



Alaska Division of Insurance
ANNUAL REPORT 2014



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Department of Commerce, Community and Economic Development

ALASKA DIVISION OF INSURANCE

"Regulating the Insurance Industry to Protect Alaskan Consumers"

FROM THE DIRECTOR

Submitted to:

The Honorable Bill Walker, Governor of the State of Alaska
Fred Parady, Acting Commissioner of the Department of Commerce, Community and Economic Development
Members of the Alaska State Legislature

It is with great pride that I submit the 76th annual report of the Alaska Division of Insurance, in accordance with AS 21.06.110. This report covers calendar year 2013 and fiscal year 2014, which ended on June 30, 2014.

The mission of the Division of Insurance is to regulate the insurance industry to protect Alaska consumers. We take our charge seriously and strive to provide a state-based regulatory framework that is both protective of our consumers and responsive to national and international trends. The division recognizes how important working with our counterparts in other states and Washington D.C. is to maintain a strong and healthy marketplace, and at the same time, how critical it is to protect the right of the state to regulate insurance. It is only through state regulation that we can truly protect Alaska's consumers and meet our mission.

In 2014, we took a much-needed, division-wide look at many of our processes and procedures. Several areas for improvement were identified, and while addressing them remains an ongoing effort, we are already experiencing greater efficiency. Offering more and more services online allows the division to better meet the needs of its stakeholders and to benefit from an elimination or reduction in paper processing.

The division has written a disaster response plan to ensure we will be able to communicate with our consumers, authorize adjusters to operate in our jurisdiction, and work with agencies such as the Federal Emergency Management Agency and others in the event of a catastrophic event in Alaska. In conjunction with the National Association of Insurance Commissioners (NAIC), the division has produced a variety of consumer education pieces. Our website www.insurance.alaska.gov features help with life events such as buying a new car, turning 50, getting married, or buying a new home. We have also published several consumer white papers on emerging trends in the industry to keep consumers informed of insurance options and concerns.

Nationally we continue to monitor and respond to the challenges of the Patient Protection and Affordable Care Act. The Supreme Court of the United States will hear King v. Burwell regarding the constitutionality of consumers receiving subsidies from the federally facilitated marketplace. In preparation for the hearing and impending decision, we are currently exploring options for Alaska.

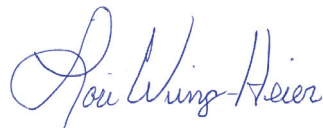
Congress recently passed the National Association of Registered Agents and Brokers Reform Act II to streamline nonresident producer licensing requirements among states. The division is actively participating in discussions on the implementation of this bill and preparing for the implementation of the legislation.

Our participation in the NAIC allows the division to influence model laws and future insurance trends. We represent Alaska in various committees, task forces, and working groups at the NAIC, holding seats on the following task forces: Health Actuarial, Casualty Actuarial and Statistical, Workers' Compensation, Cybersecurity, Producer Licensing, Information Systems, and Senior Issues. I sit on the Property and Casualty Insurance (C) Committee and Market Regulation and Consumer Affairs (D) Committee and also proudly serve as the Vice-Chair of the American Indian and Alaska Native Liaison Committee.

Though we face the same challenges many small states face, an increasing premium volume and growing numbers of licensees and admitted insurers indicate that the market is healthy and competitive. The future looks promising.

The Division of Insurance is proud of the accomplishments of our staff and the positive effects we have had on the state – for consumers and industry. We never forget those we serve or our reason for existing: to protect the consumers of Alaska. We thank the department, the administration, and the legislature for their continued support, and we pledge to continue our efforts to make the Alaska insurance market function effectively and efficiently.

Respectfully submitted,



Lori Wing-Heier
Director

Alaska Division of Insurance

Administration

Director

Consumer Services

Licensing

Deputy Director

Investigation

Life/Health Actuarial/Filings/
Market Reg.

Property/Casualty
Actuarial/Filings/Market Reg.

Financial
Reports & Audits

Financial
Examinations

Administration establishes division policies and procedures, directs and supports activities of the division.

Investigation investigates fraudulent insurance activity and operation without a license or certificate of authority and liaisons with federal, state, and municipal law enforcement agencies.

Consumer Services investigates consumer inquiries and complaints against insurance companies and producers to help ensure fair treatment to policyholders.

Actuarial/Filings provides information and analysis on all types of insurance to other sections; ensures that policy language accurately reflects benefits; ensures that rates are not excessive, inadequate, or unfairly discriminatory; and ensures that forms are not deceptive or misleading.

Market Regulation monitors all regulated entities in the Alaska insurance market for compliance with Alaska laws and regulations, using targeted examinations or market analysis.

Actuaries assist in monitoring insurers' solvency and compliance with Alaska laws, conduct insurer examinations, and collect and analyze data to develop more effective insurance regulation.

Licensing administers the licensing and continuing education requirements for all persons seeking insurance licensure in Alaska.

Financial Reports and Audits enforces statutes and regulations on tax and surplus lines, collects premium tax revenue for the state, reviews applications from purchasing groups, reviews corporate amendments to certificates of authority, conducts premium tax audits of surplus lines broker licensees, and proposes necessary changes to statutes and regulations for a healthy marketplace and protection of the public.

Financial Examinations enforces financial-related statutes and regulations, conducts company and agency financial examinations, issues certificates of authority to domestic insurers and companies admitted to do business in Alaska, and recommends appropriate action against violators of Alaska insurance laws and regulations.

Department of
Commerce, Community
and Economic Development

Deputy
Commissioner

Commissioner

Annual Report 2014

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Revenue, Appropriations, and Expenditures

Fiscal Year	Fees	Taxes	Total Revenue	Appropriation	Expenditure
06/30/10	10,966,341	51,075,067	62,041,408	6,560,400	6,064,152
06/30/11	10,222,497	50,279,008	60,501,505	6,957,300	6,416,404
06/30/12	9,907,690	54,829,016	64,736,706	7,455,806	6,958,789
06/30/13	9,509,894*	52,395,612	61,905,506	7,538,700	6,895,547
06/30/14	9,249,933*	54,716,101	63,963,034	7,619,200	7,291,200

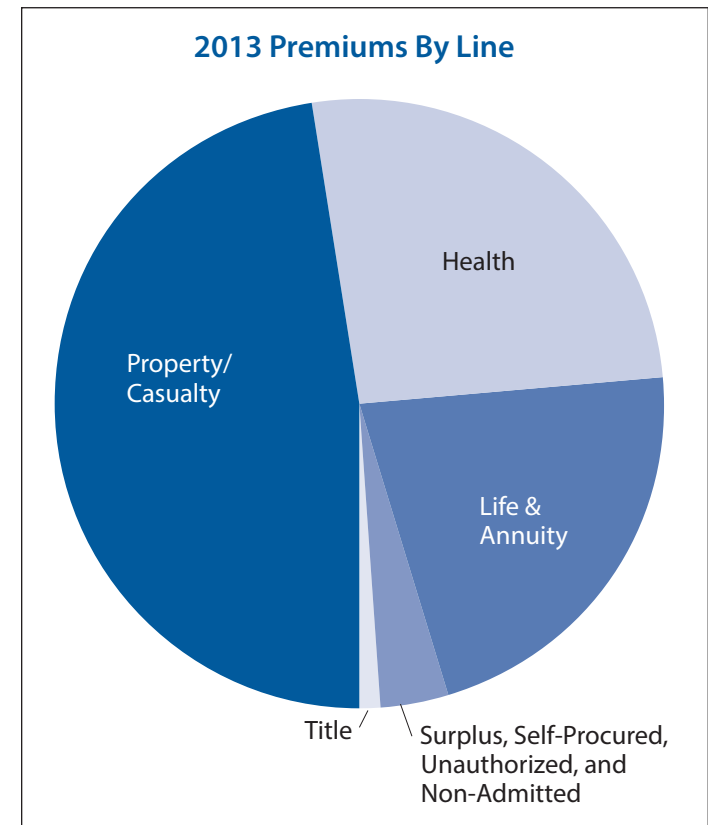
The fees figure is based on the amount of fees collected as of 1/7/15 from the Alaska State Accounting System (AKSAS).

* Includes \$1.0 million of carry-forward revenues from prior fiscal year.

Total Premiums Written (\$000)

Calendar Year	2009	2010	2011	2012	2013
Property/Casualty includes Risk Retention Groups	1,378,092	1,378,561	1,494,365	1,613,025	1,636,680
Health includes Hospital and Medical Service Corporations, Fraternal, Life, and Property & Casualty	727,923	770,407	820,534	836,878	878,955
Life & Annuity includes Fraternal	767,458	782,373	1,070,926	736,097	740,169
Title	38,716	33,066	36,931	35,239	35,544
Surplus & Self-Procured includes Wet Marine	120,971	114,838	120,467	108,851	115,154
Unauthorized includes Wet Marine	2,352	946	2,937	2,532	4,012
Non-Admitted	311	458	785	134	178
Total	3,035,823	3,080,649	3,546,965	3,332,756	3,410,692

2013 Premiums By Line



Premium Tax Rates

Admitted	(%)
Domestic and Foreign (Total Direct Premiums Less Dividends/Returns)	2.70
Individual Life (Premium up to \$100,000) (Premium in excess of \$100,000)	2.70 0.10
Hospital and Medical Service Corporations (Gross Premiums Less Claims Paid)	6.00
Wet Marine and Transportation (Gross Underwriting Profit)	0.75
Automobile Service Corporations (Total Direct Premiums Less Dividends/Returns)	2.70
Title (Gross Premium)	1.00
Multiple Employer Welfare Arrangements (Total Contributions Less Excess of Loss and Pass through Premiums)	2.70
Surplus Lines	
Property/Casualty Except Wet Marine and Transportation (Gross Premiums Less Returned Premiums)	2.70
Wet Marine and Transportation (Gross Underwriting Profit)	0.75
Filing Fee for all Surplus Lines Transactions (Gross Premiums Less Returned Premiums)	1.00
Unauthorized and Independently Procured	
Wet Marine and Transportation (Gross Premiums)	0.75
All Other Lines (Gross Premiums)	3.70

Late Payment Fee

\$50 per month + 5% of the tax due per month, up to a maximum of \$250 + 25% of the tax due and interest of 1% per month.

If payment is not received by the Automated Clearing House payment method, a penalty of 25% of the tax due will be assessed, with a minimum of \$100 and maximum of \$2,000.

Tax credits are available for education and Alaska Fire Standards Council contributions.

Tax Credits Claimed 2013

	Contribution	Credit Claimed
Education AS 21.96.070	\$300,000	\$250,000
Alaska Fire Standards Council AS 21.96.075	\$0	\$0

Legislation Passed in 2014

House Bills	
HB 206 CHAPTER 78 SLA 14	Relating to motor vehicle service contracts, exempting motor vehicle service contracts from regulation as insurance, and providing for an effective date.
Senate Bills	
SB 58 CHAPTER 54 SLA 14	Allowing an insurer to cancel an insurance policy if property becomes entirely abandoned and the abandonment increases the hazard insured against.
SB 157 CHAPTER 84 SLA 14	Exempting solicitations or voluntary agreements to provide ambulance, emergency, or fire department services from regulation as insurance; relating to municipal fire protection service area boundary changes.
SB 159 Chapter 13 SLA 14	Relating to air ambulance service providers, air ambulance membership agreements, and regulation of air ambulance service providers and air ambulance membership agreements by the Division of Insurance; and providing for an effective date.
SB 167 CHAPTER 104 SLA 14	Relating to the maximum amount of uninsured and underinsured coverage payable under multiple motor vehicle insurance policies issued by the same insurer in the same household.
SB 214 CHAPTER 103 SLA 14	Relating to independent portable electronics adjuster licensing.

Bulletins and Orders FY 2014

Bulletins	
B 13-08	Eligible Surplus Lines Insurers in the State of Alaska
B 13-09	Non-Grandfathered Insurance Policies and Health Plans
B 13-10	Changes to Reporting of Underwriters at Lloyd's Policies
B 13-11	Continuing Education Regulations
B 14-01	Eligible Surplus Lines Insurers in the State of Alaska
B 14-02	Annual Survey on Health Insurance
B 14-03	Non-Grandfathered Plan Extended Transition

Regulatory Orders	
R 13-04	Approval with Modification of the 2014 Workers' Compensation Loss Cost Filing and Assigned Risk Rate Filing
R 13-05	Electronic Transmission of Bulletins, Notices, and Orders
R 14-01	Surplus Lines Placement List
R 14-02	Adoption of Risk Based Capital Instructions
R 14-03	Order Authorizing Placement of Workers' Compensation Coverage with a Nonadmitted Insurer
R 14-04	Order Authorizing Placement of Workers' Compensation Coverage with a Nonadmitted Insurer

Regulatory Adoption Order	
RA 13-01b	Adoption of Regulations Dealing with Continuing Education Requirements for Licensees Under AS 21.27

Disciplinary Orders FY 2014

D13-08 Worldwide Facilities, Inc.

Stipulated Agreement and Order signed on August 16, 2013. The division performed a limited and targeted premium tax audit of Worldwide covering the period of January 1, 2011 through December 31, 2012. The audit report identified a violation of AS 21.34 that is within the control of Worldwide to correct in order to comply with Alaska insurance laws. The violation of AS 21.34 subjects Worldwide to civil penalties under AS 21.34.230. Worldwide agrees to pay a civil penalty under AS 21.34.230 in the amount of \$10,000 with \$5,000 suspended.

D13-09 Alaskan General Insurance Agency, LLC

Stipulated Agreement and Order signed on August 28, 2013. The division performed a limited and targeted premium tax audit of AGIA covering the period of January 1, 2011 through December 31, 2012. The audit report identified five violations of AS 21.34 that are within the control of AGIA to correct in order to comply with Alaska insurance laws. The violations of AS 21.34 subject AGIA to civil penalties under AS 21.34.230. AGIA agrees to pay a civil penalty under AS 21.34.230 in the amount of \$10,000 with \$5,000 suspended.

D13-10 William E. Moser

Stipulated Agreement and Order signed on September 3, 2013. Moser transacted unlicensed activity while his license was in lapse status. Moser agrees to pay a civil penalty under AS 21.27.440(a) of \$600 for the unlicensed activity that occurred between August 24, 2012 and May 3, 2013 with \$300 suspended.

D13-11 Charity Carmody Agent State Farm

Stipulated Agreement and Order signed on September 3, 2013. Carmody agrees that unlicensed activity occurred during the time Carmody's employee, William E. Moser's license was in lapse status. Carmody is responsible for ensuring that the firm and its employees comply with Alaska's insurance laws. Carmody agrees to pay a civil penalty under AS 21.27.440(a) in the amount of \$578.57 with \$200 suspended.

D13-12 Apollo MT, LLC and Eric L. Stirling

Stipulated Agreement and Order signed on August 23, 2013. Apollo and Stirling agree that unlicensed activity occurred during the time Apollo's firm producer license and Stirling's producer license were in lapse status. Stirling and Apollo agree to pay a civil penalty under AS 21.27.440(a) of \$105,000 for the unlicensed activity that occurred with \$55,000 suspended.

D13-13 Brown and Riding Insurance Services, Inc.

Stipulated Agreement and Order signed on October 17, 2013. Brown & Riding agree that unlicensed activity occurred during the time Brown & Ridings' firm license was in lapse status. Brown & Riding agree to pay a civil penalty under AS 21.27.440(a) in the amount of \$54,795.75 with \$25,000 suspended.

D13-14 Ashli M. Tryon

Order of Revocation signed January 6, 2014. Tryon was employed as an insurance producer at Tyler and Tyler, Inc., doing business as Integra Insurance Services, beginning on or about July 2, 2007. The firm was subsequently acquired by Sparks, Inc., doing business as Integra Insurance Services (Integra).

On or about April 9, 2012, Integra involuntarily terminated Tryon's employment. The division conducted an investigation revealing Tryon misapplied and converted to her own use a total of \$19,014.06 in premium payments made by 88 clients that were insured through Integra. Service of Accusation was served on Tryon on November 14 and 19, 2013.

Tryon's actions listed in the accusation and summarized above, are violations of AS 21.27.410(a)(1), AS 21.27.410(a)(8), and AS 21.36.360(b)(5) and subject Tryon's license to revocation under AS 21.27.410(a) and AS 21.27.440. IT IS ORDERED: Under AS 21.27.410(a) and AS 21.27.440, the individual license issued to Ashli Tryon is hereby REVOKED. Tryon may not seek to be licensed in this state for a period of 20 years from the date of this order.

D14-01 Adrian Russell Robison, a.k.a. A. Russell Robison

Order of Revocation signed January 22, 2014. On or about December 9, 2013, Robison entered into a Stipulation with the State of Idaho Department of Insurance in which Robison stipulated and agreed that he pled guilty in the United States District Court for the District of Idaho to the felony crime of Making and Subscribing a False Tax Return, in violation of 26 U.S.C. § 7206(1). The Director of the State of Idaho Department of Insurance revoked Robison's Idaho resident insurance producer license number 70676 on or about December 9, 2013.

Robison's conviction of a felony and the revocation of Robison's resident producer license in Idaho constitutes grounds for revoking Robison's Alaska nonresident producer license under AS 21.27.410(a)(7) and under AS 21.27.410(a)(11) respectively. Robison stipulates and agrees not to seek to be licensed in this state by the division for a period of 20 years from the effective date of this order.

D14-02 Griffin Underwriting Services, Division of Cochrane Griffin & Company, Inc.

Stipulated Agreement and Order signed on February 12, 2014. The division performed a limited and targeted premium tax audit of Griffin covering the period of January 1, 2011 through December 31, 2012. The audit report identified nine violations of AS 21.34 that are within the control of Griffin to correct in order to comply with Alaska insurance laws. The violations of AS 21.34 subject Griffin to civil penalties under AS 21.34.230. Griffin agrees to pay a civil penalty in the amount of \$10,000 with \$5,000 suspended.

D14-03 Swett & Crawford Corporation

Stipulated Agreement and Order signed on February 21, 2014. The division performed a limited and targeted premium tax audit of S&C covering the period of January 1, 2011

Disciplinary Orders FY 2014

through December 31, 2012. The audit report identified 38 violations of AS 21.34 that are within the control of S&C to correct in order to comply with Alaska insurance laws. The violations of AS 21.34 subject S&C to civil penalties under AS 21.34.230. Because these violations occurred within two calendar years after Stipulated Agreement and Order D 10-14 entered into between the division and S&C was signed, the previously suspended portion of \$40,000 in that Stipulated Agreement and Order is now subject to reinstatement. For the current audit, S&C agrees to pay a civil penalty under AS 21.34.230 in the amount of \$30,000 with \$15,000 suspended. For the reinstated penalties under the Stipulated Agreement and Order D 10-14, S&C agrees to pay \$15,000 and the division agrees to not seek payment of the remaining \$25,000.

D14-04 Fetch Insurance Services, LLC d/b/a PetPlan

Stipulated Agreement and Order signed on April 9, 2014. Fetch agrees that unlicensed activity occurred during the time Fetch's firm license was in lapse status. Fetch agrees to pay a civil penalty under AS 21.27.440 in the amount of \$23,325.91 with \$15,000 suspended. The unsuspended portion of the penalty is payable at the time Fetch is notified that the director has signed the order approving this agreement.

D14-05 Shaun Sparks and Sparks Inc. d/b/a Integra Insurance Services

Stipulated Agreement and Order signed on February 27, 2014. Both Sparks and Integra hold Alaska insurance producer licenses. In response to Sparks and Integra's self-report of possible misconduct by an employee named Ashli Tryon, the division opened an investigation. In the course of the investigation, the division discovered violations of AS 21.36.360, AS 21.27.410(a)(8), and AS 21.36.390 by Sparks and Integra. The investigation revealed that in July, 2010 while employee Tryon was on vacation, four consumers complained to Sparks that they had received late payment or cancellation notices for lack of payment of the premium for their respective policies and each related that they had paid the premiums in cash to Tryon who had given them a receipt for the payment.

The investigation revealed that Sparks allowed Tryon to repay the funds without losing her job and that Tryon was not allowed to have her own cash box for a time period of six months from the date Sparks discovered the misappropriation of funds. Sparks and Integra did not report the incident to the division as required by AS 21.36.390.

Sparks and Integra agree they violated AS 21.27.360(b), AS 21.27.410(a)(8), AS 21.36.390, and 3 AAC 23.710. These violations, which concern the management of Integra and its supervision of its employees, are a source of potential injury or loss to the public authorizing the division, under AS 21.27.410(a)(2) and (b), and under AS 21.36.360(b)(1) and (n), to take action on, and condition Sparks' and Integra's licenses for two years, under the following terms: No later than 30 days after the director adopts this agreement, Sparks and Integra shall retain and pay for the services of an independent auditor. The auditor shall assess Integra's compliance with applicable Alaska insurance laws and regulations and internal controls of Integra and then confirm Sparks' and Integra's implementation

of all audit recommendations by completing a compliance plan. Sparks and Integra will take any required corrective action(s) immediately. The auditor shall confirm Sparks' and Integra's implementation of all recommendations by completing a compliance audit. The division will require Sparks and Integra to undergo further audits as the division deems necessary to ensure compliance. Sparks and Integra agree to pay a civil penalty under AS 21.27.440(a) of \$10,000 with \$9,000 suspended. Sparks' and Integra's Alaska insurance licenses will be suspended for a period of six months with that entire suspension suspended.

D14-06 Marshall W. Joseph and Benefit Administrative Systems LLC

Signed April 10, 2014. Joseph is the licensee designated by Benefit under AS 21.27.020(c)(3) as the compliance officer for Benefit. While Joseph's license was in lapse status, Benefit continued to transact business as a producer during the period in which no individual was appropriately licensed as the firm's compliance officer. Joseph and Benefit agree to pay a civil penalty under AS 21.27.440 in the amount of \$114,606.09 for the unlicensed activity with \$94,606.09 suspended.

D14-07 Emelia T. Stanley and Corporate Sales and Leasing, Inc., d/b/a Budget Rent A Car

Stipulated Agreement and Order signed on April 9, 2014. Both Stanley's and Corporate's motor vehicle rental limited producer licenses lapsed for failure to renew. Stanley and Corporate continued to transact business during the periods Stanley and Corporate were not appropriately licensed. Stanley and Corporate agree to pay a civil penalty under AS 21.27.440 in the amount of \$103,518.12 for the unlicensed activity that occurred with \$78,518.12 suspended.

D14-08 Petfirst Healthcare, LLC

Stipulated Agreement and Order signed on May 20, 2014. Petfirst's firm license lapsed for failure to renew. Petfirst continued to transact business during the period Petfirst was not appropriately licensed. Petfirst agrees to pay a civil penalty under AS 21.27.440 in the amount of \$998.43 for the unlicensed activity that occurred with \$598.43 suspended.

D14-09 Bellingham Underwriters, Inc.

Stipulated Agreement and Order signed on May 19, 2014. AS 21.27.020(c)(3) requires, as a general qualification for a license, that a firm insurance producer designate one or more compliance officers for the firm. The division learned that Bellingham did not have a licensed compliance officer and instructed Bellingham to designate a new compliance officer. Bellingham transacted business as an insurance producer during the time Bellingham did not have a licensed compliance officer. Bellingham agrees to pay a civil penalty under AS 21.27.440 in the amount of \$17,544.60 for the unlicensed activity that occurred with \$15,544.70 suspended.

Disciplinary Orders FY 2014

D14-10 Stephen L. Nims

Signed May 27, 2014. Nims holds an Alaska insurance license with producer and surplus lines broker authority. Nims was the servicing agent for an Alaska insured's account on behalf of his employer Wentworth-DeAngelis, Inc.(Wentworth). Nims left his employment with Wentworth, notified the insured of his employment change, and issued a Broker of Record without holding the statutorily-required license. Nims transacted business during the period he was not appropriately licensed. Nims agrees to pay a civil penalty in the amount of \$13,000 for the unlicensed activity that occurred with \$11,000 suspended.

D14-11 Jennifer C. Heesch

Stipulated Agreement and Order signed on May 21, 2014. On or about December 13, 2013, the division received from Heesch an application for an individual producer property and casualty authority license. One question on the application asks whether the applicant has ever been convicted of a misdemeanor or felony; had a judgment withheld or deferred; or was currently charged with committing a misdemeanor or felony. Heesch responded affirmatively to this question but failed to submit the supplemental documentation pertaining to the conviction(s). The filing was also incomplete pending receipt of the state and federal criminal history reports.

The division subsequently received the supplemental criminal documents and criminal history reports necessary to process Heesch's application. Heesch's criminal history reports identified a number of incidents including a July, 1998 Assault; a 1999 Theft by Deception, in which Heesch pled no contest and was placed on probation for three years; and a 2012 felony conviction for Controlled Substance 4 – Possession, in which Heesch was placed on probation for two years and 180 days. Additionally, there were several other misdemeanor charges and one felony charge that were dismissed or not prosecuted.

Under AS 21.27.410(a)(7), the director may deny issuance of or not renew a license or may suspend or revoke a license issued under this chapter for conviction of a felony.

Heesch agrees to the issuance by the division of a conditional license under the following conditions:

- i. All terms of Heesch's current probation are to be completed successfully.
- ii. Heesch agrees that the conduct for which she was convicted, if occurring under a license, would constitute a violation of AS 21.27.410(a)(8).
- iii. The conditional license is predicated on Heesch not violating any laws. If Heesch violates any laws or regulations, Heesch shall notify the division within ten days of being charged with or receiving notification of the violation.

D14-12 Katherine E. Hood

Stipulated Agreement and Order signed on June 23, 2014. Hood holds an Alaska insurance producer license and is the designated responsible licensed producer for the Hood Agency which holds a firm Alaska insurance producer license. Hood confirmed to the division that

she had mailed a mailing to 3,336 recipients that did not include any identification of the person who had mailed the mailing in violation of AS 21.36.030(a)(10) . Hood agrees to pay a civil penalty under AS. 21.36.910 in the amount of \$2,500.00 with \$2000.00 suspended.

D14-13 AmWins Brokerage of Illinois, LLC

Stipulated Agreement and Order signed on June 30, 2014. AS 21.27.020(c)(3) requires, as a general qualification for a license, that a firm insurance producer designate one or more compliance officers for the firm. AmWin's compliance officer's affiliation with AmWins was terminated when he requested cancellation of his individual license. AmWins transacted business during the time AmWins did not have a licensed compliance officer. AmWins agrees to pay a civil penalty under AS 21.27.440 in the amount of \$6,013.46 for the unlicensed activity that occurred with \$5,000.00 suspended.

D14-14 Jessie Dave Holmes

Order of Revocation signed June 23, 2014. The division received a consumer complaint alleging Holmes misrepresented an insurance product and opened an investigation into the matter. The division also alerted the Division of Banking and Securities (DBS) which also opened an investigation.

The insurance division's investigation revealed: (i) numerous misrepresentations to Alaska consumers by Holmes regarding insurance products including their nature, terms, accessibility of funds, rates of return, death benefit amounts, changeability of accounts, fees, and premiums due; (ii) numerous failures by Holmes to respond to Alaska consumers' inquiries; and (iii) Holmes transacted business as an insurance producer during the periods his insurance producer license was in lapsed status. DBS's investigation revealed numerous actions by Holmes acting as an investment adviser in Alaska by advising Alaska residents to withdraw funds from their investment accounts containing securities and invest the funds in insurance products Holmes was selling.

Holmes' actions and failures are violations of AS 21.27.010(a) – person must be licensed to act as or represent to be an insurance producer; AS 21.27.020(b)(4) – a licensee shall be a trustworthy person; AS 21.36.030(a)(1) – misrepresentation; AS 45.55.030(c) – a person must be registered to transact business as an investment adviser; and 3 AAC 26.778(a) – lack of knowledge of annuity product.

Holmes stipulates and agrees that his conduct constitutes a violation of Alaska law, including AS 21.27.410(a), and that it is appropriate that the director of DOI revoke Holmes' insurance producer license, currently in lapse status, effective as of the date this order is signed by the director of DOI; to have his insurance producer license revoked for life and never to seek reinstatement or to reapply for an insurance license in this state again; and not to apply or otherwise seek to be registered in this state as an issuer agent, broker-dealer agent, investment adviser, or investment adviser representative at any time for the remainder of his life.

Suspension and Revocation Orders FY 2014

Order No.	Company Name	Certificate of Authority #	Certificate of Authority Action	Effective Date
SR 08-05(b)	CIFG Assurance North America Company	F-1365	Expiration	12/17/2013
SR 09-06(b)	Financial Guaranty Insurance Company	F-1535	Reinstatement	01/23/2014
SR 09-05(b)	ICM Insurance Company	F-8050	Revocation	01/23/2014
SR 09-01(b)	Penn Treaty Network America Insurance Company	F-1001	Expiration	01/17/2014
SR 09-02(b)	Syncora Guarantee, Inc.	F-68	Expiration	03/23/2014
SR 14-01(a)	American Medical and Life Insurance Company	F-10628	Suspension	05/15/2014

Premium Tax Audits FY 2014

Audit No.	Surplus Lines Broker	Audit Call	Public Report
TA 13-03	Swett & Crawford Corporation	04/24/13	10/23/2013
TA 13-04	Griffin Underwriting Services	06/07/13	11/21/2013
TA 13-05	Gerald J Sullivan & Assoc of Oregon LLC	08/21/13	11/07/2013
TA 14-01	Alaska USA Insurance Brokers LLC	05/21/14	Pending

Statutory Financial Exams FY 2014

Exam No.	Company Name	Exam Call	Public Report
FE 13-02	Umialik Insurance Company	05/17/2013	06/23/2014

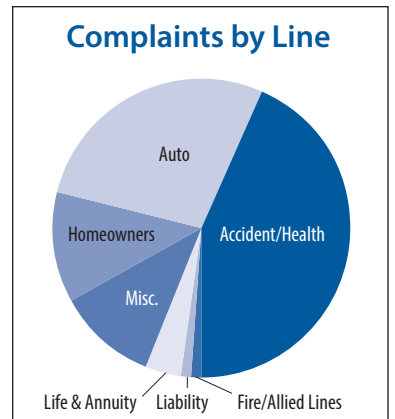
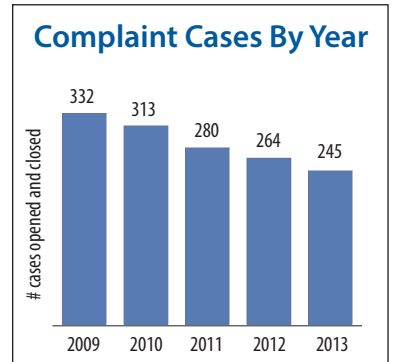
Consumer Complaints 2013

Complaints by Line of Insurance	
Auto	69
Individual Passenger Auto	67
Commercial	1
Motorsports	1
Fire/Allied Lines/Cmp	2
Fire Allied Lines	1
Commercial MP (Multi-Peril Coverage)	1
Homeowners	29
Homeowners	25
Mobile Homeowner	1
Renters/Tenants	2
Other	1
Accident/Health	107
Individual	28
Group	74
Other	5
Life & Annuity	10
Individual Life	8
Group Life	1
Individual Annuities	1
Liability	2
General	2
Miscellaneous	26
Workers' Compensation	17
Fidelity Surety	1
Watercraft	1
Federal Programs	1
Federal Flood	2
Other	4
Total Complaints by Line of Insurance	245

Reason for Complaint	
Underwriting	33
Premium Rating	11
Refusal to Insure	5
Cancellation	11
Forced Placement	1
Rate Classification	1
Surcharge	1
COBRA	1
Other	2
Policyholder Services	25
Inadequate Provider Network	1
Premium Notice/Billing	3
Surrender Problem	2
Cash Value	1
Delays/No Response	2
Information Requested	4
Policy Delivery	1
Premium Refund	3
Coverage Question	4
Quality of Care	1
Other	3
Marketing & Sales	8
Replacement	1
Agent Handling	1
Failure to Place	1
Misrepresentation	1
Policy Delivery	1
Other	3

Reason for Complaint	
Claim Handling	182
Adverse Benefit Determination	8
Adjuster Handling	8
Prompt Pay	4
Provider Ability	4
Unsatisfactory Settlement Offer	23
Preexisting Condition	2
Medical Necessity Provision	3
Total Loss	2
Subrogation	2
Comparative Negligence	5
Denial of Claim	50
Usual, Customary & Reasonable	8
Out of Network Benefits	2
Co-Pay Issues	8
Coordination of Benefits	2
Utilization Review	2
Delays	33
Experimental	1
Assignment of Benefits	1
Value Dispute	1
Adjuster Not Responding	1
Timeliness	5
Other	8
Total Reason for Complaint*	248

* Multiple reasons may be assigned to a single complaint.



