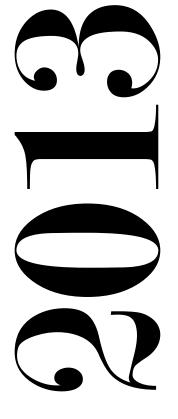


Florida Office of Insurance Regulation

ANNUAL REPORT







OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES COMMISSION

RICK SCOTT GOVERNOR

JEFF ATWATER CHIEF FINANCIAL OFFICER

PAM BONDI ATTORNEY GENERAL

ADAM PUTNAM COMMISSIONER OF AGRICULTURE

May 2013

I am pleased to submit the 2013 Annual Report of the Florida Office of Insurance Regulation (Office) for Calendar Year 2012, pursuant to Section 624.315, Florida Statutes. This report briefly describes Office roles and responsibilities, summarizes major activities and accomplishments, and highlights the state of the Florida insurance market and the impact of the insurance industry on the Florida economy. It also contains company financial, market share, and premium information.

In 2012, the Florida insurance market experienced steady growth and further stabilization of the homeowners market. Looking ahead, I will continue to focus particular attention on strengthening Florida's property insurance market and preserving our competitive health insurance environment in the wake of unprecedented regulatory changes at the federal level. Internationally, insurance modernization and regulatory convergence initiatives are underway and may lead to a global restructuring of the supervisory framework and redefinition of insurance regulation with significant implications for insurance markets in Florida. I have been actively engaged in this process to ensure the results are consistent with the U.S. regulatory framework, make sense for the Florida insurance market, and benefit Florida insurance consumers.

It was also a year of landmark legislation at the federal and state levels, with the enactment of the federal Biggert-Waters Flood Insurance Reform Act of 2012, and Florida's Personal Injury Protection reform. The Office continues to achieve operational goals benefitting consumers and companies through increased efficiencies in product review, financial oversight and market conduct.

I encourage you to visit the Office website at www.floir.com. You will find a wealth of insurance information. Please do not hesitate to contact the Office if you have any questions about this report.

Sincerely,

Kevin M. McCartw

Insurance Commissioner

TABLE OF CONTENTS

Florida Office of Insurance Regulation, Annual Report 2013

Office	Acti	vities
U_{D}		

The Office of Insurance Regulation	5
About the Office	5
Roles and Responsibilities	5
Budget Appropriation, Fiscal Year 2012-2013	8
Activities and Accomplishments	9
Policy Leadership Beyond Florida	12
The Impact of the Insurance Industry on the Florida Economy	13
Developments in the Florida Insurance Market	14
Life and Health Insurance	14
Property and Casualty Insurance	15
Summary of Major Legislation	16
Life and Health Insurance	
Property and Casualty Insurance	16
General Insurance	18
Other Statutory Insurance Entities	20
Citations	22
Company Activities	
Florida Property and Casualty Insurance Calendar Year Experience	24
Top 15 Property and Casualty Carriers by Line of Business	28
Licensed Title Companies by Market Share	48
Top 35 Life and Health Carriers by Line of Business	49
Financial Statement Abstracts	54
Companies Discontinuing Operations in Florida	123
Consumer Complaint Ratios	131
Summary of Officers and Directors' Liability Claims	152
Summary of Workers' Compensation Insurance Experience	153
Summary of Florida Motor Vehicle Service Agreements	153
Florida Voluntary Private Passenger Automobile Experience	154
Medical Loss Ratios for Florida Health Maintenance Organizations	155

Office Activities



THE OFFICE OF INSURANCE REGULATION



About the Office

In 2003, the Florida Legislature created the Office of Insurance Regulation (Office), and designated the Commissioner of Insurance Regulation (Insurance Commissioner) as the director.

The Insurance Commissioner is appointed by, and reports to, the Financial Services Commission (Commission). The Commission is comprised of the Governor, the Attorney General, the Chief Financial Officer, and the Commissioner of Agriculture. The purpose of the Commission is to safeguard the public through the regulation of the banking, securities, and insurance industries.

The Insurance Commissioner serves as the "agency" head for purposes of taking final agency action for all areas within the regulatory authority delegated to the Office. The Commission serves as agency head only for purposes of rulemaking.¹

The Office is housed within the Department of Financial Services (DFS) for purposes of administrative, personnel, and technology support,² and is funded through legislative appropriations from the Insurance Regulatory Trust Fund.

Roles and Responsibilities

The primary roles and responsibilities of the Office can be summed up in the Office mission statement:

It is the mission of the Office to ensure that insurance companies licensed to do business in Florida are financially viable; operating within the laws and regulations governing the insurance industry; and offering insurance products at fair and adequate rates which do not unfairly discriminate against the buying public.³

The Office pursues its mission through the efficient review and approval of insurance company forms and rates, effective oversight of the financial condition of insurers, monitoring of compliance with statutory requirements governing insurance trade practices, and promotion of public policies and practices designed to attract private capital to this state to insure risks.

To accomplish this mission, the Office is organized into two main program areas from a budgetary standpoint: Executive Direction and Support, and Compliance and Enforcement.

The first, Executive Direction and Support, provides overall direction in carrying out the statutory and administrative responsibilities of the Office. Executive Direction and Support includes the Commissioner's Office, Office of the Inspector General, and Office of the General Counsel and Legal Services.

The second, Compliance and Enforcement, protects the public through regulatory oversight of company solvency, policy forms and rates, and market conduct. It includes

the Office of the Chief of Staff, Office of the Deputy Commissioner for Life and Health, Office of the Deputy Commissioner for Property and Casualty; and, Market Investigations unit.

At times, the roles and responsibilities of the Office and the DFS intersect. For example, the DFS Division of Consumer Services may receive consumer complaints indicating a company may be engaging in a pattern or practice in violation of the Florida Insurance Code. The Division of Consumer Services may then refer these complaints for a review by the Office's Market Investigations unit. If the Market Investigations unit uncovers potential fraudulent actions, then it may refer the case to the DFS Division of Insurance Fraud. In another example, the Office may refer an insolvent company to the DFS Division of Rehabilitation and Liquidation.

Office of the Commissioner

The Insurance Commissioner is the agency head for purposes of final agency action for all areas delegated to the Office under Florida law. In this capacity, the Commissioner provides senior-level executive, regulatory and policy leadership. Through the Office, the Commissioner executes and enforces all regulatory responsibilities under applicable statutes, rules and orders, to protect the public interest. Specifically, the Commissioner oversees the review of company rate and form filings across regulated lines of insurance and takes appropriate action; monitors the financial strength, solvency and enterprise risk of insurance companies doing business in this state; and ensures that contract provisions keep up with changing legal and market conditions. The Commissioner also advises and informs the Commission and, upon request, the Legislature, on matters affecting the insurance marketplace, and implements relevant legislative and regulatory policies. Finally, the Commissioner represents the Office to relevant constituencies, both within and outside of the insurance industry and institutions, nationally and internationally, in a way that benefits Florida consumers and companies.

Office of the Chief of Staff

The Office of the Chief of Staff includes the Chief of Staff and is the senior executive management branch of the Office. The Chief of Staff provides leadership, administrative direction and policy advice to the units within the Office; manages the fiscal resources and personnel to maximize the delivery of services and technical assistance; and advises the Insurance Commissioner, Governor, Financial Services Commission, and Legislature regarding policies, trends,

and opportunities affecting the insurance markets, companies and consumers in Florida. The Office of the Chief of Staff includes the Deputy Chief of Staff, the Communications Office, and the Government Affairs Office. The Deputy Chief of Staff provides direction and support to the Business Development, and Market Research and Technology units⁴ and supports the Chief of Staff in personnel and budgetary matters.

Office of the Inspector General

The Office of the Inspector General is responsible for promoting accountability, integrity, effectiveness, efficiency and cost-effectiveness in Office operations and administration. This is accomplished through internal audits, investigations, performance measure reviews, management reviews and other accountability activities in accordance with professional standards and applicable federal and state laws and rules.

Office of the General Counsel

The Office of the General Counsel is responsible for the supervision of the Legal Services and Market Investigations units. These units handle cases involving all aspects of regulation within the jurisdiction of the Office, including solvency regulation, rate and policy forms, market conduct, and licensure, as well as the investigation and prosecution of unlicensed insurers.

Office of Deputy Commissioner, Property and Casualty Insurance

The Deputy Commissioner of Property and Casualty Insurance provides executive, regulatory and policy leadership, and administrative direction and support for the business units regulating the property and casualty insurance industry. The Deputy Commissioner also advises the Insurance Commissioner and, upon request, the Legislature, on policies, trends and opportunities relating to the property and casualty insurance markets, companies and consumers. Specific areas within the scope of the Office of the Deputy Commissioner are company rate and form filings; residual market entities, including Citizens Property Insurance Corporation (Citizens); the Florida Insurance Guaranty Association (FIGA); solvency monitoring; reinsurance and Florida Hurricane Catastrophe Fund (FHCF) assessments; data collection; and various boards and committees. The Deputy Commissioner directly supervises the Property and Casualty Product Review and Property and Casualty Financial Oversight business units.

Property and Casualty Product Review
 The Property and Casualty Product Review unit is responsible for the day-to-day review

and approval of policy forms, policy rates, policy rules and underwriting guidelines for property and casualty insurance products marketed in this state. The unit must comply with specific statutory timelines for the review of each type of filing received. The statutory timelines range from 15 days for certain types of recoupment filings to 90 days for certain types of rate filings. Property and Casualty Product Review is organized into two principal sections: Rates and Forms.

Property and Casualty Financial Oversight The Property and Casualty Financial Oversight unit is responsible for monitoring the financial condition of property and casualty insurers, title insurers and selfinsurance funds through application review, ongoing financial analysis, periodic financial examinations and appropriate regulatory action. The unit also reviews material changes of ownership of insurers domiciled in Florida. The unit conducts actuarial reviews to ensure that companies maintain adequate reserves and performs field examinations and analyses of financial statements and reports. The unit conducts desk reviews, on-site financial examinations and targeted reviews in the event there are changes or potential changes to a company's financial condition. The Property and Casualty Financial Oversight unit is organized into two principal sections: Examinations and Analysis.

Office of Deputy Commissioner, Life and Health Insurance

The Deputy Commissioner of Life and Health Insurance provides executive, regulatory and policy leadership, and administrative direction and support for the business units regulating the life and health insurance industry. The Deputy Commissioner also advises the Insurance Commissioner and, upon request, the Legislature, on policies, trends and opportunities relating to the life and health insurance markets, companies and consumers. Specific areas within the scope of the Office of the Deputy Commissioner are company rate and form filings, the Florida Life and Health Insurance Guaranty Association

(FLHIGA), solvency monitoring, the federal Patient Protection and Affordable Care Act (PPACA), data collection, and various boards and committees. The Deputy Commissioner directly supervises the Life and Health Product Review and Life and Health Financial Oversight business units.

• Life and Health Product Review

Life and Health Product Review is directly responsible for the day-to-day review and approval of policy form and rate filings received from life⁵ and health⁶ insurance companies, health maintenance organizations, discount medical plans, and related entities and products. Under Florida law, rate review extends to all products except large group (51 or more), self-insurance plans, and out-of-state group major medical insurance, to ensure premiums are reasonable in relation to benefits as required by law. Life and Health Product Review is organized into two principal sections: Rates and Forms.

• Life and Health Financial Oversight

Life and Health Financial Oversight monitors the financial solvency of entities subject to Office regulation, including life and health insurers, managed care health entities, continuing care retirement communities, third party administrators and viatical settlement providers licensed, authorized or otherwise approved to operate in Florida. The unit conducts actuarial reviews to ensure companies maintain adequate reserves and performs field examinations and analyses of financial statements and reports. The unit conducts desk reviews, on-site financial examinations and targeted reviews in the event there are changes or potential changes in a company's financial condition. Life and Health Financial Oversight is organized into four principal sections: Life and Health Insurer Financial Analysis, Managed Care Financial Analysis, Actuarial Analysis and Examination.

BudgetSummary of Legislative Budget Appropriation
Office of Insurance Regulation
Fiscal Year 2012-13

	FY 2012-2013 Compliance & Enforcement	FY 2012-2013 Executive Direction & Support	FY 2012-2013 Total	FY 2011-2012 Total	Difference Over/(Under)
Full-time Equivalent Positions	254	34	288	283	5
Salaries & Benefits	\$15,121,535	\$2,463,627	\$17,585,162	\$18,389,115	(\$803,953)
Other Personal Services	\$125,000	\$0	\$125,000	\$125,000	\$0
Expenses	\$2,652,374	\$93,543	\$2,745,917	\$2,888,417	(\$142,500)
Operating Capital Outlay	\$2,000	\$0	\$2,000	\$2,000	\$0
Florida Public Hurricane Model	\$588,639	\$0	\$588,639	\$588,639	\$0
Property & Casualty Examinations	\$4,651,763	\$0	\$4,651,763	\$4,651,763	\$0
Life & Health Examinations	\$275,000	\$0	\$275,000	\$50,000	\$225,000
Contracted Services	\$688,016	\$117,710	\$805,726	\$805,726	\$0
Risk Management	\$262,960	\$0	\$262,960	\$115,643	\$147,317
Lease/Purchase Equipment	\$18,989	\$18,414	\$27,403	\$27,403	\$0
Transfer to DMS/HR	\$87,347	\$12,206	\$99,553	\$110,832	(\$11,279)
TOTAL APPROPRIATION	\$24,473,623	\$2,695,500	\$27,169,123	\$27,754,538	(\$585,415)
	Revenues e Regulatory Trust F ts to General Reven		\$16,370,658 \$198,475,669	\$17,811,680 \$169,924,519	(\$1,441,022) \$28,551,150

Activities and Accomplishments Calendar Year 2012

Accreditation and Recognitions

- The National Association of Insurance Commissioners (NAIC) Accreditation Program requires state insurance departments to meet financial, legal and organizational standards as determined by a committee of their peers. The Office successfully completed an Interim Annual Review in August as required by the NAIC in order to maintain accreditation. The accreditation process allows for broader interstate cooperation in conducting solvency reviews and company examinations and accelerates product speed-tomarket by maintaining consistent standards of oversight and avoiding duplicative regulatory oversight. This saves states millions of dollars.
- In 2012, the Government Affairs team for the
 Office received the Davis Productivity Award of
 Achievement for successfully advocating for the
 passage of legislation during the 2011 Session that
 produced job creation opportunities in Florida
 and equipped the Office with additional tools to
 monitor the financial condition of insurers.

Business Development and Company Admissions

- The Office continued to improve regulatory performance and to promote speed-to-market initiatives. This included encouraging new businesses to incorporate in or re-domesticate to Florida, expand current lines of business, and increase variety and competition within lines of business.
- The Office reviewed and processed a total of 516 company applications in an average of 52 days per application. These applications were approved, denied, withdrawn or deemed incomplete.
- In response to legislation passed in 2012, the Office established a more limited application process for captives, with a streamlined application available on the Office website.
- The Office had oversight of more than 4,000 insurance companies and insurance-related entities in Florida. The Office approved an additional 161 new insurance companies and insurance-related entities for operation in Florida.

- The Office approved a second company—an international insurance group and worldwide healthcare organization—to operate as an offshore insurer in Florida pursuant to legislation designed to enhance the attractiveness of Florida's business climate. Under the 2011 legislation, international insurers may insure foreign nationals while in Florida without having to apply for a certificate of authority from the Office. Because these insurers do not insure Florida residents, they remain under the regulatory authority of their country of domicile.
- The Office hosted the 2012 Industry Conference on "Successful Strategies for Business Development" with more than 350 attendees participating (150 attending in person and 200 via webcasting). Participants heard informative sessions regarding how to protect company trade secrets, guidance on the company application process, and from the Life & Health and Property & Casualty business units about the various rate and form filing processes. Fostering a regulatory environment where businesses can operate successfully and consumers can benefit from sound insurance products at appropriate rates is a priority of the Office. This conference helps the Office achieve this goal.

Financial Oversight

- The Life and Health unit completed 3,595 financial examinations and financial statement reviews.
- The Property and Casualty unit completed 4,935 financial examinations and financial statement reviews.
- Specialty company reviews accounted for 1,392
 of the 8,530 Life and Health and Property and
 Casualty examinations and financial statement
 reviews conducted by the Office.

Legal

• The Office, along with the DFS and the Office of the Attorney General concluded several multimillion dollar settlement agreements totaling in excess of \$75 million nationally with life insurance companies to reform certain practices related to the payment of benefits. Although the terms of the agreements vary, they generally require the insurers to use the U.S. Social Security Death Master File to locate life and annuity beneficiaries, and promptly remit payment to the unclaimed property division of the appropriate state for beneficiaries that cannot be located. The Office

- received over \$3 million in regulatory payments from these agreements, with consumers receiving tens of millions of dollars in returned funds.
- Florida participated as a lead state in the examination of, and multi-state settlement agreement between, a major life insurance company and 44 jurisdictions involving the sale of annuity products. Some consumers purchasing annuities between 2001 and 2008 had complained to the company regarding the suitability of the annuities for their circumstances or representations made by the company or its agents during the sale of an annuity. The agreement required the company to take corrective action and pay a penalty to the participating states. The consumers purchasing annuities during these years may have their complaints re-reviewed based on criteria in the agreed order. Consumers with complaints found to be justified were offered a retroactive cancellation of their policy and a full refund.

Legislative and Administrative Action

- On behalf of the NAIC, Insurance Commissioner McCarty testified on the impact of the proposed rules to implement Basel III Capital Standards before two subcommittees of the U.S. House of Representatives Financial Services Committee: the Subcommittee on Financial Institutions and Consumer Credit, and the Subcommittee on Insurance, Housing, and Community Opportunity. Basel III is a comprehensive set of reform measures, developed by the Basel Committee on Banking Supervision, to strengthen the regulation, supervision and risk management of the banking sector. The Subcommittees were examining issues surrounding the implementation of the Basel III regulatory standards.
- The Office worked closely with Florida's elected leadership to improve competitive conditions and enhance the appeal of the Florida market to private capital, while maintaining sensible solvency and market oversight.
- The Office provided technical and policy support to the Governor's Office, Cabinet members, and legislators for insurance legislation considered during the 2012 Session. For a summary of legislation from the 2012 Session that became law, please see the "Summary of Major Legislation" section of this report.

- Following a comprehensive review of 855 agency rules by the Office in 2011, the Financial Services Commission repealed 27 of these rules in 2012. In addition, the Legislature repealed two Office rules because it had repealed the implementing statute. The Office will engage in an ongoing review of rules with the goal of promoting a more efficient and business-friendly environment.
- The Office held 12 rate hearings, six rule hearings and five rule workshops.

Market Investigations

- The Market Investigations unit performed 59 market conduct examinations and 1,076 market conduct investigations of Property and Casualty, and Life and Health entities.⁷
- As a result of examinations and investigations conducted by the Market Investigations unit, consumers received \$39 million in refunds, and the Office collected \$15 million in administrative fines, fees and costs.
- Completed market conduct examination summary findings for 2012 to include the failure of companies to maintain accurate complaint logs, books, and records; calculate annuity income and to account for and collect automatic premium payments correctly; properly account for escrow funds; use clear and honest advertising related to future annuity income; and to timely and accurately reimburse out-of-network providers for health care costs.

Additional information regarding specific findings for market conduct examinations and enforcement actions are available at www.floir.com/Sections/ MarketInvestigations/is market inv index.aspx.

Market Research and Technology

The Office has developed one of the most advanced regulatory technology systems in the country—featuring comprehensive electronic insurance company form, rate and data filing systems with a corresponding structure of internal electronic management tools. Numerous improvements and upgrades were completed during 2012. These included:

 Enhancing the online company admissions application used by companies starting or expanding business in Florida.⁸ The Office is committed to creating the smoothest admissions experience possible for company applicants.

- Expanding the Office rate comparison website beyond homeowners insurance to enable consumers to also compare automobile insurance rates.⁹
- Enabling companies with certain inactive authorities to file financial documents in the Office industry portal while applications are pending.¹⁰
- Converting all statutory and special examination data calls into the Data Collection and Analysis Modules (DCAM) system standard.¹¹
- Streamlining the Company and Other Related Entities Navigator (COREN) system by rewriting and updating most of the code. This application is used by nearly all Office employees, but contains data so useful that most users of the application are with another state agency.¹²
- Upgrading major software systems, including the Office document and imaging system.¹³

Product Review

- The Life and Health unit reviewed 6,072 rate and form filings in an average of 22 days per filing.
- The Property and Casualty unit evaluated and processed a total of 9,288 rate and form filings in an average of 69 days per filing. The Office also received and closed 133 rate filings or 91.1% of the filings submitted as a result of the October 1 filing requirement imposed by HB 119, the PIP reform legislation adopted in the 2012 Session.
- The Office also reviewed and approved the annual rate filings for Citizens for 2013, and completed 175 form and rate filings from Citizens (other than its annual rate filings).
- The Office approved the removal of 451,643 policies from Citizens. Of this number, 277,002 policies were actually taken out.
- The Office approved the request of three title insurers to offer an innovative alternative title insurance product for loan modifications at a reduced cost to lenders. The Mortgage Priority Guarantee policy is used when lenders amend an existing mortgage loan agreement to help a struggling homeowner remain in their home. It protects the mortgage lien's priority at a minimal flat cost of \$125, in lieu of the many hundreds of dollars otherwise required for a full lender's title insurance policy. This could represent big savings for borrowers who amend their mortgages and will not have to pay the lender's title insurance premium.

- As a speed-to-market initiative for property and casualty form filings, the Office issued orders on April 9 and June 25, permitting companies to certify compliance with form filing requirements in lieu of Office review and approval of the form prior to use. This enables companies to put new or revised products into the market without delay. These orders were revised on December 3. As of December 20, a total of 843 form filings were closed pursuant to these orders.
- To further expedite company form filings, the Property and Casualty unit proposed a system change enabling insurers to submit a single form filing across multiple product lines as one filing. 14 The Office implemented this change, making it available for certain key lines of business such as Commercial Property, Commercial Multi-Peril, Commercial Auto, Medical Malpractice, and Personal Auto. This innovation, implemented by the Market Research and Technology unit, is estimated to reduce form filings by 21%, in addition to producing work effort savings for both insurers and the Office.
- The Office launched a web page to receive additional public comment on health filings, especially in anticipation of significant changes in the health insurance market.

POLICY LEADERSHIP BEYOND FLORIDA

Florida is a leader in shaping national and international insurance policy through both the NAIC and the International Association of Insurance Supervisors (IAIS).

The NAIC provides a forum for the multi-state development of uniform insurance regulatory policy when uniformity is appropriate. Florida Insurance Commissioner McCarty began his year-long term as NAIC President in January 2012. Florida also exercises leadership within the NAIC through representatives serving in leadership positions on significant NAIC standing committees.

The importance of Florida's involvement in the NAIC cannot be overstated. It is critical to ensuring that within the national framework of state supervision, the decisions made and the model acts developed, not only promote sound financial regulation, but also respond to the unique needs of the Florida insurance market and encourage appropriate insurance practices.

When the year began, key insurance issues were being debated and discussed at the NAIC, such as health care reform, the challenges for U.S. standard-setting and global standard setting. In addition to these issues, President McCarty's priorities as NAIC President included several key initiatives of importance to the NAIC and to Florida. These included achieving greater uniformity and consistency in producer licensing, undertaking a complete review of the NAIC accreditation program, modernizing life insurance reserving practices through the adoption of principle-based reserving and enhancing market regulation and the way states regulate insurance. Significant progress was made on each of these priorities over the course of 2012. Nowhere was this more evident

than the Insurance Commissioner's success in securing life claims settlement agreements with major life insurers that is expected to lead to the return of billions of dollars to life insurance consumers nationally and, more specifically, to potentially thousands of beneficiaries in Florida.

The same can be said of the importance of the state's involvement in the IAIS. Through his service to the IAIS, the Insurance Commissioner continues to elevate Florida's international presence, influence the direction of various regulatory initiatives, and bring attention to the robust Florida insurance marketplace. In October 2012, he was elected to serve as a Vice Chair of the IAIS Executive Committee and currently sits on the Technical Committee, the ComFrame Oversight Task Force (i.e., Common Framework for the Supervision of Internationally Active Insurance Groups), and the Joint Forum (a key group of international regulators from the insurance, banking and securities sectors working to achieve their individual supervisory objectives). As insurance modernization initiatives and regulatory convergence lead to a global restructuring of the supervisory framework and redefinition of insurance regulation, this could have significant implications for the Florida insurance market. Florida's involvement in shaping these policies is critical to the future of the state's market. At the international level, the Insurance Commissioner has been working to influence the results of these various initiatives to ensure they are consistent with the U.S. regulatory framework, make sense for the Florida insurance market, and benefit Florida insurance consumers.

THE IMPACT OF THE INSURANCE INDUSTRY ON THE FLORIDA ECONOMY

Pursuant to Sections 624.313(h), 624.313(j), and 624.315(g), F.S.

The insurance industry is a vital part of Florida's economy and an important catalyst for the nation's continuing economic recovery:

- Insurance and insurance-related entities provided 193,124 jobs, ¹⁵ or 1.9% of all jobs in Florida. ¹⁶
- Florida insurance industry employees received \$11.8 billion in total compensation, or 2.8% of all compensation received by workers in Florida.¹⁷
- The Florida insurance industry generated approximately \$19.8 billion in total economic output, or 2.5% of Florida's gross state product.¹⁸
- Florida ranked 11th internationally¹⁹ in total premium volume, with insurers collecting \$117 billion in premium (including Citizens' premium).²⁰

In addition, according to the Florida Department of Revenue (DOR), premium taxes paid by insurance companies totaled \$704.8 million in fiscal year 2012, or 2.6% of all DOR-administered General Revenue Fund sources available to meet the needs of this state as determined by the Legislature.

Florida property insurance domestic companies ("domestics") continued to grow and strengthen financially in 2012. They are an economic development success story. Many have expanded their operations into other states.

Finally, Florida domestic insurers remitted over \$1.081 billion in dividends in 2012:

• Life and Health insurers: \$1 billion

• **Property and Casualty insurers:** \$81.7 million

DEVELOPMENTS IN THE FLORIDA INSURANCE MARKET

Life and Health Insurance

Life Insurance

The past few years, beginning with the 2008 financial crisis, have been especially challenging ones for the entire life insurance industry. From 2008 to 2012, the volume of total direct premium written by Florida's life insurance domestics declined by over \$41 million, or 8.5%.

The response to the financial crisis of 2008 by the President and Congress, the Federal Reserve and other institutions, has been to keep interest rates at historically low levels. The majority of life industry executives have characterized this low rate environment as their biggest source of risk.

The Florida market experienced some variations in existing product offerings in 2012. Life insurers and annuity providers filed tax qualified and non-qualified long-term care insurance riders. More companies expanded contracts and offered riders with long-term care benefit availability. Additional life policies and annuity contracts with lower contract guaranteed interest rates were filed in 2012, reflecting a reaction to the continued low interest rate environment.

The NAIC introduced Actuarial Guideline 38 (AG 38) in 2003. It provides regulatory guidance on reserving requirements for insurers offering universal life products with secondary guarantees. The NAIC revised AG 38 in July 2005. More recent revisions further clarified reserving requirements for products with a secondary guarantee. The revised reserving formulas that will take effect on January 1, 2013, not only apply to newly issued policies, but also to policies issued since the previous revisions in July 2005. Form filings increased markedly as companies submitted updated forms to comply with the AG 38 formulas.

Health Insurance

During this transition period following the enactment of the federal Patient Protection and Affordable Care Act (PPACA) in 2010, the number one priority of the Office in the health insurance arena has been to protect Florida's competitive health insurance market place and preserve regulatory stability. This has occurred against the backdrop of federal regulatory uncertainty and ongoing litigation over the constitutionality of the PPACA.

In 2010, Florida filed one of several federal lawsuits against the U.S. Department of Health and Human Services (HHS) challenging the constitutionality of the PPACA—specifically, congressional authority to impose an individual mandate and require states to expand Medicaid.²¹ In June 2012, the U.S. Supreme Court upheld the constitutionality of both provisions. However, the Court ruled that it would be unconstitutional for the federal government to withdraw existing Medicaid funding as provided in the PPACA for states choosing not to expand Medicaid.

Since the revisions to the standard Medicare Supplement plan packages took effect June 1, 2010, new insurers continued to enter the Medicare Supplement market. However, a number of insurers chose not to develop the new plans or respond to the 2009 expansion of coverage availability for Medicare enrollees under age 65, and exited the market. Although dominated by a couple of large insurers, the Florida Medicare Supplement market remained active and competitive in 2012.

Some insurance companies redefined "cancer" to align it with changes and improvements in treatments and outcome-based medicine. Some new policies also limited coverage for previously unlimited coverage for specific types of cancers. This gave policyholders coverage options they could afford, with understandable benefit limits more suitable for today's medical procedures, advances and needs.

Property and Casualty Insurance

Property Insurance

As measured by direct premium written, Florida had the largest homeowners' insurance market in the United States during 2012. Florida also had the largest market for fire and allied lines insurance (which includes commercial property), for 2012.

As of December 31, 2012, Citizens, the largest writer in Florida with over 1.2 million policies, accounted for 21.1% of the approximately six million personal residential policies written in Florida -a slight decrease from the 23.6% market share it commanded in December 2011. In counties with significant catastrophe or sinkhole exposure, Citizens had a much larger market share.

Florida continued exploring ways to increase the capacity of the private market to satisfy this demand for coverage rather than relying on a quasi-public entity like Citizens with artificially low rates that drive private capital from the marketplace.

Automobile Insurance

Over the past decade, the private passenger auto insurance market was dominated by concerns over fraud in No-Fault Personal Injury Protection (PIP) coverage. Since 2001, the Legislature enacted four separate reform measures, the most recent occurring this year as HB 119. From 2004 to 2011, the number of drivers and auto accidents remained relatively constant, but the number of PIP claims and payments skyrocketed.

HB 119 is a comprehensive reform of No-Fault PIP automobile insurance coverage. As a result of anticipated savings resulting from this bill, HB 119 required automobile insurers to make filings with the Office by October 1, 2012, reflecting the projected savings from the bill. As of December 31, 2012, the Office had received and closed 133 rate filings or 91.1% of the filings submitted as a result of the October 1 filing requirement.

Medical Malpractice

Prior to the 2003 legislative reforms, the medical malpractice insurance market experienced double-digit annual rate increases, an availability crisis, and one of the highest defense cost and containment expense ratios in the country. Following the 2003 reforms, the Office developed a "presumed factor of savings" of 7.8% — an estimate of cost savings. Following the filings based on the presumed factor, Physicians and Surgeons medical malpractice insurance experienced average increases in

the single digits. In 2012, rates decreased by an average of 0.3%. Florida's Loss and Defense and Cost Containment (DCC) Ratio stood at 52.5% in 2012. Compared to the top 10 states based on medical malpractice earned premiums, Florida's Loss and DCC ratio ranked sixth. The highest was New York, with a Loss and DCC ratio of 90.7%.

Workers' Compensation

Once one of the most expensive, least competitive, and least efficient workers' compensation markets in the country, Florida is now one of the most competitive, efficient and affordable. In large part, this is a result of the comprehensive slate of reforms enacted into law during the 2003 legislative session. These reforms continue to dramatically influence Florida's workers' compensation insurance rates. Even with the 6.1% rate increase approved on November 2, 2012—the third consecutive increase—the cumulative overall statewide average rate decrease since 2003 is approximately 56.0%.

Before the 2003 reforms, Florida workers' compensation rates consistently ranked first or second highest among all states. Post-reform, Florida dropped out of the top 10 rankings. By 2008, Florida had dropped to 28th place and by 2010 Florida had fallen to 40th place. The January 1, 2012, ranking showed Florida had risen to 29th highest, but is still well below the national median rate. However, as of December 2012, Florida loss costs exceeded the National Council on Compensation Insurance (NCCI) average in seven of the 10 largest class codes by policy count. By exposure, Florida exceeded the NCCI average in just two of the 10 largest class codes.

While Florida's residual market grew noticeably last year, it accounts for less than 2% of the overall market—a solid indicator of a competitive and healthy market.

SUMMARY OF MAJOR LEGISLATION

Life and Health Insurance

SB 608 Florida Healthy Kids Corporation (Flores):

Adds one member to the Board of Directors of the Florida Healthy Kids Corporation to be appointed by the Governor from three nominees submitted by the Florida Dental Association. Effective: April 6, 2012; Chapter Law 2012-42.

SB 730 Medicaid Managed Care (Flores): Limits review of unresolved grievances from subscribers of certain health plans and policies by the Subscriber Assistance Program. Provides circumstances in which the Subscriber Assistance Program does not apply to a health plan. Requires the Agency for Health Care Administration to be notified in writing if a plan elects to have all of its policies or contracts subject to external review. Requires certain individual, group, blanket, and franchise health insurance policies to comply with the NAIC Uniform Health Carrier External Review Model Act and certain provisions of the Employee Retirement Income Security Act relating to internal grievances. Effective: Except as otherwise provided and except for section 14, which shall take effect upon this act becoming law, this act shall take effect July 1, 2012; Chapter Law 2012-44.

Property and Casualty Insurance

HB 119 Motor Vehicle Personal Injury Protection
Insurance (Boyd): HB 119 is a comprehensive reform bill.
Key provisions include:

PIP Benefits. Revises PIP medical benefits provisions under the Florida Motor Vehicle No-Fault Law. Requires those seeking PIP medical benefits to receive initial services and care by approved providers within 14 days of the accident. Limits PIP medical benefits to a maximum of

\$10,000 for an emergency medical condition as defined in the bill and up to \$2,500 for a non-emergency condition. Excludes massage therapy and acupuncture from approved PIP medical benefits. Provides \$5,000 in death benefits (previously, the death benefit was the lesser of the unused benefits, up to a limit of \$5,000).

- PIP Medical Fee Schedule. Sets reimbursement levels for care provided by ambulatory surgical centers and clinical laboratories and for durable medical equipment at 200% of the appropriate Medicare Part B schedule. Authorizes insurers to use Medicare coding policies and payment methodologies when applying the fee schedule if a utilization limit is not used. Requires insurers to include a fee schedule notice in policies.
- Attorney's Fees. Prohibits the application of attorney fee multipliers. Provides statutory authority for insurers to recover fees if the plaintiff's recovery does not exceed the insurer's settlement offer by a statutorily specified percentage.
- Investigation and Payment of Claims. Allows insurers to require their insureds to take an examination under oath (EUO). Excuses insurers from the payment of benefits if an insured does not comply with the EUO. Subjects insurers that unreasonably request EUOs as a general business practice, as determined by the Office, to the Unfair Insurance Trade Practices Act. Provides that insurers may not be responsible for providing benefits to a person who unreasonably fails to appear for an independent medical examination (IME). The refusal or failure to appear for

two IMEs raises a rebuttable presumption of unreasonableness. Requires insurers to notice insureds within 15 days of the exhaustion of PIP benefits if a dispute occurs.

- Prevention of PIP-Related Insurance Fraud. Defines insurance fraud and provides additional sanctions for fraud committed by health care practitioners. Provides an additional 60 days for insurers to investigate suspected fraudulent claims. Requires entities seeking reimbursement under the No-Fault law to obtain health care clinic licensure, with exceptions for certain specified centers. Makes the failure to pay PIP claims within the time restraints an unfair and deceptive practice.
- Investigation of Automobile Accidents. Requires law enforcement to complete a long-form crash report when there is any indication of pain or discomfort by anyone involved in a crash. Requires law enforcement to identify the vehicle that each person was a driver or passenger in for all crash reports. For all crashes that do not require a law enforcement report, the driver of the vehicle must submit a report to the Department of Highway Safety and Motor Vehicles within 10 days of the accident. Creates the Automobile Insurance Fraud Strike Force (Strike Force) direct support organization which may accept private donations to prevent, investigate, and prosecute motor vehicle insurance fraud.
- Mandatory Rate Filings. Requires the Office to contract with a consulting firm to calculate the expected savings from the Act. Requires insurers writing private passenger automobile PIP insurance coverage to make a rate filing by October 1, 2012. Requires an explanation from insurers that do not provide at least a 10% rate reduction. Requires insurers to make a second rate filing by January 1, 2014. Insurers not providing at least a 25% rate reduction must provide an explanation. Requires the Office to order an insurer to stop writing new PIP policies if it requests a rate in excess of the statutorily required rate reduction and fails to provide a detailed explanation for that failure.
- Office of Insurance Regulation Data Call.
 Requires the Office to perform a comprehensive data call on PIP and publish the results by January 1, 2015. The purpose of the data call is to analyze the impact of the legislation on the PIP insurance market. The elements of the data call must include, but are not limited to, the quantity

of personal injury protection claims; type or nature of claimants; amount and type of personal injury protection benefits paid and expenses incurred; type and quantity of, and charges for, medical benefits; attorney fees related to bringing and defending actions for benefits; direct earned premiums for personal injury protection coverage, pure loss ratios, pure premiums, and other information related to premiums and losses; licensed drivers and accidents; fraud and enforcement.

Effective: July 1, 2012, except as otherwise provided; Chapter Law 2012-197.

HB 643 Title Insurance (Moraitis): Requires title insurers and title insurance agencies to submit data to the Office to assist in the analysis of premium rates and title search costs, and the condition of the title insurance industry by March 31 of each year. Authorizes the Commission to adopt rules for collecting and analyzing the data. Requires the DFS to suspend or revoke agent or agency authority for failing to timely file the data. Requires the Office to approve or disapprove forms filed by title insurers within 180 days after receipt. Requires the Office to promptly approve filed forms containing identical coverages, rates, and approved deviations to Office-approved forms for another title insurer. Authorizes the Office to revoke approval of any form with 180 days notice. Effective: July 1, 2012; Chapter Law 2012-206.

HB 645 Public Records/Title Insurance Data/Office of Insurance Regulation (Moraitis): Defines proprietary business information, and makes such information provided to the Office by a title insurance agency or insurer confidential and exempt under state public records laws until the information is otherwise publicly available or no longer treated by the agency or insurer as proprietary. Permits information provided by multiple agencies and insurers to be aggregated on an industrywide basis and disclosed to the public. Repeals the exemption on October 2, 2017, unless saved from repeal by the Legislature. Effective: July 1, 2012; Chapter Law 2012-207.

HB 941 Insurance (Holder; Bernard): Provides for the payment of professional development expenses for Office employees. Allows insurance companies writing commercial lines policies to transfer policies to a different Florida licensed insurance company if that company is a member of the same insurance group or owned by the same holding company. Requires companies to notify policyholders at least 45-days in advance of a transfer and provide information concerning the financial rating of the new insurer. Eliminates annual mandatory onsite

premium audits of policyholders as required by workers' compensation insurers for insurers meeting certain financial requirements. Upon the request of a policyholder or by order of the Office, the audit must be conducted. Excludes workers' compensation insurers from the excess profit laws. *Effective: July 1, 2012; Chapter Law 2012-213.*

HB 1011 Warranty Associations (Abruzzo): Provides that a purchaser of a warranty (motor vehicle, home warranty, service warranty) may cancel it and receive a refund. It allows service agreement refunds to be effectuated through the automobile dealer that originally sold the service agreement, but the service agreement company remains responsible for the full refund. Allows home and service warranty refunds to be made by the individual associations. Specifies that for home warranty and service warranty products, the associations may provide refunds through the issuing sales representatives. Permits service warranty associations to offer refunds in the form of cash, check, store credit, gift card, or other similar means, but requires refunds by check if requested by the customer. Authorizes rather than requires (per the current law) the Office to conduct periodic examinations regarding the financial and market conduct affairs of warranty associations. Allows the Office to continue using independent examiners and charging the companies for the costs of their services. Limits these costs to a set percentage. Restores motor vehicle service agreement coverage for motor vehicles used for commercial purpose unless they have a gross weight rating of 10,000 lbs. or more. Effective: July 1, 2012; Chapter Law 2012-77.

HB 1127 Citizens Property Insurance Corporation (Albritton): Concerning regular assessments levied by Citizens, the bill repeals the assessment on non-Citizens customers for Personal and Commercial Lines Accounts, and reduces from 6% to 2%, the percentage levied for the Coastal Account. Establishes the sequence for levying assessments. Extends the time period for limited apportionment companies to pay the assessment. Effective: July 1, 2012; Chapter Law 2012-80.

HB 4061 Uniform Home Grading Scale (Bernard): Repeals the authority for the home grading scale, with a conforming change to the Florida Safe Homes program. Effective: July 1, 2012; Chapter Law 2012-92.

General Insurance

HB 1101 Insurance (Horner): Changes provisions relating to the regulation of insurance companies, insurance agents, insurance adjusters, and insurance coverage.

Provides that salvage motor vehicle dealers are not required to carry \$25,000 combined single-limit liability coverage for bodily injury and property damage, or \$10,000 PIP coverage for vehicles that cannot be operated legally on state roads.

Revises current exemption provisions relating to such alien insurers. Creates an exemption from the certificate of authority requirements for alien insurers issuing life insurance or annuity contracts covering only U.S. nonresidents. Requires the alien insurer, prior to the Office granting eligibility to issue policies and contracts in Florida, to submit a copy of its annual financial statement; maintain a surplus of at least \$15 million in eligible investments; have a good reputation for providing service and paying claims; furnish the Office with annual and quarterly financial statements; and make certain disclosures to policy or contract applicants.

Redefines "captive insurer" as any of three specified types: pure captive; special purpose captive; industrial insured captive. Removes captive insurers from the surplus levels required for various lines of insurance written in Florida, and establishes separate capital and reserve requirements. Allows a not-for-profit self insurance fund to purchase coverage for its members for health, accident, or hospitalization if certain conditions are met. Clarifies that a current exemption from filing specified reinsurance information applies to any insurer with less than \$500,000 in direct written premiums in Florida in the preceding calendar year, and not more than \$250,000 of premium during the preceding calendar quarter and less than 1,000 policyholders at the end of the preceding calendar year. Allows the DFS to provide licensing examinations in Spanish at the expense of the applicant. Expands the list of entities that may be issued a limited license for travel insurance. Allows licensed independent adjusters and licensed agents to supervise up to 25 individuals that are not required to obtain a license to perform functions in connection with entering data into an automated claims adjudication system for portable electronics insurance claims. Provides that residents of Canada cannot obtain a license as a nonresident independent adjuster for the purpose of adjusting portable electronics insurance claims, unless the individual obtains an adjuster license in another U.S. state.

