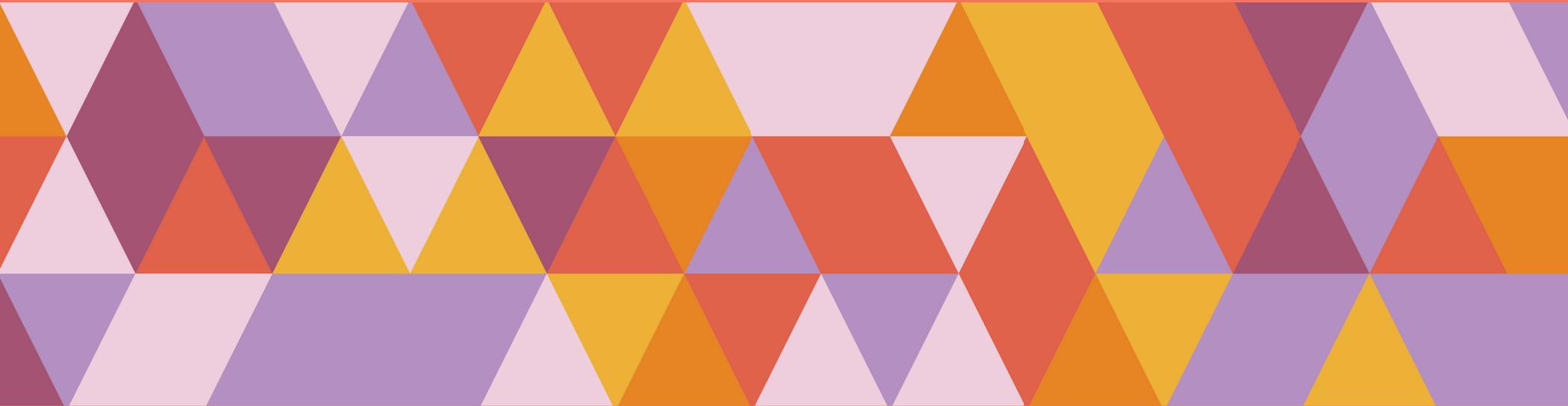




**ANNUAL REPORT 2015**  
ALASKA DIVISION OF INSURANCE



# FROM THE DIRECTOR

## Submitted to

The Honorable Bill Walker, Governor of the State of Alaska  
Chris Hladick, Commissioner of the Department of Commerce, Community, and Economic Development  
Members of the Alaska State Legislature

It is with great pleasure that I submit the 77<sup>th</sup> annual report of the Alaska Division of Insurance, in accordance with AS 21.06.110. This report covers calendar year 2014 and fiscal year 2015, which ended on June 30, 2015.

The mission of the Division of Insurance is to regulate the insurance industry to protect Alaska consumers. Our experienced staff takes this responsibility seriously, constantly striving to ensure appropriate protections are in place while encouraging the growth of new and expanded insurance products to foster a strong, competitive marketplace for the benefit of all Alaskans.

This year the division assisted consumers with concerns ranging from Patient Protection and Affordable Care Act (ACA) questions to the fair and equitable settlement of auto and homeowners' claims. We diligently enforced insurance law to protect the rights of Alaskans.

Ongoing improvements to division processes and procedures continue to make us more efficient and better able to adapt to future insurance developments.

Our participation in the National Association of Insurance Commissioners (NAIC) allows the division to collaborate with other regulatory bodies, influence model laws, and identify future insurance trends.

Division staff represent Alaska in various committees, task forces, and working groups at the NAIC. Our staff serve on Health Actuarial, Casualty Actuarial and Statistical, Workers' Compensation, Cybersecurity, Producer Licensing, Information Systems, and Senior Issues task forces.

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.

I am proud of the accomplishments of our staff and the division's positive impact on the state – both for consumers and industry.

We remain focused on those we serve and our reason for existing: to serve 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

Property/Casualty Actuarial/Filings/Market Reg.

Life/Health Actuarial/Filings/Market Reg.

Financial Reports & Audits

Financial Examinations

Deputy Commissioner

Commissioner

**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; liaises 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.

**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 Examination** 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.

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

Department of  
Commerce, Community  
and Economic Development

# ANNUAL REPORT 2015

## Revenue

Revenue, Appropriations, Expenditures 4  
Total Premiums Written 4  
Premium Tax Rates 5  
Tax Credit 5

## Administrative

Legislation 7  
Bulletins 7  
Regulatory Adoption Orders 7  
Regulatory Orders 7  
Disciplinary Orders 8-11

## Consumer Complaints and Investigations

By Line of Coverage 13  
Reason For Complaints 13  
Cases By Year 13  
Outcome 14  
Companies with Five or More Complaints 14  
Investigations 14  
Consumer Satisfaction Survey 15

## Actuarial

Rates and Forms 17  
Advisory Organizations 17  
Rating and Joint Underwriting Organizations 18  
Alaska Automobile Plan 19  
Workers Compensation Assigned Risk Plan 20

## Producer Licensing

Licensing Firm Statistics 22  
Licensing Individual Statistics 22  
Resident Examinations 22

## Company Certificate of Authority

Domestic Insurers 23  
Total Admitted By Type 23  
Financial Exams 23  
Suspension and Revocation Orders 23  
Mergers and Surrenders 24  
New Admitted Companies 24  
Name Changes 25  
Redomestications 26  
Lines of Authority Amendments 26

## Life Insurers

Recap 28  
Fraternal 28  
Admitted Companies 29-32  
Life Market Share 33-34  
Annuity Market Share 34

## Health Insurers

Recap 36  
Claims Survey 36  
Individual 37  
Group 38  
Market Share 39

## Property/Casualty Insurers

Recap 41  
Admitted Companies 42-48  
Market Share 49-55  
Total Business 56-63  
Credit Business 64  
Aggregate Write-Ins for Other Lines Business 64  
Title 64

## Surplus Lines, Unauthorized, Nonadmitted

Recap 66  
Unauthorized and Independently Procured Premiums and Taxes 66  
Non-Admitted Premiums and Taxes 67  
Premium Tax Audits 67

## Guaranty Associations

Alaska Insurance Guaranty Association 68-69  
Alaska Life and Health Insurance Guaranty Association 70-71

## Risk Retention Groups 72

## Purchasing Groups 73-74

## Available Publications 75

## Contact the Division of Insurance 75

## REVENUE, APPROPRIATIONS, AND EXPENDITURES

Fiscal Year (ending 6/30)	2011	2012	2013	2014	2015
Fees	10,222,497	9,907,690	9,509,894*	9,249,933*	9,954,515***
Taxes	50,279,008	54,829,016	52,395,612	54,716,101	64,121,903**
Total Revenue	60,501,505	64,736,706	61,905,506	63,963,034	74,076,418
Appropriation	6,957,300	7,455,806	7,538,700	7,619,200	7,287,700
Expenditure	6,416,404	6,958,789	6,895,547	7,291,200	6,804,181

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

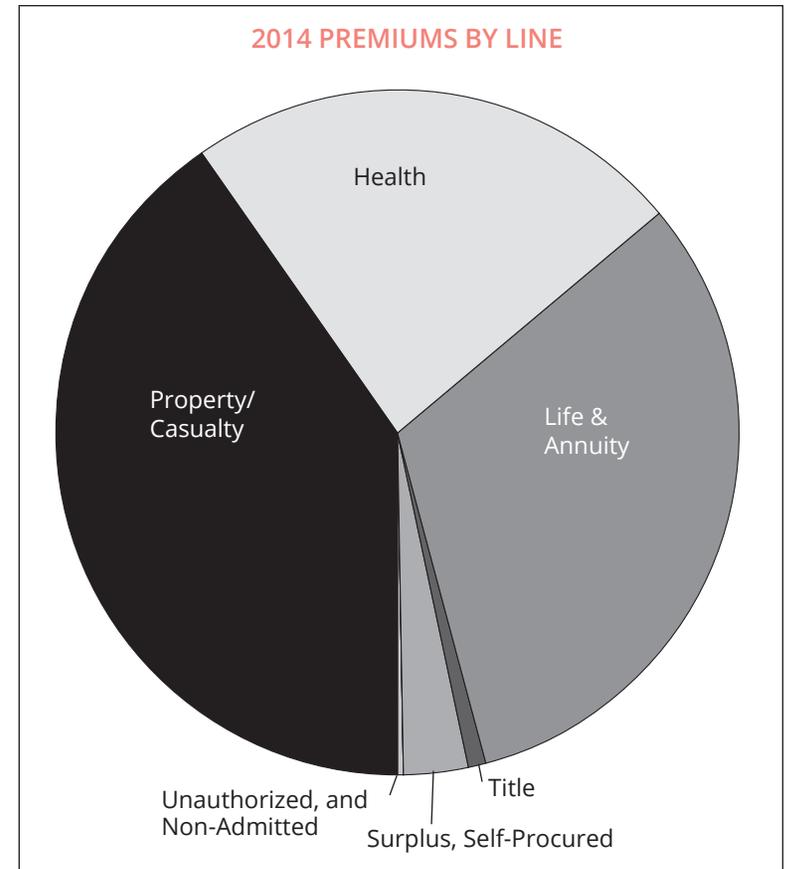
\*\* Includes \$5,097,452 in Workers Compensation tax transferred to Dept. of Labor

\*\*\* 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	2010	2011	2012	2013	2014
<b>Property/Casualty</b> includes Risk Retention Groups and Automobile Service Corporations	1,378,561	1,494,365	1,613,025	1,636,680	1,629,604
<b>Health</b> includes Hospital and Medical Service Corporations, Fraternal, Life, and Property & Casualty	770,407	820,534	836,878	878,955	964,092
<b>Life &amp; Annuity</b> includes Fraternal	782,373	1,070,926	736,097	740,169	1,292,158
<b>Title</b>	33,066	36,931	35,239	35,544	27,198
<b>Surplus &amp; Self-Procured</b> includes Wet Marine	114,838	120,467	108,851	115,154	121,210
<b>Unauthorized</b> includes Wet Marine	946	2,937	2,532	4,012	9,437
<b>Non-Admitted</b>	458	785	134	178	861
<b>Total</b>	3,080,649	3,546,965	3,332,756	3,410,692	4,044,560

### 2014 PREMIUMS BY LINE



## PREMIUM TAX RATES

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

### Late Payment Fee

Late fees are assessed at \$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 2014

	Contribution	Credit Claimed
<b>Education</b> AS 21.96.070	\$202,000	\$151,000

# ADMINISTRATIVE

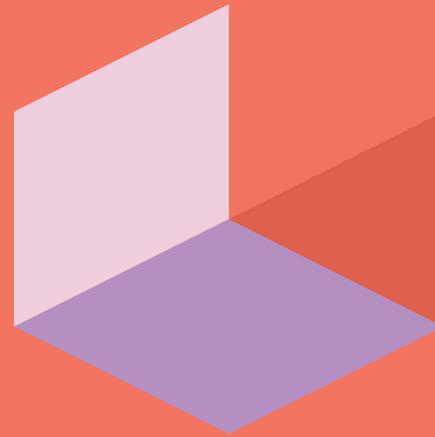
Legislation **7**

Bulletins **7**

Regulatory Adoption Orders **7**

Regulatory Orders **7**

Disciplinary Orders **8-11**



## LEGISLATION PASSED IN 2014

Senate Bill	
SB 15 CHAPTER 13 SLA 15	Relating to the tax on policy year premiums for life insurance policies.
SB 107 CHAPTER 34 SLA 15	Relating to insurance; relating to risk based capital for domestic insurers and fraternal benefit societies, including provisions related to insurers subject to risk based capital and action level event requirements; relating to review by the director of insurance of an insurer's risk based capital plan; relating to confidentiality and sharing of certain information submitted to the director of insurance; relating to evaluating an insurance holding company and the acquisition of control of or merger with a domestic insurer; relating to risk based capital, risk management, and own risk and solvency assessments of insurers; clarifying provisions related to risk based capital plans; relating to exemptions by the director of insurance for certain domestic and casualty insurers from risk based capital requirements; relating to insurance holding companies, including filing requirements, divestiture, content of statements, notifications, and hearings; relating to registration requirements of insurers; relating to transactions within an insurance holding company system or transactions involving a domestic insurer; relating to management and examination of domestic insurers that are part of an insurance holding company system; adding provisions relating to participation by the director of insurance in a supervisory college; relating to civil and criminal penalties for violations by insurers and individuals; relating to provisions for risk management and own risk and solvency assessments by insurers; relating to operating requirements for controlling insurance producers; relating to producer-controlled insurers; adding and amending definitions related to insurers; and providing for an effective date.

## REGULATORY ADOPTION ORDERS FY 2015

Regulatory Adoption Order	
RA 14-01A	Adoption of Regulations Dealing with Surplus Lines Premium Tax Payments, Surplus Lines Filing Fee Payments, Surplus Lines Unauthorized Insurers, and Alien Surplus Lines Insurer Fees Under AS 21.34; and Fees for Portable Electronics Limited Producer Licenses Under AS 21.27.
RA 14-02	Adoption of Regulations Dealing with a Clarification of the Term "Year of Adoption" found in AS 21.42.160.
RA 14-03A	Adoption of Regulations Dealing with Standards for Prompt, Fair, and Equitable Settlements of Motor Vehicle and Property Claims.
RA 14-04	Adoption of Regulations Dealing with Annuity Mortality Tables.

## BULLETINS FY 2015

Bulletin	
B 14-04	Eligible Surplus Lines Insurers in the State of Alaska
B 14-05	Recent Changes in the Regulations of the Alaska Division of Insurance
B 15-01	Changes to Exempt Commercial Purchaser Minimum Qualifying Amounts
B 15-02	Eligible Surplus Lines Insurers in the State of Alaska
B 15-03	Notice Regarding Changes in Licensing Processes and Fees
B 15-04	Annual Survey on Health Insurance
B 15-05	Coverage of Services Provided by Behavioral Analysts and Other Autism Service Providers Under AS 21.42.397

## REGULATORY ORDERS FY 2015

Regulatory Order	
R 14-05	Approval With Modification of the 2015 Workers' Compensation Loss Cost Filing and Assigned Risk Rate Filing
R 14-06	Adoption of Risk Based Capital Instructions
R 15-01	Order Exempting Multiple Filings by Property and Casualty Insurers When the Same Change is Being Proposed for More Than One Type of Insurance
R 15-02	Surplus Lines Placement List
R 15-03	Use of Electronic Transactions and Communications for Conducting the Business of Insurance
R 15-04	Order Authorizing Placement Of Workers' Compensation Coverage With A Nonadmitted Insurer

## DISCIPLINARY ORDERS FY 2015

### **D 14-15 Neal R. Dastrup And Neal Dastrup Insurance, Inc.**

Stipulated Agreement and Order signed on July 16, 2014. Dastrup and Dastrup Insurance agree that unlicensed activity occurred during the time Dastrup's producer license and Dastrup Insurance's firm producer license were in lapse status. Dastrup and Dastrup Insurance agree to pay a civil penalty under AS 21.27.440 in the amount of \$1,615 for the unlicensed activity that occurred with \$800 suspended.

### **D 14-16 Stonebraker McQuary Agency Group, Inc. ID**

Stipulated Agreement and Order signed on July 26, 2014. Stonebraker McQuary agrees that unlicensed activity occurred during the time Stonebraker McQuary's firm producer license was in lapse status. Stonebraker McQuary agrees to pay a civil penalty under AS 21.27.440 in the amount of \$813.72 for the unlicensed activity that occurred with \$400 suspended.

### **D 14-17 Wentworth – DeAngelis, Inc.**

Stipulated Agreement and Order signed on January 20, 2015. The division notified Wentworth – DeAngelis' (WD) attorney that Ralph E. Wentworth, as compliance officer for WD, is responsible for the firm's compliance with the insurance laws of Alaska and that the unlicensed transactions by Stephen Nims while employed or under contract by WD subject the firm to civil penalties under AS 21.27.440. WD notified the division that it disagrees with the division on the grounds that Nims was an independent contractor and that WD had no knowledge of Nims' unlicensed transactions in Alaska. WD maintains that neither it nor Wentworth had responsibility or liability under the Alaska Insurance Code for Nims' unlicensed transactions in Alaska. The division and WD acknowledge that each party has agreed to the execution of this Stipulated Agreement and Order solely for the purposes of settlement. Without prejudice to the positions of either party, and without acknowledging any violation of the Alaska Insurance Code, WD agrees to pay a civil penalty under AS 21.27.440 in the amount of \$22,400 with \$17,400 suspended.

### **D 14-18 Flexible Benefits Corporation**

Stipulated Agreement and Order signed on August 8, 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. From November 25, 2011 to May 20, 2014, Flexible Benefits Corporation (FBC) did not have a licensed designated compliance officer. FBC agrees to pay a civil penalty under AS 21.27.440 in the amount of \$207,512.82 for the unlicensed activity that occurred during the period FBC did not have a licensed designated compliance officer with \$200,000 suspended.

### **D 14-19 Seawest Adjustment Company, Inc.**

Stipulated Agreement and Order signed on October 3, 2014. Seawest agrees that unlicensed activity occurred during the time its independent adjuster license was in lapse status. Seawest agrees to pay a civil penalty under AS 21.27.440 in the amount of \$61,704.78 for the unlicensed activity that occurred with \$41,704.78 suspended.

### **D 14-20 Denali Alaskan Federal Credit Union**

Stipulated Agreement and Order signed on September 30, 2014. Denali agrees that unlicensed activity occurred during the time its insurance producer and credit insurance limited producer license was in lapse status. Denali agrees to pay a civil penalty under AS 21.27.440 in the amount of \$1,203.75 for the unlicensed activity that occurred with \$703.75 suspended.

### **D 14-21 Kirk W. Hudson**

Stipulated Agreement and Order signed on November 20, 2014. Hudson agrees that unlicensed activity occurred during the time his independent adjuster license was in lapse status. Hudson agrees to pay a civil penalty under AS 21.27.440 in the amount of \$6,769.24 for the unlicensed activity that occurred with \$6,269.24 suspended.

### **D 14-22 Eric T. Stanley**

Stipulated Agreement and Order signed on October 3, 2014. Stanley agrees that unlicensed activity occurred during the time his credit insurance limited producer license was in lapse status. Stanley agrees to pay a civil penalty under AS 21.27.440 in the amount of \$803.62 for the unlicensed activity that occurred with \$400 suspended.

### **D 14-23 Worth Ave Group, LLC**

Stipulated Agreement and Order signed on December 1, 2014. Worth agrees that unlicensed activity occurred prior to Worth obtaining its insurance producer license. Worth agrees to pay a civil penalty under AS 21.27.440 in the amount of \$8,355.11 for the unlicensed activity that occurred with \$4,000 suspended.

### **D 14-25 Deborah Lynn Love**

Stipulated Agreement and Order signed on January 9, 2015. The division received a For Cause termination letter pertaining to Love from the American Family Life Assurance Company (AFLAC). The letter stated that AFLAC's Special Investigation Unit had conducted an investigation of Love's insurance practices and AFLAC had determined that Love submitted invalid and bogus business with no intent to pay. Love's agreement with, and appointment to represent, AFLAC were terminated by AFLAC. Love's insurance producer license lapsed for nonrenewal of her license. When Love filed for a new license, the division investigated the matters alleged in AFLAC's For Cause termination filing and determined that Love had submitted numerous fraudulent applications or misrepresented information on applications to AFLAC for insurance; allegedly forged signatures on insurance applications; and received commissions on fraudulent applications. These actions are violations of AS 21.27.020(b)(4), AS 21.27.410(a)(2), (3), (5), (8), (10) and (12) and AS 21.36.030. The director, under AS 21.27.410(a) and AS 21.27.440(a)(3), may deny a license for: a violation of AS 21; for material misrepresentation of the terms or effect or an insurance contract with intent to deceive; for conduct considered by the director to reflect incompetence or untrustworthiness, or to be a source of potential injury or harm to the public; or for engaging in unfair or fraudulent insurance transactions. Love agrees that her conduct constitutes violation of Alaska law, including AS 21.27.410(a) and that it is therefore appropriate for the director to deny Love's application for reinstatement of her insurance producer license. Love also agrees not to apply or otherwise seek to be licensed in this state as a licensee under AS 21.27 for a period of four years effective from the date her license expired on May 11, 2013.

### **D 14-26 Bobbylee Jean Castoe**

Stipulated Agreement and Order signed on December 16, 2014. Castoe, a bail bond limited producer licensee, was employed by AK LMO Bail Bonds LLC (AK LMO). In response to reports from AK LMO of misconduct by Castoe, the division opened an investigation which revealed that Castoe accepted \$1,500 in cash from an AK LMO customer for placement with the Alaska Superior Court (court) to satisfy a performance bond in a criminal court case. Castoe submitted the cash to the court and represented to the court that she was the owner of the cash and gave her

## DISCIPLINARY ORDERS FY 2015

home address as the mailing address for "refund of bail." After exonerating the performance bond, the court sent a court check for \$1,500 to Castoe at her home address which Castoe endorsed. Castoe divided the funds by applying \$339 to four of her personal accounts and taking the remaining \$1,161 in cash. When AK LMO learned the court check had been sent to Castoe and cashed, AK LMO suspended Castoe and contacted her multiple times in an attempt to have her refund the money. AK LMO also repaid its customer \$1,500 to replace the money the customer gave to Castoe. Castoe later repaid AK LMO the \$1,500 and shortly thereafter Castoe's license expired. Castoe's actions and failures are violations of AS 11.46.130 (theft in the second degree); AS 11.46.210 (theft by failure to make required disposition of funds received or held); AS 11.46.620 (misapplication of property); AS 21.27.020(b) (4) (a licensee shall be a trustworthy person); AS 21.27.410(a)(4) (misappropriation, conversion to personal use, or illegally withholding money required to be held in a fiduciary capacity by a licensee or applicant); AS 21.27410(a)(8) conduct reflecting incompetence or untrustworthiness, or to be a potential source of potential injury or loss to the public; and 3 AAC 23.630 (personal use of fiduciary money). Castoe agrees her conduct constitutes violations of Alaska law and agrees not to apply or otherwise seek to be licensed in this state as a licensee under AS 21.27 for a period of 20 years from the date (December 16, 2014) the director signed the order adopting this agreement.

### **D 14-27 Alaska USA Title Agency, LLC**

Stipulated Agreement and Order signed on January 9, 2015. Alaska USA Title Agency, LLC (AUTA) holds a title insurance limited producer license. After the division approved a new compliance officer for AUTA, the new compliance officer sought clarification of the licensing requirements for any person transacting title insurance in the state and expressed concern over the licensing of AUTA staff. The division's review of AUTA records revealed that AUTA did not have a designated compliance officer between August 18, 2012 and May 24, 2013. 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. AUTA agrees to pay a civil penalty under AS 21.27.440 in the amount of \$297,000 for the unlicensed activity that occurred during the period AUTA did not have a licensed designated compliance officer with \$2240 suspended.

### **D 14-28 Toby Lynn Smith**

Stipulated Agreement and Order signed on January 5, 2015. Smith submitted to the division an application for an individual adjuster property and casualty authority license. The division, after reviewing the National Association of Insurance Commissioners' State Producer Licensing Database, determined Smith's application was incomplete for failure to disclose that an administrative action had been taken against his independent adjuster's license by the State of Alabama. Smith provided additional information to the division which revealed that Smith in 2008 pled guilty in Alabama to criminally negligent homicide - DUI, a class C felony under the circumstances of Smith's case in that state. Under Alabama statute, an independent adjuster license may be denied to an applicant who has been convicted of a felony. Rather than deny Smith a license, the Commissioner of Insurance for Alabama entered into a Consent Order not objecting to the issuance of a probationary Alabama license to Smith for one year subject to conditions. Smith's Alabama license was issued to him on or about September 29, 2014 and will expire on or

about October 31, 2015. 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 AS 21.27 for conviction of a felony. Smith agrees the conduct for which he was convicted in Alabama constitutes a violation of AS 21.27.410(a)(7). Smith agrees to the issuance of a conditional license in this state under the condition that all terms of Smith's current Alabama probation are to be completed successfully. The conditional license is predicated on Smith not violating any laws. If Smith violates any laws or regulations, Smith shall notify the division within 10 days of being charged with or receiving notification of the violation.

### **D 14-29 Douglas Creighton Rawls**

Stipulated Agreement and Order signed on December 16, 2014. Rawls holds a bail bond limited producer license and is employed by AK LMO Bail Bonds LLC (AK LMO). The division opened an investigation in response to a communication received expressing concern about a young female criminal defendant who had been released from custody after AK LMO posted her bail. During the investigation Rawls admitted he has a drug addiction problem and many of the problems he has caused to AK LMO are due to his drug addiction. Rawls also said his drug addiction is affecting his work as a bail bondsman. Under AS 21.27.410(a)(8), the director may deny issuance of or not renew a license or may suspend or revoke a license issued under AS 21.27 for conduct of affairs under a license if the licensee exhibits conduct considered by the director to reflect incompetence or untrustworthiness, or to be a source of potential injury or loss to the public. Rawls agrees his drug addiction adversely affects his conduct under his license and constitutes grounds for the director to revoke his license. Rawls agrees to immediately surrender his bail bond limited producer license and not to reapply for an Alaska license for two years after providing proof satisfactory to the director of completion of a rehabilitation program for drug addiction.

### **D 14-30 Mary Dornbirer**

Stipulated Agreement and Order signed on January 13, 2015. Dornbirer's title insurance limited producer license lapsed for failure to renew. As part of the filing requirements to reinstate her license, Dornbirer provided notarized statements indicating she engaged in business transactions during the time her license was in lapse status. The division agrees to renew Dornbirer's license upon her acceptance of the terms of this agreement. Dornbirer agrees to pay a civil penalty under AS 21.27.440 in the amount of \$54,600 for the unlicensed activity that occurred with \$51,100 suspended.

### **D 15-01 Adela Fangaeva Poulivaati**

Order of Revocation signed on January 9, 2015. The division issued Poulivaati a trainee independent adjuster license. AS 21.27.840(c)(1) requires a trainee independent adjuster licensee, not later than four months after the effective date of the licensee's trainee independent adjuster license, to comply with the independent adjuster licensing requirements of AS 21.27.060 concerning the insurance laws and regulations of this state. AS 21.27.060 requires licensees to personally take and pass, to the satisfaction of the director, an examination that tests the knowledge and competence of the applicant as to the applicant's duties and responsibilities as a licensee and the insurance statutes and regulations of the state. Due to Poulivaati's

## DISCIPLINARY ORDERS FY 2015

failure to pass the independent adjuster licensing examination to the satisfaction of the director within the four month period after the effective date of her trainee independent adjuster license, the director is required under AS 21.27.840(c) to revoke Poulivaati's license. Poulivaati's independent adjuster license is hereby revoked. Poulivaati may submit a new application for a trainee independent adjuster license after she has successfully completed the testing requirements of AS 21.27.840(c).

### **D 15-02 Keri Lin**

Stipulated Agreement and Order signed on February 17, 2015. Lin agrees that unlicensed activity occurred during the time Lin's producer license was in lapse status. Lin agrees to pay a civil penalty under AS 21.27.440 in the amount of \$2,340 for the unlicensed activity that occurred with \$1,140 suspended.

### **D 15-03 Stephanie Marie Cravens**

Order of Revocation signed on February 17, 2015. The division issued Cravens a trainee independent adjuster license. AS 21.27.840(c)(1) requires a trainee independent adjuster licensee, not later than four months after the effective date of the licensee's trainee independent adjuster license, to comply with the independent adjuster licensing requirements of AS 21.27.060 concerning the insurance laws and regulations of this state. AS 21.27.060 requires licensees to personally take and pass, to the satisfaction of the director, an examination that tests the knowledge and competence of the applicant as to the applicant's duties and responsibilities as a licensee and the insurance statutes and regulations of the state. Cravens did not respond to the division's request for information to substantiate she met the four month filing requirement. Due to Craven's failure to provide evidence of receiving a passing score on the independent adjuster licensing examination, the director is required under AS 21.27.840(c) to revoke Craven's license. Craven's independent adjuster license is hereby revoked. Craven may submit a new application for a trainee independent adjuster license after she has successfully completed the testing requirements of AS 21.27.840(c).

### **D 15-04 Parker, Smith & Feek, Inc.**

Stipulated Agreement and Order signed on June 15, 2015. The division performed a limited and targeted premium tax audit of Parker, Smith & Feek (PSF) covering the period of January 1, 2012 through December 31, 2013. The audit report identified 43 violations of AS 21.34 that are in the control of PSF to correct in order to comply with Alaska insurance laws. The violations of AS 21.34 subject PSF to civil penalties under AS 21.34.230. PSF agrees to pay a civil penalty under AS 21.34.230 in the amount of \$30,000 with \$15,000 suspended.

### **D 15-05 Zachary J. Kinney**

Stipulated Agreement and Order signed on March 19, 2015. Kinney applied for an individual producer property and casualty authority license. Supplemental documents received by the division from Kinney revealed that Kinney pled guilty to possession of a controlled substance (marijuana) in the District Court of the Sixth Judicial District of Idaho, as part of a withheld judgment agreement, for which Kinney is currently serving four years supervised probation. Kinney also submitted an application for an Idaho resident insurance producer license to the Idaho Department of Insurance (Idaho Department). The director of the Idaho Department adopted an order issuing Kinney a temporary Idaho insurance producer license. The director's order made the issuance of the Idaho license subject to the terms of

the stipulation entered into between Kinney and the Idaho Department. Under AS 21.27.410(a)(7) the director of the Alaska division may deny issuance of or not renew a license or may suspend or revoke a license issued under AS 21.27 for conviction of a felony. Kinney agrees that the conduct for which he was convicted, if occurring under a license, would constitute a violation of AS 21.27.4109a(7). Kinney agrees to the issuance by the division of a conditional license under the condition that all terms of the Idaho Stipulation and Order are to be completed successfully by Kinney.

### **D 15-07 AK LMO Bail Bond LLC**

Stipulated Agreement and Order signed on April 7, 2015. In response to AK LMO's self-report of possible misconduct by an employee, Bobby Lee Castoe, the division opened an investigation. The investigation revealed that Castoe committed defalcation (misuse of funds) and that AK LMO definitively knew of Castoe's defalcation by June 2014. AK LMO agrees that it became aware of Castoe's defalcation well before August 18, 2014, when the matter was reported to the division, and that their report was not "immediate" as required by Alaska Statute. AK LMO agrees in violated AS 21.36.390(b) by failing to immediately report to the division their belief that an insurance producer with whom they were doing business had been involved in defalcation or embezzlement. AK LMO agrees to pay a civil penalty under AS 21.27.440(a) in the amount of \$1,500 for violation of AS 21.36.390 with \$1,250 suspended. AK LMO agrees to cooperate in any prosecution of Castoe. AK LMO's insurance license will be suspended for a period of six months with the entire suspension suspended.

### **D 15-08 Fred Parker Adkerson**

Stipulated Agreement and Order signed on April 7, 2015. Adkerson, the owner of Fred's Bail Bond LLC terminated employee Terrie Pinney, In the letter of termination, Adkerson advised Pinney that her employment with Fred's Bail Bond was terminated for her second occurrence of failing to report posted bonds and withholding fees associated with those bonds. Adkerson stated in the letter that he was not going to report the theft to the division or the attorney general's office if Pinney voluntarily surrendered her bail bond license to the State of Alaska. Pinney provided the letter to the division which opened an investigation. Adkerson was interviewed during the investigation and admitted he composed the termination letter that he provided to Pinney and that he did not notify the division of the alleged theft of premium by Pinney. Adkerson agrees his conduct violates AS 21.36.390(b) which requires a person to immediately report to the division their belief that an insurance producer with whom they were doing business had been involved in defalcation or embezzlement. Adkerson agrees to pay a civil penalty under AS 21.36.910 in the amount of \$2,000 with \$1,500 suspended. Adkerson's bail bond limited producer license will be suspended for a period of six months with the entire suspension suspended.

