## Florida Office of Insurance Regulation



Kevin M. McCarty
Insurance Commissioner



#### FLORIDA OFFICE OF Insurance Regulation

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As Insurance Commissioner for the State of Florida, I am pleased to present the 2014 Annual Report of the Office of Insurance Regulation. I am also excited to report that Florida's insurance market is robust across most lines. Companies and consumers are enjoying the fruits of increased competition, market stability, and regulatory innovation. New products are making it to market sooner. Consumers have more choices. In the homeowners market, rates are stabilizing and the residual market is shrinking. Our domestic property insurers are an economic development success story—strengthening their financial position and claims-paying ability, while expanding into other states.

Florida employers are benefitting from workers' compensation rates that remain at historic lows and among the most competitive nationally. Rates are 56 percent lower than in 2003. To remain competitive, Florida must be vigilant in responding to cost drivers affecting rates, including those affected by the outcome of several cases pending before the Florida Supreme Court.

2013 was not without challenges, however. Regulatory uncertainty out of Washington over federal health care reform and the move towards market-based rates under federal flood insurance legislation created enormous challenges for companies and policyholders. The Office worked with Florida's elected leadership to preserve marketplace stability and foster the smoothest possible transition.

In the year ahead, the Office will continue to promote Florida as an opportunity-rich destination for companies to conduct business and invest capital. We will explore new ways to further accelerate product speed-to-market. We will carefully scrutinize regulatory initiatives emanating from beyond Florida that have potential repercussions for our companies and policyholders. With the 12th largest market internationally, Florida must remain an active force in solvency modernization and standard-setting initiatives being discussed in Washington and Europe. We will do all of this while continuing to keep regulatory costs down.

This report has been prepared pursuant to section 624.315, Florida Statutes. Please visit our website at <a href="www.floir.com">www.floir.com</a> to learn even more about the Office and the important work we do. If you have any questions or comments concerning this report, I encourage you to contact us.

Sincerely,

Kevin M. McCarty

Insurance Commissioner



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Please note that all data contained in this report is for Calendar Year 2013, except where otherwise indicated.



## The Office of Insurance Regulation

#### About the Office

The Insurance Commissioner is considered the agency head for purposes of final agency action for all areas within the regulatory authority delegated to the Office of Insurance Regulation (Office). The Insurance Commissioner is appointed by, and reports to, the Financial Services Commission (FSC). The FSC is comprised of the Governor, the Attorney General, the Chief Financial Officer, and the Commissioner of Agriculture. The FSC serves as agency head for purposes of rulemaking. Commission action is taken by majority vote.

The duties of the Office include "all activities concerning insurers and other risk bearing entities, including licensing, rates, policy forms, market conduct, claims, issuance of certificates of authority, solvency, viatical settlements, premium financing, and administrative supervision, as provided under the insurance code or chapter 636."

The Office is housed within the Department of Financial Services (DFS) for administrative, personnel, and technology support, and funded entirely through legislative appropriations from the Insurance Regulatory Trust Fund. For Fiscal Year (FY) 2013-14, the Legislature appropriated \$29.4 million and 288 full-time equivalent positions to the Office. This included funding for financial examination outsourcing contracts and public hurricane model upgrades by Florida International University.

#### Roles and Responsibilities

The primary roles and responsibilities of the Office can be summed up in the following 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.<sup>2</sup>

The Office pursues its mission by:

- Licensing insurance companies and insurancerelated entities.
- Reviewing forms and rates for insurers and insurance-related entities.
- Monitoring the financial condition of insurers and requiring corrective action when appropriate.
- Enforcing insurer and insurance-related entity compliance with statutory market conduct requirements.
- Working to attract more insurance-related companies, jobs and capital to the Florida insurance market.
- Engaging in national and global regulatory policy formulation and standard-setting affecting Florida.
- Collecting and analyzing insurance data for use by the Office, policymakers, companies and consumers.

#### **Our Role**

Licensing insurance entities

Reviewing forms and rates

Monitoring financial conditions

Enforcing compliance

Attracting new insurance entities

Engaging in regulatory policy

Analyzing insurance data

For state budgetary purposes, the Office is organized into two program areas: Executive Direction and Support Services, and Compliance and Enforcement. The first, Executive Direction and Support Services, provides overall direction in carrying out the administrative and statutory 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, provides 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.<sup>3</sup>

At times, the roles and responsibilities of the Office and the DFS intersect. For example, in the case of a consumer complaint filed with the DFS Division of Consumer Services indicating that a company may be engaged in a pattern or practice of fraudulent activity, the division may refer the complaint to the Market Investigations unit for review. If Market Investigations uncovers potential violations, then the complaint may be referred to the DFS Division of Insurance Fraud.

#### Office of the Commissioner

The Commissioner provides senior-level executive, regulatory and policy leadership. Through the Office, the Commissioner executes and enforces all regulatory responsibilities in furtherance of the public interest. 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

#### The Commissioner provides seniorlevel executive, regulatory and policy leadership.

and market conditions. The Commissioner also advises the Governor, FSC, and Legislature on matters affecting the insurance marketplace, and implements applicable statutory and regulatory policies. Finally, the Commissioner represents the Office before relevant constituencies, both within and outside of the insurance industry and institutions, both 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 is the senior executive management branch of the Office and consists of the Chief of Staff, Deputy Chief of Staff, Government Affairs, Communications, and Market Research and Technology. The Chief of Staff provides overall staff leadership, as well as administrative direction and policy guidance. In addition, the Chief of Staff manages the Office budget, personnel and contracts; oversees research and technology initiatives; and advises the Insurance Commissioner, and upon request, the Governor, FSC, and Legislature regarding policies, trends, and opportunities affecting the insurance markets, companies and consumers.

#### Office of the Inspector General

The Office of the Inspector General promotes accountability, integrity, efficiency and cost-effectiveness in Office operations and administration through internal audits, investigations, management and performance reviews, and other activities in accordance with professional standards and applicable laws.

#### Office of the General Counsel

The Office of the General Counsel supervises the Legal Services and Market Investigations units and provides overall legal support for the Office. This office handles cases involving the regulatory authority of the Office.

#### Office of the Deputy Commissioner— Property and Casualty and Life and Health Insurance

The Deputy Commissioners of Property and Casualty Insurance and Life and Health Insurance provide executive, regulatory and policy leadership, and administrative direction and support for the business units within their areas of supervision. They advise the Insurance Commissioner, and upon request, the Governor, FSC, and Legislature on policies and trends affecting insurance markets, companies and consumers.

Property and casualty insurance includes such lines as homeowners, flood, motor vehicle, commercial liability, medical malpractice and workers' compensation insurance. Specific areas of responsibility for the Deputy Commissioner of Property and Casualty insurance include company rate and form filings; residual market insurers including Citizens Property Insurance Corporation (Citizens); guaranty funds such as the Florida Insurance Guaranty Association; solvency monitoring; the Florida Hurricane Catastrophe Fund; data collection and analysis; and boards and committees.

Life<sup>4</sup> and health<sup>5</sup> insurance includes major medical, small group, and all other types of health insurance; and annuities, life and disability income insurance. Specific areas of responsibility for the Deputy Commissioner of Life and Health Insurance include the review of company rate and form filings received from life and health 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, self-insurance plans, and out-of-state group major medical insurance, to ensure premiums are reasonable in relation to benefits as required by law. For the 2014 and 2015 plan years, the Legislature suspended Office health insurance rate review authority due to uncertainty over the federal regulatory environment emanating from the Patient Protection and Affordable Care Act (PPACA). Other areas of responsibility include guaranty funds such as the Florida Life and Health Insurance Guaranty Association, solvency monitoring, PPACA, data collection and analysis, and boards and committees.

The Deputy Commissioners supervise their respective Product Review and Financial Oversight business units. The Product Review units engage in the day-to-day review and approval of policy forms, policy rates, policy rules and underwriting guidelines, within specified timeframes. These vary by line of insurance and type of filing. Both Product Review units are further subdivided into two principal sections: Rates and Forms.

The Financial Oversight units monitor the financial condition of insurers and insurer holding companies, and self-insurance funds, through application reviews, ongoing financial analyses, targeted reviews, periodic on-site financial examinations and appropriate regulatory actions. For Life and Health, regulated entities also include managed care organizations, continuing care retirement communities, third party administrators and viatical settlement providers licensed, authorized or otherwise approved to operate in Florida. These units also evaluate enterprise risk within insurance holding companies, examine material changes in the ownership of Florida domestic insurers and perform actuarial reviews. The Property and Casualty Financial Oversight unit is further subdivided into two principal sections: Examinations and Analysis. The 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.

For additional information on business units within the Office, click <u>here</u>.

#### Budget Appropriation, Fiscal Year 2013-2014

## Summary of Legislative Budget Appropriations Office of Insurance Regulation, Fiscal Year 2013-14

Budget Item	Compliance & Enforcement	Executive Direction & Support Services	Total	FY 2012- 2013 Total	Difference Over/ (Under)
Salaries & Benefits	\$15,770,323	\$2,488,890	\$18,259,213	\$17,585,162	\$674,051
Other Personal Services	\$375,000	\$0	\$375,000	\$125,000	\$250,000
Expenses	\$2,419,239	\$93,543	\$2,512,782	\$2,745,917	(\$233,135)
Operating Capital Outlay	\$35,000	\$0	\$35,000	\$2,000	\$33,000
Florida Public Hurricane Model (Maintenance)	\$588,639	\$0	\$588,639	\$588,639	\$0
Florida Public Hurricane Model (Enhancements)*	\$1,543,300	\$0	\$1,543,300	\$0	\$1,543,300
Property & Casualty Examinations**	\$4,651,763	\$0	\$4,651,763	\$4,651,763	\$0
Life & Health Examinations**	\$275,000	\$0	\$275,000	\$275,000	\$0
Contracted Services	\$688,016	\$117,710	\$805,726	\$805,726	\$0
Risk Management	\$262,960	\$0	\$262,960	\$240,456	\$22,504
Lease/Purchase Equipment	\$18,989	\$8,414	\$27,403	\$27,403	\$0
Transfer to DMS/HR	\$89,117	\$12,206	\$101,323	\$102,023	(\$700)
TOTAL APPROPRIATION	\$26,717,346	\$2,720,763	\$29,438,109	\$27,149,089	\$2,289,020

<sup>\*</sup>Non-recurring funding for storm surge enhancements.

<sup>\*\*</sup>Budget authority for Property and Casualty, and Life and Health insurer financial exams. Insurers reimburse the Insurance Regulatory Trust Fund for exam costs.

#### Activities and Accomplishments

#### Accreditation and Recognitions

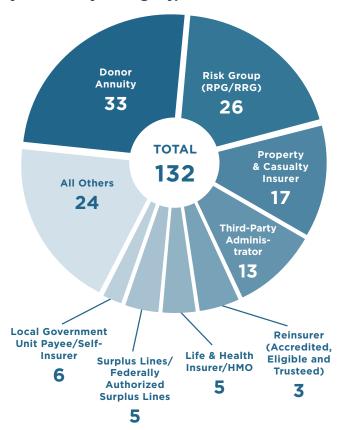
The NAIC Financial Standards and Accreditation

Program requires state insurance departments to meet certain financial, legal and organizational standards. The NAIC conducts full accreditation reviews once every five years, punctuated by annual reviews during the interim period. In December 2013, the NAIC Financial Regulation Standards and Accreditation Committee re-affirmed the accreditation status of the Office.

## Business Development and Company Admissions

The Office continued to focus on regulatory performance and speed-to-market initiatives. It encouraged insurers to incorporate in or redomesticate to Florida, expand current lines of business, and increase variety and competition within lines of business. As shown in Figure 1, there were 132 new entrants (excluding advisory and rating organizations) to Florida in 2013.

Figure 1. New Entrants to the Florida Market by Authority Category, 2013



Source: 2013 New Entrants Report, Florida Office of Insurance Regulation

The Office processed 414 company applications in an average of 47 days.<sup>6</sup> Note that new entrants are a subset of approved applications. In total, the Office regulated nearly 4,200 insurance companies and insurance-related entities.

#### Consumer Recoveries and Enforcement

Florida consumer recoveries in 2013 totaled \$47.2 million. Together with the Department of Financial Services and the Office of the Attorney General, the Office secured \$41.7 million through multi-agency, multi-state market conduct examinations.



An additional \$4.6 million in consumer recoveries resulted from Florida-specific market conduct examinations and over \$1 million was returned to employers under the workers' compensation excess profits law. The Office also recovered \$3.28 million in administrative fines and penalties.

An Office-administered market conduct examination of a domestic property insurer revealed instances of non-compliance with cancellation and non-renewal provisions (e.g., post-claims underwriting). As a result, some policyholder claims went unpaid or their coverage was cancelled with insufficient notice. In 2013, the company signed a Consent Order outlining corrective actions to be taken and the Office assessed a \$1.26 million administrative fine.

#### Depopulation

Efforts to depopulate Citizens continued in 2013. The Office approved 905,338 policies for removal in 2013, with voluntary market insurers assuming 365,767 policies.

