
0.34607	97055	Mega Life & Hlth Ins Co The	0.00155	2	0.00446	\$21,888,328
0	87726	Metlife Ins Co of CT	0	0	0.00002	\$50,277
0.32671	65978	Metropolitan Life Ins Co	0.00695	9	0.02126	\$104,333,585
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00011	\$495,516
0	66168	Minnesota Life Ins Co	0	0	0.00081	\$3,943,962
0	66281	Monumental Life Ins Co	0	0	0.00156	\$7,610,489
0	66370	Mony Life Ins Co	0	0	0.00001	\$43,335
0	88668	Mutual Of Amer Life Ins Co	0	0	0.00001	\$38,326
0	71412	Mutual Of Omaha Ins Co	0	0	0.00027	\$1,312,593
0	61409	National Benefit Life Ins Co	0	0	0.00001	\$33,801
0	11991	National Cas Co	0	0	0.00001	\$4,560
0	66583	National Guardian Life Ins Co	0	0	0.00059	\$2,872,324
0	82538	National Hlth Ins Co	0	0	0.00001	\$11,848
0	19445	National Union Fire Ins Co Of Pitts	0	0	0.00068	\$3,318,378
0	70750	Nationwide Life & Ann Co of Amer	0	0	0.00001	\$52
0	66869	Nationwide Life Ins Co	0	0	0.0002	\$965,886
0	68225	Nationwide Life Ins Co of Amer	0	0	0.00001	\$14,992
0	91626	New England Life Ins Co	0	0	0.00009	\$418,723
0	66915	New York Life Ins Co	0	0	0.00096	\$4,689,674
0	67091	Northwestern Mut Life Ins Co	0	0	0.00032	\$1,555,461
0	63274	OM Fin Life Ins Co	0	0	0.00001	\$2,894
0	67261	Old Republic Life Ins Co	0	0	0.00001	\$12
0	20621	OneBeacon Amer Ins Co	0	0	0.00001	\$15,170
3.13826	96940	Optimum Choice Inc	0.19676	255	0.0627	\$307,743,937
0	76112	Oxford Life Ins Co	0	0	0.00001	\$4,114
0	67539	Pan Amer Life Ins Co	0	0	0.00012	\$582,499
0	67598	Paul Revere Life Ins Co	0	0	0.00014	\$674,756
0	85561	Perico Life Ins Co	0	0	0.00004	\$185,249
0	67784	Philadelphia Amer Life Ins Co	0	0	0.00001	\$1,716
0	67814	Phoenix Life Ins Co	0	0	0.00001	\$847
0	80578	Physicians Mut Ins Co	0	0	0.00001	\$48,322
0	65919	Primerica Life Ins Co	0	0	0.00001	\$865
1.33563	61271	Principal Life Ins Co	0.00386	5	0.00289	\$14,178,254
0	68195	Provident Life & Accident Ins Co	0	0	0.00006	\$248,645
0.19702	68241	Prudential Ins Co Of Amer	0.00078	1	0.00392	\$19,223,310
0	39217	QBE Ins Corp	0	0	0.00019	\$912,909
0	70211	Reassure Amer Life Ins Co	0	0	0.00002	\$89,224
0	68381	Reliance Standard Life Ins Co	0	0	0.00271	\$13,298,813
0.32191	67105	Reliastar Life Ins Co	0.00078	1	0.0024	\$11,765,569
0	61360	Reliastar Life Ins Co Of NY	0	0	0.00009	\$404,088
0	68462	Reserve Natl Ins Co	0	0	0.00001	\$817

