

2016

West Virginia Offices of the Insurance Commissioner

2015 Annual Report

The information in this report reflects the current financial condition and economic importance of the insurance industry in West Virginia.

Michael D. Riley
Insurance Commissioner



STATE OF WEST VIRGINIA

Offices of the Insurance Commissioner

EARL RAY TOMBLIN
Governor

MICHAEL D. RILEY
Insurance Commissioner

November 1, 2016

The Honorable Earl Ray Tomblin
Governor of the State of West Virginia
State Capitol
Charleston, WV 25305

Dear Governor Tomblin:

The Annual Report of the Insurance Commissioner of the state of West Virginia for the calendar year 2015 is hereby submitted in accordance with Chapter 33, Article 2, Section 15, of the Code of West Virginia. An Executive Summary immediately follows this memorandum.

The information contained in this report reflects the economic importance and current financial condition of the insurance industry in our state. The included insurance entity statistics are compiled from the December 31, 2015 annual statements filed with this agency by the insurance companies licensed in this state.

Respectfully submitted,

Michael D. Riley
Insurance Commissioner



Executive Summary

This report to the Governor of West Virginia provides detail about the structure and activities of the West Virginia Offices of the Insurance Commissioner for the preceding year. The report is divided into three major sections. Each section is detailed below.

[Section 1](#) of this report highlights the organization of our office and provides detail for its \$196.9M in total revenue collected from the previous year. It includes an interdepartmental organizational chart, historical list of insurance commissioners, and then proceeds to identify the individual revenue streams managed by this agency.

[Section 2](#) of this report further identifies the functional divisions of this office, and enumerates each division's individual activities during the past year. A summarization of those activities follows:

- **AccessWV**- West Virginia Health Insurance Plan, the state high-risk health insurance pool, was terminated as of April 1, 2014.
- The **Agents Licensing and Education Division** presides over licensing, processing and maintaining records for over 121,000 licensees transacting insurance business in WV. In 2015, over 285,000 company appointments and appointment cancellations were processed and monitored by this unit.
- The **Board of Review** (Workers' Compensation) exercises exclusive jurisdiction over all appeals from decisions issued by the Workers' Compensation Office of Judges pursuant to West Virginia Code §23-5-11. During 2015, the Board held monthly hearings and issued written rulings on Petitions to Stay, motions, appeals, and Petitions for Award of Claimant's Attorney Fees and Costs.
- The **Claims Services Division** (Workers' Compensation) oversees management of the workers' compensation "Old Fund". As of December 31, 2015, there were 14,351 open claims.
- The **Office of Consumer Advocacy** assisted consumers with complaints during 2015, which yielded financial awards totaling \$1,435,718.96. The Office of Consumer Advocacy also participated in the review of 70 Certificate of Need applications and 37 Hospital Rate Review Applications.
- The **Consumer Service Division** assists our insurance consumers with questions and complaints. The division received a total of 2,139 written complaints from insurance consumers in 2015. Over the course of the year, the Division responded to an average of 93 consumer inquiries per day.
- The **Employer Coverage Unit** (Workers' Compensation) reviews and grants requests for exemptions from statutory workers' compensation coverage as well as serving as the contact point for injured workers of uninsured employers. The Unit reviewed 2,468 applications for exemption during 2015, and granted 1,950 of the same.

- The **Financial Accounting Unit** is responsible for the preparation of audited financial statements, monthly financial reports, the budget, management and administration of federal grant funds, daily cash management and investment processing which includes accounts payable and all agency cash receipts processing through the state's accounting system. The unit also calculates workers' compensation maximum medical reimbursement rates and evaluates workers' compensation managed health care plans. In 2015, the unit received its tenth consecutive "clean" opinion on the Audited Financial Statements.
- The **Financial Conditions Division** monitors insurance company financial stability and collects premium taxes and surcharges. They oversaw a total of 2,603 separate insurance entities transacting business in West Virginia during 2015.
- The **Self-Insurance Unit** (Workers' Compensation) is responsible for regulating 74 employers that currently self-insure their workers' compensation coverage in West Virginia and the ~110 employers who no longer self-insure but continue to administer claims incurred during their period of self-insurance. No companies were approved for self-insured status in calendar year 2015.
- The **Fraud Unit** (Office of the Inspector General) is responsible for facilitating a cooperative approach in the detection, investigation, and prosecution of insurance fraud. They received a total of 743 referrals in 2015 which led to 15 arrests or indictments and resulted in 26 convictions.
- The **Health Policy Division** works toward the implementation of a Health Insurance Marketplace in West Virginia in conjunction with the Patient Protection and Affordable Care Act (PPACA). In February 2013, WV announced it would become a Partnership state, meaning that West Virginia consumers could utilize 'The Marketplace' as an online portal at www.Healthcare.gov to compare information on available health plan options, enroll in health plans, and receive subsidies, if financially eligible.
- The **Legal Division** provides legal counsel to the Insurance Commissioner and staff, drafts and promulgates statutes, investigates code/rule violations, responds to litigation, hearings and coordinates receivership activities. During 2015, the Division was involved with 20 new statutes or regulations directly impacting insurance; 451 matters of litigation, Administrative, or Circuit Court Hearings; and 918 investigations by the regulatory compliance unit including 164 orders.
- The **Market Conduct Unit** performs examinations of insurance companies doing business in West Virginia for the purpose of determining statutory compliance. In 2015 the unit conducted 58 level one and 28 level two analyses on licensed companies relating to compliance. Three (3) Agreed Orders involving thirteen carriers were entered by the Insurance Commissioner with penalties totaling \$51,000 assessed as a result of violations discovered during examinations. The unit also participated in 6 multi-state collaborative actions which resulted in \$87,587 in penalties and other assessments. The Market Conduct Unit completed twenty-one (21) comprehensive compliance audits on self-insured employers, resulting in penalties of \$24,500 and over \$48,000 in restitution for claimants.

- The **Revenue Recovery Unit** (Workers' Compensation) is responsible for the collection of all monies due to the Uninsured Employers' Fund and to the Old Fund, as well as the collection of fines imposed upon employers where workers' compensation coverage has been cancelled. During 2015, the unit collected over \$849,000 from businesses in default and placed 1,624 liens on businesses who had failed to cure the default.
- The **Office of Judges** (Workers' Compensation) provides the first level of judicial review in workers' compensation litigation by processing appeals from initial workers' compensation claim management decisions. During 2015, this unit ruled upon 8,057 written motions and rendered 2,387 decisions.
- The **Rates and Forms Division** reviews and approves or disapproves proposed insurance rates and forms for all regulated lines of insurance in West Virginia. During 2015, the division received a total of 6,804 filings, of which, 6,422 were ultimately approved/acknowledged with 104 filings disapproved or withdrawn by company.
- The **State Agency Workers' Compensation (SAWC) Program** is a combined insurance policy providing workers' compensation coverage for 108 state agencies and boards. The program includes over 900 locations throughout the state and provides coverage for approximately 25,000 state employees.

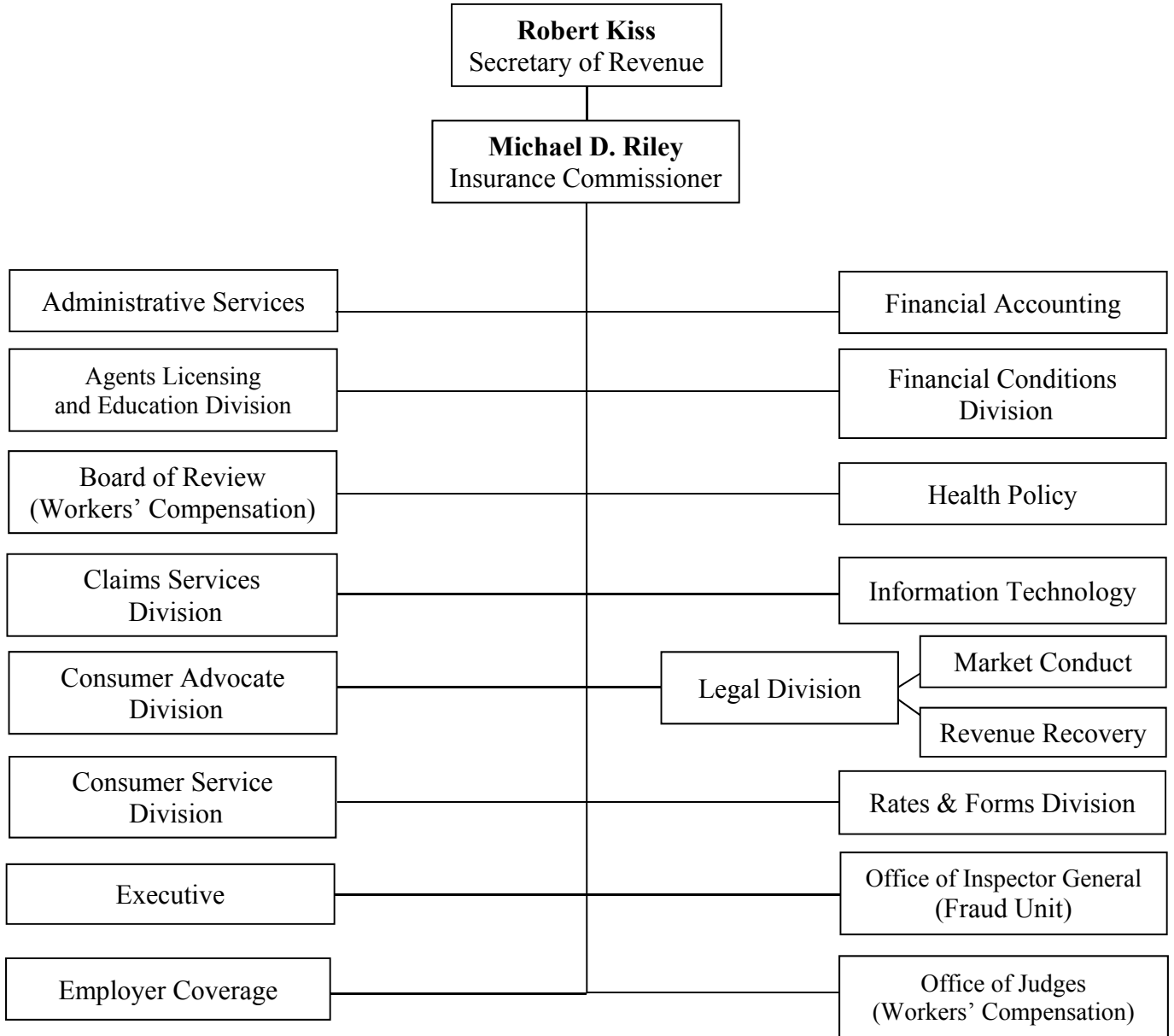
[Section 3](#) of this report provides enhanced detail from each regulated line of insurance. This section separates the state's insurance market into Property and Casualty insurance companies and Life and Health insurance companies and proceeds to identify the carriers writing a combined total of at least 75% of the premium by line, and further identifies their admitted assets and liabilities.

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Section 1: General

Organizational Chart



West Virginia Insurance Commissioners

D. S. Butler	July 1, 1947 to April 30, 1948
Robert A. Crichton	May 1, 1949 to June 30, 1952
Hugh N. Mills	July 1, 1952 to June 30, 1953
Thomas J. Gillooly	July 1, 1953 to September 30, 1956
Louis Miller, Jr.	October 1, 1956 to June 30, 1957
Harold E. Neely	July 1, 1957 to February 5, 1958
C. Judson Pearson	February 7, 1958 to January 15, 1961
Hugh N. Mills	January 16, 1961 to May 16, 1961
Virginia Mae Brown	May 17, 1961 to September 3, 1962
Harlan Justice	September 4, 1962 to January 15, 1966
Frank Montgomery	January 16, 1966 to September 30, 1968
Robert J. Shipman	October 1, 1968 to January 30, 1969
Samuel H. Weese	January 31, 1969 to January 16, 1975
Donald W. Brown	January 16, 1975 to January 14, 1977
Richard G. Shaw	January 17, 1977 to January 11, 1985
Fred L. Wright	February 21, 1985 to June 30, 1988
Hanley C. Clark	July 1, 1988 to January 17, 1989*
Hanley C. Clark	January 18, 1989 to January 15, 2001
Jane L. Cline	January 15, 2001 to June 30, 2011
Michael D. Riley	July 1, 2011 to January 8, 2012*
Michael D. Riley	January 9, 2012 to Present

**Acting Insurance Commissioner during interim period*

Financial Statements

Fees and Taxes Collected During the Last 5 Fiscal Years

	FY 2011-2012	FY 2012-2013	FY 2013-2014	FY 2014-2015	FY 2015-2016
<u>GENERAL REVENUE</u>					
Insurer Examination Assessment Fee	\$387,585	\$668,200	\$491,369	\$552,850	\$562,525
Penalty Fee	\$823,151	\$1,212,349	\$536,344	\$545,762	\$288,810
Total For General Revenue	<u>\$1,210,736</u>	<u>\$1,880,549</u>	<u>\$1,027,713</u>	<u>\$1,098,612</u>	<u>\$851,335</u>
<u>SPECIAL REVENUE</u>					
*Insurance Tax Fund	\$110,380,332	\$112,684,800	\$115,168,647	\$115,208,951	\$116,588,197
Insurer Examination Assessment Fees	\$604,713	\$1,194,130	\$848,900	\$927,200	\$993,300
Fees & Charges	\$42,504,698	\$37,992,827	\$38,141,383	\$37,444,491	\$36,138,127
Fire Marshal	\$1,688,336	\$1,840,929	\$1,884,594	\$1,648,009	\$1,298,879
Mun. Pension & Protection Fund	\$25,701,648	\$25,892,051	\$26,475,290	\$27,340,083	\$27,724,028
Vol. Firemen & Teachers Retirement	\$12,560,582	\$12,508,591	\$12,452,996	\$13,216,445	\$13,328,521
Total For Special Revenue	<u>\$193,440,309</u>	<u>\$192,113,328</u>	<u>\$194,971,810</u>	<u>\$195,785,179</u>	<u>\$196,071,052</u>
Grand Total Collected	<u>\$194,651,045</u>	<u>\$193,993,877</u>	<u>\$195,999,523</u>	<u>\$196,883,791</u>	<u>\$196,922,387</u>

* Revenue is net of Tobacco Settlement loan repayment, medical malpractice and Federal Flood transfer

**APPROPRIATED EXPENDITURE SCHEDULE
INSURANCE COMMISSION FUND 7152
FISCAL YEAR 2015
JULY 1, 2014 - JUNE 30, 2015**

APPROPRIATED

Personal Services	16,497,396	
Increment	468,242	
Employee Benefits	7,964,349	
Other Expenses	<u>11,070,013</u>	
		<u>\$ 36,000,000</u>

**ACTUAL
EXPENDITURES**

Personal Services	12,061,763	
Increment	264,691	
Employee Benefits	4,493,686	
Other Expenses	<u>6,453,544</u>	
TOTAL EXPENDITURES		23,273,684

**APPROPRIATION
BALANCE**

Personal Services	4,435,633	
Increment	203,551	
Employee Benefits	3,470,663	
Other Expenses	<u>4,616,469</u>	
TOTAL FUNDS REMAINING		12,726,316
		<u>\$ 36,000,000</u>

**ASSESSMENT FEES
COLLECTED**

JULY 1, 2014 THROUGH JUNE 30, 2015 **\$ 37,444,491**

**Statement of Revenues, Expenses, and Changes in Fund Net Position (Deficit)
Proprietary Funds
For the Year Ended June 30, 2015
(In Thousands)**

	<u>Workers' Compensation</u>	<u>AccessWV</u>	<u>State Entities Workers' Compensation</u>	<u>Total</u>
Operating Revenues:				
Assessments	45,958	-	-	45,958
Premium Revenue, Net	314	-	13,500	13,814
Other Operating Revenue	35	2	-	37
Total Operating Revenue	<u>46,307</u>	<u>2</u>	<u>13,500</u>	<u>59,809</u>
Operating Expenses and Claims Provisions:				
Claims and Claim Adjustment Provisions	33,341	(19)	11,672	44,994
General and Administration	11,199	8	1,836	13,043
Total Operating Expenses and Claims Provisions	44,540	(11)	13,508	58,037
Operating Income (Loss)	<u>1,767</u>	<u>13</u>	<u>(8)</u>	<u>1,772</u>
Non-operating Revenues:				
Investment Earnings	14,944	3	-	14,947
Lottery Revenue	11,000	-	-	11,000
Personal Income Tax	95,400	-	-	95,400
Severance Tax	124,855	-	-	124,855
Total Non-operating Revenues	<u>246,199</u>	<u>3</u>	<u>-</u>	<u>246,202</u>
Change in Net Position (Deficit)	247,966	16	(8)	247,974
Interfund Transfers	-	34	-	34
Total Net Position (Deficit) - Beginning of Year	<u>(203,803)</u>	<u>4,750</u>	<u>28,217</u>	<u>(170,836)</u>
Total Net Position (Deficit) - End of Year	<u>\$44,163</u>	<u>\$4,800</u>	<u>\$28,209</u>	<u>\$77,172</u>

Schedule of Net Position (Deficit)
Workers' Compensation Information
June 30, 2015
(In Thousands)

	<u>WC Old Fund</u> <u>Debt Reduction</u>	<u>Coal Workers'</u> <u>Pneumoconiosis</u>	<u>Uninsured</u> <u>Fund</u>	<u>Self-Insured</u> <u>Funds</u>	<u>Total</u>
Assets:					
Current Assets-					
Cash and Cash Equivalents	1,295,888	261,420	11,995	24,917	1,594,220
Receivables, Net:					
Statutory Allocations	10,897	-	-	-	10,897
Assessments	-	-	62	-	62
Employer Surcharge	9,008	-	-	-	9,008
Premiums	10	-	-	-	10
Total Current Assets	1,315,803	261,420	12,057	24,917	1,614,197
Total Assets	<u>1,315,803</u>	<u>261,420</u>	<u>12,057</u>	<u>24,917</u>	<u>1,614,197</u>
Liabilities:					
Current Liabilities-					
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	166,400	15,800	300	1,800	184,300
Accrued Expenses and Other Liabilities	1,357	67	-	10	1,434
Total Current Liabilities	167,757	15,867	300	1,810	185,734
Non-current Liabilities:					
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	1,238,500	134,000	1,200	10,600	1,384,300
Total Non-current Liabilities	1,238,500	134,000	1,200	10,600	1,384,300
Total Liabilities	<u>1,406,257</u>	<u>149,867</u>	<u>1,500</u>	<u>12,410</u>	<u>1,570,034</u>
Net Position:					
Restricted for-					
Coal Workers'	-	111,553	-	-	111,553
Uninsured Fund	-	-	10,557	-	10,557
Self-Insured Fund	-	-	-	12,507	12,507
Unrestricted (Deficit)	(90,454)	-	-	-	(90,454)
Total Net Position (Deficit)	<u>\$(90,454)</u>	<u>\$111,553</u>	<u>\$10,557</u>	<u>\$12,507</u>	<u>\$44,163</u>

**Statement of Net Position (Deficit)
Proprietary Funds
June 30, 2015
(In Thousands)**

	<u>Workers' Compensation</u>	<u>AccessWV</u>	<u>State Entities Workers' Compensation</u>	<u>Total</u>
Assets:				
Current Assets-				
Cash and Cash Equivalents	1,594,220	4,800	23,022	1,622,042
Receivables, Net-				
Statutory Allocations	10,897	-	-	10,897
Assessments	62	-	-	62
Employer Surcharge	9,008	-	-	9,008
Premiums	10	-	-	10
Other	-	-	-	-
Prepaid Assets	-	-	1,851	1,851
Loss Reserve Fund	-	-	17,836	17,836
Total Current Assets	<u>1,614,197</u>	<u>4,800</u>	<u>42,709</u>	<u>1,661,706</u>
Total Assets	<u>1,614,197</u>	<u>4,800</u>	<u>42,709</u>	<u>1,661,706</u>
Liabilities:				
Current Liabilities-				
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	184,300	-	4,900	189,200
Accrued Expenses and Other Liabilities	1,434	-	-	1,434
Total Current Liabilities	<u>185,734</u>	<u>-</u>	<u>4,900</u>	<u>190,634</u>
Non-Current Liabilities:				
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	1,384,300	-	9,600	1,393,900
Total Non-Current Liabilities	<u>1,384,300</u>	<u>-</u>	<u>9,600</u>	<u>1,393,900</u>
Total Liabilities	<u>1,570,034</u>	<u>-</u>	<u>14,500</u>	<u>1,584,534</u>
Net Position:				
Restricted for-				
Coal Workers' Pneumoconiosis	111,553	-	-	111,553
Uninsured Fund	10,557	-	-	10,557
Self-Insured Funds	12,507	-	-	12,507
AccessWV	-	4,800	-	4,800
State Entities Workers' Compensation				
Unrestricted (Deficit)	(90,454)	-	-	(90,454)
Total Net Position (Deficit)	<u>\$44,163</u>	<u>\$ 4,800</u>	<u>\$28,209</u>	<u>\$77,172</u>

**APPROPRIATED EXPENDITURE SCHEDULE
 CONSUMER ADVOCATE FUND 7151
 FISCAL YEAR 2015
 JULY 1, 2014 - JUNE 30, 2015**

APPROPRIATED

Personal Services	383,295	
Increment	7,440	
Employee Benefits	159,089	
Other Expenses	268,106	
		<u>\$817,930</u>

**ACTUAL
 EXPENDITURES**

Personal Services	197,373	
Increment	1,860	
Employee Benefits	58,372	
Other Expenses	4,011	
TOTAL EXPENDITURES		261,616

**APPROPRIATION
 BALANCE**

Personal Services	185,922	
Increment	5,580	
Employee Benefits	100,717	
Other Expenses	264,095	
TOTAL FUNDS REMAINING		556,314
		<u>\$817,930</u>

**APPROPRIATED EXPENDITURE SCHEDULE
EXAMINATION FUND 7150
FISCAL YEAR 2015
JULY 1, 2014 - JUNE 30, 2015**

APPROPRIATED

Personal Services	518,696	
Increment	8,332	
Employee Benefits	191,017	
Other Expenses	<u>1,464,362</u>	
		<u>\$2,182,407</u>

**ACTUAL
EXPENDITURES**

Personal Services	380,188	
Increment	5,100	
Employee Benefits	124,867	
Other Expenses	<u>82,426</u>	
TOTAL EXPENDITURES		592,581

**APPROPRIATION
BALANCE**

Personal Services	138,508	
Increment	3,232	
Employee Benefits	66,150	
Other Expenses	<u>1,381,936</u>	
TOTAL FUNDS REMAINING		1,589,826
		<u>\$2,182,407</u>

**ASSESSMENT FEES
COLLECTED**

JULY 1, 2014 THROUGH JUNE 30, 2015	\$927,200
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Section 2: Division Reports

AccessWV West Virginia Health Insurance Plan

AccessWV, the state high-risk health insurance pool, was terminated on April 1, 2014.

Agents Licensing and Education Division

Agents Licensing & Education is responsible for processing and maintaining records on individual producers licensed to transact business in West Virginia. Licensees include residents who must complete educational and testing requirements to obtain a license. Residents of other states who have completed similar requirements in their states of domicile may apply for a West Virginia non-resident license by submitting the appropriate application and documentation for review. In addition to licensing of individual producers, the division oversees the licensing of Adjusters, Surplus Lines Licensees, Business Entities, Viatical Settlement Brokers, Viatical Settlement Business Entities and Travel Insurance Business Entities.

Producers must be appointed to represent each insurance company the producers are transacting business for in West Virginia. Insurance companies are responsible for submitting appointment information and fees to Agents Licensing & Education for processing.

Monies generated through licensing and appointment fees, letters of certification and letters of clearance are deposited into the Offices of the Insurance Commissioner's Special Revenue account.

Resident producers must periodically complete continuing education to maintain their licenses. The continuing education program is governed by a six-member board appointed by the Insurance Commissioner. The representatives (all of whom are WV resident insurance producers) of this Board represent various areas of the insurance industry as prescribed by law.

Administrative functions for the continuing education program are handled by Prometric. Prometric reviews provider and course applications under guidelines established by the Board of Insurance Agent Education. Additionally, Prometric banks the continuing education credits to the producers' records and, at compliance time, provides the Insurance Commissioner with data on compliant and noncompliant producers.

The following are current statistics on the various aspects of Agents Licensing and Education Division.

Licensing Activity

New Licenses Issued	2014	2015
Resident Agent	1,114	1,104
Non-Resident Agent	15,612	16,599
Surplus Lines	145	159
Adjuster	4,502	5,118
Viatical Settlement Broker	0	1
Business Entities (Includes all Types)	584	576
TOTAL	21,957	23,557

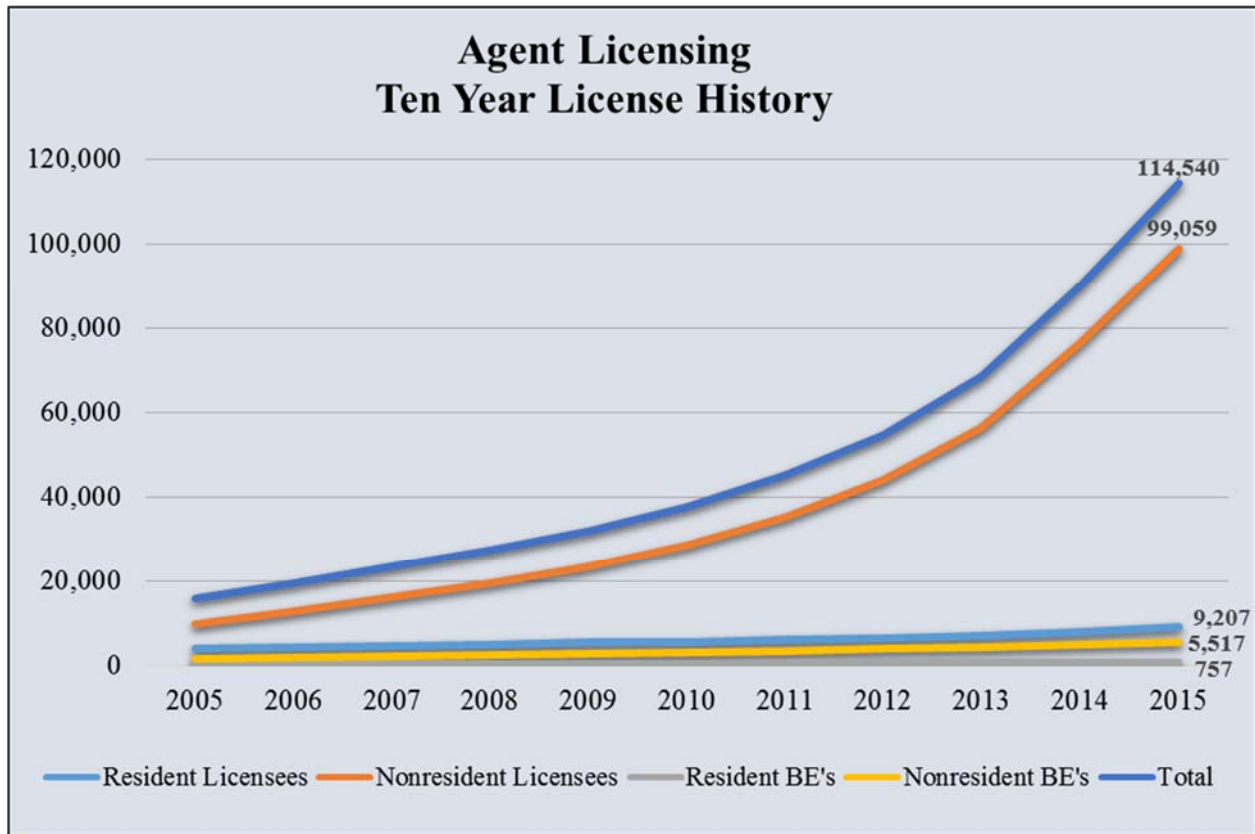
	2014	2015
Renewed Licenses	37,224	52,805
Companies' Appointments of Agent	103,843	164,808
Cancellation of Agents' Appointments	135,016	120,542
Reinstatements	1,431	1,507
Licenses Denied	216	192
Revocations	25	31

2015	Total
Telephone Activity	9,985
Office Visits	166

Continuing Education Compliance			
Year	Total Required to be Compliant	Total Suspended	Total Compliant
2014	636	376	260
2015	3,915	979	2,936

Licensing Examination Summary

Type of Exam	2014		2015	
	# Tested	# Passed	# Tested	# Passed
LIFE	1,966	1,353	1,933	1,339
ACCIDENT & SICKNESS	1,213	964	1,373	1,053
PROPERTY-CASUALTY	1,544	1,002	1,690	1,032
PROPERTY	16	9	4	4
CASUALTY	8	4	2	2
COMPANY ADJUSTER	1,107	583	949	540
SURPLUS LINES	3	2	2	0
PUBLIC ADJUSTER	6	2	0	0
PERSONAL LINES	6	5	0	0



Board of Review (Workers' Compensation)

The statutory role of the Workers' Compensation Board of Review is set forth in [West Virginia Code § 23-5-12](#), which provides as follows: “Any employer, employee, claimant or dependent who shall feel aggrieved at any final action of the administrative law judge taken after a hearing held in accordance with the provisions of section nine of this article shall have the right to appeal to the board created in section eleven of this article for a review of such action. The Workers' Compensation Commission, the successor to the commission, other private insurance carriers and self-insured employers, whichever is applicable, shall likewise have the right to appeal to the board any final action taken by the administrative law judge.” Our goal is to resolve these appeals in a fair, efficient, and timely manner. The Board of Review is governed by procedural rules found in 102 CSR 1, Rules of Practice and Procedure.

During the course of the appeal, motions are submitted by the parties, and the Board issues timely rulings in response to the motions. In addition to motions, the parties submit briefs and may present oral argument to the Board in accordance with [West Virginia Code § 23-5-12\(b\)](#). At the conclusion of the appeal process, the Board issues a written decision, which may be appealed to the Supreme Court of Appeals as set forth in [West Virginia Code § 23-5-15](#).

When the claimant is successful in an appeal involving denied medical benefits, the claimant's attorney may file a Petition for Award of Claimant's Attorney Fees and Costs if the claimant meets the criteria in [West Virginia Code § 23-5-16\(c\)](#). The Petition is submitted to the Board of Review if the final decision on the issue is entered by the Board. At the appropriate time, the Board issues a ruling on the Petition.

A statistical report is provided to the Workers' Compensation Industrial Council every month. This report includes information regarding incoming appeals, such as the issues being appealed and the parties filing the appeals. Additionally, the report provides data regarding the Board's decisions.

The Board and staff are committed to adapting the appeal process to provide a fair and efficient system to resolve appeals. In the past, each appeal generally involved one issue in a claim. However, in more recent practice, a large percentage of appeals include several claims administrator's orders that are addressed by the Office of Judges as individual protests but are consolidated on appeal to the Board. Similarly, the Board of Review at times consolidates appeals for decision purposes to promote quicker resolution of claims for the parties and to provide consistent decisions. When this happens, the Board issues one order addressing multiple issues involved in a single injury.

Claims Services Division (Workers' Compensation)

The Claims Services Division is comprised of seventeen employees that provide oversight of the Old Fund Program; the legacy claims liability that existed upon the privatization of workers' compensation. In addition, this Division provides claims oversight of the Uninsured Employer Fund (UEF), the Federal Black Lung Program with dates of last exposure prior to January 1, 2006, Guarantee and Security Funds, and the State Agency Workers' Compensation (SAWC) Program. Primary objectives ensure the claims are properly reserved and administered to the Best Claims Practice standards, and are in compliance with statutory and regulatory provisions. The Claims Services Division is responsible for additional internal controls assuring proper management of these claims which include the Best Claims Practice Reviews conducted on-site, on-going quality assurance reviews, large loss review staffing with each TPA, indemnity payment approval threshold of \$25,000.00 or greater, and the settlement initiative. Regulatory duties of this Division include maintaining the Occupational Pneumoconiosis (OP) Board and the Permanent Total Disability Review Board (PTDRB) dockets, the Claims Index, and the Electronic Data Interchange (EDI) program. The Claims Services Division also coordinates with the West Virginia State Auditor's Office and the TPAs to establish Electronic Fund Transfers (EFTS) for injured workers or their dependents who receive benefits.

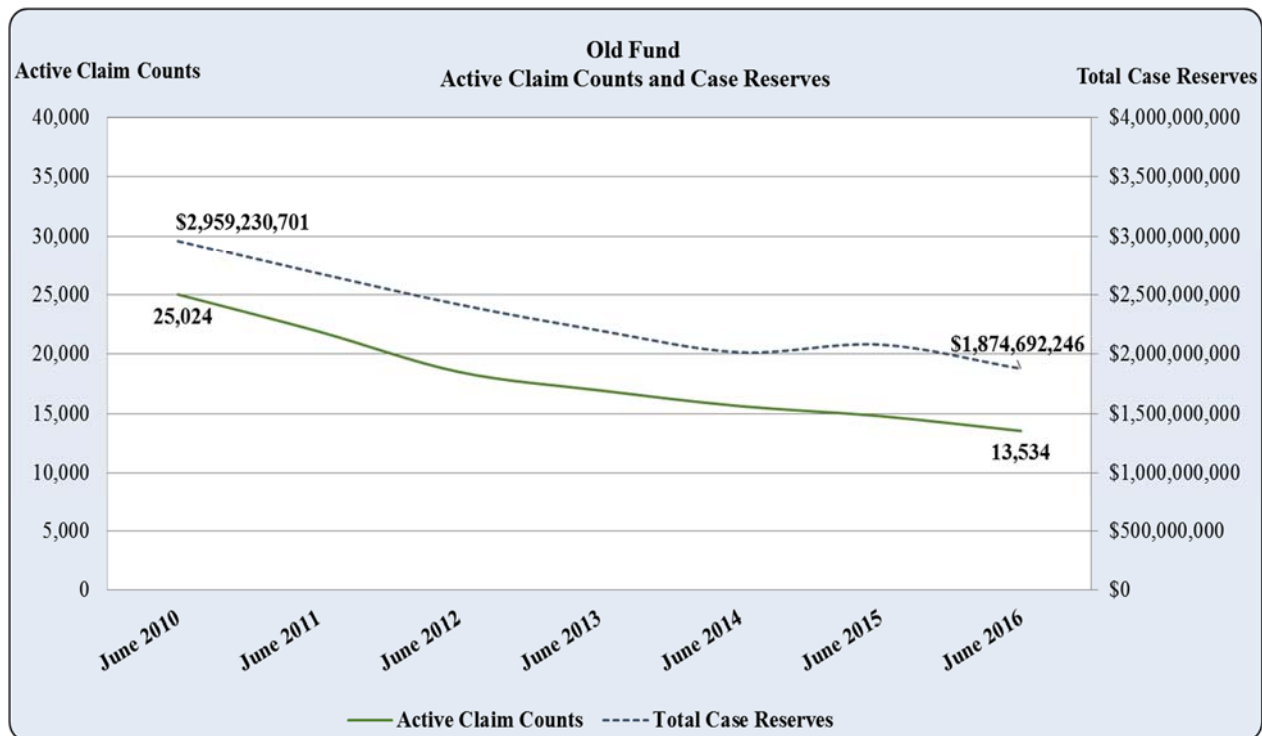
During FY2016, the Claims Services Division continued monitoring the programs for its best claims practices ensuring injured workers receive medical and indemnity compensation for their compensable injury in a timely and efficient manner. The Old Fund claims continue to be administered by HealthSmart and Sedgwick CMS, with ongoing communication occurring with the OIC.

In the last fiscal year, we had two self-insured employers to go bankrupt and their claims had to be placed into the Guarantee and Security Funds, which are administered by HealthSmart on our behalf. The self-insured bankrupt employers were Patriot Mining, which had 852 claims, and Walter Energy, which had 56 claims.

Claims Statistics

On December 1, 2007, the OIC officially began managing 47,961 active old fund claims. Since that time, through proper claims handling utilizing industry accepted standards and a focused settlement initiative, approximately 71.78% of the active caseload has been closed. Active old fund claim counts for the TPAs as of June 30, 2016, are as follows:

Counts as of	Sedgwick	HealthSmart	American Mining	Totals	Closed
1/31/2008	39,227	4,750	3,984	47,961	—
6/30/2008	25,484	3,455	3,792	32,731	31.75%
6/30/2009	22,425	2,894	3,237	28,556	40.46%
6/30/2010	19,837	2,373	2,814	25,024	47.82%
6/30/2011	17,346	2,188	2,381	21,915	54.31%
6/30/2012	15,451	1,871	1,179	18,501	61.42%
6/30/2013	14,075	1,775	1,101	16,951	64.66%
6/30/2014	13,114	2,512	-0-	15,626	67.42%
6/30/2015	12,376	2,406	-0-	14,782	69.18%
6/30/2016	11,236	2,298	-0-	13,534	71.78%



Occupational Disease Claims

Please note that there are new occupational disease claims, such as Occupational Pneumoconiosis (OP) and Hearing Loss (HL) that are submitted to Claims Services for entry and establishment of a new claim. The claim(s) is then assigned to a TPA for administration. These applications have a date of last exposure prior to July 1, 2005. The State OP claims are part of the Old Fund liability. We have two other separate and distinct funds in which we receive new claim filings. The Uninsured Employer Fund (UEF), as previously indicated, commenced as of January 1, 2006. We enter and establish these claims and assign to a TPA for administration. In addition, new claims are filed for Federal Black Lung (FBL), and the date of last exposure must be prior to January 1, 2006. The FBL claims are paid via the Coal Workers’ Pneumoconiosis Fund (CWPF).

New Claim Filings	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016
State OP	63	81	70	28	79	66	116
HL & OD	12	17	10	8	7	11	8
Uninsured Employer Fund	36	23	16	16	20	11	12
FBL	462	625	316	217	460	328	385

Regulatory Boards

We have one full-time designated occupational pneumoconiosis (OP) employee who is responsible for OP applications. This individual prepares the files and maintains the docket for the OP Board, and prepares the files for hearings before the Office of Judges. In FY2016, there were 724 examinations scheduled before the OP Board, and 66 fatal reviews. The PTDRB docket has been overseen in this Division since October 2008. In FY2016, the PTDRB had 17 reviews; including initial, remands, and final reviews. Applications are received for the old fund, new carriers and self-insured employees. The review count by regulatory board is provided on the following page.

Regulatory Boards	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016
OP Board Examinations	561	495	519	515	582	383	724
OP Board Fatal Reviews	180	113	128	143	94	33	66
PTDRB Reviews	138	212	76	183	209	38	17

Electronic Data Interchange (EDI) Program

The implementation of the Electronic Data Interchange (EDI) program resulted from the passage of §Title 85, Series 2, Workers' Compensation Claims Index. The purpose of EDI is to provide a consistent way of reporting claims to the OIC. Any workers' compensation claim that is filed in the state of WV is captured on our Claims Index System. Pursuant to our regulations, the First Report of Injury (FROI) and Second Report of Injury (SROI) must be submitted electronically within 10 days of notification that an injury has occurred, using the Release 3 EDI standards as adopted by the International Association of Industrial Accident Boards and Commissions (IAIABC). The OIC's website contains information and links to our EDI Implementation Guide. In addition, we provide the procedural steps on how to apply for a trading partner profile and become eligible to file as a Carrier/TPA/Self-Insured Employer through the EDI.

Claims Index

The Claims Services Division also reviews applications for access to the Workers' Compensation Claims Index. The Claims Index is a legislative mandated uniform system of gathering workers' compensation claim information through EDI, and allows the information to be accessible to approved participants. The index contains basic demographic data to assist insurers in obtaining information from other insurers regarding previously filed workers' compensation claims by a particular claimant. Applications are approved or denied within this Division.

Nurse Program

The nurse monitors the monthly pharmacy reports that provide for a high expenditure in the Old Fund claims. In addition, the nurse closely reviews and monitors the Lung Transplant claims. The nurse also participates in the on-site large loss staffings, round table claim discussions, and provides assistance for complicated medical issues identified by the specialists during their ongoing quality assurance reviews on all programs. The nurse coordinates and participates in: Health Screenings, Flu Shots, AED Machine Maintenance, and the Wellness Programs. The nurse serves on the ICC-Early Intervention Birth to 3, as the Commissioner's designee. The addition of this resource has allowed medical reviews of greater detail in the areas indicated above, which is a significant contribution to the programs.

Consumer Advocate

In 2015, the Office of Consumer Advocate served the interests of the West Virginia insurance consumer and fulfilled the expanded duties conferred upon the Office in the tort reform measures passed in 2005 in Senate Bill 418. A large portion of the Office of the Consumer Advocate's time and resources was devoted to first and third party administrative hearings.

During 2015, the efforts of the Office of the Consumer Advocate on behalf of West Virginia insurance consumers yielded financial awards totaling \$1,435,718.96 which go directly into the pocket of the consumer as well as a number of other important settlements and regulatory orders directly benefiting the West Virginia insurance consumer.

During the undersigned's entire tenure, the Office of the Consumer Advocate has been involved in obtaining financial settlements totaling \$3,637,666.33 on behalf of West Virginia insurance consumers. These awards go directly into the pocket of the consumer. The Office of the Consumer Advocate is very proud of this accomplishment.

In the health care arena in 2015, the Office of the Consumer Advocate reviewed 70 Certificate of Need Applications and 37 Rate Review Applications before the West Virginia Health Care Authority. Furthermore, the Office of the Consumer Advocate continues to investigate matters related to the cost of health insurance, including the practice of hospital discount rate contracts and other methods to foster competition among health insurance companies to facilitate a reduction in costs for consumers.

The Office of the Consumer Advocate attended many State conferences and State festivals as a means of interacting with and disseminating information to West Virginia insurance consumers. State festivals attended in 2015 include the West Virginia Strawberry Festival, The State Fair, the Arts and Crafts Fair, the West Virginia Forest Festival, and the WV Hunting Show.

Further, the Office of the Consumer Advocate participated in telephonic conferences with numerous state insurance consumer advocates from across the nation in an effort to network and gather information that can be used to provide better representation to West Virginia insurance consumers. In addition, the Office of the Consumer Advocate, along with other members of the West Virginia Offices of the Insurance Commissioner (WVOIC), participated in telephonic conferences with other states and federal officials regarding the Affordable Health Care Act.

The Office of the Consumer Advocate participated in mandatory continuing legal education with a focus on insurance and consumer related education.

The Office of the Consumer Advocate kept abreast of any legislation that would affect West Virginia Consumers. Representatives from the Office of the Consumer Advocate reviewed legislation and attended legislative hearings in both the House of Representatives and the Senate.

The Office of the Consumer Advocate also kept abreast of any cases before the West Virginia Supreme Court of Appeals regarding insurance law issues. The Consumer Advocate read any pertinent opinions and attended oral arguments at the Supreme Court chambers when insurance related cases were on the Court's docket.

Finally, the Office of the Consumer Advocate maintained progress toward the ongoing long term goal of consumer outreach and education. Said goal will be achieved by direct and media outreach to consumers and by setting up information booths across the state at fairs and festivals.

Representing Consumers in First and Third Party Administrative Hearings

In 2015, the Office of the Consumer Advocate provided formal representation to insurance consumers in 51 consumer complaints before the West Virginia Insurance Commission. 35 of these complaints these complaints were third party complaints and the remaining 16 were first party complaints. First party complaints are complaints filed by a consumer against their own insurer, while third party complaints are complaints filed by a consumer against another person's insurer. In addition to formal representation, it should be noted that the Office of the Consumer Advocate also assisted and advised hundreds of West Virginia consumers throughout the year be it via email inquiries, telephonic inquiries, office visits, or other means. This assistance has directly benefited those consumers and in many cases has resolved the consumers' insurance issues or queries without requiring the filing of an actual consumer complaint with the WVOIC.

Whenever a case is received by the Office of the Consumer Advocate, it is evaluated carefully. A number of different things can occur at this time including, but not limited to; the consumer can opt to not request representation; a consumer can request representation, but after careful review of the case the Office of the Consumer Advocate can decline to represent; the consumer can request representation and the Office of the Consumer Advocate can accept; or the Office of the Consumer Advocate can assist the consumer in finding and obtaining private counsel because the damages in the matter merit a civil lawsuit.

The Office of the Consumer Advocate is proud of the representation that it has provided to consumers. Further, the Office of the Consumer Advocate is also proud of the countless hours that have been spent assisting consumers in evaluating their claims and assisting them in exploring all of their options including possible retaining private counsel when it is in their best interests. This assistance has directly benefited hundreds of consumers every year and in many cases has resolved the consumer's insurance issuers or queries without requiring the filing of a formal consumer complaint.¹

Third Party Complaints

A total of \$16,931.96 was awarded directly to West Virginia Consumers in the form of settlements in 9 of the 35 third party complaints that the Office of the Consumer Advocate worked on in 2015.²

In 2 consumer complaint cases, the Office of the Consumer Advocate either declined to represent after conducting a full investigation of the case and finding no Unfair Trade Practices Violations and/or the consumer withdrew their claim after the Office of the Consumer Advocate conducted a full investigation and could find no violations of the Unfair Trade Practices Act.

In 9 consumer complaint cases, the consumer opted to obtain private counsel for representation.

In 9 consumer complaint cases, the consumers failed, for whatever reason, to request representation after they were contacted by the Office of the Consumer Advocate. In 6 consumer complaint cases, the matters are still pending and are either awaiting hearing or are awaiting final order or appealed to Circuit Court.

¹ A detailed breakdown of the work performed by the Office of the Consumer Advocate each week is available for review.

² Some settlements were made in conjunction with private counsel and were confidential. The grand total of all settlements is reflected. That being said, specific settlement amounts in some of the cases are not listed due to the confidentiality requirements.

First Party Complaints

A total of \$1,418,787.00 was awarded directly to West Virginia consumers in the form of settlements in five (5) of the 16 first party complaints that the Office of the Consumer Advocate worked on in 2015.³

In six (6) consumer complaint cases, the matter went to a full evidentiary hearing and the hearing examiner denied the consumer complaint and dismissed the case after a full hearing.

In three (3) consumer complaint cases, the consumer opted to obtain private counsel for representation.

In one (1) consumer complaint case, the consumers failed, for whatever reason, to request representation after they were contacted by the Office of the Consumer Advocate.

In one (1) consumer complaint case, the matters are still pending and are either awaiting hearing or are awaiting final order or appealed to Circuit Court.

³ Some settlements were made in conjunction with private counsel and were confidential. The grand total of all settlements is reflected. That being said, specific settlement amounts in some of the cases are not listed due to the confidentiality requirements.

THIRD PARTY COMPLAINTS
HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2015

RESPONDENT	THIRD PARTY COMPLAINTANT	RESOLUTION
GEICO General Insurance Company	Jacob Wayda	Settlement - \$3,000.00
National Union Fire Insurance Company of Pittsburgh, Pa.	Leonor Puher	Settlement - \$1,000.00
Atlantic Specialty Insurance Company	Carl Claypool	Private counsel
Government Employees Insurance Company	Lisa Rowe	Consumer failed to request representation
Safeco Insurance Company of America	Kenneth Kinnard	Settlement – (confidential)
USAA Casualty Insurance Company	Robert Romaine	Private counsel
USAA Casualty Insurance Company	Daniel Clutter	Settlement - \$2,900.00
Safeco Insurance Company of America	Jimmy Parker	Consumer failed to request representation
GEICO Indemnity Insurance Company	Allysa Balzarini	Consumer failed to request representation
Donegal Mutual Insurance Company	Mary and Ronald Breault	Settlement – (confidential)
Atlantic Specialty Insurance Company	David Martino	Consumer failed to request representation
American States Insurance Company	Darlene Neil	Consumer failed to request representation
Auto Club Property Casualty Insurance Company	James Markely	Settlement - \$2,000.00
Sentry Select Insurance Company	William Potter	Settlement - \$263.92
National Union Fire Insurance Company of Pittsburgh, Pa.	James Thompson	Settlement - \$5,000.00
GEICO Indemnity Company	Greg Reeves	Consumer failed to request representation
National Casualty Company	Timothy Hampton	Private counsel
Liberty Insurance Underwriters, Inc.	Cathcart Construction, LLC	Private Counsel
Atlantic Specialty Insurance Company	Lee Ann Campbell	Pending
Liberty Mutual Fire Insurance Company	Michele Craigo	Private Counsel
Horace Mann Insurance Company	Di Wu	Settlement - \$2,823.08
Atlantic Specialty Insurance Company	Barbara Lewis	Consumer withdrew claim after full investigation
Atlantic Specialty Insurance Company	Henry and Lucy Alvarez	Pending
Atlantic Specialty Insurance Company	Lee Ann Campbell	Pending

RESPONDENT	THIRD PARTY COMPLAINTANT	RESOLUTION
West Virginia National Automobile Association	Timothy Fields	Private Counsel
State Farm Mutual Automobile Insurance Company	Van R. Ramsey, II	Private Counsel
Progressive Specialty Insurance Company	Cordell Blackshere	Declined to represent after full investigation
Progressive Classic Insurance Company	Tianqing Yang	Consumer failed to request representation
Progressive Advanced Insurance Company	Brian Harrison	Private Counsel
National Union Fire Insurance Company of Pittsburgh, Pa.	Mary Reed	Pending
Travelers Property & Casualty Company	Ralph and Linda Serian	Private Counsel
National Union Fire Insurance Company of Pittsburgh, Pa.	Junwon Lee	Consumer failed to request representation
National Liability & Fire Insurance Company	Ralph Bass	Pending
Atlantic Specialty Insurance Company	Gary Lake	Pending
GEICO General Insurance Company	Jonathan Clark	Consumer failed to request representation

FIRST PARTY COMPLAINTS
HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2015

RESPONDENT	FIRST PARTY COMPLAINTANT	RESOLUTION
Travelers Casualty Insurance Company of America	Tom Minturn	Commissioner found no violations of the UTPA after a full hearing
WV Insurance Company	Dannie and Thelma Barb	Commissioner found no violations of the UTPA after a full hearing
Allstate Insurance Company	Clarence R. Shingleton	Private Counsel
Nationwide Property & Casualty Insurance Company	Earl and Barbara Yost	Consumer failed to request representation
Erie Insurance Property & Casualty Company	David Lunden	Settlement - \$38,500.00
Erie Insurance Property & Casualty Company	Richard and Carol Boeschen	Commissioner found no violations of the UTPA after a full hearing
State Farm Fire & Casualty Insurance Company	Todd Jones on behalf of Ellen Bronosky	Commissioner found no violations of the UTPA after a full hearing
Capson Physicians Insurance Company	Roland Chalifoux, Jr., D.O.	Commissioner found no violations of the UTPA after a full hearing
State Farm Mutual Automobile Insurance Company	Cassandra R. McCrae	Settlement - \$1,000.00
Liberty Mutual Insurance Company	Timothy Quesenberry	Company agrees to waive \$1,247 and call off collection agency
Trumbull Insurance Company	Sue Ann Richardson	Private Counsel
GEICO Indemnity Company	Jennifer Hatfield	Commissioner found no violations of the UTPA after a full hearing
Property and Casualty Insurance Company of Hartford	Charles Douglas	(confidential)
Erie Insurance Property and Casualty Company	Robert Kranis	Private Counsel
Farmers & Mechanics Mutual Insurance Company	Dale and Brucetta Nelson	Settlement – (confidential)
Nationwide Insurance Company of America	James R. Downs, Jr.	Pending

Certificate of Need Review

The Office of the Consumer Advocate participated in the review of Certificate of Need (CON) applications before the Health Care Authority. All health care providers must obtain a CON from the West Virginia Health Care Authority to develop, add, or acquire new health care facilities and equipment. The Office of the Consumer Advocate reviews all CON applications and may intervene for the interests of West Virginia residents in the Health Care Authority's CON review process. The Office of the Consumer Advocate carefully reviewed and considered the following 70 CON applications: (total capital expenditure \$24,240,000.00).

CERTIFICATE OF NEED - January 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Princeton Community Hospital	14-1-10207-H	Diagnostic cardiac catheterization services	\$198,000.00
Lewisburg Center LLC Berkeley Springs Center LLC Wellsburg Center LLC Rocky Hills Properties LLC Emases Properties and Autumn Acres Properties LLC	14-4/9/11-10363-A	Acquisition of The Brier, Berkeley Springs Rehabilitation and Nursing, and Valley Haven Geriatric Center	\$19,000,000.00
Ohio Valley Medical Center, Incorporated	14-10-10340-P	Ambulatory Care Center	\$42,000.00
Stonerise Home Health Services, LLC	14-3-10347-X	Exemption Application for the Acquisition of home health agency operated by Covenant Home Healthcare Services, Inc.	\$1,950,000.00
FC Compassus, LLC	14-1-10353-X/A	Merger and acquisition of stock of CLP Healthcare Services, Inc.	\$2,750,000.00
Caring Angels Home Health, LLC	14-8/9-10231-Z/X	Home health agency for five county service area	\$165,000.00
Oak Health and Rehabilitation Centers, Inc. and Oak HRC Fairmont LLC Oak HRC 2 LLC	14-6-10367-A	Acquisition of Licensed Operations of Arbors at Fairmont	\$60,000.00
Base of Operations	14-6-10356-PC	Helping Hands Home Health LLC	\$0.00
United Hospital Center	15-6-10383-P	Marion County General Surgery Physician	\$50,000.00
St. Joseph's Hospital of Buckhannon	15-7-10388-P	Center for Women's Health at St. Joseph's	\$25,000.00

CERTIFICATE OF NEED – February 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
West Virginia Home Health LLC	14-8/9-10335-Z	Skilled Home Health Agency	
United Hospital Center, Inc.	14-7-10325-A	Acquisition of St. Joseph's Hospital of Buckhannon	\$20,750,000.00
Oncology-Hematology Associates, Inc. d/b/a Associates for Cancer and Blood Disorders, Inc.	14-11-10176-X/P	Ambulatory Care Center	\$0.00
Fairmont Regional Medical Center	15-6-10391-E	Fixed site MRI services	\$1,800,000.00
Jefferson Medical Center	15-9-10410-BH	Provision of Outpatient Behavioral Health Services	\$85,000.00
Emeritus Corporation	15-6-10381-A	Acquisition of Emeritus at The Heritage Real Property	\$8,625,000.00
Valley Regional Enterprises	15-9-10413-P	Ambulatory Care Center	\$554,895.00
Ohio Valley Medical Center, Incorporated	15-10-10414-P	Ambulatory Care Center	\$42,000.00

CERTIFICATE OF NEED – March 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Beckley Surgical Center	14-1-10246-P	Ambulatory Care Center	\$1,367,710.00
Greenbrier Valley Medical Center	15-4-10387-P	Summersville ENT practice	\$50,000.00
Bio-Medical Applications of West Virginia, Inc. d/b/a Fresenius Medical Care Monongalia County	15-6-10438-R	Dialysis facility in Morgantown, WV	\$1,558,582.00
West Virginia University Hospitals, Inc.	15-6-10405-H	WVU Healthcare Ambulatory Surgery Center	\$29,700,000.00
Total Renal Care, Inc.	15-6-10457-R	Monongalia County Dialysis Services	\$1,600,000.00
Kanawha Hospice Care, Inc.	15-3-10439-Y	Hubbard House West Inpatient Unit Expansion	\$200,000.00
Symphony Diagnostic Services No. 1, LLC	15-10-10427-X	Acquisition of P&P Health Services, Inc.	\$350,000.00
Ohio Valley Sleep Diagnostics, LLC	07-5-8605-PV	Acquisition of membership interests of OVSD in Ripley, WV	\$6,000.00
Straight Gate, Inc.	14-7-10328-BH	Long term residential treatment center	\$3,616,496.00

CERTIFICATE OF NEED – April 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Cavalier MDI, LLC	15-12-10412-A	Exemption for acquisition of Seller's assets	\$85,000.00
FC Domino Acquisition, LLC FC Domino Holdco I, LLC FC Domino Holdco II, LLC Safanad Senior Care Investments Partnership VI, LP	15-6-10444-A	Acquisition of Licensed Operations of Arbors at Fairmont	\$14,138,201.00
Salo, Inc.	15-10-10471-X	Acquisition of Interim Healthcare of SE Ohio, Inc.	\$0.00
Kimberly A. Rea	15-5-10442-X	Membership interests of OVSD	\$193,000.00
Community Action Southwest	14-6-10350-PV	Application for CON program to be located in Marion Co & Wood Co	\$15,000.00
Clarksburg Center LLC Parkway Properties LLC	15-6-10483-A	Acquisition of Heartland of Clarksburg	\$11,200,000.00
Solomon 353 HoldCo, Inc. (SpinCo) Solomon 353, LP Solomon 353 GP, LLC	15-4/5-10476-A	Spin off to create new publicly traded REIT	\$36,100,000.00
Total Renal Care, Inc.	15-5-10478-R	Wood County Dialysis Services	\$1,553,890.00
Total Renal Care, Inc. Ravine Dialysis, LLC	15-2-10477-R	Wayne County Dialysis Services	\$1,553,890.00
Reynolds Memorial Hospital	15-10-10454-X/BH	Inpatient Medical Withdraw Management	\$0.00
Cabell Huntington Hospital, Inc.	14-2-10375-A	Acquisition of St. Mary's Medical Center	\$185,000,000

CERTIFICATE OF NEED - May 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Total Renal Care, Inc.	15-7-10502-R	Braxton County Dialysis Services	\$1,533,890.00
Dennis J. Parrucci Dennis J. Parrucci Marital Trust	15-6-10498-A	Mulberry Street Transfer to Trust	\$11,533,000.00
Raleigh General Hospital	15-1-10496-P	Summit Bechtel Urgent Care Center	\$10,000.00
Thomas Memorial Hospital and THS Physician Partners	15-3-10497-P	TMH Primary Care of Winfield	\$325,000.00

CERTIFICATE OF NEED – June 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Boxwood, LLC	15-1-10508-NH	Mercer Nursing & Rehabilitation Center, LLC Replacement Facility	\$16,000,000.00
Keyser Center LLC Kingwood Center LLC Martinsburg Center LLC Rainelle Center LLC	15-4/6/8/9-10525-A	Acquisition of Heartland of Keyer, Heartland of Preston Co., Heartland of Martinsburg and Heartland of Rainelle	\$10,200,000.00
Bio- Medical Applications of West Virginia, Inc. d/b/a Fresenius Medical Care Braxton County	15-7-10507-R	New 10-station dialysis facility	\$1,558,582.00
University of Pittsburgh Physicians	15-WV-10524-P	Development of Telemedicine Services	\$10,000.00
Marietta Memorial Hospital	15-5-10516-P	Ambulatory Care Center	\$73,710.00

CERTIFICATE OF NEED - July 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Acuity Specialty Hospital-Ohio Valley, L.P.	15-10-10549-H	Long-Term Acute care hospital expansion at Weirton Medical Center	\$1,000,000.00
Bridgeport Health Care Center, LLC and Buckthorn Holdings, LLC	15-6-10552-NH	Acquisition of Emeritus at the Heritage	\$2,800,000.00
Fairhaven HoldCo, LLC Fairhaven OpCo, LLC Fairhaven RealCo, LLC	15-2-10553-NH	Acquisition of Fairhaven rest home	\$2,105,075.00
Allpro Staffnet, LLC	15-3-10468-Z	Home Health Services Kanawha County	\$0.00
Allpro Staffnet, LLC	15-6-10469-Z	Home Health Services Marion, Monongalia, Preston & Taylor Counties	\$0.00
Appalachian Regional Healthcare, Inc.	15-1-10555-H	Develop primary PCI Services at Beckley ARH Hospital	\$373,100.00
Acuity Specialty Hospital – Ohio Valley, L.P.	15-10-10550-H	Long-Term Acute Care Hospital Expansion at Wheeling Hospital	\$1,000,000.00
Bio-Medical Applications of West Virginia, Inc. d/b/a Fresenius Medical Care Upshur County	15-7-10551-R	Eight station dialysis facility in Upshur County	\$1,394,113.00

CERTIFICATE OF NEED - August 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
The Heritage Center at Lesage, Inc.	15-2-10403-X	Behavioral Health Services, Substance Abuse	\$465,000.00
Monongalia General Hospital	15-6-10518-X/E	Fixed site PET services	\$2,045,000.00
Imagine Medispa, LLC	14-3-10298-P	Development of ambulatory care clinic	\$7,500.00
Fresenius Medical Care Hamlin LLC	15-2-10570-R	Develop new 9 station dialysis facility	\$1,288,766.00

CERTIFICATE OF NEED - September 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
FMRS Health Systems, Inc.	15-1-10589-P	FMRS primary care center	\$15,000.00
Ohio Valley Medical Center, Inc.	15-10-10426-P/BH	Hillcrest Outpatient behavioral health services	\$15,000.00

CERTIFICATE OF NEED - October 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Integrated Health Care Providers, Inc.	15-3-10611-P	Winfield Primary Care Office	\$300,000.00
Dignity Hospice of Southern West Virginia, Inc.	14-2-10-3060-BH	Inpatient Unit construction	\$2,851,270.00
Camden-Clark Memorial Hospital Corporation and Camden-Clark Physician Corporation	15-5-10625-P	Acquisition of Mid-Ohio Valley Medical Group	\$9,800,000.00
St. Mary's Medical Center, Inc.	15-2-10624-H	Hybrid Operating Room	\$9,000,000.00
Morgantown Physical Therapy Associates, Inc., d/b/a Healthworks Rehab & Fitness	15-6-10626-P	Westover clinic	\$90,000.00
Ohio Valley Medical Center, Incorporated -	15-10-10599-P	Wetzel County Hospital Outpatient Office	\$16,500.00

CERTIFICATE OF NEED - November 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
United Hospital Center	15-6-10658-Z	Monongalia County Home Health Services	\$100,000.00
Personal Touch Home Care of W. Va., Inc.	15-3-10660-Z	Home Health Services	\$140,000.00
Renal Treatment Centers-Northeast, Inc.	15-8-10657-A	Acquisition of Renal Ventures Limited, LLC	\$4,423,715.00

CERTIFICATE OF NEED - December 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
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Hospital Rate Review

The Office of the Consumer Advocate reviewed thirty-five (35) hospital rate increase applications. The West Virginia Health Care Authority approves or disapproves hospital rates and budget adjustment applications. The Office of the Consumer Advocate reviews all rate filings and may intervene for the interests of West Virginia residents in the Health Care Authority's rate filing review.