#### Financial Oversight

The Office conducted 7,772 financial reviews and examinations of insurers, as follows:

Table 1. Financial Reviews and Examinations Conducted by the Office, 2013					
Authority Category Group	Number of Reviews	Number of Examinations			
Life and Health	2,344	14			
Property and Casualty	4,673	54			
Specialty	684	3			
TOTAL	7,701	71			

Source: Property and Casualty, and Life and Health Financial Oversight Business Units, Florida Office of Insurance Regulation

#### Legal

- Federal Health Care Reform Premium Impact Notice. The Division of Administrative Hearings (DOAH) dismissed a challenge to the legislatively required Form OIR-B2-2112, entitled "Consumer Notice Regarding the Impact of Federal Health Care Reform on Health Plan Costs."
- "Shutter Rule" Challenge. The First District Court of Appeal reversed an adverse final order issued by the DOAH in a rule challenge filed to invalidate two forms adopted by the Office in 2007, pursuant to s. 627.0629, F.S.<sup>8</sup> The "shutter rule" form establishes discounts and credits for windstorm mitigation fixtures and construction techniques for insurers in calculating homeowners wind premiums.
- Life Insurance Claim Settlement Practices.

  The multi-state, multi-agency market conduct examinations of the top 40 life insurers and annuity companies concerning the use of the Social Security Administration's Death Master File continued in 2013. By year-end, seven additional life and annuity insurance companies had agreed to implement business reforms to appropriately identify beneficiaries and return monies owed. Regulatory payments exceeded \$63 million, with Florida's share more than \$4.1 million in attorney's fees.

#### Legislative and Administrative Action

#### Presentations and Research

The Office worked throughout the year with Florida's elected leadership to improve competitive conditions and attract private capital to the state, while maintaining sensible solvency and market oversight. The Office made 19 formal presentations to legislative committees, and provided extensive research, analysis, and drafting support to elected leaders on a broad range of policy topics. The Commissioner also made two formal policy presentations to the Cabinet—one on federal flood insurance reform and another on the role and regulation of navigators under federal health care reform.

#### **Key Legislation**

For a summary of key bills and a list of other insurance-related measures that became law, see the "Summary of Insurance Legislation" section of this report.

#### Rulemaking and Rate Hearings

The Office held one rule hearing, three rule workshops, and five property and casualty rate hearings in 2013. To access videos of rate hearings held in 2013, click <a href="here">here</a>.

## Market Conduct Examinations and Investigations

The Office conducted 874 market conduct examinations and investigations (70 examinations and 804 investigations). Issues identified included claims communication response times; documentation of mailings; cancellation/nonrenewal notices; proper claims investigation; failure to pay interest on overdue claims and monitor a third-party administrator; unfavorable claims settlements; and internal coding errors.

#### Market Research and Data Collection

The Office engaged in extensive data collection related to:

- Health and accident insurance, specific to information on coverage and medical plans marketed and currently in force
- Individual rated and excess rates
- Life insurance reserving/effect of principalbased reserving
- Long-term care insurance survey
- Managed care specific to financial and county enrollment data for Health Maintenance Organizations and other managed care health insurers (group and individual)

- Private passenger automobile insurance, specific to excess profits and policy count reporting
- Private passenger motor vehicle insurance coverage
- Professional liability claims reporting, specific to medical malpractice, lawyers' liability, officers' & directors' liability
- Property and casualty insurance, specific to personal and commercial residential policy data and calendar year experience
- Reinsurance data call
- Secondary life insurance
- Small employer insurance, specific to insurer estimates of earned premiums and membership

#### Product Review

#### Form and Rate Filings Processed

As shown in Table 2, the Office processed 15,380 rate and form filings, well within required timeframes.

Table 2. Form and Rate Filings Processed by the Office and Average Processing Time, 2013					
Business Unit	Number Processed	Average Processing Time			
Life and Health Product Review	6,722	22 days			
Property and Casualty Product Review	8,658	42 days			
TOTAL	15,380	32 days			

Source: 2013 Financial Services Commission Statistics Report, Florida Office of Insurance Regulation

#### Forms Processing

In April and June 2012, the Office issued orders creating the Forms Certification Pilot Program for expediting insurer use of commercial and personal lines property and casualty insurance forms, excluding workers' compensation insurance. This allowed insurers to take products to market immediately after certifying compliance with existing law. In 2013, the Legislature codified the order for commercial lines, excluding workers' compensation. The Office extended the original order covering personal lines to December 31, 2013.

The Office made dramatic progress in reducing the backlog of property and casualty form filings, by streamlining the review process. The number of pending form filings, excluding title filings, dropped 79 percent from over 900 at year-end 2012, to just 187 on December 27, 2013. By December 31, 2013, there were no pending property and casualty form filings exceeding 45 days, compared to 369 in July 2011.

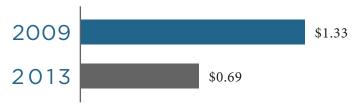
#### Combined Form Filings

As a result of the Combined Filings Technology Project launched in 2012, the Office improved the efficiency of property and casualty regulatory review and, in 2013, reduced the number of overall form filings by 21.1 percent. Rather than having to file each sub-type of insurance separately, a company may now submit a form filing including multiple sub-types of insurance. From project inception through December 18, 2013, the Office received 3,296 form filings including 324 combined filings. The combined filings contained 1,203 sub-types or types of insurance. In an effort to address the backlog of property and casualty insurance filings, the Legislature also allocated new forms analyst positions to the Office, beginning July 1, 2013.

#### Regulatory Costs

Insurance regulatory costs in Florida continued to decline, reflecting increased efficiencies. The cost of regulation per \$1,000 of premium stood at \$0.69, compared to \$1.33 in 2009.<sup>10</sup>

#### Insurance regulatory costs per \$1,000 of premium



Source: NAIC, State Insurance Regulation in Florida: Key Facts and Market Trends, Overview of the 2013 Insurance Market in Florida, Cost of Regulation in Florida, p. 6. http://www.naic.org/state\_report\_cards/report\_card\_fl.pdf

#### Reports and Public Outreach

The Office completed two special reports required by the Legislature. These included:

- The Interstate Insurance Product Regulation Compact and Consumer Protections Under Florida Law
- Secondary Life Insurance Market Report to the Florida Legislature

In addition, the Office completed a number of statutorily required annual and other reports. These included:

- Accident and Health Markets Gross Annual Premium (GAP) and Enrollment Report
- Annual Florida Office of Insurance Regulation Fast Facts Report
- Annual Report of Aggregate Net Probable Maximum Losses, Financing Options, and Potential Assessments
- Annual Report on Life Insurance Limitations (Based on Foreign Travel Experiences)
- Cover Florida Health Care Access Program
   Annual Report (joint report with the Agency for Health Care Administration)
- For Consumers: Health Insurance Rate Changes Annual Report
- Health Flex Plan Program Annual Report (joint report with the Agency for Health Care Administration)
- Listing for Personal Lines Property Residential Coverage Annual Report
- Medical Malpractice Financial Information Closed Claim Database and Rate Filing Annual Report
- Summary of Small Employer Group Health CY 2012 Annualized Premiums Earned Report
- Workers' Compensation Annual Report— Marketplace Availability and Affordability

The Office completed several reports and planning documents focused on Office priorities, activities, accomplishments, and operations. These included:

- Annual Report
- Legislative Budget Request
- Long Range Program Plan

#### **Technology**

With one of the most advanced regulatory technology systems in the country, the Office engages in numerous mission-related enhancement initiatives and data collection activities. Enhancements completed during 2013 included:

- Improving the user filing experience with more company-specific detail and internal management of company data, and accelerating the approval of new company applications.
- Converting the Private Passenger Auto Excessive Profits application from an expensive and outdated legacy hardware system to an efficient filing submission system.
- Modifying the Data Collection and Analysis
  Modules to handle a record number of ad hoc
  surveys and examinations, while reducing
  contractor hours and time-to-production,
  resulting in unit cost savings and a greater
  number of simultaneous data collection and
  reporting activities.
- Rolling out improvements to the Company and Related Entities Navigator (COREN).
- Expanding the external search options for form and rate filings.
- Expanding the statistical analysis reporting system to use a central reporting website. The reports help management evaluate workload and performance with real-time data updates.

## Policy Leadership Beyond Florida

As the 12th largest insurance market in the world based on premium volume, Florida is a leader in shaping national and international insurance policy through its participation in both the National Association of Insurance Commissioners (NAIC) and the International Association of Insurance Supervisors (IAIS).

#### **National**

The NAIC plays a critical role in promoting an effective state-based insurance regulatory system. Where uniformity is appropriate, the NAIC formulates and recommends model laws for state adoption in such areas as enterprise risk management, insurer reserving, annuity sales, and risk-based capital. It also develops standard forms for insurer use in filing financial, policy and other information with state regulators. Finally, the NAIC provides a national forum for state regulators to discuss and respond to emerging insurance-related issues and trends of common interest.

The importance of Florida's involvement in the NAIC cannot be overstated. Within the national framework of state supervision, Florida promotes sound financial regulation, influences nationwide policy decisions, and contributes to the development of model laws.

In 2013, Florida Insurance Commissioner McCarty served as the NAIC Immediate Past President. In addition to Commissioner McCarty's active leadership, Florida also influenced the formulation of NAIC insurance policy through Office participation in NAIC committees and working groups affecting Florida consumers and companies. NAIC activities and initiatives impacting Florida during 2013 included:

- Committee work on an Annual Disclosure Model Act and supporting Model Regulation as a means for insurance regulators to receive additional information on the corporate governance practices of U.S. insurers.
- NAIC adoption of a process for developing and maintaining the NAIC "List of Qualified Jurisdictions," to evaluate the reinsurance supervisory systems of non-U.S. jurisdictions for reinsurance collateral reduction purposes.

- A continued focus on the implementation of principle-based reserving with state adoption of the revised Standard Valuation Model Act beginning in January 2013.
- NAIC coordination of the multi-state examination of the life claims settlement practices of annuity companies and life insurers. By year-end 2013, investigations had been completed for 15 of the largest life insurance groups, accounting for the majority of the nationwide premium volume.

As the 12th largest insurance market in the world based on premium volume, Florida is a leader in shaping national and international insurance policy

- Proposed updates to state law recommended by an NAIC task force in response to the PPACA.
   The Task Force published drafts of the Individual Market Health Insurance Model Regulation that accompanies the Individual Market Health Insurance Coverage Model Act, and published the same for the Small Group Market. The Affordable Care Act Model Review Working Group adopted model review recommendations for numerous model laws affected by the PPACA.
- Task force-approval of changes to the 2013
   Property Risk-based Capital Report requiring a catastrophe risk charge to be included for informational purposes in the risk-based capital formula.

#### International

The Insurance Commissioner's leadership role in the IAIS continued to elevate Florida's international presence, influence the direction of various regulatory initiatives, and bring attention to Florida's thriving insurance marketplace. The Commissioner served as an NAIC representative on the IAIS Executive and Technical Committees and as co-chair of the IAIS Executive Committee. He also served on the ComFrame Oversight Task Force (i.e., the 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).

"The Office has been working to ensure the results are consistent with the U.S. regulatory framework, make sense for our insurance market, and benefit our consumers." – Commissioner Kevin M. McCarty

As solvency 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 this process is critical.

IAIS priorities for 2013 centered around the Global Systemically Important Insurers (G-SII) designation process and ComFrame. G-SIIs are the global equivalent of the U.S. Systemically Important Financial Institutions (SIFI) – organizations that because of their possible effect on the global financial network require an extra layer of scrutiny and regulation.

The Financial Stability Board released a list of nine multinational insurance groups it considers to be G-SIIs, including three in the U.S. The IAIS played a key role in the collection and analysis of company data and provided the Board with a relative risk ranking of insurers and reinsurers.

The IAIS continues to develop a Common Framework (ComFrame) to enhance cross-border supervision of Internationally Active Insurance Groups. 2013 marked the conclusion of a three-year development phase with a four-year field-testing phase beginning in 2014. Florida, along with other state insurance regulators, has been actively engaged in the ComFrame project and the discussions on a range of challenging issues in the areas of group accounting, capital, governance and solvency.

## Promoting Florida as a Place to do Business:

## The Insurance Industry and the Florida Economy

The insurance industry is a vital part of Florida's economy and a catalyst for the state's continuing economic recovery. In terms of the economic impact:

- Insurance and insurance-related entities provided 194,299 jobs,<sup>11</sup> or 1.8 percent of all jobs in Florida.<sup>12</sup>
- Florida insurance industry employees received \$12.4 billion in total compensation, or 2.8 percent of all compensation received by workers in Florida.<sup>13</sup>
- The Florida insurance industry generated approximately \$20.8 billion in total economic output, or 2.6 percent of Florida's gross state product.<sup>14</sup>
- Insurance companies paid \$701 million in premium taxes, a slight decrease over the prior year.<sup>15</sup>

Florida domestic property insurance companies are an economic development success story. They continued to grow and strengthen financially in 2013. Many have expanded their operations into other states. Florida domestic insurers from all lines remitted over \$1.142 billion in dividends in 2013, with \$1 billion of this amount remitted by life and health insurers.