Provides surplus lines carriers are not required to provide 45 days' notice of nonrenewal if the insurer has manifested its willingness to renew. Specifies that for someone to knowingly present a property and casualty certificate of insurance that has been altered after being issued is an unfair and deceptive trade practice. Provides that an insurer with surplus as to policyholders of \$25 million or less can qualify as a limited apportionment company for all statutory purposes. Requires Citizens to offer basic personal lines policies similar to HO-8 policies by January 1, 2013. Requires Citizens to accept the lowest valuation from three specified sources when establishing replacement costs for dwelling coverage. States that unless specifically designated, mandated health benefits are not intended to apply only to limited benefit types of health benefits plans. Defines the term "rebate" within the context of performing repairs made pursuant to sinkhole damage.

Allows insurers to cancel private passenger motor vehicle insurance policies within the first 60 days for nonpayment of premiums. Provides that alternative dispute resolution procedures for personal and commercial residential property insurance claims can only be requested by the policyholder, as a first-party claimant, or by the insurer. Makes the alternative claim dispute resolution process unavailable when the notice of loss is reported more than 36 months after a declaration of a state of emergency by the Governor in response to a hurricane. Allows the cancellation of a private passenger motor vehicle insurance policy, regardless of whether the first two months of premiums need to be paid up front, within the first 60 days for non-payment of premium when the check or other method of payment presented is subsequently dishonored. Provides that an insurer who fails to meet the statutory requirements for timely payment of PIP benefits will be required to pay interest at the rate established in the contract or the statutory interest rate that applies to judgments and decrees, whichever is greater, that is in effect on the date the payment became overdue. Specifies that insurers providing PIP coverage do not have a right of reimbursement from owners or registrants of motor vehicles used as taxi cabs. Effective: July 1, 2012; Chapter Law 2012-151.

OTHER STATUTORY INSURANCE ENTITIES

Residual Market Entities

Citizens Property Insurance Corporation Section 627.351(6), F.S.

www.citizensfla.com/index.cfm Board: Section 627.351(6)4.a., F.S.

Florida Automobile Joint Underwriting Association Sections 627.311(3) and 627.351(1), F.S.

www.aipso.com/fl Board: Section 627.311(3)(e), F.S.

Florida Workers' Compensation Joint Underwriting Association Section 627.311(5), F.S.

www.fwcjua.com Board: Section 627.311(5)(b), F.S.

Florida Medical Malpractice Joint Underwriting Association Section 627.351(4), F.S.

www.fmmjua.com/fmmjua/index.jsp Board: Section 627.351(4)(c), F.S.

Insurance Guaranty Funds

Florida Comprehensive Health Association Section 627.648, F.S.

(No Website Available) Board of Directors: Section 627.64872(3), F.S.

Florida Insurance Guaranty Association Sections 631.50-631.70, F.S.

www.figafacts.com Board: Section 631.56, F.S.

Florida Life and Health Insurance Guaranty Association

www.flahiga.org

Sections 631.711-631.737, F.S.

Board: Section 631.716, F.S.

Florida Workers' Compensation Insurance Guaranty Fund Sections 631.901-631.932, F.S.

www.fwciga.org Board : Section 631.816, F.S.

Other Insurance Entities	
Florida Birth-Related Neurological Injury Compensation Association www.nica.com/	Statutory Reference: Sections 766.301-766.316, F.S. Board: Section 766.315, F.S.
Florida Health Insurance Advisory Board www.floir.com/sections/landh/fhiab.aspx	Statutory Reference: Section 627.6699(11)(o), F.S. Board: Section 627.6699(11)(o), F.S.
Florida Commission on Hurricane Loss Projection Methodology www.sbafla.com/methodology/	Statutory Reference: Section 627.0628, F.S. Board: 627.0628(2)(b), F.S.
Florida Hurricane Catastrophe Fund www.sbafla.com/fhcf	Statutory Reference: 215.555, F.S. Board: Section 215.555, F.S.
Florida Patients' Compensation Fund (No Website Available)	Statutory Reference: Section 766.105, F.S. Board: Section 766.105(3)(b), F.S.
Florida Surplus Lines Service Office www.fslso.com	Statutory Reference: Section 626.921, F.S. Board: Section 626.921(4), F.S.
Health Maintenance Organization Consumer Assistance Plan www.flhmocap.com	Statutory Reference: Sections 631.811-631.828, F.S. Board: Section 631.816, F.S.
Workers' Compensation Three-Member Panel (No Website Available)	Statutory Reference: 440.13(12), F.S. Board: N/A

CITATIONS

¹Pursuant to Sections 120.536 and 120.565, F.S.

²With respect to the Office's interaction with DFS in matters involving administrative support, the Office has inherited the responsibility to directly manage its personnel matters – i.e., to recruit, advertise, and hire personnel – subject to DFS personnel office review for compliance with required state agency hiring and personnel policies and procedures. With respect to the Office's interaction with DFS in matters involving information systems support, the Office seeks independent and project-specific appropriations for technology initiatives and upgrades. The Office has direct liaison with DFS technology support staff; and it is the DFS Division of Information Systems that provides the Office with standard desktop, network, and programming assistance for integrated computer systems in use by both the Office and DFS.

³ Office of Insurance Regulation, Mission Statement. <u>www.floir.com/Office/MissionStatement.aspx</u>

⁴Business Development & Company Admissions. The Company Admissions unit is responsible for the receipt and initial review of all company applications for the sale of insurance and insurance-related products regulated by the Office, including applications for material changes in ownership and issues letters of approval, eligibility, registration, licenses and certificates of authority accordingly. In addition, the financial analysis and managerial review of all property and casualty entities is conducted by this unit. The Market Research & Technology unit serves as the data clearinghouse for the collection and dissemination of public insurance industry data. This unit is comprised of two areas that support the Office in the oversight and development of Florida's insurance markets.

⁵Life insurance includes term life, whole life, universal life, variable life and variable annuities. Credit life, credit disability and viatical filings are also included in the life category.

⁶Health insurance includes indemnity and preferred provider organization major medical policies, managed care policies, Medicare Supplement policies, long-term care policies, limited benefit, disability income and catastrophic illness indemnity insurance.

⁷ Property and Casualty examinations include reviews of consumer complaint handling; findings include claims and underwriting violations. Life and Health examinations include compliance reviews of health data reporting; findings include violations by insurers of the statutes and rules established pursuant to Florida's Freedom to Travel Act. Investigations include reviews of companies not timely filing data reports with the Office and unauthorized insurance activities.

⁸These two rollouts were phased approaches that followed two major rollouts in 2011. Many of the 2012 enhancements were related to the COREN (Company and Other Related Entities Navigator) upgrade because the two applications are tightly woven around company admission and information requirements.

⁹Consumer Homeowners' Insurance Comparison Electronic System (CHOICES). Users may select one of three model risk scenarios and then a specific Florida county location. These simple selections return approximately 25 different companies with rates for the selected example. Both homeowner and automobile insurance rates are culled directly from the rates database on a daily basis, another enhancement completed in 2012. Still another enhancement transformed the CHOICES screens, including the Florida county map and all rate information, into reformatted mobile views.

10 This feature has also proved helpful for certain companies undergoing acquisitions.

"In 2012, all regular data calls administered by MRTU were redesigned and fitted to the Data Collection and Analysis Modules (DCAM) system standard. This means from 2010 through 2012 all of the Office's regular statutory and examination data calls have been initiated or migrated under the DCAM banner providing needed consistency across all data calls. In 2012, the quarterly Private Passenger Auto Policy Count reporting and the annual Long Term Care Survey were added. The annual Accident and Health Gross Annual Premium and Enrollment reporting was conducted in i-Portal in 2012, but will open in DCAM on January 1, 2013, making it the last system to have completed the DCAM conversion. Also, in 2013, the annual Private Passenger Auto Excessive Profits reporting will be launched in DCAM and closed out from its mainframe location. Two enhancement rollouts were commissioned during 2012 to accommodate the popularity of DCAM. Many changes were internal and highly technical. Changes more apparent to the public included the addition of an option allowing an NAIC group to file (in lieu of individual company filings), a "generic filing" version (so that authentication for filing is not dependent solely on possessing a company identification code), an option to print DCAM surveys, and the ability to immediately revoke a user's DCAM rights (to protect companies from rogue subscribers). In connection with the last enhancement, a new email feature was added that notifies companies the moment a DCAM user subscribes to a company. Introduction of this feature promotes a more secure filing environment for companies.

¹² The largest of all Office computer applications, COREN (Company and Other Related Entities Navigator), was upgraded from a classic .ASP to a .NET programming platform in June 2012. This upgrade made internal application tie-ins much more compatible for most internal systems, especially including those that house company application, forms and rates, and financial filings. COREN is at the heart of most other Office applications and now functions on a modern coding platform.

¹³ The largest was to FileNet, the Office's document and imaging system. Others included OfficeWriter (used as a shadow system to convert Word and Excel documents), Crystal Reports, Office 2007 Excel.xlsx standards within the DCAM, Property and Casualty Rate Collection Management System and Medicare Supplement applications, and i-Portal IE8 compatibility. One hardware upgrade affecting numerous applications was completed on the Reporting Services server in late 2012.

¹⁴ Once implemented, the i-File system hierarchy had been flipped from a first-order Line of Business choice to one that received multiple product selections at the outset and ended with the Line of Business selection.

¹⁵ U.S. Department of Commerce, Bureau of Economic Analysis, "Total full-time and part-time employment by NAICS industry, Insurance and Insurance-related entities." "Insurance carriers and related activities" are defined as follows: "Industries in the Insurance Carriers and Related Activities NAICS subsector group establishments that are primarily engaged in one of the following (1) underwriting (assuming the risk, assigning premiums, and so forth) annuities and insurance policies or (2) facilitating such underwriting by selling insurance policies, and by providing other insurance and employee-benefit related services." The number includes both full and part-time employment.

¹⁶ Bureau of Economic Analysis (BEA), U.S. Department of Commerce.

¹⁷ Bureau of Economic Analysis (BEA), U.S. Department of Commerce.

18 Bureau of Economic Analysis (BEA), U.S. Department of Commerce. Gross state product is the total value of all the goods and services produced in Florida in a given year.

¹⁹ National Association of Insurance Commissioners (NAIC) Schedule T, Gross direct and reported surplus lines premium by State and Nation, exclusive of Florida-only filers. (Does not include Citizens' premium.)

²⁰ Florida Office of Insurance Regulation, Fast Facts December 2013, "Overview of Insurance Premium in Florida, (Calendar Year (CY) 2012), at 3.

²¹ National Federation of Independent Business v. Sebelius, 132 S. Ct. 2566 (2012).

Company Activities

Calendar Year 2012

This section summarizes the financial information and activities of companies authorized to transact insurance-related business in Florida.



pur	ORIDA PROPERTY AND CASUALTY INSURANCE CALENDAR YEAR EXPERIENCE rsuant to Section 627.915(2), FS ta Reporting Form: OIR-DO-308		The data below is attributed to companies exceeding .5% threshold (Direct Written Premium for 2012						12).	
Line Number	LINE OF BUSINESS	CY 2012 DIRECT PREMIUMS WRITTEN FOR ALL WRITING COMPANIES	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	LOSS RESERVES FOR ALL KNOWN CLAIMS - AT BEGINNING OF YEAR	LOSS RESERVES FOR ALL KNOWN CLAIMS - AT END OF YEAR	RESERVES FOR LOSSES INCURRED BUT NOT REPORTED (IBNR) - AT BEGINNING OF YEAR	RESERVES FOR LOSSES INCURRED BUT NOT REPORTED (IBNR) - AT END OF YEAR	DIRECT LOSSES INCURRED
1	01 - Fire	\$1,042,026,575	\$872,690,085	\$851,625,866	\$126,254,999	\$118,013,380	\$95,275,052	\$157,702,535	\$174,705,273	120,519,409
2	04 - Homeowners multiple peril	\$8,179,870,367	\$7,578,623,139	\$7,413,806,815	\$2,205,054,037	\$1,222,616,299	\$1,099,375,940	\$779,820,018	\$847,409,582	2,149,403,242
3	05.1 - Commercial multiple peril (non-liability portion)	\$1,052,696,267	\$865,569,966	\$848,640,611	\$130,473,466	\$100,942,356	\$100,610,416	\$152,318,736	\$148,369,737	126,192,527
4	05.2 - Commercial multiple peril (liability portion)	\$433,316,273	\$349,065,396	\$344,960,254	\$169,778,478	\$254,489,655	\$268,757,896	\$259,100,204	\$266,131,211	191,077,726
5	11 - Medical malpractice	\$353,767,498	\$338,994,953	\$341,962,087	\$197,673,584	\$483,005,595	\$467,679,805	\$196,871,898	\$189,841,914	175,317,810
6	16- Workers' compensation	\$2,013,443,561	\$1,730,683,875	\$1,689,399,084	\$975,062,488	\$1,528,609,450	\$1,544,783,463	\$2,420,816,532	\$2,312,757,405	883,177,374
7	17 - Other liability	\$1,856,347,866	\$1,108,776,995	\$1,084,558,126	\$436,466,324	\$840,993,989	\$898,477,571	\$1,517,512,910	\$1,473,080,961	449,517,957
8	Directors' and Officers' Liability Only (a subset of 17 - Other Liability)	\$223,761,063	\$211,656,232	\$207,704,414	\$92,181,006	\$143,657,912	\$218,913,448	\$312,101,105	\$315,368,194	170,703,631
9	18 - Products liability	\$99,148,743	\$78,476,803	\$76,502,355	\$43,368,617	\$93,106,463	\$77,520,831	\$139,796,036	\$131,365,419	19,352,368
10	19.1 - Private passenger auto no-fault (personal injury)	\$3,388,423,059	\$3,004,899,123	\$2,894,114,293	\$1,981,655,041	\$870,394,263	\$906,657,695	\$639,095,467	\$648,345,130	2,027,168,136
11	19.2 - Other private passenger auto liability	\$7,072,771,832	\$6,163,264,512	\$6,116,831,567	\$3,690,122,436	\$3,411,093,659	\$3,190,881,752	\$1,033,525,808	\$1,042,372,424	3,478,757,145
12	19.3 - Commercial auto no-fault (personal injury protection)	\$82,269,587	\$70,119,382	\$64,806,191	\$45,280,227	\$17,757,531	\$18,496,851	\$23,700,862	\$25,246,766	47,565,451
13	19.4 - Other commercial auto liability	\$1,173,170,262	\$895,274,961	\$862,771,598	\$590,134,675	\$563,443,801	\$600,477,891	\$330,158,449	\$356,831,420	653,841,736
14	21.1 - Private passenger auto physical damage	\$3,204,635,189	\$2,810,869,605	\$2,784,637,551	\$1,800,462,701	\$94,312,784	\$80,178,691	\$25,057,381	\$25,076,117	1,786,347,344
15	21.2 - Commercial auto physical damage	\$236,034,255	\$177,832,263	\$164,699,658	\$87,041,988	\$7,230,519	\$8,842,201	\$6,504,462	\$5,945,818	88,095,026

FLORIDA PROPERTY AND CASUALTY
INSURANCE
CALENDAR YEAR EXPERIENCE
pursuant to Section 627.915(2), FS
Data Reporting Form: OIR-DO-308

The data below is attributed to companies exceeding .5% threshold (Direct Written Premium for 2012).

Line Number	LINE OF BUSINESS	RATIO DIRECT LOSSES INCURRED TO PREMIUMS EARNED	ALLOCATED LOSS ADJUSTMENT EXPENSE - RESERVES AT BEGINNING OF YEAR	ALLOCATED LOSS ADJUSTMENT EXPENSE - RESERVES AT END OF YEAR	ALLOCATED LOSS ADJUSTMENT EXPENSE - PAID	ALLOCATED LOSS ADJUSTMENT EXPENSE - INCURRED	RATIO ALLOCATED LOSS ADJUSTMENT EXPENSE TO PREMIUMS EARNED	UNALLOCATED LOSS ADJUSTED EXPENSE - RESERVES AT BEGINNING OF YEAR	UNALLOCATED LOSS ADJUSTED EXPENSE - RESERVES AT END OF YEAR	UNALLOCATED LOSS ADJUSTED EXPENSE - PAID
1	01 - Fire	14.87%	\$24,999,350	\$28,613,172	\$5,180,574	8,794,396	0.71%	\$17,967,918	\$16,203,429	\$14,590,504
2	04 - Homeowners multiple peril	55.39%	\$233,067,219	\$247,340,385	\$191,523,401	205,796,567	21.92%	\$242,355,007	\$251,687,040	\$380,746,769
3	05.1 - Commercial multiple peril (non-liability portion)	51.27%	\$57,200,439	\$46,074,891	\$17,116,233	5,990,685	14.26%	\$129,846,832	\$227,184,427	\$26,003,335
4	05.2 - Commercial multiple peril (liability portion)	52.28%	\$210,635,742	\$224,279,203	\$61,965,938	75,609,399	7.81%	\$137,277,474	\$137,362,199	\$9,352,828
5	11 - Medical malpractice	41.45%	\$338,527,801	\$306,011,981	\$81,288,727	48,772,907	10.39%	\$24,266,358	\$24,665,494	\$12,191,537
6	16- Workers' compensation	82.19%	\$450,640,323	\$441,673,208	\$140,868,354	131,901,239	9.88%	\$155,367,626	\$150,337,553	\$86,023,647
7	17 - Other liability	25.30%	\$460,202,839	\$468,123,919	\$104,753,365	112,674,445	29.71%	\$78,560,200	\$90,012,403	\$49,489,058
8	Directors' and Officers' Liability Only (a subset of 17 - Other Liability)	70.04%	\$69,870,417	\$64,853,012	\$25,533,194	20,515,789	7.91%	\$18,848,970	\$25,252,050	\$10,097,017
9	18 - Products liability	56.87%	\$115,064,725	\$104,644,374	\$33,145,384	22,725,033	4.14%	\$19,762,068	\$17,704,478	\$8,564,144
10	19.1 - Private passenger auto no-fault (personal injury)	73.40%	\$224,197,010	\$276,532,091	\$176,619,742	228,954,823	19.42%	\$139,001,258	\$201,984,198	\$295,401,050
11	19.2 - Other private passenger auto liability	75.78%	\$611,466,609	\$627,532,966	\$237,332,008	253,398,365	8.15%	\$388,855,216	\$376,542,713	\$474,700,286
12	19.3 - Commercial auto no-fault (personal injury protection)	64.15%	\$4,619,951	\$8,186,458	\$9,016,126	12,582,633	0.36%	\$4,162,189	\$4,344,655	\$5,309,503
13	19.4 - Other commercial auto liability	53.49%	\$118,016,995	\$127,479,097	\$60,827,289	70,289,391	1.16%	\$40,596,663	\$43,787,684	\$48,201,335
14	21.1 - Private passenger auto physical damage	0.00%	\$7,579,212	\$8,361,395	\$9,285,625	10,067,808	0.00%	\$59,803,254	\$64,226,012	\$266,082,950
15	21.2 - Commercial auto physical damage	0.00%	\$2,394,265	\$2,522,168	\$1,778,925	1,906,828	0.00%	\$2,964,581	\$2,940,832	\$13,297,685

FLORIDA PROPERTY AND CASUALTY INSURANCE CALENDAR YEAR EXPERIENCE pursuant to Section 627.915(2), FS Data Reporting Form: OIR-DO-308

The data below is attributed to companies exceeding .5% threshold (Direct Written Premium for 2012).

Line Number	LINE OF BUSINESS	UNALLOCATED LOSS ADJUSTED EXPENSE - INCURRED	RATIO UNALLOCATED LOSS ADJUSTED EXPENSE TO PREMIUMS EARNED	TOTAL LOSS ADJUSTMENT EXPENSE - INCURRED	RATIO TOTAL LOSS ADJUSTMENT EXPENSE TO PREMIUMS EARNED	OTHER EXPENSE - OTHER ACQUISITION EXPENSE	OTHER EXPENSE - GENERAL EXPENSE	OTHER EXPENSE - COMMISSIONS AND BROKERAGE EXPENSES	OTHER EXPENSE - TAXES, LICENSES AND FEES	TOTAL OTHER EXPENSE
1	01 - Fire	\$12,826,015	14.53%	\$21,620,411	15.24%	\$27,810,089	\$34,320,051	\$71,143,980	\$22,713,388	\$155,987,508
2	04 - Homeowners multiple peril	\$390,078,802	2.74%	\$595,875,369	24.65%	\$377,750,211	\$310,948,888	\$903,380,063	\$151,990,199	\$1,744,069,361
3	05.1 - Commercial multiple peril (non-liability portion)	\$123,340,930	3.68%	\$129,331,615	17.94%	\$48,578,430	\$41,116,924	\$131,587,778	\$21,664,727	\$242,947,859
4	05.2 - Commercial multiple peril (liability portion)	\$9,437,553	4.79%	\$85,046,952	12.60%	\$19,774,348	\$20,102,426	\$56,884,019	\$7,559,656	\$104,320,449
5	11 - Medical malpractice	\$12,590,673	5.62%	\$61,363,580	16.01%	\$6,515,066	\$49,583,648	\$31,488,617	\$6,433,069	\$94,020,400
6	16- Workers' compensation	\$80,993,574	7.94%	\$212,894,813	17.82%	\$84,680,520	\$111,296,583	\$158,766,107	\$75,453,260	\$430,196,470
7	17 - Other liability	\$60,941,261	8.51%	\$173,615,706	38.21%	\$58,003,303	\$46,967,429	\$131,925,962	\$26,043,256	\$262,939,950
8	Directors' and Officers' Liability Only (a subset of 17 - Other Liability)	\$16,500,097	12.38%	\$37,015,886	20.29%	\$15,839,083	\$6,485,469	\$30,401,290	\$5,022,954	\$57,748,796
9	18 - Products liability	\$6,506,554	7.56%	\$29,231,587	11.70%	\$5,909,275	\$3,996,779	\$10,599,834	\$1,809,310	\$22,315,198
10	19.1 - Private passenger auto no-fault (personal injury)	\$358,383,990	8.47%	\$587,338,813	27.89%	\$188,995,363	\$142,333,032	\$234,959,673	\$39,522,076	\$605,810,144
11	19.2 - Other private passenger auto liability	\$462,387,783	5.96%	\$715,786,148	14.10%	\$416,409,136	\$267,371,050	\$424,660,088	\$81,690,850	\$1,190,131,124
12	19.3 - Commercial auto no-fault (personal injury protection)	\$5,491,969	9.71%	\$18,074,602	10.08%	\$2,436,866	\$4,819,334	\$7,676,622	\$1,200,561	\$16,133,383
13	19.4 - Other commercial auto liability	\$51,392,356	8.06%	\$121,681,747	9.22%	\$36,149,454	\$48,684,952	\$135,151,505	\$17,316,676	\$237,302,587
14	21.1 - Private passenger auto physical damage	\$270,505,708	0.00%	\$280,573,516	0.00%	\$192,209,990	\$116,895,818	\$184,210,328	\$37,651,822	\$530,967,958
15	21.2 - Commercial auto physical damage	\$13,273,936	0.00%	\$15,180,764	0.00%	\$7,292,623	\$10,551,645	\$23,817,801	\$3,405,971	\$45,068,040

FLORIDA PROPERTY AND CASUALTY INSURANCE CALENDAR YEAR EXPERIENCE pursuant to Section 627.915(2), FS Data Reporting Form: OIR-DO-308

The data below is attributed to companies exceeding .5% threshold (Direct Written Premium for 2012).

Line Number	LINE OF BUSINESS	RATIO TOTAL OTHER EXPENSE TO PREMIUMS EARNED	UNDERWRITING GAIN OR LOSS	RATIO TO UNDERWRITING GAIN OR LOSS PREMIUMS EARNED	POLICYHOLDER DIVIDEND	NET INVESTMENT GAIN OR LOSS AND OTHER INCOME GAIN OR LOSS	NET INCOME AFTER DIVIDENDS TO POLICYHOLDER BUT BEFORE FEDERAL INCOME TAX
1	01 - Fire	28.63%	\$553,498,538	41.26%	\$0	\$25,409,272	\$578,907,810
2	04 - Homeowners multiple peril	30.24%	\$2,924,458,843	-10.29%	\$31,649,062	\$225,716,740	\$3,118,526,521
3	05.1 - Commercial multiple peril (non-liability portion)	27.49%	\$350,168,610	3.29%	\$123,115	\$25,064,717	\$375,110,212
4	05.2 - Commercial multiple peril (liability portion)	25.46%	(\$35,484,873)	9.66%	\$3,526	\$37,707,773	\$2,219,374
5	11 - Medical malpractice	24.24%	\$11,260,297	18.30%	\$5,424,825	\$57,925,425	\$63,760,897
6	16- Workers' compensation	27.80%	\$163,130,427	-27.81%	\$53,112,459	\$198,433,967	\$308,451,935
7	17 - Other liability	29.17%	\$198,484,513	7.32%	\$36,100	\$182,020,879	\$380,469,292
8	Directors' and Officers' Liability Only (a subset of 17 - Other Liability)	20.93%	(\$57,763,899)	-11.27%	\$0	\$46,188,671	(\$11,575,228)
9	18 - Products liability	19.46%	\$5,603,202	11.97%	\$9,045	\$20,755,010	\$26,349,167
10	19.1 - Private passenger auto no-fault (personal injury)	24.89%	(\$326,202,800)	-26.18%	\$4,292,120	\$74,906,149	(\$255,588,771)
11	19.2 - Other private passenger auto liability	27.50%	\$732,157,150	-17.39%	\$31,826,189	\$136,389,146	\$836,720,107
12	19.3 - Commercial auto no-fault (personal injury protection)	19.07%	(\$16,967,245)	6.71%	\$0	\$5,119,279	(\$11,847,966)
13	19.4 - Other commercial auto liability	27.36%	(\$150,054,472)	9.93%	\$15,207	\$45,991,071	(\$104,078,608)
14	21.1 - Private passenger auto physical damage	0.00%	\$186,748,733	0.00%	\$15,679,444	\$24,633,182	\$195,702,471
15	21.2 - Commercial auto physical damage	0.00%	\$16,355,828	0.00%	\$0	\$3,245,403	\$19,601,231

Pursuant to Section 624.313(1)(f), F.S.

Aggregate Write-Ins For Other Lines Of Business Total Premium: \$92,792,946

Company	NAIC Code	Written Premium	Market Share
Jefferson Insurance Company	11630	\$31,531,081	34.0%
Courtesy Insurance Company	26492	\$15,549,866	16.8%
Caterpillar Insurance Company	11255	\$7,433,671	8.0%
American Zurich Insurance Company	40142	\$7,013,376	7.6%
ARAG Insurance Company	34738	\$6,880,463	7.4%
Arch Insurance Company	11150	\$5,180,252	5.6%
American Road Insurance Company (The)	19631	\$3,889,816	4.2%
Midwest Employers Casualty Company	23612	\$3,543,245	3.8%
Westport Insurance Corporation	39845	\$2,109,396	2.3%
Triton Insurance Company	41211	\$1,406,096	1.5%
Esurance Property & Casualty Insurance Company	30210	\$1,363,223	1.5%
Ohio Indemnity Company	26565	\$1,172,554	1.3%
ACE American Insurance Company	22667	\$855,917	0.9%
Stonebridge Casualty Insurance Company	10952	\$796,995	0.9%
American Bankers Insurance Company Of Florida	10111	\$763,012	0.8%

Aircraft (All Perils) Total Premium: \$111,570,496

Company	NAIC Code	Written Premium	Market Share
National Union Fire Ins. Co. Of Pittsburgh, PA	19445	\$21,374,746	19.2%
Allianz Global Risks Us Insurance Company	35300	\$10,203,123	9.2%
ACE American Insurance Company	22667	\$8,739,989	7.8%
American Alternative Insurance Corporation	19720	\$8,240,276	7.4%
Federal Insurance Company	20281	\$7,454,740	6.7%
Old Republic Insurance Company	24147	\$6,682,430	6.0%
XL Specialty Insurance Company	37885	\$6,670,223	6.0%
Catlin Insurance Company, Inc.	19518	\$5,592,998	5.0%
National Indemnity Company	20087	\$5,104,599	4.6%
U.S. Specialty Insurance Company	29599	\$4,025,298	3.6%
Liberty Mutual Insurance Company	23043	\$3,578,510	3.2%
StarNet Insurance Company	40045	\$3,336,232	3.0%
Insurance Company Of The State Of Pennsylvania	19429	\$3,047,029	2.7%
New Hampshire Insurance Company	23841	\$2,807,475	2.5%
Houston Casualty Company	42374	\$1,676,402	1.5%

Pursuant to Section 624.313(1)(f), F.S.

Total Premium:

\$11,030,083

All Other Accident and Health

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Company	NAIC Code	Written Premium	Market Share
American Alternative Insurance Corporation	19720	\$5,760,113	52.2%
State Farm Mutual Automobile Insurance Company	25178	\$2,363,886	21.4%
Markel Insurance Company	38970	\$1,121,032	10.2%
Houston Casualty Company	42374	\$1,048,105	9.5%
Imperium Insurance Company	35408	\$606,123	5.5%
AssuranceAmerica Insurance Company	11558	\$104,121	0.9%
American Bankers Insurance Company Of Florida	10111	\$22,977	0.2%
Central States Indemnity Company Of Omaha	34274	\$3,276	0.0%
State Automobile Mutual Insurance Company	25135	\$249	0.0%
American Casualty Company Of Reading, PA	20427	\$154	0.0%
National Casualty Company	11991	\$27	0.0%
Continental Casualty Company	20443	\$20	0.0%

Allied Lines Total Premium: \$3,030,326,665

Company	NAIC	Written	Market Share
Company	Code	Premium	Market Share
Citizens Property Insurance Corporation	10064	\$1,399,537,642	46.2%
American Security Insurance Company	42978	\$171,546,420	5.7%
QBE Insurance Corporation	39217	\$88,879,382	2.9%
Westchester Surplus Lines Insurance Company	10172	\$88,228,034	2.9%
Lexington Insurance Company	19437	\$85,447,123	2.8%
QBE Specialty Insurance Company	11515	\$82,628,163	2.7%
Landmark American Insurance Company	33138	\$72,021,281	2.4%
Arch Specialty Insurance Company	21199	\$66,786,881	2.2%
Factory Mutual Insurance Company	21482	\$63,124,553	2.1%
Westport Insurance Corporation	39845	\$42,827,249	1.4%
Zurich American Insurance Company	16535	\$36,878,867	1.2%
American Integrity Insurance Company Of Florida	12841	\$34,959,391	1.2%
ASI Assurance Corp.	12196	\$34,791,124	1.2%
Universal Property & Casualty Insurance Company	10861	\$32,551,249	1.1%
Scottsdale Insurance Company	41297	\$32,476,298	1.1%

Pursuant to Section 624.313(1)(f), F.S.

Boiler and Machinery Total Premium: \$62,891,278

Company	NAIC Code	Written Premium	Market Share
Factory Mutual Insurance Company	21482	\$14,106,831	22.4%
Hartford Steam Boiler Inspection & Ins. Company	11452	\$6,602,213	10.5%
Lexington Insurance Company	19437	\$5,854,690	9.3%
Continental Casualty Company	20443	\$5,624,687	8.9%
Travelers Property Casualty Company Of America	25674	\$3,500,067	5.6%
National Union Fire Ins. Co. Of Pittsburgh, PA	19445	\$2,713,035	4.3%
Federal Insurance Company	20281	\$2,316,136	3.7%
Phoenix Insurance Company	25623	\$2,230,245	3.6%
Westport Insurance Corporation	39845	\$1,886,878	3.0%
Zurich American Insurance Company	16535	\$1,866,418	3.0%
American Guarantee And Liability Ins. Co.	26247	\$1,342,625	2.1%
Liberty Mutual Fire Insurance Company	23035	\$1,237,561	2.0%
Universal Underwriters Insurance Company	41181	\$1,141,632	1.8%
Great American Insurance Company Of New York	22136	\$782,957	1.2%
Travelers Indemnity Company Of America	25666	\$762,085	1.2%

Burglary and Theft Total Premium: \$13,419,664

Company	NAIC Code	Written Premium	Market Share
Travelers Casualty And Surety Co. Of America	31194	\$1,932,499	14.4%
National Union Fire Ins. Co. Of Pittsburgh, PA	19445	\$1,465,400	10.9%
Federal Insurance Company	20281	\$1,304,613	9.7%
CUMIS Insurance Society, Inc.	10847	\$1,242,457	9.3%
Allied World Insurance Company	22730	\$954,683	7.1%
U.S. Specialty Insurance Company	29599	\$845,048	6.3%
United Casualty Insurance Company Of America	11142	\$654,469	4.9%
Hiscox Insurance Company Inc.	10200	\$407,271	3.0%
Hartford Fire Insurance Company	19682	\$401,068	3.0%
Zurich American Insurance Company	16535	\$395,876	3.0%
Fidelity And Deposit Company Of Maryland	39306	\$386,498	2.9%
Universal Underwriters Insurance Company	41181	\$311,839	2.3%
Allied Property & Casualty Insurance Company	42579	\$244,553	1.8%
Cincinnati Insurance Company	10677	\$230,486	1.7%
Torus Specialty Insurance Company	44776	\$195,236	1.5%

Pursuant to Section 624.313(1)(f), F.S.

Collectively Renewable Accident and Health Total Premium: \$178,837

Company	NAIC Code	Written Premium	Market Share
Genesis Insurance Company	38962	\$172,052	96.2%
Government Employees Insurance Company	22063	\$3,567	2.0%
Continental Casualty Company	20443	\$2,830	1.6%
National Casualty Company	11991	\$218	0.1%
21st Century Premier Insurance Company	20796	\$170	0.1%

Commercial Auto No-Fault (PIP) Total Premium: \$85,352,999

Company	NAIC Code	Written Premium	Market Share
Progressive Express Insurance Company	10193	\$29,908,538	35.0%
Allstate Insurance Company	19232	\$8,569,996	10.0%
Integon National Insurance Company	29742	\$3,885,629	4.6%
Arch Insurance Company	11150	\$2,813,400	3.3%
Kingsway Amigo Insurance Company	21300	\$2,578,358	3.0%
Infinity Auto Insurance Company	11738	\$2,556,317	3.0%
United Automobile Insurance Company	35319	\$2,529,697	3.0%
Auto-Owners Insurance Company	18988	\$2,125,308	2.5%
Mercury Insurance Company Of Florida	11202	\$1,414,271	1.7%
Victoria Select Insurance Company	10105	\$1,366,878	1.6%
State Farm Mutual Automobile Insurance Company	25178	\$1,356,624	1.6%
Travelers Property Casualty Company Of America	25674	\$1,237,033	1.5%
Allstate Indemnity Company	19240	\$1,200,894	1.4%
Ascendant Commercial Insurance, Inc.	13683	\$1,090,146	1.3%
Owners Insurance Company	32700	\$1,069,313	1.3%

Pursuant to Section 624.313(1)(f), F.S.

Commercial Auto Physical Damage Total Premium: \$249,931,103

Company	NAIC Code	Written Premium	Market Share
Progressive Express Insurance Company	10193	\$37,482,037	15.0%
Auto-Owners Insurance Company	18988	\$10,330,361	4.1%
Allstate Insurance Company	19232	\$8,292,243	3.3%
Westfield Insurance Company	24112	\$7,442,479	3.0%
CorePointe Insurance Company	10499	\$6,371,582	2.6%
State Farm Mutual Automobile Insurance Company	25178	\$4,924,916	2.0%
Owners Insurance Company	32700	\$4,846,667	1.9%
Universal Underwriters Insurance Company	41181	\$4,718,899	1.9%
Balboa Insurance Company	24813	\$4,691,480	1.9%
Motors Insurance Corporation	22012	\$4,653,658	1.9%
Voyager Indemnity Insurance Company	40428	\$4,003,742	1.6%
National Trust Insurance Company	20141	\$3,858,506	1.5%
Amerisure Insurance Company	19488	\$3,711,285	1.5%
Northland Insurance Company	24015	\$3,532,697	1.4%
Liberty Mutual Fire Insurance Company	23035	\$3,486,980	1.4%

Commercial Multiple Peril (Liability Portion) Total Premium: \$539,739,567

Company	NAIC	Written	Market Share
	Code	Premium	Market Share
Philadelphia Indemnity Insurance Company	18058	\$51,719,253	9.6%
Old Dominion Insurance Company	40231	\$24,584,240	4.6%
Scottsdale Insurance Company	41297	\$20,607,175	3.8%
Westfield Insurance Company	24112	\$19,725,304	3.7%
Federal Insurance Company	20281	\$17,814,129	3.3%
Southern-Owners Insurance Company	10190	\$16,409,452	3.0%
Hartford Casualty Insurance Company	29424	\$11,647,825	2.2%
Granada Insurance Company	16870	\$9,697,284	1.8%
American Economy Insurance Company	19690	\$9,664,879	1.8%
Depositors Insurance Company	42587	\$9,439,787	1.8%
Nationwide Insurance Company Of America	25453	\$9,097,278	1.7%
Zurich American Insurance Company	16535	\$9,048,632	1.7%
Companion Specialty Insurance Company	13124	\$8,902,161	1.7%
Rockhill Insurance Company	28053	\$8,359,830	1.6%
Sagamore Insurance Company	40460	\$8,317,495	1.5%

Pursuant to Section 624.313(1)(f), F.S.

Commercial Multiple Peril (Non-Liability Portion) Total Premium: \$1,506,979,050

Company	NAIC Code	Written Premium	Market Share
American Coastal Insurance Company	12968	\$261,985,330	17.4%
QBE Specialty Insurance Company	11515	\$151,134,325	10.0%
Zurich American Insurance Company	16535	\$89,730,820	6.0%
American Capital Assurance Corp	12601	\$61,615,081	4.1%
Steadfast Insurance Company	26387	\$55,845,971	3.7%
Old Dominion Insurance Company	40231	\$46,103,005	3.1%
ACE American Insurance Company	22667	\$35,689,270	2.4%
Princeton Excess And Surplus Lines Ins. Co.	10786	\$34,927,898	2.3%
Liberty Surplus Insurance Corporation	10725	\$34,286,154	2.3%
Scottsdale Insurance Company	41297	\$33,742,846	2.2%
Philadelphia Indemnity Insurance Company	18058	\$26,079,500	1.7%
First Community Insurance Company	13990	\$24,261,802	1.6%
Maryland Casualty Company	19356	\$19,717,535	1.3%
Federal Insurance Company	20281	\$18,908,285	1.3%
State Farm Florida Insurance Company	10739	\$18,490,726	1.2%

Credit Total Premium: \$373,269,700

Company	NAIC	Written	Market Share
Company	Code	Premium	Market Share
Balboa Insurance Company	24813	\$161,216,031	43.2%
QBE Specialty Insurance Company	11515	\$144,766,315	38.8%
Euler Hermes North America Insurance Company	20516	\$18,132,084	4.9%
Coface North America Insurance Company	31887	\$7,475,859	2.0%
Old Republic Insurance Company	24147	\$7,113,421	1.9%
American Bankers Insurance Company Of Florida	10111	\$4,000,512	1.1%
First Colonial Insurance Company	29980	\$3,277,531	0.9%
Arch Specialty Insurance Company	21199	\$3,125,182	0.8%
Arch Insurance Company	11150	\$2,701,400	0.7%
Employers Fire Insurance Company	20648	\$2,614,674	0.7%
Great American Insurance Company	16691	\$2,585,523	0.7%
Standard Guaranty Insurance Company	42986	\$2,121,565	0.6%
Bankers Standard Insurance Company	18279	\$1,597,220	0.4%
American National Property & Casualty Company	28401	\$1,572,739	0.4%
Atradius Trade Credit Insurance, Inc.	25422	\$1,538,059	0.4%

Pursuant to Section 624.313(1)(f), F.S.

Credit Accident and Health (Group and Individual) Total Premium: \$2,941,444

Company	NAIC Code	Written Premium	Market Share
American Bankers Insurance Company Of Florida	10111	\$2,103,436	71.5%
State Farm Mutual Automobile Insurance Company	25178	\$456,722	15.5%
Central States Indemnity Company Of Omaha	34274	\$268,335	9.1%
Stonebridge Casualty Insurance Company	10952	\$112,951	3.8%

Earthquake Total Premium: \$32,321,918

Company	NAIC Code	Written Premium	Market Share
Lexington Insurance Company	19437	\$10,350,473	32.0%
Travelers Excess And Surplus Lines Company	29696	\$2,657,488	8.2%
Arch Specialty Insurance Company	21199	\$2,517,274	7.8%
Alterra Excess & Surplus Insurance Company	33189	\$2,220,855	6.9%
Travelers Property Casualty Company Of America	25674	\$1,487,543	4.6%
Ironshore Specialty Insurance Company	25445	\$1,338,780	4.1%
Liberty Mutual Fire Insurance Company	23035	\$998,434	3.1%
Torus Specialty Insurance Company	44776	\$976,181	3.0%
Travelers Indemnity Company	25658	\$842,675	2.6%
Zurich American Insurance Company	16535	\$835,497	2.6%
Essex Insurance Company	39020	\$805,682	2.5%
Westport Insurance Corporation	39845	\$699,298	2.2%
Allied World Assurance Company (US), Inc.	19489	\$653,171	2.0%
Westchester Surplus Lines Insurance Company	10172	\$526,253	1.6%
Maiden Specialty Insurance Company	37745	\$403,936	1.3%

Pursuant to Section 624.313(1)(f), F.S.

