

# STATE OF ALASKA

Department of Commerce, Community,  
and Economic Development

DIVISION OF INSURANCE



ANNUAL REPORT  
2012



THE STATE  
of ALASKA

GOVERNOR SEAN PARNELL

Department of Commerce, Community,  
and Economic Development

DIVISION OF INSURANCE

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SUBMITTED TO THE HONORABLE SEAN PARNELL, GOVERNOR  
THE HONORABLE SUSAN K. BELL, COMMISSIONER  
MEMBERS OF THE ALASKA STATE LEGISLATURE

I am pleased to submit to you the annual report of the Alaska Division of Insurance, Department of Commerce, Community, and Economic Development, in accordance with AS 21.06.110. This 74th Annual Report covers calendar year 2011 and fiscal year ending June 30, 2012.

The Division of Insurance provides the regulatory framework for insurance industry operations in Alaska and impacts consumers, agents, and insurance companies. The mission of the division is threefold: to develop, interpret, and enforce the insurance statutes and regulations. To perform our somewhat diverse goals, the experienced, dedicated staff of the division strive to ensure that the insurance market functions effectively.

The insurance industry faces challenges today, both nationally and in Alaska. Interpretation and implementation of the comprehensive health reform law has necessitated the use of great amounts of resources and coordination among the states. The Nonadmitted and Reinsurance Reform Act of 2010 also brings about changes in the way states both regulate and collect premium taxes on nonadmitted insurance policies written in Alaska. The creation of the Office of Consumer Information and Insurance Oversight brings the appearance of increased federal incursion into state regulation of insurance. International accounting systems are being discussed and the statutory accounting used in the United States is being challenged.

Locally, we continue to face the challenges of a small state in attracting insurance companies to enter the marketplace. Products in various lines of coverage ranging from workers' compensation and contractors general liability to homeowner's insurance and health insurance can be difficult to obtain due to a small number of companies writing business. We also continue to see escalating premiums in many areas, though we have seen some progress in the reduction of workers' compensation premiums. The small size of our insurance market and the geographic size of the state present challenges in attracting new providers to Alaska.

However, the reforms that have been instituted have made Alaska a more attractive place to do business, and we have seen the entry of new companies into the Alaska market. In addition, the number of licensees in Alaska has increased dramatically over the last few years, indicating that the market is becoming more competitive.

We continue to be involved in many committees, task forces, and working groups with the National Association of Insurance Commissioners (NAIC), working on varied issues from actuarial analysis and nonadmitted insurance tax allocation to agent licensing and state accreditation. Through national involvement we are able to communicate issues that impact Alaskans and have input into the policymaking decisions of the national organization.

We are proud of the accomplishments of staff and the positive effects the division has on consumers and industry. We appreciate the support we receive from the administration, the department, and the Legislature. We pledge to continue our efforts to ensure that the Alaska insurance market functions in the best interest of Alaskans.

Respectfully submitted,

Handwritten signature of Bret S. Kolb in cursive.

Bret S. Kolb  
Director



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**I**

**Administrative  
Section**







# **MISSION STATEMENT AND PUBLIC SERVICE PLEDGE**

The mission of the Division of Insurance is to Regulate the Insurance Industry to protect Alaskan Consumers.

## **Public Service Pledge**

At the Division of Insurance, our signature is service to Alaska. We strive to consistently exceed the expectations of those we serve by first understanding their needs, and then following through in a timely, professional, and innovative manner. The goal of every employee is superior service.

## **ADA Statement**

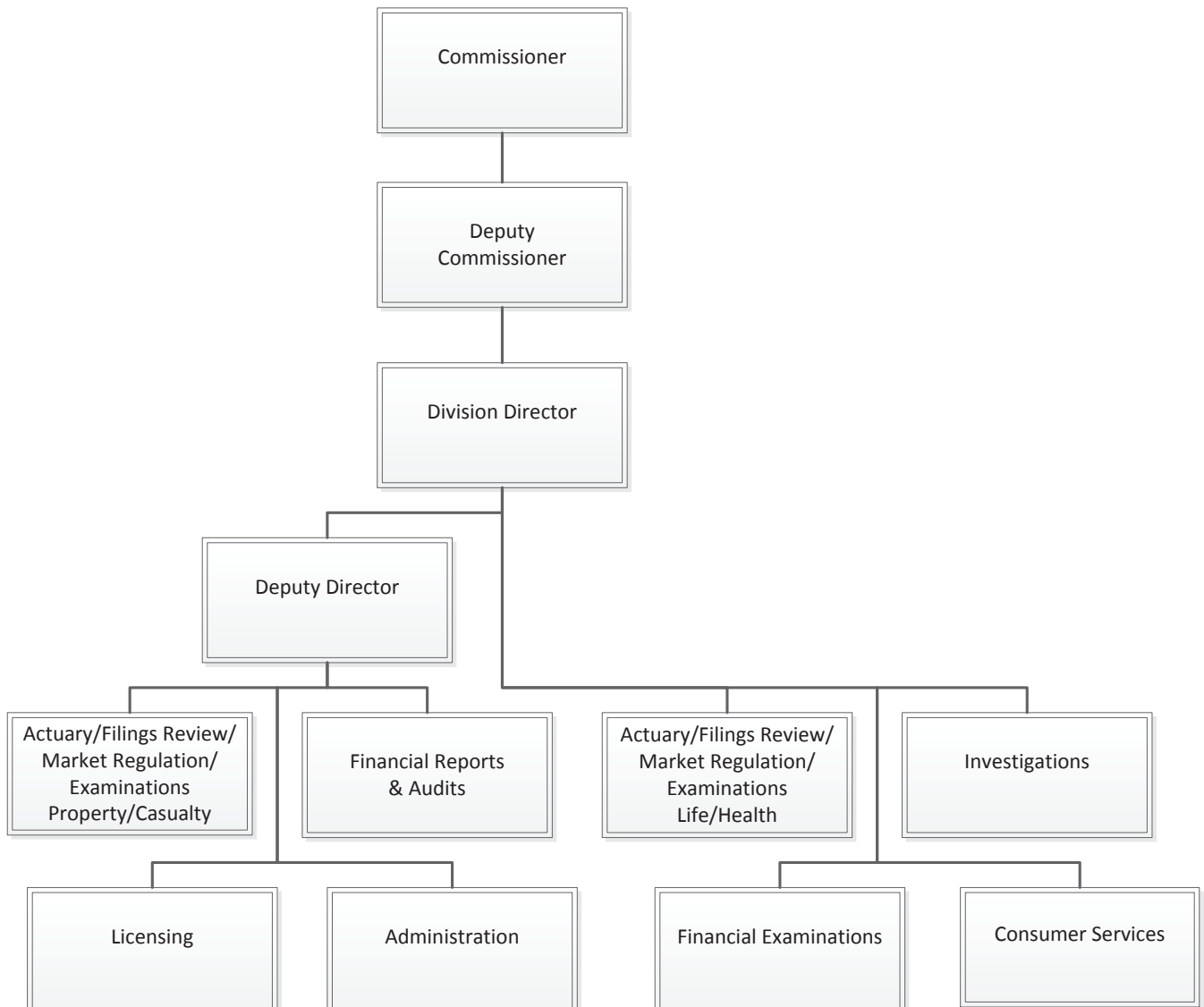
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## Administrative Section

The Alaska Division of Insurance is accredited by the National Association of Insurance Commissioners (NAIC) and was re-accredited for five years in August 2012.

The Administrative Section of the Division of Insurance directs, manages and supervises the division; establishes procedures; and provides support services to the division. The staff of this section consists of the director, deputy director, administrative officer, tax auditor, program coordinator, regulation specialist, insurance license examiners, paralegal, accounting technician, director's secretary, accounting clerk, publications technician and administrative clerical support staff. Nineteen of the staff are located in Juneau and four are based in Anchorage.

Organizational Chart  
February 21, 2013



**Revenue, Appropriations, and Expenditures  
Fiscal Years 1940 – 2012**

<b>Fiscal Year</b>	<b>Fees</b>	<b>Taxes</b>	<b>Receipts</b>	<b>Appropriation</b>	<b>Expenditure</b>
1940*	4,769	27,274	32,043		
1950*	26,620	162,035	188,655		
6/30/60	80,204	857,211	937,415		
6/30/70	171,114	2,561,761	2,732,875		
6/30/80	536,297	10,435,773	10,972,070		
6/30/90	2,159,787	22,691,760	24,851,547	1,960,600	1,935,555
6/30/91	3,064,073	24,434,506	27,498,579	2,708,200	2,478,996
6/30/92	2,951,046	26,342,790	29,293,836	2,518,800	2,474,052
6/30/93	3,821,419	26,338,131	30,159,550	3,456,100	3,359,860
6/30/94	4,110,160	27,173,902	31,284,062	3,816,600	3,688,548
6/30/95	4,890,741	27,975,066	32,865,807	3,837,400	3,695,307
6/30/96	4,791,696	28,193,494	32,985,190	4,002,000	3,890,700
6/30/97	4,681,142	28,648,753	33,329,895	4,086,971	3,928,276
6/30/98	4,930,430	33,834,662	38,765,092 **	4,144,300	3,876,758
6/30/99	4,235,123	28,361,102	32,596,225	4,495,900	3,465,666
6/30/00	4,323,453	29,447,186	33,770,639	4,364,500	3,876,782
6/30/01	4,372,488	27,221,266	31,593,754	4,442,500	3,932,778
6/30/02	4,601,384	34,286,378	38,887,762	4,619,600	4,470,065
6/30/03	5,295,853	39,420,339	44,716,192	5,070,000	4,938,092
6/30/04	5,414,361	44,093,373	49,507,734	5,217,100	4,885,022
6/30/05	7,151,014	46,679,990	53,831,004	5,389,700	5,101,870
6/30/06	9,679,314	44,676,026	54,355,340	5,694,000	5,544,801
6/30/07	9,398,914	47,101,517	56,500,431	5,926,900	5,728,538 ***
6/30/08	11,510,009	48,494,318	60,004,327	6,227,400	6,025,310
6/30/09	11,323,917	46,228,770	57,552,687	6,383,300	6,126,249
6/30/10	10,966,341	51,075,067	62,041,408	6,560,400	6,064,152
6/30/11	10,222,497	50,279,008	60,501,505	6,957,300	6,416,404
6/30/12	9,907,690	54,829,016	64,736,706	7,455,806	6,958,789

The fees figure is based on the amount of fees collected as of 6/30/12 from the Alaska State Account System (AKSAS).

\* denotes calendar year

\*\* includes 1st quarterly premium tax receipts due to statute change allowing quarterly collection of premium taxes

\*\*\* as of AKSAS 06/30/07

**Total Premiums Written  
Calendar Years 1950 – 2011  
(\$000)**

<b>Calendar Year</b>	<b>Property &amp; Casualty*</b>	<b>Health**</b>	<b>Life &amp; Annuity***</b>	<b>Title</b>	<b>Surplus &amp; Self-Procured Including Wet Marine</b>	<b>Non-admitted</b>	<b>Unauthorized Including Wet Marine</b>	<b>Total</b>
1950	6,732	238	1,104	19	1,575			9,668
1960	20,701	3,605	6,679	357	2,812			34,154
1970	62,045	19,539	21,987	2,001	7,621			113,193
1980	243,067	99,440	75,608	8,064	52,509			478,688
1990	622,187	212,209	119,224	12,172	49,582	3,719	8,309	1,027,402
1991	697,043	332,470	117,398	11,184	47,041	1,341	1,685	1,208,162
1992	676,911	306,716	129,673	13,151	48,819	6	4,719	1,179,995
1993	673,922	254,378	134,985	22,813	44,266	14	3,865	1,134,243
1994	706,471	407,830	224,470	19,592	44,113	80	4,116	1,406,672
1995	736,797	412,305	223,198	16,050	38,695	39	2,826	1,429,910
1996	747,269	426,310	215,390	18,092	37,212	38	2,735	1,447,046
1997	722,854	335,255	223,280	19,574	39,200	236	2,609	1,344,786
1998	722,037	296,606	223,279	26,471	37,872	151	2,472	1,308,888
1999	718,621	317,790	217,378	24,457	40,202	91	2,353	1,320,892
2000	762,981	364,309	283,931	19,295	48,099	13	1,444	1,480,072
2001	852,839	413,127	507,882	27,097	61,251	77	1,667	1,874,299
2002	1,023,672	472,875	862,178	34,709	76,522	105	1,971	2,472,032
2003	1,159,370	511,312	750,150	47,017	106,346	318	5,305	2,579,818
2004	1,313,286	571,628	605,746	34,714	113,864	466	1,048	2,640,752
2005	1,354,492	583,334	599,620	39,409	121,336	460	1,007	2,699,658
2006	1,426,295	604,735	648,143	35,949	109,094	698	1,233	2,826,147
2007	1,418,500	612,662	748,520	32,974	111,475	1,238	829	2,926,198
2008	1,336,772	671,613	741,796	30,656	103,867	1,268	1,968	2,887,940
2009	1,378,092	727,923	767,458	38,716	120,971	311	2,352	3,035,823
2010	1,378,561	770,407	782,373	33,066	114,838	458	946	3,080,649
2011	1,494,365	820,534	1,070,926	36,931	120,467	785	2,937	3,546,965

\* includes Risk Retention Groups

\*\* includes Hospital and Medical Service Corporations, Fraternal, Life, and Property & Casualty

\*\*\* includes Fraternal

# ALASKA PREMIUM TAX RATES

ADMITTED	PERCENT
Domestic and Foreign Insurers (AS 21.09.210(b)(1))..... (Total Direct Premiums Less Dividends/Returns)	2.7%
Policies of Individual Life Insurance (AS 21.09.210(m))	
Premium up to \$100,000 .....	2.7%
Premium in Excess of \$100,000 .....	1/10 of 1%
Hospital and Medical Service Corporations (AS 21.09.210(b)(2)) .....	6%
(Gross Premiums Less Claims Paid)	
Wet Marine and Transportation Insurance (AS 21.09.210(d)) .....	3/4 of 1%
(Gross Underwriting Profit)	
Automobile Service Corporations (AS 21.59.070) .....	2.7%
(Total Direct Premiums Less Dividends/Returns)	
Title Insurers (AS 21.66.110) .....	1%
(Gross Premium)	
Multiple Employer Welfare Arrangements (MEWA AS 21.85.100(4)).....	2.7%
(Total Contributions Less Excess of Loss and Pass through Premiums)	
 <b>SURPLUS LINES</b>	
Property and Casualty (Except Wet Marine and Transportation) Insurance (AS 21.34.180(a)).....	2.7%
(Gross Premiums Less Returned Premiums)	
Wet Marine and Transportation Insurance (AS 21.33.055) .....	3/4 of 1%
(Gross Underwriting Profit)	
Filing Fee - All Surplus Lines transactions (AS 21.34.190) .....	1%
(Gross Premiums Less Returned Premiums)	
 <b>UNAUTHORIZED (AS 21.33.055)</b>	
All Lines Except Wet Marine and Transportation .....	3%
(Gross Premiums) effective 7/21/2011 .....	3.7%
Wet Marine & Transportation Insurance.....	3/4 of 1%
(Gross Premiums)	
 <b>INDEPENDENTLY PROCURED (AS 21.33.061)</b>	
All Lines (Except Wet Marine and Transportation Insurance).....	3%
(Gross Premiums) effective 7/21/2011 .....	3.7%
Wet Marine and Transportation Insurance .....	3/4 of 1%
(Gross Premiums)	

**TAX CREDITS**

- A tax credit is available for cash contributions for (1) direct instruction, research, and educational support purposes, including library and museum acquisitions, and contributions to endowment, by an Alaska university foundation or by a nonprofit, public or private, Alaska two-year or four-year college accredited by a regional accreditation association; (2) secondary school level vocational education courses, programs and facilities by a school district in the state; (3) vocational education courses, programs, and facilities by a state-operated vocational technical education and training school; (4) a facility or an annual intercollegiate sports tournament by a nonprofit, public or private, Alaska two-year or four-year college accredited by a regional accreditation association; (5) Alaska Native cultural or heritage programs and educational support, including mentoring and tutoring, provided by a nonprofit agency for public school staff and for students who are in grades kindergarten through 12 in the state; and (6) education, research, rehabilitation, and facilities by an institution that is located in the state and that qualifies as a coastal ecosystem learning center under the Coastal America Partnership established by the federal government. The amount of the credit is determined by a formula, but may not exceed \$5,000,000 per year when combined with other credits taken. (AS 21.96.070)

- A tax credit is available for prequalified cash contributions for fire services programs made to the Alaska Fire Standards Council. The amount of the credit is determined by formula but may not exceed \$150,000 per company and must be prequalified in writing by the director. The aggregate limit of prequalified contributions a year from all company is \$300,000. (AS 21.96.075)
- A tax offset is available for an insurer of 50% of CHIA assessments paid in the year prior to the current tax year with 2010 CHIA assessments offset against 2011 premiums. The offset may not reduce the premium tax payable to less than zero. An unused offset may be carried over to the immediately following calendar year. (AS 21.55.220)

**LATE PAYMENT FEE**

If a tax payment is late, a late payment fee will be assessed of \$50 per month plus five percent of the tax due per month up to a maximum of \$250 plus 25 percent of the tax due and interest of one percent per month. If payment is not received by the Automated Clearing House payment method, a penalty of 25 percent of the tax due will be assessed, with a minimum of \$100 and maximum of \$2,000.

# ALASKA INSURANCE LEGISLATION PASSED IN 2012

## HOUSE BILLS

### HB 218 CHAPTER 52 SLA 12

An Act prohibiting an insurer from using a drug formulary system of specialty tiers under certain circumstances; relating to a reinsurance program reinsuring residents who are high risks; and providing for an effective date.

Effective Date of Law: January 1, 2013

### SCR 41 LEGISLATIVE RESOLVE NO. 51

Suspending Rules 24(c), 35, 41(b), and 42(e), Uniform Rules of the Alaska State Legislature, concerning House Bill No. 218, prohibiting an insurer from using a drug formulary system of specialty tiers under certain circumstances.

Permanently Filed: August 8, 2012

## SENATE BILLS

### SB 74 CHAPTER 63 SLA 12

An Act requiring insurance coverage for autism spectrum disorders, describing the method for establishing a covered treatment plan for those disorders, and defining the covered treatment for those disorders, establishing the Comprehensive Autism Early Diagnosis and Treatment Task Force; and providing for an effective date.

Sections 1 and 3, Effective: January 1, 2013

Section 2, Effective: June 27, 2012

### HCR 37 LEGISLATIVE RESOLVE NO. 60

Suspending Rules 24(c), 35, 41(b), and 42(e), Uniform Rules of the Alaska State Legislature, concerning Senate Bill No. 74, requiring insurance coverage for autism spectrum disorders, describing the method for establishing a covered treatment plan for those disorders, and defining the covered treatment for those disorders.

Permanently Filed: August 8, 2012

### SB 122 CHAPTER 39 SLA 12

An Act relating to research on and examination of titles; relating to residency requirements for title insurance limited producers; relating to real estate transfer fees; and providing for an effective date.

Effective Date of Law: May 25, 2012

# ALASKA LICENSE DENIALS, DISCIPLINARY ORDERS, REGULATORY ADOPTION ORDERS, REGULATORY ORDERS, SUSPENSION AND REVOCATIONS, AND BULLETINS

## LICENSE DENIALS

None

## DISCIPLINARY ORDERS

- D12-06** **Denali Alaskan Insurance, LLC**, Stipulated Agreement and Order signed on June 19, 2012. Under AS 21.06.130, on January 11 through 13, 2012, the division performed a limited and targeted premium tax audit of Denali covering the period of January 1, 2009 through December 31, 2010. The audit report identified 67 violations of AS 21.27 and AS 21.34 that are within the control of Denali to correct in order to comply with Alaska insurance laws. The violations of AS 21.27 and AS 21.34 subject Denali to civil penalties under AS 21.27.440 and AS 21.34.230. Denali agrees to pay a civil penalty under AS 21.27.440 and AS 21.34.230 in the amount of \$50,000, with \$25,000 suspended. The unsuspended penalty is payable within three months from the time that Denali is notified that the director has signed the order approving this agreement.
- D12-05** **The Insurance Center (TIC)**, Stipulated Agreement and Order signed on June 19, 2012. Under AS 21.06.130, on January 9 through 10, 2012, the division performed a limited and targeted premium tax audit of TIC covering the period of January 1, 2009 through December 31, 2010. The audit report identified 69 violations of AS 21.34 that are within the control of TIC to correct in order to comply with Alaska insurance laws. The violations of AS 21.34 subject TIC to civil penalties under AS 21.34.230. TIC agrees to pay a civil penalty under AS 21.34.230 in the amount of \$30,000, with \$15,000 suspended. The unsuspended penalty is payable within three months from the time that TIC is notified that the director has signed the order approving this agreement.
- D12-02** **John F. Ranhofer**, Stipulated Agreement and Order signed on March 28, 2012, for failing to disclose that his home state of California took administrative action and issued a restricted license in an Order of Summary Revocation and for Issuance of a Restricted License based on the FINRA action. This order became effective August 30, 2005 and is still in effect.
- D12-01** **Melissa J. Haxton**, Stipulated Agreement and Order signed on March 23, 2012, for unlicensed activity that occurred during the time license #60408 was in lapse status. Ms. Haxton agrees to pay a civil penalty under AS 21.27.440(s) of \$700 with \$350 suspended. The unsuspended portion of the penalty is payable at the time Ms. Haxton is notified that the director has signed the order approving the agreement.
- D11-17** **Areliia Gomez**, Stipulated Agreement and Order signed on January 9, 2012. The licensee in this case, stipulate and agree that the division will reinstate Ms. Gomez's bail bond limited producer license number 22332 and issue a license to Alaska Bail LLC. Ms. Gomez must provide to the division on a quarterly basis a report of the number of days taken to return collateral on all exoneration orders with an explanation of any that are over 10 days. Ms. Gomez must also provide to the division on a quarterly basis a report of the number of days taken to notify the surety of court-ordered forfeitures with an explanation of any notifications that are not made within 60 working days. Ms. Gomez must immediately comply with all the notification requirements under AS 21.27.025.
- D11-16** **Dennis Di Maggio**, Stipulated Agreement and Order signed on January 9, 2012, for unlicensed activity. Mr. Di Maggio agree to pay a civil penalty under AS 21.27.440(a) of \$276, for the unlicensed activity that occurred on May 11, 2011, with \$100 suspended. The unsuspended portion of the penalty is payable at the time Mr. Di Maggio is notified that the director has signed the order approving this agreement.



## DISCIPLINARY ORDERS (continued)

- D11-15** **Parker, Smith & Feek, Inc. (PSF)**, Stipulated Agreement and Order signed on November 14, 2011. Under AS 21.06.130 on November 16 through 19, 2010, the division performed a limited and targeted premium tax audit of PSF covering the period of January 1, 2008 through December 31, 2009. The audit report identified 45 violations of AS 21.34 that are within the control of PSF to correct in order to comply with Alaska insurance laws. The violations of AS 21.34 subject PSF to civil penalties under AS 21.34.230. PSF agrees to pay a civil penalty under AS 21.34.230 in the amount of \$70,000, with \$35,000 suspended. The unsuspended penalty is payable within three months from the time that PSF is notified that the director has signed the order approving this agreement.
- D11-14** **Leonard W. Brown, Jr.**, Stipulated Agreement and Order signed on September 11, 2011. In January 2011, the division submitted a report of a targeted market conduct examination of Mr. Brown, MCE P-10-03, to the director. The examination was a follow-up to a similar examination conducted in 2009 in response to complaints received by the division. This examination covered the period August 1, 2009 through March 16, 2010, with consideration given to records from the 2009 examination, which included transactions during the period from September 1, 2008 through March 5, 2009. The examination found several violations of Alaska insurance laws, namely AS 21.217.010, 21.21.115, 21.21.350, 21.27.530(3), AS 21.36.030(a)(1), 21.36.040, 3 AAC 26.775, and 3 AAC 26.780. These violations subject Mr. Brown to license suspension and civil penalties under AS 21.27.440. Mr. Brown agrees to pay a civil penalty under AS 21.27.440 to the division in the amount of \$12,941.56, which represents the amount of compensation paid to him by Allianz Life Insurance Company for transacting variable business, for which he was not authorized. This civil penalty must be made within nine months of the date Mr. Brown is notified that the director has signed the order approving this agreement.
- D11-12** **Homer Insurance Center, Inc. (HICI)**, Stipulated Agreement and Order signed on July 11, 2011, for unlicensed activity that occurred during the time HICI's employee Jessica E. Taylor's license #80349 was in a lapse status. HICI agrees to pay a civil penalty under AS 21.27.440 in the amount of \$1,720.20, with \$720.20 suspended. The unsuspended portion of the penalty is payable at the time HICI is notified that the director has signed the order approving this agreement.
- D11-11** **Jessica E. Taylor**, Stipulated Agreement and Order signed on July 11, 2011, for unlicensed activity that occurred during the time license #80349 was in lapse status. Ms. Taylor agrees to pay a civil penalty under AS 21.27.440(a) of \$400, for the unlicensed activity that occurred between January 28, 2011 and February 2011, with \$200 suspended. The unsuspended portion of the penalty is payable at the time Ms. Taylor is notified that the director has signed the order approving this agreement.

## REGULATORY ADOPTION ORDERS

<b>Number</b>	<b>Subject</b>	<b>Effective Date</b>
<b>RA11-04</b>	Order adopting regulations dealing with valuation of life insurance policies and retained asset accounts for life insurance policies.	09/09/2011
<b>RA11-03</b>	Order adopting regulations dealing with the licensing of producers, managing general agents, surplus lines brokers, reinsurance intermediary managers, reinsurance intermediary brokers, third party administrators, independent adjusters, viatical settlement providers, viatical settlement brokers, and viatical settlement representatives, and fees charged for the license for them.	08/25/2011
<b>RA11-05</b>	Order adopting regulations dealing with health care insurance rate filings	10/14/2011

## REGULATORY ORDERS

<b>Number</b>	<b>Subject</b>	<b>Effective Date</b>
<b>R11-02</b>	Order Refusing Demand for Hearing	08/26/2011
<b>R11-03</b>	Order Adopting Notice of Protection Provided by Alaska Life and Health Insurance Guaranty Association	09/19/2011
<b>R11-04</b>	Surplus Lines Placement List	11/25/2011
<b>R11-05</b>	Approval With Modifications of The 2012 Workers' Compensation Loss Cost Filing and Assigned Risk Rate Filing	11/23/2011
<b>R11-06</b>	Adoption of Risk Based Capital Instructions	12/31/2011
<b>R12-01</b>	Order Releasing Bond of Affinity Road & Travel Club, Inc. Held Under AS 21.59.050 or 21.59.050	06/26/2012

## SUSPENSION AND REVOCATIONS

<b>Order No.</b>	<b>Company Name</b>	<b>Certificate of Authority Action</b>	<b>Effective Date</b>
<b>SR06-04(b)</b>	Great Republic Life Insurance Company	Expiration	11/15/2011
<b>SR11-02(b)</b>	Western Insurance Company	Revocation	10/04/2011
<b>SR11-04(a)</b>	PMI Insurance Company	Suspension	09/26/2011
<b>SR11-03(a)</b>	PMI Insurance Company	Suspension	09/26/2011
<b>SR11-02(a)</b>	Western Insurance Company	Suspension	09/01/2011
<b>SR10-02(c)</b>	Fox Insurance Company	Expiration	07/13/2011
<b>SR06-02(b)</b>	Vesta Insurance Corporation	Expiration	08/02/2011
<b>SR12-02(a)</b>	First Sealord Surety Inc	Revocation	02/13/2012

## BULLETINS

<b>Number</b>	<b>Subject</b>	<b>Effective Date</b>
<b>B11-03</b>	Implementatioin of Federal Nonadmitted and Reinsurance Act in Alaska	07/22/2011
<b>B11-04</b>	Standards for Prompt, Fair, and Equitable Settlements of Motor Vehicle Claims	07/14/2011
<b>B11-05</b>	Individual Health Care Policies in The Group Market	07/21/2011
<b>B11-06</b>	Notice of Protection Provided by The Alaska Life and Health Insurance Guaranty Association	07/21/2011
<b>B11-07</b>	Changes to the Alaska Insurance Laws	07/22/2011
<b>B11-08</b>	New Alaska Surplus Lines Requirements Contained in HB 164	07/22/2011
<b>B11-09</b>	Definition of Small Employer and Large Employer for Purposes of Medical Loss Ratio Reporting and Rebate Requirements Under 45 CFR Part 158	09/19/2011
<b>B11-12</b>	Eligible Surplus Lines Insurers in the State of Alaska	10/03/2011
<b>B11-13</b>	Compliance With the Notice Requirement in AS 21.45.020(c)	11/07/2011
<b>B12-01</b>	Annual Survey on Health Insurance	02/07/2012
<b>B12-02</b>	Associations, Limited Benefit Health Plans, and Health Discount Plans	03/30/2012
<b>B12-03</b>	Consumer Credit Insurance Reporting Form	03/29/2012
<b>B12-04</b>	Compliance with Cancellation Notice Requirements and Change in Coverage or Premium Notice Requirements	05/22/2012
<b>B12-05</b>	Compliance with Alaska Surplus Lines Insurance Laws and Requirements	05/31/2012



## **II**

# **Investigation Section**





## Investigation Section

The Investigation Section investigates alleged fraudulent insurance activities. This includes the private citizen filing a fraudulent claim to the insurance company, medical providers submitting fraudulent billings to the insurance companies, insurance agents or companies violating a statute or regulation included in the State of Alaska insurance laws, and workers' compensation fraud.

There is a designated section within the division tasked with investigating violations of the Alaska insurance laws, including claimant fraud, workers' compensation fraud, medical care provider fraud, and insurance company and agency fraud, etc. The investigators are available to conduct educational seminars and speak at professional meetings.

The Investigation Section's guidelines are defined within Alaska Statute, Title 21 and the workers' compensation guidelines are defined in Title 23. Alaska Statute Title 21 Section 36 relates to trade practices and frauds. AS 21.36.360 defines fraudulent and criminal insurance acts. We also refer to Alaska Statute Title 11, the criminal statutes, and make criminal referrals on any matters that are appropriate in addition to violations of the insurance statute.

As a tool to the investigators, we have direct electronic access to valuable database information. These include the Federal Bureau of Investigation Nationwide Law Enforcement Telecommunication System (NLETS) with their own assigned Originating Agency Identifier (ORI) to contact all other law enforcement agencies nationwide. This database also provides access to the National Crime Information Center (NCIC). We are also directly connected to the Alaska Public Safety Information Network (APSIN), National Insurance Crime Bureau (NICB), National Association of Insurance Commissioners database (NAIC), State of Alaska Occupational Licensing database, and the State of Alaska Corporations database.

The investigators liaison with all federal, state, and municipal law enforcement agencies on a regular basis.

### **The federal agencies include:**

- Bureau of Alcohol, Tobacco and Firearms (Bankruptcy)
- FM Security
- Office of United States Trustee
- Federal Bureau of Investigations
- Immigration and Naturalization Service
- Internal Revenue Service
- National Marine Fisheries Service
- U.S. Postal Inspectors
- U.S. Air Force Office of Special Investigations
- U.S. Attorney's office
- U.S. Customs
- U.S. Marshall's office
- U.S. Army Criminal Investigation Division
- U.S. Secret Service

### **The state agencies include:**

- Airport Police Investigations
- Alaska State Troopers
- Child Support Enforcement Division
- Consumer Protection
- Department of Labor Standards
- Department of Transportation

Permanent Fund Dividend Fraud Section  
 Department of Motor Vehicles  
 Department of Public Assistance  
 District Attorney's Office  
 Office of Special Prosecutions & Appeals  
 Occupational Licensing  
 State Court Systems statewide  
 Welfare Fraud Section  
 Medicaid Provider Fraud  
 Health and Social Services Home Visit Investigations  
 Department of Labor Fraud Investigations Unit  
 Department of Labor Wage and Hour Administration

**The municipal agencies include:**

Anchorage Fire Department Arson Investigation  
 Anchorage Police Department  
 Municipal police departments throughout the state.

Each year, the investigators attend the National White Collar Crime Center Conference, and the Annual Fraud Directors Conference. These conferences provide continuing education by discussing current crime trends, and provide the opportunity to meet counterparts both nationally and worldwide who can be contacted for assistance and share information. Since Alaska usually experiences criminal schemes four to five years after they have been in effect elsewhere, it is of great value to learn what is happening, how and what works and may not or has not worked in conducting a particular investigation.

**FISCAL YEAR 2012**

Type of Case	Cases Opened	Cases Closed
Agent Fraud	7	6
Bail Bonds	2	1
Case Assessment	7	4
Claimant Fraud	28	14
Insurance Document Fraud	1	1
License Applicant	1	1
Medical Care Provider Fraud	3	1
Operating without a License	3	3
Workers' Compensation	5	4
<b>Total Cases</b>	<b>57</b>	<b>35</b>



# **III**

## **Consumer Services Section**







## Consumer Services Section

The overall goal for this section is timely and accurate complaint resolution for Alaska insurance consumers. Complaints and inquiries are initially received in person, by telephone, email or written letters. Consumer Service Specialists investigate complaints, gather and evaluate data, research insurance laws, and take appropriate action to bring the complaint to a proper resolution.

Specialists report violations of the Alaska Insurance Code and negative industry trends to the director. Administrative actions such as license suspensions, revocations, market examinations, and financial examinations may be undertaken as a result of a complaint investigation.

Consumer Service Specialists took action that resulted in additional payments of \$145,888 to consumers in fiscal year 2012.

<b>Complaints</b>		
<b>Year</b>	<b>Opened</b>	<b>Closed</b>
2007	331	331
2008	346	346
2009	332	332
2010	313	313
2011	280	280
2012	290	286

Table I - Comparison of complaint activity over the past five years.