#### By the Numbers

194,299

\$12.4 billion in compensation

\$20.8 billion economic output

\$701 million

in premium taxes

## The State of the Florida Insurance Market

#### Overall

The Office continued to promote Florida as an opportunity-rich market through various outreach efforts. In 2013, 132 new insurance and insurance-related entities (excluding advisory and rating organizations) entered the Florida market, bringing the total number of insurance-related entities operating in Florida to 4,197. This included 1,658 foreign and 450 domestic insurers.<sup>16</sup>

In 2013, 132 new insurance and insurance-related entities (excluding advisory and rating organizations) entered the Florida market, bringing the total number of insurance-related entities operating in Florida to 4,197.

Competition is generally strong in most insurance lines in Florida. Based on a top 5 and a top 10 market share analysis, market concentration varies across product lines as shown in Table 3.

In 2013, private insurers wrote the overwhelming number of policies in the Florida insurance marketplace, ranging from 85.5 percent of the homeowners multi-peril premium to 99.7 percent of the motor vehicle insurance premium. The private market wrote 98.7 percent of the workers compensation premium.

Table 3. Percentage Market Share of Top Writers, Selected Lines (2013)						
Line of Business	Top Writer (%)	Top 5 Writers (%)	Top 10 Writers			
Accident and Health	16.3	49.4	61.5			
Commercial Multi-Peril (Non-Liability)	19.6	40.9	55.3			
Homeowners' Multi-Peril	14.5	36.8	50.7			
Life	6.4	23.2	38.0			
Medical Malpractice Liability	22.5	48.0	60.1			
Private Passenger Auto No-Fault (PIP)	17.2	48.0	62.8			
Title	31.8	84.2	97.1			
Workers' Compensation	11.3	29.1	42.5			

Source: Top 15 P&C Carriers, Licensed Title Companies, and Top 35 L&H Carriers tables in the Company Activities section of this report

#### Life and Health Insurance

#### Health Insurance

The Office has worked to protect Florida's competitive health insurance market and preserve regulatory stability during the implementation of the PPACA. This has occurred against the backdrop of federal regulatory uncertainty and ongoing litigation over the constitutionality of the PPACA. Despite this environment, the Florida health insurance market remained stable throughout 2013. As part of its ongoing financial oversight responsibilities, the Office is closely monitoring emerging solvency concerns among domestic health insurers and HMOs. Changes in the Medicare and Medicaid programs at the state and national level are continuing to affect the financial condition of health insurers and health maintenance organizations.

In 2013, the Office experienced a significant increase in health insurance stop-loss filings, suggesting that more small and large group employers are self-funding their health insurance plans in response to the PPACA. This trend is expected to continue into 2014. The number of dental filings also increased in 2013. This likely stems from the PPACA pediatric dental coverage requirement and allowing "stand-alone" dental products to be offered on the exchanges. The Office also experienced an increase in supplemental health insurance filings not designed as PPACA-compliant policies.

Floridians generally had a range of PPACA-compliant plan options available at all metal levels for the 2014 plan year, both on and off the Federal Exchange, although availability has been more constrained in a number of the smaller, more rural counties. For the 2014 plan year, insurers offered nearly five times as many PPACA-compliant off-Exchange metal level plans as on-Exchange plans—1,522 to 352.

In 21 of 67 counties, only one company offered a PPACA-compliant health insurance plan; across all 67 counties, a minimum of six plans were available in the individual market and 38 in the small group market. See Table 4.

The Office received PPACA-compliant health insurer rate filings on an informational basis for the 2014 plan year. Premiums were expected to rise between 30 and 40 percent in the individual market and 5 and 20 percent in the small group market for the 2014 plan year. According to the U.S. Department of Health and Human Services, 981,273 Floridians benefitted from medical loss ratio refunds of over \$41.7 million for 2013—an average refund of \$65 per family.<sup>17</sup>

The PPACA continued to contribute to an increase in Office workload in 2013. The flood of federal rulemaking, guidance and informational memoranda has required constant monitoring, actuarial and legal analysis and response by Office staff.

#### Life Insurance

The past few years, beginning with the 2008 financial crisis, have been especially challenging ones for the entire life insurance industry, but especially for Florida domestics. From 2008 to 2013, direct premium written by Florida's life insurance domestics declined by over \$50 million, or 10.4 percent. From 2012 to 2013, profitability was also down for Florida domestics, with net income declining 13.6 percent compared to an overall 22.4 percent gain across all companies, and net gain from operations down 21.3 percent compared to a 16.4 percent gain for all companies.

The Office continued to experience an increase in "combination" life insurance product filings, more specifically, life insurance product filings that provide long-term care and/or chronic illness benefits by accelerating the life insurance death benefit. This trend is expected to continue as products are designed to provide additional types of coverage under broader, single-policy structures.

Table 4. Federal Healthcare Exchange Plans Offered in the Individual and Small Group Markets				
Market	Low	High		
Individual	6 (Multiple counties)	143 (Seminole County)		
Small Group	38 (Multiple counties)	126 (Seminole County)		

Source: Number of Plans Available in the Individual and Small Group Markets by County Report, as of September 6, 2013 (does not include Catastrophic Metal Level Plans), Florida Office of Insurance Regulation

#### Property and Casualty Insurance

#### Automobile Insurance

For years, the private passenger automobile insurance market has been dominated by concerns over fraud in No-Fault Personal Injury Protection (PIP) coverage. Since 2001, the Legislature has enacted four separate reform measures, the most recent being HB 119 in 2012. While not all insurers have experienced decreases in PIP rates, all insurers have recognized savings due to HB 119 when determining changes needed in the rate filings.

In October 2013, the First District Court of Appeal in the case of *McCarty v. Myers, et.al*, <sup>18</sup> reversed an injunction issued by a Leon County Circuit Court that had prevented Florida from implementing several key parts of HB 119. The appellate court ruled the plaintiffs (i.e., chiropractors, acupuncture physicians, massage therapists) lacked "standing" to claim the revisions restricted a motorist's constitutional right of access to the courts. On December 23, 2013, the plaintiffs filed a Notice of Appeal with the First District Court of Appeal of Florida, asking the Florida Supreme Court to review the decision.

#### Flood Insurance

As 2013 came to a close, the U.S. Congress was considering options for responding to the marketbased rate reforms contained in the 2012 Biggert-Waters Flood Insurance Act reform legislation (BW-12). The Office worked creatively throughout 2013 to facilitate a private market for primary flood coverage in Florida, as an alternative to the National Flood Insurance Program (NFIP). The Office issued an informational memorandum on October 28, 2013, establishing a framework for companies interested in writing primary flood coverage. Office staff also worked with legislators to address helpful statutory changes. Through the end of 2013, one admitted carrier filed and received approval from the Office to write flood policies outside of the NFIP. Historical experience under the NFIP favors the growth of a private market for primary flood coverage in Florida. Over the past 35 years, Floridians have paid four times as much in premium as they have received in claims payments. In 2013, Florida ranked first among all states in the percentage of total flood insurance premium written at 29.7 percent.19

#### Medical Malpractice

Financial information examined by the Office as part of the 2014 Medical Malpractice Annual Report (covering Calendar Year 2013) indicates the leading medical malpractice carriers are financially strong. <sup>20</sup> Florida ranks fourth among all states in terms of total medical malpractice premium, with roughly \$540 million in 2013 direct written premium. 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. According to the report, among the top 10 states by premium, Florida's:

- Combined loss and defense and cost containment ratio of 54.7 percent ranks fifth highest;
- Non-claims-based expense ratio of 18.8 percent is tied for third highest;
- Claims-based adjusting and other expense of 4.9 percent is fourth highest; and
- Combined ratio (total payouts to premium) of 84.8 percent, up slightly from 2012, is the fifth largest.<sup>21</sup>

The Florida medical malpractice line of business generated a direct (i.e., before reinsurance) return on surplus of 29.7 percent in 2013, up from 14 percent in 2012."<sup>22</sup> This return compares very positively with the average countrywide all-lines net return on surplus for Florida's leading medical malpractice writers of 7.7 percent in 2013, up from 5.3 percent in 2012. This represents the tenth consecutive year of profitability."<sup>23</sup>

Physicians malpractice accounted for nearly 70 percent of the 2013 medical malpractice premium.<sup>24</sup> Florida physicians experienced average rate increases of 0.4 percent.<sup>25</sup> Florida's Loss and Defense and Cost Containment Ratio stood at 54.7 percent in 2013, up from 52.5 percent in 2012—fifth highest among the 10 largest markets.<sup>26</sup> In addition, based on a Herfindahl-Hirschmann Index analysis, the Florida market was "moderately concentrated."<sup>27</sup>

At year-end 2013, two cases challenging the constitutionality of the statutory cap on non-economic damages were pending before the Florida Supreme Court. In Estate of Evette McCall vs. United States of America,<sup>28</sup> the Court is reviewing the constitutionality of the statutory cap on non-economic damages under the equal protection clause of the Florida Constitution. On October 15, 2013, the Court also accepted jurisdiction in Miles v Weingrad,<sup>29</sup> a similar challenge to the cap, but under a personal injury cause of action.

#### Property Insurance

Florida has the largest homeowners multi-peril insurance market in the nation based on direct written premium, with 10.66 percent of the market in 2013.<sup>30</sup> The Florida homeowners insurance market is steadily improving and is the strongest it has been in 10 years. Florida domestic insurers are stronger financially, rates are trending downward, reinsurance costs are declining, record depopulation of Citizens is occurring, new companies are coming to Florida and competition in the homeowners market is robust. Barring a substantial intervening event, the Office expects these positive trends to continue.

"The Florida homeowners insurance market is steadily improving and is the strongest it has been in 10 years." – Commissioner Kevin M. McCarty

Table 5. Homeowners' Insurance Rate Reductions, Selected Companies, 2013						
Insurer	Final Overal Rate Change	% Policies in Force				
Universal Property and Casualty Ins. Co.	-2.4%	8.3%				
Security First Insurance Co.	-9.2%	2.9%				
ASI Preferred Insurance Co.	-7.8%	1.6%				
Ark Royal Insurance Co.	-6.2%	1.5%				
American Strategic Insurance Co.	-7.8%	1.0%				

Source: Personal Lines – Residential Rate Report FY13-14 (Rate Changes), Florida Office of Insurance Regulation; 4th Quarter QUASRng Personal Residential Report (Policies In-Force), Florida Office of Insurance Regulation

As of year-end 2013, Florida domestic insurers, accounting for a majority of this market, had built up \$4.8 billion in surplus, a substantial percent increase from year-end 2011 to year-end 2013; over \$16 billion in reinsurance capacity; and a substantial increase in net income. This has heightened competition, offering more choices for consumers seeking coverage. Reinsurance cost reductions have also benefited policyholders. Some insurers have applied reinsurance cost savings to rate reductions; others have used the savings to purchase additional reinsurance. As shown in Table 5, several large insurers submitted homeowners filings in 2013 with significant rate reductions.

Table 6 shows the significant reduction in the size and scope of Citizens in just one year. This is a key factor in restoring a stable and competitive property insurance market and reducing potential assessment liability for policyholders.

The Legislature passed significant additional reforms expected to further reduce the size and scope of Citizens in 2014. One key initiative is the creation of a clearinghouse to keep policies capable of being written in the voluntary market out of Citizens.

Table 6. Citizens Summary: Changes from 2012 to 2013 (in billions of dollars)					
Metric	2012	2013	Change		
Policies in Force	1,314,811	1,021,694	-22%		
Exposure	\$429.42 B	\$318.89 B	-26%		
100-Year Probable Maximum Loss	\$19.37 B	\$15.86 B	-18%		
Potential Annual Assessment	\$9.53 B	\$5.53 B	-42%		

Source: Citizens Property Insurance Corporation, January 23, 2014

#### 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 comprehensive legislative reforms enacted into law during the 2003 Session. Overall, rates are down an average of 56 percent, despite a reversal in the rate reduction trend which started with rates effective in 2011 that will persist into 2014. On October 30, 2013, the Office approved an NCCI amended filing requesting a 0.7% increase.

The Florida market continued to expand in 2013, with 263 companies (including the Florida Workers' Compensation Joint Underwriting Association) writing over \$2.3 billion in coverage. There is geographic diversification, with six of the top 10 writers domiciled in Florida. The voluntary market is absorbing the vast majority of demand. At just 1.3 percent of total market premium (excluding self-insurance funds), the residual market is among the smallest nationally. However, while small, the residual market has grown significantly in both policy count and premium since 2010, with the number of policies up 126 percent—doubling from 807 to 1,831, including a 50 percent increase from 2012 to 2013.<sup>31</sup>

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.