Consumer Complaints 2013

Outcome	
No Jurisdiction	71
Company in Compliance	54
Information Furnished/Expanded	18
Insufficient Information	16
Advised Complainant	13
Question of Fact	10
Additional Payment	9
Coverage Extended	5
Company Position Upheld	5
Refund	4
Cancellation Upheld	4
Claim Settled	4
Policy Not In Force	3
No Action Requested/Required	3
Delay Resolved	3
Recovery	3
Compromised Settlement/ Resolution	2
Unable to Assist	2
Nonrenewal Upheld	2
Referred to Another Department	2
Referred to Proper Agency	2
Nonrenewal Notice Rescinded	2
Contract Provision/Legal Issue	2
Filed Suit/Retained Attorney	1
Cancellation Notice Withdrawn	1
Rating Problem Resolved	1
Other	1
Total	243

Companies with 5 or More Complaints					
	Alaska Direct Premiums (\$000)	% of Alaska Market	% of Total Complaints	Expected Number of Complaints**	Actual Number of Complaints
Premera / Blue Cross Group	517,376	14.7	11.60	34	27
State Farm Group	219,298	6.2	5.20	14	12
Liberty Mutual Group / SAFECO	141,735	4.0	5.20	9	12
Allstate Ins Group	124,996	3.5	9.90	8	23
USAA	115,975	3.3	3.90	8	9
Berkshire Hathaway Group / GEICO	101,923	2.9	10.30	7	24
AETNA Group	88,514	2.5	8.60	6	20
Progressive Group	55,207	1.6	2.60	4	6
Hartford Group	53,782	1.5	3.40	4	8
Total Above Companies	1,418,806	40.2	60.80	94	141
All Other Companies***	2,109,378	59.8	39.20	138	91
Total All Companies	3,528,184				232

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

**Expected as % of Market is the anticipated number of complaints based on the company's total premium written in the state of Alaska.

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

**Consumer Services took action that resulted in \$216,629.22
in additional payments for consumers in 2013.**

License Statistics 2013*

Producer				
Resident		Nonresident		Total
Individual	Firm	Individual	Firm	
1941	201	36002	2657	40801

Independent Adjuster						
Resident			Nonresident			Total
Individual	Firm	Trainee	Individual	Firm	Exempt	
141	15	8	3213	115	3	3495

Surplus Lines Broker				
Resident		Nonresident		Total
Individual	Firm	Individual	Firm	
106	16	947	384	1453

Limited Lines			
	Resident	Nonresident	Total
Individual			
Credit	334	43	377
Title	202	0	202
Travel	87	227	314
Bail Bond	33	4	37
Motor Vehicle Rental	34	4	38
Crop	1	0	1
Miscellaneous	0	0	0
Surety	2	25	27
Firms			
All Limited	127	49	176

Managing General Agent						
Resident			Nonresident			Total
Individual	Firm	Exempt	Individual	Firm	Exempt	
18	3	0	17	13	33	84

Reinsurance Intermediary					
	Resident		Nonresident		Total
	Licensed	Exempt	Licensed	Exempt	
Broker	2	0	12	10	24
Manager	0	0	5	1	6

Viatical Settlements			
	Resident	Nonresident	Total
Broker	2	7	9
Provider	0	2	2
Representative	0	0	0

Third-Party Administrator				
Resident		Nonresident		Total
Registered	Exempt	Registered	Exempt	
0	2	133	186	321

*Data from Jan.1 -Oct. 28, 2013. State Based Systems was implemented Nov. 4, 2013; these statistics are no longer tracked.

Licensing Documents Processed

Electronic - Processed		2013*	2012
Nonresident Renewals		12926	13983
Resident Renewals		893	1023
Nonresident Licenses		8126	8809
Resident Licenses		253	295
Nonresident Address Change Requests		7727	8336
Resident Address Change Requests		413	295
Nonresident Amendments		183	165
Resident Amendments		23	25
Nonresident Reinstatements		681	897
Resident Reinstatements		90	86
Paper - Processed		2013*	2012
Renewals		486	613
Licenses Amended		858	954
Licenses Canceled		1045	1292
Licenses Lapsed		5203	5572

Investigations FY 2014

Type of Case	Cases Opened	Cases Closed	Convictions	Warning Letters	Licensing Actions
Agent Fraud	8	10	2		4
Bail Bonds	1	3			
Case Assessment	38	43			
Claimant Fraud	28	52	2	18	
Ins. Doc. Fraud	2	2	1		
License Applicant		1			
Med. Care Prov. Fraud					
Op. W/O License	2	4			
Workers Comp					
Total Cases	79	115*	5	18	4**

*46 from prior years **Stipulated Agreements & Orders initiated by Investigation Unit

*Data from Jan. 1, 2013 to Oct. 25, 2013. State Based Systems was implemented Nov. 4, 2013; these statistics are no longer tracked.

Resident Licensing Examinations 2013 (Administered by Pearson Vue, Inc.)

Type of Exam	Total Number of Test Takers			First-Time Test Takers			Repeat Test Takers		
	Passed	Total	Pass %	Passed	Total	Pass %	Passed	Total	Pass %
Life	195	335	58	130	213	61	65	122	53
Health	166	288	58	118	206	57	48	82	59
Property	154	330	47	91	182	50	63	148	43
Casualty	154	337	46	90	182	49	64	155	41
Personal Lines	15	47	32	7	18	39	8	29	28
Adjuster	111	180	62	91	128	71	20	52	38
Surplus Lines Broker	5	6	83	3	3	100	2	3	67
Bail Bonds	9	13	69	7	11	64	2	2	100
Managing Gen. Agent	2	3	67	1	2	50	1	1	100
Title	23	33	70	20	16	80	6	13	54
Credit	27	44	61	17	28	61	10	16	63
Totals	818	1945		575	989		289	623	

Rates & Forms 2013

Filings Received	
Approved	1623
Authorized	2005
Disapproved	147
Withdrawn	563
Other*	1299
Total	5637

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

Advisory Organizations

Advisory organizations, licensed by the division under AS 21.39.100, 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.

Rating Organizations

Rating organizations, licensed by the division under AS 21.39.060, 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.

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.

Advisory Organizations

Organization	Contact	Address	Phone, Fax	Agent for Service	Address	Last Exam on File
Hwy Loss Data Institute	Ms. Michele Fields, General Counsel	1005 North Glebe Rd Arlington, VA 22201-4571	T: (703) 247-1600 F: (703) 247-1595	Mr. Paul Hoffman	9360 Glacier Hwy, Ste 202 Juneau, AK 99801	
Independent Statistical Service (Subsidiary of Property Casualty Insurers Association of America)	Mr. David Sampson, President	8700 W. Bryn Mawr, Ste 1200S Chicago, IL 60631-3512	T: (847) 297-7800 F: (847) 297-5064	Kristopher Knauss The Knauss Group, LLC	P.O. Box 91700 Anchorage, AK 99509	02/31/12 Multi-state exam by IL and ME
ISO Data, Inc.	Ms. Mary Van Sise, Assistant Vice President Government Relations	545 Washington Blvd Jersey City, NJ 07310-1686	T: (201) 469-2652	United States Corp. Co.	9360 Glacier Hwy, Ste 202 Juneau, AK 99801	12/31/11 Multi-state by NJ, ME and NY
National Independent Statistical Service	Mr. David H. Conrad, President	PO Box 68950 Indianapolis, IN 46268-0950	T: (317) 876-6200 F: (317) 876-6210	Mr. Paul Hoffman	9360 Glacier Hwy, Ste 202 Juneau, AK 99801	08/29/96 by FL
Oden A West Business	Ms. Sylvia Chipp Insall	7645 East 63rd St, Ste 200 Tulsa, OK 74133-1208	T: (918) 556-5305 F: (918) 610-9985	Corporation Service Company	9360 Glacier Hwy, Ste 202 Juneau, AK 99801	
Property Casualty Insurers Assoc. Of America (formerly Nat'l Assoc. of Independent Insurers and Alliance of American Insurers)	Mr. David A. Sampson, President	2600 South River Rd Des Plaines, IL 60018-3286	T: (847) 297-7800 F: (847) 759-5064	Mr. John George	3328 Fritz Cove Rd Juneau, AK 99801	

Rating Organizations

Organization	Contact	Address	Phone, Fax	Agent for Service	Address	Last Exam on File	License Expires
AIPSO	Mr. David L. Kohlhammer, President	302 Central Ave Johnston, Rhode Island 02919	T: (401) 946-2310 F: (401) 528-1350	Mr. Paul Hoffman c/o CT Corporation System	9360 Glacier Hwy, Ste 202 Juneau, AK 99801	12/31/99 by GA	12/31/17
American Association of Insurance Services	Ms. Susan Hiller	1745 S Naperville Rd, Ste 200 Wheaton, IL 60187-8132	T: (630) 681-8347 F: (630) 681-8356	Ms. Tessa Wilson Umialik Insurance Company	1901 S. Bragaw, Ste 100 Anchorage, AK 99508	12/31/12 Multi-State by IL and ME	12/01/17
Insurance Services Office, Inc.	Mr. Gerard Wendelken, Senior Consultant National Affairs	545 Washington Blvd Jersey City, NJ 07310-1686	T: (201) 469-2648 F: (201) 469-4011	CT Corporation System	9360 Glacier Hwy, Ste 202 Juneau, AK 99801	12/31/11 Multi-State by NJ, ME and NY	12/31/15
National Council on Compensation Insurance	Ms. Carolyn Pearl	1001 Bishop St American Savings Bank Bldg, Ste 1550 Honolulu, HI 96813	T: (808) 524-6239 F: (808) 536-3467	CT Corporation System	9360 Glacier Hwy, Ste 202 Juneau, AK 99801	12/31/2010 Multi- State by FL	02/17/15
The Surety & Fidelity Association of America	Ms. Barbara Feiff	1101 Connecticut Ave NW Ste 800 Washington, DC 20036	T: (202) 463-0600 F: (202) 463-0606	C. Russell Lewis, Esq. Oles, Morrison, Rinker & Baker	745 West Fourth Ave Ste 502 Anchorage, AK 99501-2136	12/31/99 by GA	12/16/16

Joint Underwriting Organizations

Organization	Contact	Address	Phone, Fax	Last Exam on File
American Nuclear Insurers	Mr. Michael P. Cass, VP and Gen Counsel	95 Glastonbury Blvd Glastonbury, CT 06033	T: (860) 682-1301 F: (860) 639-0002	12/31/79 by CT
Associated Aviation Underwriters	Mr. Anthony R. Moschetta, VP and Gen Counsel	51 John F. Kennedy Pkwy Short Hills, NJ 07078	T: (973) 379-0941	11/30/01 by NJ
Registered Mail Insurance Association	John L. Comeau, Vice President	100 William St 3rd Floor New York, NY 10038	T: (212) 425-1470	09/30/85 by FL
United States Aircraft Insurance Group	Nicholas Canelos, SVP, General Counsel, and Secretary	125 Broad St, 6th Floor New York, NY 10004	T: (212) 859-3952	

Alaska Comprehensive Health Insurance Association

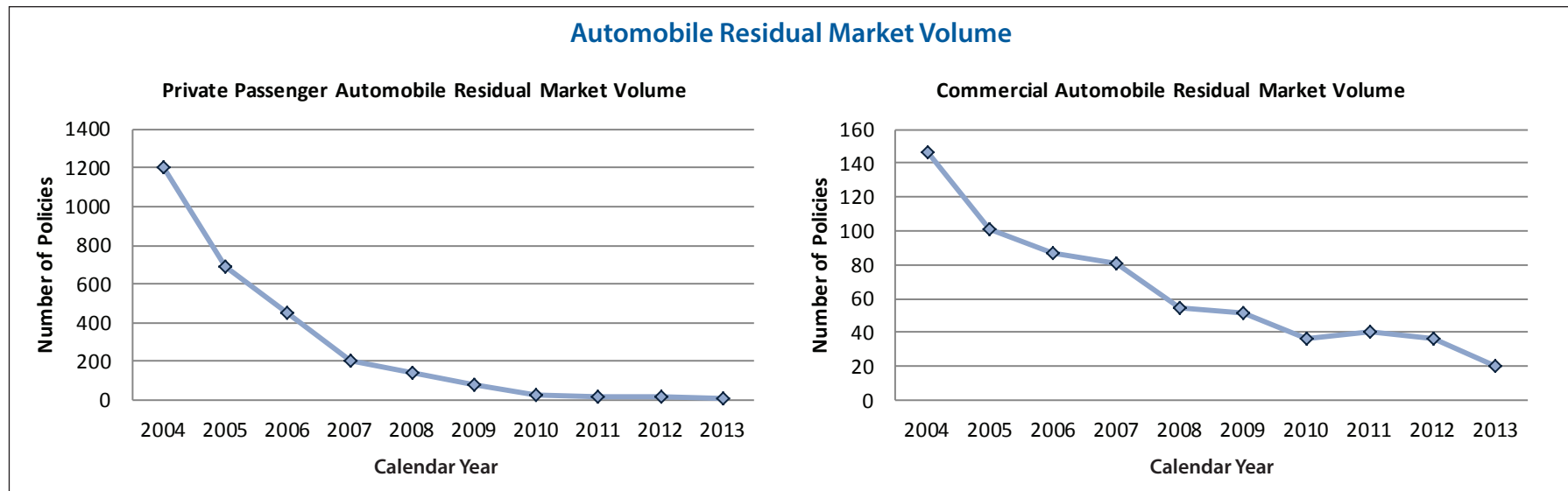
The Alaska Comprehensive Health Insurance Association (ACHIA) provides health insurance to Alaskans without coverage because of a pre-existing condition.

As of December 31, 2013, 498 individuals were covered under an ACHIA plan. Detailed information about ACHIA is available at www.achia.com.

Alaska Automobile Plan

The Alaska Automobile Plan offers insurance for vehicle owners and operators unable to obtain insurance on a voluntary basis. Personal auto policy applications are submitted to Automobile Insurance Plan Service Office, a nonprofit management organization for groups administering the residual market, either directly or through an insurance agent, who then assigns the policies to insurers in proportion to each insurer's voluntary market share.

Commercial auto insurance is organized under a servicing carrier program. Currently, all commercial auto assigned risk business is handled by Progressive Casualty Insurance Company and all commercial auto insurers share in the profit or loss of this business based upon each insurer's voluntary market share.

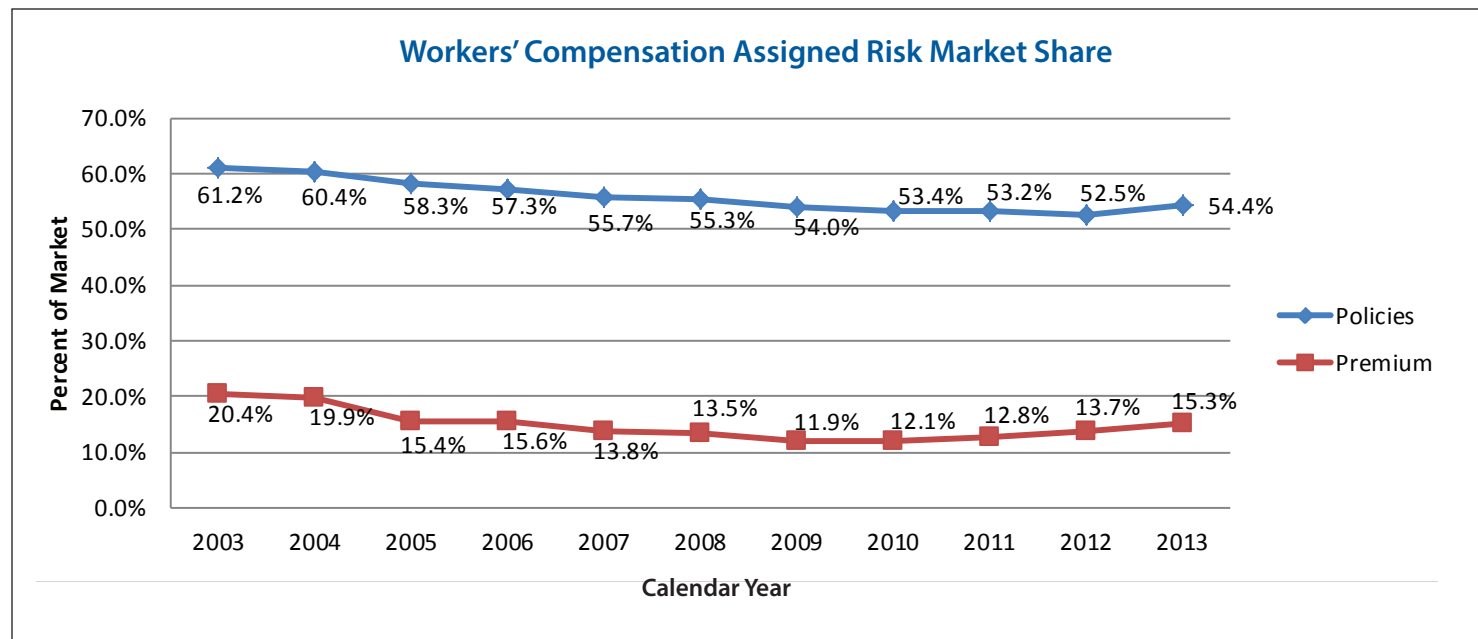


Workers' Compensation Assigned Risk Plan

Employers who are declined coverage by two non-affiliated insurers may obtain insurance through the Workers' Compensation Assigned Risk Plan either by assignment to a servicing carrier or to a direct assignment carrier. 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. American Interstate Insurance Company is a direct assignment carrier. A direct assignment carrier is assigned policies in proportion to its voluntary market share while all other insurers share in the profit or loss of the policies assigned to the servicing carriers based upon each insurer's voluntary market share.

For 2013, the 8,273 assigned risk policies made up 54.4% of all workers' compensation policies. The \$37.5 million in premium was approximately 15.3% of total workers' compensation premium. 5,314 of the 8,273 assigned risk policy premiums were less than \$2,500.

The percentage of residual market policies peaked at 61.2% in 2003, gradually decreasing until a slight increase in the last year. Premium volume also peaked in 2003 and then decreased until 2009. Between 2009 and 2013, premium volume increased from 11.9% to 15.3%. This indicates that larger insureds, previously able to find coverage with a voluntary insurer, are now seeking coverage in the assigned risk market.



Domestic Insurers

Name	Address	Telephone	Lines	Authorized
Alaska National Insurance Company	7001 Jewel Lake Rd Anchorage, AK 99502-2800	(907) 248-2642	Health, Property, Casualty, Surety, Marine, Wet Marine, Transportation	09/30/1980
Alaska Timber Insurance Exchange	2417 Tongass Ave, Ste 214 Ketchikan, AK 99901	(907) 225-9451	Property, Casualty (excluding Vehicle)	03/28/1980
Alaska Vision Services, Inc.	3333 Quality Dr Rancho Cordova, CA 95670-7985	(916) 851-5000	Hospital and Medical Service Corporation	06/03/1982
ARECA Insurance Exchange	703 West Tudor Rd, Ste 200 Anchorage, AK 99503-6650	(907) 561-6103	Health, Property, Casualty, Surety, Marine, Wet Marine, Transportation	12/30/1983
Sunderland Marine Insurance Co. Ltd., U.S. Branch	Salvus House, Aykley Heads Durham United Kingdom DH1 5TS	011-44(0)-870- 084-3200	Marine, Wet Marine, Transportation	02/23/1996
Tongass Timber Trust	111 Stedman St, Ste 200 Ketchikan, AK 99901-6599	(907) 225-6114	Health	05/31/2005
Umialik Insurance Company	3301 C St, Ste 300 Anchorage, AK 99503 5350 West 78th Street Edina, MN 55439	(907) 338-5445 (952) 835-5350	Health, Property, Casualty, Surety, Marine, Wet Marine, Transportation	06/10/1981

Admitted Insurers By Type 2013

	Foreign	Domestic
Automobile Service Corporation	17	0
Fraternal	6	0
Health	26	1
Life & Annuity	358	0
MEWA	1	1
Property & Casualty	654	5
Risk Retention Group	46	0
Title	7	0
Total	1115	7

Certificate of Authority Mergers and Surrenders 2013

C of A	Company Name	Action	Date
10324	ASURION ROADSIDE ASSISTANCE SERVICES, LLC	Surrendered	02/15/13
244	CROWN LIFE INSURANCE COMPANY	Merged into CANADA LIFE ASSURANCE COMPANY	03/27/13
8326	FAIRFIELD INSURANCE COMPANY	Merged into GENESIS INSURANCE COMPANY	03/27/13
1048	SCOR GLOBAL LIFE REINSURANCE COMPANY OF AMERICA	Merged into SCOR GLOBAL LIFE AMERICAS REINSURANCE COMPANY	05/15/13
833	SUNAMERICA ANNUITY AND LIFE ASSURANCE COMPANY	Merged into SUNAMERICA LIFE INSURANCE COMPANY	06/06/2013
1128	SUNAMERICA LIFE INSURANCE COMPANY	Merged into AMERICAN GENERAL LIFE INSURANCE COMPANY	06/06/2013
1143	WESTERN NATIONAL LIFE INSURANCE COMPANY	Merged into AMERICAN GENERAL LIFE INSURANCE COMPANY	06/06/2013
1181	AMERICAN GENERAL LIFE INSURANCE COMPANY OF DELAWARE	Merged into AMERICAN GENERAL LIFE INSURANCE COMPANY	06/06/2013
1205	AMERICAN GENERAL ASSURANCE COMPANY	Merged into AMERICAN GENERAL LIFE INSURANCE COMPANY	06/06/2013
10678	AMERICAN GENERAL LIFE & ACCIDENT INSURANCE COMPANY	Merged into AMERICAN GENERAL LIFE INSURANCE COMPANY	06/06/2013
10431	TRIAD GUARANTY INSURANCE CORPORATION	Surrendered	07/29/13
1343	HOUSTON GENERAL INSURANCE COMPANY	Merged into ONEBEACON INSURANCE COMPANY	09/06/13
8017	NORTHERN ASSURANCE COMPANY OF AMERICA	Merged into ONEBEACON AMERICA INSURANCE COMPANY	09/06/13
8267	TRADERS & GENERAL INSURANCE COMPANY	Merged into ONEBEACON INSURANCE COMPANY	09/06/13
414	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	Merged into TOKIO MARINE AMERICA INSURANCE COMPANY	12/31/13

C of A	Company Name	Action	Date
10635	INDUSTRIAL ALLIANCE PACIFIC INSURANCE & FINANCIAL SERVICES, INC.	Merged into INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES, INC.	12/02/13
10694	AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY	Surrendered	12/24/13

New Admitted Companies 2013

Property/Casualty

- 11163 OBI National Insurance Company
- 11192 Crestbrook Insurance Company
- 11194 Mutual of Enumclaw
- 11198 Eastguard Insurance Company
- 11207 U.S. Underwriters Insurance Company
- 11210 Oak River Insurance Company
- 11196 Amguard Insurance Company
- 11197 Norguard Insurance Company
- 11208 Enumclaw Property and Casualty Insurance Company
- 11215 Western National Mutual Insurance Company
- 11218 Plateau Insurance Company
- 11021 Privilege Underwriters Reciprocal Exchange

Life/Health

- 11189 Reserve National Insurance Company
- 11193 Medico Corp Life Insurance Company

Certificate of Authority Name Changes 2013

C of A	Old Company Name	New Company Name	Date
8047	CATALYST RX PLAN SERVICES INSURANCE COMPANY	CATAMARAN INSURANCE OF OHIO, INC.	03/27/13
8410	INFINITY PREMIER INSURANCE COMPANY	ATX PREMIER INSURANCE COMPANY	03/07/13
8491	ALLIED WORLD REINSURANCE COMPANY	ALLIED WORLD INSURANCE COMPANY	03/27/13
10920	MUNICIPAL AND INFRASTRUCTURE ASSURANCE CORPORATION	MUNICIPAL ASSURANCE CORP.	03/27/13
11052	FIDELITY NATIONAL INDEMNITY INSURANCE COMPANY	WRIGHT NATIONAL FLOOD INSURANCE COMPANY	03/06/13
10429	BROKERS NATIONAL LIFE ASSURANCE COMPANY	AURIGEN REINSURANCE COMPANY OF AMERICA	05/09/13
10460	SCOR GLOBAL LIFE US RE INSURANCE COMPANY	SCOR GLOBAL LIFE AMERICAS REINSURANCE COMPANY	05/15/13
10621	ODS HEALTH PLAN INC	MODA HEALTH PLAN INC	05/21/13
877	GREAT AMERICAN LIFE ASSURANCE COMPANY	PRESIDENTIAL LIFE INSURANCE COMPANY - USA	07/09/13
1516	AMERICAN BUSINESS & PERSONAL INS MUTUAL INC	AMERICAN BUSINESS & MERCANTILE INS MUTUAL, INC.	07/09/13
1729	VISTA LIFE INSURANCE COMPANY	SYMPHONIX HEALTH INSURANCE, INC.	07/16/13

C of A	Old Company Name	New Company Name	Date
10236	GMAC INSURANCE ONLINE INC	NATIONAL GENERAL INSURANCE ONLINE INC	07/16/13
8519	AMERICAN GENERAL INDEMNITY COMPANY	WOODRIDGE INSURANCE COMPANY	09/25/13
10691	HSBC INSURANCE COMPANY OF DELAWARE	PAVONIA INSURANCE COMPANY OF DELAWARE	09/06/13
791	R V I NATIONAL INSURANCE COMPANY	R V I AMERICA INSURANCE COMPANY	10/15/13
1126	LUMBERMENS CASUALTY INSURANCE COMPANY	MIDVALE INDEMNITY COMPANY	10/15/13
1690	HOUSEHOLD LIFE INSURANCE COMPANY	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	10/14/13
8035	FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY	STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	10/25/13
374	CHARTIS PROPERTY CASUALTY COMPANY	AIG PROPERTY CASUALTY COMPANY	11/15/13
1056	SIGNIFICA INSURANCE GROUP INC	DSM USA INSURANCE COMPANY, INC.	11/20/13
1576	CHARTIS CASUALTY COMPANY	AIG ASSURANCE COMPANY	11/15/13
10466	FIDELITY NATIONAL INSURANCE COMPANY	STILLWATER INSURANCE COMPANY	12/20/13
11193	WORLD CORP INSURANCE COMPANY	MEDICO CORP LIFE INSURANCE COMPANY	12/20/13

Certificate of Authority Amendments 2013

C of A	Company Name	Authority Change
10643	RURAL COMMUNITY INSURANCE COMPANY	Deleted Liability Insurance, Vehicle Insurance, Workers Compensation and Employers Liability, Burglary and Theft, Glass, Personal Property Floater, Boiler and Machinery, Leakage and Fire Extinguishing Equipment, Malpractice, Livestock 02/07/2013
10099	AMERICAN FIRE AND CASUALTY COMPANY	Deleted Miscellaneous 03/07/2013
814	OHIO CASUALTY INSURANCE COMPANY	Deleted Miscellaneous 03/07/2013
10098	OHIO SECURITY INSURANCE COMPANY	Deleted Miscellaneous 03/07/2013
11159	NATIONAL MORTGAGE INSURANCE CORPORATION	Added Mortgage Guaranty 04/24/2013
10778	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	Added Property 04/30/2013
1298	STONEWOOD NATIONAL INSURANCE COMPANY	Added Marine (a), Livestock, Surety 04/30/2013, Wet Marine/Transportation (b), Glass, Boiler and Machinery, Leakage and Fire Extinguishing Equipment, Malpractice, Elevator, Entertainments, Miscellaneous 04/30/2013
10988	FOREMOST SIGNATURE INSURANCE COMPANY	Added Surety, Livestock, Credit, Personal Property Floater, Malpractice, Entertainments 05/09/2013
8339	STATE NATIONAL INSURANCE COMPANY INC	Added Health 07/09/2013
11192	CRESTBROOK INSURANCE COMPANY	Added Miscellaneous, Property, Glass, Marine P & I (a) (2), Entertainments, Surety, Burglary and Theft, Vehicle Insurance, Workers Compensation and Employers Liability, Boiler and Machinery, Elevator, Liability Insurance, Personal Property Floater, Marine (a), Livestock, Leakage and Fire Extinguishing Equipment 10/23/2013
298	MANHATTAN LIFE INSURANCE COMPANY	Added Health 10/25/2013
1316	CONTRACTORS BONDING AND INSURANCE COMPANY	Added Marine P & I (a)(2), Burglary and Theft, Miscellaneous, Vehicle Insurance, Property, Boiler and Machinery, Elevator, Liability Insurance, Personal Property Floater, Wet Marine/Transportation (b) 11/25/2013
11198	EASTGUARD INSURANCE COMPANY	Added Health, Wet Marine/Transportation (b) 12/05/2013