<b>Complaints by Line of Coverage Closed Files 2011</b>
---

**AUTO**

Individual Passenger Auto	71
Commercial Auto	1
Motorhome/Recreational Vehicle	1
Rental Vehicle	1

**FIRE/ALLIED LINES/CMP**

Fire Allied Lines	3
Commercial Multi Peril	1

**HOMEOWNERS**

Homeowners	23
Renter/Tenants	1

**LIFE & ANNUITY**

Individual Life	10
Group Life	3

**ACCIDENT & HEALTH**

Individual	10
Group	107
Credit Accident	1

**LIABILITY**

General	2
Professional E & O	1

**MISCELLANEOUS**

Workers' Compensation	8
Fidelity & Surety	2
Ocean Marine	1
Title	1
Watercraft	3
Aircraft	1
Extended Warranty & Service Contracts	4
Other Miscellaneous	3

**Reason for Complaints**  
**(More Than One Reason Can Be Reflected On A Single Complaint)**  
**Closed Files 2011**

<b>UNDERWRITING</b>		<b>CLAIM HANDLING</b>	
Premium Rating	15	Adverse Benefit Determination	20
Cancellation	8	Adjuster Handling	15
Non-Renewal	7	Prompt Pay	2
Audit Dispute	1	Provider Availability	2
Rate Classification	3	Unsatisfactory Settlement Offer	36
Surcharge	1	Medical Necessity	3
Group Conversation	1	Cost Containment PIP	1
		Comparative Negligence	6
	<b>TOTAL</b>	Denial of Claim	54
	<b>36</b>	Unusual, Customary & Reasonable	5
		Out of Network Benefits	5
<b>POLICYHOLDER SERVICES</b>		Co-Pay Issues	3
Inadequate Provider Network	1	Coordination of Benefits	2
Premium Notice/Billing	25	Utilization Review	1
Information Requested	3	Delays	37
Premium Refund	9	Assignment of Benefits	2
Coverage Question	8	Cost Containment	4
Access to Care	2	Value Dispute	1
		Consumer Education Needed	1
	<b>TOTAL</b>	Other	6
	<b>48</b>		
<b>MARKETING &amp; SALES</b>			
Misleading Advertisement	1	<b>TOTAL</b>	<b>206</b>
Agent Handling	2		
Duplication of Coverage	1		
Delays	1		
	<b>TOTAL</b>		
	<b>5</b>		

<b>Disposition on Complaints Closed Files 2011</b>
--

Policy Not In Force	5	Policy Issued/Restored	2
Advised Complainant	3	Compromise Settlement/Resolution	6
Additional Payment	20	Coverage Extended	5
Unable to Assist	16	Claim Settled	1
No Action Requested/Required	2	Referred to Another Department	5
Referred to Proper Agency	4	Underwriting Practice Resolved	1
Information Furnished/Expanded	43	Delay Resolved	2
No Renewal Upheld	2	Premium Problem Resolved	2
Referred for Disciplinary Action	2	Question of Fact	8
Contract Provision/Legal Issue	2	Company in Compliance	38
Company Position Upheld	4	No Jurisdiction	80
Recovery	2	Insufficient Information	10

**COMPARISON OF PREMIUMS TO TOTAL NAIC\* COMPLAINTS  
FOR COMPANIES WITH FIVE OR MORE COMPLAINTS  
2011**

GROUP COMPANY NAME	PREMIUM		COMPLAINTS		
	Alaska Direct (000's Omitted)	% of Alaska Market	Expected as % of Market	Actual	Actual as % of Total
Premera / Blue Cross Group	487,016	13.3%	37	27	9.6%
State Farm	206,560	5.6%	16	16	5.7%
Safeco / Liberty Mutual Group	133,036	3.6%	10	5	1.8%
Allstate Ins Group	125,739	3.4%	10	18	6.4%
USAA	100,302	2.7%	8	14	5.0%
John Hancock	96,337	2.6%	7	5	1.8%
AETNA Group	90,479	2.5%	7	13	4.6%
GEICO / Berkshire Hathaway Group	89,137	2.4%	7	18	6.4%
Hartford Group	70,821	1.9%	5	8	2.9%
Progressive	53,074	1.4%	4	10	3.6%
Golden Rule / United Healthcare	40,403	1.1%	3	25	8.9%
Assurant Group / American Bankers	30,598	0.8%	2	5	1.8%
ODS / Oregon Dental Group	19,040	0.5%	1	7	2.5%
CNA / Continental Casualty	16,950	0.5%	1	5	1.8%
Total Above Companies	1,559,492	42.5%	118	176	62.9%
All Other Companies***	2,108,801	57.5%	162	104	37.1%
Total--All Companies	3,668,293		<b>Complaints:</b>	280	100.0%

\***NAIC** – The company information shown is compiled utilizing National Association of Insurance Commissioners (NAIC) Standard Complaint Data Guidelines.

\*\***Expected as % of Market** is based on the company's total premium written compared to the total premiums written for all companies and would result in the above anticipated number of complaints.

\*\*\***All Other Companies** include those that had four or less complaints.





# **IV**

## **Licensing Section**







## Licensing Section

The Licensing Section oversees and administers the licensing and continuing education requirements for all persons seeking insurance licensure in Alaska. All documents received are reviewed to ensure a person is competent, trustworthy, and qualified to obtain, renew, or amend a license. The section assists and provides information to licensees for obtaining and maintaining statutorily-required licenses in compliance with statutes and regulations, with an emphasis on consumer protection. Recommendations are made to the director concerning possible license violations.

During the 2011 calendar year, the Licensing Section received 53,324 documents.

<b>Paper Documents</b>	<b>2011</b>	<b>2010</b>
Renewals Processed	1,831	2,787
Licenses Amended	3,917	1,241
Licenses Canceled	1,196	1,301
Licenses Lapsed	1,343	4,966
<b>Electronic Documents</b>		
Nonresident Renewals Processed	12,480	10,583
Resident Renewals Processed	475	258
Nonresident Licenses Processed	7,471	7,202
Resident Licenses Processed	181	137
Nonresident Address Change Requests Processed	7,078	6,616
Resident Address Change Requests Processed	254	175
Nonresident Amendments Processed	246	316
Resident Amendments Processed	10	16
Nonresident Reinstatements Processed	700	897
Resident Reinstatements Processed	46	36

### Bulletins Issued:

- B11-07      Provided notification regarding major changes to insurance laws, including the elimination of the "Individual in a Firm" and "Compliance Officer in a Firm" licensing types that were reissued as individual license types, requirements of employment contracts for individuals that represent or act on behalf of a firm, electronic (e-mail) address notification requirements, and long term care (LTC) training requirements. The bulletin is available for review at:  
[http://www.commerce.alaska.gov/ins/pub/l\\_\\_WPC\\_INSWP\\_Bulletins\\_B11-07.pdf](http://www.commerce.alaska.gov/ins/pub/l__WPC_INSWP_Bulletins_B11-07.pdf).

# ALASKA LICENSE STATISTICS

2011

## LICENSE CLASSES AND TYPES

<b>CLASS OF LICENSE</b>	<b>TYPE</b>	<b>ISSUED TO</b>		
<b>INSURANCE PRODUCER:</b>	<b>Resident</b>	<b>Total</b>	<b>Nonresident</b>	<b>Total</b>
	Firm	194	Firm	2,211
	Individual	1,648	Individual	25,373
	<b>TOTAL</b>	<b>1,842</b>		<b>27,584</b>
<b>MANAGING GENERAL AGENTS:</b>	<b>Resident</b>	<b>Total</b>	<b>Nonresident</b>	<b>Total</b>
	Firm	3	Firm	13
	Individual	19	Individual	19
	Exempt (Not Available)	0	Exempt	32
	<b>TOTAL</b>	<b>22</b>		<b>64</b>
<b>SURPLUS LINES BROKER:</b>	<b>Resident</b>	<b>Total</b>	<b>Nonresident</b>	<b>Total</b>
	Firm	15	Firm	328
	Individual	89	Individual	754
<b>TOTAL</b>	<b>104</b>		<b>1,082</b>	
<b>INDEPENDENT ADJUSTER:</b>	<b>Resident</b>	<b>Total</b>	<b>Nonresident</b>	<b>Total</b>
	Firm	17	Firm	91
	Individual	142	Individual	1,883
	Trainee	0	Trainee (Not Available)	0
	<b>TOTAL</b>	<b>159</b>		<b>1,974</b>
<b>REINSURANCE INTERMEDIARY MANAGER:</b>	<b>Resident</b>	<b>Total</b>	<b>Nonresident</b>	<b>Total</b>
	Exempt	0	Exempt	0
	Licensed	0	Licensed	2
<b>TOTAL</b>	<b>0</b>		<b>2</b>	
<b>REINSURANCE INTERMEDIARY BROKER:</b>	<b>Resident</b>	<b>Total</b>	<b>Nonresident</b>	<b>Total</b>
	Exempt	0	Exempt	9
	Licensed	1	Licensed	4
<b>TOTAL</b>	<b>1</b>		<b>13</b>	

<b>CLASS OF LICENSE</b>	<b>TYPE</b>	<b>ISSUED TO</b>		
<b>VIATICAL SETTLEMENTS:</b>	<b>Resident</b>	<b>Total</b>	<b>Nonresident</b>	<b>Total</b>
	Representative	0	Representative	0
	Broker	2	Broker	8
	Provider	0	Provider	1
<b>TOTAL</b>		<b>2</b>		<b>9</b>
<b>LIMITED LINES:</b>	<b>Resident</b>	<b>Total</b>	<b>Nonresident</b>	<b>Total</b>
	Title	193	Not Available	0
	Travel	76	Travel	149
	Bail Bond	17	Bail Bond	2
	Motor Vehicle Rental	12	Motor Vehicle Rental	3
	Crop	1	Crop	0
	Credit	398	Credit	46
	Miscellaneous	0	Miscellaneous	0
<b>TOTAL</b>		<b>697</b>		<b>222</b>
<b>THIRD-PARTY ADMINISTRATOR:</b>	<b>Resident</b>	<b>Total</b>	<b>Nonresident</b>	<b>Total</b>
	Exempt	2	Exempt	150
	Registered	0	Registered	63
<b>TOTAL</b>		<b>2</b>		<b>213</b>
<b>TOTAL</b>		<b>2,829</b>		<b>31,163</b>

**PEARSON VUE, INC.  
INSURANCE LICENSING PROGRAM  
ATTENDANCE SUMMARY — ALASKA  
2011**

**GENERAL REPORT**

<b>Examination</b>	<b>Total Tested</b>
Life Producer	441
Accident & Health Producer	388
Property Producer	245
Casualty Producer	190
Adjuster	102
Surplus Lines Brokers	22
Bail Bond	3
Managing General Agent	1
Title	19
Credit	18
<b>TOTAL TESTS ADMINISTERED:</b>	<b>1,429</b>

**LIFE PRODUCER**

**TEST PART TAKEN:**

**PART 1 AND PART 2**

	<b>Tested</b>	<b>Pass</b>	<b>% Pass</b>	<b>Fail</b>	<b>% Fail</b>
First Timers	229	94	41	135	59
Repeaters	212	82	39	130	61
<b>Total</b>	<b>441</b>	<b>176</b>	<b>40</b>	<b>265</b>	<b>60</b>

Number of Candidates  
Tested for License  
Authority/Test:  
**441**

PEARSON VUE, INC.  
INSURANCE LICENSING PROGRAM  
STATE PERFORMANCE — ALASKA  
2011

HEALTH PRODUCER

TEST PART TAKEN:

PART 1 AND PART 2

	<u>Tested</u>	<u>Pass</u>	<u>% Pass</u>	<u>Fail</u>	<u>% Fail</u>
First Timers	196	74	38	122	62
Repeaters	192	80	42	102	53
<b>Total</b>	<b>388</b>	<b>54</b>	<b>40</b>	<b>224</b>	<b>58</b>

Number of Candidates  
Tested for License  
Authority/Test:  
**388**

**PEARSON VUE, INC.  
INSURANCE LICENSING PROGRAM  
STATE PERFORMANCE — ALASKA  
2011**

**PROPERTY AND CASUALTY PRODUCER**

**TEST PART TAKEN:** Property

<b>PART 1 AND PART 2</b>						Number of Candidates Tested for License Authority/Test: <b>245</b>
	<u><b>Tested</b></u>	<u><b>Pass</b></u>	<u><b>% Pass</b></u>	<u><b>Fail</b></u>	<u><b>% Fail</b></u>	
First Timers	126	30	24	96	76	
Repeaters	119	26	22	93	78	
<b>Total</b>	<b>245</b>	<b>56</b>	<b>23</b>	<b>189</b>	<b>77</b>	

**TEST PART TAKEN:** Casualty

<b>PART 1 AND PART 2</b>						Number of Candidates Tested for License Authority/Test: <b>190</b>
	<u><b>Tested</b></u>	<u><b>Pass</b></u>	<u><b>% Pass</b></u>	<u><b>Fail</b></u>	<u><b>% Fail</b></u>	
First Timers	126	19	15	107	85	
Repeaters	64	30	53	34	47	
<b>Total</b>	<b>190</b>	<b>49</b>	<b>26</b>	<b>141</b>	<b>74</b>	

**PEARSON VUE, INC.  
INSURANCE LICENSING PROGRAM  
STATE PERFORMANCE — ALASKA  
2011**

**ADJUSTER\***

	<u>Tested</u>	<u>Pass</u>	<u>% Pass</u>	<u>Fail</u>	<u>% Fail</u>
First Timers	90	74	82	16	18
Repeaters	12	2	18	10	82
<b>Total</b>	<b>102</b>	<b>76</b>	<b>75</b>	<b>26</b>	<b>25</b>

Number of Candidates  
Tested for License  
Authority/Test:  
**102**

\* This is a Limited Line Examination

**SURPLUS LINES\***

	<u>Tested</u>	<u>Pass</u>	<u>% Pass</u>	<u>Fail</u>	<u>% Fail</u>
First Timers	12	6	50	6	50
Repeaters	10	4	40	6	60
<b>Total</b>	<b>22</b>	<b>10</b>	<b>45</b>	<b>12</b>	<b>55</b>

Number of Candidates  
Tested for License  
Authority/Test:  
**22**

\* This is a Limited Line Examination

**BAIL BONDS\***

	<u>Tested</u>	<u>Pass</u>	<u>% Pass</u>	<u>Fail</u>	<u>% Fail</u>
First Timers	2	1	50	1	50
Repeaters	1	1	10	0	0
<b>Total</b>	<b>3</b>	<b>2</b>	<b>67</b>	<b>1</b>	<b>33</b>

Number of Candidates  
Tested for License  
Authority/Test:  
**3**

\* This is a Limited Line Examination



**PEARSON VUE, INC.  
INSURANCE LICENSING PROGRAM  
STATE PERFORMANCE — ALASKA  
2011**

**MANAGING GENERAL AGENT\***

	<u>Tested</u>	<u>Pass</u>	<u>% Pass</u>	<u>Fail</u>	<u>% Fail</u>
First Timers	1	0	0	1	100
Repeaters	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>100</b>

Number of Candidates  
Tested for License  
Authority/Test:  
**1**

\* This is a Limited Line Examination

**TITLE\***

	<u>Tested</u>	<u>Pass</u>	<u>% Pass</u>	<u>Fail</u>	<u>% Fail</u>
First Timers	11	9	82	2	18
Repeaters	8	4	50	4	57
<b>Total</b>	<b>19</b>	<b>13</b>	<b>68</b>	<b>6</b>	<b>32</b>

Number of Candidates  
Tested for License  
Authority/Test:  
**19**

\* This is a Limited Line Examination

**CREDIT PRODUCER\***

	<u>Tested</u>	<u>Pass</u>	<u>% Pass</u>	<u>Fail</u>	<u>% Fail</u>
First Timers	11	7	64	4	36
Repeaters	7	5	71	2	29
<b>Total</b>	<b>18</b>	<b>12</b>	<b>67</b>	<b>6</b>	<b>33</b>

Number of Candidates  
Tested for License  
Authority/Test:  
**18**

\* This is a Limited Line Examination



**V**

**Actuarial, Filings  
Review and Market  
Regulation Section**





## Filings Review Section

Insurance specialists in this section monitor the rates and policy forms used by insurers in providing insurance coverage for Alaskans.

The statutory standard for reviewing insurance rates is proposed rates must not be inadequate, excessive, or unfairly discriminatory. The rate review considers the company's ability to pay claims and ensures that the rates are not unfairly discriminatory to policyholders, while not impairing the competitive insurance market in Alaska.

The statutory standard for reviewing insurance policy forms is the forms must not be ambiguous, misleading, or in conflict with Alaska Statute. Assuring adequate disclosure to the insured of his or her rights and responsibilities is an important part of the forms review process.

Filings that do not meet the standards are questioned and the insurer is given an opportunity to correct deficiencies in the filing. Filings that are corrected by the insurer are approved or authorized for use; filings that are not corrected are disapproved or withdrawn.

Issues that arise from the review of form filings are used as an aid in detecting and preventing unfair discrimination and are used by the insurance specialists as part of market regulation to assist them in identifying and resolving deceptive market acts or practices.

<b>Status of rate and form filings received</b>	<b>2011</b>
Approved	1,810
Authorized	1,822
Disapproved	129
Withdrawn	478
Other*	503
<b>Total</b>	<b>4,742</b>

\*Many of the filings in this category have been questioned and are pending responses from insurers to correct deficiencies.

Insurance specialists are also involved in preparing consumer education materials such as the *Auto Insurance Guide*, *Homeowners Insurance Guide*, *Medicare Supplement Insurance Guide*, and *Alaska Long-Term Care Insurance Consumer Guide*.

## Actuaries

The division has two actuaries on staff; one for property and casualty insurance and one for life and health insurance. Actuaries are business professionals who analyze insurance risks, such as the risk of having an automobile accident or needing health care through the use of mathematics, statistics, and financial theory to estimate the potential financial impact of those risks.

The division actuaries use their training and skills to evaluate insurer financial reserves to assist the Financial Section in monitoring the solvency of Alaska's insurance industry. They also review the more technical rate filings for health insurance, workers' compensation, and other property/casualty lines for compliance with Alaska's rating laws.

In addition to their actuarial responsibilities, the division actuaries supervise the filing review and market regulation functions in the division. Other duties include drafting insurance laws and regulations, analyzing state and federal laws that impact the business of insurance in Alaska, and assisting the director with expert testimony on insurance issues and legislation before the Legislature. They also participate on various task forces, committees and boards such as the Alaska Comprehensive Health Insurance Association, and the Workers Compensation Review and Advisory Committee.

## **Market Regulation**

The goal of the market regulation function in the section is to protect consumers and to help maintain a stable insurance business environment. Insurance specialists in this section monitor the Alaska "insurance market" for compliance with Alaska laws and regulations. All regulated entities including insurance producers, such as agents and brokers, independent adjusting firms, and insurers are monitored for compliance. If problems are identified, frequently through consumer complaints, various regulatory actions may be recommended to the director, such as targeted examinations or market analysis.

The Actuarial, Filings Review and Market Regulation section acts as a resource to other sections of the division by providing information and analysis relating to all types of insurance.

## **HIGH RISK HEALTH INSURANCE ASSOCIATIONS**

### **Alaska Comprehensive Health Insurance Association (ACHIA)**

ACHIA was established by the Legislature in 1992 to provide health insurance to Alaska residents unable to obtain health insurance in the private insurance market because of a pre-existing condition. In 1997, the eligibility requirements were modified to allow individuals who meet the federal rules for eligibility as established under the Health Insurance Portability and Accountability Act to obtain health insurance coverage through ACHIA. In 2003, the eligibility requirements were further expanded to allow individuals who meet the federal rules for eligibility under the Trade Adjustment Assistance Reform Act of 2002 to obtain health insurance coverage through ACHIA. ACHIA provides a valuable benefit to Alaskans by providing health insurance to those who would otherwise be without coverage.

As of December 31, 2011, there were 524 individuals covered under an ACHIA plan.

Beginning on August 1, 2010 the ACHIA-Fed plan became operational. The ACHIA-Fed plan was created to provide coverage to individuals with qualifying pre-existing health conditions who have been uninsured for at least six months pursuant to the Patient Protection and Affordable Care Act. As of December 31, 2011, there were 44 individuals covered under the ACHIA-Fed plan.

Detailed information about ACHIA and ACHIA-Fed including eligibility requirements, premium rates, and application forms are available on the ACHIA website at [www.achia.com](http://www.achia.com).

# ALASKA ADVISORY ORGANIZATIONS

Advisory Organizations are licensed by the division under AS 21.39.100 and are organizations of insurers that assist insurers and rating organizations in rate making by collecting and furnishing loss and loss expense statistics or by submitting recommended rates or loss costs to the division. Advisory organizations include entities referred to elsewhere as statistical agents. Advisory organizations do not make filings on behalf of insurers.

## **AMERICAN NUCLEAR INSURERS (AO-16)**

Mr. Michael P. Cass, Vice President and General Counsel  
95 Glastonbury Blvd.  
Glastonbury, CT 06033  
Telephone: (860) 682-1301 Fax: (860) 659-0002  
Agent for Service: United States Corp. Co.  
9360 Glacier Highway, Suite 202  
Juneau, AK 99801  
Last Exam on File: 12/31/79 by Connecticut Insurance Department

## **HIGHWAY LOSS DATA INSTITUTE (AO-22)**

Ms. Michele Fields, General Counsel  
1005 North Glebe Road  
Arlington, VA 22201-4571  
Telephone: (703) 247-1600 Fax: (703) 247-1595  
Agent for Service: Mr. Paul Hoffman  
9360 Glacier Highway, Suite 202  
Juneau, AK 99801  
Last Exam on File: None

## **INDEPENDENT STATISTICAL SERVICE**

(Subsidiary of Property Casualty Insurers Association of America)

Mr. Stuart A. Yakes, Vice President  
2600 River Road  
Des Plaines, IL 60018-3286  
Telephone: (847) 297-7800 Fax: (847) 297-5064  
Agent for Service: Kristopher Knauss  
The Knauss Group, LLC  
P.O. Box 91700  
Anchorage, AK 99509  
Last Exam on File: None

## **ISO DATA, INC. (AO-27)**

Ms. Mary Van Sise, Assistant Vice President - Government Relations  
545 Washington Blvd.  
Jersey City, NJ 07310-1686  
Telephone: (201) 469-2652  
Agent for Service: United States Corp. Co.  
9360 Glacier Highway, Suite 202  
Juneau, AK 99801  
Last Exam on File: None

**NATIONAL INDEPENDENT STATISTICAL SERVICE (AO-17)**

Mr. David H. Conrad, President  
P.O. Box 68950  
Indianapolis, IN 46268-0950  
Telephone: (317) 876-6200 Fax: (317) 876-6210  
Agent for Service: Mr. Paul Hoffman  
9360 Glacier Highway, Suite 202  
Juneau, AK 99801  
Last Exam on File: 08/29/96 by Florida Insurance Department

**ODEN A WEST BUSINESS**

Ms. Sylvia Chipp Insall  
7645 East 63rd Street, Suite 200  
Tulsa, OK 74133-1208  
Telephone: (918) 556-5305 Fax: (918) 610-9985  
Agent for Service: Corporation Service Company  
9360 Glacier Highway, Suite 202  
Juneau, AK 99801  
Last Exam on File: None

**PROPERTY CASUALTY INSURERS ASSOCIATION OF AMERICA**

(formerly National Association of Independent Insurers and Alliance of American Insurers)

Mr. David A. Sampson, President  
2600 South River Road  
Des Plaines, IL 60018-3286  
Telephone: (847) 297-7800 Fax: (847) 759-5064  
Website: [www.pciaa.net](http://www.pciaa.net)  
Agent for Service: Mr. John George  
3328 Fritz Cove Road  
Juneau, AK 99801

# ALASKA RATING ORGANIZATIONS

Rating Organizations are licensed by the division under AS 21.39.060 and make filings on behalf of insurers. Rating organizations may file policy forms, manual rules, loss costs, or final rates on behalf of member and subscriber insurers and must allow all insurers that desire to become members to do so. All rating organizations and insurers may cooperate in rate making to the extent permitted under AS 21.39.

## **AIPSO (RB-05)**

Mr. David L. Kohlhammer, President  
302 Central Avenue  
Johnston, Rhode Island 02919  
Telephone: (401) 946-2310 Fax: (401) 528-1350  
Agent for Service: Mr. Paul Hoffman  
c/o CT Corporation System  
9360 Glacier Highway, Suite 202  
Juneau, Alaska 99801  
Last Exam on File: 12/31/99 by the Georgia Insurance Department  
License issued for 3-year period ending December 31, 2014

## **AMERICAN ASSOCIATION OF INSURANCE SERVICES (RB-06)**

Ms. Susan Hiller  
1745 South Naperville Road, Suite 200  
Wheaton, IL 60187-8132  
Telephone: (630) 681-8347 Fax: (630) 681-8356  
Agent for Service: Ms. Tessa Wilson  
Umialik Insurance Company  
1901 S. Bragaw, Suite 100  
Anchorage, AK 99508  
Last Exam on File: 05/31/2011 by Delaware Insurance Department  
License issued for 3-year period ending December 1, 2014

## **INSURANCE SERVICES OFFICE, INC. (RB-01)**

Ms. Mary Van Sise, Assistant Vice President  
Government Relations  
545 Washington Blvd.  
Jersey City, NJ 07310-1686  
Telephone: (201) 469-2652  
Agent for Service: CT Corporation System  
9360 Glacier Highway, Suite 202  
Juneau, Alaska 99802-1211  
Last Exam on File: 12/09/94 by the Georgia Insurance Department  
License issued for 3-year period ending December 31, 2012

## **NATIONAL COUNCIL ON COMPENSATION INSURANCE (RB-03)**

Ms. Helen Westerveldt, President Regulatory Services Division  
901 Peninsula Corporate Circle  
Boca Raton, Florida 33487  
Telephone: (561) 893-3386  
Agent for Service: CT Corporation System  
9360 Glacier Highway, Suite 202  
Juneau, Alaska 99801  
Last Exam on File: 12/31/2010 by Multi-State exam lead by Florida  
License issued for 3-year period ending February 17, 2015



**THE SURETY & FIDELITY ASSOCIATION OF AMERICA (RB-02)**

Ms. Lynn Shubert, President

1101 Connecticut Avenue, NW, Suite 800

Washington, DC 20036

Telephone: (202) 463-0600 Fax: (202) 463-0606

Agent for Service: C. Russell Lewis, Esq.

Oles, Morrison, Rinker & Baker

745 West Fourth Avenue, Suite 502

Anchorage, AK 99501-2136

Last Exam on File: 12/31/99 by the Georgia Insurance Department

License issued for 3-year period ending December 16, 2013

# ALASKA JOINT UNDERWRITING ORGANIZATIONS

Joint underwriting organizations are groups of insurers formed to insure a specific risk (e.g. aviation, pollution, and large marine) that would otherwise be too large for one insurer to insure. Each individual insurer assumes a portion of the risk. Joint underwriting organizations are not licensed by the division but are subject to regulation under AS 21.39.110.

## **AMERICAN NUCLEAR INSURERS (AO-16)**

Mr. Michael P. Cass, Vice President and General Counsel  
95 Glastonbury Blvd.  
Glastonbury, CT 06033  
Telephone: (860) 682-1301 Fax: (860) 639-0002  
Agent for Service: United States Corp. Co.  
9360 Glacier Highway, Suite 202  
Juneau, AK 99801  
Last Exam on File: 12/31/79 by Connecticut Insurance Department

## **ASSOCIATED AVIATION UNDERWRITERS (AO-05)**

Vice President and General Counsel  
51 John F. Kennedy Parkway  
Short Hills, NJ 07078  
Telephone: (973) 379-0800 Fax: (973) 379-8602  
Last Exam on File: 11/30/01 by New Jersey Insurance Department

## **REGISTERED MAIL INSURANCE ASSOCIATION (UO-07)**

John L. Comeau, Vice President  
100 William Street, 3rd Floor  
New York, NY 10038  
Telephone: (212) 425-1470  
Agent: Ms. Ramona Baty  
Brady & Co.  
1031 West Fourth Avenue  
Anchorage, AK 99510

## **UNITED STATES AIRCRAFT INSURANCE GROUP (UO-02)**

199 Water Street  
New York, NY 10038  
Telephone: (212) 952-0100  
Last Exam on File: 09/30/85 by Florida Insurance Department

## **ALASKA RESIDUAL MARKET FACILITIES**

### **Why Do We Have Residual Market Facilities?**

Residual market facilities exist to provide a mechanism of last resort to help members of the public who need essential insurance coverage, but cannot otherwise obtain it. Operating under a variety of organizational formats and names—risk apportionment plans, shared market facilities, joint underwriting associations, and assigned risk plans—residual market mechanisms are active in every state. These mechanisms may operate under the sponsorship of federal and state governments or as voluntary associations of insurance companies.

One of the most common uses of residual market mechanisms is to support financial responsibility and mandatory insurance laws. Alaska statutes require that every employer be financially responsible for the payment of workers' compensation benefits to injured employees. State law also requires that all drivers and vehicle owners be financially responsible for damages resulting from the operation of automobiles. The Workers' Compensation Assigned Risk Plan and The Alaska Automobile Plan are available to help Alaskans meet these legal obligations.

All Alaska licensed insurers that write automobile insurance, other than reciprocal insurers insuring only municipalities and nonprofit utilities, are required to participate in the automobile insurance residual market mechanism.

All Alaska licensed insurers that write workers' compensation, other than reciprocal insurers, are required to participate in the workers' compensation residual market mechanism.

### **Automobile Insurance**

The Alaska Automobile Plan (plan), the automobile assigned risk mechanism, is intended for vehicle owners and operators who cannot obtain insurance on a voluntary basis. AIPSO, a nonprofit management organization specializing in working with groups or agencies responsible for residual market mechanisms, administers the Plan. AIPSO works with automobile facilities in 49 states plus the District of Columbia.

Organizations or individuals seeking coverage through the Plan may use the services of a licensed property/casualty insurance producer or may apply directly to AIPSO for assignment to an insurer writing personal automobile insurance in Alaska. Processing of new applications, endorsements, and cancellations for private passenger non-fleet risks has been centralized through the establishment of The Alaska Automobile Insurance Plan Service Center. Applicants are distributed among all insurers writing personal automobile insurance in Alaska based upon the same proportion that the insurer's voluntary private passenger business bears to the statewide total voluntary private passenger business of all companies in the state.

Commercial automobile insurance is organized under a Servicing Carrier Program. Insurers that are interested in being a commercial servicing carrier must meet certain financial standards and demonstrate their ability to provide adequate service to the assigned risk policyholders. Currently, all Alaska commercial automobile assigned risk business is handled by Progressive Casualty Insurance Company.

### **Workers' Compensation Insurance**

Alaska's workers' compensation pool is administered by the National Council on Compensation Insurance, Incorporated (NCCI). NCCI provides administrative services to assigned risk mechanisms in 33 states.

Employers that have been declined coverage by two non-affiliated insurers may obtain coverage in the Workers' Compensation Assigned Risk Plan. Employers eligible for coverage in the plan may use the services of a licensed property/casualty insurance producer or apply directly to the plan for coverage.

Like the commercial automobile plan, workers' compensation assigned risk applicants are assigned to servicing carriers. The servicing carrier is an insurer that has volunteered to service assigned risk policies by providing claims handling and other policyholder related services to Alaskan employers. Insurers

that are interested in being servicing carriers must meet certain financial standards and demonstrate their ability to provide adequate service to the assigned risk policyholders.

For the period January 1, 2012 through December 31, 2014, the servicing carriers are Alaska National Insurance Company, LM Insurance Corporation, and Travelers Property Casualty Company of America.

In addition to the three servicing carriers, one insurer, American Interstate Insurance Company, participates in the residual market as a direct assignment carrier. A direct assignment carrier is assigned policies from the pool in proportion to the insurer's percent of its voluntary market business. The direct assignment carrier bears the full experience, profit or loss, related to the policies assigned to it.

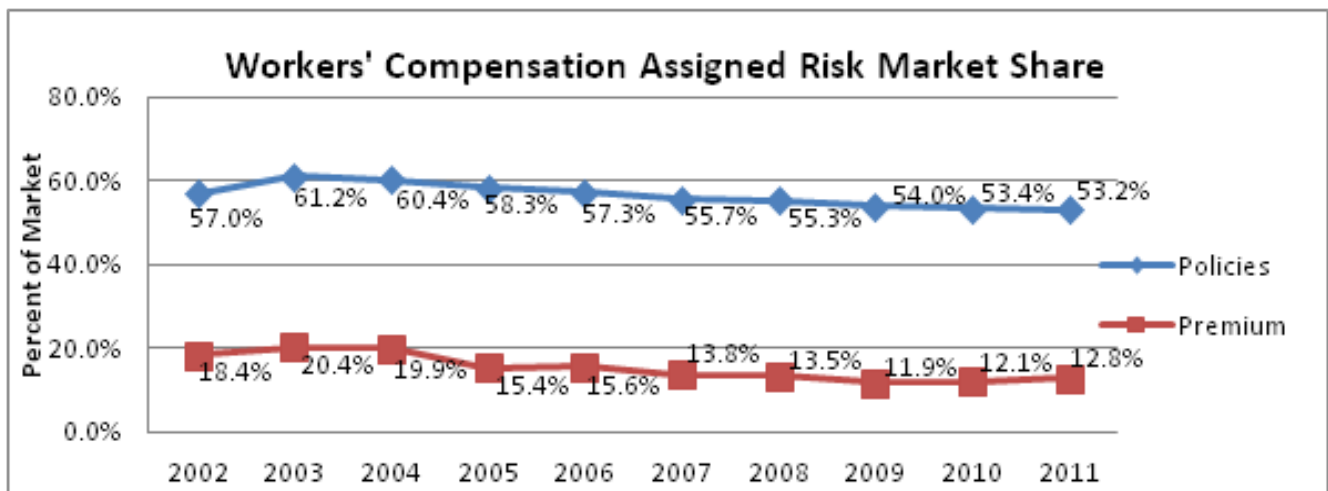
All other insurers, that are not direct assignment carriers, participate in the workers' compensation pool by being assigned a percentage of the pool experience, profit or loss, based upon the insurer's voluntary market share.

### Assigned Risk Mechanism Use

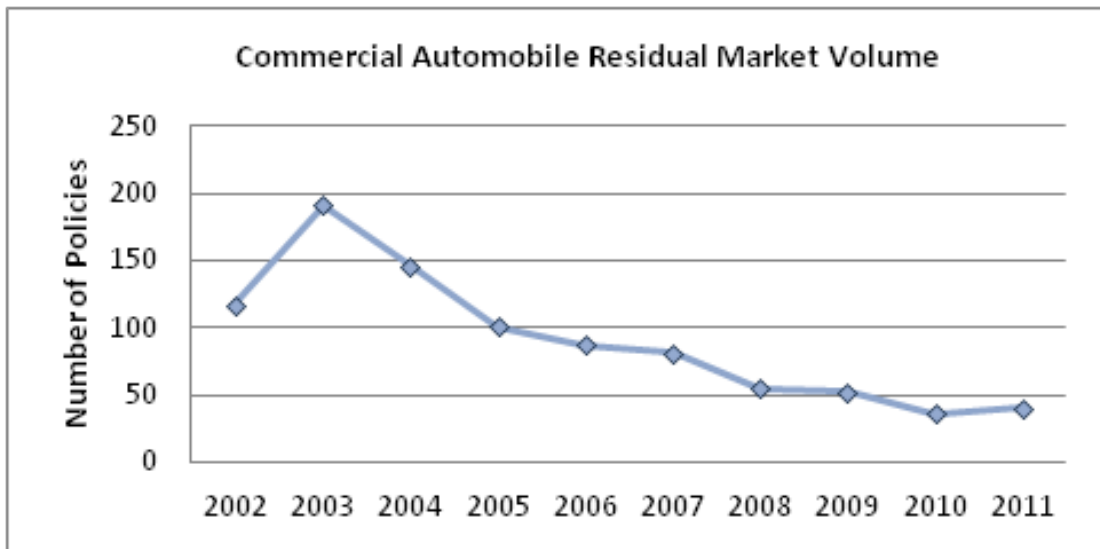
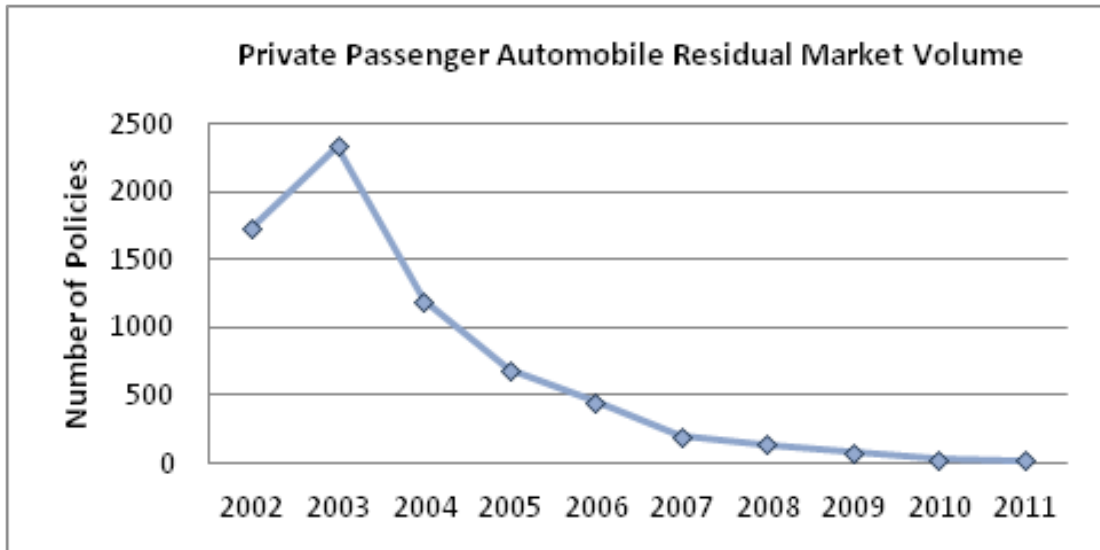
The level of residual market use can vary widely. The need for policyholders to obtain coverage in a residual market may depend on the competitive environment of Alaska's insurance market, economic conditions, and changes to Alaska's laws that affect coverage or mandatory insurance requirements.