The 2013 Workers' Compensation Annual Report (2013 Report) prepared by the Office found the workers' compensation market in Florida is "competitive." According to the 2013 Report, the market "is served by a large number of independent insurers, none of which have sufficient market share to exercise any meaningful control over the price of workers' compensation insurance." A Herfindahl-Hirschman Index analysis indicates the market is not overly concentrated. The report found that the market "posed no significant barriers to entry and exit of insurers.

In 2013, the Legislature passed legislation to control the costs from repackaged drugs dispensed by physicians. It limited the maximum reimbursement rate for physician-dispensed medication to 112.5 percent of the average wholesale price, plus an \$8 dispensing fee. Limiting reimbursement rates for hospital inpatient, hospital outpatient and ambulatory surgical centers to 120 or 140 percent of the Medicare rate could produce additional savings of between 8.3 and 7.5 percent, respectively. According to the 2013 Report, these "(m)edical cost drivers are noticeably higher in Florida than (the) countrywide average." 36

The outcome of several pending court cases could also have substantial ramifications for workers' compensation costs. In September, on rehearing en banc, the First District Court of Appeal in Westphal v. City of St. Petersburg,37 withdrew a February panel decision in which the court had declared the 104week statutory cap on temporary total disability (TTD) benefits unconstitutional. Instead, the court held that "a worker who is totally disabled as a result of a workplace accident and remains totally disabled by the end of his or her eligibility for temporary total disability benefits is deemed to be at maximum medical improvement by operation of law and is therefore eligible to assert a claim for permanent and total disability benefits."38 In its en banc opinion, the court certified the case to the Florida Supreme Court for review. The Supreme Court accepted jurisdiction on December 9, 2013.

In October 2013, in *Castellanos v. Next Door Co.*, the First District Court of Appeal upheld the constitutionality of the attorney fee formula (s. 440.34, F.S.), but certified the question to the Florida Supreme Court for review.

## Summary of Insurance Legislation

#### Key Bills

Annuities (SB 166; Ch. 2013-163) Incorporates the NAIC 2010 Suitability in Annuity Transactions Model Regulation into Florida law. Extends consumer protections (e.g., 21-day unconditional refund) to all annuity purchasers without regard to age. Revises requirements related to product suitability determinations. Requires insurers to reduce surrender charges—none may exist after the later of the 10th policy year or 10 years after the premium is paid. Authorizes DFS to order corrective action. Requires specific disclosures on the annuity cover page, including the unconditional refund period, long-term nature of annuities, contractual bonus features, interest rates, and right to a buyer's guide. (Effective October 1, 2013)

Property and Casualty Rates and Forms (SB 468; Ch. 2013-66) Exempts medical malpractice insurance covering limited types of medical facilities and health care practitioners from rate filing requirements and review by the Office. Repeals insurer notice of prior year premium. Reduces the time period insurers must retain actuarial data in support of a rate filing. Allows insurers to file commercial property and casualty forms (other than workers' compensation) on an informational basis, by certifying compliance with Florida law. Requires the Office to disapprove any certified form later found to be non-compliant. (Effective July 1, 2013)

Workers' Compensation Drug Repackaging (SB 662; Ch. 2013-131) Caps reimbursement rates for physicians dispensing repackaged or relabeled drugs to claimants at 112.5 percent of the average wholesale price, plus an \$8 fee. (Effective July 1, 2013)

Property Insurance/Citizens Property Insurance Corporation (SB 1770; Ch. 2013-60) Makes comprehensive reforms to Citizens. Creates the Office of the Inspector General within Citizens and brings Citizens under state agency procurement laws. Reduces eligibility thresholds for personal lines residential coverage from the current dwelling replacement cost of \$2 million to \$700,000 by January 1, 2017. Retains the \$1 million limit where the Office finds no reasonable degree of competition. Prohibits Citizens from insuring "major" structures starting construction or substantial improvement as of July 1, 2014, seaward of the coastal construction control line or in the Coastal Barrier Resources System. Prohibits Citizens from renewing residential coverage when a private insurer offers comparable coverage for a premium equal to or less than Citizens. Requires Citizens to establish a clearinghouse to place personal residential risks with private insurers. Directs Citizens to develop appropriate procedures for diverting existing commercial residential policyholders into the voluntary market and submit these to the Legislature. Permits Citizens to direct new and renewal applications to the clearinghouse. Authorizes insurers taking policies out of Citizens to use Citizens policy forms or endorsements for three years without obtaining Office approval. Requires Citizens to post on its website an annual report of statewide average and county-specific residential non-catastrophe loss ratios. Repeals Cat Fund authority to offer additional reinsurance to qualifying insurers. Extends the medical malpractice exemption from assessments. Revises the Commission on Hurricane Loss Projection Methodology board. Bars public adjusters from acquiring an interest in salvaged property and removes a fee cap for Citizens' claims. (Effective July 1, 2013)

Health Insurance (SB 1842; Ch. 2013-101) Amends state law in response to PPACA. Suspends Office rate review authority of non-grandfathered individual and small group health plans for plan years 2014 and 2015. Requires insurers to continue to file rates and rate changes with the Office prior to use for informational purposes. Authorizes Office entry into a collaborative arrangement with HHS for form review and market conduct examinations. Directs the DFS Division of Consumer Services to respond to PPACA-related complaints. Incorporates the PPACA preemption standard for conflicting state regulations. Requires insurers and HMOs to notify policyholders of estimated PPACA premium impacts. Requires FSC adoption of the notice by rule. Requires insurers to separate the claims experience of grandfathered and non-grandfathered plans. Incorporates the PPACA definition of "small employer" into Florida law for non-grandfathered plans. Applies the existing definition to grandfathered plans. Unlike current Florida law, PPACA excludes sole proprietors. Provides for DFS registration of "navigators." Dissolves the Florida high-risk pool. Repeals statutory provisions for the Florida Health Insurance Plan. (Effective May 31, 2013, with exceptions)

Citizens Clearinghouse/Public Records (SB 1850; Ch. 2013-61) Makes confidential and exempt, insurer underwriting guidelines, manuals, and rating information submitted to the clearinghouse. (Effective July 1, 2013)

#### General Insurance

**Deceptive and Unfair Trade Practices** (HB 55; Ch. 2013-186) (Effective July 1, 2013)

*Electronic Delivery of Insurance Policies* (HB 157; Ch. 2013-190) (Effective July 1, 2013)

**Posting Policies on Insurer Websites** (HB 223; Ch. 2013-191) (Effective July 1, 2013)

*Mutual Insurance Corporations* (SB 356; Ch. 2013-125) (Effective January 1, 2014, with exceptions)

*Captive Insurance* (HB 1191; Ch. 2013-209) (Effective July 1, 2013)

#### Life and Health Insurance

Interstate Insurance Product Regulation Compact (Effective July 1, 2014, except as otherwise provided)

*Health Insurance Marketing Materials* (SB 648; Ch. 2013-174) (Effective July 1, 2013)

**Health Flex Plans** (HB 1157; Ch. 2013-94) (Effective June 30, 2013)

*Healthcare Facilities* (HB 1159; Ch. 2013-153). (Effective July 1, 2013)

*Medical Negligence Actions* (SB 1792; Ch. 2013-108) (Effective July 1, 2013)

Florida Health Choices Program (SB 1844; Ch. 2013-110) (Effective July 1, 2013)

## Property and Casualty Insurance

Wireless Communications Devices While Driving (SB 52; Ch. 2013-58) (Effective October 1, 2013)

**Condominiums** (SB 73; Ch. 2013-188) (Effective July 1, 2013)

*Uninsured Motorist* (HB 341; Ch. 2013-195) (Effective June 14, 2013)

Workers' Compensation System Administration (HB 553; Ch. 2013-141) (Effective July 1, 2013)

Coverage for Manufactured/Mobile Homes through Citizens (HB 573; Ch. 2013-158) (Effective June 12, 2013)

*Wrap-Up Insurance Policies* (SB 810; Ch. 2013-175) (Effective July 1, 2013)

### Consumer Resources

In 2013, the Office had an extensive set of resources available on its web site to assist consumers, from practical navigational tools to informative and interactive educational materials and regulatory documents. These include:

#### Navigational tools for questions and assistance (through DFS):

- Request assistance with an insurance question or file an insurance-related complaint
- Find information about an insurance agent (producer/adjuster) or agency information
- Locate the company complaint comparison database for auto and homeowners insurance

#### Searchable databases:

- Compare rates for auto, homeowners, Medicare Supplement (Medigap) and small group health insurance
- Determine if an insurance company is licensed in Florida
- Research medical malpractice/closed claims against Florida doctors, attorneys, and directors and officers
- Review insurer form or rate filings
- Review or create custom market share reports for personal and commercial residential insurance

#### Insurance topics:

- Depopulation (Citizens) and approved take-out companies
- Federal Health Care Insurance Reform
- Flood Insurance
- Hurricane Season Resources
- Life Claim Settlement Practices
- Sinkholes

#### Legislative and regulatory activities:

- <u>Informational memoranda/bulletins</u> issued on various topics by the Office
- Legislative summaries and presentations
- Regulatory actions taken by the Office, such as against unlicensed entities
- <u>Upcoming events</u>, such as public rate and rule hearings, workshops and meetings

#### Public information and outreach:

- <u>Industry reports</u> and other publications, such as annual reports, Fast Facts and new market entrants
- News releases, advisories or statements issued by the Office

#### Consumer Guides/Videos/Resources:

- Premium Discounts for Hurricane Loss Mitigation Webpage
- Homeowners' Insurance A Toolkit for Consumers
- Hurricane Season: Are You Prepared?
- Natural Disasters and Disaster Preparedness for Homeowners Video
- NAIC Insure U: <u>Consumer Information & Home Inventory Checklist Smartphone App</u>, <u>Disaster Preparedness</u>
- NAIC Consumer Alerts: <u>Disaster Preparedness</u>, <u>Flood Insurance Information</u>, <u>Hurricanes</u>, <u>Five Reminders about Your Insurance Coverage</u>, <u>Managing the Claims Process</u>, <u>Basic Homeowners Insurance Does Not Cover Floods</u>

## Statutory Insurance Entities

Residual Market Entities	
Citizens Property Insurance Corporation www.citizensfla.com/index.cfm	[s. 627.351(6), F.S.]
Florida Automobile JUA www.aipso.com/fl	[ss. 627.311(3), 627.351(1), F.S.]
Florida Workers' Compensation JUA www.fwcjua.com	[s. 627.311(5), F.S.]
Florida Medical Malpractice JUA www.fmmjua.com/fmmjua/index.jsp	[s. 627.351(4), F.S.]
Residual Market Entities	
Florida Comprehensive Health Association www.flcomphealth.org	[s. 627.6488, F.S.]
Florida Insurance Guaranty Association www.figafacts.com	[ss. 631.50-631.70, F.S.]
Florida Life and Health Insurance Guaranty Association www.flahiga.org	[ss. 631.711-631.737, F.S.]
Florida Workers' Compensation Insurance Guaranty Fund www.fwciga.org	[ss. 631.901, 631.912, 631.932, F.S.]
Other Insurance Entities	
Florida Birth-Related Neurological Injury Compensation Association www.nica.com/	[ss. 766.301, 766. 315, 766.316, F.S.]
Florida Health Insurance Advisory Board www.floir.com/sections/landh/fhiab.aspx	[s. 627.6699(11)(o), F.S.]
Florida Commission on Hurricane Loss Projection Methodology www.sbafla.com/methodology/	[s. 627.0628, F.S.]
Florida Hurricane Catastrophe Fund www.sbafla.com/fhcf	[s. 215.555, F.S.]
Florida Patients' Compensation Fund (No Website Available)	[s. 766.105, F.S.]
Florida Surplus Lines Service Office www.fslso.com	[s. 626.921, F.S.]
Health Maintenance Organization Consumer Assistance Plan www.flhmocap.com	[s. 631.811-631.828, F.S.]
Workers' Compensation Three-Member Panel <a href="http://www.myfloridacfo.com/Division/WC/PublicationsFormsManualsReports/Reports/">http://www.myfloridacfo.com/Division/WC/PublicationsFormsManualsReports/Reports/</a>	[s. 440.13(12), F.S.]