### **D 15-09 Humana Insurance Company & HumanaDental Insurance Company**

Stipulated Agreement and Order signed on May 1, 2015. A dispute has arisen between the division and Humana with regard to whether Humana's decision to issue a group policy of dental and vision insurance to Peoples Benefit Alliance (PBA) and solicit/market memberships and dental and vision insurance coverage for PBA complies with the requirements of AS 21.54.060(2). The division takes the position that PBA does not constitute a valid group for the purpose of issuing a group policy within the meaning of AS 21.54.060(2). The division also takes the position that the

## DISCIPLINARY ORDERS FY 2015

manner in which Humana marketed the insurance directly through their website violated AS 21.36.030. Humana disagrees, contending that PBA properly meets the qualifications to serve as a valid group under AS 21.54.060(2). Further, Humana disagrees that it violated AS 21.36.030 in the marketing of membership in and insurance coverage for PBA. The parties wish to resolve and settle the dispute. In full resolution of this dispute, Humana and the division agree as follows:

1. Humana will cease offering coverage to PBA members in Alaska. In light of this dispute, Humana also has discontinued the issuance of new PBA group dental and vision certificates of coverage to Alaska residents who are PBA members and ceased soliciting new PBA memberships in Alaska as of November 14, 2014, and agrees that it will not issue any new certificates of coverage to Alaska residents who are PBA members.
2. Effective as of July 1, 2015, Humana agrees to terminate all certificates issued to Alaska residents who are PBA members for dental and/or vision coverage (approved Dental certificate HUMD-ASSOC-CERT2 6/10 and approved Vision certificate HUMV-ASSOC-CERT2 2/11) in connection with AS 21.54.060(2). Humana will issue a 45-day notice to each PBA certificate holder advising of the pending termination(s). If any PBA member wishes to terminate dental or vision coverage sooner than July 1, 2015, Humana will honor that request. Humana will prepare a draft discontinuance letter for the division's review prior to implementation. Any unearned premium will be refunded within 30 days of the termination date.
3. The division agrees that it will take no further action against and will not seek civil fines or civil penalties from Humana related to Humana's prior marketing and issuance of dental and vision coverage to PBA members in Alaska in reliance on AS 21.54.060(2), provided no other violations of Title 21 occur involving the sale and issuance of health insurance coverage in Alaska in the next five years.
4. The division agrees that this settlement agreement and Humana's undertakings do not constitute an admission of liability or any violation by Humana, and is given in full settlement and compromise of disputed claims, solely for the purpose of terminating the controversy. Humana does not admit, and expressly denies any violation of applicable law.
5. Humana agrees that this settlement agreement does not constitute division approval of Humana's marketing and issuance of a group policy of dental and vision coverage to Peoples Benefit Alliance (PBA) or PBA members and the solicitation/marketing of memberships and dental and vision insurance coverage for PBA and that the division is entering into this agreement solely for the purpose of settling the disagreement.
6. The division and Humana warrant that the terms of the settlement agreement have been completely read and voluntarily accepted; they are not executing this agreement as a result of financial disadvantage; that no promise or inducement has been made except as herein set forth; and that this agreement is executed without reliance upon any statement or representation by either party, or their agents, concerning any matter, except as contained herein.

### **D 15-10 Kristian Baso**

Stipulated Agreement and Order signed on June 15, 2015. On or about April 11, 2012, the division received from Baso an application for an individual producer life

and health insurance license. One question on the application asked: "Have you ever been convicted of, or are currently charged with, committing a crime, whether or not adjudication was withheld?" Baso responded "No." The application was complete and the division issued Baso a license. During a division investigation into another matter relating to another person, the division learned that Baso had felony convictions of burglary in 1991. In response to the division's inquiry as to why he failed to disclose his felony convictions, Baso's attorney noted that Baso had disclosed the convictions in his home state of Florida and had incorrectly interpreted the Alaska questionnaire, believing it referred to subsequent arrests or convictions. Baso is currently licensed in good standing in Florida. Baso agrees to pay a civil penalty under AS 21.27.440 in the amount of \$1,000 with \$500 suspended for his failure to disclose his criminal convictions on his Alaska license application. Baso will file the NAIC Uniform Individual Application and include in the application correct responses to the application's background questions.

### **D 15-11 Marsh USA Inc.**

Stipulated Agreement and Order signed on June 15, 2015. The division performed a limited and targeted premium tax audit of Marsh covering the period of July 1, 2012 through June 30, 2014. The audit report identified 157 violations of AS 21.34 that are in the control of Marsh to correct in order to comply with Alaska insurance laws. However, only 107 violations in the 2014 audit were previously identified in the 2010 audit. The 107 violations of AS 21.34 subject Marsh to civil penalties under AS 21.34.230. Marsh agrees to pay a civil penalty under AS 21.34.230 in the amount of \$50,000 with \$25,000 suspended.

# CONSUMER COMPLAINTS AND INVESTIGATIONS

By Line of Coverage **13**

Reason For Complaints **13**

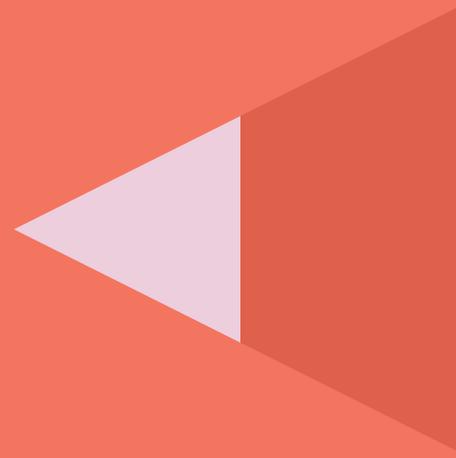
Cases By Year **13**

Outcome **14**

Companies with Five or More Complaints **14**

Investigations **14**

Consumer Satisfaction Survey **15**



## CONSUMER COMPLAINTS 2014

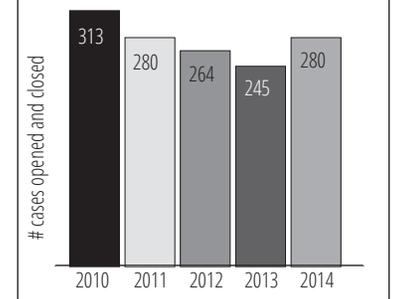
Complaints by Line of Insurance	
<b>Auto</b>	<b>63</b>
Individual Passenger Auto	61
Commercial	2
<b>Homeowners</b>	<b>24</b>
Homeowners	21
Renters/Tenants	2
Condo/Townhouse	1
<b>Accident/Health</b>	<b>159</b>
Individual	43
Group	116
<b>Life &amp; Annuity</b>	<b>4</b>
Fixed	1
Whole	3
<b>Liability</b>	<b>5</b>
General	4
Professional E & O	1
<b>Miscellaneous</b>	<b>25</b>
Workers' Compensation	15
Fidelity Surety	1
Ocean Machinery	1
Warranty Contract	2
Title	2
State Specific	4
<b>Total Complaints by Line</b>	<b>280</b>

Reason for Complaint	
<b>Underwriting</b>	<b>40</b>
Audit Dispute	1
Cancellation	11
Continuation of Benefits	1
Credit Report	3
Delays	1
Endorsement Rider	1
Non-Renewal	3
Premium & Rating	13
Refusal To Insure	4
State Specific	1
Unfair Discrimination	1
<b>Policyholder Services</b>	<b>42</b>
Cash Value	1
Class Action	1
Coverage Question	3
Delays/No Responsive	7
Payment Not Credited	2
Policy Delivery	3
Premium Notice Billing	7
Premium Refund	6
State Specific	8
Surrender Problems	4
<b>Marketing/Sales</b>	<b>13</b>
Failure to Submit Application	1
Fraud Forgery	2
High Pressure Tactics	1
Misappropriation of Premium	1
Misleading Advertising	1
Misrepresentation	3
Replacement	1

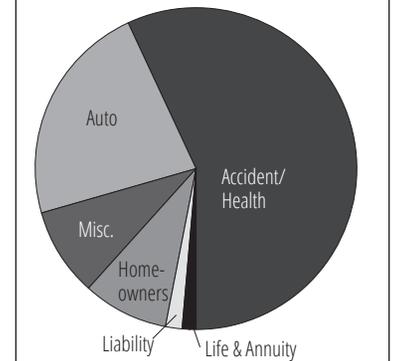
Reason for Complaint	
State Specific	2
Suitability	1
<b>Claim Handling</b>	<b>247</b>
Adjuster Handling	19
Comparative Handling	4
Coordination of Benefits	1
Cost Containment	2
Delays	57
Denial of Claim	56
Fraud	1
Medical Necessity	3
No Preauthorization	4
Out-of-Network Benefits	15
Pre-Existing Condition	1
Prompt Pay	11
Provider Ability	6
State Specific	7
Subrogation	2
Unsatisfactory Settlement	53
Usual, Customary Reasonable Charges	4
Willing Provider	1
<b>Total Reason for Complaint*</b>	<b>342</b>

\*Multiple reasons may be assigned to a single complaint.

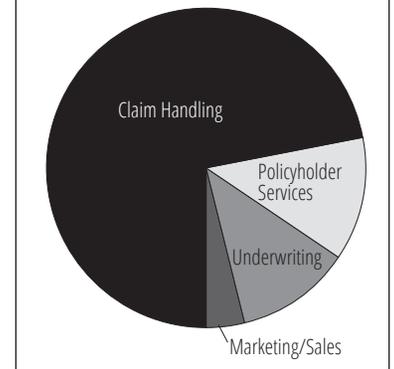
### COMPLAINT CASES BY YEAR



### COMPLAINTS BY LINE



### REASON FOR COMPLAINT



## CONSUMER COMPLAINTS 2014

Outcome	
Claim Settled	7
Company Position Upheld	70
Compromised Settlement/ Resolution	34
Contract Provision/Legal Issue	12
Insufficient Information	17
No Action Requested/Required	32
No Jurisdiction	107
Referred for Disciplinary Action	6
Referred to Proper Agency	3
State Specific	2
<b>Totals</b>	<b>290</b>

## INVESTIGATIONS FY 2015

Type of Case	Cases Opened	Cases Closed	Convic- tions	Warning Letters	Licensing Actions
Agent Fraud	8	7	1	5	6
Bail Bonds	1	2			
Case Assessment	24	34			
Claimant Fraud	18	20	4	7	
Ins. Doc. Fraud	1	2			
License Applicant	8	7			
Med. Care Prov. Fraud					
Op. W/O License	4	4		1	
Workers Comp					
<b>Total Cases</b>	<b>64</b>	<b>76*</b>	<b>5</b>	<b>13</b>	<b>6**</b>

\*27 from prior years

\*\*Stipulated Agreements & Orders initiated by Investigation Unit

Consumer Services took action that resulted in  
**\$187,036.05** in payments to consumers in 2014.

Companies with 5 or More Complaints					
	Alaska Direct Prets (\$000)	% of AK Market	% of Total Complaints	Expected # of Complaints**	Actual # of Complaints
Premera / Blue Cross Group	\$558,384	13.3%	14.8%	39	43
State Farm Group	\$224,438	5.3%	6.9%	15	20
Liberty Mutual / SAFECO Group	\$139,357	3.3%	4.5%	10	13
USAA	\$121,361	2.9%	3.4%	8	10
Allstate Group	\$117,025	2.8%	4.1%	8	12
GEICO / Berkshire Hathaway Group	\$106,177	2.5%	4.5%	7	13
AETNA	\$88,823	2.1%	10.0%	6	29
Progressive Group	\$56,680	1.3%	2.1%	4	6
Moda / Oregon Dental Plan Group	\$47,790	1.1%	3.4%	3	10
UnitedHealthcare Group	\$41,252	1.0%	3.4%	3	10
Umialik Insurance Co / Western National Group	\$31,298	0.7%	2.4%	2	7
<b>Total Above Companies</b>	<b>\$1,532,585</b>	<b>36.5%</b>	<b>59.7%</b>	<b>105</b>	<b>173</b>
<b>All Other Companies***</b>	<b>\$2,668,567</b>	<b>63.5%</b>	<b>40.3%</b>	<b>185</b>	<b>117</b>
<b>Total All Companies</b>	<b>\$4,201,152</b>				<b>290</b>

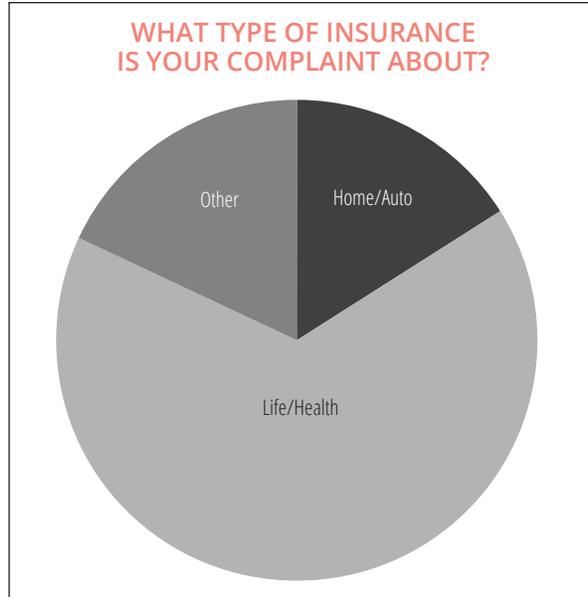
The company information shown is compiled utilizing National Association of Insurance Commissioners (NAIC) Standard Complaint Data Guidelines.

\*\*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.

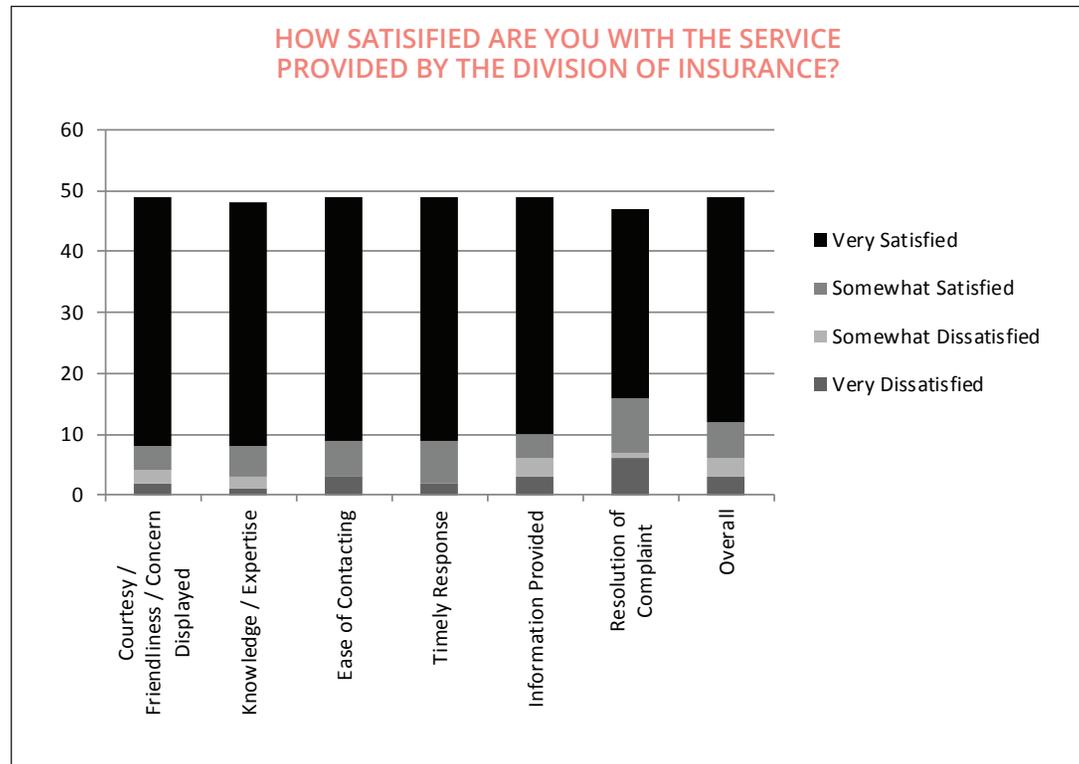
## CONSUMER SATISFACTION SURVEY 2015

What Type of Insurance Is Your Complaint About?		Responses
Home / Auto	16.0%	8
Life / Health	66.0%	33
Other	18.0%	9
Total		50



The survey was sent to consumers after they contacted the division and filed a complaint regarding an insurance company.

How Satisfied are You With the Service Provided by the Division of Insurance?					
	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	Responses
Courtesy / Friendliness / Concern Displayed	41	4	2	2	49
Knowledge / Expertise	40	5	2	1	48
Ease of Contacting	40	6	0	3	49
Timely Response	40	7	0	2	49
Information Provided	39	4	3	3	49
Resolution of Complaint	31	9	1	6	47
Overall	37	6	3	3	49



# ACTUARIAL

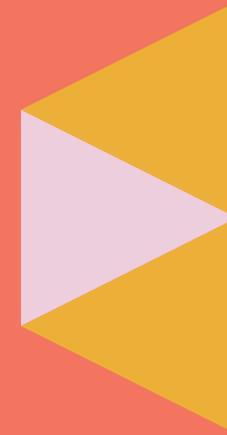
Rates and Forms **17**

Advisory Organizations **17**

Rating and Joint Underwriting Organizations **18**

Alaska Automobile Plan **19**

Workers Compensation Assigned Risk Plan **20**



## RATES & FORMS 2014

Filings Received	
Approved	1,562
Authorized	1,710
Disapproved	91
Withdrawn	418
Other	1,399
<b>Total</b>	<b>5,175</b>

\*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, or 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	Michele Fields, General Counsel	1005 North Glebe Rd Arlington, VA 22201-4571	T: (703) 247-1600 F: (703) 247-1595	Paul Hoffman	9360 Glacier Hwy, Ste 202 Juneau, AK 99801	
Independent Statistical Service (Subsidiary of Property Casualty Insurers Association of America)	Susan Miller, Senior Vice President & General Manager	8700 W. Bryn Mawr, Ste 1200S Chicago, IL 60631-3512	T: (847) 553-3626 F: (847) 297-5064	Kristopher Knauss The Knauss Group, LLC	610 C St., Ste. 5B Anchorage, AK 99501	02/31/2012 Multi-state by IL and ME
ISO Data, Inc.	Mary Van Sise, Asst Vice President Govt 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	12/31/2011 Multi-state by NJ, ME and NY
National Independent Statistical Service	David H. Conrad, President	PO Box 68950 Indianapolis, IN 46268-0950	T: (317) 876-6200 F: (317) 876-6210	Paul Hoffman	9360 Glacier Hwy, Ste 202 Juneau, AK 99801	08/29/1996 by FL
Oden A West Business	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	

## RATING ORGANIZATIONS

Organization	Contact	Address	Phone, Fax	Agent for Service	Address	Last Exam on File	License Expires
AIPSO	David L. Kohlhammer, President	302 Central Ave Johnston, Rhode Island 02919	T: (401) 946-2310 F: (401) 528-1350	Paul Hoffman c/o CT Corporation System	9360 Glacier Hwy, Ste 202 Juneau, AK 99801	12/31/2012 Multi-state by DC	12/31/2017
American Association of Insurance Services	Susan Hiller	701 Warrenville Rd. Ste 100 Lisle, IL 60532	T: (630) 681-8347 F: (630) 681-8356	Tessa Wilson Umialik Insurance Company	1901 S. Bragaw, Ste 100 Anchorage, AK 99508	12/31/2012 Multi-state by IL and ME	12/01/2017
Insurance Services Office, Inc.	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	12/31/2011 Multi-state by NJ, ME and NY	12/31/2015
National Council on Compensation Insurance	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	02/17/2018
The Surety & Fidelity Association of America	Barbara Feiff	1140 19th Street NW, Ste 500 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	12/31/2012 Multi-state by DC	12/16/2016

## JOINT UNDERWRITING ORGANIZATIONS

Organization	Contact	Address	Phone, Fax	Last Exam on File
American Nuclear Insurers	Michael P. Cass, VP and Gen Counsel	95 Glastonbury Blvd Glastonbury, CT 06033	T: (860) 682-1301 F: (860) 639-0002	12/31/1979 by CT
Associated Aviation Underwriters	Anthony R. Moschetta, VP and Gen Counsel	51 John F. Kennedy Pkwy Short Hills, NJ 07078	T: (973)379-0941	11/30/2001 by NJ
Registered Mail Insurance Association	John L. Comeau, Vice President	100 William St 3rd Floor New York, NY 10038	T: (212) 425-1470	09/30/1985 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 AUTOMOBILE PLAN

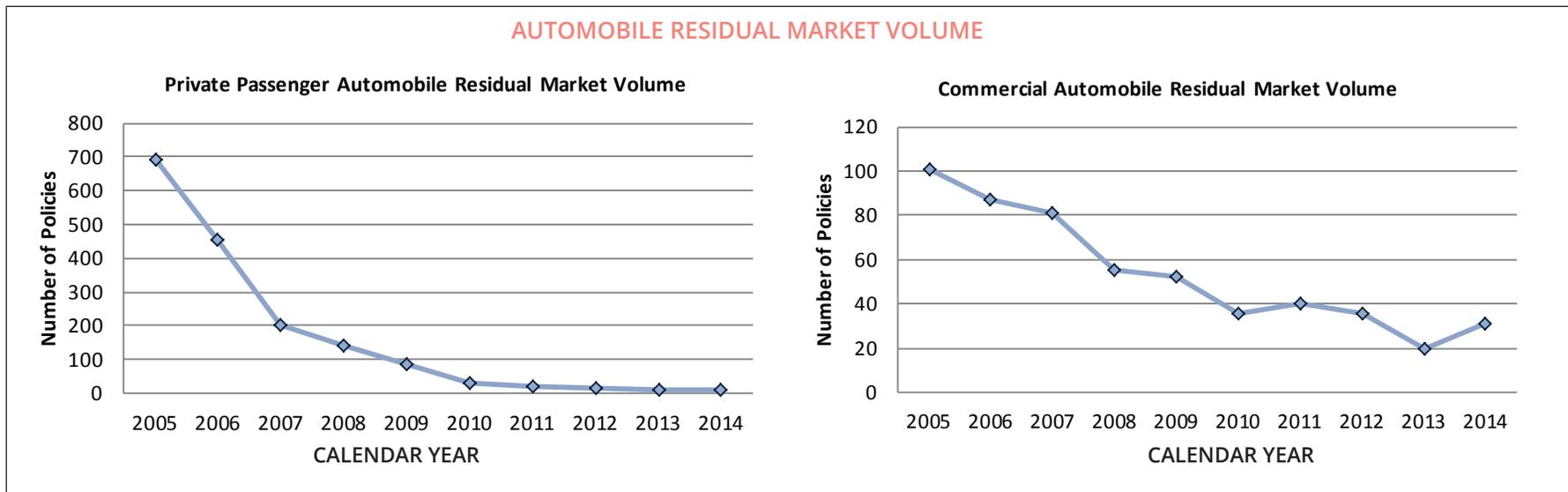
The Alaska Automobile Plan offers insurance for vehicle owners and operators unable to obtain insurance on a voluntary basis. Private passenger auto policy applications are submitted to Automobile Insurance Plan Service Office, a nonprofit management organization for groups administering the residual 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.

The number of residual market policies in both the Private Passenger and Commercial Auto plans has decreased significantly in the past number of years,

from the most recent peak counts of 2,341 and 191 respectively in 2003, to 12 and 31 respectively in 2014. This depopulation of the residual market is due in large part to insurers' increasing ability to accurately rate potential customers and collect adequate premium for the risk associated with each individual, allowing customers that would previously have been destined for the residual market to now be written in the voluntary market.

For 2014, the premium volume and number of policies in the Private Passenger Auto residual market is an insignificant portion of the total Private Passenger Auto market in Alaska. The premium associated with the 31 Commercial Auto residual market policies represents approximately 0.7% of the total premium for all Commercial Auto policies.

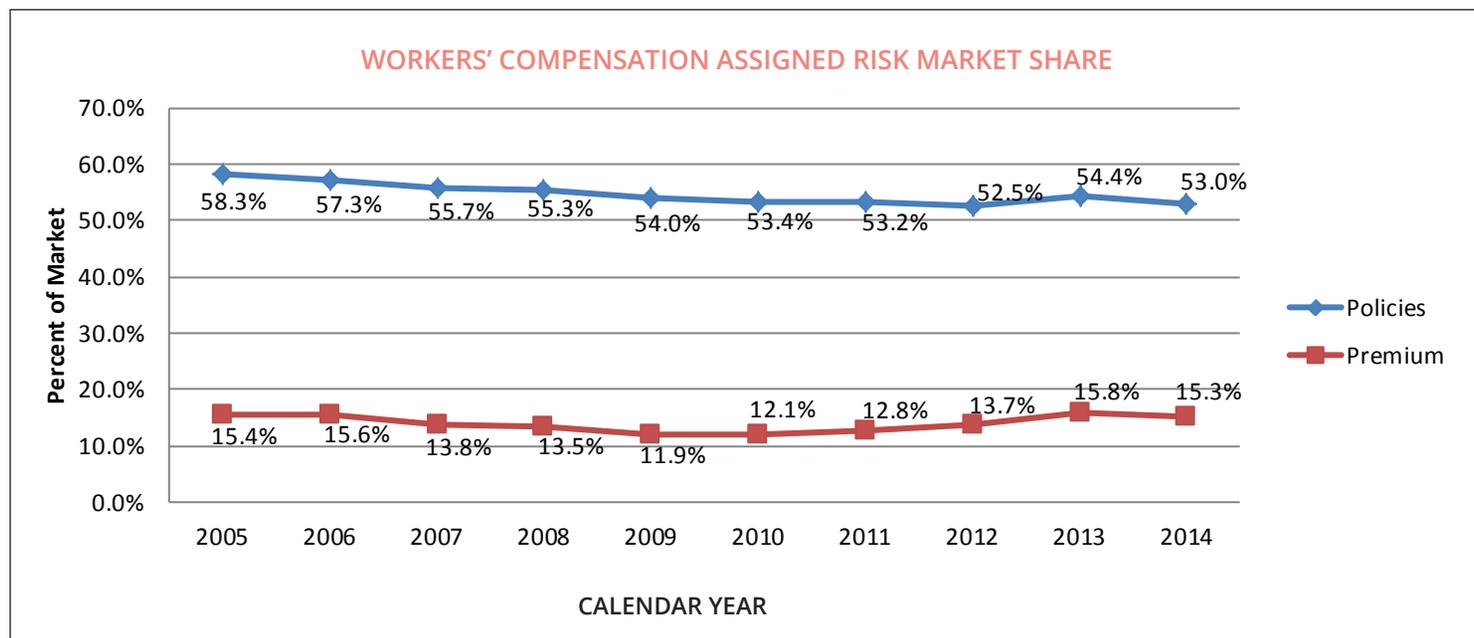


## WORKERS' COMPENSATION ASSIGNED RISK PLAN

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, 2015 through December 31, 2017, the servicing carriers are Alaska National Insurance Company, LM Insurance Corporation, Riverport Insurance Company, 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 2014, the 8,189 assigned risk policies made up 53.0% of all workers' compensation policies. The \$39.1 million in premium was approximately 15.8% of total workers' compensation premium. Of the 8,189 assigned risk policies, 5,245 had premiums less than \$2,500.

The percentage of residual market policies peaked at 61.2% in 2003, and has generally exhibited a gradual decreasing trend since then. Premium volume also peaked in 2003 and then decreased until 2009. Between 2009 and 2014, premium volume increased from 11.9% to 15.8%. This indicates that larger insureds, previously able to find coverage with a voluntary insurer, are now seeking coverage in the assigned risk market.