For 2011, the workers' compensation residual market had 8,031 policyholders and \$31.39 million in premium. This is approximately 12.1 percent of all workers' compensation premium and 53.2 percent of the total number of workers' compensation policies written in Alaska in 2011. Of these 8,031 policies, 5,731 have premiums less than \$2,500.

The number of policies in the residual market peaked at 61.2 percent of all workers' compensation policies written in 2003 and has gradually decreased since that time and has been relatively constant over the last three years. The premium volume in the residual market was at its highest in 2003 when the number of policies was also at its highest over the last ten years and has decreased since then, remaining constant at about 12.0 percent of the total workers' compensation premium written in Alaska from 2008 to 2011.



The number of policies written in the private passenger automobile plans continued to decrease and the commercial automobile plans slightly increased in 2011. In 2011, there were 22 policies in the private passenger plan and 40 policies in the commercial automobile pool. This is a decrease of 29.0 percent for the private passenger plan over the 2010 volume and a 11.0 percent increase for the commercial automobile pool. Over the last 19 years, pool volume was at its highest in 1993 with 4,554 private passenger policies and 958 commercial auto policies. The overall decline in the number of policies written in the automobile residual market is due, at least in part, to more insurers creating rating plans that can accommodate higher risk policyholders.





# **VI**

## **Financial Section**





## **Financial Examination Section**

The responsibility of the Financial Examination Section is to enforce statutes and regulations on financial matters and conduct financial examinations of insurance companies and agencies.

The Financial Examination Section conducts examinations of insurance companies and insurance agencies to determine that requirements of Alaska insurance law on financial matters are being met. These examinations are in the areas of financial condition of insurance companies and the handling of premiums by agencies. The section also conducts ongoing financial analysis of insurance companies that operate in Alaska to monitor financial condition on an interim basis. Such analysis is used internally to determine the need for action such as examination or suspension of a certificate of authority.

The section is responsible for issuing certificates of authority to domestic insurers and to insurance companies who wish to be admitted to do business in the State of Alaska. In addition, other applications reviewed by the section are risk retention group registrations, accredited reinsurer applications, and automobile service corporation applications.

The section reviews certain transactions proposed by insurance companies to determine if they should be disapproved. These include transactions resulting in change of ownership, material sale of assets, change in reinsurance agreements, transactions between subsidiaries, and extraordinary dividends.

The section assists in the regulation of the insurance industry by recommending appropriate action against violators of the Alaska insurance laws and regulations and by proposing changes to statute and regulation where necessary for protection of the public.

## **Financial Reports and Audits Section**

The Financial Reports and Audits Section enforces statutes and regulations on tax and surplus lines and collects premium tax revenue for the state.

The section reviews applications from purchasing groups that wish to do business in Alaska and certificate of authority corporate amendments. The section conducts premium tax audits of surplus lines broker licensees. The section also monitors financial transactions of surplus lines brokers to ensure compliance with Alaska statutes and regulations.

The section collects premium taxes and fees from insurance companies, risk retention groups and surplus lines brokers. Penalties for late filings and payments are imposed and collected.

The section monitors the insurance industry in relation to surplus lines placements and recommends appropriate action against violators of Alaska surplus lines insurance laws and regulations. Proposing necessary changes to statutes and regulations for the cultivation of a healthy marketplace and protection of the public is a primary focus.



### Fiscal Year 2012 Exams

Exam No.	Company Name/Examinee	Type of Exam	Exam Call Issued	Public Report Issued
FE11-03	Alaska National Insurance Company	Statutory Financial Exam	April 2011	June 2012
FE10-01	Sunderland Marine Mutual Insurance Company (US Branch)	Statutory Financial Exam	February 2010	December 2011
FE10-03	Tongass Timber Trust	Statutory Financial Exam	July 2010	September 2011

### Fiscal Year 2012 Audits

Audit No.	Surplus Lines Broker Name/Auditee	Type of Audit	Audit Call Issued	Public Report Issued
TA 10-03	Marsh USA Inc	Premium Tax Audit	October 5, 2010	September 27, 2011
TA 11-01	Marsh & McLennan Agency	Premium Tax Audit	March 4, 2011	January 18, 2012
TA 11-02	Brown & Brown of Washington Inc	Premium Tax Audit	July 19, 2011	March 27, 2012
TA 11-03	Socius Insurance Services	Premium Tax Audit	July 19, 2011	March 27, 2012
TA 11-04	M J Hall & Co of Alaska	Premium Tax Audit	August 10, 2011	April 5, 2012
TA 12-01	The Insurance Center	Premium Tax Audit	November 18, 2011	May 4, 2012
TA 12-02	Denali Alaskan Insurance LLC	Premium Tax Audit	November 18, 2011	May 4, 2012
TA 12-03	AMWINS Insurance Brokerage	Premium Tax Audit	January 26, 2012	Pending
TA 12-04	Poulton Associates Inc	Premium Tax Audit	April 18, 2012	Pending

## Applications Calendar Year 2011

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Certificate of Authority	Open at beginning of period	7
	Received	21
	Approved	17
	Denied or withdrawn	3
	Open at end of period	8
Risk Retention Group	Open at beginning of period	0
	Received	3
	Approved	3
	Denied or withdrawn	0
	Open at end of period	0
Accredited Reinsurer	Open at beginning of period	0
	Received	1
	Approved	1
	Denied or withdrawn	0
	Open at end of period	0
Multiple Employer Welfare Arrangement (MEWA)	Open at beginning of period	0
	Received	0
	Approved	0
	Denied or withdrawn	0
	Open at end of period	0
Automobile Service Corporations	Open at beginning of period	0
	Received	1
	Approved	1
	Denied or withdrawn	0
	Open at end of period	0
Joint Title Plants	Open at beginning of period	0
	Received	0
	Approved	0
	Denied or withdrawn	0
	Open at end of period	0
Purchasing Group	Open at beginning of period	0
	Received	18
	Approved	15
	Denied or withdrawn	1
	Open at end of period	2
Surplus Lines Insurers	Open at beginning of period	2
	Received	10
	Approved	9
	Denied or withdrawn	0
	Open at end of period	3

# ALASKA DOMESTIC INSURERS

Authorized Effective	Name, Address, and Telephone	Lines Authorized
09/30/80	Alaska National Insurance Company 7001 Jewel Lake Road Anchorage, AK 99502-2800 (907) 248-2642	Health, Property, Casualty, Surety, Marine, Wet Marine, Transportation
03/28/80	Alaska Timber Insurance Exchange 2417 Tongass Avenue, Suite 214 Ketchikan, AK 99901 (907) 225-9451	Property, Casualty (excluding Vehicle)
06/03/82	Alaska Vision Services, Inc. 3333 Quality Drive Rancho Cordova, CA 95670-7985 (916) 851-5000	Hospital and Medical Service Corporation
12/30/83	ARECA Insurance Exchange 703 West Tudor Road, Suite 200 Anchorage, AK 99503-6650 (907) 561-6103	Health, Property, Casualty, Surety, Marine, Wet Marine, Transportation
02/23/96	Sunderland Marine Mutual Insurance Company Ltd., U.S. Branch Salvus House, Aykley Heads Durham United Kingdom DH1 5TS (011-44(0)-870-084-3200 011-0191-374-0400	Marine, Wet Marine, Transportation
05/31/05	Tongass Timber Trust 111 Stedman Street, Suite 200 Ketchikan, AK 99901-6599 (907) 225-6114	Health
06/10/81	Umialik Insurance Company 1901 S. Bragaw Street, Suite 100 Anchorage, AK 99508 (907) 338-5445	Health, Property, Casualty, Surety, Marine Wet Marine, Transportation

# ALASKA ADMITTED INSURERS

(As of 06/30/12)

<b>TYPE</b>	<b>DOMICILE</b>	<b>NUMBER</b>
Automobile Service Corporation	Foreign	18
	Domestic	0
Fraternal	Foreign	5
	Domestic	0
Health	Foreign	25
	Domestic	1
Life & Annuity	Foreign	396
	Domestic	0
Multiple Employer Welfare Arrangement	Foreign	1
	Domestic	1
Property & Casualty	Foreign	642
	Domestic	5
Risk Retention Group	Foreign	46
	Domestic	0
Title	Foreign	7
	Domestic	0
<b>TOTAL</b>		<b>1,147</b>

## ALASKA NEW ADMITTED COMPANIES 2011

C OF A	COMPANY NAME	ORIGINAL TYPE	DATE
8146	Catlin Indemnity Company	Property/Casualty Insurer	08/12/2011
8206	Nutmeg Insurance Company	Property/Casualty Insurer	06/25/2011
10434	MTL Insurance Company	Life Health Insurer	02/19/2011
10987	State Automobile Mutual Insurance Company	Property/Casualty Insurer	01/10/2011
11036	Senior Life Insurance Company	Life Health Insurer	01/29/2011
11037	Technology Insurance Company Inc	Property/Casualty Insurer	02/12/2011
11038	Amtrust Insurance Company of Kansas Inc	Property/Casualty Insurer	06/08/2011
11045	Security National Insurance Company	Property/Casualty Insurer	04/13/2011
11046	Milwaukee Casualty Insurance Company	Property/Casualty Insurer	07/18/2011
11050	Savings Bank Life Insurance Company of Massachusetts	Life Health Insurer	06/13/2011
11052	Fidelity National Indemnity Insurance Company	Property/Casualty Insurer	06/25/2011
11058	Union Insurance Company	Property/Casualty Insurer	09/08/2011
11060	Federated Mutual Insurance Company	Property/Casualty Insurer	09/07/2011
11061	Federated Service Insurance Company	Property/Casualty Insurer	09/07/2011
11062	Landmark Life Insurance Company	Life Health Insurer	08/04/2011
11063	Pioneer Specialty Insurance Company	Property/Casualty Insurer	11/15/2011
11089	Key Risk Insurance Company	Property/Casualty Insurer	12/20/2011
11096	Americus Road & Travel Club	Automobile Service Company	12/15/2011

# ALASKA REVOCATIONS AND SUSPENSIONS 2011

C OF A	ORDER #	COMPANY NAME	ACTION
F-1428	SR09-07(b)	Imerica Life and Health Insurance Company	Amendment of Suspension of Certificate of Authority under the provisions of AS 21.09.140(a)(3) and AS 21.09.130(b) February 8, 2011
F-316	SR08-01(b)	Centennial Insurance Company	Revocation of Certificate of Authority under the provisions of AS 21.09.140(a)(2) May 12, 2011
F-315	SR10-03(b)	Atlantic Mutual Insurance Company	Revocation of Certificate of Authority under the provisions of AS 21.09.140(a)(2) May 12, 2011
F-1661	SR11-01(a)	Majestic Insurance Company	Suspension of Certificate of Authority under the provisions of AS 21.09.150(b)(1) June 17, 2011
F-1428	SR09-07(c)	Imerica Life and Health Insurance Company	Expiration of Certificate of Authority under the provisions of AS 21.09.130(b) July 13, 2011
F-10905	SR10-02(c)	Fox Insurance Company	Expiration of Certificate of Authority under the provisions of AS 21.09.130(b) June 30, 2011
F-8023	SR06-02(b)	Vesta Insurance Corporation	Expiration of Certificate of Authority under the provisions of AS 21.09.170(d) August 2, 2011
F-10822	SR11-02(a)	Western Insurance Company	Suspension of Certificate of Authority under the provisions of AS 21.09.150(c) September 1, 2011
F-1070	SR11-03(a)	PMI Mortgage Insurance Company	Suspension of Certificate of Authority under the provisions of AS 21.09.140(a)(3) September 26, 2011
F-8492	SR11-04(a)	PMI Insurance Company	Suspension of Certificate of Authority under the provisions of AS 21.09.140(a)(3) September 26, 2011
F-10822	SR11-02(b)	Western Insurance Company	Revocation of Certificate of Authority under the provisions of AS 21.09.140(a)(2) October 4, 2011
F-1179	SR06-04(b)	Great Republic Life Insurance Company	Expiration of Certificate of Authority under provisions of AS 21.09.170(d) October 4, 2011

# ALASKA INSURANCE COMPANY NAME CHANGES 2011

C OF A	OLD COMPANY NAME	NEW COMPANY NAME	DATE
396	BCS Life Insurance Company	4 Ever Life Insurance Company	03/16/2011
554	OM Financial Life Insurance Company	Fidelity & Guaranty Life Insurance Company	06/20/2011
624	Max America Insurance Company	Alterra America Insurance Company	01/11/2011
691	Chrysler Insurance Company	Corepointe Insurance Company	03/11/2011
938	Ace Indemnity Insurance Company	Westchester Fire Insurance Company	01/01/2011
1228	Amerin Guaranty Corporation	Radian Mortgage Assurance Inc.	09/09/2011
1358	Republic Western Insurance Company	Repwest Insurance Company	01/05/2011
1517	AXA Re Property And Casualty Insurance Company	Mosaic Insurance Company	02/08/2011
1659	Odyssey America Reinsurance Corporation	Odyssey Reinsurance Company	04/18/2011
8146	Blue Ridge Insurance Company	Catlin Indemnity Company	04/07/2011
8321	Chevron Travel Club Inc	CT Auto Club Inc	12/06/2011
8432	Cornhusker Casualty Company	Berkshire Hathaway Homestate Insurance Company	06/06/2011
8446	Westward Life Insurance Company	Corvesta Life Insurance Company	06/17/2011
8517	Deerbrook Insurance Company	Allstate Vehicle And Property Insurance Company	04/13/2011
8525	Delos Insurance Company	Imperium Insurance Company	02/03/2011
10014	White Mountains Reinsurance Company of America	Sirius America Insurance Company	11/17/2011
10103	Advanta Life Insurance Company	United Prosperity Life Insurance Company	03/07/2011
10315	American Hardware Mutual Insurance Company	Motorists Commercial Mutual Insurance Company	09/12/2011
10909	Cranbrook Insurance Company	Atain Insurance Company	11/10/2011

# ALASKA CERTIFICATE OF AUTHORITY SURRENDERS AND MERGERS 2011

C OF A	COMPANY NAME	REASON	DATE
610	Westchester Fire Insurance Company	Merged into Westchester Fire Insurance Company	01/01/2011
670	American International Life Assur Co of New York	Merged into United States Life Ins Co in the City of New York	04/12/2011
830	Capital Markets Assurance Corporation	Merged into MBIA Insurance Corporation	04/26/2011
1081	Conseco Insurance Company	Merged into Washington National Insurance Company	01/04/2011
1183	Infinity Auto Insurance Company	Surrendered	10/17/2011
1199	National Reinsurance Corporation	Merged into General Reinsurance Corporation	10/31/2011
1210	Cologne Reinsurance Company of America	Merged into General Reinsurance Corporation	02/17/2011
1305	North Star Reinsurance Corporation	Merged into General Reinsurance Corporation	02/17/2011
1508	Conseco Health Insurance Company	Merged into Washington National Insurance Company	01/04/2011
1649	Unity Mutual Life Insurance Company	Merged into Columbian Mutual Life Insurance Company	08/11/2011
8043	Infinity Standard Insurance Company	Surrendered	05/11/2011
8118	Infinity Casualty Insurance Company	Surrendered	05/11/2011
8480	Infinity Indemnity Insurance Company	Surrendered	10/17/2011
10996	LM Personal Insurance Company	Merged into Liberty Insurance Underwriters Inc	02/14/2011



## 2011 ALASKA REDOMESTICATIONS

C OF A	COMPANY NAME	AUTHORITY CHANGE
F-239	St Paul Fire & Marine Insurance Company	Redomesticated from MN to CT - effective 04/18/2011
F-532	Northland Casualty Company	Redomesticated from MN to CT - effective 04/18/2011
F-624	Alterra America Insurance Company	Redomesticated from IN to DE - effective 01/11/2011
F-768	St Paul Mercury Insurance Company	Redomesticated from MN to CT - effective 04/18/2011
F-995	Unigard Insurance Company	Redomesticated from WA to WI - effective 08/30/2011
F-1009	St Paul Guardian Insurance Company	Redomesticated from MN to CT - effective 04/18/2011
F-1016	Liberty Insurance Underwriters Inc	Redomesticated from NY to IL - effective 02/24/2011
F-1250	Heritage Union Life Insurance Company	Redomesticated from AZ to MN - effective 11/22/2011
F-1506	Athena Assurance Company	Redomesticated from MN to CT - effective 04/18/2011
F-1512	St Paul Medical Liability Ins Co	Redomesticated from MN to CT - effective 04/18/2011
F-1623	National Farmers Union Prop & Gas Co	Redomesticated from CO to WI - effective 08/16/2011
F-1671	Liberty Life Assurance Company of Boston	Redomesticated from MA to NH - effective 09/30/2011
F-8146	Catlin Indemnity Company	Redomesticated from MD to DE - effective 04/7/2011
F-10600	North Pointe Insurance Company	Redomesticated from MI to PA - effective 08/18/2011

## 2011 AUTHORITY AMENDMENTS

AMENDED AUTHORITY	COMPANY NAME	AUTHORITY CHANGE
F-454	Guardian Life Ins Co of America	Individual Withdrawal date from Health - 09/01/2011 Small Group Withdrawal date from Health - 09/01/2011 Large Group Withdrawal date from Health - 09/01/2011
F-584	American Republic Insurance Company	Individual Withdrawal date from Health - 10/20/2011
F-670	American International Life Assur Co of New York	Deleted Variable Life and Variable Annuity - effective 02/03/2011
F-691	Corepointe Insurance Company	Deleted Workers Compensation and Employers Liability - effective 12/07/2011
F-1148	American Family Home Insurance Company	Added Workers Compensation and Employers Liability - effective 09/19/2011
F-1298	Stonewood National Insurance Company	Individual Withdrawal date from Health - 10/20/2011
F-1625	Fair American Insurance and Reinsurance Company	Added Health - effective 01/21/2011
F-8021	Stratford Insurance Company Inc	Added Surety, Marine (a), and Wet Marine/Transportation (b) - effective 11/30/2011
F-8472	Wesco Insurance Company	Added Health - effective 07/05/2011
F-10014	Sirius America Insurance Company	Added Health - effective 01/06/2011
F-10190	Atlantic Specialty Insurance Company	Added Health - effective 06/07/2011
F-10315	Motorists Commercial Mutual Insurance Company	Deleted Credit, Livestock, & Wet Marine/Transportation (b) - effective 09/12/2011
F-10737	Nova Casualty Company	Added Livestock and Entertainments - effective 04/14/2011
F-10814	Progressive Advanced Insurance Company	Added Liability Insurance - effective 04/29/2011
F-10983	Citizens Insurance Company of America	Added Property, Boiler and Machinery, Workers Compensation and Employers Liability, Elevator, Glass, Credit, Liability Insurance, Marine P & I (a)(2), Malpractice, Marine (a), Vehicle Insurance, Leakage and Fire Extinguishing Equipment, Livestock, Wet Marine/Transportation (b), Entertainments, and Personal Property Floater - effective 07/20/2011





# **VII**

## **Statistical & Financial Data**





**ASSETS & SURPLUS OF ADMITTED COMPANIES  
AS OF 12/31/11  
(\$000)  
PROPERTY/CASUALTY COMPANIES  
ADMITTED IN ALASKA**

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
44245	21st Century Assur Co	68,120	61,537
36404	21st Century Cas Co	12,874	11,832
34789	21st Century Centennial Ins Co	533,196	472,230
12963	21st Century Ins Co	944,626	877,070
32220	21st Century N Amer Ins Co	617,394	489,328
36587	21st Century Natl Ins Co	25,241	22,223
23795	21st Century Pacific Ins Co	47,091	41,054
20796	21st Century Premier Ins Co	252,091	221,464
23833	21st Century Security Ins Co	202,764	178,614
22896	ACA Fin Guar Corp	448,171	117,315
10921	ACA Ins Co	49,473	16,804
31325	Acadia Ins Co	124,938	52,766
20010	Acceptance Ind Ins Co	145,407	85,101
12304	Accident Fund Gen Ins Co	139,027	34,367
10166	Accident Fund Ins Co of Amer	2,126,586	578,901
12305	Accident Fund Natl Ins Co	205,072	48,617
26379	Accredited Surety & Cas Co Inc	22,966	16,406
22667	Ace Amer Ins Co	10,093,299	2,000,242
20702	Ace Fire Underwriters Ins Co	105,543	68,087
20699	Ace Prop & Cas Ins Co	6,425,044	1,620,819
19984	ACIG Ins Co	331,685	82,639
22950	Acstar Ins Co	74,238	28,478
44318	Admiral Ind Co	66,713	34,626
40517	Advantage Workers Comp Ins Co	140,101	50,373
33898	Aegis Security Ins Co	85,454	43,531
36153	Aetna Ins Co of CT	30,243	16,467
10014	Affiliated Fm Ins Co	1,874,643	905,580
22837	AGCS Marine Ins Co	738,937	101,014
19399	AIU Ins Co	2,637,991	595,603
10957	Alamance Ins Co	450,228	326,625
38733	Alaska Natl Ins Co	691,475	303,606
38687	Alaska Timber Ins Exch	19,087	8,177
24899	Alea North America Ins Co	170,055	91,194
13285	Allegheny Cas Co	33,463	18,506
35300	Allianz Global Risks US Ins Co	5,922,867	3,816,340
10690	Allied World Natl Assur Co	279,725	112,474
22730	Allied World Reins Co	1,034,882	828,998
41840	Allmerica Fin Benefit Ins Co	27,005	26,923
29688	Allstate Fire & Cas Ins Co	114,071	113,226
19240	Allstate Ind Co	150,895	147,464
19232	Allstate Ins Co	41,023,043	15,126,667
17230	Allstate Prop & Cas Ins Co	199,625	194,418
37907	Allstate Vehicle & Prop Ins Co	21,945	21,796
21296	Alterra Amer Ins Co	153,406	115,883
10829	Alterra Reins USA Inc	1,177,667	676,477
18708	Ambac Assur Corp	7,613,074	495,293
19720	American Alt Ins Corp	434,550	156,225
21849	American Automobile Ins Co	390,131	158,630
10111	American Bankers Ins Co of FL	1,378,660	404,716
40789	American Bus & Personal Ins Mut Inc	47,525	25,526
20427	American Cas Co of Reading PA	131,110	131,068
10391	American Centennial Ins Co	28,560	15,691
19941	American Commerce Ins Co	366,492	128,768
10216	American Contractors Ind Co	369,713	65,547
19690	American Economy Ins Co	1,268,230	234,030

2011 ALASKA PROPERTY & CASUALTY COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
37990	American Empire Ins Co	34,249	23,445
43117	American Equity Ins Co	101,635	100,889
23450	American Family Home Ins Co	516,915	157,452
24066	American Fire & Cas Co	173,438	44,873
24376	American Gen Ind Co	8,729	8,573
26247	American Guar & Liab Ins	268,013	175,904
43494	American Hallmark Ins Co of TX	257,742	99,846
39152	American Hlthcare Ind Co	198,190	133,567
19380	American Home Assur Co	23,900,272	5,667,304
21857	American Ins Co	1,303,439	313,974
31895	American Interstate Ins Co	922,556	314,397
30562	American Manufacturers Mut Ins C	10,192	10,124
16810	American Mercury Ins Co	315,098	117,471
15911	American Mining Ins Co Inc	31,192	24,822
23469	American Modern Home Ins Co	1,097,141	357,645
38652	American Modern Select Ins Co	195,896	33,323
22918	American Motorists Ins Co	19,585	19,583
12190	American Pet Ins Co	12,629	10,190
19615	American Reliable Ins Co	296,266	101,812
19631	American Road Ins Co	460,726	205,068
39969	American Safety Cas Ins Co	209,836	75,360
42978	American Security Ins Co	1,730,364	634,579
17965	American Sentinel Ins Co	25,722	13,467
42897	American Serv Ins Co Inc	116,391	37,356
41998	American Southern Home Ins Co	134,808	34,156
19704	American States Ins Co	1,824,792	382,284
37214	American States Preferred Ins Co	185,645	35,021
31380	American Surety Co	13,852	11,043
40142	American Zurich Ins Co	177,064	142,684
27898	Americas Ins Co	11,221	4,050
12504	Ameriprise Ins Co	41,770	41,228
23396	Amerisure Mut Ins Co	1,751,738	673,049
27928	Amex Assur Co	257,628	203,854
19976	Amica Mut Ins Co	4,126,651	2,260,419
15954	AmTrust Ins Co of KS Inc	21,919	12,852
30830	Arch Ind Ins Co	23,351	22,955
11150	Arch Ins Co	2,213,087	569,736
10348	Arch Reins Co	1,223,533	822,939
16926	Areca Ins Exch	27,269	19,885
19860	Argonaut Great Central Ins Co	49,245	21,060
19801	Argonaut Ins Co	1,328,133	373,049
19828	Argonaut Midwest Ins Co	39,313	15,326
41459	Armed Forces Ins Exch	127,947	47,909
24678	Arrowood Ind Co	1,727,423	294,404
43460	Aspen Amer Ins Co	143,180	103,010
21865	Associated Ind Corp	171,130	80,165
19305	Assurance Co of Amer	32,088	18,484
30180	Assured Guar Corp	3,010,408	1,021,499
18287	Assured Guar Municipal Corp	4,385,624	1,209,304
29033	Atain Ins Co	39,302	22,720
41769	Athena Assur Co	194,850	55,802
20931	Atlanta Intl Ins Co	47,407	20,867
27154	Atlantic Specialty Ins Co	105,154	93,355
25422	Atradius Trade Credit Ins Co	81,582	61,026
13412	Austin Mut Ins Co	122,930	20,697
19062	Automobile Ins Co of Hartford CT	959,372	282,544
10367	Avemco Ins Co	96,381	58,215
29530	AXA Art Ins Corp	46,794	30,486
33022	AXA Ins Co	167,188	107,187
37273	Axis Ins Co	1,043,997	529,292

2011 ALASKA PROPERTY & CASUALTY COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
20370	AXIS Reins Co	2,296,105	707,754
15610	AXIS Specialty Ins Co	100,800	59,118
24813	Balboa Ins Co	1,975,880	1,344,139
18538	Bancinsure Inc	99,773	12,796
33162	Bankers Ins Co	116,240	37,555
18279	Bankers Standard Ins Co	400,824	115,435
38245	BCS Ins Co	230,556	146,616
37540	Beazley Ins Co Inc	229,722	115,015
41394	Benchmark Ins Co	116,403	45,163
32603	Berkley Ins Co	7,830,164	2,611,164
38911	Berkley Natl Ins Co	56,920	51,563
29580	Berkley Regional Ins Co	2,683,054	699,827
13070	Berkshire Hathaway Assur Corp	1,709,283	1,025,823
20044	Berkshire Hathaway Homestate Ins	776,006	632,421
20095	Bituminous Cas Corp	721,373	250,615
27081	Bond Safeguard Ins Co	80,534	29,268
13528	Brotherhood Mut Ins Co	347,432	146,117
20117	California Cas Ind Exch	631,388	333,095
38865	California Ins Co	484,745	192,155
10472	Capitol Ind Corp	409,436	184,207
19348	Capson Physicians Ins Co	12,688	10,291
10510	Carolina Cas Ins Co	285,946	233,156
40134	Castlepoint Natl Ins Co	482,692	130,228
11255	Caterpillar Ins Co	473,954	151,616
24503	Catlin Ind Co	85,272	76,004
19518	Catlin Ins Co	144,788	63,722
34274	Central States Ind Co of Omaha	287,044	249,606
34649	Centre Ins Co	103,142	21,919
20710	Century Ind Co	937,539	25,000
26905	Century Natl Ins Co	513,309	326,757
25615	Charter Oak Fire Ins Co	877,515	221,639
40258	Chartis Cas Co	42,772	41,851
19402	Chartis Prop Cas Co	4,068,162	1,700,461
22810	Chicago Ins Co	188,285	57,086
12777	Chubb Ind Ins Co	311,031	107,858
10052	Chubb Natl Ins Co	244,803	107,579
18767	Church Mut Ins Co	1,176,689	376,242
25771	CIFG Assur N Amer Inc	707,460	584,456
22004	CIM Ins Corp	17,180	16,596
28665	Cincinnati Cas Co	313,321	279,979
10677	Cincinnati Ins Co	9,501,833	3,746,781
31534	Citizens Ins Co of Amer	1,515,681	701,694
20532	Clarendon Natl Ins Co	656,848	247,905
25070	Clearwater Ins Co	1,239,669	381,386
10019	Clearwater Select Ins Co	113,151	105,386
29114	CMG Mortgage Assur Co	6,578	5,839
40266	CMG Mortgage Ins Co	360,186	100,539
31887	Coface N Amer Ins Co	127,265	49,305
36552	Coliseum Reins Co	585,133	437,515
34347	Colonial Amer Cas & Surety Co	25,555	23,577
10758	Colonial Surety Co	44,015	22,428
36927	Colony Specialty Ins Co	71,054	25,181
27812	Columbia Ins Co	12,861,815	8,646,461
19410	Commerce & Industry Ins Co	7,203,882	1,844,059
10220	Commonwealth Ins Co of Amer	25,364	7,920
10794	Companion Commercial Ins Co	15,017	9,183
12157	Companion Prop & Cas Ins Co	618,539	196,925
12177	Compwest Ins Co	170,269	98,337
32190	Constitution Ins Co	12,399	12,324
20443	Continental Cas Co	40,560,948	9,887,580



2011 ALASKA PROPERTY & CASUALTY COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
35289	Continental Ins Co	2,668,526	1,240,640
10804	Continental Western Ins Co	220,680	83,985
37206	Contractors Bonding & Ins Co	198,690	90,364
10499	Corepointe Ins Co	203,354	135,524
20982	Country Cas Ins Co	77,102	65,464
20990	Country Mut Ins Co	3,730,577	1,536,197
21008	Country Pref Ins Co	121,092	17,732
26492	Courtesy Ins Co	536,105	226,854
31348	Crum & Forster Ind Co	37,672	13,824
10847	Cumis Ins Society Inc	1,623,299	501,848
21164	Dairyland Ins Co	1,130,015	455,688
16624	Darwin Natl Assur Co	667,790	343,216
16705	Dealers Assur Co	76,420	44,156
37184	Deerfield Ins Co	79,037	48,516
18813	Dentists Benefits Ins Co	16,784	11,672
40975	Dentists Ins Co	257,612	148,236
12718	Developers Surety & Ind Co	120,069	76,127
42048	Diamond State Ins Co	165,528	111,031
36463	Discover Prop & Cas Ins Co	149,316	61,781
34495	Doctors Co An Interins Exch	2,601,486	1,191,951
22926	Economy Fire & Cas Co	447,733	364,040
21261	Electric Ins Co	1,444,555	460,163
21326	Empire Fire & Marine Ins Co	135,477	49,975
20648	Employers Fire Ins Co	87,472	60,034
21458	Employers Ins of Wausau	3,795,738	1,228,805
21415	Employers Mut Cas Co	2,200,536	892,442
15130	Encompass Ind Co	24,856	24,215
10641	Endurance Amer Ins Co	1,264,885	235,657
11551	Endurance Reins Corp of Amer	1,779,226	598,375
13634	Essent Guar Inc	175,900	141,939
37915	Essentia Ins Co	46,754	27,452
25712	Esurance Ins Co	201,357	167,374
20516	Euler Hermes Amer Credit Ind Co	376,405	142,543
10120	Everest Natl Ins Co	466,097	130,275
26921	Everest Reins Co	8,610,624	2,322,115
12750	Evergreen Natl Ind Co	50,759	33,769
24961	Everspan Fin Guar Corp	209,605	198,186
39675	Excalibur Reins Corp	134,719	1,935
35181	Executive Risk Ind Inc	2,832,410	1,076,901
21482	Factory Mut Ins Co	10,978,403	6,431,612
44784	Fairfield Ins Co	21,949	18,310
18864	Fairmont Ins Co	27,927	10,988
25518	Fairmont Premier Ins Co	107,332	81,648
24384	Fairmont Specialty Ins Co	148,654	61,584
41483	Farmington Cas Co	974,401	261,204
20281	Federal Ins Co	30,726,612	13,707,546
13935	Federated Mut Ins Co	4,075,135	2,237,215
11118	Federated Rural Electric Ins Exch	406,340	122,135
28304	Federated Serv Ins Co	370,557	165,610
39306	Fidelity & Deposit Co of MD	244,157	194,791
35386	Fidelity & Guar Ins Co	23,385	19,039
25879	Fidelity & Guar Ins Underwriters Inc	173,758	97,136
11523	Fidelity Natl Ind Ins Co	35,518	9,067
25180	Fidelity Natl Ins Co	282,150	134,531
16578	Fidelity Natl Prop & Cas Ins Co	100,761	97,436
21075	Financial Amer Prop & Cas Ins Co	12,546	9,602
12815	Financial Guar Ins Co	2,049,273	-3,567,076
31453	Financial Pacific Ins Co	257,786	74,553
21873	Firemans Fund Ins Co	9,922,838	2,985,854
21784	Firemens Ins Co of Washington DC	77,589	29,603

2011 ALASKA PROPERTY & CASUALTY COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
37710	First Amer Prop & Cas Ins Co	86,069	41,381
29980	First Colonial Ins Co	349,660	150,433
11177	First Fin Ins Co	519,653	365,378
33588	First Liberty Ins Corp	56,151	23,108
24724	First Natl Ins Co of Amer	211,640	46,688
13978	Florists Mut Ins Co	157,425	43,549
11185	Foremost Ins Co Grand Rapids MI	1,691,560	948,396
11800	Foremost Prop & Cas Ins Co	46,113	16,707
41513	Foremost Signature Ins Co	49,203	19,269
10801	Fortress Ins Co	62,795	27,925
22209	Freedom Specialty Ins Co	22,133	10,827
21253	Garrison Prop & Cas Ins Co	972,661	363,214
28339	Gateway Ins Co	53,519	16,327
41491	Geico Cas Co	856,053	250,432
35882	Geico Gen Ins Co	180,299	105,727
22055	Geico Ind Co	5,845,362	2,097,654
24414	General Cas Co of WI	1,205,257	481,508
30007	General Fidelity Ins Co	660,968	349,525
24732	General Ins Co of America	2,114,431	418,091
22039	General Reins Corp	14,004,070	9,160,372
39322	General Security Natl Ins Co	339,950	96,330
11967	General Star Natl Ins Co	251,710	166,663
11231	Generali Us Branch	70,695	22,802
38962	Genesis Ins Co	175,335	108,679
37095	Genworth Financial Assur Corp	30,070	18,831
41432	Genworth Home Equity Ins Corp	12,261	12,228
38458	Genworth Mortgage Ins Corp	2,682,208	564,011
16675	Genworth Mortgage Ins Corp of NC	444,973	100,789
18759	Genworth Residential Mortgage Assurance Corp	77,193	72,191
29823	Genworth Residential Mortgage Ins	227,479	104,749
10799	Geovera Ins Co	93,112	30,563
11266	Global Reins Corp US Branch	258,568	88,175
11044	GMAC Ins Co Online Inc	38,914	9,309
22063	Government Employees Ins Co	16,974,938	6,132,293
23809	Granite State Ins Co	39,492	38,543
36307	Gray Ins Co	302,656	105,489
26832	Great Amer Alliance Ins Co	30,170	30,164
26344	Great Amer Assur Co	18,187	18,176
16691	Great Amer Ins Co	5,273,622	1,411,293
22136	Great Amer Ins Co of NY	43,956	43,950
31135	Great Amer Security Ins Co	18,833	18,831
33723	Great Amer Spirit Ins Co	20,699	20,696
25224	Great Divide Ins Co	221,792	65,486
18694	Great Midwest Ins Co	71,354	50,026
20303	Great Northern Ins Co	1,581,486	436,665
26654	Great Northwest Ins Co	19,000	6,495
11371	Great West Cas Co	1,571,229	507,357
22322	Greenwich Ins Co	913,052	406,618
36650	Guarantee Co of N Amer USA	203,360	138,740
15032	Guideone Mut Ins Co	1,074,148	408,447
34037	Hallmark Ins Co	212,072	67,263
22292	Hanover Ins Co	5,288,586	1,578,275
26433	Harco Natl Ins Co	281,399	127,439
23582	Harleysville Ins Co	135,356	29,647
22357	Hartford Accident & Ind Co	10,631,430	2,823,097
29424	Hartford Cas Ins Co	2,192,425	895,531
19682	Hartford Fire In Co	24,140,341	12,594,322
37478	Hartford Ins Co of The Midwest	451,523	330,005
11452	Hartford Steam Boil Inspec & Ins Co	1,313,943	644,923
29890	Hartford Steam Boil Inspec Ins Co	96,402	46,172