Excess Workers' Compensation Total Premium: \$56,709,317

Company	NAIC Code	Written Premium	Market Share
LM Insurance Corporation	33600	\$15,878,071	28.0%
Star Insurance Company	18023	\$13,311,034	23.5%
Safety National Casualty Corporation	15105	\$8,415,465	14.8%
ACE American Insurance Company	22667	\$4,960,655	8.8%
New York Marine And General Insurance Company	16608	\$4,739,217	8.4%
Arch Insurance Company	11150	\$2,203,579	3.9%
National Union Fire Ins. Co. Of Pittsburgh, PA	19445	\$2,196,633	3.9%
CastlePoint National Insurance Company	40134	\$1,036,886	1.8%
Zurich American Insurance Company	16535	\$1,026,470	1.8%
Travelers Property Casualty Company Of America	25674	\$884,544	1.6%
Federated Rural Electric Insurance Exchange	11118	\$644,213	1.1%
Princeton Excess And Surplus Lines Ins. Co.	10786	\$421,566	0.7%
Gray Insurance Company (The)	36307	\$262,008	0.5%
Hartford Casualty Insurance Company	29424	\$253,648	0.5%
XL Specialty Insurance Company	37885	\$162,646	0.3%

Farmowners Multiple Peril Total Premium: \$24,075,125

Company	NAIC	Written	Market Share
	Code	Premium	Market Share
Great American Insurance Company	16691	\$5,641,426	23.4%
Great American Assurance Company	26344	\$4,012,127	16.7%
Travelers Indemnity Company Of America	25666	\$2,964,063	12.3%
FCCI Insurance Company	10178	\$2,237,378	9.3%
Great American Insurance Company Of New York	22136	\$1,798,135	7.5%
Indemnity Insurance Company Of North America	43575	\$1,650,070	6.9%
FCCI Commercial Insurance Company	33472	\$1,208,797	5.0%
Scottsdale Insurance Company	41297	\$1,192,525	5.0%
Travelers Indemnity Company Of Connecticut	25682	\$1,054,406	4.4%
Travelers Indemnity Company	25658	\$541,773	2.3%
Charter Oak Fire Insurance Company	25615	\$436,971	1.8%
Great American Alliance Insurance Company	26832	\$399,321	1.7%
Markel Insurance Company	38970	\$398,206	1.7%
Gemini Insurance Company	10833	\$372,508	1.6%
Illinois Union Insurance Company	27960	\$163,884	0.7%

Pursuant to Section 624.313(1)(f), F.S.

Federal Flood Total Premium: \$864,157,728

Company	NAIC Code	Written Premium	Market Share
Wright National Flood Insurance Company	11523	\$198,156,958	22.9%
Allstate Insurance Company	19232	\$91,105,694	10.5%
Hartford Insurance Company Of The Midwest	37478	\$81,421,300	9.4%
American Bankers Insurance Company Of Florida	10111	\$59,243,769	6.9%
American Strategic Insurance Corp.	10872	\$48,197,445	5.6%
Nationwide Mutual Fire Insurance Company	23779	\$42,232,590	4.9%
USAA General Indemnity Company	18600	\$36,403,733	4.2%
Selective Insurance Company Of The Southeast	39926	\$34,752,116	4.0%
Standard Fire Insurance Company	19070	\$31,042,562	3.6%
Tower Hill Preferred Insurance Company	29050	\$28,714,852	3.3%
Service Insurance Company	36560	\$26,128,998	3.0%
Auto Club South Insurance Company	41041	\$20,983,836	2.4%
First Community Insurance Company	13990	\$17,637,967	2.0%
Nationwide Mutual Insurance Company	23787	\$16,057,288	1.9%
Philadelphia Indemnity Insurance Company	18058	\$13,668,311	1.6%

Fidelity Total Premium: \$57,259,808

Company	NAIC	Written	Market Share
	Code	Premium	
Federal Insurance Company	20281	\$9,083,592	15.9%
Travelers Casualty And Surety Co. Of America	31194	\$8,504,721	14.9%
National Union Fire Ins. Co. Of Pittsburgh, PA	19445	\$6,697,864	11.7%
CUMIS Insurance Society, Inc.	10847	\$3,735,864	6.5%
Great American Insurance Company	16691	\$3,694,550	6.5%
Hartford Fire Insurance Company	19682	\$3,176,647	5.6%
Fidelity And Deposit Company Of Maryland	39306	\$1,952,895	3.4%
Liberty Mutual Insurance Company	23043	\$1,741,068	3.0%
Zurich American Insurance Company	16535	\$1,614,330	2.8%
Continental Insurance Company	35289	\$1,508,101	2.6%
Western Surety Company	13188	\$1,235,369	2.2%
St. Paul Mercury Insurance Company	24791	\$1,210,502	2.1%
Continental Casualty Company	20443	\$958,561	1.7%
St. Paul Fire & Marine Insurance Company	24767	\$822,490	1.4%
Executive Risk Indemnity Inc.	35181	\$710,306	1.2%

Pursuant to Section 624.313(1)(f), F.S.

Financial Guaranty Total Premium: \$6,840,421

Company	NAIC Code	Written Premium	Market Share
Assured Guaranty Municipal Corp.	18287	\$5,777,533	84.5%
Ambac Assurance Corporation	18708	\$604,305	8.8%
MBIA Insurance Corporation	12041	\$484,956	7.1%
Security National Insurance Company	19879	(\$26,373)	-0.4%

Fire Total Premium: \$1,522,522,296

Company	NAIC Code	Written Premium	Market Share
American Security Insurance Company	42978	\$423,568,229	27.8%
Citizens Property Insurance Corporation	10064	\$143,828,202	9.5%
Lexington Insurance Company	19437	\$133,445,447	8.8%
Liberty Mutual Fire Insurance Company	23035	\$39,908,272	2.6%
Security First Insurance Company	10117	\$37,452,846	2.5%
Voyager Indemnity Insurance Company	40428	\$36,029,609	2.4%
Empire Indemnity Insurance Company	21334	\$32,030,643	2.1%
Landmark American Insurance Company	33138	\$31,818,426	2.1%
Southern Fidelity Insurance Company	10136	\$31,079,201	2.0%
Factory Mutual Insurance Company	21482	\$27,957,064	1.8%
Ironshore Specialty Insurance Company	25445	\$24,664,003	1.6%
QBE Specialty Insurance Company	11515	\$24,160,862	1.6%
Southern Oak Insurance Company	12247	\$23,796,672	1.6%
Florida Family Insurance Company	10688	\$22,080,125	1.5%
Chubb Custom Insurance Company	38989	\$21,777,549	1.4%

Pursuant to Section 624.313(1)(f), F.S.

Group Accident and Health Total Premium: \$162,624,472

Company	NAIC Code	Written Premium	Market Share
National Union Fire Ins. Co. Of Pittsburgh, PA	19445	\$57,841,009	35.6%
State Farm Mutual Automobile Insurance Company	25178	\$19,261,471	11.8%
ACE American Insurance Company	22667	\$16,879,183	10.4%
Zurich American Insurance Company	16535	\$10,470,884	6.4%
AMEX Assurance Company	27928	\$10,035,119	6.2%
BCS Insurance Company	38245	\$8,863,178	5.5%
United States Fire Insurance Company	21113	\$8,334,520	5.1%
Continental Casualty Company	20443	\$7,991,258	4.9%
Atlantic Specialty Insurance Company	27154	\$4,306,231	2.7%
Starr Indemnity & Liability Company	38318	\$2,953,911	1.8%
Federal Insurance Company	20281	\$2,652,009	1.6%
QBE Insurance Corporation	39217	\$2,372,932	1.5%
Independence American Insurance Company	26581	\$2,005,975	1.2%
AXIS Insurance Company	37273	\$1,866,276	1.2%
North American Specialty Insurance Company	29874	\$1,263,187	0.8%

Guaranteed Renewable Accident and Health Total Premium: \$68,772,306

Company	NAIC Code	Written Premium	Market Share
State Farm Mutual Automobile Insurance Company	25178	\$42,474,886	61.8%
Continental Casualty Company	20443	\$25,476,643	37.0%
National Union Fire Ins. Co. Of Pittsburgh, PA	19445	\$656,787	1.0%
Ullico Casualty Company	37893	\$109,245	0.2%
American States Insurance Company	19704	\$45,311	0.1%
National Casualty Company	11991	\$4,036	0.0%
21st Century Premier Insurance Company	20796	\$3,548	0.0%
AMEX Assurance Company	27928	\$964	0.0%
21st Century Centennial Insurance Company	34789	\$398	0.0%
Zurich American Insurance Company	16535	\$310	0.0%
Arrowood Indemnity Company	24678	\$178	0.0%

Pursuant to Section 624.313(1)(f), F.S.

Homeowners Multiple Peril Total Premium: \$8,384,065,144

Company	NAIC Code	Written Premium	Market Share
Citizens Property Insurance Corporation	10064	\$1,637,388,951	19.5%
State Farm Florida Insurance Company	10739	\$727,506,719	8.7%
Universal Property & Casualty Insurance Company	10861	\$695,718,938	8.3%
United Services Automobile Association	25941	\$256,606,318	3.1%
St. Johns Insurance Company, Inc.	11844	\$256,554,254	3.1%
Florida Peninsula Insurance Company	10132	\$244,288,466	2.9%
United Property & Casualty Insurance Company	10969	\$209,073,600	2.5%
Homeowners Choice P&C Ins. Co., Inc.	12944	\$208,143,710	2.5%
Security First Insurance Company	10117	\$189,242,664	2.3%
Tower Hill Prime Insurance Company	11027	\$162,870,283	1.9%
Federal Insurance Company	20281	\$149,702,517	1.8%
USAA Casualty Insurance Company	25968	\$141,649,970	1.7%
Castle Key Insurance Company	30511	\$132,556,196	1.6%
Tower Hill Preferred Insurance Company	29050	\$123,421,900	1.5%
ASI Preferred Insurance Corp.	13142	\$113,330,731	1.4%

Inland Marine Total Premium: \$905,674,416

Company	NAIC	Written	Market Share
	Code	Premium	Mai ket Share
Continental Casualty Company	20443	\$104,457,414	11.5%
Liberty Mutual Insurance Company	23043	\$101,645,762	11.2%
Federal Insurance Company	20281	\$35,996,429	4.0%
State Farm Florida Insurance Company	10739	\$35,327,809	3.9%
American Zurich Insurance Company	40142	\$29,555,365	3.3%
Factory Mutual Insurance Company	21482	\$25,878,930	2.9%
Stonebridge Casualty Insurance Company	10952	\$24,359,509	2.7%
American Home Assurance Company	19380	\$24,021,981	2.7%
Progressive American Insurance Company	24252	\$23,990,700	2.7%
Progressive Express Insurance Company	10193	\$21,509,904	2.4%
AGCS Marine Insurance Company	22837	\$21,006,646	2.3%
Travelers Property Casualty Company Of America	25674	\$16,778,283	1.9%
Old Republic Insurance Company	24147	\$15,912,777	1.8%
American Reliable Insurance Company	19615	\$14,404,909	1.6%
Lexington Insurance Company	19437	\$13,795,988	1.5%

Pursuant to Section 624.313(1)(f), F.S.

Medical Professional Liability Total Premium: \$543,579,962

Company	NAIC Code	Written Premium	Market Share
First Professionals Insurance Company, Inc	33383	\$98,677,086	18.2%
MAG Mutual Insurance Company	42617	\$51,311,111	9.4%
Doctors Company, An Interinsurance Exch. (The)	34495	\$40,735,174	7.5%
Florida Doctors Insurance Company	12441	\$31,514,861	5.8%
Medical Protective Company (The)	11843	\$26,763,870	4.9%
ProAssurance Casualty Company	38954	\$21,633,335	4.0%
The Healthcare Underwriting Company, A RRG	10152	\$17,469,422	3.2%
Lexington Insurance Company	19437	\$11,817,686	2.2%
American Casualty Company Of Reading, PA	20427	\$11,296,457	2.1%
Health Care Indemnity, Inc.	35904	\$9,995,854	1.8%
Columbia Casualty Company	31127	\$8,687,785	1.6%
Evanston Insurance Company	35378	\$8,561,354	1.6%
Darwin Select Insurance Company	24319	\$8,537,568	1.6%
MedMal Direct Insurance Company	13793	\$8,120,879	1.5%
Samaritan Risk Retention Group, Inc.	12511	\$8,041,677	1.5%

Mortgage Guaranty Total Premium: \$189,908,141

Company	NAIC Code	Written Premium	Market Share
Mortgage Guaranty Insurance Corporation	29858	\$67,148,319	35.4%
Radian Guaranty, Inc.	33790	\$56,275,756	29.6%
United Guaranty Residential Insurance Company	15873	\$29,524,672	15.6%
Republic Mortgage Insurance Company	28452	\$25,935,766	13.7%
CMG Mortgage Insurance Company	40266	\$4,662,499	2.5%
Essent Guaranty, Inc.,	13634	\$2,179,350	1.2%
Genworth Residential Mortgage Assurance Corp.	18759	\$1,899,944	1.0%
Genworth Residential Mortgage Ins. Corp. Of NC	29823	\$1,450,666	0.8%
United Guaranty Mortgage Indemnity Company	26999	\$446,170	0.2%
MGIC Indemnity Corporation	18740	\$385,025	0.2%
Genworth Mortgage Ins. Corp. Of NC	16675	(\$26)	0.0%

Pursuant to Section 624.313(1)(f), F.S.

Multiple Peril Crop Total Premium: \$122,109,134

Company	NAIC Code	Written Premium	Market Share
Producers Agriculture Insurance Company	34312	\$33,469,437	27.4%
GuideOne Mutual Insurance Company	15032	\$23,231,197	19.0%
ACE Property And Casualty Insurance Company	20699	\$22,210,855	18.2%
Agri General Insurance Company	42757	\$17,956,781	14.7%
Great American Insurance Company	16691	\$13,596,854	11.1%
Fireman's Fund Insurance Company	21873	\$4,352,936	3.6%
Rural Community Insurance Company	39039	\$3,704,944	3.0%
Acceptance Indemnity Insurance Company	20010	\$1,114,490	0.9%
John Deere Insurance Company	36781	\$913,866	0.8%
NAU Country Insurance Company	25240	\$537,065	0.4%
State Farm Fire And Casualty Company	25143	\$477,823	0.4%
Austin Mutual Insurance Company	13412	\$361,878	0.3%
American Agri-Business Insurance Company	12548	\$181,008	0.2%

Non-Cancelable Accident and Health Total Premium: \$1,119

Company	NAIC Code	Written Premium	Market Share
Liberty Mutual Insurance Company	23043	\$809	72.3%
Stonebridge Casualty Insurance Company	10952	\$310	27.7%

Non-Renewable for Stated Reasons Only Total Premium: \$4,749,376

Company	NAIC Code	Written Premium	Market Share
State Farm Mutual Automobile Insurance Company	25178	\$4,747,121	100.0%
Continental Casualty Company	20443	\$1,516	0.0%
National Casualty Company	11991	\$405	0.0%
American Casualty Company Of Reading, PA	20427	\$334	0.0%

Pursuant to Section 624.313(1)(f), F.S.

Ocean Marine Total Premium: \$284,679,000

Company	NAIC Code	Written Premium	Market Share
Continental Casualty Company	20443	\$36,421,217	12.8%
National Union Fire Ins. Co. Of Pittsburgh, PA	19445	\$30,850,092	10.8%
ACE American Insurance Company	22667	\$20,407,859	7.2%
Federal Insurance Company	20281	\$17,978,973	6.3%
Travelers Property Casualty Company Of America	25674	\$17,557,809	6.2%
Seven Seas Insurance Company, Inc.	37672	\$16,366,167	5.8%
Starr Indemnity & Liability Company	38318	\$15,241,612	5.4%
Atlantic Specialty Insurance Company	27154	\$11,602,989	4.1%
AGCS Marine Insurance Company	22837	\$9,993,728	3.5%
Seaworthy Insurance Company	37923	\$9,704,902	3.4%
Navigators Insurance Company	42307	\$8,623,123	3.0%
St. Paul Fire & Marine Insurance Company	24767	\$8,420,371	3.0%
Great American Insurance Company Of New York	22136	\$8,210,368	2.9%
Chartis Property Casualty Company	19402	\$6,841,966	2.4%
Markel American Insurance Company	28932	\$6,694,745	2.4%

Other Accident Only Total Premium: \$5,708,430

Company	NAIC Code	Written Premium	Market Share
New Hampshire Insurance Company	23841	\$3,806,052	66.7%
Old Republic Insurance Company	24147	\$1,656,654	29.0%
National Union Fire Ins. Co. Of Pittsburgh, PA	19445	\$159,780	2.8%
Federal Insurance Company	20281	\$45,058	0.8%
American Home Assurance Company	19380	\$34,649	0.6%
National Casualty Company	11991	\$2,963	0.1%
AMEX Assurance Company	27928	\$1,514	0.0%
Triton Insurance Company	41211	\$867	0.0%
Access Insurance Company	11711	\$527	0.0%
State Farm Mutual Automobile Insurance Company	25178	\$366	0.0%

Pursuant to Section 624.313(1)(f), F.S.

Other Commercial Auto Liability Total Premium: \$1,203,673,000

Company	NAIC Code	Written Premium	Market Share
Progressive Express Insurance Company	10193	\$164,929,646	13.7%
Auto-Owners Insurance Company	18988	\$45,414,769	3.8%
Westfield Insurance Company	24112	\$31,963,197	2.7%
Empire Fire And Marine Insurance Company	21326	\$25,901,828	2.2%
Travelers Property Casualty Company Of America	25674	\$25,558,177	2.1%
Allstate Insurance Company	19232	\$24,157,170	2.0%
CastlePoint Florida Insurance Company	13599	\$24,014,181	2.0%
State Farm Mutual Automobile Insurance Company	25178	\$22,728,361	1.9%
Amerisure Insurance Company	19488	\$22,101,323	1.8%
Owners Insurance Company	32700	\$21,502,249	1.8%
National Trust Insurance Company	20141	\$20,258,296	1.7%
Zurich American Insurance Company	16535	\$19,028,277	1.6%
Ascendant Commercial Insurance, Inc.	13683	\$19,001,426	1.6%
Philadelphia Indemnity Insurance Company	18058	\$17,641,151	1.5%
FCCI Commercial Insurance Company	33472	\$15,039,118	1.3%

Other Liability - Claims-Made Total Premium: \$796,673,841

Company	NAIC	Written	Market Share
	Code	Premium	Mai ket Share
National Union Fire Ins. Co. Of Pittsburgh, PA	19445	\$52,492,347	6.6%
Continental Casualty Company	20443	\$47,599,710	6.0%
Chartis Specialty Insurance Company	26883	\$35,519,283	4.5%
XL Specialty Insurance Company	37885	\$34,719,660	4.4%
Federal Insurance Company	20281	\$34,650,477	4.4%
Travelers Casualty And Surety Co. Of America	31194	\$32,953,931	4.1%
Lexington Insurance Company	19437	\$32,378,410	4.1%
Indian Harbor Insurance Company	36940	\$20,073,076	2.5%
Columbia Casualty Company	31127	\$19,494,239	2.5%
Zurich American Insurance Company	16535	\$15,148,998	1.9%
Westchester Fire Insurance Company	10030	\$14,183,404	1.8%
Illinois National Insurance Company	23817	\$13,827,145	1.7%
Great American Insurance Company	16691	\$12,697,922	1.6%
Attorneys' Liability Assurance Society, Inc., RRG	10639	\$12,452,478	1.6%
Westport Insurance Corporation	39845	\$12,292,383	1.5%

Pursuant to Section 624.313(1)(f), F.S.

Other liability - Occurrence		Total Premium:	\$1,828,324,075
Company	NAIC Code	Written Premium	Market Share
ACE American Insurance Company	22667	\$124,907,175	6.8%
Continental Casualty Company	20443	\$57,874,583	3.2%
Scottsdale Insurance Company	41297	\$49,609,804	2.7%
Southern-Owners Insurance Company	10190	\$48,280,144	2.6%
State Farm Florida Insurance Company	10739	\$45,812,207	2.5%
Federal Insurance Company	20281	\$41,942,617	2.3%
Commerce And Industry Insurance Company	19410	\$35,569,064	2.0%
National Union Fire Ins. Co. Of Pittsburgh, PA	19445	\$32,518,769	1.8%
Zurich American Insurance Company	16535	\$28,668,992	1.6%
First Mercury Insurance Company	10657	\$24,100,219	1.3%
Auto-Owners Insurance Company	18988	\$23,935,278	1.3%
Mount Vernon Fire Insurance Company	26522	\$21,975,619	1.2%
Burlington Insurance Company (The)	23620	\$21,719,624	1.2%
Nautilus Insurance Company	17370	\$21,390,801	1.2%
Lexington Insurance Company	19437	\$21,384,408	1.2%

Other Private Passenger Auto Liability Total Premium: \$7,086,533,724

Company	NAIC	Written	Market Share
	Code	Premium	
State Farm Mutual Automobile Insurance Company	25178	\$1,357,908,809	19.2%
GEICO General Insurance Company	35882	\$662,013,771	9.3%
Progressive American Insurance Company	24252	\$435,190,271	6.1%
Progressive Select Insurance Company	10192	\$416,872,053	5.9%
Allstate Fire And Casualty Insurance Company	29688	\$333,569,663	4.7%
Allstate Insurance Company	19232	\$269,989,982	3.8%
GEICO Indemnity Company	22055	\$239,441,274	3.4%
United Services Automobile Association	25941	\$223,031,364	3.2%
Government Employees Insurance Company	22063	\$210,393,838	3.0%
Allstate Property & Casualty Insurance Company	17230	\$160,064,402	2.3%
USAA Casualty Insurance Company	25968	\$158,403,152	2.2%
Travelers Home And Marine Ins. Co. (The)	27998	\$157,047,123	2.2%
21st Century Centennial Insurance Company	34789	\$148,837,054	2.1%
Safeco Insurance Company Of Illinois	39012	\$109,642,282	1.6%
Metropolitan Casualty Insurance Company	40169	\$96,951,007	1.4%

Pursuant to Section 624.313(1)(f), F.S.

Private Passenger Auto No-Fault (PIP)

Private Passenger Auto No-Fault (PIP)		Total Premium:	\$3,420,258,342
Company	NAIC Code	Written Premium	Market Share
State Farm Mutual Automobile Insurance Company	25178	\$515,305,084	15.1%
GEICO General Insurance Company	35882	\$398,550,725	11.7%
GEICO Indemnity Company	22055	\$276,951,039	8.1%
Progressive American Insurance Company	24252	\$235,709,066	6.9%
Progressive Select Insurance Company	10192	\$159,130,106	4.7%
Allstate Fire And Casualty Insurance Company	29688	\$111,896,560	3.3%
Government Employees Insurance Company	22063	\$107,599,828	3.2%
Direct General Insurance Company	42781	\$100,084,167	2.9%
United Automobile Insurance Company	35319	\$95,751,866	2.8%
Allstate Insurance Company	19232	\$88,645,011	2.6%
Infinity Auto Insurance Company	11738	\$80,310,645	2.4%
Security National Insurance Company	33120	\$75,870,090	2.2%
Ocean Harbor Casualty Insurance Company	12360	\$75,256,995	2.2%
Allstate Property & Casualty Insurance Company	17230	\$70,898,244	2.1%
Windhaven Insurance Company	12541	\$60,774,220	1.8%

Private Passenger Auto Physical Damage Total Premium: \$3,219,585,324

Company	NAIC Code	Written Premium	Market Share
State Farm Mutual Automobile Insurance Company	25178	\$532,230,076	16.5%
GEICO General Insurance Company	35882	\$354,492,825	11.0%
Progressive American Insurance Company	24252	\$199,177,332	6.2%
Allstate Fire And Casualty Insurance Company	29688	\$157,775,985	4.9%
Progressive Select Insurance Company	10192	\$157,155,621	4.9%
GEICO Indemnity Company	22055	\$149,150,185	4.6%
Allstate Insurance Company	19232	\$122,794,528	3.8%
United Services Automobile Association	25941	\$113,860,308	3.5%
Government Employees Insurance Company	22063	\$113,349,494	3.5%
USAA Casualty Insurance Company	25968	\$75,735,005	2.4%
Allstate Property & Casualty Insurance Company	17230	\$73,167,252	2.3%
Travelers Home And Marine Ins. Co. (The)	27998	\$62,801,600	2.0%
21st Century Centennial Insurance Company	34789	\$56,111,148	1.7%
Safeco Insurance Company Of Illinois	39012	\$45,065,540	1.4%
Infinity Auto Insurance Company	11738	\$40,850,160	1.3%

Pursuant to Section 624.313(1)(f), F.S.

Products Liability Total Premium: \$156,490,932

Company	NAIC Code	Written Premium	Market Share
Federal Insurance Company	20281	\$9,359,992	6.0%
Hartford Fire Insurance Company	19682	\$7,827,307	5.0%
Evanston Insurance Company	35378	\$6,881,824	4.4%
National Trust Insurance Company	20141	\$5,176,973	3.3%
Mid-Continent Casualty Company	23418	\$4,903,185	3.1%
American Guarantee And Liability Ins. Co.	26247	\$4,317,050	2.8%
First Mercury Insurance Company	10657	\$3,840,163	2.5%
Amerisure Insurance Company	19488	\$3,791,198	2.4%
FCCI Commercial Insurance Company	33472	\$3,756,787	2.4%
Electric Insurance Company	21261	\$3,549,937	2.3%
Nautilus Insurance Company	17370	\$3,533,559	2.3%
Admiral Insurance Company	24856	\$3,279,596	2.1%
Great American E&S Insurance Company	37532	\$2,874,237	1.8%
Amerisure Mutual Insurance Company	23396	\$2,836,622	1.8%
Colony Insurance Company	39993	\$2,773,120	1.8%

Surety Total Premium: \$250,075,579

Company	NAIC	Written	Market Share
Company	Code	Premium	Mai ket Share
Travelers Casualty And Surety Co. Of America	31194	\$35,826,840	14.3%
Liberty Mutual Insurance Company	23043	\$27,444,778	11.0%
Fidelity And Deposit Company Of Maryland	39306	\$21,421,962	8.6%
Western Surety Company	13188	\$16,991,943	6.8%
Westchester Fire Insurance Company	10030	\$9,404,355	3.8%
International Fidelity Insurance Company	11592	\$9,326,955	3.7%
Hartford Fire Insurance Company	19682	\$6,504,797	2.6%
Great American Insurance Company	16691	\$6,482,232	2.6%
Arch Insurance Company	11150	\$5,218,399	2.1%
Hanover Insurance Company (The)	22292	\$5,157,966	2.1%
Lexon Insurance Company	13307	\$4,868,357	2.0%
Berkley Regional Insurance Company	29580	\$4,865,560	2.0%
Federal Insurance Company	20281	\$4,446,683	1.8%
Safeco Insurance Company Of America	24740	\$3,926,269	1.6%
Merchants Bonding Company (Mutual)	14494	\$3,878,834	1.6%

Pursuant to Section 624.313(1)(f), F.S.

Warranty Total Premium: \$328,187,840

Company	NAIC Code	Written Premium	Market Share
Courtesy Insurance Company	26492	\$183,598,968	55.9%
MIC Property & Casualty Ins. Corp.	38601	\$29,978,017	9.1%
New Hampshire Insurance Company	23841	\$28,327,317	8.6%
Lyndon Property Insurance Company	35769	\$12,459,678	3.8%
Wesco Insurance Company	25011	\$11,958,208	3.6%
Universal Underwriters Insurance Company	41181	\$11,407,967	3.5%
Toyota Motor Insurance Company	37621	\$10,507,131	3.2%
Zale Indemnity Company	30325	\$10,103,766	3.1%
Continental Insurance Company	35289	\$8,871,591	2.7%
Old United Casualty Company	37060	\$6,536,838	2.0%
American Road Insurance Company (The)	19631	\$5,849,535	1.8%
Dealers Assurance Company	16705	\$3,386,391	1.0%
National Casualty Company	11991	\$1,622,301	0.5%
Heritage Indemnity Company	39527	\$1,280,203	0.4%
Old Republic Insurance Company	24147	\$752,360	0.2%

Workers' Compensation Total Premium: \$2,013,465,276

Company	NAIC	Written	Market Share
	Code	Premium	Mai ket Share
Bridgefield Employers Insurance Company	10701	\$245,671,477	12.2%
Zenith Insurance Company	13269	\$119,003,149	5.9%
FCCI Insurance Company	10178	\$115,836,805	5.8%
Twin City Fire Insurance Company	29459	\$72,040,987	3.6%
RetailFirst Insurance Company	10700	\$70,873,514	3.5%
Amerisure Insurance Company	19488	\$63,758,610	3.2%
FFVA Mutual Insurance Company	10385	\$54,936,776	2.7%
Technology Insurance Company	42376	\$52,663,272	2.6%
Liberty Insurance Corporation	42404	\$44,780,877	2.2%
Charter Oak Fire Insurance Company	25615	\$41,994,269	2.1%
Guarantee Insurance Company	11398	\$41,197,897	2.1%
Bridgefield Casualty Insurance Company	10335	\$39,283,685	2.0%
Hartford Fire Insurance Company	19682	\$37,887,919	1.9%
American Zurich Insurance Company	40142	\$37,853,725	1.9%
Comp Options Insurance Company, Inc.	10834	\$36,972,506	1.8%

Licensed Title Companies by Market Share - CY 2012

Pursuant to Section 624.313(1)(f), F.S.

Total Premium: \$892,740,048

Company	NAIC Code	Written Premium	Market Share
Old Republic National Title Insurance Company	50520	\$263,943,549	29.6%
First American Title Insurance Company	50814	\$188,649,515	21.1%
Chicago Title Insurance Company	50229	\$141,525,170	15.9%
Fidelity National Title Insurance Company	51586	\$95,114,108	10.7%
Stewart Title Guaranty Company	50121	\$59,179,507	6.6%
Westcor Land Title Insurance Company	50050	\$38,030,827	4.3%
Commonwealth Land Title Insurance Company	50083	\$29,170,562	3.3%
National Title Insurance Of New York Inc.	51020	\$25,602,298	2.9%
Title Resources Guaranty Company	50016	\$18,829,514	2.1%
WFG National Title Insurance Company	51152	\$10,525,471	1.2%
North American Title Insurance Company	50130	\$8,772,605	1.0%
Alliant National Title Insurance Company, Inc.	12309	\$8,089,501	0.9%
Premier Land Title Insurance Company	50026	\$3,716,385	0.4%
Investors Title Insurance Company	50369	\$1,012,269	0.1%
EnTitle Insurance Company	51632	\$572,246	0.1%
Southern Title Insurance Corporation	50792	\$6,521	0.0%

Pursuant to Section 624.313(1)(f), F.S.

Accident and Health Insurance Total Premium: \$40,291,567,053

Accident and Health Insurance		Total Premium:	\$40,291,567,053
Company	NAIC	Written	Maultot Chara
Company	Code	Premium	Market Share
Blue Cross & Blue Shield Of Florida, Inc.	98167	\$6,478,962,358	16.1%
Humana Medical Plan, Inc.	95270	\$5,058,795,004	12.6%
UnitedHealthcare Insurance Company	79413	\$4,937,563,552	12.3%
WellCare Of Florida, Inc.	95081	\$1,796,392,583	4.5%
Aetna Health Inc.	95088	\$1,374,815,206	3.4%
UnitedHealthcare Of Florida, Inc.	95264	\$1,308,175,850	3.2%
CarePlus Health Plans, Inc.	95092	\$1,186,385,813	2.9%
AvMed, Inc.	95263	\$911,120,985	2.3%
Humana Insurance Company	73288	\$758,294,704	1.9%
Connecticut General Life Insurance Company	62308	\$748,181,969	1.9%
HealthSpring Of Florida, Inc	11532	\$711,149,123	1.8%
Coventry Health Care Of Florida, Inc.	95114	\$692,628,924	1.7%
Aetna Life Insurance Company	60054	\$674,729,744	1.7%
Preferred Care Partners, Inc.	11176	\$673,227,330	1.7%
Health Options, Inc.	95089	\$665,100,327	1.7%
Capital Health Plan, Inc.	95112	\$616,173,587	1.5%
AMERIGROUP Florida, Inc.	95093	\$601,826,177	1.5%
Freedom Health, Inc.	10119	\$587,454,061	1.5%
Medica Healthcare Plans, Inc.	12155	\$559,350,096	1.4%
Sunshine State Health Plan, Inc.	13148	\$558,081,995	1.4%
Coventry Summit Health Plan, Inc.	10771	\$469,903,595	1.2%
Neighborhood Health Partnership, Inc.	95123	\$443,499,710	1.1%
Health First Health Plans, Inc.	95019	\$365,046,382	0.9%
Humana Health Insurance Company Of Florida, Inc.	69671	\$329,296,377	0.8%
Golden Rule Insurance Company	62286	\$314,189,039	0.8%
HealthSun Health Plans, Inc.	10122	\$309,527,879	0.8%
Metropolitan Life Insurance Company	65978	\$307,421,070	0.8%
American Family Life Assurance Company Of Columbus	60380	\$300,922,930	0.7%
Florida Health Care Plan, Inc.	13567	\$300,693,009	0.7%
Coventry Health Plan Of Florida, Inc.	95266	\$293,464,144	0.7%
Physicians United Plan, Inc.	10775	\$262,781,174	0.7%
Optimum Healthcare, Inc.	12259	\$244,482,656	0.6%
Molina Healthcare Of Florida, Inc.	13128	\$228,827,675	0.6%
SilverScript Insurance Company	12575	\$193,880,383	0.5%
Pennsylvania Life Insurance Company	67660	\$178,037,842	0.4%

Pursuant to Section 624.313(1)(f), F.S.

Annuity Considerations Total Premium: \$19,391,213,150

Annuity Considerations		Total Premium:	\$19,391,213,150
Company	NAIC	Written	Market Share
Company	Code	Premium	Market Share
Prudential Insurance Company Of America (The)	68241	\$3,091,335,968	15.9%
Jackson National Life Insurance Company	65056	\$1,552,008,612	8.0%
Pruco Life Insurance Company	79227	\$1,272,307,626	6.6%
Lincoln National Life Insurance Company	65676	\$1,178,873,662	6.1%
MetLife Investors Usa Insurance Company	61050	\$1,109,642,308	5.7%
Variable Annuity Life Insurance Company	70238	\$720,650,013	3.7%
Allianz Life Insurance Company Of North America	90611	\$666,811,594	3.4%
AXA Equitable Life Insurance Company	62944	\$633,871,108	3.3%
American General Life Insurance Company	60488	\$523,946,408	2.7%
Security Benefit Life Insurance Company	68675	\$497,087,269	2.6%
Metropolitan Life Insurance Company	65978	\$467,144,279	2.4%
Transamerica Life Insurance Company	86231	\$463,316,070	2.4%
ING Life Insurance And Annuity Company	86509	\$419,435,694	2.2%
RiverSource Life Insurance Company	65005	\$370,522,134	1.9%
New York Life Insurance And Annuity Corporation	91596	\$362,748,158	1.9%
Pacific Life Insurance Company	67466	\$361,269,343	1.9%
American Equity Investment Life Insurance Company	92738	\$355,742,956	1.8%
Aviva Life And Annuity Company	61689	\$330,490,863	1.7%
Teachers Ins. & Annuity Association Of America	69345	\$278,404,080	1.4%
Ohio National Life Insurance Company	67172	\$269,014,774	1.4%
Great American Life Insurance Company	63312	\$267,311,105	1.4%
Protective Life Insurance Company	68136	\$222,826,172	1.1%
Great-West Life & Annuity Insurance Company	68322	\$181,174,994	0.9%
Midland National Life Insurance Company	66044	\$168,898,042	0.9%
Fidelity Investments Life Insurance Company	93696	\$166,660,596	0.9%
Fidelity & Guaranty Life Insurance Company	63274	\$158,313,205	0.8%
ReliaStar Life Insurance Company	67105	\$158,222,588	0.8%
Guardian Insurance & Annuity Company, Inc.	78778	\$153,540,635	0.8%
Symetra Life Insurance Company	68608	\$140,121,577	0.7%
PHL Variable Insurance Company	93548	\$126,989,412	0.7%
Massachusetts Mutual Life Insurance Company	65935	\$116,619,142	0.6%
Principal Life Insurance Company	61271	\$108,772,878	0.6%
North American Company For Life And Health Insurance	66974	\$104,233,970	0.5%
Genworth Life Insurance Company	70025	\$103,461,146	0.5%
EquiTrust Life Insurance Company	62510	\$100,494,166	0.5%

Pursuant to Section 624.313(1)(f), F.S.

Deposit-Type Contracts Total Premium: \$1,185,590,486

Deposit-Type Contracts		Total Premium:	\$1,185,590,486
Company	NAIC	Written	Market Share
Company	Code	Premium	Market Share
Principal Life Insurance Company	61271	\$394,194,161	33.2%
Hartford Life Insurance Company	88072	\$344,733,950	29.1%
Prudential Retirement Insurance And Annuity Company	93629	\$146,342,056	12.3%
Knights Of Columbus	58033	\$38,568,568	3.3%
Aviva Life And Annuity Company	61689	\$33,499,107	2.8%
Phoenix Life Insurance Company	67814	\$30,955,013	2.6%
United Of Omaha Life Insurance Company	69868	\$22,595,579	1.9%
Symetra Life Insurance Company	68608	\$17,061,319	1.4%
Prudential Insurance Company Of America (The)	68241	\$12,757,852	1.1%
PHL Variable Insurance Company	93548	\$11,670,870	1.0%
Minnesota Life Insurance Company	66168	\$8,976,779	0.8%
ELCO Mutual Life And Annuity Company	84174	\$8,334,778	0.7%
Teachers Ins. & Annuity Association Of America	69345	\$7,582,593	0.6%
New York Life Insurance And Annuity Corporation	91596	\$5,475,276	0.5%
Genworth Life Insurance Company	70025	\$5,001,488	0.4%
Pruco Life Insurance Company	79227	\$4,993,276	0.4%
MetLife Investors Usa Insurance Company	61050	\$4,756,911	0.4%
Presidential Life Insurance Company	68039	\$4,679,699	0.4%
Union Central Life Insurance Company (The)	80837	\$4,475,191	0.4%
Pacific Life Insurance Company	67466	\$4,296,143	0.4%
North American Company For Life And Health Insurance	66974	\$4,062,127	0.3%
Genworth Life And Annuity Insurance Company	65536	\$3,631,203	0.3%
Prudential Annuities Life Assurance Corporation	86630	\$3,302,942	0.3%
Baltimore Life Insurance Company	61212	\$3,202,168	0.3%
Penn Mutual Life Insurance Company	67644	\$3,198,385	0.3%
American National Insurance Company	60739	\$3,170,742	0.3%
Sagicor Life Insurance Company	60445	\$2,772,136	0.2%
Protective Life Insurance Company	68136	\$2,682,137	0.2%
Aetna Life Insurance Company	60054	\$2,577,136	0.2%
Midland National Life Insurance Company	66044	\$2,469,940	0.2%
National Western Life Insurance Company	66850	\$2,427,118	0.2%
Transamerica Life Insurance Company	86231	\$2,234,575	0.2%
Lincoln Benefit Life Company	65595	\$2,091,297	0.2%
RiverSource Life Insurance Company	65005	\$2,048,796	0.2%
Bankers Life Insurance Company	81043	\$1,669,235	0.1%

Pursuant to Section 624.313(1)(f), F.S.

Life Insurance Total Premium: \$8,109,793,852

Life insurance		Total Premium:	\$8,109,793,852
Company	NAIC	Written	Maultot Chava
Company	Code	Premium	Market Share
Northwestern Mutual Life Insurance Company	67091	\$508,714,464	6.3%
Lincoln National Life Insurance Company	65676	\$411,529,154	5.1%
Metropolitan Life Insurance Company	65978	\$393,790,940	4.9%
John Hancock Life Insurance Company U.S.A.	65838	\$371,198,812	4.6%
Transamerica Life Insurance Company	86231	\$272,508,510	3.4%
Prudential Insurance Company Of America (The)	68241	\$252,770,446	3.1%
New York Life Insurance Company	66915	\$246,851,237	3.0%
Massachusetts Mutual Life Insurance Company	65935	\$239,702,693	3.0%
American General Life Insurance Company	60488	\$230,115,991	2.8%
Guardian Life Insurance Company Of America	64246	\$206,986,135	2.6%
State Farm Life Insurance Company	69108	\$204,894,031	2.5%
AXA Equitable Life Insurance Company	62944	\$187,348,852	2.3%
Pacific Life Insurance Company	67466	\$155,493,494	1.9%
Pruco Life Insurance Company	79227	\$145,840,364	1.8%
MetLife Investors Usa Insurance Company	61050	\$140,657,858	1.7%
Minnesota Life Insurance Company	66168	\$128,646,043	1.6%
Primerica Life Insurance Company	65919	\$124,024,457	1.5%
Hartford Life And Annuity Insurance Company	71153	\$111,268,564	1.4%
Lincoln Benefit Life Company	65595	\$109,756,882	1.4%
Protective Life Insurance Company	68136	\$109,577,093	1.4%
Aviva Life And Annuity Company	61689	\$104,248,528	1.3%
Security Life Of Denver Insurance Company	68713	\$101,281,809	1.2%
United Of Omaha Life Insurance Company	69868	\$96,317,742	1.2%
ReliaStar Life Insurance Company	67105	\$94,960,085	1.2%
New York Life Insurance And Annuity Corporation	91596	\$93,313,235	1.2%
Midland National Life Insurance Company	66044	\$91,221,400	1.1%
Great-West Life & Annuity Insurance Company	68322	\$89,519,814	1.1%
Genworth Life And Annuity Insurance Company	65536	\$84,166,779	1.0%
Jackson National Life Insurance Company	65056	\$77,892,365	1.0%
Sun Life Assurance Company Of Canada	80802	\$72,284,400	0.9%
Principal Life Insurance Company	61271	\$70,944,655	0.9%
Hartford Life And Accident Insurance Company	70815	\$70,929,064	0.9%
USAA Life Insurance Company	69663	\$59,716,077	0.7%
Banner Life Insurance Company	94250	\$54,939,514	0.7%
Life Insurance Company Of North America	65498	\$53,720,386	0.7%

Pursuant to Section 624.313(1)(f), F.S.