# PRODUCER LICENSING

Licensing Firm Statistics **22**

Licensing Individual Statistics **22**

Resident Licensing Examinations **22**

# COMPANY CERTIFICATE OF AUTHORITY

Domestic Insurers **23**

Total Admitted By Line **23**

Financial Exams **23**

Suspension and Revocation Orders **23**

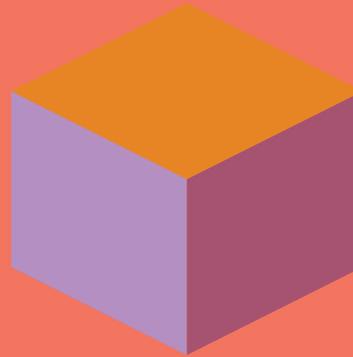
Mergers and Surrenders **24**

New Admitted Companies **24**

Name Changes **25**

Redomestications **26**

Lines of Authority Amendments **26**



## LICENSING STATISTICS BY CLASS 2014

Class	Non-Resident				Resident				Grand Total
	Exempt	Business	Individual	Total	Exempt	Business	Individual	Total	
Bail Bond Limited Producer		2	2	4		8	33	41	45
Credit Insurance Limited Producer		11	37	48		71	293	364	412
Independent Adjuster	4	129	4,512	4,645		15	155	170	4,815
Managing General Agent	35	15	22	72		3	18	21	93
Miscellaneous Limited Producer			1	1					1
Motor Vehicle Rental Limited Producer		2	2	4		5	29	34	38
Motor Vehicle Service Contract Provider			1	1					1
Portable Electronics Limited Producer		12	8	20		2	3	5	25
Producer		3,017	47,031	50,048		220	2,197	2,417	52,465
Reinsurance Intermediary Broker	9	8	12	29		1	1	2	31
Reinsurance Intermediary Manager	1	2	3	6					6
Surplus Lines Broker		455	1,128	1,583		18	110	128	1,711
Third Party Administrator	186	83	83	352	2			2	354
Title Insurance Limited Producer			1	1		16	205	221	222
Trainee Independent Adjuster			1	1			21	21	22
Travel Insurance Limited Producer		34	365	399		35	54	89	488
Viatical Settlement Broker		4	5	9		1	1	2	11
Viatical Settlement Provider		1	1	2					2
<b>Grand Total</b>	<b>235</b>	<b>3775</b>	<b>53216</b>	<b>57225</b>	<b>2</b>	<b>395</b>	<b>3120</b>	<b>3517</b>	<b>60742</b>

## RESIDENT LICENSING EXAMINATIONS 2014 (Administered by Pearson Vue, Inc.)

Exam Type	First-Time Test Takers			Repeat Test Takers			Total Graded Exams			Exam Type	First-Time Test Takers			Repeat Test Takers			Total Graded Exams		
	Total	Pass	Pass %	Total	Pass	Pass %	Total	Pass	Pass %		Total	Pass	Pass %	Total	Pass	Pass %	Total	Pass	Pass %
AK Adjuster	106	74	70%	47	21	45%	153	95	62%	AK Personal Lines	18	8	44%	20	6	30%	38	14	37%
AK Bail Bond	6	2	33%	7	5	71%	13	7	54%	AK Property	163	49	30%	227	79	35%	390	128	33%
AK Casualty	163	55	34%	229	70	31%	392	125	32%	AK Reins. Int. Broker	0	0	0%	0	0	0%	0	0	0%
AK Credit	21	15	71%	9	7	78%	30	22	73%	AK Surplus Lines	14	13	93%	1	1	100%	15	14	93%
AK Accident & Health	201	90	45%	172	74	43%	373	164	44%	AK Title	22	18	82%	7	3	43%	29	21	72%
AK Life	225	113	50%	152	77	51%	377	190	50%	<b>Total</b>	<b>939</b>	<b>437</b>	<b>47%</b>	<b>871</b>	<b>343</b>	<b>39%</b>	<b>1810</b>	<b>780</b>	<b>43%</b>

## 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) 771-5700	Health, Property, Casualty, Surety, Marine, Wet Marine, Transportation	12/30/1983
Sunderland Marine Insurance Co. Ltd., U.S. Branch	The Quayside Newcastle upon Tyne NE1 3DU, United Kingdom	44(0) 191.232.5221	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 2014

	Foreign	Domestic
Automobile Service Corporations	17	0
Fraternal	6	0
Health	27	1
Life, Annuity & Health	352	0
MEWA	1	1
Property & Casualty	653	5
Risk Retention Groups	48	0
Title	8	0
Air Ambulance Service Provider	0	2
Total	1112	9

## FINANCIAL EXAMS FY 2015

Exam No.	Company Name	Exam Call	Public Report
FE 14-01	Alaska Timber Insurance Exchange	05/21/2014	06/10/2015
FE 14-02	Alaska National Insurance Company	05/23/2014	06/25/2015
FE 14-03	Umialik Insurance Company	11/03/2014	06/15/2015

## SUSPENSION AND REVOCATION ORDERS FY 2015

Order No.	Company Name	NAIC #	C of A Action	Effective
SR 14-02(a)	Red Rock Insurance Company	18538	Revocation	10/2/2014
SR10-01(b)	Lincoln General Insurance Company	33855	Expiration	01/4/2015
SR14-01(b)	American Medical and Life Insurance Company	81418	Expiration	06/30/2015

## CERTIFICATE OF AUTHORITY MERGERS AND SURRENDERS 2014

AK ID	Company Name	Action	Date
635	UNION BANKERS INSURANCE COMPANY	Merged into 62359	04/09/2014
8025	OCOMA INDUSTRIES INC	Surrendered	05/12/2014
1681	WESTERN UNITED LIFE ASSURANCE COMPANY	Merged into 85189	06/17/2014
10315	MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	Surrendered	06/20/2014
451	UNION CENTRAL LIFE INSURANCE COMPANY	Merged into 61301	07/1/2014
10691	PAVONIA INSURANCE COMPANY OF DELAWARE	Merged into 15563	07/14/2014
1565	GENWORTH HOME EQUITY INSURANCE CORPORATION	Merged into 29823	08/28/2014
1360	NIPPONKOA INSURANCE COMPANY LIMITED (US BRANCH)	Merged into 11126	10/10/2014
1110	METLIFE INVESTORS USA INSURANCE COMPANY	Merged into 87726	11/13/2014
1367	METLIFE INVESTORS INSURANCE COMPANY	Merged into 87726	12/17/2014

### NEW ADMITTED COMPANIES 2014

#### PROPERTY/CASUALTY

1535 Financial Guaranty Insurance Company  
 11197 Norguard Insurance Company  
 11208 Enumclaw Property and Casualty Insurance Company  
 11196 Amguard Insurance Company  
 11211 Redwood Fire and Casualty Insurance Company  
 11218 Plateau Casualty Company  
 11215 Western National Mutual Insurance Company  
 11021 Privilege Underwriters Reciprocal Exchange  
 11244 Palomar Specialty Insurance Company  
 20005 Nation Safe Driver Services, Inc  
 20009 WFG National Title Insurance Company  
 20006 American Family Life Insurance Company  
 20021 American Modern Property and Casualty Insurance Company

#### LIFE/HEALTH

11232 United Healthcare Life Insurance Company  
 11233 Humana Benefit Plan of Illinois, Inc  
 1628 Coventry Health & Life Insurance Company

## CERTIFICATE OF AUTHORITY NAME CHANGES 2014

C of A	Old Company Name	New Company Name	Date
8419	BANCINSURE INC	RED ROCK INSURANCE COMPANY	01/10/2014
1357	CMG MORTGAGE INSURANCE COMPANY	ARCH MORTGAGE INSURANCE COMPANY	02/12/2014
1388	CMG MORTGAGE ASSURANCE COMPANY	ARCH MORTGAGE ASSURANCE COMPANY	02/12/2014
8320	AVIVA LIFE AND ANNUITY COMPANY	ATHENE ANNUITY AND LIFE COMPANY	03/11/2014
605	STONEWALL INSURANCE COMPANY	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	04/02/2014
827	PMI MORTGAGE ASSURANCE CO.	ARCH MORTGAGE GUARANTY COMPANY	04/02/2014
8539	ACA INSURANCE COMPANY	CSAA FIRE & CASUALTY INSURANCE COMPANY	04/02/2014
10336	WESTERN UNITED INSURANCE COMPANY	CSAA GENERAL INSURANCE COMPANY	04/02/2014
1503	WELLCARE HEALTH INSURANCE OF ILLINOIS, INC.	WELLCARE HEALTH INSURANCE COMPANY OF KENTUCKY	04/07/2014
8065	JMIC LIFE INSURANCE COMPANY	SHELTERPOINT INSURANCE COMPANY	04/11/2014
1574	SCOR GLOBAL LIFE RE INSURANCE COMPANY OF TEXAS	SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE	06/20/2014
1681	INVESTORS CONSOLIDATED INSURANCE COMPANY	WESTERN UNITED LIFE ASSURANCE COMPANY	6/17/2014
10250	MAIDEN REINSURANCE COMPANY	MAIDEN REINSURANCE NORTH AMERICA, INC.	07/11/2014
1325	NORTHBROOK INDEMNITY COMPANY	ALLSTATE NORTHBROOK INDEMNITY COMPANY	07/11/2014
1494	SUN LIFE ASSURANCE CO OF CANADA (US)	DELAWARE LIFE INSURANCE COMPANY	07/28/2014
1229	MONUMENTAL LIFE INSURANCE COMPANY	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	08/11/2014

C of A	Old Company Name	New Company Name	Date
1610	STONEBRIDGE CASUALTY INSURANCE COMPANY	TRANSAMERICA CASUALTY INSURANCE COMPANY	08/28/2014
8440	SUNDERLAND MARINE MUTUAL INS CO LTD (US BRANCH)	SUNDERLAND MARINE INSURANCE CO LTD (US BRANCH)	08/25/2014
1151	BITUMINOUS CASUALTY CORPORATION	BITCO GENERAL INSURANCE CORPORATION	09/30/2014
1298	STONEWOOD NATIONAL INSURANCE COMPANY	FALLS LAKE NATIONAL INSURANCE COMPANY	09/30/2014
10982	NATIONAL MOTOR CLUB-RV, INC.	COACH-NET RV MOTOR CLUB, INC.	10/24/2014
1686	NATIONAL MOTOR CLUB OF CALIFORNIA, INC.	COACH-NET MOTOR CLUB, INC.	10/29/2014
1033	ING USA ANNUITY AND LIFE INSURANCE COMPANY	VOYA INSURANCE AND ANNUITY COMPANY	10/29/2014
1164	ING LIFE INSURANCE AND ANNUITY COMPANY	VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	10/29/2014
10645	UNITED GENERAL TITLE INSURANCE COMPANY	FIRST AMERICAN TITLE GUARANTY COMPANY	11/10/2014
255	METLIFE INSURANCE COMPANY OF CONNECTICUT	METLIFE INSURANCE COMPANY USA	12/24/2014

## CERTIFICATE OF AUTHORITY REDOMESTICATIONS 2014

AK ID	Company Name	From	To	Effective Date
1326	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	IL	CT	01/06/2014
399	ST PAUL PROTECTIVE INSURANCE COMPANY	IL	CT	01/06/2014
1169	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION	CT	AZ	01/06/2014
10469	TRIUMPHE CASUALTY COMPANY	PA	OH	01/07/2014
877	ACCORDIA LIFE AND ANNUITY COMPANY	DE	IA	01/21/2014
10800	PROCENTURY INSURANCE COMPANY	TX	MI	01/31/2014
11004	AMERICAN MINING INSURANCE COMPANY	AL	IA	02/11/2014
1062	PLAZA INSURANCE COMPANY	MI	IA	03/19/2014
10469	TRIUMPHE CASUALTY COMPANY	PA	OH	08/22/2012
10423	HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY OF CT	CT	DE	03/17/2014
10162	UNDERWRITER FOR THE PROFESSIONS INSURANCE COMPANY	CO	OR	03/14/2014
1503	WELLCARE HEALTH INSURANCE COMPANY OF KENTUCKY	IL	KY	04/08/2014
10002	AMERICAN INTERSTATE INSURANCE COMPANY	LA	NE	04/04/2014
10934	WESTERN UNITED LIFE ASSURANCE COMPANY fka INVESTORS CONSOLIDATED INSURANCE COMPANY	NH	WA	06/17/2015
1574	SCOR GLOBAL LIFE RE INSURANCE COMPANY OF DELAWARE fka of Texas	TX	DE	06/20/2014
10766	GREAT NORTHWEST INSURANCE COMPANY	IN	MN	07/03/2014
1175	FIRST AMERICAN TITLE INSURANCE COMPANY	CA	NE	07/28/2014
10676	BOND SAFEGUARD INSURANCE COMPANY	IL	SD	08/11/2014
293	EMPLOYERS FIRE INSURANCE COMPANY	MA	PA	08/28/2014

929	ONEBEACON AMERICA INSURANCE COMPANY	MA	PA	08/28/2014
637	SYMETRA LIFE INSURANCE COMPANY	WA	IA	08/28/2014
10645	FIRST AMERICAN TITLE GUARANTY COMPANY fka UNITED GENERAL TITLE INSURANCE CO	CA	TX	11/10/2014
255	METLIFE INSURANCE COMPANY USA	CT	DE	12/24/2014

## LINES OF AUTHORITY AMENDMENTS 2014

AK ID	Company Name	Authority Change
11163	OBI NATIONAL INSURANCE COMPANY	Added Workers Compensation and Employers Liability 05/02/2014 (effective 07/01/13)
1229	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	Added Variable Life 01/07/2014
1320	EULER HERMES NORTH AMERICA INSURANCE COMPANY	Added Surety 02/12/2014
8539	CSAA FIRE & CASUALTY INSURANCE COMPANY	Deleted Surety 04/02/2014
10002	AMERICAN INTERSTATE INSURANCE COMPANY	Deleted Boiler and Machinery and Credit 04/02/2014
605	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	Added Marine P & I, Wet Marine/ Transportation, Property, Health, and Marine 04/02/2014
8038	NORCAL MUTUAL INSURANCE COMPANY	Added Vehicle Insurance 06/13/2014
10934	WESTERN UNITED LIFE ASSURANCE COMPANY	Added Annuity 06/17/2014
1024	BCS INSURANCE COMPANY	Added Marine, Wet Marine & Transportation 10/24/2014

# LIFE INSURERS

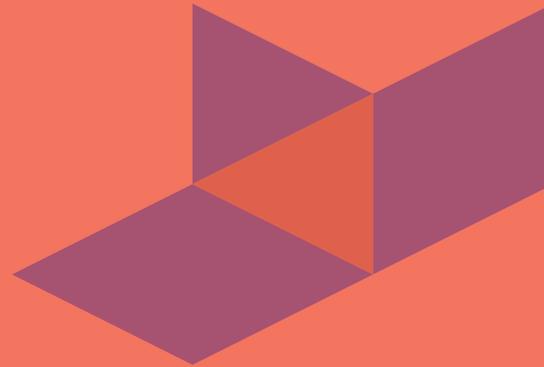
Recap **28**

Fraternal **28**

Admitted Companies **29-32**

Life Market Share **33-34**

Annuity Market Share **34**



## LIFE ANNUITY RECAP 2014 (\$000)

	Issued During the Year	In Force December 31	Life Insurance	Annuity Considerations
Ordinary	3,419,089	37,115,342	687,640	260,779
Credit Life	23,047	75,438	776	0
Group	2,711,234	22,999,660	42,853	292,197
Industrial	0	3,382	1	0
Fraternal	16,347	493,340	2,626	5,287
<b>Total</b>	<b>6,153,370</b>	<b>60,193,822</b>	<b>731,269</b>	<b>552,976</b>

## FRATERNALS 2014 (\$000)

Fraternal Organization											
	NAIC#	Dom	Assets	Surplus	Issued During Year	Ceased In Force During Year	In Force End of Year	Life Insurance Prens	Annuity Consider- ations	Claims and Benefits Paid	Dividends
First Cath Slovak Ladies Assn US	56332	OH	781,261	92,544	5	0	25	0	0	0	0
Independent Order Of Foresters U	58068	NY	2,911,784	106,442	630	-2,643	31,200	166	0	190	4
Knights Of Columbus	58033	CT	21,461,708	1,897,305	835	-661	42,557	207	0	92	51
Sons Of Norway	57142	MN	357,481	13,048	4,379	-248	31,913	162	220	1,078	6
Thrivent Financial For Lutherans	56014	WI	76,994,356	6,492,586	10,407	-16,495	384,885	2,050	5,066	6,812	421
Woodmen World Life Ins Soc	57320	NE	10,439,990	1,096,904	90	439	2,759	40	1	121	35
<b>Total</b>			<b>112,946,580</b>	<b>9,698,829</b>	<b>16,347</b>	<b>-19,608</b>	<b>493,340</b>	<b>2,626</b>	<b>5,287</b>	<b>6,030</b>	<b>496</b>

## ADMITTED COMPANIES 2014 - LIFE (\$000)

NAIC#	Company Name	Assets	Surplus	NAIC#	Company Name	Assets	Surplus	NAIC#	Company Name	Assets	Surplus
80985	4 Ever Life Ins Co	198,538	92,265	60895	American United Life Ins Co	23,401,516	1,017,009	62383	Centurion Life Ins Co	1,259,284	251,231
77879	5 Star Life Ins Co	268,588	40,794	61999	Americo Fin Life & Ann Ins Co	3,921,858	458,699	61808	Charter Natl Life Ins Co	132,679	11,677
71854	AAA Life Ins Co	575,091	122,702	61301	Ameritas Life Ins Corp	16,822,005	1,623,458	61832	Chesapeake Life Ins Co	75,099	43,135
71471	Ability Ins Co	957,998	32,863	72222	Amica Life Ins Co	1,196,383	260,314	61875	Church Life Ins Corp	287,479	51,698
62200	Accordia Life & Ann Co	7,754,848	496,744	93661	Annuity Investors Life Ins Co	2,994,759	227,090	67369	Cigna Hlth & Life Ins Co	6,204,475	2,799,671
60348	Ace Life Ins Co	37,366	7,219	61069	Anthem Life Ins Co	582,363	109,138	76236	Cincinnati Life Ins Co	3,915,975	223,454
78700	Aetna Hlth & Life Ins Co	2,254,618	319,737	71439	Assurity Life Ins Co	2,463,613	300,547	93432	CM Life Ins Co	8,792,465	1,304,754
60054	Aetna Life Ins Co	22,795,395	3,871,901	68039	Athene Ann & Life Assur Co of NY	3,382,915	168,147	62626	CMFG Life Ins Co	15,490,073	1,632,877
82406	All Savers Ins Co	61,591	31,146	61689	Athene Ann & Life Co	44,405,333	1,040,026	62049	Colonial Life & Accident Ins Co	2,921,975	567,058
69604	Allianz Life & Ann Co	17,643	12,647	61492	Athene Annuity & Life Assur Co	11,159,892	1,154,089	62065	Colonial Penn Life Ins Co	742,844	73,256
90611	Allianz Life Ins Co Of N Amer	116,205,628	5,255,180	74900	Aurigen Reins Co of Amer	25,984	22,089	84786	Colorado Bankers Life Ins Co	284,192	33,895
70866	Allstate Assur Co	12,193	10,740	61182	Aurora Natl Life Assur Co	3,061,579	321,098	62103	Columbian Mut Life Ins Co	1,326,349	79,189
60186	Allstate Life Ins Co	34,120,938	2,712,255	68365	AXA Corp Solutions Life Reins Co	490,895	419,468	99937	Columbus Life Ins Co	3,337,259	222,630
60216	Amalgamated Life Ins Co	111,781	50,999	62880	AXA Equitable Life & Ann Co	468,631	20,953	62146	Combined Ins Co Of Amer	1,378,321	134,360
68594	American Amicable Life Ins Co Of TX	285,928	93,407	62944	AXA Equitable Life Ins Co	165,941,802	5,170,013	81426	Commercial Travelers Mut Ins Co	18,039	5,942
60275	American Bankers Life Assur Co Of FL	489,615	55,917	61212	Baltimore Life Ins Co	1,140,446	74,742	84824	Commonwealth Ann & Life Ins Co	10,497,030	1,645,982
92738	American Equity Invest Life Ins Co	36,129,668	2,172,455	61239	Bankers Fidelity Life Ins Co	139,087	34,004	77828	Companion Life Ins Co	284,897	149,024
60380	American Family Life Assur Co of Col	100,966,071	10,839,119	61263	Bankers Life & Cas Co	16,590,665	1,193,077	62308	Connecticut Gen Life Ins Co	17,768,920	3,473,301
60399	American Family Life Ins Co	5,230,459	888,610	81043	Bankers Life Ins Co	345,741	23,032	65900	Conseco Life Ins Co	3,732,015	225,344
60410	American Fidelity Assur Co	4,958,980	380,373	94250	Banner Life Ins Co	1,818,562	369,087	62359	Constitution Life Ins Co	316,534	36,980
60429	American Fidelity Life Ins Co	433,114	68,146	61395	Beneficial Life Ins Co	2,910,594	553,636	71730	Continental Amer Ins Co	396,956	109,651
60488	American Gen Life Ins Co	161,875,759	9,166,744	64890	Berkley Life & Hlth Ins Co	197,606	105,997	62413	Continental Assur Co	2,450,382	250,306
60534	American Heritage Life Ins Co	1,799,723	353,256	62345	Berkshire Hathaway Life Ins Co NE	14,786,448	3,283,262	71404	Continental Gen Ins Co	242,414	21,500
60518	American Hlth & Life Ins Co	912,753	188,616	71714	Berkshire Life Ins Co of Amer	3,377,311	269,463	78301	Corvesta Life Ins Co	9,189	7,633
60577	American Income Life Ins Co	2,898,631	228,863	90638	Best Life & Hlth Ins Co	16,176	11,408	94218	Country Investors Life Assur Co	286,452	178,313
81213	American Maturity Life Ins Co	61,674	47,270	61476	Boston Mut Life Ins Co	1,245,224	145,310	62553	Country Life Ins Co	10,697,206	1,123,968
81418	American Medical & Life Ins Co	5,742	-2,102	61581	Capitol Life Ins Co	214,383	21,688	82880	CSI Life Ins Co	17,691	14,641
67989	American Memorial Life Ins Co	2,655,548	112,433	69647	Catamaran Ins of Ohio Inc	47,865	21,214	71129	Dearborn Natl Life Ins Co	2,145,536	514,685
65811	American Modern Life Ins Co	47,789	27,926	11997	Caterpillar Life Ins Co	152,846	57,606	62634	Delaware Amer Life Ins Co	136,746	69,282
60739	American Natl Ins Co	18,112,985	2,879,154	80799	Celtic Ins Co	136,599	29,361	79065	Delaware Life Ins Co	40,699,777	1,591,483
71773	American Natl Life Ins Co Of TX	136,259	36,751	61735	Central Security Life Ins Co	71,872	7,389	97705	Direct Gen Life Ins Co	26,997	14,901
91785	American Phoenix Life & Reassur Co	18,305	15,716	61751	Central States H & L Co Of Omaha	414,730	119,582	13183	Eagle Life Ins Co	216,379	42,276
60801	American Public Life Ins Co	83,209	21,625	61883	Central United Life Ins Co	305,060	76,791	62928	EMC Natl Life Co	1,009,848	98,846
60836	American Republic Ins Co	802,461	468,061	80896	Centre Life Ins Co	1,926,096	97,959	68276	Employers Reassur Corp	10,776,319	830,391

## ADMITTED COMPANIES 2014 - LIFE (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
62952	Equitable Life & Cas Ins Co	295,923	41,801	64246	Guardian Life Ins Co Of Amer	45,297,378	5,691,568	91898	Lifecare Assur Co	1,945,579	107,073
62510	Equitrust Life Ins Co	14,454,696	897,033	83607	Guggenheim Life & Ann Co	12,812,437	645,958	97985	LifeMap Assur Co	85,066	43,140
77968	Family Heritage Life Ins Co Of Amer	775,235	67,407	88340	Hannover Life Reassur Co of Amer	4,346,699	212,051	77720	LifeSecure Ins Co	226,862	20,367
63053	Family Life Ins Co	146,501	36,230	93505	Hartford Intl Life Reassur Corp	1,154,784	90,692	94188	Lifewise Assur Co	127,042	89,949
74004	Family Serv Life Ins Co	372,030	32,634	70815	Hartford Life & Accident Ins Co	9,086,883	1,592,335	65595	Lincoln Benefit Life Co	12,651,250	719,015
63177	Farmers New World Life Ins Co	7,063,723	497,629	71153	Hartford Life & Ann Ins Co	47,246,338	3,408,897	65927	Lincoln Heritage Life Ins Co	805,208	109,015
63223	Federal Life Ins Co	229,695	17,287	88072	Hartford Life Ins Co	123,444,991	5,564,442	62057	Lincoln Life & Ann Co of NY	12,840,172	652,543
63274	Fidelity & Guar Life Ins Co	18,973,195	1,211,598	92711	HCC Life Ins Co	923,465	554,272	65676	Lincoln Natl Life Ins Co	213,625,079	7,526,338
93696	Fidelity Investments Life Ins Co	24,504,254	685,814	66141	Health Net Life Ins Co	624,028	363,878	76694	London Life Reins Co	316,205	56,629
63290	Fidelity Life Assn A Legal Reserve L	411,864	134,701	92908	HealthMarkets Ins Co	29,179	17,876	68446	Longevity Ins Co	8,554	7,542
71870	Fidelity Security Life Ins Co	831,653	151,857	64394	Heritage Life Ins Co	4,685,944	1,027,634	65722	Loyal Amer Life Ins Co	249,349	73,544
71455	Financial Amer Life Ins Co	21,856	9,825	62421	Heritage Union Life Ins Co	11,750	10,455	65781	Madison Natl Life Ins Co Inc	496,738	81,534
69140	First Allmerica Fin Life Ins Co	4,240,479	216,438	93440	HM Life Ins Co	574,506	309,209	65870	Manhattan Life Ins Co	362,391	40,967
90328	First Hlth Life & Hlth Ins Co	475,011	226,021	64505	Homesteaders Life Co	2,500,756	161,133	67083	Manhattan Natl Life Ins Co	176,928	13,135
63495	First Investors Life Ins Co	1,852,770	58,700	64513	Horace Mann Life Ins Co	7,893,970	398,654	85561	MAPFRE Life Ins Co	26,011	22,779
67652	First Penn Pacific Life Ins Co	1,741,790	208,426	91693	IA Amer Life Ins Co	241,359	141,090	71072	Marquette Natl Life Ins Co	6,728	5,595
91642	Forethought Life Ins Co	12,583,873	804,955	97764	Idealife Ins Co	20,464	14,821	65935	Massachusetts Mut Life Ins Co	197,189,089	14,231,326
99775	Funeral Directors Life Ins Co	1,068,899	91,897	64602	Independence Life & Ann Co	2,639,454	126,499	69515	Medamerica Ins Co	859,386	43,192
63657	Garden State Life Ins Co	121,538	55,313	81779	Individual Assur Co Life Hlth & Acc	17,859	8,044	79987	Medico Corp Life Ins Co	27,458	24,410
63665	General Amer Life Ins Co	12,213,418	866,539	14406	Industrial Alliance Ins & Fin Serv I	193,736	59,640	31119	Medico Ins Co	69,134	30,939
93521	General Fidelity Life Ins Co	38,203	25,814	74780	Integrity Life Ins Co	6,107,078	663,788	86126	Members Life Ins Co	25,249	18,365
86258	General Re Life Corp	3,422,173	702,514	63487	Investors Life Ins Co N Amer	680,740	53,327	87726	Metlife Ins Co USA	174,605,978	6,041,527
73504	Generation Life Ins Co	32,348	30,634	65056	Jackson Natl Life Ins Co	180,834,423	4,486,137	65978	Metropolitan Life Ins Co	391,924,845	12,007,897
65536	Genworth Life & Ann Ins Co	24,241,989	2,148,170	64017	Jefferson Natl Life Ins Co	3,713,998	39,817	97136	Metropolitan Tower Life Ins Co	4,999,227	767,200
70025	Genworth Life Ins Co	38,163,215	3,224,359	65080	John Alden Life Ins Co	313,838	35,619	66087	Mid West Natl Life Ins Co Of TN	291,780	90,623
70939	Gerber Life Ins Co	2,812,152	285,323	93610	John Hancock Life & Hlth Ins Co	10,700,129	745,756	66044	Midland Natl Life Ins Co	41,138,736	2,794,047
91472	Globe Life & Accident Ins Co	3,519,429	239,400	65838	John Hancock Life Ins Co USA	245,892,218	5,328,291	66109	Midwestern United Life Ins Co	236,542	124,760
62286	Golden Rule Ins Co	718,208	313,183	65129	Kansas City Life Ins Co	3,402,140	338,422	66168	Minnesota Life Ins Co	35,716,004	2,600,420
63967	Government Personnel Mut Life Ins Co	837,513	112,380	82252	Landmark Life Ins Co	44,607	4,403	70416	MML Bay State Life Ins Co	4,670,965	211,694
63312	Great Amer Life Ins Co	22,772,580	1,636,032	65315	Liberty Life Assur Co Of Boston	14,628,755	902,441	66370	Mony Life Ins Co	7,674,482	490,647
90212	Great Southern Life Ins Co	224,791	42,888	65331	Liberty Natl Life Ins Co	7,419,550	578,534	78077	Mony Life Ins Co Of Amer	2,830,558	384,879
68322	Great W Life & Ann Ins Co	54,523,477	1,000,938	65498	Life Ins Co Of N Amer	7,562,578	1,346,036	66427	MTL Ins Co	1,927,955	132,022
64211	Guarantee Trust Life Ins Co	433,254	62,270	65528	Life Ins Co Of The Southwest	13,382,043	778,979	66346	Munich Amer Reassur Co	7,289,466	737,884
78778	Guardian Ins & Ann Co Inc	15,656,247	227,185	97691	Life Of The South Ins Co	81,700	21,115	88668	Mutual Of Amer Life Ins Co	17,790,884	997,719

## ADMITTED COMPANIES 2014 - LIFE (\$000)

NAIC#	Company Name	Assets	Surplus	NAIC#	Company Name	Assets	Surplus	NAIC#	Company Name	Assets	Surplus
71412	Mutual Of Omaha Ins Co	6,426,766	2,795,657	67644	Penn Mut Life Ins Co	17,270,766	1,799,777	68713	Security Life Of Denver Ins Co	14,228,257	1,128,790
61409	National Benefit Life Ins Co	481,623	171,935	67784	Philadelphia Amer Life Ins Co	220,220	33,245	68772	Security Mut Life Ins Co Of NY	2,672,044	138,615
66540	National Farmers Union Life Ins Co	216,579	43,666	60232	Philadelphia Financial Life Assur Co	4,910,398	20,130	69485	Security Natl Life Ins Co	507,817	34,356
98205	National Found Life Ins Co	25,089	11,532	93548	PHL Variable Ins Co	6,533,902	198,589	76325	Senior Hlth Ins Co of PA	2,906,965	80,006
66583	National Guardian Life Ins Co	2,948,272	250,133	93734	Phoenix Life & Ann Co	45,380	21,614	78662	Senior Life Ins Co	47,411	11,726
82538	National Hlth Ins Co	13,737	11,536	67814	Phoenix Life Ins Co	13,249,350	609,198	68810	Sentry Life Ins Co	5,333,590	271,389
66680	National Life Ins Co	9,209,945	1,541,155	72125	Physicians Life Ins Co	1,430,485	130,062	97241	Settlers Life Ins Co	394,243	52,576
87963	National Teachers Assoc Life Ins Co	422,858	80,943	80578	Physicians Mut Ins Co	2,026,152	845,467	89958	Shelterpoint Ins Co	7,953	7,748
66850	National Western Life Ins Co	10,262,748	1,185,643	67873	Pioneer Amer Ins Co	58,920	19,575	69019	Standard Ins Co	20,361,118	1,151,785
92657	Nationwide Life & Ann Ins Co	7,896,735	690,623	65919	Primerica Life Ins Co	1,279,437	498,992	86355	Standard Life & Accident Ins Co	530,177	259,084
66869	Nationwide Life Ins Co	128,585,070	4,407,978	61271	Principal Life Ins Co	154,073,617	4,202,121	69078	Standard Security Life Ins Co Of NY	252,408	116,525
91626	New England Life Ins Co	11,179,519	675,238	71161	Principal Natl Life Ins Co	141,248	84,813	68985	Starmount Life Ins Co	59,130	25,007
91596	New York Life Ins & Ann Corp	126,837,329	7,668,503	68136	Protective Life Ins Co	41,231,736	3,498,906	94498	State Farm Hlth Ins Co	8,391	8,368
66915	New York Life Ins Co	146,267,048	18,605,993	67903	Provident Amer Life & Hlth Ins Co	16,644	14,589	69108	State Farm Life Ins Co	63,530,488	9,001,106
81264	Nippon Life Ins Co Of Amer	216,431	141,100	68195	Provident Life & Accident Ins Co	8,297,290	719,959	69116	State Life Ins Co	5,522,202	354,163
66974	North Amer Co Life & Hlth Ins	16,970,038	1,176,712	68209	Provident Life & Cas Ins Co	767,159	139,428	89184	Sterling Investors Life Ins Co	15,271	6,293
69000	Northwestern Long Term Care Ins Co	161,441	77,180	79227	Pruco Life Ins Co	106,837,999	2,656,494	65021	Stonebridge Life Ins Co	1,711,257	150,447
67091	Northwestern Mut Life Ins Co	230,003,964	19,055,128	86630	Prudential Ann Life Assur Corp	47,706,643	605,740	80926	Sun Life & Hlth Ins Co	371,841	175,492
81353	NyLife Ins Co Of AZ	199,781	79,648	68241	Prudential Ins Co Of Amer	309,101,912	10,330,977	69272	Sunset Life Ins Co Of Amer	354,149	32,036
67148	Occidental Life Ins Co Of NC	261,386	36,894	93629	Prudential Retirement Ins & Ann Co	78,877,499	932,669	69310	Surety Life Ins Co	16,941	16,228
67180	Ohio State Life Ins Co	13,765	10,476	68357	Reliable Life Ins Co	21,190	12,788	82627	Swiss Re Life & Hlth Amer Inc	11,247,500	1,460,975
67261	Old Republic Life Ins Co	125,093	30,572	68381	Reliance Standard Life Ins Co	7,583,752	713,332	68608	Symetra Life Ins Co	29,151,724	2,078,335
76007	Old United Life Ins Co	91,394	46,254	67105	Reliastar Life Ins Co	21,468,699	1,944,708	84549	Symphonix Hlth Ins Inc	64,924	7,569
13100	Omaha Ins Co	43,811	21,100	61360	Reliastar Life Ins Co Of NY	3,201,620	298,751	69345	Teachers Ins & Ann Assoc Of Amer	262,634,190	33,919,944
76112	Oxford Life Ins Co	1,197,513	158,512	68462	Reserve Natl Ins Co	118,153	50,969	69396	Texas Life Ins Co	1,016,570	68,947
64343	Pacific Guardian Life Ins Co Ltd	515,572	108,805	61506	Resource Life Ins Co	8,828	5,681	70435	The Savings Bank Life Ins Co Of MA	2,795,577	256,801
97268	Pacific Life & Ann Co	6,151,141	512,590	93572	RGA Reins Co	24,178,420	1,528,301	97721	Thrivent Life Ins Co	3,500,429	159,653
67466	Pacific Life Ins Co	112,503,493	7,171,552	65005	RiverSource Life Ins Co	104,762,556	3,332,338	60142	TIAA Cref Life Ins Co	9,803,159	354,575
70785	Pacificare Life & Hlth Ins Co	204,828	193,271	60183	S USA Life Ins Co Inc	13,576	7,947	69477	Time Ins Co	991,020	389,722
67539	Pan Amer Life Ins Co	1,345,436	237,499	64688	SCOR Global Life Amer Reins Co	1,479,982	151,725	69566	Trans World Assur Co	350,117	81,388
60003	Park Avenue Life Ins Co	305,282	75,690	87017	Scor Global Life Re Ins Co of DE	456,493	46,511	79022	Transamerica Advisors Life Ins Co	9,692,474	912,090
71099	Parker Centennial Assur Co	89,421	46,041	69914	Sears Life Ins Co	49,435	19,738	70688	Transamerica Financial Life Ins Co	31,099,280	957,697
67598	Paul Revere Life Ins Co	4,145,127	278,031	93742	Securian Life Ins Co	325,440	202,060	86231	Transamerica Life Ins Co	124,486,493	5,835,337
93777	Pavonia Life Ins Co of MI	405,919	82,294	68675	Security Benefit Life Ins Co	24,987,373	1,301,456	66281	Transamerica Premier Life Ins Co	42,248,242	1,774,705
93262	Penn Ins & Ann Co	3,254,696	417,234	68721	Security Life Ins Co Of Amer	72,704	20,251	61425	Trustmark Ins Co	1,393,484	287,674