The Office of the Consumer Advocate reviewed the following rate increase applications:

RATE INCREASE REQUESTS – JANUARY 2015

HOSPITAL	RATE REQUEST
Thomas Memorial Hospital	Discount contract approved
Berkeley Medical Center	3.75%
Charleston Surgical Hospital	3.75%
Davis Memorial Hospital	5.00%
West Virginia University Hospitals, Inc.	Discount contract approved
Berkeley Medical Center	Discount contract approved
Fairmont Regional Medical Center	Discount contract approved

RATE INCREASE REQUESTS – APRIL 2015

HOSPITAL	RATE REQUEST
Weirton Medical Center	9.50%

RATE INCREASE REQUESTS – MAY 2015

HOSPITAL	RATE REQUEST
Wetzel County Hospital	7.5%
Princeton Community Hospital	6.0%
Monongalia General Hospital	3.75%

RATE INCREASE REQUESTS – JULY 2015

HOSPITAL	RATE REQUEST
Beckley Appalachian Regional Hospital	5.00%
Saint Francis Hospital	5.0%
Thomas Memorial Hospital	6.0%
Cabell Huntington Hospital	4.75%
Stonewall Jackson Memorial Hospital	5.75%
St. Mary’s Medical Center	4.75%
Pleasant Valley Hospital	3.75%

RATE INCREASE REQUESTS - AUGUST 2015

HOSPITAL	RATE REQUEST
Wheeling Hospital, Inc.	7.50%
Reynolds Memorial Hospital, Inc.	7.25%

RATE INCREASE REQUESTS - SEPTEMBER 2015

HOSPITAL	RATE REQUEST
Monongalia General Hospital	Discount contract approved
Pleasant Valley Hospital	Discount contract approved
Pleasant Valley Hospital	Discount contract approved

RATE INCREASE REQUESTS – OCTOBER 2015

HOSPITAL	RATE REQUEST
Charleston Area Medical Center, Inc.	9.75%
United Hospital Center, Inc.	4.5%
Raleigh General Hospital	5.0%
Camden Clark Medical Center	4.0%
Bluefield Regional Medical Center	5.25%
Greenbrier Valley Medical Center	7.50%
Logan Regional Medical Center	4.5%

RATE INCREASE REQUESTS – NOVEMBER 2015

HOSPITAL	RATE REQUEST
City Hospital d/b/a Berkeley Medical Center	4.5%
The Eye and Ear Clinic of Charleston d/b/a Charleston Surgical Hospital	2.50%
West Virginia University Hospitals	5.50%
Davis Medical Center	5.00%
Ohio Valley Medical Center	6.75%
Summersville Regional Medical Center	6.75%
Fairmont Regional Medical Center	8.0%

Consumer Service Division

The Consumer Service Division is responsible for the review of facts surrounding complaints received against insurance companies, adjusters and agents. It is the division's aim to evaluate the facts of each complaint received to ensure compliance with the West Virginia Insurance Laws and contract in question. We try to facilitate a fair resolution to each complaint and a better understanding among the parties of their rights and responsibilities.

The division also educates the public regarding insurance topics through presentations at schools and civic organizations. The division staff identifies problem areas and trends by collecting information gathered from complaints. It performs research and surveys about areas that need special attention. The division is thus uniquely able to inform the Insurance Commissioner, lawmakers and other public policymakers about the impact decisions may have on insurance consumers.

Organization and Activities

The Consumer Service Division comprises eight Insurance Complaint Specialists with a current vacancy and three Insurance Complaint Specialist Supervisors who serve as liaison personnel between the insurance industry and insured citizens, three Clerical Staff, one Secretary and a Director.

We receive consumer inquiries by mail, webmail, email, telephone, an online complaint form, and walk-in visits from the public. A complaint file is set up for each written inquiry. A total of 2,139 written inquiries were received by the division in 2015. In addition, we received 135 walk-in clients and 22,222 telephone calls of which the clerical staff handled 7,562. On average, the division handles 93 consumer inquiries per day. In 2015, complaint files were concluded in an average of 35 days.

The Consumer Service Division handled 255 third party liability complaints during 2015, 145 were not resolved during the cure period resulting in those files being referred to our Legal Division for a determination of merit.

Our division participated in the Insurance Commissioner's Public Outreach Initiative by attending fairs, festivals, presentations and other events reaching more than 300,000 consumers.

**CONSUMER SERVICE DIVISION
COMPLAINTS
CALENDAR YEAR 2015**

Files Opened	2,139
Life, Accident & Sickness	834
Property & Casualty	719
Workers' Compensation	586
Telephone Activity	22,222
Life, Accident & Sickness	5,472
Property & Casualty	4,630
Workers' Compensation	4,558
Clerical	7,562
Office Visits	135
Life, Accident & Sickness	65
Property & Casualty	58
Workers' Compensation	12

**CONSUMER SERVICE COMPLAINTS
CALENDAR YEAR 2015**

PROPERTY & CASUALTY COMPANIES WITH TEN OR MORE COMPLAINTS

COMPANY NAME	# COMPLAINTS
State Farm Mutual Automobile Insurance Company	62
Erie Insurance Property and Casualty Company	40
State Farm Fire and Casualty Company	30
Trumbull Insurance Company	19
Nationwide Mutual Insurance Company	18
Progressive Max Insurance Company	17
Farmers and Mechanics Mutual Insurance Company Of WV	16
Allstate Insurance Company	14
Westfield Insurance Company	14
Nationwide Insurance Company of America	13
Safeco Insurance Company of America	12
Property and Casualty Insurance Company of Hartford	11
Atlantic Specialty Insurance Company	10
14 Companies	276 Complaints

**LIFE, ACCIDENT & SICKNESS COMPANIES AND HEALTH MAINTENANCE
ORGANIZATIONS WITH TEN OR MORE COMPLAINTS**

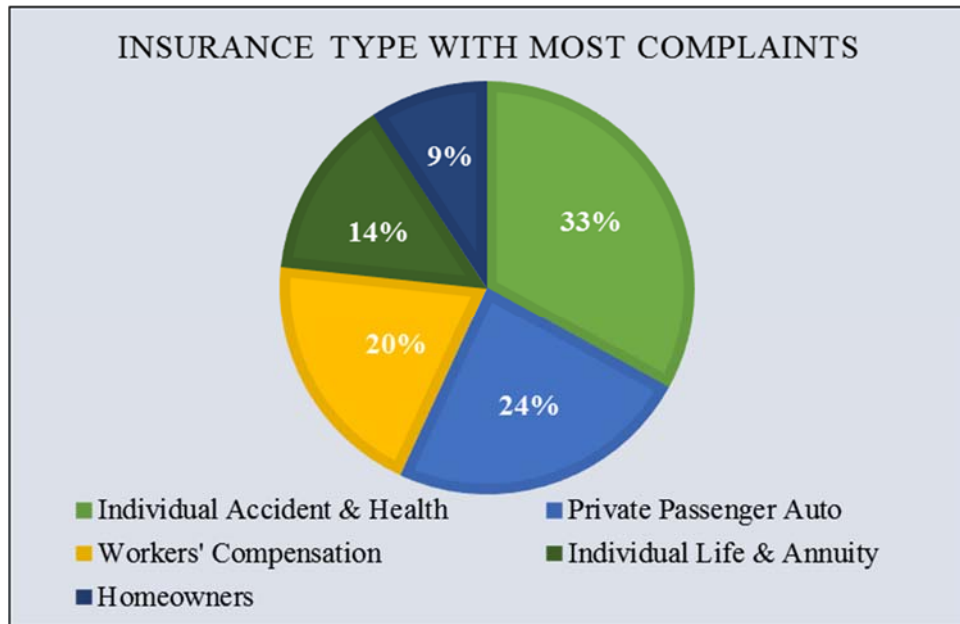
COMPANY NAME	# COMPLAINTS
Highmark West Virginia, Inc.	187
Transamerica Premier Life Insurance Company	56
Humana Insurance Company	33
PEIA	32
Coventry Health Care of West Virginia, Inc.	23
Aetna Life Insurance Company	16
United Healthcare Services, Inc.	16
Metropolitan Life Insurance Company	15
Prudential Insurance Company of America	15
Bankers Life & Casualty Company	13
United Of Omaha Life Insurance Company	11
HealthSmart Benefit Solutions, Inc.	10
Unum Life Insurance Company Of America	10
13 Companies	437 Complaints

WORKERS' COMPENSATION COMPANIES AND THIRD PARTY ADMINISTRATORS WITH TEN OR MORE COMPLAINTS

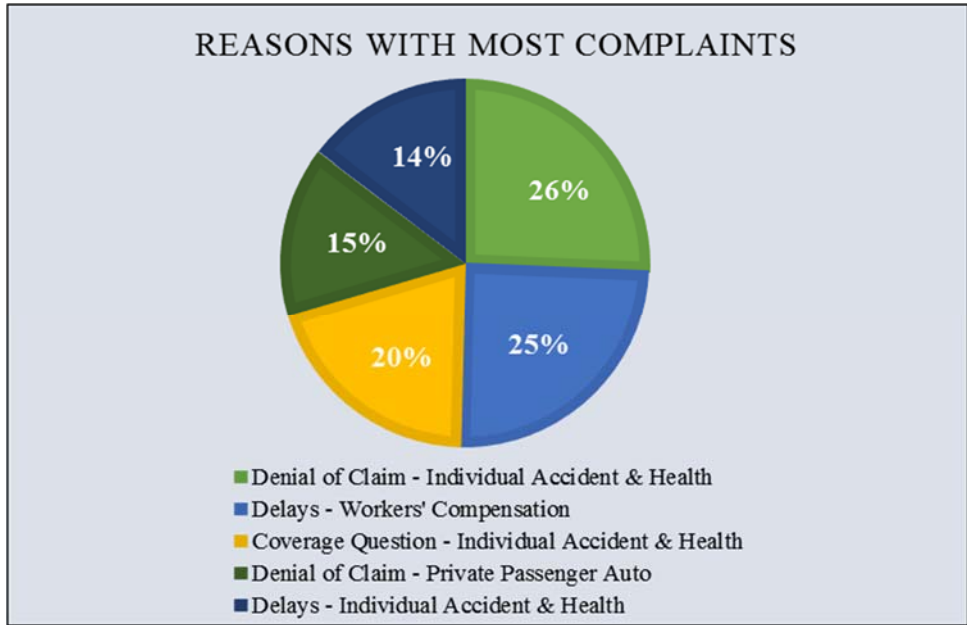
COMPANY NAME	# COMPLAINTS
Sedgwick Claims Management Services, Inc.	49
BrickStreet Mutual Insurance Company	38
New Hampshire Insurance Company	20
HealthSmart Benefit Solutions, Inc.	19
Gallagher Bassett Services	17
American Zurich Insurance Company	16
Southern Insurance Company	12
7 Companies	171 Complaints

TOP FIVE INSURANCE COVERAGE TYPES FOR COMPLAINTS

COVERAGE TYPES	# COMPLAINTS
Individual Accident & Health	446
Private Passenger Auto	322
Workers' Compensation	267
Individual Life & Annuity	191
Homeowners	124
5 Coverage Types	1,350 Complaints



COMPLAINT REASONS	# COMPLAINTS
Denial of Claim – Individual Accident & Health	163
Delays – Workers’ Compensation	157
Coverage Question – Individual Accident & Health	127
Denial of Claim – Private Passenger Auto	95
Delays – Individual Accident & Health	93
5 Complaint Reasons	635 Complaints



Employer Coverage Unit (Workers' Compensation)

The Employer Coverage Unit consists of a team of six. This unit works with WV employers to ensure they are compliant with current workers' compensation laws as they relate to requirements for coverage.

The unit has three primary functions. The first function focuses on compliance. The unit verifies coverage for other agencies and governmental bodies. They also try to ensure that all employers required to carry workers' compensation comply with the law. This is done by extracting expired policy data provided by the National Council on Compensation Insurance (NCCI) and comparing to other agency information to determine if coverage is needed. If an employer is found to be non-compliant, the unit sets up an uninsured employer account to assess the employer a fine. In 2015, the unit was responsible for setting up 886 of these accounts. These fines are related to [WV Code 23-2C-8\(d\)\(3\)](#) Workers' Compensation Uninsured Employers Fund.

The unit also has the task of carrier compliance with the Proof of Coverage (POC) system. Carriers that fail to report timely as required by the POC guidelines are examined and reported to OIC Legal for further review.

The second primary function relates directly to the Uninsured Employers' Fund. The unit serves as the entry point of contact for the processing of workers' compensation claims filed by employees of WV employers who are uninsured. These claims are governed by Title 85 Series 8, the Workers' Compensation Uninsured Employers' Fund. This fund was established in order to provide a safety net for workers who are injured while working for an illegally operating employer. Once a claim is accepted into the Fund, the employer is responsible for reimbursement to the fund for all monies paid on their behalf.

The third function is to review requests for exemptions from coverage from employers and make an appropriate determination of exemption. State law does not require that exempt employers file an exemption but many do because of local governments, individuals or contractors requiring proof that an employer has coverage or meets the criteria for being exempt before they begin a job. In these cases, the Employer Coverage unit issues letters of opinion to employers to present verifying they are not required to carry workers' compensation insurance under current law. This function relates directly to Title 85, Series 8 Workers' Compensation Policies, Coverage Issues and Related Topics.

In 2015, the Unit processed 2,468 exemption applications of which there were 1,950 exemptions granted. These exemptions were entered into the West Virginia Offices of the Insurance Commissioner's Proof of Coverage (POC) system in order to include these employers for automated compliance purposes. In addition to being the public's contact for coverage verification, the Unit is responsible for maintaining the POC system which is widely used for statutory coverage verification.

The unit works hand in hand with the Revenue Recovery Unit and the OIC Legal Department to recognize and fine employers that have not secured mandatory workers' compensation coverage.

Employer Coverage			
Employer Exemption Statistics			
CY2015	New Exemptions Issued	Renewals Granted	Total Exemptions Issued
Jan-15	34	94	128
Feb-15	38	88	126
Mar-15	39	127	166
Apr-15	41	127	168
May-15	52	135	187
Jun-15	75	156	231
Jul-15	55	137	192
Aug-15	43	118	161
Sep-15	44	134	178
Oct-15	41	87	128
Nov-15	38	99	137
Dec-15	46	102	148
Total	546	1,404	1,950

Employer Coverage	
CY2015 Exemption Summary	
Total Exemptions Issued	1,950
Total Denials	518
Number of Applications Received	2,468

Employer Coverage	
Statistics for Calendar Year 2015	
Activity	Total
Compliance Requests Completed	3,428
Phone Calls	3,451
Walk-Ins	337
Uninsured Claims Received	14
DOL Reports Investigated	1,686
Uninsured Employer Account Set-ups	886

Financial Accounting Unit

The Financial Accounting (FA) Unit is responsible for the preparation of the annual audited financial statements for the OIC which includes preparation of the trial balance, footnotes, required supplementary information, and other disclosures as required by Generally Accepted Accounting Principles (GAAP.) The FA Unit works closely with consulting actuaries to assist with the annual reserve study of the OIC's claims liabilities. Work performed includes the preparation and coordination of data and the preliminary review and analysis of actuarial indications. The FA Unit coordinates the information for the independent auditors and provides all supporting documentation for the financial statement.

The FA Unit performs all daily cash management and investing activities of the Offices of the Insurance Commissioner (OIC), and serves as the liaison with the Treasurer's Office, the Auditor's Office, the WV Investment Management Board, and the Board of Treasury Investments. The FA Unit monitors investment performance and performs monthly investment analysis for all invested assets held by the OIC.

Daily operations of the FA Unit include accounts payable processing through the state's accounting system. The FA Unit coordinates with the OIC's contracted Third Party Administrators and claims services to disburse the claims payments to beneficiaries of the insurance programs administered by the OIC, including the Workers' Compensation related funds and AccessWV, which is a high risk health insurance plan. AccessWV ceased to provide insurance coverage on March 31, 2014. The FA Unit is also responsible for handling and processing all agency cash receipts processing for all units of the OIC through the state accounting system and for depositing all non-lockbox checks with the Treasurer's Office.

The FA Unit prepares and submits the OIC annual budget and budget narrative, as well as the appropriation and expenditure schedules as required by the State of WV for all OIC funds. The FA Unit prepares and monitors budgets for fourteen separate OIC funds. An analysis of budget to actual expenditures is also prepared and analyzed.

The FA unit prepares and distributes monthly financial reports to Executive Management. The OIC funds reported on a monthly basis consist of the Old fund, the State Entities Workers' Compensation fund, the Coal Workers' Pneumoconiosis fund, the Self-Insured Guaranty fund, the Self-Insured Security fund, the Uninsured fund, the Operating fund, the AccessWV fund, the Consolidated Federal funds, and the Closed Estate fund. These reports are used for internal analysis and for use at the legislative interim meetings.

The FA unit is responsible for the management and administration of federal funds for the agency including preparation of required reports and the drawing down of funds on the federal payment management system.

The FA unit calculates the claims liabilities of all self-insured employers of the State of WV in order to provide the OIC's Self-Insurance unit with a reasonable estimate of the magnitude of workers' compensation risk exposure.

The FA unit calculates workers' compensation maximum medical reimbursement rates and evaluates workers' compensation managed health care plans. In accordance with WV code, the workers' compensation maximum allowable medical reimbursements are set by the OIC. These reimbursement rates determine the maximum a carrier/payor can pay a provider for covered goods and/or services on behalf of an injured worker outside of a managed health care plan. The FA unit also reviews and approves bi-annually all workers' compensation managed health care plans operating in WV.

Financial Accounting Accomplishments for 2015

- Received a tenth consecutive “clean” opinion on the OIC’s financial statements.
- Performed year end work on an interim basis when possible to do so and greatly reduced the amount of time necessary for the completion of the annual financial statement preparation.
- Prepared and distributed monthly financial reports for all OIC funds on a timely basis.
- Prepared the annual budget and all related documents on a timely basis.
- Recommended to the Commissioner five (5) managed health care plans for renewal.
- Currently fifteen (15) workers' compensation managed health care plans are approved to operate in WV.
- Achieved all formal staff training goals and objectives.
- Implementation of the budget utilizing WVOASIS, the new state accounting system which replaces WVFIMS. The full implementation of WVOASIS occurred in fiscal year 2015.

Financial Conditions Division

The Financial Conditions Division (“Division”) is responsible for the licensing and financial monitoring of the insurance companies/entities admitted to do business in West Virginia; ensuring policyholders are obtaining insurance products from financially solvent and compliant insurance companies. Additionally, the Division is also responsible for the administration of the state insurance tax laws and the financial monitoring of employers who chose to self-insure their workers compensation risks in West Virginia.

The primary functions of the Division include, but are not limited to:

- Licensing/Registration of Insurance Risk-Bearing Entities
- Financial Analysis/Surveillance of Admitted Insurance Companies
- Financial Examinations of Domestic Insurance Companies
- Insurance Premium Tax and Fee Administration

They types of insurance companies/entities licensed and monitored include, but are not limited to, traditional Life & Health and Property & Casualty insurers as well as health care corporations such as Blue Cross/Blue Shield Plans and Health Maintenance Organizations. The Division is also responsible for registering, licensing and/or monitoring Risk Retention Groups, Risk Purchasing Groups, Managing General Agents, Third Party Administrators, Reinsurance Intermediaries, Viatical Settlement Providers, Discount Medical Plans, Professional Employer Organizations, Charitable Gift Annuities and Surplus Lines Insurers planning to do business in the State of West Virginia.

Prior to being admitted, companies must file an application with the West Virginia Offices of the Insurance Commissioner. The Division utilizes the National Association of Insurance Commissioners (NAIC) Uniform Certificate of Authority Application (UCAA) process; which is designed to allow insurers to file copies of the same application for admission in numerous states. These applications, either foreign or domestic, are reviewed by the Division to ensure that all applicable insurance laws and regulations have been satisfied in regard to the companies’ general corporate organization and financial strength. Recommendations are then made to the Commissioner as to the admissibility of these applicant companies.

Companies admitted by the WVOIC are then monitored by the Division to ensure that they maintain their financial stability and solvency requirements necessary for the protection of West Virginia policyholders. Monitoring of the insurance industry is effectuated through complex analysis and/or financial examinations performed by financial analysts and certified financial examiners.

The Division is also responsible for processing various corporate amendments submitted by a licensed entity. Corporate amendments include but are not limited to: name changes, redomestications, mergers, and amendments to Articles of Incorporation or Bylaws.

The OIC’s website provides a link to search for Companies licensed in the State. <https://sbs-wv.naic.org/Lion-Web/jsp/sbsreports/CompanySearchLookup.jsp>. From the search results, the company demographics can be viewed including the address, contact information and history.

This Division is responsible for ensuring that insurance companies and brokers operating in this State report and pay the appropriate taxes levied by West Virginia statutes. This process involves the reconciliation of companies' quarterly reports and payments to their year-end tax returns. This function also includes the tracking and collection of taxes generated by the surplus lines market. Surplus lines refer to business placed with companies that are not admitted in West Virginia. This occurs when certain lines of insurance are not readily available with companies licensed in West Virginia. Coverage is written with these surplus lines insurers by a licensed insurance broker that has obtained an excess lines broker's license from the Agents Licensing and Education Division. The surplus lines licensee must provide reports to the tax audit section of the Division on individual policies written and remit the appropriate tax payment as detailed by the West Virginia Code.

The tabular information contained in this Report is a condensed summary of the annual reports filed by insurers doing business in West Virginia and an indication of their financial condition as compiled by the Financial Conditions Division.

Self-Insurance (Workers' Compensation)

The Workers' Compensation Self-Insurance Unit is responsible for regulating 74 employers that currently self-insure their workers' compensation coverage in West Virginia and the ~ 110 employers who no longer self-insure but continue to administer claims incurred during their period of self-insurance. No companies were approved for self-insured status in calendar year 2015.

Self-insured employers in West Virginia self-administer their claims. Ordinarily, the employer hires a third party administrator (TPA) to manage and process claims although a small number of employers truly self-administer through an internal claim management department or a subsidiary company. Self-administration provides the self-insured employer with a greater degree of control over the claim management process than participation in guaranty cost or deductible programs.

Regulation of the self-insured employers focuses primarily on two areas: maintenance of the risk pools and annual financial condition reviews.

[W. Va. Code St. R. § 85-19-1](#) et seq. establishes two risk pools in which the self-insured employers participate: the Security Risk Pool that covers claims with dates of injury, last exposure or death prior to July 1, 2004 (the date self-administration began) and the Guaranty Risk Pool that covers claims with dates of injury, last exposure or death on or after July 1, 2004. Active and inactive self-insured employers participate in the pools dependent upon each employer's exposure base since self-insured employers are joint and severely liable for defaults of other self-insured employers. The purpose of the risk pools is to provide the means to pay claims for defaulted self-insured employers without placing the burden on the taxpayers of West Virginia.

Annual financial condition reviews require the employer to submit three years of audited financial statements which are then analyzed to determine whether the employer's financial condition has declined over the past year. [W. Va. Code St. R. § 85-18-1](#) et seq. identifies the benchmarks against which the financial statements are measured and defines deteriorating financial condition. Employers who do not pass the annual review and are deemed to be in a deteriorating financial condition are required to provide additional security to cover the claims that would be paid out of the Guaranty Risk Pool in the case of a default.

Fraud Unit (Office of Inspector General)

The Fraud Unit was created under legislation passed by the WV Legislature during its 2004 regular session. The Fraud Unit is responsible for facilitating a cooperative approach in the detection, investigation, and prosecution of insurance fraud, as well as making the public aware of insurance fraud and providing a way to report instances of suspected insurance fraud. Further, the Fraud Unit is tasked with investigating persons suspected of engaging in insurance fraud and referring cases with merit to the appropriate authorities for criminal prosecution.

The Fraud Unit currently consists of twenty-five (25) allocated investigative positions and seventeen (17) allocated support and administrative positions. Field Investigators now occupy field offices in the following cities:

- Beckley
- Charleston
- Fairmont
- Huntington
- Logan
- Martinsburg
- Parkersburg
- Wheeling

The geographic locations of these field offices allow investigators to respond quickly to reports of alleged insurance fraud. It also allows investigators to foster relationships with local law enforcement and prosecutors that the Fraud Unit relies on and works with to bring about successful prosecutions. Three (3) WV State Troopers are currently assigned to work full time with the Fraud Unit.

There are three ways in which the public and the insurance industry can report suspected insurance fraud to the Fraud Unit; by calling toll free @ 1-800-779-6853; online reporting @ www.wvinsurance.gov; and by correspondence at P.O. Box 2901, Charleston, WV, 25301-2901. The Fraud Unit's case management and reporting application has been recognized as one of the premier systems in the nation for its ability to manage cases, detect trends in fraud, and create investigative reports suitable for immediate presentation to prosecutors for review. It has also been designed to receive referrals directly from the online reporting function and is integrated with the National Association of Insurance Commissioners (NAIC) online reporting tool.

The Fraud Unit has been proactive in its approach to educate the public on what constitutes insurance fraud as well as the costs associated with insurance fraud. A brochure explaining the types of fraud, what the penalties are and what happens when someone reports suspected fraud was developed and is given out at fairs and festivals across the state as well as distributed to each WV State Police Detachment. Additionally, representatives from the Unit appeared at various functions, events, and meetings statewide taking the message to the general public that insurance fraud is not a victimless crime, but one that victimizes everyone in the form of higher costs for goods and services.

Several presentations have been given by unit personnel to a wide range of groups and organizations on what is being done to combat insurance fraud in the state and what they can do to assist in those efforts. Statistics for activities conducted by the Fraud Unit during calendar year 2015 are depicted in the following chart:

Fraud Unit Referrals	
Type of Referral	Count
Automobile	339
Cooperative Investigative File Request	38
Disability	10
General Fraud	41
Health Care	40
Life	28
Other	42
Property / Casualty	88
Workers' Compensation	117
Total	743

In addition to the 743 referrals, investigators identified an additional 119 criminal violations during the investigation of the initial referrals. Successful investigations resulting in prosecutions were conducted in numerous counties throughout the state. Prosecutions involved such activity as workers compensation fraud; conventional insurance claimant fraud; staged motor vehicle crashes; fraudulent “slip, trip, and fall” claims against businesses; insurance fraud by means of arson; and embezzlement of policy holder premium funds by insurance industry personnel. Such successful prosecutions were the result of working in cooperation with local and state law enforcement agencies and locally elected prosecutors as well as the two (2) U.S. Attorney Offices.

As a result of thorough investigations and well prepared reports, along with efficient case management of referrals, successful prosecutions were realized. The following chart depicts statistical data relevant to investigations, prosecutions and convictions in calendar year 2015:

Fraud Unit Outcomes	
Type of Outcome	Count
Field Investigations Completed	103
Individuals Indicted / Arrested	15
Felony Count	57
Convictions	26
Total	201

2015 Accomplishments

In 2015 there were many cases involving a broad spectrum of criminal activity when it came to investigations and prosecutions of insurance fraud. Within the calendar year the state and federal courts reported over \$655,000 in ordered restitution as a result of Fraud Unit investigations.

US Attorney's Office Northern District State of West Virginia Press Release:

Thursday, November 12, 2015

Interagency group taking data-driven approach to combat health care fraud

FAIRMONT, WEST VIRGINIA – State and federal law enforcement leaders joined United States Attorney William J. Ihlenfeld, II today to announce the formation of a working group that is taking a data-driven approach to the prevention of health care fraud in West Virginia.

According to Ihlenfeld, the multi-jurisdictional group is proactively evaluating the health care reimbursement data of medical providers in northern West Virginia. By using advanced statistical analysis, investigators are able to identify potentially fraudulent billing patterns and uncover waste and abuse more efficiently.

“Health care fraud continues to be a significant problem in West Virginia and throughout the country and it costs taxpayers tens of billions of dollars every year,” said Ihlenfeld. “Ultimately, health care fraud increases the cost of medical care for everyone and undermines our existing health care programs. The fraud detection tools that we’re using allow us to identify sophisticated schemes that may have escaped scrutiny in the past.”

Agencies involved in the effort include the United States Department of Health and Human Services (HHS), the Drug Enforcement Administration (DEA), the Federal Bureau of Investigation (FBI), the Internal Revenue Service Criminal Investigations (IRS-CI), the West Virginia Medicaid Fraud Control Unit, the Ohio Medicaid Fraud Control Unit, the West Virginia Office of the Insurance Commission, and the Ohio Bureau of Workers’ Compensation.

The northern West Virginia working group is led by Assistant U.S. Attorney Sarah Montoro.

On Thursday, Ihlenfeld also announced that the United States has settled allegations that a Fairmont physician fraudulently requested reimbursement for medical services that were not actually rendered. Dr. Samer Kuzbari has paid \$440,232 to resolve accusations that he submitted false claims to various health care benefit programs, including Medicare, Medicaid, TRICARE, and the Federal Employees Health Benefit Program.

The settlement addressed claims against Kuzbari and the Kuzbari Clinic arising under the False Claims Act, a law which allows the government to sue health care providers who submit false claims to federal health care benefit programs. The settlement resolves potential civil and administrative monetary claims, but does not preclude criminal charges.

“Medicare, TRICARE, and other programs depend upon doctors to honestly report the work that they do,” said Ihlenfeld. “When a doctor claims reimbursement for a treatment that he didn’t provide then it’s the taxpayers who are cheated. We will continue to work with our law enforcement partners to protect the integrity of all federal health care programs.”

Assistant U.S. Attorney Alan G. McGonigal represented the government in the Kuzbari matter. The U.S. Department of Health and Human Services Office of Inspector General, the U.S. Officer of Personnel Management Office of Inspector General, and the West Virginia Insurance Commission investigated.

Fraud Unit Goals for 2015

Goals for the unit in 2015 include our continuation to work with and foster new working relationship with federal, state and local agencies to grow our contact base that is essential in obtaining and building a working information base that allows the unit to accomplish its goals.

In 2015, the Fraud Unit participated with the U.S. Attorney's Office of the Southern District, investigating workers compensation violations in WV. The goal is to bring the unit's investigative resources which include the division's investigators, criminal analysts, forensic auditor and forensic computer specialist to the table to professionally investigate, document and record its findings in a way that benefits the multi-agency investigative group.

The Fraud Unit will continue to look for ways to upgrade, improve and maintain IT related technology that best postures it for IT investigative documentation and recordings and also aids in keeping up with related crimes.

The Fraud Unit will continue to strengthen and train its investigative team through in-service training, qualifications and industry related training academies and schooling. When vacancies occur within, the unit we will strive to select and employ the absolute best qualified candidate obtainable. The current methods of filling investigative vacancies have worked extremely well throughout the process, from the established qualifications to the final selection process. Current measures ensure that the unit is staffed with personnel that will meet the criteria that are mandated by the statutorily responsibilities given to the unit as a criminal justice agency in Chapter 33 of the state code. Any changes to the minimum qualifications background requirements or training would greatly affect the functions of the unit and its abilities to effectively investigate and bring to prosecution producers, providers, employers and individuals who cheat and scam the state's insurance laws through workers compensation, agent fraud, medical fraud and insurance fraud.

Health Policy Division

Formation of the Health Policy Division of the West Virginia Offices of the Insurance Commissioner was West Virginia's effort to begin research for a Health Insurance Exchange. Beginning with a September 2009 submission of a State Health Access Program (SHAP) grant application for a Health Insurance Exchange plan in West Virginia, this grant was a major component of the state's health reform plans. Awarded by Health Resources and Services Administration (HRSA), the SHAP grant gave the state its initial ability to utilize otherwise unavailable resources for research and concept development.

The Patient Protection and Affordable Care Act (PPACA) was signed to law March 23, 2010. Its stated purpose was to increase quality and affordability of health insurance, lower the uninsured rate by expanding public and private insurance coverage. The law introduced mandates, subsidies and insurance marketplaces. Each state was required to establish a Federal, a Partnership or a State Based Exchange.

The state pursued additional funding for the development of an Exchange Model. The OIC was awarded funding through the State Planning and Establishment grant (PEG) by the Department of Health and Human Services (HHS) Office of Consumer Information and Insurance Oversight (CIIO). Offering additional support to states, Notices of Funding Availability (NOFA's) were then issued through HHS for funding to perform essential planning and development activities. On behalf of the state, the OIC was awarded Establishment Grant Level 1, these funds were available through 12/31/2015; and, Establishment Grant Level 1 -# 2 these funds were available through 7/8/2015.

The Grants required public participation through monthly meetings and conference calls with Stakeholder Groups to add public transparency to the private insurance market. Insurance carriers, health care providers, consumer advocates and insurance agents participated in these key informational meetings. The meetings have been successful in bringing groups together to dedicate efforts on informing the community about the developing Health Insurance Marketplace and outreach and communication that the group is continuing to meet.

FFE Partnership Exchange

In February 2013, WV announced it would become a Partnership state, meaning that the State has chosen to take on the functionalities of Consumer Assistance (through education and outreach) and Plan Management (prior approval on rates and forms) related to the Marketplace.

As a Partnership State, West Virginia consumers experience 'The Marketplace' through the federal online portal at www.Healthcare.gov to compare information on available health plan options, enroll in health plans, and receive advanced premium tax credits (APTC) and cost sharing reductions (CSR), if financially eligible.

Consumer Assistance

The Consumer Assistance function required the state to develop an In-Person Assistance (IPA) program to help individuals with the enrollment process. The IPA/Entity/Navigator is an impartial and free service to consumers. Primarily functioning as community based outreach and education, the substantial focus on consumer assistance is to ensure a smooth and seamless Marketplace experience. The IPA activities included marketplace account creation, eligibility and enrollment processing, inRoads applications (WV application system for Medicaid), managing complaints, initiating education and referral to additional services.

Though the State Purchasing Process a vendor was selected to develop, manage and maintain these service requirements throughout the state through the first and second open enrollment periods. A regional model was utilized to effectively manage and monitor IPA staff in seven (7) supervisory areas. Each region had 6-9

IPA's managed by 1 supervisor all of which were vetted, hired and trained by the vendor with OIC support in training. The vendor utilized leased office space in 53 of the 55 county WV Department of Health and Human Resource buildings. After the end of the first enrollment period, the IPAs schedules were adjusted based on the need determined during the first open enrollment.

The vendor's contract also included the management of entities. Entities were selected through an extensive review process and organizations that met the necessary criteria submitted an application for consideration. The entities performed IPA activities for two enrollment periods. Five organizations were selected to receive grant funds to perform in-person assister functions, plus education and outreach activities at schools, libraries, social service agencies, health clinics/hospitals and community centers: WV Bureau of Senior Services State Health Insurance Assistance Program (SHIP), Community Care of WV, Partners in Health Network, WV Primary Care Association and Valley Health (Huntington).

Additional support provided directly to West Virginia from CMS/HHS included Navigators. Through a review and application process at the federal level, various organizations competed for consideration as a State based Navigator. Those selected for the 2014 and 2015 enrollment process were: TSG Consultants, WVU HAPI Program and Advanced Patient Advocates.

Through the Stakeholder meetings, a very successful IPA/Entity/Navigator 'communities of interest group' was formed to create a consistent Marketplace message, share information and coordinate scheduling of activities to maximize time and resources to help meet the consumers' needs.

Licensed health insurance agents and brokers may enroll individuals, small employers and employees in coverage through the Marketplace. Federal and state training and certification requirements apply to agents and brokers who enroll or assist consumers in the Marketplace, and the WV OIC supplements the federal training with state specific training. Agents and brokers are the only assister group that is compensated by an issuer. Agent and broker training will continue to be a priority as IPA/Entity programs closeout after the second open enrollment in 2015.

Plan Management

When the federal Affordable Care Act was passed in 2010, the National Association of Insurance Commissioners (NAIC) membership and the health industry further collaborated to ensure that System for Electronic Rate and Form Filing (SERFF) would continue to be the primary filing mechanism for health product filings, including new rate review and Qualified Health Plan (QHP) submissions.

As stated in the Affordable Care Act (ACA) Section 1321(c) (1) (B), beginning January 1, 2014, states must provide consumers who do not have employer-provided insurance the ability to purchase insurance through a marketplace. Significant changes were made to SERFF to facilitate an efficient filing and review process for a health insurance marketplace binder filing(s). The system is effectively used for rate review of Qualified Health Plan submissions.

A Qualified Health Plan (QHP) has a guaranteed issue provision (coverage cannot be denied due to pre-existing conditions), as well as insurance companies are required to offer the same premium price to all applicants of the same ages and geographical location without regard to gender. The only condition on which a policy can be additionally rated is tobacco use. The QHP must include the ten Essential Health Benefits (EHBs)⁴ and meet all guidelines of the ACA.

West Virginia is a prior approval state. Which means policy rates, rules and forms must be approved by the WV Insurance Commissioner prior to marketing plans to WV consumers. W. Va. Code §33-6-8, 33-15-1b & 33-16B-1, is the primary authority for WV to review and recommend Qualified Health Plans (QHPs) for certification.

WV Code 33-6-9(e) requires the Insurance Commissioner to disapprove a form “if the coverages provided therein are not sufficiently broad to be in the public interest.”

The OIC has established a certification “checklist” or set of standards against which the QHP application is evaluated, and the review of the QHP application is performed by the Rates and Forms Division, who reach out to other Divisions within the OIC, e.g. Market Conduct, Consumer Services, and Financial Conditions, as necessary. SERFF is the primary IT system used to manage all steps in these business processes, including communications (via the “Correspondence” tools) between the OIC and issuers during the evaluation and revisions to the plan.

Once the plans are reviewed and approved at the OIC level then QHPs being offered “Off Marketplace” receive final approval from the state. The QHP plans to be offered “On Marketplace” are sent to CMS/HHS via transmission from the SERFF binder through the Health Insurance Oversight System (HIOS). CMS/HHS then reviews the plan and finalizes it as a “Certified QHP” to be a Marketplace plan listed on www.Healthcare.gov. Upon certification contracts are sent from CMS to each issuer to sign to have their plans on the Marketplace.

The certified QHPs offered through the Marketplace at www.Healthcare.gov, enable individuals that qualify to receive APTCs and cost sharing reductions. QHPs purchased “Off” Marketplace are available for individuals to purchase, but do not allow for APTCs or cost sharing.

⁴ EHBs are: ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder services, prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventative and wellness services and chronic disease management, Pediatric services, including dental and vision care.

For the first and second Open Enrollment, WV had one issuer, Highmark West Virginia, offering individual and Small Business Option Plans (SHOP) on the Marketplace. Off the Marketplace five issuers offered individual plans and nine issuers offered small group plans.

The Health Policy Division (HP) is as a resource to assist other OIC Divisions in communications with the Federal government, interpretation of Federal statute and regulations, QHP review and certification decisions throughout the process. HP conducts annual training for agents and assisters on WV QHP products to be offered each year. HP is an available resource for QHP questions and training.

West Virginia Individual Marketplace Plan Enrollment		
	2015	2014
Enrollment	33,421	19,856
Receiving Advanced Premium Tax Credits	86.0%	86.0%

Legal Division

The Legal Division of the West Virginia Offices of the Insurance Commissioner (OIC) performs many functions including providing legal counsel to the Insurance Commissioner and all associated divisions thereof, as well as carrying out many day to day legal responsibilities entrusted to the Insurance Commissioner by the West Virginia Legislature. Responsibilities of the Legal Division include:

LEGAL SUPPORT FOR ASSOCIATED DIVISIONS - The Legal Division provides general legal support for all other divisions of the Insurance Commissioner, including all insurance and workers' compensation related regulatory functions. This involves attending meetings with the directors and staff of other divisions, consulting on legal issues relating to activities of other divisions, and assisting with legal interpretations of statutes, case law, etc. as appropriate.

LEGISLATION AND RULES - The Legal Division consults, researches and drafts proposed legislation and legislative rules that are submitted for Legislative approval. Some bills and rules are based on models promulgated by the National Association of Insurance Commissioners ("NAIC") and others are custom drafted. Further, the Legal Division drafts exempt legislative workers' compensation rules that are submitted to the Industrial Council for review and approval.

During the legislative session, Legal Division attorneys attend committee meetings to respond to questions relating to the proposed bills and legislative rules. During the rule-making process, Legal Division attorneys receive and respond to public comments and staff ensures that all steps in the process are correctly performed.

INFORMATIONAL LETTERS - When the Insurance Commissioner needs to provide information to the public and to regulated entities, an informational letter is drafted by the Legal Division.

Informational letters are issued for many reasons, among them the provision of guidance for compliance with laws or rules, or the introduction of clarity to an area that may be subject to differing legal interpretations.

Other means of dissemination of policy and legal guidance from the Insurance Commissioner may also be drafted in the Legal Division.

ADMINISTRATIVE HEARINGS - The Legal Division is responsible for reviewing and ascertaining need for administrative hearings in First and Third Party Unfair Trade Practice issues or other issues as required by the West Virginia Code. The process is described respectively in W.Va. Code of State R. §114-13-1, *et seq.* (First & Third Party) & §114-76-1, *et seq.* (Third Party supplemental rule).

The Legal Division schedules hearings, engages court reporters and hearing examiners, and provides the venue for hearings relating to consumer complaints that were not resolved in the Insurance Commissioner's Consumer Service Division. The Legal Division also investigates complaints relating to alleged violations of unfair claims settlement practices provisions of the Unfair Trade Practices Act or other alleged violations of the West Virginia Code, and determines whether merit exists to proceed with hearing on the complaint. In addition, the Legal Division attorneys provide general legal support to the Consumer Service Division.

INVESTIGATIONS - The Legal Division investigates complaints dealing with all aspects of insurance compliance contained in Chapters 33 and 23 of the West Virginia Code.

The Legal Division receives referrals from various sources including the public, the insurance industry, and other divisions within the Insurance Commission, relating to possible misconduct by insurance industry representatives, insurance producers, and unauthorized insurers. These allegations are investigated to determine if West Virginia insurance laws or rules have been violated, and if so, the investigation will result in administrative action against the target of the investigation.

ADMINISTRATIVE ACTIONS - At the conclusion of an investigation in which it has been determined that there has been a violation of insurance laws, or when the Insurance Commissioner is informed that an insurer is in hazardous financial condition, the Legal Division files an administrative complaint against insurance companies seeking penalties and/or suspension or revocation of the Certificate of Authority, as appropriate. Administrative complaints may also be filed before the Insurance Commissioner to penalize an unauthorized insurer, or injunctive relief may be sought in Circuit Court to end the illegal operations of these entities.

Administrative action may also be taken against an insurance producer when violations of statutes or rules have been committed.

LICENSURE ACTIONS - The Legal Division assists in license suspensions, revocations and/or fines regarding insurance producers and other licensees including but not limited to insurers that are found to be financially insolvent or found to be in such hazardous financial condition as to render the further transaction of insurance business hazardous to their policyholders or the people of West Virginia.

APPEALS AND LITIGATION - On some occasions, an order entered by the Insurance Commissioner in either a consumer complaint proceeding or other administrative proceeding is appealed.

When this occurs, the Legal Division sends the record of the administrative proceeding to the Kanawha County Circuit Court. If the administrative proceeding was being pursued by the Insurance Commissioner, a Legal Division attorney may appear to defend the actions taken before the Insurance Commissioner. Otherwise, support will be given to outside counsel.

MARKET CONDUCT - The Legal Division houses the Market Conduct Unit that performs market wide research and analysis as well as examines insurance entities regulated by the West Virginia Offices of the Insurance Commissioner.

The market conduct examiners are charged with auditing insurers on a regular basis as well as reacting to developments in the market place with targeted examinations relating to one or more distinct issues. These examinations ensure that insurers are complying with all applicable laws and rules relating to rates, forms, agent appointments and other agent issues, claims handling, policy cancellations and nonrenewals, discrimination, and many others.

MARKET ANALYSIS - The Legal Division's market conduct examiners and other Insurance Commission staff also engage in Market Analysis. This consists generally of gathering large volumes of data from insurers that reveals how the insurer is behaving in our market place, and from that data determining which companies may need further analysis or review. West Virginia cooperates with other states in this process so that any compliance issues are addressed on a country-wide basis.

FRAUD PROSECUTION - The Legal Division has attorneys who directly represent the OIC in regards to prosecution of fraudulent insurance activity or who provide support in an advisory role with other state and federal prosecutors on similar criminal issues.

When called upon to assist as special assistant prosecutors, these attorneys will perform various functions depending upon the level of assistance requested by the local county prosecuting attorney.

REVENUE RECOVERY - The Legal Division houses Revenue Recovery which endeavors to seek compliance with employers who have been in default with the West Virginia Code by either failing to obtain workers' compensation coverage or allowing their coverage to terminate. Revenue Recovery in conjunction with in-house collection and enforcement attorneys may obtain fines, collect monies owed and enjoin companies in non-compliance.

WORKERS' COMPENSATION PRIVATIZATION - The Legal Division has attorneys who support the "Old Fund" as created by privatization legislation in 2005 as well as open market issues. Assistance includes working with claimants and their counsel, defense counsel, third party administrators in all tribunals and courts including West Virginia Circuit Courts, the Office of Judges, the Board of Review and the West Virginia Supreme Court of Appeals. Further, OIC Legal directly consults with the actions of the Attorney General Defense Unit concerning Old Fund claims.

CONSUMER, INDUSTRY and OTHER STAKEHOLDER INQUIRIES - While the Legal Division can generally not give personal legal advice concerning any matter to outside parties, it does endeavor to point inquiries into the appropriate direction where possible or provide analysis for the market as a whole or opines on issues of broad importance.

FREEDOM OF INFORMATION ACT (FOIA) REQUESTS - All FOIA requests are directed to and processed by the Legal Division. Legal Division staff gathers all public records that are responsive to the request and provides it to the person making the request, pursuant to and in compliance with the Act.

Some of the major activities of the Legal Division are discussed in more depth below.

Legislation

The following is a brief synopsis of the significant legislation enacted during the 2015 regular session of the West Virginia Legislature. This information is not to be construed as inclusive of all legislation which may affect the insurance industry or insurance consumer, nor should it be construed as a comprehensive explanation of the bills addressed. Rather, the information provided is intended to highlight the bills significantly affecting the insurance community at large.

Bills

Senate Bill 3 – Relating to Real Property Possessor’s Liability for Trespasser Harm (Effective April 29, 2015)

This bill codified the common law rule that a possessor of real property owes no duty of care to a trespasser. If a common law right of action with respect to trespasser harm existed as of the effective date of the legislation, it will still be permitted. The possessor continues to have a duty to refrain from intentionally causing harm to a trespasser.

Senate Bill 6 – Relating to Medical Professional Liability (Effective March 10, 2015)

This legislation amended the Medical Professional Liability Act. It includes changes made to existing definitions and created a new definition for “related entity.” The overarching result of these changes is an expansion of the Act’s scope. The bill further modified the qualifications regarding the competency of expert witnesses and provided for rebuttable presumptions concerning state/federal reports, accreditation reports, disciplinary actions and assessments of civil/criminal penalties. The legislation also increased the inflationary portion with respect to a noneconomic damages award.

Senate Bill 13 – Relating to Real Property Possessor’s Liability for Injuries Caused by Open and Obvious Hazards (Effective February 18, 2015)

The Legislature here reinstated the open and obvious hazard doctrine in which a real property possessor owes no duty of care to protect others against dangers that are open, obvious, reasonably apparent or as well known to the person injured as they were to the possessor.

Senate Bill 187 – Authorizing Department of Revenue Promulgate Legislative Rules (Effective February 28, 2015)

This bill authorized the Insurance Commissioner to promulgate amendments to W. Va. Code of St. R. §114-11E-1 *et seq.*, Annuity Disclosure; and W. Va. Code of St. R. §114-45-1 *et seq.*, Recognizing Annuity Mortality Tables for Use in Determining Reserve Liabilities for Annuities.

Senate Bill 344 – Relating to Duty to Mitigate Damages in Employment Claims (Effective June 8, 2015)

The intent of this bill was to provide a framework for adequate and reasonable compensation to those persons who have been subjected to an unlawful employment action, but also to ensure that compensation does not far exceed the goal of making a wronged employee whole. Under this law, the plaintiff has an affirmative duty through “reasonable diligence” to mitigate past and future lost wages irrespective of whether the plaintiff can prove the defendant employer acted with malice or in willful disregard of the plaintiff’s rights. Thus, the common law malice exception to the duty to mitigate damages in employment discrimination claims has been abolished.

Senate Bill 366 – Relating to Qualified Health Plans on the West Virginia Health Benefit Exchange (Effective June 9, 2015)

This bill creates a new article within the Insurance Code. It requires certain information be published on the Insurance Commissioner’s website regarding qualified health plans being offered for sale through the West Virginia Health Benefit Exchange in a format easily found by a consumer. This online information is to be provided to assist consumers in making informed decisions concerning the purchase of a qualified health plan.

Senate Bill 373 – Relating to Automobile Insurance Verification (Effective June 11, 2015)

This legislation permits the use of a digital image located on a wireless communication device to serve as proof of automobile insurance. The Commissioner considers the digital image to constitute an electronic record and thus must be provided to an insured in conformity with the Uniform Electronic Transactions Act (UETA), W. Va. Code § 39A-1-1 et seq. Accordingly, the insured must affirmatively consent to the use of the digital image. Otherwise, a paper copy of the proof of insurance should be provided.

Senate Bill 411 – Relating to Liability for Asbestos Exposure (Effective June 9, 2015)

This legislation addresses transparency regarding claims made in the asbestos bankruptcy trust claim system and claims made in civil asbestos litigation. The Legislature found that asbestos claimants often seek compensation from both sources simultaneously. However, there is limited coordination between the two paths of recovery. Accordingly, the Legislature through this bill is requiring disclosures of existing and potential asbestos trust claims in any asbestos action filed in this state. The law also establishes standards and procedures for the handling of certain asbestos claims and provides for setoffs/credits in favor of a defendant in a civil action with respect to any trust claim award.

Senate Bill 421 – Relating to Punitive Damages (Effective June 8, 2015)

This bill authorizes an award of punitive damages only when the defendant acts with actual malice toward the plaintiff or a conscious, reckless and outrageous indifference to the health, safety and welfare of others. The legislation also allows the court, upon the defendant’s request, to bifurcate the trial with respect to compensatory and punitive damage awards. Under the law, the amount of punitive damages that may be awarded in a civil action cannot exceed four times the amount of compensatory damages or \$500,000, whichever is greater.

Senate Bill 578 – Relating to Nonorthopedic Occupational Disease Claims (Effective June 8, 2015)

This bill authorizes, in the context of workers’ compensation coverage, a final settlement with respect to medical benefits for nonorthopedic occupational disease claims as long as the claimant is represented by an attorney.

House Bill 2002 – Relating to Predicating Actions for Damages on the Principle of Comparative Fault (Effective May 25, 2015)

This legislation generally abolishes joint liability among defendants in an action for damages, making each defendant liable for compensatory damages allocated to that defendant in direct proportion to that defendant's percentage of fault. It also establishes how to reallocate any portion of a judgment that a plaintiff is unable to collect and provides exceptions to the several liability doctrine.

House Bill 2011 – Relating to a Workplace Employee Injury Caused by the Deliberate Intention of the Employer (Effective June 12, 2015)

This bill amends the law governing "deliberate intent" claims – claims stemming from workplace employee injuries caused by the deliberate intention of the employer to the extent that the employer loses immunity from a lawsuit as provided by Chapter 23 of the West Virginia Code. Among other things, the legislation provides that an employer's actual knowledge of the existence of an unsafe working condition must be specifically proven by the employee or other person seeking to recover under a deliberate intent claim and shall not be deemed or presumed. The bill further defines what constitutes a commonly accepted and well-known safety standard within the industry or business of the employer and establishes that the applicability of state or federal safety provisions is a matter for judicial determination. The amendments made pursuant to this legislation are applicable to workplace employee injuries that occur on or after July 1, 2015.

House Bill 2395 – Relating to Property Owner's Right to Cancel Residential Roofing Contract (Effective June 12, 2015)

This bill provides that an owner of residential property who enters into a contract with a contractor on or after July 1, 2015, to provide goods or services related to the property's roof and who expects the goods or services to be paid from the proceeds of a property and casualty insurance policy, may cancel the contract prior to midnight of the fifth business day after the owner has received notice from the insurer that all or part of the claim is not a covered loss under the insurance policy. Under the law, the contractor has the duty of disclosing this cancellation right prior to entering into the contract with the property owner.

House Bill 2461 – Relating to Claim of a Federal Home Loan Bank in an Insurer Liquidation Proceeding (Effective June 10, 2015)

This legislation provides that the commencement of a delinquency proceeding against an insurer does not operate as a stay, injunction or prohibition regarding a federal home loan bank's rights to collateral pledged by the insurer. It further mandates that the receiver in a delinquency proceeding may not void a transfer made to a federal home loan bank in the ordinary course of business within four months of the commencement of the delinquency proceeding or which received prior approval of the receiver. However, a transfer may be voided if the transfer was made with actual intent to hinder, delay or defraud the receiver, insurer or a creditor.

House Bill 2493 – Relating to Health Insurance Coverage for Anti-Cancer Medication (Effective June 10, 2015)

This bill prohibits a health plan or policy issued on or after January 1, 2016, from having a different copayment, deductible or coinsurance that is contingent on whether anti-cancer medications are administered by the patient (either orally or self-injected) or administered by a health care provider via injection or intravenously. The bill also allows for cost containment measures if the cost of compliance exceeds two percent of the total cost of coverage.

House Bill 2536 – Relating to Limited Lines License for Travel Insurance (Effective June 10, 2015)

This legislation authorizes the Insurance Commissioner to issue a limited lines travel insurance producer license to a business entity that arranges or offers travel services. Travel insurance is defined as a group or individual policy that provides coverage for personal risks incident to planned travel. The travel retailer and its employees could offer and disseminate travel insurance under the limited lines license. The annual fee for a travel insurance entity producer license is \$200.

House Bill 2557 – Relating to Liability Insurance When Renting a Vehicle (Effective June 10, 2015)

This bill provides that insurance coverage provided by a rental or leasing vehicle company is secondary to coverage under any motor vehicle liability insurance in effect for the individual who is renting, leasing, operating, maintaining or using the vehicle. The bill further provides that any liability insurance purchased for additional consideration from the rental or leasing company shall be primary to other available insurance. The Commissioner will allow a phase-in period for compliance with this bill; however, the law's provisions will become mandatory for all policies issued or renewed on or after January 1, 2016.

House Bill 2790 – Relating to Minimum Financial Responsibility Limits for Motor Vehicles (Effective June 9, 2015)

This legislation increases the minimum financial responsible limits for motor vehicles to \$25,000 because of bodily injury to or death of one person in any one accident, \$50,000 because of bodily injury to or death of two or more persons in any one accident, and \$25,000 because of injury to or destruction of property of others in any one accident. The new limits are required for policies issued or renewed on or after January 1, 2016. For policies in effect on December 31, 2015, including motor vehicle insurance policies and liability policies that are in excess or umbrella type that cover automobile liability, insurers are not required to make new offers of uninsured or underinsured coverage upon renewal if the liability coverage is increased solely to meet the requirements of the increased minimum required responsibility limits. For policies that carry limits of coverage below the minimum required financial responsibility amounts, the limits must be increased to an amount equal to or above the new minimum required financial responsibility limits when the policy is renewed but not later than December 31, 2016. The bill also provides that an insurer that issues a policy with named driver exclusion is not required to provide any coverage, including coverage in the amounts of the minimum financial responsibility limits, for the excluded driver.

LEGISLATIVE RULES

Title 114 Legislative Rules

The following Title 114 insurance related legislative rules (authorized for promulgation by Senate Bill 187) became effective in 2015:

114 CSR 11E – *Annuity Disclosure (Effective July 28, 2015)*

This rule amendment adopts amendments made to the Annuity Disclosure Model Regulation by the National Association of Insurance Commissioners. Specifically, the rule implements a new “Annuity Buyer’s Guide” and provides standards that an insurer must follow if it elects to furnish a consumer with an annuity illustration.

114 CSR 45 – *Recognizing Annuity Mortality Tables for Use in Determining Reserve Liabilities for Annuities (Effective July 28, 2015)*

This rule amendment was necessary in order to implement the 2012 Individual Annuity Reserve Table (2012 IAR) for use in valuing minimum reserves for individual annuities and pure endowment contracts issued after a specified date. The 2012 IAR mortality table was developed by the joint American Academy of Actuaries/Society of Actuaries Payout Annuity Table Team and was adopted by the National Association of Insurance Commissioners in Model Regulation 821. This annuity mortality table is a “generational” table containing factors that adjust the mortality rates annually based on expected mortality improvements.

Informational Letters

Five (5) Informational Letters were issued in 2015:

Informational Letter No. 192 - Summary of 2015 Legislation

Informational Letter No. 193 - Minimum Financial Responsibility Limits &
UM/UIM Offer Forms

Informational Letter No. 194 - Excess/Umbrella Liability Policies - UM/UIM
Offer Forms

Informational Letter No. 195 - Medical Procedure Coding

Informational Letter No. 196 - Protecting Affordable Coverage for Employees Act

Freedom of Information Requests and Responses

One hundred fifty-four (154) requests for information were received and responded to by the Legal Division in accordance with the Freedom of Information Act in 2015.

Emergency Orders

There were no emergency orders issued by the Insurance Commissioner in 2015.

Litigation

The Insurance Commissioner was a party to or involved in the following civil actions in the year 2015:

State of WV ex rel. Offices of WV Insurance Commissioner v. James D. Randolph dba Kwik Lube. Civil Action No. 15-C-71

State of WV ex rel. Offices of WV Insurance Commissioner v. Steve Petty Motorsports Inc. Civil Action No. 15-C-72

State of WV ex rel. Offices of WV Insurance Commissioner v. Mullins Garbage. Civil Action No. 15-C-102

State of WV ex rel. Offices of WV Insurance Commissioner v. Dennis P. King Jr. DDS. Civil Action No. 15-C-103

State of WV ex rel. Offices of WV Insurance Commissioner v. Twilight Security Services LLC. Civil Action No. 15-C-207

State of WV ex rel. Offices of WV Insurance Commissioner v. Key Way Excavation & Hauling LLC. Civil Action No. 15-C-213

State of WV ex rel. Offices of WV Insurance Commissioner v. Weecare Daycare Center Inc. Civil Action No. 15-C-403

State of WV ex rel. Offices of WV Insurance Commissioner v. Castle Rock Construction LLC. Civil Action No. 15-C-404

State of WV ex rel. Offices of WV Insurance Commissioner v. D & D Dismantling Inc. Civil Action No. 15-C-405

State of WV ex rel. Offices of WV Insurance Commissioner v. Montgomery Auto Repair and Towing LLC. Civil Action No. 15-C-406

State of WV ex rel. Offices of WV Insurance Commissioner v. Keith Toland Db a Toland's Automotive & Truck Repair. Civil Action No. 15-C-500

State of WV ex rel. Offices of WV Insurance Commissioner v. Melvin E. Lentz dba West Coast Timber Fallers. Civil Action No. 15-C-501

State of WV ex rel. Offices of WV Insurance Commissioner v. Donald A. Cast dba Faith Builders. Civil Action No. 15-C-502

State of WV ex rel. Offices of WV Insurance Commissioner v. Crissy Burdette dba WV Towing.
Civil Action No. 15-C-504

State of WV ex rel. Offices of WV Insurance Commissioner v. Joseph Radford dba All Done Right Construction. Civil Action No. 15-C-620

State of WV ex rel. Offices of WV Insurance Commissioner v. Carter Heating & Cooling LLC.
Civil Action No. 15-C-621

State of WV ex rel. Offices of WV Insurance Commissioner v. Rissa Black. Civil Action No. 15-C-622

State of WV ex rel. Offices of WV Insurance Commissioner v. Reeses Country Store. Civil Action No. 15-C-623

State of WV ex rel. Offices of WV Insurance Commissioner v. Michael P. Cooke Attorney at Law.
Civil Action No. 15-C-624

State of WV ex rel. Offices of WV Insurance Commissioner v. Hastings Construction Co., Inc.
Civil Action No. 15-C-629

State of WV ex rel. Offices of WV Insurance Commissioner v. Andy Brown dba A & B Masonry.
Civil Action No. 15-C-632

State of WV ex rel. Offices of WV Insurance Commissioner v. Joseph Aucremanne Attorney at Law. Civil Action No. 15-C-634

State of WV ex rel. Offices of WV Insurance Commissioner v. Harry Hirsch dba Hirsch Housing.
Civil Action No. 15-C-635

State of WV ex rel. Offices of WV Insurance Commissioner v. Wheeling Area Private Duty LLC.
Civil Action No. 15-C-730

State of WV ex rel. Offices of WV Insurance Commissioner v. Charleston Renovate Inc. Civil Action No. 15-C-733

State of WV ex rel. Offices of WV Insurance Commissioner v. Bennys of Logan LLC. Civil Action No. 15-C-764

State of WV ex rel. Offices of WV Insurance Commissioner v. Rhonda Barber dba Newell Diner.
Civil Action No. 15-C-766

State of WV ex rel. Offices of WV Insurance Commissioner v. Black Mountain LLC. Civil Action No. 15-C-782

State of WV ex rel. Offices of WV Insurance Commissioner v. Medford Holdings et al. Civil Action No. 15-C-1215

State of WV ex rel. Offices of WV Insurance Commissioner v. Morgan Auto Parts. Civil Action No. 15-C-1327

State of WV ex rel. Offices of WV Insurance Commissioner v. White Glove LLC. Civil Action No. 15-C-1386

State of WV ex rel. Offices of WV Insurance Commissioner v. Kims Service Center LLC. Civil Action No. 15-C-1895

State of WV ex rel. Offices of WV Insurance Commissioner v. Gaines Express LLC. Civil Action No. 15-C-1901

State of WV ex rel. Offices of WV Insurance Commissioner v. Diamond Flagging Services LLC. Civil Action No. 15-C-1902

State of WV ex rel. Offices of WV Insurance Commissioner v. Diddy's DNR LLC. Civil Action No. 15-C-1906

State of WV ex rel. Offices of WV Insurance Commissioner v. JGB & Associates LLC. Civil Action No. 15-C-1908

State of WV ex rel. Offices of WV Insurance Commissioner v. Allen & Son Excavating & Construction LLC. Civil Action No. 15-C-1910

Vincent J. King v. Michael D. Riley, West Virginia Insurance Commissioner; CitiFinancial and Triton Insurance Company. Civil Action No. 13-AA-95

Michael Kostenko, D.O. v. West Virginia Offices of the Insurance Commissioner. Civil Action No. 10-AA-14

Michael Kostenko, D.O. v. West Virginia Offices of the Insurance Commissioner. Civil Action No. 10-MISC-89

Travelers Indemnity Company; Value City Furniture Stores v. West Virginia Offices of the Insurance Commissioner. Civil Action No. 12-AA-33

Robert Slack v. State Farm Insurance Companies; State Farm Fire & Casualty Co.; State of West Virginia; Office of the Insurance Commission; Michael Riley; and Service Master Industries. Civil Action No. 12-C-362

Lloyd Carr v. West Virginia Offices of the Insurance Commissioner. Civil Action No. 13-AA-22

Patriot Mining Subsidiaries, Eastern Associated Coal Company, Inc., and Pine Ridge Coal Company, Inc. v. West Virginia Offices of the Insurance Commissioner, in its capacity as Administrator of the Workers' Compensation Old Fund. Civil Action No.: 13-AA-125

West Virginia Office of Insurance Commissioner in its Capacity as Administrator of the Workers' Compensation Uninsured Employer Fund v. Linda M. Treadway, Individually & as Administratrix of the Estate of Michael D. Cadle, Deceased, et al. Civil Action No. 14-C-778

Ohio Valley Health Services & Education Corporation Health Plan, Ohio Valley Health Plan, Ohio Valley Health Services & Education Corporation Dental Plan; Ohio Valley Health Services & Education Corporation; Ohio Valley Medical Center; and East Ohio Regional Hospital vs. Michael D. Riley, West Virginia Insurance Commissioner; West Virginia Offices of the Insurance Commissioner; and Health Plan of the Upper Ohio Valley, Inc. Civil Action No. 5:15-cv-65

Chase Carmen Hunter vs. Michael D. Riley, Individually, In His Official Capacity as Commissioner of Insurance for West Virginia, and In His Official Capacity as a Committee Member of the National Association of Insurance Commissioners; The West Virginia Offices of Insurance Commissioner; The National Association of Insurance Commissioners; The National Insurance Producer Registry; Eleanor Kitman, Individually and In Her Official Capacity as the Commissioner of the Texas Department of Insurance; Julia Rathgeber, Individually and In Her Official Capacity as the Commissioner of the Texas Department of Insurance; and the Texas Department of Insurance. Civil Action No. 2:14-cv-26978

Chase Carmen Hunter vs. Michael D. Riley, Individually, in His Official Capacity as Commissioner of Insurance for West Virginia, and In His Official Capacity as a Committee Member of the National Association of Insurance Commissioners; and the West Virginia Offices of Insurance Commissioner. Civil Action No. 2:15-cv-05508

Referrals Opened

A total of nine hundred eighteen (918) referrals were opened by the Regulatory Compliance Unit of the Legal Division in 2015. A referral is an issue referred to the Regulatory Compliance Unit of the Legal Division from various departments and units within the Offices of the Insurance Commissioner (Financial Conditions (FINCON), Rates & Forms, Consumer Services, Office of Inspector General (OIG), Revenue Recovery, Employer Coverage), public as well as outside agencies, including the Division of Labor and State Auditor's Office and other State collaborative actions, which require review and analysis by the Regulatory Compliance Unit prior to determining if it's appropriate to take regulatory action in accordance with the West Virginia Code and/or West Virginia Code of State Rules. Below is a breakdown of the different type referrals with the number received for 2015.