Cert. of Authority Redomestications 2013

C of A	Company Name	Domicile
1137	INDEPENDENCE LIFE & ANNUITY COMPANY	Rhode Island to Delaware 02/28/13
492	GENERAL STAR NATIONAL INSURANCE COMPANY	Ohio to Delaware 03/06/13
1455	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	Kansas to Illinois 03/06/13
1195	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	California to Illinois 03/20/13
10099	AMERICAN FIRE AND CASUALTY COMPANY	Ohio to New Hampshire 03/21/13
8410	ATX PREMIER INSURANCE COMPANY	Indiana to Texas 03/21/13
814	OHIO CASUALTY INSURANCE COMPANY	Ohio to New Hampshire 03/21/13
10098	OHIO SECURITY INSURANCE COMPANY	Ohio to New Hampshire 03/21/13
10693	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	Texas to Illinois 03/21/13
11045	SECURITY NATIONAL INSURANCE COMPANY	Texas to Delaware 04/24/13
10460	SCOR GLOBAL LIFE AMERICAS REINSURANCE COMPANY	Texas to Delaware 05/21/13
8508	SIERRA HEALTH & LIFE INSURANCE COMPANY INC	California to Nevada 06/13/13
8479	CLEARWATER SELECT INSURANCE COMPANY	Delaware to Connecticut 06/19/13
877	PRESIDENTIAL LIFE INSURANCE COMPANY – USA	Ohio to Delaware 07/09/13
888	EQUITRUST LIFE INSURANCE COMPANY	Iowa to Illinois 10/23/13
554	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	Maryland to Iowa 12/23/13

Life Annuity Recap 2013 (\$000)

	Issued During the Year	In Force December 31	Life Insurance	Annuity Considerations
Ordinary	2,954,061	36,330,315	276,668	235,006
Credit Life	21,475	93,372	804	0
Group	2,314,305	22,701,587	57,245	162,795
Industrial	0	3,462	1	0
Fraternal	16,082	496,600	2,610	5,041
Total	5,305,912	59,625,337	337,328	402,841

Fraternals 2013 (\$000)

Fraternal Organization											
	NAIC #	Domicile	Assets	Surplus	Issued During Year	Ceased In Force During Year	In Force End of Year	Life Insurance Premiums	Annuity Considerations	Claims and Benefits Paid	Dividends
First Cath Slovak Ladies Assn US	56332	OH	756,407	91,061	0	0	20	0	0	0	0
Independent Order Of Foresters U	58068	NY	2,940,123	124,023	2,147	-3,555	33,212	132	0	190	4
Knights Of Columbus	58033	CT	20,534,434	1,909,834	485	-804	42,383	202	0	92	51
Sons Of Norway	57142	MN	353,855	12,555	2,650	-745	27,782	141	215	1,078	6
Thrivent Financial For Lutherans	56014	WI	72,161,547	5,797,910	10,135	-32,026	390,973	2,094	4,825	6,812	421
Woodmen World Life Ins Soc	57320	NE	10,067,533	1,062,038	665	752	2,230	41	1	121	35
Total for All 6 Companies:			106,813,898	8,997,420	16,082	-36,378	496,600	2,610	5,041	8,294	516

Admitted Companies 2013 - Life (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
80985	4 Ever Life Ins Co	186,859	89,921	61301	Ameritas Life Ins Corp	9,187,767	1,501,796	61832	Chesapeake Life Ins Co	42,481	20,853
77879	5 Star Life Ins Co	248,677	40,530	72222	Amica Life Ins Co	1,133,127	217,528	61875	Church Life Ins Corp	285,274	50,266
71854	AAA Life Ins Co	539,246	104,094	93661	Annuity Investors Life Ins Co	2,892,881	203,243	67369	Cigna Hlth & Life Ins Co	4,139,267	1,713,184
71471	Ability Ins Co	827,105	35,166	61069	Anthem Life Ins Co	575,280	120,401	76236	Cincinnati Life Ins Co	3,737,512	246,992
62200	Accordia Life & Ann Co	7,059,009	382,181	71439	Assurity Life Ins Co	2,449,282	306,426	93432	CM Life Ins Co	8,984,023	1,071,204
60348	Ace Life Ins Co	39,921	7,986	68039	Athene Ann & Life Ins Co of NY	3,525,636	164,396	62626	CMFG Life Ins Co	15,659,812	1,553,485
78700	Aetna Hlth & Life Ins Co	2,148,215	280,558	61492	Athene Annuity & Life Assur Co	11,775,573	1,050,063	62049	Colonial Life & Accident Ins Co	2,752,689	538,246
60054	Aetna Life Ins Co	21,793,145	3,199,869	74900	Aurigen Reins Co of Amer	21,371	20,537	62065	Colonial Penn Life Ins Co	740,287	61,968
82406	All Savers Ins Co	29,577	16,423	61182	Aurora Natl Life Assur Co	3,143,733	341,484	84786	Colorado Bankers Life Ins Co	256,893	28,863
69604	Allianz Life & Ann Co	16,726	12,075	61689	Aviva Life & Ann Co	43,841,716	978,782	62103	Columbian Mut Life Ins Co	1,289,767	101,823
90611	Allianz Life Ins Co Of N Amer	104,722,726	4,426,168	68365	AXA Corp Solutions Life Reins Co	978,031	253,879	99937	Columbus Life Ins Co	3,198,947	250,766
70866	Allstate Assur Co	12,222	10,751	62880	AXA Equitable Life & Ann Co	464,901	27,476	62146	Combined Ins Co Of Amer	1,588,946	324,575
60186	Allstate Life Ins Co	47,858,511	2,875,119	62944	AXA Equitable Life Ins Co	158,657,785	3,825,470	81426	Commercial Travelers Mut Ins Co	21,162	7,497
60216	Amalgamated Life Ins Co	99,851	47,184	68160	Balboa Life Ins Co	57,715	47,762	84824	Commonwealth Ann & Life Ins Co	10,211,929	723,558
68594	American Amicable Life Ins Co Of	258,588	78,973	61212	Baltimore Life Ins Co	1,085,736	72,774	77828	Companion Life Ins Co	251,725	138,011
60275	American Bankers Life Assur Co O	521,590	50,366	61239	Bankers Fidelity Life Ins Co	138,775	34,530	62308	Connecticut Gen Life Ins Co	18,573,627	3,246,433
92738	American Equity Invest Life Ins Co	32,435,473	1,870,728	61263	Bankers Life & Cas Co	15,839,543	1,056,951	65900	Conseco Life Ins Co	3,825,491	129,692
60380	American Family Life Assur Co of	107,912,975	9,630,059	81043	Bankers Life Ins Co	251,072	25,969	62359	Constitution Life Ins Co	317,342	33,467
60410	American Fidelity Assur Co	4,709,850	342,671	94250	Banner Life Ins Co	1,687,688	450,036	71730	Continental Amer Ins Co	382,393	137,999
60429	American Fidelity Life Ins Co	445,738	71,844	61395	Beneficial Life Ins Co	3,011,214	579,136	62413	Continental Assur Co	2,937,872	597,309
60488	American Gen Life Ins Co	159,156,536	12,656,146	64890	Berkley Life & Hlth Ins Co	166,290	94,218	71404	Continental Gen Ins Co	238,445	22,774
60534	American Heritage Life Ins Co	1,770,173	337,737	62345	Berkshire Hathaway Life Ins Co N	13,768,311	2,701,438	78301	Corvesta Life Ins Co	9,240	7,672
60518	American Hlth & Life Ins Co	941,060	208,618	71714	Berkshire Life Ins Co of Amer	3,461,352	583,000	94218	Country Investors Life Assur Co	286,945	173,393
60577	American Income Life Ins Co	2,694,743	232,273	90638	Best Life & Hlth Ins Co	13,398	9,733	62553	Country Life Ins Co	10,262,625	1,096,259
81213	American Maturity Life Ins Co	61,200	47,203	61476	Boston Mut Life Ins Co	1,188,768	142,514	82880	CSI Life Ins Co	18,090	14,277
81418	American Medical & Life Ins Co	11,088	1,977	61581	Capitol Life Ins Co	210,045	20,975	71129	Dearborn Natl Life Ins Co	2,324,086	439,702
67989	American Memorial Life Ins Co	2,493,717	103,461	69647	Catamaran Ins of Ohio Inc	9,209	8,892	62634	Delaware Amer Life Ins Co	137,109	74,261
65811	American Modern Life Ins Co	52,090	26,448	11997	Caterpillar Life Ins Co	158,170	61,604	97705	Direct Gen Life Ins Co	23,845	14,037
60739	American Natl Ins Co	18,036,218	2,667,858	80799	Celtic Ins Co	83,525	43,822	13183	Eagle Life Ins Co	188,714	39,512
71773	American Natl Life Ins Co OfTX	135,101	41,364	61735	Central Security Life Ins Co	73,291	8,225	62928	EMC Natl Life Co	1,030,170	87,936
91785	American Phoenix Life & Reassur	18,092	15,446	61751	Central States H & L Co Of Omah	395,517	119,617	88595	Empheys Ins Co	4,444	4,343
60801	American Public Life Ins Co	80,320	21,703	61883	Central United Life Ins Co	307,249	76,646	68276	Employers Reassur Corp	11,002,612	1,224,784
60836	American Republic Ins Co	801,428	437,464	80896	Centre Life Ins Co	1,927,672	101,178	62952	Equitable Life & Cas Ins Co	275,846	39,114
60895	American United Life Ins Co	22,267,414	980,681	62383	Centurion Life Ins Co	1,209,043	397,336	62510	Equitrust Life Ins Co	12,615,489	846,226
61999	Americo Fin Life & Ann Ins Co	3,804,368	442,266	61808	Charter Natl Life Ins Co	142,413	11,411	77968	Family Heritage Life Ins Co Of Am	641,539	66,905

Admitted Companies 2013 - Life (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
63053	Family Life Ins Co	147,570	31,920	70815	Hartford Life & Accident Ins Co	13,890,810	5,595,171	97691	Life Of The South Ins Co	73,929	17,518
74004	Family Serv Life Ins Co	393,058	26,959	71153	Hartford Life & Ann Ins Co	54,556,923	3,080,607	91898	Lifecare Assur Co	1,779,983	95,750
63177	Farmers New World Life Ins Co	7,140,964	566,591	88072	Hartford Life Ins Co	128,073,780	5,005,042	97985	LifeMap Assur Co	89,583	45,316
63223	Federal Life Ins Co	228,237	17,988	92711	HCC Life Ins Co	750,192	436,893	77720	LifeSecure Ins Co	189,749	20,232
63274	Fidelity & Guar Life Ins Co	17,422,516	1,108,255	66141	Health Net Life Ins Co	485,108	257,180	94188	Lifewise Assur Co	119,417	81,058
93696	Fidelity Investments Life Ins Co	22,477,421	614,722	92908	HealthMarkets Ins Co	15,712	9,286	65595	Lincoln Benefit Life Co	2,070,874	332,473
63290	Fidelity Life Assn A Legal Reserve	414,576	124,066	64394	Heritage Life Ins Co	4,872,444	1,018,019	65927	Lincoln Heritage Life Ins Co	740,820	101,176
71870	Fidelity Security Life Ins Co	819,486	135,266	62421	Heritage Union Life Ins Co	12,046	8,640	62057	Lincoln Life & Ann Co of NY	12,046,420	713,035
71455	Financial Amer Life Ins Co	28,189	6,921	93440	HM Life Ins Co	557,905	284,572	65676	Lincoln Natl Life Ins Co	200,018,194	6,836,148
69140	First Allmerica Fin Life Ins Co	4,205,964	154,663	64505	Homesteaders Life Co	2,378,064	149,641	76694	London Life Reins Co	344,112	52,906
90328	First Hlth Life & Hlth Ins Co	505,649	233,339	64513	Horace Mann Life Ins Co	7,281,401	372,391	68446	Longevity Ins Co	9,034	7,848
63495	First Investors Life Ins Co	1,641,447	51,814	73288	Humana Ins Co	5,620,432	3,075,209	65722	Loyal Amer Life Ins Co	244,039	71,522
67652	First Penn Pacific Life Ins Co	1,817,415	235,591	70580	Humanadental Ins Co	140,581	73,911	65781	Madison Natl Life Ins Co Inc	488,614	77,969
91642	Forethought Life Ins Co	7,957,225	522,463	91693	IA Amer Life Ins Co	218,101	124,642	65870	Manhattan Life Ins Co	310,389	36,942
99775	Funeral Directors Life Ins Co	978,498	85,634	97764	Idealife Ins Co	20,714	15,059	67083	Manhattan Natl Life Ins Co	184,017	12,429
63657	Garden State Life Ins Co	117,083	48,545	64602	Independence Life & Ann Co	2,284,258	127,346	71072	Marquette Natl Life Ins Co	6,859	5,685
63665	General Amer Life Ins Co	12,025,688	818,080	81779	Individual Assur Co Life Hlth & Acc	19,501	7,540	65935	Massachusetts Mut Life Ins Co	182,776,471	12,524,447
93521	General Fidelity Life Ins Co	85,880	72,013	14406	Industrial Alliance Ins & Fin Serv I	200,711	73,235	69515	Medamerica Ins Co	866,238	43,647
86258	General Re Life Corp	3,337,448	667,250	86509	Ing Life Ins & Ann Co	85,670,136	2,010,762	79987	Medico Corp Life Ins Co	25,280	24,436
73504	Generation Life Ins Co	32,581	31,099	80942	ING USA Ann & Life Ins Co	69,266,034	1,941,605	31119	Medico Ins Co	65,729	29,747
65536	Genworth Life & Ann Ins Co	24,161,744	2,234,983	74780	Integrity Life Ins Co	6,056,681	668,022	97055	Mega Life & Hlth Ins Co The	280,981	109,184
70025	Genworth Life Ins Co	36,445,358	3,487,176	85189	Investors Consolidated Ins Co	14,771	7,377	86126	Members Life Ins Co	22,975	17,829
70939	Gerber Life Ins Co	2,548,126	263,519	63487	Investors Life Ins Co N Amer	691,306	49,250	87726	Metlife Ins Co of CT	60,275,177	4,794,565
91472	Globe Life & Accident Ins Co	3,363,523	258,308	65056	Jackson Natl Life Ins Co	163,833,710	4,353,819	93513	MetLife Investors Ins Co	14,875,933	665,788
62286	Golden Rule Ins Co	759,785	293,495	64017	Jefferson Natl Life Ins Co	3,053,451	39,448	61050	MetLife Investors USA Ins Co	98,069,662	1,933,186
63967	Government Personnel Mut Life In	830,918	109,166	89958	JMIC Life Ins Co	7,906	7,772	65978	Metropolitan Life Ins Co	373,393,186	12,428,096
63312	Great Amer Life Ins Co	20,182,199	1,511,800	65080	John Alden Life Ins Co	362,817	68,384	97136	Metropolitan Tower Life Ins Co	4,942,802	735,457
90212	Great Southern Life Ins Co	231,939	40,304	93610	John Hancock Life & Hlth Ins Co	9,737,623	682,655	66087	Mid West Natl Life Ins Co Of TN	92,033	51,713
68322	Great W Life & Ann Ins Co	52,281,977	1,200,609	65838	John Hancock Life Ins Co USA	239,095,601	5,809,174	66044	Midland Natl Life Ins Co	37,441,034	2,563,054
64211	Guarantee Trust Life Ins Co	366,083	54,334	65129	Kansas City Life Ins Co	3,386,365	330,599	66109	Midwestern United Life Ins Co	238,684	121,976
78778	Guardian Ins & Ann Co Inc	14,529,624	180,919	82252	Landmark Life Ins Co	44,863	4,791	66168	Minnesota Life Ins Co	33,154,407	2,329,680
64246	Guardian Life Ins Co Of Amer	42,065,979	5,011,885	65315	Liberty Life Assur Co Of Boston	13,115,091	716,882	70416	MML Bay State Life Ins Co	4,587,907	196,021
83607	Guggenheim Life & Ann Co	11,101,840	550,796	65331	Liberty Natl Life Ins Co	7,257,941	589,727	66281	Monumental Life Ins Co	31,879,574	971,225
88340	Hannover Life Reassur Co of Ame	4,527,958	196,873	65498	Life Ins Co Of N Amer	6,711,908	1,103,454	66370	Mony Life Ins Co	7,683,134	309,226
93505	Hartford Intl Life Reassur Corp	1,138,083	88,206	65528	Life Ins Co Of The Southwest	12,354,872	720,160	78077	Mony Life Ins Co Of Amer	2,794,338	356,686

Admitted Companies 2013 - Life (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
66427	MTL Ins Co	1,894,920	127,815	67598	Paul Revere Life Ins Co	4,301,834	336,087	69914	Sears Life Ins Co	48,795	20,820
66346	Munich Amer Reassur Co	6,981,203	789,875	93777	Pavonia Life Ins Co of MI	445,933	99,801	93742	Securian Life Ins Co	207,809	131,528
88668	Mutual Of Amer Life Ins Co	16,666,682	951,163	93262	Penn Ins & Ann Co	2,307,274	310,742	68675	Security Benefit Life Ins Co	20,702,297	1,044,803
71412	Mutual Of Omaha Ins Co	5,795,359	2,674,546	67644	Penn Mut Life Ins Co	15,945,191	1,490,686	68721	Security Life Ins Co Of Amer	73,238	19,599
61409	National Benefit Life Ins Co	484,026	174,531	85561	Perico Life Ins Co	20,905	17,627	68713	Security Life Of Denver Ins Co	15,066,633	1,033,987
66540	National Farmers Union Life Ins C	221,564	43,167	67784	Philadelphia Amer Life Ins Co	205,698	28,955	68772	Security Mut Life Ins Co Of NY	2,676,400	133,565
98205	National Found Life Ins Co	26,678	10,505	60232	Philadelphia Financial Life Assur C	4,746,546	20,082	69485	Security Natl Life Ins Co	477,576	29,597
66583	National Guardian Life Ins Co	2,730,752	241,346	93548	PHL Variable Ins Co	6,163,596	222,853	76325	Senior Hlth Ins Co of PA	2,985,939	98,202
82538	National Hlth Ins Co	13,794	10,340	93734	Phoenix Life & Ann Co	47,158	21,926	78662	Senior Life Ins Co	46,881	10,309
66680	National Life Ins Co	9,091,307	1,413,144	67814	Phoenix Life Ins Co	13,564,168	597,045	68810	Sentry Life Ins Co	4,909,670	272,534
87963	National Teachers Assoc Life Ins	381,830	73,131	72125	Physicians Life Ins Co	1,378,697	122,654	97241	Settlers Life Ins Co	385,557	51,532
66850	National Western Life Ins Co	9,771,161	1,126,232	80578	Physicians Mut Ins Co	1,920,523	931,125	69019	Standard Ins Co	19,118,662	1,287,349
92657	Nationwide Life & Ann Ins Co	6,901,560	534,066	67873	Pioneer Amer Ins Co	53,757	18,980	86355	Standard Life & Accident Ins Co	527,648	252,222
66869	Nationwide Life Ins Co	120,675,581	3,549,951	65919	Primerica Life Ins Co	1,479,770	563,260	69078	Standard Security Life Ins Co Of N	249,503	113,972
91626	New England Life Ins Co	11,640,207	571,060	61271	Principal Life Ins Co	143,741,936	4,142,230	68985	Starmount Life Ins Co	51,138	22,329
91596	New York Life Ins & Ann Corp	119,946,553	6,748,092	71161	Principal Natl Life Ins Co	110,351	84,237	94498	State Farm Hlth Ins Co	8,390	8,363
66915	New York Life Ins Co	139,197,761	17,853,770	68136	Protective Life Ins Co	41,027,034	2,917,676	69108	State Farm Life Ins Co	60,442,043	8,444,656
81264	Nippon Life Ins Co Of Amer	225,090	136,668	67903	Provident Amer Life & Hlth Ins Co	15,214	12,799	69116	State Life Ins Co	5,010,611	332,005
66974	North Amer Co Life & Hlth Ins	15,021,669	1,065,148	68195	Provident Life & Accident Ins Co	8,347,582	699,708	89184	Sterling Investors Life Ins Co	18,334	6,240
69000	Northwestern Long Term Care Ins	2,220,146	213,750	68209	Provident Life & Cas Ins Co	764,107	150,890	65021	Stonebridge Life Ins Co	1,739,857	108,451
67091	Northwestern Mut Life Ins Co	215,165,006	17,198,785	79227	Pruco Life Ins Co	98,541,254	2,386,901	80926	Sun Life & Hlth Ins Co	353,706	182,016
81353	NYLIFE Ins Co Of AZ	194,934	68,192	86630	Prudential Ann Life Assur Corp	50,649,082	443,475	79065	Sun Life Assur Co Of Canada US	39,279,198	1,410,420
67148	Occidental Life Ins Co Of NC	249,856	32,967	68241	Prudential Ins Co Of Amer	296,637,147	9,382,582	69272	Sunset Life Ins Co Of Amer	355,659	31,198
67180	Ohio State Life Ins Co	13,555	10,299	93629	Prudential Retirement Ins & Ann C	78,046,517	941,028	69310	Surety Life Ins Co	13,886	12,757
67261	Old Republic Life Ins Co	131,734	36,419	68357	Reliable Life Ins Co	22,713	13,253	82627	Swiss Re Life & Hlth Amer Inc	9,994,731	1,644,002
76007	Old United Life Ins Co	87,445	44,903	68381	Reliance Standard Life Ins Co	5,980,359	598,383	68608	Symetra Life Ins Co	27,220,041	1,869,720
13100	Omaha Ins Co	22,902	15,913	67105	Reliastar Life Ins Co	21,621,231	1,942,488	84549	Symphonix Hlth Ins Inc	9,848	7,588
76112	Oxford Life Ins Co	1,097,681	148,486	61360	Reliastar Life Ins Co Of NY	3,208,828	329,460	69345	Teachers Ins & Ann Assoc Of Ame	250,494,215	30,779,125
64343	Pacific Guardian Life Ins Co Ltd	504,668	107,997	68462	Reserve Natl Ins Co	111,176	52,415	69396	Texas Life Ins Co	952,866	80,351
97268	Pacific Life & Ann Co	5,819,488	495,356	61506	Resource Life Ins Co	16,922	10,490	70435	The Savings Bank Life Ins Co Of	2,534,372	213,599
67466	Pacific Life Ins Co	109,064,766	6,502,887	93572	RGA Reins Co	23,259,759	1,550,070	97721	Thrivent Life Ins Co	3,468,211	162,607
70785	Pacificare Life & Hlth Ins Co	616,207	592,564	65005	RiverSource Life Ins Co	104,355,552	2,685,867	60142	TIAA Cref Life Ins Co	7,988,639	373,833
67539	Pan Amer Life Ins Co	1,425,507	244,635	60183	S USA Life Ins Co Inc	13,597	8,177	69477	Time Ins Co	691,510	212,011
60003	Park Avenue Life Ins Co	305,836	67,842	64688	SCOR Global Life Amer Reins Co	1,355,256	151,831	69566	Trans World Assur Co	347,762	77,140
71099	Parker Centennial Assur Co	84,409	45,820	87017	Scor Global Life Re Ins Co of DE	469,973	51,321	79022	Transamerica Advisors Life Ins Co	10,135,218	733,415

Admitted Companies 2013 - Life (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
70688	Transamerica Financial Life Ins Co	29,402,391	934,576	91413	Western Reserve Life Assur Co of	9,420,319	405,447
86231	Transamerica Life Ins Co	115,276,063	4,717,853	77925	Western United Life Assur Co	872,192	62,790
61425	Trustmark Ins Co	1,369,780	297,771	66133	Wilton Reassur Co	3,470,779	608,786
62863	Trustmark Life Ins Co	365,542	160,564	60704	Wilton Reassur Life Co of NY	901,333	113,125
67423	UBS Life Ins Co USA	44,980	38,249	88080	XL Life Ins & Ann Co	13,944	13,683
86371	Ullico Life Ins Co	11,868	11,595	71323	Zale Life Ins Co	11,447	9,081
80314	Unicare Life & Hlth Ins Co	469,054	126,250	90557	Zurich Amer Life Ins Co	12,968,646	132,059
11121	Unified Life Ins Co	179,570	22,804	Total Companies: 356		5,801,429,060	358,466,445
91529	Unimerica Ins Co	410,077	181,121				
80837	Union Central Life Ins Co	6,491,294	558,170				
62596	Union Fidelity Life Ins Co	19,510,637	569,343				
69744	Union Labor Life Ins Co	2,813,706	87,666				
70408	Union Security Ins Co	5,085,827	434,713				
92916	United Amer Ins Co	1,683,449	211,590				
87645	United Fidelity Life Ins Co	778,233	450,170				
63983	United Heritage Life Ins Co	520,095	55,398				
69868	United Of Omaha Life Ins Co	18,122,473	1,226,873				
42129	United Security Assur Co Of PA	147,876	16,181				
70106	United States Life Ins Co In NYC	25,538,038	1,765,241				
63479	United Teacher Assoc Ins Co	939,976	84,410				
72850	United World Life Ins Co	114,871	48,620				
79413	UnitedHealthcare Ins Co	14,512,561	5,039,492				
70173	Universal Underwriters Life Ins Co	155,865	21,990				
62235	Unum Life Ins Co Of Amer	19,078,536	1,557,867				
80705	US Br Great West Life Assur Co	78,643	15,095				
80802	US Br Sun Life Assur Co of Canad	15,368,893	766,742				
80659	US Business of Canada Life Assur	4,318,881	135,417				
84530	US Financial Life Ins Co	638,132	62,478				
69663	USAA Life Ins Co	21,113,959	1,973,396				
94358	USABLE Life	408,257	166,318				
68632	Vantis Life Ins Co	896,339	71,724				
70238	Variable Ann Life Ins Co	77,174,392	4,811,866				
70319	Washington Natl Ins Co	5,286,072	431,899				
70335	West Coast Life Ins Co	4,516,104	449,991				

Life Market Share 2013 (\$'000)

Company Name	% of Market	Direct Premiums Written
Ordinary		
Philadelphia Financial Life Assur Co	16.69	46,170
New York Life Ins Co	13.85	38,329
American Gen Life Ins Co	6.81	18,839
John Hancock Life Ins Co USA	6.01	16,623
Pruco Life Ins Co	5.26	14,547
State Farm Life Ins Co	4.61	12,758
Lincoln Natl Life Ins Co	3.80	10,501
Massachusetts Mut Life Ins Co	3.37	9,319
New York Life Ins & Ann Corp	2.42	6,694
Pacific Life Ins Co	2.38	6,589
Zurich Amer Life Ins Co	2.35	6,502
Northwestern Mut Life Ins Co	1.96	5,423
USAA Life Ins Co	1.62	4,494
Lincoln Benefit Life Co	1.46	4,034
Primerica Life Ins Co	1.46	4,028
Hartford Life Ins Co	1.45	4,020
Aviva Life & Ann Co	1.43	3,945
Hartford Life & Ann Ins Co	1.33	3,677
Transamerica Life Ins Co	1.09	3,029
MetLife Investors USA Ins Co	0.94	2,595
TOTAL FOR TOP 20 INSURERS	80.28	222,117
TOTAL FOR ALL 267 INSURERS	100.00	276,668

Company Name	% of Market	Direct Premiums Written
Group		
Metropolitan Life Ins Co	19.39	11,101
Unum Life Ins Co Of Amer	9.53	5,454
Prudential Ins Co Of Amer	7.94	4,543
Provident Life & Accident Ins Co	7.15	4,091
Sun Life Assur Co Of Canada US	6.10	3,493
New York Life Ins Co	5.65	3,234
Standard Ins Co	4.47	2,558
Hartford Life & Accident Ins Co	4.03	2,306
Life Ins Co Of N Amer	3.47	1,988
USAble Life	3.03	1,733
Reliance Standard Life Ins Co	2.99	1,713
Minnesota Life Ins Co	2.91	1,668
Aetna Life Ins Co	2.85	1,634
Reliastar Life Ins Co	2.41	1,379
5 Star Life Ins Co	1.74	998
Lifewise Assur Co	1.73	993
Lincoln Natl Life Ins Co	1.57	898
US Br Sun Life Assur Co of Canada	1.43	816
Union Security Ins Co	0.86	490
Stonebridge Life Ins Co	0.81	462
TOTAL FOR TOP 20 INSURERS	90.05	51,552
TOTAL FOR ALL 155 INSURERS	100.00	57,245

Company Name	% of Market	Direct Premiums Written
Credit Life		
Minnesota Life Ins Co	23.25	187
CMFG Life Ins Co	21.06	169
American Natl Ins Co	17.30	139
American Bankers Life Assur Co Of FL	16.21	130
Central States H & L Co Of Omaha	12.95	104
American Republic Ins Co	7.50	60
Protective Life Ins Co	1.21	10
Centurion Life Ins Co	0.57	5
Stonebridge Life Ins Co	0.44	4
Zale Life Ins Co	0.39	3
Monumental Life Ins Co	0.14	1
Securian Life Ins Co	0.00	0
Pavonia Life Ins Co of MI	0.00	0
Prudential Ins Co Of Amer	0.00	0
Resource Life Ins Co	0.00	0
United States Life Ins Co In NYC	0.00	0
American Gen Life Ins Co	0.00	0
Transamerica Life Ins Co	0.00	0
American Heritage Life Ins Co	0.00	-8
TOTAL FOR TOP 19 INSURERS	100.00	804
TOTAL FOR ALL 19 INSURERS	100.00	804

Company Name	% of Market	Direct Premiums Written
Total		
Philadelphia Financial Life Assur Co	13.79	46,170
New York Life Ins Co	12.42	41,563
American Gen Life Ins Co	5.65	18,909
John Hancock Life Ins Co USA	4.97	16,625
Pruco Life Ins Co	4.35	14,547
State Farm Life Ins Co	3.84	12,845
Metropolitan Life Ins Co	3.79	12,671
Lincoln Natl Life Ins Co	3.41	11,399
Massachusetts Mut Life Ins Co	2.79	9,322
New York Life Ins & Ann Corp	2.11	7,058
Pacific Life Ins Co	1.97	6,589
Zurich Amer Life Ins Co	1.94	6,502
Prudential Ins Co Of Amer	1.68	5,639
Unum Life Ins Co Of Amer	1.63	5,461
Northwestern Mut Life Ins Co	1.62	5,423
Sun Life Assur Co Of Canada US	1.60	5,371
USAA Life Ins Co	1.34	4,494
Provident Life & Accident Ins Co	1.26	4,222
Hartford Life Ins Co	1.23	4,101
Lincoln Benefit Life Co	1.21	4,034
TOTAL FOR TOP 20 INSURERS	72.58	242,946
TOTAL FOR ALL 282 INSURERS	100.00	334,718

Life Market Share 2013 (\$000)