Other Considerations Total Premium: \$3,922,895,304

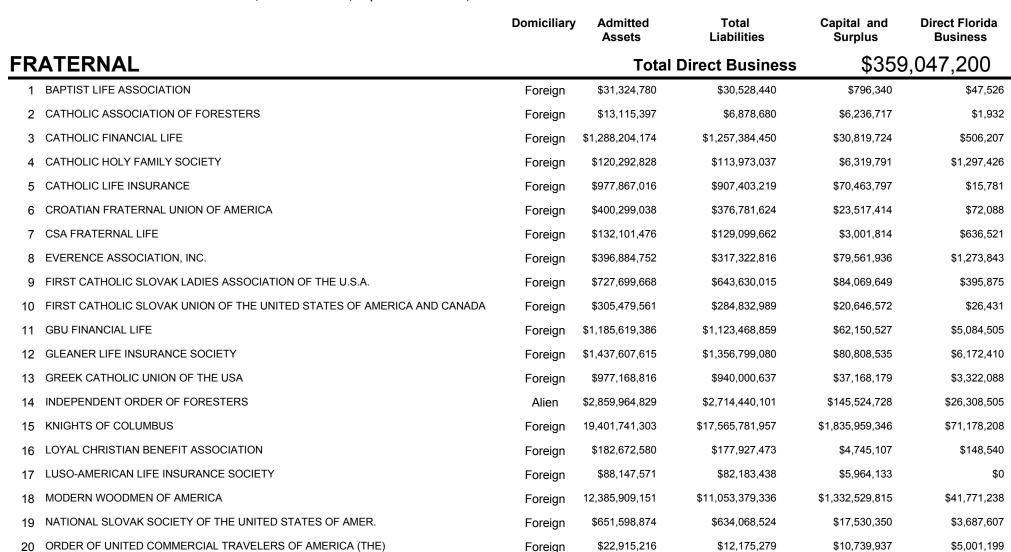
Company	NAIC Code	Written Premium	Market Share
John Hancock Life Insurance Company U.S.A.	65838	\$824,429,886	21.0%
Nationwide Life Insurance Company	66869	\$794,052,701	20.2%
Transamerica Financial Life Insurance Company	70688	\$748,078,700	19.1%
Massachusetts Mutual Life Insurance Company	65935	\$703,727,903	17.9%
Prudential Insurance Company Of America (The)	68241	\$181,350,273	4.6%
Transamerica Life Insurance Company	86231	\$128,988,772	3.3%
Hartford Life Insurance Company	88072	\$123,938,923	3.2%
Mutual Of America Life Insurance Company	88668	\$97,281,801	2.5%
Minnesota Life Insurance Company	66168	\$67,470,293	1.7%
Standard Insurance Company	69019	\$67,077,548	1.7%
Hartford Life And Annuity Insurance Company	71153	\$53,112,271	1.4%
Penn Mutual Life Insurance Company	67644	\$51,430,108	1.3%
Nationwide Life And Annuity Insurance Company	92657	\$37,009,760	0.9%
ING Life Insurance And Annuity Company	86509	\$14,970,811	0.4%
AXA Equitable Life Insurance Company	62944	\$14,799,154	0.4%
MetLife Insurance Company Of Connecticut	87726	\$5,071,876	0.1%
Metropolitan Life Insurance Company	65978	\$3,015,275	0.1%
Prudential Retirement Insurance And Annuity Company	93629	\$1,904,791	0.0%
Ohio National Life Insurance Company	67172	\$1,775,266	0.0%
Guardian Insurance & Annuity Company, Inc.	78778	\$1,192,676	0.0%
Gleaner Life Insurance Society	56154	\$624,589	0.0%
Monumental Life Insurance Company	66281	\$539,325	0.0%
New York Life Insurance Company	66915	\$457,193	0.0%
Western Reserve Life Assurance Company Of Ohio	91413	\$316,052	0.0%
Penn Insurance And Annuity Company	93262	\$118,076	0.0%
Northwestern Mutual Life Insurance Company	67091	\$100,000	0.0%
New England Life Insurance Company	91626	\$22,201	0.0%
American Maturity Life Insurance Company	81213	\$13,000	0.0%
Hartford Life And Accident Insurance Company	70815	\$12,172	0.0%
Country Life Insurance Company	62553	\$11,308	0.0%
United Of Omaha Life Insurance Company	69868	\$2,600	0.0%

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012

pursuant to Section 624.315(1)(a), FS

source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



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FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012
pursuant to Section 624.315(1)(a), FS
source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written

		Domiciliary	Admitted Assets	Total Liabilities	Capital and Surplus	Direct Florida Business
21	POLISH NATIONAL ALLIANCE OF THE US OF NA	Foreign	\$431,443,786	\$419,424,639	\$12,019,147	\$1,321,681
22	POLISH NATIONAL UNION OF AMERICA	Foreign	\$25,715,218	\$25,123,355	\$591,863	\$26,830
23	POLISH ROMAN CATHOLIC UNION OF AMERICA	Foreign	\$188,191,047	\$183,099,941	\$5,091,106	\$389,623
24	POLISH WOMEN'S ALLIANCE OF AMERICA	Foreign	\$56,062,801	\$55,655,425	\$407,376	\$15
25	ROYAL NEIGHBORS OF AMERICA	Foreign	\$831,334,324	\$624,927,407	\$206,406,917	\$5,521,811
26	SLOVENE NATIONAL BENEFIT SOCIETY	Foreign	\$194,430,126	\$188,747,377	\$5,682,749	\$56,392
27	SONS OF NORWAY	Foreign	\$337,042,305	\$329,165,840	\$7,876,465	\$1,207,294
28	SUPREME COUNCIL OF THE ROYAL ARCANUM	Foreign	\$100,376,521	\$86,150,217	\$14,226,304	\$241,375
29	THRIVENT FINANCIAL FOR LUTHERANS	Foreign	68,424,647,258	\$64,038,718,163	\$4,385,929,095	\$126,563,919
30	TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA	Foreign	\$11,036,126	\$1,566,469	\$9,469,657	\$1,331
31	UKRAINIAN NATIONAL ASSOCIATION, INC.	Foreign	\$183,473,141	\$179,672,322	\$3,800,819	\$3,487,182
32	UNITED STATES LETTER CARRIERS MUTUAL BENEFIT ASSOCIATION	Foreign	\$210,592,899	\$185,786,448	\$24,806,451	\$1,184,797
33	WILLIAM PENN ASSOCIATION	Foreign	\$292,610,002	\$270,825,911	\$21,784,091	\$6,039,394
34	WOMAN'S LIFE INSURANCE SOCIETY	Foreign	\$192,093,609	\$166,911,306	\$25,182,304	\$40,565
35	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY/OMAHA WOODMEN	Foreign	\$9,517,446,944	\$8,655,215,304	\$862,231,640	\$45,544,182
36	WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION	Foreign	\$59,766,168	\$47,077,120	\$12,689,048	\$189,811
37	WORKMEN'S BENEFIT FUND OF THE USA	Foreign	\$34,941,377	\$34,417,987	\$523,390	\$283,068

55 FRATERNAL

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012
pursuant to Section 624.315(1)(a), FS
source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Admitted Assets	Total Liabilities	Capital and Surplus	Direct Florida Business
HEALTH			Total Direct Busi	ness \$2	8,674,795,090
1 ACCENDO INSURANCE COMPANY	Foreign	\$117,574,301	\$35,026,565	\$82,547,730	6 (\$67,426)
2 AETNA BETTER HEALTH, INC.	Domestic	\$3,007,507	\$122	\$3,007,38	5 \$0
3 AETNA HEALTH INC.	Domestic	\$310,397,732	\$207,196,189	\$103,201,543	\$1,374,815,206
4 AETNA HEALTH INSURANCE COMPANY	Foreign	\$52,447,219	\$17,636,793	\$34,810,420	\$0
5 AHF MCO OF FLORIDA, INC.	Domestic	\$9,933,238	\$5,774,928	\$4,158,310	\$37,910,409
6 AMERICAN SPECIALTY HEALTH INSURANCE COMPANY	Foreign	\$9,241,069	\$1,649,742	\$7,591,32	7 \$0
7 AMERIGROUP FLORIDA, INC.	Domestic	\$118,391,216	\$40,871,014	\$77,520,202	2 \$601,826,177
8 AMFIRST INSURANCE COMPANY	Foreign	\$23,312,817	\$6,393,864	\$16,918,95	\$571,887
9 AVMED, INC.	Domestic	\$292,437,939	\$146,210,925	\$146,227,014	\$911,120,985
10 BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	Domestic	\$5,583,042,003	\$2,793,146,721	\$2,789,895,282	2 \$6,478,962,358
11 BUPA INSURANCE COMPANY	Domestic	\$187,442,788	\$127,752,829	\$59,689,95	9 \$8,990
12 BUPA INSURANCE LIMITED COMPANY	Alien	\$41,434,474	\$0	\$41,434,474	\$0
13 CAPITAL HEALTH PLAN, INC.	Domestic	\$428,360,464	\$86,132,893	\$342,227,558	\$616,173,587
14 CAREPLUS HEALTH PLANS, INC.	Domestic	\$370,703,536	\$217,158,603	\$153,544,93	3 \$1,186,385,813
15 CIGNA DENTAL HEALTH OF FLORIDA, INC.	Domestic	\$6,861,128	\$1,919,491	\$4,941,638	\$34,406,513
16 CIGNA HEALTHCARE OF FLORIDA, INC.	Domestic	\$5,122,181	\$1,208,820	\$3,913,36	1 \$5,733,527
17 CITRUS HEALTH CARE, INC.	Domestic	\$34,741,570	\$17,807,576	\$16,933,994	\$59,092,108
18 COMPBENEFITS COMPANY	Domestic	\$30,882,737	\$16,971,366	\$13,911,37	1 \$114,193,911
19 COVENTRY HEALTH AND LIFE INSURANCE COMPANY	Foreign	\$936,011,100	\$457,938,525	\$478,072,578	3 \$48,620,984
20 COVENTRY HEALTH CARE OF FLORIDA, INC.	Domestic	\$167,443,658	\$75,039,120	\$92,404,53	\$692,628,924

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012

pursuant to Section 624.315(1)(a), FS

source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written

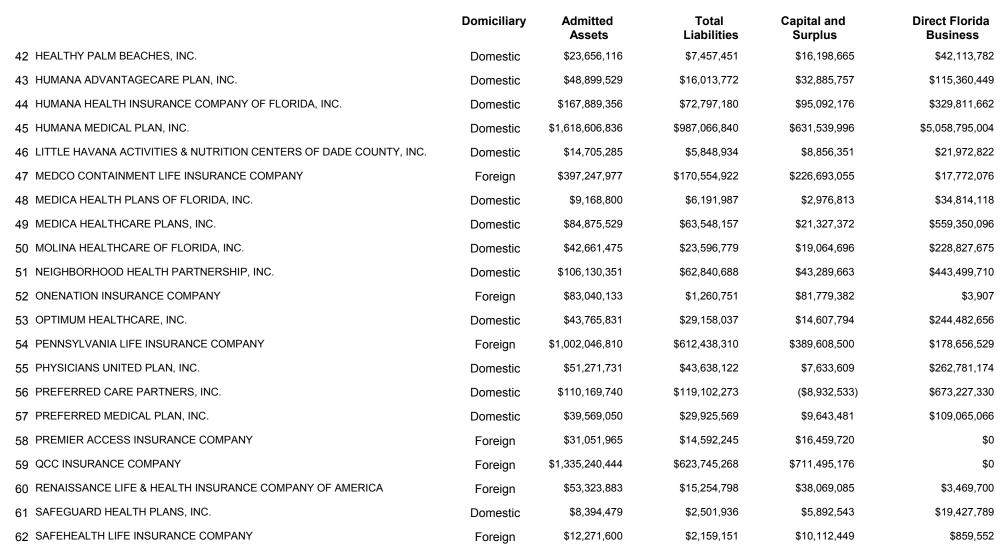


FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012

pursuant to Section 624.315(1)(a), FS

source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012

pursuant to Section 624.315(1)(a), FS

source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012
pursuant to Section 624.315(1)(a), FS
source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



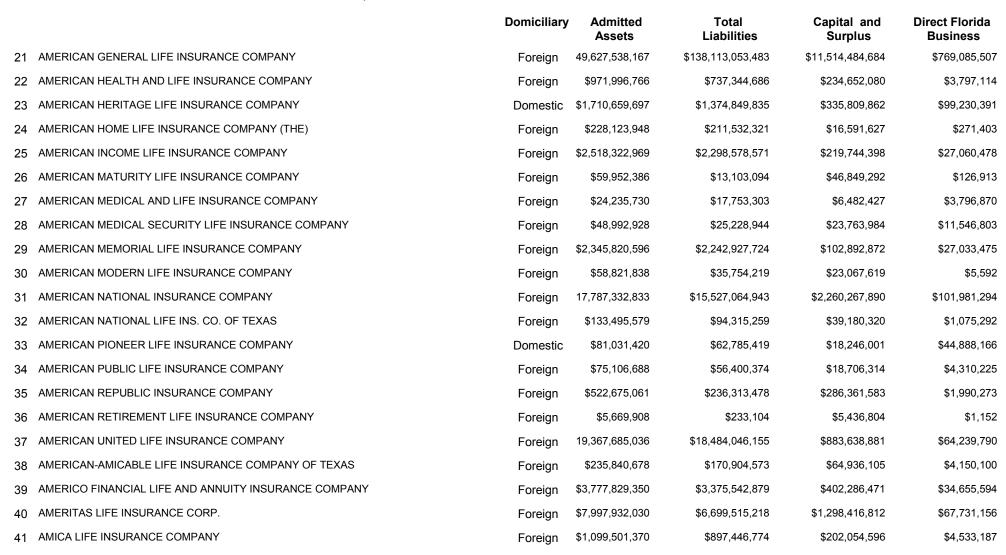
		Domiciliary	Admitted Assets	Total Liabilities	Capital and Surplus	Direct Florida Business
LIF	E & HEALTH (ANNUITY)		Total	Direct Business	\$43,827	,672,085
1	4 EVER LIFE INSURANCE COMPANY	Foreign	\$187,173,923	\$102,780,714	\$84,393,209	\$1,981,555
2	5 STAR LIFE INSURANCE COMPANY	Foreign	\$243,174,093	\$190,757,281	\$52,416,812	\$9,893,280
3	AAA LIFE INSURANCE COMPANY	Foreign	\$502,835,265	\$405,377,084	\$97,458,181	\$37,166,664
4	ABILITY INSURANCE COMPANY	Foreign	\$805,255,932	\$756,223,369	\$49,032,563	\$1,861,914
5	ACACIA LIFE INSURANCE COMPANY	Foreign	\$1,485,413,091	\$1,171,851,081	\$313,562,010	\$5,663,230
6	ACE LIFE INSURANCE COMPANY	Foreign	\$36,251,462	\$27,426,678	\$8,824,784	\$0
7	AETNA LIFE INSURANCE COMPANY	Foreign	21,175,477,645	\$17,843,136,946	\$3,332,340,698	\$799,571,118
8	ALFA LIFE INSURANCE CORPORATION	Foreign	\$1,295,446,088	\$1,093,027,032	\$202,419,057	\$4,212
9	ALL SAVERS INSURANCE COMPANY	Foreign	\$18,904,905	\$7,794,880	\$11,110,025	\$102
10	ALLIANZ LIFE AND ANNUITY COMPANY	Foreign	\$16,337,605	\$4,748,947	\$11,588,659	\$0
11	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	Foreign	94,322,876,796	\$88,990,466,426	\$5,332,410,370	\$710,226,123
12	ALLSTATE ASSURANCE COMPANY	Foreign	\$12,075,147	\$1,385,128	\$10,690,020	\$0
13	ALLSTATE LIFE INSURANCE COMPANY	Foreign	51,808,172,624	\$48,425,241,299	\$3,382,931,325	\$79,869,379
14	AMALGAMATED LIFE INSURANCE COMPANY	Foreign	\$88,555,430	\$46,347,556	\$42,207,874	\$93,456
15	AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	Domestic	\$553,798,165	\$486,463,780	\$67,334,385	\$12,846,258
16	AMERICAN CONTINENTAL INSURANCE COMPANY	Foreign	\$98,197,380	\$40,664,320	\$57,533,060	\$686,588
17	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY	Foreign	28,078,993,081	\$26,420,063,750	\$1,658,929,332	\$356,804,342
18	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	Foreign	15,346,667,994	\$106,454,909,925	\$8,891,758,069	\$313,876,798
19	AMERICAN FIDELITY ASSURANCE COMPANY	Foreign	\$4,358,084,068	\$4,049,169,023	\$308,915,043	\$23,221,338
20	AMERICAN FIDELITY LIFE INSURANCE COMPANY	Domestic	\$450,469,062	\$380,497,289	\$69,971,773	\$1,134,045

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012

pursuant to Section 624.315(1)(a), FS

source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012
pursuant to Section 624.315(1)(a), FS
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		Domiciliary	Admitted Assets	Total Liabilities	Capital and Surplus	Direct Florida Business
42	ANNUITY INVESTORS LIFE INSURANCE COMPANY	Foreign	\$2,693,806,433	\$2,515,301,389	\$178,505,044	\$25,536,618
43	ANTHEM LIFE INSURANCE COMPANY	Foreign	\$565,434,906	\$478,045,735	\$87,389,171	\$364,230
44	ASSURITY LIFE INSURANCE COMPANY	Foreign	\$2,419,235,295	\$2,156,533,706	\$262,701,592	\$9,136,396
45	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	Foreign	10,481,219,285	\$10,204,304,458	\$276,914,827	\$20,565,036
46	ATLANTA LIFE INSURANCE COMPANY	Foreign	\$53,121,785	\$37,886,828	\$15,234,957	\$91,061
47	ATLANTIC COAST LIFE INSURANCE COMPANY	Foreign	\$106,868,773	\$94,843,562	\$12,025,212	\$34,841
48	AURORA NATIONAL LIFE ASSURANCE COMPANY	Foreign	\$3,007,124,370	\$2,638,453,222	\$368,671,148	\$1,577,078
49	AUTO-OWNERS LIFE INSURANCE COMPANY	Foreign	\$3,297,135,135	\$3,019,660,652	\$277,474,483	\$12,653,755
50	AVIVA LIFE AND ANNUITY COMPANY	Foreign	51,044,172,224	\$48,175,627,794	\$2,868,544,431	\$468,706,495
51	AVIVA LIFE AND ANNUITY COMPANY OF NEW YORK	Foreign	\$1,679,685,647	\$1,603,542,560	\$76,143,088	\$3,917,667
52	AXA EQUITABLE LIFE AND ANNUITY COMPANY	Foreign	\$526,441,667	\$461,595,165	\$64,846,502	\$1,637,203
53	AXA EQUITABLE LIFE INSURANCE COMPANY	Foreign	44,827,240,049	\$140,137,846,235	\$4,689,393,814	\$841,964,297
54	BALBOA LIFE INSURANCE COMPANY	Foreign	\$56,771,854	\$12,663,651	\$44,108,204	\$331,494
55	BALTIMORE LIFE INSURANCE COMPANY	Foreign	\$1,004,611,726	\$934,192,024	\$70,419,702	\$11,655,691
56	BANKERS FIDELITY LIFE INSURANCE COMPANY	Foreign	\$128,671,502	\$95,612,106	\$33,059,396	\$1,932,572
57	BANKERS LIFE AND CASUALTY COMPANY	Foreign	14,941,303,395	\$14,026,677,951	\$914,625,444	\$181,361,686
58	BANKERS LIFE INSURANCE COMPANY	Domestic	\$177,310,199	\$156,116,621	\$21,193,578	\$21,900,478
59	BANNER LIFE INSURANCE COMPANY	Foreign	\$1,703,819,121	\$1,244,819,227	\$458,999,894	\$54,941,136
60	BENEFICIAL LIFE INSURANCE COMPANY	Foreign	\$3,090,327,857	\$2,544,343,468	\$545,984,389	\$330,858
61	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	Foreign	\$148,738,849	\$65,392,602	\$83,346,247	\$2,347,448
62	BERKSHIRE HATHAWAY LIFE INSURANCE CO. OF NEBRASKA	Foreign	10,938,168,700	\$8,699,730,970	\$2,238,437,730	\$0

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012
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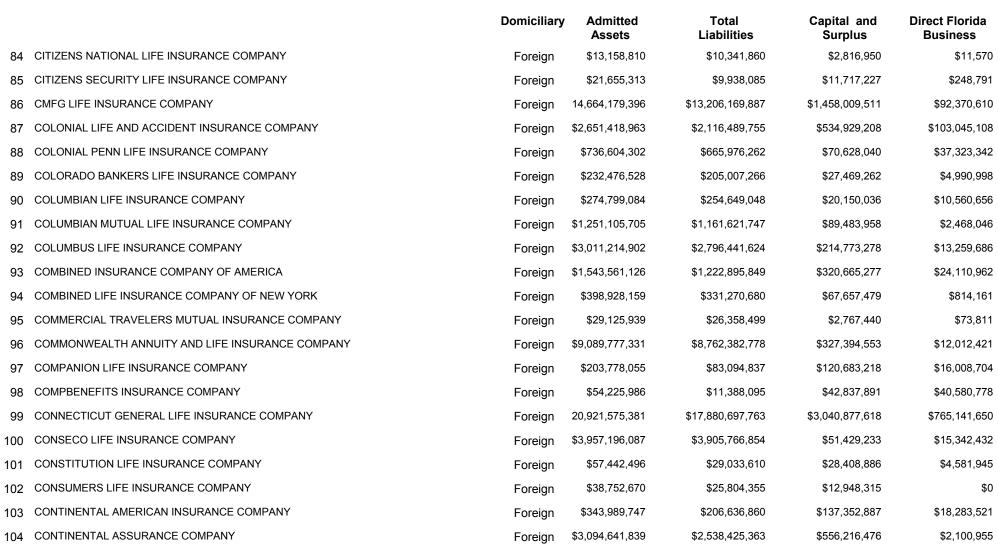
		Domiciliary	Admitted Assets	Total Liabilities	Capital and Surplus	Direct Florida Business
63	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$3,209,248,070	\$2,665,884,842	\$543,363,227	\$22,915,469
64	BEST LIFE AND HEALTH INSURANCE COMPANY	Foreign	\$14,535,506	\$4,880,090	\$9,655,416	\$230,594
65	BEST MERIDIAN INSURANCE COMPANY	Domestic	\$239,218,527	\$193,353,072	\$45,865,455	\$319,561
66	BOSTON MUTUAL LIFE INSURANCE COMPANY	Foreign	\$1,138,430,655	\$1,012,440,741	\$125,989,914	\$5,331,865
67	BROKERS NATIONAL LIFE ASSURANCE COMPANY	Foreign	\$25,697,171	\$6,568,256	\$19,128,915	\$998,102
68	C.M. LIFE INSURANCE COMPANY	Foreign	\$8,594,343,893	\$7,633,504,646	\$960,839,247	\$43,291,851
69	CANADA LIFE ASSURANCE COMPANY (US BUSINESS OF THE)	Alien	\$4,766,671,266	\$4,601,488,273	\$165,182,993	\$5,486,612
70	CATAMARAN INSURANCE OF OHIO INC	Foreign	\$8,881,028	\$273,392	\$8,607,636	\$40,276
71	CELTIC INSURANCE COMPANY	Foreign	\$99,966,561	\$56,218,054	\$43,748,507	\$17,582,839
72	CENTRAL SECURITY LIFE INSURANCE COMPANY	Foreign	\$76,380,662	\$67,688,281	\$8,692,384	\$18,007
73	CENTRAL STATES HEALTH & LIFE COMPANY OF OMAHA	Foreign	\$371,957,081	\$260,957,591	\$110,999,490	\$9,047,066
74	CENTRAL UNITED LIFE INSURANCE COMPANY	Foreign	\$301,985,796	\$242,308,607	\$59,677,189	\$1,571,669
75	CENTRE LIFE INSURANCE COMPANY	Foreign	\$1,815,075,124	\$1,716,319,383	\$98,755,742	\$821,593
76	CENTURION LIFE INSURANCE COMPANY	Foreign	\$1,475,018,892	\$875,103,455	\$599,915,438	\$8,897
77	CHARTER NATIONAL LIFE INSURANCE COMPANY	Foreign	\$127,243,016	\$116,088,690	\$11,154,327	\$110,100
78	CHEROKEE NATIONAL LIFE INSURANCE COMPANY	Foreign	\$23,585,409	\$8,561,481	\$15,023,928	\$262,452
79	CHESAPEAKE LIFE INSURANCE COMPANY	Foreign	\$36,224,707	\$12,914,276	\$23,310,431	\$2,968,614
80	CHRISTIAN FIDELITY LIFE INSURANCE COMPANY	Foreign	\$77,895,159	\$49,852,937	\$28,042,222	\$189,350
81	CHURCH LIFE INSURANCE CORPORATION	Foreign	\$279,136,415	\$235,997,349	\$43,139,066	\$3,160,866
82	CIGNA HEALTH AND LIFE INSURANCE COMPANY	Foreign	\$1,681,429,017	\$663,523,326	\$1,017,905,691	\$146,823,472
83	CINCINNATI LIFE INSURANCE COMPANY (THE)	Foreign	\$3,569,935,608	\$3,294,126,546	\$275,809,062	\$7,140,769

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012

pursuant to Section 624.315(1)(a), FS

source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written

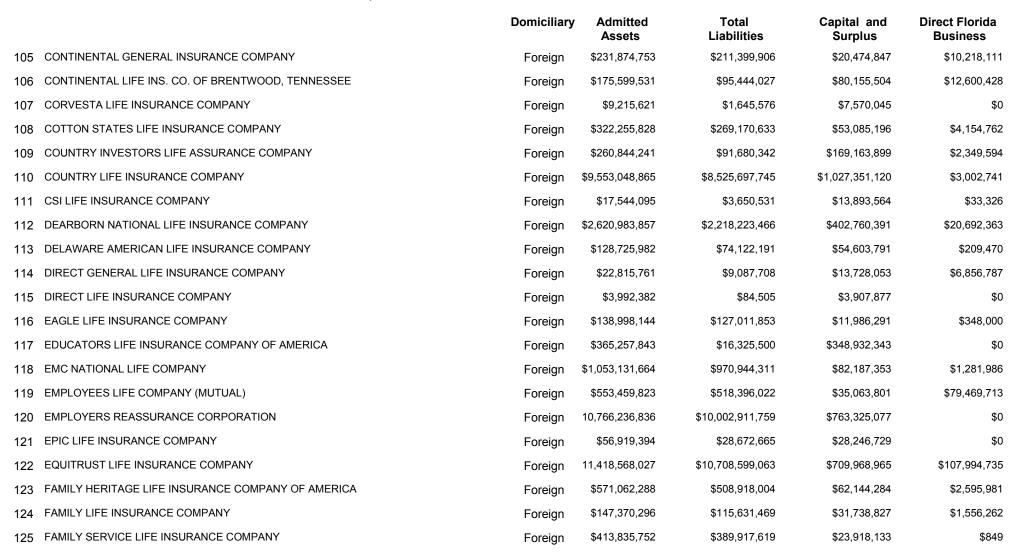


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FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012

pursuant to Section 624.315(1)(a), FS

128

130

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144

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\$116,500,727

11,865,748,904

\$230,488,277

\$26,060,073

Foreign

Foreign

Foreign

Foreign

\$71,578,457

\$24,710,196

\$720,519

\$10,992,815,680

\$44,922,270

\$872,933,224

\$205,778,081

\$25,339,554

\$2,750,620

\$26,059,738

\$0

\$6,543

66 LIFE & HEALTH (ANNUITY)

GARDEN STATE LIFE INSURANCE COMPANY

GENERAL AMERICAN LIFE INSURANCE COMPANY

GENERAL FIDELITY LIFE INSURANCE COMPANY

GENERATION LIFE INSURANCE COMPANY

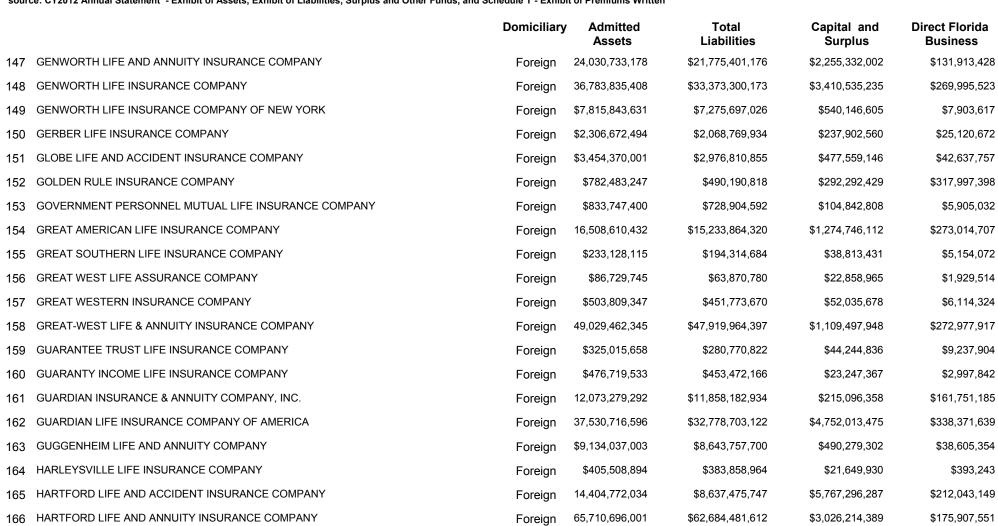


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40,501,384,777

Foreign

\$135,485,877,275

\$5,015,507,502

\$502,388,357

LIFE & HEALTH (ANNUITY) 67

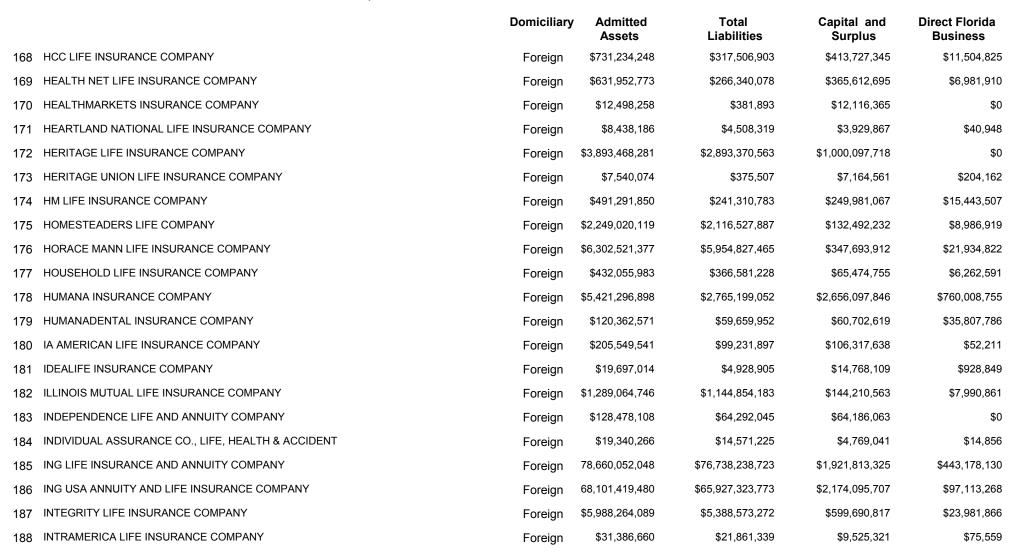
HARTFORD LIFE INSURANCE COMPANY

FINANCIAL STATEMENT ABSTRACT

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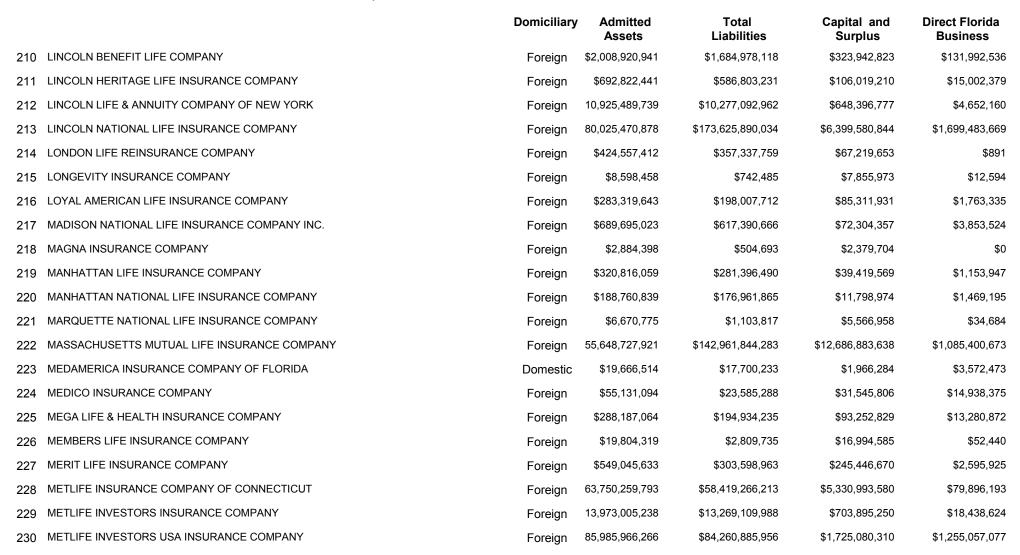


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		Domiciliary	Admitted Assets	Total Liabilities	Capital and Surplus	Direct Florida Business
231	METROPOLITAN LIFE INSURANCE COMPANY	Foreign	60,500,954,313	\$346,206,108,215	\$14,294,846,098	\$1,172,528,936
232	METROPOLITAN TOWER LIFE INSURANCE COMPANY	Foreign	\$5,055,587,468	\$4,274,239,313	\$781,348,155	\$11,126,452
233	MIDLAND NATIONAL LIFE INSURANCE COMPANY	Foreign	32,851,272,210	\$30,726,946,077	\$2,124,326,133	\$262,596,587
234	MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TN	Foreign	\$103,530,400	\$46,168,004	\$57,362,396	\$10,785,472
235	MIDWESTERN UNITED LIFE INSURANCE COMPANY	Foreign	\$242,107,858	\$122,038,428	\$120,069,430	\$113,634
236	MINNESOTA LIFE INSURANCE COMPANY	Foreign	28,414,957,859	\$26,233,128,662	\$2,181,829,196	\$255,055,536
237	MML BAY STATE LIFE INSURANCE COMPANY	Foreign	\$4,489,157,158	\$4,292,929,657	\$196,227,501	\$2,398,171
238	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	Foreign	\$15,248,245	\$7,767,927	\$7,480,318	\$346,842
239	MONUMENTAL LIFE INSURANCE COMPANY	Foreign	31,057,181,691	\$30,245,861,473	\$811,320,218	\$138,881,986
240	MONY LIFE INSURANCE COMPANY	Foreign	\$8,441,060,278	\$7,821,496,462	\$619,563,816	\$14,253,990
241	MONY LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$3,935,955,401	\$3,654,025,968	\$281,929,433	\$22,557,447
242	MOTORISTS LIFE INSURANCE COMPANY	Foreign	\$458,483,624	\$402,331,669	\$56,151,955	\$1,185,090
243	MTL INSURANCE COMPANY	Foreign	\$1,780,808,051	\$1,691,249,911	\$89,558,140	\$6,526,325
244	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	Foreign	14,643,756,855	\$13,735,844,982	\$907,911,873	\$97,989,454
245	MUTUAL OF OMAHA INSURANCE COMPANY	Foreign	\$5,549,777,861	\$3,143,752,143	\$2,406,025,718	\$69,836,322
246	MUTUAL SAVINGS LIFE INSURANCE COMPANY	Foreign	\$454,507,634	\$403,923,028	\$50,584,606	\$187,394
247	NATIONAL BENEFIT LIFE INSURANCE COMPANY	Foreign	\$489,127,195	\$313,177,504	\$175,949,691	\$3,397,057
248	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	Foreign	\$2,532,783,821	\$2,336,420,289	\$196,363,532	\$27,510,640
249	NATIONAL INTEGRITY LIFE INSURANCE COMPANY	Foreign	\$4,758,792,784	\$4,457,110,368	\$301,682,416	\$3,006,255
250	NATIONAL LIFE INSURANCE COMPANY	Foreign	\$8,855,824,613	\$7,568,768,498	\$1,287,056,116	\$31,453,002
251	NATIONAL SECURITY INSURANCE COMPANY	Foreign	\$48,316,070	\$37,972,144	\$10,343,922	\$118,999

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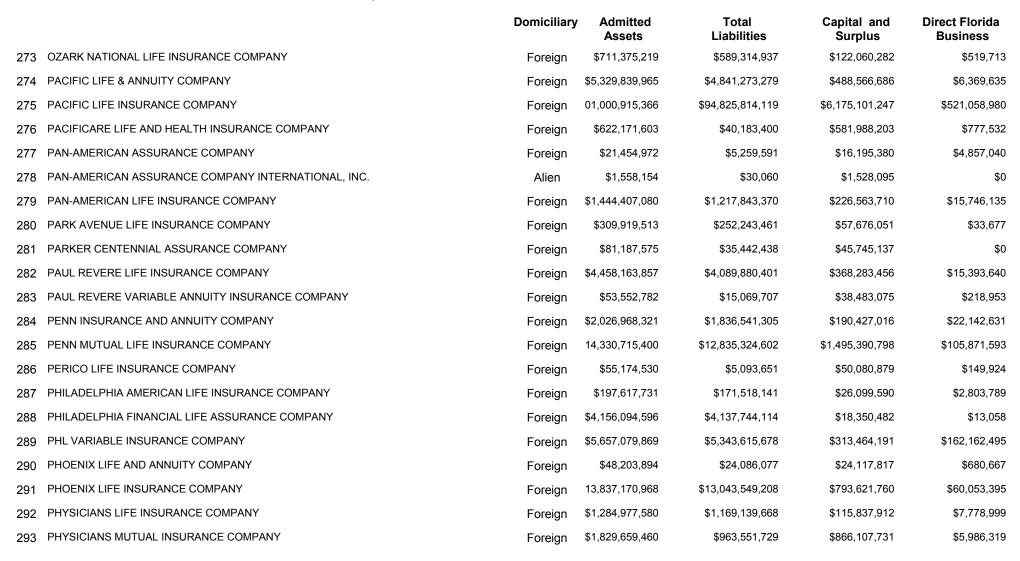
		Domiciliary	Admitted Assets	Total Liabilities	Capital and Surplus	Direct Florida Business
252	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE CO.	Foreign	\$347,209,627	\$280,061,954	\$67,147,672	\$942,465
253	NATIONAL WESTERN LIFE INSURANCE COMPANY	Foreign	\$9,164,763,018	\$8,159,996,857	\$1,004,766,161	\$92,314,335
254	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	Foreign	\$6,243,320,954	\$5,932,325,808	\$310,995,146	\$61,055,022
255	NATIONWIDE LIFE INSURANCE COMPANY	Foreign	06,577,543,255	\$102,740,909,342	\$3,836,633,913	\$891,089,188
256	NEW ENGLAND LIFE INSURANCE COMPANY	Foreign	10,601,354,933	\$10,062,718,547	\$538,636,386	\$26,117,897
257	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	Foreign	\$71,208,805	\$61,593,742	\$9,615,063	\$0
258	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	Foreign	09,510,240,524	\$103,111,603,356	\$6,398,637,168	\$461,536,669
259	NEW YORK LIFE INSURANCE COMPANY	Foreign	34,726,848,122	\$118,158,309,783	\$16,568,538,339	\$283,586,672
260	NIPPON LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$213,665,355	\$79,062,821	\$134,602,534	\$42,463
261	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	Foreign	13,018,692,594	\$12,041,317,784	\$977,374,810	\$145,299,551
262	NORTHWESTERN LONG TERM CARE INSURANCE COMPANY	Foreign	\$1,861,552,902	\$1,586,835,624	\$274,717,278	\$19,788,003
263	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	Foreign	00,945,403,906	\$184,769,630,895	\$16,175,773,011	\$667,186,581
264	NYLIFE INSURANCE COMPANY OF ARIZONA	Foreign	\$197,130,101	\$138,112,041	\$59,018,060	\$3,791,340
265	OCCIDENTAL LIFE INSURANCE COMPANY OF N CAROLINA	Foreign	\$246,878,345	\$218,915,927	\$27,962,418	\$2,281,023
266	OHIO NATIONAL LIFE ASSURANCE CORPORATION	Foreign	\$3,312,357,800	\$2,985,959,505	\$326,398,297	\$24,544,061
267	OHIO NATIONAL LIFE INSURANCE COMPANY	Foreign	21,631,247,430	\$20,582,931,858	\$1,048,315,575	\$285,059,811
268	OHIO STATE LIFE INSURANCE COMPANY (THE)	Foreign	\$13,339,335	\$3,489,611	\$9,849,724	\$3,012,095
269	OLD AMERICAN INSURANCE COMPANY	Foreign	\$242,973,952	\$222,998,970	\$19,974,986	\$1,624,385
270	OLD REPUBLIC LIFE INSURANCE COMPANY	Foreign	\$138,392,065	\$97,756,281	\$40,635,784	\$1,137,608
271	OLD UNITED LIFE INSURANCE COMPANY	Foreign	\$82,341,783	\$38,446,165	\$43,895,619	\$124,625
272	OXFORD LIFE INSURANCE COMPANY	Foreign	\$968,609,994	\$830,952,272	\$137,657,722	\$36,950,257

FINANCIAL STATEMENT ABSTRACT

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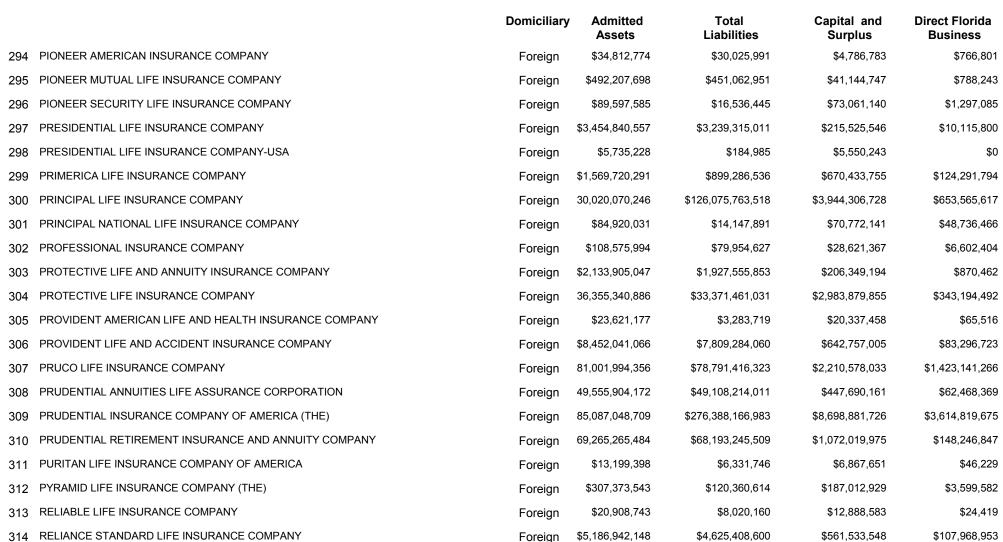