TYPE OF REFERRAL	# REFERRALS
Company	17
Company - Rates & Forms	0
Company - Surplus Lines	0
Company - Unauthorized Agency	0
Company - FinCon - PEO	0
Company - FinCon	11
First Party	61
First Party - Rate & Form	0
General Inquiries	6
Market Conduct - Analysis	23
Market Conduct - Class Action	12
Market Conduct - Continuum	0
Market Conduct - External Review Application	0
Market Conduct - Multi State Collaborative - National - Life Settlement	6
Market Conduct - Multi State Collaborative - National - Regional	3
Market Conduct - Self Insured	23
Market Conduct - Specialized	4
Market Conduct - Statutory	1
Market Conduct - Targeted	1
Market Conduct - Third Party	5
Other Litigation - Complaint	0
Other Litigation - Other Litigation	1
Other Litigation - Subpoenas	0
Other Litigation - Third Party	0
Other Litigation - Workers' Compensation	0
Producer Licensing - Administrative Action	104
Producer Licensing - Application	71
Producer Licensing - Clearance	66
Producer Licensing - Unauthorized Agent	1

TYPE OF REFERRAL	# REFERRALS
Third Party	154
WCC Compliance - 85 CSR 8 6.6(b) - Private Carrier - Audit Appeal	1
WCC Compliance - Collection	19
WCC Compliance - Contempt	4
WCC Compliance - General Referral	16
WCC Compliance - Failure to Timely Act	44
WCC Compliance - Fine Reductions	17
WCC Compliance - Investigation	3
WCC Compliance - Injunctions	78
WCC Compliance - PEO	3
WCC Compliance - POC	1
WCC Compliance - Postings	159
WCC Compliance - Self Insured	1
WCC Compliance - UEF Issues	0
WCC Compliance - Writs & Suggestions	2
Total	918

Administrative Proceeding Cases Opened

A total of three hundred thirty-five (335) administrative proceeding cases were opened by the Regulatory Compliance Unit of the Legal Division in 2015. An administrative proceeding is a case in which an action is being taken. Below is a breakdown of the different type of administrative proceedings with the number opened for 2015.

TYPE OF REFERRAL	# CASES OPENED
Administrative Proceeding - Producer Licensing	76
Administrative Proceeding - First Party	28
Administrative Proceeding - FinCon	10
Administrative Proceeding - Failure to Timely Act	44
Administrative Proceeding - General Referral	0
Administrative Proceeding - Market Conduct	3
Administrative Proceeding - Market Conduct - Self Insured	22
Administrative Proceeding - Company	4
Administrative Proceeding - Company - Rates & Forms	0
Administrative Proceeding - Third Party	148
Total	335

Administrative Proceeding Cases Closed

A total of three hundred six (306) administrative proceeding cases were closed by the Regulatory Compliance Unit of the Legal Division in 2015. Below is a breakdown of the different type of administrative proceedings with the number closed for 2015.

TYPE OF REFERRAL	# CASES CLOSED
Administrative Proceeding - Producer Licensing	55
Administrative Proceeding - First Party	32
Administrative Proceeding - Company	2
Administrative Proceeding - Fincon	12
Administrative Proceeding - Failure to Timely Act	45
Administrative Proceeding - Market Conduct	3
Administrative Proceeding - Market Conduct - Self Insured	21
Administrative Proceeding - Rates & Forms	1
Administrative Proceeding - Third Party	135
Total	306

Hearings

A total of sixty-eight (68) hearings were held in 2015. Below is a breakdown of the different types of hearings held in 2015. The WC Contempt and WC Injunction hearings were held in Circuit Court.

TYPE OF HEARINGS	# HEARINGS SCHEDULED	# HEARINGS HELD
1033 Committee Hearing	1	1
Appeal - Third Party	0	0
Company	0	0
FinCon	5	0
First Party	71	10
Producer Licensing	54	36
Third Party	25	2
Third Party - Initial	127	0
Third Party - Out of County	26	6
WC Contempt	2	0
WC Injunction	45	13
Total	356	68

Investigations Opened

A total of five hundred sixty-seven (567) investigations on all matters were opened by the Regulatory Compliance Unit of the Legal Division in 2015. Below is a breakdown of the different types of investigations opened during 2015.

TYPE OF INVESTIGATIONS	# CASES OPENED
Producer Licensing	233
Company	10
General Referral	1
Third Party	147
WC Contempt	5
WC General Referral	16
WC Posting	155
Total	567

Investigations Closed

A total of six hundred twenty-nine (629) investigations on all matters were closed by the Regulatory Compliance Unit of the Legal Division in 2015. Below is a breakdown of the different types of investigations closed during 2015.

TYPE OF INVESTIGATIONS	# CASES CLOSED
Producer Licensing	298
Company	13
Third Party	132
WC Contempt	4
WC General Referrals	13
WC Postings	169
Total	629

Postings

One hundred fifty-nine (159) posting requests with regard to employers that failed to maintain mandatory workers' compensation coverage were referred to the Regulatory Compliance Unit of the Legal Division in 2015. One hundred ten (110) non-compliant employers were posted and/or handled by the Regulatory Compliance Unit. Forty-nine (49) postings were attempted but could not be completed due to various reasons, e.g. employer was no longer in business, employer was no longer at the address on file, etc. The remainder were employers that were brought into compliance or whose accounts were otherwise resolved.

Orders and Collaborative Actions

A total of one hundred sixty-four (164) orders were prepared by the Regulatory Compliance Unit (RCU) of the Legal Division in 2015 and six (6) collaborative actions were entered into as a result of market conduct actions concerning issues with multistate insurers in 2015. Below is a breakdown of the types of orders prepared by the RCU, collaborative actions and fine and restitution amounts for 2015.

TYPE OF CASE	FINAL ORDERS PREPARED BY RCU	COLLABORATIVE ACTION	FINE AMOUNT	RESTITUTION AMOUNT
Company	0		\$0.00	\$0.00
Company - Rates & Forms	0		\$0.00	\$0.00
Company - FinCon	12		\$11,000.00	\$0.00
First Party	14		\$0.00	\$0.00
Market Conduct -Multi State Collaborative Action	0	6	\$87,487.47	\$0.00
Market Conduct - Statutory	3		\$51,000.00	\$0.00
Market Conduct - Third Party	0		\$0.00	\$0.00
Market Conduct - Self Insured	21		\$24,500.00	\$48,000.00
Producer Licensing	39		\$27,700.00	\$0.00
Third Party	7		\$0.00	\$0.00
WCC Compliance - Contempt	0		\$0.00	\$0.00
WCC - Failure to Timely Act	56		\$19,950.00	\$0.00
WCC Compliance - Injunctions	12		\$48,097.60	\$0.00
Total	164	6	\$269,735.07	\$48,000.00

Dispositions of Cases

A total of one hundred eighty-six (186) cases were closed by the Regulatory Compliance Unit of the Legal Division in 2015. A disposition is the outcome of the case. The information below reflects the number of each type of case, the specific issue and the number for that issue.

TYPE OF CASE	# CASES
FINCON - COA Revoked	3
FINCON COA - Suspended	4
AGENT LICENSING - Revoked	31
AGENT LICENSING - Suspended	0
FINCON - Final Report Adopted	4
MARKET CONDUCT - Final Report Adopted	22
WC POSTINGS - Posted	110
WC INJUNCTIONS - Injunctions Granted	9
WC CONTEMPT - Contempt Granted	3
Total	186

Disciplinary Actions

Individual Insurance Producers

During the year 2015, Twenty-Seven Thousand Seven Hundred Dollars (\$27,700.00) in penalties were assessed as a result of disciplinary actions taken against individual insurance producers for violation of and in accordance with W. Va. Code §33-12-6(a)(4), Failure to pay the fees set forth in section thirteen, article three and section ten, article twelve, chapter thirty-three of the West Virginia Code; §33-12-9(f), Failure to timely inform the Insurance Commissioner of a change of address or residency within thirty days of change; §33-12-12(a)(1), Not being licensed as a resident and in good standing in his or her home state; §33-12-12(e), Failure to notify the Insurance Commissioner when the insurance department of the nonresident insurance producer's resident state suspends, terminates, or revokes the producer's insurance license in that state, and to return the West Virginia nonresident license; §33-12-24(b)(1), Providing incorrect, misleading, incomplete or materially untrue information in the license application; §33-12-24(b)(2), Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state's Insurance Commissioner; §33-12-24(b)(3), Obtaining or attempting to obtain a license through misrepresentation or fraud; §33-12-24(b)(4), Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing insurance business; §33-12-24(b)(8), Having admitted or been found to have committed any insurance unfair trade practice or fraud; §33-12-24(b)(9), Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; §33-12-24(b)(10), Having an insurance producer license, solicitor license, excess line broker license or its equivalent, denied, suspended or revoked in any other state, province, district or territory; §33-12-24(b)(15), Having a statutory lien recorded for failing to pay state income tax or comply with any administrative or court order directing payment of state income tax; §33-12-24(e), In addition to or in lieu of any applicable denial, probation, suspension or revocation of a license, a person may, after hearing, be subject to a civil penalty in a sum not to exceed five thousand dollars; §33-12-34(a), Failure to report to the insurance commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in this state within thirty days of the final disposition of the matter; §33-12-34(b), Failure to report to the Insurance Commissioner any criminal prosecution of the producer taken in any jurisdiction within thirty days of the initial pretrial hearing date; and W. Va. Code of State Rules §114-14-5.2, Failure to answer inquiries of the Insurance Commissioner within the requisite period of time.

The licenses of thirty-two (32) individual insurance producers were revoked in 2015 for violation of W. Va. Code §33-11-4(8)(a), Rebates; §33-11-4(11), Misrepresentation in insurance applications; §33-12-6(a)(4), Failure to pay the fees set forth in section thirteen, article three and section ten, article twelve, chapter thirty-three of the West Virginia Code; §33-12-9(f), Failure to timely inform the Insurance Commissioner of a change of address or residency within thirty days of change; §33-12-12(a)(1), Not being licensed as a resident and in good standing in his or her home state; §33-12-12(e), Failure to notify the Insurance Commissioner when the insurance department of the nonresident insurance producer's resident state suspends, terminates, or revokes the producer's insurance license in that state, and to return the West Virginia nonresident license; §33-12-24(b)(1), Providing incorrect, misleading, incomplete or materially untrue information in the license application; §33-12-24(b)(2), Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state's Insurance Commissioner;

§33-12-24(b)(3), Obtaining or attempting to obtain a license through misrepresentation or fraud; §33-12-24(b)(4), Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing insurance business; §33-12-24(b)(7), Having been convicted of or pleaded nolo contendere to a misdemeanor in connection with his or her activities as an agent, solicitor, or excess line broker; §33-12-24(b)(8), Having admitted or been found to have committed any insurance unfair trade practice or fraud; §33-12-24(b)(9), Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; §33-12-24(b)(10), Having an insurance producer license, solicitor license, excess line broker license or its equivalent, denied, suspended or revoked in any other state, province, district or territory; §33-12-24(b)(11), Forging another's name to an application for insurance or to any document related to an insurance transaction or fraudulently procured a forged signature to an insurance application or any other document, knowing the signature to be forged; §33-12-24(b)(15), Having a statutory lien recorded for failing to pay state income tax or comply with any administrative or court order directing payment of state income tax; §33-12-34(a), Failure to report to the insurance commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in this state within thirty days of the final disposition of the matter; §33-12-34(b), Failure to report to the Insurance Commissioner any criminal prosecution of the producer taken in any jurisdiction within thirty days of the initial pretrial hearing date; and W. Va. Code of State Rules §114-14-5.2, Failure to answer inquiries of the Insurance Commissioner within the requisite period of time.

Four (4) individual insurance producers were placed under probation in 2015 for violation of W. Va. Code §33-12-24(b)(1), Providing incorrect, misleading, incomplete or materially untrue information in the license application; §33-12-24(b)(6), Having been convicted of or pleaded nolo contendere to any felony; and §33-12-24(b)(9), Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

Insurers

During the year 2015, Thirty Thousand Nine Hundred Fifty Dollars (\$30,950.00) in penalties were assessed as a result of disciplinary actions taken against insurers for violation of W. Va. Code §33-27-5(c)(1), Dividends and other distributions; and for failure to timely act in violation of W. Va. Code §§23-4-1c(b); 23-4-7(a); 23-4-8(a); 23-5-1(b)(1) and W. Va. Code of State Rules §§85-1-10.3; 85-1-10.5.b; 85-1-10.6; 85-1-10.7; 85-21-10.2.c and 85-21-10.4.

During the year 2015, Twenty-Four Thousand Five Hundred Dollars (\$24,500.00) in penalties were assessed as a result of Self-Insured Compliance Audits conducted in accordance with W. Va. Code §§33-2-9; 23-2-9; 23-2C-22; 33-2-21 and W. Va. Code of State Rules §85-18-1, *et seq*; and Fifty-One Thousand Dollars (\$51,000.00) in penalties were assessed as a result of violations discovered during market conduct examinations conducted in accordance with W. Va. Code §33-2-9.

The certificates of authority of three (3) insurers were suspended in 2015 in accordance with and under the provisions of W. Va. Code §33-3-5b(a), Failure to meet surplus funds requirements; §33-3-10(b), Insurer no longer meets the requirements for the license originally granted, because of deficiency of assets or otherwise; §33-3-11(a)(4), Found by the commissioner to be in a financial condition such as to render the further transaction of insurance business hazardous to its policyholders or the people of West Virginia; and §33-34-3a(a)(20), Any other finding determined by the commissioner to be hazardous to the insurer's insureds, creditors or the general public.

The certificates of authority of three (3) insurers were revoked in 2015 in accordance with and under the provisions of W. Va. Code §33-3-10(b), Insurer no longer meets the requirements for the license originally granted, because of deficiency of assets or otherwise; §33-3-11(a)(4), Found by the commissioner to be in an unsound condition or in such condition as to render its further transaction of insurance in West Virginia hazardous to its policyholders or the people of West Virginia; §33-25A-18(e), The health maintenance organization is no longer financially responsible and may reasonably be expected to be unable to meet its obligations to enrollees or prospective enrollees or is otherwise determined by the commissioner to be in a hazardous financial condition; and 33-25A-18(i), The continued operation of the health maintenance organization would be hazardous to its enrollees.

The self-insured status of one (1) insurer was revoked in 2015 pursuant to W. Va. Code §23-2-9(b)(2) and in accordance with the provisions of W. Va. Code of State Rules §85-18-15.

Appeals Opened

A total of two (2) appeal cases were opened by the Regulatory Compliance Unit of the Legal Division in 2015. Below is a breakdown of the type of appeals with the number opened for 2015.

APPEALS	NUMBER OF APPEALS
WCC - Failure to Timely Act	2
Total	2

Self Insured Employers

The Legal Division is in charge of overseeing and monitoring employers who have been approved in accordance with W. Va. Code §23-2-9 to self-insure their workers' compensation risk.

Bankruptcies - The bankruptcies of four (4) self-insured employers were monitored by the Legal Division in 2015.

Workers' Compensation Subrogation

Workers' Compensation Subrogation Liens — With respect to workers who suffered compensable injuries prior to July 1, 2005, resulting from the negligence of third parties, W. Va. Code §23-2A-1 creates subrogation liens in favor of the Insurance Commissioner against any amounts recovered by these workers from such third parties to the extent of medical benefits paid by the Old Fund. The statute required that workers or their attorneys inform the OIC when such third-party actions result in recoveries. In 2015, the OIC opened zero (0) such subrogation cases, closed thirty-six (36) cases and collected One Hundred Twelve Thousand Sixty-Four Dollars and Twenty-Six cents (\$112,064.26) from settlements or awards.

Permanent Total Disability Review Board

The Permanent Total Disability Review Board (“PTDRB”) reviews claims of injured workers to determine whether the worker has met the threshold for permanent and total disability. Once the PTDRB determines a claimant has met the appropriate statutory thresholds for a permanent total disability (“PTD”) award, the Board will evaluate the case to determine whether the injured worker has rehabilitation potential to return to the workforce or if the worker should receive a PTD award. The Board is staffed with three medical physicians, and two vocational rehabilitation experts.

The PTDRB meets on a monthly basis. For calendar year 2015, the PTDRB recommended granting four (4) PTD awards, and denying eleven (11) PTD requests. The PTDRB tabled two (2) applications for PTD awards for further consideration of additional evidence/information. Five (5) PTD claims were remanded to the PTDRB from judicial entities (the Workers’ Compensation Office of Judges, the Workers’ Compensation Board of Review or the Supreme Court of Appeals of West Virginia) for consideration. Zero (0) PTD requests were settled by the parties. At the end of 2015, eight (8) Final Recommendations (two (2) grants and six (6) denials), were awaiting approval by the PTDRB.

Market Conduct

Three “Agreed Orders Adopting Reports of Market Conduct Examination, Directing Corrective Action and Assessing Penalties” were entered on a total of thirteen insurers by the Insurance Commissioner in 2015 as a result of market conduct examinations conducted in accordance with W. Va. Code §33-2-9. Penalties totaling \$51,000.00 were assessed as a result of violations discovered during these market conduct examination.

West Virginia also participated in six multi-state collaborative actions which resulted in \$87,487.47 in penalties and other assessments

The unit conducted fifty-eight level one and twenty-eight level two analyses on licensed companies concerning compliance with the West Virginia Code and the West Virginia Code of State Rules.

The OIC received a total of five hundred twenty-three market conduct annual statements per National Association of Insurance Commissioners’ (“NAIC”) guidelines, further broken down by the following lines of business: Private Passenger Auto, 82 filings; Homeowners, 73 filings; Life, 188 filings; Annuity, 100 filings; and Long-term Care, 80 Filings.

The Market Conduct Unit completed twenty-one comprehensive compliance audits on employers which are self-insured for workers’ compensation resulting in penalties totaling \$24,500.00 and over \$48,000.00 in restitution for claimants.

The following professional designations were earned by Market Conduct Personnel in 2015:

- One Senior Profession in Insurance Regulation (SPIR)
- Two Market Conduct Management (MCM)
- Two Professional Academy of Healthcare Management (PAHM)
- One Advanced Market Conduct Management (AMCM)

It is noteworthy that the Individual earning the SPIR designation was the first to do so within the agency.

Revenue Recovery Division

Revenue Recovery is responsible for the collection of all monies due to the Old Fund, collection of fines imposed on employers when the workers' compensation coverage has been cancelled and collection from the employer monies due to the Uninsured Employer's Fund for workers' compensation claims the state may pay on behalf of an uninsured employer. The unit contacts employers who have defaulted on their workers' compensation premium payments, and takes action against employers who do not pay. Those actions include placement of employers on the Employer Violator System (EVS) and the Defaulted Employer Database, and the filing of liens against companies, owners and officers. The Division will seek injunctions to close the business of an employer who fails to pay for workers' compensation insurance, as well as make determinations on whether an employer was out of business or did not have employees when the workers' compensation coverage was cancelled. They work in conjunction with other state agencies to request license revocation of any state issued license or certificates that the non-paying employer may have. This Division works closely with the Insurance Commission's Regulatory Compliance Division and with the Employer Coverage Division to verify employers who are operating without workers' compensation insurance coverage.

Cash Receipts

This includes collections from the Workers' Compensation Old Fund and the Uninsured Employers' Fund.

Month	Collected
January	\$42,130.18
February	\$148,231.61
March	\$61,659.41
April	\$110,834.93
May	\$63,498.01
June	\$56,975.43
July	\$39,089.91
August	\$62,604.96
September	\$66,364.11
October	\$69,102.59
November	\$62,799.95
December	\$66,132.09
Total	\$849,423.18

Default Notifications and Employer Contact

The Division sends letters of notification to all employers that are reported as being in default by not maintaining statutorily mandatory workers' compensation insurance. In 2015, there were nearly 2,000 letter notices sent to employers that were reported as uninsured. There were 14,373 contacts both by telephone and in-person between Revenue Recovery and the uninsured employers. For calendar year 2015, two (2) Rule 11 hearings were scheduled.

Employer Violator System (EVS)

The Division reviews all employers reported to not have mandatory workers' compensation insurance and places the employer and the officers of the business on the listing. This electronic report allows other state agencies to search for and identify an employer that may apply for other state licensure or permits. If the employer is on EVS, other agencies may not grant licensure or permits until the default is cured and the business is appropriately insured. In 2015, there were an average of nearly 2,800 accounts listed on EVS every month.

Liens, Injunctions, and Regulatory Compliance

The Division prepared and mailed 1,624 liens to the county clerk of West Virginia Counties in 2015. The liens were placed on the business as well as the officers or the members of the business as listed on the West Virginia Secretary of State website. During the same timeframe, 729 lien releases were prepared and mailed to the county clerk offices. The liens would be placed due to the employer not working with the Division to cure the default and the lien releases were performed at the time the default was cured.

Office of Judges (Workers' Compensation)

The primary responsibility of the Office of Judges is to process initial appeals, commonly referred to as "protests" from workers' compensation claim management decisions made by insurers or their agents. Jurisdiction of the Office of Judges commenced on July 1, 1991. Early in the history of the office, the sole responsibility was to perform judicial review of actions of the Administrative Agency, the Workers' Compensation Division. Since privatization of the workers' compensation market in 2005, the Office of Judges reviews claim management decisions from private insurance carriers, self-insured employers, as well as claim management decisions from the third party administrators, which administer the legacy claims of the former Workers' Compensation Commission. Our goal is to resolve these protests in a fair, efficient and timely manner.

The Office of Judges currently employs fifty-three employees, including twelve Administrative Law Judges. The operation is housed in two locations including Charleston and Beckley. Additionally, evidentiary hearings are conducted in seven venues across the State, including Charleston, Beckley, Fairmont, Parkersburg, Wheeling, Elkins and Charles Town.

The issues in litigation traditionally arise under Chapter 23 of the West Virginia Code, as well as Workers' Compensation Rules found in Title 85 of the Code of State Regulations. The Office of Judges is governed by procedural rules found in 93 CSR 1, Litigation of Protests, and 93 CSR 2, Time Standard Rules. Pursuant to rule, the Office of Judges establishes a deadline for the filing of evidence by the parties. After all parties have been allowed an opportunity to submit evidence and argument to the Office of Judges, a written decision is issued by an Administrative Law Judge. Decisions from the Office of Judges may be appealed to the Workers' Compensation Board of Review.

In addition to traditional workers' compensation appeals, the Office of Judges also conducts hearings or review of other legal matter, including the following:

Failure to Timely Act or Rule on a Claim Request: W.Va. Code § 23-4-1c(a)(3) provides a process by which claimants may seek review by the Office of Judges when a self-insured employer, or any private insurance carrier, fails to timely rule or act upon any request or motion in a workers' compensation claim.

Award of Attorney Fees for Unreasonable Denial of Benefits by the Insurance Carrier: W.Va. Code § 23-2C-21(c) provides that the Office of Judges may order a self-insured employer, or any private insurance carrier, to pay reasonable attorney fees and expenses to claimants when the Office of Judges determines that the original denial of a claim or treatment request was unreasonable.

Award of Claimant's Attorney Fees and Expenses: W.Va. Code § 23-5-16(c) provides that an attorney's fee for successful recovery of denied medical benefits may be charged or received by an attorney, and paid by the private carrier or self-insured employer for a claimant or dependent.

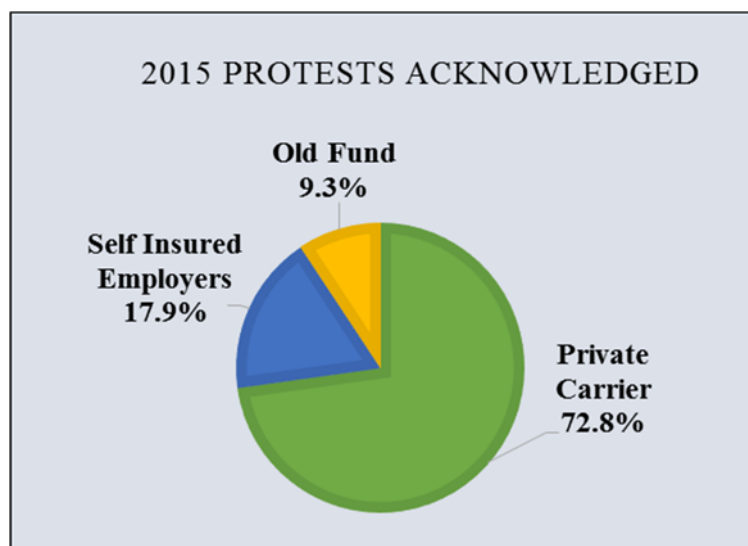
Unconscionable Settlement Review: In accordance with the provisions of W.Va. Code §23-5-7, the Insurance Commissioner may review any workers' compensation settlement entered into between an unrepresented claimant and their responsible insurance carrier and may declare any such settlement void if the Insurance Commissioner determines the settlement to be unconscionable pursuant to criteria set forth in 85 CSR 12. The Office of Judges has been designated as the entity to review requests for settlement review by the OIC.

Workers' Compensation Default List: An employer in default of payment of workers' compensation premiums may be liable to the Offices of the Insurance Commissioner ("OIC") for all medical and indemnity payments, administrative expenses, attorney fees and interest. The employer will remain on the default list until all payments are current and can be fined up to \$10,000.00. The Office of Judges has been designated as the entity to review final decisions by the OIC regarding placement of an employer on the Workers' Compensation Default List. Review by the Office of Judges must be conducted in accordance with the West Virginia Administrative Procedures Act.

WV Health Care Authority: Pursuant to Executive Order No. 3-99, the Office of Judges is designated as the entity to review final decisions of the West Virginia Health Care Authority with regard to their final written decisions on matters relative to certificates of need for new institutional health services and to rate setting of hospitals pursuant to W.Va. Code § 16-2D-1, et. Seq. and § 16-29B-1, et. seq. The review is conducted in accordance with the West Virginia Administrative Procedures Act.

Protests Acknowledged

In calendar year 2015, the Office of Judges acknowledged 3,709 protests. The breakdown of protests is as follows: 2,700 protests from the private carrier market, 664 protests from the self-insured market and 345 protests arising from the Old Fund.

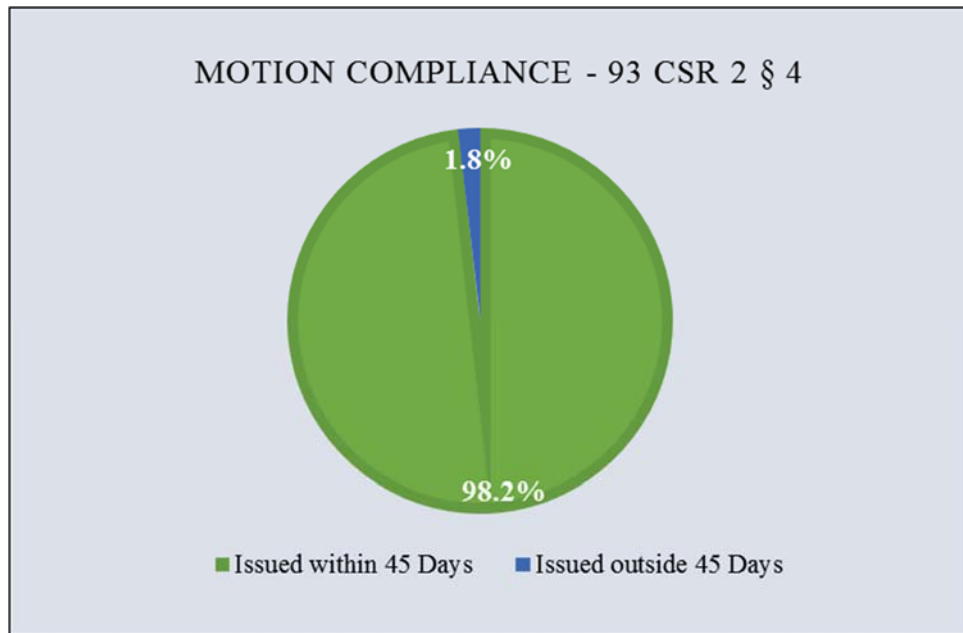


Time Standard Compliance

Pursuant to regulation, the Office of Judges is required to process protests in a timely manner in order that the parties to litigation may receive decisions without unreasonable delay. Additionally, on an annual basis, the Office of Judges is required to report on "the degree of compliance" with the time limitations set forth in the Rule. The following statistical analysis reflects the performance of the Office of Judges for calendar year 2015.

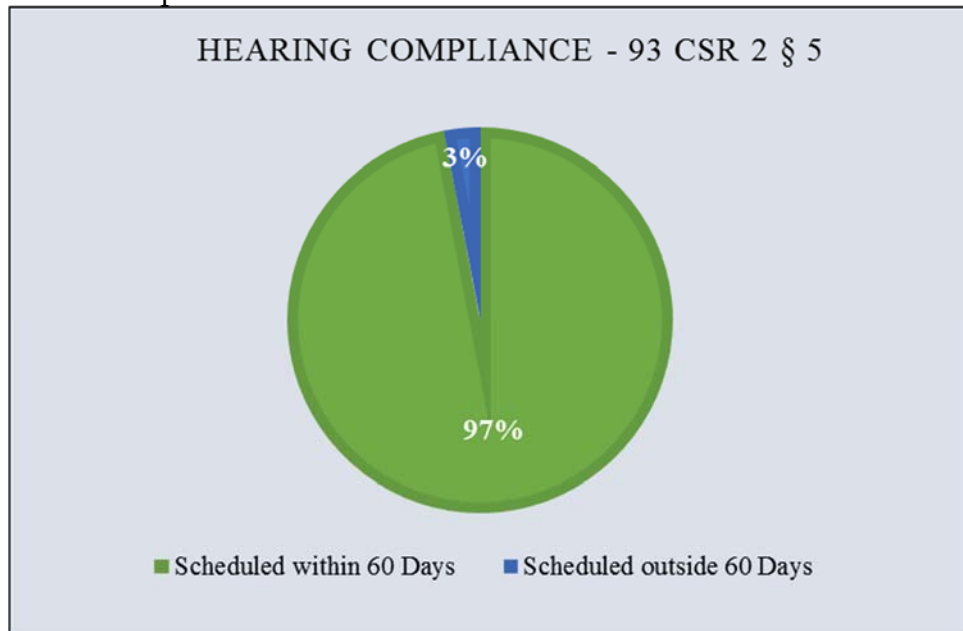
A. 93 CSR 2 § 4 Motions

The Rule requires the Office of Judges to act upon a motion “within 45 days of the date of submission” of the motion or on the date of the final decision, whichever is earlier. Of the 8,057 written motions ruled upon in the 2015 calendar year, 98.2% were issued in compliance with the time standard.



B. 93 CSR 2 § 5 Hearings

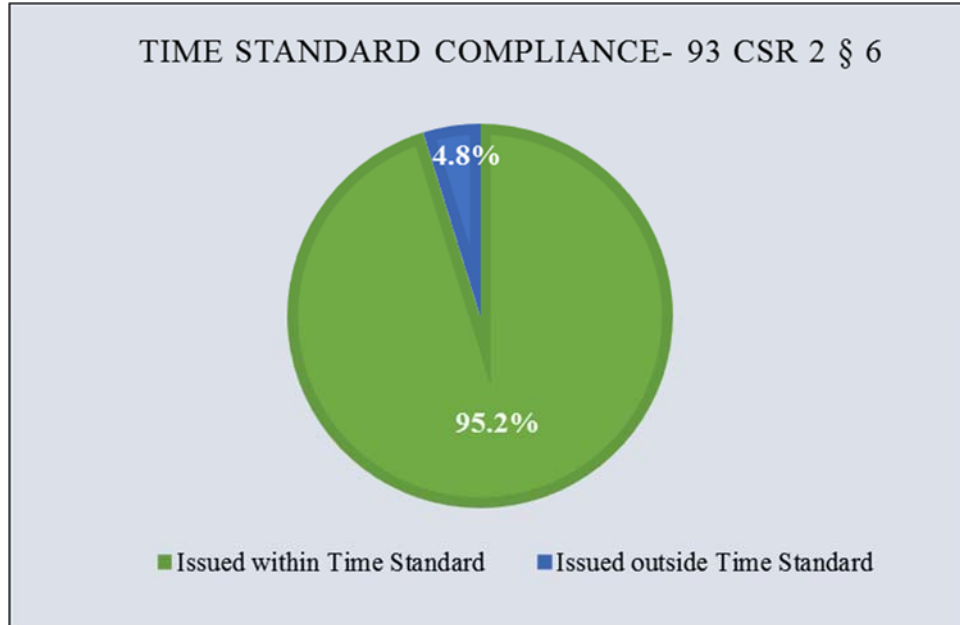
The Rule requires the Office of Judges to schedule a hearing “within 60 days from the receipt of the request for hearing.” Of the 474* hearings scheduled from motions in calendar year 2015, 97% were scheduled in compliance with the time standard.



*The Office of Judges scheduled a total of 766 hearings in calendar year 2015 including 233 OP Board and 4 final PTD which are automatically set at expiration of the parties' time frames. Additionally, 55 hearings were scheduled at the request of an Administrative Law Judges.

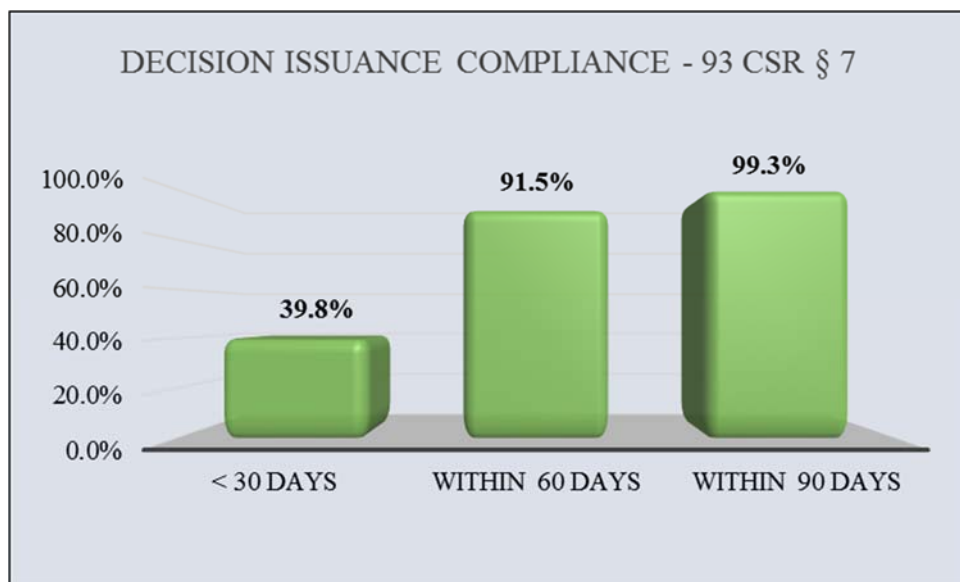
C. 93 CSR 2 § 6 Time Standards

The Rule requires the Office of Judges to issue a final decision within various time limits depending upon the issue involved (measuring time from the date of receipt of the protest to issuance of the decision). Pursuant to 93 CSR 2 §3.1, the percentage of final decisions that must be at or under the applicable time standards as provided in 93 SCR 2 § 6 is 80%. The Office of Judges issued **95.2%** of its decisions within the time standard.



D. 93 CSR 2 § 7 Issuance of Decisions

The Rule requires the Office of Judges to issue 60% of its decisions within 30 days of the Order to Submit; 80% of its decisions within 60 days of the Order to Submit; and 100% of its decisions within 90 days of the Order to Submit. Of the 2,387 decisions issued in calendar year 2015, 39.8% were issued in less than 30 days, 91.5% were issued within 60 days and 99.3% were issued within 90 days of the Order to Submit.



Rates and Forms Division

The Rates and Forms Division analyzes all rate, rule, form and advertising filings proposed by licensed insurance companies for use in the West Virginia insurance markets. Property and Casualty analysts review automobile, homeowners, motorcycle, mobile homes, umbrella, business owners, inland marine, medical malpractice, credit and workers' compensation products, while Life and Health Analysts review group and individual accident and sickness, life, disability, Medicare supplements, long term care and annuities. Filings are submitted through the System for Electronic Rate and Form Filings (SERFF) and divided among the analysts.

Filings for noncommercial lines must be filed with the department no less than 60 days in advance of the desired effective date per WV Code §33-6-8(b)(1) and §33-16B-1, and unless more information is requested from the insurance company, will be deemed approved at the end of the 60 day timeframe. Commercial lines and casualty risks, as well as any mass-marketed life and health product offered to members of an association must be filed with the Division as noted in WV Code §33-6-8(b)(2), however there is no OIC prior approval needed before a carrier can begin implementing the filing. The Commissioner may take action on such forms within 30 days. WV Code 33-6-9(e) requires the Insurance Commissioner to disapprove a form "if the coverages provided therein are not sufficiently broad to be in the public interest."

The OIC has established certification "checklists" or set of standards against which the filings are evaluated, and the analysts reach out to other Divisions within the OIC, e.g. Market Conduct, Consumer Services, and Financial Conditions, as necessary.

2015 Filing Summary

P&C	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sept	Oct	Nov	Dec	Total
Received	232	262	437	334	300	317	290	279	343	292	244	274	3,604
Acknowledged	4	9	3	8	9	8	7	4	4	7	5	6	74
Approved	223	259	416	347	275	303	293	283	356	281	240	303	3,579
Disapproved	2	0	1	1	1	2	0	1	1	0	0	1	10
Withdrawn	7	1	5	2	2	3	10	1	1	6	8	7	53
Total	236	269	425	358	287	316	310	289	362	294	253	317	3,716

L&H	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sept	Oct	Nov	Dec	Total
Received	246	302	296	314	335	294	250	223	248	316	169	207	3,200
Acknowledged	45	96	73	27	72	101	33	22	17	36	13	60	595
Approved	155	149	220	194	195	191	211	172	163	254	152	118	2,174
Disapproved	0	0	2	4	0	0	0	3	0	0	1	0	10
Withdrawn	2	3	1	4	5	7	1	3	1	2	2	0	31
Total	202	248	296	229	272	299	245	200	181	292	168	178	2,810

Total Filings Received	478	564	733	648	635	611	540	502	591	608	413	481	6,804
Total Filings Resolved	438	517	721	587	559	615	555	489	543	586	421	495	6,526

Historical Filing Summary				
	2015	2014	2013	2012
Total Filings	6,804	6,548	6,271	5,969
% of P&C Filings	53%	53%	55%	49%
% of L&H Filings	47%	47%	45%	51%
Disapproved Filings	20	64	33	36
Withdrawn Filings	84	78	70	69

Although the majority of filings are approved, analysts regularly require more information, data and time to complete a filing review. Several parties are involved in the rate review process. Contact is frequently made with the carriers requesting additional support and clarification that was not submitted with the initial filing. The review also relies on evaluations by our consulting actuaries and opinions from OIC Legal Department before a final determination is made.

There are 269 carriers eligible to write workers' compensation insurance in WV. Of the 269 carriers, 216 are writing at least one policy in WV. That represents 80% of eligible carriers who are actively writing policies in West Virginia.

There have been 12 consecutive workers' compensation loss cost decreases filed since the privatization in 2006. These decreases represent an overall premium savings of 69.1%.

6.9% (2,239 policies) of WV employers are in the assigned risk market.

Approved Rate Change History of Top 5 Carriers in the Market for:

Private Passenger Auto

Market Share as of 2015	Company	Effective Date	% Requested	% Granted	WV #:
24.90%	<i>State Farm Mutual Auto Ins Co</i>	4/25/2016	-0.70%	-0.70%	100036061
		1/5/2015	-1.80%	-1.80%	100029046
		1/1/2014	0.10%	0.10%	100023109
		1/21/2013	0.30%	0.30%	100016461
		1/1/2013	0.10%	0.10%	100017281
		1/1/2012	0.00%	0.00%	100011748
		10/17/2011	1.50%	0.015	100010042
		1/1/2011	0.00%	0.00%	100005819
		8/30/2010	-0.20%	-0.20%	100003291
		1/1/2010	0.00%	0.00%	100000027

Market Share as of 2015	Company	Effective Date	% Requested	% Granted	WV #:	
13.50%	<i>Erie Ins Property & Casualty</i>	1/1/2016	0.00%	0.00%	100034414	
		1/1/2014	0.00%	0.00%	100022600	
		11/1/2012	2.10%	2.10%	100015646	
		10/1/2011	0.00%	0.00%	100010665	
		12/1/2010	0.00%	0.00%	100004422	
		7/1/2010	0.00%	0.00%	100001659	
		3/24/2010	0.00%	0.00%	90824000	
Market Share as of 2015	Company	Effective Date	% Requested	% Granted	WV #:	
9.00%	<i>Nationwide Mutual Insurance Company</i>	9/23/2016	2.90%	2.90%	100038244	
		9/23/2015	0.00%	0.00%	100032839	
		3/23/2015	0.00%	0.00%	100029646	
		8/27/2014	0.00%	0.00%	100025959	
		2/27/2013	1.30%	1.30%	100017236	
		8/27/2012	1.90%	1.90%	100014392	
		2/27/2012	1.50%	1.50%	100011623	
		8/27/2011	1.90%	1.90%	100008153	
		1/9/2011	1.30%	1.30%	100004668	
		7/9/2010	2.10%	2.10%	100002461	
1/9/2010	3.80%	3.80%	90908003			
Market Share as of 2015	Company	Effective Date	% Requested	% Granted	WV #:	
3.90%	<i>Allstate Property & Casualty</i>	<i>CGR Table Update*</i>	6/20/2016	0.00%	0.00%	100037898
		<i>CGR Table Update*</i>	11/16/2015	0.00%	0.00%	100035429
			1/1/2016	0.00%	0.00%	100034285
			8/11/2014	0.00%	0.00%	100027338
			6/12/2014	0.00%	0.00%	100025230
			3/11/2013	0.00%	0.00%	100018635
			12/15/2011	5.00%	5.00%	100010713
			9/6/2010	0.00%	0.00%	100003851
			12/14/2009	6.50%	6.50%	90928017

*Complementary Group Rating

Market Share as of 2015	Company	Effective Date	% Requested	% Granted	WV #:
3.40%	<i>Nationwide Ins Co of America</i>	9/23/2016	3.00%	3.00%	100038244
		9/23/2015	-1.40%	-1.40%	100032839
		3/23/2015	0.00%	0.00%	100029646
		8/27/2014	-2.80%	-2.80%	100025959
		2/27/2013	1.30%	1.30%	100017236
		8/27/2012	1.90%	1.90%	100014391

Approved Rate Change History of Top 5 Carriers in the Market for:

Comprehensive Major Medical - Individual

2015 Market Share	Company	Eff Date	SERFF #
99.68%	<i>Highmark West Virginia, Inc.</i>	1/1/2015	MSBC-129584924

2015 Market Share	Company	Eff Date	SERFF #
0.19%	<i>Aetna Health Inc.</i>	1/1/2015	AETN-129587278

2015 Market Share	Company	Eff Date	SERFF #
0.13%	<i>The Health Plan of the Upper Ohio Valley, Inc.</i>	1/1/2015	THPI-129590095

Comprehensive Major Medical - Group

2015 Market Share	Company	Eff Date	SERFF #
66.49%	<i>Highmark West Virginia, Inc.</i>	1/1/2015	MSBS-129580991

2015 Market Share	Company	Eff Date	SERFF #
14.24%	<i>United Healthcare Insurance</i>	1/1/2015	UHLC-129550064

2015 Market Share	Company	Eff Date	SERFF #
9.66%	<i>The Health Plan of the Upper Ohio Valley, Inc.</i>	1/1/2015	THPI-129590261

2015 Market Share	Company	Eff Date	SERFF #
6.24%	<i>Aetna Health Insurance Company</i>	1/1/2015	AETN-129586921

2015 Market Share	Company	Eff Date	SERFF #
3.15%	<i>THP</i>	1/1/2015	THPI-129591438

2015 Market Share	Company	Eff Date	SERFF #
0.21%	<i>Aetna Health Inc.</i>	1/1/2015	AETN-129587244

Note: The Patient Protection and Affordable Care Act, fully in effect as of January 1, 2014, changed the underwriting and rating methodology of Individual and Small Group Major Medical Insurance.

State Agency Workers' Compensation (SAWC) Program

As the state agency workers' compensation program (SAWC) enters the sixth policy year, the program continues to realize a positive trend with decreased frequency and severity of claims and losses. The program currently includes 108 agencies, boards and commissions with nearly 900 locations across our state. It is estimated that approximately 25,000 public employees are covered under this consolidated policy. As the plan administrator, the West Virginia Offices of the Insurance Commissioner (WVOIC) continually monitors and evaluates loss trends and exposures to determine if they are being properly addressed as well as make safety recommendations to mitigate workplace injuries. This report outlines specific portions of the program's administration including safety visits and recommendations, policy experience rating factors, claims trending and summaries, and future focus areas for specific agencies.

Safety Visit Summary

Safety visits and evaluations continue to play an important part in all aspects of the SAWC Program. During the first SAWC policy year (October 2011), all plan members were visited by a safety professional. After the initial visitations to all agencies and follow-up reports were evaluated, it was determined that future safety resources should be focused on agencies with a higher frequency and severity of losses. The table below outlines the number of visits performed by policy year by Zurich's safety team as well as the OIC Program Manager.

Policy Year	Number of Visits
2011	109
2012	102
2013	81
2014	90
2015	93
Total	475

Safety and Return to Work Initiatives

Many of the SAWC Program members have welcomed the safety initiatives and have worked diligently in implementing suggestions for improvement from the safety professionals. These initiatives include:

- Establishing safety committees
- Using slip resistant shoes to reduce slips, trips and falls
- Implementing an exercise program (stretch and flex) prior to beginning strenuous job duties
- Establishing transitional work assignments that provide employees the opportunity to return to work on a limited basis (Return to Work Program)
- Ergonomic assessments of employees performing repetitive functions
- Providing safety information related to using chain saws, log splitters, lawn mowers, and weed eaters
- Incident and accident investigation training
- Defensive drivers training
- Developing Emergency Action Plans
- Training on safe lifting techniques
- Fire prevention and fire safety training
- Using floor scrubbers with degreasers to reduce slips, trips and falls
- Repairing flooring to decrease the number of slips, trips and falls
- Workplace violence training
- Enhanced patient observation by using cameras to reduce workplace violence
- Industrial hygiene studies were completed to address noise and air quality
- Industrial hygiene survey was completed related to airborne contaminants
- Assessing exposures related to carbon monoxide and placing detectors in proper locations
- Safe driving video was produced and distributed to all SAWC members
- Training for using first-aid for minor injuries
- BRIM, Fleet Management and OIC site visits to agencies to discuss strategies for reducing Motor Vehicle Accidents (MVA)

Many state agencies have already implemented safety programs or are in the process of implementing safety committees, policies and procedures. Some notable safety initiatives that have been developed and implemented include:

- **Department of Health and Human Resources** – Safety Committee Development, Workplace Violence Prevention Training, Return to Work Program, and installation of video cameras in some locations.
- **Department of Veterans Assistance** – Workplace Violence Prevention Training and Return to Work Program
- **Department of Military Affairs** – Conjoined efforts between the Division of Corrections, the Division of Juvenile Services, and the Regional Jail and Correctional Facility Authority have established a Shared Services Multi-Agency Safety Committee, Workplace Violence Prevention Training, and Return to Work Programs have been implemented throughout each division.
- **Division of Highways** – Slip, Trip and Fall Training, Confined Space Training, Silica Training, and additional OSHA training.

The WVOIC has worked extensively with Zurich and SAWC Program members to develop Return to Work Programs. The Return to Work Programs have been finalized and implemented by several SAWC Program members. SAWC Program members have implemented functional return to work programs and continue to look for ways to improve the process for returning injured workers to the workplace. This is a critical area of success for the program and all agencies are encouraged to focus on implementing and maintaining an effective return to work program. The SAWC Program Manager is continuously monitoring the success of the program and is providing support to agencies that face challenges related to return to work program implementation.

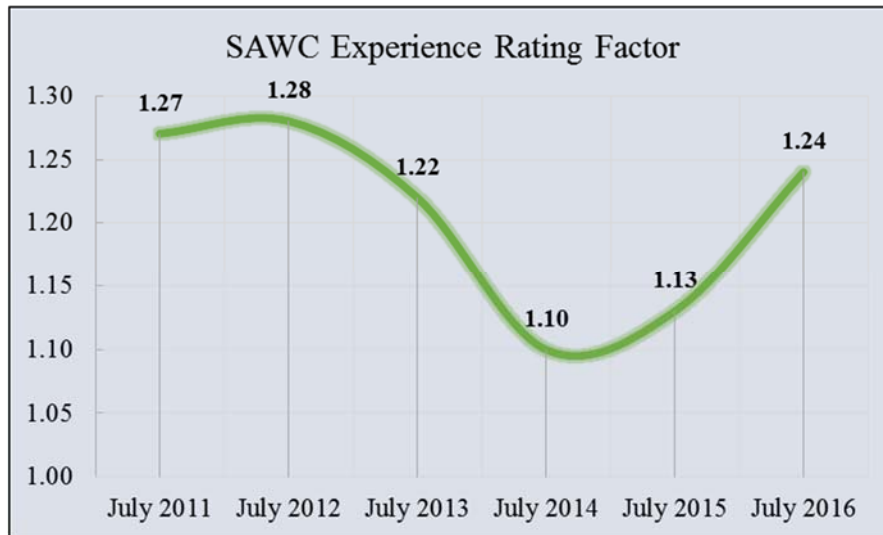
SAWC Experience Rating Factor (Emod)

An experience rating factor (emod) is an industry standard calculation that compares a policy’s expected losses to actual losses for a three (3) year period. An emod can increase or decrease premium based on a policy’s loss experience. If an insured has actual losses that are greater than the expected losses, a debit emod is applied to the policy. If an insured has less actual losses than expected losses, a credit emod is applied. The chart below illustrates how an experience rating factor impacts final premium.

Premium Component	Agency A	Agency B
Payroll	\$1,000,000	\$1,000,000
Rate	\$3.50	\$3.50
Manual Premium	\$35,000	\$35,000
Experience Rating Factor	1.10	0.90
Modified Premium	\$38,500	\$31,500
Schedule Rating Credit	25%	25%
Standard Premium	\$28,875	\$23,625

Through the hard work of the state agencies and the WVOIC employees, the SAWC Program emod has decreased from 1.27 on the July 2011 policy to 1.24 for the July 2016 policy. The emod increase from the July 2014 policy includes the claim and loss effects from the 2012 derecho and 2012 Superstorm Sandy as well as several fatal claims and severe motor vehicle accidents.

The chart below shows the experience rating factor progression throughout the SAWC Program by policy year:



The aggregate policy emod is shown above, and then individual agency emods are calculated to allocate the premium by the risk and loss experience that each agency provides to the program. For the July 2016 policy, the individual agency emods summary is as follows:

Emod Range	Agency Count
Less than 1.00	21
Equal to 1.00	62
Greater than 1.00	24

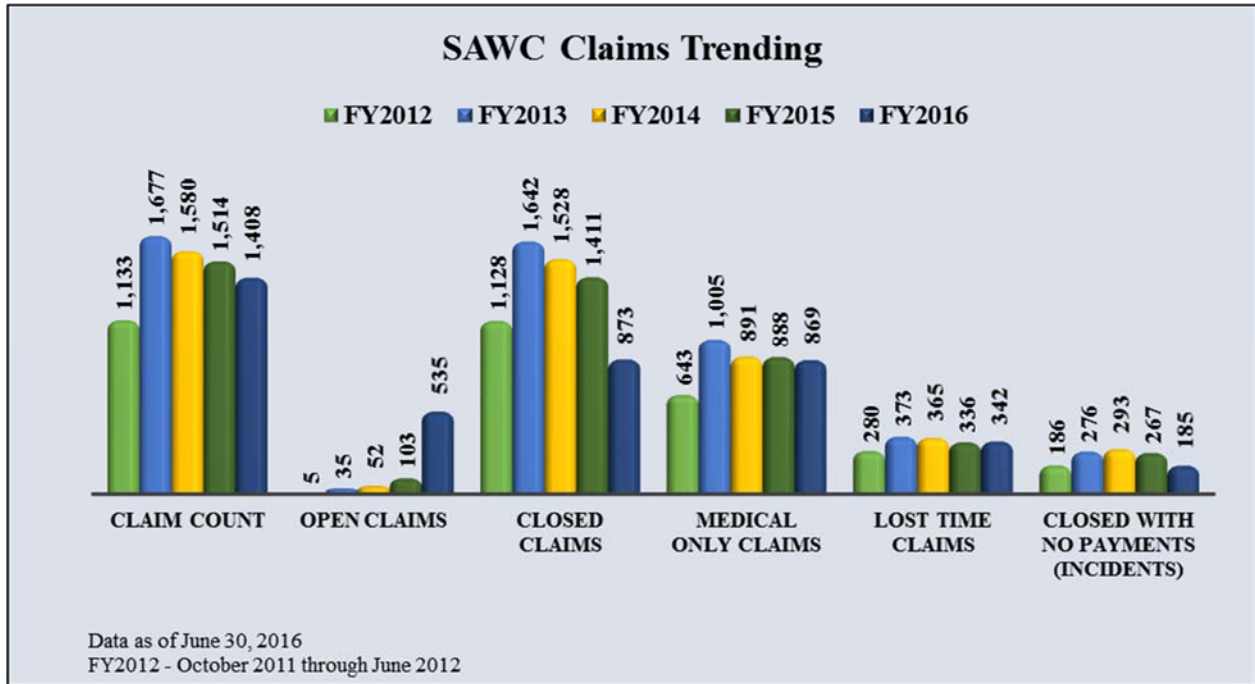
The agencies with the lowest emods are Department of Environmental Protection (0.58) and Alcohol Beverage and Control Administration (0.60). The agencies with the highest emods are William R. Sharpe Jr. Hospital (2.10) and Jackie Withrow Hospital (2.71). There were five (5) agencies that experienced a 25% decrease for the FY2017 emod from the FY2016 emod. Those agencies were:

- Lakin State Hospital – from 1.54 to 1.16
- WV Lottery – from 1.18 to 0.89
- Governor of West Virginia – from 1.00 to 0.75
- Geological Economic Survey – from 0.89 to 0.67
- Alcohol Beverage Control Administration – from 0.80 to 0.60

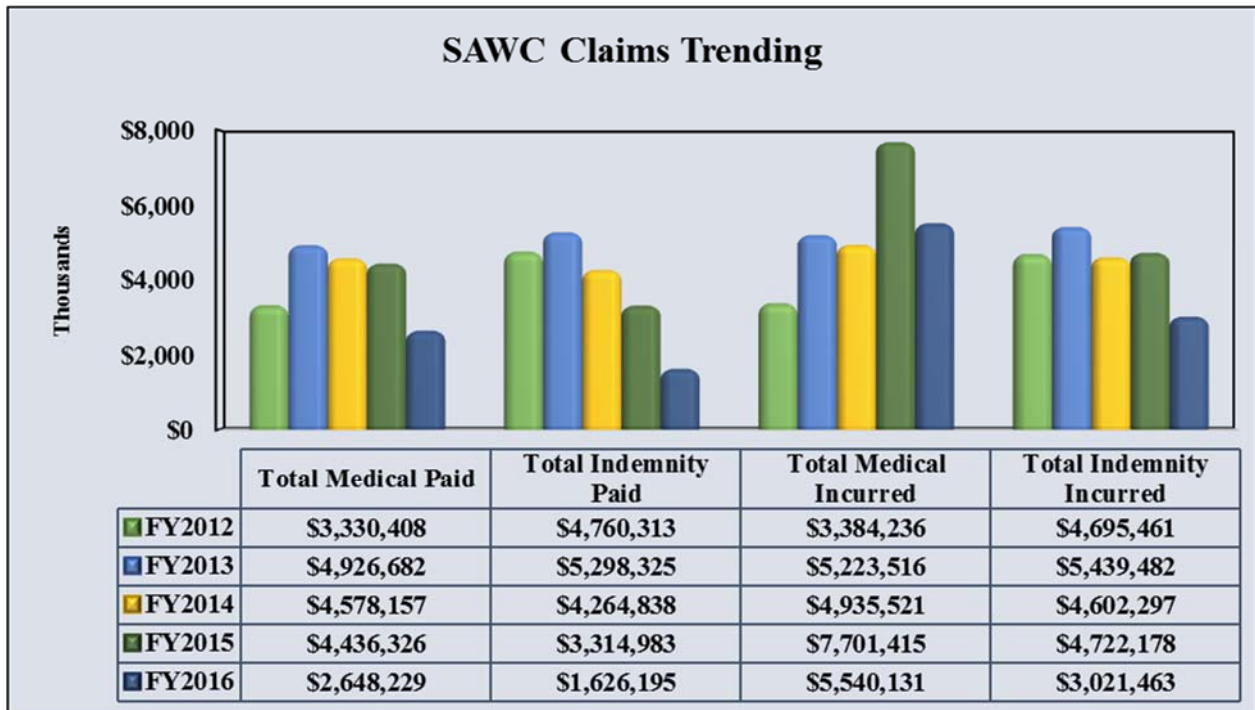
It should also be noted that the Department of Veterans Affairs decreased their agency emod from 2.54 to 2.07 (-18.5%) using effective Return to Work strategies and processes.

SAWC Claims Summary

As of June 30, 2016 there have been 7,312 SAWC claims submitted to Zurich since October 2011. The charts below represent claims trending analysis by fiscal year:



Of the 7,312 claims reported to Zurich, 1,207 have resulted in being closed with no payments (incidents) for a 16.5% incident rate. Incidents average 15 days from date of injury until they are reported to Zurich and then remain open for an average of 66 days before closure.



As indicated by the trending charts, the SAWC Program is realizing a decrease in the frequency of claims as well as severity of claims costs. The average incurred cost per claim decreased 14% from FY2012 (\$7,712) through FY2016 (\$6,599) at current values.

There are currently ten (10) claims in excess of the \$250,000 deductible per claim limit.

Further claims analysis of the SAWC Program shows there are 113 employees with four (4) or more claims each since October 2011. The total incurred claims cost for these multiple claimants is \$2,963,717. A claimant review is below:

- Three employees have 10 claims each for a total incurred cost of \$66,290
- One employee has 9 claims for a total incurred cost of \$56,494
- Two employees have 8 claims for a total incurred cost of \$182,677
- Five employees have 7 claims each for a total incurred cost of \$284,884
- Twelve employees have 6 claims each for a total incurred cost of \$322,462
- Twenty-nine employees have 5 claims each for a total incurred cost of \$988,517
- Sixty-one employees have 4 claims each for a total incurred cost of \$1,062,393

Of these 113 employees, 58 work for Department of Transportation, 29 work for Department of Health and Human Resources, 17 work for Military Affairs and Public Safety, 6 work for Department of Veterans Assistance and 3 work for other agencies.

Conclusion

The SAWC Program has a complex workforce doing tasks that at times place employees in potential danger. Our employees are our greatest asset and their safety is very important. Safety policies and procedures have been developed for employees to follow to minimize these risks. Efforts have been made in all agencies to ensure that policies and procedures are in place and are being followed by all employees to prevent workplace injuries. This task has been hindered due to employee turnover in state agencies. Due to this turnover, the implementation of safety programs, initiatives and return to work programs have been adversely impacted.

At the time of this report, the June 23, 2016 West Virginia flood impact on workers' compensation is unknown. As a State of Emergency continues to be in effect, we did have claims reported from the Civil Contingent Fund members that was flood clean-up related but potential claim losses for other responding agencies is not known and may takes months to report and develop.

Major training campaigns will continue in 2016 for motor vehicle accident (MVA) prevention strategies, defensive driving training, Return to Work Implementation, workplace violence, sprain and strain reduction as well as fall prevention.

The OIC has partnered with BRIM and Fleet Management in a shared services approach to provide motor vehicle accident prevention techniques and strategies to agencies that are intended to reduce the frequency and severity of motor vehicle accidents. During the FY2016 policy, MVAs accounted for 67 of the total 1,408 claims or ~5% of the claims frequency. Those 67 claims accounted for \$2,565,133 of the total incurred or ~28% of the claims severity.

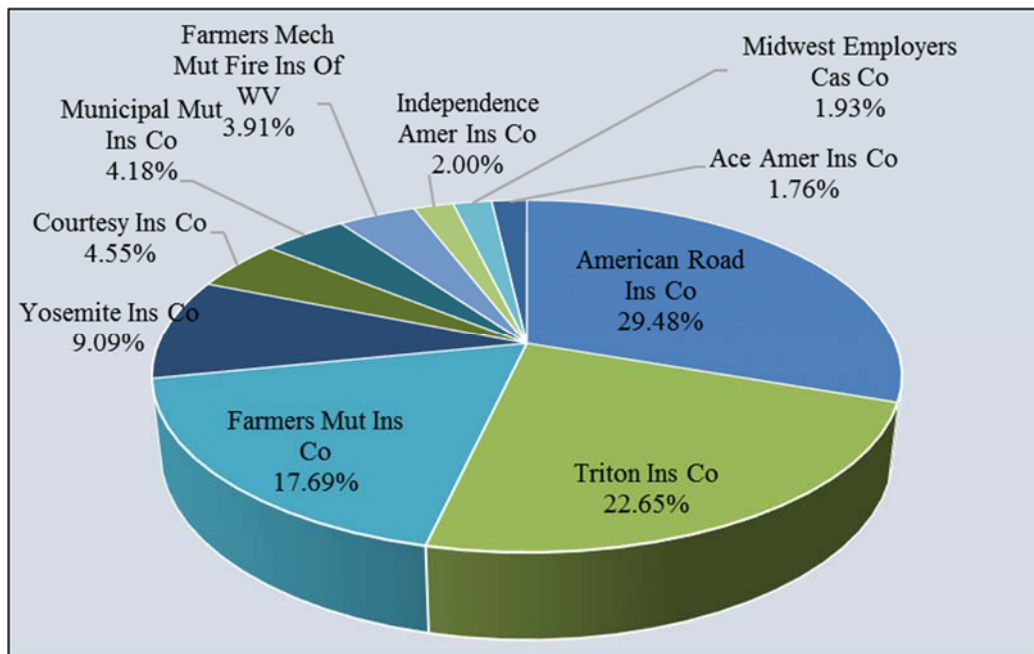
In September 2016, the WVOIC hosted a Safety Conference for over 110 SAWC attendees. The conference addressed claims reporting, claims management, policy administration and safety programs in the workplace.