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	65005	RiverSource Life Ins Co	0	0	0.00002	\$52,554
0	79014	Safehealth Life Ins Co	0	0	0.00001	\$13,171
0	69914	Sears Life Ins Co	0	0	0.00023	\$1,086,068
0	93742	Securian Life Ins Co	0	0	0.00001	\$7,280
0	68721	Security Life Ins Co Of Amer	0	0	0.0001	\$450,494
0	68772	Security Mut Life Ins Co Of NY	0	0	0.00001	\$45,907
0	76325	Senior Hlth Ins Co of PA	0	0	0.00002	\$96,347
0	24988	Sentry Ins A Mut Co	0	0	0.00001	\$20,348
0	68810	Sentry Life Ins Co	0	0	0	-\$156,704
0	68845	Shenandoah Life Ins Co	0	0	0.00004	\$173,622
0	69019	Standard Ins Co	0	0	0.00178	\$8,714,016
0	86355	Standard Life & Accident Ins Co	0	0	0.00001	\$27,911
0	69078	Standard Security Life Ins Co Of NY	0	0	0.00068	\$3,291,717
0	40045	Starnet Ins Co	0	0	0.00005	\$210,341
0	25178	State Farm Mut Auto Ins Co	0	0	0.00109	\$5,315,717
0	10952	Stonebridge Cas Ins Co	0	0	0.00001	\$2,071
0	65021	Stonebridge Life Ins Co	0	0	0.00118	\$5,778,274
0	80926	Sun Life & Hlth Ins Co	0	0	0.00127	\$6,185,359
0	68608	Symetra Life Ins Co	0	0	0.00235	\$11,492,932
0	69353	Teachers Protective Mut Life Ins Co	0	0	0.00001	\$1,356
0	69477	Time Ins Co	0	0	0.00235	\$11,504,147
0	70688	Transamerica Financial Life Ins Co	0	0	0.00003	\$102,361
0.43277	86231	Transamerica Life Ins Co	0.00078	1	0.00179	\$8,751,613
0	61425	Trustmark Ins Co	0	0	0.00009	\$438,130
0	62863	Trustmark Life Ins Co	0	0	0.00017	\$790,801
0	95253	UNITED CONCORDIA DENTAL PLANS	0.01158	15	0	\$0
0	80705	US Br Great West Life Assur Co	0	0	0.00004	\$185,646
0	80802	US Br SunLife Assur Co Of Canada	0	0	0.00418	\$20,501,087
0	80659	US Business of Canada Life Assur Co	0	0	0.00034	\$1,650,621
0	29599	US Specialty Ins Co	0	0	0.00004	\$178,934
0	69663	USAA Life Ins Co	0	0	0.00001	\$3,509
0.6782	80314	Unicare Life & Hlth Ins Co	0.00618	8	0.00911	\$44,676,163
0	91529	Unimerica Ins Co	0	0	0.00042	\$2,032,499
0	62596	Union Fidelity Life Ins Co	0	0	0.00007	\$309,875
0	69744	Union Labor Life Ins Co	0	0	0.00003	\$126,402
0.66184	70408	Union Security Ins Co	0.00155	2	0.00234	\$11,445,015
0	92916	United Amer Ins Co	0	0	0.0002	\$948,477
0	62294	United Concordia Life & Hlth Ins Co	0.00695	9	0	\$0
1.45707	95025	United Hlthcare Mid Atlantic Inc	0.02392	31	0.01642	\$80,578,580
0	92703	United Natl Life Ins Co Of Amer	0	0	0.00001	\$155
0	69868	United Of Omaha Life Ins Co	0	0	0.00184	\$9,007,275
0	21113	United States Fire Ins Co	0	0	0.00019	\$900,902
0	70106	United States Life Ins Co In NYC	0	0	0.00119	\$5,826,747
0	63479	United Teacher Assoc Ins Co	0	0	0.00001	\$8,508
0.61317	79413	UnitedHealthcare Ins Co	0.05402	70	0.08809	\$432,373,966
0.15192	62235	Unum Life Ins Co Of Amer	0.00155	2	0.01016	\$49,860,372
0	70319	Washington Natl Ins Co	0	0	0.00003	\$114,728
0	91413	Western Reserve Life Assur Co of OH	0	0	0.00001	\$9,989