## ADMITTED COMPANIES 2014 - LIFE (\$000)

NAIC #	Company Name	Assets	Surplus
62863	Trustmark Life Ins Co	353,189	162,637
67423	UBS Life Ins Co USA	43,283	39,250
86371	Ullico Life Ins Co	11,736	11,496
80314	Unicare Life & Hlth Ins Co	413,316	63,827
11121	Unified Life Ins Co	183,540	24,924
91529	Unimerica Ins Co	415,040	187,835
62596	Union Fidelity Life Ins Co	19,673,709	518,428
69744	Union Labor Life Ins Co	3,337,534	76,386
70408	Union Security Ins Co	4,937,110	415,720
92916	United Amer Ins Co	1,694,916	178,420
87645	United Fidelity Life Ins Co	779,568	464,247
63983	United Heritage Life Ins Co	522,581	58,017
69868	United Of Omaha Life Ins Co	18,786,688	1,422,723
42129	United Security Assur Co Of PA	151,298	10,678
70106	United States Life Ins Co in the Cit	27,985,442	2,000,834
63479	United Teacher Assoc Ins Co	1,018,099	56,138
72850	United World Life Ins Co	119,429	49,371
79413	UnitedHealthcare Ins Co	15,113,368	5,595,828
97179	UnitedHealthcare Life Ins Co	132,600	41,438
70173	Universal Underwriters Life Ins Co	160,614	23,171
62235	Unum Life Ins Co Of Amer	19,701,372	1,546,131
80705	US Br Great West Life Assur Co	77,558	18,352
80802	US Br Sun Life Assur Co of Canada	17,090,508	940,294
80659	US Business of Canada Life Assur Co	4,425,112	136,212
84530	US Financial Life Ins Co	642,942	102,179
69663	USAA Life Ins Co	21,985,395	2,140,727
94358	USAble Life	446,030	194,283
68632	Vantis Life Ins Co	874,351	69,558
70238	Variable Ann Life Ins Co	77,095,195	3,618,076
80942	Voya Ins & Ann Co	66,778,844	2,119,410
86509	Voya Retirement Ins & Ann Co	89,253,483	2,007,887
70319	Washington Natl Ins Co	4,775,252	326,988
70335	West Coast Life Ins Co	4,810,068	412,267
85189	Western United Life Assur Co	990,678	61,803

NAIC #	Company Name	Assets	Surplus
66133	Wilton Reassur Co	3,095,513	842,598
60704	Wilton Reassur Life Co of NY	910,838	106,559
88080	XL Life Ins & Ann Co	15,137	15,130
71323	Zale Life Ins Co	11,673	9,430
90557	Zurich Amer Life Ins Co	12,689,298	146,941
<b>Total Companies: 348</b>		<b>6,041,405,159</b>	<b>374,002,702</b>

## LIFE MARKET SHARE 2014 (\$000)

Company Name	% of Market	Direct Prens Written
<b>Ordinary</b>		
Equitrust Life Ins Co	37.93	260,821
Guggenheim Life & Ann Co	30.55	210,061
New York Life Ins Co	6.00	41,269
Philadelphia Financial Life Assur Co	2.54	17,483
American Gen Life Ins Co	2.48	17,042
State Farm Life Ins Co	1.93	13,301
Pruco Life Ins Co	1.55	10,644
Lincoln Natl Life Ins Co	1.35	9,272
John Hancock Life Ins Co USA	1.22	8,355
New York Life Ins & Ann Corp	1.16	8,005
Northwestern Mut Life Ins Co	0.81	5,537
Zurich Amer Life Ins Co	0.80	5,530
USAA Life Ins Co	0.65	4,452
Lincoln Benefit Life Co	0.59	4,057
Primerica Life Ins Co	0.58	3,982
Transamerica Life Ins Co	0.42	2,888
Pacific Life Ins Co	0.42	2,879
Metlife Ins Co USA	0.37	2,553
Reliastar Life Ins Co	0.32	2,225
Hartford Life & Ann Ins Co	0.32	2,171
Nationwide Life Ins Co	0.87	2,269

Company Name	% of Market	Direct Prens Written
<b>Group</b>		
Metropolitan Life Ins Co	24.67	10,570
Unum Life Ins Co Of Amer	17.05	7,307
Prudential Ins Co Of Amer	10.75	4,607
New York Life Ins Co	7.82	3,349
Hartford Life & Accident Ins Co	5.36	2,297
Life Ins Co Of N Amer	5.07	2,174
USABLE Life	5.00	2,142
Aetna Life Ins Co	4.78	2,048
Minnesota Life Ins Co	4.76	2,039
Standard Ins Co	4.54	1,946
Reliance Standard Life Ins Co	4.04	1,733
Reliastar Life Ins Co	3.36	1,438
Lincoln Natl Life Ins Co	2.67	1,144
Principal Life Ins Co	1.95	837
US Br Sun Life Assur Co of Canada	1.92	821
Connecticut Gen Life Ins Co	1.47	628
Union Security Ins Co	1.37	588
Globe Life & Accident Ins Co	1.33	570
Forethought Life Ins Co	1.03	441
Stonebridge Life Ins Co	0.98	419

Company Name	% of Market	Direct Prens Written
<b>Credit Life</b>		
American Natl Ins Co	27.67	215
Minnesota Life Ins Co	16.13	125
American Republic Ins Co	13.72	106
Central States H & L Co Of Omaha	13.70	106
CMFG Life Ins Co	12.99	101
American Bankers Life Assur Co Of FL	12.91	100
Protective Life Ins Co	2.48	19
Stonebridge Life Ins Co	0.41	3
Zale Life Ins Co	0.37	3
Centurion Life Ins Co	0.10	1
Transamerica Premier Life Ins Co	0.01	0
Securian Life Ins Co	0.00	0
Prudential Ins Co Of Amer	0.00	0
Vantis Life Ins Co	0.00	0
Resource Life Ins Co	0.00	0
Transamerica Life Ins Co	0.00	0
American Gen Life Ins Co	0.00	0
American Heritage Life Ins Co	0.00	0

Company Name	% of Market	Direct Prens Written
<b>Industrial</b>		
American Gen Life Ins Co	41.42	0
Columbian Mut Life Ins Co	15.89	0
Mid West Natl Life Ins Co Of TN	10.21	0
American Natl Ins Co	9.65	0
Transamerica Premier Life Ins Co	4.82	0
Lincoln Life & Ann Co of NY	4.68	0
Jackson Natl Life Ins Co	4.68	0
Athene Annuity & Life Assur Co	4.26	0
Liberty Natl Life Ins Co	2.27	0
National Guardian Life Ins Co	1.84	0
Boston Mut Life Ins Co	0.28	0
Baltimore Life Ins Co	0.00	0
Unified Life Ins Co	0.00	0
Metropolitan Life Ins Co	0.00	0
Union Security 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
Genworth Life & Ann Ins Co	0.00	0

## LIFE M. SHARE 2014 (\$000) ANNUITY MARKET SHARE 2014 (\$000)

Company Name	% of Market	Direct Prens Written
<b>Total</b>		
Equitrust Life Ins Co	35.67	260,821
Guggenheim Life & Ann Co	28.73	210,061
New York Life Ins Co	6.10	44,618
Philadelphia Financial Life Assur Co	2.39	17,483
American Gen Life Ins Co	2.34	17,098
State Farm Life Ins Co	1.83	13,390
Metropolitan Life Ins Co	1.64	12,001
Pruco Life Ins Co	1.46	10,644
Lincoln Natl Life Ins Co	1.42	10,415
John Hancock Life Ins Co USA	1.14	8,355
New York Life Ins & Ann Corp	1.09	8,006
Unum Life Ins Co Of Amer	1.00	7,327
Prudential Ins Co Of Amer	0.78	5,670
Northwestern Mut Life Ins Co	0.76	5,537
Zurich Amer Life Ins Co	0.76	5,530
USAA Life Ins Co	0.61	4,452
Minnesota Life Ins Co	0.56	4,063
Lincoln Benefit Life Co	0.55	4,057
Primerica Life Ins Co	0.54	3,982
Reliastar Life Ins Co	0.50	3,663

Company Name	% of Market	Direct Prens Written
<b>Ordinary</b>		
New York Life Ins & Ann Corp	21.26	55,437
Lincoln Natl Life Ins Co	16.70	43,558
Jackson Natl Life Ins Co	9.25	24,134
Pruco Life Ins Co	6.38	16,649
Transamerica Life Ins Co	4.68	12,213
Allianz Life Ins Co Of N Amer	4.66	12,154
Metlife Ins Co USA	4.65	12,137
Variable Ann Life Ins Co	2.74	7,155
American Gen Life Ins Co	2.56	6,684
RiverSource Life Ins Co	2.01	5,250
Reliastar Life Ins Co	1.60	4,160
Pacific Life Ins Co	1.43	3,733
USAA Life Ins Co	1.34	3,498
Fidelity Investments Life Ins Co	1.26	3,289
Forethought Life Ins Co	1.19	3,096
Members Life Ins Co	1.02	2,658
AXA Equitable Life Ins Co	1.01	2,635
Security Benefit Life Ins Co	0.97	2,540
Delaware Life Ins Co	0.87	2,276
Nationwide Life Ins Co	0.87	2,269

Company Name	% of Market	Direct Prens Written
<b>Group</b>		
CMFG Life Ins Co	68.07	198,897
Voya Retirement Ins & Ann Co	9.91	28,955
Great W Life & Ann Ins Co	4.22	12,336
Variable Ann Life Ins Co	4.10	11,985
Lincoln Natl Life Ins Co	4.09	11,941
American United Life Ins Co	3.28	9,596
Teachers Ins & Ann Assoc Of Amer	1.90	5,539
Prudential Ins Co Of Amer	0.94	2,755
AXA Equitable Life Ins Co	0.80	2,346
Metropolitan Life Ins Co	0.62	1,808
Guardian Ins & Ann Co Inc	0.53	1,542
Symetra Life Ins Co	0.29	850
New York Life Ins & Ann Corp	0.27	789
American Gen Life Ins Co	0.26	750
American Natl Ins Co	0.13	367
United Of Omaha Life Ins Co	0.12	355
Delaware Life Ins Co	0.12	345
RiverSource Life Ins Co	0.06	188
Hartford Life Ins Co	0.06	161
New York Life Ins Co	0.04	129

Company Name	% of Market	Direct Prens Written
<b>Total</b>		
CMFG Life Ins Co	36.37	201,097
New York Life Ins & Ann Corp	10.17	56,226
Lincoln Natl Life Ins Co	10.04	55,499
Voya Retirement Ins & Ann Co	5.24	28,955
Jackson Natl Life Ins Co	4.37	24,184
Variable Ann Life Ins Co	3.46	19,140
Pruco Life Ins Co	3.01	16,649
Great W Life & Ann Ins Co	2.41	13,334
Transamerica Life Ins Co	2.23	12,311
Allianz Life Ins Co Of N Amer	2.20	12,154
Metlife Ins Co USA	2.20	12,141
American United Life Ins Co	1.74	9,601
American Gen Life Ins Co	1.34	7,435
Teachers Ins & Ann Assoc Of Amer	1.20	6,612
RiverSource Life Ins Co	0.98	5,437
AXA Equitable Life Ins Co	0.90	4,981
Reliastar Life Ins Co	0.77	4,243
Pacific Life Ins Co	0.68	3,733
USAA Life Ins Co	0.63	3,498
Fidelity Investments Life Ins Co	0.59	3,289

# HEALTH INSURERS

- Recap **36**
- Claims Survey **36**
- Individual **37**
- Group **38**
- Market Share **39**



## ACCIDENT AND HEALTH RECAP 2014 (\$000)

Group				
	Premiums	Direct Earned Premiums	Direct Losses Paid	Direct Losses Incurred
Property	6,561	6,241	3,145	3,038
Life	269,857	277,159	243,219	251,648
Health	248,120	251,901	194,741	201,289
Group Subtotal	524,538	535,301	441,105	455,976
Credit				
Property	235	212	29	69
Life	704	641	322	152
Credit Subtotal	939	853	350	221
Federal Employees Health Benefits Program				
Life	5,900	6,008	4,901	4,834
Health	235,116	245,668	228,607	233,145
Federal Employees Subtotal	241,015	251,677	233,508	237,979
All Other				
Property	3,320	3,016	1,941	1,903
Life	45,446	46,536	23,644	27,728
Health	143,943	145,326	139,560	160,224
Fraternal	361	359	183	597
All Other Subtotal	193,070	195,237	165,328	190,452
<b>Total</b>	<b>959,562</b>	<b>983,068</b>	<b>840,292</b>	<b>884,628</b>

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

## HEALTH INSURANCE CLAIMS SURVEY 2014

Total # of NEW claims received during the reporting year	1,768,300
1. Of the reported NEW claims, how many were CLEAN claims?	1,712,214
A. Of the reported CLEAN claims, how many were paid within 30 days of receipt of initial claim?	1,549,308
2. Of the reported NEW claims, how many were not CLEAN claims?	55,948
A. Of the reported claims that were not CLEAN, how many provided notice within 30 days of receipt of initial claim?	49,332
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?	22,557
3. Of the reported NEW claims, how many had INTEREST PAID during the reporting year due to late payment of claims?	10,149
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?	230,053
4. Of the reported NEW claims, how many were denied and internally appealed under AS 21.07 during the reporting year?	1,720
A. Of the claims that were internally appealed, how many were paid?	548
5. Of the reported NEW claims, how many were denied and externally appealed under AS 21.07 during the reporting year?	58
A. Of the claims that were externally appealed, how many were paid?	4

**Claim** means a request for payment under an insurance contract. Count multiple requests for payment for the same health care service or supply as only one claim. Do not count a response to a request for additional clarification/information regarding an already submitted claim as another claim.

**Clean claim** means a claim that does not have a defect or impropriety, including a lack of any required substantiating documentation, or a particular circumstance requiring special treatment that prevents timely payment on the claim. See AS 21.36.495(i)(1)

**Externally appealed** means a claim that is currently or was under review by an external appeal agency, as required under AS 21.07.050, because of denial of a claim.

**Internally appealed** means a claim that is currently or was under review by the company, as required under AS 21.07.020, because of denial of a claim.

## INDIVIDUAL HEALTH INSURANCE 2014

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	-	574	167	820	11,854	5,246,595	3,222,644
Direct	13,469	7,171	14,260	22,105	253,765	111,642,569	118,494,998
Trust	-	66	20	24	373	207,770	56,746
Other	-	1	-	-	10	6,571	68,931
Short-Term Medical	1,417	877	412	626	6,490	864,277	324,823
Accident or AD&D	4,335	4,884	79,727	123,293	1,468,056	5,638,398	1,728,775
Dental	3,392	1,152	3,416	5,410	58,788	1,670,062	759,148
Disability Income	2,136	2,080	8,825	8,782	104,656	10,064,739	4,507,921
Fixed Indemnity	1,485	2,725	6,477	11,415	135,530	3,681,190	1,463,532
Long Term Care	180	199	4,991	5,542	66,427	11,474,182	3,950,775
Medicare Supplement	856	1,190	3,739	3,754	41,552	7,194,602	5,026,614
Specified Disease	1,873	2,229	11,283	21,578	254,363	5,501,150	2,360,396
Vision	629	307	1,038	1,920	18,459	297,747	66,366
Other*	4,601	8,012	4,857	5,013	60,525	704,271	461,756
<b>Total</b>	<b>34,373</b>	<b>27,759</b>	<b>139,212</b>	<b>210,282</b>	<b>2,480,849</b>	<b>164,194,122</b>	<b>142,493,425</b>

\*Other includes Hospital Indemnity Protection, Minimal Medical, Health – Travel, Critical Illness, Blood Plan – Limited Benefit, Home Care, Recovery Care, Hospital Confinement, Exec-U-Care, Intensive Care, Hospital Surgical Expense, etc.

## GROUP HEALTH INSURANCE 2014

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 Employer (1-50 employees)	291	485	1,527	17,216	205,017	123,538,386	94,352,363
Single Employer (51-100 employees)	70	119	211	11,194	128,675	69,400,745	55,191,519
Single Employer (100+ employees)	83	72	200	18,133	218,947	116,147,867	91,074,037
Multiple Employer Assoc or Trust	1	1	5	4,228	66,904	46,006,368	45,123,638
Other Assoc or Trust	0	0	0	0	0	8,820	143,539
Other Group	6	3	3	316	3,433	802,816	1,992,506
Accident or AD&D	3,949	2,827	29,758	402,048	4,325,924	3,370,844	11,046,215
Dental	556	335	1,934	75,513	866,094	34,300,937	37,554,581
Disability Income	231	159	856	140,093	1,773,067	31,274,441	23,331,116
Fixed Indemnity	1,010	544	3,817	5,462	60,247	1,374,206	1,176,965
Long Term Care	10	28	871	2,314	29,431	2,465,362	1,420,768
Medicare Supplement	1,053	582	7,498	7,617	89,002	14,005,654	11,704,443
Specified Disease	1,076	1,100	3,001	7,292	82,472	1,171,369	563,808
Vision	118	400	337	36,918	460,125	5,582,704	4,247,798
Other*	759	149	787	103,442	1,234,240	32,499,34	20,544,88
<b>Total</b>	<b>9,213</b>	<b>6,804</b>	<b>50,805</b>	<b>831,786</b>	<b>9,543,577</b>	<b>452,700,454</b>	<b>380,977,784</b>
Other Business							
Stop Loss	119	47	398	150,652	1,633,874	86,549,117	71,267,968
Administrative Services Only	199	38	669	162,641	1,810,634		
Administrative Service Contracts	6	3	31	110,391	1,325,893		

\*Other includes Hospital Indemnity Protection, Minimal Medical, Health – Travel, Critical Illness, Blood Plan – Limited Benefit, Home Care, Recovery Care, Hospital Confinement, Exec-U-Care, Intensive Care, Hospital Surgical Expense, etc.

## ACCIDENT & HEALTH MARKET SHARE 2014 (\$'000)

Company Name	% of Market	Direct Premiums Written
<b>Group</b>		
Premera Blue Cross	44.03	230,950
Aetna Life Ins Co	13.87	72,747
UnitedHealthcare Ins Co	6.36	33,378
HCC Life Ins Co	3.84	20,140
Time Ins Co	3.16	16,596
John Alden Life Ins Co	2.64	13,827
Symetra Life Ins Co	2.18	11,451
Cigna Hlth & Life Ins Co	2.01	10,558
US Br Sun Life Assur Co of Canada	2.01	10,540
Unum Life Ins Co Of Amer	1.99	10,430
Reliastar Life Ins Co	1.85	9,708
Moda Hlth Plan Inc	1.82	9,544
Health Care Serv Corp A Mut Legal Re	1.21	6,362
Metropolitan Life Ins Co	1.13	5,932
Trustmark Life Ins Co	1.04	5,433
Lifewise Assur Co	0.97	5,095
Life Ins Co Of N Amer	0.89	4,649
Hartford Life & Accident Ins Co	0.75	3,946
Transamerica Premier Life Ins Co	0.71	3,727
Principal Life Ins Co	0.53	2,802

Company Name	% of Market	Direct Premiums Written
<b>Credit</b>		
American Natl Ins Co	24.28	228
Minnesota Life Ins Co	16.17	152
CMFG Life Ins Co	15.11	142
American Bankers Ins Co Of FL	8.62	81
American Republic Ins Co	8.44	79
Central States Ind Co Of Omaha	7.83	74
State Farm Mut Auto Ins Co	6.71	63
American Bankers Life Assur Co Of FL	5.32	50
Central States H & L Co Of Omaha	4.33	41
Protective Life Ins Co	1.67	16
American Security Ins Co	1.48	14
Transamerica Cas Ins Co	0.37	3
Zale Life Ins Co	0.22	2
Centurion Life Ins Co	0.02	0
Transamerica Premier Life Ins Co	0.01	0
Stonebridge Life Ins Co	0.00	0
Securian Life Ins Co	0.00	0
Resource Life Ins Co	0.00	0
Transamerica Life Ins Co	0.00	0
American Gen Life Ins Co	0.00	0

Company Name	% of Market	Direct Premiums Written
<b>Federal Employees Health Benefits</b>		
Premera Blue Cross	97.55	235,116
Aetna Life Ins Co	2.45	5,900
Unimerica Ins Co	0.00	0

Company Name	% of Market	Direct Premiums Written
<b>All Other</b>		
Premera Blue Cross	44.98	86,849
Moda Hlth Plan Inc	18.08	34,904
American Family Life Assur Co of Col	7.03	13,565
Humana Ins Co	2.74	5,289
Time Ins Co	2.58	4,982
Genworth Life Ins Co	1.88	3,626
Healthspring Life & Hlth Ins Co Inc	1.78	3,443
Oregon Dental Serv	1.71	3,305
Aetna Life Ins Co	1.54	2,974
State Farm Mut Auto Ins Co	1.43	2,764
Alaska Vision Serv Inc	1.37	2,651
Mutual Of Omaha Ins Co	1.10	2,118
SilverScript Ins Co	0.95	1,839
Wellcare Prescription Ins Inc	0.88	1,706
New York Life Ins Co	0.88	1,702
Berkshire Life Ins Co of Amer	0.70	1,358
Humanadental Ins Co	0.59	1,130
John Hancock Life Ins Co USA	0.56	1,081
Northwestern Mut Life Ins Co	0.52	1,007
Metropolitan Life Ins Co	0.49	953

Company Name	% of Market	Direct Premiums Written
<b>Total</b>		
Premera Blue Cross	56.78	552,914
Aetna Life Ins Co	8.79	85,629
Moda Hlth Plan Inc	4.56	44,448
UnitedHealthcare Ins Co	4.22	41,071
Time Ins Co	2.22	21,578
HCC Life Ins Co	2.11	20,500
John Alden Life Ins Co	1.42	13,843
American Family Life Assur Co of Col	1.39	13,566
Symetra Life Ins Co	1.18	11,451
Cigna Hlth & Life Ins Co	1.14	11,135
Unum Life Ins Co Of Amer	1.11	10,791
US Br Sun Life Assur Co of Canada	1.08	10,540
Reliastar Life Ins Co	1.00	9,709
Metropolitan Life Ins Co	0.71	6,885
Health Care Serv Corp A Mut Legal Re	0.66	6,453
Trustmark Life Ins Co	0.56	5,433
Humana Ins Co	0.54	5,289
Lifewise Assur Co	0.52	5,095
Life Ins Co Of N Amer	0.48	4,669
Genworth Life Ins Co	0.42	4,117

# PROPERTY/CASUALTY INSURERS

Recap **41**

Admitted Companies **42-48**

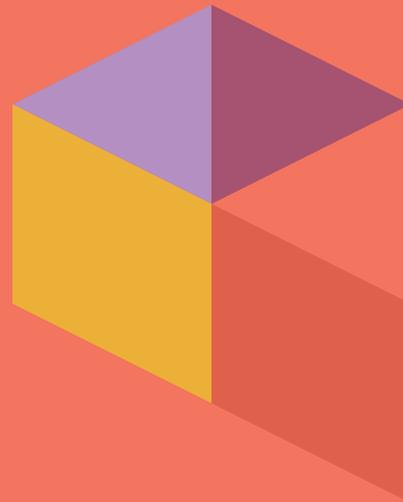
Market Share **49-55**

Total Business **56-63**

Credit Business **64**

Aggregate Write-Ins for Other Lines Business **64**

Title **64**



## PROPERTY/CASUALTY RECAP 2014 (\$000)

	Direct Written Prem	% of Total Prem	Direct Earned Prem	Direct Losses Incurred	Loss Ratio
Fire	45,336	2.77	43,200	19,537	45.22
Allied lines	28,279	1.73	25,280	5,018	19.85
Multiple peril crop	91	0.01	87	-20	-22.39
Federal flood	2,076	0.13	2,093	668	31.94
Private crop	0	0.00	0	0	0.00
Farmowners multiple peril	578	0.04	559	1,197	214.26
Homeowners multiple peril	159,786	9.77	155,182	57,631	37.14
Commercial multiple peril (non-liability portion)	61,925	3.78	64,222	22,689	35.33
Commercial multiple peril (liability portion)	38,704	2.37	40,228	6,268	15.58
Mortgage guaranty	15,960	0.98	15,350	1,572	10.24
Ocean marine	40,294	2.46	39,672	15,640	39.42
Inland marine	202,141	12.35	203,184	15,009	7.39
Financial guaranty	126	0.01	1,793	0	0.00
Medical professional liability	18,374	1.12	17,806	4,143	23.27
Earthquake	19,401	1.19	19,130	96	0.50
Group accident and health	6,561	0.40	6,241	3,038	48.68
Credit A&H (group and individual)	235	0.01	212	69	32.45
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	2,782	0.17	2,429	1,613	66.41
Non-renewable for stated reasons only	467	0.03	510	291	57.13
Other accident only	15	0.00	17	2	8.90
Medicare Title XVIII exempt from state taxes or fees	0	0.00	0	0	0.00

	Direct Written Prem	% of Total Prem	Direct Earned Prem	Direct Losses Incurred	Loss Ratio
All other A&H	55	0.00	59	-3	-4.79
Federal employees health benefits plan premium	0	0.00	0	0	0.00
Workers' compensation	283,324	17.31	282,372	151,027	53.49
Other liability - occurrence	80,482	4.92	77,404	23,777	30.72
Other liability - claims-made	17,418	1.06	17,283	1,313	7.60
Excess workers' compensation	4,719	0.29	4,522	12,729	281.50
Products liability	2,933	0.18	3,488	462	13.24
Private passenger auto no-fault (personal injury protection)	0	0.00	0	476	0.00
Other private passenger auto liability	274,845	16.80	273,881	157,804	57.62
Commercial auto no-fault (personal injury protection)	22	0.00	19	2	8.83
Other commercial auto liability	50,033	3.06	49,739	23,663	47.57
Private passenger auto physical damage	172,420	10.54	170,931	86,672	50.71
Commercial auto physical damage	17,929	1.10	17,401	7,787	44.75
Aircraft (all perils)	32,070	1.96	30,519	5,655	18.53
Fidelity	2,231	0.14	2,125	248	11.65
Surety	33,888	2.07	31,047	-326	-1.05
Burglary and theft	568	0.03	472	144	30.50
Boiler and machinery	9,743	0.60	9,110	3,686	40.46
Credit	4,494	0.27	4,931	2,089	42.36
Warranty	4,375	0.27	3,899	2,014	51.64
Aggregate write-ins for other lines of business	1,629	0.10	1,653	558	33.75
<b>Total</b>	<b>1,636,306</b>	<b>-</b>	<b>1,618,049</b>	<b>634,236</b>	<b>-</b>