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		Domiciliary	Admitted Assets	Total Liabilities	Capital and Surplus	Direct Florida Business
315	RELIASTAR LIFE INSURANCE COMPANY	Foreign	21,526,134,646	\$19,241,487,449	\$2,284,647,197	\$286,324,918
316	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	Foreign	\$3,232,374,805	\$2,891,756,805	\$340,618,000	\$6,806,415
317	RESERVE NATIONAL INSURANCE COMPANY	Foreign	\$115,973,015	\$57,567,290	\$58,405,725	\$848,535
318	RESOURCE LIFE INSURANCE COMPANY	Foreign	\$28,978,631	\$15,924,560	\$13,054,071	(\$9,406)
319	RGA REINSURANCE COMPANY	Foreign	22,835,086,454	\$21,190,497,058	\$1,644,589,397	\$0
320	RIVERSOURCE LIFE INSURANCE COMPANY	Foreign	96,669,081,788	\$93,556,460,668	\$3,112,621,120	\$442,740,533
321	S.USA LIFE INSURANCE COMPANY, INC.	Foreign	\$13,270,604	\$5,174,251	\$8,096,353	\$177,417
322	SAGICOR LIFE INSURANCE COMPANY	Foreign	\$1,099,904,338	\$1,039,816,417	\$60,087,921	\$17,832,701
323	SAVINGS BANK LIFE INSURANCE COMPANY OF MASSACHUSETTS (THE)	Foreign	\$2,406,465,187	\$2,203,668,453	\$202,796,734	\$6,483,323
324	SCOR GLOBAL LIFE AMERICAS REINSURANCE COMPANY	Foreign	\$1,388,197,611	\$1,153,130,961	\$235,066,650	\$0
325	SEARS LIFE INSURANCE COMPANY	Foreign	\$46,756,387	\$26,127,378	\$20,629,009	\$1,188,242
326	SECURIAN LIFE INSURANCE COMPANY	Foreign	\$190,102,930	\$55,228,547	\$134,874,383	\$786,636
327	SECURITY BENEFIT LIFE INSURANCE COMPANY	Foreign	15,392,594,076	\$14,618,627,337	\$773,966,739	\$499,160,658
328	SECURITY LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$79,072,643	\$57,461,286	\$21,611,354	\$344,487
329	SECURITY LIFE OF DENVER INSURANCE COMPANY	Foreign	16,427,380,563	\$14,967,507,170	\$1,459,873,393	\$101,291,380
330	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK	Foreign	\$2,624,983,288	\$2,504,903,382	\$120,079,906	\$13,590,796
331	SECURITY NATIONAL LIFE INSURANCE COMPANY	Foreign	\$464,302,112	\$434,473,380	\$29,828,732	\$1,932,602
332	SEECHANGE HEALTH INSURANCE COMPANY	Foreign	\$22,301,472	\$16,301,472	\$6,000,000	\$0
333	SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA	Foreign	\$3,080,745,346	\$2,975,278,318	\$105,467,028	\$13,789,246
334	SENIOR LIFE INSURANCE COMPANY	Foreign	\$43,775,491	\$34,604,002	\$9,171,489	\$1,330,293
335	SENTINEL AMERICAN LIFE INSURANCE COMPANY	Foreign	\$33,321,384	\$28,938,349	\$4,383,034	\$152

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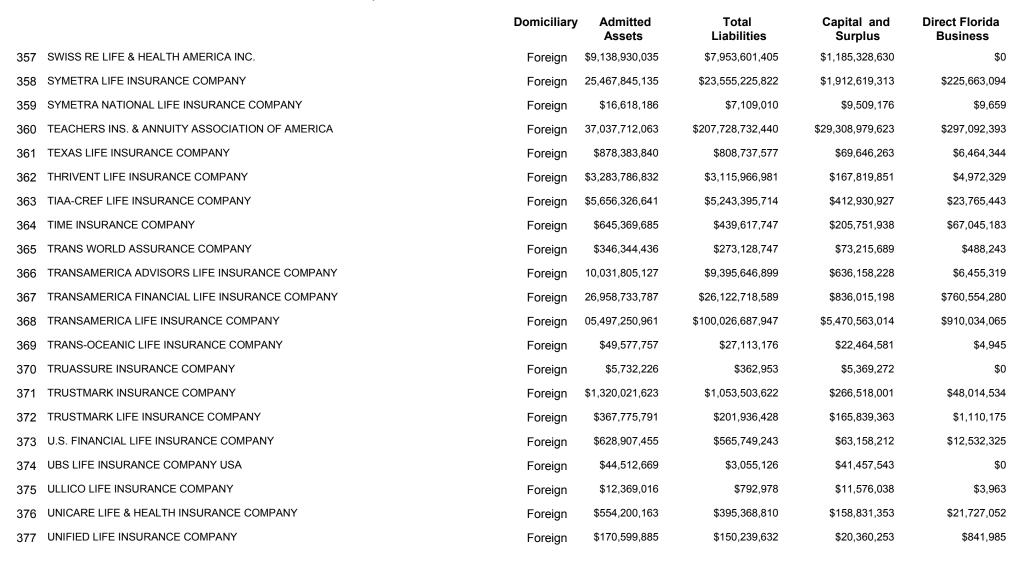
		Domiciliary	Admitted Assets	Total Liabilities	Capital and Surplus	Direct Florida Business
336	SENTINEL SECURITY LIFE INSURANCE COMPANY	Foreign	\$384,936,905	\$365,252,959	\$19,683,946	\$72,136,584
337	SENTRY LIFE INSURANCE COMPANY	Foreign	\$4,364,894,534	\$4,095,064,586	\$269,829,948	\$6,790,932
338	SETTLERS LIFE INSURANCE COMPANY	Foreign	\$378,289,825	\$328,733,863	\$49,555,962	\$750,967
339	SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY	Foreign	12,254,458,585	\$10,172,200,965	\$2,082,257,620	\$46,919,625
340	SOUTHERN LIFE AND HEALTH INSURANCE COMPANY	Foreign	\$90,371,174	\$62,194,345	\$28,176,829	\$0
341	SOUTHLAND NATIONAL INSURANCE CORPORATION	Foreign	\$176,557,658	\$166,865,821	\$9,691,837	\$150,157
342	STANDARD INSURANCE COMPANY	Foreign	17,250,279,968	\$16,060,014,389	\$1,190,265,579	\$210,410,099
343	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	Foreign	\$527,782,397	\$271,966,622	\$255,815,775	\$10,573,924
344	STANDARD LIFE AND CASUALTY INSURANCE COMPANY	Foreign	\$29,897,044	\$25,418,439	\$4,478,605	\$214,075
345	STANDARD SECURITY LIFE INSURANCE CO. OF NEW YORK	Foreign	\$239,503,850	\$123,222,124	\$116,281,726	\$6,060,188
346	STARMOUNT LIFE INSURANCE COMPANY	Foreign	\$45,317,596	\$25,789,145	\$19,528,451	\$1,528,082
347	STATE FARM LIFE INSURANCE COMPANY	Foreign	56,865,393,399	\$49,327,151,614	\$7,538,241,785	\$229,065,352
348	STATE LIFE INSURANCE COMPANY	Foreign	\$4,597,488,459	\$4,291,302,222	\$306,186,237	\$36,173,646
349	STATE MUTUAL INSURANCE COMPANY	Foreign	\$297,975,025	\$268,601,860	\$29,373,165	\$4,676,640
350	STERLING INVESTORS LIFE INSURANCE COMPANY	Foreign	\$17,088,564	\$10,908,838	\$6,179,726	\$1,002,792
351	STONEBRIDGE LIFE INSURANCE COMPANY	Foreign	\$1,676,907,988	\$1,563,162,116	\$113,745,872	\$27,633,552
352	SUN LIFE AND HEALTH INSURANCE COMPANY (U.S.)	Foreign	\$64,634,399	\$16,580,382	\$48,054,017	\$9,613,422
353	SUN LIFE ASSURANCE COMPANY OF CANADA	Alien	17,403,404,661	\$16,365,835,728	\$1,037,568,933	\$139,406,888
354	SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)	Foreign	42,526,371,022	\$41,290,516,993	\$1,235,854,029	\$25,179,632
355	SUNSET LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$368,116,770	\$335,479,717	\$32,637,056	\$227,872
356	SURETY LIFE INSURANCE COMPANY	Foreign	\$13,830,267	\$1,246,044	\$12,584,224	\$2,070,668

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012

pursuant to Section 624.315(1)(a), FS

source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written

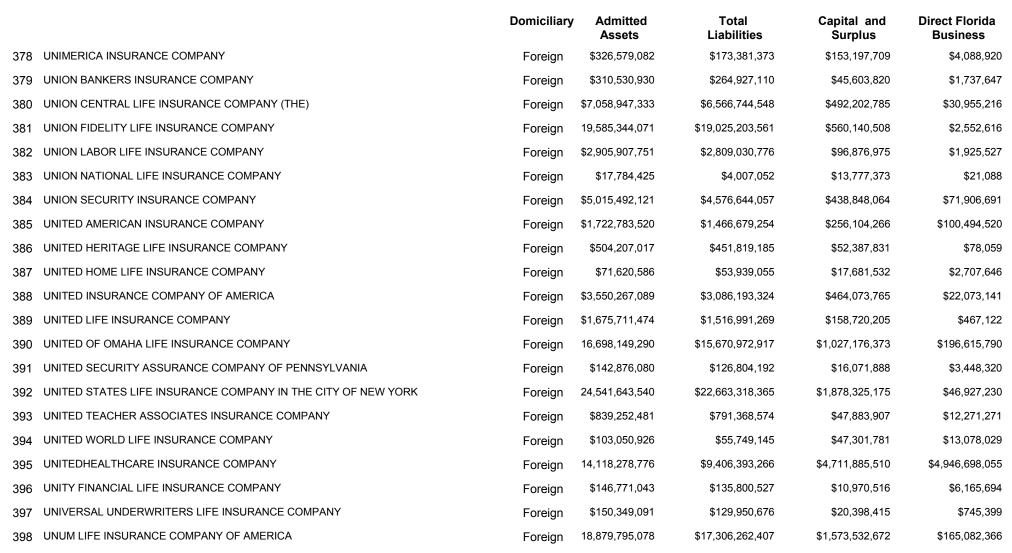


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		Domiciliary	Admitted Assets	Total Liabilities	Capital and Surplus	Direct Florida Business
399	USAA DIRECT LIFE INSURANCE COMPANY	Foreign	\$21,971,979	\$534,753	\$21,437,226	\$13,037
400	USAA LIFE INSURANCE COMPANY	Foreign	19,647,069,853	\$17,812,771,786	\$1,834,298,067	\$178,477,124
401	USABLE LIFE	Foreign	\$381,176,447	\$224,903,718	\$156,272,729	\$515,967
402	VANTIS LIFE INSURANCE COMPANY	Foreign	\$899,707,060	\$829,383,195	\$70,323,865	\$1,270,891
403	VARIABLE ANNUITY LIFE INSURANCE COMPANY	Foreign	70,614,321,051	\$66,378,800,990	\$4,235,520,061	\$720,650,013
404	VISTA LIFE INSURANCE COMPANY	Foreign	\$41,418,014	\$730,858	\$40,687,156	\$0
405	WASHINGTON NATIONAL INSURANCE COMPANY	Foreign	\$5,247,572,006	\$4,778,191,604	\$469,380,402	\$32,765,202
406	WEST COAST LIFE INSURANCE COMPANY	Foreign	\$4,210,251,334	\$3,738,497,248	\$471,754,086	\$40,379,904
407	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	Foreign	\$8,612,311,473	\$4,883,774,664	\$3,728,536,809	\$11,291,087
408	WESTERN RESERVE LIFE ASSURANCE COMPANY OF OHIO	Foreign	\$8,600,826,766	\$8,281,591,592	\$319,235,174	\$26,703,332
409	WESTERN-SOUTHERN LIFE ASSURANCE COMPANY	Foreign	12,387,883,093	\$11,362,158,473	\$1,025,724,620	\$36,799,945
410	WILLIAM PENN LIFE INSURANCE COMPANY OF NEW YORK	Foreign	\$1,121,313,452	\$914,962,281	\$206,351,171	\$7,448,842
411	WILTON REASSURANCE LIFE COMPANY OF NEW YORK	Foreign	\$883,962,538	\$765,640,054	\$118,322,479	\$3,247,955
412	WORLD CORP INSURANCE COMPANY	Foreign	\$24,645,546	\$853,743	\$23,791,803	\$5,486
413	WORLD INSURANCE COMPANY	Foreign	\$322,211,619	\$206,612,351	\$115,599,268	\$915,062
414	XL LIFE INSURANCE AND ANNUITY COMPANY	Foreign	\$14,480,253	\$269,890	\$14,210,363	\$0
415	ZALE LIFE INSURANCE COMPANY	Foreign	\$10,871,446	\$2,136,458	\$8,734,988	\$153,893
416	ZURICH AMERICAN LIFE INSURANCE COMPANY	Foreign	12,767,356,282	\$12,598,756,487	\$168,599,795	\$9,758,963



FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012
pursuant to Section 624.315(1)(a), FS
source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



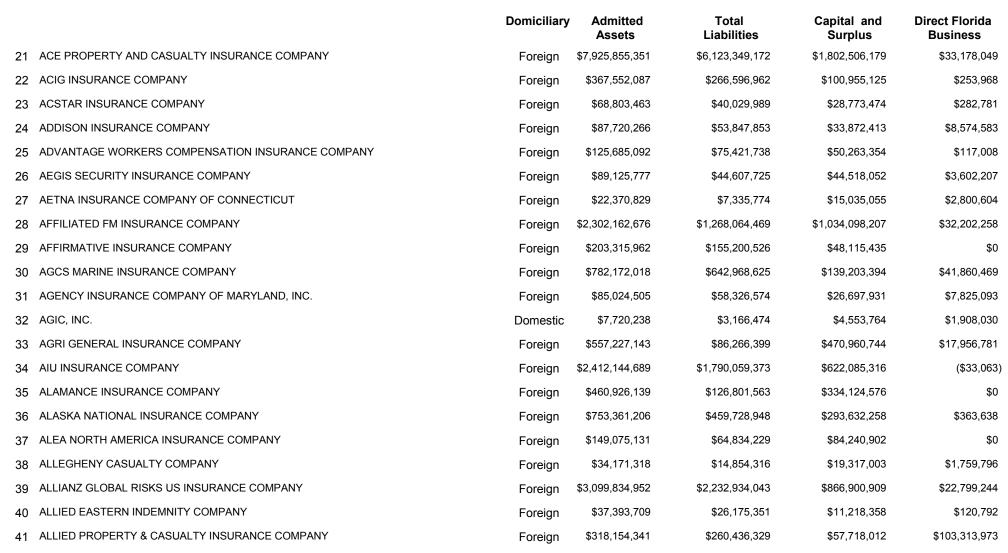
		Domiciliary	Admitted Assets	Total Liabilities	Capital and Surplus	Direct Florida Business
PR	OPERTY & CASUALTY		Total Direct Business		\$33,165,698,959	
1	21ST CENTURY CENTENNIAL INSURANCE COMPANY	Foreign	\$540,388,682	\$31,787,880	\$508,600,802	\$263,168,393
2	21ST CENTURY INDEMNITY INSURANCE COMPANY	Foreign	\$57,670,492	\$3,132,169	\$54,538,323	\$5,728,629
3	21ST CENTURY INSURANCE COMPANY OF CALIFORNIA	Foreign	\$931,855,033	\$34,451,238	\$897,403,795	\$0
4	21ST CENTURY NATIONAL INSURANCE COMPANY	Foreign	\$24,775,483	\$1,589,828	\$23,185,655	\$0
5	21ST CENTURY NORTH AMERICA INSURANCE COMPANY	Foreign	\$569,023,204	\$51,680,019	\$517,343,185	\$23,046,238
6	21ST CENTURY PREFERRED INSURANCE COMPANY	Foreign	\$41,937,619	\$3,132,169	\$38,805,450	\$7,507,707
7	21ST CENTURY PREMIER INSURANCE COMPANY	Foreign	\$256,396,258	\$15,779,049	\$240,617,209	\$27,978
8	21ST CENTURY SECURITY INSURANCE COMPANY	Foreign	\$196,895,775	\$12,671,706	\$184,224,069	\$0
9	ACA FINANCIAL GUARANTY CORPORATION	Foreign	\$424,590,463	\$315,396,543	\$109,193,920	\$0
10	ACA HOME INSURANCE CORP.	Domestic	\$17,526,378	\$1,562,477	\$15,963,901	\$5,796,857
11	ACCEPTANCE INDEMNITY INSURANCE COMPANY	Foreign	\$172,722,100	\$72,742,243	\$99,979,857	\$2,328,953
12	ACCESS INSURANCE COMPANY	Foreign	\$111,998,366	\$82,256,621	\$29,741,745	\$7,518
13	ACCIDENT FUND GENERAL INSURANCE COMPANY	Foreign	\$181,997,737	\$144,062,426	\$37,935,311	\$251,656
14	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	Foreign	\$2,300,315,521	\$1,666,711,440	\$633,604,081	\$1,065,503
15	ACCIDENT FUND NATIONAL INSURANCE COMPANY	Foreign	\$202,142,844	\$151,851,653	\$50,291,191	\$210,367
16	ACCIDENT INSURANCE COMPANY, INC.	Foreign	\$51,260,982	\$34,487,602	\$16,773,383	\$5,757,701
17	ACCREDITED SURETY AND CASUALTY COMPANY, INC.	Domestic	\$23,285,378	\$6,702,766	\$16,582,613	\$1,090,559
18	ACE AMERICAN INSURANCE COMPANY	Foreign	11,040,642,831	\$8,614,827,579	\$2,425,815,252	\$266,803,348
19	ACE FIRE UNDERWRITERS INSURANCE COMPANY	Foreign	\$106,619,710	\$36,895,033	\$69,724,677	\$506,174
20	ACE INSURANCE COMPANY OF THE MIDWEST	Foreign	\$65,353,859	\$6,710,608	\$58,643,251	\$21,133,776

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012

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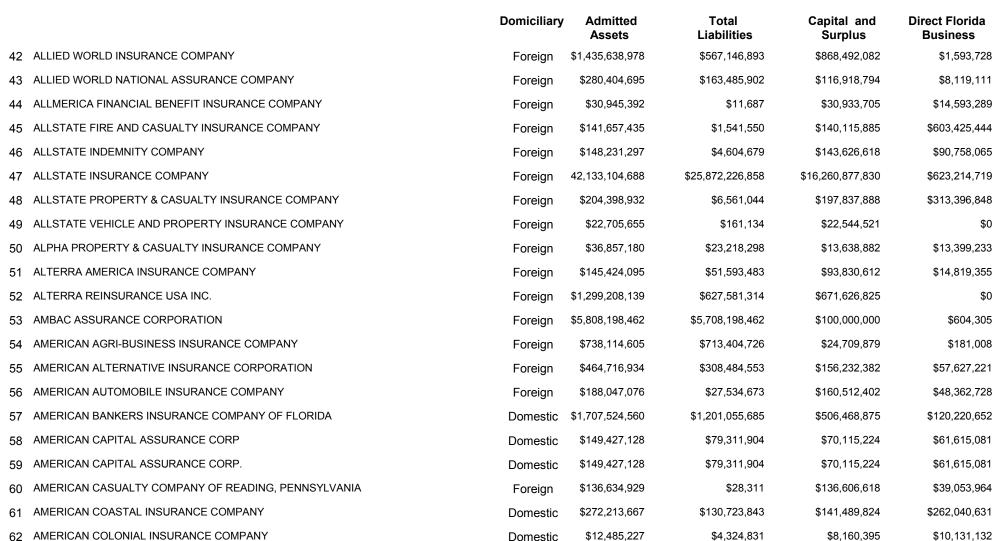


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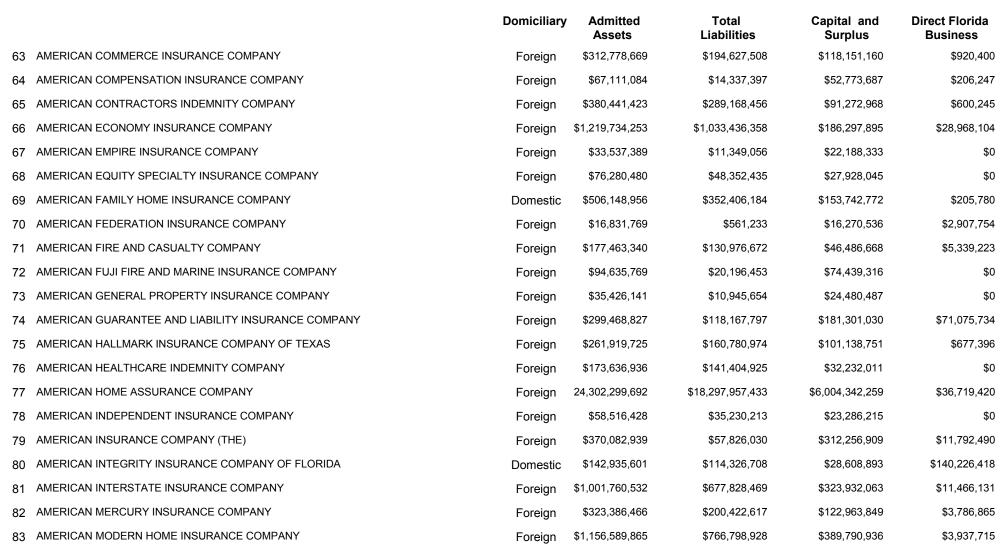


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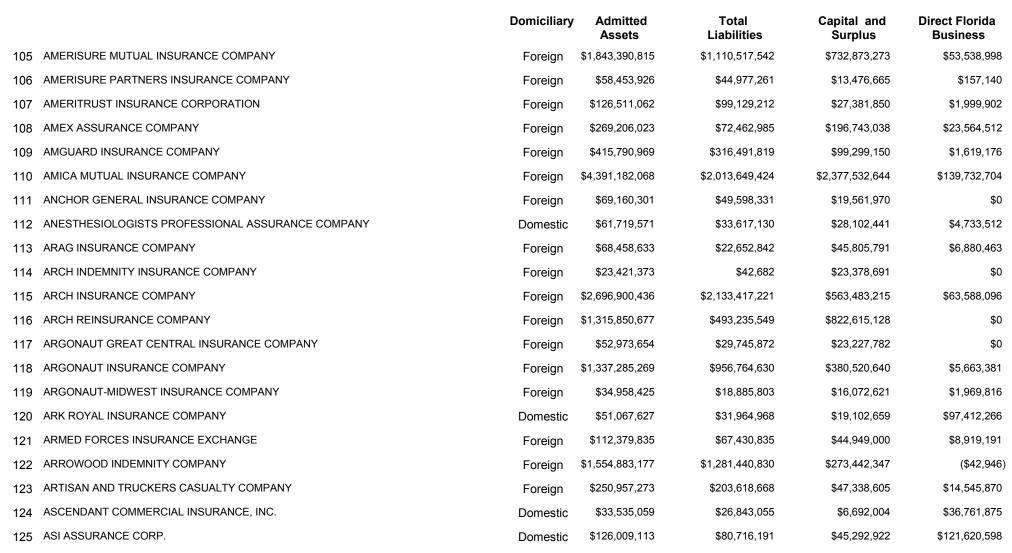


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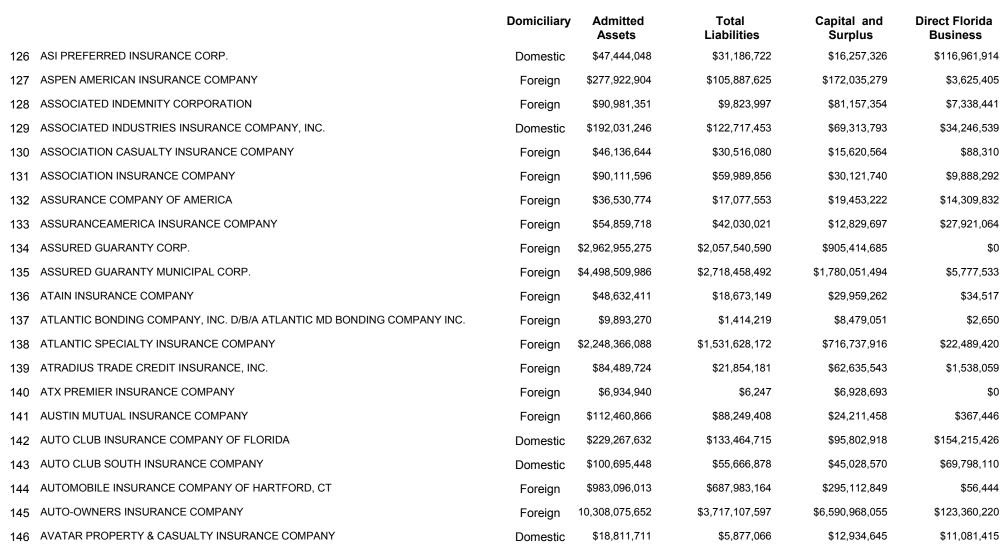


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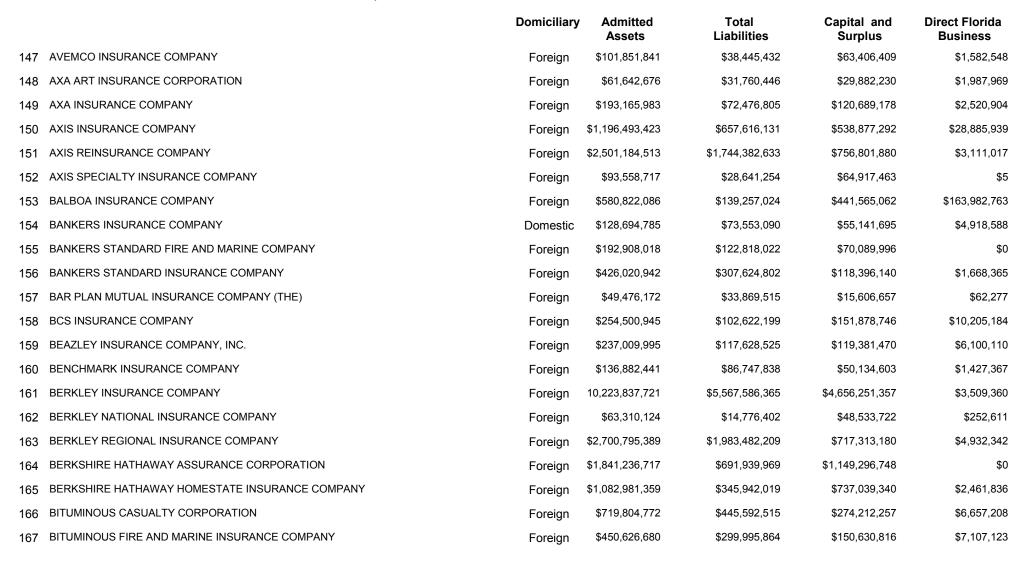


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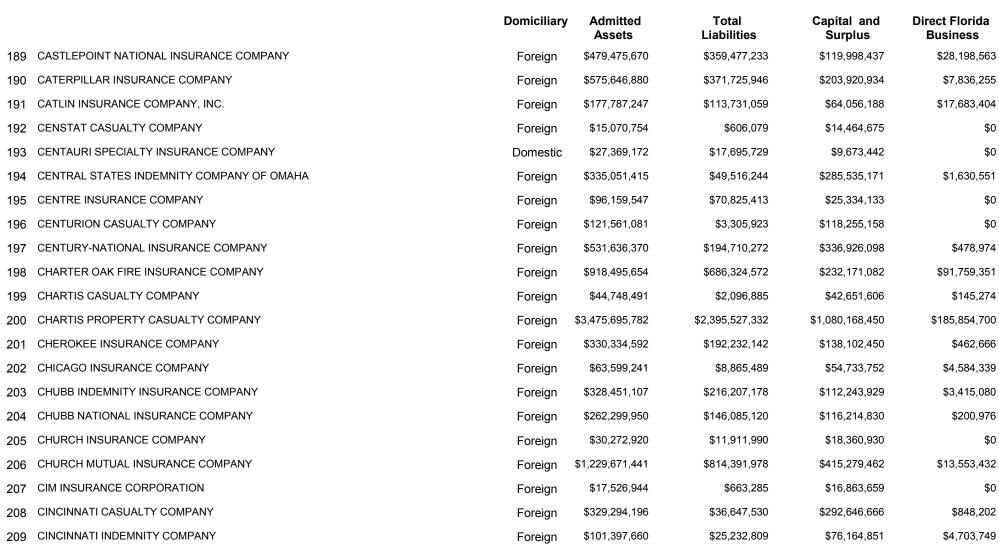


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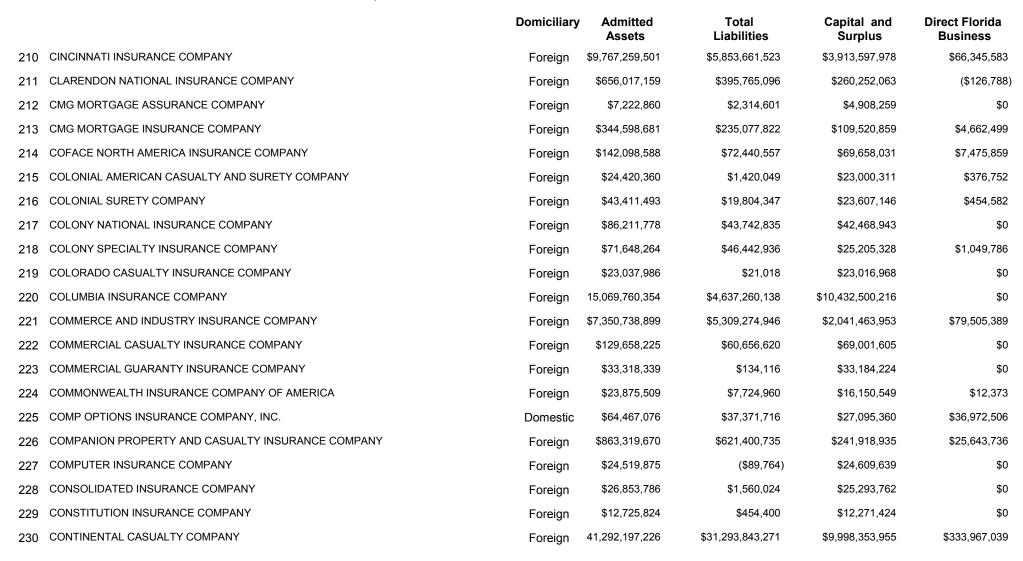


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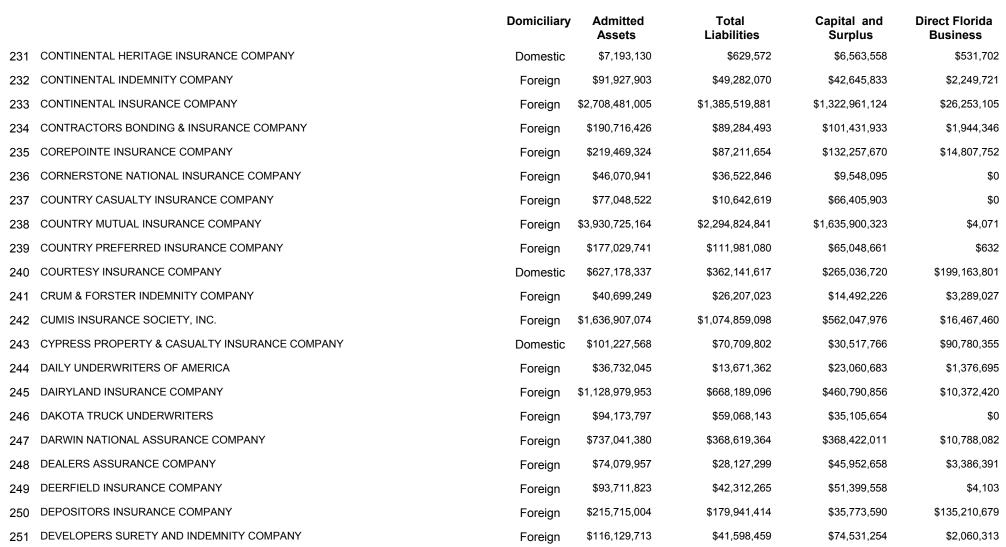


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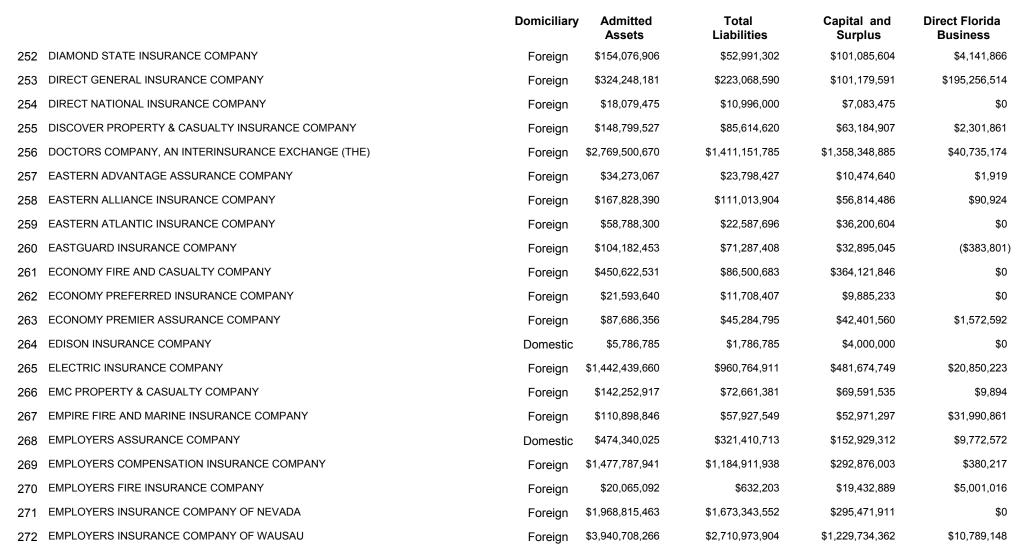


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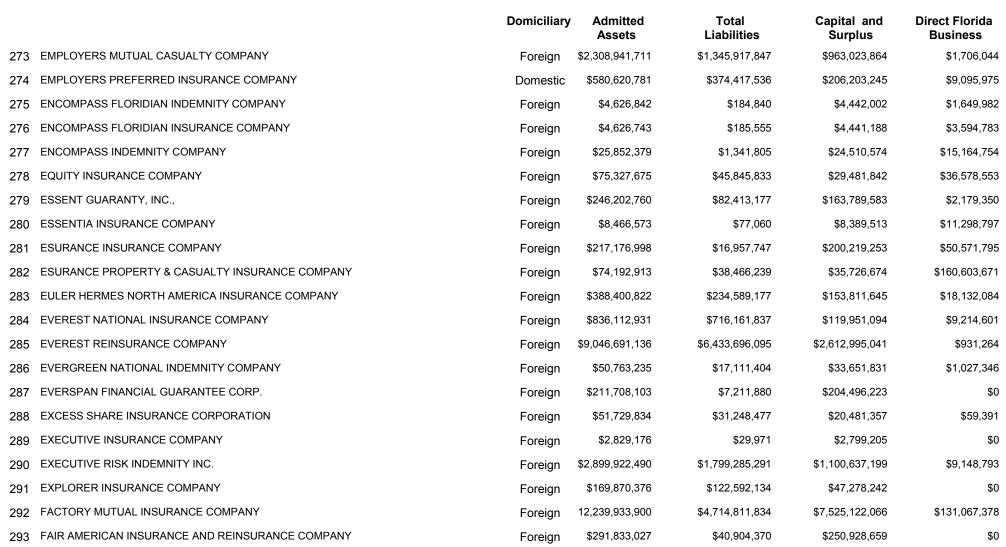


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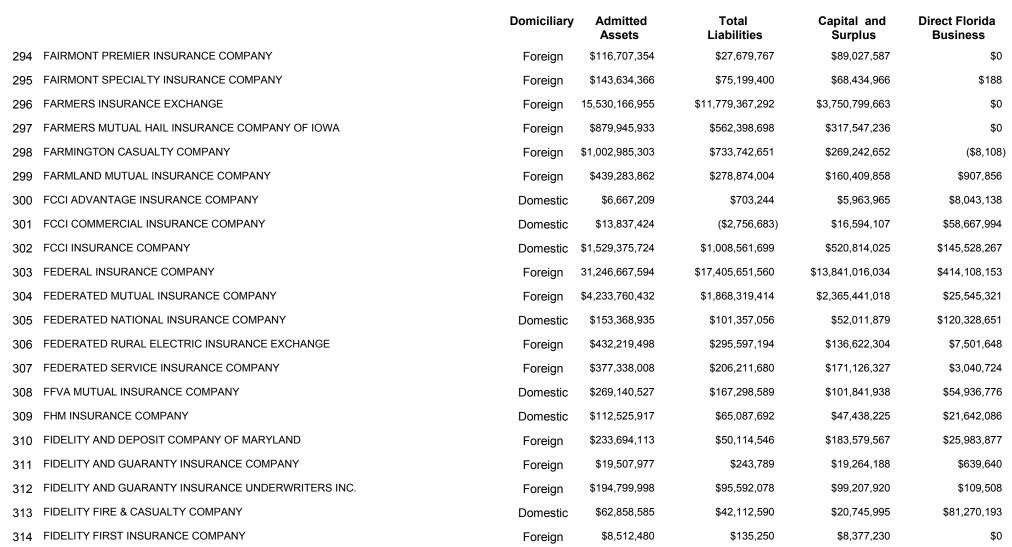


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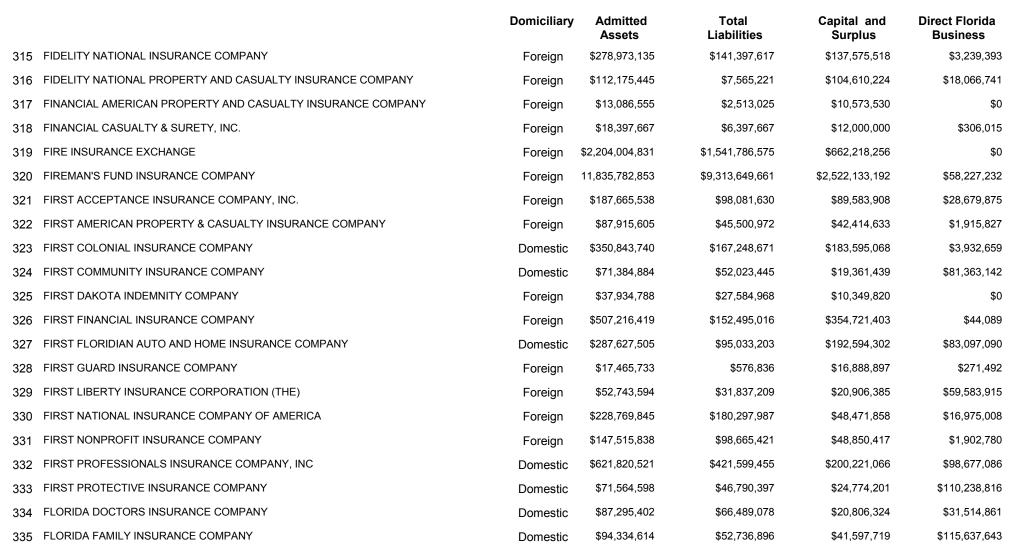


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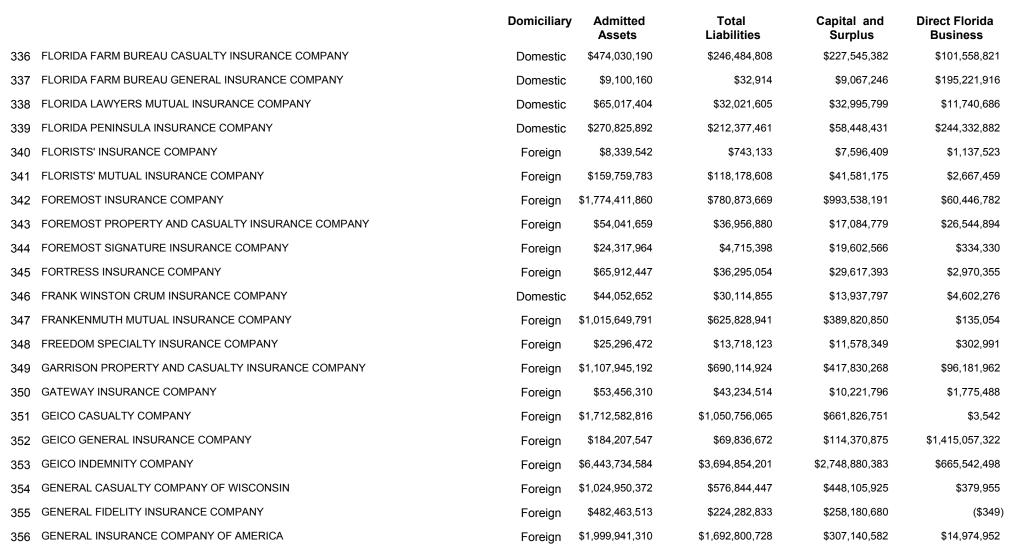