2011 ALASKA PROPERTY & CASUALTY COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
30104	Hartford Underwriters Ins Co	1,571,865	608,306
41343	HDI Gerling Amer Ins Co	257,611	116,436
32077	Heritage Cas Ins Co	78,705	70,821
39527	Heritage Ind Co	204,134	95,892
10200	Hiscox Ins Co Inc	77,771	53,673
17221	Homesite Ins Co	191,915	58,684
13927	Homesite Ins Co of The Midwest	241,830	71,671
22578	Horace Mann Ins Co	362,513	151,221
22756	Horace Mann Prop & Cas Ins Co	228,084	97,091
38849	Houston Gen Ins Co	32,084	17,892
28657	HSBC Ins Co of DE	77,391	65,308
25054	Hudson Ins Co	736,587	388,647
40223	ICM Ins Co	8,626	3,541
29068	IDS Prop Cas Ins Co	1,039,884	431,046
23817	Illinois Natl Ins Co	74,809	66,102
35408	Imperium Ins Co	504,558	140,325
25550	Indemnity Co of CA	23,806	17,705
43575	Indemnity Ins Co of North Amer	375,112	94,109
26581	Independence Amer Ins Co	73,429	50,466
14265	Indiana Lumbermens Mut Ins Co	93,793	25,511
11738	Infinity Auto Ins Co	10,815	9,130
22268	Infinity Ins Co	1,568,671	526,751
37001	Infinity Premier Ins Co	6,820	5,752
31925	Infinity Specialty Ins Co	8,128	8,128
22713	Insurance Co of N Amer	755,647	180,509
19429	Insurance Co of The State of PA	4,418,658	2,004,827
27847	Insurance Co of The West	875,600	350,408
22780	Integon Gen Ins Corp	162,858	38,761
22772	Integon Ind Corp	322,854	55,966
29742	Integon Natl Ins Co	400,366	74,515
11592	International Fidelity Ins Co	234,075	94,054
10749	Intrepid Ins Co	30,391	27,868
23647	Ironshore Ind Inc	228,847	95,265
11630	Jefferson Ins Co	37,829	22,698
14354	Jewelers Mut Ins Co	246,958	144,707
13722	Knightbrook Ins Co	67,815	26,609
26077	Lancer Ins Co	480,610	157,271
35246	Laurier Ind Co	17,326	9,616
37940	Lexington Natl Ins Corp	49,812	17,117
13307	Lexon Ins Co	139,298	43,899
32760	Liberty Amer Select Ins Co	33,064	24,394
42404	Liberty Ins Corp	1,428,339	245,006
19917	Liberty Ins Underwriters Inc	214,008	112,060
23035	Liberty Mut Fire Ins Co	4,876,778	1,073,043
23043	Liberty Mut Ins Co	37,394,843	13,596,435
41939	Liberty Northwest Ins Corp	137,457	107,082
33855	Lincoln Gen Ins Co	237,777	2,855
33600	LM Ins Corp	230,315	151,185
32352	LM Prop & Cas Ins Co	81,973	35,537
27138	Lumbermens Cas Ins Co	14,643	10,717
22977	Lumbermens Mut Cas Co	856,566	31,132
35769	Lyndon Prop Ins Co	389,210	180,704
11054	Maiden Reins Co	1,115,318	268,055
42269	Majestic Ins Co	16,773	13,772
36897	Manufacturers Alliance Ins Co	170,714	71,287
23876	Mapfre Ins Co	35,051	23,310
28932	Markel Amer Ins Co	448,805	132,914
38970	Markel Ins Co	839,699	206,397
19356	Maryland Cas Co	178,247	152,938
22306	Massachusetts Bay Ins Co	57,166	56,993

2011 ALASKA PROPERTY & CASUALTY COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
10784	Maxum Cas Ins Co	49,568	15,171
12041	MBIA Ins Corp	1,612,460	1,596,556
32433	Medical Ins Exch of CA	379,473	166,244
11843	Medical Protective Co	2,442,487	863,910
22241	Medmarc Cas Ins Co	91,991	43,121
31968	Merastar Ins Co	40,616	8,379
14494	Merchants Bonding Co a Mut	109,850	70,029
25321	Metropolitan Drt Prop & Cas Ins Co	86,175	28,265
34339	Metropolitan Grp Prop & Cas Ins Co	550,183	316,005
40150	MGA Ins Co Inc	224,351	100,684
22594	MGIC Assur Corp Gen Account	10,389	9,943
18740	MGIC Ind Corp	234,900	234,499
38660	MIC Gen Ins Corp	45,943	12,851
38601	MIC Prop & Cas Ins Corp	124,422	52,720
23434	Middlesex Ins Co	622,230	235,137
23612	Midwest Employers Cas Co	316,201	139,731
26662	Milwaukee Cas Ins Co	21,493	12,512
42234	Minnesota Lawyers Mut Ins Co	132,726	59,258
20362	Mitsui Sumitomo Ins Co of Amer	763,882	285,225
22551	Mitsui Sumitomo Ins USA Inc	111,992	58,676
29858	Mortgage Guar Ins Corp	5,528,912	1,568,782
16187	Mosaic Ins Co	24,546	20,703
13331	Motorists Commercial Mut Ins Co	327,104	121,349
22012	Motors Ins Corp	3,042,035	1,348,858
10227	Munich Reins Amer Inc	16,096,524	4,262,041
13559	Municipal & Infrastructure Assur Corp	75,140	75,137
23663	National Amer Ins Co	146,784	54,849
11991	National Cas Co	248,948	119,376
10243	National Continental Ins Co	251,708	47,892
16217	National Farmers Union Prop & Ca	239,236	64,303
20478	National Fire Ins Co of Hartford	132,801	118,047
42447	National Gen Assur Co	62,961	23,274
23728	National Gen Ins Co	136,019	54,975
20087	National Ind Co	115,452,571	70,155,428
32620	National Interstate Ins Co	994,711	293,614
20052	National Liab & Fire Ins Co	1,131,961	557,134
23825	National Public Finance Guar Corp	6,656,074	1,423,662
22608	National Specialty Ins Co	34,746	19,061
21881	National Surety Corp	496,175	142,332
19445	National Union Fire Ins Co of Pitts	30,405,444	12,614,007
26093	Nationwide Affinity Co of Amer	209,562	12,048
10723	Nationwide Assur Co	72,031	59,457
23760	Nationwide Gen Ins Co	167,055	21,341
25453	Nationwide Ins Co of Amer	271,385	105,095
23779	Nationwide Mut Fire Ins Co	4,553,401	2,243,154
23787	Nationwide Mut Ins Co	27,617,831	10,434,889
37877	Nationwide Prop & Cas Ins Co	448,881	53,417
42307	Navigators Ins Co	1,903,904	662,162
15865	NCMIC Ins Co	570,452	197,909
24171	Netherlands Ins Co	497,968	157,713
21830	New England Ins Co	183,447	174,115
23841	New Hampshire Ins Co	3,162,436	808,861
12130	New South Ins Co	113,364	27,175
16608	New York Marine & Gen Ins Co	666,093	215,967
27073	Nipponkoa Ins Co Ltd US Br	247,192	90,324
33200	Norcal Mut Ins Co	1,304,577	579,475
29700	North Amer Elite Ins Co	51,197	34,066
29874	North Amer Specialty Ins Co	472,085	344,634
23892	North Pacific Ins Co	14,382	7,544
27740	North Pointe Ins Co	53,846	26,795

2011 ALASKA PROPERTY & CASUALTY COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
21105	North River Ins Co	816,824	282,299
36455	Northbrook Ind Co	38,381	38,149
38369	Northern Assur Co of Amer	153,623	62,182
19372	Northern Ins Co of NY	36,932	28,554
24031	Northland Cas Co	100,999	32,775
42552	Nova Cas Co	94,794	88,872
23248	Occidental Fire & Cas Co of NC	268,475	102,775
23680	Odyssey Reins Co	7,875,248	3,024,810
35602	Ohic Ins Co	110,566	44,780
24074	Ohio Cas Ins Co	4,859,961	1,087,560
26565	Ohio Ind Co	111,936	45,192
24082	Ohio Security Ins Co	27,663	14,529
24139	Old Republic Gen Ins Corp	1,290,809	307,976
24147	Old Republic Ins Co	2,394,060	859,621
35424	Old Republic Security Assur Co	48,276	35,531
37060	Old United Cas Co	488,006	251,217
12254	Omaha Ind Co	17,677	14,098
34940	Omni Ind Co	66,600	27,976
39098	Omni Ins Co	193,743	81,788
20621	OneBeacon Amer Ins Co	483,405	182,867
21970	OneBeacon Ins Co	2,077,595	909,004
15385	OneCIS Ins Co	17,866	15,219
23922	Oregon Automobile Ins Co	9,208	7,543
22748	Pacific Employers Ins Co	3,072,903	1,048,387
20346	Pacific Ind Co	6,283,846	2,440,763
37850	Pacific Specialty Ins Co	301,743	168,958
10222	PACO Assur Co Inc	71,210	27,592
11835	Paris Re Amer Ins Co	206,619	83,890
38636	Partner Reins Co of the US	4,390,555	1,173,593
22250	Pathfinder Ins Co	8,288	8,219
25755	Peachtree Cas Ins Co	21,590	11,084
18139	Peak Prop & Cas Ins Corp	36,916	25,350
18333	Peerless Ind Ins Co	799,091	242,751
24198	Peerless Ins Co	7,361,785	1,802,477
32859	Penn Amer Ins Co	298,208	180,194
14974	Pennsylvania Lumbermens Mut Ins	350,692	111,645
12262	Pennsylvania Manufacturers Assoc	699,223	230,122
41424	Pennsylvania Manufacturers Ind Co	185,427	81,352
14990	Pennsylvania Natl Mut Cas Ins Co	1,071,125	451,151
12297	Petroleum Cas Co	32,579	24,249
13714	Pharmacists Mut Ins Co	211,919	67,983
18058	Philadelphia Ind Ins Co	5,462,757	1,867,005
12319	Philadelphia Reins Corp	153,571	80,528
25623	Phoenix Ins Co	3,697,123	1,294,468
40738	Physicians Ins A Mut Co	420,972	185,981
40312	Pioneer Specialty Ins Co	45,290	19,453
26794	Plans Liab Ins Co	84,320	53,730
18619	Platte River Ins Co	122,299	38,057
30945	Plaza Ins Co	41,248	23,749
10287	PMI Ins Co	87,336	42,747
18732	PMI Mortgage Assur Co	30,832	29,937
27251	PMI Mortgage Ins Co	2,565,695	-2,086,503
14460	Podiatry Ins Co of Amer	326,637	95,670
37257	Praetorian Ins Co	991,833	346,310
36234	Preferred Professional Ins Co	368,865	163,050
15586	Preserver Ins Co	173,217	46,646
33391	ProAssurance Ind Co Inc	1,885,716	713,039
21903	Procentury Ins Co	166,503	35,686
25586	Professionals Direct Ins Co	20,386	20,281
11851	Progressive Advanced Ins Co	269,482	105,036

2011 ALASKA PROPERTY & CASUALTY COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
24260	Progressive Cas Ins Co	5,129,934	1,359,871
42994	Progressive Classic Ins Co	290,423	81,725
12879	Progressive Commercial Cas Co	9,063	9,007
16322	Progressive Direct Ins Co	4,185,596	1,272,391
24279	Progressive Max Ins Co	314,326	98,257
38628	Progressive Northern Ins Co	1,167,303	329,712
42919	Progressive Northwestern Ins Co	1,127,035	328,475
37834	Progressive Preferred Ins Co	582,319	164,026
32786	Progressive Specialty Ins Co	1,065,769	574,738
34690	Property & Cas Ins Co of Hartford	218,411	101,749
12416	Protective Ins Co	633,465	312,338
24295	Providence Washington Ins Co	103,634	35,092
15059	Public Serv Mut Ins Co	576,462	233,716
35157	Putnam Reins Co	750,062	233,050
39217	QBE Ins Corp	2,424,870	840,794
23752	Quanta Ind Co	85,377	32,776
22705	R&Q Reins Co	214,756	26,220
36250	Radian Asset Assur Inc	2,049,061	973,850
33790	Radian Guar Inc	3,821,807	843,178
30872	Radian Mortgage Assur Inc	16,644	16,521
24449	Regent Ins Co	145,685	39,934
22179	Republic Ind Co of Amer	830,799	278,843
43753	Republic Ind Co of CA	42,328	25,873
28452	Republic Mortgage Ins Co	1,397,247	40,596
32174	Republic Mortgage Ins Co of FL	41,067	6,876
31275	Republic Mortgage Ins of NC	441,946	66,223
31089	Repwest Ins Co	233,467	77,285
43044	Response Ins Co	31,670	23,138
26050	Response Worldwide Ins Co	21,191	9,041
36684	Riverport Ins Co	122,988	39,224
13056	RLI Ins Co	1,467,155	710,186
42706	Roche Surety & Cas Co Inc	20,240	8,171
35505	Rockwood Cas Ins Co	226,241	69,959
22314	RSUI Ind Co	2,772,716	1,262,344
39039	Rural Comm Ins Co	6,023,734	585,379
23132	RVI Natl Ins Co	14,798	14,680
24740	Safeco Ins Co of Amer	3,854,156	870,806
39012	Safeco Ins Co of IL	705,420	239,589
11215	Safeco Ins Co of IN	33,415	14,094
11123	Safety First Ins Co	16,556	13,731
15105	Safety Natl Cas Corp	2,868,933	844,472
12521	Safeway Ins Co	364,831	273,004
40460	Sagamore Ins Co	160,075	117,333
30058	Scor Reins Co	2,106,552	658,654
15580	Scottsdale Ind Co	55,551	34,970
15563	SeaBright Ins Co	883,303	291,530
37923	Seaworthy Ins Co	67,518	31,428
10054	Securian Cas Co	98,365	59,091
19879	Security Natl Ins Co	108,909	31,493
22233	Select Ins Co	67,463	66,888
12572	Selective Ins Co of Amer	2,400,808	507,390
10936	Seneca Ins Co Inc	370,315	129,156
11000	Sentinel Ins Co Ltd	198,435	128,555
28460	Sentry Cas Co	187,880	70,926
24988	Sentry Ins A Mut Co	5,891,425	3,417,160
21180	Sentry Select Ins Co	616,899	220,263
36560	Service Ins Co	26,500	21,214
38776	Sirius Amer Ins Co	1,807,736	533,690
38997	Sompo Japan Fire & Mar Ins Co A	73,520	71,280
11126	Sompo Japan Ins Co of Amer	869,051	445,382

2011 ALASKA PROPERTY & CASUALTY COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
12294	Southwest Marine & Gen Ins Co	78,497	37,271
20613	Sparta Ins Co	477,853	254,463
24767	St Paul Fire & Marine Ins Co	18,414,742	5,713,604
24775	St Paul Guardian Ins Co	73,524	24,864
41750	St Paul Medical Liab Ins Co	195,401	56,308
24791	St Paul Mercury Ins Co	352,977	132,144
19224	St Paul Protective Ins Co	500,375	221,610
19070	Standard Fire Ins Co	3,374,009	1,009,866
18023	Star Ins Co	861,916	229,142
40045	Starnet Ins Co	189,165	113,400
38318	Starr Ind & Liab Co	1,158,332	538,973
25135	State Automobile Mut Ins Co	2,156,907	785,494
25143	State Farm Fire & Cas Co	27,243,277	7,748,685
25151	State Farm Gen Ins Co	5,685,482	2,817,907
25178	State Farm Mut Auto Ins Co	108,097,364	60,791,024
12831	State Natl Ins Co Inc	204,377	140,708
10952	Stonebridge Cas Ins Co	275,775	89,812
22276	Stonewall Ins Co	96,670	68,815
10340	Stonington Ins Co	52,600	53,734
40436	Stratford Ins Co	162,308	67,783
10909	Sun Surety Ins Co	14,094	6,686
10838	Sunderland Marine Mut Co Ltd	8,797	4,847
10916	Suretec Ins Co	122,816	66,447
25364	Swiss Reins Amer Corp	12,607,963	4,960,943
20311	Syncora Guar Inc	833,683	186,071
12866	T H E Ins Co	169,952	52,687
22683	Teachers Ins Co	275,202	120,358
42376	Technology Ins Co Inc	845,785	193,036
29513	The Bar Plan Mut Ins Co	53,781	22,396
23280	The Cincinnati Ind Co	93,402	73,019
25534	TIG Ins Co	2,459,793	862,890
13242	Titan Ind Co	257,946	176,643
32301	TNUS Ins Co	63,428	52,325
12904	Tokio Marine & Nichido Fire Ins Co	1,599,150	699,099
25496	Torus Natl Ins Co	111,236	81,671
44300	Tower Ins Co of NY	981,612	280,537
43702	Tower Natl Ins Co	49,208	13,044
37621	Toyota Motor Ins Co	422,785	157,305
38857	Traders & Gen Ins Co	52,159	49,191
41238	Trans Pacific Ins Co	63,547	49,083
19453	Transatlantic Reins Co	13,307,829	3,843,832
28886	Transguard Ins Co of Amer Inc	212,329	95,014
20494	Transportation Ins Co	84,203	84,141
19038	Travelers Cas & Surety Co	14,784,709	4,897,220
31194	Travelers Cas & Surety Co of Am	4,256,448	1,652,075
36170	Travelers Cas Co of CT	312,792	84,214
19046	Travelers Cas Ins Co of Amer	1,826,210	488,992
40282	Travelers Commercial Cas Co	311,740	85,024
36137	Travelers Commercial Ins Co	333,288	83,736
25658	Travelers Ind Co	20,948,653	6,975,266
25666	Travelers Ind Co of Amer	602,651	165,708
25682	Travelers Ind Co of CT	1,017,576	330,517
25674	Travelers Prop Cas Co of Amer	792,230	433,730
36161	Travelers Prop Cas Ins Co	221,273	64,309
31003	Tri State Ins Co of MN	34,178	32,061
24350	Triad Guar Ins Corp	839,887	234,118
41211	Triton Ins Co	633,204	292,001
41106	Triumphe Cas Co	31,283	16,604
21709	Truck Ins Exch	1,976,369	554,496
27120	Trumbull Ins Co	211,480	86,551

2011 ALASKA PROPERTY & CASUALTY COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
29459	Twin City Fire Ins Co	647,610	290,227
37893	Ullico Cas Co	384,797	93,088
40126	Umialik Ins Co	37,226	17,010
41050	Underwriter For The Professions Ins Co	234,855	66,485
25747	Unigard Ins Co	510,989	147,254
25844	Union Ins Co	89,665	28,700
11770	United Financial Cas Co	1,630,420	390,266
13021	United Fire & Cas Co	1,309,665	565,843
26999	United Guar Mortgage Ind Co	390,221	93,285
15873	United Guar Residential Ins Co	2,502,214	1,062,460
16667	United Guar Residential Ins Co of NC	417,174	257,839
41335	United Natl Specialty Ins Co	80,880	59,761
25941	United Serv Automobile Assn	23,936,143	16,917,493
25887	United States Fidelity & Guar Co	4,646,800	2,488,689
21113	United States Fire Ins Co	2,722,948	894,815
25895	United States Liab Ins Co	577,815	372,358
29157	United WI Ins Co	325,504	64,250
16063	Unitrin Auto & Home Ins Co	120,040	30,234
13200	Universal Surety of Amer	23,937	14,951
41181	Universal Underwriters Ins Co	376,016	341,799
40843	Universal Underwriters of TX Ins	11,782	9,393
29599	US Specialty Ins Co	1,889,735	507,298
25968	USAA Cas Ins Co	7,294,938	3,570,790
18600	USAA Gen Ind Co	1,099,553	401,315
25976	Utica Mut Ins Co	2,334,184	733,014
26611	Valiant Ins Co	40,383	30,359
20508	Valley Forge Ins Co	71,231	71,187
21172	Vanliner Ins Co	298,725	115,935
20397	Vigilant Ins Co	440,356	233,604
13137	Viking Ins Co of WI	365,188	172,442
40827	Virginia Surety Co Inc	970,140	286,293
32778	Washington Intl Ins Co	115,539	66,329
26069	Wausau Business Ins Co	207,180	55,998
26042	Wausau Underwriters Ins Co	284,476	101,309
25011	Wesco Ins Co	326,593	82,580
44393	West Amer Ins Co	327,758	253,984
10030	Westchester Fire Ins Co	2,420,498	1,104,624
27502	Western Gen Ins Co	64,204	27,833
24465	Western Natl Assur Co	42,976	19,798
13188	Western Surety Co	1,587,130	889,485
37770	Western United Ins Co	245,106	108,006
24112	Westfield Ins Co	2,128,769	774,261
39845	Westport Ins Corp	5,656,595	1,940,947
25780	Williamsburg Natl Ins Co	122,484	21,293
31232	Work First Cas Co	41,756	6,741
40193	X L Ins Co of NY	211,718	77,729
24554	XL Ins Amer Inc	686,329	223,432
20583	XL Reins Amer Inc	5,128,542	2,093,694
37885	XL Specialty Ins Co	412,598	164,038
30325	Zale Ind Co	30,155	15,230
13269	Zenith Ins Co	1,714,102	620,079
16535	Zurich Amer Ins Co	28,729,165	7,018,779
27855	Zurich Amer Ins Co of IL	41,128	35,324
<b>Totals 648 Companies</b>		<b>1,248,691,387</b>	<b>505,340,009</b>



**ASSETS & SURPLUS OF ADMITTED COMPANIES  
AS OF 12/31/11  
(\$000)  
LIFE & HEALTH COMPANIES  
ADMITTED IN ALASKA**

<b>NAIC COCODE</b>	<b>COMPANY NAME</b>	<b>ASSETS</b>	<b>SURPLUS</b>
80985	4 Ever Life Ins Co	174,576	79,676
77879	5 Star Life Ins Co	218,366	54,261
71854	AAA Life Ins Co	468,391	87,832
71471	Ability Ins Co	840,081	47,194
60348	Ace Life Ins Co	42,307	8,587
78700	Aetna Hlth & Life Ins Co	1,912,983	248,821
60054	Aetna Life Ins Co	20,894,358	3,047,149
82406	All Savers Ins Co	15,438	9,108
69604	Allianz Life & Ann Co	15,932	12,027
90611	Allianz Life Ins Co of N Amer	89,741,962	4,993,128
70866	Allstate Assur Co	11,451	10,081
60186	Allstate Life Ins Co	53,978,754	3,455,657
60216	Amalgamated Life Ins Co	78,947	38,280
68594	American Amicable Life Ins Co Of	446,357	57,434
60275	American Bankers Life Assur Co Of FL	588,079	73,767
60291	American Capitol Ins Co	68,513	9,126
92738	American Equity Invest Life Ins Co	24,685,609	1,597,018
60380	American Family Life Assur Co of Columbus	103,581,666	6,371,118
60410	American Fidelity Assur Co	3,994,058	294,994
60429	American Fidelity Life Ins Co	455,881	70,267
68373	American Gen Assur Co	180,443	102,502
66672	American Gen Life & Acc Ins Co	9,550,426	629,299
60488	American Gen Life Ins Co	43,097,132	7,393,647
66842	American Gen Life Ins Co of DE	9,146,118	450,625
60534	American Heritage Life Ins Co	1,650,119	293,685
60518	American Hlth & Life Ins Co	1,153,181	371,709
60577	American Income Life Ins Co	2,291,144	195,436
81213	American Maturity Life Ins Co	63,502	46,020
81418	American Medical & Life Ins Co	23,827	8,406
67989	American Memorial Life Ins Co	2,202,905	100,313
65811	American Modern Life Ins Co	59,968	20,340
60739	American Natl Ins Co	17,390,041	2,000,551
71773	American Natl Life Ins Co of TX	115,149	27,523
91785	American Phoenix Life & Reassurance Co	19,768	13,969
60801	American Public Life Ins Co	74,267	19,004
60836	American Republic Ins Co	538,649	259,300
60895	American United Life Ins Co	17,342,636	835,921
61999	Americo Fin Life & Ann Ins Co	3,747,453	371,135
61301	Ameritas Life Ins Corp	7,278,337	1,349,148
72222	Amica Life Ins Co	1,067,016	197,008
93661	Annuity Investors Life Ins Co	2,520,594	157,358
61069	Anthem Life Ins Co	542,738	77,752
71439	Assurity Life Ins Co	2,403,181	257,816
61182	Aurora Natl Life Assur Co	2,818,710	355,880
61689	Aviva Life & Ann Co	48,504,278	2,678,609

2011 ALASKA LIFE & HEALTH COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
68365	AXA Corp Solutions Life Reins Co	1,387,034	279,759
62880	AXA Equitable Life & Ann Co	521,701	62,552
62944	AXA Equitable Life Ins Co	134,495,628	4,624,816
68160	Balboa Life Ins Co	53,046	39,924
61212	Baltimore Life Ins Co	944,326	65,391
61239	Bankers Fidelity Life Ins Co	122,087	32,087
61263	Bankers Life & Cas Co	14,515,877	816,797
81043	Bankers Life Ins Co	94,384	16,485
94250	Banner Life Ins Co	1,524,030	252,704
61395	Beneficial Life Ins Co	3,185,119	511,213
64890	Berkley Life & Hlth Ins Co	111,975	59,471
62345	Berkshire Hathaway Life Ins Co NE	8,809,541	1,824,158
71714	Berkshire Life Ins Co of Amer	3,034,692	530,906
90638	Best Life & Hlth Ins Co	13,606	8,947
61476	Boston Mut Life Ins Co	1,102,747	126,302
74900	Brokers Natl Life Assur Co	25,005	16,535
61581	Capitol Life Ins Co	237,065	17,811
11997	Caterpillar Life Ins Co	162,164	50,245
80799	Celtic Ins Co	68,761	25,501
61735	Central Security Life Ins Co	78,497	8,426
61751	Central States H & L Co of Omaha	343,792	104,518
80896	Centre Life Ins Co	1,811,618	100,459
62383	Centurion Life Ins Co	1,472,881	545,072
61808	Charter Natl Life Ins Co	125,217	10,885
61832	Chesapeake Life Ins Co	46,967	35,723
61875	Church Life Ins Corp	254,640	38,468
67369	Cigna Hlth & Life Ins Co	713,420	543,431
76236	Cincinnati Life Ins Co	3,357,268	281,184
93432	CM Life Ins Co	8,388,466	929,990
62049	Colonial Life & Accident Ins Co	2,521,239	532,265
62065	Colonial Penn Life Ins Co	743,870	76,721
84786	Colorado Bankers Life Ins Co	202,282	16,922
62103	Columbian Mut Life Ins Co	1,230,434	88,490
99937	Columbus Life Ins Co	2,958,658	206,240
62146	Combined Ins Co of Amer	1,995,472	496,576
81426	Commercial Travelers Mut Ins Co	27,595	3,523
84824	Commonwealth Ann & Life Ins Co	7,574,987	374,607
77828	Companion Life Ins Co	186,796	109,962
73504	Congress Life Ins Co	12,797	12,176
62308	Connecticut Gen Life Ins Co	20,751,890	2,918,174
65900	Conseco Life Ins Co	4,151,630	117,416
62359	Constitution Life Ins Co	56,678	27,061
71730	Continental Amer Ins Co	167,449	35,998
62413	Continental Assur Co	3,210,000	519,427
71404	Continental Gen Ins Co	234,136	26,891
78301	Corvesta Life Ins Co	9,498	7,754
94218	Country Investors Life Assur Co	248,250	164,710
62553	Country Life Ins Co	8,947,433	1,000,858
82880	CSI Life Ins Co	16,961	13,384
62626	Cuna Mut Ins Society	13,762,258	1,400,973

2011 ALASKA LIFE & HEALTH COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
62634	Delaware Amer Life Ins Co	135,816	51,354
97705	Direct Gen Life Ins Co	22,964	13,391
13183	Eagle Life Ins Co	106,099	9,726
62928	EMC Natl Life Co	1,043,278	79,911
88595	Emphesys Ins Co	4,511	4,359
68276	Employers Reassur Corp	10,960,762	653,935
62952	Equitable Life & Cas Ins Co	230,618	30,920
62510	Equitrust Life Ins Co	7,238,942	437,138
77968	Family Heritage Life Ins Co of Amer	488,459	55,308
63053	Family Life Ins Co	126,407	29,507
74004	Family Serv Life Ins Co	427,354	27,357
63177	Farmers New World Life Ins Co	6,859,594	600,973
63223	Federal Life Ins Co	218,879	20,462
63274	Fidelity & Guar Life Ins Co	15,784,822	846,434
93696	Fidelity Investments Life Ins Co	16,892,469	766,906
63290	Fidelity Life Assn A Legal Reserve	463,738	175,309
71870	Fidelity Security Life Ins Co	702,685	122,838
71455	Financial Amer Life Ins Co	50,878	16,662
69140	First Allmerica Fin Life Ins Co	1,276,361	85,939
90328	First Hlth Life & Hlth Ins Co	576,993	363,480
63495	First Investors Life Ins Co	1,192,158	36,537
67652	First Penn Pacific Life Ins Co	1,880,368	209,703
91642	Forethought Life Ins Co	5,465,836	416,380
71129	Fort Dearborn Life Ins Co	2,895,769	399,742
99775	Funeral Directors Life Ins Co	799,034	72,947
63657	Garden State Life Ins Co	115,155	41,533
63665	General Amer Life Ins Co	11,395,791	825,148
93521	General Fidelity Life Ins Co	226,887	195,703
86258	General Re Life Corp	2,917,232	638,177
65536	Genworth Life & Ann Ins Co	23,484,472	1,842,931
70025	Genworth Life Ins Co	35,784,160	3,097,316
70939	Gerber Life Ins Co	2,110,008	215,530
91472	Globe Life & Accident Ins Co	3,208,257	436,844
62286	Golden Rule Ins Co	814,868	312,084
63967	Government Personnel Mut Life Ins Co	834,126	96,995
62200	Great Amer Life Assur Co	17,277	8,248
63312	Great Amer Life Ins Co	13,950,468	1,070,504
90212	Great Southern Life Ins Co	242,888	37,098
68322	Great W Life & Ann Ins Co	45,163,086	1,069,452
64211	Guarantee Trust Life Ins Co	283,685	42,058
78778	Guardian Ins & Ann Co Inc	10,135,067	253,782
64246	Guardian Life Ins Co of Amer	35,130,033	4,572,642
83607	Guggenheim Life & Ann Co	5,908,220	312,769
88340	Hannover Life Reassur Co of Amer	4,296,211	175,264
93505	Hartford Intl Life Reassur Corp	1,254,466	92,032
70815	Hartford Life & Accident Ins Co	15,388,250	6,737,243
71153	Hartford Life & Ann Ins Co	67,757,978	3,931,439
88072	Hartford Life Ins Co	144,043,795	5,920,150
92711	HCC Life Ins Co	655,731	400,248
66141	Health Net Life Ins Co	548,568	352,881

2011 ALASKA LIFE & HEALTH COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
92908	HealthMarkets Ins Co	8,961	8,922
64394	Heritage Life Ins Co	8,686	8,238
62421	Heritage Union Life Ins Co	8,235	8,219
93440	HM Life Ins Co	471,645	219,498
64505	Homesteaders Life Co	2,093,306	119,692
64513	Horace Mann Life Ins Co	5,817,234	339,682
93777	Household Life Ins Co	707,100	356,835
73288	Humana Ins Co	5,403,946	2,774,267
70580	Humanadental Ins Co	109,005	59,542
91693	IAmer Life Ins Co	182,525	81,654
97764	Idealife Ins Co	19,603	14,241
64602	Independence Life & Ann Co	126,020	61,818
81779	Individual Assur Co Life Hlth & Acc	53,588	15,747
84514	Industrial Alliance Pacific Ins & Fi	630,661	32,678
86509	Ing Life Ins & Ann Co	69,339,992	1,931,935
80942	ING USA Ann & Life Ins Co	71,509,040	2,222,007
74780	Integrity Life Ins Co	5,916,075	547,200
85189	Investors Consolidated Ins Co	15,542	7,285
64939	Investors Ins Corp	251,715	36,338
63487	Investors Life Ins Co N Amer	705,836	44,049
65056	Jackson Natl Life Ins Co	102,931,852	3,645,816
64017	Jefferson Natl Life Ins Co	1,861,996	47,174
89958	JMIC Life Ins Co	12,742	7,736
65080	John Alden Life Ins Co	486,787	107,538
93610	John Hancock Life & Hlth Ins Co	8,947,400	597,887
65838	John Hancock Life Ins Co (USA)	218,286,673	4,971,246
65129	Kansas City Life Ins Co	3,224,447	307,153
82252	Landmark Life Ins Co	76,703	3,424
65315	Liberty Life Assur Co of Boston	15,165,148	660,632
61492	Liberty Life Ins Co	7,482,665	142,572
65331	Liberty Natl Life Ins Co	6,802,846	622,370
65498	Life Ins Co of N Amer	5,628,883	872,406
65528	Life Ins Co of The Southwest	9,913,222	566,974
97691	Life of The South Ins Co	68,821	13,349
77720	LifeSecure Ins Co	148,262	25,965
94188	Lifewise Assur Co	94,463	57,769
65595	Lincoln Benefit Life Co	2,052,361	319,454
65927	Lincoln Heritage Life Ins Co	664,772	108,279
62057	Lincoln Life & Ann Co of NY	10,159,964	586,090
65676	Lincoln Natl Life Ins Co	165,221,598	6,754,782
76694	London Life Reins Co	464,407	69,859
68446	Longevity Ins Co	8,374	8,000
65722	Loyal Amer Life Ins Co	438,928	40,807
65781	Madison Natl Life Ins Co Inc	686,675	70,266
65870	Manhattan Life Ins Co	330,903	40,307
67083	Manhattan Natl Life Ins Co	197,176	10,271
71072	Marquette Natl Life Ins Co	6,258	5,145
65935	Massachusetts Mut Life Ins Co	136,968,408	11,417,366
69515	Medamerica Ins Co	678,044	33,805
31119	Medico Ins Co	91,003	21,039