Section 3: Insurance Business in West Virginia

2015 West Virginia Property & Casualty Market Share Report
 Graphs display the Top 10 Carriers per Line

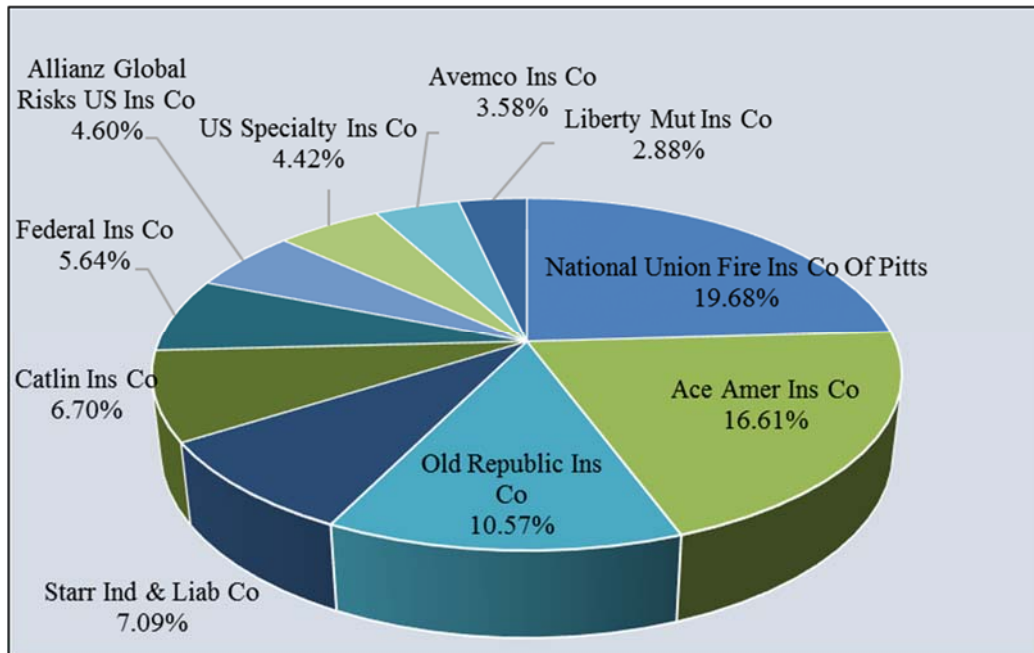
Aggregate Write-Ins		
Company Name	Market Share	Premiums
American Road Ins Co	29.48%	\$877,980
Triton Ins Co	22.65%	\$674,645
Farmers Mut Ins Co	17.69%	\$526,825
Yosemite Ins Co	9.09%	\$270,644
Courtesy Ins Co	4.55%	\$135,508
Municipal Mut Ins Co	4.18%	\$124,513
Farmers Mech Mut Fire Ins Of WV	3.91%	\$116,522
Independence Amer Ins Co	2.00%	\$59,484
Midwest Employers Cas Co	1.93%	\$57,552
Ace Amer Ins Co	1.76%	\$52,536

Total for Top 10 Insurers	97.25%	\$2,896,209
Total for All Other 17 Insurers	2.75%	\$81,959
Total for All 27 Insurers	100.00%	\$2,978,168



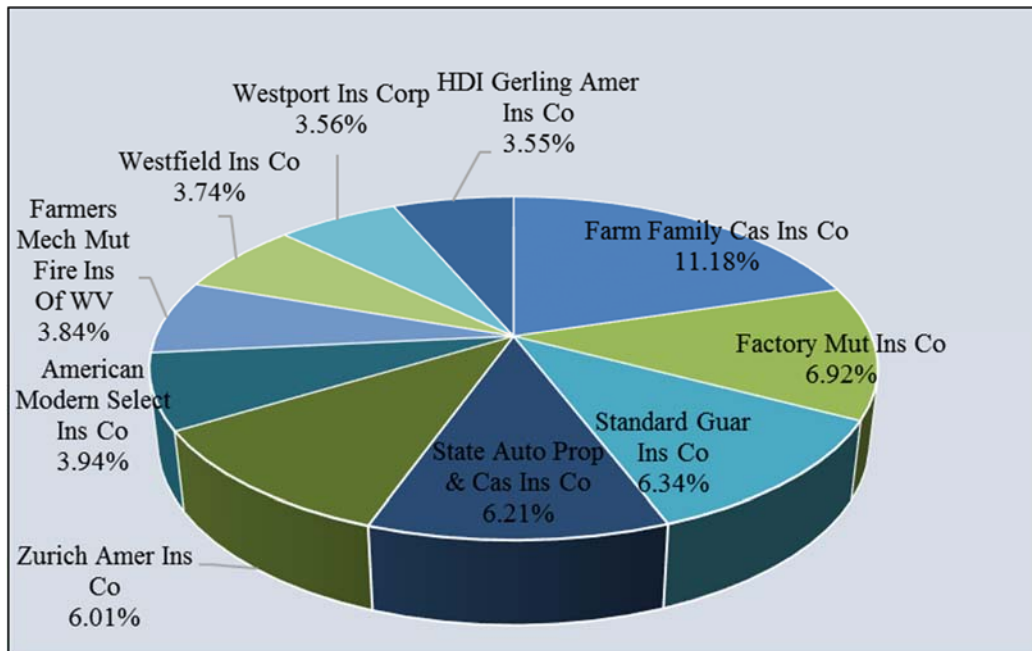
Aircraft		
Company Name	Market Share	Premiums
National Union Fire Ins Co Of Pitts	19.68%	\$593,653
Ace Amer Ins Co	16.61%	\$501,044
Old Republic Ins Co	10.57%	\$318,898
Starr Ind & Liab Co	7.09%	\$213,878
Catlin Ins Co	6.70%	\$201,994
Federal Ins Co	5.64%	\$170,187
Allianz Global Risks US Ins Co	4.60%	\$138,792
US Specialty Ins Co	4.42%	\$133,334
Avemco Ins Co	3.58%	\$107,927
Liberty Mut Ins Co	2.88%	\$86,835

Total for Top 10 Insurers	81.77%	\$2,466,542
Total for All Other 19 Insurers	18.23%	\$550,061
Total for All 29 Insurers	100.00%	\$3,016,603



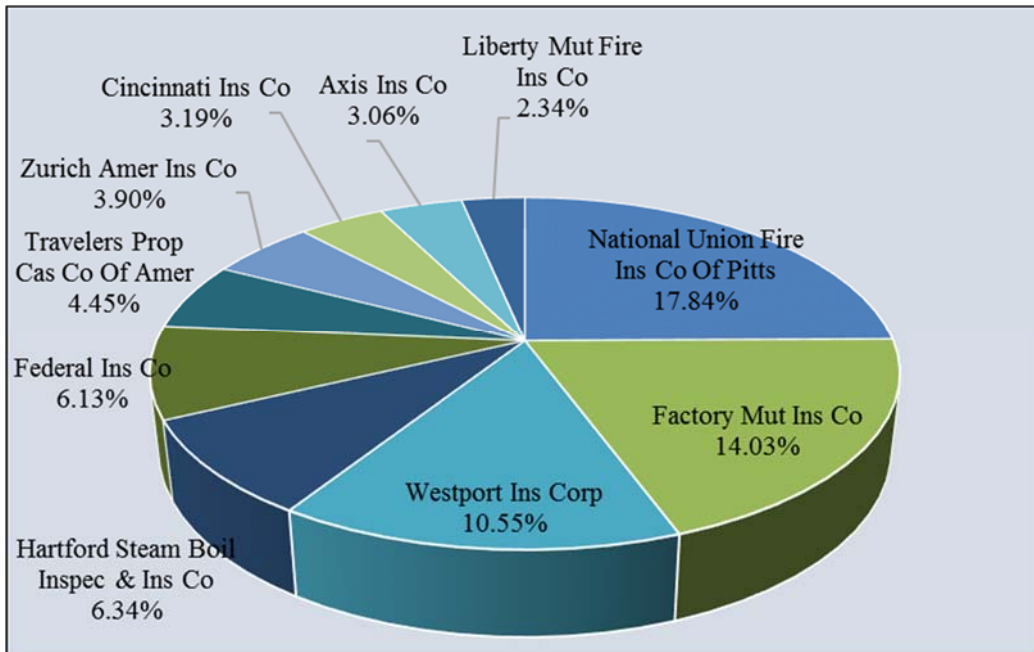
Allied Lines		
Company Name	Market Share	Premiums
Farm Family Cas Ins Co	11.18%	\$3,662,622
Factory Mut Ins Co	6.92%	\$2,268,115
Standard Guar Ins Co	6.34%	\$2,075,990
State Auto Prop & Cas Ins Co	6.21%	\$2,035,675
Zurich Amer Ins Co	6.01%	\$1,968,609
American Modern Select Ins Co	3.94%	\$1,291,165
Farmers Mech Mut Fire Ins Of WV	3.84%	\$1,259,424
Westfield Ins Co	3.74%	\$1,224,747
Westport Ins Corp	3.56%	\$1,165,836
HDI Gerling Amer Ins Co	3.55%	\$1,162,339
Nationwide Mut Fire Ins Co	2.87%	\$941,335
American Modern Home Ins Co	2.46%	\$805,690
Wva Ins Co	2.43%	\$794,707
Cincinnati Ins Co	2.17%	\$710,404
Sompo Japan Ins Co of Amer	2.15%	\$704,507
Foremost Ins Co Grand Rapids MI	1.69%	\$552,487
American Natl Prop & Cas Co	1.67%	\$545,998
Erie Ins Prop & Cas Co	1.65%	\$539,826
American Guar & Liab Ins	1.64%	\$536,370
American Security Ins Co	1.61%	\$528,841

Total for Top 20 Insurers	75.61%	\$24,774,687
Total for All Other 149 Insurers	24.39%	\$7,992,950
Total for All 169 Insurers	100.00%	\$32,767,637



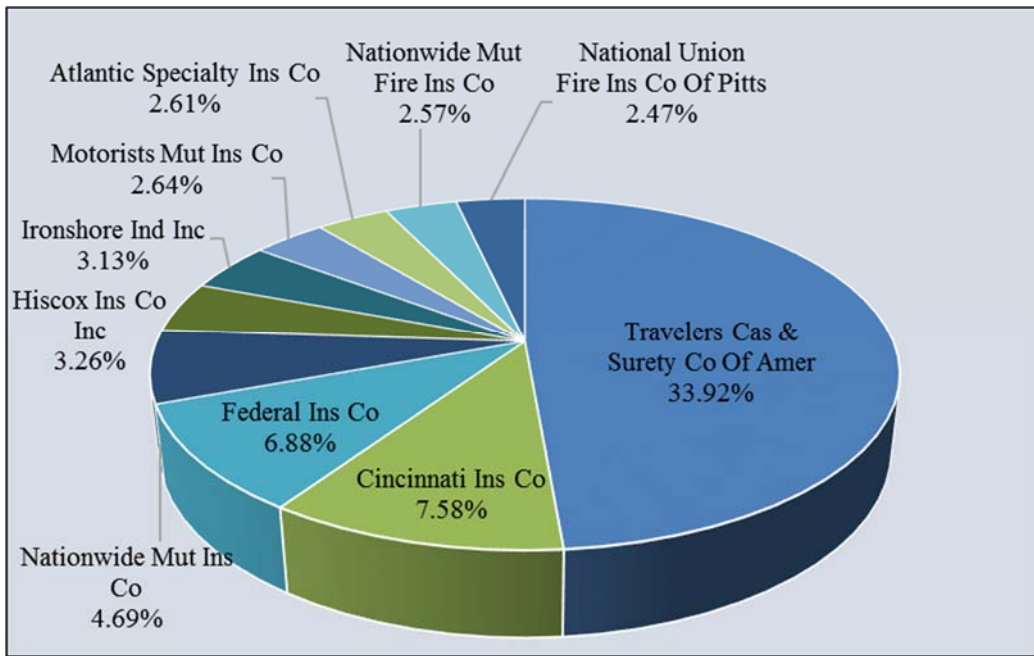
Boiler and Machinery		
Company Name	Market Share	Premiums
National Union Fire Ins Co Of Pitts	17.84%	\$1,230,079
Factory Mut Ins Co	14.03%	\$967,547
Westport Ins Corp	10.55%	\$727,360
Hartford Steam Boil Inspec & Ins Co	6.34%	\$436,969
Federal Ins Co	6.13%	\$422,398
Travelers Prop Cas Co Of Amer	4.45%	\$306,774
Zurich Amer Ins Co	3.90%	\$268,707
Cincinnati Ins Co	3.19%	\$219,952
Axis Ins Co	3.06%	\$211,049
Liberty Mut Fire Ins Co	2.34%	\$161,570
Brotherhood Mut Ins Co	2.22%	\$153,383
Westfield Ins Co	2.19%	\$150,950

Total for Top 12 Insurers	76.24%	\$5,256,738
Total for All Other 87 Insurers	23.76%	\$1,638,310
Total for All 99 Insurers	100.00%	\$6,895,048



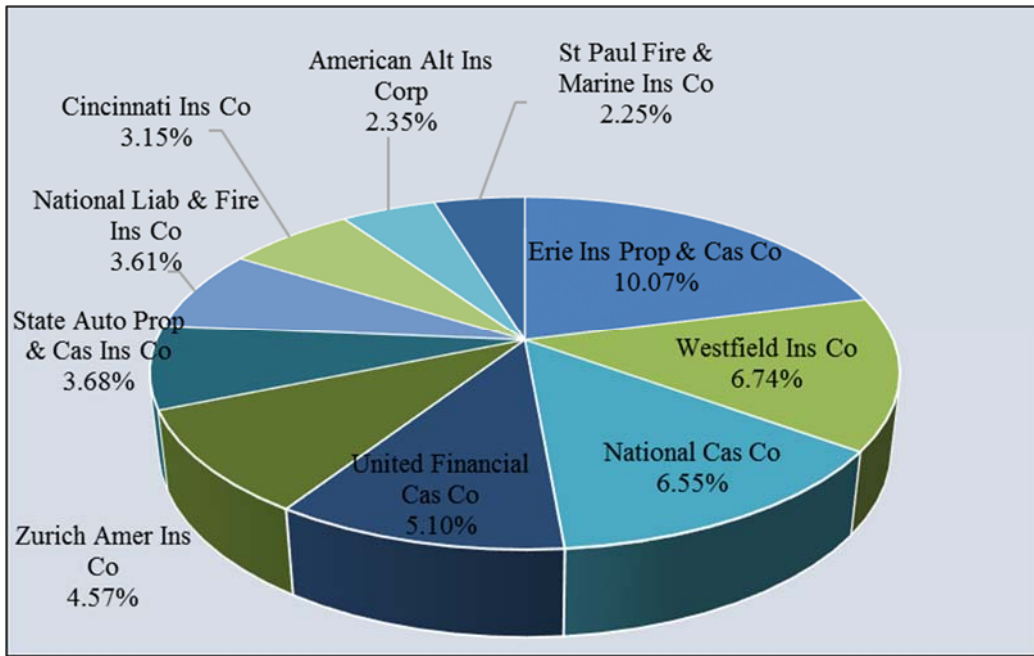
Burglary and Theft		
Company Name	Market Share	Premiums
Travelers Cas & Surety Co Of Amer	33.92%	\$218,077
Cincinnati Ins Co	7.58%	\$48,715
Federal Ins Co	6.88%	\$44,218
Nationwide Mut Ins Co	4.69%	\$30,152
Hiscox Ins Co Inc	3.26%	\$20,979
Ironshore Ind Inc	3.13%	\$20,109
Motorists Mut Ins Co	2.64%	\$16,994
Atlantic Specialty Ins Co	2.61%	\$16,797
Nationwide Mut Fire Ins Co	2.57%	\$16,545
National Union Fire Ins Co Of Pitts	2.47%	\$15,881
State Auto Prop & Cas Ins Co	2.42%	\$15,547
Westfield Ins Co	2.16%	\$13,884
Navigators Ins Co	1.89%	\$12,130

Total for Top 13 Insurers	76.22%	\$490,028
Total for All Other 62 Insurers	23.78%	\$152,890
Total for All 75 Insurers	100.00%	\$642,918



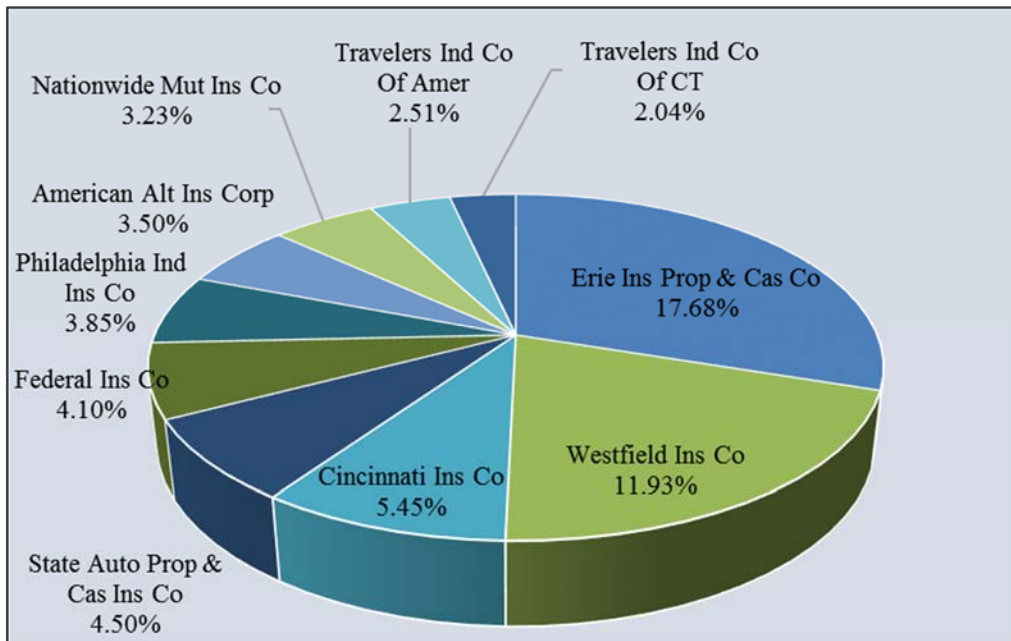
Commercial Auto		
Company Name	Market Share	Premiums
Erie Ins Prop & Cas Co	10.07%	\$16,517,572
Westfield Ins Co	6.74%	\$11,064,047
National Cas Co	6.55%	\$10,751,710
United Financial Cas Co	5.10%	\$8,373,205
Zurich Amer Ins Co	4.57%	\$7,496,582
State Auto Prop & Cas Ins Co	3.68%	\$6,033,559
National Liab & Fire Ins Co	3.61%	\$5,926,959
Cincinnati Ins Co	3.15%	\$5,170,953
American Alt Ins Corp	2.35%	\$3,853,118
St Paul Fire & Marine Ins Co	2.25%	\$3,696,890
Motorists Mut Ins Co	2.06%	\$3,384,577
Travelers Ind Co Of Amer	2.05%	\$3,371,529
Nationwide Mut Ins Co	2.01%	\$3,303,129
National Union Fire Ins Co Of Pitts	2.00%	\$3,276,222
Travelers Ind Co Of CT	1.80%	\$2,955,142
Sentry Select Ins Co	1.71%	\$2,811,427
Travelers Ind Co	1.71%	\$2,803,817
Travelers Prop Cas Co Of Amer	1.52%	\$2,486,062
State Farm Mut Auto Ins Co	1.49%	\$2,439,368
Northland Ins Co	1.40%	\$2,292,150
Atlantic Specialty Ins Co	1.37%	\$2,242,184
Farm Family Cas Ins Co	1.37%	\$2,241,702
Nationwide Mut Fire Ins Co	1.02%	\$1,667,236
Philadelphia Ind Ins Co	1.01%	\$1,656,539
Arch Ins Co	0.98%	\$1,610,174
Federal Ins Co	0.96%	\$1,568,804
Great Midwest Ins Co	0.93%	\$1,522,568
Charter Oak Fire Ins Co	0.92%	\$1,517,292
Canal Ins Co	0.90%	\$1,478,756
Total for Top 29 Insurers	75.28%	\$123,513,273
Total for All Other 186 Insurers	24.72%	\$40,555,430
Total for All 215 Insurers	100.00%	\$164,068,703

Commercial Auto Top 10 Carriers



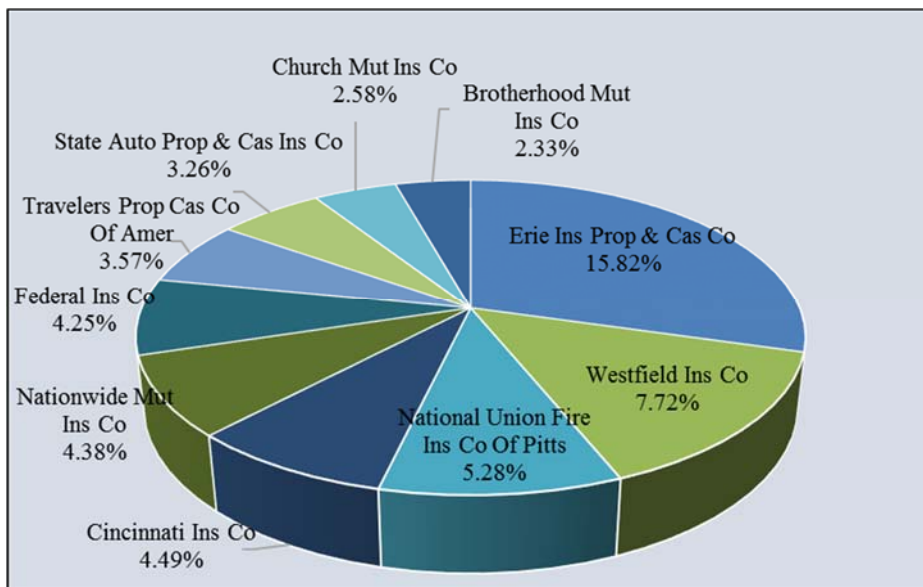
Commercial Multi-Peril (Liability)		
Company Name	Market Share	Premiums
Erie Ins Prop & Cas Co	17.68%	\$11,993,691
Westfield Ins Co	11.93%	\$8,093,276
Cincinnati Ins Co	5.45%	\$3,696,658
State Auto Prop & Cas Ins Co	4.50%	\$3,053,864
Federal Ins Co	4.10%	\$2,780,073
Philadelphia Ind Ins Co	3.85%	\$2,609,211
American Alt Ins Corp	3.50%	\$2,375,376
Nationwide Mut Ins Co	3.23%	\$2,191,352
Travelers Ind Co Of Amer	2.51%	\$1,702,178
Travelers Ind Co Of CT	2.04%	\$1,380,503
Charter Oak Fire Ins Co	1.93%	\$1,308,977
Nationwide Prop & Cas Ins Co	1.90%	\$1,289,923
Phoenix Ins Co	1.90%	\$1,287,271
State Farm Fire & Cas Co	1.59%	\$1,075,696
Travelers Prop Cas Co Of Amer	1.55%	\$1,052,686
Travelers Cas Ins Co Of Amer	1.46%	\$988,446
Church Mut Ins Co	1.44%	\$973,694
Farm Family Cas Ins Co	1.40%	\$952,269
Farmers Mech Mut Fire Ins Of WV	1.36%	\$919,113
Nationwide Mut Fire Ins Co	1.34%	\$909,271
Westfield Natl Ins Co	1.32%	\$894,770

Total for Top 21 Insurers	58.79%	\$39,876,182
Total for All Other 147 Insurers	41.21%	\$27,953,837
Total for All 168 Insurers	100.00%	\$67,830,019



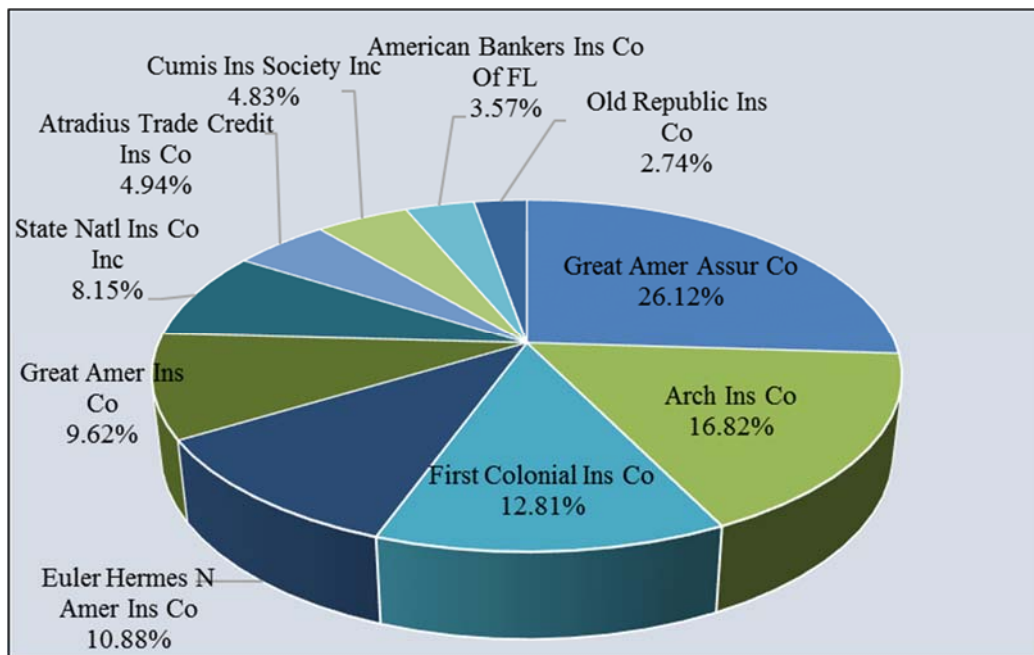
Commercial Multi-Peril (Non-Liability)		
Company Name	Market Share	Premiums
Erie Ins Prop & Cas Co	15.82%	\$19,326,175
Westfield Ins Co	7.72%	\$9,437,330
National Union Fire Ins Co Of Pitts	5.28%	\$6,455,388
Cincinnati Ins Co	4.49%	\$5,489,959
Nationwide Mut Ins Co	4.38%	\$5,348,551
Federal Ins Co	4.25%	\$5,193,829
Travelers Prop Cas Co Of Amer	3.57%	\$4,362,945
State Auto Prop & Cas Ins Co	3.26%	\$3,982,233
Church Mut Ins Co	2.58%	\$3,152,986
Brotherhood Mut Ins Co	2.33%	\$2,849,726
Ace Amer Ins Co	2.24%	\$2,731,585
State Farm Fire & Cas Co	2.03%	\$2,479,058
American Alt Ins Corp	1.97%	\$2,403,858
Nationwide Prop & Cas Ins Co	1.87%	\$2,281,375
Philadelphia Ind Ins Co	1.86%	\$2,276,275
Motorists Mut Ins Co	1.83%	\$2,231,619
Travelers Ind Co Of Amer	1.65%	\$2,019,077
Nationwide Mut Fire Ins Co	1.63%	\$1,986,432
Travelers Ind Co Of CT	1.62%	\$1,975,601
Atlantic Specialty Ins Co	1.61%	\$1,961,215
Sentinel Ins Co Ltd	1.54%	\$1,883,159
Phoenix Ins Co	1.51%	\$1,840,243
Travelers Cas Ins Co Of Amer	1.47%	\$1,795,861

Total for Top 23 Insurers	76.50%	\$93,464,480
Total for All Other 156 Insurers	23.50%	\$28,715,225
Total for All 179 Insurers	100.00%	\$122,179,705



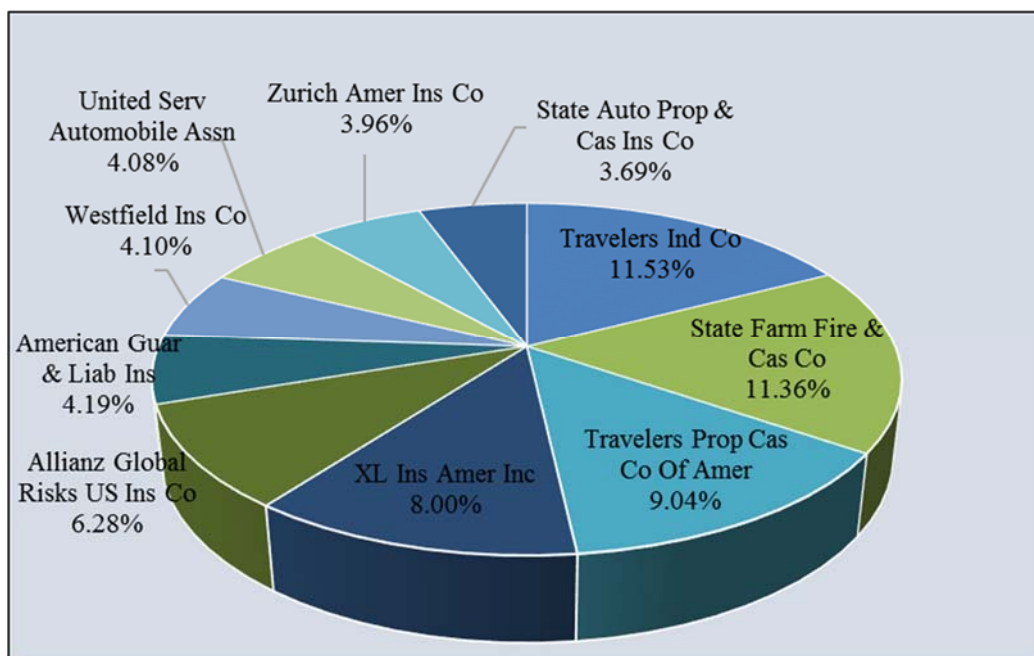
Credit		
Company Name	Market Share	Premiums
Great Amer Assur Co	26.12%	\$1,329,172
Arch Ins Co	16.82%	\$856,034
First Colonial Ins Co	12.81%	\$651,879
Euler Hermes N Amer Ins Co	10.88%	\$553,682
Great Amer Ins Co	9.62%	\$489,716
State Natl Ins Co Inc	8.15%	\$414,834
Atradius Trade Credit Ins Co	4.94%	\$251,528
Cumis Ins Society Inc	4.83%	\$245,783
American Bankers Ins Co Of FL	3.57%	\$181,513
Old Republic Ins Co	2.74%	\$139,527

Total for Top 10 Insurers	100.50%	\$5,113,668
Total for All Other 15 Insurers	-0.50%	-\$25,510
Total for All 25 Insurers	100.00%	\$5,088,158



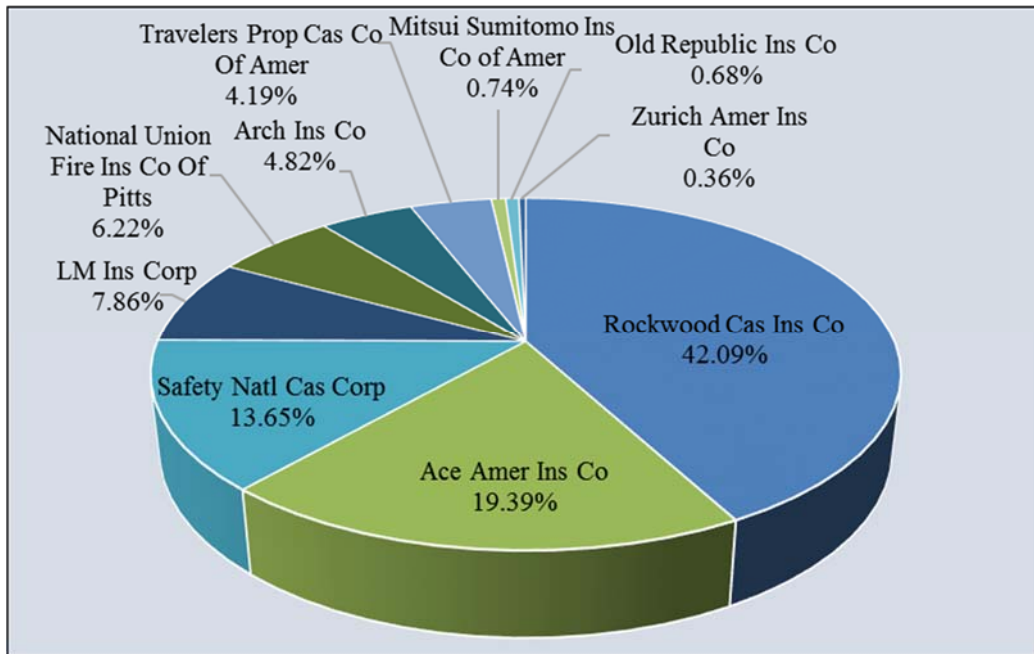
Earthquake		
Company Name	Market Share	Premiums
Travelers Ind Co	11.53%	\$125,644
State Farm Fire & Cas Co	11.36%	\$123,865
Travelers Prop Cas Co Of Amer	9.04%	\$98,504
XL Ins Amer Inc	8.00%	\$87,163
Allianz Global Risks US Ins Co	6.28%	\$68,469
American Guar & Liab Ins	4.19%	\$45,624
Westfield Ins Co	4.10%	\$44,636
United Serv Automobile Assn	4.08%	\$44,501
Zurich Amer Ins Co	3.96%	\$43,126
State Auto Prop & Cas Ins Co	3.69%	\$40,229
Nationwide Prop & Cas Ins Co	2.98%	\$32,479
Continental Cas Co	2.87%	\$31,253
Liberty Mut Fire Ins Co	2.52%	\$27,519
RSUI Ind Co	2.49%	\$27,167

Total for Top 14 Insurers	77.08%	\$840,179
Total for All Other 86 Insurers	22.92%	\$249,776
Total for All 100 Insurers	100.00%	\$1,089,955



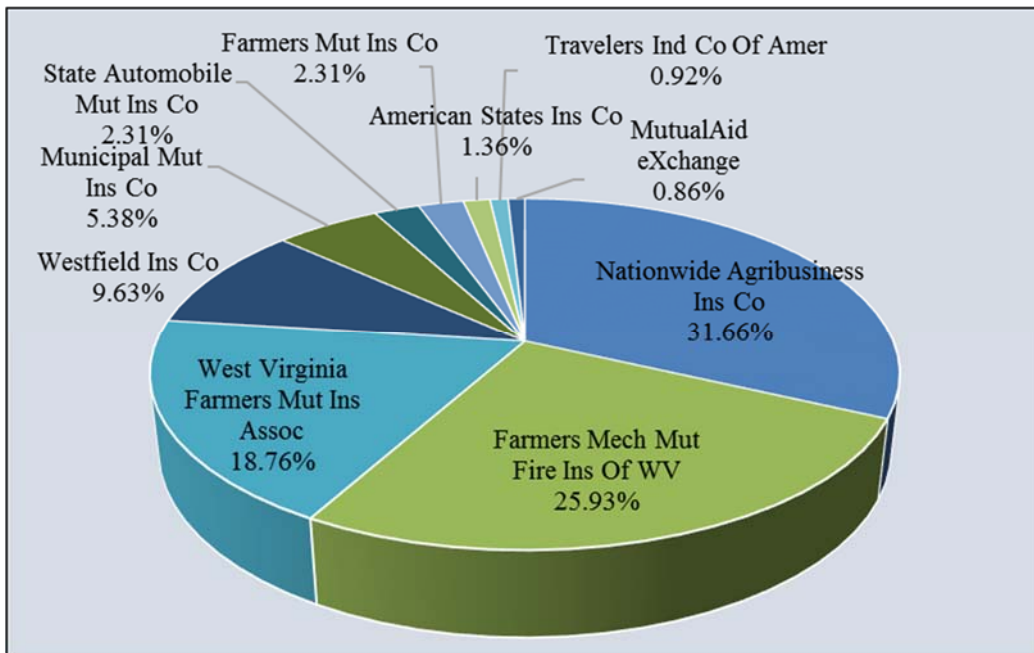
Excess Workers' Compensation		
Company Name	Market Share	Premiums
Rockwood Cas Ins Co	42.09%	\$2,207,782
Ace Amer Ins Co	19.39%	\$1,017,069
Safety Natl Cas Corp	13.65%	\$715,848
LM Ins Corp	7.86%	\$412,268
National Union Fire Ins Co Of Pitts	6.22%	\$326,120
Arch Ins Co	4.82%	\$252,999
Travelers Prop Cas Co Of Amer	4.19%	\$219,737
Mitsui Sumitomo Ins Co of Amer	0.74%	\$38,660
Old Republic Ins Co	0.68%	\$35,728
Zurich Amer Ins Co	0.36%	\$18,693
Sentry Ins A Mut Co	0.01%	\$347

Total for Top 10 Insurers	99.99%	\$5,244,904
Total for All Other 1 Insurers	0.01%	\$347
Total for All 11 Insurers	100.00%	\$5,245,251



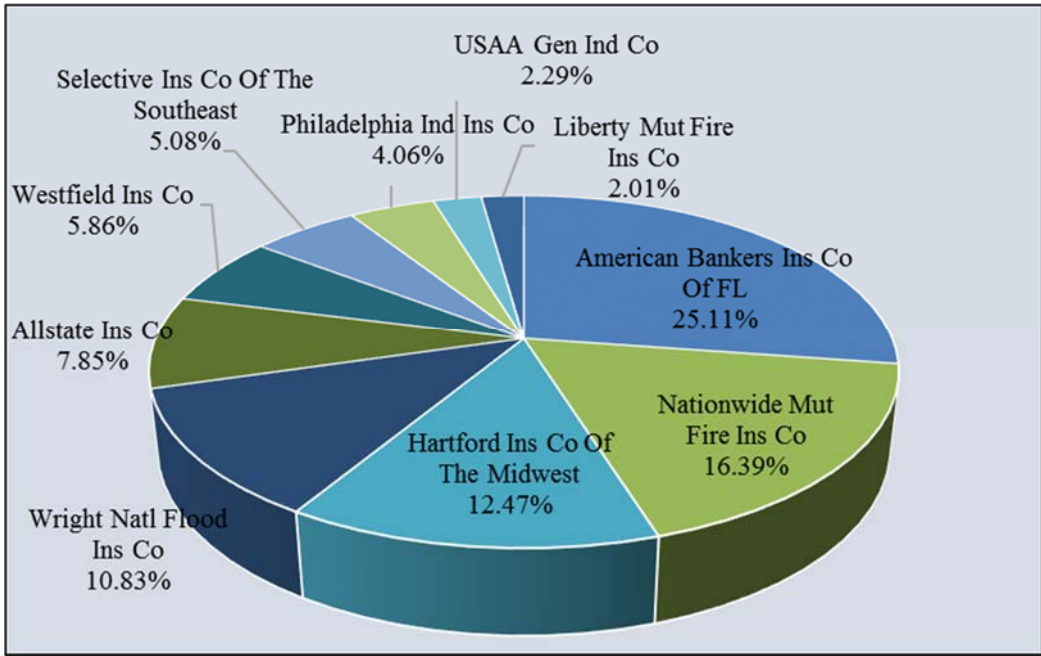
Farm Owners Multiple Peril		
Company Name	Market Share	Premiums
Nationwide Agribusiness Ins Co	31.66%	\$4,380,080
Farmers Mech Mut Fire Ins Of WV	25.93%	\$3,587,946
West Virginia Farmers Mut Ins Assoc	18.76%	\$2,595,581
Westfield Ins Co	9.63%	\$1,331,878
Municipal Mut Ins Co	5.38%	\$743,815
State Automobile Mut Ins Co	2.31%	\$320,071
Farmers Mut Ins Co	2.31%	\$319,972
American States Ins Co	1.36%	\$188,841
Travelers Ind Co Of Amer	0.92%	\$127,236
MutualAid eXchange	0.86%	\$118,628
Markel Ins Co	0.73%	\$101,350
Travelers Ind Co	0.14%	\$18,774
Travelers Ind Co Of CT	0.00%	\$587

Total for Top 10 Insurers	99.13%	\$13,714,048
Total for All Other 3 Insurers	0.87%	\$120,711
Total for All 13 Insurers	100.00%	\$13,834,759



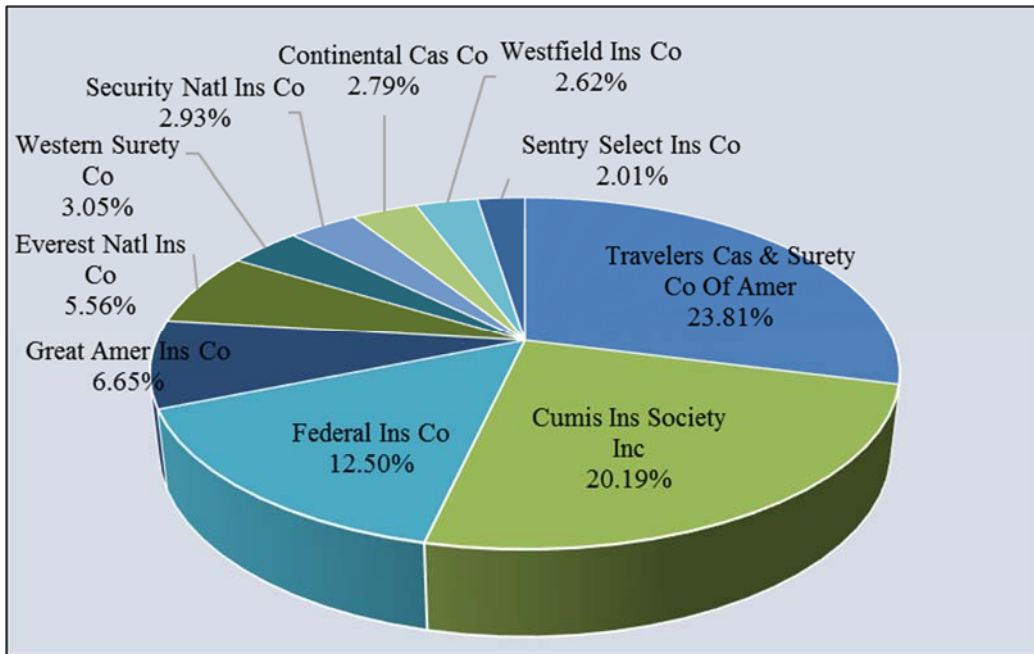
Federal Flood		
Company Name	Market Share	Premiums
American Bankers Ins Co Of FL	25.11%	\$3,373,922
Nationwide Mut Fire Ins Co	16.39%	\$2,201,543
Hartford Ins Co Of The Midwest	12.47%	\$1,675,335
Wright Natl Flood Ins Co	10.83%	\$1,454,812
Allstate Ins Co	7.85%	\$1,054,042
Westfield Ins Co	5.86%	\$787,426
Selective Ins Co Of The Southeast	5.08%	\$682,263
Philadelphia Ind Ins Co	4.06%	\$545,624
USAA Gen Ind Co	2.29%	\$307,426
Liberty Mut Fire Ins Co	2.01%	\$270,619

Total for Top 10 Insurers	91.95%	\$12,353,012
Total for All Other 28 Insurers	8.05%	\$1,081,906
Total for All 38 Insurers	100.00%	\$13,434,918



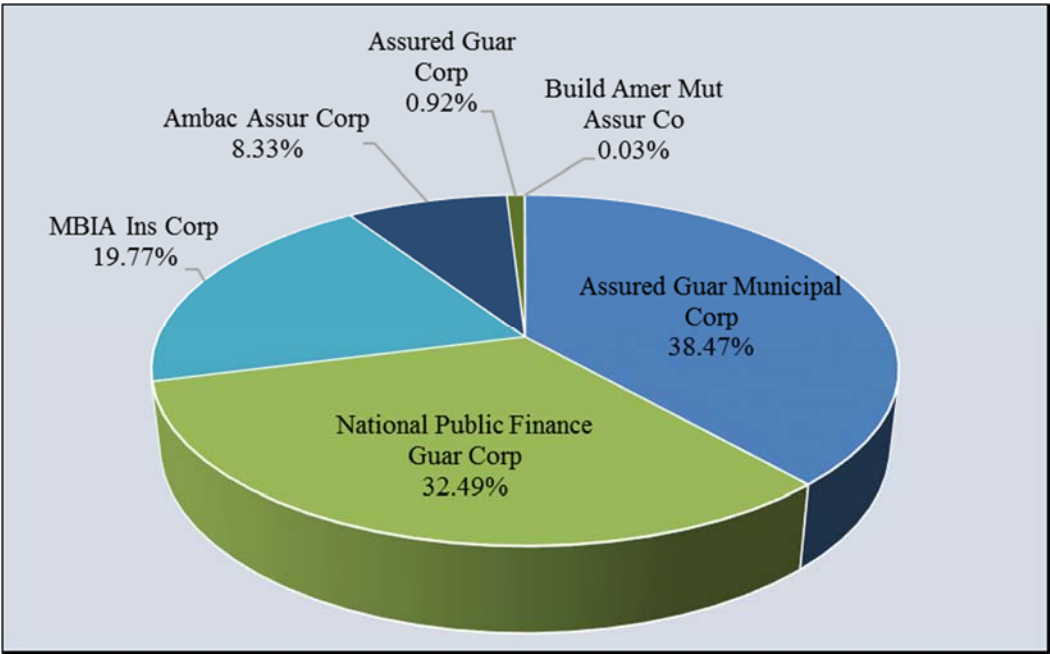
Fidelity		
Company Name	Market Share	Premiums
Travelers Cas & Surety Co Of Amer	23.81%	\$1,016,685
Cumis Ins Society Inc	20.19%	\$862,349
Federal Ins Co	12.50%	\$533,737
Great Amer Ins Co	6.65%	\$283,897
Everest Natl Ins Co	5.56%	\$237,485
Western Surety Co	3.05%	\$130,157
Security Natl Ins Co	2.93%	\$125,255
Continental Cas Co	2.79%	\$119,071
Westfield Ins Co	2.62%	\$112,018
Sentry Select Ins Co	2.01%	\$85,743

Total for Top 10 Insurers	82.11%	\$3,506,397
Total for All Other 75 Insurers	17.89%	\$763,858
Total for All 85 Insurers	100.00%	\$4,270,255



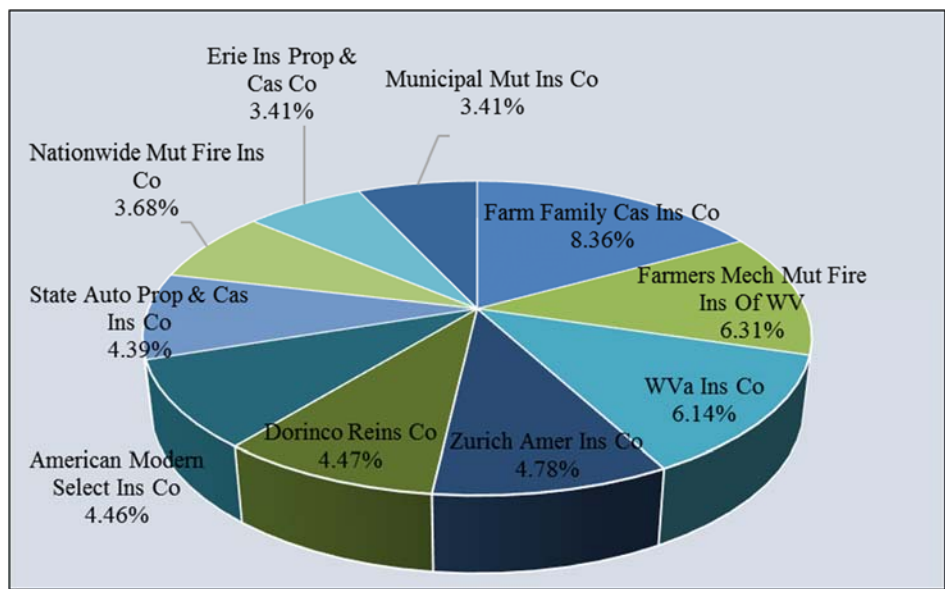
Financial Guaranty		
Company Name	Market Share	Premiums
Assured Guar Municipal Corp	38.47%	\$830,563
National Public Finance Guar Corp	32.49%	\$701,577
MBIA Ins Corp	19.77%	\$426,849
Ambac Assur Corp	8.33%	\$179,805
Assured Guar Corp	0.92%	\$19,827
Build Amer Mut Assur Co	0.03%	\$634

Total for Top 6 Insurers	100.00%	\$2,159,255
Total for All Other 0 Insurers	0.00%	\$0
Total for All 6 Insurers	100.00%	\$2,159,255

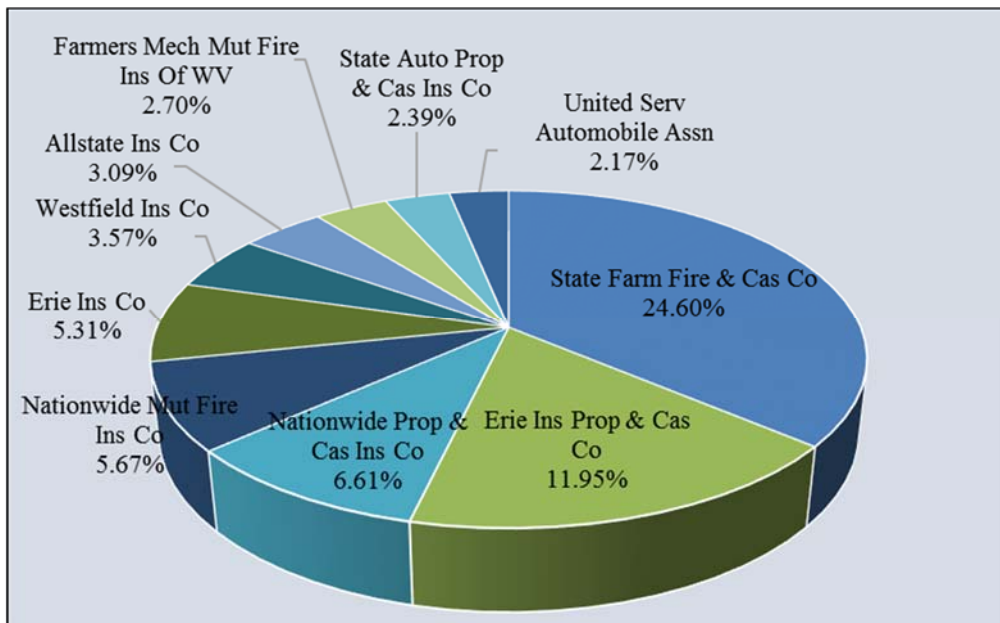


Fire		
Company Name	Market Share	Premiums
Farm Family Cas Ins Co	8.36%	\$4,602,861
Farmers Mech Mut Fire Ins Of WV	6.31%	\$3,474,586
WVa Ins Co	6.14%	\$3,381,210
Zurich Amer Ins Co	4.78%	\$2,630,676
Dorinco Reins Co	4.47%	\$2,462,294
American Modern Select Ins Co	4.46%	\$2,452,058
State Auto Prop & Cas Ins Co	4.39%	\$2,417,789
Nationwide Mut Fire Ins Co	3.68%	\$2,024,974
Erie Ins Prop & Cas Co	3.41%	\$1,879,019
Municipal Mut Ins Co	3.41%	\$1,879,009
HDI Gerling Amer Ins Co	3.17%	\$1,743,508
Insurance Co Of The State Of PA	2.93%	\$1,612,372
Travelers Prop Cas Co Of Amer	2.78%	\$1,529,775
Standard Guar Ins Co	2.60%	\$1,432,337
Safe Ins Co	2.40%	\$1,320,520
Farmers Mut Ins Co	2.36%	\$1,296,960
Westfield Ins Co	2.26%	\$1,243,330
American Modern Home Ins Co	1.84%	\$1,013,535
Foremost Ins Co Grand Rapids MI	1.84%	\$1,010,780
RSUI Ind Co	1.80%	\$991,791
Liberty Mut Fire Ins Co	1.66%	\$911,302
Cincinnati Ins Co	1.65%	\$910,081
Factory Mut Ins Co	1.64%	\$902,077

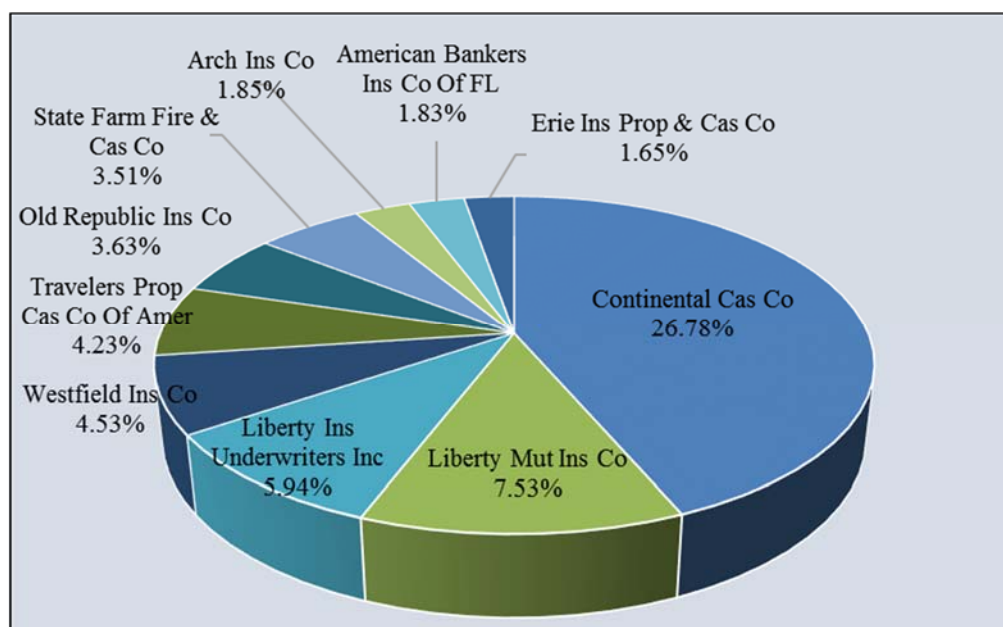
Total for Top 23 Insurers	78.36%	\$43,122,844
Total for All Other 131 Insurers	21.64%	\$11,909,633
Total for All 154 Insurers	100.00%	\$55,032,477



Homeowners Multiple Peril		
Company Name	Market Share	Premiums
State Farm Fire & Cas Co	24.60%	\$103,132,421
Erie Ins Prop & Cas Co	11.95%	\$50,117,354
Nationwide Prop & Cas Ins Co	6.61%	\$27,709,798
Nationwide Mut Fire Ins Co	5.67%	\$23,782,231
Erie Ins Co	5.31%	\$22,245,062
Westfield Ins Co	3.57%	\$14,980,131
Allstate Ins Co	3.09%	\$12,973,409
Farmers Mech Mut Fire Ins Of WV	2.70%	\$11,318,403
State Auto Prop & Cas Ins Co	2.39%	\$10,012,231
United Serv Automobile Assn	2.17%	\$9,118,344
Allstate Prop & Cas Ins Co	2.03%	\$8,517,737
WVa Ins Co	1.92%	\$8,042,821
Safeco Ins Co Of Amer	1.88%	\$7,868,690
Municipal Mut Ins Co	1.76%	\$7,359,513
Liberty Mut Fire Ins Co	1.74%	\$7,313,358
American Modern Home Ins Co	1.62%	\$6,785,785
Liberty Ins Corp	1.60%	\$6,711,114
Foremost Ins Co Grand Rapids MI	1.39%	\$5,837,757
American Natl Prop & Cas Co	1.17%	\$4,921,765
USAA Cas Ins Co	1.07%	\$4,500,269
Allstate Vehicle & Prop Ins Co	1.07%	\$4,476,399
Total for Top 21 Insurers	85.32%	\$357,724,592
Total for All Other 66 Insurers	14.68%	\$61,526,448
Total for All 87 Insurers	100.00%	\$419,251,040

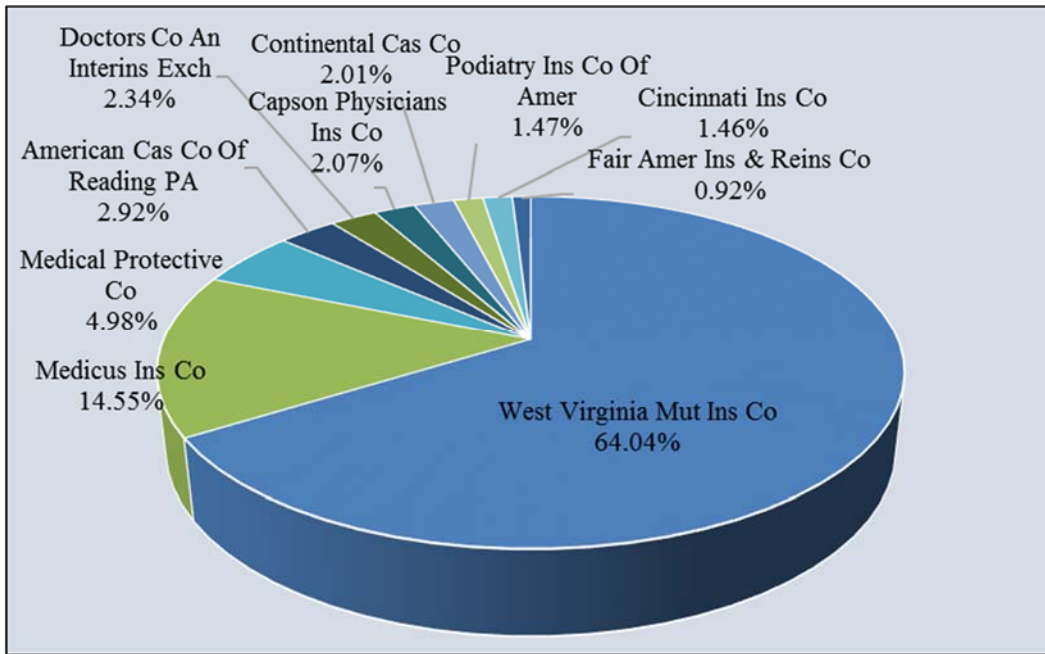


Inland Marine		
Company Name	Market Share	Premiums
Continental Cas Co	26.78%	\$20,616,883
Liberty Mut Ins Co	7.53%	\$5,798,079
Liberty Ins Underwriters Inc	5.94%	\$4,570,127
Westfield Ins Co	4.53%	\$3,483,465
Travelers Prop Cas Co Of Amer	4.23%	\$3,253,760
Old Republic Ins Co	3.63%	\$2,797,284
State Farm Fire & Cas Co	3.51%	\$2,699,297
Arch Ins Co	1.85%	\$1,421,008
American Bankers Ins Co Of FL	1.83%	\$1,407,481
Erie Ins Prop & Cas Co	1.65%	\$1,268,315
Factory Mut Ins Co	1.63%	\$1,254,953
Farm Family Cas Ins Co	1.62%	\$1,247,065
Jefferson Ins Co	1.50%	\$1,153,972
AGCS Marine Ins Co	1.32%	\$1,019,311
Great Midwest Ins Co	1.27%	\$974,227
Essentia Ins Co	1.23%	\$943,170
Zurich Amer Ins Co	1.22%	\$936,445
Sentry Select Ins Co	1.21%	\$934,612
National Cas Co	1.11%	\$853,307
XL Specialty Ins Co	1.10%	\$843,092
State Auto Prop & Cas Ins Co	1.02%	\$786,409
Total for Top 21 Insurers	75.69%	\$58,262,262
Total for All Other 204 Insurers	24.31%	\$18,713,410
Total for All 225 Insurers	100.00%	\$76,975,672



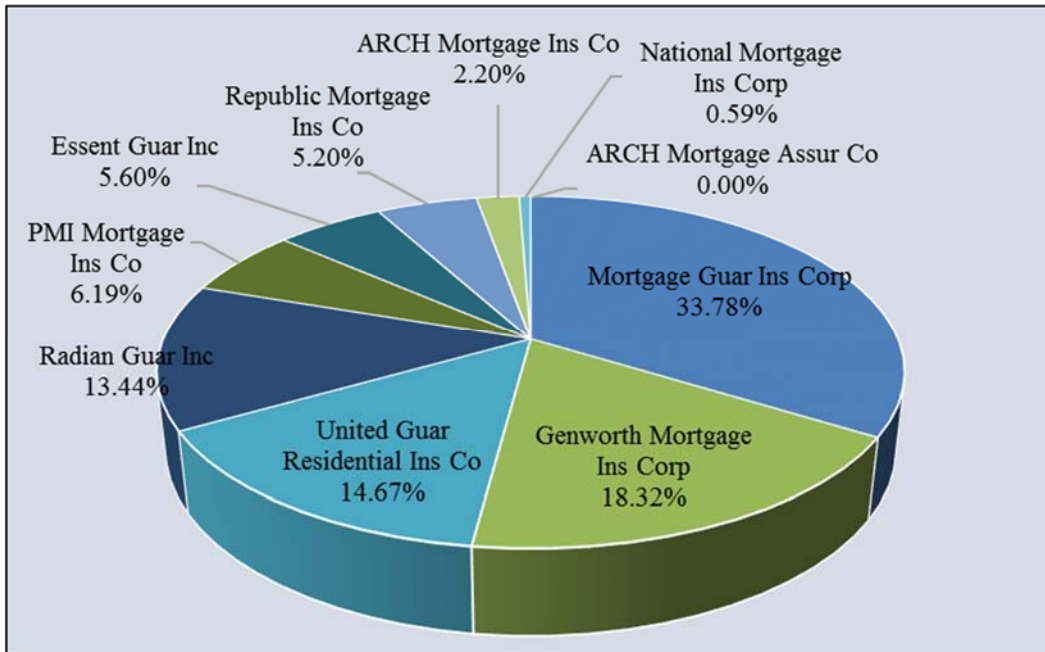
Medical Malpractice		
Company Name	Market Share	Premiums
West Virginia Mut Ins Co	64.04%	\$23,721,760
Medicus Ins Co	14.55%	\$5,388,853
Medical Protective Co	4.98%	\$1,843,593
American Cas Co Of Reading PA	2.92%	\$1,080,288
Doctors Co An Interins Exch	2.34%	\$868,387
Capson Physicians Ins Co	2.07%	\$767,171
Continental Cas Co	2.01%	\$744,127
Podiatry Ins Co Of Amer	1.47%	\$543,961
Cincinnati Ins Co	1.46%	\$542,048
Fair Amer Ins & Reins Co	0.92%	\$341,577

Total for Top 10 Insurers	96.76%	\$35,841,765
Total for All Other 25 Insurers	3.24%	\$1,200,852
Total for All 35 Insurers	100.00%	\$37,042,617



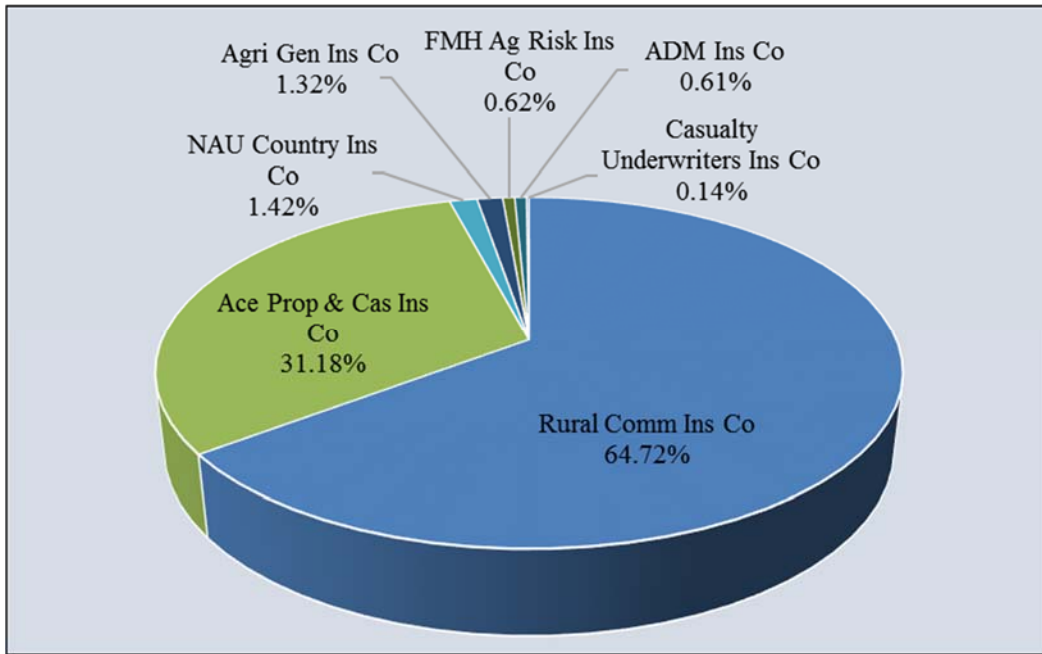
Mortgage Guaranty		
Company Name	Market Share	Premiums
Mortgage Guar Ins Corp	33.78%	\$4,126,763
Genworth Mortgage Ins Corp	18.32%	\$2,237,636
United Guar Residential Ins Co	14.67%	\$1,792,009
Radian Guar Inc	13.44%	\$1,642,400
PMI Mortgage Ins Co	6.19%	\$756,270
Essent Guar Inc	5.60%	\$683,889
Republic Mortgage Ins Co	5.20%	\$635,765
ARCH Mortgage Ins Co	2.20%	\$269,003
National Mortgage Ins Corp	0.59%	\$72,421
ARCH Mortgage Assur Co	0.00%	\$563
United Guar Mortgage Ind Co	0.00%	\$67