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	60704	Wilton Reassur Life Co of NY	0	0	0.00001	\$196
0	70629	World Ins Co	0	0	0.00001	\$44,006
0	16535	Zurich Amer Ins Co	0	0	0.00066	\$3,204,788

CREDIT

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2008 Total Complaints for Index: 17

Premiums Year: 2008 Total Premiums for Index: \$27,257,418

Total Policies for Index: 2,863,153

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	22667	Ace Amer Ins Co	0	0	0.03124	\$851,404
0	95590	Aetna Hlth Inc MD Corp	0.05883	1	0	\$0
0	60054	Aetna Life Ins Co	0.05883	1	0	\$0
1.13955	60275	American Bankers Life Assur Co Of FL	0.05883	1	0.05163	\$1,407,031
0	23450	American Family Home Ins Co	0.05883	1	0	\$0
0	68373	American Gen Assur Co	0	0	0.01232	\$335,784
0	60534	American Heritage Life Ins Co	0	0	0.00325	\$88,557
3.36085	60518	American Hlth & Life Ins Co	0.11765	2	0.03501	\$954,152
0	65811	American Modern Life Ins Co	0	0	0.00073	\$19,801
0	60739	American Natl Ins Co	0	0	0.00836	\$227,637
0	28401	American Natl Prop & Cas Co	0	0	0.00019	\$4,929
0	60836	American Republic Ins Co	0	0	0.00221	\$60,141
0	42978	American Security Ins Co	0.11765	2	0	\$0
0	60895	American United Life Ins Co	0	0	0.00576	\$156,827
0	11150	Arch Ins Co	0	0	0.0195	\$531,414
0	24678	Arrowood Ind Co	0	0	0	-\$794
0	25422	Atradius Trade Credit Ins Co	0	0	0	-\$1,071,893
0	24813	Balboa Ins Co	0.11765	2	0	\$0
0	68160	Balboa Life Ins Co	0	0	0.00192	\$52,135
0	18538	Bancinsure Inc	0	0	0.01183	\$322,378
0	33162	Bankers Ins Co	0	0	0.00004	\$1,041
0	34568	Centennial Cas Co	0	0	0.00093	\$25,117
0	61751	Central States H & L Co Of Omaha	0	0	0.0145	\$394,974
0	62383	Centurion Life Ins Co	0	0	0.00666	\$181,454
0	88374	Commonwealth Dealers Life Ins Co	0	0	0	-\$202
0	20443	Continental Cas Co	0	0	0.01421	\$387,300
0.51803	62626	Cuna Mut Ins Society	0.05883	1	0.11356	\$3,095,191
0	20648	Employers Fire Ins Co	0	0	0.07234	\$1,971,634
0	20516	Euler Hermes Amer Credit Ind Co	0	0	0.08886	\$2,422,049
0	29980	First Colonial Ins Co	0	0	0.04776	\$1,301,774
0	93521	General Fidelity Life Ins Co	0	0	0.01185	\$322,748
0	16691	Great Amer Ins Co	0	0	0.00043	\$11,666
0	53007	Group Hospitalization & Med Svcs	0.05883	1	0	\$0
0	64211	Guarantee Trust Life Ins Co	0	0	0.00087	\$23,453
0	28657	HSBC Ins Co of DE	0	0	0.00429	\$116,816
2.16145	93777	Household Life Ins Co	0.11765	2	0.05443	\$1,483,615
0	81779	Individual Assur Co Life Hlth & Acc	0	0	0.00006	\$1,506
0	22713	Insurance Co of N Amer	0	0	0.0002	\$5,332
0	89958	JMIC Life Ins Co	0	0	0	-\$27,385