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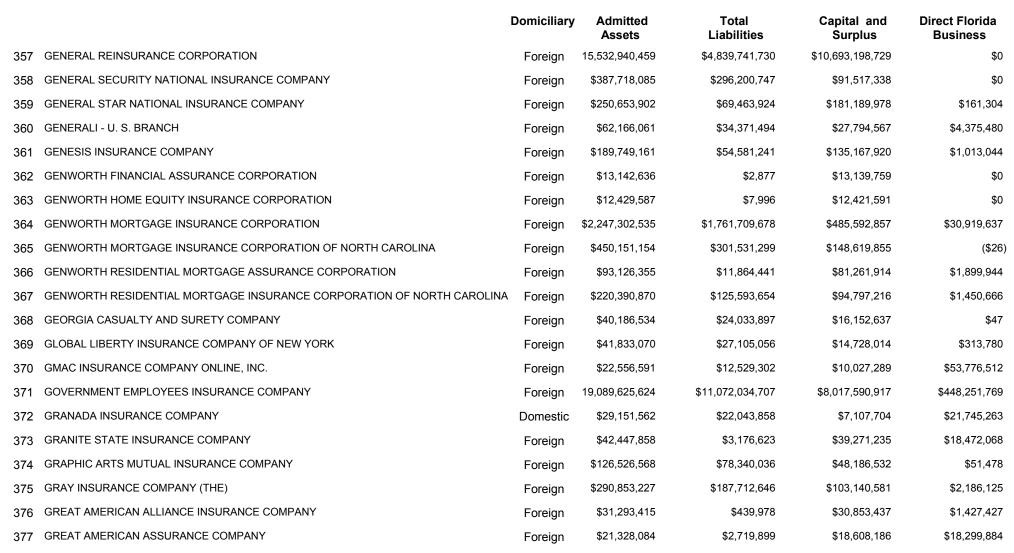


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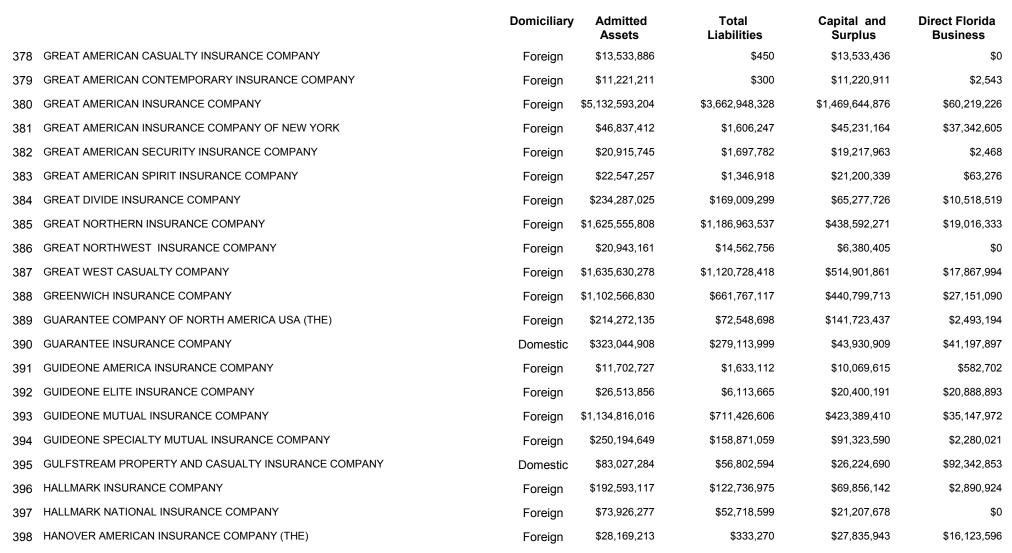


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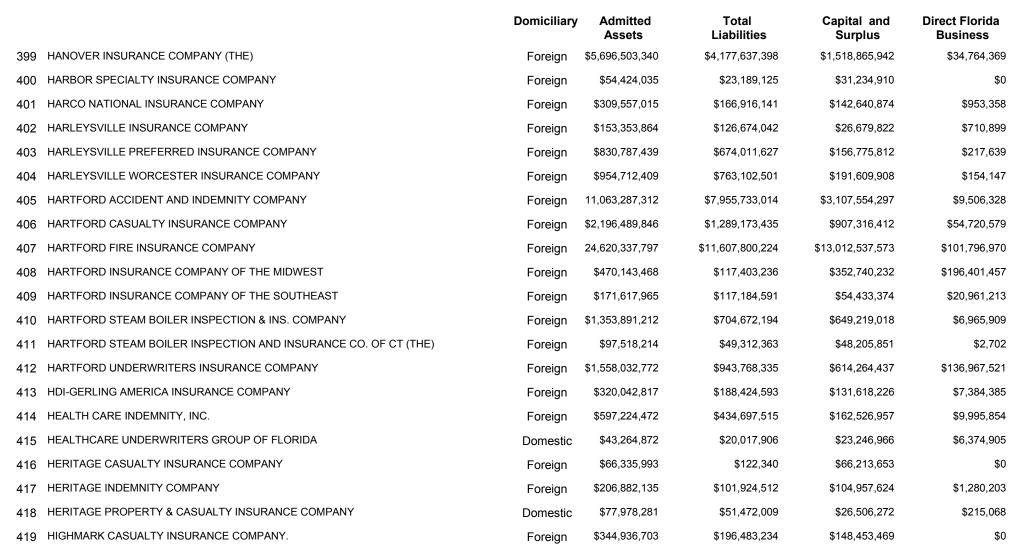


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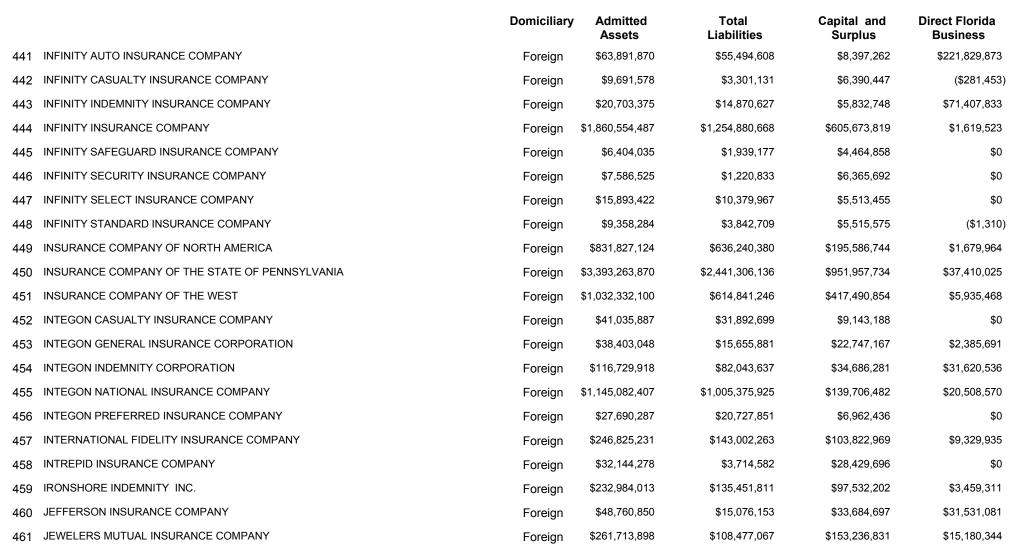


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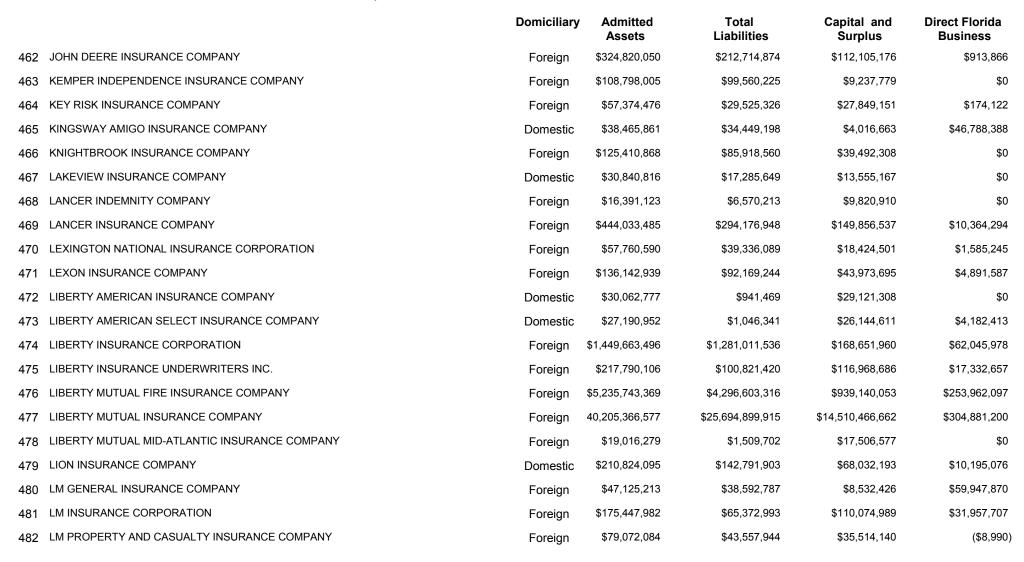


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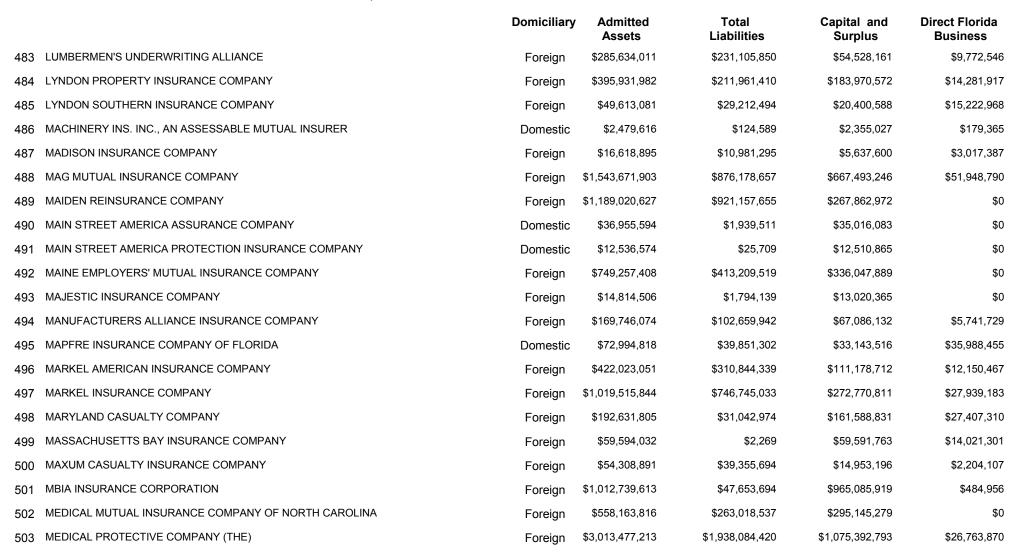


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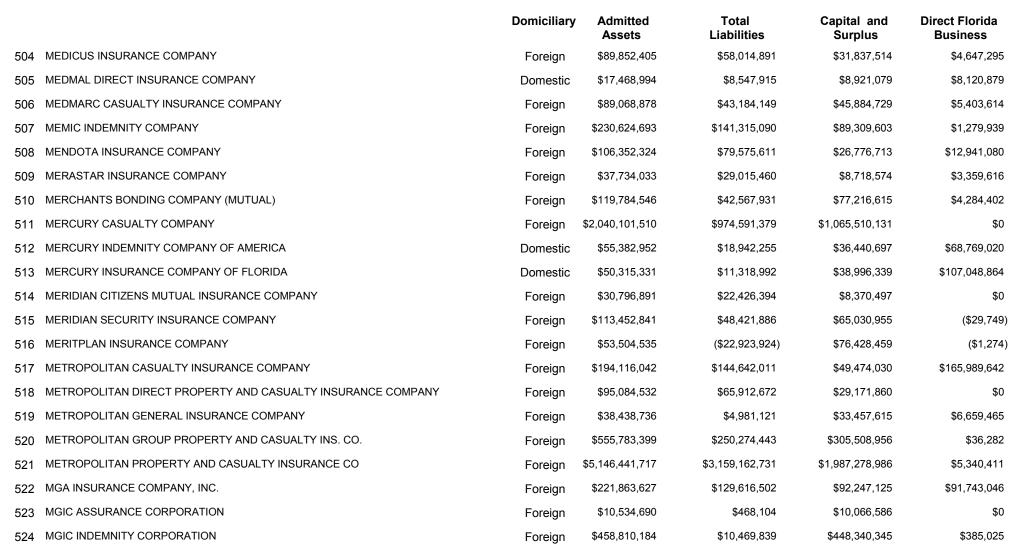


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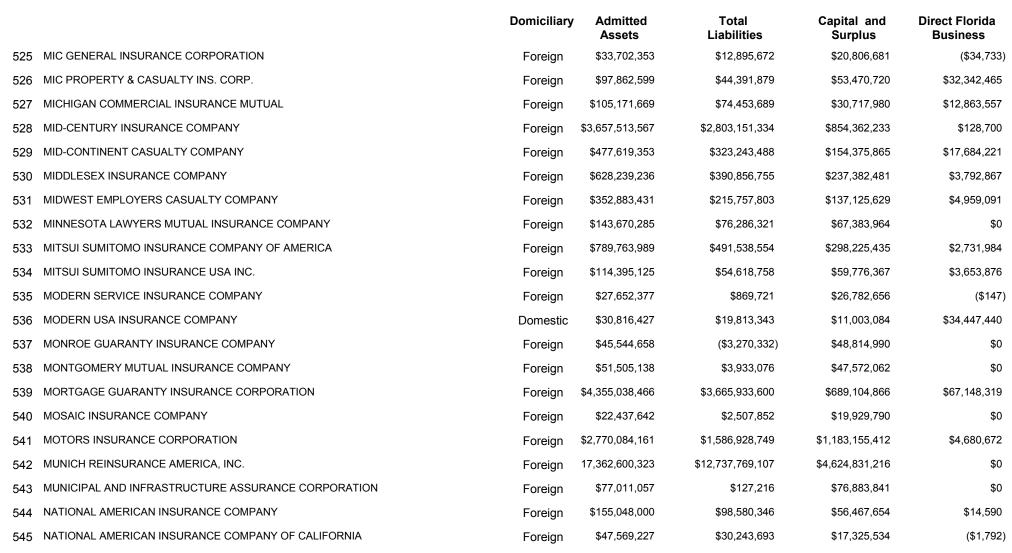


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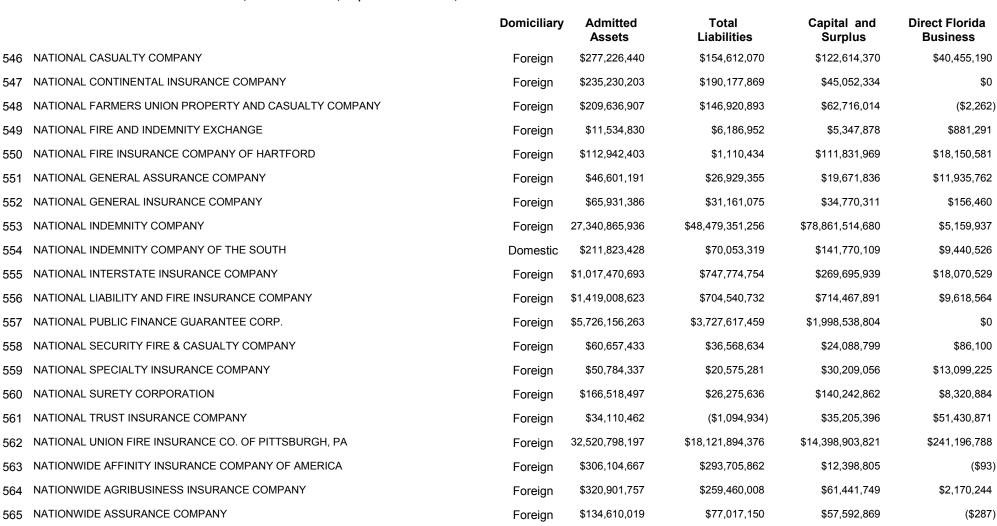


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PROPERTY & CASUALTY 106

NATIONWIDE GENERAL INSURANCE COMPANY



\$137,683,438

\$159,316,557

Foreign

\$21,633,119

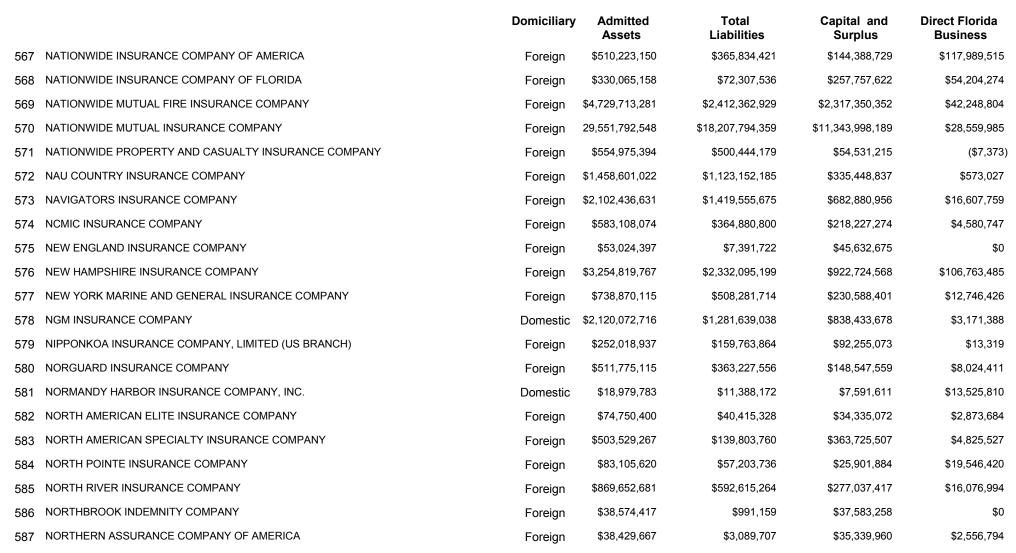
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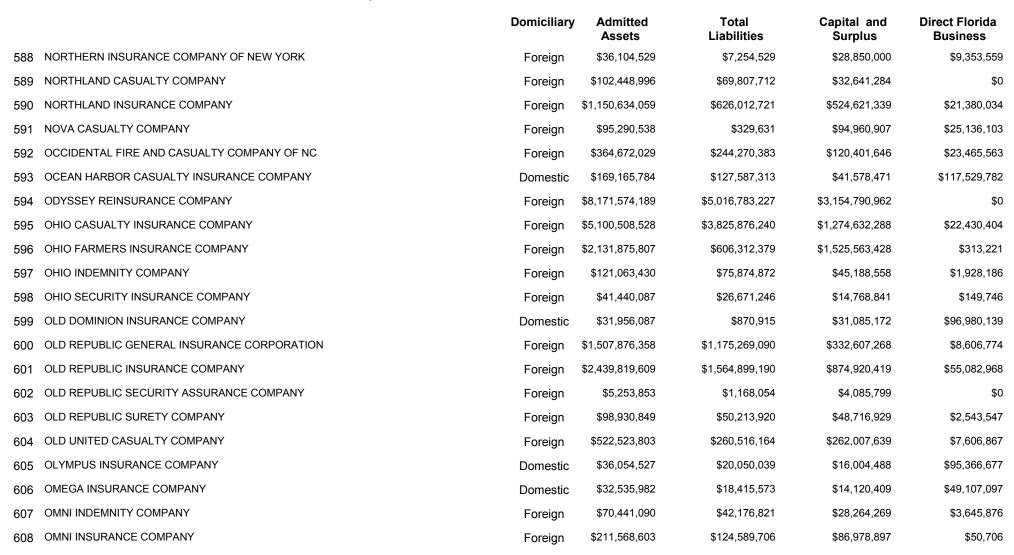


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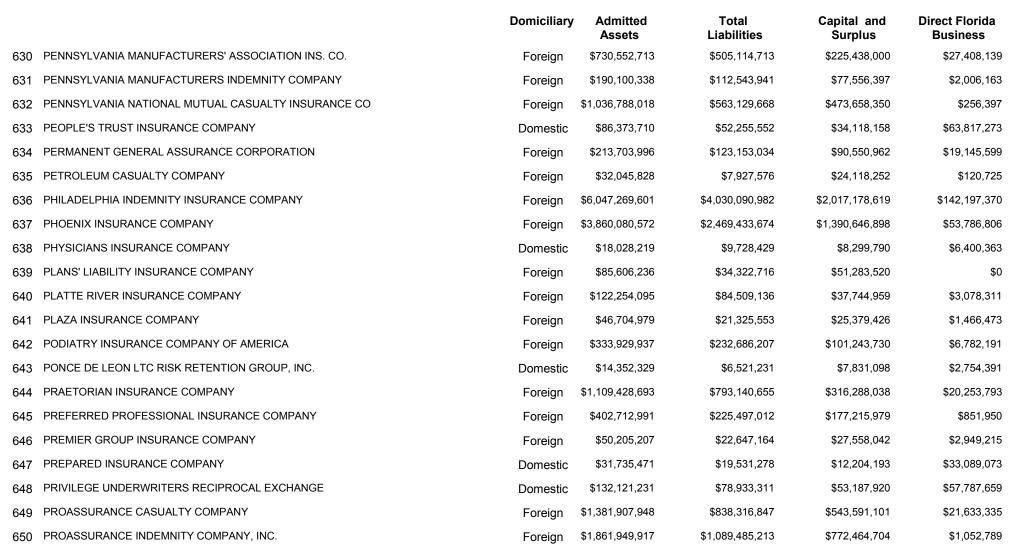
		Domiciliary	Admitted Assets	Total Liabilities	Capital and Surplus	Direct Florida Business
609	ONEBEACON AMERICA INSURANCE COMPANY	Foreign	\$88,514,868	\$13,447,896	\$75,066,972	\$4,930,091
610	ONEBEACON INSURANCE COMPANY	Foreign	\$1,265,708,660	\$390,509,898	\$875,198,762	\$1,068,705
611	ONECIS INSURANCE COMPANY	Foreign	\$16,453,403	\$3,373,138	\$13,080,265	\$0
612	OWNERS INSURANCE COMPANY	Foreign	\$3,191,708,360	\$2,052,405,548	\$1,139,302,813	\$74,569,765
613	PACIFIC EMPLOYERS INSURANCE COMPANY	Foreign	\$3,329,042,932	\$2,243,230,507	\$1,085,812,425	\$150,719
614	PACIFIC INDEMNITY COMPANY	Foreign	\$6,465,841,502	\$3,969,643,554	\$2,496,197,948	\$32,552,102
615	PACIFIC SPECIALTY INSURANCE COMPANY	Foreign	\$334,181,897	\$149,370,747	\$184,811,148	\$1,631,083
616	PACO ASSURANCE COMPANY, INC.	Foreign	\$72,458,380	\$42,300,675	\$30,157,705	\$2,006,693
617	PALMETTO SURETY CORPORATION	Foreign	\$4,525,214	\$1,241,292	\$3,283,922	\$367,785
618	PARTNERRE AMERICA INSURANCE COMPANY	Foreign	\$185,739,688	\$63,945,904	\$121,793,784	\$0
619	PARTNERRE INSURANCE COMPANY OF NEW YORK	Foreign	\$128,453,228	\$14,044,966	\$114,408,262	\$0
620	PATHFINDER INSURANCE COMPANY	Foreign	\$8,159,078	\$0	\$8,159,078	\$0
621	PATRIOT GENERAL INSURANCE COMPANY	Foreign	\$26,474,125	\$1,578,481	\$24,895,644	\$4,629,152
622	PEACHTREE CASUALTY INSURANCE COMPANY	Domestic	\$22,805,424	\$11,788,949	\$11,016,475	\$24,483,142
623	PEAK PROPERTY AND CASUALTY INSURANCE CORP.	Foreign	\$48,779,421	\$10,333,062	\$38,446,359	\$59,638,918
624	PEERLESS INDEMNITY INSURANCE COMPANY	Foreign	\$723,033,434	\$549,050,679	\$173,982,755	\$0
625	PEERLESS INSURANCE COMPANY	Foreign	\$7,629,799,775	\$5,742,491,090	\$1,887,308,685	\$72,287
626	PENINSULAR SURETY COMPANY	Domestic	\$3,301,593	\$863,378	\$2,438,215	\$991,539
627	PENN MILLERS INSURANCE COMPANY	Foreign	\$159,708,871	\$89,517,531	\$70,191,340	\$559,450
628	PENNSYLVANIA INSURANCE COMPANY	Foreign	\$10,681,996	\$3,338	\$10,678,658	\$390
629	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	Foreign	\$364,751,061	\$258,155,561	\$106,595,500	\$8,771,325

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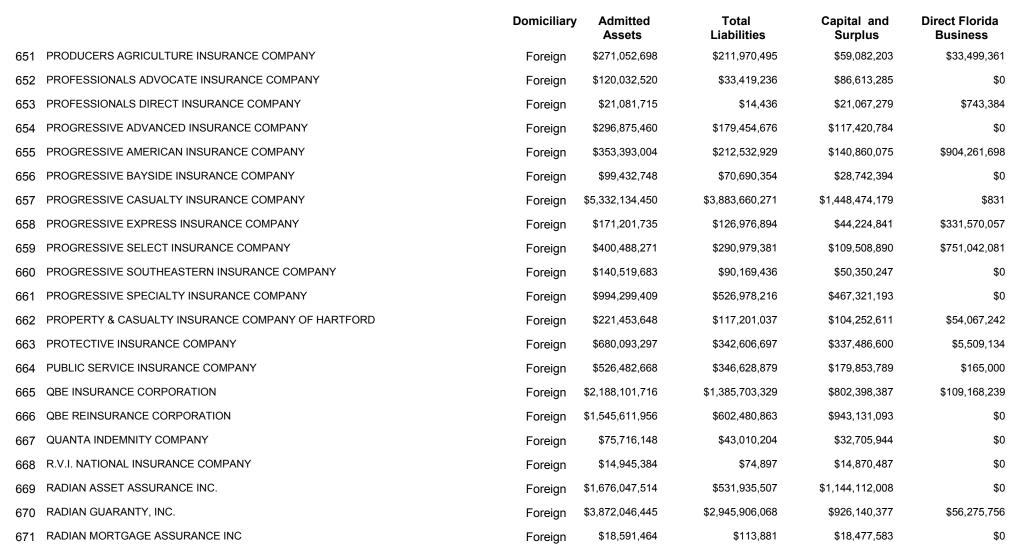


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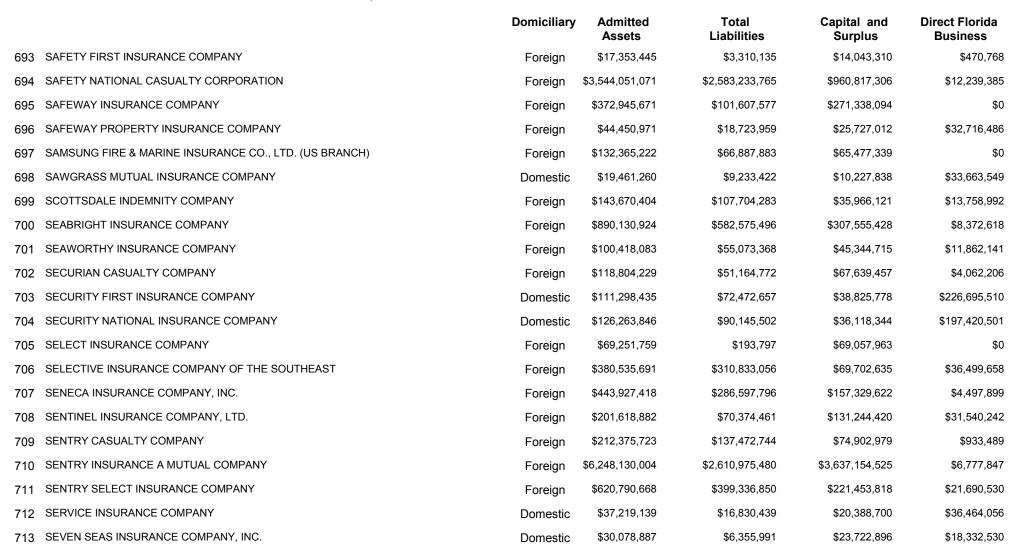


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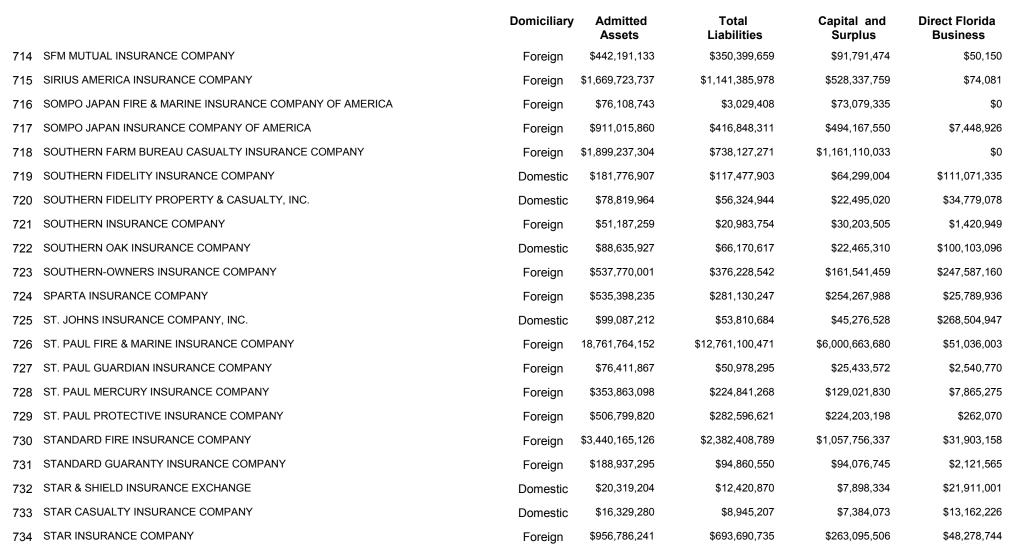


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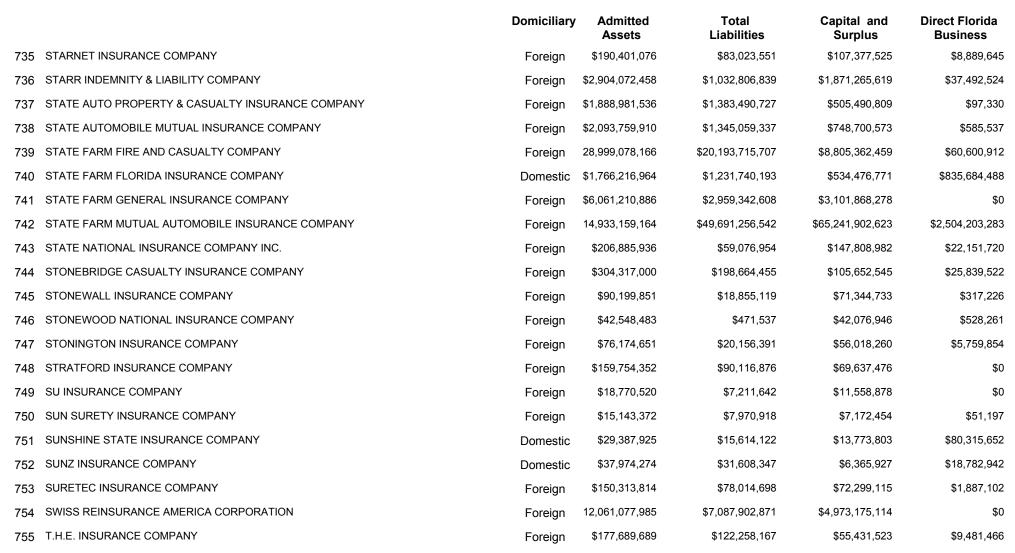


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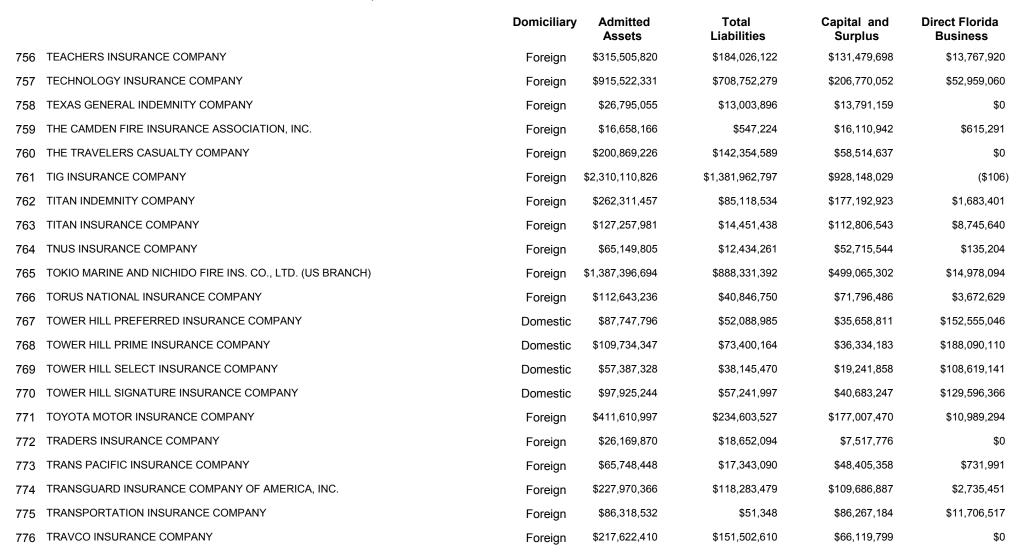


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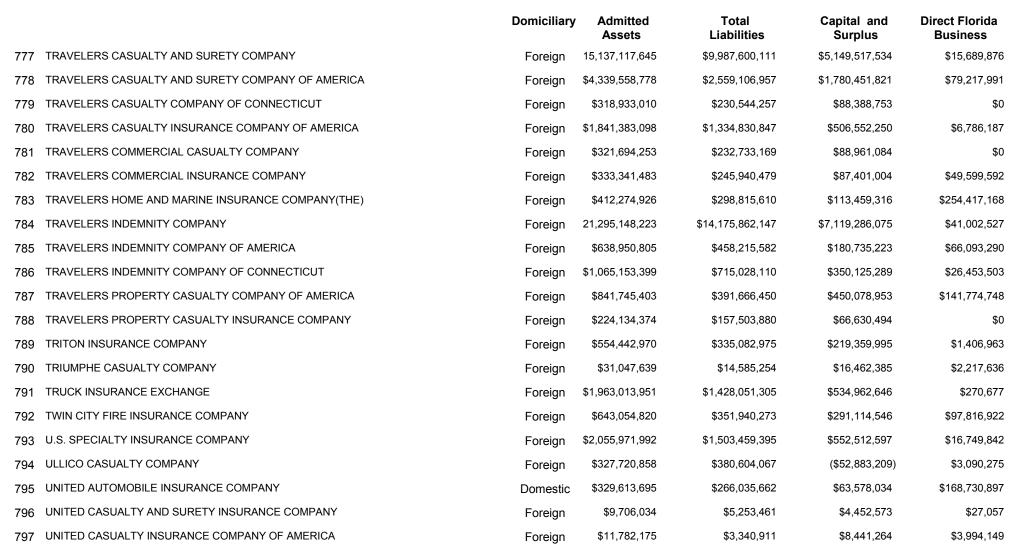


FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012

pursuant to Section 624.315(1)(a), FS

source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012

pursuant to Section 624.315(1)(a), FS

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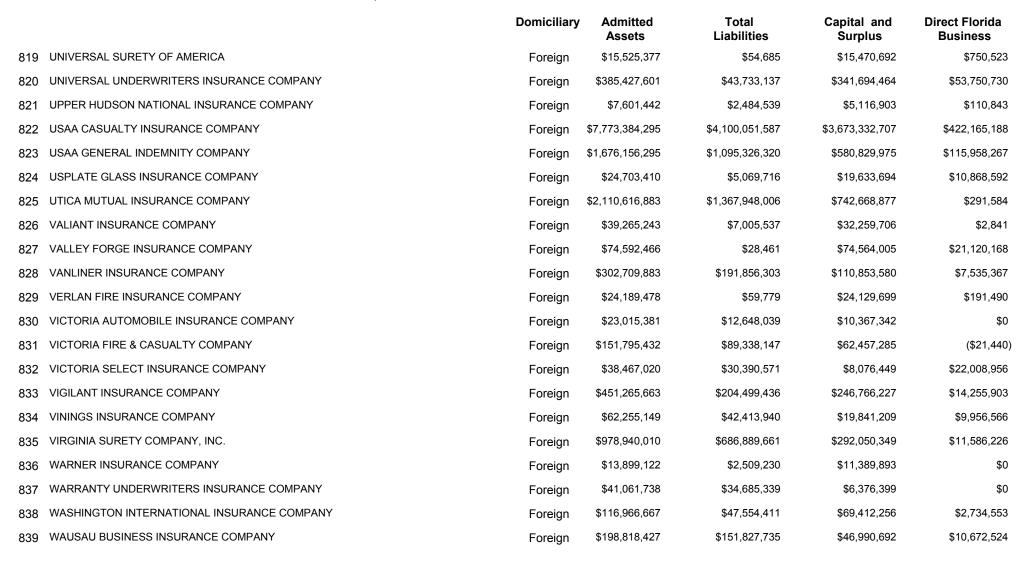


FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012

pursuant to Section 624.315(1)(a), FS

source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012

pursuant to Section 624.315(1)(a), FS

source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012 pursuant to Section 624.315(1)(a), FS

source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written

		Domiciliary	Admitted Assets	Total Liabilities	Capital and Surplus	Direct Florida Business
861	YOSEMITE INSURANCE COMPANY	Foreign	\$353,444,265	\$90,029,891	\$263,414,374	\$1,909,060
862	ZALE INDEMNITY COMPANY	Foreign	\$36,335,367	\$20,310,237	\$16,025,130	\$10,608,570
863	ZENITH INSURANCE COMPANY	Foreign	\$1,646,334,188	\$1,202,624,840	\$443,709,348	\$119,003,149
864	ZURICH AMERICAN INSURANCE COMPANY	Foreign	30,011,078,824	\$22,368,818,502	\$7,642,260,323	\$273,718,501
865	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	Foreign	\$41,384,951	\$6,438,003	\$34,946,948	\$11,101,740



FINANCIAL STATEMENT ABSTRACT

as of December 31, 2012
pursuant to Section 624.315(1)(a), FS
source: CY2012 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



		Domiciliary	Admitted Assets	Total Liabilities	Capital and Surplus	Direct Florida Business	
TIT	LE		Total	Direct Business	\$892	892,733,527	
1	ALLIANT NATIONAL TITLE INSURANCE COMPANY, INC.	Foreign	\$13,394,371	\$8,655,154	\$4,739,217	\$8,089,501	
2	AMERICAN GUARANTY TITLE INSURANCE COMPANY	Foreign	\$23,260,717	\$8,641,605	\$14,619,112	\$0	
3	CHICAGO TITLE INSURANCE COMPANY	Foreign	\$1,947,770,071	\$1,035,064,103	\$912,705,968	\$141,525,170	
4	COMMONWEALTH LAND TITLE INSURANCE COMPANY	Foreign	\$613,889,329	\$374,182,393	\$239,706,936	\$29,170,562	
5	ENTITLE INSURANCE COMPANY	Foreign	\$21,806,046	\$6,584,063	\$15,221,983	\$572,246	
6	FIDELITY NATIONAL TITLE INSURANCE COMPANY	Foreign	\$1,399,076,670	\$951,874,887	\$447,201,783	\$95,114,108	
7	FIRST AMERICAN TITLE INSURANCE COMPANY	Foreign	\$2,346,089,024	\$1,389,726,179	\$956,362,845	\$188,649,515	
8	INVESTORS TITLE INSURANCE COMPANY	Foreign	\$122,906,017	\$63,657,093	\$59,248,924	\$1,012,269	
9	NATIONAL INVESTORS TITLE INSURANCE COMPANY	Foreign	\$10,232,805	\$2,918,500	\$7,314,305	\$0	
10	NATIONAL TITLE INSURANCE OF NEW YORK INC.	Foreign	\$102,685,485	\$63,859,042	\$38,826,442	\$25,602,298	
11	NORTH AMERICAN TITLE INSURANCE COMPANY	Foreign	\$78,527,614	\$29,282,280	\$49,245,334	\$8,772,605	
12	OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY	Foreign	\$808,548,286	\$464,993,185	\$343,555,101	\$263,943,549	
13	PREMIER LAND TITLE INSURANCE COMPANY	Foreign	\$15,510,537	\$7,877,613	\$7,632,924	\$3,716,385	
14	STEWART TITLE GUARANTY COMPANY	Foreign	\$1,000,512,173	\$571,345,437	\$429,166,736	\$59,179,507	
15	TITLE RESOURCES GUARANTY COMPANY	Foreign	\$66,935,170	\$39,070,093	\$27,865,077	\$18,829,514	
16	UNITED GENERAL TITLE INSURANCE COMPANY	Foreign	\$16,092,887	\$4,243,863	\$11,849,024	\$0	
17	WESTCOR LAND TITLE INSURANCE COMPANY	Foreign	\$49,858,690	\$33,066,026	\$16,792,664	\$38,030,827	
18	WFG NATIONAL TITLE INSURANCE COMPANY	Foreign	\$36,786,691	\$18,935,747	\$17,850,944	\$10,525,471	

122 TITLE

Pursuant to Section 624.315(b), F.S.

COMPANY NAME	DOMICILIARY	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
	CONTINUING C	ARE RETIREMENT	COMMUNITY			
FOUNTAINS BOCA CIEGA SL, LLC	FOREIGN	SURRENDERED	2/3/2012	The facility transitioned into a rental only facility. Their Certificate of Authority was surrendered when the last continuing care contract was completed. The final financial statement on file with the Office was for the period ending September 30, 2011.	18,792,006	18,360,591
WESTCOTT LAKES, LLC	DOMESTIC	SURRENDERED	2/2/2012	This facility held a Provisional Certificate of Authority (PCOA). The facility signed a consent order with the Office which stated that the facility must meet the requirements necessary to obtain its Certificate of Authority by June 14, 2013, or the facility must surrender its PCOA. The facility determined that it was not going to be able to meet all of the requirements necessary to obtain their COA by June 14, 2013, and on February 2, 2012, this facility surrendered its PCOA. All reservation deposits were returned to the potential residents. The final financial statements on file with the Office are for the period ending June 29, 2010.	8,654,661	1,373,891
	DISCOUN	T MEDICAL PLAN	ORGANIZATIO	ON .		
AHC ADVANTAGE CARD, LLC	DOMESTIC	SURRENDERED	12/31/2012	Voluntarily went out of business. No reports filed for 2012.	N/A	N/A
INDEPENDENT ASSOCIATION OF BUSINESSES	FOREIGN	REVOKED	12/3/2012	Voluntarily went out of business. Balance Sheet filed for June 30, 2012.	\$1,733,538	\$1,114,344

Pursuant to Section 624.315(b), F.S.