2011 ALASKA LIFE & HEALTH COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
97055	Mega Life & Hlth Ins Co	346,013	110,523
86126	Members Life Ins Co	58,606	28,061
87726	Metlife Ins Co of CT	64,781,249	5,133,333
93513	MetLfe Investors Ins Co	13,096,389	600,335
61050	MetLife Investors USA Ins Co	70,927,089	1,671,692
65978	Metropolitan Life Ins Co	333,261,362	13,506,769
97136	Metropolitan Tower Life Ins Co	5,041,738	828,493
66087	Mid West Natl Life Ins Co of TN	137,808	73,723
66044	Midland Natl Life Ins Co	30,132,858	1,854,241
66109	Midwestern United Life Ins Co	242,704	115,520
66168	Minnesota Life Ins Co	25,661,555	2,037,134
70416	MML Bay State Life Ins Co	4,411,372	176,457
69647	Molina Hlthcare Ins Co	8,859	8,603
66281	Monumental Life Ins Co	31,107,348	980,853
66370	Mony Life Ins Co	8,505,728	440,182
78077	Mony Life Ins Co of Amer	3,830,936	224,484
66427	MTL Ins Co	1,652,165	96,370
66346	Munich Amer Reassur Co	5,865,733	818,018
88668	Mutual of Amer Life Ins Co	13,502,329	846,178
71412	Mutual of Omaha Ins Co	5,247,439	2,314,875
61409	National Benefit Life Ins Co	498,599	173,679
66540	National Farmers Union Life Ins Co	236,840	44,174
98205	National Found Life Ins Co	30,365	9,823
66583	National Guardian Life Ins Co	2,331,447	182,404
82538	National Hlth Ins Co	7,728	5,010
66680	National Life Ins Co	8,774,642	1,142,659
87963	National Teachers Assoc Life Ins Co	325,627	56,273
66850	National Western Life Ins Co	8,669,719	922,522
92657	Nationwide Life & Ann Ins Co	5,357,406	302,455
66869	Nationwide Life Ins Co	99,940,797	3,590,913
91626	New England Life Ins Co	10,142,101	529,412
91596	New York Life Ins & Ann Corp	103,286,606	5,794,210
66915	New York Life Ins Co	130,685,773	15,128,949
81264	Nippon Life Ins Co of Amer	196,480	129,804
66974	North Amer Co Life & Hlth Ins	11,728,924	842,865
69000	Northwestern Long Term Care Ins	1,193,902	210,119
67091	Northwestern Mut Life Ins Co	188,691,825	14,813,431
81353	NYLife Ins Co of AZ	199,662	59,539
67148	Occidental Life Ins Co of NC	259,570	22,017
67180	Ohio State Life Ins Co	12,252	9,576
67261	Old Republic Life Ins Co	142,343	40,989
76007	Old United Life Ins Co	76,156	43,597
13100	Omaha Ins Co	10,549	10,527
76112	Oxford Life Ins Co	693,459	129,445
64343	Pacific Guardian Life Ins Co Ltd	464,178	99,650
97268	Pacific Life & Ann Co	4,927,207	447,675
67466	Pacific Life Ins Co	95,724,385	5,576,981
70785	Pacificare Life & Hlth Ins Co	695,348	650,635
67539	Pan Amer Life Ins Co	1,478,173	248,433
60003	Park Avenue Life Ins Co	306,983	55,423

2011 ALASKA LIFE & HEALTH COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
71099	Parker Centennial Assur Co	76,624	44,151
67598	Paul Revere Life Ins Co	4,602,368	407,987
93262	Penn Ins & Ann Co	1,592,931	131,236
67644	Penn Mut Life Ins Co	13,059,814	1,542,748
67660	Pennsylvania Life Ins Co	916,978	398,643
85561	Perico Life Ins Co	69,450	49,870
67784	Philadelphia Amer Life Ins Co	194,774	24,512
60232	Philadelphia Financial Life Assur Co	3,660,335	25,225
93548	PHL Variable Ins Co	5,438,311	312,837
93734	Phoenix Life & Ann Co	51,121	23,561
67814	Phoenix Life Ins Co	14,057,809	728,787
72125	Physicians Life Ins Co	1,268,942	108,723
80578	Physicians Mut Ins Co	1,732,476	843,425
67873	Pioneer Amer Ins Co	58,300	5,153
68039	Presidential Life Ins Co	3,561,218	345,423
65919	Primerica Life Ins Co	1,575,790	443,141
61271	Principal Life Ins Co	121,390,358	4,218,194
71161	Principal Natl Life Ins Co	65,148	58,114
68136	Protective Life Ins Co	32,250,894	2,625,885
67903	Provident Amer Life & Hlth Ins Co	21,141	15,638
68195	Provident Life & Accident Ins Co	8,417,240	652,960
68209	Provident Life & Cas Ins Co	768,324	141,951
79227	Pruco Life Ins Co	59,524,848	1,495,963
86630	Prudential Ann Life Assur Corp	49,168,259	671,616
68241	Prudential Ins Co of Amer	246,841,533	8,159,720
93629	Prudential Retirement Ins & Ann Co	63,442,946	1,079,377
70211	Reassure Amer Life Ins Co	17,110,428	1,089,459
97985	Regence Life & Hlth Ins Co	89,485	46,756
68357	Reliable Life Ins Co	21,275	12,620
68381	Reliance Standard Life Ins Co	4,618,018	522,314
67105	Reliastar Life Ins Co	20,779,617	2,104,320
61360	Reliastar Life Ins Co of NY	3,307,900	281,525
61506	Resource Life Ins Co	33,833	13,025
93572	RGA Reins Co	16,912,966	1,515,934
65005	RiverSource Life Ins Co	91,266,383	2,681,338
60183	S USA Life Ins Co Inc	13,440	8,660
64688	SCOR Global Life Amer Reins Co	1,453,013	175,256
87017	Scor Global Life Re Ins Co of TX	371,094	36,834
69914	Sears Life Ins Co	95,428	71,036
93742	Securian Life Ins Co	167,569	134,198
68675	Security Benefit Life Ins Co	10,507,819	612,840
68721	Security Life Ins Co of Amer	85,156	20,438
68713	Security Life of Denver Ins Co	17,271,318	1,519,516
68772	Security Mut Life Ins Co of NY	2,557,465	120,420
69485	Security Natl Life Ins Co	422,702	24,257
76325	Senior Hlth Ins Co of PA	3,161,094	114,397
78662	Senior Life Ins Co	39,499	9,334
68810	Sentry Life Ins Co	3,873,510	274,793
97241	Settlers Life Ins Co	378,337	55,605
71420	Sierra Hlth & Life Ins Co Inc	128,655	72,726

2011 ALASKA LIFE & HEALTH COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
69019	Standard Ins Co	16,014,089	1,139,233
86355	Standard Life & Accident Ins Co	515,062	235,499
69078	Standard Security Life Ins Co of NY	371,622	106,481
68985	Starmount Life Ins Co	42,003	18,342
94498	State Farm Hlth Ins Co	8,387	8,355
69108	State Farm Life Ins Co	53,597,466	6,798,391
69116	State Life Ins Co	4,089,797	279,715
89184	Sterling Investors Life Ins Co	18,027	7,394
65021	Stonebridge Life Ins Co	1,749,650	161,091
80926	Sun Life & Hlth Ins Co	65,126	44,310
79065	Sun Life Assur Co of Canada US	43,017,230	1,315,270
60941	SunAmerica Ann & Life Assur Co	26,085,444	814,143
69256	Sunamerica Life Ins Co	13,825,380	2,907,242
69272	Sunset Life Ins Co of Amer	379,164	33,744
69310	Surety Life Ins Co	12,993	12,391
82627	Swiss Re Life & Hlth Amer Inc	9,006,537	1,050,194
68608	Symetra Life Ins Co	24,771,533	1,822,837
69345	Teachers Ins & Ann Assoc of Amer	225,931,548	27,130,896
69396	Texas Life Ins Co	816,477	52,318
70435	The Savings Bank Life Ins Co Of MA	2,395,972	193,508
97721	Thrivent Life Ins Co	3,132,304	169,457
60142	TIAA Cref Life Ins Co	4,250,093	398,385
69477	Time Ins Co	748,698	273,032
69566	Trans World Assur Co	345,130	72,042
79022	Transamerica Advisors Life Ins Co	10,050,750	438,047
70688	Transamerica Financial Life Ins Co	25,478,445	692,141
86231	Transamerica Life Ins Co	102,718,295	5,121,642
61425	Trustmark Ins Co	1,264,777	256,356
62863	Trustmark Life Ins Co	370,207	168,244
67423	UBS Life Ins Co USA	43,726	39,553
86371	Ullico Life Ins Co	15,116	10,912
80314	Unicare Life & Hlth Ins Co	642,920	149,328
11121	Unified Life Ins Co	150,131	19,879
91529	Unimerica Ins Co	289,007	129,891
69701	Union Bankers Ins Co	304,857	34,553
80837	Union Central Life Ins Co	6,883,168	453,905
62596	Union Fidelity Life Ins Co	19,089,483	445,248
69744	Union Labor Life Ins Co	3,495,047	91,019
70408	Union Security Ins Co	5,139,487	455,848
92916	United Amer Ins Co	1,703,526	243,854
87645	United Fidelity Life Ins Co	717,383	376,871
63983	United Heritage Life Ins Co	486,568	49,124
94099	United Investors Life Ins Co	1,495,160	208,309
69868	United of Omaha Life Ins Co	15,737,817	1,036,074
80055	United Prosperity Life Ins Co	3,871	3,757
42129	United Security Assur Co of PA	122,197	19,643
70106	United States Life Ins Co In NYC	23,095,858	1,842,268
63479	United Teacher Assoc Ins Co	847,051	66,861
72850	United World Life Ins Co	106,146	47,266
79413	UnitedHealthcare Ins Co	15,022,074	4,421,636

2011 ALASKA LIFE & HEALTH COMPANIES  
 ADMITTED IN ALASKA

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
70173	Universal Underwriters Life Ins Co	147,985	16,636
62235	Unum Life Ins Co of Amer	18,303,506	1,548,784
80705	US Br Great West Life Assur Co	99,121	25,110
80802	US Br Sun Life Assur Co of Canada	17,348,695	1,017,588
80659	US Business of Canada Life Assur	4,340,937	173,664
80675	US Business of Crown Life Ins Co	296,839	34,284
84530	US Financial Life Ins Co	628,361	61,851
72613	USAA Direct Life Ins Co	7,414	6,425
69663	USAA Life Ins Co	18,240,268	1,703,404
68632	Vantis Life Ins Co	903,009	70,458
70238	Variable Ann Life Ins Co	65,226,402	4,238,814
84549	Vista Life Ins Co	40,501	39,958
70319	Washington Natl Ins Co	5,335,854	500,882
70335	West Coast Life Ins Co	4,085,226	488,295
70432	Western Natl Life Ins Co	47,095,381	4,016,513
91413	Western Reserve Life Assur Co of OH	8,423,143	275,198
77925	Western United Life Assur Co	757,809	26,732
66133	Wilton Reassur Co	2,678,808	328,863
60704	Wilton Reassur Life Co of NY	1,195,089	87,019
88080	XL Life Ins & Ann Co	11,582	11,411
71323	Zale Life Ins Co	10,737	8,606
90557	Zurich Amer Life Ins Co	12,697,092	168,358
<b>Totals</b>		<b>5,093,717,945</b>	<b>334,045,814</b>
<b>367 Companies</b>			



**RECAP OF 2011  
ALASKA LIFE ANNUITY BUSINESS  
LIFE AND FRATERNAL INSURERS  
(\$000)**

	ISSUED DURING THE YEAR	IN FORCE DECEMBER 31, CURRENT YEAR	LIFE INSURANCE	ANNUITY CONSIDERATIONS
ORDINARY	3,523,277	34,913,869	625,543	222,943
CREDIT LIFE	43,509	172,040	1,357	0
GROUP	1,898,452	22,670,645	60,143	153,141
INDUSTRIAL	0	3,798	1	0
FRATERNAL	19,657	502,985	2,510	5,324
<b>TOTAL</b>	<b>5,465,238</b>	<b>57,760,352</b>	<b>687,044</b>	<b>376,084</b>

**2011 ALASKA FRATERNAL COMPANIES  
ADMITTED IN STATE OF ALASKA  
(\$000)**

NAIC COCODE	COMPANY NAME	ASSETS	SURPLUS
56332	First Cath Slovak Ladies Assn US	676,101	85,829
58068	Independent Order of Foresters	2,789,815	159,061
58033	Knights of Columbus	18,026,582	1,715,800
57142	Sons of Norway	325,776	7,703
56014	Thrivent Financial for Lutherans	62,256,790	4,003,471
57320	Woodmen World Life Ins Soc	9,340,672	804,510
<b>Totals</b>		<b>93,415,736</b>	<b>6,776,374</b>
<b>6 Companies</b>			

**2011 ALASKA FRATERNAL COMPANIES  
ADMITTED IN STATE OF ALASKA  
(\$000)**

COMPANY NAME	DOM	ISSUED DURING CURRENT YEAR	CEASED IN FORCE DURING CURRENT YEAR	IN FORCE END OF YEAR	LIFE INSURANCE PREMIUMS	ANNUITY CONSIDER- ATIONS	CLAIMS AND BENEFITS PAID	DIVIDENDS
First Cath Slovak Ladies Assn USA	OH	10	0	10	1	0	0	0
Independent Order of Foresters US Br	NY	4,974	-2,130	35,843	91	6	10	1
Knights of Columbus	CT	135	-986	41,507	186	0	129	61
Sons of Norway	MN	900	-1,575	23,398	133	268	440	6
Thrivent Financial for Lutherans	WI	13,638	-14,730	401,301	2,053	5,049	5,114	506
Woodmen World Life Ins Soc	NE	0	59	926	46	1	76	41
<b>Total</b>		<b>19,657</b>	<b>-19,361</b>	<b>502,985</b>	<b>2,510</b>	<b>5,324</b>	<b>5,769</b>	<b>614</b>
<b>6 Companies</b>								

**2011 ALASKA ACCIDENT AND HEALTH COMPANIES  
AHI RECAP  
(\$000)**

BUSINESS LINES	DIRECT WRITTEN PREMIUMS	DIRECT EARNED PREMIUMS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
STATEMENT TYPES				
<b>Group</b>				
Property	5,699	5,438	4,482	4,263
Life	257,514	251,416	202,912	208,064
Health	255,591	255,128	199,339	202,055
Group Sub-total	518,804	511,981	406,732	414,382
<b>Credit</b>				
Property	315	283	25	32
Life	1,459	1,602	795	432
Credit Sub-total	1,774	1,885	820	463
<b>Federal Employees Health Benefits Program</b>				
Life	5,258	5,149	3,689	3,767
Health	181,242	171,402	162,872	164,195
Federal Employees Sub-total	186,500	176,551	166,561	167,962
<b>All Other</b>				
Property	3,187	2,429	1,408	1,266
Life	41,310	41,204	18,707	22,264
Health	68,587	68,576	51,511	52,163
Fraternal	392	413	219	93
All Other Sub-total	113,476	112,622	71,845	75,785
<b>Total</b>	<b>820,554</b>	<b>803,040</b>	<b>645,959</b>	<b>658,592</b>

**Note: Health Insurance coverage is written by various types of companies. These companies may be structured differently and may have different reporting requirements based on their type. This section on health insurance coverage written in Alaska reports information regardless of the type of insurer except where noted.**

## 2011 ALASKA LIFE MARKET SHARE ORDINARY (\$000)

COMPANY NAME	PERCENT OF MARKET	DIRECT PREMIUMS WRITTEN
Guggenheim Life & Ann Co	58.76	367,578
New York Life Ins Co	5.95	37,223
John Hancock Life Ins Co (USA)	3.27	20,450
American Gen Life Ins Co of DE	2.77	17,346
Philadelphia Financial Life Assur Co	2.49	15,563
Pruco Life Ins Co	2.43	15,206
Hartford Life Ins Co	2.30	14,386
Massachusetts Mut Life Ins Co	1.89	11,817
State Farm Life Ins Co	1.89	11,792
US Br Sun Life Assur Co of Canada	1.64	10,253
New York Life Ins & Ann Corp	1.47	9,211
Lincoln Natl Life Ins Co	0.96	6,021
Northwestern Mut Life Ins Co	0.79	4,943
Primerica Life Ins Co	0.67	4,195
Pacific Life Ins Co	0.66	4,131
USAA Life Ins Co	0.62	3,898
Lincoln Benefit Life Co	0.60	3,782
Transamerica Life Ins Co	0.55	3,412
American Gen Life Ins Co	0.54	3,382
Aviva Life & Ann Co	0.49	3,086
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>90.75</b>	<b>567,675</b>
<b>TOTAL FOR ALL 278 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>625,543</b>

## GROUP (\$000)

COMPANY NAME	PERCENT OF MARKET	DIRECT PREMIUMS WRITTEN
Metropolitan Life Ins Co	14.09	8,473
New York Life Ins & Ann Corp	7.95	4,781
Prudential Ins Co of Amer	7.31	4,395
Lifewise Assur Co	7.17	4,314
Sun Life Assur Co of Canada US	6.65	4,002
Hartford Life & Accident Ins Co	6.13	3,687
Unum Life Ins Co of Amer	5.97	3,590
Standard Ins Co	5.58	3,357
New York Life Ins Co	4.98	2,993
Provident Life & Accident Ins Co	4.97	2,990
Aetna Life Ins Co	4.03	2,422
Reliance Standard Life Ins Co	2.89	1,736
Nationwide Life Ins Co	2.78	1,672
Minnesota Life Ins Co	2.13	1,283
Life Ins Co of N Amer	1.90	1,141
Reliastar Life Ins Co	1.81	1,086
Lincoln Natl Life Ins Co	1.75	1,050
5 Star Life Ins Co	1.07	646
Stonebridge Life Ins Co	0.85	508
Forethought Life Ins Co	0.80	483
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>90.80</b>	<b>54,611</b>
<b>TOTAL FOR ALL 165 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>60,143</b>

## 2011 ALASKA LIFE MARKET SHARE CREDIT LIFE (\$000)

COMPANY NAME	PERCENT OF MARKET	DIRECT PREMIUMS WRITTEN
Minnesota Life Ins Co	32.58	442
Cuna Mut Ins Society	19.56	265
American Bankers Life Assur Co of FL	15.90	216
American Natl Ins Co	11.83	160
American Heritage Life Ins Co	8.10	110
Central States H & L Co of Omaha	5.80	79
American Republic Ins Co	4.61	63
Centurion Life Ins Co	1.93	26
Stonebridge Life Ins Co	0.64	9
Household Life Ins Co	0.39	5
Zale Life Ins Co	0.14	2
Monumental Life Ins Co	0.10	1
Securian Life Ins Co	0.00	0
American Hlth & Life Ins Co	0.00	0
Prudential Ins Co of Amer	0.00	0
United States Life Ins Co in NYC	0.00	0
Balboa Life Ins Co	-0.02	0
Protective Life Ins Co	-0.03	0
Resource Life Ins Co	-0.04	0
American Gen Assur Co	-0.15	-2
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>101.35</b>	<b>1,375</b>
<b>TOTAL FOR ALL 21 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>1,357</b>

## INDUSTRIAL (\$000)

COMPANY NAME	PERCENT OF MARKET	DIRECT PREMIUMS WRITTEN
American Gen Life & Acc Ins Co	34.19	0
Jackson Natl Life Ins Co	32.97	0
Columbian Mut Life Ins Co	12.50	0
Monumental Life Ins Co	6.74	0
Liberty Life Ins Co	5.51	0
Lincoln Life & Ann Co of NY	4.53	0
National Guardian Life Ins Co	2.45	0
Liberty Natl Life Ins Co	0.86	0
Boston Mut Life Ins Co	0.25	0
Mega Life & Hlth Ins Co The	0.00	0
Prudential Ins Co of Amer	0.00	0
Metropolitan Life Ins Co	0.00	0
Reliable Life Ins Co	0.00	0
American Natl Ins Co	0.00	0
Genworth Life & Ann Ins Co	0.00	0
Security Life of Denver Ins Co	0.00	0
Security Natl Life Ins Co	0.00	0
Washington Natl Ins Co	0.00	0
Union Security Ins Co	0.00	0
Baltimore Life Ins Co	0.00	0
American Memorial Life Ins Co	0.00	0
<b>TOTAL FOR TOP 21 RANKED INSURERS</b>	<b>100.00</b>	<b>1</b>
<b>TOTAL FOR ALL 21 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>1</b>

## 2011 ALASKA LIFE MARKET SHARE TOTAL (\$000)

COMPANY NAME	PERCENT OF MARKET	DIRECT PREMIUMS WRITTEN
Guggenheim Life & Ann Co	53.50	367,578
New York Life Ins Co	5.85	40,216
John Hancock Life Ins Co (USA)	2.98	20,450
American Gen Life Ins Co of DE	2.53	17,355
Philadelphia Financial Life Assur Co	2.27	15,563
Pruco Life Ins Co	2.21	15,206
Hartford Life Ins Co	2.11	14,476
New York Life Ins & Ann Corp	2.04	13,992
State Farm Life Ins Co	1.73	11,869
Massachusetts Mut Life Ins Co	1.72	11,828
US Br Sun Life Assur Co of Canada	1.56	10,716
Metropolitan Life Ins Co	1.48	10,167
Lincoln Natl Life Ins Co	1.03	7,071
Prudential Ins Co of Amer	0.81	5,584
Northwestern Mut Life Ins Co	0.72	4,943
Lifewise Assur Co	0.63	4,321
Nationwide Life Ins Co	0.62	4,246
Primerica Life Ins Co	0.61	4,195
Pacific Life Ins Co	0.60	4,131
Sun Life Assur Co of Canada US	0.58	4,014
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>85.57</b>	<b>587,922</b>
<b>TOTAL FOR ALL 298 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>687,044</b>

## 2011 ALASKA ANNUITY MARKET SHARE ORDINARY (\$000)

COMPANY NAME	PERCENT OF MARKET	DIRECT PREMIUMS WRITTEN
New York Life Ins & Ann Corp	13.03	29,039
Lincoln Natl Life Ins Co	12.18	27,165
MetLife Investors USA Ins Co	10.53	23,468
Pruco Life Ins Co	9.28	20,700
Jackson Natl Life Ins Co	8.76	19,521
Reliastar Life Ins Co	4.13	9,215
Allianz Life Ins Co of N Amer	3.70	8,248
USAA Life Ins Co	3.41	7,609
RiverSource Life Ins Co	2.80	6,248
Western Natl Life Ins Co	2.47	5,513
Metropolitan Life Ins Co	1.94	4,326
Pacific Life Ins Co	1.89	4,224
John Hancock Life Ins Co (USA)	1.72	3,833
Minnesota Life Ins Co	1.65	3,689
MetLife Investors Ins Co	1.65	3,677
Midland Natl Life Ins Co	1.57	3,492
Transamerica Life Ins Co	1.35	3,013
Variable Ann Life Ins Co	1.29	2,882
Symetra Life Ins Co	1.13	2,522
Genworth Life Ins Co	1.11	2,471
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>85.61</b>	<b>190,855</b>
<b>TOTAL FOR ALL 278 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>222,943</b>

### GROUP (\$000)

COMPANY NAME	PERCENT OF MARKET	DIRECT PREMIUMS WRITTEN
Cuna Mut Ins Society	27.64	42,334
Ing Life Ins & Ann Co	21.10	32,320
Great W Life & Ann Ins Co	10.52	16,116
Variable Ann Life Ins Co	7.74	11,861
Lincoln Natl Life Ins Co	7.19	11,010
American United Life Ins Co	5.63	8,615
AXA Equitable Life Ins Co	4.40	6,740
Teachers Ins & Ann Assoc of Amer	3.56	5,453
Metlife Ins Co of CT	2.22	3,400
United Of Omaha Life Ins Co	2.15	3,288
Sun Life Assur Co of Canada US	1.79	2,746
American Natl Ins Co	1.34	2,047
Guardian Ins & Ann Co Inc	1.25	1,910
Symetra Life Ins Co	1.07	1,632
SunAmerica Ann & Life Assur Co	0.70	1,070
Prudential Ins Co of Amer	0.49	754
ING USA Ann & Life Ins Co	0.31	479
RiverSource Life Ins Co	0.29	447
Midland Natl Life Ins Co	0.15	228
Reliastar Life Ins Co	0.12	178
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>99.67</b>	<b>152,630</b>
<b>TOTAL FOR ALL 165 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>153,141</b>

## 2011 ALASKA ANNUITY MARKET SHARE TOTAL (\$000)

COMPANY NAME	PERCENT OF MARKET	DIRECT PREMIUMS WRITTEN
Cuna Mut Ins Society	11.53	43,357
Lincoln Natl Life Ins Co	10.15	38,175
Ing Life Ins & Ann Co	8.60	32,329
New York Life Ins & Ann Corp	7.77	29,209
MetLife Investors USA Ins Co	6.24	23,468
Pruco Life Ins Co	5.50	20,700
Jackson Natl Life Ins Co	5.19	19,521
Great W Life & Ann Ins Co	4.52	17,006
Variable Ann Life Ins Co	3.92	14,742
Reliastar Life Ins Co	2.50	9,394
AXA Equitable Life Ins Co	2.41	9,075
American United Life Ins Co	2.29	8,616
Allianz Life Ins Co of N Amer	2.19	8,248
USAA Life Ins Co	2.02	7,609
Teachers Ins & Ann Assoc of Amer	1.94	7,299
RiverSource Life Ins Co	1.78	6,696
Western Natl Life Ins Co	1.47	5,513
Metropolitan Life Ins Co	1.16	4,362
Pacific Life Ins Co	1.12	4,224
Symetra Life Ins Co	1.10	4,154
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>83.41</b>	<b>313,696</b>
<b>TOTAL FOR ALL 298 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>376,084</b>

**2011 ALASKA ACCIDENT & HEALTH  
MARKET SHARE**

**GROUP (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Premiera Blue Cross	46.12	239,279
Aetna Life Ins Co	14.92	77,405
UnitedHealthcare Ins Co	4.32	22,433
John Alden Life Ins Co	3.26	16,922
ODS Hlth Plan Inc	2.77	14,395
HCC Life Ins Co	2.61	13,562
Symetra Life Ins Co	2.29	11,860
Reliastar Life Ins Co	1.86	9,640
Unum Life Ins Co Of Amer	1.82	9,457
Principal Life Ins Co	1.79	9,276
Lifewise Assur Co	1.51	7,816
Connecticut Gen Life Ins Co	1.42	7,381
Trustmark Life Ins Co	1.25	6,485
US Br Sun Life Assur Co Of Canada	1.08	5,581
Hartford Life & Accident Ins Co	1.07	5,571
Golden Rule Ins Co	0.94	4,856
Time Ins Co	0.80	4,158
Metropolitan Life Ins Co	0.78	4,046
Mega Life & Hlth Ins Co The	0.77	3,982
Companion Life Ins Co	0.67	3,466
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>92.05</b>	<b>477,573</b>
<b>TOTAL FOR ALL 168 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>518,804</b>

**CREDIT (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Cuna Mut Ins Society	29.07	516
Minnesota Life Ins Co	27.81	493
American Natl Ins Co	9.95	177
American Bankers Ins Co of FL	7.43	132
American Bankers Life Assur Co of FL	5.92	105
American Heritage Life Ins Co	5.61	99
Central States Ind Co of Omaha	5.46	97
American Republic Ins Co	3.78	67
State Farm Mut Auto Ins Co	3.22	57
American Security Ins Co	1.33	24
Central States H & L Co of Omaha	0.74	13
Household Life Ins Co	0.50	9
Stonebridge Cas Ins Co	0.33	6
Stonebridge Life Ins Co	0.26	5
Centurion Life Ins Co	0.21	4
Monumental Life Ins Co	0.13	2
Zale Life Ins Co	0.13	2
Securian Life Ins Co	0.00	0
American Hlth & Life Ins Co	0.00	0
Protective Life Ins Co	0.00	0
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>101.88</b>	<b>1,807</b>
<b>TOTAL FOR ALL 25 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>1,774</b>



**2011 ALASKA ACCIDENT & HEALTH  
MARKET SHARE**

**FEDERAL EMPLOYEES HEALTH BENEFITS (\$000)**

<b>COMPANY NAME</b>	<b>DIRECT PERCENT OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
Premera Blue Cross	97.18	181,242
Aetna Life Ins Co	2.80	5,226
UnitedHealthcare Ins Co	0.02	32
<b>TOTAL FOR TOP 3 RANKED INSURERS</b>	<b>100</b>	<b>186,500</b>
<b>TOTAL FOR ALL 3 INSURERS WRITING THIS LINE</b>	<b>100</b>	<b>186,500</b>

**ALL OTHER (\$000)**

<b>COMPANY NAME</b>	<b>DIRECT PERCENT OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
Premera Blue Cross	47.87	54,325
American Family Life Assur Co of Col	12.78	14,500
Aetna Life Ins Co	3.62	4,106
Genworth Life Ins Co	2.70	3,065
Alaska Vision Serv Inc	2.39	2,714
State Farm Mut Auto Ins Co	2.26	2,560
Wellcare Prescription Ins Inc	2.16	2,448
Oregon Dental Serv	2.10	2,389
Healthspring Life & Hlth Ins Co Inc	2.09	2,369
ODS Hlth Plan Inc	1.95	2,211
Mutual Of Omaha Ins Co	1.53	1,737
New York Life Ins Co	1.37	1,554
Celtic Ins Co	1.23	1,400
John Hancock Life Ins Co (USA)	0.96	1,095
Berkshire Life Ins Co of Amer	0.86	980
Metropolitan Life Ins Co	0.85	964
Northwestern Mut Life Ins Co	0.83	941
Unified Life Ins Co	0.65	743
SilverScript Ins Co	0.65	740
American Heritage Life Ins Co	0.60	686
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>89.47</b>	<b>101,526</b>
<b>TOTAL FOR ALL 183 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>113,476</b>

**2011 ALASKA ACCIDENT & HEALTH  
MARKET SHARE  
TOTAL (\$000)**

<b>COMPANY NAME</b>	<b>DIRECT PERCENT OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
Premera Blue Cross	56.47	474,846
Aetna Life Ins Co	10.45	87,902
UnitedHealthcare Ins Co	4.16	34,969
John Alden Life Ins Co	2.02	17,003
ODS Hlth Plan Inc	1.97	16,607
American Family Life Assur Co of Col	1.72	14,501
HCC Life Ins Co	1.61	13,562
Symetra Life Ins Co	1.41	11,860
Unum Life Ins Co of Amer	1.17	9,859
Reliastar Life Ins Co	1.15	9,641
Principal Life Ins Co	1.14	9,585
Connecticut Gen Life Ins Co	0.94	7,923
Lifewise Assur Co	0.93	7,816
Trustmark Life Ins Co	0.77	6,485
US Br Sun Life Assur Co of Canada	0.66	5,581
Hartford Life & Accident Ins Co	0.66	5,572
Metropolitan Life Ins Co	0.60	5,010
Golden Rule Ins Co	0.59	4,960
Time Ins Co	0.55	4,635
Mega Life & Hlth Ins Co The	0.48	4,001
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>89.46</b>	<b>752,315</b>
<b>TOTAL FOR ALL 255 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>840,947</b>

# HEALTH INSURANCE BY PRODUCT LINE

## Calendar Year 2011 Claim Payment Data

### Report Data Only for Individual and Group Comprehensive Medical Insurance (as defined in PART I of Instructions)

<b>Total number of NEW claims received during the reporting year?</b>	<u>1,345,599</u>
1. Of the reported <b>NEW</b> claims, how many of these were <b>CLEAN</b> claims?	<u>1,280,660</u>
• Of the reported <b>CLEAN</b> claims, how many of these were paid within 30 days of receipt of initial claim?	<u>1,239,023</u>
2. Of the reported <b>NEW</b> claims, how many of these were <b>not CLEAN</b> claims?	<u>55,911</u>
• Of the reported claims that were <b>not CLEAN</b> , how many provided notice within 30 days of receipt of initial claim?	<u>55,326</u>
• Of the reported claims that were <b>not CLEAN</b> , how many of these were paid within 15 days after receipt of information requested OR within the 30 days after receipt of the initial claim?	<u>24,914</u>
3. Of the reported <b>NEW</b> claims, how many had INTEREST PAID during the reporting year due to late payment of claims?	<u>5,254</u>
• Of the reported claims that had INTEREST PAID, what is the total dollar amount paid during the reporting year due to late payment of claims?	<u>74,748</u>
4. Of the reported <b>NEW</b> claims, how many were denied and internally appealed under AS 21.07 during the reporting year?	<u>907</u>
• Of the claims that were internally appealed, how many were paid?	<u>295</u>
5. Of the reported <b>NEW</b> claims, how many were denied and externally appealed under AS 21.07 during the reporting year?	<u>43</u>
• Of the claims that were externally appealed, how many were paid?	<u>4</u>

# HEALTH INSURANCE BY PRODUCT LINE

## INDIVIDUAL – CALENDAR YEAR 2011

<b>Product</b>	<b># New Policies Issued During the Year</b>	<b># Policies Terminated During the Year</b>	<b># Policies in Force End of Year</b>	<b># Individuals Covered End of Year</b>	<b>Member Months</b>	<b>Direct Premium Paid*</b>	<b>Direct Losses Paid*</b>
Comprehensive Major Medical							
Association	328	430	1,202	3,428	43,234	13,779,444	11,932,934
Direct	1,426	1,734	6,024	10,454	124,997	42,937,721	31,842,447
Trust	—	—	—	—	—	—	—
Other	356	448	958	1,351	16,143	4,130,622	4,326,441
Short-Term Medical	962	930	346	475	6,006	625,304	275,439
Accident or AD&D	4,998	4,430	89,062	119,545	1,414,178	6,136,809	2,258,283
Dental	976	505	1,546	2,704	27,567	825,341	262,206
Disability Income	2,055	1,464	8,149	8,100	93,407	9,016,465	3,529,424
Fixed Indemnity	1,794	1,985	7,737	13,370	153,801	4,138,446	1,245,646
Long Term Care	398	312	4,877	5,542	42,677	10,240,397	3,383,734
Medicare Supplement	392	226	2,479	2,497	27,812	5,129,664	3,290,266
Specified Disease	2,855	2,059	12,080	23,846	263,017	5,525,977	2,325,550
Vision	237	194	459	1,138	13,262	117,832	20,332
Other:	7,424	7,091	7,760	8,022	50,088	924,303	382,202
Other:	500	397	470	470	5,657	152,683	35,536
<b>TOTAL</b>	<b>24,701</b>	<b>22,205</b>	<b>143,149</b>	<b>200,942</b>	<b>2,281,846</b>	<b>103,681,008</b>	<b>65,110,440</b>

# HEALTH INSURANCE BY PRODUCT LINE

## GROUP – CALENDAR YEAR 2011

Product	# New Policies Issued During the Year	# Policies Terminated During the Year	# Policies in Force End of Year	# Individuals Covered End of Year	Member Months	Direct Premiums Paid*	Direct Premiums Paid*
Comprehensive Major Medical:							
Single Employer							
Small Employer (2-50)	286	453	1,648	17,704	219,250	120,340,970	85,473,298
Other Employer	142	139	383	39,466	476,256	233,144,609	194,847,190
Mult Emp Asso or Trust	5	0	5	1,310	13,700	7,359,586	2,997,125
Other Assoc or Trust	0	1	3	99	1,188	549,580	427,584
Other Group _____	0	0	1	241	2,785	1,060,002	1,453,402
<b>Other Health:</b>							
Accident or AD&D	3,568	2,403	26,583	405,512	4,683,653	10,431,459	7,963,154
Dental	303	472	1,756	75,335	638,030	16,416,691	12,810,666
Disability Income	104	119	698	124,231	1,413,846	30,994,894	18,672,708
Fixed Indemnity	21	40	255	3,375	40,319	653,826	314,690
Long Term Care	10	34	830	2,764	32,434	2,318,872	488,185
Medicare Supplement	12	8	110	8,137	97,693	12,312,052	10,025,924
Specified Disease	688	767	1,990	4,591	45,721	703,843	376,325
Vision	61	121	352	31,484	402,721	3,427,756	2,830,765
Other: _____	6,824	2,639	7,296	12,928	116,219	4,061,500	3,437,987
Other: _____	164	128	11,973	12,344	148,291	12,845,128	10,105,141
<b>TOTAL</b>	<b>12,188</b>	<b>7,324</b>	<b>53,883</b>	<b>739,521</b>	<b>8,332,106</b>	<b>456,620,767</b>	<b>352,224,145</b>
<b>Other Business:</b>							
Stop Loss	165	96	276	123,007	1,428,897	68,541,681	59,027,278
Admin Services Only	1	65	287	75,445	961,406		
Admin Service Contracts	6	3	44	134,943	1,172,806		

**RECAP OF 2011  
ALASKA PROPERTY & CASUALTY BUSINESS<sup>1</sup>  
(\$'000)**

	DIRECT PREMIUMS WRITTEN	% OF TOTAL PREMIUMS	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% LOSS RATIO
Fire	32,057	2.14	32,424	7,856	24.23
Allied lines	16,245	1.08	16,371	6,460	39.46
Multiple peril crop	86	0.01	86	35	41.24
Federal flood	1,951	0.13	2,040	136	6.66
Farmowners multiple peril	478	0.03	477	709	148.60
Homeowners multiple peril	140,445	9.37	139,277	74,785	53.70
Commercial multiple peril (non-liability portion)	60,534	4.04	61,348	19,795	32.27
Commercial multiple peril (liability portion)	38,665	2.58	38,130	12,906	33.85
Mortgage guaranty	14,741	0.98	14,784	9,639	65.19
Ocean marine	34,039	2.27	33,881	24,995	73.77
Inland marine	212,250	14.16	211,632	42,276	19.98
Financial guaranty	578	0.04	3,303	0	0.00
Medical professional liability	18,527	1.24	18,417	6,024	32.71
Earthquake	16,923	1.13	16,548	10	0.06
Group accident and health	5,699	0.38	5,438	4,263	78.39
Credit A&H (group and individual)	315	0.02	283	32	11.16
Collectively renewable A&H	1	0.00	1	0	0.00
Non-cancelable A&H	0	0.00	0	0	0.00
Guaranteed renewable A&H	2,335	0.16	1,581	1,151	72.81
Non-renewable for stated reasons only	751	0.05	754	89	11.84
Other accident only	17	0.00	14	5	38.64
Medicare Title XVIII exempt from state taxes or fee	0	0.00	0	0	0.00
All other A&H	84	0.01	79	20	25.52
Federal employees health benefits program premium	0	0.00	0	0	0.00
Workers' compensation	247,522	16.52	243,977	146,695	60.13
Other liability - occurrence	63,877	4.26	62,505	43,080	68.92
Other liability - claims-made	23,225	1.55	23,432	11,254	48.03
Excess workers' compensation	4,133	0.28	4,004	1,927	48.13
Products liability	4,697	0.31	4,751	-771	-16.23
Private passenger auto no-fault (personal injury protection)	1	0.00	1	66	0.00
Other private passenger auto liability	259,400	17.31	258,352	152,927	59.19
Commercial auto no-fault (personal injury protection)	3	0.00	3	0	14.70
Other commercial auto liability	47,803	3.19	47,198	12,733	26.98
Private passenger auto physical damage	160,093	10.68	160,812	80,023	49.76
Commercial auto physical damage	16,889	1.13	16,859	7,949	47.15
Aircraft (all perils)	29,078	1.94	29,554	10,112	34.22
Fidelity	2,145	0.14	2,055	-189	-9.22
Surety	29,729	1.98	27,567	648	2.35
Burglary and theft	364	0.02	315	29	9.36
Boiler and machinery	7,046	0.47	6,964	1,820	26.14
Credit	1,763	0.12	1,547	296	19.11
Warranty	3,004	0.20	2,822	1,515	53.69
Aggregate write-ins for other lines of business	983	0.07	1,616	328	20.29
<b>Total</b>	<b>1,498,477</b>	<b>100.00</b>	<b>1,491,201</b>	<b>681,628</b>	<b>45.71</b>

1. The information contained in the Statistical & Financial Data reports is based on calendar year data. It should not be used to make determinations about the adequacy or excessiveness of insurance premiums because:
  - a. Calendar year data does not match losses with the premiums used to pay the losses. In any calendar year, some of the losses incurred by an insurer in that calendar year will be from policies that were issued in prior years.
  - b. Incurred loss data includes only amounts that an insurer pays as losses for items such as medical treatment and repairing or replacing damaged property. Loss data in these exhibits does not include other costs associated with settling claims such as attorney fees and adjusting costs. The loss data also does not include an insurer's operating expenses.
2. Health business detail and market share are located on pages 78-80.