Total for Top 10 Insurers	100.00%	\$12,216,719
Total for All Other 1 Insurers	0.00%	\$67
Total for All 11 Insurers	100.00%	\$12,216,786

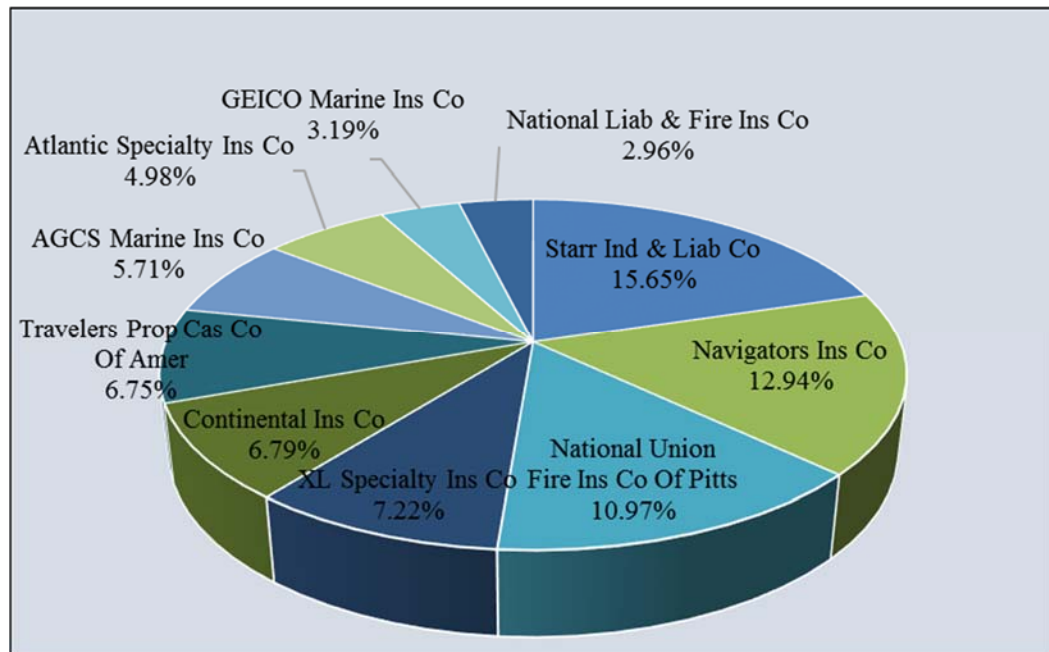


Multiple Peril Crop		
Company Name	Market Share	Premiums
Rural Comm Ins Co	64.72%	\$1,071,401
Ace Prop & Cas Ins Co	31.18%	\$516,113
NAU Country Ins Co	1.42%	\$23,589
Agri Gen Ins Co	1.32%	\$21,883
FMH Ag Risk Ins Co	0.62%	\$10,262
ADM Ins Co	0.61%	\$10,039
Casualty Underwriters Ins Co	0.14%	\$2,238

Total for Top 7 Insurers	100.00%	\$1,655,525
Total for All Other 0 Insurers	0.00%	\$0
Total for All 7 Insurers	100.00%	\$1,655,525



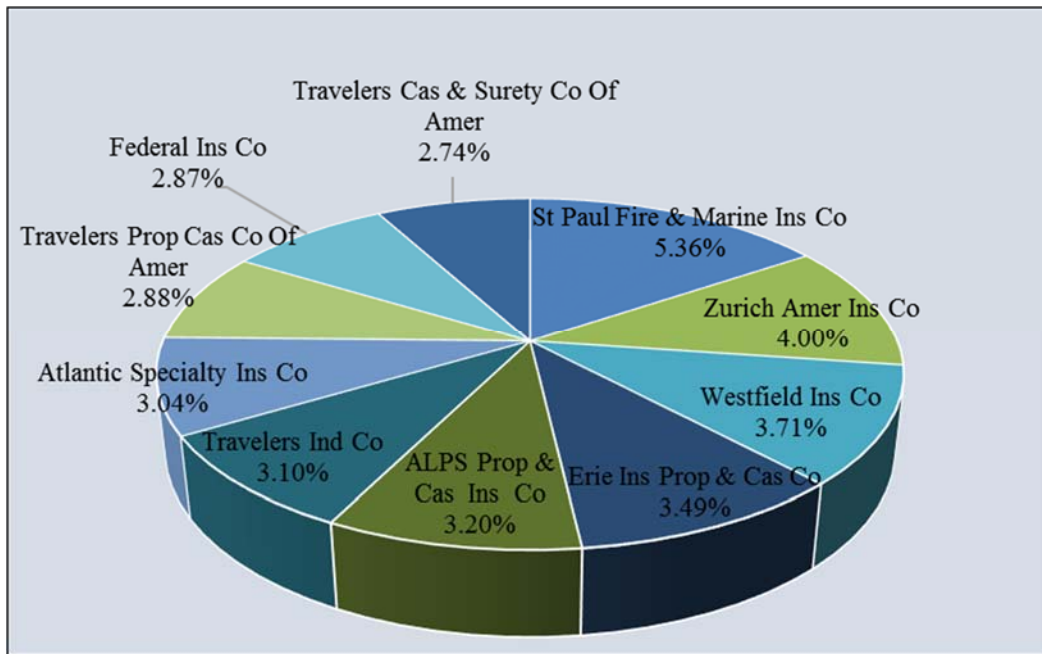
Ocean Marine		
Company Name	Market Share	Premiums
Starr Ind & Liab Co	15.65%	\$552,776
Navigators Ins Co	12.94%	\$457,054
National Union Fire Ins Co Of Pitts	10.97%	\$387,372
XL Specialty Ins Co	7.22%	\$255,119
Continental Ins Co	6.79%	\$239,707
Travelers Prop Cas Co Of Amer	6.75%	\$238,425
AGCS Marine Ins Co	5.71%	\$201,621
Atlantic Specialty Ins Co	4.98%	\$175,746
GEICO Marine Ins Co	3.19%	\$112,675
National Liab & Fire Ins Co	2.96%	\$104,512
AXA Ins Co	2.59%	\$91,313
Hanover Ins Co	2.47%	\$87,065
New York Marine & Gen Ins Co	2.36%	\$83,193
Total for Top 13 Insurers	84.57%	\$2,986,578
Total for All Other 44 Insurers	15.43%	\$544,779
Total for All 57 Insurers	100.00%	\$3,531,357



Other Liability		
Company Name	Market Share	Premiums
St Paul Fire & Marine Ins Co	5.36%	\$7,811,440
Zurich Amer Ins Co	4.00%	\$5,830,130
Westfield Ins Co	3.71%	\$5,408,079
Erie Ins Prop & Cas Co	3.49%	\$5,085,193
ALPS Prop & Cas Ins Co	3.20%	\$4,668,513
Travelers Ind Co	3.10%	\$4,511,928
Atlantic Specialty Ins Co	3.04%	\$4,435,151
Travelers Prop Cas Co Of Amer	2.88%	\$4,193,264
Federal Ins Co	2.87%	\$4,184,083
Travelers Cas & Surety Co Of Amer	2.74%	\$3,992,727
State Auto Prop & Cas Ins Co	2.58%	\$3,765,979
Cincinnati Ins Co	2.50%	\$3,649,018
Great Midwest Ins Co	2.35%	\$3,417,819
Motorists Mut Ins Co	2.19%	\$3,195,575
Ace Amer Ins Co	1.99%	\$2,896,318
Continental Cas Co	1.91%	\$2,777,104
State Farm Fire & Cas Co	1.71%	\$2,486,228
National Union Fire Ins Co Of Pitts	1.70%	\$2,479,095
Cumis Ins Society Inc	1.68%	\$2,453,843
American Guar & Liab Ins	1.68%	\$2,444,253
Nationwide Mut Ins Co	1.49%	\$2,173,078
National Amer Ins Co	1.41%	\$2,047,247
Farm Family Cas Ins Co	1.35%	\$1,960,817
Nationwide Mut Fire Ins Co	1.33%	\$1,940,836
Liberty Mut Fire Ins Co	1.25%	\$1,824,427
Travelers Ind Co Of Amer	1.25%	\$1,822,913
Arch Ins Co	1.16%	\$1,686,813
Wesco Ins Co	1.09%	\$1,589,847
Philadelphia Ind Ins Co	1.04%	\$1,510,785
RSUI Ind Co	1.01%	\$1,468,834
Phoenix Ins Co	1.01%	\$1,468,318
Charter Oak Fire Ins Co	1.00%	\$1,453,877
Travelers Ind Co Of CT	0.91%	\$1,320,628
Sentry Select Ins Co	0.90%	\$1,304,720
Starr Ind & Liab Co	0.82%	\$1,196,895
Insurance Co Of The State Of PA	0.81%	\$1,175,397
Farmers Mech Mut Fire Ins Of WV	0.80%	\$1,165,020
State Automobile Mut Ins Co	0.77%	\$1,117,514
Westchester Fire Ins Co	0.75%	\$1,088,983

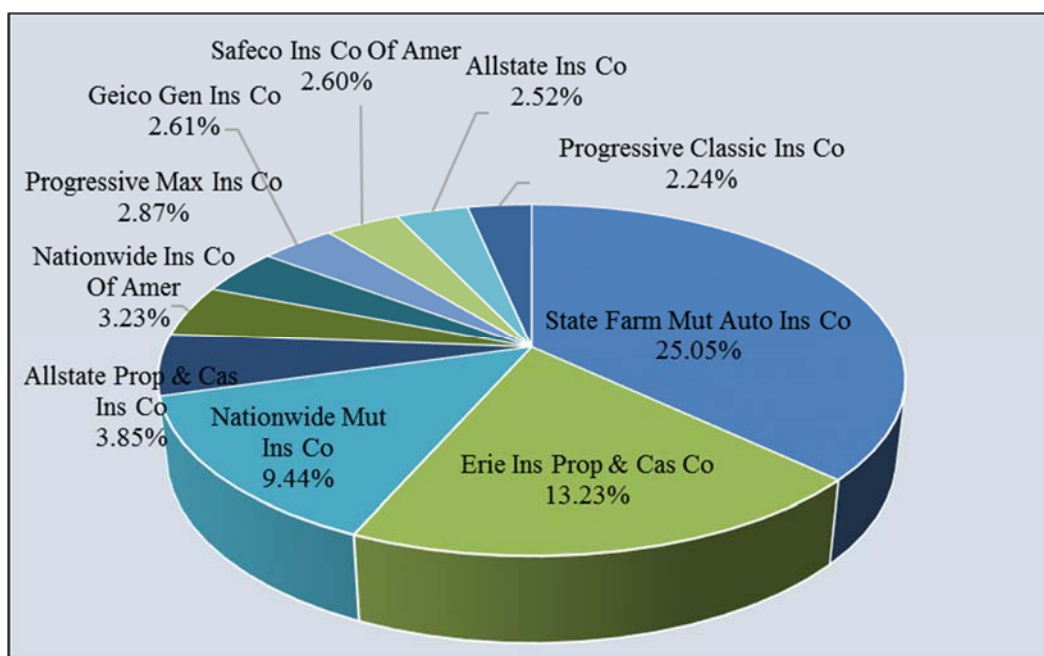
Other Liability (Continued)		
Company Name	Market Share	Premiums
American Automobile Ins Co	0.72%	\$1,046,337
General Star Natl Ins Co	0.68%	\$991,280
Greenwich Ins Co	0.66%	\$960,155
XL Specialty Ins Co	0.62%	\$897,596
Caterpillar Ins Co	0.59%	\$866,036
Hartford Fire In Co	0.56%	\$817,642
Nova Cas Co	0.52%	\$759,803
American Bankers Ins Co Of FL	0.52%	\$758,557
Liberty Ins Underwriters Inc	0.52%	\$756,136

Total for Top 48 Insurers	80.20%	\$116,856,231
Total for All Other 246 Insurers	19.80%	\$28,842,637
Total for All 294 Insurers	100.00%	\$145,698,868

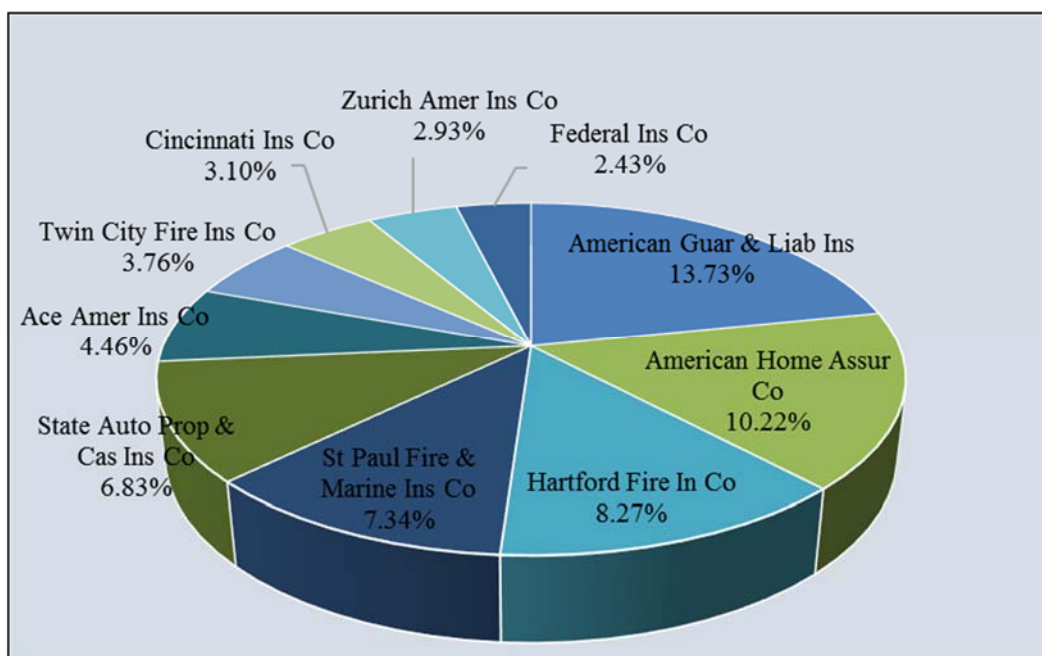


Private Passenger Automobile		
Company Name	Market Share	Premiums
State Farm Mut Auto Ins Co	25.05%	\$295,407,483
Erie Ins Prop & Cas Co	13.23%	\$156,026,358
Nationwide Mut Ins Co	9.44%	\$111,374,799
Allstate Prop & Cas Ins Co	3.85%	\$45,456,185
Nationwide Ins Co Of Amer	3.23%	\$38,102,764
Progressive Max Ins Co	2.87%	\$33,864,665
Geico Gen Ins Co	2.61%	\$30,786,037
Safeco Ins Co Of Amer	2.60%	\$30,705,208
Allstate Ins Co	2.52%	\$29,773,240
Progressive Classic Ins Co	2.24%	\$26,403,094
Westfield Ins Co	2.15%	\$25,388,385
Geico Ind Co	2.04%	\$24,023,770
State Farm Fire & Cas Co	1.58%	\$18,652,031
GEICO Advantage Ins Co	1.49%	\$17,528,480
State Auto Prop & Cas Ins Co	1.47%	\$17,328,639
United Serv Automobile Assn	1.39%	\$16,358,765
Trumbull Ins Co	1.25%	\$14,775,810
21st Century Centennial Ins Co	1.02%	\$12,010,206

Total for Top 18 Insurers	80.04%	\$943,965,919
Total for All Other 89 Insurers	19.96%	\$235,409,637
Total for All 107 Insurers	100.00%	\$1,179,375,556

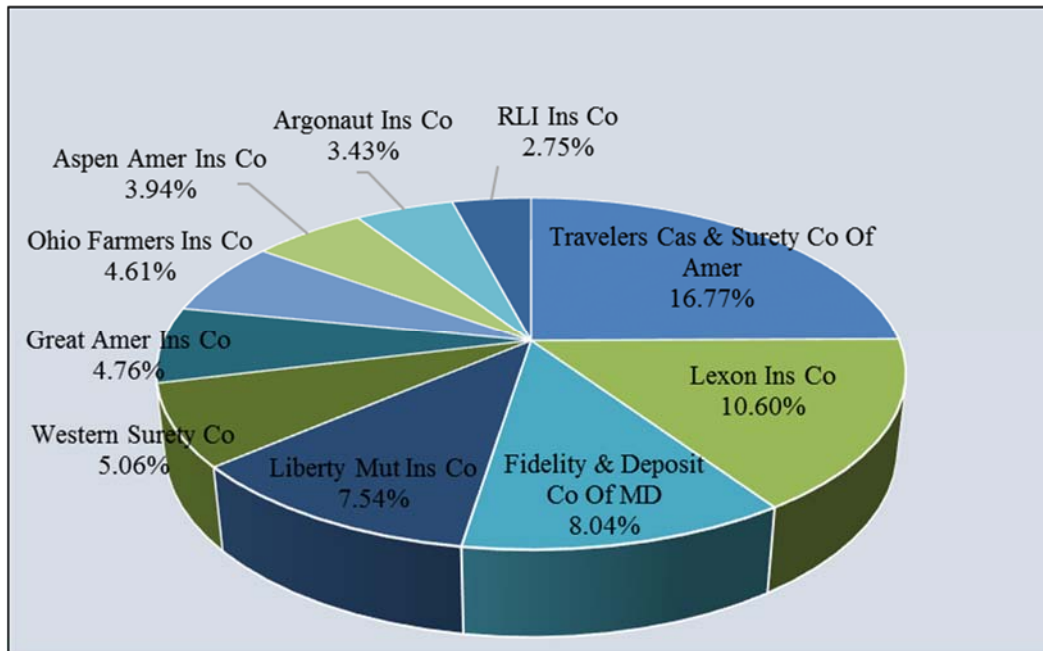


Products Liability		
Company Name	Market Share	Premiums
American Guar & Liab Ins	13.73%	\$1,192,755
American Home Assur Co	10.22%	\$887,735
Hartford Fire In Co	8.27%	\$718,717
St Paul Fire & Marine Ins Co	7.34%	\$637,530
State Auto Prop & Cas Ins Co	6.83%	\$593,291
Ace Amer Ins Co	4.46%	\$387,120
Twin City Fire Ins Co	3.76%	\$326,746
Cincinnati Ins Co	3.10%	\$268,905
Zurich Amer Ins Co	2.93%	\$254,691
Federal Ins Co	2.43%	\$211,060
Sentry Select Ins Co	1.97%	\$171,429
National Union Fire Ins Co Of Pitts	1.91%	\$166,225
Federated Mut Ins Co	1.79%	\$155,861
Nationwide Mut Fire Ins Co	1.78%	\$154,864
Liberty Mut Fire Ins Co	1.66%	\$144,633
Old Republic Ins Co	1.52%	\$132,090
Motorists Mut Ins Co	1.42%	\$123,029
Charter Oak Fire Ins Co	1.39%	\$120,787
HDI Gerling Amer Ins Co	1.30%	\$112,511
Wesco Ins Co	1.28%	\$110,778
Erie Ins Prop & Cas Co	1.21%	\$104,719
Total for Top 21 Insurers	80.30%	\$6,975,476
Total for All Other 101 Insurers	19.70%	\$1,711,227
Total for All 122 Insurers	100.00%	\$8,686,703



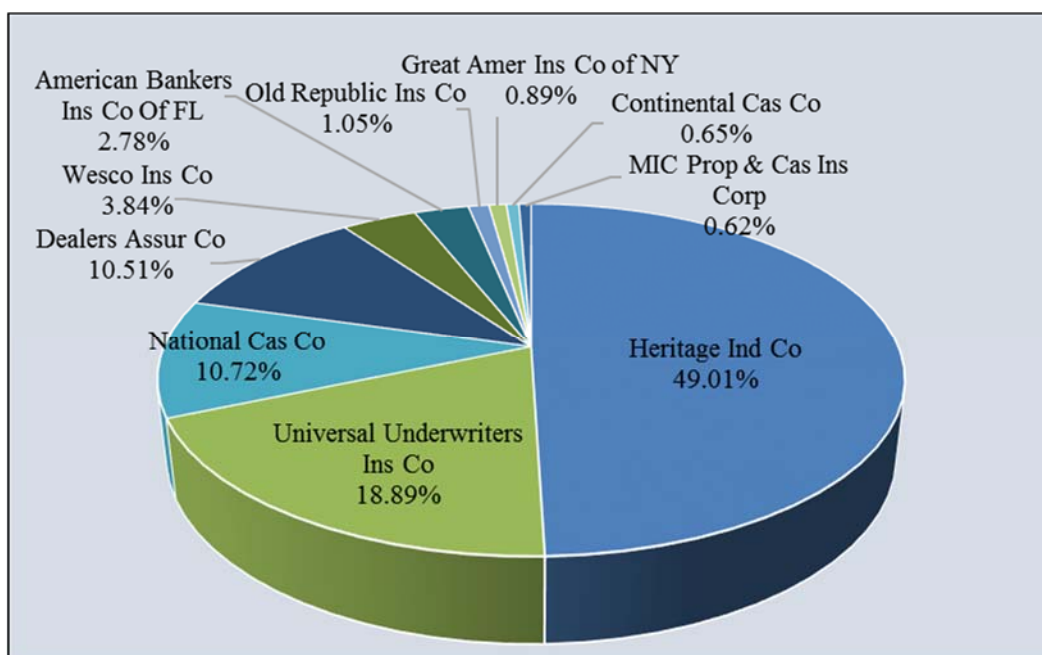
Surety		
Company Name	Market Share	Premiums
Travelers Cas & Surety Co Of Amer	16.77%	\$5,901,788
Lexon Ins Co	10.60%	\$3,731,201
Fidelity & Deposit Co Of MD	8.04%	\$2,828,971
Liberty Mut Ins Co	7.54%	\$2,654,074
Western Surety Co	5.06%	\$1,778,885
Great Amer Ins Co	4.76%	\$1,674,483
Ohio Farmers Ins Co	4.61%	\$1,622,748
Aspen Amer Ins Co	3.94%	\$1,384,655
Argonaut Ins Co	3.43%	\$1,206,777
RLI Ins Co	2.75%	\$966,883
First Surety Corp	2.19%	\$769,163
Hartford Fire In Co	2.11%	\$743,308
International Fidelity Ins Co	1.91%	\$671,219
Federal Ins Co	1.88%	\$660,273
Westchester Fire Ins Co	1.29%	\$452,810
Philadelphia Ind Ins Co	1.27%	\$447,794
United States Surety Co	1.22%	\$429,089
Ohio Ind Co	1.13%	\$397,209
Erie Ins Prop & Cas Co	1.11%	\$392,083
Arch Ins Co	1.03%	\$363,604

Total for Top 20 Insurers	82.63%	\$29,077,017
Total for All Other 106 Insurers	17.37%	\$6,110,474
Total for All 126 Insurers	100.00%	\$35,187,491



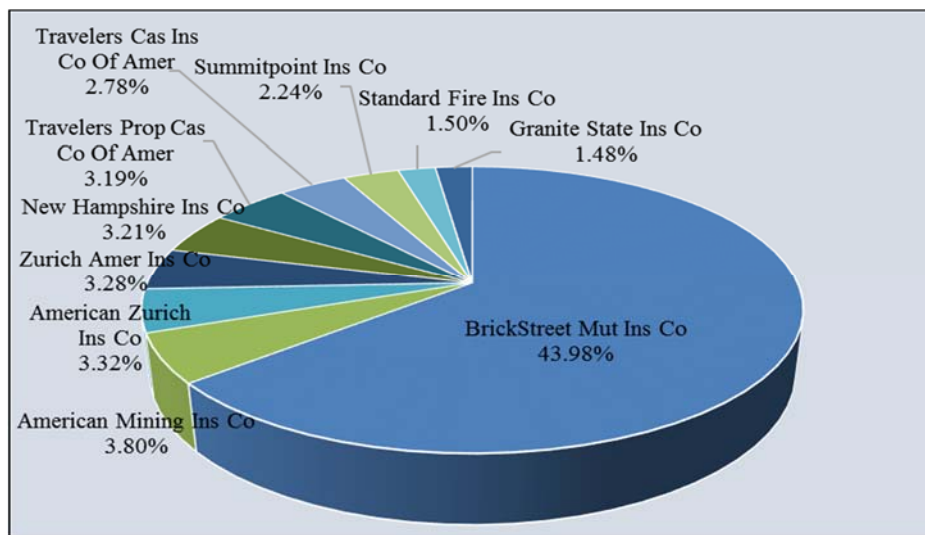
Warranty		
Company Name	Market Share	Premiums
Heritage Ind Co	49.01%	\$1,527,905
Universal Underwriters Ins Co	18.89%	\$589,041
National Cas Co	10.72%	\$334,309
Dealers Assur Co	10.51%	\$327,813
Wesco Ins Co	3.84%	\$119,775
American Bankers Ins Co Of FL	2.78%	\$86,804
Old Republic Ins Co	1.05%	\$32,847
Great Amer Ins Co of NY	0.89%	\$27,738
Continental Cas Co	0.65%	\$20,175
MIC Prop & Cas Ins Corp	0.62%	\$19,366
Great Amer Ins Co	0.55%	\$17,226
Starr Ind & Liab Co	0.17%	\$5,288
Greenwich Ins Co	0.10%	\$3,255
Corepointe Ins Co	0.09%	\$2,766
First Colonial Ins Co	0.05%	\$1,505
American Reliable Ins Co	0.05%	\$1,416
Lyndon Prop Ins Co	0.01%	\$405
Courtesy Ins Co	0.01%	\$396
Lyndon Southern Ins Co	0.01%	\$288
Balboa Ins Co	-0.02%	-\$478

Total for Top 10 Insurers	98.97%	\$3,085,773
Total for All Other 10 Insurers	1.03%	\$32,067
Total for All 20 Insurers	100.00%	\$3,117,840



Workers' Compensation		
Company Name	Market Share	Premiums
BrickStreet Mut Ins Co	43.98%	\$141,253,537
American Mining Ins Co	3.80%	\$12,202,763
American Zurich Ins Co	3.32%	\$10,666,757
Zurich Amer Ins Co	3.28%	\$10,541,370
New Hampshire Ins Co	3.21%	\$10,299,429
Travelers Prop Cas Co Of Amer	3.19%	\$10,233,501
Travelers Cas Ins Co Of Amer	2.78%	\$8,914,521
Summitpoint Ins Co	2.24%	\$7,195,674
Standard Fire Ins Co	1.50%	\$4,821,780
Granite State Ins Co	1.48%	\$4,758,895
Flagship City Ins Co	1.47%	\$4,724,692
Commerce & Industry Ins Co	1.40%	\$4,502,554
Insurance Co Of The State Of PA	1.31%	\$4,213,519
Erie Ins Exch	1.11%	\$3,576,841
Twin City Fire Ins Co Co	0.95%	\$3,035,963
Travelers Ind Co Of CT	0.89%	\$2,850,330
Imperium Ins Co	0.87%	\$2,784,479
Berkshire Hathaway Homestate Ins Co	0.85%	\$2,717,909
Hartford Underwriters Ins Co	0.84%	\$2,687,252
Amguard Ins Co	0.79%	\$2,552,849
Wesco Ins Co	0.78%	\$2,499,574
Zurich Amer Ins Co Of IL	0.77%	\$2,478,972
Charter Oak Fire Ins Co	0.75%	\$2,399,115
Firstcomp Ins Co	0.71%	\$2,281,800
Travelers Cas & Surety Co	0.64%	\$2,058,280
Liberty Ins Corp	0.59%	\$1,888,229
National Union Fire Ins Co Of Pitts	0.55%	\$1,778,670
Federal Ins Co	0.54%	\$1,730,304
Travelers Ind Co	0.50%	\$1,604,413

Total for Top 29 Insurers	85.08%	\$273,253,972
Total for All Other 195 Insurers	14.92%	\$47,936,114
Total for All 224 Insurers	100.00%	\$321,190,086



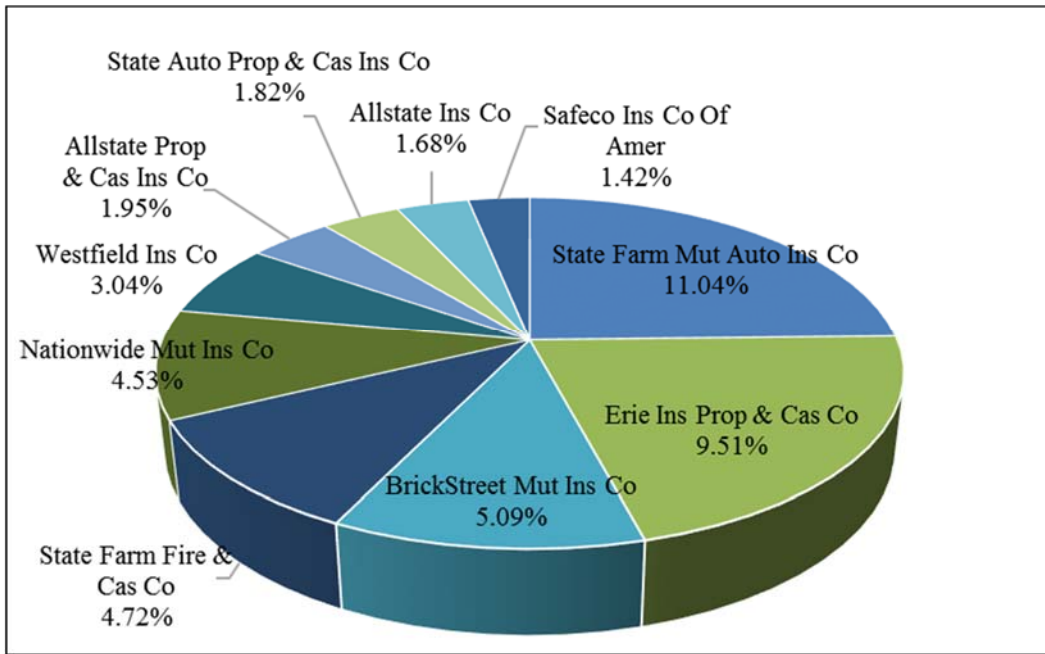
Property Totals		
Company Name	Market Share	Premiums
State Farm Mut Auto Ins Co	11.04%	\$306,240,909
Erie Ins Prop & Cas Co	9.51%	\$264,001,469
BrickStreet Mut Ins Co	5.09%	\$141,253,537
State Farm Fire & Cas Co	4.72%	\$131,106,935
Nationwide Mut Ins Co	4.53%	\$125,824,544
Westfield Ins Co	3.04%	\$84,359,614
Allstate Prop & Cas Ins Co	1.95%	\$54,068,263
State Auto Prop & Cas Ins Co	1.82%	\$50,511,396
Allstate Ins Co	1.68%	\$46,492,100
Safeco Ins Co Of Amer	1.42%	\$39,470,860
Nationwide Ins Co Of Amer	1.37%	\$38,103,477
Nationwide Mut Fire Ins Co	1.32%	\$36,521,926
Nationwide Prop & Cas Ins Co	1.31%	\$36,482,770
Progressive Max Ins Co	1.23%	\$34,073,536
Zurich Amer Ins Co	1.11%	\$30,883,772
Geico Gen Ins Co	1.11%	\$30,786,037
Travelers Prop Cas Co Of Amer	1.03%	\$28,526,411
United Serv Automobile Assn	0.97%	\$26,993,683
Progressive Classic Ins Co	0.97%	\$26,975,344
Continental Cas Co	0.96%	\$26,700,475
Liberty Mut Fire Ins Co	0.88%	\$24,344,176
Geico Ind Co	0.87%	\$24,023,770
West Virginia Mut Ins Co	0.85%	\$23,722,095
Farmers Mech Mut Fire Ins Of WV	0.84%	\$23,405,405
Ace Amer Ins Co	0.82%	\$22,752,763
Erie Ins Co	0.81%	\$22,516,718
Cincinnati Ins Co	0.81%	\$22,473,420
Motorists Mut Ins Co	0.73%	\$20,260,606
Federal Ins Co	0.68%	\$19,003,379
National Union Fire Ins Co Of Pitts	0.66%	\$18,198,598
Trumbull Ins Co	0.63%	\$17,551,220
GEICO Advantage Ins Co	0.63%	\$17,528,481
Farm Family Cas Ins Co	0.57%	\$15,951,549
USAA Cas Ins Co	0.54%	\$15,117,931
USAA Gen Ind Co	0.54%	\$14,907,726
Hartford Ins Co Of The Midwest	0.53%	\$14,623,550
American Natl Prop & Cas Co	0.52%	\$14,559,914
Property & Cas Ins Co Of Hartford	0.49%	\$13,638,059
St Paul Fire & Marine Ins Co	0.47%	\$13,088,218

Property Totals (Continued)		
Company Name	Market Share	Premiums
National Cas Co	0.46%	\$12,776,615
WVa Ins Co	0.44%	\$12,218,738
American Mining Ins Co	0.44%	\$12,207,385
Travelers Cas Ins Co Of Amer	0.44%	\$12,115,569
Travelers Ind Co	0.43%	\$12,036,172
21st Century Centennial Ins Co	0.43%	\$12,010,206
GEICO Choice Ins Co	0.42%	\$11,722,797
Auto Club Prop Cas Ins Co	0.42%	\$11,669,881
New Hampshire Ins Co	0.42%	\$11,562,107
American Zurich Ins Co	0.41%	\$11,480,539
Travelers Cas & Surety Co Of Amer	0.40%	\$11,129,277
Government Employees Ins Co	0.40%	\$11,083,149
Travelers Ind Co Of CT	0.38%	\$10,667,737
American Alt Ins Corp	0.38%	\$10,465,251
National Gen Assur Co	0.37%	\$10,335,820
Municipal Mut Ins Co	0.36%	\$10,106,850
Horace Mann Ins Co	0.36%	\$10,013,406
Allstate Ind Co	0.36%	\$9,946,110
LM Gen Ins Co	0.35%	\$9,795,080
Travelers Ind Co Of Amer	0.35%	\$9,713,126
Liberty Mut Ins Co	0.35%	\$9,580,648
Philadelphia Ind Ins Co	0.34%	\$9,564,002
American Bankers Ins Co Of FL	0.34%	\$9,535,062
Atlantic Specialty Ins Co	0.34%	\$9,516,534
Liberty Ins Corp	0.34%	\$9,450,341
Foremost Ins Co Grand Rapids MI	0.34%	\$9,426,697
Charter Oak Fire Ins Co	0.33%	\$9,170,239
American Modern Home Ins Co	0.33%	\$9,126,926
Titan Ind Co	0.32%	\$9,011,145
Arch Ins Co	0.31%	\$8,652,578
United Financial Cas Co	0.31%	\$8,628,695
Farmers & Mechanics Fire & Cas Ins I	0.31%	\$8,623,976
American Select Ins Co	0.31%	\$8,469,651

Total for Top 72 Insurers	81.40%	\$2,258,856,945
Total for All Other 485 Insurers	18.60%	\$516,146,757
Total for All 557 Insurers	100.00%	\$2,775,003,702

Property Totals

Graph displays the Top 10 Carriers in Property Lines

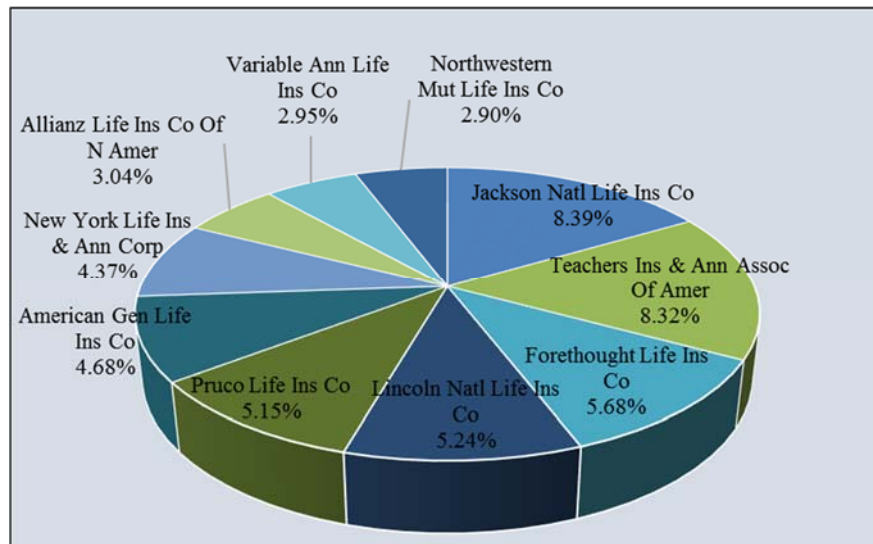


2015 West Virginia Life, Accident & Health Market Share Report

Graphs display the Top 10 Carriers per Line

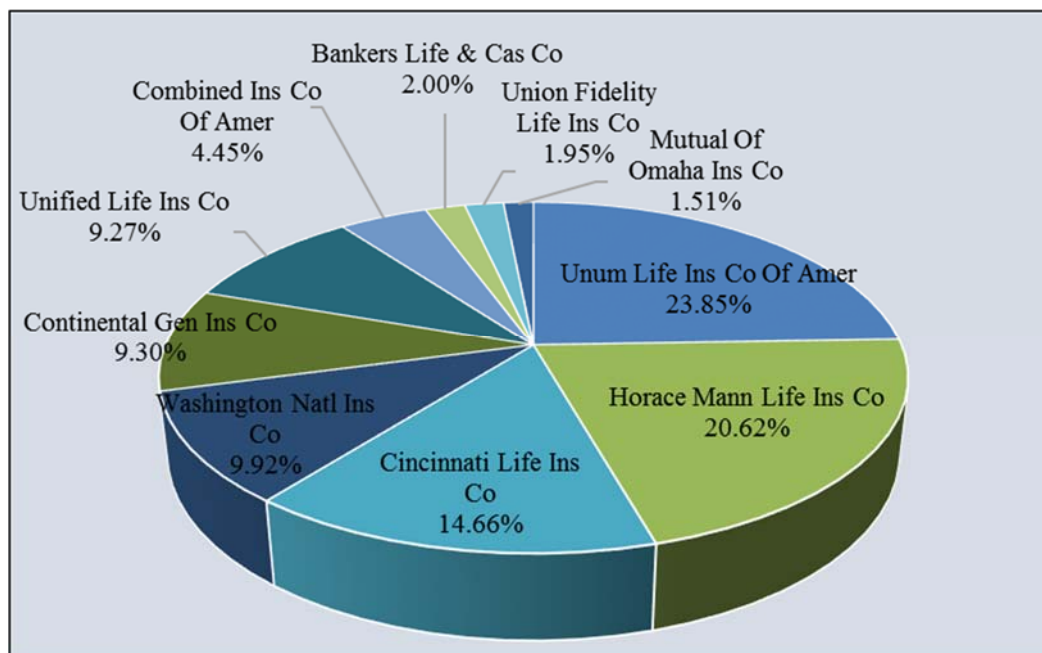
Annuities		
Company Name	Market	Premiums
Jackson Natl Life Ins Co	8.39%	\$105,369,261
Teachers Ins & Ann Assoc Of Amer	8.32%	\$104,470,474
Forethought Life Ins Co	5.68%	\$71,407,161
Lincoln Natl Life Ins Co	5.24%	\$65,760,427
Pruco Life Ins Co	5.15%	\$64,744,160
American Gen Life Ins Co	4.68%	\$58,750,642
New York Life Ins & Ann Corp	4.37%	\$54,881,180
Allianz Life Ins Co Of N Amer	3.04%	\$38,171,625
Variable Ann Life Ins Co	2.95%	\$37,036,228
Northwestern Mut Life Ins Co	2.90%	\$36,388,999
AXA Equitable Life Ins Co	2.86%	\$35,883,741
Voya Retirement Ins & Ann Co	2.84%	\$35,674,301
Prudential Ins Co Of Amer	2.55%	\$32,032,452
Great Amer Life Ins Co	2.27%	\$28,503,397
Metlife Ins Co USA	2.00%	\$25,154,905
State Farm Life Ins Co	1.97%	\$24,750,740
Symetra Life Ins Co	1.96%	\$24,580,817
RiverSource Life Ins Co	1.88%	\$23,572,050
Pacific Life Ins Co	1.53%	\$19,266,117
Metropolitan Life Ins Co	1.51%	\$18,949,672
American Equity Invest Life Ins Co	1.47%	\$18,484,867
Transamerica Life Ins Co	1.44%	\$18,149,923
Massachusetts Mut Life Ins Co	1.42%	\$17,804,014
Fidelity & Guar Life Ins Co	1.35%	\$16,964,233
Midland Natl Life Ins Co	1.24%	\$15,556,747
Delaware Life Ins Co	1.18%	\$14,799,205

Total for Top 26 Insurers	80.18%	\$1,007,107,338
Total for All Other 156 Insurers	19.82%	\$248,983,478
Total for All 182 Insurers	100.00%	\$1,256,090,816



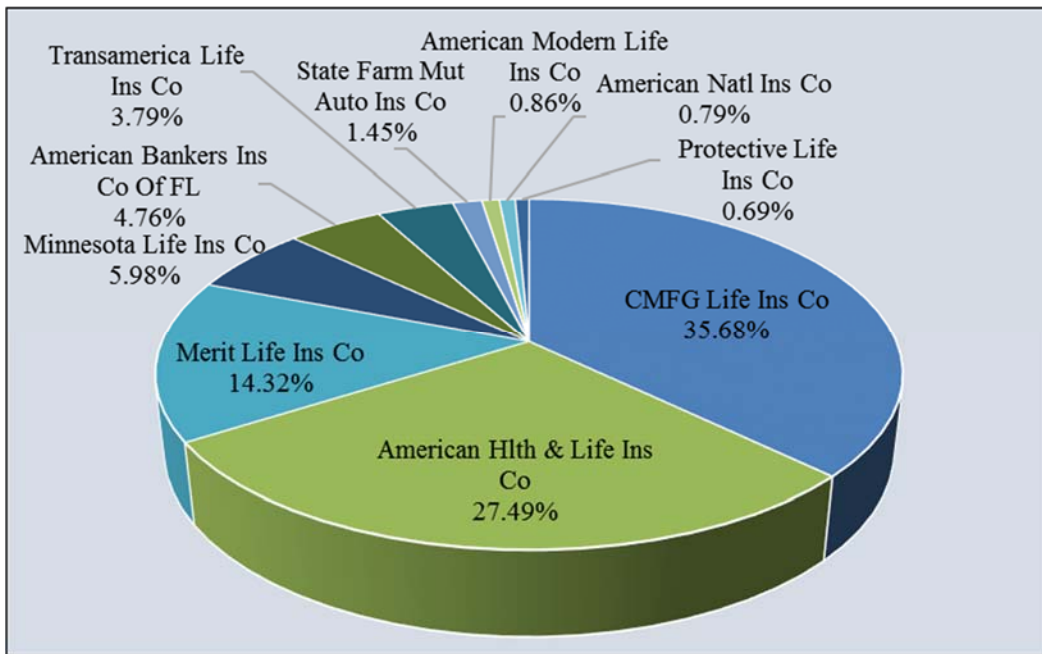
Collectively Renewable A&H		
Company Name	Market Share	Premiums
Unum Life Ins Co Of Amer	23.85%	\$31,796
Horace Mann Life Ins Co	20.62%	\$27,485
Cincinnati Life Ins Co	14.66%	\$19,547
Washington Natl Ins Co	9.92%	\$13,226
Continental Gen Ins Co	9.30%	\$12,403
Unified Life Ins Co	9.27%	\$12,359
Combined Ins Co Of Amer	4.45%	\$5,938
Bankers Life & Cas Co	2.00%	\$2,667
Union Fidelity Life Ins Co	1.95%	\$2,598
Mutual Of Omaha Ins Co	1.51%	\$2,010
New York Life Ins Co	1.28%	\$1,704
MAPFRE Life Ins Co	0.37%	\$499
National Cas Co	0.33%	\$440
Central Reserve Life Ins Co	0.20%	\$261
Standard Life & Accident Ins Co	0.16%	\$211
Professional Ins Co	0.09%	\$118
Commercial Travelers Mut Ins Co	0.06%	\$86
Loyal Amer Life Ins Co	0.04%	\$47
Trustmark Ins Co	0.01%	\$9
Boston Mut Life Ins Co	-0.08%	-\$105

Total for Top 10 Insurers	97.55%	\$130,029
Total for All Other 10 Insurers	2.45%	\$3,270
Total for All 20 Insurers	100.00%	\$133,299



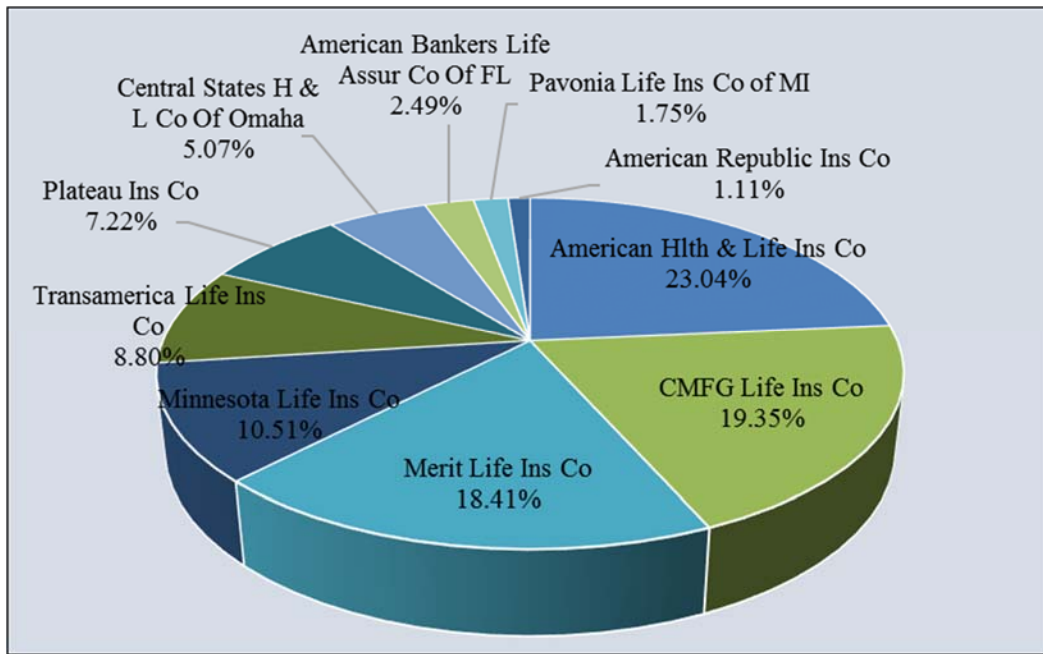
Credit A&H		
Company Name	Market Share	Premiums
CMFG Life Ins Co	35.68%	\$1,860,582
American Hlth & Life Ins Co	27.49%	\$1,433,817
Merit Life Ins Co	14.32%	\$746,852
Minnesota Life Ins Co	5.98%	\$311,656
American Bankers Ins Co Of FL	4.76%	\$248,004
Transamerica Life Ins Co	3.79%	\$197,432
State Farm Mut Auto Ins Co	1.45%	\$75,606
American Modern Life Ins Co	0.86%	\$45,020
American Natl Ins Co	0.79%	\$40,974
Protective Life Ins Co	0.69%	\$35,802

Total for Top 10 Insurers	95.79%	\$4,995,745
Total for All Other 15 Insurers	4.21%	\$219,587
Total for All 25 Insurers	100.00%	\$5,215,332

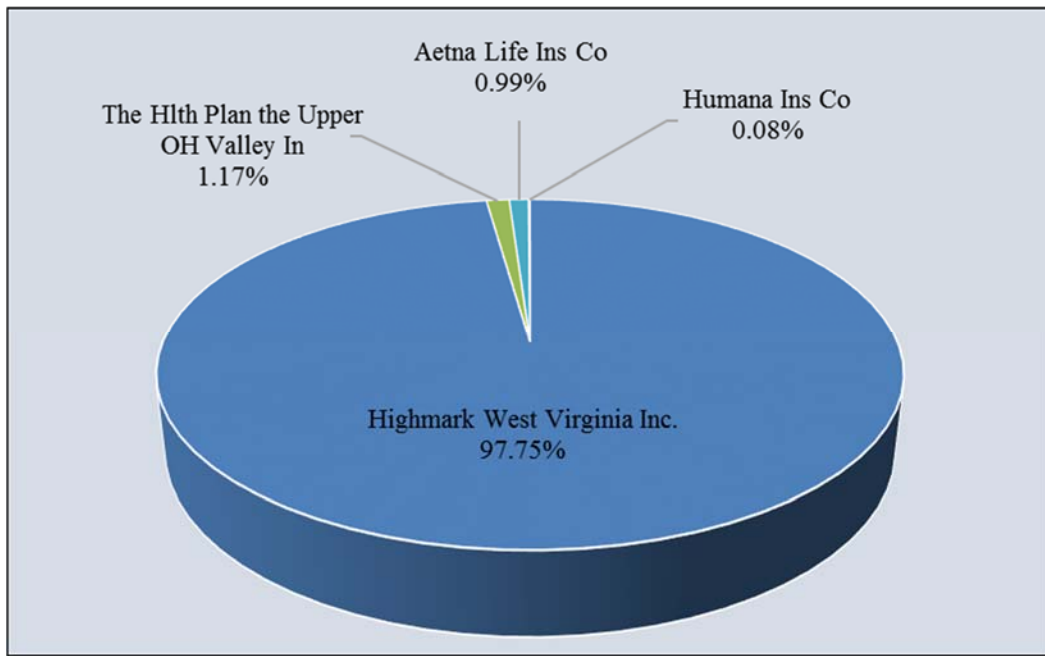


Credit Life		
Company Name	Market Share	Premiums
American Hlth & Life Ins Co	23.04%	\$1,222,996
CMFG Life Ins Co	19.35%	\$1,027,171
Merit Life Ins Co	18.41%	\$977,173
Minnesota Life Ins Co	10.51%	\$558,115
Transamerica Life Ins Co	8.80%	\$467,306
Plateau Ins Co	7.22%	\$383,219
Central States H & L Co Of Omaha	5.07%	\$269,406
American Bankers Life Assur Co Of FL	2.49%	\$132,067
Pavonia Life Ins Co of MI	1.75%	\$92,666
American Republic Ins Co	1.11%	\$58,875

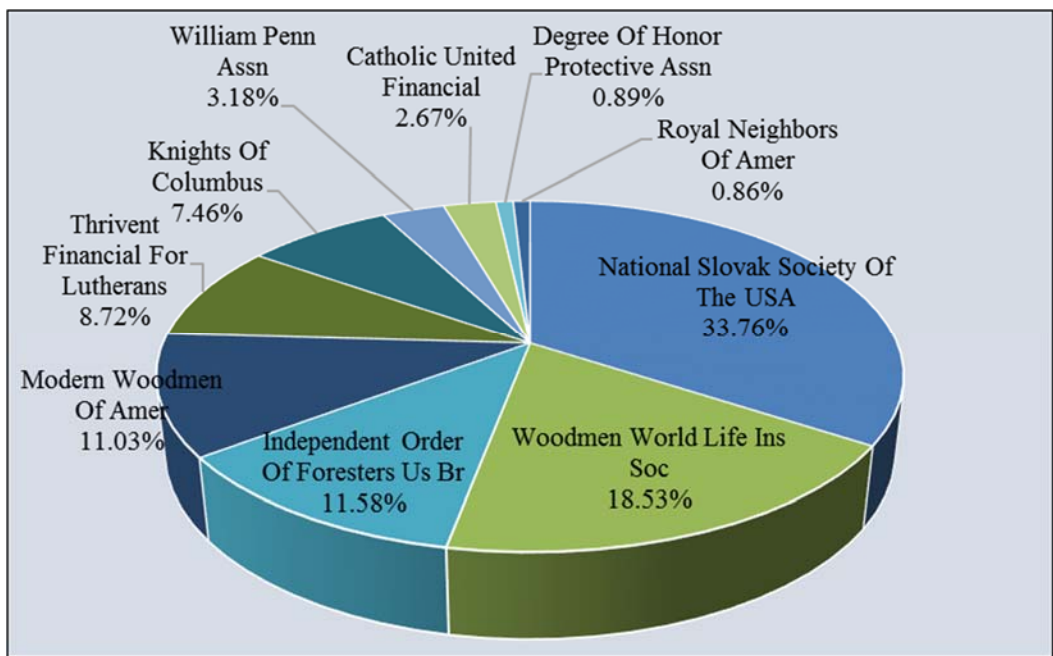
Total for Top 10 Insurers	97.75%	\$5,188,994
Total for All Other 14 Insurers	2.25%	\$119,664
Total for All 24 Insurers	100.00%	\$5,308,658



Federal Employees Health Benefits Program		
Company Name	Market Share	Premiums
Highmark West Virginia Inc.	97.75%	\$319,673,199
The Hlth Plan the Upper OH Valley In	1.17%	\$3,841,535
Aetna Life Ins Co	0.99%	\$3,248,212
Humana Ins Co	0.08%	\$265,843
Total for Top 4 Insurers	100.00%	\$327,028,789
Total for All Other 0 Insurers	0.00%	\$0
Total for All 4 Insurers	100.00%	\$327,028,789

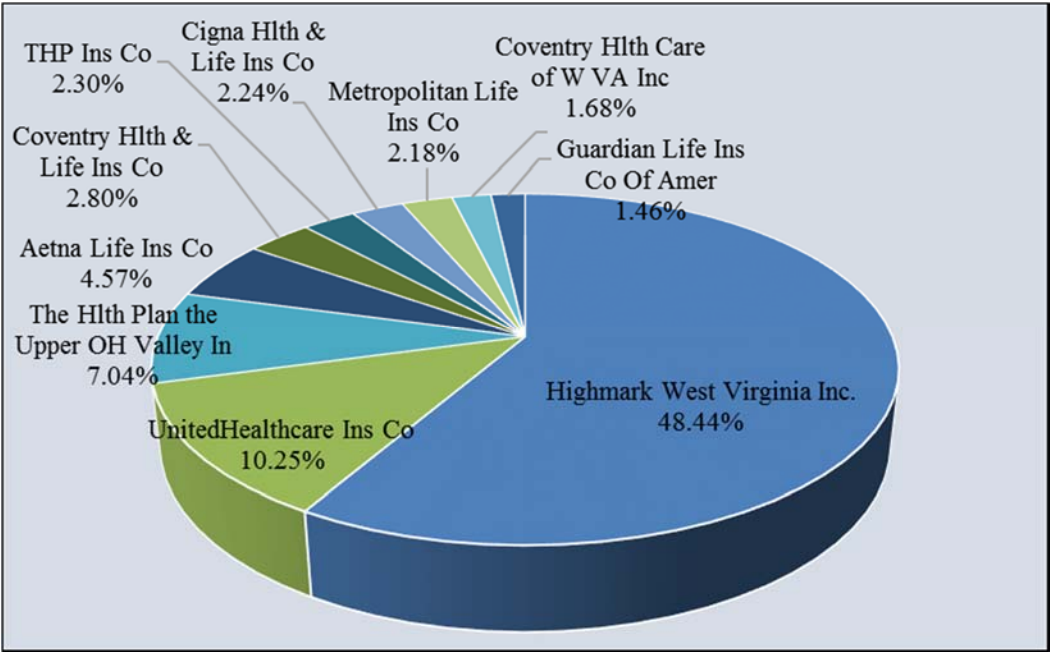


Fraternal Life		
Company Name	Market Share	Premiums
National Slovak Society Of The Usa	33.76%	\$6,543,811
Woodmen World Life Ins Soc	18.53%	\$3,591,381
Independent Order Of Foresters Us Br	11.58%	\$2,244,778
Modern Woodmen Of Amer	11.03%	\$2,138,581
Thrivent Financial For Lutherans	8.72%	\$1,690,257
Knights Of Columbus	7.46%	\$1,445,763
William Penn Assn	3.18%	\$616,224
Catholic United Financial	2.67%	\$518,135
Degree Of Honor Protective Assn	0.89%	\$171,619
Royal Neighbors Of Amer	0.86%	\$166,957
Total for Top 10 Insurers	98.69%	\$19,127,506
Total for All Other 17 Insurers	1.31%	\$253,923
Total for All 27 Insurers	100.00%	\$19,381,429



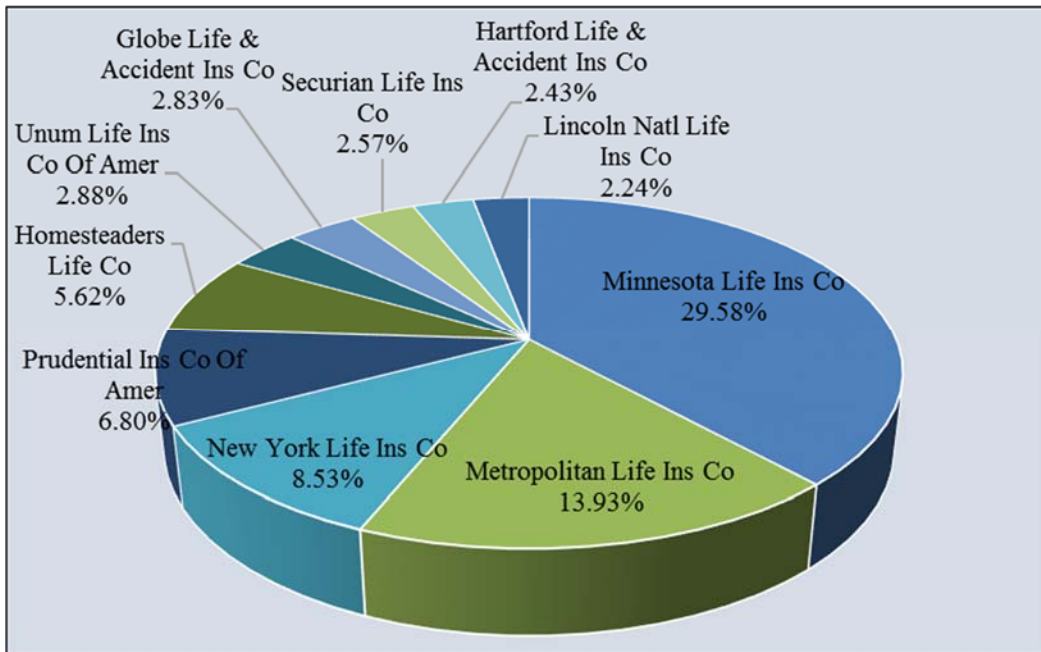
Group A&H		
Company Name	Market Share	Premiums
Highmark West Virginia Inc.	48.44%	\$496,966,635
UnitedHealthcare Ins Co	10.25%	\$105,165,181
The Hlth Plan the Upper OH Valley In	7.04%	\$72,234,035
Aetna Life Ins Co	4.57%	\$46,874,155
Coventry Hlth & Life Ins Co	2.80%	\$28,754,166
THP Ins Co	2.30%	\$23,576,972
Cigna Hlth & Life Ins Co	2.24%	\$23,014,897
Metropolitan Life Ins Co	2.18%	\$22,322,155
Coventry Hlth Care of W VA Inc	1.68%	\$17,207,528
Guardian Life Ins Co Of Amer	1.46%	\$14,986,475

Total for Top 10 Insurers	82.95%	\$851,102,199
Total for All Other 165 Insurers	17.05%	\$174,945,768
Total for All 175 Insurers	100.00%	\$1,026,047,967



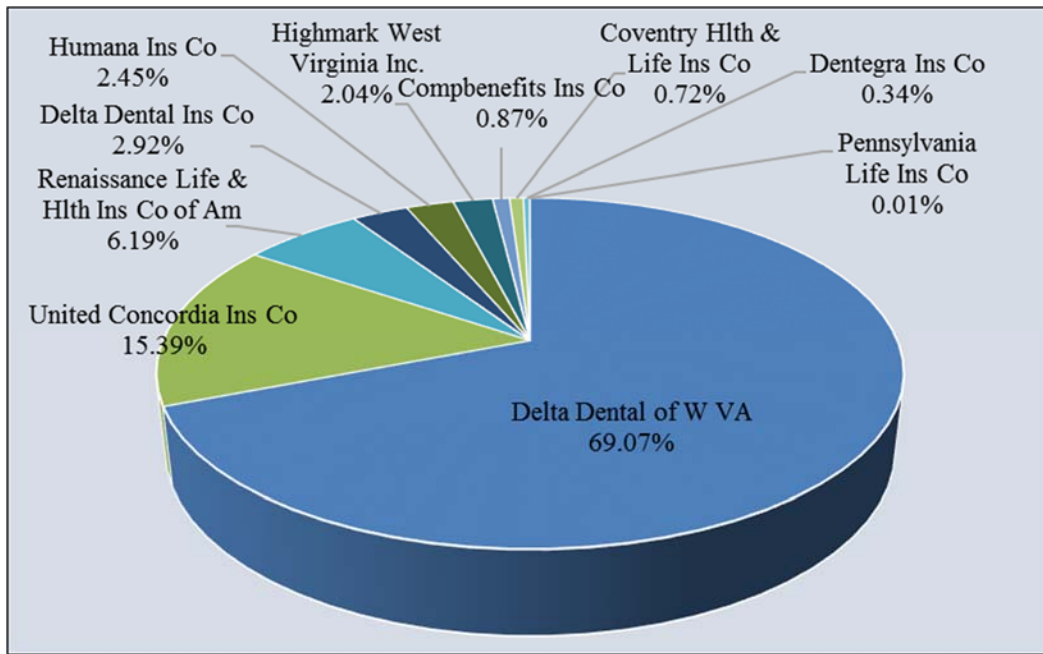
Group Life		
Company Name	Market Share	Premiums
Minnesota Life Ins Co	29.58%	\$57,317,629
Metropolitan Life Ins Co	13.93%	\$26,993,730
New York Life Ins Co	8.53%	\$16,530,569
Prudential Ins Co Of Amer	6.80%	\$13,173,218
Homesteaders Life Co	5.62%	\$10,879,626
Unum Life Ins Co Of Amer	2.88%	\$5,573,612
Globe Life & Accident Ins Co	2.83%	\$5,484,689
Securian Life Ins Co	2.57%	\$4,975,485
Hartford Life & Accident Ins Co	2.43%	\$4,714,192
Lincoln Natl Life Ins Co	2.24%	\$4,334,052
Life Ins Co Of N Amer	2.06%	\$3,984,183
Guardian Life Ins Co Of Amer	1.53%	\$2,974,097
Liberty Life Assur Co Of Boston	1.24%	\$2,398,334
National Guardian Life Ins Co	1.22%	\$2,354,841
CMFG Life Ins Co	1.14%	\$2,210,207
American Memorial Life Ins Co	1.05%	\$2,039,523

Total for Top 16 Insurers	85.64%	\$165,937,987
Total for All Other 129 Insurers	14.36%	\$27,816,802
Total for All 145 Insurers	100.00%	\$193,754,789