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

## ADMITTED COMPANIES 2014 - PROPERTY/CASUALTY (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
44245	21st Century Assur Co	69,283	68,220	38687	Alaska Timber Ins Exch	18,523	9,287	43494	American Hallmark Ins Co Of TX	344,058	121,277
36404	21st Century Cas Co	12,386	11,950	24899	Alea North America Ins Co	145,813	97,681	39152	American Hlthcare Ind Co	103,957	21,171
34789	21st Century Centennial Ins Co	574,072	562,753	13285	Allegheny Cas Co	37,646	23,035	19380	American Home Assur Co	26,376,944	7,247,903
12963	21st Century Ins Co	895,406	880,620	35300	Allianz Global Risks US Ins Co	3,322,665	759,081	21857	American Ins Co	323,726	289,700
32220	21st Century N Amer Ins Co	577,638	545,022	22730	Allied World Ins Co	1,727,155	1,092,926	31895	American Interstate Ins Co	1,185,592	377,742
36587	21st Century Natl Ins Co	24,337	23,787	10690	Allied World Natl Assur Co	270,262	129,657	16810	American Mercury Ins Co	378,484	174,389
23795	21st Century Pacific Ins Co	44,345	43,224	16624	Allied World Specialty Ins Co	752,010	397,396	15911	American Mining Ins Co	35,727	24,938
20796	21st Century Premier Ins Co	275,700	270,643	41840	Allmerica Fin Benefit Ins Co	34,668	34,639	23469	American Modern Home Ins Co	1,286,172	380,461
23833	21st Century Security Ins Co	196,367	191,866	29688	Allstate Fire & Cas Ins Co	175,306	173,868	42722	American Modern Prop & Cas Ins Co	21,184	16,289
22896	Aca Fin Guar Corp	370,865	66,902	19240	Allstate Ind Co	144,974	141,475	38652	American Modern Select Ins Co	288,492	44,879
31325	Acadia Ins Co	153,272	51,287	19232	Allstate Ins Co	43,246,270	16,265,563	28401	American Natl Prop & Cas Co	1,218,494	596,931
20010	Acceptance Ind Ins Co	240,877	129,182	36455	Allstate Northbrook Ind Co	39,698	39,500	12190	American Pet Ins Co	38,917	23,661
12304	Accident Fund Gen Ins Co	172,817	59,285	17230	Allstate Prop & Cas Ins Co	215,541	205,956	19615	American Reliable Ins Co	312,691	71,196
10166	Accident Fund Ins Co of Amer	2,387,027	750,936	37907	Allstate Vehicle & Prop Ins Co	24,312	23,563	19631	American Road Ins Co	556,897	246,589
12305	Accident Fund Natl Ins Co	189,976	60,934	32450	ALPS Prop & Cas Ins Co	100,731	36,147	39969	American Safety Cas Ins Co	185,478	148,623
26379	Accredited Surety & Cas Co Inc	24,347	20,877	21296	Alterra Amer Ins Co	246,466	165,447	42978	American Security Ins Co	1,915,801	661,507
22667	Ace Amer Ins Co	12,150,666	2,992,907	10829	Alterra Reins USA Inc	1,491,632	749,372	17965	American Sentinel Ins Co	30,165	15,657
20702	Ace Fire Underwriters Ins Co	100,109	73,025	18708	Ambac Assur Corp	4,464,308	100,000	42897	American Serv Ins Co Inc	129,174	31,722
20699	Ace Prop & Cas Ins Co	7,360,749	2,064,426	19720	American Alt Ins Corp	526,391	168,921	41998	American Southern Home Ins Co	146,569	38,706
19984	ACIG Ins Co	412,616	117,741	21849	American Automobile Ins Co	189,187	164,318	19704	American States Ins Co	144,242	123,991
22950	Acstar Ins Co	60,507	28,051	10111	American Bankers Ins Co Of FL	1,967,504	563,938	37214	American States Preferred Ins Co	22,221	21,497
44318	Admiral Ind Co	54,321	39,814	40789	American Business & Mercantile Ins M	60,085	29,492	31380	American Surety Co	14,980	10,832
40517	Advantage Workers Comp Ins Co	107,860	50,803	20427	American Cas Co Of Reading PA	146,336	146,292	40142	American Zurich Ins Co	264,458	157,465
33898	Aegis Security Ins Co	101,271	53,401	10391	American Centennial Ins Co	50,169	12,462	27898	Americas Ins Co	25,945	10,406
36153	Aetna Ins Co of CT	15,774	15,127	19941	American Commerce Ins Co	310,457	103,684	12504	Ameriprise Ins Co	46,978	45,137
10014	Affiliated Fm Ins Co	2,528,718	1,397,650	10216	American Contractors Ind Co	312,092	86,202	19488	Amerisure Ins Co	752,182	224,508
22837	AGCS Marine Ins Co	328,306	164,591	19690	American Economy Ins Co	73,790	66,708	23396	Amerisure Mut Ins Co	2,069,743	843,007
40258	AIG Assur Co	33,184	31,934	37990	American Empire Ins Co	40,933	20,435	11050	Amerisure Partners Ins Co	75,124	22,808
19402	AIG Prop Cas Co	5,025,917	1,587,132	43117	American Equity Ins Co	101,077	100,206	27928	Amex Assur Co	280,227	188,836
34886	AIOI Nissay Dowa Ins Co Of Amer	102,363	60,805	23450	American Family Home Ins Co	532,606	155,660	42390	Amguard Ins Co	419,652	109,959
19399	AIU Ins Co	234,597	234,271	24066	American Fire & Cas Co	40,757	39,027	19976	Amica Mut Ins Co	5,061,654	2,759,755
10957	Alamance Ins Co	488,090	369,492	26247	American Guar & Liab Ins	263,515	180,937	15954	AmTrust Ins Co of KS Inc	50,125	19,304
38733	Alaska Natl Ins Co	879,775	380,517								

## ADMITTED COMPANIES 2014 - PROPERTY/CASUALTY (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
30830	Arch Ind Ins Co	33,519	24,368	38245	BCS Ins Co	279,608	157,190	10052	Chubb Natl Ins Co	303,851	140,656
11150	Arch Ins Co	3,200,859	778,368	37540	Beazley Ins Co Inc	266,410	122,257	18767	Church Mut Ins Co	1,453,567	536,661
29114	ARCH Mortgage Assur Co	12,881	12,618	21970	Bedivere Ins Co	295,215	130,022	25771	CIFG Assur N Amer Inc	785,916	617,196
18732	Arch Mortgage Guar Co	50,580	49,120	41394	Benchmark Ins Co	172,943	57,376	22004	CIM Ins Corp	18,417	17,256
40266	ARCH Mortgage Ins Co	399,604	152,482	32603	Berkley Ins Co	16,934,115	5,437,190	28665	Cincinnati Cas Co	371,769	330,221
10348	Arch Reins Co	1,736,858	1,103,952	38911	Berkley Natl Ins Co	86,518	49,659	10677	Cincinnati Ins Co	11,017,151	4,472,210
16926	Areca Ins Exch	28,950	21,873	29580	Berkley Regional Ins Co	700,391	666,571	31534	Citizens Ins Co Of Amer	1,501,022	633,645
19860	Argonaut Great Central Ins Co	49,433	24,835	13070	Berkshire Hathaway Assur Corp	2,275,736	1,459,552	20532	Clarendon Natl Ins Co	585,390	240,753
19801	Argonaut Ins Co	1,280,404	390,765	20044	Berkshire Hathaway Homestate Ins Co	2,008,135	1,159,514	25070	Clearwater Ins Co	1,201,310	337,306
19828	Argonaut Midwest Ins Co	31,894	16,153	22276	Berkshire Hathaway Specialty Ins Co	3,521,608	3,234,143	10019	Clearwater Select Ins Co	1,177,668	431,580
41459	Armed Forces Ins Exch	136,391	70,737	20095	BITCO Gen Ins Corp	810,940	288,497	31887	Coface N Amer Ins Co	155,208	71,944
24678	Arrowood Ind Co	1,473,662	249,048	22250	BlueShore Ins Co	48,061	16,540	36552	Coliseum Reins Co	291,388	175,313
43460	Aspen Amer Ins Co	502,270	262,813	27081	Bond Safeguard Ins Co	77,557	35,565	34347	Colonial Amer Cas & Surety Co	23,183	21,816
21865	Associated Ind Corp	95,308	84,229	13528	Brotherhood Mut Ins Co	469,732	189,351	10758	Colonial Surety Co	50,422	28,739
19305	Assurance Co Of Amer	24,432	20,478	14380	Build Amer Mut Assur Co	475,719	448,778	36927	Colony Specialty Ins Co	65,324	19,989
30180	Assured Guar Corp	2,539,244	1,086,138	20117	California Cas Ind Exch	557,643	319,121	27812	Columbia Ins Co	20,054,177	14,990,232
18287	Assured Guar Municipal Corp	5,961,222	2,266,850	38865	California Ins Co	631,655	379,818	19410	Commerce & Industry Ins Co	4,770,785	1,624,920
29033	Atain Ins Co	72,629	45,743	12260	Campmed Cas & Ind Co Inc	20,335	20,057	10220	Commonwealth Ins Co Of Amer	22,225	19,569
20931	Atlanta Intl Ins Co	44,550	19,910	10472	Capitol Ind Corp	462,393	221,875	10794	Companion Commercial Ins Co	22,091	19,165
27154	Atlantic Specialty Ins Co	2,550,903	721,515	19348	Capson Physicians Ins Co	23,325	5,929	12157	Companion Prop & Cas Ins Co	1,046,158	218,038
25422	Atradius Trade Credit Ins Co	116,266	64,232	10510	Carolina Cas Ins Co	181,826	95,554	12177	Compwest Ins Co	202,150	120,821
37001	ATX Premier Insurance Company	9,536	4,756	40134	Castlepoint Natl Ins Co	409,186	35,909	32190	Constitution Ins Co	20,862	15,125
13412	Austin Mut Ins Co	49,529	33,379	11255	Caterpillar Ins Co	660,672	271,927	20443	Continental Cas Co	43,309,656	11,155,219
19062	Automobile Ins Co Of Hartford CT	1,013,208	320,782	24503	Catlin Ind Co	105,289	76,897	35289	Continental Ins Co	1,995,334	1,437,341
10367	Avemco Ins Co	109,546	76,588	19518	Catlin Ins Co	230,321	63,681	10804	Continental Western Ins Co	166,901	87,690
29530	AXA Art Ins Corp	44,433	34,538	34274	Central States Ind Co Of Omaha	434,991	363,749	37206	Contractors Bonding & Ins Co	198,299	112,172
33022	AXA Ins Co	254,302	112,124	34649	Centre Ins Co	148,741	38,854	10499	Corepoint Ins Co	203,889	78,531
37273	Axis Ins Co	1,483,774	578,148	20710	Century Ind Co	917,382	25,000	20982	Country Cas Ins Co	78,245	67,886
20370	AXIS Reins Co	2,872,773	864,885	26905	Century Natl Ins Co	593,150	385,015	20990	Country Mut Ins Co	4,255,548	1,964,213
15610	AXIS Specialty Ins Co	75,416	58,293	25615	Charter Oak Fire Ins Co	926,062	253,648	21008	Country Pref Ins Co	206,239	65,413
24813	Balboa Ins Co	243,613	199,395	22810	Chicago Ins Co	112,748	54,230	26492	Courtesy Ins Co	735,450	341,622
33162	Bankers Ins Co	162,667	69,104	12777	Chubb Ind Ins Co	351,113	140,662	18961	Crestbrook Ins Co	106,019	95,067
18279	Bankers Standard Ins Co	434,558	141,266					31348	Crum & Forster Ind Co	45,475	14,808

## ADMITTED COMPANIES 2014 - PROPERTY/CASUALTY (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
10921	CSAA Fire & Cas Ins Co	79,227	39,596	35157	Fair Amer Ins & Reins Co	256,920	243,057	41491	Geico Cas Co	2,347,314	979,892
37770	CSAA Gen Ins Co	263,961	142,206	18864	Fairmont Ins Co	27,336	16,107	14139	GEICO Choice Ins Co	411,422	229,438
10847	Cumis Ins Society Inc	2,062,801	714,885	25518	Fairmont Premier Ins Co	144,858	127,198	35882	Geico Gen Ins Co	214,804	131,105
21164	Dairyland Ins Co	1,194,949	485,255	24384	Fairmont Specialty Ins Co	152,392	95,913	22055	Geico Ind Co	6,962,823	4,018,282
16705	Dealers Assur Co	86,349	54,392	31925	Falls Lake Natl Ins Co	264,331	49,555	14137	GEICO Secure Ins Co	413,649	273,144
37184	Deerfield Ins Co	119,638	66,575	41483	Farmington Cas Co	1,009,571	287,654	24414	General Cas Co Of WI	762,322	309,631
18813	Dentists Benefits Ins Co	18,573	11,952	20281	Federal Ins Co	32,484,337	14,828,383	30007	General Fidelity Ins Co	431,047	358,636
40975	Dentists Ins Co	327,497	181,878	13935	Federated Mut Ins Co	4,783,738	2,657,097	24732	General Ins Co Of Amer	110,893	105,061
12718	Developers Surety & Ind Co	134,653	82,243	11118	Federated Rural Electric Ins Exch	473,444	167,148	22039	General Reins Corp	16,157,471	11,706,612
42048	Diamond State Ins Co	123,614	60,244	28304	Federated Serv Ins Co	428,303	193,263	39322	General Security Natl Ins Co	302,649	103,855
36463	Discover Prop & Cas Ins Co	141,033	64,063	39306	Fidelity & Deposit Co Of MD	223,769	168,473	11967	General Star Natl Ins Co	244,126	184,289
34495	Doctors Co An Interins Exch	3,559,778	1,821,869	35386	Fidelity & Guar Ins Co	24,364	19,101	11231	Generali Us Branch	62,870	27,382
14702	Eastguard Ins Co	92,662	35,408	25879	Fidelity & Guar Ins Underwriters Inc	165,821	100,856	38962	Genesis Ins Co	194,255	132,673
22926	Economy Fire & Cas Co	467,921	369,312	21075	Financial Amer Prop & Cas Ins Co	12,867	10,064	37095	Genworth Financial Assur Corp	7,375	7,164
21261	Electric Ins Co	1,467,197	537,555	12815	Financial Guar Ins Co	2,519,318	66,400	38458	Genworth Mortgage Ins Corp	2,696,361	1,359,885
21326	Empire Fire & Marine Ins Co	79,632	44,396	31453	Financial Pacific Ins Co	219,959	86,337	16675	Genworth Mortgage Ins Corp Of NC	349,191	153,276
20648	Employers Fire Ins Co	13,008	11,070	21873	Firemans Fund Ins Co	9,434,599	2,134,175	29823	Genworth Residential Mortgage Ins Co	219,959	85,942
21458	Employers Ins of Wausau	5,277,707	1,393,164	21784	Firemens Ins Co Of Washington DC	97,037	31,644	10799	Geovera Ins Co	88,249	29,283
21415	Employers Mut Cas Co	2,721,407	1,214,978	37710	First Amer Prop & Cas Ins Co	99,325	46,539	22063	Government Employees Ins Co	23,472,632	13,442,967
15130	Encompass Ind Co	29,364	25,287	29980	First Colonial Ins Co	353,347	158,993	23809	Granite State Ins Co	34,374	30,874
10641	Endurance Amer Ins Co	1,243,856	241,201	11177	First Fin Ins Co	540,166	406,427	36307	Gray Ins Co	292,566	111,462
11551	Endurance Reins Corp of Amer	1,562,057	674,058	33588	First Liberty Ins Corp	22,598	22,253	26832	Great Amer Alliance Ins Co	29,111	29,111
11232	Enumclaw Prop & Cas Ins Co	8,501	7,848	24724	First Natl Ins Co Of Amer	55,203	54,314	26344	Great Amer Assur Co	19,214	19,209
13634	Essent Guar Inc	817,256	465,226	13978	Florists Mut Ins Co	147,341	34,050	16691	Great Amer Ins Co	5,811,740	1,413,566
37915	Essentia Ins Co	55,120	30,179	11185	Foremost Ins Co Grand Rapids MI	2,093,267	1,060,055	22136	Great Amer Ins Co of NY	47,191	47,191
25712	Esurance Ins Co	195,944	178,234	11800	Foremost Prop & Cas Ins Co	70,224	17,668	31135	Great Amer Security Ins Co	17,985	17,985
20516	Euler Hermes N Amer Ins Co	420,771	143,258	41513	Foremost Signature Ins Co	93,542	19,787	33723	Great Amer Spirit Ins Co	20,111	20,083
10120	Everest Natl Ins Co	692,002	136,081	10801	Fortress Ins Co	135,777	61,132	25224	Great Divide Ins Co	197,305	66,909
26921	Everest Reins Co	9,616,201	2,892,999	22209	Freedom Specialty Ins Co	36,632	12,344	18694	Great Midwest Ins Co	191,784	102,958
12750	Evergreen Natl Ind Co	46,760	33,209	21253	Garrison Prop & Cas Ins Co	1,492,586	600,101	20303	Great Northern Ins Co	1,641,723	476,969
24961	Everspan Fin Guar Corp	220,627	217,985	28339	Gateway Ins Co	50,898	12,894	26654	Great Northwest Ins Co	20,257	6,874
35181	Executive Risk Ind Inc	3,024,829	1,258,019	14138	GEICO Advantage Ins Co	779,746	446,556	11371	Great West Cas Co	1,848,385	573,128
21482	Factory Mut Ins Co	15,070,065	10,141,846								

## ADMITTED COMPANIES 2014 - PROPERTY/CASUALTY (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
22322	Greenwich Ins Co	1,073,077	397,339	14265	Indiana Lumbermens Mut Ins Co	57,059	15,412	38970	Markel Ins Co	1,386,875	407,216
36650	Guarantee Co Of N Amer USA	197,605	166,273	22268	Infinity Ins Co	1,991,454	674,644	19356	Maryland Cas Co	161,120	148,748
15032	Guideone Mut Ins Co	1,695,179	442,119	22713	Insurance Co of N Amer	869,901	225,232	22306	Massachusetts Bay Ins Co	62,750	62,727
34037	Hallmark Ins Co	241,547	83,252	19429	Insurance Co Of The State Of PA	307,413	119,908	10784	Maxum Cas Ins Co	53,386	17,071
26611	Hamilton Ins Co	21,475	20,110	27847	Insurance Co Of The West	1,613,230	658,210	12041	MBIA Ins Corp	960,167	541,493
36064	Hanover Amer Ins Co	29,232	29,187	22780	Integon Gen Ins Corp	28,908	11,310	32433	Medical Ins Exch Of CA	396,602	179,655
22292	Hanover Ins Co	6,482,091	2,052,415	22772	Integon Ind Corp	49,547	32,879	11843	Medical Protective Co	2,699,597	1,589,074
26433	Harco Natl Ins Co	350,273	183,230	29742	Integon Natl Ins Co	1,740,969	332,405	22241	Medmarc Cas Ins Co	250,992	172,611
23582	Harleysville Ins Co	120,508	24,980	11592	International Fidelity Ins Co	210,142	83,907	11030	Memic Ind Co	328,123	127,478
22357	Hartford Accident & Ind Co	11,348,371	3,324,884	10749	Intrepid Ins Co	33,375	29,207	31968	Merastar Ins Co	26,474	9,511
29424	Hartford Cas Ins Co	2,233,841	913,341	23647	Ironshore Ind Inc	347,415	156,603	14494	Merchants Bonding Co a Mut	141,936	91,827
19682	Hartford Fire In Co	25,520,153	13,797,446	11630	Jefferson Ins Co	66,912	45,432	11595	Merchants Natl Bonding Inc	20,005	11,522
37478	Hartford Ins Co Of The Midwest	581,457	452,933	14354	Jewelers Mut Ins Co	338,736	207,715	23353	Meridian Security Ins Co	114,173	68,879
11452	Hartford Steam Boil Inspec & Ins Co	1,406,584	641,061	10885	Key Risk Ins Co	50,171	29,445	25321	Metropolitan Drt Prop & Cas Ins Co	119,780	30,999
29890	Hartford Steam Boil Inspec Ins Co CT	97,533	48,238	13722	Knightbrook Ins Co	213,512	57,735	34339	Metropolitan Grp Prop & Cas Ins Co	611,684	378,308
30104	Hartford Underwriters Ins Co	1,581,752	620,318	26077	Lancer Ins Co	574,972	189,479	22594	MGIC Assur Corp Gen Account	10,549	10,257
41343	HDI Gerling Amer Ins Co	300,520	131,092	37940	Lexington Natl Ins Corp	55,314	15,596	18740	MGIC Ind Corp	498,954	469,189
32077	Heritage Cas Ins Co	61,663	61,480	13307	Lexon Ins Co	161,709	52,513	38660	MIC Gen Ins Corp	36,402	19,800
39527	Heritage Ind Co	151,512	51,635	32760	Liberty Amer Select Ins Co	8,219	7,975	38601	MIC Prop & Cas Ins Corp	91,330	53,955
10200	Hiscox Ins Co Inc	149,432	55,021	42404	Liberty Ins Corp	232,041	223,244	23434	Middlesex Ins Co	673,093	251,051
17221	Homesite Ins Co	125,390	84,213	19917	Liberty Ins Underwriters Inc	174,396	122,899	27138	Midvale Ind Co	13,129	12,460
13927	Homesite Ins Co Of The Midwest	301,014	98,799	23035	Liberty Mut Fire Ins Co	5,297,887	1,302,113	23612	Midwest Employers Cas Co	124,042	99,342
22578	Horace Mann Ins Co	444,298	186,279	23043	Liberty Mut Ins Co	42,655,159	16,569,300	26662	Milwaukee Cas Ins Co	49,728	17,713
22756	Horace Mann Prop & Cas Ins Co	282,155	122,029	41939	Liberty Northwest Ins Corp	68,788	60,630	42234	Minnesota Lawyers Mut Ins Co	161,097	76,837
25054	Hudson Ins Co	1,042,652	440,175	33855	Lincoln Gen Ins Co	76,404	1,211	20362	Mitsui Sumitomo Ins Co of Amer	900,647	332,292
29068	IDS Prop Cas Ins Co	1,414,323	559,944	33600	LM Ins Corp	118,027	113,702	22551	Mitsui Sumitomo Ins USA Inc	124,122	60,837
35246	Illinois Ins Co	35,349	22,854	32352	LM Prop & Cas Ins Co	71,848	36,176	29858	Mortgage Guar Ins Corp	4,162,464	1,517,678
23817	Illinois Natl Ins Co	40,115	36,972	35769	Lyndon Prop Ins Co	362,040	145,138	16187	Mosaic Ins Co	17,540	16,648
35408	Imperium Ins Co	420,748	173,745	10051	Lyndon Southern Ins Co	95,134	41,129	22012	Motors Ins Corp	2,458,718	1,059,915
25550	Indemnity Co Of CA	23,849	20,699	11054	Maiden Reins N Amer Inc	1,216,116	289,224	10227	Munich Reins Amer Inc	16,484,840	5,254,806
43575	Indemnity Ins Co Of North Amer	404,028	111,982	36897	Manufacturers Alliance Ins Co	180,126	61,817	13559	Municipal Assur Cor	1,519,754	611,534
26581	Independence Amer Ins Co	102,872	60,168	23876	Mapfre Ins Co	64,580	25,192	14761	Mutual Of Enumclaw Ins Co	666,732	302,923
				28932	Markel Amer Ins Co	323,706	137,541				

## ADMITTED COMPANIES 2014 - PROPERTY/CASUALTY (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
23663	National Amer Ins Co	184,685	63,313	29700	North Amer Elite Ins Co	141,450	35,718	11835	PartnerRe Amer Ins Co	298,448	133,591
11991	National Cas Co	285,389	130,141	29874	North Amer Specialty Ins Co	547,291	384,221	25755	Peachtree Cas Ins Co	34,951	8,998
10243	National Continental Ins Co	162,570	47,794	23892	North Pacific Ins Co	13,160	7,718	18139	Peak Prop & Cas Ins Corp	47,511	39,615
16217	National Farmers Union Prop & Cas	156,174	40,413	27740	North Pointe Ins Co	89,259	25,634	18333	Peerless Ind Ins Co	190,231	180,229
20478	National Fire Ins Co Of Hartford	121,109	121,016	21105	North River Ins Co	945,822	264,754	24198	Peerless Ins Co	12,800,885	3,058,917
42447	National Gen Assur Co	39,298	17,490	19372	Northern Ins Co Of NY	36,933	30,360	32859	Penn Amer Ins Co	190,599	84,418
23728	National Gen Ins Co	58,392	27,923	24031	Northland Cas Co	110,472	35,409	14974	Pennsylvania Lumbermens Mut Ins	445,051	111,458
11044	National General Ins Online Inc	31,281	10,878	42552	Nova Cas Co	99,108	91,745	12262	Pennsylvania Manufacturers Assoc Ins	834,044	266,069
20087	National Ind Co	166,985,401	93,997,652	39608	Nutmeg Ins Co	448,063	280,197	41424	Pennsylvania Manufacturers Ind Co	191,170	72,199
32620	National Interstate Ins Co	1,117,628	284,680	34630	Oak River Ins Co	571,063	191,907	14990	Pennsylvania Natl Mut Cas Ins Co	1,192,560	558,828
20052	National Liab & Fire Ins Co	2,229,863	967,385	14190	OBI Natl Ins Co	13,060	13,034	12297	Petroleum Cas Co	30,775	22,551
13695	National Mortgage Ins Corp	261,908	223,118	23248	Occidental Fire & Cas Co Of NC	517,975	162,861	13714	Pharmacists Mut Ins Co	258,816	97,763
23825	National Public Finance Guar Corp	5,142,362	2,190,410	23680	Odyssey Reins Co	7,577,354	3,248,664	18058	Philadelphia Ind Ins Co	7,182,217	2,337,376
22608	National Specialty Ins Co	71,119	43,258	35602	Ohic Ins Co	102,399	48,581	12319	Philadelphia Reins Corp	221,683	135,407
21881	National Surety Corp	161,037	129,008	24074	Ohio Cas Ins Co	5,408,162	1,529,783	25623	Phoenix Ins Co	4,196,159	1,739,387
19445	National Union Fire Ins Co Of Pitts	26,135,780	6,680,772	26565	Ohio Ind Co	149,730	45,270	40738	Physicians Ins A Mut Co	468,331	222,555
26093	Nationwide Affinity Co of Amer	391,357	13,015	24082	Ohio Security Ins Co	16,036	15,182	40312	Pioneer Specialty Ins Co	55,082	23,668
10723	Nationwide Assur Co	153,702	60,394	24139	Old Republic Gen Ins Corp	1,925,685	494,088	26794	Plans Liab Ins Co	80,090	37,591
23760	Nationwide Gen Ins Co	242,488	22,419	24147	Old Republic Ins Co	2,609,357	1,035,783	10817	Plateau Cas Ins Co	39,504	20,460
25453	Nationwide Ins Co Of Amer	493,399	152,768	35424	Old Republic Security Assur Co	6,654	6,576	18619	Platte River Ins Co	124,541	41,540
23779	Nationwide Mut Fire Ins Co	5,733,324	2,559,107	37060	Old United Cas Co	656,648	335,373	30945	Plaza Ins Co	64,793	26,273
23787	Nationwide Mut Ins Co	34,711,195	12,137,989	12254	Omaha Ind Co	14,618	12,502	10287	PMI Ins Co	96,605	65,384
37877	Nationwide Prop & Cas Ins Co	630,839	53,777	34940	Omni Ind Co	69,551	23,477	27251	PMI Mortgage Ins Co	1,315,351	-1,446,998
42307	Navigators Ins Co	2,454,030	893,946	39098	Omni Ins Co	198,564	65,928	14460	Podiatry Ins Co Of Amer	318,806	128,723
15865	NCMIC Ins Co	654,905	252,061	20621	OneBeacon Amer Ins Co	25,860	23,266	37257	Praetorian Ins Co	996,841	264,930
24171	Netherlands Ins Co The	91,796	84,976	15385	OneCIS Ins Co	23,534	21,180	36234	Preferred Professional Ins Co	311,385	150,691
21830	New England Ins Co	37,658	34,278	23922	Oregon Automobile Ins Co	7,747	7,732	15586	Preserver Ins Co	140,076	10,077
23841	New Hampshire Ins Co	314,086	166,114	22748	Pacific Employers Ins Co	3,390,509	1,170,180	12873	Privilege Underwriters Recp Exch	219,952	68,681
12130	New South Ins Co	60,345	6,890	20346	Pacific Ind Co	6,822,353	2,922,214	33391	ProAssurance Ind Co Inc	1,539,315	667,250
16608	New York Marine & Gen Ins Co	1,062,939	352,642	37850	Pacific Specialty Ins Co	304,598	133,813	21903	Procentury Ins Co	199,246	48,709
33200	Norcal Mut Ins Co	1,359,345	642,135	10222	PACO Assur Co Inc	73,452	35,685	25585	Professionals Direct Ins Co	22,418	22,344
31470	Norguard Ins Co	482,712	162,390	20338	Palomar Specialty Ins Co	79,225	68,249				
				38636	Partner Reins Co Of The US	4,742,622	1,420,044				

## ADMITTED COMPANIES 2014 - PROPERTY/CASUALTY (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
11851	Progressive Advanced Ins Co	355,261	147,176	35505	Rockwood Cas Ins Co	237,324	79,832	24775	St Paul Guardian Ins Co	76,478	26,126
24260	Progressive Cas Ins Co	6,061,657	1,611,378	22314	RSUI Ind Co	3,286,794	1,466,138	24791	St Paul Mercury Ins Co	345,048	130,249
42994	Progressive Classic Ins Co	334,832	98,010	39039	Rural Comm Ins Co	3,758,240	618,486	19224	St Paul Protective Ins Co	507,768	226,223
12879	Progressive Commercial Cas Co	8,068	8,023	23132	RVI Amer Ins Co	100,005	70,547	19070	Standard Fire Ins Co	3,627,132	1,215,172
16322	Progressive Direct Ins Co	5,180,161	1,571,451	24740	Safeco Ins Co Of Amer	4,233,251	1,278,917	18023	Star Ins Co	963,830	324,285
24279	Progressive Max Ins Co	384,311	122,892	39012	Safeco Ins Co Of IL	185,381	178,012	40045	Starnet Ins Co	219,677	111,253
38628	Progressive Northern Ins Co	1,349,241	385,795	11215	Safeco Ins Co Of IN	14,823	14,797	38318	Starr Ind & Liab Co	3,755,060	1,832,326
42919	Progressive Northwestern Ins Co	1,313,533	387,593	11123	Safety First Ins Co	18,167	14,644	25127	State Auto Prop & Cas Ins Co	2,291,464	628,895
37834	Progressive Preferred Ins Co	677,111	195,876	15105	Safety Natl Cas Corp	4,985,127	1,367,629	25135	State Automobile Mut Ins Co	2,352,072	816,764
32786	Progressive Specialty Ins Co	880,174	314,145	12521	Safeway Ins Co	446,114	298,804	25143	State Farm Fire & Cas Co	33,480,992	12,193,839
34690	Property & Cas Ins Co Of Hartford	229,682	107,958	40460	Sagamore Ins Co	156,081	124,661	25151	State Farm Gen Ins Co	6,714,926	3,821,204
12416	Protective Ins Co	791,786	397,391	30058	Scor Reins Co	2,269,578	704,262	25178	State Farm Mut Auto Ins Co	138,797,903	79,876,876
24295	Providence Washington Ins Co	138,813	36,208	15580	Scottsdale Ind Co	72,124	37,232	12831	State Natl Ins Co Inc	290,719	215,842
15059	Public Serv Ins Co	505,738	112,044	15563	SeaBright Ins Co	463,114	104,833	25180	Stillwater Ins Co	307,246	161,841
39217	QBE Ins Corp	2,113,302	681,245	37923	Seaworthy Ins Co	90,665	53,496	16578	Stillwater Prop & Cas Ins Co	119,043	112,395
23752	Quanta Ind Co	53,387	18,990	10054	Securian Cas Co	193,267	102,593	10340	Stonington Ins Co	156,696	41,141
22705	R&Q Reins Co	148,129	8,478	19879	Security Natl Ins Co	701,462	123,573	40436	Stratford Ins Co	163,938	80,160
36250	Radian Asset Assur Inc	1,349,699	1,138,942	22233	Select Ins Co	73,783	73,554	10909	Sun Surety Ins Co	17,973	8,656
33790	Radian Guar Inc	3,643,318	1,325,184	12572	Selective Ins Co Of Amer	2,044,615	492,968	10838	Sunderland Marine Mut Co Ltd	10,531	4,384
30872	Radian Mortgage Assur Inc	17,507	17,471	10936	Seneca Ins Co Inc	193,915	134,147	10916	Suretec Ins Co	175,586	81,884
11673	Redwood Fire & Cas Ins Co	1,257,675	533,348	11000	Sentinel Ins Co Ltd	224,787	152,804	25364	Swiss Reins Amer Corp	13,109,146	4,259,834
24449	Regent Ins Co	114,150	30,506	12870	Sentrui Cas Co	140,074	43,126	12866	T H E Ins Co	195,850	64,303
22179	Republic Ind Co Of Amer	2,229,469	503,629	28460	Sentry Cas Co	261,478	71,448	22683	Teachers Ins Co	340,468	149,854
43753	Republic Ind Co of CA	36,932	34,565	24988	Sentry Ins A Mut Co	6,981,319	4,164,416	42376	Technology Ins Co Inc	1,502,381	479,437
28452	Republic Mortgage Ins Co	803,216	32,469	21180	Sentry Select Ins Co	658,608	235,127	29513	The Bar Plan Mut Ins Co	47,876	17,884
32174	Republic Mortgage Ins Co Of FL	26,395	8,003	36560	Service Ins Co	50,049	34,673	23280	The Cincinnati Ind Co	123,021	85,579
31275	Republic Mortgage Ins Of NC	216,138	14,635	38776	Sirius Amer Ins Co	1,550,474	620,588	41769	The Travelers Cas Co	203,937	63,157
31089	Repwest Ins Co	306,370	155,835	38997	Sompo Japan Fire & Mar Ins Co Amer	75,782	73,985	25534	TIG Ins Co	2,054,934	714,880
43044	Response Ins Co	26,888	23,417	11126	Sompo Japan Ins Co of Amer	1,238,485	598,276	13242	Titan Ind Co	250,913	171,958
26050	Response Worldwide Ins Co	10,615	10,557	12294	Southwest Marine & Gen Ins Co	126,810	57,452	32301	TNUS Ins Co	68,808	51,727
36684	Riverport Ins Co	111,994	38,455	20613	Sparta Ins Co	377,114	125,641	10945	Tokio Marine Amer Ins Co	1,349,244	497,319
13056	RLI Ins Co	1,706,982	849,297	24767	St Paul Fire & Marine Ins Co	18,917,211	5,994,070	25496	Torus Natl Ins Co	180,284	77,186
42706	Roche Surety & Cas Co Inc	22,211	8,481					44300	Tower Ins Co Of NY	480,507	133,976