**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE**

**FIRE (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
National Union Fire Ins Co of Pitts	10.63	3,409
Zurich Amer Ins Co	10.16	3,257
American Reliable Ins Co	9.52	3,052
Umialik Ins Co	8.51	2,729
Factory Mut Ins Co	7.58	2,431
Areca Ins Exch	6.86	2,201
Alaska Natl Ins Co	5.54	1,775
United Serv Automobile Assn	4.34	1,393
Affiliated Fm Ins Co	3.17	1,016
Westchester Fire Ins Co	2.89	927
Safeco Ins Co Of Amer	2.89	927
American Security Ins Co	2.80	899
Northland Cas Co	2.58	828
Great Divide Ins Co	2.43	778
Allianz Global Risks US Ins Co	2.22	712
Westport Ins Corp	2.00	640
XL Ins Amer Inc	1.99	638
USAA Cas Ins Co	1.23	395
Travelers Ind Co	1.20	384
Sompo Japan Ins Co of Amer	1.02	329
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>89.58</b>	<b>28,718</b>
<b>TOTAL FOR ALL 125 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>32,057</b>

**ALLIED LINES (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Factory Mut Ins Co	25.43	4,131
Zurich Amer Ins Co	12.49	2,029
National Union Fire Ins Co of Pitts	9.44	1,534
Alaska Natl Ins Co	7.10	1,154
Umialik Ins Co	6.38	1,037
Safeco Ins Co of Amer	3.27	531
Affiliated Fm Ins Co	3.24	527
United Serv Automobile Assn	3.06	497
Westchester Fire Ins Co	3.00	487
Great Divide Ins Co	2.58	419
Allianz Global Risks US Ins Co	2.37	386
Northland Cas Co	2.36	384
American Reliable Ins Co	2.22	361
American Security Ins Co	2.04	332
Balboa Ins Co	1.49	242
RSUI Ind Co	1.31	214
XL Ins Amer Inc	1.20	195
Travelers Prop Cas Co of Amer	1.02	166
Westport Ins Corp	0.97	157
USAA Cas Ins Co	0.83	135
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>91.83</b>	<b>14,918</b>
<b>TOTAL FOR ALL 116 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>16,245</b>

**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE**

**MULTIPLE PERIL CROP (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Firemans Fund Ins Co	100.00	86
QBE Ins Corp	0.00	0
<b>TOTAL FOR TOP 2 RANKED INSURER</b>	<b>100.00</b>	<b>86</b>
<b>TOTAL FOR 2 INSURER WRITING THIS LINE</b>	<b>100.00</b>	<b>86</b>

**FEDERAL FLOOD (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Allstate Ins Co	36.23	707
Hartford Ins Co of the Midwest	27.14	529
USAA Gen Ind Co	10.11	197
Fidelity Natl Prop & Cas Ins Co	6.94	135
American Bankers Ins Co of FL	6.18	121
Selective Ins Co of Amer	4.23	82
Fidelity Natl Ind Ins Co	2.88	56
Standard Fire Ins Co	1.49	29
Rural Comm Ins Co	1.39	27
Foremost Ins Co Grand Rapids MI	0.91	18
National Interstate Ins Co	0.73	14
Hartford Underwriters Ins Co	0.67	13
New Hampshire Ins Co	0.54	11
Service Ins Co	0.37	7
Harleysville Ins Co	0.15	3
QBE Ins Corp	0.15	3
Fidelity & Deposit Co of MD	0.08	2
Metropolitan Grp Prop & Cas Ins Co	0.06	1
Liberty Mut Fire Ins Co	0.05	1
Philadelphia Ind Ins Co	0.01	0
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>100.00</b>	<b>1,957</b>
<b>TOTAL FOR ALL 24 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>1,951</b>



**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE**

**FARMOWNERS MULTIPLE PERIL (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Country Mut Ins Co	99.36	491
Markel Ins Co	0.61	3
Travelers Ind Co	0.00	0
QBE Ins Corp	0.02	0
Indemnity Ins Co of North Amer	0.00	0
Insurance Co of N Amer	0.00	0
Ace Prop & Cas Ins Co	0.00	0
<b>TOTAL FOR TOP 7 RANKED INSURERS</b>	<b>100.00</b>	<b>478</b>
<b>TOTAL FOR ALL 7 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>478</b>

**HOMEOWNERS MULTIPLE PERIL (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
State Farm Fire & Cas Co	32.65	45,850
Allstate Ins Co	18.98	26,662
Country Mut Ins Co	7.79	10,936
United Serv Automobile Assn	7.68	10,792
Allstate Prop & Cas Ins Co	6.93	9,734
Safeco Ins Co of Amer	6.80	9,554
Umialik Ins Co	5.84	8,195
USAA Cas Ins Co	3.31	4,652
Horace Mann Ins Co	1.58	2,221
Foremost Ins Co Grand Rapids MI	1.49	2,088
Teachers Ins Co	1.37	1,922
Hartford Ins Co of the Midwest	1.28	1,802
USAA Gen Ind Co	1.16	1,626
Garrison Prop & Cas Ins Co	0.59	831
Liberty Mut Fire Ins Co	0.53	740
Firemans Fund Ins Co	0.35	494
Allstate Ind Co	0.32	450
Armed Forces Ins Exch	0.21	299
American Security Ins Co	0.19	264
Foremost Prop & Cas Ins Co	0.18	255
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>99.23</b>	<b>139,367</b>
<b>TOTAL FOR ALL 48 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>140,445</b>

**2011 ALASKA PROPERTY COMPANIES  
MARKET SHARE**

**COMMERCIAL MULTIPLE PERIL - NONLIABILITY (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
State Farm Fire & Cas Co	13.63	8,249
Umialik Ins Co	8.10	4,903
Allstate Ins Co	7.90	4,785
Alaska Natl Ins Co	7.88	4,772
West Amer Ins Co	4.20	2,542
Liberty Mut Ins Co	3.80	2,298
American Ins Co	3.78	2,287
Philadelphia Ind Ins Co	3.69	2,236
Allstate Ind Co	3.29	1,994
Ohio Cas Ins Co	3.18	1,924
Maryland Cas Co	2.88	1,743
National Surety Corp	2.83	1,714
Ohio Security Ins Co	2.56	1,547
Church Mut Ins Co	2.49	1,510
Ace Amer Ins Co	2.11	1,277
Illinois Natl Ins Co	2.07	1,252
American Fire & Cas Co	1.96	1,185
Country Mut Ins Co	1.77	1,069
Great Amer Ins Co of NY	1.50	911
Associated Ind Corp	1.47	888
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>81.09</b>	<b>49,087</b>
<b>TOTAL FOR ALL 145 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>60,534</b>

**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE**

**COMMERCIAL MULTIPLE PERIL - LIABILITY (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
State Farm Fire & Cas Co	8.93	3,452
Alaska Natl Ins Co	8.93	3,451
Umialik Ins Co	8.53	3,299
West Amer Ins Co	6.35	2,456
Ohio Security Ins Co	5.85	2,261
Allstate Ins Co	5.13	1,982
Philadelphia Ind Ins Co	5.08	1,964
Ohio Cas Ins Co	4.94	1,910
American Ins Co	4.74	1,833
National Surety Corp	3.22	1,244
American Fire & Cas Co	2.99	1,156
Illinois Natl Ins Co	2.92	1,128
Associated Ind Corp	2.46	952
Federal Ins Co	1.79	693
Valley Forge Ins Co	1.68	651
Church Mut Ins Co	1.67	644
Country Mut Ins Co	1.50	579
Allstate Ind Co	1.28	496
Granite State Ins Co	1.27	491
Wausau Underwriters Ins Co	1.19	459
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>80.44</b>	<b>31,101</b>
<b>TOTAL FOR ALL 148 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>38,665</b>

**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE**

**MORTGAGE GUARANTY (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Radian Guar Inc	25.99	3,832
CMG Mortgage Ins Co	22.04	3,250
Mortgage Guar Ins Corp	16.77	2,472
Genworth Mortgage Ins Corp	15.28	2,252
PMI Mortgage Ins Co	10.87	1,602
United Guar Residential Ins Co	4.89	721
Republic Mortgage Ins Co	3.60	531
Essent Guar Inc	0.48	71
CMG Mortgage Assur Co	0.05	8
Genworth Residential Mortgage Ins Co	0.02	3
MGIC Ind Corp	0.00	0
<b>TOTAL FOR TOP 10 RANKED INSURERS</b>	<b>100.00</b>	<b>14,741</b>
<b>TOTAL FOR ALL 10 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>14,741</b>

**OCEAN MARINE (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Navigators Ins Co	20.87	7,104
St Paul Fire & Marine Ins Co	12.53	4,265
Sunderland Marine Mut Co Ltd	11.33	3,858
Northern Assur Co of Amer	8.71	2,965
National Cas Co	8.12	2,765
National Union Fire Ins Co of Pitts	6.83	2,323
AGCS Marine Ins Co	6.33	2,155
Liberty Mut Ins Co	5.46	1,857
Continental Ins Co	4.15	1,412
Ace Amer Ins Co	2.47	841
Markel Amer Ins Co	2.04	693
Zurich Amer Ins Co	1.25	425
Indemnity Ins Co of North Amer	1.07	365
Insurance Co of N Amer	0.85	288
RLI Ins Co	0.80	271
North Amer Specialty Ins Co	0.75	255
New York Marine & Gen Ins Co	0.74	252
AXIS Reins Co	0.72	244
Federal Ins Co	0.67	228
Starr Ind & Liab Co	0.49	168
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>96.17</b>	<b>32,736</b>
<b>TOTAL FOR ALL 66 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>34,839</b>

**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE**

**INLAND MARINE (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
National Union Fire Ins Co of Pitts	83.08	176,344
Factory Mut Ins Co	1.93	4,098
State Farm Fire & Cas Co	1.48	3,135
Alaska Natl Ins Co	1.12	2,372
Affiliated Fm Ins Co	0.97	2,055
Argonaut Ins Co	0.88	1,878
Great Amer Ins Co of NY	0.87	1,849
Continental Cas Co	0.84	1,782
Allstate Ins Co	0.77	1,628
Jefferson Ins Co	0.72	1,520
AGCS Marine Ins Co	0.52	1,105
Ace Amer Ins Co	0.45	948
New Hampshire Ins Co	0.41	880
Travelers Prop Cas Co of Amer	0.41	865
Zurich Amer Ins Co	0.36	761
Safeco Ins Co of Amer	0.34	726
Allstate Prop & Cas Ins Co	0.32	685
Progressive Northwestern Ins Co	0.30	635
Liberty Mut Ins Co	0.27	582
Westchester Fire Ins Co	0.26	555
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>96.30</b>	<b>204,403</b>
<b>TOTAL FOR ALL 176 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>212,250</b>

**FINANCIAL GUARANTY (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
MBIA Ins Corp	42.02	243
Ambac Assur Corp	22.87	132
CIFG Assur N Amer Inc	19.50	113
Financial Guar Ins Co	8.80	51
Assured Guar Municipal Corp	6.81	39
Assured Guar Corp	0.00	0
Aca Fin Guar Corp	0.00	0
Associated Ind Corp	0.00	0
Syncora Guar Inc	0.00	0
<b>TOTAL FOR TOP 9 RANKED INSURERS</b>	<b>100.00</b>	<b>578</b>
<b>TOTAL FOR ALL 9 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>578</b>

**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE  
MEDICAL MALPRACTICE (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Medical Ins Exch of CA	55.88	10,353
Norcal Mut Ins Co	27.64	5,121
Continental Cas Co	3.37	625
American Cas Co of Reading PA	3.15	584
NCMIC Ins Co	2.00	371
Dentists Ins Co	1.52	282
National Union Fire Ins Co of Pitts	1.37	253
Ace Amer Ins Co	1.17	217
Podiatry Ins Co of Amer	1.00	185
Doctors Co An Interins Exch	0.98	182
Liberty Ins Underwriters Inc	0.98	181
Darwin Natl Assur Co	0.22	41
American Ins Co	0.19	36
Dentists Benefits Ins Co	0.15	28
Medical Protective Co	0.07	14
PACO Assur Co Inc	0.07	13
American Alt Ins Corp	0.06	10
Pharmacists Mut Ins Co	0.05	10
Granite State Ins Co	0.04	7
Capson Physicians Ins Co	0.03	5
State Farm Fire & Cas Co	0.03	5
<b>TOTAL FOR TOP 21 RANKED INSURERS</b>	<b>99.96</b>	<b>18,520</b>
<b>TOTAL FOR ALL 39 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>18,527</b>

**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE**

**EARTHQUAKE (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
State Farm Fire & Cas Co	48.24	8,164
United Serv Automobile Assn	13.03	2,205
Insurance Co of the West	6.43	1,089
Westport Ins Corp	5.61	950
Ace Amer Ins Co	4.64	785
USAA Cas Ins Co	4.48	759
Umialik Ins Co	3.11	527
Westchester Fire Ins Co	2.93	495
Horace Mann Ins Co	2.07	350
Teachers Ins Co	1.69	286
Zurich Amer Ins Co	1.30	220
American Guar & Liab Ins	1.16	196
Continental Cas Co	0.96	163
Hartford Ins Co of the Midwest	0.68	116
USAA Gen Ind Co	0.64	109
Firemans Fund Ins Co	0.63	106
Allianz Global Risks US Ins Co	0.55	94
Garrison Prop & Cas Ins Co	0.36	61
Sompo Japan Ins Co of Amer	0.36	60
Travelers Prop Cas Co of Amer	0.27	46
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>99.16</b>	<b>16,780</b>
<b>TOTAL FOR ALL 54 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>16,923</b>

**ALL OTHER ACCIDENT AND HEALTH (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
State Farm Mut Auto Ins Co	80.32	2,560
Continental Cas Co	17.97	573
Markel Ins Co	1.04	33
Old Republic Ins Co	0.50	16
Central States Ind Co of Omaha	0.09	3
American Home Assur Co	0.05	1
American Bankers Ins Co of FL	0.03	1
National Cas Co	0.00	0
Stonebridge Cas Ins Co	0.00	0
TIG Ins Co	0.00	0
American Automobile Ins Co	0.00	0
American States Ins Co	0.00	0
<b>TOTAL FOR TOP 12 RANKED INSURERS</b>	<b>100.00</b>	<b>3,187</b>
<b>TOTAL FOR ALL 12 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>3,187</b>

**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE  
CREDIT ACCIDENT & HEALTH (\$000)**

COMPANY NAME	PERCENT OF MARKET	DIRECT PREMIUMS WRITTEN
American Bankers Ins Co of FL	41.79	132
Central States Ind Co of Omaha	30.75	97
State Farm Mut Auto Ins Co	18.12	57
American Security Ins Co	7.50	24
Stonebridge Cas Ins Co	1.83	6
<b>TOTAL FOR TOP 5 RANKED INSURERS</b>	<b>100.00</b>	<b>315</b>
<b>TOTAL FOR ALL 5 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>315</b>

**WORKERS' COMPENSATION (\$000)**

COMPANY NAME	PERCENT OF MARKET	DIRECT PREMIUMS WRITTEN
Alaska Natl Ins Co	29.64	73,373
Liberty Northwest Ins Corp	13.53	33,500
Commerce & Industry Ins Co	6.48	16,047
SeaBright Ins Co	5.15	12,755
Republic Ind Co of Amer	4.91	12,150
American Interstate Ins Co	3.77	9,339
Liberty Ins Corp	3.12	7,727
Berkshire Hathaway Homestate Ins Co	3.00	7,422
Zurich Amer Ins Co	2.84	7,019
American Zurich Ins Co	2.80	6,928
Alaska Timber Ins Exch	2.28	5,632
Umialik Ins Co	1.77	4,370
Insurance Co Of The State of PA	1.62	4,015
Wausau Underwriters Ins Co	1.53	3,792
Employers Ins of Wausau	1.40	3,464
Wausau Business Ins Co	1.10	2,730
Areca Ins Exch	1.04	2,573
State Farm Fire & Cas Co	0.89	2,214
Liberty Mut Fire Ins Co	0.88	2,170
National Union Fire Ins Co of Pitts	0.87	2,155
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>88.63</b>	<b>219,375</b>
<b>TOTAL FOR ALL 195 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>247,522</b>



**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE**

**OTHER LIABILITY (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
National Union Fire Ins Co of Pitts	16.11	14,028
Alaska Natl Ins Co	13.59	11,841
Zurich Amer Ins Co	5.22	4,550
Great Divide Ins Co	4.26	3,714
Cumis Ins Society Inc	3.50	3,047
Northland Cas Co	3.16	2,756
Ace Amer Ins Co	2.85	2,478
Continental Cas Co	2.70	2,353
Federal Ins Co	2.66	2,321
State Farm Fire & Cas Co	2.50	2,175
Ohio Cas Ins Co	2.46	2,140
Securian Cas Co	2.43	2,115
Philadelphia Ind Ins Co	2.36	2,057
RSUI Ind Co	2.23	1,944
Everest Natl Ins Co	1.86	1,622
Areca Ins Exch	1.61	1,400
Great Amer Assur Co	1.50	1,307
Travelers Cas & Surety Co of Amer	1.38	1,198
Catlin Ins Co	1.36	1,182
National Cas Co	1.32	1,150
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>75.06</b>	<b>65,379</b>
<b>TOTAL FOR ALL 262 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>87,102</b>

**PRODUCT LIABILITY (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Great Divide Ins Co	29.75	1,397
Northland Cas Co	16.78	788
Alaska Natl Ins Co	9.96	468
National Union Fire Ins Co of Pitts	7.84	368
Liberty Mut Fire Ins Co	4.13	194
Ace Amer Ins Co	3.50	164
Penn Amer Ins Co	2.66	125
Ohio Cas Ins Co	2.37	111
Granite State Ins Co	1.98	93
Illinois Natl Ins Co	1.87	88
Sompo Japan Ins Co of Amer	1.86	87
Sentry Select Ins Co	1.73	81
Great Northern Ins Co	1.53	72
Federal Ins Co	1.48	70
Allstate Ins Co	1.01	47
New Hampshire Ins Co	0.94	44
Ohio Security Ins Co	0.80	38
Acceptance Ind Ins Co	0.80	37
Electric Ins Co	0.79	37
Endurance Amer Ins Co	0.71	34
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>92.50</b>	<b>4,344</b>
<b>TOTAL FOR ALL 117 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>4,697</b>

**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE**

**PRIVATE PASSENGER AUTO NO-FAULT AND LIABILITY  
(\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
State Farm Mut Auto Ins Co	26.45	68,612
Allstate Ins Co	8.20	21,264
Geico Gen Ins Co	7.29	18,917
Progressive Specialty Ins Co	6.93	17,967
United Serv Automobile Assn	5.93	15,375
Geico Ind Co	5.24	13,593
Progressive Direct Ins Co	4.25	11,032
USAA Cas Ins Co	3.51	9,109
Government Employees Ins Co	3.27	8,489
State Farm Fire & Cas Co	3.26	8,468
Safeco Ins Co Of IL	2.82	7,311
Allstate Prop & Cas Ins Co	2.65	6,873
Hartford Ins Co of the Midwest	2.61	6,775
Geico Cas Co	2.50	6,487
USAA Gen Ind Co	2.19	5,677
Allstate Fire & Cas Ins Co	1.77	4,593
Country Pref Ins Co	1.41	3,648
Country Mut Ins Co	1.38	3,572
Garrison Prop & Cas Ins Co	1.29	3,341
Teachers Ins Co	0.95	2,464
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>93.90</b>	<b>243,566</b>
<b>TOTAL FOR ALL 101 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>259,401</b>

**COMMERCIAL AUTO NO-FAULT AND LIABILITY  
(\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Alaska Natl Ins Co	14.22	6,796
United Financial Cas Co	11.10	5,309
National Union Fire Ins Co of Pitts	5.78	2,762
National Cas Co	5.34	2,555
National Interstate Ins Co	5.32	2,543
Ohio Cas Ins Co	3.94	1,885
West Amer Ins Co	3.69	1,763
Berkshire Hathaway Homestate Ins Co	3.54	1,692
Zurich Amer Ins Co	3.36	1,606
National Ind Co	2.58	1,235
State Farm Mut Auto Ins Co	2.40	1,148
Allstate Ins Co	2.39	1,144
Empire Fire & Marine Ins Co	2.19	1,046
Philadelphia Ind Ins Co	2.15	1,029
Markel Ins Co	1.68	801
Columbia Ins Co	1.64	785
Praetorian Ins Co	1.46	698
Liberty Mut Fire Ins Co	1.27	607
Lancer Ins Co	1.25	598
Sparta Ins Co	1.24	594
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>76.55</b>	<b>36,594</b>
<b>TOTAL FOR ALL 192 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>47,806</b>

**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE**

**PRIVATE PASSENGER AUTO PHYSICAL DAMAGE (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
State Farm Mut Auto Ins Co	21.21	33,956
Allstate Ins Co	12.04	19,276
United Serv Automobile Assn	8.48	13,582
Geico Gen Ins Co	6.60	10,572
USAA Gen Ind Co	4.75	7,604
Hartford Ins Co of the Midwest	4.30	6,878
Geico Ind Co	4.09	6,553
Progressive Specialty Ins Co	3.90	6,242
Allstate Prop & Cas Ins Co	3.83	6,127
Government Employees Ins Co	3.79	6,070
USAA Cas Ins Co	3.72	5,955
Progressive Direct Ins Co	3.25	5,198
State Farm Fire & Cas Co	2.51	4,022
Safeco Ins Co Of IL	2.46	3,946
Allstate Fire & Cas Ins Co	2.43	3,898
Garrison Prop & Cas Ins Co	1.43	2,285
Geico Cas Co	1.36	2,174
Country Pref Ins Co	1.23	1,966
Country Mut Ins Co	1.23	1,964
Progressive Northwestern Ins Co	1.09	1,739
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>93.70</b>	<b>150,008</b>
<b>TOTAL FOR ALL 84 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>160,093</b>

**COMMERCIAL AUTO PHYSICAL DAMAGE (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Balboa Ins Co	28.22	4,766
Alaska Natl Ins Co	9.50	1,605
United Financial Cas Co	9.14	1,543
Allstate Ins Co	5.75	971
National Interstate Ins Co	4.15	701
Ohio Cas Ins Co	3.43	580
Berkshire Hathaway Homestate Ins Co	2.95	499
National Ind Co	2.85	482
West Amer Ins Co	2.76	467
National Cas Co	2.25	381
State Farm Mut Auto Ins Co	2.13	360
Markel Amer Ins Co	1.72	291
Zurich Amer Ins Co	1.66	280
Columbia Ins Co	1.39	235
Praetorian Ins Co	1.35	228
Philadelphia Ind Ins Co	1.35	227
Ohio Security Ins Co	1.00	169
American Fire & Cas Co	0.87	148
Travelers Ind Co	0.78	132
National Union Fire Ins Co of Pitts	0.74	126
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>84.01</b>	<b>14,189</b>
<b>TOTAL FOR ALL 169 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>16,889</b>

**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE**

**AIRCRAFT - ALL PERILS (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Starr Ind & Liab Co	13.22	3,844
Starnet Ins Co	11.64	3,386
North Amer Specialty Ins Co	11.58	3,368
Avemco Ins Co	10.69	3,110
Catlin Ins Co	10.12	2,943
National Union Fire Ins Co of Pitts	9.39	2,732
Old Republic Ins Co	8.71	2,532
Allianz Global Risks US Ins Co	5.99	1,741
XL Specialty Ins Co	4.40	1,280
QBE Ins Corp	2.57	746
Liberty Mut Ins Co	2.57	746
Ace Prop & Cas Ins Co	1.94	564
US Specialty Ins Co	1.72	501
National Liab & Fire Ins Co	1.31	381
General Reins Corp	1.31	381
American Alt Ins Corp	0.60	174
Federal Ins Co	0.46	133
National Ind Co	0.45	131
Tokio Marine & Nichido Fire Ins Co	0.43	125
Star Ins Co	0.33	95
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>99.43</b>	<b>28,911</b>
<b>TOTAL FOR ALL 41 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>29,078</b>

**FIDELITY (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Federal Ins Co	16.68	358
Cumis Ins Society Inc	11.26	242
Hartford Fire In Co	11.06	237
National Union Fire Ins Co of Pitts	8.19	176
Colonial Amer Cas & Surety Co	7.84	168
Travelers Cas & Surety Co of Amer	6.66	143
State Farm Fire & Cas Co	6.36	136
Western Surety Co	5.41	116
Great Amer Ins Co	3.97	85
OneBeacon Ins Co	3.37	72
Zurich Amer Ins Co	3.09	66
Fidelity & Deposit Co of MD	2.74	59
St Paul Fire & Marine Ins Co	1.68	36
Alaska Natl Ins Co	1.59	34
Continental Cas Co	1.55	33
Continental Ins Co	1.50	32
Ohio Cas Ins Co	1.16	25
Lexon Ins Co	0.81	17
Westchester Fire Ins Co	0.68	15
Philadelphia Ind Ins Co	0.64	14
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>96.23</b>	<b>2,064</b>
<b>TOTAL FOR ALL 60 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>2,145</b>

**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE  
SURETY (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Safeco Ins Co of Amer	19.01	5,652
Travelers Cas & Surety Co of Amer	15.19	4,515
Fidelity & Deposit Co of MD	13.44	3,997
Western Surety Co	8.53	2,536
Liberty Mut Ins Co	8.26	2,457
First Natl Ins Co of Amer	4.56	1,355
Contractors Bonding & Ins Co	3.53	1,049
International Fidelity Ins Co	3.09	918
Lexon Ins Co	3.05	905
Hartford Fire In Co	2.99	889
Developers Surety & Ind Co	2.25	670
Westchester Fire Ins Co	1.70	505
Hartford Cas Ins Co	1.48	441
RLI Ins Co	1.39	413
Federal Ins Co	1.33	396
Ohio Cas Ins Co	1.19	355
Northland Cas Co	1.08	321
North Amer Specialty Ins Co	0.73	218
Insurance Co of the State of PA	0.72	214
State Farm Fire & Cas Co	0.65	194
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>94.18</b>	<b>27,999</b>
<b>TOTAL FOR ALL 108 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>29,729</b>

**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE**

**BURGLARY AND THEFT (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
National Union Fire Ins Co of Pitts	20.62	75
Hartford Fire In Co	17.17	63
Travelers Cas & Surety Co of Amer	13.27	48
Hiscox Ins Co Inc	10.17	37
Federal Ins Co	7.77	28
Zurich Amer Ins Co	6.49	24
Westchester Fire Ins Co	3.43	13
US Specialty Ins Co	3.36	12
Motorists Commercial Mut Ins Co	2.58	9
Continental Cas Co	1.69	6
Sentry Select Ins Co	1.47	5
Fidelity & Deposit Co Of MD	1.41	5
XL Ins Amer Inc	1.38	5
Harco Natl Ins Co	1.32	5
Philadelphia Ind Ins Co	1.24	5
Alaska Natl Ins Co	1.23	4
Universal Underwriters Ins Co	1.18	4
Everest Natl Ins Co	0.69	3
Austin Mut Ins Co	0.65	2
National Cas Co	0.48	2
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>97.61</b>	<b>355</b>
<b>TOTAL FOR ALL 50 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>364</b>

**BOILER AND MACHINERY (\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Factory Mut Ins Co	24.03	1,693
National Union Fire Ins Co of Pitts	17.81	1,255
Zurich Amer Ins Co	13.71	966
Hartford Steam Boil Inspec & Ins Co	10.03	707
Alaska Natl Ins Co	7.81	550
Pacific Ind Co	7.23	510
Areca Ins Exch	5.23	368
Allianz Global Risks US Ins Co	2.49	175
XL Ins Amer Inc	2.09	147
Affiliated Fm Ins Co	1.79	126
Continental Cas Co	1.58	112
Great Amer Ins Co of NY	0.60	42
Sompo Japan Ins Co of Amer	0.59	41
Travelers Prop Cas Co of Amer	0.58	41
Illinois Natl Ins Co	0.45	32
Federal Ins Co	0.45	31
American Guar & Liab Ins	0.33	23
Phoenix Ins Co	0.30	21
Granite State Ins Co	0.26	18
St Paul Mercury Ins Co	0.25	18
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>97.60</b>	<b>6,877</b>
<b>TOTAL FOR ALL 83 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>7,046</b>

**2011 ALASKA PROPERTY & CASUALTY  
MARKET SHARE  
CREDIT (\$000)**

COMPANY NAME	PERCENT OF MARKET	DIRECT PREMIUMS WRITTEN
First Colonial Ins Co	32.55	574
State Natl Ins Co Inc	24.64	435
American Bankers Ins Co of FL	11.25	198
Great Amer Ins Co	10.21	180
Old Republic Ins Co	6.90	122
Great Amer Alliance Ins Co	4.48	79
American Security Ins Co	3.71	65
MIC Prop & Cas Ins Corp	2.56	45
American Reliable Ins Co	1.84	32
Great Amer Assur Co	1.10	19
Zale Ind Co	0.47	8
Cumis Ins Society Inc	0.30	5
Ace Amer Ins Co	0.01	0
Wesco Ins Co	0.01	0
Euler Hermes Amer Credit Ind Co	0.00	0
Coface N Amer Ins Co	0.00	0
Arch Ins Co	0.00	0
Stonebridge Cas Ins Co	0.00	0
Virginia Surety Co Inc	0.00	0
Northbrook Ind Co	0.00	0
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>100.00</b>	<b>1,763</b>
<b>TOTAL FOR ALL 20 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>1,763</b>

**AGGREGATE WRITE-INS FOR OTHER LINES OF BUSINESS  
(\$000)**

COMPANY NAME	PERCENT OF MARKET	DIRECT PREMIUMS WRITTEN
Midwest Employers Cas Co	62.55	615
Virginia Surety Co Inc	24.24	238
Central States Ind Co of Omaha	21.78	214
American Road Ins Co	7.84	77
Stonebridge Cas Ins Co	4.35	43
Courtesy Ins Co	1.90	19
Allstate Prop & Cas Ins Co	1.19	12
American Bankers Ins Co of FL	0.26	3
Great Amer Ins Co of NY	0.05	1
American Reliable Ins Co	0.04	0
Arch Ins Co	0.00	0
Great Amer Assur Co	-0.06	-1
Balboa Ins Co	-0.08	-1
Great Amer Alliance Ins Co	-5.29	-52
Great Amer Ins Co	-18.78	-185
<b>TOTAL FOR TOP 15 RANKED INSURERS</b>	<b>100.00</b>	<b>983</b>
<b>TOTAL FOR ALL 15 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>983</b>

**2011 ALASKA PROPERTY & CASUALTY  
TOTAL MARKET SHARE**

**(\$000)**

<b>COMPANY NAME</b>	<b>PERCENT OF MARKET</b>	<b>DIRECT PREMIUMS WRITTEN</b>
National Union Fire Ins Co of Pitts	14.07	210,892
Alaska Natl Ins Co	7.23	108,331
State Farm Mut Auto Ins Co	7.19	107,758
State Farm Fire & Cas Co	5.77	86,469
Allstate Ins Co	5.26	78,875
United Serv Automobile Assn	2.99	44,785
Liberty Northwest Ins Corp	2.24	33,500
Geico Gen Ins Co	1.97	29,489
Umialik Ins Co	1.77	26,513
Progressive Specialty Ins Co	1.62	24,209
Allstate Prop & Cas Ins Co	1.57	23,597
Zurich Amer Ins Co	1.45	21,725
USAA Cas Ins Co	1.42	21,301
Geico Ind Co	1.34	20,145
Country Mut Ins Co	1.26	18,834
Safeco Ins Co Of Amer	1.24	18,610
Progressive Direct Ins Co	1.12	16,853
Hartford Ins Co of The Midwest	1.10	16,410
Commerce & Industry Ins Co	1.09	16,268
USAA Gen Ind Co	1.03	15,437
<b>TOTAL FOR TOP 20 RANKED INSURERS</b>	<b>62.73</b>	<b>940,001</b>
<b>TOTAL FOR ALL 442 INSURERS WRITING THIS LINE</b>	<b>100.00</b>	<b>1,498,477</b>