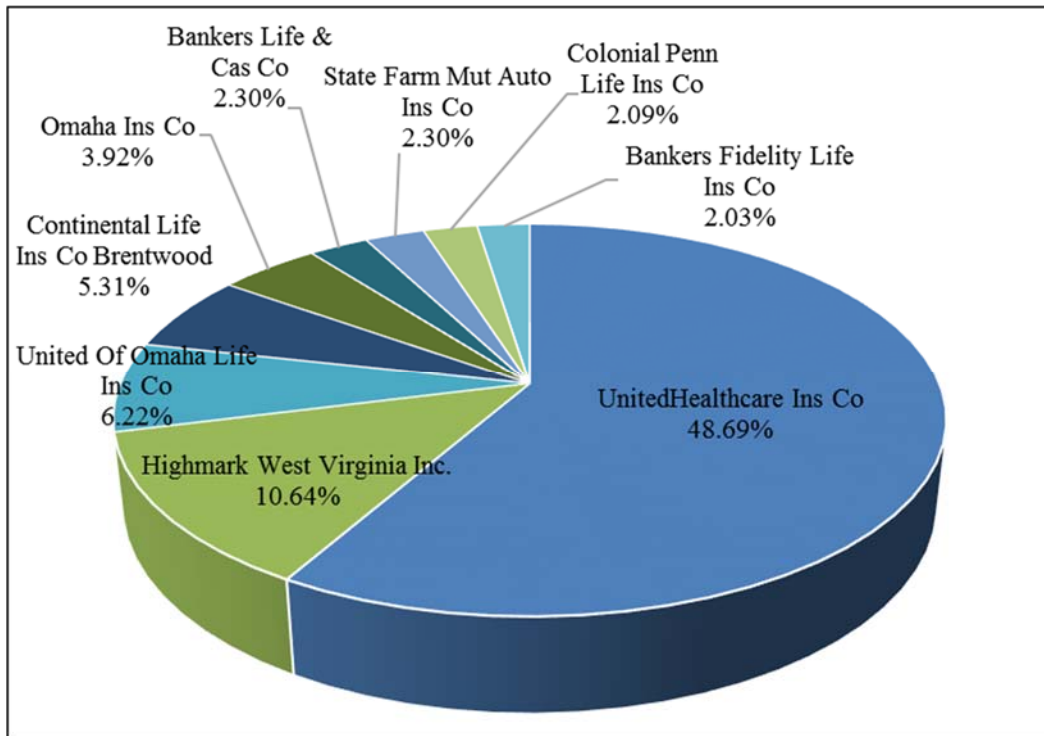
Health Insurers Reporting Dental Only		
Company Name	Market Share	Premiums
Delta Dental of W VA	69.07%	\$24,409,091
United Concordia Ins Co	15.39%	\$5,437,124
Renaissance Life & Hlth Ins Co of Am	6.19%	\$2,188,566
Delta Dental Ins Co	2.92%	\$1,031,804
Humana Ins Co	2.45%	\$867,503
Highmark West Virginia Inc.	2.04%	\$722,129
Compbenefits Ins Co	0.87%	\$306,923
Coventry Hlth & Life Ins Co	0.72%	\$253,355
Dentegra Ins Co	0.34%	\$118,598
Pennsylvania Life Ins Co	0.01%	\$4,394

Total for Top 10 Insurers	100.00%	\$35,339,487
Total for All Other 0 Insurers	0.00%	\$0
Total for All 10 Insurers	100.00%	\$35,339,487

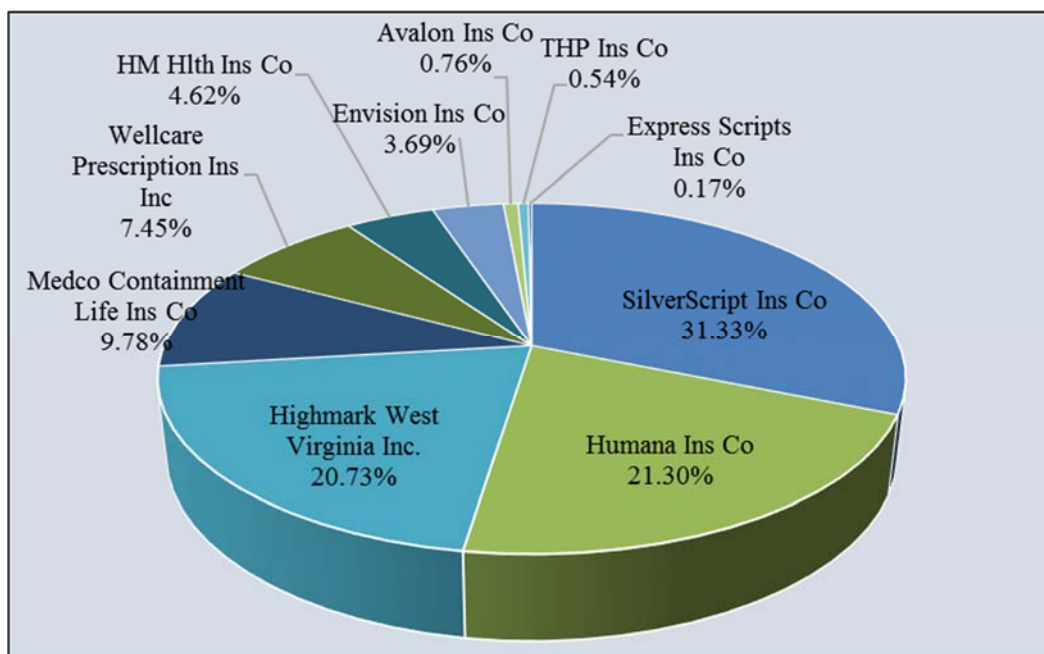


Health Insurers Reporting Medicare Supplement		
Company Name	Market Share	Premiums
UnitedHealthcare Ins Co	48.69%	\$84,206,296
Highmark West Virginia Inc.	10.64%	\$18,406,344
United Of Omaha Life Ins Co	6.22%	\$10,748,551
Continental Life Ins Co Brentwood	5.31%	\$9,178,456
Omaha Ins Co	3.92%	\$6,779,482
Bankers Life & Cas Co	2.30%	\$3,985,433
State Farm Mut Auto Ins Co	2.30%	\$3,982,114
Colonial Penn Life Ins Co	2.09%	\$3,618,382
Bankers Fidelity Life Ins Co	2.03%	\$3,506,744

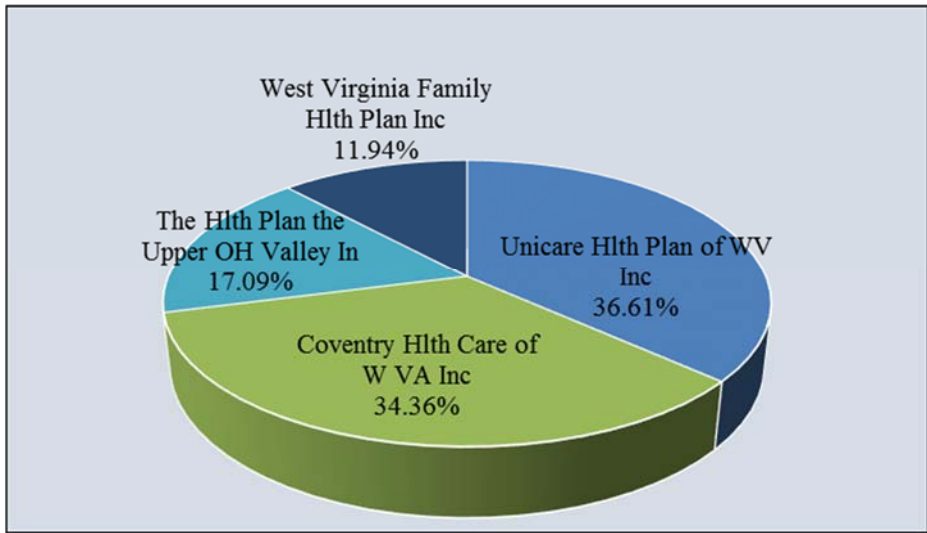
Total for Top 9 Insurers	83.49%	\$144,411,802
Total for All Other 70 Insurers	16.51%	\$28,544,804
Total for All 79 Insurers	100.00%	\$172,956,606



Health Insurers Reporting Other		
Company Name	Market Share	Premiums
SilverScript Ins Co	31.33%	\$41,019,220
Humana Ins Co	21.30%	\$27,886,007
Highmark West Virginia Inc.	20.73%	\$27,145,201
Medco Containment Life Ins Co	9.78%	\$12,807,086
Wellcare Prescription Ins Inc	7.45%	\$9,751,491
HM Hlth Ins Co	4.62%	\$6,045,595
Envision Ins Co	3.69%	\$4,828,826
Avalon Ins Co	0.76%	\$990,932
THP Ins Co	0.54%	\$706,196
Express Scripts Ins Co	0.17%	\$221,316
Sterling Life Ins Co	0.03%	\$39,664
Pennsylvania Life Ins Co	0.02%	\$28,063
Symphonix Hlth Ins Inc	0.02%	\$25,632
AmFirst Ins Co	0.01%	\$12,103
Accendo Ins Co	0.01%	\$6,955
Coventry Hlth & Life Ins Co	0.00%	\$1,848
Humanadental Ins Co	0.00%	\$185
Healthspring Life & Hlth Ins Co Inc	-0.07%	-\$96,250
QCC Ins Co	-0.37%	-\$479,229
Total for Top 10 Insurers	100.35%	\$131,401,870
Total for All Other 9 Insurers	-0.35%	-\$461,029
Total for All 19 Insurers	100.00%	\$130,940,841

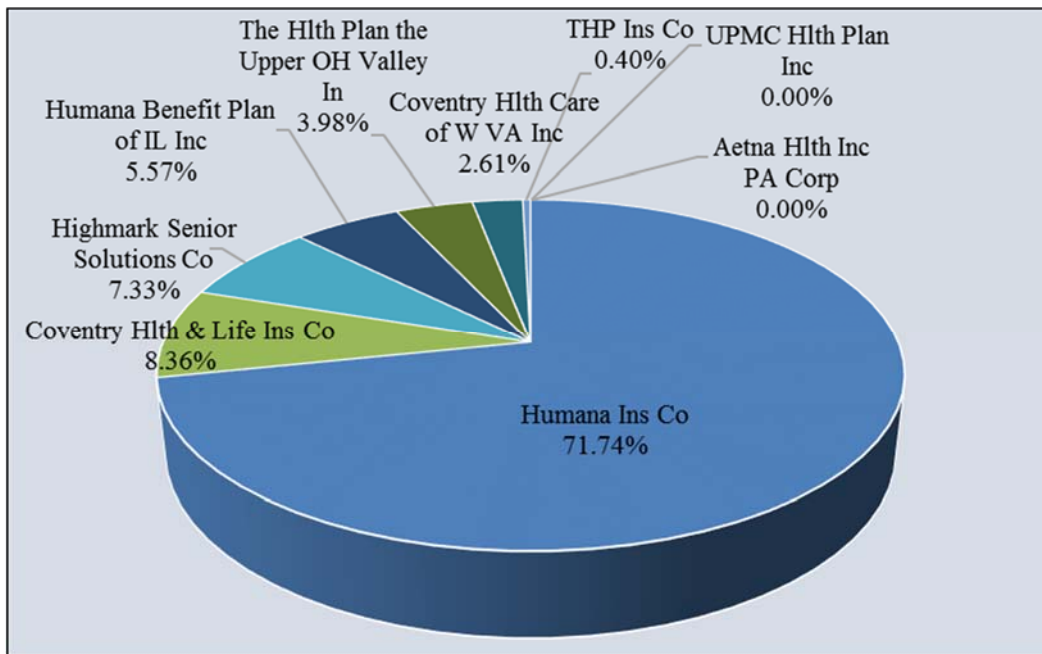


Health Insurers Reporting Title XIX Medicaid		
Company Name	Market Share	Premiums
Unicare Hlth Plan of WV Inc	36.61%	\$314,670,030
Coventry Hlth Care of W VA Inc	34.36%	\$295,374,554
The Hlth Plan the Upper OH Valley In	17.09%	\$146,901,078
West Virginia Family Hlth Plan Inc	11.94%	\$102,636,211
Total for Top 4 Insurers	100.00%	\$859,581,873
Total for All Other 0 Insurers	0.00%	\$0
Total for All 4 Insurers	100.00%	\$859,581,873



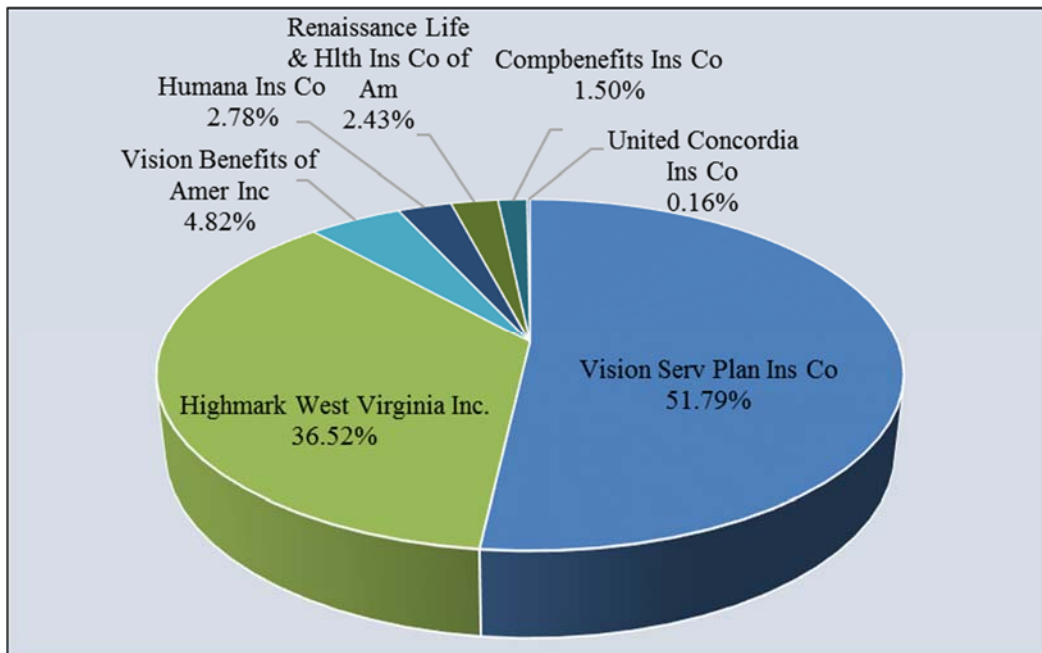
Health Insurers Reporting Title XVIII Medicare		
Company Name	Market Share	Premiums
Humana Ins Co	71.74%	\$835,098,869
Coventry Hlth & Life Ins Co	8.36%	\$97,294,699
Highmark Senior Solutions Co	7.33%	\$85,271,076
Humana Benefit Plan of IL Inc	5.57%	\$64,879,115
The Hlth Plan the Upper OH Valley In	3.98%	\$46,383,235
Coventry Hlth Care of W VA Inc	2.61%	\$30,338,191
THP Ins Co	0.40%	\$4,671,037
UPMC Hlth Plan Inc	0.00%	\$55,788
Aetna Hlth Inc PA Corp	0.00%	\$248

Total for Top 9 Insurers	100.00%	\$1,163,992,258
Total for All Other 0 Insurers	0.00%	\$0
Total for All 9 Insurers	100.00%	\$1,163,992,258

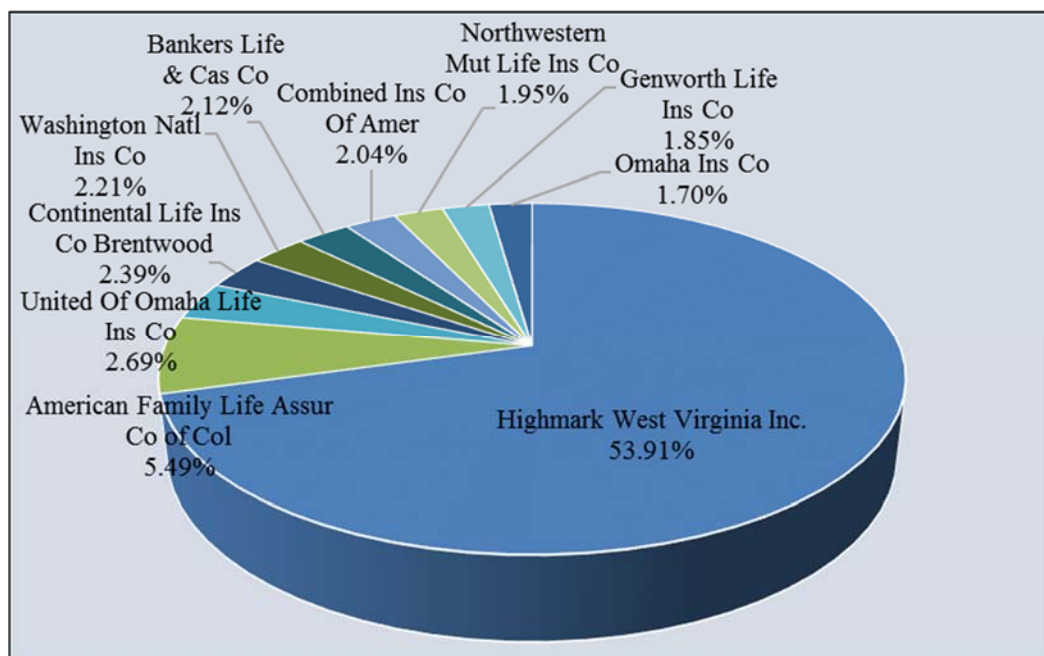


Health Insurers Reporting Vision Only		
Company Name	Market Share	Premiums
Vision Serv Plan Ins Co	51.79%	\$2,863,158
Highmark West Virginia Inc.	36.52%	\$2,018,793
Vision Benefits of Amer Inc	4.82%	\$266,289
Humana Ins Co	2.78%	\$153,770
Renaissance Life & Hlth Ins Co of Am	2.43%	\$134,608
Compbenefits Ins Co	1.50%	\$82,842
United Concordia Ins Co	0.16%	\$8,801

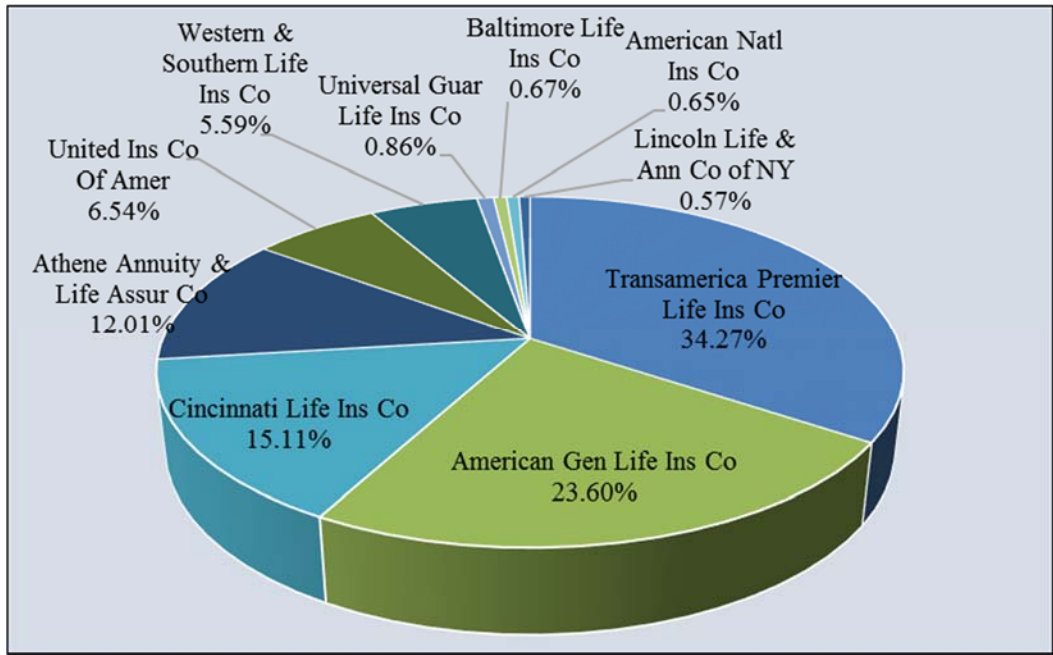
Total for Top 7 Insurers	100.00%	\$5,528,261
Total for All Other 0 Insurers	0.00%	\$0
Total for All 7 Insurers	100.00%	\$5,528,261



Individual A&H		
Company Name	Market Share	Premiums
Highmark West Virginia Inc.	53.91%	\$213,740,562
American Family Life Assur Co of Col	5.49%	\$21,752,217
United Of Omaha Life Ins Co	2.69%	\$10,678,529
Continental Life Ins Co Brentwood	2.39%	\$9,461,351
Washington Natl Ins Co	2.21%	\$8,756,296
Bankers Life & Cas Co	2.12%	\$8,411,154
Combined Ins Co Of Amer	2.04%	\$8,084,233
Northwestern Mut Life Ins Co	1.95%	\$7,722,068
Genworth Life Ins Co	1.85%	\$7,323,904
Omaha Ins Co	1.70%	\$6,735,364
State Farm Mut Auto Ins Co	1.49%	\$5,927,278
Colonial Life & Accident Ins Co	1.20%	\$4,764,575
Northwestern Long Term Care Ins Co	1.06%	\$4,210,569
Total for Top 13 Insurers	80.09%	\$317,568,100
Total for All Other 220 Insurers	19.91%	\$78,934,127
Total for All 233 Insurers	100.00%	\$396,502,227

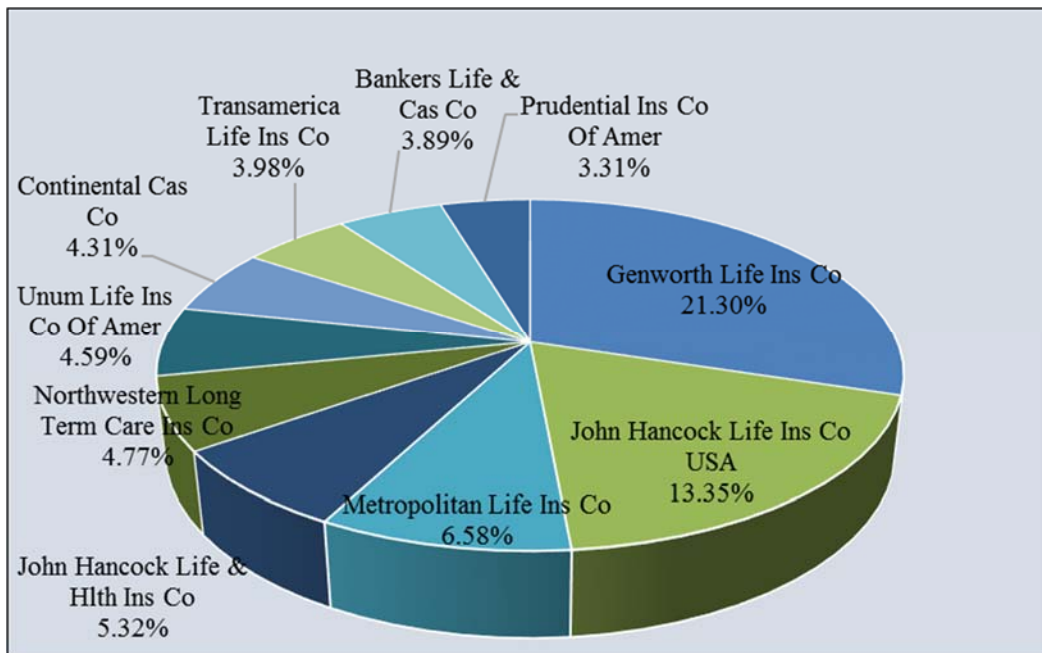


Industrial Life		
Company Name	Market Share	Premiums
Transamerica Premier Life Ins Co	34.27%	\$21,618
American Gen Life Ins Co	23.60%	\$14,886
Cincinnati Life Ins Co	15.11%	\$9,529
Athene Annuity & Life Assur Co	12.01%	\$7,576
United Ins Co Of Amer	6.54%	\$4,127
Western & Southern Life Ins Co	5.59%	\$3,528
Universal Guar Life Ins Co	0.86%	\$543
Baltimore Life Ins Co	0.67%	\$422
American Natl Ins Co	0.65%	\$408
Lincoln Life & Ann Co of NY	0.57%	\$357
Liberty Natl Life Ins Co	0.10%	\$62
National Guardian Life Ins Co	0.02%	\$14
Jackson Natl Life Ins Co	0.01%	\$4
Union Security Ins Co	0.00%	\$3
Total for Top 10 Insurers	99.87%	\$62,994
Total for All Other 4 Insurers	0.13%	\$83
Total for All 14 Insurers	100.00%	\$63,077



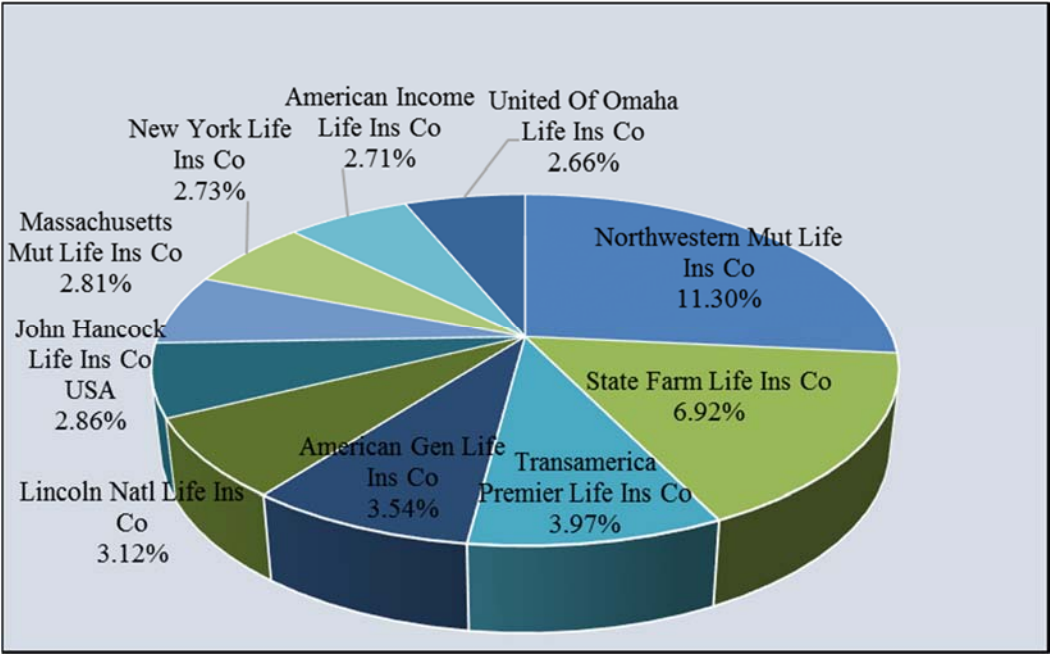
Long Term Care		
Company Name	Market Share	Premiums
Genworth Life Ins Co	21.30%	\$2,461,285,135
John Hancock Life Ins Co USA	13.35%	\$1,542,873,983
Metropolitan Life Ins Co	6.58%	\$759,985,823
John Hancock Life & Hlth Ins Co	5.32%	\$614,421,154
Northwestern Long Term Care Ins Co	4.77%	\$551,500,672
Unum Life Ins Co Of Amer	4.59%	\$530,894,133
Continental Cas Co	4.31%	\$497,896,718
Transamerica Life Ins Co	3.98%	\$459,441,980
Bankers Life & Cas Co	3.89%	\$450,040,430
Prudential Ins Co Of Amer	3.31%	\$382,588,064
New York Life Ins Co	2.25%	\$259,742,756
Mutual Of Omaha Ins Co	2.22%	\$256,573,121
Metlife Ins Co USA	1.92%	\$222,097,197
State Farm Mut Auto Ins Co	1.86%	\$215,267,902
Massachusetts Mut Life Ins Co	1.84%	\$212,270,832

Total for Top 15 Insurers	81.50%	\$9,416,879,900
Total for All Other 105 Insurers	18.50%	\$2,137,824,561
Total for All 120 Insurers	100.00%	\$11,554,704,461



Ordinary Life		
Company Name	Market Share	Premiums
Northwestern Mut Life Ins Co	11.30%	\$48,649,401
State Farm Life Ins Co	6.92%	\$29,792,711
Transamerica Premier Life Ins Co	3.97%	\$17,081,075
American Gen Life Ins Co	3.54%	\$15,246,785
Lincoln Natl Life Ins Co	3.12%	\$13,421,837
John Hancock Life Ins Co USA	2.86%	\$12,319,849
Massachusetts Mut Life Ins Co	2.81%	\$12,086,031
New York Life Ins Co	2.73%	\$11,752,621
American Income Life Ins Co	2.71%	\$11,672,710
United Of Omaha Life Ins Co	2.66%	\$11,466,401
AXA Equitable Life Ins Co	2.02%	\$8,714,910
Metropolitan Life Ins Co	1.80%	\$7,769,346
Pruco Life Ins Co	1.80%	\$7,748,799
Erie Family Life Ins Co	1.79%	\$7,729,726
Prudential Ins Co Of Amer	1.73%	\$7,465,216
Hartford Life & Ann Ins Co	1.65%	\$7,106,602
Nationwide Life & Ann Ins Co	1.65%	\$7,097,086
Metlife Ins Co USA	1.58%	\$6,823,798
Transamerica Life Ins Co	1.57%	\$6,753,674
Guardian Life Ins Co Of Amer	1.44%	\$6,209,025
Bankers Life & Cas Co	1.38%	\$5,933,849
Genworth Life & Ann Ins Co	1.17%	\$5,058,008
Nationwide Life Ins Co	1.12%	\$4,822,835
Primerica Life Ins Co	1.11%	\$4,776,045
Western & Southern Life Ins Co	1.05%	\$4,542,434
New York Life Ins & Ann Corp	1.04%	\$4,486,490
Protective Life Ins Co	1.04%	\$4,477,538
Lincoln Benefit Life Co	0.93%	\$3,995,921
Western Southern Life Assur Co	0.87%	\$3,754,271
Farm Family Life Ins Co	0.85%	\$3,657,948
Globe Life & Accident Ins Co	0.79%	\$3,397,410
Midland Natl Life Ins Co	0.77%	\$3,333,826
RiverSource Life Ins Co	0.75%	\$3,249,598
Great W Life & Ann Ins Co	0.75%	\$3,236,717
Lincoln Heritage Life Ins Co	0.74%	\$3,169,491
Symetra Life Ins Co	0.73%	\$3,132,510
Gerber Life Ins Co	0.67%	\$2,875,036
Minnesota Life Ins Co	0.60%	\$2,567,991
Reliastar Life Ins Co	0.58%	\$2,481,962

Ordinary Life (Continued)		
Company Name	Market Share	Premiums
Cincinnati Life Ins Co	0.57%	\$2,467,474
Colonial Penn Life Ins Co	0.55%	\$2,385,964
Provident Life & Accident Ins Co	0.55%	\$2,385,427
Pacific Life Ins Co	0.55%	\$2,355,086
Horace Mann Life Ins Co	0.53%	\$2,283,162
USAA Life Ins Co	0.50%	\$2,170,405
Banner Life Ins Co	0.50%	\$2,161,871
Jackson Natl Life Ins Co	0.50%	\$2,151,713
Total for Top 47 Insurers	80.86%	\$348,218,585
Total for All Other 253 Insurers	19.14%	\$82,449,835
Total for All 300 Insurers	100.00%	\$430,668,420



Admitted Assets, Liabilities, Reserved or Surplus Funds for 2015

Non-Domestic Fraternal Insurers

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Surplus
56499	Assured Life Assn	CO	57,886,892	45,082,117	12,804,775
56030	Catholic Financial Life	WI	1,378,099,759	1,320,497,146	57,602,613
57053	Catholic United Financial	MN	869,637,094	844,713,191	24,923,904
56634	Croatian Fraternal Union Of Amer	PA	456,686,822	420,044,868	36,641,954
57088	Degree Of Honor Protective Assn	MN	208,054,156	201,879,808	6,174,348
57991	Everence Assn Inc	IN	423,410,577	320,788,354	102,622,224
56332	First Cath Slovak Ladies Assn USA	OH	815,628,609	719,966,222	95,662,388
56340	First Cath Slovak Union Of US & CN	OH	366,868,306	340,470,890	26,397,416
56685	GBU Financial Life	PA	1,872,364,567	1,742,677,724	129,686,843
56693	Greek Catholic Union Of The USA	PA	1,354,927,436	1,264,187,700	90,739,736
58068	Independent Order Of Foresters Us Br	NY	3,067,173,617	2,932,596,897	134,576,720
56707	ISDA fraternal Assoc	PA	75,348,572	67,922,101	7,426,471
58033	Knights Of Columbus	CT	22,217,031,608	20,377,458,777	1,839,572,831
56758	Loyal Christian Benefit Assn	PA	182,904,316	177,757,674	5,146,642
57541	Modern Woodmen Of Amer	IL	14,754,514,321	13,163,262,800	1,591,251,521
56782	National Slovak Society Of The Usa	PA	907,047,901	870,889,890	36,158,023
56383	Order of United Commercial Travelers	OH	18,687,312	9,264,194	9,423,118
57622	Polish Natl Alliance Us Of Na	IL	431,839,499	414,675,223	17,164,276
57630	Polish Roman Catholic Union Of Amer	IL	214,837,808	207,869,284	6,968,524
57649	Polish Womens Alliance Of Amer	IL	52,980,040	53,996,943	-1,016,903
57657	Royal Neighbors Of Amer	IL	971,981,498	769,475,503	202,505,995
56936	Serb Natl Federation	PA	41,208,481	38,659,034	2,549,447
57673	Slovene Natl Benefit Society	PA	205,173,522	199,382,035	5,791,487
56014	Thrivent Financial For Lutherans	WI	80,112,484,699	72,985,988,381	7,126,496,319
56006	Travelers Protective Assn Of Amer	MO	14,825,459	1,806,179	13,019,280
57711	Western Catholic Union	IL	177,684,702	168,610,995	9,073,707
57010	William Penn Assn	PA	377,434,477	351,487,681	25,946,797
56170	Womans Life Ins Society	MI	199,582,869	177,758,460	21,824,409
57320	Woodmen World Life Ins Soc	NE	10,676,069,158	9,502,779,202	1,173,289,956
Totals Non-Domestic Fraternal Insurer(s)			142,502,374,077	129,691,949,273	12,810,424,821

Grand Totals of All Fraternal Insurers

	Count	Admitted Assets	Liabilities	Surplus
Totals for Domestic Fraternal Insurer	0	0	0	0
Totals for Non-Domestic Fraternal Insurers	29	142,502,374,077	129,691,949,273	12,810,424,821
Grand Totals for All Fraternal Insurers	29	142,502,374,077	129,691,949,273	12,810,424,821

Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2015							
Domestic Health Insurers							
NAIC Code	Company Name	Business Type	State of DOM	Admitted Assets	Liabilities	Net Worth	Premiums Written
95408	Coventry Hlth Care of W VA Inc	Health	WV	120,521,952	56,009,655	64,512,295	342,796,447
12329	Delta Dental of W VA	Health	WV	11,217,556	4,446,386	6,771,170	24,445,131
15459	Highmark Senior Solutions Co	Health	WV	19,053,460	16,650,657	2,402,803	85,271,076
54828	Highmark West Virginia Inc.	Health	WV	617,509,031	327,348,199	290,160,832	1,087,609,568
95677	The Hlth Plan the Upper OH Valley In	Health	WV	273,979,407	102,956,824	171,022,585	269,642,400
60016	THP Ins Co	Life	WV	38,818,458	14,107,228	24,711,232	29,664,787
11810	Unicare Hlth Plan of WV Inc	Health	WV	100,912,756	42,156,602	58,756,154	311,652,668
15020	West Virginia Family Hlth Plan Inc	Health	WV	51,026,356	46,117,952	4,908,404	102,636,211
Totals Domestic Health Insurer(s)				1,233,038,976	609,793,503	623,245,475	2,253,718,288

Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2015							
Non-Domestic Health Insurers							
NAIC Code	Company Name	Business Type	State of DOM	Admitted Assets	Liabilities	Net Worth	Premiums Written
63444	Accendo Ins Co	Life	UT	14,292,010	4,571,597	9,720,413	0
95109	Aetna Hlth Inc PA Corp	Health	PA	840,147,266	418,743,455	421,403,811	1,975,466
72052	Aetna Hlth Ins Co	Life	PA	58,961,298	26,681,704	32,279,594	0
84697	American Specialty Hlth Ins Co	Life	IL	8,518,225	369,017	8,149,208	0
60250	AmFirst Ins Co	Life	OK	47,379,658	6,088,506	41,291,152	12,103
12151	Arcadian Hlth Plan Inc	Health	WA	77,719,315	42,702,792	35,016,523	0
12358	Avalon Ins Co	Life	PA	41,367,687	22,963,451	18,404,236	990,932
71013	Bankers Reserve Life Ins Co Of WI	Life	WI	425,870,628	181,446,025	244,424,603	0
95071	Baptist Hlth Plan Inc	Health	KY	68,036,862	33,102,976	34,933,886	0
80799	Celtic Ins Co	Life	IL	139,895,927	101,707,136	38,188,792	28,785
60984	Compbenefits Ins Co	Life	TX	42,252,244	11,736,329	30,515,915	389,765
81973	Coventry Hlth & Life Ins Co	Life	MO	1,699,669,908	750,322,620	949,347,288	126,235,756
81396	Delta Dental Ins Co	Life	DE	224,795,125	122,048,782	102,746,343	1,037,498
73474	Dentegra Ins Co	Life	DE	76,104,680	34,746,320	41,358,360	118,100
88595	Empheysis Ins Co	Life	TX	4,424,619	126,289	4,298,330	0
12747	Envision Ins Co	Life	OH	332,771,467	281,649,433	51,122,035	4,828,826
60025	Express Scripts Ins Co	Life	AZ	480,870,324	363,655,591	117,214,733	221,316
78611	HCSC Ins Serv Co	Life	IL	560,231,724	335,240,034	224,991,690	0
70670	Health Care Serv Corp A Mut Legal	Life	IL	17,661,069,333	8,216,115,730	9,444,953,603	64,602
12902	Healthspring Life & Hlth Ins Co Inc	Life	TX	613,953,794	286,576,831	327,376,963	19,398
10131	Highmark Select Resources Inc	Life	PA	6,266,050	2,191,873	4,074,177	0
71768	HM Hlth Ins Co	Life	PA	199,085,762	167,591,393	31,494,369	6,045,595
60052	Humana Benefit Plan of IL Inc	Life	IL	197,585,103	67,209,391	130,375,712	64,879,115
73288	Humana Ins Co	Life	WI	6,583,312,265	2,941,226,223	3,642,086,042	867,648,636

Non-Domestic Health Insurers							
NAIC Code	Company Name	Business Type	State of DOM	Admitted Assets	Liabilities	Net Worth	Premiums Written
70580	Humanadental Ins Co	Life	WI	136,395,920	51,748,795	84,647,125	185
66753	Liberty Union Life Assur Co	Life	MI	14,456,131	10,447,932	4,008,198	0
60321	Mamsi Life & Hlth Ins Co	Life	MD	21,110,053	9,413,006	11,697,047	0
63762	Medco Containment Life Ins Co	Life	PA	910,670,995	624,373,589	286,297,406	12,807,086
29076	Medical Mut Of OH	P&C	OH	1,853,224,657	500,384,727	1,352,839,930	0
94587	Members Hlth Ins Co	Life	AZ	33,390,855	1,497,251	31,893,605	0
18750	Merit Hlth Ins Co	Life	IL	64,977,497	17,059,387	47,918,110	0
96940	Optimum Choice Inc	Health	MD	60,591,246	37,831,959	22,759,287	917,739
67660	Pennsylvania Life Ins Co	Life	PA	81,095,461	53,035,554	28,059,907	28,025
93688	QCC Ins Co	Life	PA	1,161,560,545	753,052,589	408,507,956	-479,229
61700	Renaissance Life & Hlth Ins Co of Am	Life	IN	78,990,066	17,630,981	61,359,085	2,323,174
71420	Sierra Hlth & Life Ins Co Inc	Life	NV	1,676,627,228	897,649,603	778,977,625	0
12575	SilverScript Ins Co	Life	TN	2,385,680,862	1,771,965,894	613,714,968	41,001,521
80055	Smart Ins Co	Life	AZ	4,715,751	628,347	4,087,403	0
77399	Sterling Life Ins Co	Life	IL	53,000,431	27,213,750	25,786,681	146,271
84549	Symphonix Hlth Ins Inc	Life	IL	228,325,857	205,697,455	22,628,402	25,632
92525	TruAssure Ins Co	Life	IL	6,851,931	1,160,778	5,691,153	0
85766	United Concordia Ins Co	Life	AZ	57,123,142	21,284,840	35,838,302	5,445,925
95216	UPMC Hlth Plan Inc	Health	PA	341,202,117	173,330,516	167,871,602	55,788
53953	Vision Benefits of Amer Inc	Health	PA	48,870,202	7,307,479	41,562,723	266,289
39616	Vision Serv Plan Ins Co	P&C	CT	243,079,301	90,143,451	152,935,850	2,863,158
64467	Wellcare Hlth Ins of KY Inc	Life	KY	691,837,382	390,493,170	301,344,212	0
10155	Wellcare Prescription Ins Inc	Life	FL	721,215,385	579,927,888	141,287,497	9,751,491
Totals Non-Domestic Health Insurer(s)				41,279,574,289	20,662,092,439	20,617,481,852	1,149,648,948

Grand Totals of All Health Insurers					
	Count	Admitted Assets	Liabilities	Net Worth	Premiums Written
Totals for Domestic Health Insurers	8	1,233,038,976	609,793,503	623,245,475	2,253,718,288
Totals for Non-Domestic Health Insurers	47	41,279,574,289	20,662,092,439	20,617,481,852	1,149,648,948
Grand Totals for All Health Insurers	55	42,512,613,265	21,271,885,942	21,240,727,327	3,403,367,236

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2015
Non-Domestic Life Insurers

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
80985	4 Ever Life Ins Co	IL	199,965,585	106,912,793	2,500,000	0	90,552,792
77879	5 Star Life Ins Co	LA	273,647,298	235,102,919	2,500,050	0	36,044,329
71854	AAA Life Ins Co	MI	614,934,965	477,913,390	2,500,000	0	134,521,575
71471	Ability Ins Co	NE	1,198,116,967	1,171,552,481	2,500,000	0	24,064,486
62200	Accordia Life & Ann Co	IA	7,674,856,180	7,062,893,351	2,500,000	0	609,462,829
60348	Ace Life Ins Co	CT	44,508,865	35,925,798	2,500,000	0	6,083,067
78700	Aetna Hlth & Life Ins Co	CT	2,290,562,942	1,990,636,737	2,500,000	0	297,426,205
60054	Aetna Life Ins Co	CT	21,214,103,270	17,443,344,400	62,765,560	0	3,707,993,311
82406	All Savers Ins Co	IN	1,067,525,252	466,718,707	2,500,000	0	598,306,544
69604	Allianz Life & Ann Co	MN	9,440,709	3,310,518	2,500,000	0	3,630,191
90611	Allianz Life Ins Co Of N Amer	MN	120,593,635,946	114,771,519,214	20,000,000	18,903,484	5,783,213,248
70866	Allstate Assur Co	IL	634,281,435	529,087,154	3,000,000	0	102,194,281
60186	Allstate Life Ins Co	IL	32,348,141,922	29,479,432,643	5,402,600	0	2,863,306,679
60216	Amalgamated Life Ins Co	NY	119,943,444	64,370,487	2,500,000	0	53,072,957
68594	American Amicable Life Ins Co Of	TX	286,984,023	208,572,215	3,158,420	0	75,253,388
60275	American Bankers Life Assur Co Of	FL	406,179,819	349,514,076	4,472,341	0	52,193,402
66001	American Benefit Life Ins Co	OK	110,809,279	95,685,556	1,650,000	0	13,473,723
12321	American Continental Ins Co	TN	203,099,570	123,378,476	1,500,000	0	78,221,094
92738	American Equity Invest Life Ins Co	IA	41,615,583,765	39,200,165,120	2,500,000	0	2,412,918,645
60380	American Family Life Assur Co of	NE	101,566,006,214	90,268,151,561	3,879,605	0	11,293,975,048
60399	American Family Life Ins Co	WI	5,331,745,950	4,386,635,553	2,500,000	0	942,610,397
60410	American Fidelity Assur Co	OK	5,181,111,476	4,772,613,960	2,500,000	0	405,997,516
60429	American Fidelity Life Ins Co	FL	426,408,616	358,665,505	2,500,000	0	65,243,111
69337	American Fin Security Life Ins Co	MO	7,063,198	1,583,579	1,500,000	0	3,979,619
60488	American Gen Life Ins Co	TX	166,711,283,113	157,817,437,809	6,000,000	850,000	8,886,995,303
60534	American Heritage Life Ins Co	FL	1,830,900,453	1,501,227,345	3,311,316	0	326,361,792
60518	American Hlth & Life Ins Co	TX	923,889,326	740,364,799	3,000,000	0	180,524,527
60542	American Home Life Ins Co	KS	246,462,907	225,384,625	0	0	21,078,281
60577	American Income Life Ins Co	IN	3,078,080,478	2,835,559,441	11,680,107	0	230,840,930
89427	American Labor Life Ins Co	AZ	9,071,805	2,132,252	1,500,000	0	5,439,553
81213	American Maturity Life Ins Co	CT	60,597,457	13,084,176	2,500,000	0	45,013,281
81418	American Medical & Life Ins Co	NY	4,370,747	3,446,824	2,000,000	0	-1,076,077
67989	American Memorial Life Ins Co	SD	2,761,648,470	2,645,980,614	2,500,000	0	113,167,856
65811	American Modern Life Ins Co	OH	46,904,726	17,866,863	2,500,000	0	26,537,863
60739	American Natl Ins Co	TX	18,342,073,610	15,416,139,029	30,832,449	0	2,895,102,132
71773	American Natl Life Ins Co Of TX	TX	127,522,951	91,596,459	3,000,000	0	32,926,492
91785	American Phoenix Life & Reassur	CT	6,369,498	864,582	2,500,000	0	3,004,916
80624	American Progressive L&H Ins Of	NY	211,546,063	110,204,471	2,500,050	0	98,841,542
60801	American Public Life Ins Co	OK	86,727,860	63,135,553	2,642,200	0	20,950,107
67679	American Republic Corp Ins Co	NE	25,709,343	17,146,978	1,500,000	0	7,062,365
60836	American Republic Ins Co	IA	820,044,795	342,152,753	5,000,000	0	472,892,042
88366	American Retirement Life Ins Co	OH	77,437,356	30,133,573	2,500,000	0	44,803,783
92649	American Underwriters Life Ins Co	AZ	71,873,734	63,371,426	1,011,669	0	7,490,639
895	American United Life Ins Co	IN	23,571,670,619	22,651,296,355	5,000,000	0	915,374,264

Non-Domestic Life Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
61999	Americo Fin Life & Ann Ins Co	TX	4,117,883,103	3,685,491,030	2,638,308	0	429,753,765
61301	Ameritas Life Ins Corp	NE	18,148,752,064	16,637,225,085	2,500,000	0	1,509,026,979
72222	Amica Life Ins Co	RI	1,224,718,388	937,191,312	5,000,000	0	282,527,076
93661	Annuity Investors Life Ins Co	OH	3,014,112,839	2,768,545,433	2,500,000	0	243,067,406
61069	Anthem Life Ins Co	IN	633,655,088	537,726,295	3,267,547	0	92,661,246
71439	Assurity Life Ins Co	NE	2,472,008,499	2,153,926,757	2,500,000	0	315,581,745
68039	Athene Ann & Life Assur Co of NY	NY	3,236,759,156	3,028,832,409	2,500,875	0	205,425,872
61689	Athene Ann & Life Co	IA	44,053,155,130	42,944,223,046	10,000,000	0	1,098,932,084
61492	Athene Annuity & Life Assur Co	DE	10,847,846,822	9,597,077,693	2,500,000	0	1,248,269,129
74900	Aurigen Reins Co of Amer	AR	37,350,012	14,648,840	2,500,000	0	20,201,172
61182	Aurora Natl Life Assur Co	CA	2,953,340,352	2,650,164,122	3,000,000	0	300,176,230
68365	AXA Corp Solutions Life Reins Co	DE	255,231,604	101,114,541	3,269,000	0	150,848,063
62880	AXA Equitable Life & Ann Co	CO	470,828,490	448,656,571	2,500,000	0	19,671,919
62944	AXA Equitable Life Ins Co	NY	164,667,582,557	159,245,019,334	2,500,000	0	5,420,063,223
61212	Baltimore Life Ins Co	MD	1,192,025,305	1,112,684,298	2,500,000	0	76,841,006
61239	Bankers Fidelity Life Ins Co	GA	143,872,919	108,551,211	2,500,000	0	32,821,708
61263	Bankers Life & Cas Co	IL	16,905,397,190	15,666,754,287	10,000,000	0	1,228,642,903
81043	Bankers Life Ins Co	FL	418,790,016	396,239,549	3,000,000	0	19,550,467
94250	Banner Life Ins Co	MD	2,213,711,880	1,876,488,900	2,800,000	664,557	333,758,423
61395	Beneficial Life Ins Co	UT	2,795,995,705	2,210,877,057	2,500,000	0	582,618,648
64890	Berkley Life & Hlth Ins Co	IA	223,850,525	94,678,001	2,500,002	0	126,672,522
62345	Berkshire Hathaway Life Ins Co NE	NE	16,287,262,296	12,602,787,751	3,000,000	0	3,681,474,545
71714	Berkshire Life Ins Co of Amer	MA	3,381,375,249	3,173,432,760	3,198,000	0	204,744,489
61476	Boston Mut Life Ins Co	MA	1,297,089,383	1,137,998,255	0	0	159,091,128
61581	Capitol Life Ins Co	TX	225,476,967	202,097,394	3,080,000	0	20,299,573
69647	Catamaran Ins of Ohio Inc	OH	151,930,638	118,840,323	2,727,274	0	30,363,041
61727	Central Reserve Life Ins Co	OH	28,288,754	1,855,186	2,500,000	0	23,933,568
61735	Central Security Life Ins Co	TX	95,024,667	90,445,089	2,000,000	0	2,579,579
61751	Central States H & L Co Of Omaha	NE	419,912,855	297,052,221	0	0	122,860,634
61883	Central United Life Ins Co	AR	327,036,279	234,162,125	2,500,000	200,000	90,174,154
80896	Centre Life Ins Co	MA	1,884,084,296	1,789,607,256	2,500,000	0	91,977,039
62383	Centurion Life Ins Co	IA	1,262,580,616	968,639,677	2,500,000	0	291,440,939
61808	Charter Natl Life Ins Co	IL	119,437,716	107,499,843	3,410,000	0	8,527,873
61832	Chesapeake Life Ins Co	OK	99,836,822	53,072,197	2,668,000	0	44,096,625
61859	Christian Fidelity Life Ins Co	TX	68,774,069	39,882,258	2,520,000	0	26,371,811
61875	Church Life Ins Corp	NY	291,665,976	238,340,187	6,000,000	0	47,325,794
71463	CICA Life Ins Co of Amer	CO	840,799,480	805,713,187	3,150,000	0	31,936,293
67369	Cigna Hlth & Life Ins Co	CT	6,559,922,658	3,550,991,410	2,520,000	0	3,006,411,248
76236	Cincinnati Life Ins Co	OH	4,066,836,927	3,858,482,201	3,000,000	0	205,354,726
61921	Citizens Security Life Ins Co	KY	22,846,785	8,970,495	1,500,724	0	12,375,566
93432	CM Life Ins Co	CT	8,803,148,061	7,407,156,165	2,500,000	0	1,393,491,896
62626	CMFG Life Ins Co	IA	15,475,920,047	13,617,475,457	7,500,000	0	1,850,944,589
62049	Colonial Life & Accident Ins Co	SC	3,018,752,743	2,452,775,155	15,076,209	0	550,901,379
62065	Colonial Penn Life Ins Co	PA	816,029,943	736,769,804	2,500,000	0	76,760,139
84786	Colorado Bankers Life Ins Co	NC	324,421,807	268,979,204	1,500,000	1,000,000	52,942,603

Non-Domestic Life Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
76023	Columbian Life Ins Co	IL	306,814,754	276,032,299	2,512,125	0	28,270,330
62103	Columbian Mut Life Ins Co	NY	1,364,783,295	1,284,101,819	0	0	80,681,475
99937	Columbus Life Ins Co	OH	3,474,716,070	3,202,016,373	10,000,000	0	262,699,697
62146	Combined Ins Co Of Amer	IL	1,316,656,889	1,236,756,324	28,338,567	0	51,561,998
81426	Commercial Travelers Mut Ins Co	NY	16,616,039	10,163,732	0	0	6,452,307
84824	Commonwealth Ann & Life Ins Co	MA	12,287,214,862	10,117,398,221	2,526,000	0	2,167,290,641
77828	Companion Life Ins Co	SC	300,413,732	139,987,182	2,500,000	0	157,926,550
62308	Connecticut Gen Life Ins Co	CT	17,374,406,352	13,743,379,666	29,891,610	0	3,601,135,076
62359	Constitution Life Ins Co	TX	394,794,595	328,235,185	2,681,100	0	63,878,310
62375	Consumers Life Ins Co	OH	37,575,619	15,967,648	1,600,000	0	20,007,971
71730	Continental Amer Ins Co	SC	512,325,330	374,365,491	2,500,000	300,000	135,159,839
71404	Continental Gen Ins Co	OH	249,339,385	230,839,791	4,196,559	0	14,303,035
68500	Continental Life Ins Co Brentwood	TN	274,039,152	129,782,419	2,504,150	0	141,752,583
78301	Corvesta Life Ins Co	AZ	9,191,352	1,424,901	2,500,000	0	5,266,451
94218	Country Investors Life Assur Co	IL	292,908,291	108,672,076	3,000,000	0	181,236,215
62553	Country Life Ins Co	IL	10,092,983,912	8,957,034,768	4,500,000	0	1,131,449,145
82880	CSI Life Ins Co	NE	18,172,507	3,645,538	3,000,000	0	11,526,968
71129	Dearborn Natl Life Ins Co	IL	1,990,523,696	1,468,454,799	5,004,000	0	517,064,897
62634	Delaware Amer Life Ins Co	DE	136,618,298	73,164,949	2,500,000	0	60,953,349
79065	Delaware Life Ins Co	DE	36,876,925,494	35,241,033,704	6,437,000	0	1,629,454,790
97705	Direct Gen Life Ins Co	SC	26,807,571	11,794,157	2,500,000	0	12,513,414
13183	Eagle Life Ins Co	IA	313,936,840	251,071,038	2,500,000	0	60,365,802
84174	ELCO Mut Life & Ann	IL	642,296,156	597,304,656	0	0	44,991,500
62928	EMC Natl Life Co	IA	978,865,110	879,395,512	11,666,700	24,000,000	63,802,897
68276	Employers Reassur Corp	KS	10,708,747,214	9,932,966,941	2,550,000	0	773,230,273
64149	EPIC Life Ins Co	WI	61,757,027	31,156,557	2,000,000	0	28,600,470
62952	Equitable Life & Cas Ins Co	UT	306,439,164	260,208,568	2,500,000	0	43,730,596
62510	Equitrust Life Ins Co	IL	15,881,346,105	15,062,373,115	3,000,000	0	815,972,990
70769	Erie Family Life Ins Co	PA	2,168,973,119	1,858,192,594	3,780,400	0	307,000,125
70742	Family Benefit Life Ins Co	MO	98,661,675	88,352,712	1,604,378	0	8,704,585
77968	Family Heritage Life Ins Co Of	OH	921,028,255	842,709,863	2,556,950	0	75,761,442
63053	Family Life Ins Co	TX	158,681,304	122,853,725	5,000,000	0	30,827,579
74004	Family Serv Life Ins Co	TX	350,680,129	323,218,903	2,500,000	0	24,961,226
63126	Farm Family Life Ins Co	NY	1,308,905,580	1,142,426,900	3,000,550	0	163,478,130
63177	Farmers New World Life Ins Co	WA	7,048,914,618	6,567,429,145	6,599,833	0	474,885,640
63223	Federal Life Ins Co	IL	227,690,296	212,391,616	0	0	15,298,680
63258	Federated Life Ins Co	MN	1,648,910,796	1,313,387,884	4,000,000	0	331,522,912
63274	Fidelity & Guar Life Ins Co	IA	19,810,067,505	18,571,109,769	3,000,000	0	1,235,957,738
93696	Fidelity Investments Life Ins Co	UT	24,854,281,469	24,103,389,928	3,000,000	0	747,891,541
63290	Fidelity Life Assn A Legal Reserve	IL	421,196,671	286,607,478	2,500,000	0	132,089,193
71870	Fidelity Security Life Ins Co	MO	864,224,839	695,224,507	2,500,000	3,000,000	163,500,325
78093	Financial Assur Life Ins Co	TX	11,296,629	915,294	1,500,000	0	8,881,335
69140	First Allmerica Fin Life Ins Co	MA	3,559,483,894	3,321,842,770	5,000,010	0	232,641,114
90328	First Hlth Life & Hlth Ins Co	TX	581,791,810	292,620,493	2,500,000	0	286,671,317
67652	First Penn Pacific Life Ins Co	IN	1,609,339,363	1,408,028,409	2,500,000	0	198,810,954
63495	Foresters Life Ins Ann Co	NY	1,932,933,833	1,872,616,060	2,538,162	0	57,779,611

Non-Domestic Life Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
91642	Forethought Life Ins Co	IN	18,822,785,851	17,628,662,635	2,500,000	0	1,191,623,216
62324	Freedom Life Ins Co Of Amer	TX	77,292,287	40,268,511	1,761,816	0	35,261,959
99775	Funeral Directors Life Ins Co	TX	1,159,081,047	1,059,977,809	2,500,000	0	96,603,238
63657	Garden State Life Ins Co	TX	127,202,035	65,136,146	2,500,000	0	59,565,889
63665	General Amer Life Ins Co	MO	12,305,325,835	11,321,839,154	3,000,000	0	980,486,681
93521	General Fidelity Life Ins Co	SC	26,137,589	9,567,006	5,000,000	0	11,570,583
86258	General Re Life Corp	CT	3,351,853,567	2,757,402,322	108,750,000	0	485,701,245
73504	Generation Life Ins Co	AZ	32,197,447	2,218,138	2,500,000	0	27,479,310
65536	Genworth Life & Ann Ins Co	VA	23,410,503,029	21,741,722,855	25,651,000	0	1,643,129,174
70025	Genworth Life Ins Co	DE	38,504,308,983	35,763,561,505	4,561,258	300,000	2,735,886,220
70939	Gerber Life Ins Co	NY	3,088,339,784	2,792,543,717	148,500,000	0	147,296,067
91472	Globe Life & Accident Ins Co	NE	3,733,341,893	3,489,615,925	6,027,899	300,000	237,398,069
62286	Golden Rule Ins Co	IN	635,565,515	367,539,021	3,262,704	0	264,763,790
63967	Government Personnel Mut Life Ins	TX	836,118,071	719,940,136	0	0	116,177,935
63312	Great Amer Life Ins Co	OH	25,935,988,066	24,214,649,342	2,512,500	0	1,718,826,224
90212	Great Southern Life Ins Co	TX	220,063,314	174,811,080	2,500,000	0	42,752,234
68322	Great W Life & Ann Ins Co	CO	54,460,510,086	53,345,745,872	7,232,986	0	1,107,531,228
71480	Great Western Ins Co	UT	1,051,471,244	979,778,732	2,500,000	0	69,192,511
64211	Guarantee Trust Life Ins Co	IL	495,847,863	425,843,545	0	0	70,004,318
78778	Guardian Ins & Ann Co Inc	DE	15,883,417,869	15,623,655,783	2,500,000	0	257,262,086
64246	Guardian Life Ins Co Of Amer	NY	48,120,890,404	42,031,219,911	0	0	6,089,670,493
83607	Guggenheim Life & Ann Co	DE	13,333,199,911	12,733,262,649	2,750,000	0	597,187,262
88340	Hannover Life Reassur Co of Amer	FL	4,251,021,053	4,021,525,810	2,500,000	0	226,995,243
64327	Harleysville Life Ins Co	PA	410,403,669	369,662,834	1,530,000	0	39,210,835
70815	Hartford Life & Accident Ins Co	CT	8,992,234,726	7,340,850,885	2,500,000	0	1,648,883,841
71153	Hartford Life & Ann Ins Co	CT	40,189,140,126	37,563,858,451	2,500,000	0	2,622,781,676
88072	Hartford Life Ins Co	CT	114,420,864,730	109,481,393,583	5,690,000	0	4,933,781,147
92711	HCC Life Ins Co	IN	921,472,064	368,794,961	2,500,000	0	550,177,103
66141	Health Net Life Ins Co	CA	618,543,507	287,232,632	2,500,000	0	328,810,875
92908	HealthMarkets Ins Co	OK	25,029,963	9,344,648	3,000,000	0	12,685,315
64394	Heritage Life Ins Co	AZ	4,508,180,020	3,515,785,645	2,500,000	0	989,894,375
93440	HM Life Ins Co	PA	620,825,360	272,234,797	3,000,000	0	345,590,563
64505	Homesteaders Life Co	IA	2,623,884,501	2,455,209,077	0	0	168,675,424
64513	Horace Mann Life Ins Co	IL	8,358,804,022	7,936,910,029	2,500,000	0	419,393,992
91693	IA Amer Life Ins Co	TX	229,230,385	96,042,600	11,640,370	0	121,547,415
97764	Idealife Ins Co	CT	19,913,654	5,153,461	2,500,000	0	12,260,193
64580	Illinois Mut Life Ins Co	IL	1,388,934,930	1,177,279,654	0	0	211,655,276
64602	Independence Life & Ann Co	DE	2,862,700,720	2,683,402,059	2,500,350	0	176,798,311
81779	Individual Assur Co Life Hlth & Acc	OK	20,530,441	12,221,630	2,500,000	0	5,808,811
14406	Industrial Alliance Ins & Fin Serv I	TX	202,376,137	157,568,625	0	0	44,807,512
74780	Integrity Life Ins Co	OH	6,844,346,105	6,165,783,685	3,000,000	0	675,562,420
64904	Investors Heritage Life Ins Co	KY	485,688,839	464,486,404	1,500,000	0	19,702,435
63487	Investors Life Ins Co N Amer	TX	648,195,856	594,030,260	2,550,000	0	51,615,596
65056	Jackson Natl Life Ins Co	MI	189,096,799,963	184,378,348,690	13,800,000	0	4,704,651,273
64017	Jefferson Natl Life Ins Co	TX	4,057,984,156	4,019,662,564	5,009,112	0	33,312,480