### Citations

- <sup>1</sup> Section 20.121(3)(a)1., Florida Statutes (2013)
- <sup>2</sup> Office of Insurance Regulation, Mission Statement, <u>www.floir.com/Office/MissionStatement.aspx</u>.
- <sup>3</sup> The Market Investigations unit is included under Compliance and Enforcement for state budgetary purposes. Organizationally, it is under the Office of the General Counsel.
- <sup>4</sup> Life 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.
- <sup>5</sup> Health 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.
- <sup>6</sup> Including approved, denied, withdrawn and incomplete applications.
- <sup>7</sup> Florida Community Health Action and Information Network, Inc., and Greg Mellowe v. Financial Services Commission, through the Office of Insurance Regulation, Case No: 13-003116RP (DOAH Aug. 16, 2013).
- <sup>8</sup> Office of Ins. Regulation & Fin. Servs. Comm'n v. Secure Enters., LLC., 124 So.3d 332 (Fla. 1st DCA 2013).
- <sup>9</sup> Senate Bill 468, Florida Senate, 2013.
- <sup>10</sup>NAIC Insurance Department Resources Report. Reported in State Insurance Regulation in Florida: Key Facts and Market Trends, Published in 2014 for Calendar Year 2013.
- <sup>11</sup>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.)
- <sup>12</sup>Bureau of Economic Analysis (BEA), U.S. Department of Commerce.
- <sup>13</sup>Bureau of Economic Analysis (BEA), U.S. Department of Commerce.
- <sup>14</sup>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.
- <sup>15</sup> Florida Department of Revenue, Florida Tax Handbook, 2014.
- <sup>16</sup>NAIC, State Insurance Regulation in Florida: Key Facts and Market Trends, Published in 2014 for Calendar Year 2013. The NAIC definition of "domestic insurers" for these purposes is not limited to companies submitting annual statements to the NAIC. Included are all admitted organizations chartered in the state that are collecting premiums for payment of future losses, excluding self-insured groups or pools; purchasing groups; non-admitted companies; reinsurers that do not write on a direct basis; third party administrators; and statutory or governmental entities,

- e.g. JUAs, state funds, pools, residual market facilities, and mine subsidence funds. Included are stock companies; mutual companies including county mutuals; reciprocals; fraternal companies; specially chartered insurers; risk retention groups; limited benefits plans, e.g. prepaid vision, dental, legal; and companies under regulatory control for solvency regulation or market conduct.
- <sup>17</sup> 2013 Medical Loss Ratio (MLR) Report, U.S. Department of Health and Human Services, July 24, 2014 (A state-by-state account is available at <a href="http://www.cms.gov/CCIIO/Resources/Data-Resources/mlr.html">http://www.cms.gov/CCIIO/Resources/Data-Resources/mlr.html</a>).
- <sup>18</sup>McCarty v. Myers, et.al., 125 So.3d 333 (Fla. 1st DCA 2013).
- <sup>19</sup>NAIC, State Insurance Regulation in Florida: Key Facts and Market Trends, Published in 2014 for Calendar Year 2013.
- <sup>20</sup> 2014 Medical Malpractice Financial Information Closed Claim Database and Rate Filings Annual Report, Office of Insurance Regulation, October 1, 2014, p. 8.
- <sup>21</sup>2014 Medical Malpractice Financial Information Closed Claim Database and Rate Filings Annual Report, Office of Insurance Regulation, October 1, 2014, p. 8.
- <sup>22</sup> 2014 Medical Malpractice Financial Information Closed Claim Database and Rate Filings Annual Report, Office of Insurance Regulation, October 1, 2014, p. 8.
- <sup>23</sup> 2014 Medical Malpractice Financial Information Closed Claim Database and Rate Filings Annual Report, Office of Insurance Regulation, October 1, 2014, p. 8.
- <sup>24</sup>2014 Medical Malpractice Financial Information Closed Claim Database and Rate Filings Annual Report, Office of Insurance Regulation, October 1, 2014, p. 9.
- <sup>25</sup>2014 Medical Malpractice Financial Information Closed Claim Database and Rate Filings Annual Report, Office of Insurance Regulation, October 1, 2014, p. 10.
- <sup>26</sup> 2014 Medical Malpractice Financial Information Closed Claim Database and Rate Filings Annual Report, Office of Insurance Regulation, October 1, 2014, p. 10.
- <sup>27</sup> 2014 Medical Malpractice Financial Information Closed Claim Database and Rate Filings Annual Report, Office of Insurance Regulation, October 1, 2014, p. 10.
- <sup>28</sup> Supreme Court of Florida, No. SC11-1148.
- <sup>29</sup> Supreme Court of Florida, No. SC13-54.
- <sup>30</sup> Source: NAIC, State Insurance Regulation in Florida: Key Facts and Market Trends, Overview of the 2013 Insurance Market in Florida, Premium by Line of Business in Florida, p. 7. This report is available at: <a href="http://www.naic.org/state-report\_cards/report\_card-fl.pdf">http://www.naic.org/state-report\_cards/report\_card-fl.pdf</a>.
- <sup>31</sup> Market Research and Technology Unit, Office of Insurance Regulation.
- <sup>32</sup>2013 Workers' Compensation Annual Report, Florida Office of Insurance Regulation, p. 2.
- <sup>33</sup> 2013 Workers' Compensation Annual Report, Florida Office of Insurance Regulation, p. 2.
- <sup>34</sup> 2013 Workers' Compensation Annual Report, Florida Office of Insurance Regulation, p. 2.
- 35 2013 Workers' Compensation Annual Report, Florida Office of Insurance Regulation, p. 2.
- <sup>36</sup> 2013 Workers' Compensation Annual Report, Florida Office of Insurance Regulation, p. 3.
- <sup>37</sup> Westphal v. City of St. Petersburg, 2013 WL 718653 (Fla. 1st DCA February 28, 2013).
- <sup>38</sup> Westphal v. City of St. Petersburg, 120 So.3d 440, 442 (Fla. 1st DCA 2013).



#### Calendar Year 2014

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

#### Florida Property and Casualty Insurance Experience - CY 2013

Pursuant to Section 627.915(2), F.S. Data Reporting Form: OIR-DO-308\*

#### **Line of Business Table**

Short Line of Business	Line of Business
Fire	01 - Fire
НО	04 - Homeowners Multiple Peril
CMP Non Liab	05.1 - Commercial Multiple Peril (Non-Liability Portion)
CMP Liab	05.2 - Commercial Multiple Peril (Liability Portion)
Med Mal	11 - Medical Malpractice
WC	16 - Workers' Compensation
Oth Liab	17 - Other Liability
D&O	Directors' and Officers' Liability Only (a subset of 17 - Other Liability)
Prod Liab	18 - Products Liability
PPA PIP	19.1 - Private Passenger Auto No-Fault (Personal Injury Protection)
PPA Oth Liab	19.2 - Other Private Passenger Auto Liability
CA PIP	19.3 - Commercial Auto No-Fault (Personal Injury Protection)
CA Oth Liab	19.4 - Other Commercial Auto Liability
PPA PD	21.1 - Private Passenger Auto Physical Damage
CA PD	21.2 - Commercial Auto Physical Damage

<sup>\*</sup>Values in the following tables (except for values in the row labeled 'CY 2013 Direct Premiums Written for All Companies') are attributed to companies that write at least 0.5% of the total premiums written for a given line of business. In order to determine whether a company meets this threshold, the Office divides a company's 2013 premiums written for a specific line of business by the 2012 total premiums written for that line of business. Note that this calculation is stipulated by statute. Additionally, note that the values shown in the following tables are compiled from data filed with the Office by each Property and Casualty insurer, and that it has not been audited or independently verified.

#### Florida Property and Casualty Insurance Experience - CY 2013

Pursuant to Section 627.915(2), F.S.

Line of Business	Fire	НО	CMP Non Liab	CMP Liab	Med Mal
CY 2013 Direct Premiums Written for All Companies	\$1,088,889,740	\$8,530,902,995	\$1,168,236,375	\$459,860,398	\$374,691,025
Direct Premiums Written	\$913,254,018	\$7,939,056,438	\$942,015,369	\$367,685,275	\$337,860,680
Direct Premiums Earned	\$902,584,088	\$7,764,628,432	\$880,616,575	\$355,204,953	\$288,108,932
Direct Losses Paid	\$122,895,273	\$2,052,888,003	\$101,977,030	\$165,085,401	\$100,024,201
Loss Reserves for AKC - Beginning of Year	\$95,875,230	\$1,099,401,944	\$81,675,576	\$244,183,780	\$298,688,793
Loss Reserves for AKC - End of Year	\$38,556,000	\$822,203,168	\$62,005,732	\$245,616,681	\$313,903,195
Reserves for Losses IBNR - Beginning of Year	\$175,405,264	\$847,814,430	\$136,939,498	\$253,856,390	\$164,157,117
Reserves for Losses IBNR - End of Year	\$203,155,168	\$906,538,437	\$137,970,842	\$280,967,753	\$172,614,399
Direct Losses Incurred	\$93,325,947	\$1,834,413,234	\$83,338,530	\$193,629,665	\$123,695,885
Ratio Direct Losses Incurred to Premiums Earned	10.3%	23.6%	9.5%	54.5%	42.9%
ALAE Reserves - Beginning of Year	\$28,642,065	\$247,045,830	\$33,794,497	\$216,901,319	\$124,256,618
ALAE Reserves - End of Year	\$31,839,649	\$309,459,331	\$30,384,198	\$224,716,021	\$133,580,289
ALAE - Paid	\$5,700,127	\$194,096,271	\$13,377,397	\$55,528,025	\$53,176,766
Allocated Loss Adjustment Expense (ALAE) - Incurred	\$8,897,711	\$256,509,772	\$9,967,098	\$63,342,727	\$62,500,437
Ratio ALAE to Premiums Earned	1.0%	3.3%	1.1%	17.8%	21.7%
ULAE Reserves - Beginning of Year	\$16,235,075	\$233,106,831	\$120,457,896	\$134,648,935	\$16,047,286
ULAE Reserves - End of Year	\$11,989,144	\$197,895,231	\$210,600,561	\$157,124,615	\$19,072,153
ULAE - Paid	\$14,924,653	\$358,301,964	\$25,544,622	\$8,617,127	\$7,243,473
Unallocated Loss Adjusted Expense (ULAE) - Incurred	\$10,678,722	\$323,090,364	\$115,687,287	\$31,092,807	\$10,268,340
Ratio ULAE to Premiums Earned	1.2%	4.2%	13.1%	8.8%	3.6%
Loss Adjustment Expense (LAE) - Incurred	\$19,576,433	\$579,600,136	\$125,654,385	\$94,435,534	\$72,768,777
Ratio LAE to Premiums Earned	2.2%	7.5%	14.3%	26.6%	25.3%
OE - Other Acquisition Expense	\$58,956,697	\$387,647,924	\$52,932,084	\$22,040,440	\$8,347,241
OE - General Expense	\$144,511,435	\$339,510,812	\$46,018,933	\$22,837,288	\$34,641,705
OE - Commissions and Brokerage Expenses	\$73,608,529	\$950,552,326	\$152,516,016	\$61,209,643	\$33,121,003
OE - Taxes, Licenses and Fees	\$19,094,769	\$144,137,539	\$27,453,837	\$7,275,004	\$7,532,595
Other Expense (OE)	\$296,171,430	\$1,821,848,601	\$278,920,870	\$113,362,375	\$83,642,544
Ratio OE to Premiums Earned	32.8%	23.5%	31.7%	31.9%	29.0%
Underwriting Gain	\$493,510,278	\$3,528,766,461	\$392,702,790	(\$46,222,621)	\$8,001,726
Ratio Underwriting Gain to Premiums Earned	54.7%	45.4%	44.6%	-13.0%	2.8%
Policyholder Dividends	\$0	\$39,057,877	\$84,374	\$11,577	\$4,571,285
Net Investment Gain and Other Income Gain	\$7,814,742	\$124,135,087	\$40,784,529	\$36,098,439	\$42,426,985
Net Income after Policyholder Dividends*	\$501,325,020	\$3,613,843,671	\$433,402,945	(\$10,135,759)	\$45,857,426

<sup>\*</sup>Before Federal Income Tax

#### **Abbreviation List**

**AKC - All Known Claims** 

**IBNR** - Incurred but Not Reported

#### **Important Formulas**

LAE = ALAE + ULAE

Underwriting Gain = Direct Premiums Earned - Direct Losses Incurred - LAE - OE

Net Income after Policyholder Dividends = Underwriting Gain + Net Investment Gain and Other Income Gain - Policyholder Dividends