**2011 ALASKA PROPERTY & CASUALTY BUSINESS**

**CREDIT (\$000)**

<b>COMPANY NAME</b>	<b>DOM</b>	<b>DIRECT PREMIUMS WRITTEN</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIVIDENDS PAID</b>	<b>DIRECT LOSSES PAID</b>	<b>DIRECT LOSSES INCURRED</b>
Ace Amer Ins Co	PA	0	0	0	0	0
American Bankers Ins Co of FL	FL	198	198	0	10	-13
American Reliable Ins Co	AZ	32	32	0	1	5
American Security Ins Co	DE	65	65	0	11	3
Arch Ins Co	MO	0	0	0	0	-1
Coface N Amer Ins Co	MA	0	0	0	0	-2
Cumis Ins Society Inc	IA	5	10	0	1	2
Euler Hermes Amer Credit Ind Co	MD	0	0	0	0	-16
First Colonial Ins Co	FL	574	542	0	119	98
Great Amer Alliance Ins Co	OH	79	54	0	17	17
Great Amer Assur Co	OH	19	10	0	0	1
Great Amer Ins Co	OH	180	102	0	9	9
MIC Prop & Cas Ins Corp	MI	45	-15	0	14	14
Northbrook Ind Co	IL	0	0	0	0	0
Old Republic Ins Co	PA	122	24	0	0	0
State Natl Ins Co Inc	TX	435	514	0	189	179
Stonebridge Cas Ins Co	OH	0	0	0	0	0
Virginia Surety Co Inc	IL	0	0	0	0	0
Wesco Ins Co	DE	0	0	0	0	0
Zale Ind Co	TX	8	8	0	0	0
<b>Totals</b>		<b>1,763</b>	<b>1,547</b>	<b>0</b>	<b>371</b>	<b>296</b>
<b>20 Companies</b>						

**AGGREGATE WRITE-INS FOR OTHER LINES OF BUSINESS (\$000)**

<b>COMPANY NAME</b>	<b>DOM</b>	<b>DIRECT PREMIUMS WRITTEN</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIVIDENDS PAID</b>	<b>DIRECT LOSSES PAID</b>	<b>DIRECT LOSSES INCURRED</b>
Allstate Prop & Cas Ins Co	IL	12	12	0	0	0
American Bankers Ins Co of FL	FL	3	3	0	0	0
American Reliable Ins Co	AZ	0	0	0	0	0
American Road Ins Co	MI	77	77	0	0	1
Arch Ins Co	MO	0	0	0	0	-20
Balboa Ins Co	CA	-1	-1	0	0	0
Central States Ind Co of Omaha	NE	214	214	0	0	-10
Courtesy Ins Co	FL	19	28	0	0	0
Great Amer Alliance Ins Co	OH	-52	26	0	0	-4
Great Amer Assur Co	OH	-1	25	0	0	2
Great Amer Ins Co	OH	-185	172	0	0	-14
Great Amer Ins Co of NY	NY	1	1	0	0	0
Midwest Employers Cas Co	DE	615	887	0	293	354
Stonebridge Cas Ins Co	OH	43	43	0	2	2
Virginia Surety Co Inc	IL	238	129	0	17	17
<b>Totals</b>		<b>983</b>	<b>1,616</b>	<b>0</b>	<b>312</b>	<b>328</b>
<b>15 Companies</b>						

**2011 ALASKA PROPERTY & CASUALTY BUSINESS**

**TOTALS (\$000)**

<b>COMPANY NAME</b>	<b>DOM</b>	<b>DIRECT PREMIUMS WRITTEN</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIVIDENDS PAID</b>	<b>DIRECT LOSSES PAID</b>	<b>DIRECT LOSSES INCURRED</b>
21st Century Centennial Ins Co	PA	2,599	2,659	0	947	1,250
21st Century Ins Co	CA	828	835	0	427	528
21st Century N Amer Ins Co	NY	908	919	0	997	453
21st Century Pacific Ins Co	CO	1,072	1,093	0	301	690
21st Century Premier Ins Co	PA	1,791	1,683	0	1,050	1,041
Aca Fin Guar Corp	MD	0	51	0	0	0
Acceptance Ind Ins Co	NE	686	670	0	27	594
Accident Fund Gen Ins Co	MI	0	0	0	0	0
Accident Fund Ins Co of Amer	MI	1	1	0	0	0
Accredited Surety & Cas Co Inc	FL	1	1	0	-2	-4
Ace Amer Ins Co	PA	10,485	10,212	0	2,709	3,819
Ace Fire Underwriters Ins Co	PA	105	157	0	22	-333
Ace Prop & Cas Ins Co	PA	1,281	1,175	0	161	-197
ACIG Ins Co	IL	8	8	0	0	2
Acstar Ins Co	IL	24	24	0	0	35
Advantage Workers Comp Ins Co	IN	44	38	0	68	48
Aegis Security Ins Co	PA	1	1	0	0	0
Aetna Ins Co of CT	CT	47	40	0	13	23
Affiliated Fm Ins Co	RI	3,869	3,502	0	2	399
AGCS Marine Ins Co	IL	3,624	3,766	0	11,086	12,477
AIU Ins Co	NY	-63	-63	0	40	-91
Alaska Natl Ins Co	AK	108,331	105,751	0	35,376	35,190
Alaska Timber Ins Exch	AK	5,632	5,632	600	3,678	3,532
Alea North America Ins Co	NY	0	0	0	8	34
Allegheny Cas Co	PA	62	55	0	0	2
Allianz Global Risks US Ins Co	CA	3,164	4,327	0	330	1,297
Allied World Natl Assur Co	NH	277	280	0	0	97
Allied World Reins Co	NH	0	0	0	0	16
Allstate Fire & Cas Ins Co	IL	8,491	7,542	0	2,975	4,538
Allstate Ind Co	IL	6,288	6,224	0	2,619	2,646
Allstate Ins Co	IL	78,875	81,616	0	40,186	32,561
Allstate Prop & Cas Ins Co	IL	23,597	22,501	0	10,653	11,561
Allstate Vehicle & Prop Ins Co	IL	0	0	0	0	0
Alterra Amer Ins Co	DE	287	226	0	46	73
Ambac Assur Corp	WI	132	285	0	0	0
American Alt Ins Corp	DE	1,018	825	0	-120	-72
American Automobile Ins Co	MO	1,315	1,518	0	350	285
American Bankers Ins Co of FL	FL	1,899	1,455	0	332	321
American Cas Co of Reading PA	PA	1,774	1,683	0	607	802
American Commerce Ins Co	OH	52	419	0	0	1
American Contractors Ind Co	CA	54	51	0	-17	9
American Economy Ins Co	IN	117	150	0	34	67
American Empire Ins Co	OH	0	0	0	0	0
American Equity Ins Co	AZ	0	0	0	0	1
American Family Home Ins Co	FL	187	180	0	237	207
American Fire & Cas Co	OH	3,161	2,724	0	485	686
American Guar & Liab Ins	NY	1,483	1,529	0	228	705
American Home Assur Co	NY	-129	120	0	1,132	3,666
American Ins Co	OH	4,888	4,952	0	2,579	3,434
American Interstate Ins Co	LA	9,339	9,090	0	3,553	5,237
American Manufacturers Mut Ins Co	IL	0	0	0	59	36
American Mercury Ins Co	OK	1,021	490	0	300	310
American Mining Ins Co Inc	AL	54	54	0	6	40
American Modern Home Ins Co	OH	683	665	0	234	319

2011 ALASKA PROPERTY & CASUALTY BUSINESS  
TOTALS (\$000)

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
American Motorists Ins Co	IL	2	2	0	665	-832
American Pet Ins Co	NY	25	24	0	11	11
American Reliable Ins Co	AZ	3,703	3,622	0	1,342	1,686
American Road Ins Co	MI	510	475	0	375	373
American Safety Cas Ins Co	OK	48	35	0	0	9
American Security Ins Co	DE	1,583	1,658	0	564	323
American Sentinel Ins Co	PA	3	2	0	0	0
American States Ins Co	IN	377	404	0	48	65
American Zurich Ins Co	IL	8,636	7,088	0	814	3,751
Amerisure Mut Ins Co	MI	94	93	0	4	31
Amex Assur Co	IL	601	604	0	147	120
Amica Mut Ins Co	RI	520	563	33	583	764
Arch Ins Co	MO	2,231	2,375	0	413	1,090
Areca Ins Exch	AK	6,837	6,696	2,541	2,016	5,725
Argonaut Ins Co	IL	2,506	2,389	0	1,634	992
Argonaut Midwest Ins Co	IL	10	9	0	0	-65
Armed Forces Ins Exch	KS	394	394	0	488	97
Arrowood Ind Co	DE	0	0	0	520	260
Associated Ind Corp	CA	2,162	2,156	0	1,390	857
Assurance Co of Amer	NY	505	751	0	857	469
Assured Guar Corp	MD	0	74	0	0	0
Assured Guar Municipal Corp	NY	39	350	0	0	0
Athena Assur Co	CT	0	0	0	0	-5
Atlantic Specialty Ins Co	NY	743	661	0	148	476
Austin Mut Ins Co	MN	74	246	0	19	23
Automobile Ins Co of Hartford CT	CT	0	0	0	0	0
Avemco Ins Co	MD	3,110	3,074	0	1,645	1,400
AXA Art Ins Corp	NY	80	98	0	0	1
AXA Ins Co	NY	84	85	0	0	-81
Axis Ins Co	IL	271	220	0	2	102
AXIS Reins Co	NY	254	241	0	106	138
AXIS Specialty Ins Co	CT	-1	-1	0	0	0
Balboa Ins Co	CA	5,373	5,449	0	2,125	2,145
Bancinsure Inc	OK	0	0	0	0	0
Bankers Standard Ins Co	PA	21	3	0	0	-2
BCS Ins Co	OH	389	390	0	289	329
Beazley Ins Co Inc	CT	36	242	0	220	260
Benchmark Ins Co	KS	12	12	0	0	1
Berkley Natl Ins Co	IA	12	2	0	0	1
Berkley Regional Ins Co	DE	152	138	0	0	0
Berkshire Hathaway Homestate Ins Co	NE	9,768	8,581	0	3,943	5,252
Bituminous Cas Corp	IL	0	0	0	0	0
California Ins Co	CA	12	12	0	1	1
Capitol Ind Corp	WI	332	291	0	45	4
Capson Physicians Ins Co	TX	5	2	0	0	0
Carolina Cas Ins Co	IA	204	194	0	59	232
Castlepoint Natl Ins Co	IL	5	2	0	0	4
Caterpillar Ins Co	MO	76	105	0	-14	0
Catlin Ins Co	TX	4,156	4,252	0	1,629	3,123
Central States Ind Co of Omaha	NE	321	318	0	9	10
Century Ind Co	PA	0	0	0	23	-233
Century Natl Ins Co	CA	3	3	0	0	0
Charter Oak Fire Ins Co	CT	672	636	0	246	336
Chartis Cas Co	PA	45	55	0	1	20
Chartis Prop Cas Co	PA	31	36	0	9	-78
Chicago Ins Co	IL	0	45	0	24	-74
Chubb Ind Ins Co	NY	88	139	0	23	41
Chubb Natl Ins Co	IN	0	0	0	0	0

2011 ALASKA PROPERTY & CASUALTY BUSINESS  
TOTALS (\$000)

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Church Mut Ins Co	WI	3,099	3,051	45	666	2,893
CIFG Assur N Amer Inc	NY	113	159	0	0	0
Cincinnati Ins Co	OH	131	114	0	0	5
Clarendon Natl Ins Co	NJ	0	0	0	82	-66
Clearwater Ins Co	DE	0	0	0	0	0
CMG Mortgage Assur Co	WI	8	8	0	0	0
CMG Mortgage Ins Co	WI	3,250	3,212	0	2,277	2,515
Coface N Amer Ins Co	MA	0	0	0	0	-2
Colonial Amer Cas & Surety Co	MD	251	230	0	25	12
Colonial Surety Co	PA	9	8	0	0	0
Columbia Ins Co	NE	1,020	1,055	0	186	194
Commerce & Industry Ins Co	NY	16,268	17,201	0	10,898	-6,858
Commonwealth Ins Co of Amer	WA	835	810	0	104	-435
Companion Prop & Cas Ins Co	SC	0	0	0	0	0
Continental Cas Co	IL	7,484	7,736	0	2,662	8,943
Continental Ins Co	PA	1,321	1,432	0	1,053	1,748
Contractors Bonding & Ins Co	WA	1,049	1,048	0	-16	70
Corepointe Ins Co	MI	0	3	0	0	0
Country Cas Ins Co	IL	664	969	0	338	-59
Country Mut Ins Co	IL	18,834	18,269	0	9,814	10,382
Country Pref Ins Co	IL	5,619	5,498	0	3,310	2,988
Courtesy Ins Co	FL	19	28	0	0	0
Crum & Forster Ind Co	DE	68	14	0	0	2
Cumis Ins Society Inc	IA	3,437	3,463	0	1,717	1,707
Darwin Natl Assur Co	DE	298	185	0	13	47
Deerfield Ins Co	IL	-2	5	0	0	0
Dentists Benefits Ins Co	OR	44	41	0	60	72
Dentists Ins Co	CA	282	281	21	2	34
Developers Surety & Ind Co	IA	670	606	0	396	1,255
Diamond State Ins Co	IN	0	0	0	0	0
Discover Prop & Cas Ins Co	IL	79	300	0	123	60
Doctors Co An Interins Exch	CA	182	146	0	0	-203
Electric Ins Co	MA	79	79	0	367	412
Empire Fire & Marine Ins Co	NE	1,167	1,177	0	80	74
Employers Fire Ins Co	MA	250	177	0	31	-223
Employers Ins of Wausau	WI	4,134	4,125	2	4,109	2,882
Employers Mut Cas Co	IA	145	146	0	144	85
Endurance Amer Ins Co	DE	138	156	0	0	84
Essent Guar Inc	PA	71	23	0	0	0
Essentia Ins Co	MO	29	21	0	6	7
Euler Hermes Amer Credit Ind Co	MD	0	0	0	0	-16
Everest Natl Ins Co	DE	2,658	2,676	0	256	1,123
Evergreen Natl Ind Co	OH	0	0	0	0	0
Executive Risk Ind Inc	DE	590	641	0	497	353
Factory Mut Ins Co	RI	12,353	12,196	0	0	77
Fairfield Ins Co	CT	0	0	0	0	-1
Farmington Cas Co	CT	1	1	0	0	13
Federal Ins Co	IN	5,924	6,326	0	5,519	6,537
Federated Mut Ins Co	MN	1	0	0	0	0
Federated Serv Ins Co	MN	113	33	0	0	2
Fidelity & Deposit Co of MD	MD	4,107	4,205	0	613	295
Fidelity & Guar Ins Co	IA	-175	667	0	810	-128
Fidelity & Guar Ins Underwriters Inc	WI	13	5	0	1,399	946
Fidelity Natl Ind Ins Co	TX	56	10	0	0	0
Fidelity Natl Ins Co	CA	217	192	0	29	45
Fidelity Natl Prop & Cas Ins Co	NY	135	169	0	92	92
Financial Amer Prop & Cas Ins Co	TX	4	0	0	0	0
Financial Guar Ins Co	NY	51	376	0	0	0

2011 ALASKA PROPERTY & CASUALTY BUSINESS  
TOTALS (\$000)

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Financial Pacific Ins Co	CA	4	6	0	0	0
Firemans Fund Ins Co	CA	2,287	3,028	0	2,618	2,017
First Amer Prop & Cas Ins Co	CA	0	0	0	0	0
First Colonial Ins Co	FL	574	542	0	119	98
First Fin Ins Co	IL	106	108	0	0	-47
First Liberty Ins Corp	IL	455	187	0	29	79
First Natl Ins Co of Amer	NH	2,812	2,775	0	788	628
Florists Mut Ins Co	IL	52	44	0	1	1
Foremost Ins Co Grand Rapids MI	MI	3,031	2,960	0	1,148	1,592
Foremost Prop & Cas Ins Co	MI	330	344	0	1,327	810
Fortress Ins Co	IL	4	3	0	0	0
Garrison Prop & Cas Ins Co	TX	6,661	6,064	0	4,899	6,244
Gateway Ins Co	MO	27	18	0	0	0
Geico Cas Co	MD	8,661	8,803	0	4,788	4,596
Geico Gen Ins Co	MD	29,489	29,366	0	14,984	16,123
Geico Ind Co	MD	20,145	20,107	0	11,230	12,167
General Cas Co of WI	WI	12	12	0	9	11
General Ins Co of Amer	NH	317	247	0	16,395	16,401
General Reins Corp	DE	381	364	0	455	755
General Star Natl Ins Co	OH	0	0	0	0	-2
Generali Us Branch	NY	5	3	0	2,083	2,263
Genesis Ins Co	CT	0	0	0	0	-46
Genworth Mortgage Ins Corp	NC	2,252	2,340	0	1,822	1,786
Genworth Residential Mortgage Ins Co	NC	3	12	0	1	54
Government Employees Ins Co	MD	14,631	14,927	0	7,924	7,046
Granite State Ins Co	PA	1,964	1,814	0	575	760
Great Amer Alliance Ins Co	OH	1,107	873	0	113	77
Great Amer Assur Co	OH	2,153	2,318	0	336	383
Great Amer Ins Co	OH	944	1,199	0	64	5
Great Amer Ins Co of NY	NY	3,436	3,384	0	620	1,147
Great Amer Spirit Ins Co	OH	18	5	0	0	0
Great Divide Ins Co	ND	6,830	6,579	0	718	2,147
Great Northern Ins Co	IN	1,062	1,460	0	693	1,636
Greenwich Ins Co	DE	564	500	0	5	185
Guarantee Co of N Amer USA	MI	19	14	0	0	0
Guideone Mut Ins Co	IA	996	916	0	88	-975
Hallmark Ins Co	AZ	27	25	0	0	16
Hanover Ins Co	NH	519	433	0	55	131
Harco Natl Ins Co	IL	330	312	0	169	-106
Harleysville Ins Co	PA	3	3	0	0	0
Hartford Accident & Ind Co	CT	170	165	11	90	-204
Hartford Cas Ins Co	IN	500	455	0	30	55
Hartford Fire In Co	CT	1,643	1,625	0	406	224
Hartford Ins Co of The Midwest	IN	16,410	16,865	0	10,105	8,234
Hartford Steam Boil Inspec & Ins Co	CT	711	700	0	0	-172
Hartford Underwriters Ins Co	CT	129	224	0	20	491
HDI Gerling Amer Ins Co	IL	257	105	0	0	-2
Heritage Ind Co	CA	29	65	0	18	14
Hiscox Ins Co Inc	IL	192	97	0	0	49
Horace Mann Ins Co	IL	3,051	3,284	0	2,927	3,304
Horace Mann Prop & Cas Ins Co	IL	4,037	3,988	0	2,071	2,668
Houston Gen Ins Co	TX	0	0	0	12	-164
Hudson Ins Co	DE	267	254	0	10	85
IDS Prop Cas Ins Co	WI	0	0	0	1	1
Illinois Natl Ins Co	IL	2,710	2,477	0	422	684
Imperium Ins Co	TX	1	30	0	5	9
Indemnity Ins Co of North Amer	PA	1,331	1,431	0	356	526
Infinity Auto Ins Co	OH	0	0	0	108	-66

2011 ALASKA PROPERTY & CASUALTY BUSINESS  
TOTALS (\$000)

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Infinity Premier Ins Co	IN	0	0	0	-13	-13
Insurance Co of N Amer	PA	295	307	0	75	7
Insurance Co of The State of PA	PA	4,330	4,912	0	2,115	593
Insurance Co of The West	CA	1,238	1,211	0	131	138
Integon Ind Corp	NC	0	0	0	250	336
International Fidelity Ins Co	NJ	918	711	0	0	42
Intrepid Ins Co	MI	0	0	0	0	0
Ironshore Ind Inc	MN	24	24	0	0	12
Jefferson Ins Co	NY	1,520	1,492	0	305	315
Jewelers Mut Ins Co	WI	222	209	0	25	6
Lancer Ins Co	IL	733	539	0	84	-30
Lexon Ins Co	TX	923	666	0	0	-15
Liberty Ins Corp	IL	7,962	6,332	0	1,451	6,072
Liberty Ins Underwriters Inc	IL	667	567	0	1,644	10,260
Liberty Mut Fire Ins Co	WI	5,808	5,163	-12	2,360	1,796
Liberty Mut Ins Co	MA	8,745	8,242	0	4,734	940
Liberty Northwest Ins Corp	OR	33,500	33,782	0	16,241	29,443
LM Ins Corp	IL	23	116	0	1	9
Lumbermens Mut Cas Co	IL	0	0	-1	444	1,018
Lyndon Prop Ins Co	MO	7	57	0	7	6
Majestic Ins Co	CA	0	0	0	841	34
Manufacturers Alliance Ins Co	PA	179	175	0	42	35
Markel Amer Ins Co	VA	1,149	1,187	0	1,369	1,264
Markel Ins Co	IL	1,529	1,222	0	1,191	1,455
Maryland Cas Co	MD	2,127	2,286	0	1,957	189
MBIA Ins Corp	NY	243	2,001	0	0	0
Medical Ins Exch of CA	CA	10,446	10,240	3,863	3,566	4,511
Medical Protective Co	IN	14	6	0	0	2
Merastar Ins Co	IL	0	0	0	0	0
Merchants Bonding Co a Mut	IA	112	112	0	2	-5
Metropolitan Drt Prop & Cas Ins Co	RI	0	7	0	1	-1
Metropolitan Grp Prop & Cas Ins Co	RI	1,258	1,339	0	762	716
MGIC Ind Corp	WI	0	0	0	0	0
MIC Prop & Cas Ins Corp	MI	392	142	0	49	48
Midwest Employers Cas Co	DE	615	887	0	293	353
Mitsui Sumitomo Ins Co of Amer	NY	238	233	0	11	12
Mitsui Sumitomo Ins USA Inc	NY	193	209	0	0	58
Mortgage Guar Ins Corp	WI	2,472	2,612	0	2,713	1,888
Mosaic Ins Co	DE	0	0	0	0	8
Motorists Commercial Mut Ins Co	OH	169	365	0	143	52
Motors Ins Corp	MI	59	59	0	290	269
National Amer Ins Co	OK	0	0	0	0	-1
National Cas Co	WI	8,218	8,187	0	3,751	5,409
National Farmers Union Prop & Cas	WI	115	116	0	16	78
National Fire Ins Co of Hartford	IL	697	515	0	41	-7
National Gen Ins Co	MO	836	868	0	489	606
National Ind Co	NE	1,935	1,915	0	116	258
National Interstate Ins Co	OH	3,894	4,035	0	1,537	1,770
National Liab & Fire Ins Co	CT	381	364	0	333	369
National Specialty Ins Co	TX	0	0	0	0	0
National Surety Corp	IL	3,366	3,094	0	2,316	1,700
National Union Fire Ins Co of Pitts	PA	210,892	212,336	0	4,238	23,243
Nationwide Ins Co of Amer	WI	0	0	0	0	0
Nationwide Mut Fire Ins Co	OH	0	0	0	29	3
Nationwide Mut Ins Co	OH	177	171	0	107	98
Nationwide Prop & Cas Ins Co	OH	0	0	0	-1	-1
Navigators Ins Co	NY	7,277	7,422	0	2,270	2,430
NCMIC Ins Co	IA	371	361	27	0	156

2011 ALASKA PROPERTY & CASUALTY BUSINESS  
TOTALS (\$000)

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
New England Ins Co	CT	0	0	0	0	1
New Hampshire Ins Co	PA	3,395	4,329	0	1,928	2,455
New York Marine & Gen Ins Co	NY	886	684	0	389	505
Nipponkoa Ins Co Ltd US Br	NY	0	0	0	0	-1
Norcal Mut Ins Co	CA	5,121	5,103	495	1,478	906
North Amer Elite Ins Co	NH	0	70	0	6	6
North Amer Specialty Ins Co	NH	3,866	4,174	0	1,661	-335
North River Ins Co	NJ	40	42	0	2	-31
Northbrook Ind Co	IL	0	0	0	0	0
Northern Assur Co of Amer	MA	2,975	3,110	0	2,707	2,998
Northern Ins Co of NY	NY	161	172	0	31	-39
Northland Cas Co	CT	5,240	5,286	0	1,383	1,505
Nova Cas Co	NY	764	718	0	147	273
Ohio Cas Ins Co	OH	11,109	13,073	0	3,230	2,543
Ohio Ind Co	OH	116	115	0	0	0
Ohio Security Ins Co	OH	4,693	2,579	0	167	941
Old Republic Gen Ins Corp	IL	325	181	0	14	41
Old Republic Ins Co	PA	3,382	2,907	0	1,347	1,797
Old United Cas Co	KS	14	17	0	39	52
OneBeacon Amer Ins Co	MA	95	106	0	54	211
OneBeacon Ins Co	PA	275	276	0	8	-80
Pacific Employers Ins Co	PA	13	17	0	1,667	1,734
Pacific Ind Co	WI	720	662	18	7	55
Pacific Specialty Ins Co	CA	1	2	0	0	0
PACO Assur Co Inc	IL	13	11	0	0	3
Peak Prop & Cas Ins Corp	WI	0	0	0	0	0
Peerless Ins Co	NH	43	40	0	38	48
Penn Amer Ins Co	PA	1,118	1,230	0	205	-140
Pennsylvania Manufacturers Assoc Ins	PA	153	151	0	14	49
Pennsylvania Manufacturers Ind Co	PA	0	3	0	1	-5
Pennsylvania Natl Mut Cas Ins Co	PA	3	2	0	0	0
Petroleum Cas Co	TX	-65	-68	0	0	-70
Pharmacists Mut Ins Co	IA	142	138	2	1	18
Philadelphia Ind Ins Co	PA	7,720	7,418	0	1,347	3,022
Phoenix Ins Co	CT	387	455	2	260	309
Platte River Ins Co	NE	88	95	0	0	-1
PMI Mortgage Ins Co	AZ	1,602	1,633	0	1,053	1,593
Podiatry Ins Co of Amer	IL	187	160	11	24	75
Praetorian Ins Co	PA	1,246	1,372	0	-91	-211
Preferred Professional Ins Co	NE	585	509	0	331	363
Procentury Ins Co	TX	45	50	0	0	20
Professionals Direct Ins Co	MI	148	315	0	145	1,250
Progressive Cas Ins Co	OH	201	367	0	391	47
Progressive Direct Ins Co	OH	16,853	16,717	0	7,744	7,983
Progressive Northwestern Ins Co	OH	4,890	5,055	0	2,113	1,952
Progressive Specialty Ins Co	OH	24,209	24,229	0	14,418	14,732
Property & Cas Ins Co of Hartford	IN	76	68	0	5	-4
Protective Ins Co	IN	203	203	0	61	-1
Providence Washington Ins Co	RI	0	0	0	456	701
QBE Ins Corp	PA	1,112	646	0	246	296
Radian Guar Inc	PA	3,832	3,764	0	1,122	940
Regent Ins Co	WI	9	7	0	0	2
Republic Ind Co of Amer	CA	12,150	12,026	42	4,857	4,629
Republic Ind Co of CA	CA	0	0	0	225	-35
Republic Mortgage Ins Co	NC	531	533	0	347	441
Repwest Ins Co	AZ	101	101	0	13	15
Response Ins Co	IL	2	2	0	0	0
Response Worldwide Ins Co	IL	-1	11	0	0	-3

2011 ALASKA PROPERTY & CASUALTY BUSINESS  
TOTALS (\$000)

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Riverport Ins Co	MN	128	105	0	15	32
RLI Ins Co	IL	1,256	1,346	0	813	313
Roche Surety & Cas Co Inc	FL	1	1	0	0	0
RSUI Ind Co	NH	2,449	2,308	0	0	721
Rural Comm Ins Co	MN	27	27	0	0	0
Safeco Ins Co of Amer	NH	18,610	16,729	0	4,395	2,802
Safeco Ins Co of IL	IL	11,257	11,209	0	4,863	4,694
Safety First Ins Co	IL	0	0	0	0	0
Safety Natl Cas Corp	MO	465	400	0	36	119
Scottsdale Ind Co	OH	1	1	0	0	0
SeaBright Ins Co	IL	12,755	15,639	0	8,231	10,400
Seaworthy Ins Co	MD	19	15	0	0	0
Securian Cas Co	MN	2,305	2,163	0	410	451
Select Ins Co	TX	0	0	0	0	0
Selective Ins Co of Amer	NJ	82	83	0	0	0
Seneca Ins Co Inc	NY	13	10	0	0	2
Sentry Cas Co	WI	1	1	0	0	0
Sentry Ins A Mut Co	WI	247	251	0	160	274
Sentry Select Ins Co	WI	1,765	1,639	0	829	799
Service Ins Co	FL	7	7	0	0	0
Sompo Japan Ins Co of Amer	NY	1,243	1,076	0	13	709
Sparta Ins Co	CT	2,975	1,811	0	50	837
St Paul Fire & Marine Ins Co	CT	5,003	5,082	4	2,222	2,691
St Paul Guardian Ins Co	CT	18	16	0	0	-1
St Paul Medical Liab Ins Co	CT	0	0	0	0	0
St Paul Mercury Ins Co	CT	559	679	4	43	-169
St Paul Protective Ins Co	IL	0	0	0	0	-1
Standard Fire Ins Co	CT	29	31	0	11	-115
Star Ins Co	MI	100	25	0	-1	-6
Starnet Ins Co	DE	3,458	3,311	0	1,873	2,027
Starr Ind & Liab Co	TX	5,006	4,537	0	889	2,670
State Farm Fire & Cas Co	IL	86,469	86,198	0	41,821	40,502
State Farm Mut Auto Ins Co	IL	107,758	106,003	0	55,394	58,033
State Natl Ins Co Inc	TX	585	668	0	940	1,452
Stonebridge Cas Ins Co	OH	272	264	0	114	125
Stonewall Ins Co	NE	0	0	0	0	7,227
Stonington Ins Co	TX	88	89	0	15	382
Sun Surety Ins Co	SD	8	8	0	0	0
Sunderland Marine Mut Co Ltd	AK	3,858	3,667	0	1,861	2,477
Syncora Guar Inc	NY	0	6	0	0	0
T H E Ins Co	LA	191	191	0	20	15
Teachers Ins Co	IL	5,984	5,990	0	2,896	2,683
TIG Ins Co	CA	0	0	0	96	156
Tokio Marine & Nichido Fire Ins Co	NY	1,131	1,042	1	402	2,486
Torus Natl Ins Co	DE	18	5	0	0	3
Tower Ins Co of NY	NY	124	95	0	50	75
Toyota Motor Ins Co	IA	141	104	0	33	47
Trans Pacific Ins Co	NY	4	168	0	5	-10
Transportation Ins Co	IL	809	787	6	266	1,592
Travelers Cas & Surety Co	CT	259	296	0	120	-395
Travelers Cas & Surety Co of Amer	CT	5,904	5,562	0	1,500	4,105
Travelers Cas Co of CT	CT	0	0	0	0	0
Travelers Cas Ins Co of Amer	CT	0	0	0	0	0
Travelers Ind Co	CT	1,151	1,120	0	208	125
Travelers Ind Co of Amer	CT	1,316	1,151	2	388	572
Travelers Ind Co of CT	CT	665	455	0	2	260
Travelers Prop Cas Co of Amer	CT	1,650	1,709	0	1,593	1,363
Triumphe Cas Co	OH	94	89	0	53	49
Truck Ins Exch	CA	28	30	0	75	61



2011 ALASKA PROPERTY & CASUALTY BUSINESS  
TOTALS (\$000)

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Trumbull Ins Co	CT	149	151	0	1	-12
Twin City Fire Ins Co Co	IN	1,371	1,052	0	562	1,942
Ullico Cas Co	DE	200	182	0	11	63
Umialik Ins Co	AK	26,513	26,372	0	13,509	12,188
Unigard Ins Co	WI	133	148	0	26	47
United Financial Cas Co	OH	6,921	6,921	0	3,203	2,948
United Guar Residential Ins Co	NC	721	647	0	381	421
United Serv Automobile Assn	TX	44,785	44,249	2,852	28,885	28,783
United States Fidelity & Guar Co	CT	1,093	1,045	0	1,146	884
United States Fire Ins Co	DE	492	413	0	265	-244
United States Liab Ins Co	PA	424	443	0	67	-6
United WI Ins Co	WI	0	0	0	0	0
Universal Underwriters Ins Co	KS	426	408	0	197	117
Universal Underwriters of TX Ins	TX	214	156	0	0	23
US Specialty Ins Co	TX	522	554	0	0	5
USAA Cas Ins Co	TX	21,301	20,848	354	12,300	10,943
USAA Gen Ind Co	TX	15,437	15,390	0	9,892	10,495
Utica Mut Ins Co	NY	0	1	0	0	0
Valiant Ins Co	DE	0	24	0	6	-533
Valley Forge Ins Co	PA	1,757	1,201	31	412	1,064
Vanliner Ins Co	MO	815	939	0	717	525
Vigilant Ins Co	NY	91	106	1	9	9
Viking Ins Co of WI	WI	0	0	0	0	2
Virginia Surety Co Inc	IL	233	258	0	111	-127
Washington Intl Ins Co	NH	45	36	0	3	7
Wausau Business Ins Co	WI	2,916	2,702	0	1,508	1,508
Wausau Underwriters Ins Co	WI	5,419	5,935	0	4,846	3,165
Wesco Ins Co	DE	-2	29	0	3	18
West Amer Ins Co	IN	8,496	9,262	0	2,839	1,786
Westchester Fire Ins Co	PA	2,995	2,302	0	1,675	1,063
Western Surety Co	SD	2,678	2,769	0	-374	-224
Westport Ins Corp	MO	2,821	2,504	0	2,625	1,416
Work First Cas Co	DE	17	17	0	5	7
XL Ins Amer Inc	DE	1,566	1,622	0	237	-79
XL Specialty Ins Co	DE	2,909	2,664	0	501	1,386
Zale Ind Co	TX	25	25	0	2	2
Zenith Ins Co	CA	3	4	0	0	8
Zurich Amer Ins Co	NY	21,725	21,830	0	6,185	9,163
Zurich Amer Ins Co of IL	IL	715	598	0	65	-426
<b>Totals</b>		<b>1,498,477</b>	<b>1,491,201</b>	<b>10,956</b>	<b>618,883</b>	<b>681,628</b>
<b>442 Companies</b>						

**2011 ALASKA TITLE COMPANIES  
ADMITTED IN STATE OF ALASKA  
(\$000)**

<b>NAIC CO CODE</b>	<b>COMPANY NAME</b>	<b>ASSETS</b>	<b>SURPLUS</b>
50229	Chicago Title Ins Co	1,869,004	628,455
50083	Commonwealth Land Title Ins Co	609,197	200,136
51586	Fidelity Natl Title Ins Co	1,329,253	246,378
50814	First Amer Title Ins Co	2,159,258	828,333
50520	Old Republic Natl Title Ins Co	704,129	224,103
50121	Stewart Title Guar Co	904,228	371,800
51624	United Gen Title Ins Co	15,563	11,471
<b>Totals 7 Companies</b>		<b>7,590,633</b>	<b>2,510,677</b>

**2011 ALASKA TITLE COMPANIES**

<b>COMPANY NAME</b>	<b>DOM</b>	<b>DIRECT PREMIUMS WRITTEN</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIRECT LOSSES PAID</b>	<b>DIRECT LOSSES INCURRED</b>
Chicago Title Ins Co	NE	1,599	1,531	-14	7
Fidelity Natl Title Ins Co	CA	3,010	3,163	291	216
First Amer Title Ins Co	CA	12,068	12,206	520	12
Old Republic Natl Title Ins Co	MN	6,379	6,211	91	29
Stewart Title Guar Co	TX	13,875	13,682	109	60
<b>Totals 5 Companies</b>		<b>36,931</b>	<b>36,793</b>	<b>996</b>	<b>323</b>