Non-Domestic Life Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
65080	John Alden Life Ins Co	WI	283,958,919	254,121,737	2,600,000	0	27,237,182
93610	John Hancock Life & Hlth Ins Co	MA	11,150,505,463	10,445,877,320	10,955,800	0	693,672,343
65838	John Hancock Life Ins Co USA	MI	227,843,141,661	222,399,348,633	4,728,939	100,000	5,438,964,089
65110	Kanawha Ins Co	SC	1,518,864,178	1,385,654,669	4,624,469	0	128,585,040
65129	Kansas City Life Ins Co	MO	3,324,316,472	3,026,704,437	23,120,850	0	274,491,181
65242	Lafayette Life Ins Co	OH	4,548,053,001	4,286,626,351	2,500,000	0	258,926,650
82252	Landmark Life Ins Co	TX	45,236,244	40,500,936	1,500,000	0	3,235,308
68543	Liberty Bankers Life Ins Co	OK	1,356,064,181	1,158,162,586	2,500,000	0	195,401,595
65315	Liberty Life Assur Co Of Boston	NH	16,054,072,955	15,087,626,206	2,500,000	0	963,946,749
65331	Liberty Natl Life Ins Co	NE	7,559,635,134	7,033,852,586	41,060,708	1,330,000	483,391,840
65498	Life Ins Co Of N Amer	PA	8,141,585,713	6,646,244,527	2,500,000	0	1,492,841,186
65528	Life Ins Co Of The Southwest	TX	14,680,991,911	13,840,102,882	3,000,000	0	837,889,029
97691	Life Of The South Ins Co	GA	91,628,164	69,954,244	2,500,000	0	19,173,920
91898	Lifecare Assur Co	AZ	2,113,100,664	2,005,934,449	2,500,000	0	104,666,214
77720	LifeSecure Ins Co	MI	262,252,225	244,274,887	2,500,017	0	15,477,321
99724	LifeShield Natl Ins Co	OK	69,413,673	45,609,134	2,500,000	0	21,304,539
65595	Lincoln Benefit Life Co	NE	11,701,128,350	11,145,899,807	2,500,000	0	552,728,543
65927	Lincoln Heritage Life Ins Co	IL	873,430,972	763,392,567	2,500,000	0	107,538,405
62057	Lincoln Life & Ann Co of NY	NY	13,176,598,835	12,664,367,274	2,640,000	0	509,591,561
65676	Lincoln Natl Life Ins Co	IN	213,891,333,200	206,774,211,431	25,000,000	0	7,092,121,769
60232	Lombard Intl Life Assur Co	PA	5,336,429,284	5,314,692,139	2,774,999	0	18,962,146
76694	London Life Reins Co	PA	301,308,665	243,895,321	14,000,000	0	43,413,344
68446	Longevity Ins Co	TX	7,853,655	184,902	2,792,306	0	4,876,447
65722	Loyal Amer Life Ins Co	OH	266,704,142	181,076,598	5,640,000	0	79,987,544
65781	Madison Natl Life Ins Co Inc	WI	256,860,233	140,207,837	3,600,000	0	113,052,396
65870	Manhattan Life Ins Co	NY	484,593,805	437,455,549	6,683,248	0	40,455,008
67083	Manhattan Natl Life Ins Co	OH	170,006,791	158,032,628	2,500,000	0	9,474,163
85561	MAPFRE Life Ins Co	DE	23,465,733	2,900,795	2,500,000	0	18,064,938
65935	Massachusetts Mut Life Ins Co	MA	210,358,711,235	195,376,179,098	0	0	14,982,532,137
69515	Medamerica Ins Co	PA	890,855,537	856,493,790	9,764,892	0	24,596,855
74322	Medical Benefits Mut Life Ins Co	OH	16,467,281	5,462,325	0	0	11,004,957
79987	Medico Corp Life Ins Co	NE	36,011,592	14,797,702	5,446,696	0	15,767,194
31119	Medico Ins Co	NE	74,306,668	42,398,869	5,000,000	0	26,907,799
86126	Members Life Ins Co	IA	37,424,625	16,313,258	5,000,000	0	16,111,368
65951	Merit Life Ins Co	IN	588,831,742	465,994,537	2,500,000	0	120,337,205
87726	Metlife Ins Co USA	DE	173,761,513,938	167,819,500,221	75,000,000	0	5,867,013,717
65978	Metropolitan Life Ins Co	NY	390,842,696,349	376,357,703,815	4,944,667	0	14,480,047,867
97136	Metropolitan Tower Life Ins Co	DE	4,665,594,898	3,955,822,583	2,500,000	0	707,272,315
66087	Mid West Natl Life Ins Co Of TN	TX	166,170,106	94,662,016	2,500,000	0	69,008,090
66044	Midland Natl Life Ins Co	IA	44,729,307,657	41,872,315,999	2,549,439	0	2,854,442,219
66109	Midwestern United Life Ins Co	IN	234,920,106	107,235,458	2,500,000	0	125,184,648
66168	Minnesota Life Ins Co	MN	36,910,379,467	34,143,974,781	5,000,000	0	2,761,404,686
70416	MML Bay State Life Ins Co	CT	4,700,075,825	4,468,774,820	2,500,200	0	228,800,805
66265	Monarch Life Ins Co	MA	692,954,539	689,370,328	6,007,730	0	-2,423,520
81442	Monitor Life Ins Co Of NY	NY	22,296,743	11,848,727	2,500,000	0	7,948,017

Non-Domestic Life Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
66370	Mony Life Ins Co	NY	7,482,671,617	7,026,819,782	2,500,000	0	453,351,835
78077	Mony Life Ins Co Of Amer	AZ	2,912,765,211	2,559,928,570	2,500,000	0	350,336,641
66311	Motorists Life Ins Co	OH	490,027,198	428,254,870	1,200,000	0	60,572,328
66346	Munich Amer Reassur Co	GA	7,599,358,550	7,016,246,646	6,000,000	0	577,111,904
88668	Mutual Of Amer Life Ins Co	NY	17,865,444,988	16,833,256,869	0	0	1,032,188,119
71412	Mutual Of Omaha Ins Co	NE	6,945,097,641	4,082,327,309	0	0	2,862,770,332
66427	Mutual Trust Life Ins Co a Pan Amer	IL	1,931,149,702	1,793,179,397	2,500,000	0	135,470,305
61409	National Benefit Life Ins Co	NY	493,782,589	324,048,891	2,500,000	0	167,233,698
66583	National Guardian Life Ins Co	WI	3,422,186,461	3,151,103,930	0	0	271,082,531
82538	National Hlth Ins Co	TX	25,950,466	12,154,302	2,270,963	230,000	11,295,201
66680	National Life Ins Co	VT	9,148,728,181	7,370,721,277	2,500,000	0	1,775,506,904
87963	National Teachers Assoc Life Ins Co	TX	464,131,715	372,048,260	2,500,000	0	89,583,455
66850	National Western Life Ins Co	CO	10,544,641,289	9,373,438,207	1,000	0	1,171,202,082
92657	Nationwide Life & Ann Ins Co	OH	10,757,627,012	10,022,580,352	2,640,000	0	732,406,660
66869	Nationwide Life Ins Co	OH	126,860,520,130	122,293,998,539	3,814,779	0	4,562,706,812
91626	New England Life Ins Co	MA	10,172,840,824	9,540,924,675	2,500,000	0	629,416,149
78743	New Era Life Ins Co	TX	463,455,697	392,711,872	2,500,000	0	68,243,825
69698	New Era Life Ins Co Of Midwest	TX	97,843,231	85,849,188	2,500,000	0	9,494,043
91596	New York Life Ins & Ann Corp	DE	132,239,256,444	124,093,432,598	25,000,000	0	8,120,823,846
66915	New York Life Ins Co	NY	163,554,359,835	144,058,424,720	0	0	19,495,935,115
81264	Nippon Life Ins Co Of Amer	IA	212,568,499	71,800,649	3,600,000	0	137,167,850
66974	North Amer Co Life & Hlth Ins	IA	18,900,165,283	17,770,865,449	2,500,000	0	1,126,799,833
69000	Northwestern Long Term Care Ins Co	WI	165,970,786	86,472,316	2,500,000	0	76,998,470
67091	Northwestern Mut Life Ins Co	WI	238,543,831,635	218,884,207,767	0	0	19,659,623,868
81353	NYLife Ins Co Of AZ	AZ	200,467,143	109,290,756	2,500,000	0	88,676,387
67148	Occidental Life Ins Co Of NC	TX	256,704,314	224,981,050	2,500,000	0	29,223,264
89206	Ohio Natl Life Assur Corp	OH	3,688,526,946	3,407,019,328	9,600,005	0	271,907,610
67172	Ohio Natl Life Ins Co	OH	27,589,840,350	26,502,620,023	10,000,000	0	1,077,220,327
67180	Ohio State Life Ins Co	TX	14,089,227	3,472,453	2,500,000	0	8,116,774
67199	Old Amer Ins Co	MO	252,166,157	229,180,722	3,036,850	963,150	18,985,438
67261	Old Republic Life Ins Co	IL	126,908,872	99,898,797	2,500,000	0	24,510,075
76007	Old United Life Ins Co	AZ	82,476,996	40,467,931	2,500,000	0	39,509,065
13100	Omaha Ins Co	NE	88,216,808	34,110,509	2,000,000	0	52,106,298
88099	Optimum Re Ins Co	TX	145,942,576	114,454,109	2,500,000	0	28,988,467
76112	Oxford Life Ins Co	AZ	1,490,445,378	1,318,163,873	2,500,000	0	169,781,506
97268	Pacific Life & Ann Co	AZ	6,217,125,207	5,685,586,386	2,900,000	0	528,638,820
67466	Pacific Life Ins Co	NE	113,241,838,354	105,479,358,853	30,000,000	0	7,732,479,501
70785	Pacificare Life & Hlth Ins Co	IN	205,672,564	8,307,571	3,000,000	0	194,364,993
93459	Pan Amer Assur Co	LA	26,576,036	8,877,392	2,500,000	0	15,198,644
67539	Pan Amer Life Ins Co	LA	1,293,710,487	1,048,785,090	5,000,000	0	239,925,396
60003	Park Avenue Life Ins Co	DE	268,797,987	218,123,651	2,500,000	0	48,174,336
71099	Parker Centennial Assur Co	WI	91,286,188	45,066,013	2,500,000	0	43,720,175
67598	Paul Revere Life Ins Co	MA	3,977,022,535	3,719,310,842	9,800,000	0	247,911,693
93777	Pavonia Life Ins Co of MI	MI	1,069,695,135	1,014,284,761	2,500,000	0	52,910,374
93262	Penn Ins & Ann Co	DE	3,780,494,579	3,417,431,829	2,500,000	0	360,562,750

Non-Domestic Life Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
67644	Penn Mut Life Ins Co	PA	18,235,048,089	16,447,356,211	0	0	1,787,691,878
90247	Pharmacists Life Ins Co	IA	96,546,377	89,397,094	2,500,000	0	4,649,283
67784	Philadelphia Amer Life Ins Co	TX	235,193,386	201,264,846	3,000,000	0	30,928,540
93548	PHL Variable Ins Co	CT	6,397,840,212	6,203,315,707	2,500,000	0	192,024,505
93734	Phoenix Life & Ann Co	CT	42,643,455	21,025,984	2,500,000	0	19,117,471
67814	Phoenix Life Ins Co	NY	12,716,819,422	12,334,771,697	10,000,000	0	372,047,725
72125	Physicians Life Ins Co	NE	1,490,669,926	1,352,772,812	2,505,000	0	135,392,114
80578	Physicians Mut Ins Co	NE	2,106,179,396	1,220,656,067	0	0	885,523,329
67873	Pioneer Amer Ins Co	TX	62,210,051	41,632,378	2,500,000	0	18,077,673
67911	Pioneer Mut Life Ins Co	ND	516,926,292	469,474,626	3,000,000	0	44,451,666
67946	Pioneer Security Life Ins Co	TX	125,476,575	24,032,325	2,500,000	0	98,944,250
97152	Plateau Ins Co	TN	28,844,579	17,835,298	2,500,000	0	8,509,281
65919	Primerica Life Ins Co	MA	1,320,871,479	759,935,155	2,500,000	0	558,436,324
61271	Principal Life Ins Co	IA	157,774,712,552	153,278,058,792	2,500,000	0	4,494,153,760
71161	Principal Natl Life Ins Co	IA	185,055,250	81,387,119	2,500,000	0	101,168,131
68047	Professional Ins Co	TX	109,248,069	70,656,464	2,500,000	0	36,091,605
88536	Protective Life & Annuity Ins Co	AL	2,007,627,437	1,834,071,976	2,500,000	2,000	171,053,461
68136	Protective Life Ins Co	TN	41,809,688,019	38,027,764,724	5,000,000	0	3,776,923,294
67903	Provident Amer Life & Hlth Ins Co	OH	18,041,998	1,689,417	2,500,000	0	13,852,581
68195	Provident Life & Accident Ins Co	TN	8,325,327,100	7,597,784,050	43,501,205	0	684,041,845
79227	Pruco Life Ins Co	AZ	107,815,378,501	105,019,792,284	2,500,000	0	2,793,086,217
86630	Prudential Ann Life Assur Corp	AZ	42,821,377,989	42,339,271,192	2,500,000	0	479,606,797
68241	Prudential Ins Co Of Amer	NJ	244,995,696,885	233,451,966,948	2,500,000	0	11,541,229,937
93629	Prudential Retirement Ins & Ann Co	CT	75,576,911,092	74,496,555,973	2,500,000	0	1,077,855,119
68357	Reliable Life Ins Co	MO	21,558,302	9,542,235	4,000,000	0	8,016,067
68381	Reliance Standard Life Ins Co	IL	9,580,836,653	8,656,909,525	6,003,113	50,000,000	867,924,015
67105	Reliastar Life Ins Co	MN	19,805,140,817	18,195,978,907	2,500,000	100,000	1,606,561,910
61360	Reliastar Life Ins Co Of NY	NY	3,053,708,425	2,738,838,597	2,755,726	0	312,114,102
68462	Reserve Natl Ins Co	OK	122,807,996	77,669,857	2,572,500	0	42,565,639
61506	Resource Life Ins Co	IL	7,036,714	487,981	2,500,000	0	4,048,733
93572	RGA Reins Co	MO	24,593,004,392	23,089,602,668	2,500,000	0	1,500,901,724
65005	RiverSource Life Ins Co	MN	100,564,207,588	96,914,103,506	3,000,000	0	3,647,104,082
60183	S USA Life Ins Co Inc	AZ	13,796,430	5,707,661	3,511,000	0	4,577,769
60445	Sagicor Life Ins Co	TX	1,193,810,515	1,111,679,226	2,500,000	0	79,631,289
64688	SCOR Global Life Amer Reins Co	DE	1,261,971,764	1,069,844,862	2,677,500	0	189,449,402
87017	Scor Global Life Re Ins Co of DE	DE	368,333,824	290,191,642	5,002,500	0	73,139,682
87572	Scottish Re Us Inc	DE	1,570,309,941	1,489,451,500	3,600,000	0	77,258,441
93742	Securian Life Ins Co	MN	438,609,821	233,165,190	2,500,000	0	202,944,631
94072	Securitas Financial Life Ins Co	NC	5,825,001	111,085	2,000,000	0	3,713,916
68675	Security Benefit Life Ins Co	KS	27,787,431,315	26,501,061,941	7,000,130	0	1,279,369,244
68721	Security Life Ins Co Of Amer	MN	69,742,571	49,048,002	2,500,000	0	18,194,568
68713	Security Life Of Denver Ins Co	CO	13,249,051,525	12,390,800,109	2,880,000	0	855,371,416
68772	Security Mut Life Ins Co Of NY	NY	2,667,789,427	2,531,284,619	0	0	136,504,808
76325	Senior Hlth Ins Co of PA	PA	2,879,794,716	2,824,037,145	2,500,005	5,000,000	48,257,565
78662	Senior Life Ins Co	GA	51,340,100	39,310,923	2,506,451	0	9,522,726

Non-Domestic Life Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
68810	Sentry Life Ins Co	WI	5,560,232,504	5,291,418,368	3,161,780	0	265,652,356
97241	Settlers Life Ins Co	WI	387,993,138	348,526,560	27,013,030	0	12,453,548
89958	Shelterpoint Ins Co	FL	8,599,723	859,537	2,500,000	0	5,240,186
68845	Shenandoah Life Ins Co	VA	1,131,843,341	1,043,967,035	2,500,000	0	85,376,306
69019	Standard Ins Co	OR	20,781,587,942	19,696,560,022	423,838,694	0	661,189,226
86355	Standard Life & Accident Ins Co	TX	514,484,951	236,426,816	3,000,000	0	275,058,135
69078	Standard Security Life Ins Co Of NY	NY	269,915,086	144,845,166	2,586,845	0	122,483,075
68985	Starmount Life Ins Co	LA	65,949,730	37,666,946	3,000,000	0	25,282,784
94498	State Farm Hlth Ins Co	IL	8,380,319	30,400	2,500,000	0	5,849,919
69108	State Farm Life Ins Co	IL	66,498,229,728	56,938,309,363	3,000,000	0	9,556,920,365
69116	State Life Ins Co	IN	6,119,327,641	5,692,460,562	3,000,000	0	423,867,079
69132	State Mut Ins Co	GA	286,707,380	252,971,196	0	0	33,736,184
89184	Sterling Investors Life Ins Co	IN	17,216,826	8,716,139	2,500,000	0	6,000,687
80926	Sun Life & Hlth Ins Co	CT	447,681,461	206,228,501	17,946,000	0	223,506,960
69272	Sunset Life Ins Co Of Amer	MO	338,712,502	309,328,515	5,320,000	0	24,063,991
69310	Surety Life Ins Co	NE	23,247,500	1,460,980	2,500,000	0	19,286,520
82627	Swiss Re Life & Hlth Amer Inc	MO	12,263,953,450	10,945,607,404	4,000,000	0	1,314,346,046
68608	Symetra Life Ins Co	IA	31,806,855,857	29,725,354,395	5,000,000	0	2,076,501,462
90581	Symetra Natl Life Ins Co	IA	16,832,893	6,410,044	2,500,000	0	7,922,849
69345	Teachers Ins & Ann Assoc Of Amer	NY	270,094,422,397	235,358,924,754	2,500,000	0	34,732,997,643
69353	Teachers Protective Mut Life Ins Co	PA	14,998,956	11,087,314	1,530,000	0	2,381,642
69396	Texas Life Ins Co	TX	1,076,305,439	977,921,873	3,177,360	0	95,206,206
70435	The Savings Bank Life Ins Co Of MA	MA	2,919,104,803	2,695,146,986	2,700,708	0	221,257,110
97721	Thrivent Life Ins Co	MN	3,519,375,777	3,369,903,777	5,000,000	0	144,472,000
60142	TIAA Cref Life Ins Co	NY	10,774,241,180	10,411,722,937	2,500,000	0	360,018,243
69477	Time Ins Co	WI	1,157,901,114	686,236,841	2,500,000	0	469,164,273
69566	Trans World Assur Co	CA	350,835,460	267,820,910	2,500,002	0	80,514,548
79022	Transamerica Advisors Life Ins Co	AR	8,752,551,032	7,962,298,625	2,500,000	0	787,752,407
70688	Transamerica Financial Life Ins Co	NY	31,535,276,918	30,367,891,588	2,142,750	459,810	1,164,782,770
86231	Transamerica Life Ins Co	IA	126,035,998,904	120,577,357,203	6,761,900	1,596,540	5,450,283,261
66281	Transamerica Premier Life Ins Co	IA	41,649,416,215	40,141,438,163	10,137,150	0	1,497,840,902
61425	Trustmark Ins Co	IL	1,406,836,579	1,120,138,893	2,500,000	0	284,197,686
62863	Trustmark Life Ins Co	IL	321,330,013	161,542,681	2,500,000	0	157,287,332
67423	UBS Life Ins Co USA	CA	41,287,437	1,467,026	2,500,000	0	37,320,411
86371	Ullico Life Ins Co	TX	11,696,658	242,820	5,682,300	0	5,771,538
80314	Unicare Life & Hlth Ins Co	IN	373,838,168	265,487,218	3,000,000	0	105,350,950
11121	Unified Life Ins Co	TX	184,083,536	162,332,176	1,750,000	750,000	19,251,360
91529	Unimerica Ins Co	WI	435,884,737	268,179,385	2,600,000	0	165,105,352
62596	Union Fidelity Life Ins Co	KS	19,364,967,021	18,936,694,552	2,903,775	0	425,368,696
69744	Union Labor Life Ins Co	MD	3,238,783,244	3,159,201,973	3,578,700	0	76,002,571
70408	Union Security Ins Co	KS	4,711,770,896	4,283,404,875	5,000,000	0	423,366,021
92916	United Amer Ins Co	NE	1,559,650,158	1,366,991,612	3,000,000	0	189,658,546
65269	United Benefit Life Ins Co	OH	3,021,552	50,438	1,500,000	0	1,471,114
87645	United Fidelity Life Ins Co	TX	755,263,865	304,630,326	4,000,000	0	446,633,539

Non-Domestic Life Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
69922	United Home Life Ins Co	IN	83,403,717	63,904,646	2,503,247	0	16,995,823
69930	United Ins Co Of Amer	IL	3,675,771,181	3,270,339,149	10,152,088	0	395,279,944
69973	United Life Ins Co	IA	1,535,949,770	1,397,095,208	5,265,000	0	133,589,562
92703	United Natl Life Ins Co Of Amer	IL	19,754,215	15,368,447	1,000,000	0	3,385,768
69868	United Of Omaha Life Ins Co	NE	19,622,503,033	18,180,784,898	9,000,000	0	1,432,718,135
42129	United Security Assur Co Of PA	PA	155,007,280	151,777,701	2,500,000	0	729,579
70106	United States Life Ins Co in the Cit	NY	28,404,015,101	26,313,596,142	3,961,316	0	2,086,457,643
63479	United Teacher Assoc Ins Co	TX	1,044,608,165	983,631,753	2,500,005	0	58,476,407
72850	United World Life Ins Co	NE	123,737,737	74,809,103	2,530,000	0	46,398,635
79413	UnitedHealthcare Ins Co	CT	15,791,222,045	10,201,482,818	3,000,000	0	5,586,739,227
97179	UnitedHealthcare Life Ins Co	WI	488,431,489	351,364,045	6,000,000	0	131,067,444
63819	Unity Financial Life Ins Co	OH	207,938,142	195,550,500	2,524,500	0	9,863,142
70130	Universal Guar Life Ins Co	OH	334,821,774	295,069,342	2,000,000	0	37,752,432
70173	Universal Underwriters Life Ins Co	KS	160,634,996	136,002,310	2,500,000	0	22,132,686
67601	Unum Ins Co	ME	56,997,837	13,306,794	2,500,000	0	41,191,042
62235	Unum Life Ins Co Of Amer	ME	20,552,323,486	18,985,031,386	5,000,000	0	1,562,292,100
80705	US Br Great West Life Assur Co	MI	77,310,844	57,399,092	0	0	19,911,752
80802	US Br Sun Life Assur Co of Canada	MI	18,222,429,571	16,296,633,672	0	0	1,925,795,899
80659	US Business of Canada Life Assur Co	MI	4,403,743,639	4,272,122,485	0	0	131,621,154
84530	US Financial Life Ins Co	OH	597,309,975	503,640,160	4,050,000	0	89,619,815
69663	USAA Life Ins Co	TX	22,777,060,690	20,520,905,114	2,500,000	75,000,000	2,178,655,576
94358	US Able Life	AR	467,909,816	252,611,186	4,925,000	0	210,373,630
68632	Vantis Life Ins Co	CT	251,551,771	164,232,231	3,187,628	0	84,131,912
70238	Variable Ann Life Ins Co	TX	74,140,570,680	71,418,004,966	3,575,000	0	2,718,990,714
80942	Voya Ins & Ann Co	IA	63,981,167,641	61,906,394,688	2,500,000	0	2,072,272,953
86509	Voya Retirement Ins & Ann Co	CT	87,214,110,805	85,183,943,863	2,750,000	0	2,027,416,942
70319	Washington Natl Ins Co	IN	4,807,834,774	4,474,783,748	25,036,850	0	308,014,176
70335	West Coast Life Ins Co	NE	4,985,334,018	4,565,905,787	5,000,000	0	414,428,231
70483	Western & Southern Life Ins Co	OH	9,792,314,203	5,243,979,505	1,000,000	0	4,547,334,698
92622	Western Southern Life Assur Co	OH	12,553,375,468	11,558,139,391	2,500,000	0	992,736,077
85189	Western United Life Assur Co	WA	1,096,339,390	1,025,813,626	2,500,000	0	68,025,764
62413	Wilcac Life Ins Co	IL	2,479,949,489	2,340,569,069	21,830,865	0	117,549,560
65900	Wilco Life Ins Co	IN	3,485,609,713	3,284,984,595	4,178,222	0	196,446,898
66133	Wilton Reassur Co	MN	3,039,261,178	2,172,854,566	1,000,030	0	865,406,583
60704	Wilton Reassur Life Co of NY	NY	902,186,236	811,415,422	2,502,500	0	88,268,307
88080	XL Life Ins & Ann Co	IL	16,694,512	148,577	5,000,000	0	11,545,935
71323	Zale Life Ins Co	AZ	11,812,920	2,399,911	2,500,000	0	6,913,009
90557	Zurich Amer Life Ins Co	IL	12,270,834,832	12,145,247,955	2,500,000	0	123,086,877
Totals Non-Domestic Life Insurer(s)			6,130,013,287,378	5,734,476,295,947	2,423,967,327	185,049,541	392,927,974,557

Grand Totals for All Life Insurers						
	Count	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
Totals for Domestic Life Insurers	0	0	0	0	0	0
Totals for Non-Domestic Life Insurers	397	6,130,013,287,378	5,734,476,295,947	2,423,967,327	185,049,541	392,927,974,557
Grand Totals for All Life Insurers	397	6,130,013,287,378	5,734,476,295,947	2,423,967,327	185,049,541	392,927,974,557

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital and Surplus for 2015							
Domestic Property Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
12372	BrickStreet Mut Ins Co	WV	1,917,953,649	1,212,142,930	0	0	705,810,719
12611	Farmers & Mechanics Fire & Cas Ins I	WV	10,938,544	6,089,840	1,600,000	0	4,848,704
15342	Farmers Home Fire Insurance Company	WV	4,327,354	18,917	0	0	4,308,437
36315	Farmers Mech Mut Fire Ins Of WV	WV	63,544,371	17,667,700	0	0	45,876,671
40070	Farmers Mut Ins Co	WV	15,146,307	5,085,945	0	0	10,060,362
38504	First Surety Corp	WV	13,381,015	8,357,848	1,000,000	0	5,023,167
14281	Inland Mut Ins Co	WV	6,509,497	455,193	0	0	6,054,304
14656	Municipal Mut Ins Co	WV	34,275,085	11,175,061	0	0	23,100,025
11057	Mutual Protective Association of WV	WV	1,978,532	217,929	0	0	1,760,603
10904	Pan Handle Farmers Mut Ins Co Of WV	WV	4,876,196	2,290,139	0	0	2,586,057
11056	Patrons Mutual Fire Insurance Company	WV	661,202	782	0	0	660,420
11055	Peoples Mutual Fire Insurance Company	WV	1,222,122	107,930	0	0	1,114,292
15137	Pinnaclepoint Ins Co	WV	54,654,508	43,737,791	1,200,000	0	10,916,717
15415	Safe Ins Co	WV	10,595,891	2,328,657	0	0	8,267,234
15136	Summitpoint Ins Co	WV	53,635,800	42,682,242	1,200,000	0	10,953,558
15431	West Virginia Farmers Mut Ins Assoc	WV	7,181,616	1,889,101	0	0	5,292,515
11972	West Virginia Mut Ins Co	WV	168,622,582	70,599,422	0	0	98,023,160
10911	West Virginia Natl Auto Ins Co	WV	8,400,624	4,874,779	1,001,000	0	3,525,845
11003	WVa Ins Co	WV	50,214,534	8,560,868	0	0	41,653,666
Totals Domestic Property Insurer(s)			2,428,119,429	1,438,283,074	6,001,000	0	989,836,456

Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital and Surplus for 2015							
Non-Domestic Property Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
25232	21st Century Advantage Ins Co	MN	29,218,747	260,752	4,200,000	0	28,957,995
44245	21st Century Assur Co	DE	69,891,836	714,394	5,000,000	0	69,177,442
36404	21st Century Cas Co	CA	12,418,452	397,453	3,300,000	0	12,021,000
34789	21st Century Centennial Ins Co	PA	588,191,953	6,816,805	4,200,000	0	581,375,148
12963	21st Century Ins Co	CA	912,613,186	10,018,674	3,000,000	0	902,594,512
10245	21st Century Ins Co Of the SW	TX	5,457,269	5,632	2,500,000	0	5,451,637
32220	21st Century N Amer Ins Co	NY	582,977,225	26,479,458	5,000,000	0	556,497,767
36587	21st Century Natl Ins Co	NY	24,695,579	568,786	6,000,000	0	24,126,793
23795	21st Century Pacific Ins Co	CO	44,491,846	680,961	3,000,000	0	43,810,885
20796	21st Century Premier Ins Co	PA	282,159,674	2,646,825	4,200,000	0	279,512,848
23833	21st Century Security Ins Co	PA	198,310,028	2,629,924	3,000,000	0	195,680,104
22896	Aca Fin Guar Corp	MD	330,017,630	288,851,981	15,000,000	0	41,165,649
12934	Academic Medical Professionals Ins E	VT	3,698,956	1,098,085	0	0	2,600,871
31325	Acadia Ins Co	NH	156,702,150	104,756,561	5,000,000	0	51,945,588
10807	ACCC Ins Co	TX	327,315,500	269,644,538	5,150,000	0	57,670,962
10349	Acceptance Cas Ins Co	NE	73,285,466	22,991,314	3,000,000	0	50,294,152
12304	Accident Fund Gen Ins Co	MI	255,591,077	190,388,482	3,000,000	0	65,202,595
10166	Accident Fund Ins Co of Amer	MI	2,780,497,473	1,966,669,756	3,000,000	0	813,827,717
12305	Accident Fund Natl Ins Co	MI	242,453,236	171,960,621	3,000,000	0	70,492,615
26379	Accredited Surety & Cas Co Inc	FL	25,735,316	4,096,800	3,519,000	0	21,638,515

Non-Domestic Property Insurers

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
22667	Ace Amer Ins Co	PA	12,073,965,444	9,495,147,186	5,000,000	0	2,578,818,258
20702	Ace Fire Underwriters Ins Co	PA	109,350,860	34,371,579	4,250,000	0	74,979,281
20699	Ace Prop & Cas Ins Co	PA	7,748,829,574	5,752,933,999	10,000,000	0	1,995,895,575
19984	ACIG Ins Co	IL	427,403,890	313,248,651	4,000,000	0	114,155,239
22950	Aestar Ins Co	IL	57,071,327	30,726,940	3,500,000	0	26,344,387
14184	Acuity A Mut Ins Co	WI	3,349,527,852	1,919,626,858	0	0	1,429,900,994
33987	ADM Ins Co	AZ	541,860,571	518,660,380	5,000,000	0	23,200,191
44318	Admiral Ind Co	DE	57,577,270	16,814,361	3,506,250	0	40,762,910
40517	Advantage Workers Comp Ins Co	IN	110,483,207	57,654,183	3,000,000	0	52,829,024
33898	Aegis Security Ins Co	PA	111,730,377	55,286,377	4,200,000	0	56,444,000
36153	Aetna Ins Co of CT	CT	15,849,334	547,897	3,000,000	0	15,301,437
35963	AF&L Ins Co	PA	145,630,896	145,625,827	3,750,000	0	5,069
10014	Affiliated Fm Ins Co	RI	2,589,256,590	1,109,667,309	4,000,000	7,250,000	1,479,589,281
42609	Affirmative Ins Co	IL	139,980,399	170,349,822	2,500,000	0	-30,369,425
22837	AGCS Marine Ins Co	IL	314,484,560	168,163,876	4,200,000	0	146,320,684
42757	Agri Gen Ins Co	IA	107,028,049	7,117,774	16,837,810	0	99,910,275
40258	AIG Assur Co	PA	34,285,083	1,741,394	3,000,000	0	32,543,689
19402	AIG Prop Cas Co	PA	4,730,194,481	3,417,369,332	5,000,000	0	1,312,825,149
13694	AIG Structured Mortgage Ins Co	NC	10,035,779	13,439	2,500,000	0	10,022,340
34886	AIOI Nissay Dowa Ins Co Of Amer	NY	135,571,423	75,067,933	5,000,000	0	60,503,490
19399	AIU Ins Co	NY	72,020,028	4,289,399	5,627,800	0	67,730,629
10957	Alamance Ins Co	IL	485,265,484	111,466,507	3,500,000	0	373,798,977
24899	Alea North America Ins Co	NY	99,601,601	19,893,765	4,880,012	0	79,707,836
13285	Allegheny Cas Co	NJ	39,501,331	16,899,599	1,500,000	3,200,000	22,601,733
35300	Allianz Global Risks US Ins Co	IL	4,345,352,979	2,483,189,363	29,148,900	0	1,862,163,616
11242	Allied Eastern Ind Co	PA	73,827,635	57,520,831	2,501,250	0	16,306,804
10127	Allied Ins Co of Amer	OH	29,867,101	15,836,548	3,000,000	0	14,030,553
42579	Allied Prop & Cas Ins Co	IA	385,017,784	326,114,659	3,000,000	0	58,903,125
22730	Allied World Ins Co	NH	1,749,569,784	667,235,660	5,000,000	0	1,082,334,122
10690	Allied World Natl Assur Co	NH	294,658,095	160,438,128	10,000,000	0	134,219,967
16624	Allied World Specialty Ins Co	DE	786,672,632	380,982,709	3,500,000	0	405,689,923
10212	Allmerica Fin Alliance Ins Co	NH	19,835,711	15,888	5,000,000	0	19,819,823
41840	Allmerica Fin Benefit Ins Co	MI	37,320,316	46,695	4,200,000	0	37,273,621
29688	Allstate Fire & Cas Ins Co	IL	215,706,141	4,536,927	7,000,000	0	211,169,214
19240	Allstate Ind Co	IL	121,868,901	2,263,275	4,200,000	0	119,605,626
19232	Allstate Ins Co	IL	43,271,169,901	27,952,897,659	3,903,300	0	15,318,272,242
36455	Allstate Northbrook Ind Co	IL	42,540,578	345,732	4,200,000	0	42,194,846
17230	Allstate Prop & Cas Ins Co	IL	245,268,734	16,419,016	4,200,000	0	228,849,718
37907	Allstate Vehicle & Prop Ins Co	IL	50,254,972	1,384,340	4,375,000	0	48,870,632
32450	ALPS Prop & Cas Ins Co	MT	111,649,227	74,503,339	5,000,000	0	37,145,888
21296	Alterra Amer Ins Co	DE	454,766,245	297,567,234	9,000,000	0	157,199,011
18708	Ambac Assur Corp	WI	4,824,375,838	4,199,580,526	82,000,000	26,411,000	624,795,312
19100	Amco Ins Co	IA	947,943,752	741,686,084	3,000,000	0	206,257,668
12548	American Agri Business Ins Co	TX	689,411,590	659,938,913	2,700,000	0	29,472,677
10103	American Agricultural Ins Co	IN	1,152,576,572	611,420,279	31,881,000	31,129,000	541,156,293
19720	American Alt Ins Corp	DE	550,779,275	351,319,803	5,120,000	0	199,459,472
21849	American Automobile Ins Co	MO	231,984,531	57,381,956	3,500,000	0	174,602,575
10111	American Bankers Ins Co Of FL	FL	1,877,636,283	1,394,387,183	5,083,164	0	483,249,100
11240	American Builders Ins Co	DE	119,522,559	82,029,291	2,500,000	0	37,493,267
20427	American Cas Co Of Reading PA	PA	150,833,779	36,285	4,200,000	0	150,797,494

Non-Domestic Property Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
19941	American Commerce Ins Co	OH	329,898,401	225,052,023	3,226,140	0	104,846,378
45934	American Compensation Ins Co	MN	70,934,236	17,517,208	3,500,000	0	53,417,028
10216	American Contractors Ind Co	CA	324,841,833	211,793,162	2,100,000	0	113,048,671
19690	American Economy Ins Co	IN	72,944,695	6,330,151	5,000,000	0	66,614,543
37990	American Empire Ins Co	OH	47,171,641	25,967,634	3,100,000	0	21,204,008
10819	American Equity Specialty Ins Co	CT	77,039,139	48,223,183	3,500,000	0	28,815,956
23450	American Family Home Ins Co	FL	544,256,470	360,354,066	4,200,000	0	183,902,404
24066	American Fire & Cas Co	NH	41,199,415	1,674,453	3,500,001	0	39,524,961
26247	American Guar & Liab Ins	NY	277,325,077	97,033,660	5,000,027	0	180,291,417
43494	American Hallmark Ins Co Of TX	TX	375,857,587	236,621,011	4,000,000	0	139,236,576
39152	American Hlthcare Ind Co	OK	23,568,044	2,283,035	10,367,800	0	21,285,009
19380	American Home Assur Co	NY	26,103,895,571	19,463,095,683	28,815,918	0	6,640,799,888
21857	American Ins Co	OH	310,914,121	88,666,810	10,501,770	0	222,247,311
31895	American Interstate Ins Co	NE	1,207,740,770	836,375,671	3,001,000	0	371,365,099
15911	American Mining Ins Co	IA	34,911,668	9,811,484	3,600,000	1,150,000	25,100,184
23469	American Modern Home Ins Co	OH	1,277,226,355	841,154,906	5,000,000	0	436,071,448
42722	American Modern Prop & Cas Ins Co	OH	19,869,428	3,103,452	5,000,000	0	16,765,976
38652	American Modern Select Ins Co	OH	292,807,668	240,076,385	3,000,000	0	52,731,283
39942	American Natl Gen Ins Co	MO	101,541,794	36,535,374	2,500,000	0	65,006,420
28401	American Natl Prop & Cas Co	MO	1,275,620,989	639,766,765	4,200,000	0	635,854,224
12190	American Pet Ins Co	NY	43,490,151	17,422,239	4,800,000	0	26,067,913
19615	American Reliable Ins Co	AZ	260,698,649	172,374,174	4,200,000	0	88,324,475
19631	American Road Ins Co	MI	642,209,105	391,109,049	3,000,000	0	251,100,056
39969	American Safety Cas Ins Co	OK	153,283,759	25,868,767	2,000,000	0	127,414,992
42978	American Security Ins Co	DE	1,584,935,296	1,026,090,114	5,052,500	0	558,845,182
19992	American Select Ins Co	OH	234,408,823	131,518,179	3,000,000	0	102,890,644
17965	American Sentinel Ins Co	PA	32,297,640	16,479,388	3,000,000	0	15,818,252
42897	American Serv Ins Co Inc	IL	144,531,793	93,413,983	3,000,004	0	51,117,810
41998	American Southern Home Ins Co	FL	163,124,783	118,415,669	3,500,000	0	44,709,114
10235	American Southern Ins Co	KS	108,857,171	70,548,864	3,000,000	0	38,308,307
19704	American States Ins Co	IN	138,460,734	10,359,068	5,000,000	0	128,101,658
37214	American States Preferred Ins Co	IN	22,822,518	1,110,119	5,000,000	0	21,712,398
19623	American Summit Ins Co	TX	48,003,214	17,411,546	2,500,000	0	30,591,668
31380	American Surety Co	IN	14,552,005	4,296,326	2,000,000	0	10,255,679
40142	American Zurich Ins Co	IL	314,257,474	87,955,944	5,000,000	0	226,301,530
12171	AmeriGuard RRG Inc	VT	13,771,949	5,880,760	1,020,000	0	7,891,189
12504	Ameriprise Ins Co	WI	47,980,062	1,758,311	8,000,000	0	46,221,751
19488	Amerisure Ins Co	MI	785,855,803	547,171,701	12,500,000	0	238,684,102
23396	Amerisure Mut Ins Co	MI	2,124,488,334	1,249,307,958	5,000,000	0	875,180,376
11050	Amerisure Partners Ins Co	MI	78,548,917	54,664,767	5,000,000	0	23,884,150
27928	Amex Assur Co	IL	256,277,631	71,954,506	4,597,875	0	184,323,128
42390	Amguard Ins Co	PA	478,904,863	361,542,102	5,328,000	0	117,362,761
19976	Amica Mut Ins Co	RI	4,961,852,112	2,350,587,940	0	0	2,611,264,172
15954	AmTrust Ins Co of KS Inc	KS	67,818,006	43,125,954	4,000,022	0	24,692,051
10984	Ansur Amer Ins	MI	105,738,216	66,543,485	15,000,000	0	39,194,731
30830	Arch Ind Ins Co	MO	67,808,021	41,759,936	5,000,000	0	26,048,085
11150	Arch Ins Co	MO	3,545,425,389	2,718,886,021	5,000,000	0	826,539,368
29114	ARCH Mortgage Assur Co	WI	14,115,666	238,302	2,000,000	0	13,877,364
18732	Arch Mortgage Guar Co	WI	50,918,255	1,341,200	3,000,000	0	49,577,055
40266	ARCH Mortgage Ins Co	WI	436,418,566	301,933,826	2,750,000	0	134,484,740
10348	Arch Reins Co	DE	1,904,938,079	703,505,129	5,000,000	0	1,201,432,950

Non-Domestic Property Insurers

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
13177	ARCOA RRG Inc	NV	14,388,854	9,002,392	1,049	0	5,386,463
19860	Argonaut Great Central Ins Co	IL	48,672,480	23,662,734	4,318,130	0	25,009,746
19801	Argonaut Ins Co	IL	1,268,863,997	852,800,634	4,500,000	0	416,063,363
19828	Argonaut Midwest Ins Co	IL	48,334,840	31,674,980	3,750,000	0	16,659,859
41459	Armed Forces Ins Exch	KS	142,849,612	66,737,970	0	0	76,111,642
24678	Arrowood Ind Co	DE	1,353,999,436	1,123,164,346	5,000,000	0	230,835,089
43460	Aspen Amer Ins Co	TX	504,937,642	236,390,297	4,200,000	0	268,547,345
21865	Associated Ind Corp	CA	110,810,969	23,712,572	3,500,000	0	87,098,397
19305	Assurance Co Of Amer	NY	24,646,394	3,560,117	5,000,000	0	21,086,277
11558	AssuranceAmerica Ins Co	SC	54,193,689	41,573,432	2,500,000	0	12,620,257
30180	Assured Guar Corp	MD	3,066,922,460	1,701,634,836	15,000,480	0	1,365,287,625
18287	Assured Guar Municipal Corp	NY	5,788,476,416	3,347,667,485	15,000,000	0	2,440,808,929
29033	Atain Ins Co	TX	77,180,274	29,419,708	4,500,000	0	47,760,566
20931	Atlanta Intl Ins Co	NY	43,268,523	23,110,952	3,001,981	0	20,157,571
27154	Atlantic Specialty Ins Co	NY	2,340,296,453	1,717,961,036	9,000,008	0	622,335,417
22586	Atlantic States Ins Co	PA	705,525,373	497,888,549	4,230,000	0	207,636,824
25422	Atradius Trade Credit Ins Co	MD	112,034,409	45,428,765	6,000,000	0	66,605,644
11983	Auto Club Prop Cas Ins Co	MI	83,879,679	53,579,207	2,500,000	0	30,300,472
19062	Automobile Ins Co Of Hartford CT	CT	1,000,828,705	678,445,996	6,000,000	0	322,382,709
10367	Avemco Ins Co	MD	78,437,696	31,211,653	3,003,000	0	47,226,043
13791	Aviation Alliance Ins RRG Inc	MT	3,948,359	2,668,709	18	306,625	1,279,650
29530	AXA Art Ins Corp	NY	26,056,878	8,314,569	3,000,000	0	17,742,308
33022	AXA Ins Co	NY	208,477,559	88,665,945	5,000,000	0	119,811,614
37273	Axis Ins Co	IL	1,488,040,598	922,960,322	4,968,600	0	565,080,276
20370	AXIS Reins Co	NY	2,863,345,117	2,002,486,507	5,000,000	0	860,858,610
15610	AXIS Specialty Ins Co	CT	67,030,765	14,281,333	4,000,200	0	52,749,432
24813	Balboa Ins Co	CA	106,424,271	29,118,368	4,250,000	0	77,305,903
33162	Bankers Ins Co	FL	150,509,826	73,830,047	4,500,000	0	76,679,779
18279	Bankers Standard Ins Co	PA	470,567,668	317,264,196	3,500,000	0	153,303,472
38245	BCS Ins Co	OH	272,207,159	110,890,836	3,000,000	0	161,316,323
37540	Beazley Ins Co Inc	CT	282,999,585	163,849,389	4,200,000	0	119,150,196
21970	Bedivere Ins Co	PA	288,885,048	187,171,003	4,200,000	0	101,714,045
41394	Benchmark Ins Co	KS	214,603,736	148,349,930	5,005,000	0	66,253,806
32603	Berkley Ins Co	DE	17,109,329,278	11,813,769,899	43,000,000	10,000	5,295,559,379
38911	Berkley Natl Ins Co	IA	95,477,350	44,984,692	5,500,000	0	50,492,658
29580	Berkley Regional Ins Co	DE	711,646,977	31,723,513	4,000,000	0	679,923,464
13070	Berkshire Hathaway Assur Corp	NY	2,176,460,672	727,159,014	15,000,000	0	1,449,301,657
10391	Berkshire Hathaway Direct Ins Co	NE	124,004,051	11,649,101	6,000,000	0	112,354,950
20044	Berkshire Hathaway Homestate Ins Co	NE	2,175,045,648	1,007,348,077	4,000,000	0	1,167,697,571
22276	Berkshire Hathaway Specialty Ins Co	NE	3,371,586,922	327,475,431	5,000,000	0	3,044,111,491
20095	BITCO Gen Ins Corp	IL	820,841,943	545,695,497	8,000,000	0	275,146,446
20109	BITCO Natl Ins Co	IL	482,270,890	342,217,714	5,000,000	0	140,053,176
12311	Bloomington Compensation Ins Co	MN	17,189,399	3,407,077	2,500,001	0	13,782,322
22250	BlueShore Ins Co	CO	54,767,680	38,774,890	2,500,000	0	15,992,790
27081	Bond Safeguard Ins Co	SD	82,879,301	46,817,454	2,500,000	0	36,061,847
30279	Boston Ind Co Inc	SD	7,827,511	2,802,020	1,500,000	0	5,025,491
19658	Bristol W Ins Co	OH	132,328,818	85,591,711	3,000,000	0	46,737,107
13528	Brotherhood Mut Ins Co	IN	542,036,088	312,970,378	0	0	229,065,710
14380	Build Amer Mut Assur Co	NY	479,610,963	42,339,936	0	0	437,271,027
20117	California Cas Ind Exch	CA	582,281,856	297,951,440	0	0	284,330,415

Non-Domestic Property Insurers

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
36340	Camico Mut Ins Co	CA	87,246,141	46,948,540	0	0	40,297,601
12260	Campmed Cas & Ind Co Inc	NH	20,490,401	24,718	3,000,000	0	20,465,683
10464	Canal Ins Co	SC	786,983,108	358,939,235	15,000,000	0	428,043,873
10472	Capitol Ind Corp	WI	478,842,403	253,306,687	4,201,416	0	225,535,716
19348	Capson Physicians Ins Co	TX	26,612,540	19,228,823	2,500,000	0	7,383,717
10510	Carolina Cas Ins Co	IA	180,804,360	81,693,194	3,686,551	0	99,111,166
26697	Casualty Underwriters Ins Co	UT	4,291,538	71,177	2,000,000	0	4,220,361
11255	Caterpillar Ins Co	MO	650,315,165	363,668,487	3,500,000	0	286,646,678
24503	Catlin Ind Co	DE	122,324,756	58,731,759	4,200,000	0	63,592,997
19518	Catlin Ins Co	TX	260,432,146	207,955,228	5,000,000	0	52,476,918
20176	Celina Mut Ins Co	OH	68,523,976	38,596,487	0	0	29,927,489
10891	CEM Ins Co	IL	34,028,641	23,582,081	1,750,000	0	10,446,560
11499	Censtat Cas Co	NE	22,017,108	4,961,355	3,500,000	0	17,055,753
34274	Central States Ind Co Of Omaha	NE	417,290,096	62,340,538	2,600,002	0	354,949,557
34649	Centre Ins Co	DE	90,087,064	40,146,826	5,000,000	0	49,940,237
42765	Centurion Cas Co	IA	152,649,030	563,005	2,600,000	0	152,086,025
20710	Century Ind Co	PA	846,129,724	821,129,724	4,250,000	0	25,000,000
26905	Century Natl Ins Co	CA	594,055,305	226,511,831	5,000,000	0	367,543,474
36951	Century Surety Co	OH	609,562,670	436,060,114	3,000,000	0	173,502,556
11445	CGB Ins Co	IN	337,845,769	192,532,404	5,000,000	0	145,313,365
25615	Charter Oak Fire Ins Co	CT	922,936,893	667,282,440	4,200,000	0	255,654,453
14388	Cherokee Guar Co Inc a RRG	AZ	14,828,416	11,443,841	2,500,000	0	3,384,575
10642	Cherokee Ins Co	MI	434,184,128	281,408,513	3,000,000	0	152,775,615
22810	Chicago Ins Co	IL	93,722,983	32,538,922	3,600,000	0	61,184,061
12777	Chubb Ind Ins Co	NY	374,137,188	223,374,785	3,500,000	0	150,762,403
10052	Chubb Natl Ins Co	IN	329,883,937	177,531,042	4,500,000	0	152,352,895
10669	Church Ins Co	NY	25,021,984	9,453,105	12,790,500	0	15,568,879
18767	Church Mut Ins Co	WI	1,643,867,974	1,058,797,014	0	0	585,070,960
25771	CIFG Assur N Amer Inc	NY	724,212,158	147,036,328	17,546,508	0	577,175,830
22004	CIM Ins Corp	MI	17,913,147	498,914	2,500,000	0	17,414,233
28665	Cincinnati Cas Co	OH	377,670,966	41,167,715	3,750,000	0	336,503,250
10677	Cincinnati Ins Co	OH	11,194,176,670	6,781,745,197	3,586,355	0	4,412,431,473
11839	Circle Star Ins Co RRG	VT	3,053,287	1,221,363	1,000	0	1,831,924
31534	Citizens Ins Co Of Amer	MI	1,526,388,494	866,027,411	3,400,000	0	660,361,083
20532	Clarendon Natl Ins Co	IL	933,388,039	723,627,719	4,800,000	0	209,760,319
28860	Clear Blue Ins Co	IL	18,019,795	7,275	4,200,000	0	18,012,520
25070	Clearwater Ins Co	DE	1,219,060,843	914,562,273	10,599,693	0	304,498,570
10019	Clearwater Select Ins Co	CT	1,192,187,708	715,290,725	15,318,656	55	476,896,983
33480	Clermont Ins Co	IA	24,422,581	2,169,955	4,200,000	0	22,252,626
31887	Coface N Amer Ins Co	MA	142,707,272	85,962,143	2,600,000	0	56,745,129
36552	Coliseum Reins Co	DE	282,022,288	96,754,836	26,503,260	0	185,267,452
34347	Colonial Amer Cas & Surety Co	MD	23,779,957	1,464,861	5,000,000	0	22,315,096
10758	Colonial Surety Co	PA	54,156,183	22,534,446	3,000,000	0	31,621,737
36927	Colony Specialty Ins Co	OH	64,128,165	43,944,756	3,500,000	0	20,183,410
27812	Columbia Ins Co	NE	19,102,373,335	4,905,005,843	3,000,000	30,006	14,197,367,491
40371	Columbia Mut Ins Co	MO	377,047,528	196,074,380	0	0	180,973,148
19410	Commerce & Industry Ins Co	NY	4,142,735,915	3,168,753,094	5,125,000	0	973,982,821
10220	Commonwealth Ins Co Of Amer	DE	11,541,518	2,226,048	3,000,000	0	9,315,470
11536	Community Hlth Alliance Recip RRG	VT	64,290,982	53,264,092	0	0	11,026,889
21989	Compass Ins Co	NY	12,142,585	1,952,298	947,420	0	10,190,288

Non-Domestic Property Insurers

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
32190	Constitution Ins Co	NY	23,612,044	6,420,734	4,200,002	0	17,191,310
20443	Continental Cas Co	IL	43,531,436,609	32,808,174,299	35,632,565	0	10,723,262,310
39551	Continental Heritage Ins Co	FL	7,504,630	372,645	2,000,000	500,040	7,131,985
28258	Continental Ind Co	IA	177,963,144	93,200,759	4,000,002	0	84,762,385
35289	Continental Ins Co	PA	1,666,861,610	197,591,840	53,566,360	0	1,469,269,770
10804	Continental Western Ins Co	IA	206,436,567	116,429,562	5,000,000	0	90,007,005
37206	Contractors Bonding & Ins Co	IL	203,141,328	88,879,757	3,000,000	0	114,261,571
10499	Corepointe Ins Co	MI	138,397,328	81,569,459	5,000,000	0	56,827,869
20990	Country Mut Ins Co	IL	4,295,682,682	2,223,712,790	0	0	2,071,969,892
26492	Courtesy Ins Co	FL	764,819,021	404,714,838	3,000,000	0	360,104,184
18961	Crestbrook Ins Co	OH	116,457,151	28,371,431	4,500,000	0	88,085,720
31348	Crum & Forster Ind Co	DE	50,254,900	34,206,626	3,500,000	0	16,048,274
11681	CSAA AFFINITY INS CO	PA	213,603,050	66,292,407	3,750,000	0	147,310,643
10921	CSAA Fire & Cas Ins Co	IN	98,239,727	53,004,144	3,415,965	0	45,235,583
37770	CSAA Gen Ins Co	IN	287,181,785	138,749,101	4,200,000	0	148,432,684
10847	Cumis Ins Society Inc	IA	1,711,811,870	911,344,925	5,831,488	0	800,466,945
21164	Dairyland Ins Co	WI	1,239,562,858	757,547,389	4,012,000	0	482,015,470
34924	Dakota Truck Underwriters	SD	109,291,792	65,617,607	0	0	43,674,185
16705	Dealers Assur Co	OH	98,183,761	42,011,025	4,200,990	0	56,172,736
40975	Dentists Ins Co	CA	330,222,299	151,863,155	5,000,000	0	178,359,144
42587	Depositors Ins Co	IA	292,864,674	256,075,555	3,000,000	0	36,789,119
12718	Developers Surety & Ind Co	IA	138,772,561	48,765,013	3,000,000	0	90,007,548
10659	Diamond Ins Co	IL	43,857,295	37,300,827	2,500,000	0	6,556,468
42048	Diamond State Ins Co	IN	130,007,585	71,731,055	5,000,000	0	58,276,530
23736	Direct Natl Ins Co	AR	16,484,300	9,863,045	2,500,000	0	6,621,255
36463	Discover Prop & Cas Ins Co	CT	132,763,897	69,610,363	6,300,000	0	63,153,534
34495	Doctors Co An Interins Exch	CA	3,585,359,988	1,776,455,921	0	0	1,808,904,067
13692	Donegal Mut Ins Co	PA	431,159,421	221,727,905	0	0	209,431,516
33499	Dorinco Reins Co	MI	1,536,155,480	1,022,109,269	5,000,000	0	514,046,211
13019	Eastern Advantage Assur Co	PA	44,454,983	30,176,704	2,501,250	0	14,278,280
10724	Eastern Alliance Ins Co	PA	269,316,707	173,495,796	4,200,000	0	95,820,911
10115	Eastern Dentists Ins Co RRG	VT	54,746,316	31,592,372	0	0	23,153,944
14702	Eastguard Ins Co	PA	109,330,036	72,953,112	5,000,000	0	36,376,924
22926	Economy Fire & Cas Co	IL	477,756,388	102,304,572	3,000,000	0	375,451,816
38067	Economy Preferred Ins Co	IL	39,075,814	28,304,655	3,000,000	0	10,771,159
40649	Economy Premier Assur Co	IL	85,948,309	38,587,132	3,000,000	0	47,361,177
21261	Electric Ins Co	MA	1,507,785,487	962,237,984	3,500,000	0	545,547,504
21326	Empire Fire & Marine Ins Co	NE	75,141,587	34,540,146	4,000,000	0	40,601,441
25402	Employers Assur Co	FL	502,132,997	292,194,768	2,500,000	0	209,938,229
20648	Employers Fire Ins Co	PA	13,360,783	2,417,324	4,500,000	0	10,943,458
21458	Employers Ins of Wausau	WI	5,477,230,768	3,962,842,256	5,000,000	0	1,514,388,515
21415	Employers Mut Cas Co	IA	2,890,562,516	1,614,274,199	0	0	1,276,288,317
11252	Encompass Home & Auto Ins Co	IL	19,685,914	233,713	2,350,000	0	19,452,201
15130	Encompass Ind Co	IL	27,622,806	1,877,206	3,021,700	0	25,745,600
10358	Encompass Ins Co	IL	9,345,463	59,370	5,000,000	0	9,286,093
10071	Encompass Ins Co Of Amer	IL	20,090,679	103,812	10,000,000	0	19,986,867
10641	Endurance Amer Ins Co	DE	1,227,426,853	964,759,613	6,000,000	0	262,667,240
11551	Endurance Reins Corp of Amer	DE	1,642,875,794	903,557,358	5,000,000	0	739,318,436
26263	Erie Ins Co	PA	899,669,865	565,053,097	2,350,000	0	334,616,768
16233	Erie Ins Co Of NY	NY	101,305,998	71,574,366	2,350,000	0	29,731,633

Non-Domestic Property Insurers

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
26271	Erie Ins Exch	PA	13,930,714,129	6,789,165,845	0	0	7,141,548,284
26830	Erie Ins Prop & Cas Co	PA	95,963,787	83,870,265	2,350,000	0	12,093,522
13634	Essent Guar Inc	PA	1,072,557,895	550,385,400	2,500,000	0	522,172,495
37915	Essentia Ins Co	MO	67,022,114	36,654,175	5,000,000	0	30,367,939
25712	Esurance Ins Co	WI	178,985,422	16,544,169	3,000,000	500,000	162,441,253
30210	Esurance Prop & Cas Ins Co	WI	119,091,613	77,265,925	3,003,000	0	41,825,688
20516	Euler Hermes N Amer Ins Co	MD	399,374,603	253,273,348	2,500,000	0	146,101,255
10120	Everest Natl Ins Co	DE	740,506,106	605,179,090	5,000,000	0	135,327,016
26921	Everest Reins Co	DE	9,979,640,039	6,768,749,080	10,000,000	0	3,210,890,959
24961	Everspan Fin Guar Corp	WI	225,032,289	2,151,678	15,000,000	0	222,880,611
35181	Executive Risk Ind Inc	DE	3,068,192,723	1,801,048,412	5,000,000	0	1,267,144,311
40029	Explorer Ins Co	CA	306,952,375	205,485,564	4,500,000	0	101,466,811
21482	Factory Mut Ins Co	RI	15,682,895,828	5,136,241,827	0	0	10,546,654,001
35157	Fair Amer Ins & Reins Co	NY	256,925,777	15,102,362	5,000,000	0	241,823,415
31925	Falls Lake Natl Ins Co	OH	299,501,394	242,321,856	4,200,000	0	57,179,538
13803	Farm Family Cas Ins Co	NY	1,096,487,145	720,014,934	3,606,205	0	376,472,211
21652	Farmers Ins Exch	CA	15,566,564,412	11,359,805,026	0	0	4,206,759,386
41483	Farmington Cas Co	CT	1,005,370,826	714,042,476	6,000,000	0	291,328,350
13838	Farmland Mut Ins Co	IA	544,213,154	373,619,340	0	0	170,593,814
20281	Federal Ins Co	IN	32,240,564,736	18,961,859,982	20,980,068	0	13,278,704,754
13935	Federated Mut Ins Co	MN	5,076,209,615	2,213,784,601	0	0	2,862,425,014
11118	Federated Rural Electric Ins Exch	KS	494,982,360	317,713,197	0	0	177,269,163
28304	Federated Serv Ins Co	MN	455,753,266	244,582,524	3,000,000	0	211,170,742
39306	Fidelity & Deposit Co Of MD	MD	210,198,923	40,502,746	5,000,000	0	169,696,177
35386	Fidelity & Guar Ins Co	IA	20,636,253	1,344,326	5,000,000	0	19,291,926
25879	Fidelity & Guar Ins Underwriters Inc	WI	149,756,617	63,551,764	13,434,900	0	86,204,853
21075	Financial Amer Prop & Cas Ins Co	TX	15,556,439	6,589,154	3,000,000	0	8,967,285
35009	Financial Cas & Surety Inc	TX	22,215,234	7,158,436	2,600,000	0	15,056,798
39136	Finial Reins Co	CT	1,274,094,417	423,670,091	3,500,000	0	850,424,326
21873	Firemans Fund Ins Co	CA	5,500,376,521	4,204,055,741	4,200,000	0	1,296,320,780
21784	Firemens Ins Co Of Washington DC	DE	95,252,582	63,093,085	3,500,000	0	32,159,497
10336	First Acceptance Ins Co Inc	TX	249,246,142	150,443,399	3,000,000	0	98,802,743
37710	First Amer Prop & Cas Ins Co	CA	97,089,426	56,441,235	5,000,000	0	40,648,191
29980	First Colonial Ins Co	FL	374,180,335	214,455,459	2,500,000	0	159,724,876
10351	First Dakota Ind Co	SD	44,001,844	30,818,345	1,250,000	0	13,183,499
11177	First Fin Ins Co	IL	544,200,867	120,451,461	2,500,000	0	423,749,406
10676	First Guard Ins Co	AZ	24,927,679	2,677,809	3,000,000	0	22,249,870
38326	First Ind Of Amer Ins Co	NJ	7,769,229	2,358,223	3,500,000	0	5,411,006
33588	First Liberty Ins Corp	IL	23,011,077	639,841	3,600,000	0	22,371,237
24724	First Natl Ins Co Of Amer	NH	55,524,996	143,452	5,000,000	0	55,381,544
33383	First Professionals Ins Co	FL	282,095,851	119,592,350	5,000,000	0	162,503,500
27626	Firstcomp Ins Co	NE	283,213,892	164,462,897	1,500,000	0	118,750,995
35585	Flagship City Ins Co	PA	46,163,428	33,951,770	2,350,000	0	12,211,658
13978	Florists Mut Ins Co	IL	125,488,701	101,835,916	0	0	23,652,785
36781	FMH Ag Risk Ins Co	IA	254,405,709	145,441,122	3,750,000	0	108,964,587
11185	Foremost Ins Co Grand Rapids MI	MI	2,172,211,911	1,078,997,918	4,800,000	0	1,093,213,993
11800	Foremost Prop & Cas Ins Co	MI	64,103,999	46,234,750	3,525,000	0	17,869,250
41513	Foremost Signature Ins Co	MI	74,105,427	54,179,690	3,600,000	0	19,925,737
10801	Fortress Ins Co	IL	132,177,530	71,166,930	19,046,430	0	61,010,600
10985	Fortuity Ins Co	MI	39,490,663	23,011,999	5,000,000	0	16,478,665