## ADMITTED COMPANIES 2014 - PROPERTY/CASUALTY (\$000)

NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus	NAIC #	Company Name	Assets	Surplus
43702	Tower Natl Ins Co	39,452	7,030	16667	United Guar Residential Ins Co of NC	461,107	432,283	39845	Westport Ins Corp	5,215,703	1,630,528
37621	Toyota Motor Ins Co	452,976	211,363	41335	United Natl Specialty Ins Co	37,855	19,254	25780	Williamsburg Natl Ins Co	140,559	33,847
41238	Trans Pacific Ins Co	68,122	49,648	25941	United Serv Automobile Assn	30,991,005	22,854,378	24376	Woodridge Ins Co	8,335	8,255
10952	Transamerica Cas Ins Co	314,275	130,326	25887	United States Fidelity & Guar Co	4,677,409	2,466,232	31232	Work First Cas Co	40,227	9,124
19453	Transatlantic Reins Co	14,574,640	4,770,499	21113	United States Fire Ins Co	3,248,634	898,616	11523	Wright Natl Flood Ins Co	17,668	10,874
28886	Transguard Ins Co Of Amer Inc	245,580	127,764	25895	United States Liab Ins Co	885,904	563,321	40193	XL Ins Co Of NY	211,186	79,221
20494	Transportation Ins Co	82,220	82,128	29157	United WI Ins Co	283,777	88,833	24554	XL Ins Amer Inc	752,912	232,292
19038	Travelers Cas & Surety Co	16,436,178	6,469,471	16063	Unitrin Auto & Home Ins Co	92,587	33,400	20583	XL Reins Amer Inc	5,627,642	2,233,596
31194	Travelers Cas & Surety Co Of Amer	4,225,234	2,114,657	13200	Universal Surety Of Amer	15,851	15,765	37885	XL Specialty Ins Co	432,659	143,180
36170	Travelers Cas Co Of CT	322,386	92,761	41181	Universal Underwriters Ins Co	363,810	338,891	30325	Zale Ind Co	47,489	16,420
19046	Travelers Cas Ins Co Of Amer	1,918,485	566,183	40843	Universal Underwriters Of TX Ins	12,720	10,111	13269	Zenith Ins Co	1,834,095	564,535
40282	Travelers Commercial Cas Co	327,241	96,440	29599	US Specialty Ins Co	1,890,820	577,067	16535	Zurich Amer Ins Co	30,309,699	8,015,409
36137	Travelers Commercial Ins Co	344,668	94,348	35416	Us Underwriters Ins Co	175,319	122,718	27855	Zurich Amer Ins Co Of IL	53,642	35,292
41750	Travelers Constitution State Ins Co	204,192	63,428	25968	USAA Cas Ins Co	8,699,013	4,392,204	<b>Total Companies: 661</b>			
25658	Travelers Ind Co	20,724,466	6,633,406	18600	USAA Gen Ind Co	2,933,591	1,096,697	<b>1,441,472,896</b>			
25666	Travelers Ind Co Of Amer	635,735	202,800	25976	Utica Mut Ins Co	2,228,815	805,875	<b>628,259,325</b>			
25682	Travelers Ind Co Of CT	1,117,796	383,067	20508	Valley Forge Ins Co	73,715	73,671				
25674	Travelers Prop Cas Co Of Amer	933,171	505,006	21172	Vanliner Ins Co	352,468	127,260				
36161	Travelers Prop Cas Ins Co	233,327	70,911	20397	Vigilant Ins Co	502,539	292,313				
31003	Tri State Ins Co Of MN	36,299	31,563	13137	Viking Ins Co Of WI	387,727	179,072				
41211	Triton Ins Co	492,799	190,415	40827	Virginia Surety Co Inc	1,022,673	300,789				
41106	Triumphe Cas Co	36,843	18,450	32778	Washington Intl Ins Co	104,292	74,495				
21709	Truck Ins Exch	2,077,583	618,705	26069	Wausau Business Ins Co	39,678	26,638				
27120	Trumbull Ins Co	216,884	96,022	26042	Wausau Underwriters Ins Co	96,129	64,539				
29459	Twin City Fire Ins Co Co	650,422	288,909	25011	Wesco Ins Co	1,113,583	215,530				
40126	Umialik Ins Co	47,644	21,034	44393	West Amer Ins Co	77,517	45,168				
41050	Underwriter for the Professions Ins	272,155	58,457	10030	Westchester Fire Ins Co	2,011,860	906,058				
25747	Unigard Ins Co	365,504	111,297	27502	Western Gen Ins Co	54,846	21,910				
25844	Union Ins Co	115,793	28,833	24465	Western Natl Assur Co	55,484	24,090				
11770	United Financial Cas Co	2,301,125	546,075	15377	Western Natl Mut Ins Co	762,510	349,951				
13021	United Fire & Cas Co	1,661,867	685,866	13188	Western Surety Co	1,998,253	1,368,026				
26999	United Guar Mortgage Ind Co	284,068	115,140	24112	Westfield Ins Co	2,536,054	1,043,041				
15873	United Guar Residential Ins Co	3,247,683	1,383,831								

## PROPERTY/CASUALTY MARKET SHARE 2014 (\$'000)

Company Name	% of Market	Direct Premiums Written
<b>Homeowners Multiple Peril</b>		
State Farm Fire & Cas Co	32.75	52,331
Allstate Ins Co	14.45	23,095
United Serv Automobile Assn	9.27	14,816
Allstate Prop & Cas Ins Co	8.34	13,327
Country Mut Ins Co	8.20	13,107
Safeco Ins Co Of IN	7.01	11,199
Umialik Ins Co	5.38	8,602
USAA Cas Ins Co	3.71	5,925
USAA Gen Ind Co	2.10	3,361
Foremost Ins Co Grand Rapids MI	1.37	2,189
Teachers Ins Co	1.15	1,840
Horace Mann Ins Co	1.14	1,825
Hartford Ins Co Of The Midwest	1.01	1,614
Garrison Prop & Cas Ins Co	1.01	1,606
Liberty Mut Fire Ins Co	0.83	1,325
Occidental Fire & Cas Co Of NC	0.44	702
Firemans Fund Ins Co	0.34	548
American Bankers Ins Co Of FL	0.24	387
Allstate Ind Co	0.22	349
Armed Forces Ins Exch	0.21	340

Company Name	% of Market	Direct Premiums Written
<b>Mortgage Guaranty</b>		
Radian Guar Inc	30.43	4,857
ARCH Mortgage Ins Co	26.75	4,269
Mortgage Guar Ins Corp	14.35	2,291
Genworth Mortgage Ins Corp	10.92	1,743
United Guar Residential Ins Co	8.15	1,301
PMI Mortgage Ins Co	4.12	657
Essent Guar Inc	3.82	609
Republic Mortgage Ins Co	1.38	220
National Mortgage Ins Corp	0.04	7
ARCH Mortgage Assur Co	0.02	4
Genworth Residential Mortgage Ins Co	0.02	3

Company Name	% of Market	Direct Premiums Written
<b>Financial Guaranty</b>		
MBIA Ins Corp	80.42	102
Financial Guar Ins Co	19.58	25
Assured Guar Municipal Corp	0.00	0
Ambac Assur Corp	0.00	0
Aca Fin Guar Corp	0.00	0
National Public Finance Guar Corp	0.00	0
Assured Guar Corp	0.00	0
Syncora Guar Inc	0.00	0
Assured Guar Municipal Corp	0.00	0

Company Name	% of Market	Direct Premiums Written
<b>Commercial Multiple Peril Liability</b>		
Alaska Natl Ins Co	11.11	4,299
State Farm Fire & Cas Co	9.47	3,665
Ohio Security Ins Co	9.04	3,499
Philadelphia Ind Ins Co	6.88	2,663
West Amer Ins Co	5.78	2,237
Ohio Cas Ins Co	4.82	1,864
American Fire & Cas Co	3.53	1,367
Associated Ind Corp	3.27	1,267
Umialik Ins Co	3.17	1,226
American Ins Co	3.14	1,214
Allstate Ins Co	2.89	1,120
National Surety Corp	2.62	1,015
Illinois Natl Ins Co	2.13	825
Country Mut Ins Co	2.10	813
Markel Ins Co	1.79	693
Firemans Fund Ins Co	1.72	666
Allstate Ind Co	1.71	662
Church Mut Ins Co	1.65	639
Granite State Ins Co	1.64	633
Travelers Ind Co Of Amer	1.52	590

Company Name	% of Market	Direct Premiums Written
<b>Commercial Multiple Peril Non-Liability</b>		
State Farm Fire & Cas Co	14.56	9,017
Alaska Natl Ins Co	10.64	6,589
Allstate Ins Co	6.01	3,721
Ohio Security Ins Co	4.98	3,085
Allstate Ind Co	4.30	2,661
West Amer Ins Co	4.19	2,594
Philadelphia Ind Ins Co	4.12	2,551
Ace Amer Ins Co	3.58	2,214
Liberty Mut Ins Co	3.02	1,871
Ohio Cas Ins Co	2.99	1,850
American Ins Co	2.71	1,680
Church Mut Ins Co	2.65	1,639
Umialik Ins Co	2.62	1,623
Associated Ind Corp	2.54	1,575
American Fire & Cas Co	2.49	1,540
Country Mut Ins Co	2.39	1,477
National Surety Corp	2.06	1,275
Firemans Fund Ins Co	1.73	1,070
Illinois Natl Ins Co	1.62	1,005
Continental Cas Co	1.36	845

## PROPERTY/CASUALTY MARKET SHARE 2014 (\$000)

Company Name	% of Market	Direct Premis Written
<b>Fire Property</b>		
Zurich Amer Ins Co Of IL	20.98	9,513
Umialik Ins Co	11.21	5,082
National Union Fire Ins Co Of Pitts	9.31	4,222
American Reliable Ins Co	7.80	3,536
Zurich Amer Ins Co	5.45	2,471
Areca Ins Exch	4.57	2,070
Factory Mut Ins Co	3.50	1,587
Alaska Natl Ins Co	3.47	1,573
United Serv Automobile Assn	3.27	1,480
Affiliated Fm Ins Co	2.64	1,198
Great Divide Ins Co	2.46	1,115
Westchester Fire Ins Co	2.45	1,112
Insurance Co Of The State Of PA	2.45	1,109
Safeco Ins Co Of Amer	2.36	1,071
Allianz Global Risks US Ins Co	1.51	684
Sompo Japan Ins Co of Amer	1.40	634
American Security Ins Co	1.38	627
Westport Ins Corp	1.36	617
Northland Cas Co	1.21	547
USAA Cas Ins Co	1.04	472

Company Name	% of Market	Direct Premis Written
<b>Allied Lines Property</b>		
Zurich Amer Ins Co Of IL	22.43	6,342
Factory Mut Ins Co	15.20	4,298
Umialik Ins Co	11.21	3,170
National Union Fire Ins Co Of Pitts	6.79	1,920
Zurich Amer Ins Co	6.19	1,749
United Serv Automobile Assn	5.34	1,510
American Security Ins Co	4.21	1,189
Alaska Natl Ins Co	3.74	1,056
Safeco Ins Co Of Amer	2.78	785
Westchester Fire Ins Co	2.63	744
Affiliated Fm Ins Co	2.22	629
Great Divide Ins Co	2.13	602
USAA Cas Ins Co	1.68	474
American Reliable Ins Co	1.66	470
Allianz Global Risks US Ins Co	1.20	340
Northland Cas Co	0.95	268
USAA Gen Ind Co	0.94	265
Foremost Ins Co Grand Rapids MI	0.89	251
RSUI Ind Co	0.81	229
Westport Ins Corp	0.73	207

Company Name	% of Market	Direct Premis Written
<b>Federal Flood</b>		
Allstate Ins Co	30.96	643
Hartford Ins Co Of The Midwest	23.59	490
USAA Gen Ind Co	12.65	263
Homesite Ins Co	8.24	171
Wright Natl Flood Ins Co	7.72	160
Selective Ins Co Of Amer	6.18	128
American Bankers Ins Co Of FL	3.49	72
New Hampshire Ins Co	2.41	50
Rural Comm Ins Co	1.76	36
Foremost Ins Co Grand Rapids MI	0.85	18
Hartford Underwriters Ins Co	0.81	17
National Interstate Ins Co	0.61	13
Harleysville Ins Co	0.23	5
Philadelphia Ind Ins Co	0.17	3
Liberty Mut Fire Ins Co	0.08	2
QBE Ins Corp	0.06	1
Standard Fire Ins Co	0.06	1
Fidelity & Deposit Co Of MD	0.06	1
Occidental Fire & Cas Co Of NC	0.04	1
Service Ins Co	0.02	0

Company Name	% of Market	Direct Premis Written
<b>Farmowners Multiple Peril</b>		
Country Mut Ins Co	99.20	573
Markel Ins Co	0.80	5
Great Amer Ins Co	0.00	0
Ace Prop & Cas Ins Co	0.00	0
Charter Oak Fire Ins Co	0.00	0
Travelers Ind Co	0.00	0
QBE Ins Corp	0.00	0
Indemnity Ins Co Of North Amer	0.00	0

Company Name	% of Market	Direct Premis Written
<b>Crop Multiple Peril</b>		
Rural Comm Ins Co	100.00	91

## PROPERTY/CASUALTY MARKET SHARE 2014 (\$000)

Company Name	% of Market	Direct Prens Written
<b>Ocean Marine</b>		
Navigators Ins Co	18.25	7,353
Sunderland Marine Mut Co Ltd	14.78	5,956
Atlantic Specialty Ins Co	9.69	3,905
United States Fire Ins Co	7.39	2,977
Liberty Mut Ins Co	6.45	2,601
Travelers Prop Cas Co Of Amer	6.39	2,575
St Paul Fire & Marine Ins Co	5.83	2,351
Continental Ins Co	4.22	1,700
AGCS Marine Ins Co	4.22	1,699
National Union Fire Ins Co Of Pitts	3.31	1,334
National Cas Co	2.77	1,116
Markel Amer Ins Co	1.96	790
Ace Amer Ins Co	1.72	694
Zurich Amer Ins Co	1.31	529
Hartford Fire In Co	1.20	484
New York Marine & Gen Ins Co	1.20	482
North Amer Specialty Ins Co	1.05	425
Endurance Amer Ins Co	1.05	423
Great Amer Ins Co of NY	0.97	390
Starr Ind & Liab Co	0.78	314

Company Name	% of Market	Direct Prens Written
<b>Inland Marine</b>		
National Union Fire Ins Co Of Pitts	76.24	154,105
Continental Cas Co	3.99	8,060
Factory Mut Ins Co	2.14	4,320
State Farm Fire & Cas Co	1.68	3,396
Alaska Natl Ins Co	1.52	3,068
Jefferson Ins Co	1.19	2,401
Affiliated Fm Ins Co	1.12	2,256
Argonaut Ins Co	1.07	2,157
Zurich Amer Ins Co	0.95	1,925
Travelers Prop Cas Co Of Amer	0.82	1,664
Great Amer Ins Co of NY	0.65	1,319
American Zurich Ins Co	0.61	1,238
AGCS Marine Ins Co	0.60	1,207
Allstate Ins Co	0.55	1,112
Westchester Fire Ins Co	0.48	971
Allstate Prop & Cas Ins Co	0.37	741
National Cas Co	0.36	735
Umialik Ins Co	0.35	704
Progressive Direct Ins Co	0.34	684
Ohio Cas Ins Co	0.32	638

Company Name	% of Market	Direct Prens Written
<b>Medical Malpractice</b>		
Medical Ins Exch Of CA	57.49	10,562
Norcal Mut Ins Co	25.34	4,655
American Cas Co Of Reading PA	3.66	673
Continental Cas Co	3.37	619
NCMIC Ins Co	2.17	399
Dentists Ins Co	1.89	347
Doctors Co An Interins Exch	1.54	283
Podiatry Ins Co Of Amer	0.97	178
Liberty Ins Underwriters Inc	0.84	154
Medical Protective Co	0.66	121
Fair Amer Ins & Reins Co	0.47	86
Ace Amer Ins Co	0.37	69
National Union Fire Ins Co Of Pitts	0.27	50
Allied World Specialty Ins Co	0.26	47
Capson Physicians Ins Co	0.20	37
Dentists Benefits Ins Co	0.16	29
American Ins Co	0.07	14
Pharmacists Mut Ins Co	0.06	11
PACO Assur Co Inc	0.05	9
State Farm Fire & Cas Co	0.05	9

Company Name	% of Market	Direct Prens Written
<b>Earthquake</b>		
State Farm Fire & Cas Co	39.63	7,689
United Serv Automobile Assn	12.00	2,328
Insurance Co Of The West	11.60	2,251
Westport Ins Corp	8.33	1,616
USAA Cas Ins Co	4.64	899
Westchester Fire Ins Co	4.34	842
XL Ins Amer Inc	4.28	829
Zurich Amer Ins Co	2.76	535
Teachers Ins Co	1.46	284
Horace Mann Ins Co	1.44	280
American Guar & Liab Ins	1.42	276
USAA Gen Ind Co	1.36	263
Ace Amer Ins Co	1.25	242
Umialik Ins Co	1.02	197
Garrison Prop & Cas Ins Co	0.70	137
Sompo Japan Ins Co of Amer	0.68	132
Allianz Global Risks US Ins Co	0.52	100
Hartford Ins Co Of The Midwest	0.49	94
Firemans Fund Ins Co	0.48	94
Travelers Prop Cas Co Of Amer	0.30	58

## PROPERTY/CASUALTY MARKET SHARE 2014 (\$'000)

Company Name	% of Market	Direct Prens Written
<b>All Other Accident &amp; Health Property</b>		
State Farm Mut Auto Ins Co	83.28	2,764
Continental Cas Co	15.73	522
Markel Ins Co	0.47	16
Old Republic Ins Co	0.32	11
Federal Ins Co	0.08	3
American Home Assur Co	0.06	2
Central States Ind Co Of Omaha	0.04	1
American Bankers Ins Co Of FL	0.02	1
National Cas Co	0.00	0
American States Ins Co	0.00	0
American Automobile Ins Co	0.00	0
St Paul Fire & Marine Ins Co	0.00	0
North Amer Specialty Ins Co	0.00	0

Company Name	% of Market	Direct Prens Written
<b>Credit Accident &amp; Health - Group &amp; Individual</b>		
American Bankers Ins Co Of FL	34.48	81
Central States Ind Co Of Omaha	31.31	74
State Farm Mut Auto Ins Co	26.81	63
American Security Ins Co	5.93	14
Transamerica Cas Ins Co	1.47	3

Company Name	% of Market	Direct Prens Written
<b>Workers Compensation</b>		
Alaska Natl Ins Co	32.02	90,707
Liberty Northwest Ins Corp	7.07	20,023
Republic Ind Co Of Amer	5.35	15,172
Berkshire Hathaway Homestate Ins Co	5.15	14,600
LM Ins Corp	5.10	14,461
American Interstate Ins Co	4.29	12,151
Zurich Amer Ins Co	3.27	9,265
Commerce & Industry Ins Co	3.07	8,698
Insurance Co Of The State Of PA	2.99	8,469
American Zurich Ins Co	2.82	7,979
Alaska Timber Ins Exch	2.42	6,850
Travelers Prop Cas Co Of Amer	2.23	6,320
Liberty Mut Fire Ins Co	1.74	4,943
Ohio Cas Ins Co	1.49	4,211
Arch Ins Co	1.37	3,879
Liberty Ins Corp	1.29	3,659
Areca Ins Exch	1.26	3,571
Markel Ins Co	1.16	3,286
Employers Ins of Wausau	1.09	3,088
New Hampshire Ins Co	1.05	2,977

Company Name	% of Market	Direct Prens Written
<b>Product Liability</b>		
Northland Cas Co	23.20	680
Umialik Ins Co	19.55	574
American Guar & Liab Ins	7.59	223
Zurich Amer Ins Co	7.13	209
Markel Ins Co	5.50	161
Sompo Japan Ins Co of Amer	5.29	155
Alaska Natl Ins Co	4.58	134
Ohio Cas Ins Co	3.63	106
Penn Amer Ins Co	3.03	89
Liberty Mut Fire Ins Co	2.79	82
Illinois Natl Ins Co	2.66	78
Sentry Select Ins Co	2.63	77
Ace Amer Ins Co	2.21	65
Great Northern Ins Co	2.14	63
Ohio Security Ins Co	2.02	59
National Union Fire Ins Co Of Pitts	1.67	49
Granite State Ins Co	1.38	41
Allstate Ins Co	1.33	39
Acceptance Ind Ins Co	1.29	38
National Surety Corp	1.25	37

Company Name	% of Market	Direct Prens Written
<b>Other Liability</b>		
Alaska Natl Ins Co	10.52	10,296
Zurich Amer Ins Co Of IL	9.43	9,228
Great Divide Ins Co	6.54	6,406
Securian Cas Co	4.11	4,020
National Union Fire Ins Co Of Pitts	3.95	3,864
Umialik Ins Co	3.54	3,469
Cumis Ins Society Inc	2.89	2,825
RSUI Ind Co	2.78	2,722
ALPS Prop & Cas Ins Co	2.68	2,625
Ohio Cas Ins Co	2.62	2,567
State Farm Fire & Cas Co	2.61	2,551
Continental Cas Co	2.54	2,487
Zurich Amer Ins Co	2.44	2,393
Philadelphia Ind Ins Co	2.25	2,204
Northland Cas Co	2.12	2,072
Federal Ins Co	2.06	2,013
Great Amer Assur Co	2.04	1,995
Ace Prop & Cas Ins Co	1.81	1,774
Travelers Cas & Surety Co Of Amer	1.70	1,660
Areca Ins Exch	1.64	1,605

## PROPERTY/CASUALTY MARKET SHARE 2014 (\$000)

Company Name	% of Market	Direct Premis Written
<b>Credit</b>		
American Natl Prop & Cas Co	79.31	3,564
First Colonial Ins Co	13.92	625
Old Republic Ins Co	4.25	191
Great Amer Ins Co	2.56	115
American Bankers Ins Co Of FL	2.38	107
State Natl Ins Co Inc	1.35	61
American Security Ins Co	0.78	35
American Reliable Ins Co	0.40	18
Great Amer Assur Co	0.36	16
Zale Ind Co	0.19	8
Cumis Ins Society Inc	0.11	5
Bankers Standard Ins Co	0.00	0
QBE Ins Corp	0.00	0
Arch Ins Co	0.00	0
Great Amer Alliance Ins Co	-0.02	-1
MIC Prop & Cas Ins Corp	-0.19	-8
Praetorian Ins Co	-5.39	-242

Company Name	% of Market	Direct Premis Written
<b>Private Passenger Auto - No Fault and Liability</b>		
State Farm Mut Auto Ins Co	25.75	70,780
Progressive Specialty Ins Co	6.42	17,649
Geico Gen Ins Co	5.77	15,858
Allstate Ins Co	5.61	15,416
United Serv Automobile Assn	5.58	15,332
Progressive Direct Ins Co	5.07	13,932
USAA Cas Ins Co	4.18	11,476
USAA Gen Ind Co	3.98	10,940
State Farm Fire & Cas Co	3.36	9,229
Geico Ind Co	3.24	8,918
Safeco Ins Co Of IN	3.21	8,816
Allstate Fire & Cas Ins Co	3.15	8,661
Allstate Prop & Cas Ins Co	2.85	7,820
Government Employees Ins Co	2.52	6,920
Hartford Ins Co Of The Midwest	2.17	5,964
GEICO Choice Ins Co	2.17	5,958
GEICO Advantage Ins Co	2.15	5,920
Garrison Prop & Cas Ins Co	1.72	4,717
GEICO Secure Ins Co	1.71	4,712
Country Pref Ins Co	1.54	4,240

Company Name	% of Market	Direct Premis Written
<b>Private Passenger Auto - Physical Damage</b>		
State Farm Mut Auto Ins Co	21.96	37,862
Allstate Ins Co	9.14	15,759
United Serv Automobile Assn	8.31	14,328
USAA Gen Ind Co	5.77	9,946
Geico Gen Ins Co	5.37	9,254
USAA Cas Ins Co	4.10	7,065
Allstate Fire & Cas Ins Co	4.07	7,025
Allstate Prop & Cas Ins Co	3.78	6,517
Hartford Ins Co Of The Midwest	3.64	6,271
Progressive Specialty Ins Co	3.62	6,244
Progressive Direct Ins Co	3.51	6,047
Geico Ind Co	3.03	5,220
Safeco Ins Co Of IN	2.81	4,851
Government Employees Ins Co	2.80	4,835
State Farm Fire & Cas Co	2.64	4,554
GEICO Advantage Ins Co	1.90	3,270
Garrison Prop & Cas Ins Co	1.73	2,980
GEICO Choice Ins Co	1.68	2,905
Country Pref Ins Co	1.50	2,594
Country Mut Ins Co	1.22	2,097

Company Name	% of Market	Direct Premis Written
<b>Commercial Auto - No Fault and Liability</b>		
Alaska Natl Ins Co	13.91	6,961
United Financial Cas Co	10.91	5,461
National Interstate Ins Co	6.23	3,121
National Cas Co	6.05	3,026
Zurich Amer Ins Co	3.95	1,975
Berkshire Hathaway Homestate Ins Co	3.88	1,943
Ohio Security Ins Co	3.41	1,707
West Amer Ins Co	3.37	1,686
Ohio Cas Ins Co	3.29	1,647
Travelers Ind Co	2.43	1,215
State Farm Mut Auto Ins Co	2.32	1,162
Philadelphia Ind Ins Co	2.27	1,137
National Ind Co	2.20	1,103
Allstate Ins Co	2.14	1,071
National Union Fire Ins Co Of Pitts	2.11	1,056
Empire Fire & Marine Ins Co	2.11	1,056
Liberty Mut Fire Ins Co	1.99	997
Ace Amer Ins Co	1.83	915
Arch Ins Co	1.77	888
Umialik Ins Co	1.62	811

## PROPERTY/CASUALTY MARKET SHARE 2014 (\$000)

Company Name	% of Market	Direct Prens Written
<b>Commercial Auto - Physical Damage</b>		
Praetorian Ins Co	20.45	3,667
United Financial Cas Co	11.60	2,080
Alaska Natl Ins Co	9.69	1,738
National Interstate Ins Co	6.03	1,081
Berkshire Hathaway Homestate Ins Co	5.26	943
Allstate Ins Co	3.53	633
National Cas Co	2.72	488
Zurich Amer Ins Co	2.70	483
Ohio Cas Ins Co	2.63	472
Ohio Security Ins Co	2.55	457
National Ind Co	2.53	454
West Amer Ins Co	2.52	452
State Farm Mut Auto Ins Co	2.23	399
Travelers Ind Co	1.86	333
Umialik Ins Co	1.49	267
Columbia Ins Co	1.46	262
Philadelphia Ind Ins Co	1.38	247
Markel Amer Ins Co	1.13	203
Empire Fire & Marine Ins Co	0.94	169
Protective Ins Co	0.82	146

Company Name	% of Market	Direct Prens Written
<b>Aircraft - All Perils</b>		
Starr Ind & Liab Co	15.29	4,902
Catlin Ins Co	12.19	3,909
Avemco Ins Co	10.04	3,220
North Amer Elite Ins Co	7.97	2,556
Companion Prop & Cas Ins Co	7.72	2,475
Starnet Ins Co	7.60	2,436
Old Republic Ins Co	7.21	2,314
QBE Ins Corp	6.65	2,134
National Union Fire Ins Co Of Pitts	5.33	1,709
XL Specialty Ins Co	4.08	1,310
Allianz Global Risks US Ins Co	3.80	1,220
US Specialty Ins Co	3.03	972
Liberty Mut Ins Co	1.73	556
American Alt Ins Corp	1.08	346
North Amer Specialty Ins Co	0.93	299
General Reins Corp	0.93	298
National Liab & Fire Ins Co	0.93	298
Great Amer Ins Co	0.92	295
Ace Amer Ins Co	0.81	260
National Ind Co	0.52	168

Company Name	% of Market	Direct Prens Written
<b>Fidelity</b>		
Cumis Ins Society Inc	12.99	290
National Union Fire Ins Co Of Pitts	10.97	245
State Farm Fire & Cas Co	10.29	230
Colonial Amer Cas & Surety Co	8.72	195
Federal Ins Co	8.49	189
Hartford Fire In Co	8.24	184
Travelers Cas & Surety Co Of Amer	8.20	183
Western Surety Co	5.00	112
Great Amer Ins Co	3.95	88
Alaska Natl Ins Co	2.48	55
Berkley Regional Ins Co	2.15	48
Atlantic Specialty Ins Co	1.95	43
Markel Ins Co	1.80	40
Zurich Amer Ins Co	1.68	38
Fidelity & Deposit Co Of MD	1.65	37
Continental Ins Co	1.60	36
Ohio Cas Ins Co	1.32	29
United States Fire Ins Co	1.28	29
Continental Cas Co	1.23	27
Liberty Ins Underwriters Inc	1.08	24

Company Name	% of Market	Direct Prens Written
<b>Surety</b>		
Liberty Mut Ins Co	24.25	8,216
Travelers Cas & Surety Co Of Amer	16.78	5,686
Fidelity & Deposit Co Of MD	8.99	3,047
Western Surety Co	8.84	2,995
Ohio Cas Ins Co	5.05	1,712
Hartford Fire In Co	4.16	1,410
Lexon Ins Co	3.23	1,094
XL Specialty Ins Co	2.73	923
Contractors Bonding & Ins Co	2.66	903
Westchester Fire Ins Co	2.66	901
Federal Ins Co	2.40	813
Berkley Ins Co	2.00	676
International Fidelity Ins Co	1.86	631
Developers Surety & Ind Co	1.55	525
North Amer Specialty Ins Co	1.45	490
Safeco Ins Co Of Amer	1.10	374
Ironshore Ind Inc	0.99	337
Hartford Cas Ins Co	0.91	307
Northland Cas Co	0.74	250
RLI Ins Co	0.66	224