Company Name	% of Market	Direct Premiums Written
Industrial		
American Gen Life Ins Co	39.16	0
Columbian Mut Life Ins Co	15.79	0
Lincoln Life & Ann Co of NY	11.61	0
Mega Life & Hlth Ins Co The	11.15	0
Monumental Life Ins Co	6.35	0
Jackson Natl Life Ins Co	6.19	0
Athene Annuity & Life Assur Co	5.11	0
National Guardian Life Ins Co	3.56	0
Liberty Natl Life Ins Co	0.77	0
Boston Mut Life Ins Co	0.31	0
Genworth Life & Ann Ins Co	0.00	0
Baltimore Life Ins Co	0.00	0
Metropolitan Life Ins Co	0.00	0
Prudential Ins Co Of Amer	0.00	0
Reliable Life 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
American Natl Ins Co	0.00	0
TOTAL FOR TOP 20 INSURERS	100.00	1
TOTAL FOR ALL 20 INSURERS	100.00	1

Annuity Market Share 2013 (\$000)

Company Name	% of Market	Direct Premiums Written
Ordinary		
New York Life Ins & Ann Corp	17.18	40,380
Lincoln Natl Life Ins Co	15.17	35,660
Jackson Natl Life Ins Co	9.45	22,200
Pruco Life Ins Co	9.13	21,454
MetLife Investors USA Ins Co	4.59	10,791
Transamerica Life Ins Co	3.17	7,444
Allianz Life Ins Co Of N Amer	2.84	6,663
Variable Ann Life Ins Co	2.46	5,772
American Gen Life Ins Co	2.36	5,553
Reliastar Life Ins Co	2.36	5,546
AXA Equitable Life Ins Co	2.23	5,249
RiverSource Life Ins Co	2.20	5,172
USAA Life Ins Co	2.05	4,829
Massachusetts Mut Life Ins Co	1.99	4,673
Pacific Life Ins Co	1.44	3,375
Security Benefit Life Ins Co	1.36	3,190
Principal Life Ins Co	1.28	3,019
Forethought Life Ins Co	1.25	2,929
Teachers Ins & Ann Assoc Of Amer	1.08	2,546
Metropolitan Life Ins Co	1.01	2,381
TOTAL FOR TOP 20 INSURERS	84.60	198,826
TOTAL FOR ALL 267 INSURERS	100.00	235,006

Company Name	% of Market	Direct Premiums Written
Group		
CMFG Life Ins Co	42.26	68,799
Ing Life Ins & Ann Co	14.08	22,916
Great W Life & Ann Ins Co	10.94	17,805
Variable Ann Life Ins Co	8.50	13,839
Lincoln Natl Life Ins Co	6.36	10,352
American United Life Ins Co	5.70	9,280
Teachers Ins & Ann Assoc Of Amer	5.16	8,399
AXA Equitable Life Ins Co	1.66	2,708
Metropolitan Life Ins Co	1.52	2,473
Guardian Ins & Ann Co Inc	1.00	1,635
Symetra Life Ins Co	0.50	819
American Gen Life Ins Co	0.45	732
Prudential Ins Co Of Amer	0.42	687
ING USA Ann & Life Ins Co	0.32	526
American Natl Ins Co	0.28	449
New York Life Ins & Ann Corp	0.12	196
RiverSource Life Ins Co	0.12	193
New York Life Ins Co	0.09	149
Sun Life Assur Co Of Canada US	0.09	141
Reliastar Life Ins Co	0.08	124
TOTAL FOR TOP 20 INSURERS	99.65	162,225
TOTAL FOR ALL 155 INSURERS	100.00	162,795

Company Name	% of Market	Direct Premiums Written
Total		
CMFG Life Ins Co	17.65	70,230
Lincoln Natl Life Ins Co	11.57	46,013
New York Life Ins & Ann Corp	10.20	40,576
Ing Life Ins & Ann Co	5.76	22,928
Jackson Natl Life Ins Co	5.59	22,236
Pruco Life Ins Co	5.39	21,454
Variable Ann Life Ins Co	4.93	19,611
Great W Life & Ann Ins Co	4.70	18,711
Teachers Ins & Ann Assoc Of Amer	2.75	10,945
MetLife Investors USA Ins Co	2.71	10,791
American United Life Ins Co	2.33	9,281
AXA Equitable Life Ins Co	2.00	7,957
Transamerica Life Ins Co	1.89	7,526
Allianz Life Ins Co Of N Amer	1.67	6,663
American Gen Life Ins Co	1.58	6,285
Reliastar Life Ins Co	1.43	5,670
RiverSource Life Ins Co	1.35	5,365
Metropolitan Life Ins Co	1.22	4,854
USAA Life Ins Co	1.21	4,829
Massachusetts Mut Life Ins Co	1.18	4,677
TOTAL FOR TOP 20 INSURERS	87.13	346,603
TOTAL FOR ALL 282 INSURERS	100.00	397,800

Accident and Health Recap 2013 (\$'000)

Group				
	Premiums	Direct Earned Premiums	Direct Losses Paid	Direct Losses Incurred
Property	7,416	7,186	4,886	4,923
Life	269,351	270,631	221,659	221,740
Health	249,177	249,308	198,535	193,324
Group Subtotal	525,944	527,125	425,081	419,987
Credit				
Property	237	233	28	36
Life	818	903	457	224
Credit Subtotal	1,055	1,136	485	259
Federal Employees Health Benefits Program				
Life	6,175	6,350	6,653	7,169
Health	220,873	219,751	214,943	212,943
Federal Employees Subtotal	227,048	226,102	221,596	220,112
All Other				
Property	3,289	3,367	1,705	2,163
Life	43,694	43,511	21,162	22,262
Health	77,561	74,587	54,162	54,056
Fraternal	364	370	197	179
All Other Subtotal	124,908	121,835	77,226	78,660
Total	878,955	876,199	724,388	719,018

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.

Health Insurance Claims Survey 2013

Total # of NEW claims received during the reporting year	1,737,071
1. Of the reported NEW claims, how many were CLEAN claims?	1,667,271
A. Of the reported CLEAN claims, how many were paid within 30 days of receipt of initial claim?	1,509,353
2. Of the reported NEW claims, how many were not CLEAN claims?	69,112
A. Of the reported claims that were not CLEAN, how many provided notice within 30 days of receipt of initial claim?	62,113
B. Of the reported claims that were not CLEAN, how many were paid within 15 days after receipt of information requested OR within the 30 after receipt of the initial claim?	23,912
3. Of the reported NEW claims, how many had INTEREST PAID during the reporting year due to late payment of claims?	5,826
A. 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?	124,102
4. Of the reported NEW claims, how many were denied and internally appealed under AS 21.07 during the reporting year?	1,594
A. Of the claims that were internally appealed, how many were paid?	529
5. Of the reported NEW claims, how many were denied and externally appealed under AS 21.07 during the reporting year?	73
A. Of the claims that were externally appealed, how many were paid?	8

Individual Health Insurance 2013

Product	# New Policies Issued	# Policies Terminated	# Policies In Force End of Year	# Individuals Covered End of Year	Member Months	Direct Premium Paid	Direct Losses Paid
Comprehensive Major Medical							
Association	784	287	977	2,519	30,138	8,874,729	5,708,707
Direct	1,402	1,789	5,910	10,437	125,862	44,654,475	32,696,002
Trust	-	-	-	-	-	-	-
Other	196	512	790	1,199	16,055	4,242,945	4,014,209
Short-Term Medical	1,105	721	314	476	6,042	761,136	1,296,361
Accident or AD&D	4,397	6,134	84,708	96,063	1,228,236	5,612,855	1,816,199
Dental	962	944	1,162	2,121	37,492	1,034,568	362,311
Disability Income	1,964	2,567	5,549	5,491	90,027	8,594,686	3,079,581
Fixed Indemnity	1,647	2,391	5,510	9,352	138,362	3,953,401	1,727,775
Long Term Care	254	210	5,074	5,671	62,213	10,731,826	3,497,175
Medicare Supplement	431	205	2,734	2,744	30,809	5,622,803	3,870,487
Specified Disease	1,805	3,043	8,654	17,170	256,180	5,323,851	2,101,357
Vision	578	563	306	802	15,152	153,514	37,112
Other	8,042	8,129	8,814	9,335	112,312	1,038,575	618,491
Total	23,567	27,495	130,502	163,380	2,148,880	100,599,365	60,825,766

Group Health Insurance 2013

Product	# New Policies Issued	# Policies Terminated	# Policies In Force End of Year	# Individuals Covered End of Year	Member Months	Direct Premium Paid	Direct Losses Paid
Comprehensive Major Medical							
Single Small Employer (2-50)	294	365	1,799	17,804	210,243	121,216,937	94,554,839
Single Other Employer	174	111	478	28,921	330,896	166,787,616	133,135,184
Multiple Employer Assoc or Trust	0	1	4	7,678	105,984	66,329,204	58,629,940
Other Assoc or Trust	1	0	2	105	1,260	506,343	656,291
Other Group	0	0	0	184	2,428	1,097,964	1,125,270
Accident or AD&D	3,093	768	28,090	464,906	4,679,186	9,974,169	7,119,191
Dental	483	408	1,527	74,058	844,951	28,873,178	33,894,260
Disability Income	147	91	541	96,388	1,056,052	20,453,171	12,626,914
Fixed Indemnity	131	652	1,844	2,806	34,596	1,092,506	648,165
Long Term Care	5	18	157	1,881	22,497	2,225,063	661,542
Medicare Supplement	361	61	7,029	7,143	84,234	13,101,647	9,947,853
Specified Disease	569	394	1,721	5,007	55,775	748,213	506,072
Vision	91	31	329	35,003	813,199	3,021,859	2,265,837
Other	178	223	296	7,666	82,893	2,917,368	1,716,488
Total	5,527	3,123	43,817	749,550	8,324,194	438,345,237	357,487,848
Other Business							
Stop Loss	2,707	56	2,963	138,943	1,639,165	80,897,776	65,069,412
Administrative Services Only	143	123	630	64,788	791,629		
Administrative Service Contracts	0	3	24	34,126	422,332		

Accident & Health Market Share 2013 (\$000)

Company Name	% of Market	Direct Prens Written
Group		
Premera Blue Cross	44.75	235,364
Aetna Life Ins Co	13.46	70,795
UnitedHealthcare Ins Co	4.96	26,078
John Alden Life Ins Co	3.99	21,000
HCC Life Ins Co	3.41	17,936
Symetra Life Ins Co	2.82	14,847
Unum Life Ins Co Of Amer	2.57	13,524
Cigna Hlth & Life Ins Co	1.92	10,096
Time Ins Co	1.78	9,348
Moda Hlth Plan Inc	1.76	9,273
Trustmark Life Ins Co	1.69	8,867
US Br Sun Life Assur Co of Canada	1.51	7,918
Reliastar Life Ins Co	1.49	7,860
Companion Life Ins Co	0.97	5,086
Hartford Life & Accident Ins Co	0.88	4,651
Life Ins Co Of N Amer	0.80	4,201
Lifewise Assur Co	0.78	4,126
Metropolitan Life Ins Co	0.75	3,948
Health Care Serv Corp A Mut Legal Re	0.62	3,245
Mega Life & Hlth Ins Co The	0.59	3,124
TOTAL FOR TOP 20 INSURERS	91.51	481,286
TOTAL FOR ALL 161 INSURERS	100.00	525,944

Company Name	% of Market	Direct Prens Written
Credit		
CMFG Life Ins Co	25.42	268
Minnesota Life Ins Co	21.25	224
American Natl Ins Co	15.46	163
American Bankers Ins Co Of FL	9.00	95
Central States Ind Co Of Omaha	7.72	81
American Bankers Life Assur Co Of FL	6.49	68
American Republic Ins Co	5.22	55
Central States H & L Co Of Omaha	3.80	40
State Farm Mut Auto Ins Co	3.77	40
American Security Ins Co	1.60	17
Protective Life Ins Co	0.49	5
Stonebridge Cas Ins Co	0.38	4
Zale Life Ins Co	0.20	2
Monumental Life Ins Co	0.18	2
Centurion Life Ins Co	0.06	1
Securian Life Ins Co	0.00	0
Stonebridge Life Ins Co	0.00	0
Resource Life Ins Co	0.00	0
American Gen Life Ins Co	-0.01	0
Transamerica Life Ins Co	-0.04	0
TOTAL FOR TOP 20 INSURERS	100.98	1,065
TOTAL FOR ALL 21 INSURERS	100.00	1,055

Company Name	% of Market	Direct Prens Written
Federal Employees Health Benefits		
Premera Blue Cross	97.28	220,873
Aetna Life Ins Co	2.71	6,143
Unimerica Ins Co	0.01	32
TOTAL FOR ALL 3 INSURERS	100.00	227,048

Company Name	% of Market	Direct Prens Written
All Other		
Premera Blue Cross	46.02	56,015
American Family Life Assur Co of Col	11.75	14,302
Aetna Life Ins Co	3.42	4,158
Moda Hlth Plan Inc	3.28	3,991
Healthspring Life & Hlth Ins Co Inc	3.24	3,943
Genworth Life Ins Co	2.83	3,444
State Farm Mut Auto Ins Co	2.23	2,717
Alaska Vision Serv Inc	2.18	2,651
Oregon Dental Serv	2.09	2,543
Mutual Of Omaha Ins Co	1.59	1,937
SilverScript Ins Co	1.56	1,900
New York Life Ins Co	1.31	1,592
Wellcare Prescription Ins Inc	1.10	1,338
Berkshire Life Ins Co of Amer	1.00	1,218
Celtic Ins Co	0.99	1,207
John Hancock Life Ins Co USA	0.91	1,103
Northwestern Mut Life Ins Co	0.84	1,021
Metropolitan Life Ins Co	0.79	965
Time Ins Co	0.73	888
Unified Life Ins Co	0.70	855
TOTAL FOR TOP 20 INSURERS	88.55	107,789
TOTAL FOR ALL 188 INSURERS	100.00	121,724

Company Name	% of Market	Direct Prens Written
Total		
Premera Blue Cross	57.32	512,252
Aetna Life Ins Co	9.20	82,248
UnitedHealthcare Ins Co	3.80	33,950
John Alden Life Ins Co	2.35	21,035
HCC Life Ins Co	2.01	17,991
Symetra Life Ins Co	1.66	14,847
American Family Life Assur Co of Col	1.60	14,303
Unum Life Ins Co Of Amer	1.55	13,895
Moda Hlth Plan Inc	1.48	13,264
Time Ins Co	1.15	10,236
Cigna Hlth & Life Ins Co	1.13	10,096
Trustmark Life Ins Co	0.99	8,867
US Br Sun Life Assur Co of Canada	0.89	7,918
Reliastar Life Ins Co	0.88	7,861
Companion Life Ins Co	0.57	5,086
Metropolitan Life Ins Co	0.55	4,913
Hartford Life & Accident Ins Co	0.52	4,652
First Hlth Life & Hlth Ins Co	0.50	4,469
Life Ins Co Of N Amer	0.47	4,222
Lifewise Assur Co	0.46	4,126
TOTAL FOR TOP 20 INSURERS	89.09	796,230
TOTAL FOR ALL 252 INSURERS	100.00	893,704

Property/Casualty Recap 2013 (\$000)

	Direct Written Premiums	% of Total Premiums	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio %
Fire	44,072	2.69	43,498	6,298	14.48
Allied lines	25,592	1.56	24,620	5,699	23.15
Multiple peril crop	100	0.01	99	325	328.54
Federal flood	2,086	0.13	2,077	1,522	73.27
Farmowners multiple peril	537	0.03	521	163	31.34
Homeowners multiple peril	150,973	9.23	147,618	64,258	43.53
Commercial multiple peril (non-liability portion)	67,695	4.14	65,952	24,068	36.49
Commercial multiple peril (liability portion)	40,714	2.49	40,275	5,235	13.00
Mortgage guaranty	15,699	0.96	14,671	2,987	20.36
Ocean marine	37,397	2.29	35,463	22,942	64.69
Inland marine	211,774	12.94	210,908	1,630	0.77
Financial guaranty	246	0.02	2,708	0	0.00
Medical professional liability	18,125	1.11	17,978	-1,726	-9.60
Earthquake	19,962	1.22	20,219	-64	-0.32
Group accident and health	7,416	0.45	7,186	4,923	68.51
Credit A&H (group and individual)	237	0.01	233	36	15.24
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	2,545	0.16	2,618	1,718	65.61
Non-renewable for stated reasons only	662	0.04	669	419	62.65
Other accident only	20	0.00	20	16	82.62
Medicare Title XVIII exempt from state taxes or fee	0	0.00	0	0	0.00
All other A&H	62	0.00	59	9	15.88
Federal employees health benefits plan premium	0	0.00	0	0	0.00

	Direct Written Premiums	% of Total Premiums	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio %
Workers' compensation	294,121	17.97	281,490	150,190	53.36
Other liability - occurrence	72,646	4.44	70,632	16,586	23.48
Other liability - claims-made	27,791	1.70	27,764	10,131	36.49
Excess workers' compensation	4,059	0.25	3,888	1,694	43.56
Products liability	5,241	0.32	5,087	1,298	25.52
Private passenger auto no-fault (personal injury pr	0	0.00	0	85	0.00
Other private passenger auto liability	271,175	16.57	270,546	149,194	55.15
Commercial auto no-fault (personal injury protection)	13	0.00	8	0	4.46
Other commercial auto liability	48,733	2.98	47,959	17,034	35.52
Private passenger auto physical damage	169,103	10.33	168,445	88,937	52.80
Commercial auto physical damage	12,401	0.76	13,811	6,597	47.77
Aircraft (all perils)	28,838	1.76	29,428	25,433	86.42
Fidelity	2,056	0.13	1,995	316	15.82
Surety	29,970	1.83	30,252	2,850	9.42
Burglary and theft	406	0.02	393	-13	-3.32
Boiler and machinery	9,963	0.61	9,370	279	2.98
Credit	8,224	0.50	6,214	2,976	47.89
Warranty	4,730	0.29	3,580	2,382	66.54
Aggregate write-ins for other lines of business	1,172	0.07	1,252	3,579	285.79
Total	1,636,556	100.00	1,609,507	620,004	38.52

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.

Admitted Companies 2013 - Property/Casualty (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
44245	21st Century Assur Co	68,104	66,460	38733	Alaska Natl Ins Co	830,445	352,213	19380	American Home Assur Co	23,671,051	5,091,686
36404	21st Century Cas Co	12,434	11,918	38687	Alaska Timber Ins Exch	19,387	9,139	21857	American Ins Co	325,527	283,540
34789	21st Century Centennial Ins Co	555,757	538,429	24899	Alea North America Ins Co	140,521	83,293	31895	American Interstate Ins Co	1,093,745	354,293
12963	21st Century Ins Co	880,840	861,657	13285	Allegheny Cas Co	34,454	22,696	16810	American Mercury Ins Co	331,424	135,683
32220	21st Century N Amer Ins Co	571,988	532,580	35300	Allianz Global Risks US Ins Co	3,176,922	867,289	15911	American Mining Ins Co	33,026	24,008
36587	21st Century Natl Ins Co	24,506	23,499	22730	Allied World Ins Co	1,687,333	1,044,527	23469	American Modern Home Ins Co	1,256,385	373,637
23795	21st Century Pacific Ins Co	44,377	42,683	10690	Allied World Natl Assur Co	274,699	122,429	38652	American Modern Select Ins Co	276,727	40,157
20796	21st Century Premier Ins Co	264,538	257,918	41840	Allmerica Fin Benefit Ins Co	32,515	32,504	28401	American Natl Prop & Cas Co	1,155,567	537,492
23833	21st Century Security Ins Co	195,306	188,479	29688	Allstate Fire & Cas Ins Co	148,697	147,488	12190	American Pet Ins Co	30,460	16,375
22896	Aca Fin Guar Corp	391,427	89,047	19240	Allstate Ind Co	149,356	143,573	19615	American Reliable Ins Co	271,184	79,154
10921	ACA Ins Co	76,467	41,120	19232	Allstate Ins Co	43,733,282	17,254,737	19631	American Road Ins Co	564,233	276,008
31325	Acadia Ins Co	140,734	50,471	17230	Allstate Prop & Cas Ins Co	213,703	204,200	39969	American Safety Cas Ins Co	192,179	122,481
20010	Acceptance Ind Ins Co	226,363	124,078	37907	Allstate Vehicle & Prop Ins Co	23,553	23,299	42978	American Security Ins Co	2,077,956	740,844
12304	Accident Fund Gen Ins Co	233,100	38,233	32450	ALPS Prop & Cas Ins Co	97,355	35,626	17965	American Sentinel Ins Co	30,627	14,924
10166	Accident Fund Ins Co of Amer	2,257,699	684,052	21296	Alterra Amer Ins Co	222,418	150,257	42897	American Serv Ins Co Inc	108,267	26,793
12305	Accident Fund Natl Ins Co	211,636	53,437	10829	Alterra Reins USA Inc	1,364,745	714,952	41998	American Southern Home Ins Co	135,875	36,875
26379	Accredited Surety & Cas Co Inc	24,458	20,615	18708	Ambac Assur Corp	5,914,757	840,262	19704	American States Ins Co	155,139	120,592
22667	Ace Amer Ins Co	11,697,283	2,676,990	19720	American Alt Ins Corp	452,241	161,748	37214	American States Preferred Ins Co	31,371	21,026
20702	Ace Fire Underwriters Ins Co	101,081	71,311	21849	American Automobile Ins Co	184,024	157,009	31380	American Surety Co	13,970	11,563
20699	Ace Prop & Cas Ins Co	7,214,082	1,920,472	10111	American Bankers Ins Co Of FL	1,844,859	542,117	40142	American Zurich Ins Co	234,186	153,302
19984	ACIG Ins Co	382,185	115,289	40789	American Business & Mercantile In	64,183	35,017	27898	Americas Ins Co	23,869	5,589
22950	Acstar Ins Co	63,658	28,901	20427	American Cas Co Of Reading PA	140,787	140,751	12504	Ameriprise Ins Co	46,130	43,958
44318	Admiral Ind Co	58,211	38,596	10391	American Centennial Ins Co	41,075	9,772	19488	Amerisure Ins Co	721,577	215,664
40517	Advantage Workers Comp Ins Co	118,647	50,229	19941	American Commerce Ins Co	306,059	111,995	23396	Amerisure Mut Ins Co	1,981,826	803,766
33898	Aegis Security Ins Co	97,859	51,485	10216	American Contractors Ind Co	335,243	89,599	11050	Amerisure Partners Ins Co	70,483	22,149
36153	Aetna Ins Co of CT	16,831	14,960	19690	American Economy Ins Co	77,595	63,770	27928	Amex Assur Co	296,511	196,865
10014	Affiliated Fm Ins Co	2,327,144	1,262,071	37990	American Empire Ins Co	36,455	20,950	19976	Amica Mut Ins Co	4,855,212	2,649,701
22837	AGCS Marine Ins Co	873,019	158,160	43117	American Equity Ins Co	99,937	99,677	15954	AmTrust Ins Co of KS Inc	43,380	15,275
40258	AIG Assur Co	44,117	42,968	23450	American Family Home Ins Co	530,031	149,785	30830	Arch Ind Ins Co	37,024	18,990
19402	AIG Prop Cas Co	3,656,550	1,166,328	24066	American Fire & Cas Co	59,838	38,483	11150	Arch Ins Co	2,840,864	736,627
34886	AIOI Nissay Dowa Ins Co Of Amer	111,564	59,051	26247	American Guar & Liab Ins	264,774	176,530	10348	Arch Reins Co	1,547,914	1,013,228
19399	AIU Ins Co	285,128	224,917	43494	American Hallmark Ins Co Of TX	286,813	115,284	16926	Areca Ins Exch	28,751	23,024
10957	Alamance Ins Co	480,599	358,140	39152	American Hlthcare Ind Co	75,832	34,337	19860	Argonaut Great Central Ins Co	50,313	24,363

Admitted Companies 2013 - Property/Casualty (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
19801	Argonaut Ins Co	1,308,889	409,363	20095	Bituminous Cas Corp	788,371	290,181	31887	Coface N Amer Ins Co	146,965	65,020
19828	Argonaut Midwest Ins Co	26,055	16,408	27081	Bond Safeguard Ins Co	66,921	27,782	36552	Coliseum Reins Co	320,742	202,968
41459	Armed Forces Ins Exch	123,016	61,598	13528	Brotherhood Mut Ins Co	443,294	178,189	34347	Colonial Amer Cas & Surety Co	27,251	22,259
24678	Arrowood Ind Co	1,539,954	260,451	14380	Build Amer Mut Assur Co	486,529	469,049	10758	Colonial Surety Co	46,565	25,972
43460	Aspen Amer Ins Co	443,681	257,524	20117	California Cas Ind Exch	571,835	336,456	36927	Colony Specialty Ins Co	69,476	27,257
21865	Associated Ind Corp	99,625	82,310	38865	California Ins Co	521,063	317,357	27812	Columbia Ins Co	19,012,887	13,454,113
19305	Assurance Co Of Amer	29,333	19,833	12260	Campmed Cas & Ind Co Inc	20,208	19,645	19410	Commerce & Industry Ins Co	7,339,225	1,905,581
30180	Assured Guar Corp	2,504,424	692,554	10472	Capitol Ind Corp	411,163	172,911	10220	Commonwealth Ins Co Of Amer	28,881	19,392
18287	Assured Guar Municipal Corp	5,712,135	1,733,149	19348	Capson Physicians Ins Co	20,736	7,552	10794	Companion Commercial Ins Co	20,916	19,134
29033	Atain Ins Co	62,648	37,843	10510	Carolina Cas Ins Co	178,402	95,291	12157	Companion Prop & Cas Ins Co	998,571	250,838
20931	Atlanta Intl Ins Co	50,316	23,209	40134	Castlepoint Natl Ins Co	468,501	30,504	12177	Compwest Ins Co	217,378	112,311
27154	Atlantic Specialty Ins Co	2,258,814	665,807	11255	Caterpillar Ins Co	639,628	243,425	32190	Constitution Ins Co	16,383	13,145
25422	Atradius Trade Credit Ins Co	98,883	64,582	24503	Catlin Ind Co	95,056	77,509	20443	Continental Cas Co	42,642,333	11,136,700
37001	ATX Premier Insurance Company	7,329	6,452	19518	Catlin Ins Co	190,915	64,220	35289	Continental Ins Co	2,345,533	1,366,860
13412	Austin Mut Ins Co	45,245	34,088	34274	Central States Ind Co Of Omaha	412,274	346,003	10804	Continental Western Ins Co	200,331	85,456
19062	Automobile Ins Co Of Hartford CT	1,002,241	317,301	34649	Centre Ins Co	89,076	39,184	37206	Contractors Bonding & Ins Co	195,534	111,492
10367	Avemco Ins Co	103,085	69,392	20710	Century Ind Co	964,270	25,000	10499	Corepointe Ins Co	225,293	133,736
29530	AXA Art Ins Corp	50,157	29,718	26905	Century Natl Ins Co	587,656	386,532	20982	Country Cas Ins Co	77,732	66,978
33022	AXA Ins Co	208,692	117,823	25615	Charter Oak Fire Ins Co	916,866	245,915	20990	Country Mut Ins Co	4,150,273	1,825,537
37273	Axis Ins Co	1,366,014	526,224	22810	Chicago Ins Co	108,223	53,106	21008	Country Pref Ins Co	189,367	65,728
20370	AXIS Reins Co	2,675,912	822,691	12777	Chubb Ind Ins Co	327,429	126,923	26492	Courtesy Ins Co	686,488	308,445
15610	AXIS Specialty Ins Co	83,323	57,705	10052	Chubb Natl Ins Co	280,441	128,506	18961	Crestbrook Ins Co	100,395	99,824
24813	Balboa Ins Co	297,528	194,470	18767	Church Mut Ins Co	1,357,736	473,189	31348	Crum & Forster Ind Co	46,042	15,735
33162	Bankers Ins Co	145,373	56,316	25771	CIFG Assur N Amer Inc	685,948	552,422	10847	Cumis Ins Society Inc	1,637,594	621,737
18279	Bankers Standard Ins Co	408,656	132,056	22004	CIM Ins Corp	17,911	17,056	21164	Dairyland Ins Co	1,163,189	471,664
38245	BCS Ins Co	267,891	152,868	28665	Cincinnati Cas Co	361,054	316,526	16624	Darwin Natl Assur Co	689,272	364,034
37540	Beazley Ins Co Inc	253,664	121,933	10677	Cincinnati Ins Co	10,559,844	4,325,670	16705	Dealers Assur Co	80,715	50,778
41394	Benchmark Ins Co	159,275	52,301	31534	Citizens Ins Co Of Amer	1,476,563	662,182	37184	Deerfield Ins Co	108,876	60,252
32603	Berkley Ins Co	16,122,680	4,907,172	20532	Clarendon Natl Ins Co	643,159	290,891	18813	Dentists Benefits Ins Co	18,341	11,967
38911	Berkley Natl Ins Co	74,801	49,402	25070	Clearwater Ins Co	1,304,100	380,087	40975	Dentists Ins Co	308,017	174,112
29580	Berkley Regional Ins Co	681,215	643,180	10019	Clearwater Select Ins Co	1,111,773	372,588	12718	Developers Surety & Ind Co	123,510	75,815
13070	Berkshire Hathaway Assur Corp	2,255,598	1,426,811	29114	CMG Mortgage Assur Co	7,148	6,756	42048	Diamond State Ins Co	172,990	51,758
20044	Berkshire Hathaway Homestate In	1,587,490	963,768	40266	CMG Mortgage Ins Co	382,133	161,424	36463	Discover Prop & Cas Ins Co	140,430	64,385