## Florida Property and Casualty Insurance Experience - CY 2013 Pursuant to Section 627.915(2), F.S.

Line of Business	wc	Oth Liab	D&O	Prod Liab	PPA PIP
CY 2013 Direct Premiums Written for All Companies	\$2,296,710,072	\$2,049,143,477	\$224,660,992	\$105,930,080	\$3,430,093,181
Direct Premiums Written	\$1,960,257,998	\$1,273,748,365	\$214,916,053	\$82,363,954	\$3,035,004,022
Direct Premiums Earned	\$1,907,739,940	\$1,224,827,309	\$216,022,602	\$77,177,115	\$3,044,993,012
Direct Losses Paid	\$1,046,042,469	\$693,557,631	\$181,580,605	\$48,527,546	\$1,595,201,484
Loss Reserves for AKC - Beginning of Year	\$1,552,131,440	\$915,611,597	\$200,270,835	\$70,118,059	\$883,276,262
Loss Reserves for AKC - End of Year	\$1,467,075,633	\$870,161,472	\$162,982,210	\$78,750,342	\$927,047,893
Reserves for Losses IBNR - Beginning of Year	\$2,320,478,900	\$1,465,070,127	\$361,568,479	\$119,587,026	\$652,491,125
Reserves for Losses IBNR - End of Year	\$2,377,493,341	\$1,465,773,194	\$329,346,567	\$131,221,947	\$548,963,991
Direct Losses Incurred	\$1,018,001,103	\$648,810,573	\$112,070,068	\$68,794,750	\$1,535,445,981
Ratio Direct Losses Incurred to Premiums Earned	53.4%	53.0%	51.9%	89.1%	50.4%
ALAE Reserves - Beginning of Year	\$448,392,233	\$470,929,712	\$80,293,121	\$96,136,522	\$273,612,890
ALAE Reserves - End of Year	\$436,401,437	\$645,442,074	\$72,029,009	\$87,389,339	\$373,819,964
ALAE - Paid	\$142,020,725	\$105,107,839	\$19,937,138	\$28,105,055	\$202,316,129
Allocated Loss Adjustment Expense (ALAE) - Incurred	\$130,029,929	\$279,620,201	\$11,673,026	\$19,357,872	\$302,523,203
Ratio ALAE to Premiums Earned	6.8%	22.8%	5.4%	25.1%	9.9%
ULAE Reserves - Beginning of Year	\$152,370,562	\$81,223,768	\$23,132,357	\$16,521,938	\$165,745,434
ULAE Reserves - End of Year	\$150,441,727	\$80,779,783	\$19,480,912	\$16,130,824	\$174,902,586
ULAE - Paid	\$115,394,348	\$49,805,766	\$12,870,184	\$10,923,507	\$299,692,389
Unallocated Loss Adjusted Expense (ULAE) - Incurred	\$113,465,513	\$49,361,781	\$9,218,739	\$10,532,393	\$308,849,541
Ratio ULAE to Premiums Earned	5.9%	4.0%	4.3%	13.6%	10.1%
Loss Adjustment Expense (LAE) - Incurred	\$243,495,442	\$328,981,982	\$20,891,765	\$29,890,265	\$611,372,744
Ratio LAE to Premiums Earned	12.8%	26.9%	9.7%	38.7%	20.1%
OE - Other Acquisition Expense	\$103,002,935	\$74,321,303	\$16,120,293	\$6,978,940	\$222,822,925
OE - General Expense	\$119,280,301	\$53,763,116	\$6,820,501	\$5,048,051	\$158,043,180
OE - Commissions and Brokerage Expenses	\$174,889,385	\$160,743,177	\$32,411,727	\$10,931,278	\$240,978,185
OE - Taxes, Licenses and Fees	\$89,786,645	\$27,840,696	\$5,052,885	\$1,666,941	\$39,898,047
Other Expense (OE)	\$486,959,266	\$316,668,292	\$60,405,406	\$24,625,210	\$661,742,337
Ratio OE to Premiums Earned	25.5%	25.9%	28.0%	31.9%	21.7%
Underwriting Gain	\$159,284,129	(\$69,633,538)	\$22,655,363	(\$46,133,110)	\$236,431,950
Ratio Underwriting Gain to Premiums Earned	8.3%	-5.7%	10.5%	-59.8%	7.8%
Policyholder Dividends	\$54,649,443	\$21,358	\$302,015	\$8,298	\$6,190,826
Net Investment Gain and Other Income Gain	\$174,202,509	\$249,513,703	\$68,019,049	\$36,952,776	\$108,638,597
Net Income after Policyholder Dividends*	\$278,837,195	\$179,858,807	\$90,372,397	(\$9,188,632)	\$338,879,721

<sup>\*</sup>Before Federal Income Tax

#### **Abbreviation List**

**AKC - All Known Claims** 

IBNR - Incurred but Not Reported

#### **Important Formulas**

LAE = ALAE + ULAE

Underwriting Gain = Direct Premiums Earned - Direct Losses Incurred - LAE - OE

Net Income after Policyholder Dividends = Underwriting Gain + Net Investment Gain and Other Income Gain – Policyholder Dividends

## Florida Property and Casualty Insurance Experience - CY 2013 Pursuant to Section 627.915(2), F.S.

Line of Business	PPA Oth Liab	CA PIP	CA Oth Liab	PPA PD	CA PD
CY 2013 Direct Premiums Written for All Companies	\$7,266,891,163	\$85,317,320	\$1,289,580,870	\$3,390,879,949	\$262,226,077
Direct Premiums Written	\$6,350,543,606	\$71,188,056	\$1,014,762,103	\$3,015,178,338	\$210,574,484
Direct Premiums Earned	\$6,255,731,836	\$70,957,275	\$953,322,663	\$2,936,661,833	\$199,471,080
Direct Losses Paid	\$3,918,453,292	\$37,731,169	\$570,863,325	\$1,937,580,489	\$106,059,387
Loss Reserves for AKC - Beginning of Year	\$3,122,393,414	\$17,883,254	\$563,283,260	\$80,334,825	\$9,177,627
Loss Reserves for AKC - End of Year	\$3,161,495,402	\$15,685,556	\$658,514,804	\$109,649,947	\$10,315,170
Reserves for Losses IBNR - Beginning of Year	\$1,005,706,799	\$24,407,121	\$322,974,322	\$28,483,758	\$6,501,548
Reserves for Losses IBNR - End of Year	\$1,043,566,344	\$27,439,603	\$364,501,405	\$17,680,981	\$5,362,275
Direct Losses Incurred	\$3,995,414,825	\$38,565,953	\$707,621,952	\$1,956,092,834	\$106,057,657
Ratio Direct Losses Incurred to Premiums Earned	63.9%	54.4%	74.2%	66.6%	53.2%
ALAE Reserves - Beginning of Year	\$604,952,321	\$7,611,409	\$121,286,587	\$8,305,380	\$2,530,309
ALAE Reserves - End of Year	\$640,191,611	\$8,365,587	\$140,816,364	\$9,520,569	\$2,855,683
ALAE - Paid	\$237,920,284	\$6,558,103	\$63,516,712	\$11,700,604	\$2,406,276
Allocated Loss Adjustment Expense (ALAE) - Incurred	\$273,159,574	\$7,312,281	\$83,046,489	\$12,915,793	\$2,731,650
Ratio ALAE to Premiums Earned	4.4%	10.3%	8.7%	0.4%	1.4%
ULAE Reserves - Beginning of Year	\$372,723,351	\$4,225,219	\$43,352,876	\$64,328,768	\$3,069,350
ULAE Reserves - End of Year	\$396,766,659	\$3,613,574	\$45,435,636	\$74,785,598	\$2,248,224
ULAE - Paid	\$481,310,665	\$5,536,688	\$45,323,489	\$270,184,201	\$13,433,291
Unallocated Loss Adjusted Expense (ULAE) - Incurred	\$505,353,973	\$4,925,043	\$47,406,249	\$280,641,031	\$12,612,165
Ratio ULAE to Premiums Earned	8.1%	6.9%	5.0%	9.6%	6.3%
Loss Adjustment Expense (LAE) - Incurred	\$778,513,547	\$12,237,324	\$130,452,738	\$293,556,824	\$15,343,815
Ratio LAE to Premiums Earned	12.4%	17.2%	13.7%	10.0%	7.7%
OE - Other Acquisition Expense	\$503,428,996	\$2,625,349	\$47,444,894	\$237,301,666	\$8,387,323
OE - General Expense	\$311,797,953	\$4,906,040	\$60,735,322	\$143,315,858	\$11,985,825
OE - Commissions and Brokerage Expenses	\$406,575,009	\$8,031,882	\$146,246,130	\$188,330,395	\$30,733,466
OE - Taxes, Licenses and Fees	\$82,301,437	\$1,030,664	\$18,535,183	\$39,956,287	\$3,798,612
Other Expense (OE)	\$1,304,103,395	\$16,593,935	\$272,961,529	\$608,904,206	\$54,905,226
Ratio OE to Premiums Earned	20.8%	23.4%	28.6%	20.7%	27.5%
Underwriting Gain	\$177,700,069	\$3,560,063	(\$157,713,556)	\$78,107,969	\$23,164,382
Ratio Underwriting Gain to Premiums Earned	2.8%	5.0%	-16.5%	2.7%	11.6%
Policyholder Dividends	\$39,082,940	\$30	\$16,489	\$18,797,515	\$172
Net Investment Gain and Other Income Gain	\$212,872,884	\$3,404,837	\$67,400,782	\$30,987,177	\$3,738,914
Net Income after Policyholder Dividends*	\$351,490,013	\$6,964,870	(\$90,329,263)	\$90,297,631	\$26,903,124

<sup>\*</sup>Before Federal Income Tax

#### **Abbreviation List**

AKC - All Known Claims

IBNR - Incurred but Not Reported

#### **Important Formulas**

LAE = ALAE + ULAE

Underwriting Gain = Direct Premiums Earned - Direct Losses Incurred - LAE - OE

Net Income after Policyholder Dividends = Underwriting Gain + Net Investment Gain and Other Income Gain - Policyholder Dividends

## Top 15 Carriers by Line of Business - CY 2013 Property and Casualty

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

Aggregate Write-Ins For Other Lines of Business		Total Premium:	\$102,585,830
Company	NAIC Code	Written Premium	Market Share
JEFFERSON INSURANCE COMPANY	11630	\$36,512,209	35.6%
COURTESY INSURANCE COMPANY	26492	\$16,940,780	16.5%
ARAG INSURANCE COMPANY	34738	\$7,074,068	6.9%
CATERPILLAR INSURANCE COMPANY	11255	\$6,787,810	6.6%
AMERICAN ZURICH INSURANCE COMPANY	40142	\$6,296,785	6.1%
MIDWEST EMPLOYERS CASUALTY COMPANY	23612	\$4,837,804	4.7%
AMERICAN ROAD INSURANCE COMPANY (THE)	19631	\$4,807,412	4.7%
WESTPORT INSURANCE CORPORATION	39845	\$3,206,895	3.1%
GENERALI - U. S. BRANCH	11231	\$3,100,087	3.0%
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	30210	\$1,681,293	1.6%
TRITON INSURANCE COMPANY	41211	\$1,620,110	1.6%
OHIO INDEMNITY COMPANY	26565	\$1,160,320	1.1%
AMERICAN MODERN HOME INSURANCE COMPANY	23469	\$1,081,349	1.1%
ARCH INSURANCE COMPANY	11150	\$1,064,954	1.0%
ACE AMERICAN INSURANCE COMPANY	22667	\$930,463	0.9%

Aircraft (All Perils) **Total Premium:** \$93,939,756 **NAIC Code Written Premium Market Share** Company NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA 19445 \$18,473,703 19.7% ALLIANZ GLOBAL RISKS US INSURANCE COMPANY 35300 \$7,835,201 8.3% XL SPECIALTY INSURANCE COMPANY 37885 \$6,831,255 7.3% CATLIN INSURANCE COMPANY, INC. 6.0% 19518 \$5,594,489 OLD REPUBLIC INSURANCE COMPANY 24147 \$5,538,361 5.9% FEDERAL INSURANCE COMPANY 20281 5.7% \$5,340,227 AMERICAN ALTERNATIVE INSURANCE CORPORATION 5.5% 19720 \$5,181,021 29599 U.S. SPECIALTY INSURANCE COMPANY \$4,458,760 4.7% INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA 19429 \$4,264,342 4.5% STARR INDEMNITY & LIABILITY COMPANY 38318 \$3,521,097 3.7% ACE AMERICAN INSURANCE COMPANY 3.7% 22667 \$3,487,718 STARNET INSURANCE COMPANY 40045 3.3% \$3,135,042 NATIONAL INDEMNITY COMPANY OF THE SOUTH 42137 \$3,133,304 3.3% LIBERTY MUTUAL INSURANCE COMPANY 23043 \$3,124,032 3.3% QBE INSURANCE CORPORATION 39217 \$2,991,389 3.2%

All Other Accident and Health		Total Premium:	\$6,938,018
Company	NAIC Code	Written Premium	Market Share
AMERICAN ALTERNATIVE INSURANCE CORPORATION	19720	\$2,797,351	40.3%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	25178	\$2,159,929	31.1%
MARKEL INSURANCE COMPANY	38970	\$1,181,752	17.0%
HOUSTON CASUALTY COMPANY	42374	\$621,588	9.0%
ASSURANCEAMERICA INSURANCE COMPANY	11558	\$131,577	1.9%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	10111	\$42,468	0.6%
CENTRAL STATES INDEMNITY COMPANY OF OMAHA	34274	\$2,925	0.0%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	25135	\$249	0.0%
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	20427	\$132	0.0%
NATIONAL CASUALTY COMPANY	11991	\$27	0.0%
CONTINENTAL CASUALTY COMPANY	20443	\$20	0.0%