## PROPERTY/CASUALTY MARKET SHARE 2014 (\$000)

Company Name	% of Market	Direct Premis Written
<b>Boiler and Machinery</b>		
Factory Mut Ins Co	25.30	2,465
National Union Fire Ins Co Of Pitts	16.54	1,612
Zurich Amer Ins Co	15.91	1,550
Hartford Steam Boil Inspec & Ins Co	7.46	727
Alaska Natl Ins Co	7.18	700
Pacific Ind Co	6.03	588
Umialik Ins Co	5.32	518
Areca Ins Exch	4.10	399
Travelers Prop Cas Co Of Amer	1.88	184
Affiliated Fm Ins Co	1.25	122
XL Ins Amer Inc	1.22	119
Allstate Ins Co	1.02	100
Allianz Global Risks US Ins Co	0.96	94
Great Northern Ins Co	0.87	84
Sompo Japan Ins Co of Amer	0.73	71
Westport Ins Corp	0.59	58
Federal Ins Co	0.43	42
Granite State Ins Co	0.41	40
Great Amer Ins Co of NY	0.36	35
Liberty Mut Fire Ins Co	0.31	30

Company Name	% of Market	Direct Premis Written
<b>Burglary and Theft</b>		
National Union Fire Ins Co Of Pitts	30.66	174
Hiscox Ins Co Inc	21.94	125
Travelers Cas & Surety Co Of Amer	12.20	69
Hartford Fire In Co	6.80	39
Zurich Amer Ins Co	6.40	36
Markel Ins Co	6.28	36
Alaska Natl Ins Co	2.83	16
Umialik Ins Co	2.20	12
Continental Cas Co	1.89	11
Philadelphia Ind Ins Co	1.21	7
XL Ins Amer Inc	1.13	6
Federal Ins Co	0.96	5
US Specialty Ins Co	0.92	5
Westchester Fire Ins Co	0.90	5
Sentry Select Ins Co	0.62	4
Universal Underwriters Ins Co	0.55	3
Corepointe Ins Co	0.30	2
National Cas Co	0.29	2
United States Liab Ins Co	0.27	2
Harco Natl Ins Co	0.27	2

Company Name	% of Market	Direct Premis Written
<b>Aggregate Write Ins for Other Lines</b>		
Midwest Employers Cas Co	54.15	882
Gray Ins Co	26.58	433
Central States Ind Co Of Omaha	9.98	163
American Road Ins Co	7.15	116
Greenwich Ins Co	1.01	16
Allstate Prop & Cas Ins Co	0.60	10
Transamerica Cas Ins Co	0.54	9
American Bankers Ins Co Of FL	0.08	1
American Reliable Ins Co	0.03	0
Arch Ins Co	0.00	0
Great Amer Ins Co of NY	0.00	0
Great Amer Assur Co	0.00	0
Great Amer Alliance Ins Co	0.00	0
Great Amer Ins Co	0.00	0
Courtesy Ins Co	0.00	0

Company Name	% of Market	Direct Premis Written
<b>Total</b>		
National Union Fire Ins Co Of Pitts	10.58	173,045
Alaska Natl Ins Co	7.78	127,349
State Farm Mut Auto Ins Co	6.94	113,600
State Farm Fire & Cas Co	5.87	96,068
Allstate Ins Co	3.85	62,962
United Serv Automobile Assn	3.11	50,899
Umialik Ins Co	1.91	31,298
Allstate Prop & Cas Ins Co	1.75	28,578
USAA Cas Ins Co	1.63	26,708
Zurich Amer Ins Co Of IL	1.58	25,890
USAA Gen Ind Co	1.56	25,512
Geico Gen Ins Co	1.53	25,112
Safeco Ins Co Of IN	1.53	25,020
Zurich Amer Ins Co	1.51	24,777
Progressive Specialty Ins Co	1.46	23,892
Country Mut Ins Co	1.33	21,787
Progressive Direct Ins Co	1.28	20,939
Liberty Northwest Ins Corp	1.22	20,023
Berkshire Hathaway Homestate Ins Co	1.09	17,832
Allstate Fire & Cas Ins Co	0.96	15,686

## PROPERTY/CASUALTY TOTAL BUSINESS 2014 (\$000)

Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred	Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
21st Century Centennial Ins Co	PA	2,284	2,331	0	1,487	1,688	Allied World Specialty Ins Co	DE	833	819	0	4	201
21st Century Ins Co	CA	722	761	0	228	280	Allmerica Fin Benefit Ins Co	MI	2	1	0	0	0
21st Century N Amer Ins Co	NY	751	712	0	214	346	Allstate Fire & Cas Ins Co	IL	15,686	15,142	0	5,664	6,123
21st Century Pacific Ins Co	CO	947	960	0	428	605	Allstate Ind Co	IL	6,040	5,998	0	2,875	2,744
21st Century Premier Ins Co	PA	1,263	1,387	0	1,170	1,311	Allstate Ins Co	IL	62,962	64,752	0	30,375	27,326
Aca Fin Guar Corp	MD	0	47	0	0	0	Allstate Prop & Cas Ins Co	IL	28,578	28,202	0	11,946	11,178
Acceptance Ind Ins Co	NE	586	625	0	91	69	Allstate Vehicle & Prop Ins Co	IL	0	0	0	0	1
Accident Fund Gen Ins Co	MI	7	7	0	0	0	ALPS Prop & Cas Ins Co	MT	2,625	2,623	0	373	567
Accident Fund Ins Co of Amer	MI	4	3	0	0	6	Alterra Amer Ins Co	DE	693	627	0	114	317
Accident Fund Natl Ins Co	MI	-1	-1	0	0	0	Ambac Assur Corp	WI	0	209	0	0	0
Accredited Surety & Cas Co Inc	FL	0	0	0	0	0	American Alt Ins Corp	DE	2,114	2,300	0	975	1,292
Ace Amer Ins Co	PA	10,463	10,243	0	3,644	6,685	American Automobile Ins Co	MO	589	733	0	285	139
Ace Fire Underwriters Ins Co	PA	12	12	0	74	98	American Bankers Ins Co Of FL	FL	2,382	2,015	0	663	489
Ace Prop & Cas Ins Co	PA	1,896	1,846	0	83	1,051	American Cas Co Of Reading PA	PA	1,193	1,267	0	409	747
ACIG Ins Co	IL	-45	-45	0	0	-33	American Commerce Ins Co	OH	10	6	0	0	-9
Acstar Ins Co	IL	0	1	0	0	0	American Contractors Ind Co	CA	13	11	0	0	-10
Advantage Workers Comp Ins Co	IN	54	59	0	9	46	American Economy Ins Co	IN	102	145	0	0	37
Aetna Ins Co of CT	CT	88	91	0	1	46	American Equity Ins Co	AZ	0	0	0	0	17
Affiliated Fm Ins Co	RI	4,320	4,623	0	547	314	American Family Home Ins Co	FL	27	30	0	69	34
AGCS Marine Ins Co	IL	3,339	3,212	0	4,444	2,952	American Fire & Cas Co	NH	5,074	4,948	0	871	1,330
AIG Assur Co	PA	-7	-1	0	2	-4	American Guar & Liab Ins	NY	822	959	0	101	-799
AIG Prop Cas Co	PA	66	60	0	0	-103	American Home Assur Co	NY	-458	-459	0	454	-5,642
AIU Ins Co	NY	0	0	0	0	-3	American Ins Co	OH	3,233	3,348	0	629	410
Alaska Natl Ins Co	AK	127,349	123,928	0	52,044	61,581	American Interstate Ins Co	NE	12,151	13,177	0	6,302	14,983
Alaska Timber Ins Exch	AK	6,850	6,850	2,200	2,577	1,989	American Mercury Ins Co	OK	1,331	1,121	0	506	501
Alea North America Ins Co	NY	0	0	0	1	-118	American Mining Ins Co	IA	375	385	0	244	292
Allegheny Cas Co	PA	118	158	0	0	-11	American Modern Home Ins Co	OH	918	779	0	328	349
Allianz Global Risks US Ins Co	IL	2,473	2,268	0	2,229	1,872	American Natl Prop & Cas Co	MO	3,649	3,877	0	1,704	1,806
Allied World Ins Co	NH	49	29	0	0	24	American Pet Ins Co	NY	165	159	0	65	64
Allied World Natl Assur Co	NH	247	243	0	0	49	American Reliable Ins Co	AZ	4,322	4,392	0	1,865	2,574

\*DOM = DOMICILE

## PROPERTY/CASUALTY TOTAL BUSINESS 2014 (\$000)

Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
American Road Ins Co	MI	536	545	0	261	262
American Safety Cas Ins Co	OK	54	54	0	0	0
American Security Ins Co	DE	1,968	2,128	0	347	364
American Sentinel Ins Co	PA	5	5	0	0	0
American Southern Home Ins Co	FL	3	2	0	0	0
American States Ins Co	IN	632	495	0	1,088	1,153
American Zurich Ins Co	IL	9,601	8,127	0	1,827	3,502
Amerisure Mut Ins Co	MI	12	10	0	77	7
Amex Assur Co	IL	366	374	0	105	98
Amica Mut Ins Co	RI	460	470	28	252	228
Arch Ins Co	MO	5,983	4,331	0	289	1,197
ARCH Mortgage Assur Co	WI	4	4	0	36	36
ARCH Mortgage Ins Co	WI	4,269	4,189	0	1,927	391
Areca Ins Exch	AK	7,991	7,883	2,804	1,228	1,778
Argonaut Ins Co	IL	2,880	2,653	0	1,600	1,604
Argonaut Midwest Ins Co	IL	17	12	0	0	1
Armed Forces Ins Exch	KS	429	411	0	29	28
Arrowood Ind Co	DE	0	0	0	45	1,186
Aspen Amer Ins Co	TX	23	22	0	0	4
Associated Ind Corp	CA	3,092	3,258	0	408	1,015
Assurance Co Of Amer	NY	-7	148	0	27	0
Assured Guar Corp	MD	0	75	0	0	0
Assured Guar Municipal Corp	NY	0	0	0	0	0
Atlantic Specialty Ins Co	NY	4,963	4,895	0	818	1,713
Automobile Ins Co Of Hartford CT	CT	0	0	0	0	-32
Avemco Ins Co	MD	3,220	3,176	0	1,331	1,589
AXA Art Ins Corp	NY	1	51	0	0	0
AXA Ins Co	NY	295	191	0	0	-40
Axis Ins Co	IL	961	1,127	0	193	201
AXIS Reins Co	NY	1	2	0	0	-56

\*DOM = DOMICILE

Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
AXIS Specialty Ins Co	CT	0	0	0	0	0
Balboa Ins Co	CA	-22	751	0	-71	-90
Bankers Ins Co	FL	24	23	0	0	0
Bankers Standard Ins Co	PA	14	22	0	0	2
BCS Ins Co	OH	120	267	0	75	105
Beazley Ins Co Inc	CT	110	69	0	0	-2
Bedivere Ins Co	PA	0	0	0	22	10
Benchmark Ins Co	KS	29	25	0	0	5
Berkley Ins Co	DE	676	373	0	0	208
Berkley Natl Ins Co	IA	24	29	0	0	11
Berkley Regional Ins Co	DE	89	96	0	0	91
Berkshire Hathaway Homestate Ins Co	NE	17,832	17,922	0	4,771	7,006
Berkshire Hathaway Specialty Ins Co	NE	0	0	0	0	450
BITCO Gen Ins Corp	IL	3	3	0	0	3
California Ins Co	CA	79	79	0	1	-7
Campmed Cas & Ind Co Inc	NH	0	0	0	0	-2
Capitol Ind Corp	WI	284	289	0	49	14
Capson Physicians Ins Co	TX	37	65	0	0	0
Carolina Cas Ins Co	IA	218	209	0	0	57
Castlepoint Natl Ins Co	CA	-1	24	0	0	-4
Caterpillar Ins Co	MO	66	82	0	4	4
Catlin Ind Co	DE	58	19	0	3	5
Catlin Ins Co	TX	5,769	5,091	0	1,017	1,291
Central States Ind Co Of Omaha	NE	237	238	0	8	15
Century Ind Co	PA	0	0	0	173	78
Charter Oak Fire Ins Co	CT	1,839	2,015	0	117	396
Chicago Ins Co	IL	0	0	0	30	7

## PROPERTY/CASUALTY TOTAL BUSINESS 2014 (\$000)

Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Chubb Ind Ins Co	NY	44	36	0	44	16
Church Mut Ins Co	WI	3,801	3,722	59	1,010	170
Cincinnati Ins Co	OH	152	157	0	50	60
Clarendon Natl Ins Co	IL	0	0	0	0	0
Colonial Amer Cas & Surety Co	MD	195	59	0	140	250
Colonial Surety Co	PA	14	14	0	0	-1
Columbia Ins Co	NE	1,042	1,056	0	573	339
Commerce & Industry Ins Co	NY	8,961	10,078	0	7,552	856
Companion Prop & Cas Ins Co	SC	2,515	1,822	0	390	1,393
Continental Cas Co	IL	14,267	13,866	0	5,931	8,200
Continental Ins Co	PA	1,816	1,810	0	2,320	1,422
Contractors Bonding & Ins Co	IL	903	895	0	-25	-77
Corepointe Ins Co	MI	85	82	0	0	2
Country Cas Ins Co	IL	394	395	0	403	282
Country Mut Ins Co	IL	21,787	21,145	0	10,501	9,947
Country Pref Ins Co	IL	6,838	6,737	0	3,351	3,211
Courtesy Ins Co	FL	-2	23	0	0	0
Crum & Forster Ind Co	DE	173	132	0	0	38
CSAA Fire & Cas Ins Co	IN	0	0	0	0	-5
Cumis Ins Society Inc	IA	3,261	3,244	0	1,856	1,964
Dealers Assur Co	OH	0	1	0	0	0
Deerfield Ins Co	IL	0	0	0	0	0
Dentists Benefits Ins Co	OR	29	28	0	0	15
Dentists Ins Co	CA	347	347	20	2	6
Developers Surety & Ind Co	IA	525	560	0	519	49
Diamond State Ins Co	IN	-5	4	0	0	2
Discover Prop & Cas Ins Co	CT	247	246	0	119	139
Doctors Co An Interins Exch	CA	283	278	3	0	146
Electric Ins Co	MA	30	30	0	147	29
Empire Fire & Marine Ins Co	NE	1,260	1,234	0	147	331

\*DOM = DOMICILE

Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Employers Fire Ins Co	PA	-3	-3	0	0	-28
Employers Ins of Wausau	WI	3,641	3,955	42	4,326	880
Employers Mut Cas Co	IA	22	19	0	9	-38
Endurance Amer Ins Co	DE	499	377	0	0	99
Endurance Reins Corp of Amer	DE	29	26	0	0	9
Essent Guar Inc	PA	609	474	0	0	0
Essentia Ins Co	MO	129	109	0	15	28
Everest Natl Ins Co	DE	447	532	0	6,844	1,509
Everest Reins Co	DE	0	1	0	0	0
Evergreen Natl Ind Co	OH	0	0	0	0	0
Executive Risk Ind Inc	DE	538	510	0	0	-185
Factory Mut Ins Co	RI	12,670	10,787	0	420	587
Fair Amer Ins & Reins Co	NY	86	84	0	0	38
Farmington Cas Co	CT	0	0	0	0	-2
Federal Ins Co	IN	7,079	6,875	0	2,291	2,305
Federated Mut Ins Co	MN	2	2	0	0	0
Federated Serv Ins Co	MN	127	135	0	27	81
Fidelity & Deposit Co Of MD	MD	3,104	2,740	0	0	-207
Fidelity & Guar Ins Co	IA	387	404	0	177	-337
Fidelity & Guar Ins Underwriters Inc	WI	0	0	0	0	-38
Financial Amer Prop & Cas Ins Co	TX	2	1	0	0	0
Financial Guar Ins Co	NY	25	57	0	0	0
Financial Pacific Ins Co	CA	0	3	0	0	-1
Firemans Fund Ins Co	CA	2,803	2,542	0	2,335	2,600
First Colonial Ins Co	FL	625	593	0	230	218
First Fin Ins Co	IL	0	0	0	0	0
First Liberty Ins Corp	IL	186	385	0	191	237
First Natl Ins Co Of Amer	NH	209	202	0	-73	-86
Florists Mut Ins Co	IL	83	68	0	20	20

## PROPERTY/CASUALTY TOTAL BUSINESS 2014 (\$000)

Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Foremost Ins Co Grand Rapids MI	MI	3,672	3,522	0	1,674	1,684
Foremost Prop & Cas Ins Co	MI	344	338	0	48	55
Foremost Signature Ins Co	MI	1,294	867	0	8	238
Fortress Ins Co	IL	7	6	0	0	1
Garrison Prop & Cas Ins Co	TX	9,830	9,711	0	7,366	6,428
Gateway Ins Co	MO	-37	-37	0	0	-83
GEICO Advantage Ins Co	NE	9,190	7,918	0	4,069	7,771
Geico Cas Co	MD	5,049	5,358	0	3,625	2,255
GEICO Choice Ins Co	NE	8,863	7,774	0	4,458	7,090
Geico Gen Ins Co	MD	25,112	25,849	0	17,266	13,707
Geico Ind Co	MD	14,138	14,961	0	10,134	9,824
GEICO Secure Ins Co	NE	6,409	5,769	0	2,756	3,992
General Cas Co Of WI	WI	85	78	0	6	26
General Ins Co Of Amer	NH	589	595	0	171	27
General Reins Corp	DE	298	294	0	28	183
General Star Natl Ins Co	DE	0	0	0	0	11
Generali US Branch	NY	130	252	0	47	222
Genesis Ins Co	CT	904	891	0	0	1,847
Genworth Mortgage Ins Corp	NC	1,743	1,694	0	432	358
Genworth Residential Mortgage Ins Co	NC	3	4	0	0	68
Government Employees Ins Co	MD	11,852	12,214	0	7,274	5,289
Granite State Ins Co	IL	2,737	2,803	0	600	2,445
Gray Ins Co	LA	433	433	0	0	57
Great Amer Alliance Ins Co	OH	671	716	0	138	-89
Great Amer Assur Co	OH	2,973	2,848	0	170	385
Great Amer Ins Co	OH	1,821	1,626	0	2,025	1,938
Great Amer Ins Co of NY	NY	2,976	3,124	0	1,348	517
Great Amer Spirit Ins Co	OH	26	25	0	0	1
Great Divide Ins Co	ND	7,902	7,735	0	711	838

Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Great Northern Ins Co	IN	1,061	1,037	1	827	-379
Greenwich Ins Co	DE	583	556	0	-15	79
Guarantee Co Of N Amer USA	MI	69	34	0	0	3
Guideone Mut Ins Co	IA	1,399	1,266	0	165	72
Hallmark Ins Co	AZ	64	74	0	0	50
Hanover Ins Co	NH	675	608	0	76	149
Harco Natl Ins Co	IL	34	104	0	-6	-205
Harleysville Ins Co	PA	5	5	0	0	0
Hartford Accident & Ind Co	CT	204	202	0	35	85
Hartford Cas Ins Co	IN	345	338	0	3	-248
Hartford Fire In Co	CT	2,312	1,648	0	127	132
Hartford Ins Co Of The Midwest	IN	15,009	15,411	0	9,233	8,086
Hartford Steam Boil Inspec & Ins Co	CT	738	732	0	144	183
Hartford Underwriters Ins Co	CT	100	103	0	26	-12
HDI Gerling Amer Ins Co	IL	649	686	0	2,084	2,250
Heritage Ind Co	CA	9	16	0	9	9
Hiscox Ins Co Inc	IL	397	403	0	0	5
Homesite Ins Co	CT	171	117	0	0	0
Horace Mann Ins Co	IL	2,321	2,387	0	959	1,085
Horace Mann Prop & Cas Ins Co	IL	4,187	4,175	0	2,558	1,826
Hudson Ins Co	DE	894	906	0	62	316
IDS Prop Cas Ins Co	WI	2	1	0	0	0
Illinois Natl Ins Co	IL	2,919	3,004	0	383	-482
Imperium Ins Co	TX	14	16	0	0	0
Indemnity Co Of CA	CA	150	191	0	0	6
Indemnity Ins Co Of North Amer	PA	1,244	1,181	0	126	58
Independence Amer Ins Co	DE	62	61	0	18	27
Indiana Lumbermens Mut Ins Co	IN	5	4	0	0	3
Insurance Co of N Amer	PA	186	194	0	134	884

\*DOM = DOMICILE

## PROPERTY/CASUALTY TOTAL BUSINESS 2014 (\$'000)

Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Insurance Co Of The State Of PA	PA	9,773	9,763	0	2,564	5,671
Insurance Co Of The West	CA	2,560	2,488	0	8	1
Integon Ind Corp	NC	0	0	0	3,000	3,169
International Fidelity Ins Co	NJ	631	782	0	0	6
Ironshore Ind Inc	MN	458	395	0	0	88
Jefferson Ins Co	NY	2,401	2,333	0	328	353
Jewelers Mut Ins Co	WI	182	179	0	15	17
Lancer Ins Co	IL	596	616	0	205	244
Lexington Natl Ins Corp	FL	0	0	0	0	0
Lexon Ins Co	TX	1,099	1,020	0	180	196
Liberty Ins Corp	IL	3,687	4,729	0	3,239	6,550
Liberty Ins Underwriters Inc	IL	697	633	0	225	-814
Liberty Mut Fire Ins Co	WI	10,705	10,259	0	2,758	8,897
Liberty Mut Ins Co	MA	13,960	14,804	0	1,124	338
Liberty Northwest Ins Corp	OR	20,023	21,186	0	12,388	7,233
LM Ins Corp	IL	15,037	15,477	0	4,644	10,326
Lyndon Prop Ins Co	MO	52	40	0	1	1
Manufacturers Alliance Ins Co	PA	402	399	0	37	124
Markel Amer Ins Co	VA	1,096	1,111	0	349	325
Markel Ins Co	IL	5,373	5,011	0	1,236	1,935
Maryland Cas Co	MD	-36	536	0	556	103
MBIA Ins Corp	NY	102	1,325	0	0	0
Medical Ins Exch Of CA	CA	10,703	10,193	2,971	1,398	3,702
Medical Protective Co	IN	121	112	0	0	-6
Memic Ind Co	NH	-1	-1	0	0	-1
Merchants Bonding Co a Mut	IA	153	201	0	0	-3
Metropolitan Drt Prop & Cas Ins Co	RI	0	0	0	0	-1
Metropolitan Grp Prop & Cas Ins Co	RI	807	849	0	416	175

\*DOM = DOMICILE

Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
MIC Prop & Cas Ins Corp	MI	2,309	1,631	0	983	987
Midwest Employers Cas Co	DE	882	836	0	787	624
Mitsui Sumitomo Ins Co of Amer	NY	518	525	0	13	34
Mitsui Sumitomo Ins USA Inc	NY	157	151	0	111	109
Mortgage Guar Ins Corp	WI	2,291	2,272	0	1,165	299
Mosaic Ins Co	DE	0	0	0	0	-2
Motors Ins Corp	MI	140	140	0	101	107
National Amer Ins Co	OK	0	0	0	0	7
National Cas Co	WI	6,230	6,655	0	3,109	2,861
National Farmers Union Prop & Cas	WI	45	45	0	3	-26
National Fire Ins Co Of Hartford	IL	128	154	0	4	128
National Gen Ins Co	MO	448	465	0	231	290
National Ind Co	NE	1,794	1,907	0	199	957
National Interstate Ins Co	OH	5,420	5,293	0	1,615	3,130
National Liab & Fire Ins Co	CT	394	305	0	28	-98
National Mortgage Ins Corp	WI	7	7	0	0	0
National Public Finance Guar Corp	NY	0	244	0	0	0
National Surety Corp	IL	2,715	2,504	0	365	435
National Union Fire Ins Co Of Pitts	PA	173,045	173,442	0	12,168	13,282
Nationwide Affinity Co of Amer	OH	0	0	0	0	0
Nationwide Mut Fire Ins Co	OH	0	0	0	1	-2
Nationwide Mut Ins Co	OH	177	185	0	-11	-181
Nationwide Prop & Cas Ins Co	OH	0	0	0	0	17
Navigators Ins Co	NY	7,677	8,088	0	3,091	1,195
NCMIC Ins Co	IA	399	384	28	470	284
New England Ins Co	CT	0	0	0	0	-1
New Hampshire Ins Co	IL	4,363	4,575	0	1,933	1,816
New York Marine & Gen Ins Co	NY	1,547	1,375	0	345	716
Norcal Mut Ins Co	CA	4,655	4,508	418	375	-67

## PROPERTY/CASUALTY TOTAL BUSINESS 2014 (\$000)

Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
North Amer Elite Ins Co	NH	2,577	2,298	0	304	506
North Amer Specialty Ins Co	NH	1,353	2,318	0	1,549	1,010
North Pointe Ins Co	PA	140	113	6	95	80
North River Ins Co	NJ	0	4	0	0	-1
Northern Ins Co Of NY	NY	-2	107	0	17	-48
Northland Cas Co	CT	3,946	4,042	0	365	-484
Nova Cas Co	NY	389	554	0	163	81
Nutmeg Ins Co	CT	0	0	0	77	2
OBI Natl Ins Co	PA	2	1	0	0	0
Occidental Fire & Cas Co Of NC	NC	726	575	0	88	142
Ohio Cas Ins Co	NH	15,252	14,090	0	4,612	2,022
Ohio Ind Co	OH	142	140	0	2	1
Ohio Security Ins Co	NH	9,025	8,277	0	2,768	2,788
Old Republic Gen Ins Corp	IL	157	346	0	34	180
Old Republic Ins Co	PA	3,545	3,255	1	633	782
Old United Cas Co	KS	8	4	0	0	0
OneBeacon Amer Ins Co	PA	2	2	0	1,172	22
Pacific Employers Ins Co	PA	0	3	0	31	-496
Pacific Ind Co	WI	903	870	51	5	42
Pacific Specialty Ins Co	CA	0	0	0	0	0
PACO Assur Co Inc	IL	9	9	0	0	-2
Peak Prop & Cas Ins Corp	WI	0	0	0	0	0
Penn Amer Ins Co	PA	968	959	0	545	573
Pennsylvania Manufacturers Assoc Ins	PA	181	93	0	30	25
Pennsylvania Manufacturers Ind Co	PA	0	0	0	0	0
Pennsylvania Natl Mut Cas Ins Co	PA	1	1	0	0	0
Petroleum Cas Co	TX	-8	-7	0	1	1
Pharmacists Mut Ins Co	IA	170	134	2	2	-10

\*DOM = DOMICILE

Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Philadelphia Ind Ins Co	PA	9,073	9,333	0	2,481	3,270
Phoenix Ins Co	CT	462	493	2	125	153
Platte River Ins Co	NE	201	143	0	0	-6
Plaza Ins Co	IA	196	237	0	76	102
PMI Mortgage Ins Co	AZ	657	676	0	756	369
Podiatry Ins Co Of Amer	IL	178	189	0	175	-56
Praetorian Ins Co	PA	5,031	4,634	15	1,511	1,873
Preferred Professional Ins Co	NE	6	6	0	48	102
Procentury Ins Co	MI	47	75	0	0	3
Professionals Direct Ins Co	MI	0	0	0	0	-12
Progressive Cas Ins Co	OH	124	129	0	47	-40
Progressive Direct Ins Co	OH	20,939	20,369	0	9,516	9,960
Progressive Northwestern Ins Co	OH	4,039	4,149	0	2,518	2,604
Progressive Specialty Ins Co	OH	23,892	24,223	0	12,505	11,056
Property & Cas Ins Co Of Hartford	IN	58	63	0	20	7
Protective Ins Co	IN	317	317	0	96	156
Providence Washington Ins Co	RI	0	0	0	586	104
QBE Ins Corp	PA	3,434	3,114	0	754	438
Quanta Ind Co	CO	0	0	0	0	0
Radian Guar Inc	PA	4,857	4,734	0	529	3
Regent Ins Co	WI	4	18	0	0	4
Republic Ind Co Of Amer	CA	15,172	15,258	45	7,211	8,181
Republic Ind Co of CA	CA	0	0	0	85	-135
Republic Mortgage Ins Co	NC	220	221	0	279	-71
Repwest Ins Co	AZ	132	133	0	31	31
Response Worldwide Ins Co	IL	0	0	0	0	0
Riverport Ins Co	IA	7	7	0	0	-58
RLI Ins Co	IL	1,195	1,100	0	-26	488
Roche Surety & Cas Co Inc	FL	5	5	0	0	0
RSUI Ind Co	NH	3,372	3,299	0	80	477

## PROPERTY/CASUALTY TOTAL BUSINESS 2014 (\$000)

Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Rural Comm Ins Co	MN	128	124	0	33	-20
Safeco Ins Co Of Amer	NH	4,262	4,554	0	-945	-1,637
Safeco Ins Co Of IL	IL	290	375	0	1,515	-376
Safeco Ins Co Of IN	IN	25,020	23,376	0	7,778	9,136
Safety First Ins Co	IL	0	0	0	0	0
Safety Natl Cas Corp	MO	564	531	0	1,166	8,148
Scottsdale Ind Co	OH	13	5	0	0	1
SeaBright Ins Co	IL	-206	-291	0	4,196	-1,476
Seaworthy Ins Co	MD	235	207	0	211	17
Securian Cas Co	MN	4,092	4,049	0	945	1,206
Select Ins Co	TX	0	0	0	0	0
Selective Ins Co Of Amer	NJ	128	123	0	310	311
Seneca Ins Co Inc	NY	3	10	0	0	-5
Sentinel Ins Co Ltd	CT	0	0	0	0	0
Sentry Cas Co	WI	278	277	0	0	97
Sentry Ins A Mut Co	WI	71	61	0	478	1,393
Sentry Select Ins Co	WI	1,650	1,610	0	771	548
Service Ins Co	FL	0	0	0	0	0
Sompo Japan Ins Co of Amer	NY	1,538	1,509	0	26	67
Sparta Ins Co	CT	-158	1,161	0	593	-1,520
St Paul Fire & Marine Ins Co	CT	2,500	2,782	3	2,858	837
St Paul Guardian Ins Co	CT	17	17	0	0	-4
St Paul Mercury Ins Co	CT	2	49	2	25	-177
St Paul Protective Ins Co	CT	0	0	0	0	0
Standard Fire Ins Co	CT	1	15	0	127	133
Star Ins Co	MI	-69	28	0	0	3
Starnet Ins Co	DE	2,680	2,602	0	869	482
Starr Ind & Liab Co	TX	6,880	6,910	0	1,579	2,290
State Farm Fire & Cas Co	IL	96,068	94,301	0	34,637	35,400
State Farm Mut Auto Ins Co	IL	113,600	112,591	0	58,927	53,338

Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
State Natl Ins Co Inc	TX	355	244	0	52	385
Stillwater Ins Co	CA	306	301	0	157	119
Stonington Ins Co	PA	3	2	0	0	-7
Sun Surety Ins Co	SD	0	0	0	0	0
Sunderland Marine Mut Co Ltd	AK	5,956	5,629	0	2,227	1,953
Suretec Ins Co	TX	0	0	0	0	2
T H E Ins Co	LA	208	207	0	63	59
Teachers Ins Co	IL	4,174	4,347	0	1,831	1,601
Technology Ins Co Inc	NH	31	34	0	7	20
The Travelers Cas Co	CT	0	0	0	0	0
TIG Ins Co	CA	0	0	0	101	670
TNUS Ins Co	NY	29	146	0	180	181
Tokio Marine Amer Ins Co	NY	971	1,114	0	705	-3,029
Torus Natl Ins Co	DE	597	190	0	0	98
Tower Ins Co Of NY	NY	-1	118	0	79	93
Toyota Motor Ins Co	IA	177	116	0	20	26
Trans Pacific Ins Co	NY	8	3	0	1	-2
Transamerica Cas Ins Co	OH	341	347	0	250	255
Transguard Ins Co Of Amer Inc	IL	58	58	0	2	14
Transportation Ins Co	IL	408	504	0	285	-69
Travelers Cas & Surety Co	CT	452	571	0	97	11
Travelers Cas & Surety Co Of Amer	CT	7,599	6,545	0	206	-449
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	2,853	2,604	0	284	1,755
Travelers Ind Co Of Amer	CT	2,872	3,012	2	661	1,052
Travelers Ind Co Of CT	CT	786	832	0	90	77
Travelers Prop Cas Co Of Amer	CT	12,886	12,710	0	6,488	8,855
Triumpher Cas Co	OH	52	62	0	23	29