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	97691	Life Of The South Ins Co	0	0	0.01051	\$286,300
0	35769	Lyndon Prop Ins Co	0	0	0	-\$3,085
0	65951	Merit Life Ins Co	0	0	0.00888	\$241,948
0	65978	Metropolitan Life Ins Co	0	0	0.00004	\$1,080
1.19375	66168	Minnesota Life Ins Co	0.05883	1	0.04928	\$1,343,152
0	66281	Monumental Life Ins Co	0	0	0.03884	\$1,058,459
0	24848	Newport Ins Co	0.05883	1	0	\$0
0	36455	Northbrook Ind Co	0	0	0	-\$14,039
0	26565	Ohio Ind Co	0	0	0.00377	\$102,572
0	24147	Old Republic Ins Co	0	0	0.10801	\$2,944,017
0	96940	Optimum Choice Inc	0.05883	1	0	\$0
0	67784	Philadelphia Amer Life Ins Co	0	0	0.00009	\$2,216
0	68136	Protective Life Ins Co	0	0	0.00162	\$44,147
0	68195	Provident Life & Accident Ins Co	0	0	0.00001	\$33
0	61506	Resource Life Ins Co	0	0	0.00104	\$28,108
0	41297	Scottsdale Ins Co	0	0	0.00056	\$15,098
0	93742	Securian Life Ins Co	0	0	0.00003	\$585
0	12831	State Natl Ins Co Inc	0	0	0.06034	\$1,644,543
0	10952	Stonebridge Cas Ins Co	0	0	0.03624	\$987,807
0	65021	Stonebridge Life Ins Co	0	0	0.00104	\$28,158
0	86231	Transamerica Life Ins Co	0	0	0.03989	\$1,087,097
0	62596	Union Fidelity Life Ins Co	0	0	0	-\$474
0	16667	United Guar Residential Ins Co of NC	0	0	0.05719	\$1,558,703
0	70173	Universal Underwriters Life Ins Co	0	0	0	-\$15,279
0	40827	Virginia Surety Co Inc	0	0	0.00217	\$59,067
0	25011	Wesco Ins Co	0	0	0.0064	\$174,401
0	30325	Zale Ind Co	0	0	0.00079	\$21,398
0	71323	Zale Life Ins Co	0	0	0.00015	\$3,820

Medicare Supplement

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2008 Total Complaints for Index: 24

Premiums Year: 2008 Total Premiums for Index: \$355,322,292

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	60054	Aetna Life Ins Co	0	0	0.0007	\$245,441
0	90611	Allianz Life Ins Co Of N Amer	0	0	0.00002	\$4,920
0	60380	American Family Life Assur Co of Col	0	0	0.00071	\$251,756
0	71773	American Natl Life Ins Co Of TX	0	0	0.00017	\$56,947
0	60763	American Pioneer Life Ins Co	0	0	0.00006	\$19,424
0	80624	American Progressive L&H Ins Of NY	0	0	0.00426	\$1,512,957
0	60836	American Republic Ins Co	0	0	0.00041	\$144,106
0	61239	Bankers Fidelity Life Ins Co	0	0	0.00013	\$44,612
0	61263	Bankers Life & Cas Co	0	0	0.03301	\$11,727,836
0	12567	Care Improvement Plus S Central Ins	0.04167	1	0	\$0
1.86098	47058	Carefirst of MD Inc	0.70834	17	0.38063	\$135,244,151
0	80799	Celtic Ins Co	0	0	0.00017	\$59,717
0	62049	Colonial Life & Accident Ins Co	0	0	0.00001	\$1,971
0	62146	Combined Ins Co Of Amer	0	0	0.00631	\$2,238,870
0	62308	Connecticut Gen Life Ins Co	0	0	0.00003	\$8,950
0	78174	Conseco Hlth Ins Co	0	0	0.00286	\$1,013,251
0	65900	Conseco Life Ins Co	0	0	0	-\$1,201
0	71404	Continental Gen Ins Co	0	0	0.00192	\$679,575
0	62626	Cuna Mut Ins Society	0	0	0.00001	\$916
0	65536	Genworth Life & Ann Ins Co	0	0	0.00224	\$793,227
0	70025	Genworth Life Ins Co	0	0	0.00029	\$102,362
0	91472	Globe Life & Accident Ins Co	0	0	0.00175	\$621,087
0	62286	Golden Rule Ins Co	0	0	0.00122	\$432,824
0	53007	Group Hospitalization & Med Srvc	0	0	0.05292	\$18,800,301
0	64211	Guarantee Trust Life Ins Co	0	0	0.02779	\$9,872,041
0	73288	Humana Ins Co	0	0	0.00003	\$9,149
0	65927	Lincoln Heritage Life Ins Co	0	0	0.00119	\$421,724
28.01012	66281	Monumental Life Ins Co	0.08334	2	0.00298	\$1,057,125
0	71412	Mutual Of Omaha Ins Co	0	0	0.00479	\$1,698,818
0	60593	National States Ins Co	0	0	0.00001	\$1,636
0	66869	Nationwide Life Ins Co	0	0	0.00358	\$1,270,101
0	66915	New York Life Ins Co	0	0	0.00031	\$107,682
0	70785	Pacificare Life & Hlth Ins Co	0	0	0.00251	\$890,344
0	63282	Penn Treaty Ntwrk Amer Ins Co	0	0	0.00005	\$17,416
0	67660	Pennsylvania Life Ins Co	0	0	0.00061	\$213,205
0	72125	Physicians Life Ins Co	0	0	0.0007	\$246,897
0	80578	Physicians Mut Ins Co	0	0	0.00206	\$729,495
0	61271	Principal Life Ins Co	0	0	0.00001	\$3,293
0	76325	Senior Hlth Ins Co of PA	0	0	0.00016	\$56,430
0	68845	Shenandoah Life Ins Co	0	0	0.00157	\$554,820