Admitted Companies 2013 - Property/Casualty (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
34495	Doctors Co An Interins Exch	3,313,222	1,731,689	21075	Financial Amer Prop & Cas Ins Co	12,754	10,274	41432	Genworth Home Equity Ins Corp	6,475	2,466
14702	Eastguard Ins Co	81,716	32,871	12815	Financial Guar Ins Co	1,999,285	66,400	38458	Genworth Mortgage Ins Corp	2,373,473	960,286
22926	Economy Fire & Cas Co	456,315	362,789	31453	Financial Pacific Ins Co	204,951	81,269	16675	Genworth Mortgage Ins Corp Of N	351,920	123,616
21261	Electric Ins Co	1,448,715	522,560	21873	Firemans Fund Ins Co	9,843,737	2,478,652	18759	Genworth Residential Mortgage As	100,557	82,042
21326	Empire Fire & Marine Ins Co	90,778	48,162	21784	Firemens Ins Co Of Washington D	91,350	30,869	29823	Genworth Residential Mortgage In	214,962	79,904
20648	Employers Fire Ins Co	19,384	19,350	37710	First Amer Prop & Cas Ins Co	95,550	43,543	10799	Geovera Ins Co	89,618	29,002
21458	Employers Ins of Wausau	5,599,777	1,283,736	29980	First Colonial Ins Co	380,763	193,825	22063	Government Employees Ins Co	25,778,845	12,089,766
21415	Employers Mut Cas Co	2,537,981	1,121,886	11177	First Fin Ins Co	533,580	393,471	23809	Granite State Ins Co	43,528	39,875
15130	Encompass Ind Co	26,231	24,956	33588	First Liberty Ins Corp	22,880	22,159	36307	Gray Ins Co	288,981	111,235
10641	Endurance Amer Ins Co	1,313,789	247,487	24724	First Natl Ins Co Of Amer	79,665	53,048	26832	Great Amer Alliance Ins Co	31,488	31,479
11551	Endurance Reins Corp of Amer	1,489,694	629,049	13978	Florists Mut Ins Co	159,846	43,270	26344	Great Amer Assur Co	18,912	18,911
13634	Essent Guar Inc	546,788	346,406	11185	Foremost Ins Co Grand Rapids MI	1,938,558	1,029,925	16691	Great Amer Ins Co	5,376,892	1,403,303
37915	Essentia Ins Co	73,809	26,030	11800	Foremost Prop & Cas Ins Co	64,923	17,354	22136	Great Amer Ins Co of NY	46,130	46,126
25712	Esurance Ins Co	196,025	187,632	41513	Foremost Signature Ins Co	66,535	19,719	31135	Great Amer Security Ins Co	19,568	19,567
20516	Euler Hermes N Amer Ins Co	385,237	137,563	10801	Fortress Ins Co	137,750	59,725	33723	Great Amer Spirit Ins Co	21,711	21,710
10120	Everest Natl Ins Co	640,416	107,310	22209	Freedom Specialty Ins Co	32,879	11,998	25224	Great Divide Ins Co	189,474	65,731
26921	Everest Reins Co	9,288,411	2,814,337	21253	Garrison Prop & Cas Ins Co	1,255,480	506,441	18694	Great Midwest Ins Co	128,261	56,058
12750	Evergreen Natl Ind Co	47,613	33,861	28339	Gateway Ins Co	37,415	11,250	20303	Great Northern Ins Co	1,653,109	478,838
24961	Everspan Fin Guar Corp	217,194	213,592	14138	GEICO Advantage Ins Co	629,586	484,563	26654	Great Northwest Ins Co	21,205	6,329
35181	Executive Risk Ind Inc	2,977,323	1,218,625	41491	Geico Cas Co	2,707,240	1,000,984	11371	Great West Cas Co	1,736,577	546,885
21482	Factory Mut Ins Co	13,795,712	9,153,455	14139	GEICO Choice Ins Co	339,501	236,825	22322	Greenwich Ins Co	1,053,324	416,557
35157	Fair Amer Ins & Reins Co	254,754	230,608	35882	Geico Gen Ins Co	215,673	123,605	36650	Guarantee Co Of N Amer USA	235,553	155,753
18864	Fairmont Ins Co	26,501	13,400	22055	Geico Ind Co	7,811,195	3,636,318	15032	Guideone Mut Ins Co	1,814,524	460,049
25518	Fairmont Premier Ins Co	123,210	102,934	14137	GEICO Secure Ins Co	322,213	266,550	34037	Hallmark Ins Co	206,582	75,520
24384	Fairmont Specialty Ins Co	144,839	77,423	24414	General Cas Co Of WI	866,566	312,708	36064	Hanover Amer Ins Co	28,555	28,526
41483	Farmington Cas Co	1,000,645	287,429	30007	General Fidelity Ins Co	408,094	299,891	22292	Hanover Ins Co	6,047,143	1,829,689
20281	Federal Ins Co	31,761,350	14,741,312	24732	General Ins Co Of Amer	126,166	104,553	26433	Harco Natl Ins Co	346,914	169,164
13935	Federated Mut Ins Co	4,523,517	2,518,256	22039	General Reins Corp	16,219,710	11,561,688	23582	Harleysville Ins Co	104,378	34,731
11118	Federated Rural Electric Ins Exch	458,796	153,336	39322	General Security Natl Ins Co	273,094	99,828	22357	Hartford Accident & Ind Co	11,122,420	3,271,511
28304	Federated Serv Ins Co	405,996	184,147	11967	General Star Natl Ins Co	256,381	198,046	29424	Hartford Cas Ins Co	2,206,988	905,793
39306	Fidelity & Deposit Co Of MD	219,507	168,960	11231	Generali Us Branch	67,498	29,355	19682	Hartford Fire In Co	25,684,838	14,081,413
35386	Fidelity & Guar Ins Co	21,599	19,242	38962	Genesis Ins Co	203,932	142,927	37478	Hartford Ins Co Of The Midwest	550,080	432,102
25879	Fidelity & Guar Ins Underwriters In	170,720	100,993	37095	Genworth Financial Assur Corp	13,557	13,550	11452	Hartford Steam Boil Inspec & Ins C	1,372,027	640,934

Admitted Companies 2013 - Property/Casualty (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
29890	Hartford Steam Boil Inspec Ins Co	99,327	51,122	26077	Lancer Ins Co	517,519	171,735	22594	MGIC Assur Corp Gen Account	10,495	10,153
30104	Hartford Underwriters Ins Co	1,561,291	611,390	37940	Lexington Natl Ins Corp	54,134	19,831	18740	MGIC Ind Corp	480,956	458,073
41343	HDI Gerling Amer Ins Co	313,668	132,724	13307	Lexon Ins Co	131,009	43,998	38660	MIC Gen Ins Corp	35,292	20,233
32077	Heritage Cas Ins Co	60,485	60,330	32760	Liberty Amer Select Ins Co	26,707	26,397	38601	MIC Prop & Cas Ins Corp	90,120	53,821
39527	Heritage Ind Co	207,687	112,600	42404	Liberty Ins Corp	218,583	215,422	23434	Middlesex Ins Co	653,237	242,751
10200	Hiscox Ins Co Inc	125,242	55,327	19917	Liberty Ins Underwriters Inc	173,774	119,843	27138	Midvale Ind Co	12,751	12,098
17221	Homesite Ins Co	224,178	81,120	23035	Liberty Mut Fire Ins Co	5,561,559	1,216,296	23612	Midwest Employers Cas Co	147,542	93,579
13927	Homesite Ins Co OfThe Midwest	314,580	95,401	23043	Liberty Mut Ins Co	44,475,809	15,126,396	26662	Milwaukee Cas Ins Co	37,357	14,912
22578	Horace Mann Ins Co	432,491	177,008	41939	Liberty Northwest Ins Corp	77,210	60,153	42234	Minnesota Lawyers Mut Ins Co	153,712	73,029
22756	Horace Mann Prop & Cas Ins Co	272,402	115,126	33855	Lincoln Gen Ins Co	113,235	1,648	20362	Mitsui Sumitomo Ins Co of Amer	845,216	319,630
25054	Hudson Ins Co	819,044	413,949	33600	LM Ins Corp	113,444	111,099	22551	Mitsui Sumitomo Ins USA Inc	118,970	60,668
29068	IDS Prop Cas Ins Co	1,268,349	530,714	32352	LM Prop & Cas Ins Co	64,487	25,886	29858	Mortgage Guar Ins Corp	4,406,235	1,520,640
35246	Illinois Ins Co	30,951	18,438	35769	Lyndon Prop Ins Co	365,367	146,598	16187	Mosaic Ins Co	19,974	18,581
23817	Illinois Natl Ins Co	73,125	70,083	10051	Lyndon Southern Ins Co	70,673	30,992	13331	Motorists Commercial Mut Ins Co	336,895	140,917
35408	Imperium Ins Co	361,272	134,774	11054	Maiden Reins Co	1,159,635	269,598	22012	Motors Ins Corp	2,604,963	1,095,631
25550	Indemnity Co Of CA	26,006	19,386	36897	Manufacturers Alliance Ins Co	175,449	66,710	10227	Munich Reins Amer Inc	16,840,757	5,288,044
43575	Indemnity Ins Co Of North Amer	361,372	105,337	23876	Mapfre Ins Co	52,455	18,770	13559	Municipal Assur Cor	1,516,209	514,392
26581	Independence Amer Ins Co	102,111	57,875	28932	Markel Amer Ins Co	441,098	135,792	14761	Mutual Of Enumclaw Ins Co	634,776	286,879
14265	Indiana Lumbermens Mut Ins Co	57,517	19,094	38970	Markel Ins Co	1,225,694	347,386	23663	National Amer Ins Co	172,994	60,911
22268	Infinity Ins Co	1,966,393	666,560	19356	Maryland Cas Co	173,117	149,011	11991	National Cas Co	280,887	125,875
22713	Insurance Co of N Amer	787,125	182,841	22306	Massachusetts Bay Ins Co	61,151	61,146	10243	National Continental Ins Co	187,439	48,892
19429	Insurance Co OfThe State Of PA	3,299,767	745,196	10784	Maxum Cas Ins Co	54,582	16,257	16217	National Farmers Union Prop & Ca	178,353	41,675
27847	Insurance Co OfThe West	1,314,511	533,544	12041	MBIA Ins Corp	1,280,131	403,028	20478	National Fire Ins Co Of Hartford	116,255	116,176
22780	Integon Gen Ins Corp	24,962	10,555	32433	Medical Ins Exch Of CA	398,676	183,691	42447	National Gen Assur Co	38,566	15,764
22772	Integon Ind Corp	52,302	32,767	11843	Medical Protective Co	3,286,341	1,405,721	23728	National Gen Ins Co	55,609	25,800
29742	Integon Natl Ins Co	1,149,453	159,752	22241	Medmarc Cas Ins Co	275,252	187,250	11044	National General Ins Online Inc	18,541	9,939
11592	International Fidelity Ins Co	235,092	84,274	11030	Memic Ind Co	279,660	106,087	20087	National Ind Co	151,911,726	97,226,052
10749	Intrepid Ins Co	32,777	28,808	31968	Merastar Ins Co	32,606	9,290	32620	National Interstate Ins Co	1,054,080	283,419
23647	Ironshore Ind Inc	270,426	120,540	14494	Merchants Bonding Co a Mut	133,810	85,934	20052	National Liab & Fire Ins Co	1,836,127	898,955
11630	Jefferson Ins Co	59,522	38,647	11595	Merchants Natl Bonding Inc	17,312	10,555	13695	National Mortgage Ins Corp	194,180	180,310
14354	Jewelers Mut Ins Co	304,936	182,583	23353	Meridian Security Ins Co	114,197	66,973	23825	National Public Finance Guar Corp	5,339,688	2,086,132
10885	Key Risk Ins Co	51,245	28,514	25321	Metropolitan Drt Prop & Cas Ins C	109,108	29,555	22608	National Specialty Ins Co	52,675	31,406
13722	Knightbrook Ins Co	162,260	41,471	34339	Metropolitan Grp Prop & Cas Ins C	582,488	344,897	21881	National Surety Corp	160,271	126,696

Admitted Companies 2013 - Property/Casualty (\$000)

NAIC #	Company Name	Assets	Surplus
19445	National Union Fire Ins Co Of Pitts	24,709,620	5,836,479
26093	Nationwide Affinity Co of Amer	348,214	12,680
10723	Nationwide Assur Co	142,815	59,067
23760	Nationwide Gen Ins Co	172,303	21,942
25453	Nationwide Ins Co Of Amer	504,892	148,949
23779	Nationwide Mut Fire Ins Co	5,410,140	2,445,077
23787	Nationwide Mut Ins Co	32,675,758	11,792,529
37877	Nationwide Prop & Cas Ins Co	575,012	55,605
42307	Navigators Ins Co	2,215,013	804,073
15865	NCMIC Ins Co	593,933	241,461
24171	Netherlands Ins Co The	126,737	83,268
21830	New England Ins Co	43,904	39,611
23841	New Hampshire Ins Co	3,271,397	731,425
12130	New South Ins Co	82,149	15,621
16608	New York Marine & Gen Ins Co	891,737	240,103
27073	Nipponkoa Ins Co Ltd US Br	251,565	74,140
33200	Norcal Mut Ins Co	1,323,312	634,202
29700	North Amer Elite Ins Co	123,438	35,208
29874	North Amer Specialty Ins Co	514,173	373,047
23892	North Pacific Ins Co	12,142	7,665
27740	North Pointe Ins Co	98,715	21,003
21105	North River Ins Co	938,193	263,080
36455	Northbrook Ind Co	39,152	38,801
19372	Northern Ins Co Of NY	38,014	29,494
24031	Northland Cas Co	104,154	34,165
42552	Nova Cas Co	95,631	90,543
39608	Nutmeg Ins Co	421,694	256,641
34630	Oak River Ins Co	527,367	170,909
14190	OBI Natl Ins Co	12,951	12,943
23248	Occidental Fire & Cas Co Of NC	420,433	154,998
23680	Odyssey Reins Co	7,447,983	3,102,549
35602	Ohic Ins Co	106,836	43,709
24074	Ohio Cas Ins Co	5,639,598	1,384,118

NAIC #	Company Name	Assets	Surplus
26565	Ohio Ind Co	133,326	45,225
24082	Ohio Security Ins Co	78,245	14,985
24139	Old Republic Gen Ins Corp	1,730,623	431,669
24147	Old Republic Ins Co	2,472,679	937,824
35424	Old Republic Security Assur Co	6,564	6,551
37060	Old United Cas Co	603,837	302,558
12254	Omaha Ind Co	14,564	12,408
34940	Omni Ind Co	68,727	26,939
39098	Omni Ins Co	210,357	85,716
20621	OneBeacon Amer Ins Co	93,052	88,273
21970	OneBeacon Ins Co	1,085,924	866,189
15385	OneCIS Ins Co	20,417	18,397
23922	Oregon Automobile Ins Co	9,489	7,676
22748	Pacific Employers Ins Co	3,309,042	1,141,580
20346	Pacific Ind Co	6,640,457	2,771,422
37850	Pacific Specialty Ins Co	377,076	205,867
10222	PACO Assur Co Inc	73,761	33,773
38636	Partner Reins Co Of The US	4,886,697	1,332,009
11835	PartnerRe Amer Ins Co	169,445	128,521
22250	Pathfinder Ins Co	5,549	5,549
25755	Peachtree Cas Ins Co	21,452	10,087
18139	Peak Prop & Cas Ins Corp	48,189	39,085
18333	Peerless Ind Ins Co	207,806	176,175
24198	Peerless Ins Co	13,621,186	2,786,443
32859	Penn Amer Ins Co	272,639	80,400
14974	Pennsylvania Lumbermens Mut In	419,154	115,940
12262	Pennsylvania Manufacturers Assoc	761,192	224,473
41424	Pennsylvania Manufacturers Ind C	200,043	77,063
14990	Pennsylvania Natl Mut Cas Ins Co	1,126,054	541,193
12297	Petroleum Cas Co	31,994	23,673
13714	Pharmacists Mut Ins Co	247,541	88,615
18058	Philadelphia Ind Ins Co	6,526,061	2,156,714
12319	Philadelphia Reins Corp	205,871	122,393

NAIC #	Company Name	Assets	Surplus
25623	Phoenix Ins Co	4,009,352	1,579,141
40738	Physicians Ins A Mut Co	454,008	211,932
40312	Pioneer Specialty Ins Co	50,241	21,764
26794	Plans Liab Ins Co	82,332	39,898
18619	Platte River Ins Co	126,206	41,302
30945	Plaza Ins Co	49,921	25,083
10287	PMI Ins Co	93,643	64,792
18732	PMI Mortgage Assur Co	26,911	25,627
27251	PMI Mortgage Ins Co	1,894,357	-1,548,956
14460	Podiatry Ins Co Of Amer	339,673	114,274
37257	Praetorian Ins Co	971,913	248,363
36234	Preferred Professional Ins Co	408,933	206,092
15586	Preserver Ins Co	169,820	9,965
33391	ProAssurance Ind Co Inc	1,718,415	753,684
21903	Procentury Ins Co	211,669	46,050
25585	Professionals Direct Ins Co	21,855	21,828
11851	Progressive Advanced Ins Co	318,750	129,016
24260	Progressive Cas Ins Co	5,772,434	1,543,110
42994	Progressive Classic Ins Co	322,819	91,906
12879	Progressive Commercial Cas Co	9,311	9,282
16322	Progressive Direct Ins Co	4,724,165	1,433,285
24279	Progressive Max Ins Co	351,101	108,929
38628	Progressive Northern Ins Co	1,305,391	370,725
42919	Progressive Northwestern Ins Co	1,267,550	371,569
37834	Progressive Preferred Ins Co	652,456	183,729
32786	Progressive Specialty Ins Co	941,277	386,224
34690	Property & Cas Ins Co Of Hartford	222,987	105,112
12416	Protective Ins Co	741,137	375,824
24295	Providence Washington Ins Co	124,559	29,056
15059	Public Serv Ins Co	535,103	135,962
39217	QBE Ins Corp	2,138,231	678,744
23752	Quanta Ind Co	73,890	23,272
22705	R&Q Reins Co	170,244	16,490

Admitted Companies 2013 - Property/Casualty (\$000)

NAIC #	Company Name	Assets	Surplus
36250	Radian Asset Assur Inc	1,501,451	1,198,034
33790	Radian Guar Inc	3,657,543	1,317,764
30872	Radian Mortgage Assur Inc	18,001	17,980
18538	Red Rock Ins Co	65,072	21,507
24449	Regent Ins Co	125,158	31,145
22179	Republic Ind Co Of Amer	847,724	252,310
43753	Republic Ind Co of CA	40,271	21,699
28452	Republic Mortgage Ins Co	1,932,845	369,389
32174	Republic Mortgage Ins Co Of FL	30,580	8,074
31275	Republic Mortgage Ins Of NC	391,057	68,237
31089	Repwest Ins Co	284,740	126,836
43044	Response Ins Co	25,865	22,901
26050	Response Worldwide Ins Co	11,278	10,343
36684	Riverport Ins Co	101,487	39,255
13056	RLI Ins Co	1,679,438	859,221
42706	Roche Surety & Cas Co Inc	21,128	8,151
35505	Rockwood Cas Ins Co	238,773	84,190
22314	RSUI Ind Co	3,323,214	1,492,385
39039	Rural Comm Ins Co	5,245,223	599,831
23132	RVI Amer Ins Co	94,566	68,177
24740	Safeco Ins Co Of Amer	4,747,069	1,188,673
39012	Safeco Ins Co Of IL	338,223	175,206
11215	Safeco Ins Co Of IN	16,320	14,588
11123	Safety First Ins Co	18,506	14,366
15105	Safety Natl Cas Corp	4,183,550	1,153,846
12521	Safeway Ins Co	408,121	279,278
40460	Sagamore Ins Co	157,154	123,704
30058	Scor Reins Co	2,364,685	676,401
15580	Scottsdale Ind Co	68,986	36,595
15563	SeaBright Ins Co	714,434	226,780
37923	Seaworthy Ins Co	95,667	51,741
10054	Securian Cas Co	173,885	101,086
19879	Security Natl Ins Co	429,014	79,780

NAIC #	Company Name	Assets	Surplus
22233	Select Ins Co	71,521	71,271
12572	Selective Ins Co Of Amer	1,951,019	463,438
10936	Seneca Ins Co Inc	194,728	132,958
11000	Sentinel Ins Co Ltd	205,225	134,472
12870	Sentruiy Cas Co	106,522	41,001
28460	Sentry Cas Co	240,264	73,010
24988	Sentry Ins A Mut Co	6,631,964	4,075,334
21180	Sentry Select Ins Co	641,304	227,478
36560	Service Ins Co	40,427	27,331
38776	Sirius Amer Ins Co	1,559,423	548,355
38997	Sompo Japan Fire & Mar Ins Co A	75,639	73,511
11126	Sompo Japan Ins Co of Amer	936,303	481,067
12294	Southwest Marine & Gen Ins Co	106,426	50,036
20613	Sparta Ins Co	542,637	177,100
24767	St Paul Fire & Marine Ins Co	18,566,316	5,914,697
24775	St Paul Guardian Ins Co	78,986	26,162
24791	St Paul Mercury Ins Co	340,527	130,693
19224	St Paul Protective Ins Co	510,118	228,228
19070	Standard Fire Ins Co	3,605,294	1,234,781
18023	Star Ins Co	1,000,349	309,591
40045	Starnet Ins Co	202,674	109,441
38318	Starr Ind & Liab Co	3,467,357	1,865,107
25127	State Auto Prop & Cas Ins Co	2,066,548	607,700
25135	State Automobile Mut Ins Co	2,196,073	858,085
25143	State Farm Fire & Cas Co	31,460,693	10,951,161
25151	State Farm Gen Ins Co	6,388,142	3,452,596
25178	State Farm Mut Auto Ins Co	129,337,906	75,678,875
12831	State Natl Ins Co Inc	218,791	155,566
25180	Stillwater Ins Co	292,252	155,332
16578	Stillwater Prop & Cas Ins Co	119,534	112,371
10952	Stonebridge Cas Ins Co	324,587	118,122
22276	Stonewall Ins Co	3,357,685	3,106,722
31925	Stonewood Natl Ins Co	227,209	47,741

NAIC #	Company Name	Assets	Surplus
10340	Stonington Ins Co	153,596	46,395
40436	Stratford Ins Co	168,165	70,998
10909	Sun Surety Ins Co	16,174	7,826
10838	Sunderland Marine Mut Co Ltd	9,680	3,647
10916	Suretec Ins Co	157,619	78,022
25364	Swiss Reins Amer Corp	11,409,396	4,619,317
20311	Syncora Guar Inc	1,034,520	973,332
12866	T H E Ins Co	190,250	62,167
22683	Teachers Ins Co	329,281	140,395
42376	Technology Ins Co Inc	1,132,602	236,528
29513	The Bar Plan Mut Ins Co	48,286	17,893
23280	The Cincinnati Ind Co	110,714	82,005
41769	The Travelers Cas Co	202,709	62,494
25534	TIG Ins Co	2,235,803	849,959
13242	Titan Ind Co	244,588	167,373
32301	TNUS Ins Co	65,689	53,020
10945	Tokio Marine Amer Ins Co	1,383,526	514,374
25496	Torus Natl Ins Co	139,769	72,986
44300	Tower Ins Co Of NY	543,740	136,436
43702	Tower Natl Ins Co	35,562	3,299
37621	Toyota Motor Ins Co	420,031	194,859
41238	Trans Pacific Ins Co	65,120	47,211
19453	Transatlantic Reins Co	15,013,003	4,718,934
28886	Transguard Ins Co Of Amer Inc	248,408	128,744
20494	Transportation Ins Co	80,330	80,243
19038	Travelers Cas & Surety Co	16,464,401	6,558,647
31194	Travelers Cas & Surety Co Of Am	4,147,460	1,881,720
36170	Travelers Cas Co Of CT	319,229	94,197
19046	Travelers Cas Ins Co Of Amer	1,893,078	549,761
40282	Travelers Commercial Cas Co	324,468	95,348
36137	Travelers Commercial Ins Co	343,056	93,531
41750	Travelers Constitution State Ins Co	203,206	62,990
25658	Travelers Ind Co	20,662,614	6,706,125

Admitted Companies 2013 - Property/Casualty (\$'000)

NAIC #	Company Name	Assets	Surplus
25666	Travelers Ind Co Of Amer	628,001	194,510
25682	Travelers Ind Co Of CT	1,082,360	365,572
25674	Travelers Prop Cas Co Of Amer	907,008	487,012
36161	Travelers Prop Cas Ins Co	223,966	70,518
31003	Tri State Ins Co Of MN	32,012	30,927
41211	Triton Ins Co	527,844	205,902
41106	Triumphe Cas Co	32,513	17,633
21709	Truck Ins Exch	1,933,396	563,474
27120	Trumbull Ins Co	210,903	93,043
29459	Twin City Fire Ins Co Co	641,748	288,142
40126	Umialik Ins Co	43,636	19,348
41050	Underwriter for the Professions Ins	267,522	70,208
25747	Unigard Ins Co	410,329	111,839
25844	Union Ins Co	104,796	28,229
11770	United Financial Cas Co	2,137,869	491,988
13021	United Fire & Cas Co	1,558,730	665,772
26999	United Guar Mortgage Ind Co	283,789	113,227
15873	United Guar Residential Ins Co	3,059,261	1,465,713
16667	United Guar Residential Ins Co of	448,484	377,854
41335	United Natl Specialty Ins Co	80,402	10,646
25941	United Serv Automobile Assn	28,667,011	20,754,486
25887	United States Fidelity & Guar Co	4,653,938	2,484,436
21113	United States Fire Ins Co	3,154,525	812,097
25895	United States Liab Ins Co	811,297	537,503
29157	United WI Ins Co	361,166	73,960
16063	Unitrin Auto & Home Ins Co	107,110	31,471
13200	Universal Surety Of Amer	15,639	15,625
41181	Universal Underwriters Ins Co	386,183	336,126
40843	Universal Underwriters Of TX Ins	12,600	9,840
29599	US Specialty Ins Co	1,928,589	580,308
35416	US Underwriters Ins Co	173,296	115,665
25968	USAA Cas Ins Co	8,445,777	4,168,776
18600	USAA Gen Ind Co	2,256,610	835,638

NAIC #	Company Name	Assets	Surplus
25976	Utica Mut Ins Co	2,130,108	775,081
26611	Valiant Ins Co	35,885	32,202
20508	Valley Forge Ins Co	70,964	70,926
21172	Vanliner Ins Co	325,013	121,918
20397	Vigilant Ins Co	467,946	264,883
13137	Viking Ins Co Of WI	381,328	178,176
40827	Virginia Surety Co Inc	1,007,790	309,214
32778	Washington Intl Ins Co	108,710	72,428
26069	Wausau Business Ins Co	43,590	25,124
26042	Wausau Underwriters Ins Co	99,744	61,132
25011	Wesco Ins Co	804,133	166,813
44393	West Amer Ins Co	100,373	47,730
10030	Westchester Fire Ins Co	2,056,086	906,571
27502	Western Gen Ins Co	53,758	21,217
24465	Western Natl Assur Co	51,319	22,161
13188	Western Surety Co	1,856,352	1,205,614
37770	Western United Ins Co	238,704	139,332
24112	Westfield Ins Co	2,450,521	991,190
39845	Westport Ins Corp	5,454,119	1,769,404
25780	Williamsburg Natl Ins Co	149,108	31,347
24376	Woodridge Ins Co	8,490	8,434
31232	Work First Cas Co	44,302	10,289
11523	Wright Natl Flood Ins Co	27,592	14,699
40193	X L Ins Co Of NY	208,202	77,695
24554	XL Ins Amer Inc	734,201	246,835
20583	XL Reins Amer Inc	5,527,818	2,244,505
37885	XL Specialty Ins Co	440,571	158,343
30325	Zale Ind Co	42,176	16,005
13269	Zenith Ins Co	1,783,759	515,788
16535	Zurich Amer Ins Co	30,184,001	7,798,418
27855	Zurich Amer Ins Co Of IL	49,355	34,019
Total Companies: 658		1,400,918,384	607,779,596

Property/Casualty Market Share 2013 (\$'000)

Company Name	% of Market	Direct Prens Written
Homeowners Multiple Peril		
State Farm Fire & Cas Co	32.92	49,700
Allstate Ins Co	16.06	24,243
United Serv Automobile Assn	8.54	12,896
Allstate Prop & Cas Ins Co	8.37	12,637
Country Mut Ins Co	7.96	12,022
Safeco Ins Co Of IN	5.98	9,030
Umialik Ins Co	5.36	8,097
USAA Cas Ins Co	3.63	5,476
USAA Gen Ind Co	1.80	2,717
Foremost Ins Co Grand Rapids MI	1.48	2,230
Horace Mann Ins Co	1.27	1,912
Teachers Ins Co	1.23	1,857
Hartford Ins Co Of The Midwest	1.12	1,690
Garrison Prop & Cas Ins Co	0.90	1,355
Liberty Mut Fire Ins Co	0.76	1,150
Safeco Ins Co Of Amer	0.62	938
Firemans Fund Ins Co	0.32	481
Occidental Fire & Cas Co Of NC	0.28	429
Allstate Ind Co	0.23	354
American Bankers Ins Co Of FL	0.21	320
TOTAL FOR TOP 20 INSURERS	99.05	149,534
TOTAL FOR ALL 45 INSURERS	100.00	150,973

Company Name	% of Market	Direct Prens Written
Mortgage Guaranty		
Radian Guar Inc	30.17	4,737
CMG Mortgage Ins Co	26.92	4,226
Mortgage Guar Ins Corp	14.25	2,237
Genworth Mortgage Ins Corp	11.39	1,788
United Guar Residential Ins Co	7.45	1,169
PMI Mortgage Ins Co	6.23	978
Republic Mortgage Ins Co	1.94	304
Essent Guar Inc	1.63	255
Genworth Residential Mortgage Ins Co	0.02	3
CMG Mortgage Assur Co	0.02	3
TOTAL FOR ALL 10 INSURERS	100.00	15,699

Company Name	% of Market	Direct Prens Written
Financial Guaranty		
MBIA Ins Corp	42.06	104
Ambac Assur Corp	37.69	93
Financial Guar Ins Co	20.25	50
Assured Guar Corp	0.00	0
National Public Finance Guar Corp	0.00	0
Associated Ind Corp	0.00	0
Aca Fin Guar Corp	0.00	0
Syncora Guar Inc	0.00	0
Assured Guar Municipal Corp	0.00	0
TOTAL FOR ALL 8 INSURERS	100.00	246

Company Name	% of Market	Direct Prens Written
Commercial Multiple Peril Liability		
Alaska Natl Ins Co	9.93	4,043
Umialik Ins Co	9.69	3,944
State Farm Fire & Cas Co	9.06	3,690
Ohio Security Ins Co	7.83	3,187
Philadelphia Ind Ins Co	6.59	2,683
West Amer Ins Co	5.72	2,330
Ohio Cas Ins Co	4.79	1,951
American Fire & Cas Co	3.59	1,460
American Ins Co	3.39	1,379
Allstate Ins Co	3.23	1,315
Associated Ind Corp	3.17	1,290
Illinois Natl Ins Co	2.22	906
Country Mut Ins Co	2.03	827
Markel Ins Co	1.76	717
Travelers Ind Co Of Amer	1.75	711
National Surety Corp	1.73	703
Allstate Ind Co	1.51	613
Granite State Ins Co	1.50	609
Church Mut Ins Co	1.43	584
Federal Ins Co	1.28	523
TOTAL FOR TOP 20 INSURERS	82.19	33,464
TOTAL FOR ALL 156 INSURERS	100.00	40,714