COMPANY NAME	DOMICILIARY	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES				
SOLSTICE BENEFITS, INC.	DOMESTIC	SURRENDERED	5/16/2012	Surrendered DMPO license after obtaining authority as a Life & Health Insurer. Life & Health Insurer reported under financial statement abstract.	N/A	N/A				
UNITED HEALTHCARE SERVICES, INC.	FOREIGN	SURRENDERED		Voluntarily went out of business. No reports filed for 2012. Also holds a TPA license.	N/A	N/A				
FRATERNAL BENEFIT SOCIETY										
LUSO-AMERICAN LIFE INSURANCE SOCIETY	FOREIGN	SURRENDERED	12/14/2012	Voluntarily exited Florida market. Shown on financial abstract.	N/A	N/A				
HEALTH MAINTENANCE ORGANIZATION (HMO)										
HEALTHEASE OF FLORIDA, INC.	DOMESTIC	SURRENDERED		Merged with affiliate Wellcare of Florida effective July 1, 2012. Wellcare of Florida shown on financial abstract.	N/A	N/A				
	ном	E WARRANTY ASS	SOCIATION							
FIRST AMERICAN HOME BUYERS PROTECTION CORPORATION	FOREIGN	SURRENDERED	3/29/2012	Voluntarily exited Florida market.	\$154,729,649	\$99,907,922				
WARRANTECH HOME ASSURANCE COMPANY	DOMESTIC	SURRENDERED	5/30/2012	Voluntarily exited Florida market.	\$758,248	\$658,248				
	LE	GAL EXPENSE INS	URANCE							
YOUR FLORIDA LEGAL PLAN, INC.		SURRENDERED		Voluntarily exited Florida market.	\$50,000	\$0				
	LII	FE AND HEALTH II	NSURER							
AMERICAN CAPITOL INSURANCE COMPANY	FOREIGN	SURRENDERED	1/1/2012	Effective January 1, 2012, AMERICAN CAPITOL INSURANCE COMPANY was merged into its parent UNIVERSAL GUARANTY LIFE INSURANCE COMPANY. No 2012 financial statements filed for AMERICAN CAPITOL INSURANCE COMPANY.	N/A	N/A				

Pursuant to Section 624.315(b), F.S.

COMPANY NAME	DOMICILIARY	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
AMERICAN GENERAL ASSURANCE COMPANY	FOREIGN	SURRENDERED	12/31/2012	Effective December 31, 2012, AMERICAN GENERAL ASSURANCE COMPANY was merged into AMERICAN GENERAL LIFE INSURANCE COMPANY. AMERICAN GENERAL LIFE INSURANCE COMPANY is shown on the financial abstract.	N/A	N/A
AMERICAN GENERAL LIFE & ACCIDENT INSURANCE COMPANY	FOREIGN	SURRENDERED	12/31/2012	Effective December 31, 2012, AMERICAN GENERAL LIFE & ACCIDENT INSURANCE COMPANY was merged into AMERICAN GENERAL LIFE INSURANCE COMPANY. AMERICAN GENERAL LIFE INSURANCE COMPANY is shown on the financial abstract.	N/A	N/A
AMERICAN GENERAL LIFE INSURANCE COMPANY OF DELAWARE	FOREIGN	SURRENDERED	12/31/2012	Effective December 31, 2012, AMERICAN GENERAL LIFE INSURANCE COMPANY OF DELAWARE was merged into AMERICAN GENERAL LIFE INSURANCE COMPANY. AMERICAN GENERAL LIFE INSURANCE COMPANY is shown on the financial abstract.	N/A	N/A
AVAHEALTH, INC.	DOMESTIC	REVOKED	8/17/2012	Court order placed company into receivership effective July 2, 2012. COA status changed to revoked on 8/17/2012 after OIR examiner was notified by DFS Rehabilitation & Liquidation that it intended to liquidate this insurance company. Last financial statement filed with NAIC was for March 31, 2012 time period.	\$3,259,439	\$2,011,084

Pursuant to Section 624.315(b), F.S.

COMPANY NAME	DOMICILIARY	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
CONSUMERS LIFE INSURANCE COMPANY	FOREIGN	SURRENDERED	2/15/2012	Consumers Life Insurance Company voluntarily surrendered it Certificate of Authority effective February 15, 2012. There is no Florida business in force. No financial statements filed with OIR for the year of 2012.	N/A	N/A
CROWN LIFE INSURANCE COMPANY	ALIEN	SURRENDERED	12/31/2012	Effective December 31, 2012, CROWN LIFE INSURANCE COMPANY was merged into its parent CANADA LIFE ASSURANCE COMPANY. CANADA LIFE ASSURANCE COMPANY is shown on the Financial Abstract.	N/A	N/A
GUARANTEE TRUST LIFE INSURANCE COMPANY	FOREIGN	SUSPENDED	6/25/2012	The Florida Office of Insurance Regulation issued Final Order 124288-12 dated June 25, 2012 suspending the company . The Company is shown in the Financial Abstract.	N/A	N/A
REASSURE AMERICA LIFE INSURANCE COMPANY	FOREIGN	SURRENDERED	12/31/2012	Effective December 31, 2012, REASSURE AMERICA LIFE INSURANCE COMPANY merged into its parent, JACKSON NATIONAL LIFE INSURANCE COMPANY. JACKSON NATIONAL LIFE INSURANCE COMPANY is shown on the Financial Abstract.	N/A	N/A
SUNAMERICA ANNUITY AND LIFE ASSURANCE COMPANY	FOREIGN	SURRENDERED	12/31/2012	Effective December 31, 2012, SUNAMERICA ANNUITY AND LIFE ASSURANCE COMPANY was merged into AMERICAN GENERAL LIFE INSURANCE COMPANY. AMERICAN GENERAL LIFE INSURANCE COMPANY is shown on the financial abstract.	N/A	N/A

Pursuant to Section 624.315(b), F.S.

COMPANY NAME	DOMICILIARY	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
SUNAMERICA LIFE INSURANCE COMPANY	FOREIGN	SURRENDERED	12/31/2012	Effective December 31, 2012, SUNAMERICA LIFE INSURANCE COMPANY was merged into AMERICAN GENERAL LIFE INSURANCE COMPANY. AMERICAN GENERAL LIFE INSURANCE COMPANY is shown on the financial abstract.	N/A	N/A
UNITED INVESTORS LIFE INSURANCE COMPANY	FOREIGN	SURRENDERED	7/1/2012	Effective July 1, 2012, UNITED INVESTORS LIFE INSURANCE COMPANY merged with and into PROTECTIVE LIFE INSURANCE COMPANY. PROTECTIVE LIFE INSURANCE COMPANY is shown on the Financial Abstract.	N/A	N/A
WESTERN NATIONAL LIFE INSURANCE COMPANY	FOREIGN	SURRENDERED		Effective December 31, 2012, WESTERN NATIONAL LIFE INSURANCE COMPANY was merged into AMERICAN GENERAL LIFE INSURANCE COMPANY. AMERICAN GENERAL LIFE INSURANCE COMPANY is shown on the Financial Abstract.	N/A	N/A
ME	DICARE PLUS CH	IOICE PROV. SPO	NSORED ORG	(MPC-PSO)		
MEDICA HEALTHCARE PLANS, INC.	DOMESTIC	SURRENDERED		This company converted from an MPC- PSO to an HMO and is shown on the Financial Abstract.	N/A	N/A
	MOTOR VEHI	CLE SERVICE AGR	EEMENT COM	PANY		
MOTORS LIQUIDATION COMPANY	FOREIGN	REVOKED	I 12/11/2012	Revoked due to notification of withdrawal to transact business.	N/A	N/A

Pursuant to Section 624.315(b), F.S.

COMPANY NAME	DOMICILIARY	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
	PRE-PAID LIMI	TED HEALTH SERV	/ICE ORGANIZ	ATION		
SOLSTICE BENEFITS, INC.	DOMESTIC	SURRENDERED	5/16/2012	Surrendered PLHSO license after obtaining authority as a Life & Health Insurer. Life & Health Insurer reported under financial statement abstract.	N/A	N/A
UNITED CONCORDIA DENTAL PLANS OF FLORIDA,INC.	DOMESTIC	SURRENDERED	3/28/2012	PLHSO voluntarily surrendered its COA on 3/28/2012. No financial statement filed during 2012.	N/A	N/A
		MIUM FINANCE O				
CANANWILL, INC.	FOREIGN	SURRENDERED	3/23/2012	Voluntarily exited Florida market.	\$2,987,862	\$2,002,009
MAIN STREET PREMIUM FINANCE COMPANY	DOMESTIC	SURRENDERED	2/22/2012	Voluntarily exited Florida market. No financial statement filed for 2012.	N/A	N/A
PAM FINANCE COMPANY	FOREIGN	SURRENDERED	3/1/2012	Voluntarily exited Florida market.	\$177,730	\$15,416
PREMIUM FINANCE PARTNERS, LLC	DOMESTIC	SURRENDERED	10/22/2012	Voluntarily exited Florida market.	\$0	\$0
PRESTO INSURANCE PREMIUMS, INC	DOMESTIC	SURRENDERED	8/28/2012	Voluntarily exited Florida market. No financial statement filed for 2012.	N/A	N/A
SEAWAY PREMIUM FINANCE COMPANY	DOMESTIC	SURRENDERED	4/4/2012	Voluntarily exited Florida market. No financial statement filed for 2012.	N/A	N/A
	PROPE	RTY AND CASUAL	TY INSURER			
AMERICAN CAPITAL ASSURANCE CORP.	DOMESTIC	SURRENDERED	6/30/2012	Merged with affilate ACAC Acquisition which was renamed American Capital Assurance Corp.	N/A	N/A
BERKLEY ASSURANCE COMPANY	FOREIGN	SURRENDERED	10/5/2012	Surrendered P&C Insurer COA and became surplus lines carrier.	N/A	N/A
CMG MORTGAGE ASSURANCE COMPANY	FOREIGN	SURRENDERED	9/18/2012	Voluntarily exited Florida market.	\$7,952,354	\$489,437
COTTON STATES MUTUAL INSURANCE COMPANY	FOREIGN	SURRENDERED	10/24/2012	Voluntarily exited Florida market.	\$244,856,785	\$170,808,525
EXECUTIVE INSURANCE COMPANY	FOREIGN	REVOKED	3/23/2012	Revoked due to 2 year suspension statutory limit.	\$3,170,447	\$78,271
FAIRFIELD INSURANCE COMPANY	FOREIGN	SURRENDERED	12/31/2012	Merged with Genesis Insurance Company.	N/A	N/A
FIRST SEALORD SURETY, INC.	FOREIGN	REVOKED	3/9/2012	Revoked due to liquidation order by Pennsylvania.	N/A	N/A

Pursuant to Section 624.315(b), F.S.

COMPANY NAME	DOMICILIARY	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
HARLEYSVILLE MUTUAL INSURANCE COMPANY	FOREIGN	SURRENDERED	5/11/2012	Merged with Nationwide Mutual Insurance Company of Ohio.	N/A	N/A
HARLEYSVILLE-ATLANTIC INSURANCE COMPANY	FOREIGN	SURRENDERED	3/23/2012	Merged with Harleysville Worcester Insurance.	N/A	N/A
INSURA PROPERTY AND CASUALTY INSURANCE COMPANY	FOREIGN	SURRENDERED	12/10/2012	Merged with Affirmative Insurance Company.	N/A	N/A
MAINE EMPLOYERS' MUTUAL INSURANCE COMPANY	FOREIGN	SURRENDERED	2/20/2012	Voluntarily exited Florida market.	\$716,425,851	\$408,431,221
NATIONAL INSURANCE COMPANY	FOREIGN	REVOKED	2/13/2012	Revoked due to liquidation order by Puerto Rico.	N/A	N/A
SHIELD INSURANCE COMPANY	FOREIGN	SURRENDERED	10/24/2012	Voluntarily exited Florida market.	\$31,824,788	\$6,936,223
	1	RISK RETENTION (GROUP			
SCAFFOLD INDUSTRY INSURANCE COMPANY RRG, INC.	FOREIGN	REVOKED	3/16/2012	Company was placed into liquidation by District of Columbia.	N/A	N/A
	SERVI	CE WARRANTY AS	SOCIATION			
GENERAL ENTERPRISES OF SOUTH WEST FLORIDA, INC.	DOMESTIC	SURRENDERED	11/16/2012	Voluntarily exited Florida market.	\$169,039	\$163,218
HOME BUYERS WARRANTY CORPORATION VI	DOMESTIC	SURRENDERED	7/13/2012	Voluntarily surrendered its service warranty license; is licensed as home warranty association.	\$9,758,608	\$5,015,548
	THII	RD PARTY ADMIN	ISTRATOR			
ADVOCARE HEALTH ALLIANCE, LLC	DOMESTIC	SURRENDERED	12/26/2012	Voluntarily surrendered 12/26/12.	1,439,784	1,327,078
CERIDIAN EXCHANGE SERVICES, LLC	DOMESTIC	SURRENDERED	4/10/2012	Voluntarily surrendered due to insolvency 4/10/2012.	100,000	274,220
COADVANTAGE INSURANCE SERVICES, INC.	DOMESTIC	SURRENDERED	4/11/2012	Voluntarily surrendered effective April 11, 2012.	4,612,485	334,820
COVENANT ADMINISTRATIVE SERVICES, LLC	FOREIGN	SURRENDERED	9/30/2012	Voluntarily surrendered effective September 30, 2012.	927,093	385,715
FLORIDA BENEFIT ADMINISTRATORS, INC.	DOMESTIC	SURRENDERED	10/31/2012	Voluntarily surrendered effective September 27, 2012.	1,000	0
GARDNER AND WHITE, INC.	FOREIGN	SURRENDERED	12/31/2012	Notified effective December 31,2012 all TPA responsibility previously performed by Gardner & White were now the responsibility of Gallagher Benefit Services.	245,157	2,877

Pursuant to Section 624.315(b), F.S.

COMPANY NAME	DOMICILIARY	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES			
GREAT AMERICAN PLAN ADMINISTRATORS, INC.	FOREIGN	SURRENDERED	4/11/2012	TPA was acquired by TSA Consulting 7/1/2011. After a review it was determined TSA does not require a TPA COA.	556,872	272,398			
HF ADMINISTRATIVE SERVICES, INC.	FOREIGN	SURRENDERED	6/6/2012	Voluntarily surrender and has no busines in this state.	18,024,126	317,853			
PACIFICARE HEALTH PLAN ADMINISTRATORS, INC.	FOREIGN	SURRENDERED	7/1/2012	Company ceased providing TPA services after December 31, 2008. Financial Statements for 2012 were not submitted.	N/A	N/A			
PROFESSIONAL BENEFIT ADMINISTRATORS, INC.	DOMESTIC	SURRENDERED	8/31/2012	Ceased providing TPA services. Financial Statements for 2012 were not submitted.	N/A	N/A			
SELMAN AND COMPANY	FOREIGN	SURRENDERED	12/26/2012	TPA business assumed by Selman & Company, LLC. Financial Statements for 2012 were not submitted.	N/A	N/A			
SOLSTICE BENEFITS, INC.	DOMESTIC	SURRENDERED	5/14/2012	Surrendered TPA license after obtaining authority as a Life & Health Insurer. Life & Health Insurer reported under financial statement abstract. Financial Statements for 2012 were not submitted.	N/A	N/A			
VISITING NURSE MANAGED CARE CORPORATION	DOMESTIC	SURRENDERED	2/6/2012	Company ceased operating in April 2011. Financial Statements for 2012 were not submitted.	N/A	N/A			
WELLS FARGO THIRD PARTY ADMINISTRATORS, INC.	FOREIGN	SURRENDERED	3/12/2012	Company was merged into HealthSmart Benefit Solutions, Inc. Financial Statements for 2012 were not submitted.	N/A	N/A			
TITLE INSURANCE									
K.E.L. TITLE INSURANCE GROUP, INC.	DOMESTIC	SUSPENDED	10/31/2012	Entered into rehabilitation.	3,109,542	7,066,012			

Consumer Complaint Ratios for CY2012

as submitted by FL-DFS to NAIC Complaint Database (CDS)

Pursuant to 624.313(i), F.S.

Rule 69O-142.002 of the Florida Administrative Code implements Section 624.313, F.S., which requires the Office to publish complaint ratios for the 10 largest insurers or insurer groups by line of insurance for each insurer or insurer group that has one percent or more of the market share. Although this rule does not apply to private passenger automobile insurance, this report does provide a summary of this coverage.

For purposes of this complaint index reporting:

"Complaint Share" is the number of complaints received by the Office relative to the insurance industry expressed as a percentage.

"Complaint" is any written communication by an insured or named beneficiary expressing dissatisfaction with an insurance entity over which the Office has regulatory authority. This does not include complaints against an incorrect entity; complaints against companies providing administrative services for self-funded benefit plans; complaints for properly filed or approved rates; suspected fraudulent claim complaints; and complaints that are duplicative or frivolous. The Office extracts these numbers from the NAIC database; the NAIC receives the data from DFS, and standardizes the definition of complaints across 50 states.

"Market Share" is the company's direct written premium relative to the industry for a given line of insurance. The report expresses this ratio as a percentage.

"Premiums" are consideration paid to an insurer for the issuance and delivery of any binder or policy of insurance or annuity written directly to the consumer.

"Complaint Index" is a ratio derived by dividing a company's complaint share by its market share.

- 1. A complaint index of greater than 1.00 indicates the company's complaint share is disproportionately higher than its market share for a specific line of insurance.
- 2. A complaint index of less than 1.00 indicates the company's complaint share is disproportionately lower than its market share for a specific line of insurance.

Notes: The policy types commercial auto, group annuity and medical professional liability are not listed in this section due to those lines having zero confirmed complaints. Likewise, companies that do not appear in the following tables have zero confirmed complaints.

Policy Type: Commercial Liability

Premium	NAIC					
Weighted	Company	<i>(</i>	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
4.5	19682	Hartford Fire In Co	4.8%	1	1.1%	\$13,186,459
12.2	16870	Granada Ins Co	9.5%	2	0.8%	\$9,697,284
6.9	19445	National Union Fire Ins Co Of Pitts	4.8%	1	0.7%	\$8,629,742
7.2	10739	State Farm FL Ins Co	4.8%	1	0.7%	\$8,249,385
15.4	10657	First Mercury Ins Co	4.8%	1	0.3%	\$3,840,163
18.1	13196	Western World Ins Co	4.8%	1	0.3%	\$3,274,919
21.5	32859	Penn Amer Ins Co	4.8%	1	0.2%	\$2,752,805
24.4	10328	Capitol Specialty Ins Corp	4.8%	1	0.2%	\$2,421,926
30.1	26042	Wausau Underwriters Ins Co	4.8%	1	0.2%	\$1,967,129
35.8	20443	Continental Cas Co	4.8%	1	0.1%	\$1,652,232
68.1	35300	Allianz Global Risks US Ins Co	4.8%	1	0.1%	\$868,445
137.4	42846	Atlantic Cas Ins Co	9.5%	2	0.1%	\$860,844
200.3	26522	Mount Vernon Fire Ins Co	9.5%	2	0.0%	\$590,493
546.2	16691	Great Amer Ins Co	4.8%	1	0.0%	\$108,268
12,182.9	40258	AIG Assur Co	4.8%	1	0.0%	\$4,854
-	13683	Ascendant Commercial Ins Inc	4.8%	1	0.0%	\$0
-	10790	Federated Natl Ins Co	4.8%	1	0.0%	\$0
_	34037	Hallmark Ins Co	4.8%	1	0.0%	\$0
0.0		All Other Companies w/ Policy Type	0.0%	0	95.3%	\$1,183,746,798
13,310.8		Grand Total	100.0%	21	100.0%	\$1,241,851,746

Policy Type: Commercial Property

Premium	NAIC					
Weighted	Compan	У	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
0.4	12968	American Coastal Ins Co	4.0%	1	9.7%	\$261,985,330
1.8	12601	American Capital Assur Corp	4.0%	1	2.3%	\$61,615,081
2.3	40231	Old Dominion Ins Co	4.0%	1	1.7%	\$46,206,202
3.1	41297	Scottsdale Ins Co	4.0%	1	1.3%	\$34,724,611
3.5	22837	AGCS Marine Ins Co	4.0%	1	1.1%	\$31,000,374
4.4	13990	First Community Ins Co	4.0%	1	0.9%	\$24,796,570
6.5	28053	Rockhill Ins Co	4.0%	1	0.6%	\$16,677,425
7.5	19690	American Economy Ins Co	4.0%	1	0.5%	\$14,349,654
8.5	42587	Depositors Ins Co	4.0%	1	0.5%	\$12,712,548
10.3	39020	Essex Ins Co	4.0%	1	0.4%	\$10,497,510
11.6	19305	Assurance Co Of Amer	4.0%	1	0.3%	\$9,304,970
11.7	33138	Landmark Amer Ins Co	4.0%	1	0.3%	\$9,260,049
20.4	25968	USAA Cas Ins Co	4.0%	1	0.2%	\$5,301,793
41.9	25682	Travelers Ind Co Of CT	4.0%	1	0.1%	\$2,576,037
42.0	10729	Seneca Specialty Ins Co	4.0%	1	0.1%	\$2,571,330
418.3	39217	QBE Ins Corp	4.0%	1	0.0%	\$258,019
1,025.8	21172	Vanliner Ins Co	4.0%	1	0.0%	\$105,225
4,325.1	10861	Universal Prop & Cas Ins	4.0%	1	0.0%	\$24,956
-	20052	National Liab & Fire Ins Co	12.0%	3	0.0%	\$0
-	10064	Citizens Prop Ins Corp	8.0%	2	0.0%	\$0
-	10657	First Mercury Ins Co	4.0%	1	0.0%	\$0
-	11738	Infinity Auto Ins Co	4.0%	1	0.0%	\$0
0.0		All Other Companies w/ Policy Type	0.0%	0	79.8%	\$2,154,476,005
5,944.9		Grand Total	100.0%	25	100.0%	\$2,698,443,689

Policy Type: Credit

Premium	NAIC					
Weighted	Compan	У	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
7.0	60275	American Bankers Life Assur Co Of FL	5.3%	1	0.7%	\$3,023,476
47.3	60534	American Heritage Life Ins Co	10.5%	2	0.2%	\$897,429
58,836.9	65978	Metropolitan Life Ins Co	5.3%	1	0.0%	\$361
-	62049	Colonial Life & Accident Ins Co	10.5%	2	0.0%	\$0
-	70815	Hartford Life & Accident Ins Co	10.5%	2	0.0%	\$0
-	65676	Lincoln Natl Life Ins Co	10.5%	2	0.0%	\$0
-	60054	Aetna Life Ins Co	5.3%	1	0.0%	\$0
-	60380	American Family Life Assur Co of Col	5.3%	1	0.0%	\$0
-	61263	Bankers Life & Cas Co	5.3%	1	0.0%	\$0
-	62146	Combined Ins Co Of Amer	5.3%	1	0.0%	\$0
-	66915	New York Life Ins Co	5.3%	1	0.0%	\$0
-	68047	Professional Ins Co	5.3%	1	0.0%	\$0
-	68241	Prudential Ins Co Of Amer	5.3%	1	0.0%	\$0
-	69019	Standard Ins Co	5.3%	1	0.0%	\$0
-1,654.9	89958	JMIC Life Ins Co	5.3%	1	0.0%	-\$12,835
0.0		All Other Companies w/ Policy Type	0.0%	0	99.0%	\$399,654,102
57,236.4		Grand Total	100.0%	19	100.0%	\$403,562,533

Policy Type: Fidelity and Surety

Premium	NAIC					
Weighted	Company	У	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
2.6	39306	Fidelity & Deposit Co Of MD	20.0%	1	7.6%	\$23,374,857
15.2	13056	RLI Ins Co	20.0%	1	1.3%	\$4,047,056
58.3	10677	Cincinnati Ins Co	20.0%	1	0.3%	\$1,054,003
23,197.6	41114	Atlantic Bonding Co	20.0%	1	0.0%	\$2,650
24,107.3	42552	Nova Cas Co	20.0%	1	0.0%	\$2,550
0.0		All Other Companies w/ Policy Type	0.0%	0	90.7%	\$278,886,876
47,381.0		Grand Total	100.0%	5	100.0%	\$307,367,992

Policy Type: Group Accident and Health

Premium	NAIC					
Weighted	Company	/	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
0.7	79413	UnitedHealthcare Ins Co	14.0%	25	19.5%	\$2,745,944,954
1.5	98167	BCBS Of FL	28.7%	51	18.7%	\$2,642,939,235
0.3	95088	Aetna Hlth Inc FL Corp	2.2%	4	8.6%	\$1,219,872,580
0.6	95270	Humana Medical Plan Inc	2.8%	5	4.4%	\$615,787,517
0.4	95114	Coventry Hith Care of FL Inc	1.7%	3	4.0%	\$566,512,585
2.1	62308	Connecticut Gen Life Ins Co	8.4%	15	3.9%	\$555,001,043
1.1	60054	Aetna Life Ins Co	3.4%	6	3.1%	\$438,097,345
1.6	95123	Neighborhood Hlth Partnership Inc	5.1%	9	3.1%	\$437,948,813
1.5	95263	AvMed Inc	4.5%	8	2.9%	\$413,718,911
0.6	95264	United Hlthcare of FL Inc	1.7%	3	2.7%	\$380,402,271
0.8	62286	Golden Rule Ins Co	1.7%	3	2.2%	\$304,615,683
1.1	67369	Cigna HIth & Life Ins Co	1.1%	2	1.0%	\$145,499,640
1.3	64246	Guardian Life Ins Co Of Amer	1.1%	2	0.8%	\$117,991,267
0.8	65676	Lincoln Natl Life Ins Co	0.6%	1	0.7%	\$104,549,793
1.1	69671	Humana HIth Ins Co Of FL Inc	0.6%	1	0.5%	\$74,006,605
2.8	61271	Principal Life Ins Co	1.1%	2	0.4%	\$56,116,494
1.6	69477	Time Ins Co	0.6%	1	0.4%	\$50,750,672
1.7	70408	Union Security Ins Co	0.6%	1	0.3%	\$46,725,838
7.8	60984	Compbenefits Ins Co	2.2%	4	0.3%	\$40,572,929
6.8	81973	Coventry HIth & Life Ins Co	1.7%	3	0.2%	\$34,894,561
8.7	70580	Humanadental Ins Co	1.7%	3	0.2%	\$27,226,258
3.9	61301	Ameritas Life Ins Corp	0.6%	1	0.1%	\$20,148,316
4.5	71129	Dearborn Natl Life Ins Co	0.6%	1	0.1%	\$17,671,896
8.9	80799	Celtic Ins Co	0.6%	1	0.1%	\$8,951,155
57.0	73288	Humana Ins Co	2.8%	5	0.0%	\$6,951,777
17.1	62049	Colonial Life & Accident Ins Co	0.6%	1	0.0%	\$4,635,943
39.5	26581	Independence Amer Ins Co	0.6%	1	0.0%	\$2,005,975
238.2	95126	Public HIth Trust of Dade Cnty	0.6%	1	0.0%	\$332,874
1,225.7	61883	Central United Life Ins Co	0.6%	1	0.0%	\$64,681
-	81396	Delta Dental Ins Co	2.8%	5	0.0%	\$0
-	72052	Aetna Hlth Ins Co	1.7%	3	0.0%	\$0
-	78700	Aetna Hlth & Life Ins Co	0.6%	1	0.0%	\$0
-	52015	Compbenefits Co	0.6%	1	0.0%	\$0
-	93513	MetLIfe Investors Ins Co	0.6%	1	0.0%	\$0
-	61700	Renaissance Life & Hlth Ins Co of Am	0.6%	1	0.0%	\$0
-	52009	Safeguard HIth Plans Inc	0.6%	1	0.0%	\$0
-	83445	Wellcare Hith Ins of AZ Inc	0.6%	1	0.0%	\$0
0.0		All Other Companies w/ Policy Type	0.0%	0	21.5%	\$3,031,520,686
1,639.8		Grand Total	100.0%	178	100.0%	\$14,111,458,297

Policy Type: Group Life

Premium	NAIC					
Weighted	Compan	У	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
1.1	65978	Metropolitan Life Ins Co	20.0%	1	17.7%	\$227,501,925
7.5	70815	Hartford Life & Accident Ins Co	40.0%	2	5.4%	\$68,947,724
89.2	88072	Hartford Life Ins Co	20.0%	1	0.2%	\$2,881,836
2,781.1	62146	Combined Ins Co Of Amer	20.0%	1	0.0%	\$92,466
0.0		All Other Companies w/ Policy Type	0.0%	0	76.7%	\$986,377,415
2,879.0		Grand Total	100.0%	5	100.0%	\$1,285,801,366

Policy Type: Homeowner

Premium	NAIC					
Weighted	Compan	У	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
1.3	10064	Citizens Prop Ins Corp	26.3%	160	19.5%	\$1,637,388,951
0.5	10739	State Farm FL Ins Co	4.1%	25	8.7%	\$727,506,719
1.6	10861	•	13.7%	83	8.3%	\$695,718,938
0.4	11844	St Johns Ins Co Inc	1.3%	8	3.1%	\$256,554,254
1.7	10132	Florida Peninsula Ins Co	5.1%	31	2.9%	\$244,288,466
1.1	10969	United Prop & Cas Ins Co	2.8%	17	2.5%	\$209,073,600
0.8	12944	Homeowners Choice Prop & Cas Ins Co	2.0%	12	2.5%	\$208,143,710
1.7	10117	Security First Ins Co	3.8%	23	2.3%	\$189,242,664
0.7	11027	Tower Hill Prime Ins Co	1.3%	8	1.9%	\$162,870,283
0.2	25968	USAA Cas Ins Co	0.3%	2	1.7%	\$141,649,970
0.3		Castle Key Ins Co	0.5%	3	1.6%	\$132,556,196
0.2		Tower Hill Preferred Ins Co	0.3%	2	1.5%	\$123,421,900
0.5		ASI Preferred Ins Corp	0.7%	4	1.4%	\$113,330,731
0.4		Tower Hill Signature Ins Co	0.5%	3	1.3%	\$111,247,961
0.1 0.4		AIG Prop Cas Co	0.2%	1	1.3%	\$111,215,258
2.3	10790	Tower Hill Select Ins Co Federated Natl Ins Co	0.5% 2.8%	3 17	1.3% 1.2%	\$108,131,855 \$103,400,759
0.9	10790	First Protective Ins Co	1.2%	7	1.2%	\$103,400,739
1.5		Castle Key Ind Co	1.2%	11	1.2%	\$99,770,939
2.2	12841	American Integrity Ins Co of FL	2.5%	15	1.1%	\$94,824,611
0.7	11986	Universal Ins Co of NA	0.8%	5	1.1%	\$93,399,497
0.2	23035	Liberty Mut Fire Ins Co	0.2%	1	1.1%	\$91,199,668
0.8	12954	Olympus Ins Co	0.8%	5	1.0%	\$87,745,618
0.3	10688	Florida Family Ins Co	0.3%	2	1.0%	\$87,062,470
1.3	12237	Gulfstream Prop & Cas Ins Co	1.3%	8	1.0%	\$84,872,178
1.4	10136	Southern Fidelity Ins Co Inc	1.3%	8	1.0%	\$79,981,226
0.5	10186	Fidelity Fire & Cas Co	0.5%	3	0.9%	\$79,327,205
0.3	13038	Ark Royal Ins Co	0.3%	2	0.9%	\$78,875,993
0.5	31216	Florida Farm Bureau Cas Ins Co	0.5%	3	0.9%	\$78,425,829
0.9	12813	Auto Club Ins Co of FL	0.8%	5	0.9%	\$78,213,301
1.4	12247	Southern Oak Ins Co	1.3%	8	0.9%	\$76,306,424
0.5	10953	Cypress Prop & Cas Ins Co	0.5%	3	0.9%	\$75,454,310
0.6	12196	ASI Assur Corp	0.5%	3	0.8%	\$69,791,208
0.2	10872	American Strategic Ins Corp	0.2%	1	0.8%	\$65,471,064
1.3	37478	Hartford Ins Co Of The Midwest	1.0%	6	0.8%	\$65,460,913
2.2	13125	Peoples Trust Ins Co	1.6%	10	0.8%	\$63,817,273
0.7	10860	Sunshine State Ins Co	0.5%	3	0.7%	\$55,723,330
1.3	10948	Nationwide Ins Co Of FL	0.8%	5	0.6%	\$53,245,165
0.3	21817	Florida Farm Bur Gen Ins Co	0.2%	1	0.6%	\$52,483,188
0.3	38644	Omega Ins Co	0.2%	1	0.6%	\$48,934,516
0.6	11185	Foremost Ins Co Grand Rapids MI	0.3%	2	0.6%	\$47,223,476
3.0	12359	American Traditions Ins Co	1.6%	10	0.6%	\$46,739,306
3.1	12563	Safe Harbor Ins Co	1.5%	9	0.5%	\$40,474,067
0.4	12957	Modern USA Ins Co	0.2%	1	0.4%	\$34,422,206

Policy Type: Homeowner (Continued)

Premium	NAIC					
Weighted	Compan	y	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
2.5	13619	Sawgrass Mutual Ins Co	1.0%	6	0.4%	\$33,663,030
0.4	17248	Safeway Prop Ins Co	0.2%	1	0.4%	\$32,714,222
1.3	33588	First Liberty Ins Corp	0.5%	3	0.4%	\$32,605,854
0.9	10908	Capitol Preferred Ins Co	0.3%	2	0.4%	\$32,090,103
1.3	13687	Prepared Ins Co	0.5%	3	0.4%	\$30,999,900
0.5	14166	Southern Fidelity Prop & Cas Inc	0.2%	1	0.3%	\$27,467,477
2.0	10111	American Bankers Ins Co Of FL	0.7%	4	0.3%	\$27,056,085
0.6	11515	QBE Specialty Ins Co	0.2%	1	0.3%	\$22,578,062
3.1	16578	Stillwater Prop & Cas Ins Co	0.7%	4	0.2%	\$17,923,091
1.2	19380	American Home Assur Co	0.2%	1	0.1%	\$11,917,345
1.2	10677	Cincinnati Ins Co	0.2%	1	0.1%	\$11,167,928
1.8	22683	Teachers Ins Co	0.2%	1	0.1%	\$7,716,298
6.1	41297	Scottsdale Ins Co	0.5%	3	0.1%	\$6,786,343
2.8	40428	Voyager Ind Ins Co	0.2%	1	0.1%	\$4,847,491
22.9	22578	Horace Mann Ins Co	0.2%	1	0.0%	\$601,717
40.6	29424	Hartford Cas Ins Co	0.2%	1	0.0%	\$339,274
-	10203	Argus Fire & Cas Ins Co	1.3%	8	0.0%	\$0
-	20052	National Liab & Fire Ins Co	1.2%	7	0.0%	\$0
-	12482	Edison Ins Co	0.5%	3	0.0%	\$0
-	15580	Scottsdale Ind Co	0.3%	2	0.0%	\$0
-	11142	United Cas Ins Co Of Amer	0.3%	2	0.0%	\$0
-	34789	21st Century Centennial Ins Co	0.2%	1	0.0%	\$0
-	12601	American Capital Assur Corp	0.2%	1	0.0%	\$0
-	20966	Cotton States Mutual Ins Co	0.2%	1	0.0%	\$0
-	21806	Harbor Specialty Ins Co	0.2%	1	0.0%	\$0
-	17221	Homesite Ins Co	0.2%	1	0.0%	\$0
-	11630	Jefferson Ins Co	0.2%	1	0.0%	\$0
-	Compa	ny Unspecified	0.2%	1	0.0%	\$0
-	12568	Northern Capital Ins Co	0.2%	1	0.0%	\$0
-	31208	Oakwood Ins Co	0.2%	1	0.0%	\$0
-	23850	Tokio Marine Specialty Ins Co	0.2%	1	0.0%	\$0
-49,248.5	19615	American Reliable Ins Co	0.3%	2	0.0%	-\$560
0.0		All Other Companies w/ Policy Type	0.0%	0	10.5%	\$876,854,974
-49,117.6		Grand Total	100.0%	608	100.0%	\$8,384,065,144