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	86355	Standard Life & Accident Ins Co	0	0	0.00019	\$67,437
0	25178	State Farm Mut Auto Ins Co	0	0	0.00528	\$1,875,976
0	89184	Sterling Investors Life Ins Co	0	0	0.00011	\$38,800
0	86231	Transamerica Life Ins Co	0	0	0.00418	\$1,481,931
0	61425	Trustmark Ins Co	0	0	0.00006	\$17,807
0	69663	USAA Life Ins Co	0	0	0.02309	\$8,202,679
0	11121	Unified Life Ins Co	0	0	0.00015	\$50,474
0	69701	Union Bankers Ins Co	0	0	0.00032	\$113,473
0	62596	Union Fidelity Life Ins Co	0	0	0.00016	\$56,447
0	69744	Union Labor Life Ins Co	0	0	0.00004	\$11,549
0.99977	92916	United Amer Ins Co	0.08334	2	0.08336	\$29,617,042
0	63479	United Teacher Assoc Ins Co	0	0	0.00031	\$106,933
0	72850	United World Life Ins Co	0	0	0.01572	\$5,582,423
0.25606	79413	UnitedHealthcare Ins Co	0.08334	2	0.32546	\$115,641,696
0	70319	Washington Natl Ins Co	0	0	0.00358	\$1,270,520
0	70629	World Ins Co	0	0	0.0001	\$32,929

LONG TERM CARE

SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2008 Total Complaints for Index: 11