Company Name	% of Market	Direct Prens Written
Commercial Multiple Peril Non-Liability		
State Farm Fire & Cas Co	12.90	8,735
Alaska Natl Ins Co	8.44	5,714
Umialik Ins Co	7.94	5,377
Allstate Ins Co	5.99	4,055
Liberty Mut Ins Co	5.23	3,538
Philadelphia Ind Ins Co	3.98	2,695
West Amer Ins Co	3.88	2,628
Ohio Security Ins Co	3.65	2,471
Allstate Ind Co	3.64	2,466
Ace Amer Ins Co	3.18	2,156
Ohio Cas Ins Co	2.74	1,855
American Ins Co	2.58	1,749
American Fire & Cas Co	2.29	1,548
Associated Ind Corp	2.21	1,493
Country Mut Ins Co	2.13	1,439
Church Mut Ins Co	2.11	1,428
Zurich Amer Ins Co	1.70	1,153
National Surety Corp	1.52	1,031
Illinois Natl Ins Co	1.50	1,018
Maryland Cas Co	1.40	950
TOTAL FOR TOP 20 INSURERS	79.03	53,497
TOTAL FOR ALL 142 INSURERS	100.00	67,695

Property/Casualty Market Share 2013 (\$000)

Company Name	% of Market	Direct Prens Written
Fire Property		
Zurich Amer Ins Co Of IL	23.57	10,386
National Union Fire Ins Co Of Pitts	9.02	3,975
American Reliable Ins Co	8.18	3,606
Areca Ins Exch	5.61	2,474
Umialik Ins Co	5.55	2,444
Zurich Amer Ins Co	5.07	2,236
Factory Mut Ins Co	4.64	2,045
Alaska Natl Ins Co	4.26	1,876
United Serv Automobile Assn	3.50	1,545
American Security Ins Co	3.19	1,406
Affiliated Fm Ins Co	3.06	1,350
Safeco Ins Co Of Amer	2.40	1,059
Westchester Fire Ins Co	2.32	1,022
Great Divide Ins Co	2.19	965
Allianz Global Risks US Ins Co	2.02	891
Sompo Japan Ins Co of Amer	1.54	678
Northland Cas Co	1.32	582
Liberty Mut Fire Ins Co	1.20	527
USAA Cas Ins Co	1.08	475
Westport Ins Corp	0.93	409
TOTAL FOR TOP 20 INSURERS	90.65	39,950
TOTAL FOR ALL 123 INSURERS	100.00	44,072

Company Name	% of Market	Direct Prens Written
Allied Lines Property		
Zurich Amer Ins Co Of IL	27.06	6,924
Factory Mut Ins Co	18.67	4,778
National Union Fire Ins Co Of Pitts	7.01	1,794
Zurich Amer Ins Co	5.85	1,496
Alaska Natl Ins Co	4.76	1,219
United Serv Automobile Assn	4.08	1,044
Umialik Ins Co	4.04	1,033
Safeco Ins Co Of Amer	3.05	781
American Security Ins Co	2.74	702
Affiliated Fm Ins Co	2.62	671
Westchester Fire Ins Co	2.18	558
Great Divide Ins Co	2.03	520
American Reliable Ins Co	1.77	453
Allianz Global Risks US Ins Co	1.55	397
USAA Cas Ins Co	1.22	313
Northland Cas Co	1.12	287
RSUI Ind Co	0.98	250
Travelers Prop Cas Co Of Amer	0.93	238
Foremost Ins Co Grand Rapids MI	0.78	200
Westport Ins Corp	0.63	160
TOTAL FOR TOP 20 INSURERS	93.07	23,819
TOTAL FOR ALL 118 INSURERS	100.00	25,592

Company Name	% of Market	Direct Prens Written
Federal Flood		
Allstate Ins Co	34.27	715
Hartford Ins Co Of The Midwest	23.69	494
USAA Gen Ind Co	12.72	265
Wright Natl Flood Ins Co	10.24	214
Selective Ins Co Of Amer	5.94	124
American Bankers Ins Co Of FL	3.08	64
Homesite Ins Co	2.84	59
Standard Fire Ins Co	1.70	35
Rural Comm Ins Co	1.37	29
Hartford Underwriters Ins Co	1.24	26
Foremost Ins Co Grand Rapids MI	0.87	18
National Interstate Ins Co	0.72	15
New Hampshire Ins Co	0.50	11
Service Ins Co	0.35	7
Harleysville Ins Co	0.14	3
Fidelity & Deposit Co Of MD	0.09	2
Liberty Mut Fire Ins Co	0.08	2
QBE Ins Corp	0.07	1
Occidental Fire & Cas Co Of NC	0.04	1
Metropolitan Grp Prop & Cas Ins Co	0.03	1
TOTAL FOR TOP 20 INSURERS	99.99	2,086
TOTAL FOR ALL 22 INSURERS	100.00	2,086

Company Name	% of Market	Direct Prens Written
Farmowners Multiple Peril		
Country Mut Ins Co	98.48	529
Markel Ins Co	1.52	8
Indemnity Ins Co Of North Amer	0.00	0
Travelers Ind Co	0.00	0
Charter Oak Fire Ins Co	0.00	0
Ace Prop & Cas Ins Co	0.00	0
Great Amer Ins Co	0.00	0
TOTAL FOR ALL 7 INSURERS	100.00	537

Company Name	% of Market	Direct Prens Written
Crop Multiple Peril		
Rural Comm Ins Co	100.00	100
Firemans Fund Ins Co	0.00	0
TOTAL FOR ALL 2 INSURERS	100.00	100

Property/Casualty Market Share 2013 (\$'000)

Company Name	% of Market	Direct Prens Written
Ocean Marine		
Navigators Ins Co	20.46	7,650
Sunderland Marine Mut Co Ltd	12.80	4,786
Atlantic Specialty Ins Co	9.81	3,668
Liberty Mut Ins Co	7.73	2,892
United States Fire Ins Co	7.66	2,864
St Paul Fire & Marine Ins Co	5.99	2,239
Travelers Prop Cas Co Of Amer	5.32	1,988
AGCS Marine Ins Co	4.93	1,844
Continental Ins Co	4.17	1,559
National Union Fire Ins Co Of Pitts	3.97	1,484
Markel Amer Ins Co	2.14	801
Ace Amer Ins Co	1.85	693
Zurich Amer Ins Co	1.72	643
Starr Ind & Liab Co	1.13	422
New York Marine & Gen Ins Co	0.98	366
National Cas Co	0.86	320
Alaska Natl Ins Co	0.85	318
Great Amer Ins Co of NY	0.77	288
North Amer Specialty Ins Co	0.74	276
Hartford Fire In Co	0.71	264
TOTAL FOR TOP 20 INSURERS	94.57	35,367
TOTAL FOR ALL 67 INSURERS	100.00	37,397

Company Name	% of Market	Direct Prens Written
Inland Marine		
National Union Fire Ins Co Of Pitts	77.17	163,427
Factory Mut Ins Co	3.15	6,661
Continental Cas Co	2.90	6,144
State Farm Fire & Cas Co	1.58	3,347
Alaska Natl Ins Co	1.39	2,944
Affiliated Fm Ins Co	1.38	2,925
New Hampshire Ins Co	1.03	2,183
Jefferson Ins Co	0.91	1,937
Great Amer Ins Co of NY	0.87	1,852
Argonaut Ins Co	0.86	1,831
Travelers Prop Cas Co Of Amer	0.78	1,661
Allstate Ins Co	0.60	1,269
Westchester Fire Ins Co	0.55	1,167
AGCS Marine Ins Co	0.52	1,109
American Zurich Ins Co	0.50	1,067
Zurich Amer Ins Co	0.37	782
Allstate Prop & Cas Ins Co	0.35	743
National Cas Co	0.33	691
Progressive Northwestern Ins Co	0.29	625
Progressive Direct Ins Co	0.28	588
TOTAL FOR TOP 20 INSURERS	95.83	202,952
TOTAL FOR ALL 183 INSURERS	100.00	211,774

Company Name	% of Market	Direct Prens Written
Medical Malpractice		
Medical Ins Exch Of CA	56.26	10,198
Norcal Mut Ins Co	25.65	4,649
American Cas Co Of Reading PA	3.50	634
Continental Cas Co	3.48	631
NCMIC Ins Co	2.01	365
Dentists Ins Co	1.80	325
Doctors Co An Interins Exch	1.68	305
Podiatry Ins Co Of Amer	1.01	184
National Union Fire Ins Co Of Pitts	0.94	171
Liberty Ins Underwriters Inc	0.91	165
Capson Physicians Ins Co	0.54	99
Medical Protective Co	0.48	88
Fair Amer Ins & Reins Co	0.46	83
Ace Amer Ins Co	0.42	75
Darwin Natl Assur Co	0.24	43
Dentists Benefits Ins Co	0.17	32
American Ins Co	0.08	14
American Alt Ins Corp	0.05	10
Pharmacists Mut Ins Co	0.05	10
PACO Assur Co Inc	0.05	10
TOTAL FOR TOP 20 INSURERS	99.80	18,090
TOTAL FOR ALL 38 INSURERS	100.00	18,125

Company Name	% of Market	Direct Prens Written
Earthquake		
State Farm Fire & Cas Co	39.20	7,824
United Serv Automobile Assn	11.76	2,348
Insurance Co Of The West	10.38	2,073
Westport Ins Corp	9.09	1,814
Zurich Amer Ins Co	4.31	859
USAA Cas Ins Co	4.22	841
Westchester Fire Ins Co	3.57	712
XL Ins Amer Inc	3.47	692
American Guar & Liab Ins	3.24	646
Horace Mann Ins Co	1.49	298
Teachers Ins Co	1.46	292
Axis Ins Co	1.04	208
USAA Gen Ind Co	1.03	206
Umialik Ins Co	0.97	194
Ace Amer Ins Co	0.87	173
Allianz Global Risks US Ins Co	0.67	134
Garrison Prop & Cas Ins Co	0.56	111
Sompo Japan Ins Co of Amer	0.53	106
Hartford Ins Co Of The Midwest	0.49	98
Firemans Fund Ins Co	0.41	81
TOTAL FOR TOP 20 INSURERS	98.75	19,712
TOTAL FOR ALL 49 INSURERS	100.00	19,962

Property/Casualty Market Share 2013 (\$'000)

Company Name	% of Market	Direct Prens Written
All Other Accident & Health Property		
State Farm Mut Auto Ins Co	82.61	2,717
Continental Cas Co	16.08	529
Markel Ins Co	0.62	20
Old Republic Ins Co	0.53	18
American Home Assur Co	0.06	2
Central States Ind Co Of Omaha	0.06	2
American Bankers Ins Co Of FL	0.03	1
National Cas Co	0.00	0
North Amer Specialty Ins Co	0.00	0
American Automobile Ins Co	0.00	0
American States Ins Co	0.00	0
National Union Fire Ins Co Of Pitts	0.00	0
TOTAL FOR ALL 12 INSURERS	100.00	3,288

Company Name	% of Market	Direct Prens Written
Credit Accident & Health - Group & Individual		
American Bankers Ins Co Of FL	40.07	95
Central States Ind Co Of Omaha	34.34	81
State Farm Mut Auto Ins Co	16.77	40
American Security Ins Co	7.12	17
Stonebridge Cas Ins Co	1.69	4
TOTAL FOR ALL 5 INSURERS	100.00	237

Company Name	% of Market	Direct Prens Written
Workers Compensation		
Alaska Natl Ins Co	31.29	92,025
Liberty Northwest Ins Corp	8.07	23,728
Berkshire Hathaway Homestate Ins Co	5.24	15,424
Republic Ind Co Of Amer	5.04	14,817
LM Ins Corp	5.00	14,697
American Interstate Ins Co	4.74	13,954
Zurich Amer Ins Co	4.17	12,254
Commerce & Industry Ins Co	3.69	10,846
Travelers Prop Cas Co Of Amer	2.35	6,897
Insurance Co Of The State Of PA	2.31	6,790
Alaska Timber Ins Exch	2.28	6,716
American Zurich Ins Co	1.59	4,681
Employers Ins of Wausau	1.43	4,199
Twin City Fire Ins Co Co	1.42	4,167
Liberty Ins Corp	1.36	3,997
Areca Ins Exch	1.14	3,353
New Hampshire Ins Co	1.09	3,210
Umialik Ins Co	1.01	2,964
Ace Amer Ins Co	0.98	2,890
Liberty Mut Fire Ins Co	0.97	2,850
TOTAL FOR TOP 20 INSURERS	85.16	250,460
TOTAL FOR ALL 201 INSURERS	100.00	294,121

Company Name	% of Market	Direct Prens Written
Product Liability		
Great Divide Ins Co	31.65	1,659
Northland Cas Co	12.68	665
Zurich Amer Ins Co	8.58	450
Alaska Natl Ins Co	4.02	211
Granite State Ins Co	3.89	204
National Union Fire Ins Co Of Pitts	3.75	197
Markel Ins Co	3.33	174
Ace Amer Ins Co	3.28	172
Sompo Japan Ins Co of Amer	3.16	166
American Guar & Liab Ins	2.28	120
American Zurich Ins Co	2.22	117
Ohio Cas Ins Co	1.94	102
Penn Amer Ins Co	1.85	97
Illinois Natl Ins Co	1.70	89
Sentry Select Ins Co	1.42	75
Liberty Mut Fire Ins Co	1.07	56
Ohio Security Ins Co	1.03	54
Acceptance Ind Ins Co	0.99	52
Allstate Ins Co	0.90	47
Starr Ind & Liab Co	0.90	47
TOTAL FOR TOP 20 INSURERS	90.66	4,751
TOTAL FOR ALL 121 INSURERS	100.00	5,241

Company Name	% of Market	Direct Prens Written
Other Liability		
National Union Fire Ins Co Of Pitts	13.50	13,557
Alaska Natl Ins Co	11.53	11,579
Zurich Amer Ins Co	4.85	4,870
Great Divide Ins Co	4.04	4,055
Zurich Amer Ins Co Of IL	4.00	4,012
Securian Cas Co	3.44	3,457
Cumis Ins Society Inc	3.27	3,285
ALPS Prop & Cas Ins Co	2.61	2,616
RSUI Ind Co	2.55	2,557
State Farm Fire & Cas Co	2.49	2,500
Continental Cas Co	2.39	2,399
Ohio Cas Ins Co	2.25	2,257
Federal Ins Co	2.24	2,250
Philadelphia Ind Ins Co	2.23	2,244
Northland Cas Co	2.08	2,091
Great Amer Assur Co	1.74	1,750
Travelers Cas & Surety Co Of Amer	1.69	1,696
Ace Prop & Cas Ins Co	1.68	1,691
Areca Ins Exch	1.52	1,530
Virginia Surety Co Inc	1.45	1,457
TOTAL FOR TOP 20 INSURERS	71.54	71,855
TOTAL FOR ALL 263 INSURERS	100.00	100,436

Property/Casualty Market Share 2013 (\$000)

Company Name	% of Market	Direct Pems Written
Credit		
American Natl Prop & Cas Co	66.80	5,494
Praetorian Ins Co	21.89	1,800
First Colonial Ins Co	7.25	596
Old Republic Ins Co	3.03	249
American Bankers Ins Co Of FL	1.52	125
American Security Ins Co	0.61	50
American Reliable Ins Co	0.28	23
Great Amer Assur Co	0.10	9
Zale Ind Co	0.10	8
Cumis Ins Society Inc	0.09	7
MIC Prop & Cas Ins Corp	0.05	4
Ace Amer Ins Co	0.00	0
QBE Ins Corp	0.00	0
Bankers Standard Ins Co	0.00	0
Great Amer Alliance Ins Co	0.00	-3
State Natl Ins Co Inc	0.00	-57
Great Amer Ins Co	0.00	-81
TOTAL FOR ALL 17 INSURERS	100.00	8,224

Company Name	% of Market	Direct Pems Written
Private Passenger Auto - No Fault and Liability		
State Farm Mut Auto Ins Co	25.99	70,473
Progressive Specialty Ins Co	6.78	18,380
Geico Gen Ins Co	6.58	17,837
Allstate Ins Co	6.33	17,158
United Serv Automobile Assn	5.71	15,479
Progressive Direct Ins Co	4.55	12,327
Geico Ind Co	4.15	11,255
USAA Cas Ins Co	4.06	11,021
USAA Gen Ind Co	3.79	10,288
State Farm Fire & Cas Co	3.36	9,118
Allstate Prop & Cas Ins Co	2.95	8,009
Government Employees Ins Co	2.85	7,715
Allstate Fire & Cas Ins Co	2.78	7,547
Safeco Ins Co Of IN	2.55	6,906
Hartford Ins Co Of The Midwest	2.32	6,297
Garrison Prop & Cas Ins Co	1.69	4,594
Geico Cas Co	1.65	4,469
Country Pref Ins Co	1.49	4,028
Country Mut Ins Co	1.26	3,411
GEICO Choice Ins Co	1.00	2,706
TOTAL FOR TOP 20 INSURERS	91.83	249,018
TOTAL FOR ALL 87 INSURERS	100.00	271,175

Company Name	% of Market	Direct Pems Written
Private Passenger Auto - Physical Damage		
State Farm Mut Auto Ins Co	21.63	36,569
Allstate Ins Co	9.97	16,855
United Serv Automobile Assn	8.41	14,222
Geico Gen Ins Co	6.36	10,753
USAA Gen Ind Co	5.44	9,204
Allstate Prop & Cas Ins Co	3.88	6,558
Geico Ind Co	3.87	6,540
USAA Cas Ins Co	3.86	6,530
Hartford Ins Co Of The Midwest	3.84	6,488
Progressive Specialty Ins Co	3.77	6,368
Allstate Fire & Cas Ins Co	3.55	6,011
Government Employees Ins Co	3.39	5,735
Progressive Direct Ins Co	3.22	5,447
State Farm Fire & Cas Co	2.60	4,397
Safeco Ins Co Of IN	2.33	3,946
Garrison Prop & Cas Ins Co	1.83	3,101
Country Pref Ins Co	1.42	2,399
Country Mut Ins Co	1.21	2,050
Geico Cas Co	1.12	1,896
Progressive Northwestern Ins Co	0.92	1,556
TOTAL FOR TOP 20 INSURERS	92.62	156,624
TOTAL FOR ALL 80 INSURERS	100.00	169,103

Company Name	% of Market	Direct Pems Written
Commercial Auto - No Fault and Liability		
Alaska Natl Ins Co	14.23	6,935
United Financial Cas Co	11.08	5,400
National Cas Co	6.52	3,178
National Interstate Ins Co	6.02	2,933
Ohio Cas Ins Co	4.32	2,104
Zurich Amer Ins Co	4.30	2,094
West Amer Ins Co	3.53	1,722
Berkshire Hathaway Homestate Ins Co	3.00	1,462
Ohio Security Ins Co	2.83	1,380
Philadelphia Ind Ins Co	2.68	1,305
State Farm Mut Auto Ins Co	2.44	1,187
National Ind Co	2.41	1,174
Empire Fire & Marine Ins Co	2.22	1,083
Allstate Ins Co	2.13	1,038
Ace Amer Ins Co	1.97	959
Columbia Ins Co	1.61	786
Travelers Ind Co	1.53	744
Lancer Ins Co	1.32	645
Sparta Ins Co	1.28	624
Liberty Mut Fire Ins Co	1.24	605
TOTAL FOR TOP 20 INSURERS	76.64	37,359
TOTAL FOR ALL 196 INSURERS	100.00	48,745

Property/Casualty Market Share 2013 (\$000)

Company Name	% of Market	Direct Prens Written
Commercial Auto - Physical Damage		
United Financial Cas Co	15.13	1,877
Alaska Natl Ins Co	12.72	1,578
National Interstate Ins Co	8.72	1,081
Allstate Ins Co	6.83	847
Ohio Cas Ins Co	5.04	624
Berkshire Hathaway Homestate Ins Co	5.03	624
National Ind Co	4.45	551
Praetorian Ins Co	3.71	460
National Cas Co	3.53	438
West Amer Ins Co	3.52	436
Zurich Amer Ins Co	3.19	396
Ohio Security Ins Co	3.14	389
State Farm Mut Auto Ins Co	3.11	385
Markel Amer Ins Co	2.88	357
Columbia Ins Co	2.11	261
Philadelphia Ind Ins Co	2.01	249
Travelers Ind Co	1.46	182
Umialik Ins Co	1.36	169
American Fire & Cas Co	1.27	158
Greenwich Ins Co	1.10	136
TOTAL FOR TOP 20	90.30	11,199
TOTAL FOR ALL 177 INSURERS	100.00	12,401

Company Name	% of Market	Direct Prens Written
Aircraft - All Perils		
Starr Ind & Liab Co	19.62	5,658
Avemco Ins Co	10.63	3,065
Catlin Ins Co	10.31	2,974
North Amer Specialty Ins Co	9.76	2,816
Starnet Ins Co	8.34	2,404
Old Republic Ins Co	7.16	2,065
National Union Fire Ins Co Of Pitts	5.99	1,727
North Amer Elite Ins Co	5.64	1,627
QBE Ins Corp	4.40	1,269
Allianz Global Risks US Ins Co	3.73	1,077
XL Specialty Ins Co	3.16	910
US Specialty Ins Co	2.73	786
Ace Amer Ins Co	1.88	541
Liberty Mut Ins Co	1.83	528
American Alt Ins Corp	1.29	372
National Liab & Fire Ins Co	0.94	271
General Reins Corp	0.94	271
National Ind Co	0.63	182
Tokio Marine Amer Ins Co	0.37	107
Mitsui Sumitomo Ins Co of Amer	0.30	87
TOTAL FOR TOP 20 INSURERS	99.65	28,736
TOTAL FOR ALL 42 INSURERS	100.00	28,838

Company Name	% of Market	Direct Prens Written
Fidelity		
Travelers Cas & Surety Co Of Amer	12.38	254
Cumis Ins Society Inc	12.13	249
National Union Fire Ins Co Of Pitts	10.88	224
Federal Ins Co	10.42	214
State Farm Fire & Cas Co	9.27	191
Hartford Fire In Co	8.84	182
Atlantic Specialty Ins Co	6.53	134
Western Surety Co	5.69	117
Great Amer Ins Co	4.54	93
Everest Natl Ins Co	2.50	51
Continental Cas Co	2.03	42
Continental Ins Co	1.99	41
Alaska Natl Ins Co	1.92	40
Zurich Amer Ins Co	1.91	39
Fidelity & Deposit Co Of MD	1.80	37
Ohio Cas Ins Co	1.40	29
Berkley Regional Ins Co	1.11	23
St Paul Fire & Marine Ins Co	0.72	15
Colonial Surety Co	0.69	14
Philadelphia Ind Ins Co	0.68	14
TOTAL FOR TOP 20 INSURERS	97.40	2,003
TOTAL FOR ALL 61 INSURERS	100.00	2,056

Company Name	% of Market	Direct Prens Written
Surety		
Liberty Mut Ins Co	26.78	8,026
Travelers Cas & Surety Co Of Amer	12.57	3,768
Western Surety Co	9.21	2,761
Fidelity & Deposit Co Of MD	8.47	2,537
Ohio Cas Ins Co	6.32	1,893
Federal Ins Co	4.03	1,206
International Fidelity Ins Co	3.49	1,045
Contractors Bonding & Ins Co	3.23	968
Lexon Ins Co	2.93	878
Westchester Fire Ins Co	2.79	837
Hartford Fire In Co	2.57	769
Safeco Ins Co Of Amer	2.00	601
Developers Surety & Ind Co	1.99	597
North Amer Specialty Ins Co	1.13	338
Allegheny Cas Co	1.11	334
Hartford Cas Ins Co	1.07	322
Northland Cas Co	0.96	287
Merchants Bonding Co a Mut	0.82	247
Berkley Regional Ins Co	0.78	235
RLI Ins Co	0.76	228
TOTAL FOR TOP 20 INSURERS	93.02	27,878
TOTAL FOR ALL 117 INSURERS	100.00	29,970

Property/Casualty Market Share 2013 (\$'000)

Company Name	% of Market	Direct Prens Written
Boiler and Machinery		
Factory Mut Ins Co	32.66	3,254
National Union Fire Ins Co Of Pitts	16.11	1,605
Zurich Amer Ins Co	9.91	988
Hartford Steam Boil Inspec & Ins Co	7.35	733
Alaska Natl Ins Co	6.56	654
Pacific Ind Co	5.66	564
Areca Ins Exch	4.75	474
Umialik Ins Co	4.70	468
Allianz Global Risks US Ins Co	1.79	179
Affiliated Fm Ins Co	1.38	138
XL Ins Amer Inc	1.24	123
Travelers Prop Cas Co Of Amer	1.12	112
Great Northern Ins Co	0.85	85
Allstate Ins Co	0.76	76
Sompo Japan Ins Co of Amer	0.69	69
Phoenix Ins Co	0.45	45
Great Amer Ins Co of NY	0.39	39
Continental Cas Co	0.39	38
Granite State Ins Co	0.37	37
Liberty Mut Fire Ins Co	0.30	30
TOTAL FOR TOP 20 INSURERS	97.46	9,710
TOTAL FOR ALL 80 INSURERS	100.00	9,963

Company Name	% of Market	Direct Prens Written
Burglary and Theft		
National Union Fire Ins Co Of Pitts	33.45	136
Hiscox Ins Co Inc	21.46	87
Travelers Cas & Surety Co Of Amer	15.43	63
Hartford Fire In Co	7.25	29
Zurich Amer Ins Co	4.90	20
Continental Cas Co	3.31	13
Wausau Business Ins Co	1.59	6
Federal Ins Co	1.55	6
XL Ins Amer Inc	1.38	6
Philadelphia Ind Ins Co	1.24	5
Alaska Natl Ins Co	1.10	4
Westchester Fire Ins Co	1.04	4
Sentry Select Ins Co	0.75	3
United States Liab Ins Co	0.70	3
Harco Natl Ins Co	0.70	3
Plaza Ins Co	0.55	2
Great Amer Ins Co	0.54	2
Universal Underwriters Ins Co	0.41	2
National Cas Co	0.40	2
Universal Underwriters OfTX Ins	0.28	1
TOTAL FOR TOP 20 INSURERS	98.04	398
TOTAL FOR ALL 51 INSURERS	100.00	406

Company Name	% of Market	Direct Prens Written
Aggregate Write Ins for Other Lines		
Midwest Employers Cas Co	64.36	754
Central States Ind Co Of Omaha	15.40	180
American Road Ins Co	12.67	148
Courtesy Ins Co	2.66	31
Greenwich Ins Co	1.43	17
Gray Ins Co	1.25	15
Stonebridge Cas Ins Co	1.20	14
Allstate Prop & Cas Ins Co	0.85	10
American Bankers Ins Co Of FL	0.16	2
American Reliable Ins Co	0.03	0
Great Amer Alliance Ins Co	0.00	0
Great Amer Assur Co	0.00	0
Great Amer Ins Co of NY	0.00	0
Arch Ins Co	0.00	0
TOTAL FOR ALL 15 INSURERS	100.00	0

Company Name	% of Market	Direct Prens Written
Total		
National Union Fire Ins Co Of Pitts	11.76	192,494
Alaska Natl Ins Co	7.89	129,139
State Farm Mut Auto Ins Co	6.87	112,473
State Farm Fire & Cas Co	5.67	92,727
Allstate Ins Co	4.15	67,915
United Serv Automobile Assn	2.97	48,597
Zurich Amer Ins Co	1.81	29,666
Geico Gen Ins Co	1.75	28,590
Allstate Prop & Cas Ins Co	1.72	28,125
Umialik Ins Co	1.68	27,458
USAA Cas Ins Co	1.53	25,010
Progressive Specialty Ins Co	1.51	24,747
Liberty Northwest Ins Corp	1.45	23,728
USAA Gen Ind Co	1.42	23,218
Zurich Amer Ins Co Of IL	1.34	21,867
Country Mut Ins Co	1.26	20,608
Safeco Ins Co Of IN	1.22	20,031
Progressive Direct Ins Co	1.14	18,606
Berkshire Hathaway Homestate Ins Co	1.09	17,816
Geico Ind Co	1.09	17,795
TOTAL FOR TOP 20 INSURERS	59.31	970,612
TOTAL FOR ALL 454 INSURERS	100.00	1,636,556

Property/Casualty Total Business 2013 (\$000)

Company Name	DOM*	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Company Name	DOM*	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
21st Century Centennial Ins Co	PA	2,474	2,487	0	1,071	785	Allstate Fire & Cas Ins Co	IL	13,558	13,102	0	5,241	5,563
21st Century Ins Co	CA	832	862	0	344	238	Allstate Ind Co	IL	6,094	6,071	0	5,079	3,790
21st Century N Amer Ins Co	NY	693	727	0	314	224	Allstate Ins Co	IL	67,915	70,099	0	32,690	29,032
21st Century Pacific Ins Co	CO	1,023	1,040	0	441	294	Allstate Prop & Cas Ins Co	IL	28,125	27,323	0	13,266	12,105
21st Century Premier Ins Co	PA	1,710	1,762	0	857	845	Allstate Vehicle & Prop Ins Co	IL	0	0	0	0	0
Aca Fin Guar Corp	MD	0	47	0	0	0	ALPS Prop & Cas Ins Co	MT	2,616	2,688	0	633	-948
ACA Ins Co	IN	0	0	0	25	25	Alterra Amer Ins Co	DE	663	514	0	29	-26
Acceptance Ind Ins Co	NE	683	676	0	293	-225	Ambac Assur Corp	WI	93	243	0	0	0
Accident Fund Gen Ins Co	MI	5	5	0	0	0	American Alt Ins Corp	DE	2,230	2,171	0	1,672	2,723
Accident Fund Ins Co of Amer	MI	7	5	0	0	7	American Automobile Ins Co	MO	1,077	1,400	0	374	83
Accident Fund Natl Ins Co	MI	7	7	0	0	0	American Bankers Ins Co Of FL	FL	2,077	1,891	0	487	584
Accredited Surety & Cas Co Inc	FL	0	0	0	0	-2	American Cas Co Of Reading PA	PA	1,354	1,466	0	580	62
Ace Amer Ins Co	PA	10,769	11,369	0	2,469	4,200	American Commerce Ins Co	OH	21	51	0	178	175
Ace Fire Underwriters Ins Co	PA	74	73	0	10	-30	American Contractors Ind Co	CA	13	34	0	0	-8
Ace Prop & Cas Ins Co	PA	1,751	1,351	0	21	553	American Economy Ins Co	IN	146	145	0	2	-5
ACIG Ins Co	IL	56	56	0	0	41	American Empire Ins Co	OH	0	0	0	0	-1
Acstar Ins Co	IL	1	1	0	0	-2	American Equity Ins Co	AZ	0	0	0	0	-6
Advantage Workers Comp Ins Co	IN	76	74	0	6	3	American Family Home Ins Co	FL	34	84	0	80	109
Aetna Ins Co of CT	CT	90	105	0	16	32	American Fire & Cas Co	NH	4,628	4,118	0	360	796
Affiliated Fm Ins Co	RI	5,204	4,698	0	1,170	783	American Guar & Liab Ins	NY	1,589	1,548	0	618	851
AGCS Marine Ins Co	IL	3,291	3,227	0	1,624	2,307	American Home Assur Co	NY	114	119	0	703	-1,400
AIG Assur Co	PA	115	235	0	7	90	American Ins Co	OH	3,558	3,855	0	2,867	1,867
AIG Prop Cas Co	PA	51	48	0	3	-216	American Interstate Ins Co	NE	13,954	12,922	0	4,760	8,145
AIU Ins Co	NY	0	0	0	-2	1	American Mercury Ins Co	OK	1,276	961	0	477	499
Alaska Natl Ins Co	AK	129,139	119,574	0	41,650	35,307	American Mining Ins Co	IA	548	522	0	148	633
Alaska Timber Ins Exch	AK	6,716	6,716	1,600	2,207	1,634	American Modern Home Ins Co	OH	687	676	0	17	-61
Alea North America Ins Co	NY	0	0	0	1	71	American Natl Prop & Cas Co	MO	5,494	3,662	0	1,516	1,945
Allegheny Cas Co	PA	334	365	0	0	3	American Pet Ins Co	NY	112	98	0	29	36
Allianz Global Risks US Ins Co	IL	2,702	2,805	0	793	485	American Reliable Ins Co	AZ	4,377	4,123	0	1,413	1,172
Allied World Ins Co	NH	0	0	0	242	218	American Road Ins Co	MI	553	594	0	414	416
Allied World Natl Assur Co	NH	242	181	0	0	16	American Safety Cas Ins Co	OK	1	4	0	0	-25