Source: NAIC State Page Exhibit

## Top 15 Carriers by Line of Business - CY 2013 Property and Casualty

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

Allied Lines		Total Premium:	\$3,096,799,192
Company	NAIC Code	Written Premium	Market Share
CITIZENS PROPERTY INSURANCE CORPORATION	10064	\$1,356,910,730	43.8%
AMERICAN SECURITY INSURANCE COMPANY	42978	\$168,713,110	5.4%
WESTCHESTER SURPLUS LINES INSURANCE COMPANY	10172	\$96,475,699	3.1%
QBE INSURANCE CORPORATION	39217	\$92,283,487	3.0%
QBE SPECIALTY INSURANCE COMPANY	11515	\$84,589,300	2.7%
LEXINGTON INSURANCE COMPANY	19437	\$79,102,008	2.6%
WESTPORT INSURANCE CORPORATION	39845	\$73,105,004	2.4%
LANDMARK AMERICAN INSURANCE COMPANY	33138	\$71,164,322	2.3%
FACTORY MUTUAL INSURANCE COMPANY	21482	\$51,984,332	1.7%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	12841	\$50,569,164	1.6%
WESTON INSURANCE COMPANY	14930	\$43,721,363	1.4%
ZURICH AMERICAN INSURANCE COMPANY	16535	\$40,035,132	1.3%
SCOTTSDALE INSURANCE COMPANY	41297	\$37,013,746	1.2%
ROCKHILL INSURANCE COMPANY	28053	\$36,296,816	1.2%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	10861	\$35,676,612	1.2%

Boiler and Machinery		Total Premium:	\$61,200,971
Company	NAIC Code	Written Premium	Market Share
FACTORY MUTUAL INSURANCE COMPANY	21482	\$12,424,723	20.3%
HARTFORD STEAM BOILER INSPECTION & INS. COMPANY	11452	\$6,317,900	10.3%
LEXINGTON INSURANCE COMPANY	19437	\$5,939,789	9.7%
CONTINENTAL CASUALTY COMPANY	20443	\$5,527,064	9.0%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	25674	\$3,672,225	6.0%
FEDERAL INSURANCE COMPANY	20281	\$2,564,550	4.2%
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$2,438,460	4.0%
ZURICH AMERICAN INSURANCE COMPANY	16535	\$2,390,320	3.9%
WESTPORT INSURANCE CORPORATION	39845	\$2,043,343	3.3%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	\$1,444,900	2.4%
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	26247	\$1,347,107	2.2%
PHOENIX INSURANCE COMPANY	25623	\$1,123,702	1.8%
TRAVELERS INDEMNITY COMPANY OF AMERICA	25666	\$970,372	1.6%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	22136	\$826,353	1.4%
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	41181	\$704,670	1.2%

Burglary and Theft		Total Premium:	\$14,038,063
Company	NAIC Code	Written Premium	Market Share
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	31194	\$2,175,182	15.5%
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$1,707,842	12.2%
FEDERAL INSURANCE COMPANY	20281	\$1,418,108	10.1%
CUMIS INSURANCE SOCIETY, INC.	10847	\$1,097,800	7.8%
HISCOX INSURANCE COMPANY INC.	10200	\$1,049,003	7.5%
U.S. SPECIALTY INSURANCE COMPANY	29599	\$756,869	5.4%
ZURICH AMERICAN INSURANCE COMPANY	16535	\$736,554	5.2%
UNITED CASUALTY INSURANCE COMPANY OF AMERICA	11142	\$694,635	4.9%
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	39306	\$427,945	3.0%
HARTFORD FIRE INSURANCE COMPANY	19682	\$424,009	3.0%
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	41181	\$347,526	2.5%
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	42579	\$285,472	2.0%
COREPOINTE INSURANCE COMPANY	10499	\$223,166	1.6%
WESTCHESTER FIRE INSURANCE COMPANY	10030	\$216,796	1.5%
CINCINNATI INSURANCE COMPANY	10677	\$204,194	1.5%

Source: NAIC State Page Exhibit

## Top 15 Carriers by Line of Business - CY 2013 Property and Casualty

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

Collectively Renewable Accident and Health		Total Premium:	\$4,911
Company	NAIC Code	Written Premium	Market Share
GOVERNMENT EMPLOYEES INSURANCE COMPANY	22063	\$2,912	59.3%
CONTINENTAL CASUALTY COMPANY	20443	\$1,627	33.1%
NATIONAL CASUALTY COMPANY	11991	\$372	7.6%

Commercial Auto No-Fault (Personal Injury Protection)		Total Premium:	\$85,840,716
Company	NAIC Code	Written Premium	Market Share
PROGRESSIVE EXPRESS INSURANCE COMPANY	10193	\$31,816,269	37.1%
ALLSTATE INSURANCE COMPANY	19232	\$7,720,420	9.0%
ARCH INSURANCE COMPANY	11150	\$4,600,071	5.4%
INTEGON NATIONAL INSURANCE COMPANY	29742	\$3,381,741	3.9%
INFINITY AUTO INSURANCE COMPANY	11738	\$2,931,941	3.4%
UNITED AUTOMOBILE INSURANCE COMPANY	35319	\$2,483,650	2.9%
AUTO-OWNERS INSURANCE COMPANY	18988	\$2,167,382	2.5%
ASCENDANT COMMERCIAL INSURANCE, INC.	13683	\$1,914,911	2.2%
MERCURY INSURANCE COMPANY OF FLORIDA	11202	\$1,435,255	1.7%
NATIONAL INDEMNITY COMPANY OF THE SOUTH	42137	\$1,410,658	1.6%
NATIONAL LIABILITY AND FIRE INSURANCE COMPANY	20052	\$1,404,598	1.6%
VICTORIA SELECT INSURANCE COMPANY	10105	\$1,276,032	1.5%
OWNERS INSURANCE COMPANY	32700	\$1,207,315	1.4%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	25178	\$1,176,707	1.4%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	25674	\$1,173,754	1.4%

Commercial Auto Physical Damage		Total Premium:	\$277,261,980
Company	NAIC Code	Written Premium	Market Share
PROGRESSIVE EXPRESS INSURANCE COMPANY	10193	\$40,807,599	14.7%
COREPOINTE INSURANCE COMPANY	10499	\$10,345,820	3.7%
AUTO-OWNERS INSURANCE COMPANY	18988	\$10,267,511	3.7%
ALLSTATE INSURANCE COMPANY	19232	\$9,540,931	3.4%
WESTFIELD INSURANCE COMPANY	24112	\$9,211,501	3.3%
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	41181	\$5,806,480	2.1%
OWNERS INSURANCE COMPANY	32700	\$5,556,267	2.0%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	\$5,512,108	2.0%
PRAETORIAN INSURANCE COMPANY	37257	\$5,477,293	2.0%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	25178	\$5,269,373	1.9%
MAPFRE INSURANCE COMPANY OF FLORIDA	34932	\$5,168,998	1.9%
MOTORS INSURANCE CORPORATION	22012	\$4,993,024	1.8%
VOYAGER INDEMNITY INSURANCE COMPANY	40428	\$4,015,803	1.4%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	18058	\$3,986,724	1.4%
AMERISURE INSURANCE COMPANY	19488	\$3,962,832	1.4%

Source: NAIC State Page Exhibit

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

Commercial Multiple Peril (Liability Portion)		Total Premium:	\$568,633,295
Company	NAIC Code	Written Premium	Market Share
PHILADELPHIA INDEMNITY INSURANCE COMPANY	18058	\$57,648,200	10.1%
OLD DOMINION INSURANCE COMPANY	40231	\$26,199,783	4.6%
WESTFIELD INSURANCE COMPANY	24112	\$22,867,275	4.0%
FEDERAL INSURANCE COMPANY	20281	\$19,986,335	3.5%
SOUTHERN-OWNERS INSURANCE COMPANY	10190	\$19,968,705	3.5%
ROCKHILL INSURANCE COMPANY	28053	\$19,626,204	3.5%
SCOTTSDALE INSURANCE COMPANY	41297	\$19,026,411	3.3%
GRANADA INSURANCE COMPANY	16870	\$11,833,046	2.1%
FIRST COMMUNITY INSURANCE COMPANY	13990	\$10,179,516	1.8%
HARTFORD CASUALTY INSURANCE COMPANY	29424	\$10,110,876	1.8%
DEPOSITORS INSURANCE COMPANY	42587	\$9,647,148	1.7%
ZURICH AMERICAN INSURANCE COMPANY	16535	\$9,625,784	1.7%
NATIONWIDE INSURANCE COMPANY OF AMERICA	25453	\$9,436,825	1.7%
AMERICAN ECONOMY INSURANCE COMPANY	19690	\$8,707,273	1.5%
STATE FARM FLORIDA INSURANCE COMPANY	10739	\$8,138,932	1.4%

Commercial Multiple Peril (Non-Liability Portion)		Total Premium:	\$1,533,024,712
Company	NAIC Code	Written Premium	Market Share
AMERICAN COASTAL INSURANCE COMPANY	12968	\$300,102,364	19.6%
ZURICH AMERICAN INSURANCE COMPANY	16535	\$106,430,100	6.9%
AMERICAN CAPITAL ASSURANCE CORP	12601	\$83,331,898	5.4%
STEADFAST INSURANCE COMPANY	26387	\$71,075,043	4.6%
QBE SPECIALTY INSURANCE COMPANY	11515	\$66,091,565	4.3%
OLD DOMINION INSURANCE COMPANY	40231	\$49,849,786	3.3%
PRAETORIAN INSURANCE COMPANY	37257	\$49,264,204	3.2%
LIBERTY SURPLUS INSURANCE CORPORATION	10725	\$47,164,457	3.1%
ACE AMERICAN INSURANCE COMPANY	22667	\$41,250,757	2.7%
SCOTTSDALE INSURANCE COMPANY	41297	\$32,483,990	2.1%
FIRST COMMUNITY INSURANCE COMPANY	13990	\$30,236,120	2.0%
ROCKHILL INSURANCE COMPANY	28053	\$29,698,624	1.9%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	18058	\$26,847,679	1.8%
FEDERAL INSURANCE COMPANY	20281	\$18,642,655	1.2%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	22136	\$18,326,377	1.2%

Credit		<b>Total Premium:</b>	\$109,285,894
Company	NAIC Code	Written Premium	Market Share
QBE SPECIALTY INSURANCE COMPANY	11515	\$25,812,934	23.6%
EULER HERMES NORTH AMERICA INSURANCE COMPANY	20516	\$22,387,152	20.5%
OLD REPUBLIC INSURANCE COMPANY	24147	\$8,517,883	7.8%
BALBOA INSURANCE COMPANY	24813	\$5,753,259	5.3%
COFACE NORTH AMERICA INSURANCE COMPANY	31887	\$5,407,063	4.9%
PRAETORIAN INSURANCE COMPANY	37257	\$5,222,477	4.8%
QBE INSURANCE CORPORATION	39217	\$3,652,451	3.3%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	10111	\$3,391,091	3.1%
FIRST COLONIAL INSURANCE COMPANY	29980	\$3,348,202	3.1%
ARCH INSURANCE COMPANY	11150	\$2,606,913	2.4%
ATLANTIC SPECIALTY INSURANCE COMPANY	27154	\$2,548,795	2.3%
GREAT AMERICAN INSURANCE COMPANY	16691	\$2,547,909	2.3%
STANDARD GUARANTY INSURANCE COMPANY	42986	\$2,406,607	2.2%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	28401	\$1,821,418	1.7%
GREAT AMERICAN E & S INSURANCE COMPANY	37532	\$1,734,727	1.6%

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

Credit Accident and Health (Group and Individual)		Total Premium:	\$2,905,395
Company	NAIC Code	Written Premium	Market Share
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	10111	\$2,001,812	68.9%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	25178	\$602,697	20.7%
CENTRAL STATES INDEMNITY COMPANY OF OMAHA	34274	\$203,039	7.0%
STONEBRIDGE CASUALTY INSURANCE COMPANY	10952	\$97,846	3.4%
AMERICAN SECURITY INSURANCE COMPANY	42978	\$1	0.0%

Earthquake		Total Premium:	\$29,243,132
Company	NAIC Code	Written Premium	Market Share
LEXINGTON INSURANCE COMPANY	19437	\$8,908,642	30.5%
TRAVELERS EXCESS AND SURPLUS LINES COMPANY	29696	\$2,912,108	10.0%
ALTERRA EXCESS & SURPLUS INSURANCE COMPANY	33189	\$1,975,525	6.8%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	25674	\$1,608,162	5.5%
ARCH SPECIALTY INSURANCE COMPANY	21199	\$1,384,255	4.7%
ZURICH AMERICAN INSURANCE COMPANY	16535	\$1,230,630	4.2%
IRONSHORE SPECIALTY INSURANCE COMPANY	25445	\$1,028,015	3.5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	\$1,002,561	3.4%
TRAVELERS INDEMNITY COMPANY	25658	\$871,489	3.0%
TORUS SPECIALTY INSURANCE COMPANY	44776	\$598,571	2.0%
WESTCHESTER SURPLUS LINES INSURANCE COMPANY	10172	\$565,179	1.9%
XL INSURANCE AMERICA, INC.	24554	\$486,081	1.7%
STEADFAST INSURANCE COMPANY	26387	\$388,216	1.3%
ESSEX INSURANCE COMPANY	39020	\$379,034	1.3%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	35300	\$361,717	1.2%