Premiums Year: 2008 Total Premiums for Index: \$222,667,784

Selected States for Index: MD

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	35963	AF&L Ins Co	0	0	0.00053	\$116,664
0	60054	Aetna Life Ins Co	0	0	0.00377	\$837,484
0	90611	Allianz Life Ins Co Of N Amer	0	0	0.0218	\$4,853,514
0	60186	Allstate Life Ins Co	0	0	0.00012	\$25,474
0	60380	American Family Life Assur Co of Col	0	0	0.00073	\$162,080
0	60410	American Fidelity Assur Co	0	0	0.00001	\$789
0	66842	American Gen Life Ins Co of DE	0	0	0.00287	\$638,620
0	60534	American Heritage Life Ins Co	0	0	0.00007	\$15,474
1020.0829	60518	American Hlth & Life Ins Co	0.09091	1	0.00009	\$19,844
0	60607	American Intl Life Assur Co of NY	0	0	0.00004	\$8,007
0	60763	American Pioneer Life Ins Co	0	0	0.00015	\$33,095
0	80624	American Progressive L&H Ins Of NY	0	0	0.00016	\$34,737
0	60836	American Republic Ins Co	0	0	0.00004	\$6,830
0	71439	Assurity Life Ins Co	0	0	0.00005	\$9,981
0	61212	Baltimore Life Ins Co	0	0	0.00005	\$9,063
3.75602	61263	Bankers Life & Cas Co	0.09091	1	0.02421	\$5,389,359
0	71714	Berkshire Life Ins Co of Amer	0	0	0.00579	\$1,288,016
0	47058	Carefirst of MD Inc	0	0	0.00037	\$80,536
0	76236	Cincinnati Life Ins Co	0	0	0.00004	\$8,610
0	62049	Colonial Life & Accident Ins Co	0	0	0.00001	\$540
0	65900	Conseco Life Ins Co	0	0	0.00001	\$528
0.90334	20443	Continental Cas Co	0.09091	1	0.10064	\$22,408,677
0	71404	Continental Gen Ins Co	0	0	0.00014	\$29,417
0	62553	Country Life Ins Co	0	0	0.00001	\$1,710
0	62626	Cuna Mut Ins Society	0	0	0.00939	\$2,090,365
0	62952	Equitable Life & Cas Ins Co	0	0	0.00013	\$27,964
0	64297	First Unum Life Ins Co	0	0	0.00048	\$106,299
0	65536	Genworth Life & Ann Ins Co	0	0	0.00004	\$7,043
0.43288	70025	Genworth Life Ins Co	0.09091	1	0.21002	\$46,763,482
0	72990	Genworth Life Ins Co of NY	0	0	0.00092	\$203,730
0	91472	Globe Life & Accident Ins Co	0	0	0.00526	\$1,169,276
0	63312	Great Amer Life Ins Co	0	0	0.00419	\$932,844
0	53007	Group Hospitalization & Med Srvc	0	0	0.00003	\$4,750
0	64211	Guarantee Trust Life Ins Co	0	0	0.00015	\$33,187
0	64238	Guaranty Income Life Ins Co	0	0	0.00001	\$1,430
0	88072	Hartford Life Ins Co	0	0	0.00017	\$36,270
0	65080	John Alden Life Ins Co	0	0	0.00068	\$151,117
0.45734	65099	John Hancock Life Ins Co	0.09091	1	0.19879	\$44,262,047
0	65110	Kanawha Ins Co	0	0	0.00249	\$552,238
0	65595	Lincoln Benefit Life Co	0	0	0.00973	\$2,166,145