Policy Type: Individual Accident and Health

0.8 98167 BCBS Of FL 21.5% 62 27.7% \$1,108 0.3 60380 American Family Life Assur Co of Col 2.1% 6 7.5% \$300 1.2 62308 Connecticut Gen Life Ins Co 5.6% 16 4.5% \$180 0.1 95088 Aetna Hlth Inc FL Corp 0.3% 1 3.0% \$118 1.5 69671 Humana Hlth Ins Co Of FL Inc 4.2% 12 2.7% \$100 0.8 65838 John Hancock Life Ins Co USA 2.1% 6 2.7% \$100 1.6 61263 Bankers Life & Cas Co 3.8% 11 2.4% \$90 0.3 95264 United Hlthcare of FL Inc 0.7% 2 2.2% \$80 0.3 95081 WellCare of FL Inc 0.7% 2 2.1% \$80 0.4 95266 Coventry Hlth Plan of FL Inc 0.7% 2 1.9% \$74 0.4 92916 United Amer Ins Co 0.7% 2 1.7% \$60 0.2 71412 Mutual Of Omaha Ins Co 0	8,988,412 0,828,232 0,358,732 8,442,212 7,826,940 7,081,632 5,168,449 7,961,889 5,930,420 4,697,569 9,482,941 3,140,471 7,416,648 6,061,182
0.8 98167 BCBS Of FL 21.5% 62 27.7% \$1,108 0.3 60380 American Family Life Assur Co of Col 2.1% 6 7.5% \$300 1.2 62308 Connecticut Gen Life Ins Co 5.6% 16 4.5% \$180 0.1 95088 Aetna Hlth Inc FL Corp 0.3% 1 3.0% \$118 1.5 69671 Humana Hlth Ins Co Of FL Inc 4.2% 12 2.7% \$100 0.8 65838 John Hancock Life Ins Co USA 2.1% 6 2.7% \$100 1.6 61263 Bankers Life & Cas Co 3.8% 11 2.4% \$90 0.3 95264 United Hlthcare of FL Inc 0.7% 2 2.2% \$80 0.3 95081 WellCare of Fl Inc 0.7% 2 2.1% \$80 0.4 95266 Coventry Hlth Plan of FL Inc 0.7% 2 1.9% \$74 0.4 92916 United Amer Ins Co 0.7% 2 1.7% \$60 0.2 71412 Mutual Of Omaha Ins Co 0	8,988,412 0,828,232 0,358,732 8,442,212 7,826,940 7,081,632 5,168,449 7,961,889 5,930,420 4,697,569 9,482,941 3,140,471 7,416,648
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0.8 65838 John Hancock Life Ins Co USA 2.1% 6 2.7% \$107 1.6 61263 Bankers Life & Cas Co 3.8% 11 2.4% \$95 0.3 95264 United Hlthcare of FL Inc 0.7% 2 2.2% \$85 0.3 95081 WellCare of Fl Inc 0.7% 2 2.1% \$85 0.4 95266 Coventry Hlth Plan of FL Inc 0.7% 2 1.9% \$74 0.4 92916 United Amer Ins Co 0.7% 2 1.7% \$65 0.2 71412 Mutual Of Omaha Ins Co 0.3% 1 1.6% \$65 1.0 65978 Metropolitan Life Ins Co 1.4% 4 1.4% \$55 0.5 67091 Northwestern Mut Life Ins Co 0.7% 2 1.4% \$56 2.4 73288 Humana Ins Co 3.1% 9 1.3% \$55 1.1 60534 American Heritage Life Ins Co Inc 1.7% 5 0.7% \$2	7,081,632 5,168,449 7,961,889 5,930,420 4,697,569 9,482,941 3,140,471 7,416,648
1.6 61263 Bankers Life & Cas Co 3.8% 11 2.4% \$95 0.3 95264 United Hlthcare of FL Inc 0.7% 2 2.2% \$85 0.3 95081 WellCare of Fl Inc 0.7% 2 2.1% \$85 0.4 95266 Coventry Hlth Plan of FL Inc 0.7% 2 1.9% \$74 0.4 92916 United Amer Ins Co 0.7% 2 1.7% \$65 0.2 71412 Mutual Of Omaha Ins Co 0.3% 1 1.6% \$65 1.0 65978 Metropolitan Life Ins Co 1.4% 4 1.4% \$55 0.5 67091 Northwestern Mut Life Ins Co 0.7% 2 1.4% \$56 2.4 73288 Humana Ins Co 3.1% 9 1.3% \$53 1.1 60534 American Heritage Life Ins Co 1.4% 4 1.3% \$53 2.5 76031 Florida Combined Life Ins Co Inc 1.7% 5 0.7% \$2	5,168,449 7,961,889 5,930,420 4,697,569 9,482,941 3,140,471 7,416,648
0.3 95264 United Hlthcare of FL Inc 0.7% 2 2.2% \$85 0.3 95081 WellCare of Fl Inc 0.7% 2 2.1% \$85 0.4 95266 Coventry Hlth Plan of FL Inc 0.7% 2 1.9% \$74 0.4 92916 United Amer Ins Co 0.7% 2 1.7% \$65 0.2 71412 Mutual Of Omaha Ins Co 0.3% 1 1.6% \$65 1.0 65978 Metropolitan Life Ins Co 1.4% 4 1.4% \$55 0.5 67091 Northwestern Mut Life Ins Co 0.7% 2 1.4% \$56 2.4 73288 Humana Ins Co 3.1% 9 1.3% \$55 1.1 60534 American Heritage Life Ins Co 1.4% 4 1.3% \$55 2.5 76031 Florida Combined Life Ins Co Inc 1.7% 5 0.7% \$2	7,961,889 5,930,420 4,697,569 9,482,941 3,140,471 7,416,648
0.3 95081 WellCare of Fl Inc 0.7% 2 2.1% \$85 0.4 95266 Coventry Hlth Plan of FL Inc 0.7% 2 1.9% \$74 0.4 92916 United Amer Ins Co 0.7% 2 1.7% \$65 0.2 71412 Mutual Of Omaha Ins Co 0.3% 1 1.6% \$65 1.0 65978 Metropolitan Life Ins Co 1.4% 4 1.4% \$55 0.5 67091 Northwestern Mut Life Ins Co 0.7% 2 1.4% \$56 2.4 73288 Humana Ins Co 3.1% 9 1.3% \$53 1.1 60534 American Heritage Life Ins Co 1.4% 4 1.3% \$53 2.5 76031 Florida Combined Life Ins Co Inc 1.7% 5 0.7% \$2	5,930,420 4,697,569 9,482,941 3,140,471 7,416,648
0.4 95266 Coventry Hlth Plan of FL Inc 0.7% 2 1.9% \$74 0.4 92916 United Amer Ins Co 0.7% 2 1.7% \$69 0.2 71412 Mutual Of Omaha Ins Co 0.3% 1 1.6% \$69 1.0 65978 Metropolitan Life Ins Co 1.4% 4 1.4% \$57 0.5 67091 Northwestern Mut Life Ins Co 0.7% 2 1.4% \$56 2.4 73288 Humana Ins Co 3.1% 9 1.3% \$57 1.1 60534 American Heritage Life Ins Co 1.4% 4 1.3% \$57 2.5 76031 Florida Combined Life Ins Co Inc 1.7% 5 0.7% \$2	4,697,569 9,482,941 3,140,471 7,416,648
0.4 92916 United Amer Ins Co 0.7% 2 1.7% \$69 0.2 71412 Mutual Of Omaha Ins Co 0.3% 1 1.6% \$69 1.0 65978 Metropolitan Life Ins Co 1.4% 4 1.4% \$50 0.5 67091 Northwestern Mut Life Ins Co 0.7% 2 1.4% \$50 2.4 73288 Humana Ins Co 3.1% 9 1.3% \$50 1.1 60534 American Heritage Life Ins Co 1.4% 4 1.3% \$50 2.5 76031 Florida Combined Life Ins Co Inc 1.7% 5 0.7% \$20	9,482,941 3,140,471 7,416,648
0.2 71412 Mutual Of Omaha Ins Co 0.3% 1 1.6% \$63 1.0 65978 Metropolitan Life Ins Co 1.4% 4 1.4% \$53 0.5 67091 Northwestern Mut Life Ins Co 0.7% 2 1.4% \$56 2.4 73288 Humana Ins Co 3.1% 9 1.3% \$53 1.1 60534 American Heritage Life Ins Co 1.4% 4 1.3% \$53 2.5 76031 Florida Combined Life Ins Co Inc 1.7% 5 0.7% \$27	3,140,471 7,416,648
1.0 65978 Metropolitan Life Ins Co 1.4% 4 1.4% \$57 0.5 67091 Northwestern Mut Life Ins Co 0.7% 2 1.4% \$56 2.4 73288 Humana Ins Co 3.1% 9 1.3% \$57 1.1 60534 American Heritage Life Ins Co 1.4% 4 1.3% \$57 2.5 76031 Florida Combined Life Ins Co Inc 1.7% 5 0.7% \$27	7,416,648
0.5 67091 Northwestern Mut Life Ins Co 0.7% 2 1.4% \$56 2.4 73288 Humana Ins Co 3.1% 9 1.3% \$53 1.1 60534 American Heritage Life Ins Co 1.4% 4 1.3% \$53 2.5 76031 Florida Combined Life Ins Co Inc 1.7% 5 0.7% \$2	
2.4 73288 Humana Ins Co 3.1% 9 1.3% \$53 1.1 60534 American Heritage Life Ins Co 1.4% 4 1.3% \$52 2.5 76031 Florida Combined Life Ins Co Inc 1.7% 5 0.7% \$27	3,001.10Z
1.1 60534 American Heritage Life Ins Co 1.4% 4 1.3% \$57 2.5 76031 Florida Combined Life Ins Co Inc 1.7% 5 0.7% \$27	3,242,381
2.5 76031 Florida Combined Life Ins Co Inc 1.7% 5 0.7% \$27	2,555,667
	7,363,588
1.0 70319 Washington Natl Ins Co 0.7% 2 0.7% \$20	6,991,328
	6,649,374
	6,133,243
	, 1,880,776
	1,365,777
3.3 65110 Kanawha Ins Co 1.4% 4 0.4% \$16	6,660,658
0.9 31119 Medico Ins Co 0.3% 1 0.4% \$14	4,841,013
3.0 95270 Humana Medical Plan Inc 1.0% 3 0.3% \$13	3,885,278
3.0 81973 Coventry Hlth & Life Ins Co 1.0% 3 0.3% \$13	3,726,423
1.0 76325 Senior Hlth Ins Co of PA 0.3% 1 0.3% \$13	3,647,640
	3,509,183
1.0 66915 New York Life Ins Co 0.3% 1 0.3% \$13	3,284,919
	3,222,825
	2,983,568
	2,812,545
	0,655,838
	0,335,779
	9,832,860
	9,573,356
	8,620,414
	8,218,794
	8,122,571 7 505 547
	7,595,547 7,183,061
	5,945,183
	5,550,897
<u> </u>	4,708,153

Policy Type: Individual Accident and Health (Continued)

Premium	NAIC					
Weighted	Company	/	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
3.1	65676	Lincoln Natl Life Ins Co	0.3%	1	0.1%	\$4,531,060
11.0	62359	Constitution Life Ins Co	1.0%	3	0.1%	\$3,809,610
4.4	69132	State Mut Ins Co	0.3%	1	0.1%	\$3,142,740
5.4	77968	Family Heritage Life Ins Co Of Amer	0.3%	1	0.1%	\$2,581,259
119.3	19445	National Union Fire Ins Co Of Pitts	2.4%	7	0.0%	\$816,567
37.4	65900	Conseco Life Ins Co	0.7%	2	0.0%	\$744,744
19.3	67539	Pan Amer Life Ins Co	0.3%	1	0.0%	\$722,499
75.0	70629	World Ins Co	1.0%	3	0.0%	\$557,060
28.8	68845	Shenandoah Life Ins Co	0.3%	1	0.0%	\$482,487
53.0	60739	American Natl Ins Co	0.3%	1	0.0%	\$262,517
85.8	61492	Athene Annuity & Life Assur Co	0.3%	1	0.0%	\$162,260
134.1	71730	Continental Amer Ins Co	0.3%	1	0.0%	\$103,803
1,288.3	68381	Reliance Standard Life Ins Co	0.3%	1	0.0%	\$10,804
1,992.6	11836	Citrus HIth Care Inc	0.3%	1	0.0%	\$6,985
2,185.7	70815	Hartford Life & Accident Ins Co	0.3%	1	0.0%	\$6,368
2,251.8	67369	Cigna HIth & Life Ins Co	0.3%	1	0.0%	\$6,181
-	79413	UnitedHealthcare Ins Co	4.9%	14	0.0%	\$0
-	11574	Universal HIth Care Inc	2.1%	6	0.0%	\$0
-	95114	Coventry HIth Care of FL Inc	1.4%	4	0.0%	\$0
-	21113	United States Fire Ins Co	1.4%	4	0.0%	\$0
-	72052	Aetna Hlth Ins Co	0.7%	2	0.0%	\$0
-	81418	American Medical & Life Ins Co	0.7%	2	0.0%	\$0
-	12316	Avalon Hithcare Inc	0.7%	2	0.0%	\$0
-	95092	CarePlus HIth Plans Inc	0.7%	2	0.0%	\$0
-	52015	Compbenefits Co	0.7%	2	0.0%	\$0
-	81396	Delta Dental Ins Co	0.7%	2	0.0%	\$0
-	10119	Freedom Hlth Inc	0.7%	2	0.0%	\$0
-	12577	Universal HIth Care Ins Co Inc	0.7%	2	0.0%	\$0
-	22225	21st Century Preferred Ins Co	0.3%	1	0.0%	\$0
-	78700	Aetna Hlth & Life Ins Co	0.3%	1	0.0%	\$0
-	77828	Companion Life Ins Co	0.3%	1	0.0%	\$0
-	60984	Compbenefits Ins Co	0.3%	1	0.0%	\$0
-	10771	•	0.3%	1	0.0%	\$0
-	10126	Humana AdvantageCare Plan	0.3%	1	0.0%	\$0
-	63282	Penn Treaty Ntwrk Amer Ins Co	0.3%	1	0.0%	\$0
-	10775	Physicians United Plan Inc	0.3%	1	0.0%	\$0
-	12341	Solstice Benefits Inc	0.3%	1	0.0%	\$0
-	60318	United Hlthcare Ins Co Of IL	0.3%	1	0.0%	\$0
-		Vision Serv Plan Ins Co	0.3%	1	0.0%	\$0
0.0		All Other Companies w/ Policy Type	0.0%	0	24.6%	\$986,065,280
8,379.9		Grand Total	100.0%	288	100.0%	\$4,008,496,592

Policy Type: Individual Annuity

Premium	NAIC					
Weighted	Company	y	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
0.9	65056	Jackson Natl Life Ins Co	9.5%	2	10.8%	\$1,530,541,376
1.0	90611	Allianz Life Ins Co Of N Amer	4.8%	1	4.7%	\$666,811,594
1.4	68675	Security Benefit Life Ins Co	4.8%	1	3.5%	\$494,412,487
3.8	92738	American Equity Invest Life Ins Co	9.5%	2	2.5%	\$355,742,956
4.1	61689	Aviva Life & Ann Co	9.5%	2	2.3%	\$329,594,602
3.0	68136	Protective Life Ins Co	4.8%	1	1.6%	\$222,798,809
12.7	63274	Fidelity & Guar Life Ins Co	14.3%	3	1.1%	\$158,313,205
20.3	62510	Equitrust Life Ins Co	14.3%	3	0.7%	\$99,570,544
17.6	66850	National Western Life Ins Co	9.5%	2	0.5%	\$76,370,944
296.5	68241	Prudential Ins Co Of Amer	9.5%	2	0.0%	\$4,533,924
2,039.3	92657	Nationwide Life & Ann Ins Co	4.8%	1	0.0%	\$329,583
-	62880	AXA Equitable Life & Ann Co	4.8%	1	0.0%	\$0
0.0	•	All Other Companies w/ Policy Type	0.0%	0	72.1%	\$10,175,200,232
2,400.4	•	Grand Total	100.0%	21	100.0%	\$14,114,220,256

Policy Type: Individual Life

Weighted Compan Complaint Index Code 0.1 67091 0.5 65676 0.2 86231 0.6 69108	Company Name Northwestern Mut Life Ins Co Lincoln Natl Life Ins Co Transamerica Life Ins Co	Complain Share 0.9% 2.7%	t Complaints	Market Share	Premiums
0.1 67091 0.5 65676 0.2 86231	Northwestern Mut Life Ins Co Lincoln Natl Life Ins Co Transamerica Life Ins Co	0.9%	-		Premiums
0.5 65676 0.2 86231	Lincoln Natl Life Ins Co Transamerica Life Ins Co		1		
0.2 86231	Transamerica Life Ins Co	2 7%	-	7.6%	\$508,714,464
			3	5.4%	\$364,448,293
0.6 69108		0.9%	1	3.9%	\$261,638,404
	State Farm Life Ins Co	1.8%	2	3.0%	\$202,874,051
1.1 65978	Metropolitan Life Ins Co	2.7%	3	2.5%	\$166,288,654
0.4 66915	New York Life Ins Co	0.9%	1	2.3%	\$154,167,274
0.7 66044	Midland Natl Life Ins Co	0.9%	1	1.4%	\$91,053,866
2.3 67105	Reliastar Life Ins Co	2.7%	3	1.2%	\$80,839,633
0.8 69868	United Of Omaha Life Ins Co	0.9%	1	1.2%	\$80,666,830
0.8 91596	New York Life Ins & Ann Corp	0.9%	1	1.2%	\$79,998,904
0.8 65056	Jackson Natl Life Ins Co	0.9%	1	1.2%	\$77,086,288
4.3 68241 1.3 65331		4.5% 0.9%	5	1.1% 0.7%	\$70,691,347 \$45,668,026
1.3 65331 8.7 66281	•	5.5%	1 6	0.7%	\$41,781,482
1.7 66974	North Amer Co Life & Hlth Ins	0.9%	1	0.5%	\$36,770,867
3.5 87726	Metlife Ins Co of CT	1.8%	2	0.5%	\$34,631,765
1.8 68896	Southern Farm Bureau Life Ins Co	0.9%	1	0.5%	\$32,992,552
3.7 63274	Fidelity & Guar Life Ins Co	1.8%	2	0.5%	\$32,568,097
1.9 60186	Allstate Life Ins Co	0.9%	1	0.5%	\$31,853,856
1.9 90611	Allianz Life Ins Co Of N Amer	0.9%	1	0.5%	\$31,641,211
12.6 61263	Bankers Life & Cas Co	5.5%	6	0.4%	\$28,907,335
2.2 67814	Phoenix Life Ins Co	0.9%	1	0.4%	\$27,705,067
2.4 63665	General Amer Life Ins Co	0.9%	1	0.4%	\$25,372,895
2.5 60577	American Income Life Ins Co	0.9%	1	0.4%	\$23,912,376
11.7 69930	United Ins Co Of Amer	3.6%	4	0.3%	\$20,783,294
3.0 80837	Union Central Life Ins Co	0.9%	1	0.3%	\$20,025,200
21.5 91472	Globe Life & Accident Ins Co	6.4%	7	0.3%	\$19,788,288
6.7 60534	American Heritage Life Ins Co	1.8%	2	0.3%	\$18,258,149
6.8 61999	Americo Fin Life & Ann Ins Co	1.8%	2	0.3%	\$17,871,407
8.0 91626	•	1.8%	2	0.2%	\$15,255,589
4.2 65900	Conseco Life Ins Co	0.9%	1	0.2%	\$14,571,935
4.2 66583	National Guardian Life Ins Co	0.9%	1	0.2%	\$14,523,656
11.1 65927	Lincoln Heritage Life Ins Co	1.8%	2	0.2%	\$10,978,789
12.0 76023		1.8%	2	0.2%	\$10,169,794
8.1 67652	First Penn Pacific Life Ins Co	0.9%	1	0.1%	\$7,520,251
	Stonebridge Life Ins Co	0.9%	1	0.1%	\$7,398,470
10.5 88072	Hartford Life Ins Co	0.9%	1	0.1%	\$5,814,919
46.4 70319	Washington Natl Ins Co	2.7%	3	0.1%	\$3,938,671
16.6 68594 20.7 62057	American Amicable Life Ins Co Of TX Lincoln Life & Ann Co of NY	0.9%	1	0.1%	\$3,658,663
20.7 62057 24.6 63932		0.9% 0.9%	1	0.0% 0.0%	\$2,935,462 \$2,476,740
26.7 68543		0.9%	1	0.0%	\$2,476,740
29.3 68675	Security Benefit Life Ins Co	0.9%	1	0.0%	\$2,281,204
47.7 68047	Professional Ins Co	0.9%	1	0.0%	\$1,276,842

Policy Type: Individual Life (Continued)

Premium	NAIC					
Weighted	Company		Complain		Market	
Complaint Index		Company Name	Share	Complaints	Share	Premiums
53.6	63487	Investors Life Ins Co N Amer	0.9%	1	0.0%	\$1,135,682
57.3	68381	Reliance Standard Life Ins Co	0.9%	1	0.0%	\$1,062,386
60.2	91642	Forethought Life Ins Co	0.9%	1	0.0%	\$1,010,136
142.2	97055	Mega Life & Hlth Ins Co The	0.9%	1	0.0%	\$427,972
212.9	62596	Union Fidelity Life Ins Co	0.9%	1	0.0%	\$285,833
301.0	62421	Heritage Union Life Ins Co	0.9%	1	0.0%	\$202,146
741.7	61093	Atlanta Life Ins Co	0.9%	1	0.0%	\$82,050
-	66672	American General Life & Accident Ins Co	5.5%	6	0.0%	\$0
-	11150	Arch Ins Co	1.8%	2	0.0%	\$0
-	58068	Independent Order Of Foresters Us Br	1.8%	2	0.0%	\$0
-	27928	AMEX Assur Co	0.9%	1	0.0%	\$0
-	35408	Imperium Ins Co	0.9%	1	0.0%	\$0
-	11630	Jefferson Ins Co	0.9%	1	0.0%	\$0
-	19445	National Union Fire Ins Co Of Pitts	0.9%	1	0.0%	\$0
-	23787	Nationwide Mut Ins Co	0.9%	1	0.0%	\$0
-	70211	Reassure America Life Ins Co	0.9%	1	0.0%	\$0
-	69256	Sunamerica Life Ins Co	0.9%	1	0.0%	\$0
-	10952	Stonebridge Cas Ins Co	0.9%	1	0.0%	\$0
-	11142	United Cas Ins Co Of Amer	0.9%	1	0.0%	\$0
-	40827	Virginia Surety Co Inc	0.9%	1	0.0%	\$0
0.0		All Other Companies w/ Policy Type	0.0%	0	59.1%	\$3,955,785,970
1,953.7		Grand Total	100.0%	110	100.0%	\$6,693,866,424

Policy Type: Long Term Care

Premium	NAIC					
Weighted	Company	y	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
1.6	65838	John Hancock Life Ins Co USA	28.6%	6	18.1%	\$120,401,373
3.9	61263	Bankers Life & Cas Co	28.6%	6	7.3%	\$48,424,296
1.5	87726	Metlife Ins Co of CT	4.8%	1	3.2%	\$21,205,942
4.6	65110	Kanawha Ins Co	9.5%	2	2.1%	\$13,903,446
2.8	69477	Time Ins Co	4.8%	1	1.7%	\$11,217,450
5.8	93610	John Hancock Life & Hlth Ins Co	9.5%	2	1.7%	\$11,005,950
3.0	66915	New York Life Ins Co	4.8%	1	1.6%	\$10,439,287
-	67091	Northwestern Mut Life Ins Co	4.8%	1	0.0%	\$0
-	63282	Penn Treaty Ntwrk Amer Ins Co	4.8%	1	0.0%	\$0
0.0		All Other Companies w/ Policy Type	0.0%	0	64.4%	\$428,877,166
23.2		Grand Total	100.0%	21	100.0%	\$665,474,910

Policy Type: Medicare Supplement

Premium	NAIC					
Weighted	Compan	У	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
0.2	79413	UnitedHealthcare Ins Co	8.5%	4	49.5%	\$784,502,981
0.6	98167	BCBS Of FL	12.8%	6	21.9%	\$347,027,933
1.0	92916	United Amer Ins Co	4.3%	2	4.2%	\$66,345,988
1.8	61263	Bankers Life & Cas Co	6.4%	3	3.6%	\$57,062,012
0.7	71412	Mutual Of Omaha Ins Co	2.1%	1	3.1%	\$49,373,893
2.9	60763	American Pioneer Life Ins Co	8.5%	4	2.9%	\$46,308,971
2.6	62065	Colonial Penn Life Ins Co	4.3%	2	1.6%	\$25,537,052
2.4	31119	Medico Ins Co	2.1%	1	0.9%	\$13,968,901
2.8	72850	United World Life Ins Co	2.1%	1	0.8%	\$12,228,889
3.5	71404	Continental Gen Ins Co	2.1%	1	0.6%	\$9,650,936
5.4	70939	Gerber Life Ins Co	2.1%	1	0.4%	\$6,306,166
5.5	66281	Monumental Life Ins Co	2.1%	1	0.4%	\$6,141,660
8.4	69671	Humana Hlth Ins Co Of FL Inc	2.1%	1	0.3%	\$3,993,773
9.5	62359	Constitution Life Ins Co	2.1%	1	0.2%	\$3,540,525
10.0	69132	State Mut Ins Co	2.1%	1	0.2%	\$3,382,900
307.2	62308	Connecticut Gen Life Ins Co	2.1%	1	0.0%	\$109,828
-	11574	Universal Hlth Care Inc	10.6%	5	0.0%	\$0
-	95089	Health Options Inc	4.3%	2	0.0%	\$0
-	95081	WellCare of Fl Inc	4.3%	2	0.0%	\$0
-	95092	CarePlus Hith Plans Inc	2.1%	1	0.0%	\$0
-	11836	Citrus Hlth Care Inc	2.1%	1	0.0%	\$0
-	10119	Freedom Hlth Inc	2.1%	1	0.0%	\$0
-	10126	Humana AdvantageCare Plan	2.1%	1	0.0%	\$0
-	10775	Physicians United Plan Inc	2.1%	1	0.0%	\$0
-	60318	United Hlthcare Ins Co Of IL	2.1%	1	0.0%	\$0
-	95264	United Hlthcare of FL Inc	2.1%	1	0.0%	\$0
0.0		All Other Companies w/ Policy Type	0.0%	0	9.5%	\$150,354,446
364.5		Grand Total	100.0%	47	100.0%	\$1,585,836,854

Policy Type: Private Passenger

Premium	NAIC					
Weighted	Compan	У	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
0.4	25178	State Farm Mut Auto Ins Co	7.7%	67	17.5%	\$2,405,443,969
0.7		Geico Gen Ins Co	7.2%	63	10.3%	\$1,415,057,321
0.4		Progressive Amer Ins Co	2.6%	23	6.3%	\$870,076,669
0.2	10192	Progressive Select Ins Co	1.2%	10	5.3%	\$733,157,780
0.5	22055	Geico Ind Co	2.6%	23	4.8%	\$665,542,498
0.5	29688	Allstate Fire & Cas Ins Co	2.2%	19	4.4%	\$603,242,208
0.4	19232	Allstate Ins Co	1.3%	11	3.5%	\$481,429,521
0.5	22063	• •	1.7%	15	3.1%	\$431,343,160
0.3	25941		0.7%	6	2.7%	\$375,509,179
0.6	17230	Allstate Prop & Cas Ins Co	1.3%	11	2.2%	\$304,129,898
0.6	25968	USAA Cas Ins Co	1.3%	11	2.0%	\$269,997,218
0.5 0.4	34789	21st Century Centennial Ins Co	1.0% 0.7%	9	1.9% 1.9%	\$263,167,411
1.6	27998 11738	Travelers Home & Marine Ins Co Infinity Auto Ins Co	2.4%	6 21	1.5%	\$254,362,163 \$210,224,818
0.5	33120	Security Natl Ins Co	0.7%	6	1.4%	\$197,420,501
7.8	42781		11.2%	97	1.4%	\$195,256,514
0.5	39012	Safeco Ins Co Of IL	0.7%	6	1.4%	\$190,891,579
5.6	35319	United Automobile Ins Co	6.7%	58	1.2%	\$164,594,760
0.8	30210	Esurance Prop & Cas Ins Co	0.9%	8	1.2%	\$159,240,449
0.4	40169	Metropolitan Cas Ins Co	0.5%	4	1.1%	\$149,629,410
0.2	10190	Southern Owners Ins Co	0.2%	2	1.1%	\$148,144,146
0.9	23043	Liberty Mut Ins Co	0.9%	8	1.1%	\$144,408,848
6.3	12360	Ocean Harbor Cas Ins Co	5.4%	47	0.9%	\$117,529,782
0.4	21817	Florida Farm Bur Gen Ins Co	0.3%	3	0.8%	\$113,513,117
6.6	12541	Windhaven Ins Co	5.2%	45	0.8%	\$107,726,292
1.0	30104	Hartford Underwriters Ins Co	0.7%	6	0.7%	\$98,290,777
0.2	19976	Amica Mut Ins Co	0.1%	1	0.7%	\$97,835,009
0.2	42587	Depositors Ins Co	0.1%	1	0.7%	\$95,408,601
0.5		Mercury Ins Co of FL	0.3%	3	0.7%	\$92,266,768
3.4	40150	MGA Ins Co Inc	2.3%	20	0.7%	\$91,743,046
0.6	25453	Nationwide Ins Co Of Amer	0.3%	3	0.6%	\$80,526,509
1.4	18600	USAA Gen Ind Co	0.8%	7	0.6%	\$76,463,193
0.4	19240	Allstate Ind Co	0.2%	2	0.5%	\$74,423,534
0.4	12813		0.2%	2	0.5%	\$74,128,890
2.4	10193	Progressive Express Ins Co	1.3%	11	0.5%	\$72,280,719
1.3	10061	Infinity Ind Ins Co	0.7%	6	0.5%	\$71,407,833
0.5 0.8	42579 23035	Allied Prop & Cas Ins Co Liberty Mut Fire Ins Co	0.2% 0.3%	2	0.5% 0.4%	\$67,543,475 \$61,609,239
0.8	36447	LM Gen Ins Co	0.3%	1	0.4%	\$59,947,870
1.9	18139	Peak Prop & Cas Ins Corp	0.1%	7	0.4%	\$59,639,090
0.3	10647	First Floridian Auto & Home Ins Co	0.1%	1	0.4%	\$54,652,200
2.3	11044	National General Ins Online Inc	0.9%	8	0.4%	\$53,776,512
0.3	34690	Property & Cas Ins Co Of Hartford	0.1%	1	0.4%	\$51,738,863
0.6		Esurance Ins Co	0.2%	2	0.4%	\$50,097,482

Policy Type: Private Passenger (Continued)

Premium	NAIC					
Weighted	Compan	У	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
1.6	36137	Travelers Commercial Ins Co	0.6%	5	0.4%	\$49,599,592
0.6	25143	State Farm Fire & Cas Co	0.2%	2	0.4%	\$49,044,871
0.6		Auto Club S Ins Co	0.2%	2	0.4%	\$48,814,274
0.7	39497	Infinity Assur Ins Co	0.2%	2	0.3%	\$47,996,074
0.7	37478	Hartford Ins Co Of The Midwest	0.2%	2	0.3%	\$44,957,296
0.4	32700	Owners Ins Co	0.1%	1	0.3%	\$41,359,969
6.0	44369	Imperial Fire & Cas Ins Co	1.7%	15	0.3%	\$39,166,251
7.8	28746	Equity Ins Co	2.1%	18	0.3%	\$36,578,553
0.5	29068	IDS Prop Cas Ins Co	0.1%	1	0.3%	\$34,989,773
4.4	21300	Kingsway Amigo Ins Co	1.0%	9	0.2%	\$32,418,303
1.5	22772	Integon Ind Corp	0.3%	3	0.2%	\$31,620,536
3.3	10336	First Acceptance Ins Co Inc	0.7%	6	0.2%	\$28,679,875
2.3 2.6	11558	AssuranceAmerica Ins Co	0.5% 0.5%	4	0.2% 0.2%	\$27,816,943
1.5	25755 18988	Peachtree Cas Ins Co Auto Owners Ins Co	0.5%	4	0.2%	\$24,483,142 \$21,291,672
4.1	37648	Permanent Gen Assur Corp	0.2%	5	0.2%	\$19,145,599
3.4	13621	Star & Shield Ins Exch	0.5%	4	0.1%	\$18,612,128
0.9	13131		0.5%	1	0.1%	\$18,073,022
1.0	15131	Encompass Ind Co	0.1%	1	0.1%	\$15,158,003
2.1	10105	Victoria Select Ins Co	0.2%	2	0.1%	\$14,865,028
1.1	20125	California Cas Ins Co	0.1%	1	0.1%	\$14,636,292
8.4	32387	Star Cas Ins Co	0.8%	7	0.1%	\$13,161,899
2.4	33650	Mendota Ins Co	0.2%	2	0.1%	\$12,941,080
1.3	42447	National Gen Assur Co	0.1%	1	0.1%	\$11,935,762
8.5	23248	Occidental Fire & Cas Co Of NC	0.7%	6	0.1%	\$11,177,604
4.8	13250	Workmens Auto Ins Co	0.3%	3	0.1%	\$9,856,829
3.5	29459	Twin City Fire Ins Co Co	0.2%	2	0.1%	\$9,055,829
1.8	21261	Electric Ins Co	0.1%	1	0.1%	\$8,606,840
2.0	22357	Hartford Accident & Ind Co	0.1%	1	0.1%	\$8,089,956
6.0	10915	Unitrin Direct Prop & Cas Co	0.3%	3	0.1%	\$7,953,519
2.2	34932	Mapfre Ins Co of FI	0.1%	1	0.1%	\$7,150,801
2.3	42404	Liberty Ins Corp	0.1%	1	0.0%	\$6,780,882
2.4	39950	Metropolitan Gen Ins Co	0.1%	1	0.0%	\$6,659,465
2.4	25666	Travelers Ind Co Of Amer	0.1%	1	0.0%	\$6,653,600
2.4	11185	Foremost Ins Co Grand Rapids MI	0.1%	1	0.0%	\$6,534,889
5.5	43974	21st Century Ind Ins Co	0.2%	2	0.0%	\$5,728,629
3.4	32620	National Interstate Ins Co	0.1%	1	0.0%	\$4,649,247
4.5	18058	Philadelphia Ind Ins Co	0.1%	1	0.0%	\$3,536,097
5.5	31968	Merastar Ins Co	0.1%	1	0.0%	\$2,875,236
107.3	22268	Infinity Ins Co	1.3%	11	0.0%	\$1,619,523
24.8	29742	Integon Natl Ins Co	0.1%	1	0.0%	\$636,921
30.1	22292		0.1%	1	0.0%	\$524,387
111.1		Travelers Prop Cas Co Of Amer	0.2%	2	0.0%	\$284,369
1,575.1	24740	Safeco Ins Co Of Amer	0.1%	1	0.0%	\$10,028

Policy Type: Private Passenger (Continued)

Premium	NAIC					
Weighted	Company	У	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
2,368.9	19682	Hartford Fire In Co	0.1%	1	0.0%	\$6,668
44,595.1	41491	Geico Cas Co	1.2%	10	0.0%	\$3,542
8,067.2	35289	Continental Ins Co	0.1%	1	0.0%	\$1,958
-	13683	Ascendant Commercial Ins Inc	1.2%	10	0.0%	\$0
-	11908	Mercury Cas Co	0.3%	3	0.0%	\$0
-	26042	Wausau Underwriters Ins Co	0.3%	3	0.0%	\$0
-	22608	National Specialty Ins Co	0.2%	2	0.0%	\$0
-	37893	Ullico Cas Co	0.2%	2	0.0%	\$0
-	23833	21st Century Security Ins Co	0.1%	1	0.0%	\$0
-	40258	AIG Assur Co	0.1%	1	0.0%	\$0
-	37001	ATX Premier Insurance Company	0.1%	1	0.0%	\$0
-	60488	American Gen Life Ins Co	0.1%	1	0.0%	\$0
-	12314	American Modern Ins Co of FL	0.1%	1	0.0%	\$0
-	23620	Burlington Ins Co	0.1%	1	0.0%	\$0
-	38067	Economy Preferred Ins Co	0.1%	1	0.0%	\$0
-	16870	Granada Ins Co	0.1%	1	0.0%	\$0
-	16691	Great Amer Ins Co	0.1%	1	0.0%	\$0
-	22322	Greenwich Ins Co	0.1%	1	0.0%	\$0
-	23817	Illinois Natl Ins Co	0.1%	1	0.0%	\$0
-	20260	Infinity Select Ins Co	0.1%	1	0.0%	\$0
-	10702	Madison Ins Co	0.1%	1	0.0%	\$0
-	38970	Markel Ins Co	0.1%	1	0.0%	\$0
-	11991	National Cas Co	0.1%	1	0.0%	\$0
-	20052	National Liab & Fire Ins Co	0.1%	1	0.0%	\$0
-	24015	Northland Ins Co	0.1%	1	0.0%	\$0
-	25623	Phoenix Ins Co	0.1%	1	0.0%	\$0
-	16322	Progressive Direct Ins Co	0.1%	1	0.0%	\$0
-	12416	Protective Ins Co	0.1%	1	0.0%	\$0
-	12521	Safeway Ins Co	0.1%	1	0.0%	\$0
-	10117	Security First Ins Co	0.1%	1	0.0%	\$0
-	10739	State Farm FL Ins Co	0.1%	1	0.0%	\$0
-	12866	T H E Ins Co	0.1%	1	0.0%	\$0
-	23850	Tokio Marine Specialty Ins Co	0.1%	1	0.0%	\$0
-	24554	XL Ins Amer Inc	0.1%	1	0.0%	\$0
-112.2	21792	Infinity Cas Ins Co	0.2%	2	0.0%	-\$281,453
-41.0	19445	National Union Fire Ins Co Of Pitts	0.1%	1	0.0%	-\$385,071
0.0		All Other Companies w/ Policy Type	0.0%	0	4.1%	\$566,482,497
56,899.2		Grand Total	100.0%	869	100.0%	\$13,726,377,550

Policy Type: Title

Premium	NAIC					
Weighted	Company	/	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
0.6	50520	Old Republic Natl Title Ins Co	17.6%	3	29.5%	\$263,943,549
0.6	50814	First Amer Title Ins Co	11.8%	2	21.1%	\$188,649,515
1.1	50229	Chicago Title Ins Co	17.6%	3	15.8%	\$141,525,170
1.7	51586	Fidelity Natl Title Ins Co	17.6%	3	10.6%	\$95,114,108
1.8	50121	Stewart Title Guar Co	11.8%	2	6.6%	\$59,179,507
1.4	50050	Westcor Land Title Ins Co	5.9%	1	4.2%	\$38,030,827
1.8	50083	Commonwealth Land Title Ins Co	5.9%	1	3.3%	\$29,170,562
-	50687	Attorneys' Title Ins Fund Inc	5.9%	1	0.0%	\$0
-	Compa	ny Unspecified	5.9%	1	0.0%	\$0
0.0		All Other Companies w/ Policy Type	0.0%	0	8.9%	\$79,899,381
8.9		Grand Total	100.0%	17	100.0%	\$895,512,619

Policy Type: Workers' Compensation

Premium	NAIC					
Weighted	Compan	У	Complain	t	Market	
Complaint Index	Code	Company Name	Share	Complaints	Share	Premiums
-	40231	Old Dominion Ins Co	100.0%	1	0.0%	\$0
0.0		All Other Companies w/ Policy Type	0.0%	0	100.0%	\$2,013,465,276
-		Grand Total	100.0%	1	100.0%	\$2,013,465,276

Summary of Officers and Directors' Liability Claims

as reported by Insurers for CY2012

Pursuant to 627.9122(3), F.S.

Year of Claim Closure	2012
Number of Reported Closed Claims	307
Amount Paid by Indemnity Insurers	\$15,866,738
Amount Paid by Defendant Deductibles	\$1,295,796
Loss Adjustment	\$10,756,413
Other Loss Adjustment	\$219,695
Economic Loss	\$0
Non-Economic Loss	\$0
Punitive Damages Levied	\$0

Source: OIR PLCR Database, January 28,2014

Summary of Workers' Compensation Insurance Experience Pursuant to Section 627.914, F.S.

Florida Classification Experience - January 1, 2010 to December 31, 2010 Policy Period First Report

Coverage	Exposure	Manual Premium	Standard Premium
Full	\$197,744,173,165	\$2,026,803,412	\$1,878,425,154
Industry Type	Claim Count	Indemnity Losses	Medical Losses
Death	84	\$9,022,452	\$6,675,851
Permanent Total	33	\$7,881,096	\$46,397,065
Permanent Partial	8,160	\$93,691,418	\$201,697,931
Temporary Total	33,338	\$246,049,230	\$532,115,804
Medical Only	130,675	\$0	\$168,273,035
Contract Medical	371	\$0	\$641,320

Summary of Florida Motor Vehicle Service Agreements Pursuant to Section 634.137, F.S.

As of December 31, 2012	
Number of Licensed Companies in Florida	76
Reported Total Assets *	\$1,645,719,001
Reported Florida Premium Written *	\$865,882,756

^{*} Does not include Motor Vehicle Manufacturers (exempted in 2008 per Section 634.137(6), F.S.)

Source: OIR FAME database, May 7, 2013

Florida Voluntary Private Passenger Automobile Experience Accident Years 2011, 2010, 2009 With Valuation as of March 31, 2012

Per Section 627.915, FS

	Accident Year 2011 as of March 31, 2012	Accident Year 2010 as of March 31, 2012	Accident Year 2009 as of March 31, 2012	Accident Years 2011, 2010, 2009 as of March 31, 2012
Calendar Year Earned Premium	\$12,273,499,784	\$11,802,694,098	\$11,581,171,391	\$35,657,365,273
Accident Year Paid Losses	\$5,974,476,934	\$7,350,437,271	\$7,593,911,708	\$20,918,825,913
Accident Year Reserves Outstanding	\$2,287,237,012	\$1,147,924,038	\$548,591,669	\$3,983,752,719
Allocated Loss Adjustment Expense Incurred	\$332,662,359	\$355,258,568	\$329,775,115	\$1,017,696,042
Unallocated Loss Adjustment Expense Incurred	\$1,148,965,680	\$1,118,182,720	\$1,063,081,067	\$3,330,229,467
Accident Year Incurred Loss and Loss Adjustment Expense	\$9,743,341,985	\$9,971,802,597	\$9,535,359,559	\$29,250,504,141
Developed Loss and Loss Adjustment Expense Incurred	\$10,785,308,317	\$10,272,924,231	\$9,646,449,051	\$30,704,681,599
Policyholders Dividends	\$6,297,965	\$15,978,755	\$13,760,254	\$36,036,974
All Other Expenses	\$2,632,977,175	\$2,536,619,087	\$2,467,932,394	\$7,637,528,656
Underwriting Gain (or Loss)	(\$1,151,083,673)	(\$1,022,827,975)	(\$546,970,308)	(\$2,720,881,956)

NOTE: Due to scheduling changes of this Annual Report and the Auto Experience reporting cycle this report is repeated from last year's Annual Report

Medical Loss Ratios for Florida Health Maintenance Organizations								
Per Section 641.23, F.S.	Per Section 641.23, F.S.							
Company Name	2011 Ratios	2012 Ratios						
Aetna Better Health, Inc.	(A)	(A)						
Aetna Health, Inc.	79.71%	83.59%						
AIDS Healthcare Foundation MCO of Florida, Inc.	87.54%	86.82%						
Amerigroup Florida, Inc.	89.84%	86.58%						
AvMed, Inc.	92.05%	85.98%						
Capital Health Plan, Inc.	88.14%	92.46%						
CarePlus Health Plans, Inc.	82.74%	78.12%						
Cigna Healthcare of Florida, Inc.	80.13%	85.96%						
Citrus Health Care, Inc.	94.76%	90.74%						
Coventry Health Care of Florida, Inc. (f/k/a Vista Healthplan, Inc.)	89.71%	87.05%						
Coventry Health Plan of Florida, Inc. (f/k/a Vista Healthplan of South Florida, Inc.)	84.57%	79.56%						
Coventry Summit Health Plan, Inc. (f/k/a Summit Health Plan, Inc.) First Medical Health Plan of Florida, Inc.	85.90%	86.00%						
Florida Health Care Plan, Inc.	(B) 82.75%	(B) 84.60%						
Florida Healthcare Plus, Inc.	82.75% (C)	65.66%						
Florida MHS, Inc.	(C)	(D)						
Florida True Health, Inc.	(E)	(E)						
Freedom Health, Inc.	86.54%	86.69%						
Health First Health Plans, Inc.	82.89%	86.01%						
Health Options, Inc.	80.58%	82.19%						
Healthease of Florida, Inc.	76.73%	(F)						
Healthspring of Florida,, Inc. (f/k/a Leon Medical Centers Health Plans Inc)	80.68%	81.63%						
HealthSun Health Plans, Inc.	86.77%	87.02%						
Healthy Palm Beaches, Inc.	93.40%	91.43%						
Humana AdvantageCare Plan	78.02%	87.10%						
Humana Medical Plan, Inc.	76.40%	77.11%						
Little Havana Activities & Nutrition Centers of Dade County, Inc.	(G)	56.40%						
Medica Health Plans of Florida, Inc.	91.94%	94.64%						
Medica HealthCare Plans, Inc.	95.98%	95.29%						
Molina Healthcare of FL Inc	90.25%	83.17%						
Neighborhood Health Partnership, Inc.	77.95%	74.35%						
Optimum Healthcare, Inc.	81.02%	84.05%						
Physicians United Plan, Inc.	82.31%	83.91%						
Preferred Care Partners, Inc.	86.46%	84.15%						
Preferred Medical Plan, Inc.	81.66%	76.87%						
Simply Healthcare Plans, Inc.	79.15%	77.71%						
Sunshine State Health Plan, Inc.	89.52%	88.16%						
The Public Health Trust Dade County Florida	92.72%	93.45%						
Total Health Choice, Inc.	81.85%	(H)						
Ultimate Health Plans, Inc.	(1)	(1)						
United Healthcare Of Florida, Inc.	81.73%	82.73%						
Universal Health Care, Inc.	88.46%	(J)						
WellCare of Florida, Inc.	83.00%	80.07%						

A= Licensed as an HMO on 8/16/2012, no business written as of 12/31/2012

B= License suspended 11/4/2010

C= Licensed as an HMO on 04/21/2011; no business written as of 12/31/2011

D= Licensed as an HMO on 9/26/2012, no business written as of 12/31/2012

E= Licensed as an HMO on 7/29/2012, no business written as of 12/31/2012

F= License surrendered 7/1/2012; merged into affiliate Wellcare of Florida

G= Licensed as an HMO on 4/29/2012

H= Licensed surrendered on 4/25/2013; no business written during 2012

I= Licensed as an HMO on 3/29/2012, no business written as of 12/31/2012

J= Licensed revoked on 4/1/2013, no annual statement filing for 12/31/2012

Medical loss ratios are generally used as an indicator to determine the percentage of the HMO's premium dollars which are used to pay claims. It is calculated by dividing incurred losses by total revenue. Although the medical loss ratio is a ratio which is used to determine the percentage of premium dollars which are spent to pay claims, it is only one indicator among many which address the quality of health care provided by the HMO.



Florida Office of Insurance Regulation

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