*DOM = Domicile

Property/Casualty Total Business 2013 (\$000)

Company Name	DOM*	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
American Security Ins Co	DE	2,283	2,197	0	542	585
American Sentinel Ins Co	PA	5	5	0	1	-1
American Southern Home Ins Co	FL	1	2	0	0	0
American States Ins Co	IN	344	449	0	47	-109
American Zurich Ins Co	IL	6,207	6,309	0	997	2,973
Amerisure Mut Ins Co	MI	57	56	0	109	220
Amex Assur Co	IL	373	364	0	134	147
Amica Mut Ins Co	RI	476	521	31	250	294
Arch Ins Co	MO	3,115	2,804	0	1,040	542
Areca Ins Exch	AK	8,157	7,604	3,065	2,534	826
Argonaut Ins Co	IL	2,261	2,254	0	1,194	641
Argonaut Midwest Ins Co	IL	6	2	0	0	0
Armed Forces Ins Exch	KS	392	396	0	93	24
Arrowood Ind Co	DE	0	0	0	36	-218
Aspen Amer Ins Co	TX	26	28	0	1	4
Associated Ind Corp	CA	3,145	2,756	0	313	336
Assurance Co Of Amer	NY	360	441	0	7	-16
Assured Guar Corp	MD	0	75	0	0	0
Assured Guar Municipal Corp	NY	0	457	0	0	0
Atlantic Specialty Ins Co	NY	4,985	4,571	0	1,137	2,063
Austin Mut Ins Co	MN	0	0	0	0	0
Automobile Ins Co Of Hartford CT	CT	0	0	0	0	32
Avemco Ins Co	MD	3,065	3,083	0	1,614	1,184
AXA Art Ins Corp	NY	87	67	0	0	0
AXA Ins Co	NY	107	108	0	3	48
Axis Ins Co	IL	1,255	870	0	154	507
AXIS Reins Co	NY	4	13	0	1	-46
AXIS Specialty Ins Co	CT	0	0	0	0	0
Balboa Ins Co	CA	-1,458	664	0	436	247
Bankers Ins Co	FL	26	24	0	0	0
Bankers Standard Ins Co	PA	46	34	0	0	0
BCS Ins Co	OH	219	76	0	131	119
Beazley Ins Co Inc	CT	5	34	0	0	-5
Benchmark Ins Co	KS	22	16	0	0	-20
Berkley Ins Co	DE	2	1	0	0	0
Berkley Natl Ins Co	IA	5	-1	0	0	-15
Berkley Regional Ins Co	DE	285	340	0	26	131
Berkshire Hathaway Homestate Ins Co	NE	17,816	16,206	0	3,919	9,185
Bituminous Cas Corp	IL	0	0	0	0	-1
California Ins Co	CA	44	44	0	-2	-12
Campmed Cas & Ind Co Inc	NH	0	9	0	0	-2
Capitol Ind Corp	WI	302	300	0	24	19
Capson Physicians Ins Co	TX	99	72	0	0	0
Carolina Cas Ins Co	IA	204	207	0	369	149
Castlepoint Natl Ins Co	CA	34	9	0	0	4
Caterpillar Ins Co	MO	57	82	0	0	-47
Catlin Ind Co	DE	13	12	0	0	-1
Catlin Ins Co	TX	4,614	4,712	0	2,765	5,674
Central States Ind Co Of Omaha	NE	266	267	0	3	-6
Century Ind Co	PA	0	0	0	268	262
Century Natl Ins Co	CA	1	1	0	0	0
Charter Oak Fire Ins Co	CT	1,680	1,294	0	258	401
Chicago Ins Co	IL	2	2	0	263	-7
Chubb Ind Ins Co	NY	94	92	0	1	-93
Church Mut Ins Co	WI	3,516	3,542	53	2,448	411
Cincinnati Ins Co	OH	132	73	0	7	8
Clarendon Natl Ins Co	IL	0	0	0	0	-8
CMG Mortgage Assur Co	WI	3	2	0	0	0
CMG Mortgage Ins Co	WI	4,226	3,776	0	2,746	1,078

Property/Casualty Total Business 2013 (\$000)

Company Name	DOM*	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Colonial Amer Cas & Surety Co	MD	2	69	0	105	162
Colonial Surety Co	PA	14	11	0	0	0
Columbia Ins Co	NE	1,048	1,020	0	675	137
Commerce & Industry Ins Co	NY	11,082	11,428	0	9,336	2,497
Commonwealth Ins Co Of Amer	WA	-13	76	0	0	-330
Companion Prop & Cas Ins Co	SC	19	101	0	0	-3
Continental Cas Co	IL	11,787	11,870	0	3,772	3,628
Continental Ins Co	PA	1,640	1,579	0	1,204	2,497
Contractors Bonding & Ins Co	WA	969	1,092	0	8	71
Corepointe Ins Co	MI	73	65	0	3	7
Country Cas Ins Co	IL	412	422	0	272	287
Country Mut Ins Co	IL	20,608	20,056	0	9,776	8,974
Country Pref Ins Co	IL	6,430	6,319	0	2,645	2,840
Courtesy Ins Co	FL	31	27	0	0	0
Crum & Forster Ind Co	DE	125	121	0	1	11
Cumis Ins Society Inc	IA	3,656	3,691	0	2,256	2,188
Darwin Natl Assur Co	DE	547	553	0	0	121
Dealers Assur Co	OH	1	1	0	0	0
Deerfield Ins Co	IL	0	1	0	0	-1
Dentists Benefits Ins Co	OR	35	38	0	0	-4
Dentists Ins Co	CA	325	323	18	5	-13
Developers Surety & Ind Co	IA	597	571	0	0	-306
Diamond State Ins Co	IN	14	5	0	0	1
Discover Prop & Cas Ins Co	CT	239	242	0	349	-154
Doctors Co An Interins Exch	CA	305	294	3	0	-249
Electric Ins Co	MA	74	74	0	188	-2
Empire Fire & Marine Ins Co	NE	1,229	1,233	0	415	359
Employers Fire Ins Co	PA	-4	3	0	0	-29
Employers Ins of Wausau	WI	4,917	5,128	3	4,385	8,403
Employers Mut Cas Co	IA	146	194	0	20	18

Company Name	DOM*	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Endurance Amer Ins Co	DE	131	102	0	0	19
Endurance Reins Corp of Amer	DE	0	0	0	0	0
Essent Guar Inc	PA	255	188	0	0	0
Essentia Ins Co	MO	84	45	0	2	6
Everest Natl Ins Co	DE	674	571	0	1,929	57
Everest Reins Co	DE	2	0	0	0	0
Evergreen Natl Ind Co	OH	0	0	0	0	0
Executive Risk Ind Inc	DE	489	535	0	250	-100
Factory Mut Ins Co	RI	16,737	15,711	0	27	27
Fair Amer Ins & Reins Co	NY	83	31	0	0	21
Farmington Cas Co	CT	0	0	0	0	0
Federal Ins Co	IN	7,253	6,906	0	1,890	230
Federated Mut Ins Co	MN	2	2	0	0	0
Federated Serv Ins Co	MN	135	131	0	28	44
Fidelity & Deposit Co Of MD	MD	2,625	3,072	0	-120	-141
Fidelity & Guar Ins Co	IA	390	239	0	244	-584
Fidelity & Guar Ins Underwriters Inc	WI	0	0	0	0	50
Financial Amer Prop & Cas Ins Co	TX	2	2	0	0	0
Financial Guar Ins Co	NY	50	403	0	0	0
Financial Pacific Ins Co	CA	3	3	0	0	9
Firemans Fund Ins Co	CA	1,948	1,449	0	656	1,310
First Colonial Ins Co	FL	596	585	0	169	158
First Fin Ins Co	IL	0	0	0	0	-79
First Liberty Ins Corp	IL	306	361	0	21	17
First Natl Ins Co Of Amer	NH	472	969	0	999	500
Florists Mut Ins Co	IL	52	47	0	3	3
Foremost Ins Co Grand Rapids MI	MI	3,420	3,324	0	1,161	1,072
Foremost Prop & Cas Ins Co	MI	333	325	0	194	113
Foremost Signature Ins Co	MI	272	16	0	5	10

Property/Casualty Total Business 2013 (\$000)

Company Name	DOM*	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Fortress Ins Co	IL	6	5	0	0	0
Garrison Prop & Cas Ins Co	TX	9,459	9,371	0	8,744	8,775
Gateway Ins Co	MO	0	78	0	0	52
GEICO Advantage Ins Co	NE	3,668	2,204	0	985	1,768
Geico Cas Co	MD	6,365	7,076	0	5,435	3,925
GEICO Choice Ins Co	NE	3,892	2,365	0	840	1,838
Geico Gen Ins Co	MD	28,590	29,525	0	18,461	17,187
Geico Ind Co	MD	17,795	18,850	0	12,571	10,331
GEICO Secure Ins Co	NE	3,221	1,985	0	928	1,785
General Cas Co Of WI	WI	37	30	0	0	2
General Ins Co Of Amer	NH	602	519	0	53	17
General Reins Corp	DE	271	282	0	15	-106
General Star Natl Ins Co	DE	0	0	0	0	1
Generali Us Branch	NY	63	63	0	13	-299
Genesis Ins Co	CT	882	875	0	0	-1,225
Genworth Mortgage Ins Corp	NC	1,788	1,867	0	1,158	437
Genworth Residential Mortgage Ins Co	NC	3	10	0	0	-54
Government Employees Ins Co	MD	13,537	13,983	0	8,804	8,538
Granite State Ins Co	PA	2,513	2,446	0	240	218
Gray Ins Co	LA	52	52	0	0	0
Great Amer Alliance Ins Co	OH	882	860	0	43	183
Great Amer Assur Co	OH	2,683	2,662	0	1,397	2,128
Great Amer Ins Co	OH	1,489	1,897	0	363	356
Great Amer Ins Co of NY	NY	3,342	3,454	0	1,412	3,102
Great Amer Spirit Ins Co	OH	26	24	0	0	6
Great Divide Ins Co	ND	7,368	7,205	0	1,738	-87
Great Northern Ins Co	IN	970	987	2	35	93
Greenwich Ins Co	DE	463	544	0	132	-83
Guarantee Co Of N Amer USA	MI	33	30	0	0	0
Guideone Mut Ins Co	IA	1,056	1,012	0	40	-101

Company Name	DOM*	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Hallmark Ins Co	AZ	84	52	0	0	35
Hanover Ins Co	NH	541	549	0	136	255
Harco Natl Ins Co	IL	211	233	0	136	-20
Harleysville Ins Co	PA	3	5	0	0	0
Hartford Accident & Ind Co	CT	175	177	0	58	-29
Hartford Cas Ins Co	IN	382	350	0	0	240
Hartford Fire In Co	CT	1,584	1,344	0	-5	-14
Hartford Ins Co Of The Midwest	IN	15,737	15,726	0	12,153	11,725
Hartford Steam Boil Inspec & Ins Co	CT	743	717	0	85	32
Hartford Underwriters Ins Co	CT	118	152	0	187	-137
HDI Gerling Amer Ins Co	IL	792	627	0	244	458
Heritage Ind Co	CA	10	35	0	13	13
Hiscox Ins Co Inc	IL	446	365	0	0	116
Homesite Ins Co	CT	59	14	0	0	0
Horace Mann Ins Co	IL	2,428	2,522	0	510	377
Horace Mann Prop & Cas Ins Co	IL	4,118	4,106	0	2,497	2,329
Hudson Ins Co	DE	747	566	0	101	297
IDS Prop Cas Ins Co	WI	0	0	0	0	0
Illinois Natl Ins Co	IL	3,080	3,090	0	533	948
Imperium Ins Co	TX	17	14	0	0	-8
Indemnity Co Of CA	CA	160	118	0	0	-4
Indemnity Ins Co Of North Amer	PA	1,013	1,009	0	34	-8
Independence Amer Ins Co	DE	10	7	0	1	2
Indiana Lumbermens Mut Ins Co	IN	3	1	0	0	2
Insurance Co of N Amer	PA	207	205	0	73	-860
Insurance Co Of The State Of PA	PA	7,003	6,526	0	2,561	5,318
Insurance Co Of The West	CA	2,411	2,367	0	11	-3
Integon Ind Corp	NC	0	0	0	-98	145
International Fidelity Ins Co	NJ	1,045	993	0	0	4
Ironshore Ind Inc	MN	143	80	0	0	25

Property/Casualty Total Business 2013 (\$000)

Company Name	DOM*	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Jefferson Ins Co	NY	1,937	1,899	0	363	388
Jewelers Mut Ins Co	WI	169	172	0	-3	-6
Lancer Ins Co	IL	862	599	0	59	58
Lexon Ins Co	TX	881	787	0	59	150
Liberty Ins Corp	IL	4,021	4,178	0	3,224	1,494
Liberty Ins Underwriters Inc	IL	637	651	0	59	451
Liberty Mut Fire Ins Co	WI	7,206	6,121	0	2,223	1,632
Liberty Mut Ins Co	MA	15,677	14,004	0	3,675	4,371
Liberty Northwest Ins Corp	OR	23,728	24,911	0	15,125	26,977
LM Ins Corp	IL	14,963	14,125	0	2,364	10,125
Lyndon Prop Ins Co	MO	28	35	0	4	4
Manufacturers Alliance Ins Co	PA	499	387	0	58	192
Markel Amer Ins Co	VA	1,326	1,276	0	693	327
Markel Ins Co	IL	4,541	4,160	0	1,740	2,190
Maryland Cas Co	MD	1,177	1,444	0	484	174
MBIA Ins Corp	NY	104	1,125	0	0	0
Medical Ins Exch Of CA	CA	10,341	10,238	3,774	2,205	-1,768
Medical Protective Co	IN	88	81	0	0	42
Memic Ind Co	NH	1	1	0	0	1
Merchants Bonding Co a Mut	IA	256	193	0	-2	-1
Metropolitan Drt Prop & Cas Ins Co	RI	0	0	0	0	0
Metropolitan Grp Prop & Cas Ins Co	RI	973	997	0	904	481
MIC Prop & Cas Ins Corp	MI	2,750	1,066	0	868	873
Midwest Employers Cas Co	DE	755	736	0	424	3,579
Mitsui Sumitomo Ins Co of Amer	NY	539	461	0	200	193
Mitsui Sumitomo Ins USA Inc	NY	282	296	0	94	705
Mortgage Guar Ins Corp	WI	2,237	2,270	0	1,533	1,324
Mosaic Ins Co	DE	0	0	0	0	-5

Company Name	DOM*	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Motorists Commercial Mut Ins Co	OH	1	1	0	13	434
Motors Ins Corp	MI	105	105	0	36	20
National Amer Ins Co	OK	0	0	0	0	0
National Cas Co	WI	5,932	7,204	0	4,132	3,819
National Farmers Union Prop & Cas	WI	43	59	0	343	337
National Fire Ins Co Of Hartford	IL	209	254	0	48	-242
National Gen Ins Co	MO	537	569	0	330	339
National Ind Co	NE	1,989	2,014	0	1,057	1,180
National Interstate Ins Co	OH	5,284	5,084	0	1,038	1,617
National Liab & Fire Ins Co	CT	278	285	0	15	-7
National Public Finance Guar Corp	NY	0	354	0	0	0
National Specialty Ins Co	TX	0	0	0	0	0
National Surety Corp	IL	2,060	2,292	0	834	-188
National Union Fire Ins Co Of Pitts	PA	192,494	193,021	0	8,761	-9,676
Nationwide Affinity Co of Amer	OH	0	0	0	0	0
Nationwide Mut Fire Ins Co	OH	0	0	0	30	90
Nationwide Mut Ins Co	OH	193	194	0	21	266
Nationwide Prop & Cas Ins Co	OH	0	0	0	0	0
Navigators Ins Co	NY	7,914	7,435	0	1,797	4,939
NCMIC Ins Co	IA	365	356	27	0	192
New England Ins Co	CT	0	0	0	0	-1
New Hampshire Ins Co	PA	6,767	5,625	0	2,174	2,201
New York Marine & Gen Ins Co	NY	1,169	1,063	0	25	412
Nipponkoa Ins Co Ltd US Br	NY	0	0	0	0	0
Norcal Mut Ins Co	CA	4,649	4,703	463	42	269
North Amer Elite Ins Co	NH	1,649	1,701	0	987	885
North Amer Specialty Ins Co	NH	3,474	3,605	0	772	1,790
North Pointe Ins Co	PA	462	441	5	31	203

Property/Casualty Total Business 2013 (\$000)

Company Name	DOM*	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
North River Ins Co	NJ	15	15	0	0	-4
Northern Ins Co Of NY	NY	304	338	0	103	78
Northland Cas Co	CT	4,042	4,108	0	1,911	2,167
Nova Cas Co	NY	763	864	0	378	425
Nutmeg Ins Co	CT	0	0	0	43	-5
Occidental Fire & Cas Co Of NC	NC	442	316	0	12	40
Ohio Cas Ins Co	NH	12,579	11,878	0	3,076	3,913
Ohio Ind Co	OH	137	133	0	0	-1
Ohio Security Ins Co	NH	7,613	7,132	0	2,985	3,701
Old Republic Gen Ins Corp	IL	223	220	0	15	39
Old Republic Ins Co	PA	3,077	2,804	0	2,614	1,891
Old United Cas Co	KS	12	16	0	2	2
OneBeacon Amer Ins Co	PA	-1	7	0	152	72
OneBeacon Ins Co	PA	-3	24	0	30	-109
Pacific Employers Ins Co	PA	46	41	0	316	38
Pacific Ind Co	WI	752	742	47	140	97
Pacific Specialty Ins Co	CA	0	1	0	0	0
PACO Assur Co Inc	IL	10	8	0	0	-6
Peak Prop & Cas Ins Corp	WI	0	0	0	0	0
Peerless Ins Co	NH	0	27	0	0	-28
Penn Amer Ins Co	PA	1,032	1,039	0	562	-184
Pennsylvania Manufacturers Assoc Ins	PA	98	121	0	18	32
Pennsylvania Manufacturers Ind Co	PA	0	0	0	0	-1
Pennsylvania Natl Mut Cas Ins Co	PA	1	2	0	0	0
Petroleum Cas Co	TX	-8	-9	0	1	-13
Pharmacists Mut Ins Co	IA	139	133	0	92	107
Philadelphia Ind Ins Co	PA	9,592	9,249	0	2,164	3,558
Phoenix Ins Co	CT	757	657	1	24	81

Company Name	DOM*	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Platte River Ins Co	NE	161	169	0	15	24
Plaza Ins Co	IA	246	239	0	5	68
PMI Mortgage Ins Co	AZ	978	1,022	0	-370	47
Podiatry Ins Co Of Amer	IL	184	186	0	0	77
Praetorian Ins Co	PA	4,147	3,092	8	1,113	1,015
Preferred Professional Ins Co	NE	33	34	0	296	-129
Procentury Ins Co	MI	79	84	0	0	8
Professionals Direct Ins Co	MI	0	0	0	695	673
Progressive Cas Ins Co	OH	146	161	0	200	110
Progressive Direct Ins Co	OH	18,606	18,252	0	9,123	8,996
Progressive Northwestern Ins Co	OH	4,323	4,382	0	1,782	1,849
Progressive Specialty Ins Co	OH	24,747	25,180	0	15,215	14,409
Property & Cas Ins Co Of Hartford	IN	64	67	0	73	87
Protective Ins Co	IN	255	255	0	60	70
Providence Washington Ins Co	RI	0	0	0	843	1,510
QBE Ins Corp	PA	2,496	2,453	0	1,261	1,871
Quanta Ind Co	CO	0	0	0	0	0
Radian Guar Inc	PA	4,737	4,498	0	1,266	-92
Red Rock Ins Co	OK	0	0	0	0	0
Regent Ins Co	WI	23	9	0	0	0
Republic Ind Co Of Amer	CA	14,817	14,758	104	7,038	5,578
Republic Ind Co of CA	CA	0	0	0	134	-85
Republic Mortgage Ins Co	NC	304	304	0	284	-4
Repwest Ins Co	AZ	121	121	0	87	86
Response Worldwide Ins Co	IL	0	0	0	0	-1
Riverport Ins Co	MN	18	56	0	0	-56
RLI Ins Co	IL	1,060	1,099	0	10	-18
Roche Surety & Cas Co Inc	FL	4	4	0	0	0
RSUI Ind Co	NH	3,234	3,157	0	150	656
Rural Comm Ins Co	MN	129	127	0	250	325

Property/Casualty Total Business 2013 (\$000)

Company Name	DOM*	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Safeco Ins Co Of Amer	NH	4,985	10,990	0	7,363	9,515
Safeco Ins Co Of IL	IL	2,186	7,320	0	4,375	3,697
Safeco Ins Co Of IN	IN	20,031	8,706	0	2,247	4,994
Safety First Ins Co	IL	0	0	0	0	0
Safety Natl Cas Corp	MO	546	667	0	80	302
Scottsdale Ind Co	OH	1	1	0	0	0
SeaBright Ins Co	IL	656	4,401	0	7,147	1,582
Seaworthy Ins Co	MD	162	124	0	73	317
Securian Cas Co	MN	3,566	3,499	0	968	1,046
Select Ins Co	TX	0	0	0	0	0
Selective Ins Co Of Amer	NJ	124	118	0	168	169
Seneca Ins Co Inc	NY	24	26	0	0	-4
Sentry Cas Co	WI	307	306	0	0	139
Sentry Ins A Mut Co	WI	22	26	0	422	1,849
Sentry Select Ins Co	WI	1,551	1,388	0	348	895
Service Ins Co	FL	7	7	0	0	0
Sompo Japan Ins Co of Amer	NY	1,487	1,469	0	55	-33
Sparta Ins Co	CT	3,533	3,451	0	636	1,951
St Paul Fire & Marine Ins Co	CT	3,261	3,066	2	1,289	1,345
St Paul Guardian Ins Co	CT	15	15	0	0	3
St Paul Mercury Ins Co	CT	267	420	2	440	299
St Paul Protective Ins Co	CT	0	0	0	0	0
Standard Fire Ins Co	CT	35	39	0	33	55
Star Ins Co	MI	180	113	0	39	66
Starnet Ins Co	DE	2,618	2,902	0	811	1,560
Starr Ind & Liab Co	TX	7,785	6,999	0	3,133	4,472
State Farm Fire & Cas Co	IL	92,727	91,436	0	39,284	37,449
State Farm Mut Auto Ins Co	IL	112,473	112,505	0	60,251	52,938
State Natl Ins Co Inc	TX	-10	191	0	35	-97
Stillwater Ins Co	CA	297	286	0	159	144
Stonebridge Cas Ins Co	OH	351	359	0	219	233

Company Name	DOM*	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Stonewall Ins Co	NE	0	0	0	0	279
Stonington Ins Co	TX	0	41	0	258	-103
Sun Surety Ins Co	SD	11	11	0	0	0
Sunderland Marine Mut Co Ltd	AK	4,786	4,375	0	2,397	3,576
Suretec Ins Co	TX	0	1	0	0	-2
Syncora Guar Inc	NY	0	5	0	0	0
T H E Ins Co	LA	208	210	0	5	6
Teachers Ins Co	IL	4,802	4,956	0	1,687	1,291
Technology Ins Co Inc	NH	32	28	0	13	19
The Travelers Cas Co	CT	0	0	0	0	0
TIG Ins Co	CA	0	0	0	49	-485
TNUS Ins Co	NY	151	141	0	42	283
Tokio Marine Amer Ins Co	NY	2,339	2,334	0	1,646	542
Torus Natl Ins Co	DE	112	100	0	0	30
Tower Ins Co Of NY	NY	280	270	0	30	52
Toyota Motor Ins Co	IA	90	105	0	44	16
Trans Pacific Ins Co	NY	0	0	0	7	-20
Transguard Ins Co Of Amer Inc	IL	65	48	0	0	69
Transportation Ins Co	IL	635	628	0	203	316
Travelers Cas & Surety Co	CT	827	676	0	166	243
Travelers Cas & Surety Co Of Amer	CT	5,781	5,955	0	817	-1,842
Travelers Cas Co Of CT	CT	0	0	0	0	0
Travelers Cas Ins Co Of Amer	CT	0	0	0	0	0
Travelers Constitution State Ins Co	CT	0	0	0	0	0
Travelers Ind Co	CT	1,706	1,533	0	693	271
Travelers Ind Co Of Amer	CT	2,788	2,101	1	354	986
Travelers Ind Co Of CT	CT	856	902	0	8	231
Travelers Prop Cas Co Of Amer	CT	12,423	11,969	0	3,360	5,740
Triumphe Cas Co	OH	74	82	0	86	39
Truck Ins Exch	CA	-5	2	0	61	63

Property/Casualty Total Business 2013 (\$000)

Company Name	DOM*	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Trumbull Ins Co	CT	117	121	0	0	-7
Twin City Fire Ins Co Co	IN	4,351	4,337	1	451	173
Umialik Ins Co	AK	27,458	26,173	0	9,477	10,180
Unigard Ins Co	WI	372	358	0	46	161
United Financial Cas Co	OH	7,385	7,289	0	2,803	3,171
United Fire & Cas Co	IA	1	16	0	0	-1
United Guar Residential Ins Co	NC	1,169	731	0	387	251
United Serv Automobile Assn	TX	48,597	47,280	4,632	31,750	27,964
United States Fidelity & Guar Co	CT	142	293	0	796	320
United States Fire Ins Co	DE	4,044	2,977	0	1,821	3,405
United States Liab Ins Co	PA	592	520	0	0	23
United WI Ins Co	WI	0	0	0	0	3
Universal Underwriters Ins Co	IL	173	183	0	120	93
Universal Underwriters Of TX Ins	IL	219	252	0	28	22
US Specialty Ins Co	TX	813	679	0	412	491
USAA Cas Ins Co	TX	25,010	24,377	987	13,660	13,411
USAA Gen Ind Co	TX	23,218	22,109	0	14,427	15,176
Utica Mut Ins Co	NY	-1	1	0	0	0
Valley Forge Ins Co	PA	996	1,228	7	1,053	5
Vanliner Ins Co	MO	1,211	1,168	0	355	-64
Vigilant Ins Co	NY	97	86	1	15	9
Viking Ins Co Of WI	WI	0	0	0	0	0
Virginia Surety Co Inc	IL	1,470	750	0	664	675
Washington Intl Ins Co	NH	42	42	0	20	31
Wausau Business Ins Co	WI	1,187	2,523	0	1,371	976
Wausau Underwriters Ins Co	WI	3,212	4,010	0	3,281	1,399
Wesco Ins Co	DE	16	29	0	41	43
West Amer Ins Co	IN	9,723	9,554	0	3,305	4,392
Westchester Fire Ins Co	PA	4,308	4,235	0	3,444	5,731
Western Surety Co	SD	2,905	3,050	0	-5	-109
Westport Ins Corp	MO	2,770	3,182	0	388	537

Company Name	DOM*	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Work First Cas Co	DE	62	62	0	0	-4
Wright Natl Flood Ins Co	TX	214	204	0	238	251
XL Ins Amer Inc	DE	1,950	1,881	0	0	-166
XL Specialty Ins Co	DE	3,055	2,929	0	221	12
Zale Ind Co	TX	26	26	0	1	2
Zenith Ins Co	CA	9	9	0	5	2
Zurich Amer Ins Co	NY	29,666	28,983	0	12,083	20,367
Zurich Amer Ins Co Of IL	IL	21,867	22,259	0	758	1,624
Total Companies: 454		1,636,556	1,609,507	14,838	634,496	620,004

Credit Business 2013 (\$000)

Company Name	% of Market	Direct Prens Written	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Ace Amer Ins Co	PA	0	0	0	0	0
American Bankers Ins Co Of FL	FL	125	125	0	9	-3
American Natl Prop & Cas Co	MO	5,494	3,662	0	1,516	1,945
American Reliable Ins Co	AZ	23	23	0	0	-1
American Security Ins Co	DE	50	50	0	2	0
Bankers Standard Ins Co	PA	0	0	0	0	0
Cumis Ins Society Inc	IA	7	6	0	1	-1
First Colonial Ins Co	FL	596	585	0	169	158
Great Amer Alliance Ins Co	OH	-3	25	0	0	29
Great Amer Assur Co	OH	9	8	0	0	0
Great Amer Ins Co	OH	-81	-63	0	0	8
MIC Prop & Cas Ins Corp	MI	4	-48	0	13	17
Old Republic Ins Co	PA	249	127	0	31	33
Praetorian Ins Co	PA	1,800	1,553	0	690	788
QBE Ins Corp	PA	0	101	0	0	15
State Natl Ins Co Inc	TX	-57	53	0	7	-11
Zale Ind Co	TX	8	8	0	0	0
Total Companies: 18		8,224	6,214	0	2,436	2,976

Aggregate Write-Ins: Other Lines 2013 (\$000)

Company Name	DOM	Direct Written Premiums	Direct Earned Premiums	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Allstate Prop & Cas Ins Co	IL	10	10	0	0	0
American Bankers Ins Co Of FL	FL	2	2	0	0	0
American Reliable Ins Co	AZ	0	0	0	0	0
American Road Ins Co	MI	148	148	0	69	70
Arch Ins Co	MO	0	0	0	0	-27
Central States Ind Co Of Omaha	NE	180	180	0	0	-7
Courtesy Ins Co	FL	31	27	0	0	0
Gray Ins Co	LA	15	15	0	0	0
Great Amer Alliance Ins Co	OH	0	0	0	0	-34
Great Amer Assur Co	OH	0	0	0	0	-1
Great Amer Ins Co	OH	0	107	0	0	-18
Great Amer Ins Co of NY	NY	0	0	0	0	0
Greenwich Ins Co	DE	17	13	0	0	11
Midwest Employers Cas Co	DE	754	735	0	424	3,587
Stonebridge Cas Ins Co	OH	14	14	0	1	0
Total Companies: 15		1,172	1,252	0	494	3,579