Maryland Complaint Index	Cocode	Company Name	Maryland Complaint Share	Maryland Complaints	Market Share	Maryland Premiums
0	65676	Lincoln Natl Life Ins Co	0	0	0.00219	\$487,387
0	65722	Loyal Amer Life Ins Co	0	0	0.00009	\$17,864
0	65935	Massachusetts Mut Life Ins Co	0	0	0.04124	\$9,181,981
0	87726	Metlife Ins Co of CT	0	0	0.03323	\$7,398,124
0	65978	Metropolitan Life Ins Co	0	0	0.0771	\$17,166,217
0	66168	Minnesota Life Ins Co	0	0	0.00005	\$9,788
0	66281	Monumental Life Ins Co	0	0	0.00192	\$426,837
0	71412	Mutual Of Omaha Ins Co	0	0	0.0046	\$1,023,541
0	68225	Nationwide Life Ins Co of Amer	0	0	0.00001	\$259
0	66915	New York Life Ins Co	0	0	0.01816	\$4,042,179
0	69000	Northwestern Long Term Care Ins Co	0	0	0.01043	\$2,322,087
0	67199	Old Amer Ins Co	0	0	0.00005	\$10,328
0	16128	Paramount Ins Co	0.09091	1	0	\$0
0	63282	Penn Treaty Ntwrk Amer Ins Co	0	0	0.01113	\$2,477,462
0	80578	Physicians Mut Ins Co	0	0	0.00335	\$743,825
0	65919	Primerica Life Ins Co	0	0	0.00002	\$2,972
0	61271	Principal Life Ins Co	0	0	0.00019	\$40,369
0	68195	Provident Life & Accident Ins Co	0	0	0.00524	\$1,165,386
0	68241	Prudential Ins Co Of Amer	0	0	0.03423	\$7,620,977
0	70211	Reassure Amer Life Ins Co	0	0	0.00023	\$49,895
0	65005	RiverSource Life Ins Co	0	0	0.01912	\$4,256,048
0	80594	Riversource Life Ins Co Of NY	0	0	0.00027	\$58,656
14.74437	76325	Senior Hlth Ins Co of PA	0.36364	4	0.02467	\$5,491,595
0	24988	Sentry Ins A Mut Co	0	0	0.00007	\$13,513
0	86355	Standard Life & Accident Ins Co	0	0	0.00002	\$3,349
0	25178	State Farm Mut Auto Ins Co	0	0	0.01368	\$3,046,029
0	69116	State Life Ins Co	0	0	0.00467	\$1,037,884
1572.4793	65021	Stonebridge Life Ins Co	0.09091	1	0.00006	\$12,873
0	69477	Time Ins Co	0	0	0.00452	\$1,005,181
0	86231	Transamerica Life Ins Co	0	0	0.01775	\$3,951,436
0	70408	Union Security Ins Co	0	0	0.00352	\$782,969
0	69868	United Of Omaha Life Ins Co	0	0	0.00073	\$160,609
0	42129	United Security Assur Co Of PA	0	0	0.00122	\$270,093
0	63479	United Teacher Assoc Ins Co	0	0	0.00003	\$5,878
0	62235	Unum Life Ins Co Of Amer	0	0	0.06188	\$13,777,693
0	70319	Washington Natl Ins Co	0	0	0.00054	\$119,264

Maryland Insurance Administration

Closed Complaints by Disposition for 2008

NAIC Disposition Code	Disposition Description	Amount
1201	Policy Not in Force	82
1205	Policy Issued/Restored	349
1207	Advised Complainant	1014
1208	Compromised Settlement/Resolution	125
1210	Additional Payment	176
1215	Refund	138
1217	Entered into Arbitration/Mediation	2
1220	Coverage Extended	80
1223	Unable to Assist	701
1225	Claim Reopened	102
1227	Cancellation Upheld	161
1228	Nonrenewal Upheld	148
1230	Claim Settled	969
1235	No Action Requested/Required	124
1239	Referred to Another Department	164
1240	Referred to Proper Agency	193
1242	Referred to Market Conduct	32
1245	Advertising Withdrawn/Amended	2
1250	Underwriting Practice Resolved	18
1253	Information Furnished/Expanded	412
1255	Delay Resolved	200
1257	Fine	19
1260	Cancellation Notice Withdrawn	50
1265	Nonrenewal Notice Recinded	80
1270	Premium Problem Resolved	894
1273	ERISA Complaint	1
1275	Apparent Unlicensed Activity	2
1277	Deductible Refunded	7
1280	Referred for Disciplinary Action	48
1285	Question of Fact	325

NAIC Disposition Code	Disposition Description	Amount
1287	Rating Problem Resolved	47
1290	Contract Provision/Legal Issue	105
1293	Company in Compliance	1377
1295	Company Position Upheld	5181
1297	Endorsement Processed	18
1300	No Jurisdiction	2273
1303	Recovery	72
1305	Insufficient Information	114
1310	Other	883
	Total	16688

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