Non-Domestic Property Insurers

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
14249	Founders Ins Co	IL	154,532,606	85,286,031	5,000,000	0	69,246,575
11600	Frank Winston Crum Ins Co	FL	54,492,402	40,728,194	3,000,000	0	13,764,208
13986	Frankenmuth Mut Ins Co	MI	1,174,226,750	665,930,131	0	0	508,296,619
22209	Freedom Specialty Ins Co	OH	50,723,186	38,093,520	3,504,000	0	12,629,666
21253	Garrison Prop & Cas Ins Co	TX	1,707,729,564	1,052,393,921	4,200,000	0	655,335,642
28339	Gateway Ins Co	MO	64,398,002	45,589,459	3,815,000	0	18,808,543
14138	GEICO Advantage Ins Co	NE	1,011,400,404	478,643,930	10,000,000	0	532,756,473
41491	Geico Cas Co	MD	2,605,875,836	1,676,099,469	3,010,000	0	929,776,368
14139	GEICO Choice Ins Co	NE	600,921,774	305,217,026	10,000,000	0	295,704,749
35882	Geico Gen Ins Co	MD	209,495,918	68,118,660	3,080,000	0	141,377,258
22055	Geico Ind Co	MD	7,138,705,064	3,062,772,997	3,000,000	0	4,075,932,067
37923	GEICO Marine Ins Co	MD	85,207,123	36,725,352	3,000,000	0	48,481,771
14137	GEICO Secure Ins Co	NE	417,537,007	148,472,406	10,000,000	0	269,064,601
24414	General Cas Co Of WI	WI	695,354,908	377,476,843	4,000,000	0	317,878,065
24732	General Ins Co Of Amer	NH	108,305,822	2,631,298	5,000,000	0	105,674,525
22039	General Reins Corp	DE	15,320,456,659	4,269,942,920	11,000,000	0	11,050,513,739
39322	General Security Natl Ins Co	NY	334,433,840	209,903,981	5,000,000	0	124,529,859
11967	General Star Natl Ins Co	DE	223,344,558	56,925,479	4,000,000	0	166,419,079
11231	Generali Us Branch	NY	59,677,286	32,208,732	0	0	27,468,554
38962	Genesis Ins Co	CT	181,586,272	62,199,468	3,500,000	0	119,386,804
37095	Genworth Financial Assur Corp	NC	7,259,001	39,310	2,500,000	0	7,219,691
38458	Genworth Mortgage Ins Corp	NC	2,627,140,967	1,554,023,815	4,288,747	0	1,073,117,152
16675	Genworth Mortgage Ins Corp Of NC	NC	335,586,923	186,784,605	2,500,000	0	148,802,318
11049	Genworth Mortgage Reins Corp	NC	14,071,377	2,974,441	2,500,000	0	11,096,936
10799	Geovera Ins Co	CA	85,568,643	58,571,535	5,000,000	0	26,997,108
21032	Global Reins Corp Of Amer	NY	290,422,199	194,230,155	20,386,751	0	96,192,044
22063	Government Employees Ins Co	MD	24,036,209,980	10,105,749,682	33,436,758	0	13,930,460,298
26310	Granite Re Inc	OK	43,629,899	23,590,564	2,500,000	0	20,039,335
23809	Granite State Ins Co	IL	33,844,595	2,439,382	5,000,000	0	31,405,213
36307	Gray Ins Co	LA	286,447,413	181,345,444	5,000,000	0	105,101,969
26832	Great Amer Alliance Ins Co	OH	29,858,215	53,013	3,501,000	0	29,805,202
26344	Great Amer Assur Co	OH	19,505,526	900	3,510,000	0	19,504,626
16691	Great Amer Ins Co	OH	6,110,911,026	4,560,005,427	15,440,600	0	1,550,905,599
22136	Great Amer Ins Co of NY	NY	48,280,643	12,544	3,800,000	0	48,268,099
31135	Great Amer Security Ins Co	OH	16,751,026	750	3,504,000	0	16,750,276
33723	Great Amer Spirit Ins Co	OH	18,443,107	19,333	3,504,000	0	18,423,774
25224	Great Divide Ins Co	ND	224,667,990	156,564,739	6,000,000	0	68,103,252
18694	Great Midwest Ins Co	TX	211,106,239	103,531,732	4,550,000	0	107,574,507
20303	Great Northern Ins Co	IN	1,647,473,096	1,178,243,425	4,166,675	0	469,229,671
11371	Great West Cas Co	NE	1,953,071,112	1,366,828,908	2,500,000	0	586,242,204
22187	Greater NY Mut Ins Co	NY	942,047,234	498,108,186	0	0	443,939,048
22322	Greenwich Ins Co	DE	1,088,280,737	737,876,592	3,558,100	0	350,404,145
36650	Guarantee Co Of N Amer USA	MI	206,802,059	37,248,681	4,000,008	0	169,553,378
11398	Guarantee Ins Co	FL	393,684,923	346,866,132	3,600,120	0	46,818,791
15032	Guideone Mut Ins Co	IA	1,232,046,553	767,939,491	0	0	464,107,062
14559	Guideone Specialty Mut Ins Co	IA	265,383,196	167,292,827	0	0	98,090,369
34037	Hallmark Ins Co	AZ	288,644,379	186,197,040	3,500,000	0	102,447,339
19530	Hallmark Natl Ins Co	AZ	88,860,958	63,553,645	2,400,000	0	25,307,313
26611	Hamilton Ins Co	DE	26,570,968	5,066,875	5,000,000	0	21,504,093
36064	Hanover Amer Ins Co	NH	29,888,593	49,793	5,000,000	0	29,838,800
17337	Hanover Fire & Cas Ins Co	PA	5,161,554	2,173,622	1,656,100	0	2,988,032

Non-Domestic Property Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
22292	Hanover Ins Co	NH	6,926,338,802	4,738,297,789	5,000,000	0	2,188,041,013
26433	Harco Natl Ins Co	IL	323,468,273	158,810,641	3,500,004	0	164,657,632
14141	Harford Mut Ins Co	MD	384,496,127	191,053,010	0	0	193,443,117
23582	Harleysville Ins Co	PA	137,250,985	111,574,581	2,612,500	0	25,676,404
35696	Harleysville Preferred Ins Co	PA	139,333,001	93,655,016	4,230,000	0	45,677,985
26182	Harleysville Worcester Ins Co	PA	204,036,713	149,326,896	3,500,000	0	54,709,817
22357	Hartford Accident & Ind Co	CT	11,521,714,780	8,245,092,564	40,000,000	0	3,276,622,216
29424	Hartford Cas Ins Co	IN	2,249,932,482	1,345,537,508	4,800,000	0	904,394,974
19682	Hartford Fire In Co	CT	25,426,328,776	11,985,805,707	55,320,000	0	13,440,523,069
37478	Hartford Ins Co Of The Midwest	IN	595,620,171	122,312,337	4,200,000	0	473,307,834
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,293,018,352	657,242,279	10,000,000	0	635,776,073
29890	Hartford Steam Boil Inspec Ins Co CT	CT	83,070,130	38,617,135	3,000,000	0	44,452,995
30104	Hartford Underwriters Ins Co	CT	1,590,016,547	981,198,651	6,504,000	0	608,817,896
31550	Haulers Ins Co Inc	TN	73,990,124	36,048,456	3,000,000	0	37,941,668
41343	HDI Gerling Amer Ins Co	IL	268,182,400	135,464,905	5,000,000	0	132,717,495
35904	Health Care Ind Inc	CO	460,224,428	285,625,934	2,250,000	250,000	174,598,494
32077	Heritage Cas Ins Co	KS	64,436,217	424,273	3,000,000	0	64,011,944
39527	Heritage Ind Co	CA	155,332,938	116,396,564	3,000,000	0	38,936,374
35599	Highmark Cas Ins Co	PA	457,236,117	284,093,561	2,500,000	0	173,142,556
10200	Hiscox Ins Co Inc	IL	190,250,845	128,934,310	4,200,000	0	61,316,535
17221	Homesite Ins Co	WI	134,145,636	48,375,366	4,540,000	0	85,770,270
13927	Homesite Ins Co Of The Midwest	ND	339,602,598	238,888,276	3,500,200	0	100,714,322
22578	Horace Mann Ins Co	IL	447,522,141	261,141,411	3,582,010	0	186,380,730
22756	Horace Mann Prop & Cas Ins Co	IL	287,602,160	164,819,009	3,000,000	0	122,783,151
10069	Housing Authority Prop A Mut Co	VT	165,031,396	45,705,454	0	0	119,325,942
11206	Housing Enterprise Ins Co Inc	VT	71,328,367	38,828,765	20,000,000	0	32,499,602
25054	Hudson Ins Co	DE	1,082,816,423	624,948,359	7,500,000	238	457,868,064
29068	IDS Prop Cas Ins Co	WI	1,661,810,013	978,207,423	5,000,000	0	683,602,591
35246	Illinois Ins Co	IA	43,203,601	14,433,414	3,420,000	0	28,770,187
23817	Illinois Natl Ins Co	IL	41,525,397	3,646,817	5,000,000	0	37,878,580
44369	Imperial Fire & Cas Ins Co	LA	77,429,517	36,857,214	3,000,000	0	40,572,302
35408	Imperium Ins Co	TX	382,450,874	204,580,923	4,200,000	0	177,869,952
25550	Indemnity Co Of CA	CA	20,327,224	4,784,226	2,500,000	0	15,542,998
43575	Indemnity Ins Co Of North Amer	PA	438,557,060	317,833,535	4,501,500	0	120,723,525
26581	Independence Amer Ins Co	DE	115,949,999	52,537,668	3,000,000	0	63,412,331
29831	Independent Mut Fire Ins Co	IL	42,776,985	5,822,621	0	0	36,954,364
14265	Indiana Lumbermens Mut Ins Co	IN	52,156,958	37,035,297	0	0	15,121,661
22268	Infinity Ins Co	IN	1,992,728,256	1,339,951,979	3,000,000	0	652,776,277
22713	Insurance Co of N Amer	PA	883,791,037	650,227,492	11,357,109	0	233,563,545
19429	Insurance Co Of The State Of PA	PA	223,875,651	146,690,468	5,005,500	0	77,185,183
27847	Insurance Co Of The West	CA	1,916,957,367	1,163,642,749	4,200,000	0	753,314,618
22772	Integon Ind Corp	NC	67,264,499	29,948,947	3,000,000	0	37,315,552
29742	Integon Natl Ins Co	NC	2,339,490,227	1,891,151,252	3,500,000	0	448,338,975
11592	International Fidelity Ins Co	NJ	203,095,057	119,218,033	1,500,000	0	83,877,024
10749	Intrepid Ins Co	MI	33,546,996	4,016,440	10,000,000	0	29,530,556
23647	Ironshore Ind Inc	MN	359,823,487	205,854,298	5,000,000	0	153,969,189
11630	Jefferson Ins Co	NY	78,272,835	26,301,339	4,181,500	0	51,971,496
14354	Jewelers Mut Ins Co	WI	365,317,184	138,847,519	0	0	226,469,665
10885	Key Risk Ins Co	IA	47,398,837	17,590,566	4,500,000	0	29,808,272
13722	Knightbrook Ins Co	DE	207,186,084	160,825,928	4,218,200	0	46,360,156
20621	Lamorak Ins Co	PA	26,420,491	3,111,205	6,000,000	0	23,309,038

Non-Domestic Property Insurers

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
26077	Lancer Ins Co	IL	632,709,863	449,720,519	3,100,000	0	182,989,344
37109	Landcar Cas Co	UT	38,493,140	22,929,317	2,400,000	0	15,563,823
37940	Lexington Natl Ins Corp	FL	55,732,022	38,821,500	2,000,400	0	16,910,522
13307	Lexon Ins Co	TX	209,968,844	157,400,487	4,213,226	0	52,568,357
42404	Liberty Ins Corp	IL	244,776,659	5,119,981	3,500,000	0	239,656,676
19917	Liberty Ins Underwriters Inc	IL	214,324,261	88,684,648	3,500,000	0	125,639,611
23035	Liberty Mut Fire Ins Co	WI	5,477,772,126	4,078,781,163	10,000,000	0	1,398,990,964
23043	Liberty Mut Ins Co	MA	42,343,216,506	26,527,948,893	10,000,000	0	15,815,267,613
14486	Liberty Mut Mid Atlantic Ins Co	MA	20,705,624	1,702,362	0	0	19,003,264
14400	Lititz Mut Ins Co	PA	242,463,253	90,440,706	0	0	152,022,547
36447	LM Gen Ins Co	IL	11,010,668	259,928	3,500,000	0	10,750,740
33600	LM Ins Corp	IL	119,636,219	4,423,807	3,600,000	0	115,212,411
32352	LM Prop & Cas Ins Co	IN	64,551,264	28,799,748	4,400,000	0	35,751,516
35769	Lyndon Prop Ins Co	MO	364,333,982	209,349,449	4,000,000	0	154,984,533
10051	Lyndon Southern Ins Co	DE	130,818,839	88,196,872	3,000,000	0	42,621,967
42617	MAG Mut Ins Co	GA	1,719,189,133	838,476,480	0	0	880,712,654
11054	Maiden Reins N Amer Inc	MO	1,239,951,385	945,613,416	4,000,000	0	294,337,969
34460	Maidstone Ins Co	NY	53,336,462	39,543,121	3,015,920	0	13,793,341
36897	Manufacturers Alliance Ins Co	PA	182,878,267	123,688,929	5,970,000	0	59,189,338
28932	Markel Amer Ins Co	VA	329,312,720	192,850,661	5,000,100	0	136,462,059
10829	Markel Global Reins Co	DE	1,546,414,370	819,284,454	5,000,000	0	727,129,916
38970	Markel Ins Co	IL	1,459,208,083	1,106,337,100	4,200,000	0	352,870,983
19356	Maryland Cas Co	MD	165,841,305	10,707,606	4,717,500	0	155,133,699
22306	Massachusetts Bay Ins Co	NH	64,230,940	14,078	5,000,000	0	64,216,862
10784	Maxum Cas Ins Co	DE	51,916,129	33,701,821	3,500,000	0	18,214,308
12041	MBIA Ins Corp	NY	796,841,809	187,747,991	15,000,269	275,908,000	609,093,818
32522	Medical Mut Ins Co Of NC	NC	485,729,167	256,690,952	2,500,000	0	229,038,215
11843	Medical Protective Co	IN	2,790,355,606	1,219,564,192	4,800,000	0	1,570,791,414
12754	Medicus Ins Co	TX	67,097,437	32,833,652	2,500,000	0	34,263,785
22241	Medmarc Cas Ins Co	VT	260,399,412	76,319,385	3,000,000	0	184,080,027
11030	Memic Ind Co	NH	385,855,775	260,213,112	3,000,000	0	125,642,663
33650	Mendota Ins Co	MN	118,264,816	79,543,453	2,442,452	0	38,721,363
31968	Merastar Ins Co	IL	32,242,201	20,803,758	3,000,000	0	11,438,443
14494	Merchants Bonding Co a Mut	IA	160,466,599	63,572,740	0	0	96,893,859
11595	Merchants Natl Bonding Inc	IA	24,149,531	11,855,452	3,000,000	0	12,294,079
40169	Metropolitan Cas Ins Co	RI	203,694,551	149,251,756	3,000,000	0	54,442,795
25321	Metropolitan Drt Prop & Cas Ins Co	RI	129,389,431	98,172,815	3,000,000	0	31,216,616
39950	Metropolitan Gen Ins Co	RI	42,125,694	4,841,107	3,000,000	0	37,284,587
34339	Metropolitan Grp Prop & Cas Ins Co	RI	651,109,856	271,943,981	3,000,000	0	379,165,875
26298	Metropolitan Prop & Cas Ins Co	RI	5,599,133,504	3,263,662,290	3,000,000	315,000,000	2,335,471,214
40150	MGA Ins Co Inc	TX	258,495,848	157,963,257	12,000,000	0	100,532,591
22594	MGIC Assur Corp Gen Account	WI	6,741,067	205,688	3,500,000	0	6,535,379
18740	MGIC Ind Corp	WI	136,938,898	45,915,084	3,588,000	0	91,023,814
38660	MIC Gen Ins Corp	MI	43,226,053	24,184,059	5,000,000	0	19,041,994
38601	MIC Prop & Cas Ins Corp	MI	92,001,235	37,916,885	5,000,000	0	54,084,350
40932	Mico Ins Co	OH	11,950,945	1,273,560	2,252,000	0	10,677,385
23507	Mid Amer Fire & Cas Co	NH	10,137,373	1,886,185	2,500,000	0	8,251,187
21687	Mid Century Ins Co	CA	3,904,871,743	2,881,229,019	4,800,000	0	1,023,642,724
23434	Middlesex Ins Co	WI	695,164,692	445,304,143	4,200,000	0	249,860,549
14532	Middlesex Mut Assur Co	CT	201,333,440	112,898,195	0	0	88,435,245

Non-Domestic Property Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
20451	Midstates Reins Corp	IL	83,413,883	49,067,274	800,000	200,000	34,346,606
27138	Midvale Ind Co	IL	13,379,043	591,302	3,500,000	0	12,787,741
23612	Midwest Employers Cas Co	DE	140,066,028	37,340,056	3,531,000	0	102,725,972
23515	Midwestern Ind Co	NH	28,353,257	1,078,810	3,500,000	0	27,274,449
41653	Milbank Ins Co	IA	592,933,971	450,756,152	3,000,000	0	142,177,819
26662	Milwaukee Cas Ins Co	WI	70,255,605	48,028,254	4,200,000	0	22,227,351
42234	Minnesota Lawyers Mut Ins Co	MN	168,591,012	89,281,491	0	0	79,309,521
20362	Mitsui Sumitomo Ins Co of Amer	NY	904,315,923	569,004,255	5,000,000	0	335,311,668
22551	Mitsui Sumitomo Ins USA Inc	NY	132,908,636	70,528,588	5,000,000	0	62,380,048
14613	Montgomery Mut Ins Co	MA	51,330,484	594,001	0	0	50,736,486
29858	Mortgage Guar Ins Corp	WI	4,274,846,978	2,700,957,129	5,000,000	0	1,573,889,849
16187	Mosaic Ins Co	DE	16,437,662	1,353,282	4,046,965	0	15,084,380
13331	Motorists Commercial Mut Ins Co	OH	347,628,625	197,534,005	0	0	150,094,619
14621	Motorists Mut Ins Co	OH	1,387,354,078	833,490,269	0	0	553,863,809
22012	Motors Ins Corp	MI	2,077,380,520	1,330,570,527	5,000,000	0	746,809,993
10227	Munich Reins Amer Inc	DE	17,497,921,694	12,540,529,669	8,235,771	0	4,957,392,025
13559	Municipal Assur Cor	NY	1,509,306,022	779,798,472	15,000,000	0	729,507,549
11878	MutualAid eXchange	KS	26,491,998	10,538,235	0	0	15,953,763
14366	NASW RRG Inc	DC	6,496,012	1,671,425	0	0	4,824,587
23663	National Amer Ins Co	OK	188,488,103	122,946,849	5,000,000	0	65,541,254
11806	National Assisted Living RRG Inc	DC	7,974,703	3,862,629	2,528,135	0	4,112,074
16632	National Builders Ins Co	DE	78,144,005	51,768,715	2,500,000	0	26,375,290
11991	National Cas Co	WI	288,523,143	154,445,656	5,000,000	0	134,077,487
10243	National Continental Ins Co	NY	138,976,133	87,271,634	6,429,106	0	51,704,499
16217	National Farmers Union Prop & Cas	WI	139,589,918	96,318,700	4,200,000	0	43,271,218
20478	National Fire Ins Co Of Hartford	IL	125,166,013	66,800	5,000,000	0	125,099,213
42447	National Gen Assur Co	MO	39,847,964	23,028,938	2,500,000	0	16,819,026
23728	National Gen Ins Co	MO	53,558,777	27,264,723	2,000,000	2,500,000	26,294,054
11044	National General Ins Online Inc	MO	36,536,089	25,196,574	4,000,000	0	11,339,515
44016	National Home Ins Co RRG	CO	24,089,982	15,309,367	1,400,000	0	8,780,615
20087	National Ind Co	NE	161,776,678,504	71,948,059,815	5,500,000	0	89,828,618,689
27944	National Ins Assn	IN	13,470,652	2,063	0	0	13,468,588
32620	National Interstate Ins Co	OH	1,200,140,217	904,544,115	3,000,000	0	295,596,102
20052	National Liab & Fire Ins Co	CT	2,377,333,413	1,420,249,224	5,000,000	0	957,084,188
15474	National Lloyds Ins Co	TX	229,285,956	107,536,075	0	0	121,749,881
13695	National Mortgage Ins Corp	WI	487,699,415	120,809,359	2,530,000	0	366,890,055
23825	National Public Finance Guar Corp	NY	4,676,577,198	2,199,034,521	15,000,000	0	2,477,542,677
12114	National Security Fire & Cas Co	AL	76,405,971	41,960,170	1,500,000	0	34,445,803
22608	National Specialty Ins Co	TX	78,539,999	32,521,095	3,500,000	0	46,018,904
21881	National Surety Corp	IL	212,814,591	72,715,094	3,500,077	0	140,099,497
19445	National Union Fire Ins Co Of Pitts	PA	26,764,167,828	20,081,336,394	4,478,750	0	6,682,831,434
26093	Nationwide Affinity Co of Amer	OH	407,671,810	395,085,900	5,000,000	0	12,585,910
28223	Nationwide Agribusiness Ins Co	IA	544,595,482	472,964,776	5,689,976	0	71,630,706
10723	Nationwide Assur Co	WI	144,087,826	83,130,674	3,500,000	0	60,957,152
23760	Nationwide Gen Ins Co	OH	346,985,272	324,269,619	2,500,000	0	22,715,653
25453	Nationwide Ins Co Of Amer	WI	484,374,585	332,090,294	3,375,000	0	152,284,291
23779	Nationwide Mut Fire Ins Co	OH	5,938,418,248	3,334,085,180	0	0	2,604,333,068
23787	Nationwide Mut Ins Co	OH	35,923,712,072	23,607,837,026	0	0	12,315,875,046
37877	Nationwide Prop & Cas Ins Co	OH	624,183,561	576,595,096	3,000,000	0	47,588,465
25240	NAU Country Ins Co	MN	1,305,141,944	995,824,287	3,000,000	0	309,317,657
42307	Navigators Ins Co	NY	2,568,520,245	1,618,254,455	5,000,000	0	950,265,790

Non-Domestic Property Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
15865	NCMIC Ins Co	IA	713,011,877	451,280,821	5,000,000	0	261,731,056
24171	Netherlands Ins Co The	NH	92,014,602	5,401,508	3,600,000	0	86,613,095
21830	New England Ins Co	CT	37,714,721	2,519,559	7,200,000	0	35,195,161
23841	New Hampshire Ins Co	IL	239,031,799	159,437,588	5,325,065	0	79,594,211
12130	New South Ins Co	NC	54,557,796	46,925,784	3,000,000	0	7,632,012
16608	New York Marine & Gen Ins Co	NY	1,191,894,296	812,663,535	8,827,889	0	379,230,762
14788	NGM Ins Co	FL	2,344,819,808	1,324,181,771	5,250,000	0	1,020,638,037
33200	Norcal Mut Ins Co	CA	1,610,512,396	940,364,321	0	0	670,148,075
31470	Norguard Ins Co	PA	615,676,389	449,455,369	5,250,000	0	166,221,020
29700	North Amer Elite Ins Co	NH	129,097,562	94,580,414	3,500,000	0	34,517,148
29874	North Amer Specialty Ins Co	NH	576,748,885	181,402,894	4,800,000	0	395,345,991
27740	North Pointe Ins Co	PA	93,836,940	68,860,180	3,500,000	0	24,976,760
21105	North River Ins Co	NJ	1,030,464,864	724,227,858	4,200,000	0	306,237,006
19372	Northern Ins Co Of NY	NY	34,996,218	3,933,041	9,762,500	0	31,063,177
24031	Northland Cas Co	CT	107,733,718	70,693,643	3,000,000	0	37,040,075
24015	Northland Ins Co	CT	1,171,561,548	627,519,323	3,500,000	0	544,042,225
13045	Northstone Ins Co	PA	50,330,166	39,200,017	1,200,000	0	11,130,149
42552	Nova Cas Co	NY	94,308,693	2,544,860	4,200,000	0	91,763,833
39608	Nutmeg Ins Co	CT	706,647,297	176,026,220	4,200,000	0	530,621,077
34630	Oak River Ins Co	NE	594,700,423	394,268,711	3,000,000	0	200,431,712
31208	Oakwood Ins Co	TN	67,935,939	37,643,730	3,163,338	0	30,292,209
14190	OBI Natl Ins Co	PA	13,139,343	23,339	4,500,000	0	13,116,004
23248	Occidental Fire & Cas Co Of NC	NC	542,241,015	396,778,910	2,600,000	5,000,000	145,462,105
23680	Odyssey Reins Co	CT	7,308,174,273	4,019,664,013	6,982,500	0	3,288,510,260
35602	Ohic Ins Co	OH	97,134,943	41,194,314	3,591,990	0	55,940,629
24074	Ohio Cas Ins Co	NH	5,578,553,264	3,941,123,727	4,500,000	0	1,637,429,540
24104	Ohio Farmers Ins Co	OH	2,701,072,489	703,930,939	0	0	1,997,141,550
26565	Ohio Ind Co	OH	145,236,047	99,747,686	3,000,746	0	45,488,361
24082	Ohio Security Ins Co	NH	16,092,026	618,319	3,500,430	0	15,473,707
17558	Old Guard Ins Co	OH	421,377,328	235,808,672	2,500,000	0	185,568,656
24139	Old Republic Gen Ins Corp	IL	2,004,034,724	1,503,864,961	4,200,000	0	500,169,763
24147	Old Republic Ins Co	PA	2,668,770,721	1,634,784,568	3,800,004	0	1,033,986,153
35424	Old Republic Security Assur Co	IL	1,092,490,397	908,225,841	5,000,000	0	184,264,556
40444	Old Republic Surety Co	WI	115,080,869	56,733,465	2,900,000	0	58,347,404
37060	Old United Cas Co	KS	540,090,234	356,035,970	3,000,000	0	184,054,264
34940	Omni Ind Co	IL	61,420,718	37,639,767	3,000,000	0	23,780,951
39098	Omni Ins Co	IL	178,817,809	112,919,859	3,000,000	0	65,897,950
15385	OneCIS Ins Co	IL	22,825,174	2,464,217	3,000,000	0	20,360,957
30175	Oriska Ins Co	NY	29,388,300	18,764,055	1,500,000	0	10,624,245
22748	Pacific Employers Ins Co	PA	3,541,625,095	2,301,252,609	6,000,000	0	1,240,372,486
20346	Pacific Ind Co	WI	6,916,030,245	3,985,784,723	5,535,000	0	2,930,245,522
37850	Pacific Specialty Ins Co	CA	304,904,398	171,941,258	3,500,000	0	132,963,137
10222	PACO Assur Co Inc	IL	70,323,273	36,824,393	2,950,000	0	33,498,880
38636	Partner Reins Co Of The US	NY	4,865,941,942	3,460,862,020	4,800,000	0	1,405,079,922
11835	PartnerRe Amer Ins Co	DE	375,828,870	247,475,251	3,000,000	0	128,353,619
10006	Partnerre Ins Co Of NY	NY	128,509,868	19,136,971	6,000,000	0	109,372,897
25755	Peachtree Cas Ins Co	FL	26,385,218	19,192,179	2,200,000	0	7,193,039
18139	Peak Prop & Cas Ins Corp	WI	45,996,669	7,019,851	3,000,000	0	38,976,818
18333	Peerless Ind Ins Co	IL	190,850,978	7,175,625	3,500,000	0	183,675,352
24198	Peerless Ins Co	NH	13,172,391,683	9,855,641,908	8,848,635	0	3,316,749,774
39900	Peninsula Ind Co	MD	10,843,583	1,211,142	2,300,000	0	9,632,441

Non-Domestic Property Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
14958	Peninsula Ins Co	MD	87,079,563	45,241,426	2,500,000	0	41,838,137
14982	Penn Millers Ins Co	PA	122,372,117	56,002,646	5,000,000	0	66,369,471
21962	Pennsylvania Ins Co	IA	55,638,747	14,426,156	6,300,000	0	41,212,591
14974	Pennsylvania Lumbermens Mut Ins	PA	457,197,877	350,949,306	0	0	106,248,571
12262	Pennsylvania Manufacturers Assoc Ins	PA	821,901,371	570,166,750	6,116,300	0	251,734,621
41424	Pennsylvania Manufacturers Ind Co	PA	193,933,250	124,438,889	4,600,000	0	69,494,361
14990	Pennsylvania Natl Mut Cas Ins Co	PA	1,233,630,334	662,217,377	0	0	571,412,957
37648	Permanent Gen Assur Corp	OH	313,074,798	200,383,837	5,000,000	0	112,690,961
13714	Pharmacists Mut Ins Co	IA	269,087,094	163,309,009	0	0	105,778,085
18058	Philadelphia Ind Ins Co	PA	7,361,508,442	5,313,987,763	4,500,000	0	2,047,520,679
12319	Philadelphia Reins Corp	PA	7,563,147	851,626	3,000,000	0	6,711,522
25623	Phoenix Ins Co	CT	4,175,204,457	2,429,167,321	10,000,000	0	1,746,037,136
26794	Plans Liab Ins Co	OH	77,929,062	44,355,166	2,942,436	0	33,573,896
10817	Plateau Cas Ins Co	TN	40,232,129	19,889,061	4,200,000	0	20,343,068
18619	Platte River Ins Co	NE	127,762,605	85,538,113	4,800,000	0	42,224,492
30945	Plaza Ins Co	IA	61,888,677	35,101,244	4,500,000	0	26,787,433
10287	PMI Ins Co	AZ	104,479,659	41,086,641	2,500,000	0	63,393,018
27251	PMI Mortgage Ins Co	AZ	1,028,206,469	2,510,051,411	3,000,000	0	-1,481,844,942
14460	Podiatry Ins Co Of Amer	IL	308,398,041	184,047,616	5,000,000	0	124,350,425
37257	Praetorian Ins Co	PA	870,869,322	626,939,973	8,500,000	0	243,929,350
36234	Preferred Professional Ins Co	NE	295,126,423	138,258,545	5,000,000	0	156,867,878
42226	Princeton Ins Co	NJ	666,364,364	202,510,440	4,200,000	0	463,853,924
12873	Privilege Underwriters Recp Exch	FL	325,048,308	226,441,672	0	0	98,606,636
38954	ProAssurance Cas Co	MI	1,139,878,362	696,315,292	3,188,145	0	443,563,070
33391	ProAssurance Ind Co Inc	AL	1,382,627,571	826,295,176	8,846,429	0	556,332,395
21903	Procentury Ins Co	MI	173,385,004	130,124,027	3,601,000	0	43,260,977
34312	Producers Agriculture Ins Co	TX	481,425,265	420,492,802	3,000,000	0	60,932,463
11127	Professional Solutions Ins Co	IA	23,175,765	14,833,870	3,000,000	0	8,341,895
29017	Professionals Advocate Ins Co	MD	133,991,438	31,273,518	4,379,000	0	102,717,919
25585	Professionals Direct Ins Co	MI	22,822,287	22,418	11,231,581	0	22,799,869
11851	Progressive Advanced Ins Co	OH	395,956,797	228,551,203	3,000,000	0	167,405,594
24260	Progressive Cas Ins Co	OH	6,245,560,407	4,635,468,757	3,000,000	0	1,610,091,650
44288	Progressive Choice Ins Co	OH	8,288,085	2,837,455	2,650,000	0	5,450,630
42994	Progressive Classic Ins Co	WI	348,822,966	249,370,841	3,008,000	0	99,452,125
12879	Progressive Commercial Cas Co	OH	8,130,357	35,021	3,000,000	0	8,095,336
16322	Progressive Direct Ins Co	OH	5,835,292,995	4,052,189,577	3,000,480	0	1,783,103,418
24279	Progressive Max Ins Co	OH	433,920,244	295,419,453	3,604,824	0	138,500,791
38628	Progressive Northern Ins Co	WI	1,408,390,029	1,011,532,464	3,008,000	0	396,857,565
42919	Progressive Northwestern Ins Co	OH	1,372,010,756	975,830,728	3,000,025	0	396,180,028
44695	Progressive Paloverde Ins Co	IN	135,125,814	90,618,292	1,500,000	0	44,507,522
37834	Progressive Preferred Ins Co	OH	705,544,828	506,835,531	3,003,300	0	198,709,297
32786	Progressive Specialty Ins Co	OH	864,748,854	598,353,227	3,500,000	0	266,395,627
34690	Property & Cas Ins Co Of Hartford	IN	235,556,336	127,727,585	4,200,000	0	107,828,751
10638	Proselect Ins Co	MA	82,605,235	58,121,676	3,000,000	0	24,483,560
12416	Protective Ins Co	IN	753,493,124	364,065,940	7,650,000	0	389,427,184
24295	Providence Washington Ins Co	RI	214,829,699	139,664,808	5,021,200	0	75,164,891
15059	Public Serv Ins Co	IL	465,906,405	407,973,631	4,200,000	0	57,932,774
39217	QBE Ins Corp	PA	2,134,477,788	1,398,805,605	4,387,500	500,000	735,672,183
10219	QBE Reins Corp	PA	1,147,839,279	334,575,961	30,000,000	0	813,263,318
23752	Quanta Ind Co	CO	40,800,800	20,851,696	4,200,000	0	19,949,104
33790	Radian Guar Inc	PA	4,008,987,802	2,322,474,905	2,500,000	0	1,686,512,897

Non-Domestic Property Insurers

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
30872	Radian Mortgage Assur Inc	PA	8,132,234	31,443	5,625,456	0	8,100,791
38512	Rampart Ins Co	NY	31,951,381	20,600,879	5,000,000	0	11,350,502
24449	Regent Ins Co	WI	150,117,991	121,542,733	4,000,000	0	28,575,258
10357	Renaissance Reins US Inc	MD	1,508,034,979	986,512,963	5,000,000	0	521,522,016
22179	Republic Ind Co Of Amer	CA	2,292,358,734	1,755,073,627	3,500,000	0	537,285,107
43753	Republic Ind Co of CA	CA	32,920,910	1,312,964	3,525,000	0	31,607,946
28452	Republic Mortgage Ins Co	NC	731,840,190	708,468,729	2,500,000	0	23,371,461
32174	Republic Mortgage Ins Co Of FL	FL	24,525,822	16,842,915	2,533,346	0	7,682,907
31275	Republic Mortgage Ins Of NC	NC	179,804,712	165,630,407	2,500,000	0	14,174,305
31089	Repwest Ins Co	AZ	302,910,046	144,533,688	3,300,000	0	158,376,357
43044	Response Ins Co	IL	37,924,743	2,793,920	5,000,000	0	35,130,823
26050	Response Worldwide Ins Co	IL	11,122,247	41,520	3,000,000	0	11,080,727
34509	Rider Ins Co	NJ	39,496,548	28,074,071	2,550,000	0	11,422,477
36684	Riverport Ins Co	IA	122,618,126	83,332,148	3,500,000	0	39,285,979
13056	RLI Ins Co	IL	1,725,093,482	859,825,084	10,000,375	0	865,268,398
35505	Rockwood Cas Ins Co	PA	248,358,890	159,496,756	3,845,000	0	88,862,134
15744	Romulus Ins RRG Inc	SC	2,187,009	347,177	200,000	0	1,839,832
22314	RSUI Ind Co	NH	3,328,975,022	1,847,409,758	4,800,000	0	1,481,565,264
39039	Rural Comm Ins Co	MN	3,680,000,787	2,986,176,294	3,000,000	0	693,824,493
11134	Rural Trust Ins Co	TX	17,935,211	5,351,290	2,500,000	0	12,583,921
23132	RVI Amer Ins Co	CT	104,966,846	31,857,583	2,772,000	0	73,109,263
24740	Safeco Ins Co Of Amer	NH	4,356,907,308	2,963,547,111	5,000,000	0	1,393,360,198
11215	Safeco Ins Co Of IN	IN	15,005,154	14,125	3,300,000	0	14,991,029
24759	Safeco Natl Ins Co	NH	14,620,312	183,947	2,500,000	0	14,436,364
11123	Safety First Ins Co	IL	69,026,117	3,932,423	3,000,000	0	65,093,694
15105	Safety Natl Cas Corp	MO	5,611,302,700	4,084,330,804	5,000,000	25,000,000	1,526,971,896
12521	Safeway Ins Co	IL	463,626,329	161,567,171	3,000,000	0	302,059,158
40460	Sagamore Ins Co	IN	156,717,205	31,643,167	7,500,000	0	125,074,038
38300	Samsung Fire & Marine Ins Co Ltd	NY	215,390,223	166,633,119	0	0	48,757,104
21911	San Francisco Reins Co	CA	2,931,056,513	2,275,184,916	3,921,500	0	655,871,597
30058	Scor Reins Co	NY	2,749,193,871	1,787,002,976	5,000,000	0	962,190,895
15580	Scottsdale Ind Co	OH	79,284,294	41,572,915	3,000,000	0	37,711,379
15563	SeaBright Ins Co	IL	42,082,434	16,534,663	3,500,000	0	25,547,771
10054	Securian Cas Co	MN	224,111,560	111,249,837	3,000,000	0	112,861,723
19879	Security Natl Ins Co	DE	991,421,847	841,880,107	5,000,000	0	149,541,741
22233	Select Ins Co	TX	76,451,374	586,561	3,000,000	0	75,864,813
12572	Selective Ins Co Of Amer	NJ	2,140,672,243	1,619,894,455	4,400,000	0	520,777,788
19259	Selective Ins Co Of SC	IN	594,271,581	466,415,373	5,000,000	0	127,856,208
39926	Selective Ins Co Of The Southeast	IN	461,826,371	365,571,495	3,650,000	0	96,254,876
10936	Seneca Ins Co Inc	NY	199,534,882	61,161,693	4,800,000	0	138,373,189
11000	Sentinel Ins Co Ltd	CT	241,843,898	73,411,469	4,200,000	0	168,432,429
28460	Sentry Cas Co	WI	272,518,724	200,631,592	4,700,000	0	71,887,133
24988	Sentry Ins A Mut Co	WI	7,214,572,558	2,810,284,129	0	0	4,404,288,429
21180	Sentry Select Ins Co	WI	679,070,451	447,106,171	5,000,000	0	231,964,279
22985	Sequoia Ins Co	CA	195,899,763	125,134,747	4,200,000	0	70,765,017
36560	Service Ins Co	FL	49,346,837	12,026,494	3,000,000	0	37,320,343
23388	Shelter Mut Ins Co	MO	3,114,796,459	1,326,954,143	0	0	1,787,842,316
38776	Sirius Amer Ins Co	NY	1,387,644,025	870,065,385	5,000,000	0	517,578,641
11126	Sompo Japan Ins Co of Amer	NY	1,177,586,498	688,860,781	13,742,750	0	488,725,717
19216	Southern Ins Co	TX	41,848,458	11,450,590	2,500,000	0	30,397,868
26867	Southern Ins Co Of VA	VA	139,175,768	77,432,907	4,230,000	0	61,742,861

Non-Domestic Property Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
22861	Southern Pilot Ins Co	WI	42,554,561	34,170,353	2,500,000	60,000	8,384,207
15709	Southern States Ins Exch	VA	41,799,469	24,299,468	0	0	17,500,000
12294	Southwest Marine & Gen Ins Co	AZ	136,406,728	74,639,027	3,500,000	0	61,767,701
20613	Sparta Ins Co	CT	346,904,108	225,922,227	4,500,000	0	120,981,881
24376	Spinnaker Ins Co	IL	33,904,826	720,729	3,000,000	0	33,184,097
14207	Spirit Commercial Auto RRG Inc	NV	69,921,658	59,095,083	750,000	0	10,826,575
24767	St Paul Fire & Marine Ins Co	CT	18,297,397,494	12,734,125,013	20,000,000	0	5,563,272,481
24775	St Paul Guardian Ins Co	CT	79,061,628	53,850,298	4,200,000	0	25,211,330
24791	St Paul Mercury Ins Co	CT	347,256,615	222,311,330	4,230,000	0	124,945,285
19224	St Paul Protective Ins Co	CT	507,604,670	280,350,585	4,200,000	0	227,254,085
19070	Standard Fire Ins Co	CT	3,583,924,589	2,398,381,180	5,000,000	0	1,185,543,409
42986	Standard Guar Ins Co	DE	327,458,832	201,204,439	3,547,500	0	126,254,393
32387	Star Cas Ins Co	FL	14,049,891	6,333,426	1,005,000	0	7,716,465
18023	Star Ins Co	MI	946,435,091	632,328,638	5,040,000	0	314,106,453
40045	Starnet Ins Co	DE	219,272,144	104,967,918	6,000,000	0	114,304,226
38318	Starr Ind & Liab Co	TX	4,001,998,731	2,154,432,604	5,000,000	0	1,847,566,127
25496	StarStone Natl Ins Co	DE	249,248,522	156,445,443	4,200,000	0	92,803,079
25127	State Auto Prop & Cas Ins Co	IA	2,355,609,984	1,700,260,197	5,077,200	0	655,349,787
25135	State Automobile Mut Ins Co	OH	2,386,409,637	1,561,743,315	0	0	824,666,322
25143	State Farm Fire & Cas Co	IL	35,495,690,940	21,298,919,806	10,000,000	0	14,196,771,134
25151	State Farm Gen Ins Co	IL	6,918,652,851	2,927,445,971	10,000,000	0	3,991,206,880
25178	State Farm Mut Auto Ins Co	IL	138,494,732,823	55,864,000,035	0	0	82,630,732,788
12831	State Natl Ins Co Inc	TX	319,311,121	89,481,590	3,500,000	0	229,829,531
25180	Stillwater Ins Co	CA	317,288,311	155,190,352	3,250,000	0	162,097,959
16578	Stillwater Prop & Cas Ins Co	NY	118,356,108	8,157,366	3,465,564	0	110,198,742
10340	Stonington Ins Co	PA	137,651,926	102,631,936	3,500,000	0	35,019,989
40436	Stratford Ins Co	NH	147,750,259	64,718,424	3,000,000	0	83,031,834
10130	SU Ins Co	WI	21,593,659	9,253,398	5,000,000	0	12,340,261
10909	Sun Surety Ins Co	SD	18,553,134	9,754,840	2,500,225	0	8,798,294
10916	Suretec Ins Co	TX	220,872,168	134,312,571	5,000,000	0	86,559,598
24047	Surety Bonding Co Of Amer	SD	8,313,823	13,514	2,500,000	0	8,300,309
12157	Sussex Ins Co	SC	843,225,864	695,508,396	4,200,000	0	147,717,468
25364	Swiss Reins Amer Corp	NY	12,795,517,440	9,214,451,192	10,432,000	0	3,581,066,248
20311	Syncora Guar Inc	NY	1,249,446,043	162,489,300	15,000,000	200,000,000	1,086,956,743
12866	T H E Ins Co	LA	192,539,874	125,403,238	4,500,888	0	67,136,636
22683	Teachers Ins Co	IL	340,024,602	191,942,026	3,000,000	0	148,082,576
42376	Technology Ins Co Inc	NH	1,981,482,960	1,502,756,449	4,500,000	0	478,726,511
14395	Terrafirma RRG LLC	VT	5,995,070	1,408,370	0	0	4,586,700
29513	The Bar Plan Mut Ins Co	MO	44,065,374	26,778,543	0	0	17,286,831
23280	The Cincinnati Ind Co	OH	124,381,586	36,626,033	3,600,000	0	87,755,553
14347	The Doctors Co RRG a Recip Exch	DC	7,377,094	3,123,491	0	0	4,253,603
41769	The Travelers Cas Co	CT	203,824,951	139,858,113	3,500,000	0	63,966,837
25534	TIG Ins Co	CA	1,924,234,856	1,361,374,194	4,329,920	57,528	562,860,662
13242	Titan Ind Co	TX	235,864,879	79,174,529	4,319,951	0	156,690,350
32301	TNUS Ins Co	NY	62,453,581	7,196,359	5,000,000	0	55,257,222
10945	Tokio Marine Amer Ins Co	NY	1,360,545,708	849,957,992	5,000,100	0	510,587,716
15529	Tokio Millennium Re AG (US Branch)	NY	817,271,493	599,352,306	0	0	217,919,187
37621	Toyota Motor Ins Co	IA	493,812,006	264,702,227	3,000,000	0	229,109,779
41238	Trans Pacific Ins Co	NY	72,986,216	21,446,583	5,000,000	0	51,539,633
10952	Transamerica Cas Ins Co	OH	355,566,946	189,038,430	8,724,386	0	166,528,516
19453	Transatlantic Reins Co	NY	13,834,909,622	9,017,976,209	6,041,658	0	4,816,933,413

Non-Domestic Property Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
28886	Transguard Ins Co Of Amer Inc	IL	237,941,125	113,668,808	5,000,000	0	124,272,317
20494	Transportation Ins Co	IL	83,861,283	84,983	4,200,000	0	83,776,301
28188	Travco Ins Co	CT	215,905,526	145,207,830	6,000,000	0	70,697,695
19038	Travelers Cas & Surety Co	CT	16,273,610,870	9,897,344,239	25,000,000	0	6,376,266,631
31194	Travelers Cas & Surety Co Of Amer	CT	4,184,903,769	2,081,307,981	6,480,000	0	2,103,595,788
36170	Travelers Cas Co Of CT	CT	320,645,582	227,642,482	6,000,000	0	93,003,100
19046	Travelers Cas Ins Co Of Amer	CT	1,942,210,478	1,356,255,763	6,000,000	0	585,954,715
40282	Travelers Commercial Cas Co	CT	323,861,603	226,674,635	4,500,000	0	97,186,969
36137	Travelers Commercial Ins Co	CT	346,618,920	248,825,941	6,000,000	0	97,792,978
41750	Travelers Constitution State Ins Co	CT	203,638,085	139,825,115	3,500,000	0	63,812,971
27998	Travelers Home & Marine Ins Co	CT	381,804,844	268,060,813	5,000,000	0	113,744,031
25658	Travelers Ind Co	CT	20,817,833,762	13,973,243,548	10,790,700	0	6,844,590,214
25666	Travelers Ind Co Of Amer	CT	611,695,641	420,961,916	5,250,000	0	190,733,725
25682	Travelers Ind Co Of CT	CT	1,075,713,580	721,348,065	5,000,000	0	354,365,515
25674	Travelers Prop Cas Co Of Amer	CT	848,385,771	404,529,337	5,040,000	0	443,856,434
36161	Travelers Prop Cas Ins Co	CT	243,843,102	170,831,944	3,000,000	0	73,011,158
34894	Trenwick Amer Reins Corp	CT	63,818,456	28,137,701	25,000,000	0	35,680,755
31003	Tri State Ins Co Of MN	IA	42,242,997	10,103,265	5,000,000	0	32,139,732
41211	Triton Ins Co	TX	463,597,688	282,827,174	3,400,000	0	180,770,514
41106	Triumphe Cas Co	OH	57,400,446	38,301,807	3,000,000	0	19,098,638
21709	Truck Ins Exch	CA	2,164,804,577	1,540,656,873	0	0	624,147,704
27120	Trumbull Ins Co	CT	219,657,779	122,759,708	4,000,000	0	96,898,072
29459	Twin City Fire Ins Co Co	IN	653,197,684	366,558,541	4,200,000	0	286,639,143
41050	Underwriter for the Professions Ins	OR	298,686,036	230,681,320	7,500,000	0	68,004,716
25747	Unigard Ins Co	WI	333,505,409	218,870,150	3,000,000	0	114,635,259
25844	Union Ins Co	IA	118,620,841	88,941,203	5,000,000	0	29,679,638
11142	United Cas Ins Co Of Amer	IL	11,748,371	3,208,602	2,700,000	0	8,539,769
29963	United Farm Family Ins Co	NY	34,189,811	21,721,307	3,500,000	0	12,468,504
11770	United Financial Cas Co	OH	2,507,593,916	1,952,858,295	3,008,000	0	554,735,621
13021	United Fire & Cas Co	IA	1,777,893,050	1,055,488,851	7,000,000	0	722,404,199
26999	United Guar Mortgage Ind Co	NC	439,491,919	155,582,797	2,000,000	0	283,909,122
15873	United Guar Residential Ins Co	NC	3,550,416,710	2,199,146,057	5,997,300	0	1,351,270,653
16667	United Guar Residential Ins Co of NC	NC	477,199,177	27,322,813	2,000,000	0	449,876,364
41335	United Natl Specialty Ins Co	WI	54,674,697	34,704,094	4,200,000	0	19,970,603
25941	United Serv Automobile Assn	TX	32,549,432,490	8,185,786,096	0	0	24,363,646,393
25887	United States Fidelity & Guar Co	CT	3,565,324,870	2,156,404,414	35,214,075	0	1,408,920,456
21113	United States Fire Ins Co	DE	3,736,101,887	2,558,147,564	10,914,000	0	1,177,954,323
25895	United States Liab Ins Co	PA	897,218,349	337,997,697	4,100,000	0	559,220,651
10656	United States Surety Co	MD	63,702,010	21,192,894	2,100,000	0	42,509,117
29157	United WI Ins Co	WI	370,988,610	267,297,631	3,000,000	0	103,690,979
16063	Unitrin Auto & Home Ins Co	NY	86,452,008	49,671,834	4,225,000	0	36,780,174
25909	Unitrin Preferred Ins Co	NY	24,387,591	14,255,164	3,900,000	0	10,132,427
40703	Unitrin Safeguard Ins Co	WI	25,936,683	18,639,914	3,000,000	0	7,296,769
32867	Universal Fire & Cas Ins Co	IN	14,454,033	7,652,005	2,000,000	250,000	6,802,028
10861	Universal Prop & Cas Ins	FL	816,262,692	559,275,384	3,000,000	0	256,987,309
13200	Universal Surety Of Amer	SD	15,935,326	17,279	4,200,000	0	15,918,047
41181	Universal Underwriters Ins Co	IL	379,857,921	40,211,925	14,960,700	0	339,645,997
40843	Universal Underwriters Of TX Ins	IL	15,973,621	6,606,286	4,500,000	0	9,367,335
11018	Upmc Hlth Benefits Inc	PA	148,729,192	84,672,050	1,000,000	0	64,057,143
29599	US Specialty Ins Co	TX	1,792,796,974	1,267,072,774	4,200,000	0	525,724,200

Non-Domestic Property Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
25968	USAA Cas Ins Co	TX	9,668,643,385	5,216,803,002	4,700,000	0	4,451,840,384
18600	USAA Gen Ind Co	TX	3,503,652,333	2,200,101,270	4,500,000	0	1,303,551,063
25976	Utica Mut Ins Co	NY	2,293,497,346	1,481,612,534	0	0	811,884,812
20508	Valley Forge Ins Co	PA	75,675,470	40,448	4,200,000	0	75,635,022
21172	Vanliner Ins Co	MO	374,301,888	243,506,110	3,000,000	0	130,795,778
44768	Vantapro Specialty Ins Co	AR	23,734,937	574,626	4,210,524	0	23,160,311
10815	Verlan Fire Ins Co MD	NH	25,975,988	33,364	5,000,000	0	25,942,624
42889	Victoria Fire & Cas Co	OH	154,039,437	112,497,007	2,500,000	0	41,542,430
20397	Vigilant Ins Co	NY	514,826,906	208,594,798	4,500,000	0	306,232,108
40827	Virginia Surety Co Inc	IL	1,147,037,102	783,400,942	5,000,000	0	363,636,160
26085	Warner Ins Co	IL	11,931,442	51,569	3,000,000	0	11,879,873
32778	Washington Intl Ins Co	NH	101,810,156	24,840,696	4,200,000	0	76,969,460
26069	Wausau Business Ins Co	WI	35,226,956	6,592,113	10,900,000	0	28,634,842
26042	Wausau Underwriters Ins Co	WI	86,245,437	19,414,417	4,500,000	0	66,831,021
25011	Wesco Ins Co	DE	1,743,377,584	1,409,861,850	5,000,000	0	333,515,734
44393	West Amer Ins Co	IN	49,418,794	3,973,405	3,100,000	0	45,445,389
10030	Westchester Fire Ins Co	PA	1,797,867,225	1,066,491,932	5,000,100	0	731,375,293
27502	Western Gen Ins Co	CA	58,789,056	39,622,226	3,105,000	7,640,000	19,166,830
13188	Western Surety Co	SD	1,823,699,967	500,361,661	4,000,000	0	1,323,338,306
24112	Westfield Ins Co	OH	2,594,426,897	1,501,987,883	8,220,000	0	1,092,439,014
24120	Westfield Natl Ins Co	OH	613,374,975	340,612,524	3,000,000	0	272,762,451
11981	Westguard Ins Co	PA	780,524,866	349,626,641	3,000,000	0	430,898,225
16098	Westminster Amer Ins Co	MD	27,597,528	12,683,361	3,000,000	0	14,914,167
39845	Westport Ins Corp	MO	4,692,985,518	3,187,695,633	6,345,000	0	1,505,289,885
11932	White Pine Ins Co	MI	38,884,542	21,432,511	2,500,000	0	17,452,031
25780	Williamsburg Natl Ins Co	MI	124,061,801	91,798,965	3,000,000	0	32,262,837
31232	Work First Cas Co	DE	38,935,902	28,517,180	3,056,820	0	10,418,722
11523	Wright Natl Flood Ins Co	TX	22,104,272	6,962,763	3,500,000	0	15,141,509
20273	WRM Amer Ind Co Inc	NY	15,698,359	114,754	4,210,000	0	15,583,605
40193	X L Ins Co Of NY	NY	220,608,728	143,699,988	6,000,000	0	76,908,740
24554	XL Ins Amer Inc	DE	678,044,841	466,913,480	5,000,000	0	211,131,361
20583	XL Reins Amer Inc	NY	5,307,696,874	3,286,069,048	5,000,000	0	2,021,627,826
37885	XL Specialty Ins Co	DE	462,209,493	329,495,375	5,812,500	0	132,714,118
26220	Yosemite Ins Co	IN	172,004,534	96,033,502	5,000,000	0	75,971,032
30325	Zale Ind Co	TX	51,973,200	35,372,259	3,000,000	0	16,600,941
13269	Zenith Ins Co	CA	1,908,831,599	1,287,159,940	4,200,000	0	621,671,659
30120	Znat Ins Co	CA	68,065,168	41,807,066	3,120,000	0	26,258,102
16535	Zurich Amer Ins Co	NY	30,471,456,006	22,705,999,505	5,000,000	0	7,765,456,500
27855	Zurich Amer Ins Co Of IL	IL	48,209,445	13,732,109	5,000,000	0	34,477,336
Totals Non-Domestic Property Insurer(s)			1,537,985,107,514	876,590,688,175	3,913,932,180	902,852,492	661,394,419,182

Grand Totals of All Property Insurers						
	Count	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
Totals for Domestic Property Insurers	19	2,428,119,429	1,438,283,074	6,001,000	0	989,836,456
Totals for Non-Domestic Property Insurers	817	1,537,985,107,514	876,590,688,175	3,913,932,180	902,852,492	661,394,419,182
Grand Totals for All Property Insurers	836	1,540,413,226,943	878,028,971,249	3,919,933,180	902,852,492	662,384,255,638

Admitted Assets, Liabilities, Common Capital Stock and Capital and Surplus for 2015

Non-Domestic Risk Retention Groups

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Capital Stock	Capital and Surplus
28380	Agri Ins Exch Rrg	IN	16,619,188	2,651,909	0	13,967,279
11965	Allegiant Ins Co Inc A RRG	HI	21,258,810	13,853,444	440,883	7,405,366
10023	Alliance Of Nonprofits For Ins RRG	VT	87,785,525	54,128,516	0	33,657,009
10232	American Assoc Of Othodontists RRG	AZ	43,844,187	31,301,855	1,190,640	12,542,332
12300	American Contractors Ins Co RRG	TX	33,430,577	24,611,899	2,500,000	8,818,678
10903	American Excess Ins Exch RRG	VT	345,918,418	158,825,638	0	187,092,780
25448	American Safety RRG Inc	VT	8,349,837	2,087,042	0	6,262,795
11598	Applied Medico Legal Solutions RRG	AZ	131,873,137	96,361,988	34,672,323	35,511,149
44148	Architects & Engineers Ins Co RRG	DE	21,114,608	12,112,358	318,156	9,002,250
13580	ARISE Boiler Inspection & Ins Co RRG	KY	3,625,512	724,615	0	2,900,897
33677	Attorneys Ins Mut of the South Inc R	DC	11,782,819	4,896,895	0	6,885,924
22670	Attorneys Ins Mut RRG Inc	HI	16,561,569	8,017,470	0	8,544,099
10639	Attorneys Liab Assur Society Inc RRG	VT	1,944,690,250	1,387,539,647	1,000,000	557,150,603
10174	Bar Vermont RRG Inc	VT	26,545,657	9,440,629	200,000	17,105,028
44504	California Hlthcare Ins Co Inc RRG	HI	120,724,745	67,805,153	1,718,520	52,919,592
11825	Care RRG Inc	DC	20,188,855	15,815,080	1,000,000	4,373,775
10808	Cassatt RRG Inc	VT	14,122,456	10,421,172	200,000	3,701,283
44598	College Liab Ins Co Recip RRG	HI	14,091,576	6,235,694	0	7,855,883
10803	Columbia Natl RRG Inc	VT	1,747,100	589,018	206,000	1,158,082
13893	Community Blood Cntr Exch RRG	IN	20,370,687	4,155,443	0	16,215,244
11259	Community Hospital RRG	VT	246,420,175	129,148,719	0	117,271,457
10075	Consumer Specialties Ins Co RRG	VT	5,135,732	2,062,208	32,203	3,073,524
10341	Controlled Risk Ins Co Of VT RRG	VT	55,832,319	19,144,311	200,000	36,688,008
10164	Cpa Mut Ins Co Of Amer RRG	VT	20,285,828	12,074,521	0	8,211,306
13018	Doctors & Surgeons Natl RRG Inc	VT	9,649,207	9,190,845	500,000	458,363
10125	Elite Transportation RRG Inc	VT	10,081,793	7,984,734	2,107	2,097,059
14163	Emergency Capital Mgmt LLC a RRG	VT	4,791,818	3,373,924	0	1,417,894
11714	Emergency Physicians Ins Exchange	VT	30,478,147	20,155,410	0	10,322,737
38466	Evergreen USA RRG Inc	VT	10,004,113	3,053,005	0	6,951,108
10842	Franklin Cas Ins Co RRG	VT	31,560,519	27,420,145	500,000	4,140,374
10080	Health Providers Ins Recip RRG	HI	77,676,314	20,064,869	0	57,611,445
26797	Housing Authority RRG Inc	VT	311,786,413	119,533,577	0	192,252,836
10697	MCIC VT a Recip RRG	VT	1,604,339,514	1,104,763,909	0	499,575,605
44237	Mental Hlth RRG	VT	27,018,284	12,054,897	200,031	14,963,387
11999	Midwest Ins Grp Inc RRG	VT	6,206,120	4,480,372	1,000	1,725,748
36072	National Guardian RRG Inc	HI	11,398,810	4,753,307	300,000	6,645,503
10234	National Serv Contract Ins Co RRG	DC	13,909,097	1,896,769	30,113	12,012,328
44121	Oms Natl Ins Co Rrg	IL	384,305,785	167,542,485	7,580	216,763,300
10353	Ooida RRG Inc	VT	92,106,417	72,313,435	200,000	19,792,983
44105	Ophthalmic Mut Ins Co RRG	VT	275,088,108	82,374,092	0	192,714,016
10171	Ordinary Mut RRG Corp	VT	2,850,870	1,591,732	0	1,259,138
44130	Paratransit Ins Co Mut RRG	TN	25,160,084	12,546,497	0	12,613,587
10934	Physicians Reimbursement RRG	VT	29,532,881	18,482,746	1,200,000	11,050,134
11513	Physicians Specialty Ltd RRG	SC	12,119,859	6,575,168	0	5,544,691
44083	Preferred Physicians Medical RRG	MO	211,832,886	88,105,837	800,000	123,727,044
12907	Southwest Physicians RRG Inc	SC	72,440,882	50,903,727	3,076,000	21,537,155
10754	Spirit Mountain Ins Co RRG Inc	DC	6,553,981	2,959,541	100,000	3,594,440
44075	States Self Insurers RRG	VT	23,717,746	14,473,780	1,507,968	9,243,966
10476	STICO Mut Ins Co RRG	VT	24,475,589	12,830,020	0	11,645,571
10113	Terra Ins Co RRG	VT	28,063,508	9,209,301	74,598	18,854,207

Non-Domestic Risk Retention Groups

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Capital Stock	Capital and Surplus
26257	The Mutual RRG Inc	HI	99,182,278	56,260,029	0	42,922,249
10083	The Natl Catholic RRG Inc	VT	65,049,340	51,968,107	295,051	13,081,224
10084	Title Industry Assur Co RRG	VT	6,565,671	2,156,146	82,545	4,409,525
10020	United Educators Ins RRG Inc	VT	874,475,111	590,125,655	0	284,349,456
10712	United Home Ins Co A RRG	VT	1,585,492	452,053	249,254	1,133,439
11063	Vehicular Serv Ins Co RRG	OK	2,625,262	28,694	500,000	2,596,568
40940	Western Pacific Mut Ins Co RRG	CO	135,684,762	27,900,787	0	107,783,975
Totals Non-Domestic Risk Retention Group(s)			7,754,636,228	4,681,530,819	53,304,972	3,073,105,398

Grand Totals of All Risk Retention Groups

	Count	Admitted Assets	Liabilities	Capital Stock	Capital and Surplus
Totals for Domestic Risk Retention Group	0	0	0	0	0
Totals for Non-Domestic Risk Retention Groups	57	7,754,636,228	4,681,530,819	53,304,972	3,073,105,398
Grand Totals for All Risk Retention Groups	57	7,754,636,228	4,681,530,819	53,304,972	3,073,105,398

Admitted Assets, Liabilities, Capital, Surplus as Regards to Policyholders, and Direct Premiums Earned for 2015

Non-Domestic Title Insurers							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Capital	Surplus as Regards to Policyholders	Premiums Earned
51411	American Guar Title Ins Co	OK	34,038,950	9,950,625	2,000,000	24,088,325	69,230
50229	Chicago Title Ins Co	NE	1,860,745,900	914,570,850	2,000,000	946,175,050	2,434,426
50083	Commonwealth Land Title Ins Co	NE	556,835,889	314,774,040	1,649,306	242,061,849	476,664
51632	EnTitle Ins Co	OH	16,566,511	7,189,303	2,000,000	9,377,208	2,915
51586	Fidelity Natl Title Ins Co	CA	1,251,063,350	813,686,006	76,131,950	437,377,344	2,168,202
51624	First Amer Title Guar Co	TX	20,474,447	3,994,700	2,010,000	16,479,747	0
50814	First Amer Title Ins Co	NE	2,280,827,645	1,177,052,908	300,000,000	1,103,774,737	4,011,197
50369	Investors Title Ins Co	NC	151,889,540	75,813,954	2,000,000	76,075,586	1,860,138
50377	National Investors Title Ins Co	TX	14,969,568	3,450,793	1,000,000	11,518,775	0
51020	National Title Ins Of NY Inc	NY	123,538,574	65,457,325	2,014,515	58,081,249	88,011
51330	Ohio Bar Title Ins Co	OH	28,066,417	19,941,223	1,000,000	8,125,194	0
50520	Old Republic Natl Title Ins Co	FL	1,085,694,768	628,322,329	1,526,434	457,372,439	6,384,817
50440	Real Advantage Title Ins Co	CA	6,194,460	1,316,430	1,100,000	4,878,030	0
50121	Stewart Title Guar Co	TX	1,042,433,700	540,634,429	8,500,000	501,799,271	1,227,187
50050	Westcor Land Title Ins Co	CA	105,685,432	73,090,944	1,505,465	32,594,488	18,852
51152	WFG Natl Title Ins Co	SC	96,378,695	71,838,597	2,025,000	24,540,099	330,572
Totals Non-Domestic Title Insurer(s)			8,675,403,846	4,721,084,456	406,462,670	3,954,319,391	19,072,211

Grand Totals of All Title Insurers						
	Count	Admitted Assets	Liabilities	Capital	Surplus as Regards to Policyholders	Premiums Earned
Totals for Domestic Title Insurers	0	0	0	0	0	0
Totals for Non-Domestic Title Insurers	16	8,675,403,846	4,721,084,456	406,462,670	3,954,319,391	19,072,211
Grand Totals for All Title Insurers	16	8,675,403,846	4,721,084,456	406,462,670	3,954,319,391	19,072,211