\*DOM = DOMICILE

## PROPERTY/CASUALTY TOTAL BUSINESS 2014 (\$000)

Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Truck Ins Exch	CA	3	1	0	74	17
Trumbull Ins Co	CT	123	127	0	4	11
Twin City Fire Ins Co Co	IN	1,175	1,546	4	263	509
Umialik Ins Co	AK	31,298	29,188	0	11,809	10,696
Unigard Ins Co	WI	267	309	0	0	-43
United Financial Cas Co	OH	7,686	7,707	0	3,121	2,292
United Fire & Cas Co	IA	0	0	0	0	0
United Guar Residential Ins Co	NC	1,301	1,074	0	160	120
United Serv Automobile Assn	TX	50,899	49,599	4,644	25,985	28,350
United States Fidelity & Guar Co	CT	1,099	1,099	0	149	170
United States Fire Ins Co	DE	4,303	4,223	0	2,448	2,735
United States Liab Ins Co	PA	485	531	0	78	214
United WI Ins Co	WI	0	0	0	0	-1
Universal Underwriters Ins Co	IL	312	284	0	16	90
Universal Underwriters Of TX Ins	IL	145	187	0	22	18
US Specialty Ins Co	TX	1,071	991	0	149	79
USAA Cas Ins Co	TX	26,708	26,041	881	14,925	15,206
USAA Gen Ind Co	TX	25,512	24,680	0	14,637	14,476
Utica Mut Ins Co	NY	0	0	0	0	0
Valley Forge Ins Co	PA	1,489	1,542	56	523	181
Vanliner Ins Co	MO	1,482	1,277	0	97	380
Vigilant Ins Co	NY	97	106	2	722	6,773
Viking Ins Co Of WI	WI	0	0	0	0	0
Virginia Surety Co Inc	IL	1,517	955	0	735	725
Washington Intl Ins Co	NH	26	30	0	-7	-9
Wausau Business Ins Co	WI	244	299	0	1,060	352
Wausau Underwriters Ins Co	WI	56	623	0	1,845	517
Wesco Ins Co	DE	38	18	0	3	4
West Amer Ins Co	IN	8,836	9,320	0	3,160	4,254
Westchester Fire Ins Co	PA	4,931	4,377	0	8,117	5,833

\*DOM = DOMICILE

Company Name	DOM*	Direct Written Prem	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
Western Surety Co	SD	3,133	2,779	0	391	498
Westfield Ins Co	OH	0	0	0	0	0
Westport Ins Corp	MO	3,037	3,139	0	178	-215
Work First Cas Co	DE	0	0	0	0	-1
Wright Natl Flood Ins Co	TX	160	174	0	0	-50
XL Ins Amer Inc	DE	2,178	1,841	0	5	158
XL Specialty Ins Co	DE	4,656	3,551	0	1,120	1,386
Zale Ind Co	TX	24	24	0	0	0
Zenith Ins Co	CA	12	13	0	0	0
Zurich Amer Ins Co	NY	24,777	24,860	0	14,641	3,680
Zurich Amer Ins Co Of IL	IL	25,890	25,772	0	827	15
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
<b>Total Companies: 450</b>		<b>1,636,306</b>	<b>1,618,049</b>	<b>14,290</b>	<b>638,144</b>	<b>634,236</b>

## CREDIT BUSINESS 2014 (\$000)

Company Name	Domicile	Direct Prem Written	Direct Earned Prem	Dividends Paid	Direct Losses Paid	Direct Losses Incurred
American Bankers Ins Co Of FL	FL	107	107	0	3	2
American Natl Prop & Cas Co	MO	3,564	3,792	0	1,692	1,777
American Reliable Ins Co	AZ	18	18	0	2	1
American Security Ins Co	DE	35	35	0	6	13
Arch Ins Co	MO	0	0	0	2	2
Bankers Standard Ins Co	PA	0	0	0	0	0
Cumis Ins Society Inc	IA	5	7	0	0	0
First Colonial Ins Co	FL	625	593	0	230	218
Great Amer Alliance Ins Co	OH	-1	13	0	2	-6
Great Amer Assur Co	OH	16	11	0	0	0
Great Amer Ins Co	OH	115	54	0	0	-33
MIC Prop & Cas Ins Corp	MI	-8	68	0	7	6
Old Republic Ins Co	PA	191	153	0	108	122
Praetorian Ins Co	PA	-242	11	0	70	-28
QBE Ins Corp	PA	0	0	0	0	-12
State Natl Ins Co Inc	TX	61	61	0	19	28
Zale Ind Co	TX	8	8	0	0	0

## AGGREGATE WRITE-INS: OTHER LINES 2014 (\$000)

Company Name	Domicile	Direct Written Premi	Direct Earned Prem	Divi- dends 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	1	1	0	0	0
American Reliable Ins Co	AZ	0	0	0	0	0
American Road Ins Co	MI	116	116	0	4	4
Arch Ins Co	MO	0	0	0	0	-25
Central States Ind Co Of Omaha	NE	163	163	0	4	8
Courtesy Ins Co	FL	-2	23	0	0	0
Gray Ins Co	LA	433	433	0	0	57
Great Amer Alliance Ins Co	OH	0	0	0	0	-12
Great Amer Assur Co	OH	0	0	0	0	0
Great Amer Ins Co	OH	0	46	0	0	-108
Great Amer Ins Co of NY	NY	0	0	0	0	0
Greenwich Ins Co	DE	16	16	0	0	13
Midwest Employers Cas Co	DE	882	836	0	787	624
Transamerica Cas Ins Co	OH	9	9	0	0	-1

## TITLE INSURANCE COMPANIES 2014

Company Name	NAIC #	Dom- icile	Market Share (%)	Assets (\$000)	Surplus (\$000)	Direct Prem Written	Direct Prem Earned	Direct Losses Paid	Direct Losses Incurred
Chicago Title Ins Co	50229	NE	6.90	1,905,830	971,076	2,207	2,147	645	11
Commonwealth Land Title Ins Co	50083	NE	0.07	581,846	245,108	0	0	0	0
Fidelity Natl Title Ins Co	51586	CA	10.02	1,267,784	476,852	2,340	2,382	11	64
First Amer Title Guar Co	51624	TX	29.74	15,046	12,676	0	0	0	0
First Amer Title Ins Co	50814	NE	15.91	2,187,244	978,727	8,846	9,482	132	26
Old Republic Natl Title Ins Co	50520	FL	37.36	953,146	436,069	4,732	4,867	0	0
Stewart Title Guar Co	50121	TX	0	1,082,474	525,766	9,073	9,069	58	15
<b>Total</b>			<b>100</b>	<b>7,993,371</b>	<b>3,646,274</b>	<b>27,198</b>	<b>27,948</b>	<b>847</b>	<b>116</b>

# SURPLUS LINES

Recap **66**

Unauthorized and Independently Procured Premiums and Taxes **66**

Non-admitted Premiums and Taxes **67**

Premium Tax Audits **67**

# GUARANTY ASSOCIATIONS

Alaska Insurance Guaranty Association **68-69**

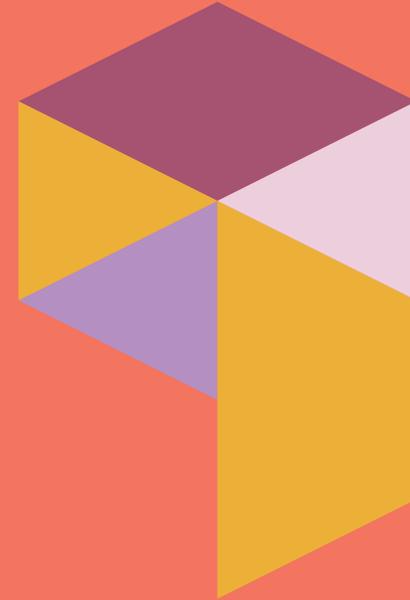
Alaska Life and Health Insurance Guaranty Association **70-71**

# RISK RETENTION GROUPS <sup>72</sup>

# PURCHASING GROUPS <sup>73-74</sup>

# AVAILABLE PUBLICATIONS <sup>75</sup>

# CONTACT THE DIVISION OF INSURANCE <sup>75</sup>



## SURPLUS LINES PREMIUMS 2014 (\$000)

Line	Prem
Fire	11,579
Allied Lines	4,829
Multiple Peril Crop	0
Federal Flood	450
Farmowners Multiple Peril	1
Homeowners Multiple Peril	283
Commercial Multiple Peril -- Non-Liability	10,409
Commercial Multiple Peril - Liability	4,245
Mortgage Guaranty	0
Ocean Marine	-1

Line	Prem
Inland Marine	3,654
Financial Guaranty	0
Medical Malpractice	9,108
Earthquake	8,164
Group Accident And Health	0
Credit Accident And Health	3
Other Accident And Health	0
Workers Compensation	34
Other Liability	60,824
Products Liability	154
Other Private Passenger Auto Liability	0
Other Commercial Auto Liability	811

Line	Prem
Private Passenger Auto Physical Damage	97
Commercial Auto Physical Damage	619
Aircraft (All Perils)	3,140
Fidelity	54
Surety	5
Burglary and Theft	0
Boiler and Machinery	0
Credit	11
Other Lines of Business	1,710
<b>Total</b>	<b>120,181</b>

## UNAUTHORIZED AND INDEPENDENTLY PROCURED PREMIUMS AND TAXES 2014 (\$000)

Unauthorized Insurance (Reported by Brokers)	Prem	3.7% Tax	Marine	.75% Tax
AmWINS Brokerage of Texas, Inc	0	0	35	0
Arthur J Gallagher Risk Management Serv Inc	0	0	5,206	39
BancorpSouth Insurance Services	0	0	1,085	8
Burns & Wilcox LTD	0	0	13	0
CRC Insurance Services Inc	0	0	119	0
Erven & Sons Inc	0	0	68	1
Marsh & McLennan Agency LLC	0	0	155	1
Parker, Smith & Feek Inc	0	0	3	0
Petersen International Underwriters	173	6	0	0
Porter Spaulding Inc	0	0	1	0
R T Specialty LLC	0	0	7	0
Salvus Bain Management (USA) LLC	0	0	187	1
Swett & Crawford Corp	0	0	15	0
USI Southwest Inc	0	0	35	0
Vennberg Insurance Inc	0	0	1,456	11
Willis of Texas	0	0	879	7
<b>Total</b>	<b>173</b>	<b>6</b>	<b>9,264</b>	<b>68</b>

Independently Procured Insurance (Reported by Insureds)	Prem	3.7% Tax
<b>Total</b>	<b>1,029</b>	<b>38</b>

## NON-ADMITTED PREMIUMS AND TAXES 2014 (\$000)

Non-Admitted Companies (Reported by Companies)	Prem	3.7% Tax
AF&L Insurance Company	2	0
Allstate Life Insurance Company of New York	3	0
American Continental Insurance Company	9	0
American Life & Security Corporation	1	0
American Underwriters Life Insurance Co	1	0
Athene Life Insurance Company of New York	3	0
Auto-Owners Life Insurance Company	13	0
Centennial Casualty Company	10	0
Christian Fidelity Life Insurance Company	4	0
CICA Life Insurance Company of America	2	0
Columbian Life Insurance Company	9	0
Cotton States Life Insurance Company	5	0
Erie Family Life Insurance Company	34	1
Farm Bureau Life Insurance Company	98	4
Federated Life Insurance Company	1	0
First Unum Life Insurance Company	68	3
Genworth Life Insurance Company of New York	9	0
Grange Life Insurance Company	6	0
Guaranty Income Life Insurance Company	1	0
Harleysville Life Insurance Company	1	0
Illinois Mutual Life Insurance Company	28	1
Kanawha Insurance Company	41	2
Motorists Life Insurance Company	7	0
Mutual Savings Life Insurance Company	1	0
Ohio National Life Assurance Corporation	107	4
Ohio National Life Insurance Corporation	108	4
Old American Insurance Company	6	0
Pekin Life Insurance Company	13	0
Pioneer Mutual Life Insurance Company	18	1
Professional Insurance Company	2	0

Non-Admitted Companies (Reported by Companies)	Prem	3.7% Tax
Protective Life and Annuity Life Insurance Company	6	0
Pyramid Life Insurance Company	4	0
Sagicor Life Insurance Company	15	1
Security Plan Life Insurance Company	2	0
Sentinel Security Life Insurance Company	1	0
Shelter Life Insurance Company	12	0
The American Home Life Insurance Company	5	0
The Pharmacists Life Insurance Company	3	0
United Farm Family Life Insurance Company	17	1
United Home Life Insurance Company	2	0
United Insurance Company of America	2	0
Unity Financial Life Insurance Company	1	0
Universal Guaranty Life Insurance Company	1	0
USAA Life Insurance Company of New York	10	0
William Penn Life Insurance Company of New York	16	1
Western & Southern Life Assurance Company	43	2
Western and Southern Life Insurance Co (The)	110	4
<b>Total</b>	<b>861</b>	<b>29</b>

## PREMIUM TAX AUDITS FY 2015

Audit No.	Surplus Lines Broker	Audit Call	Public Report
TA 14-01	Alaska USA Insurance Brokers LLC	05/21/2014	06/11/2015
TA 14-02	Parker, Smith & Feek Inc	07/31/2014	01/12/2015
TA 14-03	Marsh USA Inc	09/23/2014	03/10/2015
TA 15-01	The Insurance Center An Alaskan Corp	01/12/2015	Pending
TA 15-02	M J Hall & Co of Alaska	01/28/2015	Pending

## ALASKA INSURANCE GUARANTY ASSOCIATION

All Insolvencies by Statutory Account - Combining Balance Sheet Information					
December 31, 2014	Auto	Other	Workers' Comp	Administrative	Total
<b>Assets</b>					
Cash and cash equivalents	38,318	275,992	1,166,865	--	<b>1,481,175</b>
Investments	782,191	5,633,859	23,819,311	--	<b>30,235,361</b>
Assessments receivable	--	--	316,477	--	<b>316,477</b>
Interest receivable	1,625	11,700	49,470	--	<b>62,795</b>
<b>Total assets</b>	<b>822,134</b>	<b>5,921,551</b>	<b>25,352,123</b>	--	<b>32,095,808</b>
<b>Liabilities And Members' Equity (Deficit)</b>					
Accounts Payable				140,330	<b>140,330</b>
Reserve for claims and claim adjustment expenses	--	618,712	39,729,479	111,707	<b>40,459,898</b>
Members' equity (deficit)	822,134	5,302,840	(14,377,357)	(252,037)	<b>(8,504,420)</b>
<b>Total liabilities and members' equity</b>	<b>822,134</b>	<b>5,921,552</b>	<b>25,352,122</b>	-	<b>32,095,808</b>
<b>Combining Schedule of Changes in Members' Equity (Deficit)</b>					
Assessments	--	--	6,366,395	300	<b>6,366,695</b>
Distributions from liquidators	58,228	482,100	2,906,130	9,915	<b>3,456,373</b>
Investment Income	5,950	42,880	263,813	(223,024)	<b>89,619</b>
<b>Total</b>	<b>64,178</b>	<b>524,980</b>	<b>9,536,338</b>	<b>(212,809)</b>	<b>9,912,687</b>
Change in claims and claim adjustment expense reserves	--	(1,646,208)	(7,067,246)	(30,517)	<b>(8,743,971)</b>
Claims paid	--	225,828	3,925,849	--	<b>4,151,677</b>
Assessment refunds	--	--	303,864	--	<b>303,864</b>
Claim adjustment expenses paid	--	4,497	331,331	--	<b>335,828</b>
Administrative costs	--	5,355	399,880	283,810	<b>689,045</b>
Allocation of administration costs	16,473	129,175	210,641	(356,289)	--
<b>Total</b>	<b>16,473</b>	<b>(1,281,353)</b>	<b>(1,895,681)</b>	<b>(102,996)</b>	<b>(3,263,557)</b>
Members' equity (deficit) change during year	47,705	1,806,333	11,432,019	(109,813)	<b>13,176,244</b>
Members' equity (deficit) beginning of year	774,429	3,496,507	(25,809,376)	(142,224)	<b>(21,680,664)</b>
Members' equity (deficit) end of year	822,134	5,302,840	(14,377,357)	(252,037)	<b>(8,504,420)</b>

## ALASKA INSURANCE GUARANTY ASSOCIATION

Balance Sheets		
December 31	2014	2013
<b>Assets</b>		
Cash and cash equivalents	1,481,175	3,316,293
Investments	30,235,361	24,003,647
Assessments receivable	316,477	98,211
Interest receivable	62,795	105,054
<b>Total assets</b>	<b>32,095,808</b>	<b>27,523,205</b>
<b>Liabilities and Members' Deficit</b>		
Accounts payable	140,330	-
Reserve for claims and claim adjustment expenses	40,459,898	49,203,869
Members' (deficit)	(8,504,420)	(21,680,664)
<b>Total liabilities and members' deficit</b>	<b>32,095,808</b>	<b>27,523,205</b>
<b>Statements of Changes in Members' Deficit</b>		
Assessments	6,366,695	3,064,874
Distributions from liquidators	3,456,373	3,437,756
Investment income (loss)	89,619	(26,483)
Total	9,912,687	6,476,147
Change in claims and claim adjustment expense reserves	(8,743,971)	7,203,393
Claims paid	4,151,677	4,012,614
Assessment refunds	303,864	128,122
Claim adjustment expenses paid	335,828	321,520
Administrative expenses	689,045	559,773
<b>Total</b>	<b>(13,176,244)</b>	<b>12,225,422</b>
Net change in members' (deficit) during the year	13,176,244	(5,749,275)
Members' (deficit) - beginning of year	(21,680,664)	(15,931,389)
Members' (deficit) - end of year	(8,504,420)	(21,680,664)

Statements of Cash Flows		
December 31	2014	2013
<b>Cash Flows from Operating Activities</b>		
Net change in members' (deficit)	13,176,244	(5,749,275)
Adjustments to reconcile net change in members' (deficit) to net cash provided by (used in) operating activities:		
Net accretion of bond premium (discount)	47,965	71,949
Unrealized (gain) loss on investments	175,059	330,061
Changes in assets and liabilities that provided (used) cash:		
Assessments receivable	(218,266)	(1,230)
Interest receivable	42,259	4,338
Accounts payable	140,330	-
Reserves for claims and claim adjustment expense	(8,743,971)	7,203,393
Net cash provided by operating activities	4,619,620	1,859,236
<b>Cash Flows from Investing Activities</b>		
Purchases of investments	(13,054,738)	(10,625,563)
Maturities of investments	6,355,000	6,500,000
Sales of investments	245,000	1,000,000
Net cash (used in) investing activities	(6,454,738)	(3,125,563)
(Decrease) in cash and cash equivalents	(1,835,118)	(1,266,327)
Cash and cash equivalents, beginning of year	3,316,293	4,582,620
Cash and cash equivalents, end of year	1,481,175	3,316,293

## ALASKA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION

Balance Sheets		
December 31	2013	2012
<b>Assets</b>		
Cash and cash equivalents	453,925	520,926
Assessments receivable*	95,532	9,060
Funds held in NOLHGA Escrow	1,364	4,854
<b>Total assets</b>	<b>550,821</b>	<b>534,840</b>
<b>Liabilities And Members' Equity (Deficit)</b>		
Estimated insurance contractual obligations payable	36,550	65,000
Deferred revenue from members	4,773	8,551
Accounts payable and accrued liabilities	7,041	10,007
Total	48,364	83,558
Members' equity (deficit)	502,457	451,282
Commitments and contingencies	--	--
<b>Total liabilities and members' equity</b>	<b>550,821</b>	<b>534,840</b>

\*Net of allowance for doubtful accounts of \$9,770 and \$15,614 at December 31, 2014 and 2013 respectively.

Statements of Cash Flows		
December 31	2014	2013
<b>Cash flows from operating activities:</b>		
Cash received from member company assessments and estate distributions, net	72,091	1,306,748
Cash paid for policyholder obligations	(4,016)	(1,041,533)
Cash paid to consultants and suppliers	(135,078)	(203,741)
Interest received	2	680
Net cash provided by (used in) operating activities	(67,001)	62,154
Cash and cash equivalents, beginning of year	520,926	458,772
Cash and cash equivalents, end of year	453,925	520,926
Reconciliation of increase (decrease) in members' equity (deficit) to cash provided by (used in) operating activities:		
Increase (decrease) in members' equity (deficit)	51,175	1,174,825
Recovery of uncollectible member assessments	(500)	--
<b>Adjustments to reconcile increase (decrease) in members' (deficit) to net cash provided by (used in) operating activities:</b>		
Changes in assets and liabilities that provided (used) cash:		
Assessments receivable	(85,972)	7,382
Decrease in funds held in NOLHGA Escrow	3,490	49
Estimated insurance contractual obligations payable	(28,450)	(1,097,000)
Deferred revenue from members	(3,778)	(15,424)
Accounts payable and accrued liabilities	(2,966)	(7,678)
Net cash provided by (used in) operating activities	(67,001)	62,154

## ALASKA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION

Statements of Activities						
December 31	2014			2013		
	Administrative Fund	Insolvency Funds	Total	Administrative Fund	Insolvency Funds	Total
<b>Revenues</b>						
Member assessments	161,750	--	161,750	165,000	1,149,920	<b>1,314,920</b>
Funds received from liquidators	--	591	591	--	2,307	<b>2,307</b>
Net investment income (loss)	--	2	2	4	676	<b>680</b>
<b>Total revenues</b>	<b>161,750</b>	<b>593</b>	<b>162,343</b>	<b>165,004</b>	<b>1,152,903</b>	<b>1,317,907</b>
<b>Expenses</b>						
Claims and claims handling:						
Assumption reinsurance payments	--	566	566	--	1,041,533	<b>1,041,533</b>
Policyholder benefits and claims	--	3,450	3,450	--	--	--
Change in estimated insurance contractual obligations payable	--	(28,450)	(28,450)	--	(1,097,000)	<b>(1,097,000)</b>
<b>Total claims and claims handling</b>	<b>--</b>	<b>(24,434)</b>	<b>(24,434)</b>	<b>--</b>	<b>(55,467)</b>	<b>(55,467)</b>
Accounting and auditing fees	29,673	--	29,673	30,570	--	<b>30,570</b>
Executive director fee	39,100	6,828	45,928	53,420	8,020	<b>61,440</b>
Third party administrator fees	--	42	42	--		
NOLHGA dues and assessments	41,306	2,512	43,818	43,888	26,855	<b>70,743</b>
Uncollectible member assessments	(500)	--	(500)	2,939	--	<b>2,939</b>
Travel	12,689	--	12,689	18,798	--	<b>18,798</b>
General and administrative	3,952	--	3,952	14,008	51	<b>14,059</b>
<b>Total expenses</b>	<b>126,220</b>	<b>(15,052)</b>	<b>111,168</b>	<b>163,623</b>	<b>(20,541)</b>	<b>143,082</b>
Decrease (increase) in members' equity (deficit)	35,530	15,645	51,175	1,381	1,173,444	<b>1,174,825</b>
Members' (deficit) beginning of year	(81,929)	533,211	451,282	(83,310)	(640,233)	<b>(723,543)</b>
Members' equity (deficit) end of year	(46,399)	548,856	502,457	(81,929)	533,211	<b>451,282</b>

## RISK RETENTION GROUPS 2014 (\$000)

in compliance with 3AAC 24.010 - .290

AK ID #	Domicile	Group Name	Prem
11222	VT	ACADEMIC MEDICAL PROFESSIONALS INSURANCE RISK RETENTION GROUP, LLC	0
10994	VT	AFFILIATES INSURANCE RECIPROCAL A RISK RETENTION GROUP	4
10554	AZ	ALLIED PROFESSIONALS INSURANCE COMPANY RRG	48
8512	VT	AMERICAN ASSOC OF ORTHODONTISTS RRG	20
8351	TX	AMERICAN CONTRACTORS INSURANCE CO RRG	-40
10758	VT	AMERICAN EXCESS INSURANCE EXCHANGE RRG	42
10538	SC	AMERICAN FOREST CASUALTY COMPANY RRG	15
8352	VT	AMERICAN SAFETY RISK RETENTION GROUP INC	0
11228	VT	AMERIGUARD RISK RETENTION GROUP, INC.	3
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.	18
10925	KY	ARISE BOILER INSPECTION AND INSURANCE COMPANY RRG	4
8483	VT	ATTORNEYS' LIABILITY ASSUR SOCIETY INC A RRG	220
11115	MT	AVIATION ALLIANCE INSURANCE RISK RETENTION GROUP, INC.	33
11245	HI	CALIFORNIA HEALTHCARE INSURANCE COMPANY, INC., A RISK RETENTION GROUP	0
10960	DC	CARING COMMUNITIES A RECIPROCAL RISK RETENTION GROUP	0
10608	VT	CLAIM PROFESSIONALS LIABILITY INSURANCE COMPANY RRG	38
10964	VT	COLLEGE RISK RETENTION GROUP	20
8358	VT	CPA MUTUAL INSURANCE CO OF AMERICA RRG	106
10993	MT	CROSSFIT RISK RETENTION GROUP INCORPORATED	17
8359	VT	EVERGREEN USA A RISK RETENTION GROUP	42
10504	NV	GOLDEN INSURANCE COMPANY RRG	61
11020	DC	HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INS CO, A RISK RETENTION GROUP	55
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 #	Domicile	Group Name	Prem
11216	DC	MEDPRO RRG RISK RETENTION GROUP	0
10379	VT	MENTAL HEALTH RISK RETENTION GROUP, INC.	0
11132	DC	NASW RISK RETENTION GROUP, INC.	16
10991	MT	NATIONAL CONTRACTORS INSURANCE COMPANY A RISK RETENTION GROUP	16
11160	HI	NATIONAL GUARDIAN RISK RETENTION GROUP, INC.	0
8513	DC	NATIONAL SERVICE CONTRACT INS CO RRG	14
8350	IL	OMS NATIONAL INSURANCE COMPANY RRG	201
10615	VT	OOIDA RISK RETENTION GROUP INC	14
8364	VT	OPHTHALMIC MUTUAL INSURANCE COMPANY RRG	2
10912	DC	PCH MUTUAL INSURANCE COMPANY INC A RISK RETENTION GROUP	102
11082	MT	PIA PROFESSIONAL LIABILITY INSURANCE COMPANY, A RISK RETENTION GROUP	0
8366	MO	PREFERRED PHYSICIANS MEDICAL RRG INC	20
10543	DC	PROBUILDERS SPECIALTY INSURANCE COMPANY RRG	0
10616	AZ	RESTORATION RISK RETENTION GROUP INC	14
10542	VT	SECURITY AMERICA RISK RETENTION GROUP INC	2
10636	DC	SPIRIT MOUNTAIN INSURANCE COMPANY RISK RETENTION GROUP	18
10612	SC	ST CHARLES INSURANCE COMPANY RRG	0
10474	VT	STICO MUTUAL INSURANCE COMPANY RRG	176
8370	VT	TERRA INSURANCE COMPANY (A RISK RETN GRP)	531
11136	VT	TERRAFIRMA RISK RETENTION GROUP LLC	4
11243	VT	THE DOCTORS COMPANY RISK RETENTION GROUP, A RECIPROCAL EXCHANGE	0
10463	VT	UNITED EDUCATORS INSURANCE A RECIPROCAL RISK RETENTION GROUP	422
8371	CO	WESTERN PACIFIC MUTUAL INS CO (A RRG)	0
<b>TOTAL PREMIUM</b>			<b>2,262</b>

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

## 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
ALVERISK 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
ASSOCIATIONS AND PROFESSIONALS GENERAL LIABILITY PG	10274
ASSOCIATIONS PURCHASING GROUP	10275

Company Name	AK ID
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
BIZ CHOICE LAST MILE LOGISTICS PURCHASING GROUP	11093
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
COLLEGE AND UNIVERSITY SCHOLASTIC EXCESS RPG, LLC	20056
DESIGN PROFESSIONALS ASSOCIATION RISK PURCHASING GROUP INC	10284
DESIGNPRO PURCHASING GROUP	10602
DEWITT STERN CULTURAL INSTITUTION RISK PURCHASING GROUP, INC.	11105
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
ERS RISK PURCHASING GROUP ASSOCIATION INC	10594
F P PURCHASING GROUP	10517
FAMILY ENTERTAINMENT CENTERS SAFETY ASSOC INC	10632

Company Name	AK ID
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
GGP TENANTS PURCHASING GROUP	20036
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
INTERNATIONAL SPECIAL EVENTS & RECREATION ASSOC INC	10567
IPHFHA RISK PURCHASING GROUP	11067
IRF CONSTRUCTION GROUP INC	10210
IRF HOSPITALITY GROUP INC	10209

## PURCHASING GROUPS

Company Name	AK ID
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
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
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

Company Name	AK ID
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
NATIONAL REAL ESTATE PURCHASING GROUP, INC.	20043
NORTH AMERICAN DATA SECURITY RPG	20035
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
PSIC RPG ASSOCIATION	10092
PSYCHOLOGISTS PURCHASING GROUP ASSOCIATION	10414
PROFESSIONAL AUDITORS, CONSULTANTS & ENGINEERS RPG	20062
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

Company Name	AK ID
S & F PERSONAL TRAINER RISK PURCHASING GROUP	20071
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
SZ FLY SAFE RPG	20063
SAFETY MERCHANTS & RETAIL TENANTS UMBRELLA, INC.	20003
SECURITY AMERICA RPG, LLC	20029
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
UNEMPLOYMENT ALTERNATIVES PURCHASING GROUP	20055
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
WRIGHT & CO FEDERAL EMPLOYEE RISK PURCHASING GROUP LLC, THE	20040

## PUBLICATIONS

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

You can find them on our website at [www.insurance.alaska.gov](http://www.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**

**Medicare Supplement Insurance (MEDIGAP) Rate Guide**

**A Valuable Resource for Alaska Insurance Consumers**

### Home/Auto

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

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

### Credit Info

**Insurance Credit Scoring in Alaska**

**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.

**Understanding How Insurers Use Credit Information**

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

### 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](mailto:insurance@alaska.gov).

## CONTACT THE DIVISION OF INSURANCE

**1-800-INSURAK** In-state Consumer Services Hotline  
[insurance@alaska.gov](mailto:insurance@alaska.gov) | [www.insurance.alaska.gov](http://www.insurance.alaska.gov)

### JUNEAU

State Office Building, 9<sup>th</sup> Floor  
333 Willoughby Avenue  
Juneau, Alaska 99811-0805

Main Phone (907) 465-2515  
Fax (907) 465-3422

### MAILING ADDRESS

P.O. Box 110805  
Juneau, Alaska 99811-0805

### ANCHORAGE

Robert B. Atwood Building  
550 W. 7<sup>th</sup> Avenue, Suite 1560  
Anchorage, Alaska 99501-3597

Main Phone (907) 269-7900  
Fax (907) 269-7910