Title Insurance Companies 2013

Admitted, Business, and Market Share										
Name	NAIC #	Dom	Market Share (%)	Assets (\$000)	Surplus (\$000)	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	
Chicago Title Ins Co	50229	TX	6.90	1,848,553	917,157	2,453	2,395	27	42	
Commonwealth Land Title Ins Co	50083	CA	0.07	598,408	247,931	26	26	-2	0	
Fidelity Natl Title Ins Co	51586	MN	10.02	1,309,240	466,460	3,562	3,624	-17	60	
First Amer Title Ins Co	50814	CA	29.74	2,234,494	995,963	10,569	10,541	426	36	
Old Republic Natl Title Ins Co	50520	NE	15.91	918,384	410,516	5,656	5,699	-23	0	
Stewart Title Guar Co	50121	NE	37.36	1,048,017	473,709	13,277	13,153	46	14	
United Gen Title Ins Co	51624	CA	0	14,947	12,336	0	0	0	0	
Total			100	7,972,043	3,524,071	35,544	35,438	457	152	

Surplus Lines Premiums 2013 (\$000)

Line	Prem	Line	Prem	Line	Prem
Fire	8,681	Inland Marine	3,598	Private Passenger Auto Physical Damage	23
Allied Lines	4,904	Financial Guaranty	1	Commercial Auto Physical Damage	921
Multiple Peril Crop	2	Medical Malpractice	7,353	Aircraft (All Perils)	3,435
Federal Flood	153	Earthquake	8,426	Fidelity	6
Farmowners Multiple Peril	1	Group Accident And Health	4	Surety	10
Homeowners Multiple Peril	297	Credit Accident And Health	2	Burglary And Theft	0
Commercial Multiple Peril -- Non-Liability	12,999	Other Accident And Health	3	Boiler And Machinery	33
Commercial Multiple Peril - Liability	4,537	Workers Compensation	4	Credit	0
Mortgage Guaranty	1	Other Liability	57,810	Other Lines Of Business	316
Ocean Marine	30	Products Liability	243	Total	114,112
		Other Private Passenger Auto Liability	0		
		Other Commercial Auto Liability	319		

Unauthorized, Non-Admitted, and Independently Procured Premiums and Taxes 2013 (\$000)

Unauthorized Insurance (Reported by Brokers)				
	Prem	3.7% Tax	Marine	.75% Tax
Arthur J Gallagher Risk Management Serv Inc	0	0	0	2
BancorpSouth Insurance Services	0	0	1,691	13
Burns & Wilcox LTD	0	0	5	0
CRC Insurance Services Inc	0	0	64	0
Erven Bong & Associates LLC	0	0	463	3
Kibble & Prentice Holding Company	0	0	499	4
Marsh & McLennan Agency LLC	0	0	155	1
Petersen International Underwriters	100	4	0	4
Porter Spaulding Inc	0	0	1	0
Salvus Bain Management (USA) LLC	0	0	172	1
Swett & Crawford Corp	0	0	13	0
Vennberg Insurance Inc	0	0	842	6
Worldwide Facilities Inc	0	0	7	0
Total	100	4	3,912	34

Non-Admitted Companies (Reported by Companies)		
	Prem	3.7% Tax
American Underwriters Life Insurance Co	1	0
Auto-Owners Life Insurance Company	13	0
Centennial Casualty Company	21	1
Kanawha Insurance Company	25	1
USAA Life Insurance Company of New York	8	0
Western and Southern Life Insurance Co (The)	110	4
Total	178	6
Independently Procured Insurance (Reported by Insureds)		
Total	1,042	39

Alaska Insurance Guaranty Association

Balance Sheets		
December 31	2013	2012
Assets		
Cash and cash equivalents	3,316,293	4,582,620
Investments	24,003,647	21,280,094
Assessments receivable	98,211	96,981
Interest receivable	105,054	109,392
Total assets	27,523,205	26,069,087
Liabilities and Members' Deficit		
Reserve for claims and claim adjustment expenses	49,203,869	42,000,476
Members' (deficit)	(21,680,664)	(15,931,389)
Total liabilities and members' deficit	27,523,205	26,069,087
Statements of Changes in Members' Deficit		
Assessments	3,064,874	1,600,534
Distributions from liquidators	3,437,756	2,602,428
Investment income (loss)	(26,483)	451,239
Total	6,476,147	4,654,201
Change in claims and claim adjustment expense reserves	7,203,393	(1,648,019)
Claims paid	4,012,614	3,415,962
Assessment refunds	128,122	---
Claim adjustment expenses paid	321,520	317,505
Administrative expenses	559,773	481,100
Total	12,225,422	2,566,548
Net change in members' (deficit) during the year	(5,749,275)	2,087,653
Members' (deficit) - beginning of year	(15,931,389)	(18,019,042)
Members' (deficit) - end of year	(21,680,664)	(15,931,389)

Statements of Cash Flows		
December 31	2013	2012
Cash Flows from Operating Activities		
Net change in members' (deficit)	(5,749,275)	2,087,653
Adjustments to reconcile net change in members' (deficit) to net cash provided by (used in) operating activities:		
Net accretion of bond premium (discount)	71,949	90,703
Unrealized (gain) loss on investments	330,061	(1,241)
Changes in assets and liabilities that provided (used) cash:		
Assessments receivable	(1,230)	(68,219)
Interest receivable	4,338	(38,125)
Reserves for claims and claim adjustment expense	7,203,393	(1,648,019)
Net cash provided by operating activities	1,859,236	422,752
Cash Flows from Investing Activities		
Purchases of investments	(10,625,563)	(6,510,000)
Sales of investments	7,500,000	5,082,000
Net cash (used in) investing activities	(3,125,563)	(1,428,000)
(Decrease) in cash and cash equivalents	(1,266,327)	(1,005,248)
Cash and cash equivalents, beginning of year	4,582,620	5,587,868
Cash and cash equivalents, end of year	3,316,293	4,582,620

Alaska Insurance Guaranty Association

All Insolvencies by Statutory Account - Combining Balance Sheet Information					
December 31, 2013	Auto	Other	Workers' Comp	Administrative	Total
Assets					
Cash and cash equivalents	93,296	694,096	2,528,901	--	3,316,293
Investments	678,178	5,045,343	18,280,126	--	24,003,647
Assessments receivable	--	--	98,211	--	98,211
Interest receivable	2,955	21,988	80,111	--	105,054
Total assets	774,429	5,761,427	20,987,349	--	27,523,205
Liabilities And Members' Equity (Deficit)					
Reserve for claims and claim adjustment expenses	--	2,264,920	46,796,725	142,224	49,203,869
Members' equity (deficit)	774,429	3,496,507	(25,809,376)	(142,224)	(21,680,664)
Total liabilities and members' equity	774,429	5,761,427	20,987,349	--	27,523,205
Combining Schedule of Changes in Members' Equity (Deficit)					
Assessments	--	--	3,064,174	700	3,064,874
Distributions from liquidators	812	59,773	3,331,690	45,481	3,437,756
Investment Income	8,160	55,335	261,416	(351,394)	(26,483)
Total	8,972	115,108	6,657,280	(305,213)	6,476,147
Change in claims and claim adjustment expense reserves	--	923,546	6,469,812	(189,965)	7,203,393
Claims paid	--	16,504	3,996,110	--	4,012,614
Assessment refunds	--	--	128,122	--	128,122
Claim adjustment expenses paid	--	--	321,520	--	321,520
Administrative costs	--	1,564	429,728	128,481	559,773
Allocation of administration costs	11,291	91,748	330,655	(433,694)	--
Total	11,291	1,033,362	11,675,947	(495,178)	12,225,422
Members' equity (deficit) change during year	(2,319)	(918,254)	(5,018,667)	189,965	(5,749,275)
Members' equity (deficit) beginning of year	776,748	4,414,761	(20,790,709)	(332,189)	(15,931,389)
Members' equity (deficit) end of year	774,429	3,496,507	(25,809,376)	(142,224)	(21,680,664)

Alaska Life and Health Insurance Guaranty Association

Balance Sheets		
December 31	2013	2012
Assets		
Cash and cash equivalents	520,926	458,772
Assessments receivable*	9,060	16,442
Funds held in NOLHGA Escrow	4,854	4,903
Total	534,840	480,117
Liabilities And Members' Equity (Deficit)		
Estimated insurance contractual obligations payable	65,000	1,162,000
Deferred revenue from members	8,551	23,975
Accounts payable and accrued liabilities	10,007	17,685
Total	83,558	1,203,660
Members' equity (deficit)	451,282	(723,543)
Commitments and contingencies	--	--
Total	534,840	480,117

* Net of allowance for doubtful accounts

Statements of Cash Flows		
December 31	2013	2012
Cash Flows from Operating Activities		
Cash received from member company assessments and estate distributions, net	1,306,748	149,099
Cash paid for policyholder obligations	(1,041,533)	(105,494)
Cash paid to consultants and suppliers	(203,741)	(165,239)
Interest received	680	28
Net cash provided by (used in) operating activities	62,154	(121,606)
Cash and cash equivalents, beginning of year	458,772	580,378
Cash and cash equivalents, end of year	520,926	458,772
Reconciliation of increase (decrease) in members' equity (deficit) to cash provided by (used in) operating activities:		
Increase (decrease) in members' equity (deficit)	1,174,825	(58,982)
Adjustments to Reconcile Increase (Decrease) in Members' (Deficit) to Net Cash Provided by (Used in) Operating Activities		
Changes in assets and liabilities that provided (used) cash:		
Assessments receivable	7,382	(13,792)
Decrease in funds held in NOLHGA Escrow	49	48
Estimated insurance contractual obligations payable	(1,097,000)	(49,000)
Deferred revenue from members	(15,424)	(5,674)
Accounts payable and accrued liabilities	(7,678)	5,794
Net cash provided by (used in) operating activities	62,154	(121,606)

Alaska Life and Health Insurance Guaranty Association

Statements of Activities						
December 31	2013			2012		
	Administrative Fund	Insolvency Funds	Total	Administrative Fund	Insolvency Funds	Total
Revenues						
Member assessments	165,000	1,149,920	1,314,920	165,500	--	165,500
Funds received from liquidators	--	2,307	2,307	--	2,952	2,952
Net investment income (loss)	4	676	680	28	--	28
Total revenues	165,004	1,152,903	1,317,907	165,528	2,952	168,480
Expenses						
Claims and claims handling:						
Assumption reinsurance payments	--	1,041,533	1,041,533	--	105,494	105,494
Policyholder benefits and claims	--	--	--	--	--	--
Change in estimated insurance contractual obligations payable	--	(1,097,000)	(1,097,000)	--	(49,000)	(49,000)
Total claims and claims handling	--	(55,467)	(55,467)	--	56,494	56,494
Accounting and auditing fees	30,570	--	30,570	27,429	--	27,429
Executive director fee	53,420	8,020	61,440	46,460	8,340	54,800
NOLHGA dues and assessments	43,888	26,855	70,743	40,167	19,653	59,820
Uncollectible member assessments	2,939	--	2,939	113	--	113
Travel	18,798	--	18,798	19,969	--	19,969
General and administrative	14,008	51	14,059	8,789	48	8,837
Total expenses	163,623	(20,541)	143,082	142,927	84,535	227,462
Decrease (increase) in members' equity (deficit)	1,381	1,173,444	1,174,825	22,601	(81,583)	(58,982)
Members' (deficit) beginning of year	(83,310)	(640,233)	(723,543)	(105,911)	(558,650)	(664,561)
Members' equity (deficit) end of year	(81,929)	533,211	451,282	(83,310)	(640,233)	(723,543)

Risk Retention Groups 2013 (\$000)

in compliance with 3AAC 24.010 - .290

AK ID #	Dom*	Group Name	Prem
10994	VT	AFFILIATES INSURANCE RECIPROCAL A RISK RETENTION GROUP	3
10554	AZ	ALLIED PROFESSIONALS INSURANCE COMPANY RRG	39
8512	VT	AMERICAN ASSOC OF ORTHODONTISTS RRG	26
8351	TX	AMERICAN CONTRACTORS INSURANCE CO RRG	-19
10758	VT	AMERICAN EXCESS INSURANCE EXCHANGE RRG	72
10538	SC	AMERICAN FOREST CASUALTY COMPANY RRG	11
8352	VT	AMERICAN SAFETY RISK RETENTION GROUP INC	15
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.	20
10925	KY	ARISE BOILER INSPECTION AND INSURANCE COMPANY RRG	4
8483	VT	ATTORNEYS' LIABILITY ASSUR SOCIETY INC A RRG	221
11115	MT	AVIATION ALLIANCE INSURANCE RISK RETENTION GROUP, INC.	33
10960	DC	CARING COMMUNITIES A RECIPROCAL RISK RETENTION GROUP	0
10608	VT	CLAIM PROFESSIONALS LIABILITY INSURANCE COMPANY RRG	40
10964	VT	COLLEGE RISK RETENTION GROUP	18
8358	VT	CPA MUTUAL INSURANCE CO OF AMERICA RRG	113
10993	MT	CROSSFIT RISK RETENTION GROUP INCORPORATED	11
8359	VT	EVERGREEN USA A RISK RETENTION GROUP	62
11151	NV	FIDUCIARIES RISK RETENTION GROUP, INC.	0
10504	NV	GOLDEN INSURANCE COMPANY RRG	71
11020	DC	HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INS CO, A RISK RETENTION GROUP	47
10889	DC	INDEMNITY INSURANCE CORPORATION OF DC RISK RETENTION GROUP	0
10481	NE	LENDERS PROTECTION ASSURANCE COMPANY RISK RETENTION GROUP	0
10450	DE	MARATHON FINANCIAL INSURANCE COMPANY INC RRG	0

AK ID #	Dom*	Group Name	Prem
10379	VT	MENTAL HEALTH RISK RETENTION GROUP, INC.	0
11132	DC	NASW RISK RETENTION GROUP, INC.	11
10991	MT	NATIONAL CONTRACTORS INSURANCE COMPANY A RISK RETENTION GROUP	71
11160	HI	NATIONAL GUARDIAN RISK RETENTION GROUP, INC.	0
8398	CO	NATIONAL HOME INSURANCE CO (RRG)	0
8513	DC	NATIONAL SERVICE CONTRACT INS CO RRG	1
8350	IL	OMS NATIONAL INSURANCE COMPANY RRG	208
10615	VT	OOIDA RISK RETENTION GROUP INC	12
8364	VT	OPHTHALMIC MUTUAL INSURANCE COMPANY RRG	2
10912	DC	PCH MUTUAL INSURANCE COMPANY INC A RISK RETENTION GROUP	53
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	0
10616	AZ	RESTORATION RISK RETENTION GROUP INC	1
10542	VT	SECURITY AMERICA RISK RETENTION GROUP INC	2
10636	DC	SPIRIT MOUNTAIN INSURANCE COMPANY RISK RETENTION GROUP	23
10612	SC	ST CHARLES INSURANCE COMPANY RRG	0
10474	VT	STICO MUTUAL INSURANCE COMPANY RRG	185
8370	VT	TERRA INSURANCE COMPANY (A RISK RETN GRP)	508
11136	VT	TERRAFIRMA RISK RETENTION GROUP LLC	4
10463	VT	UNITED EDUCATORS INSURANCE A RECIPROCAL RISK RETENTION GROUP	411
8371	CO	WESTERN PACIFIC MUTUAL INS CO (A RRG)	0
TOTAL PREMIUM			2,304

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.

Purchasing Groups

Company Name	AK ID
123CPL	11088
AALD INC	10260
ADULTS & CHILDRENS RISK PURCHASING GROUP, INC	10371
AGENTS PROFESSIONAL LIABILITY SERVICE ORGANIZATION	10618
AKC PG, INC	10786
ALASKA INDEPENDENT INSURANCE AGENTS & BROKERS INC	10342
ALASKA PUBLIC ENTITY RISK PURCHASING GROUP	10261
ALIVERISK RPG, INC.	11205
ALLIANCE OF EVENT PLANNERS & VENDORS, INC	11100
ALLIANCE OF NONPROFITS, INC	11099
ALLIED HEALTH PURCHASING GROUP ASSOCIATION	10262
ALLIED HEALTHCARE PROVIDERS ASSOCIATION RPG	11016
AMERICAN ACUPUNCTURE COUNCIL PG	10264
AMERICAN ASSOCIATION OF ADVERTISING AGENCIES INC	10265
AMERICAN ASSOCIATION OF REAL ESTATE OWNERS RPG	10922
AMERICAN DIETETIC ASSOCIATION RISK PURCHASING GROUP	10201
AMERICAN FEDERATION OF DAILY CARE SERVICES INC	10267
AMERICAN HEALTH CARE PROFESSIONS PURCHASING GROUP ASSOCIATION	10289
AMERICAN MASSAGE COUNCIL INSURANCE BUYING GROUP INC	10302
AMERICAN PORTS INSURANCE PROGRAM RPG	10866
AMERICAN SOCIETY OF HEALTH SYSTEM PHARMACISTS RISK PG	10288
AMERICAN SPECIALTY SPORTS & ENTERTAINMENT PG	10756
AMERICAN TAX PREPARERS PURCHASING GROUP	10916
ANA SNA PURCHASING GROUP ASSOCIATION	10290
AON AGING SERVICES PG	10856
APPRAISERS LIABILITY INSURANCE TRUST	10270
ASHA PURCHASING GROUP ASSOCIATION	10271
ASSOCIATION OF PROFESSIONAL ENTERTAINERS	10937
ASSOCIATION OF PUBLIC AND PRIVATE EDUCATORS	10273
ASSOCIATION OF RESPONSIBLE TANNING SALON OPERATORS INC	10292
ASSOCIATION RESOURCE GROUP PG	10853

Company Name	AK ID
ASSOCIATIONS AND PROFESSIONALS GENERAL LIABILITY PG	10274
ASSOCIATIONS PURCHASING GROUP	10275
ATHLETIC ALLIANCE RISK PURCHASING GROUP	10276
ATTORNEYS' ADVANTAGE RISK PURCHASING GROUP	11135
AUTOMOTIVE INSURANCE PURCHASING GROUP	11173
AVMA PROFESSIONAL LIABILITY INSURANCE TRUST PURCHASING GROUP	10277
B&L SELECT TRANSPORTATION RPG, INC.	11125
BEAUTY HEALTH & TRADE ALLIANCE	10907
BEHAVIORAL HEALTH PURCHASING GROUP	10857
BIG I RISK PURCHASING GROUP, LLC	11103
BOOM TRUCK & CONCRETE PUMPERS PG	10855
BSA LOCAL COUNCIL PURCHASING GROUP ASSOCIATION, INC.	10681
CHAMBERPRO PURCHASING GROUP, LTD.	11154
CLEARWATER TRANSPORTATION INSURANCE PROGRAM	10772
COLLEGE RISK PURCHASING GROUP, INC.	10962
COMBINED REAL ESTATE PURCHASING ENTERPRISE, INC.	10903
COMMERCIAL FOR HIRE TRANSPORTATION PG	10579
COMMUNITY ASSOCIATIONS PG INC	10545
COURT REPORTERS PURCHASING GROUP ASSOCIATION	10281
CULTURAL & HISTORICAL INSTITUTIONS PG, INC.	10901
DESIGN PROFESSIONALS ASSOCIATION RISK PURCHASING GROUP INC	10284
DESIGNPRO PURCHASING GROUP	10602
DEWITT STERN CULTURAL INSTITUTION RISK PURCHASING GROUP, INC.	11105
DISTINGUISHED FLEET RPG, INC.	11141
DISTINGUISHED PROPERTIES ASSOCIATES INC	10084
DISTINGUISHED PROPERTIES UMBRELLA MANAGERS INC	10090
DISTINGUISHED STAR CONTRACTORS RPG INC	10088
DT PODIATRIC PREFERRED, LLC	11186
DT PREFERRED GROUP, LLC	11000
EDUCATION SUPPORT PURCHASING GROUP	10992
EDUCATORS PURCHASING GROUP ASSOCIATION	10296
EMPLOYMENT PRACTICES RISK MANAGEMENT ASSOCIATION RPG	11234

Company Name	AK ID
ERS RISK PURCHASING GROUP ASSOCIATION INC	10594
F P PURCHASING GROUP	10517
FAMILY ENTERTAINMENT CENTERS SAFETY ASSOC INC	10632
FIRE SPRINKLER RPG, INC	11064
FITCO RISK PURCHASING GROUP, LLC	10975
FITNESS AND WELLNESS PURCHASING GROUP	10058
FITNESS INSURANCE, LLC	10990
FLEET ASSURANCE PURCHASING GROUP	11022
FOOD SERVICES RPG, INC.	11209
FREA PURCHASING GROUP	10378
GARAGE SERVICE & EQUIPMENT DEALERS LIAB ASSN OF AMERICA, INC.	10867
GENERAL REAL ESTATE ENVIRONMENTAL ENTERPRISES NET, INC.	11203
GLOBAL TRAVEL AND HOSPITALITY NETWORK, INC.	11092
GLYNN GENERAL PURCHASING GROUP, INC	10769
GREAT AMERICAN CITIES PURCHASING GROUP INC	10465
HABITAT FOR HUMANITY PURCHASING GROUP INC	10330
HARP, INC.	11164
HEALTH CARE PROFESSIONS PURCHASING GROUP ASSOCIATION	10287
HEALTHCARE PROFESSIONALS RPG INC	10095
HEALTHCARE PROVIDERS SERVICE ORGANIZATION	10300
HEALTHCARE PURCHASING GROUP ASSOCIATION	10301
HORSEMEN OF NORTH AMERICA SAFETY CONTROL PURCHASING GROUP	10303
HOSPITALITY RISK PURCHASING GROUP OF AMERICA, INC	10881
HUDSON HEALTHCARE PURCHASING GROUP	11195
HUDSON MEDIA PROTECTION PURCHASING GROUP	10788
HUDSON QSR PURCHASING GROUP	10829
HUDSON RAILROAD PROTECTIVE LIABILITY GROUP	10830
HUDSON TRANSPORTATION PURCHASING GROUP	11059
IDENTITY CRIME PREVENTION, INC.	11231
IG INC	10304
INFORMATION SECURITY RISK PURCHASING GROUP	10921
INSURANCE PLUS RISK PURCHASING GROUP, LLC	11091
INTEGRATED RISK FACILITIES, INC	10704

Purchasing Groups

Company Name	AK ID
INTERNATIONAL ORTHOPEDIC INSURANCE PG, INC.	10979
INTERNATIONAL SPECIAL EVENTS & RECREATION ASSOC INC	10567
IPHFHA RISK PURCHASING GROUP	11067
IRF CONSTRUCTION GROUP INC	10210
IRF HOSPITALITY GROUP INC	10209
IRF MANUFACTURING GROUP INC	10206
IRF REAL ESTATE OPERATIONS GROUP INC	10207
IRF RESTAURANT GROUP INC	10205
IRF RETAIL GROUP INC	10204
IRF SERVICE GROUP INC	10203
IRF WHOLESALE GROUP INC	10199
LAWYERS PROTECTOR PLAN PURCHASING GROUP	10757
LEGAL PROFESSIONALS RPG INC	10706
LITTLE LEAGUE BASEBALL RISK PURCHASING GROUP INC	10291
MAGAW HEALTH CARE PROFESSIONALS PURCHASING GROUP ASSOCIATION	10059
MED3000 RPG	11139
MEDICAL PROFESSIONALS PROGRAM PG	10631
MEDICAL RELATED PROFESSIONAL SERVICES PG ASSOC	10309
MEDPRO PROVIDER SOLUTIONS, INC.	11200
MERCER FINANCIAL SERVICES PROFESSIONAL RPG	10854
METROPOLITAN COMMERCIAL REAL ESTATE ASSOC., INC.	10930
MOTORS INSURANCE PURCHASING GROUP INC	10310
MOTORSPORTS ASSOCIATION, INC.	11230
NATIONAL ASSOCIATION OF BROADCASTERS RISK PG	10318
NATIONAL ASSOCIATION OF INDEPENDENT HEALTHCARE PROFESSIONALS	10320
NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS	10317
NATIONAL ASSOCIATION OF SALARIED PROFESSIONALS PG INC	10314
NATIONAL AUTOMOBILE DEALERS PG, INC.	10902
NATIONAL AUTOMOTIVE COALITION, INC.	11044
NATIONAL CHIROPRACTIC COUNCIL	10200
NATIONAL EVENT PROVIDERS ASSOCIATION	10941
NATIONAL LEGAL AID & DEFENDER ASSOCIATION	10321
NATIONAL NEWSPAPER ASSOCIATION	10347

Company Name	AK ID
NATIONAL NURSES PURCHASING GROUP ASSOCIATION	10392
NATIONAL PROFESSIONAL PURCHASING GROUP ASSOCIATION INC	10391
NATIONAL PROGRAMS PURCHASING GROUP	10334
NATIONAL RESTAURANT OWNERS PG INC	10736
NATIONAL RETAIL SAFETY ASSOCIATION INC.	11227
NATIONAL SOCIETY OF DENTAL PRACTITIONERS INC	10574
NATIONWIDE EXCLUSIVE AGENT RPG LLC	10709
NCMIC DIVERSIFIED HEALTH RPG ASSOCIATION	10093
NEW YORK LIFE AGENTS PURCHASING GROUP	10680
NON-PROFIT SERVICE ORGANIZATION	10113
NORMAN-SPENCER CRANE & BOOM TRUCK RISK PURCHASING GROUP, INC.	11057
NORMAN-SPENCER REAL ESTATE RISK PURCHASING GROUP, INC.	11110
NORTH AMERICAN KIOSK RPG, INC.	11172
OUTDOOR & RECREATIONAL INSURANCE PROGRAM	10478
PARAMOUNT CONSTRUCTION GROUP, INC.	11226
PARAMOUNT MANUFACTURING GROUP, INC.	11225
PARAMOUNT REAL ESTATE GROUP, INC	10761
PARAMOUNT RETAIL GROUP, INC.	11224
PARAMOUNT SERVICE GROUP, INC.	11223
PREFERRED DELIVERY RPG, INC.	11123
PREFERRED MOTOR SPORTS RISK PURCHASING GROUP	11148
PREFERRED PROFESSIONAL PURCHASING GROUP	10337
PREFERRED PROPERTY PROGRAM, INC	10794
PREMIER HOSPITALITY INSURANCE GROUP, INC.	11166
PREMIER HOTEL INSURANCE GROUP	10312
PRIMARY REAL ESTATE INSURANCE MANAGEMENT ENTERPRISE, INC.	11171
PROFESSIONAL COUNSELORS PURCHASING GROUP INC	10395
PROFESSIONAL DESIGN PURCHASING GROUP ASSOCIATION	10396
PROFESSIONAL INDUSTRY PURCHASING GROUP	11217
PROFESSIONAL TRANSPORTATION RPG, INC.	11124
PROMOTION, EVENT AND PRIZE PURCHASING GROUP	11104
PROTECTOR PG INC	10552

Company Name	AK ID
PSIC RPG ASSOCIATION	10092
PSYCHOLOGISTS PURCHASING GROUP ASSOCIATION	10414
REAL ESTATE SERVICES PURCHASING ASSOCIATION, THE	11001
REBOUND RISK PURCHASING GROUP, INC.	11137
RENTERS LEGAL LIABILITY RISK PURCHASING GROUP, INC.	11165
RSDIG RISK PURCHASING GROUP, LLC	11017
SAP PURCHASING GROUP, INC.	11201
SCHOOL SUPPORT PURCHASING GROUP	10804
SELECT HOSPITALITY INSURANCE GROUP, INC.	11167
SF RISK MANAGEMENT GROUP, LLC	10828
SHAHINIAN RPG, INC.	11032
SHOWSTOPPERS(TM) PURCHASING GROUP	10787
SIGMA PURCHASING GROUP ASSOCIATION	10687
SOLIDARITY PURCHASING GROUP	10825
SOUTHWEST REAL ESTATE PURCHASING GROUP INC	10492
SPECIAL EVENT LIABILITY GROUP INSURANCE TRUST	10479
SPORTS & FITNESS INS P G ASSOCIATION	10622
SPORTS AND RECREATION PROVIDERS ASSOCIATION	10558
SWISS RE PURCHASING GROUP FOR INSURANCE AGENTS	10812
T V AND RADIO PURCHASING GROUP INC	10346
TMS-CBS RPG, LLC	11069
TRUST FOR INSURING EDUCATORS PURCHASING GROUP TRUST PG	10421
ULLICO ORGANIZED LABOR PROTECTION GROUP LLC	11111
UNITED STATES EQUESTRIAN FEDERATION SERVICE COMPANY RPG	10819
VENTURE HOSPITALITY, INC.	10860
VETERINARY AND ANIMAL SERVICES PURCHASING GROUP	11236
VOLUNTEER INSURANCE SERVICE ASSOCIATION INC	10083
WBC RISK PURCHASING GROUP, INC	11086
WCPP PURCHASING GROUP, INC.	10833
WELLNESS AND BEAUTY ASSOCIATION RPG	11024
WELLNESSPRO PURCHASING GROUP	11127
WELLS FARGO ADVISORS FINANCIAL NETWORK PG	10759
WILLIS RISK PURCHASING GROUP, INC.	11204
WORLDWIDE OUTFITTERS & GUIDES ASSOCIATION INC	10571

Publications

The Alaska Division of Insurance produces several publications to educate the insurance-buying public.

You can find them on our website at insurance.alaska.gov or contact the Juneau or Anchorage office for a copy.

General

Alaska Insurance Consumer Guide

Consumer Guide to Choosing an Insurance Company

A Valuable Resource for Alaska Insurance Consumers

Medicare Supplement Insurance (MEDIGAP) Rate Guide

Home/Auto

Homeowners Insurance Guide includes a rates comparison guide from various companies.

Automobile Insurance Guide includes a rates comparison guide from various companies.

Credit Info

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.

What Alaskans Need to Know About Credit Use provides information on insurer and consumer responsibilities.

Understanding How Insurers Use Credit Information

Insurance Credit Scoring in Alaska

ADA Statement

The State of Alaska, Department of Commerce, Community, and Economic Development, Division of Insurance, complies with Title II of the Americans with Disabilities Act of 1990. Upon request, this report will be made available in large print or other accessible formats. Please direct requests for alternative formats to 907-465-2597 or use text telephone 907-465-5437. E-mail requests can be sent to insurance@alaska.gov.

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