**2011 ALASKA TITLE SHARE**

<b>COMPANY NAME</b>	<b>PERCENT</b>	<b>DIRECT PREMIUMS WRITTEN</b>
Stewart Title Guar Co	37.57	13,875
First Amer Title Ins Co	32.68	12,068
Old Republic Natl Title Ins Co	17.27	6,379
Fidelity Natl Title Ins Co	8.15	3,010
Chicago Title Ins Co	4.33	1,599
<b>TOTAL FOR 5 RANKED INSURERS</b>		<b>36,931</b>
<b>TOTAL FOR 5 INSURERS WRITING THIS LINE</b>		<b>36,931</b>

**2011 ALASKA INSURANCE TAX CREDIT**

**INSURANCE TAX EDUCATION CREDIT AS 21.96.070**

<u>Total Contributions</u>	<u>Total Credit Claimed</u>
\$501,000	\$400,500

**INSURANCE TAX CREDIT FOR GIFTS TO THE ALASKA FIRE STANDARDS COUNCIL  
AS 21.96.075**

<u>Total Contributions</u>	<u>Total Credit Claimed</u>
\$0	\$0



# **VIII**

## **Guaranty Associations**





# ALASKA INSURANCE GUARANTY ASSOCIATION

## Combined Balance Sheets December 31, 2011 and 2010

Assets	2011	2010
Cash and cash equivalents	\$ 5,587,868	\$ 3,368,634
Investment	19,941,556	24,387,753
Assessments receivable	28,762	—
Interest receivable	71,267	74,271
Total assets	\$25,629,453	\$27,830,658

### Liabilities and Members' Deficit

Reserve for claims and claim adjustment expenses	\$43,648,495	\$40,004,449
Members' deficit	(18,019,042)	(12,173,791)
Total liabilities and members' deficit	\$25,629,453	\$27,830,658

## Combined Statements of Changes in Members' Deficit Years ended December 31, 2011 and 2010

	2011	2010
Assessments	\$ 1,498,309	\$ 1,300
Distributions from liquidators	1,141,221	2,478,454
Investment income	744,380	104,582
Total	3,383,910	2,584,336
Change in claims and claim adjustment expense reserves	3,624,705	3,043,834
Claims paid	4,750,439	3,408,619
Claim adjustment expenses paid	365,708	343,704
Administrative expenses	488,309	467,650
Total	9,229,161	7,263,807
Net change in members' deficit during the year	(5,845,251)	(4,679,471)
Members' deficit at beginning of year	(12,173,791)	(7,494,320)
Members' deficit at end of year	\$(18,019,042)	\$(12,173,791)

# ALASKA INSURANCE GUARANTY ASSOCIATION

## Statements of Cash Flows

Years ended December 31, 2011 and 2010

	2011	2010
Cash flows from operating activities:		
Change in members' deficit	\$ (5,845,251)	\$ (4,679,471)
Adjustments to reconcile net change in members' deficit to net cash used in operating activities:		
Net accretion of bond premium (discount)	115,731	(34,911)
Unrealized (gain) loss on investments	(544,534)	125,641
Changes in assets and liabilities that provided (used) cash:		
Assessments receivable	(28,762)	—
Interest receivable	3,004	41,862
Reserves for claims and claim adjustment expense	3,644,046	3,043,834
Net cash used in operating activities	<u>(2,655,766)</u>	<u>(1,503,045)</u>
Cash flows from investing activities:		
Purchases of investments	(3,000,000)	(32,594,355)
Sales of investments	7,875,000	11,000,000
Net cash provided by (used in) investing activities	<u>4,875,000</u>	<u>(21,594,355)</u>
Increase (decrease) in cash and cash equivalents	2,219,234	(23,097,400)
Cash and cash equivalents, beginning of year	<u>3,368,634</u>	<u>26,466,034</u>
Cash and cash equivalents, end of year	<u>\$ 5,587,868</u>	<u>\$ 3,368,634</u>

# ALASKA INSURANCE GUARANTY ASSOCIATION

## All Insolvencies by Statutory Account Combining Balance Sheet Information December 31, 2011

ASSETS	Auto	Other	Workers Compensation	Administrative	Total
Cash	164,505	1,214,861	4,208,502	—	5,587,868
Investments	584,064	4,313,302	15,644,190	—	20,541,556
Interest receivable	2,087	15,415	53,765	—	71,267
Assessments receivable	—	—	28,762	—	28,762
<b>Total assets</b>	<b>750,656</b>	<b>5,543,578</b>	<b>19,935,219</b>	<b>—</b>	<b>26,229,453</b>

LIABILITIES AND MEMBERS' EQUITY (DEFICIT)	Auto	Other	Workers Compensation	Administrative	Total
Reserve for claims and claim adjustment expenses	—	1,341,550	42,154,686	152,259	43,648,495
Members' equity (deficit)	750,656	4,202,028	(22,819,467)	(152,259)	(18,019,042)
<b>Total Liabilities and members' equity (deficit)</b>	<b>750,656</b>	<b>5,543,578</b>	<b>19,335,219</b>	<b>—</b>	<b>25,629,453</b>

### Combining Schedule of Changes in Members' Equity (Deficit) Year ended December 31, 2011

Assets	Auto	Other	Workers Compensation	Administrative	Total
Assessments	—	—	1,497,009	1,300	1,498,309
Distributions from liquidators	4,596	57,505	1,060,309	18,811	1,141,221
Investment Income	13,290	86,123	644,967	—	744,380
	17,886	143,628	3,202,285	20,111	3,383,910
Change in reserves	—	1,341,550	2,280,453	2,702	3,624,705
Claims paid	—	—	4,750,439	—	4,750,439
Claim adjustment expenses paid	—	—	365,708	—	365,708
Administrative costs	—	—	—	488,309	488,309
Allocation of administration costs	5,000	34,341	428,857	(468,198)	—
	5,000	1,375,891	7,825,457	22,813	9,229,161
Members' equity (deficit) change during year	12,886	(1,232,263)	(4,623,172)	(2,702)	(5,845,251)
Members' equity (deficit) beginning of year	737,770	5,434,291	(18,196,295)	(149,557)	(12,173,791)
<b>Members' equity (deficit) end of year</b>	<b>750,656</b>	<b>4,202,028</b>	<b>(22,819,467)</b>	<b>(152,259)</b>	<b>(18,019,042)</b>



# ALASKA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION

## Balance Sheets December 31, 2011 and 2010

ASSETS	2011	2010
Cash and cash equivalents	\$ 580,378	\$ 795,069
Assessments receivable, net of allowance for doubtful accounts of \$12,677 and \$14,020 at December 31, 2011 and 2010, respectively	2,650	40,359
Funds held in NOLHGA Escrow	4,951	5,496
	\$ 587,979	\$ 840,924
<b>LIABILITIES AND MEMBERS' DEFICIT</b>		
Estimated insurance contractual obligations payable	\$ 1,211,000	\$ 1,261,000
Deferred revenue from members	29,649	28,108
Accounts payable and accrued liabilities	11,891	3,527
	1,252,540	1,292,635
Members' deficit	(664,561)	(451,711)
Commitments and contingencies	-	-
	\$ 587,979	\$ 840,924

# ALASKA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION

## Statements of Activities Years Ended December 31, 2011 and 2010

	2011			2010		
	Administrative Fund	Insolvency Funds	Total	Administrative Fund	Insolvency Funds	Total
<b>REVENUES:</b>						
Member assessments	\$ —	—	—	\$ 171,250	\$ —	\$ 171,250
Funds received from liquidators	—	5,887	5,887	—	46,134	46,134
Net investment income (loss)	(8)	72	64	4	104	108
Total revenues	(8)	5,959	5,951	171,254	46,238	217,492
<b>EXPENSES:</b>						
Claims and claims handling:						
Assumption reinsurance payments	—	111,701	111,701	—	116,833	116,833
Policyholder benefits and claims	—	500	500	—	—	—
Change in estimated insurance contractual obligations payable	—	(50,000)	(50,000)	—	(98,000)	(98,000)
Total claims and claims handling	—	62,201	62,201	—	18,833	18,833
Accounting and auditing fees	31,619	—	31,619	55,109	—	55,109
Executive director fee	58,716	10,526	62,242	45,325	10,548	55,873
NOLHGA dues and assessments	36,859	1,665	38,524	35,813	4,368	40,181
Uncollectible member assessments	(1,750)	—	(1,750)	1,625	—	1,625
Travel	13,862	—	13,862	20,439	—	20,439
General and administrative	5,103	—	5,103	5,910	—	5,910
Total expenses	144,409	74,392	218,801	164,221	33,749	197,970
Decrease (increase) in members' deficit	(144,417)	(68,433)	(212,850)	7,033	12,489	19,522
Members' equity (deficit) beginning of year	38,506	(490,217)	(451,711)	31,473	(502,706)	(471,233)
Members' equity (deficit) end of year	\$ (105,911)	\$ (558,650)	\$ (664,561)	\$ 38,506	\$ (490,217)	\$ (451,711)

# ALASKA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION

## Statements of Cash Flows Years Ended December 31, 2011 and 2010

	2011	2010
Cash flows from operating activities:		
Cash received from member company assessments and estate distributions, net	\$ 46,887	\$ 205,510
Cash paid for policyholder obligations	(111,656)	(116,833)
Cash paid to consultants and suppliers	(149,986)	(181,642)
Interest received	64	108
Net cash used in operating activities	(214,691)	(92,857)
Cash and cash equivalents, beginning of year	795,069	887,926
Cash and cash equivalents, end of year	\$ 580,378	\$ 795,069
Reconciliation of increase (decrease) in members' deficit to cash used in operating activities:		
Decrease (increase) in members' deficit	\$ (212,850)	\$ 19,522
Adjustments to reconcile (increase) decrease in members' deficit to net cash used in operating activities:		
Decrease (increase) in:		
Assessments receivable	37,709	(2,374)
Decrease (increase) in funds held in NOLHGA Escrow	545	(5,496)
Increase (decrease) in:		
Estimated insurance contractual obligations payable	(50,000)	(98,000)
Deferred revenue from members	1,541	(2,379)
Accounts payable and accrued liabilities	8,364	(4,130)
Net cash used in operating activities	\$ (214,691)	\$ (92,857)



# **IX**

## **Risk Retention Groups**





**ALASKA RISK RETENTION GROUPS  
IN COMPLIANCE WITH 3 AAC 24.010 — .290  
2011 WRITTEN PREMIUM  
(\$000)**

COA#	State of Dom	Group Name	2011 Premium
10994	VT	AFFILIATES INSURANCE RECIPROCAL A RISK RETENTION GROUP	4
10554	AZ	ALLIED PROFESSIONALS INSURANCE COMPANY RRG	27
8512	VT	AMERICAN ASSOC OF ORTHODONTISTS RRG	22
8351	TX	AMERICAN CONTRACTORS INSURANCE CO RRG	83
10758	VT	AMERICAN EXCESS INSURANCE EXCHANGE RRG	95
10538	SC	AMERICAN FOREST CASUALTY COMPANY RRG	25
8352	VT	AMERICAN SAFETY RISK RETENTION GROUP INC	42
10933	AZ	APPLIED MEDICO-LEGAL SOLUTIONS RISK RETENTION GROUP INC	0
8354	DE	ARCHITECTS & ENGINEERS INSURANCE CO RRG	0
10884	NV	ARCOA RISK RETENTION GROUP, INC.	25
10925	KY	ARISE BOILER INSPECTION AND INSURANCE COMPANY RRG	5
8483	VT	ATTORNEYS' LIABILITY ASSUR SOCIETY INC A RRG	213
8357	MT	ATTORNEYS LIABILITY PROTECTION SOCIETY A MUTUAL RRG	2,730
10226	NV	AUTOMOTIVE UNDERWRITERS INSURANCE COMPANY INC	35
10960	DC	CARING COMMUNITIES A RECIPROCAL RISK RETENTION GROUP	0
10608	VT	CLAIM PROFESSIONALS LIABILITY INSURANCE COMPANY RRG	36
10964	VT	COLLEGE RISK RETENTION GROUP	14
8358	VT	CPA MUTUAL INSURANCE CO OF AMERICA RRG	107
10993	MT	CROSSFIT RISK RETENTION GROUP INCORPORATED	4
10559	NV	EMERGENCY PHYSICIANS INSURANCE COMPANY RRG	0
8359	VT	EVERGREEN USA A RISK RETENTION GROUP	72
10504	NV	GOLDEN INSURANCE COMPANY RRG	56
11020	DC	HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INS CO, A RISK RETENTION GROUP	37
10889	DC	INDEMNITY INSURANCE CORP OF DC RISK RETENTION GROUP	6
10481	NE	LENDERS PROTECTION ASSURANCE CO RISK RETENTION GROUP	0
11073	NV	LIVESTOCK MARKET ENHANCEMENT RISK RETENTION GROUP	0
10450	DE	MARATHON FINANCIAL INSURANCE COMPANY INC RRG	0
10379	VT	MENTAL HEALTH RISK RETENTION GROUP, INC	0
10991	MT	NATIONAL CONTRACTORS INSURANCE CO A RISK RETENTION GROUP	131
8398	CO	NATIONAL HOME INSURANCE CO (RRG)	0
8513	DC	NATIONAL SERVICE CONTRACT INS CO RRG	0
8350	IL	OMS NATIONAL INSURANCE COMPANY RRG	187
10615	VT	OOIDA RISK RETENTION GROUP INC	1
8364	VT	OPHTHALMIC MUTUAL INSURANCE COMPANY RRG	2
10912	DC	PCH MUTUAL INSURANCE COMPANY INC A RISK RETENTION GROUP	28
11082	MT	PIA PROFESSIONAL LIABILITY INSURANCE COMPANY, A RISK RETENTION GROUP	0
8366	MO	PREFERRED PHYSICIANS MEDICAL RRG INC	23
10543	DC	PROBUILDERS SPECIALTY INSURANCE COMPANY RRG	80
10616	AZ	RESTORATION RISK RETENTION GROUP INC	0
10732	DC	SCAFFOLD INDUSTRY INSURANCE COMPANY RISK RETENTION GROUP INC	0
10542	VT	SECURITY AMERICA RISK RETENTION GROUP INC	2
10636	DC	SPIRIT MOUNTAIN INSURANCE COMPANY RISK RETENTION GROUP	16
10612	SC	ST CHARLES INSURANCE COMPANY RRG	0
11039	NV	STATE CAPITOL INSURANCE RISK RETENTION GROUP, INC	2
10474	VT	STICO MUTUAL INSURANCE COMPANY RRG	118
8370	VT	TERRA INSURANCE COMPANY (A RISK RETN GRP)	498
10463	VT	UNITED EDUCATORS INS A RECIPROCAL RISK RETENTION GROUP	370
8371	CO	WESTERN PACIFIC MUTUAL INS CO (A RRG)	0
<b>Total Premium</b>			<b>5,094</b>

**CAUTION:** Risk Retention Groups are not subject to the Alaska Insurance Guaranty Association Act and federal law partially preempts them from certain Alaska insurance regulatory authority. Therefore, extreme caution should be exercised when considering a Risk Retention Group as an insurer.





**X**

**Purchasing  
Groups**







# ALASKA ACTIVE PURCHASING GROUPS

GROUP NAME	STATE OF DOMICILE
NATIONAL AUTOMOTIVE COALITION INC .....	DE
NATIONAL CHIROPRACTIC COUNCIL.....	CA
NATIONAL DENTAL PURCHASING GROUP .....	IL
NATIONAL EVENT PROVIDERS ASSOCIATION .....	DC
NATIONAL HEALTH CLUB PURCHASING GROUP.....	CO
NATIONAL LEGAL AID & DEFENDER ASSOCIATION.....	DC
NATIONAL NEWSPAPER ASSOCIATION .....	DC
NATIONAL NURSES PURCHASING GROUP ASSOCIATION.....	IL
NATIONAL PROFESSIONAL PURCHASING GROUP ASSOCIATION INC.....	IL
NATIONAL RESTAURANT OWNERS PG INC.....	IL
NATIONAL SOCIETY OF DENTAL PRACTITIONERS INC .....	MD
NATIONWIDE EXCLUSIVE AGENT RPG LLC .....	OH
NCMIC DIVERSIFIED HEALTH RPG ASSOCIATION.....	IL
NY LIFE AGENTS PURCHASING GROUP.....	VT
NON-PROFIT SERVICE ORGANIZATION.....	IL
NORMAN-SPENCER REAL ESTATE RISK PURCHASING GROUP INC.....	DE
NORTH AMERICAN RETAIL RPG INC .....	AZ
OUTDOOR & RECREATIONAL INSURANCE PROGRAM.....	DC
PARAMOUNT REAL ESTATE GROUP INC .....	DE
PREFERRED DELIVERY RPG INC .....	DE
PREFERRED PROFESSIONAL PURCHASING GROUP.....	IL
PREFERRED PROPERTY PROGRAM INC .....	IL
PREMIER HOTEL INSURANCE GROUP .....	DE
PROFESSIONAL COUNSELORS PURCHASING GROUP INC.....	NY
PROFESSIONAL DESIGN PURCHASING GROUP ASSOCIATION .....	IL
PROFESSIONAL TRANSPORTATION RPG INC.....	DE
PROMOTION EVENT AND PRIZE PURCHASING GROUP.....	UT
PROTECTOR PG INC .....	DE
PSIC RPG ASSOCIATION.....	IL
PSYCHIATRISTS PURCHASING GROUP INC .....	NY
PSYCHOLOGISTS PURCHASING GROUP ASSOCIATION .....	IL
REAL ESTATE SERVICES PURCHASING ASSOCIATION THE.....	IL
RSDIG RISK PURCHASING GROUP LLC .....	TN
SCHOOL SUPPORT PURCHASING GROUP .....	MD
SELECT HOTEL INSURANCE GROUP .....	DE
SF RISK MANAGEMENT GROUP LLC .....	DE
SHAHINIAN RPG INC .....	DE
SHOWSTOPPERS(TM) PURCHASING GROUP .....	IL
SIGMA PURCHASING GROUP ASSOCIATION .....	IL
SOLIDARITY PURCHASING GROUP .....	DC
SOUTHWEST REAL ESTATE PURCHASING GROUP INC.....	AZ
SPECIAL EVENT LIABILITY GROUP INSURANCE TRUST .....	CA
SPORTS & FITNESS INS P G ASSOCIATION .....	MS
SPORTS AND RECREATION PROVIDERS ASSOCIATION .....	IL
SWISS RE PURCHASING GROUP FOR AGENTS .....	KS
T V AND RADIO PURCHASING GROUP INC .....	IL
TMS-CBS RPG LLC .....	AZ
TRUST FOR INSURING EDUCATORS PURCHASING GROUP TRUST PG .....	MO
ULLICO ORGANIZED LABOR PROTECTION GROUP LLC .....	DE
UNITED STATES EQUESTRIAN FEDERATION SERVICE COMPANY RPG .....	CO
VOLUNTEER INSURANCE SERVICE ASSOCIATION INC.....	DC
WBC RISK PURCHASING GROUP INC.....	IN
WCPP PURCHASING GROUP INC.....	CA
WELLNESS AND BEAUTY ASSOCIATION RPG.....	IL
WELLNESSPRO PURCHASING GROUP .....	UT
WELLS FARGO ADVISORS FINANCIAL NETWORK PG .....	NC
WORLDWIDE OUTFITTERS & GUIDES ASSOCIATION INC.....	UT

# ALASKA ACTIVE PURCHASING GROUPS

GROUP NAME	STATE OF DOMICILE
123CPL .....	PA
AALD INC .....	CO
ADULTS & CHILDRENS RISK PURCHASING GROUP INC .....	MN
AGENTS PROFESSIONAL LIABILITY SERVICE ORGANIZATION .....	IL
AKC PG INC .....	DE
ALASKA INDEPENDENT INSURANCE AGENTS & BROKERS INC .....	AK
ALASKA PUBLIC ENTITY RISK PURCHASING GROUP .....	AK
ALLIANCE OF EVENT PLANNERS & VENDORS INC .....	CA
ALLIANCE OF NONPROFITS INC .....	CA
ALLIED HEALTH PURCHASING GROUP ASSOCIATION .....	IL
ALLIED HEALTHCARE PROVIDERS ASSOCIATION RPG .....	IL
AMERICAN ACUPUNCTURE COUNCIL PG .....	CA
AMERICAN ASSOCIATION OF ADVERTISING AGENCIES INC .....	DC
AMERICAN ASSOCIATION OF REAL ESTATE OWNERS RPG .....	DE
AMERICAN DIETETIC ASSOCIATION RISK PURCHASING GROUP .....	IL
AMERICAN FEDERATION OF DAILY CARE SERVICES INC .....	GA
AMERICAN HEALTH CARE PROFESSIONS PURCHASING GROUP ASSOCIATION .....	IL
AMERICAN MASSAGE COUNCIL INSURANCE BUYING GROUP INC .....	CA
AMERICAN MEDICAL PROFESSIONAL ALLIANCE INC .....	RI
AMERICAN PORTS INSURANCE PROGRAM RPG .....	WA
AMERICAN RETAIL TRADERS INC .....	DE
AMERICAN SOCIETY OF HEALTH SYSTEM PHARMACISTS RISK PG .....	IL
AMERICAN SPECIALTY SPORTS & ENTERTAINMENT PG .....	IN
AMERICAN TAX PREPARERS PURCHASING GROUP .....	GE
ANA SNA PURCHASING GROUP ASSOCIATION .....	IL
AON AGING SERVICES PG .....	IL
AON REALTY PURCHASING GROUP .....	MN
APPRAISERS LIABILITY INSURANCE TRUST .....	CA
ASHA PURCHASING GROUP ASSOCIATION .....	IL
ASSOCIATION OF PROFESSIONAL ENTERTAINERS .....	IL
ASSOCIATION OF PUBLIC AND PRIVATE EDUCATORS .....	MO
ASSOCIATION OF RESPONSIBLE TANNING SALON OPERATORS INC .....	AZ
ASSOCIATION RESOURCE GROUP PG .....	CO
ASSOCIATIONS AND PROFESSIONALS GENERAL LIABILITY PG .....	IL
ASSOCIATIONS PURCHASING GROUP .....	IL
ATHLETIC ALLIANCE RISK PURCHASING GROUP .....	IN
AVMA PROFESSIONAL LIABILITY INSURANCE TRUST PURCHASING GROUP .....	IL
B&L SELECT TRANSPORTATION RPG INC .....	DE
BEAUTY HEALTH & TRADE ALLIANCE .....	IL
BEHAVIORAL HEALTH PURCHASING GROUP .....	NY
BIG I RISK PURCHASING GROUP LLC .....	DE
BIZ CHOICE LAST MILE LOGISTICS PURCHASING GROUP .....	IL
BOOM TRUCK & CONCRETE PUMPERS PG .....	DC
BSA LOCAL COUNCIL PURCHASING GROUP ASSOCIATION INC .....	IL
CHIROPRACTIC BENEFIT SERVICES INC .....	AZ
CLEARWATER TRANSPORTATION INSURANCE PROGRAM .....	DC
COLLEGE RISK PURCHASING GROUP INC .....	IL
COMBINED REAL ESTATE PURCHASING ENTERPRISE INC .....	DE
COMMERCIAL FOR HIRE TRANSPORTATION PG .....	OH
COMMUNITY ASSOCIATIONS PG INC .....	IL
COURT REPORTERS PURCHASING GROUP ASSOCIATION .....	IL
CST CYBER RISK LLC .....	AZ
CULTURAL & HISTORICAL INSTITUTIONS PG INC .....	IL
DESIGN PROFESSIONALS ASSOCIATION RISK PURCHASING GROUP INC .....	IL
DESIGNPRO PURCHASING GROUP .....	DC
DEWITT STERN CULTURAL INSTITUTION RISK PURCHASING GROUP INC .....	DE
DISTINGUISHED PROPERTIES ASSOCIATES INC .....	RI
DISTINGUISHED PROPERTIES UMBRELLA MANAGERS INC .....	DE
DISTINGUISHED STAR CONTRACTORS RPG INC .....	NY
DT PREFERRED GROUP LLC .....	MD
E&O PROFESSIONAL PURCHASING GROUP .....	IL
EDUCATION SUPPORT PURCHASING GROUP .....	TX

# ALASKA ACTIVE PURCHASING GROUPS

GROUP NAME	STATE OF DOMICILE
EDUCATORS PURCHASING GROUP ASSOCIATION .....	IL
ENERGI RPG LLC PURCHASING GROUP.....	DE
ERS RISK PURCHASING GROUP ASSOCIATION INC.....	IL
F P PURCHASING GROUP .....	CA
FAMILY ENTERTAINMENT CENTERS SAFETY ASSOC INC.....	NY
FIRE SPRINKLER RPG INC .....	DE
FIRSTSERVICE FINANCIAL RPG INC .....	DE
FITCO RISK PURCHASING GROUP LLC .....	DE
FITNESS AND WELLNESS PURCHASING GROUP.....	CA
FITNESS INSURANCE LLC.....	CO
FLEET ASSURANCE PURCHASING GROUP .....	IL
FREA PURCHASING GROUP .....	CA
GARAGE SERVICE & EQUIPMENT DEALERS LIAB ASSN OF AMERICA INC.....	UT
GLOBAL TRAVEL AND HOSPITALITY NETWORK INC .....	WI
GLYNN GENERAL PURCHASING GROUP INC .....	GA
GREAT AMERICAN CITIES PURCHASING GROUP INC .....	OH
HABITAT FOR HUMANITY PURCHASING GROUP INC.....	GA
HEALTH CARE PROFESSIONS PURCHASING GROUP ASSOCIATION.....	IL
HEALTHCARE PROFESSIONALS RPG INC.....	DE
HEALTHCARE PROVIDERS SERVICE ORGANIZATION .....	IL
HEALTHCARE PURCHASING GROUP ASSOCIATION.....	IL
HLI SERVICES INC.....	DE
HORSEMEN OF NORTH AMERICA SAFETY CONTROL PURCHASING GROUP .....	MN
HOSPITALITY RISK PURCHASING GROUP OF AMERICA INC .....	DE
HUDSON MEDIA PROTECTION PURCHASING GROUP .....	DC
HUDSON QSR PURCHASING GROUP .....	DC
HUDSON RAILROAD PROTECTIVE LIABILITY GROUP .....	DC
HUDSON TRANSPORTATION PURCHASING GROUP.....	DC
IG INC.....	TN
INDEPENDENT CONTRACTOR SERVICES PG INC .....	DE
INFORMATION SECURITY RISK PURCHASING GROUP .....	IL
INSURANCE PLUS RISK PURCHASING GROUP LLC .....	DE
INTEGRATED RISK FACILITIES INC .....	DE
INTERNATIONAL ORTHOPEDIC INSURANCE PG INC.....	OH
INTERNATIONAL SPECIAL EVENTS & RECREATION ASSOC INC.....	UT
IPHFHA RISK PURCHASING GROUP .....	IL
IRF CONSTRUCTION GROUP INC.....	DE
IRF HOSPITALITY GROUP INC.....	DE
IRF MANUFACTURING GROUP INC .....	DE
IRF REAL ESTATE OPERATIONS GROUP INC.....	DE
IRF RESTAURANT GROUP INC.....	DE
IRF RETAIL GROUP INC.....	DE
IRF SERVICE GROUP INC.....	DE
IRF WHOLESALE GROUP INC .....	DE
J C STEVENS CRANE & BOOM TRUCK RISK PURCHASING GROUP INC.....	DE
KIS PG OF FLORIDA INC .....	DE
KIS PG INC.....	DE
LAWYERS PROTECTOR PLAN PURCHASING GROUP .....	DC
LEGAL PROFESSIONALS RPG INC .....	DE
LITTLE LEAGUE BASEBALL RISK PURCHASING GROUP INC.....	IL
MAGAW HEALTH CARE PROFESSIONALS PURCHASING GROUP ASSOCIATION .....	IL
MARSH FINANCIAL SERVICES PROFESSIONAL RPG .....	IA
MEDICAL PROFESSIONALS PROGRAM PG.....	TN
MEDICAL RELATED PROFESSIONAL SERVICES PG ASSOC .....	IL
METROPOLITAN COMMERCIAL REAL ESTATE ASSOC INC .....	NY
MOTORS INSURANCE PURCHASING GROUP INC.....	MI
NASW PURCHASING GROUP.....	DE
NATIONAL ASSOCIATION OF BROADCASTERS RISK PG.....	DE
NATIONAL ASSOCIATION OF INDEPENDENT HEALTHCARE PROFESSIONALS .....	AZ
NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS.....	CA
NATIONAL ASSOCIATION OF SALARIED PROFESSIONALS PG INC.....	IL
NATIONAL AUTOMOBILE DEALERS PG INC.....	IL

# ALASKA ACTIVE PURCHASING GROUPS

GROUP NAME	STATE OF DOMICILE
PSYCHIATRISTS PURCHASING GROUP INC .....	NY
PSYCHOLOGISTS PURCHASING GROUP ASSOCIATION .....	IL
REAL ESTATE SERVICES PURCHASING ASSOCIATION THE .....	IL
RSDIG RISK PURCHASING GROUP LLC .....	TN
SCHOOL SUPPORT PURCHASING GROUP .....	MD
SELECT HOTEL INSURANCE GROUP .....	DE
SF RISK MANAGEMENT GROUP LLC .....	DE
SHAHINIAN RPG INC .....	DE
SHOWSTOPPERS(TM) PURCHASING GROUP .....	IL
SIGMA PURCHASING GROUP ASSOCIATION .....	IL
SOLIDARITY PURCHASING GROUP .....	DC
SOUTHWEST REAL ESTATE PURCHASING GROUP INC .....	AZ
SPECIAL EVENT LIABILITY GROUP INSURANCE TRUST .....	CA
SPORTS & FITNESS INS P G ASSOCIATION .....	MS
SPORTS AND RECREATION PROVIDERS ASSOCIATION .....	IL
SWISS RE PURCHASING GROUP FOR AGENTS .....	KS
T V AND RADIO PURCHASING GROUP INC .....	IL
TMS-CBS RPG LLC .....	AZ
TRUST FOR INSURING EDUCATORS PURCHASING GROUP TRUST PG .....	MO
ULLICO ORGANIZED LABOR PROTECTION GROUP LLC .....	DE
UNITED STATES EQUESTRIAN FEDERATION SERVICE COMPANY RPG .....	CO
VOLUNTEER INSURANCE SERVICE ASSOCIATION INC.....	DC
WBC RISK PURCHASING GROUP INC .....	IN
WCPP PURCHASING GROUP INC .....	CA
WELLNESS AND BEAUTY ASSOCIATION RPG.....	IL
WELLNESSPRO PURCHASING GROUP .....	UT
WELLS FARGO ADVISORS FINANCIAL NETWORK PG .....	NC
WORLDWIDE OUTFITTERS & GUIDES ASSOCIATION INC.....	UT



# **XI**

## **Surplus Lines, Unauthorized & Independently Procured**





**RECAP OF 2011  
SURPLUS LINES PREMIUMS  
(\$000)**

Fire	13,845
Allied Lines	7,002
Multiple Peril Crop	0
Federal Flood	119
Farmowners Multiple Peril	0
Homeowners Multiple Peril	331
Commercial Multiple Peril - Non-Liability	10,579
Commercial Multiple Peril - Liability	3,895
Mortgage Guaranty	18
Ocean Marine	1,557
Inland Marine	2,022
Financial Guaranty	0
Medical Malpractice	7,036
Earthquake	11,360
Group Accident And Health	0
Credit Accident And Health (Group And Individual)	174
Other Accident And Health	0
Workers Compensation	0
Other Liability	51,914
Products Liability	310
Private Passenger Auto - No - Fault (Pip)	0
Other Private Passenger Auto Liability	2
Commercial Auto - No - Fault (Pip)	0
Other Commercial Auto Liability	219
Private Passenger Auto Physical Damage	70
Commercial Auto Physical Damage	676
Aircraft (All Perils)	5,123
Fidelity	61
Surety	5
Burglary And Theft	3
Boiler And Machinery	5
Credit	22
Other Lines Of Business	2,470
<hr/>	
<b>TOTAL</b>	<b>118,818</b>



**2011 ALASKA UNAUTHORIZED INSURANCE  
PREMIUMS AND TAXES  
(\$000)**

<b>Reported by Brokers</b>	<b>Premiums</b>	<b>3% Tax</b>	<b>Marine</b>	<b>.75% Tax</b>
Arthur J Gallagher Risk Management Serv Inc	0	0	894	7
Brown & Brown of Washington Inc	0	0	4	0
Crump Insurance Services Inc	0	0	44	0
Eugene Horton & Assc.	0	0	6	0
Kibble & Prentice Holding Company	0	0	521	4
Marsh & McLennan Agency LLC	0	0	155	1
Marsh USA inc	0	0	80	1
Mesirow Insurance Services	5	0	0	0
Petersen International Underwriters	203	6	0	0
Salvus Bain Management (USA) LLC	0	0	109	1
Swett & Crawford Corp	0	0	44	0
Vennberg Insurance Inc	0	0	872	7
<b>Total</b>	<b>208</b>	<b>6</b>	<b>2,729</b>	<b>21</b>

**2011 ALASKA NONADMITTED  
INSURANCE COMPANIES PREMIUMS AND TAXES  
(\$000)**

<b>Reported by Companies</b>	<b>Premiums</b>	<b>3% Tax</b>
American Underwriters Life Insurance Co	1	0
Auto-Owners Life Insurance Company	13	0
General Security Indemnity Co of Arizona	684	21
Kanawha Insurance Company	12	0
USAA Life Insurance Company of New York	5	0
Western and Southern Life Insurance Co (The)	70	2
<b>Total</b>	<b>785</b>	<b>23</b>

**2011 ALASKA INDEPENDENTLY  
PROCURED INSURANCE PREMIUMS AND TAXES  
(\$000)**

<b>Reported by Insureds</b>	<b>Premiums</b>	<b>3% Tax</b>	<b>Marine</b>	<b>.75% Tax</b>
<b>Total</b>	<b>1,649</b>	<b>49</b>	<b>—</b>	<b>—</b>



# **XII**

## **Available Publications**





## AVAILABLE PUBLICATIONS

The Alaska Division of Insurance produces several publications, listed below, that are designed to educate the insurance-buying public.

The division also distributes other insurance publications: such as the National Association of Insurance Commissioners (NAIC), ***A Shopper's Guide to Cancer Insurance***, ***A Shopper's Guide to Long-Term Care Insurance***, and from the Federal Trade Commission, ***Viatical Settlements: A Guide for People with Terminal Illness***.

For a copy of these publications and a listing of the other insurance publications, please contact the Division in either the Juneau or Anchorage office or check the Recent Publications list on our website at <http://www.commerce.alaska.gov/ins/>

Alaska Division of Insurance  
P.O. Box 110805  
Juneau, Alaska 99811-0805  
(907) 465-2515

Alaska Division of Insurance  
550 West 7<sup>th</sup> Avenue, Suite 1560  
Anchorage, Alaska 99501-3567  
(907) 269-7900

1. **2010 Alaska Insurance Consumer Guide.**
2. **A Consumer Guide to Choosing an Insurance Company.**
3. Consumer Services at the Division of Insurance: **A Valuable Resource for Alaska Insurance Consumers.**
4. The **2012 Medicare Supplement Insurance (MEDIGAP) Rate Guide** explains the different types of Medicare supplement insurance.
5. The **2011 Homeowners Insurance Guide** explains homeowners' coverage and compares the rates from various companies.
6. The **2009 Automobile Insurance Guide** booklet explains auto insurance coverage, required and optional, and compares the rates from various companies.
7. The brochure **Insurance Score Models** outlines the credit history information that is used to calculate a consumer's insurance score which can be grouped into six broad categories.
8. The brochure **What Alaskans Need to Know About Credit Use** provides information on Insurer Responsibilities and Consumer Responsibilities.
9. **Understanding How Insurers Use Credit Information.**
10. **Insurance Credit Scoring in Alaska.**

The Division of Insurance encourages you to call with any questions, concerns, or ideas about how to improve future issues.