Excess Workers' Compensation		Total Premium:	\$52,340,734
Company	NAIC Code	Written Premium	Market Share
SAFETY NATIONAL CASUALTY CORPORATION	15105	\$15,029,478	28.7%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	16608	\$9,376,202	17.9%
ARCH INSURANCE COMPANY	11150	\$6,909,501	13.2%
LM INSURANCE CORPORATION	33600	\$6,182,817	11.8%
ACE AMERICAN INSURANCE COMPANY	22667	\$5,525,962	10.6%
STAR INSURANCE COMPANY	18023	\$1,465,931	2.8%
STATE NATIONAL INSURANCE COMPANY INC.	12831	\$1,427,491	2.7%
WESCO INSURANCE COMPANY	25011	\$1,284,798	2.5%
ZURICH AMERICAN INSURANCE COMPANY	16535	\$1,266,824	2.4%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	25674	\$996,319	1.9%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	11118	\$749,968	1.4%
PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMPANY	10786	\$537,862	1.0%
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$528,804	1.0%
HARTFORD CASUALTY INSURANCE COMPANY	29424	\$258,694	0.5%
GRAY INSURANCE COMPANY (THE)	36307	\$226,985	0.4%

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

Total Premium:	\$22,487,304
e Written Premium	Market Share
\$5,629,612	25.0%
\$4,499,670	20.0%
\$2,475,014	11.0%
\$1,671,227	7.4%
\$1,361,061	6.1%
\$1,357,495	6.0%
\$1,301,771	5.8%
\$1,121,059	5.0%
\$652,266	2.9%
\$572,144	2.5%
\$521,765	2.3%
\$478,463	2.1%
\$416,486	1.9%
\$221,601	1.0%
\$195,802	0.9%
	\$221,601

Federal Flood		Total Premium:	\$912,976,197
Company	NAIC Code	Written Premium	Market Share
WRIGHT NATIONAL FLOOD INSURANCE COMPANY	11523	\$214,558,688	23.5%
ALLSTATE INSURANCE COMPANY	19232	\$91,320,189	10.0%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	37478	\$84,897,453	9.3%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	10111	\$62,151,313	6.8%
AMERICAN STRATEGIC INSURANCE CORP.	10872	\$56,207,039	6.2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	23779	\$40,311,367	4.4%
USAA GENERAL INDEMNITY COMPANY	18600	\$36,899,563	4.0%
TOWER HILL PREFERRED INSURANCE COMPANY	29050	\$35,101,789	3.8%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	39926	\$34,157,069	3.7%
STANDARD FIRE INSURANCE COMPANY	19070	\$27,285,367	3.0%
SERVICE INSURANCE COMPANY	36560	\$25,700,452	2.8%
AUTO CLUB SOUTH INSURANCE COMPANY	41041	\$21,444,528	2.3%
FIRST COMMUNITY INSURANCE COMPANY	13990	\$21,017,384	2.3%
NATIONWIDE MUTUAL INSURANCE COMPANY	23787	\$18,543,804	2.0%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	18058	\$13,865,259	1.5%

Fidelity		Total Premium:	\$59,874,634
Company	NAIC Code	Written Premium	Market Share
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	31194	\$10,011,461	16.7%
FEDERAL INSURANCE COMPANY	20281	\$8,726,966	14.6%
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$4,947,310	8.3%
GREAT AMERICAN INSURANCE COMPANY	16691	\$4,069,458	6.8%
CUMIS INSURANCE SOCIETY, INC.	10847	\$3,443,772	5.8%
HARTFORD FIRE INSURANCE COMPANY	19682	\$3,162,499	5.3%
LIBERTY MUTUAL INSURANCE COMPANY	23043	\$2,306,577	3.9%
ZURICH AMERICAN INSURANCE COMPANY	16535	\$1,790,316	3.0%
CONTINENTAL INSURANCE COMPANY	35289	\$1,757,650	2.9%
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	39306	\$1,588,920	2.7%
CONTINENTAL CASUALTY COMPANY	20443	\$1,359,555	2.3%
WESTERN SURETY COMPANY	13188	\$1,289,597	2.2%
ST. PAUL MERCURY INSURANCE COMPANY	24791	\$942,883	1.6%
MASSACHUSETTS BAY INSURANCE COMPANY	22306	\$761,266	1.3%
ST. PAUL FIRE & MARINE INSURANCE COMPANY	24767	\$746,013	1.2%

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

Financial Guaranty		Total Premium:	\$4,988,402
Company	NAIC Code	Written Premium	Market Share
ASSURED GUARANTY MUNICIPAL CORP.	18287	\$3,818,190	76.5%
AMBAC ASSURANCE CORPORATION	18708	\$435,268	8.7%
MBIA INSURANCE CORPORATION	12041	\$394,149	7.9%
MUNICIPAL ASSURANCE CORP	13559	\$232,116	4.7%
BUILD AMERICA MUTUAL ASSURANCE COMPANY	14380	\$108,679	2.2%

Fire		<b>Total Premium:</b>	\$1,610,761,784
Company	NAIC Code	Written Premium	Market Share
AMERICAN SECURITY INSURANCE COMPANY	42978	\$440,609,730	27.4%
CITIZENS PROPERTY INSURANCE CORPORATION	10064	\$132,391,075	8.2%
LEXINGTON INSURANCE COMPANY	19437	\$116,750,431	7.2%
ARCH SPECIALTY INSURANCE COMPANY	21199	\$52,904,498	3.3%
SECURITY FIRST INSURANCE COMPANY	10117	\$44,218,128	2.7%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	\$43,526,734	2.7%
EMPIRE INDEMNITY INSURANCE COMPANY	21334	\$39,287,547	2.4%
VOYAGER INDEMNITY INSURANCE COMPANY	40428	\$31,728,798	2.0%
INDIAN HARBOR INSURANCE COMPANY	36940	\$31,699,219	2.0%
SOUTHERN FIDELITY INSURANCE COMPANY	10136	\$30,749,625	1.9%
LANDMARK AMERICAN INSURANCE COMPANY	33138	\$28,497,640	1.8%
QBE SPECIALTY INSURANCE COMPANY	11515	\$24,811,326	1.5%
SOUTHERN OAK INSURANCE COMPANY	12247	\$24,559,986	1.5%
FLORIDA FAMILY INSURANCE COMPANY	10688	\$22,284,601	1.4%
FACTORY MUTUAL INSURANCE COMPANY	21482	\$22,193,856	1.4%

Group Accident and Health		Total Premium:	\$164,043,459
Company	NAIC Code	Written Premium	Market Share
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$64,927,742	39.6%
ACE AMERICAN INSURANCE COMPANY	22667	\$21,867,998	13.3%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	25178	\$17,679,370	10.8%
ZURICH AMERICAN INSURANCE COMPANY	16535	\$10,980,037	6.7%
BCS INSURANCE COMPANY	38245	\$9,830,634	6.0%
CONTINENTAL CASUALTY COMPANY	20443	\$8,537,988	5.2%
UNITED STATES FIRE INSURANCE COMPANY	21113	\$7,579,826	4.6%
AMEX ASSURANCE COMPANY	27928	\$6,074,924	3.7%
FEDERAL INSURANCE COMPANY	20281	\$2,820,352	1.7%
QBE INSURANCE CORPORATION	39217	\$1,978,178	1.2%
AXIS INSURANCE COMPANY	37273	\$1,778,632	1.1%
ATLANTIC SPECIALTY INSURANCE COMPANY	27154	\$1,755,688	1.1%
ARCH INSURANCE COMPANY	11150	\$1,456,935	0.9%
STARR INDEMNITY & LIABILITY COMPANY	38318	\$1,384,837	0.8%
INDEPENDENCE AMERICAN INSURANCE COMPANY	26581	\$1,360,494	0.8%

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

Guaranteed Renewable Accident and Health		Total Premium:	\$67,180,710
Company	NAIC Code	Written Premium	Market Share
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	25178	\$41,607,510	61.9%
CONTINENTAL CASUALTY COMPANY	20443	\$24,929,666	37.1%
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$398,582	0.6%
GENESIS INSURANCE COMPANY	38962	\$169,547	0.3%
AMERICAN STATES INSURANCE COMPANY	19704	\$45,936	0.1%
INDEPENDENCE AMERICAN INSURANCE COMPANY	26581	\$20,727	0.0%
NATIONAL CASUALTY COMPANY	11991	\$4,268	0.0%
21ST CENTURY PREMIER INSURANCE COMPANY	20796	\$2,922	0.0%
AMEX ASSURANCE COMPANY	27928	\$877	0.0%
21ST CENTURY CENTENNIAL INSURANCE COMPANY	34789	\$334	0.0%
ARROWOOD INDEMNITY COMPANY	24678	\$178	0.0%
ZURICH AMERICAN INSURANCE COMPANY	16535	\$163	0.0%

**Homeowners Multiple Peril** Total Premium: \$8,767,373,436

Company	NAIC Code	Written Premium	Market Share
CITIZENS PROPERTY INSURANCE CORPORATION	10064	\$1,272,335,759	14.5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	10861	\$684,379,171	7.8%
STATE FARM FLORIDA INSURANCE COMPANY	10739	\$646,850,723	7.4%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	12944	\$311,550,298	3.6%
FLORIDA PENINSULA INSURANCE COMPANY	10132	\$310,352,524	3.5%
UNITED SERVICES AUTOMOBILE ASSOCIATION	25941	\$277,431,545	3.2%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	10969	\$263,178,022	3.0%
ST. JOHNS INSURANCE COMPANY, INC.	11844	\$255,851,881	2.9%
FEDERATED NATIONAL INSURANCE COMPANY	10790	\$220,639,653	2.5%
PEOPLE'S TRUST INSURANCE COMPANY	13125	\$203,009,802	2.3%
SECURITY FIRST INSURANCE COMPANY	10117	\$184,487,897	2.1%
TOWER HILL PRIME INSURANCE COMPANY	11027	\$179,732,931	2.1%
FEDERAL INSURANCE COMPANY	20281	\$162,155,667	1.8%
USAA CASUALTY INSURANCE COMPANY	25968	\$147,191,648	1.7%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	12841	\$141,915,923	1.6%

**Inland Marine Total Premium:** \$1,006,069,379

Company	NAIC Code	Written Premium	Market Share
CONTINENTAL CASUALTY COMPANY	20443	\$129,937,835	12.9%
LIBERTY MUTUAL INSURANCE COMPANY	23043	\$84,682,850	8.4%
AMERICAN RELIABLE INSURANCE COMPANY	19615	\$41,549,688	4.1%
FEDERAL INSURANCE COMPANY	20281	\$40,997,505	4.1%
AMERICAN ZURICH INSURANCE COMPANY	40142	\$39,799,803	4.0%
STATE FARM FLORIDA INSURANCE COMPANY	10739	\$33,021,254	3.3%
AMERICAN HOME ASSURANCE COMPANY	19380	\$26,503,669	2.6%
FACTORY MUTUAL INSURANCE COMPANY	21482	\$26,337,143	2.6%
PROGRESSIVE AMERICAN INSURANCE COMPANY	24252	\$26,288,667	2.6%
LIBERTY INSURANCE UNDERWRITERS INC.	19917	\$24,089,064	2.4%
STONEBRIDGE CASUALTY INSURANCE COMPANY	10952	\$23,257,498	2.3%
OLD REPUBLIC INSURANCE COMPANY	24147	\$20,304,111	2.0%
PROGRESSIVE EXPRESS INSURANCE COMPANY	10193	\$19,329,554	1.9%
AGCS MARINE INSURANCE COMPANY	22837	\$19,239,788	1.9%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	25674	\$17,288,712	1.7%

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

Medical Professional Liability		Total Premium:	\$594,239,370
Company	NAIC Code	Written Premium	Market Share
DOCTORS COMPANY, AN INTERINSURANCE EXCHANGE (THE)	34495	\$133,826,402	22.5%
MAG MUTUAL INSURANCE COMPANY	42617	\$53,427,970	9.0%
MEDICAL PROTECTIVE COMPANY (THE)	11843	\$35,986,089	6.1%
THE HEALTHCARE UNDERWRITING COMPANY, A RISK RETENTION GROUP	10152	\$32,898,314	5.5%
FLORIDA DOCTORS INSURANCE COMPANY	12441	\$28,866,129	4.9%
PROASSURANCE CASUALTY COMPANY	38954	\$19,254,880	3.2%
HEALTH CARE INDEMNITY, INC.	35904	\$17,112,888	2.9%
EVANSTON INSURANCE COMPANY	35378	\$13,673,548	2.3%
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	20427	\$11,572,680	1.9%
LEXINGTON INSURANCE COMPANY	19437	\$10,851,818	1.8%
MEDMAL DIRECT INSURANCE COMPANY	13793	\$10,435,994	1.8%
NATIONAL FIRE AND MARINE INSURANCE COMPANY	20079	\$10,208,467	1.7%
CONTINENTAL CASUALTY COMPANY	20443	\$9,604,208	1.6%
DARWIN SELECT INSURANCE COMPANY	24319	\$8,974,794	1.5%
COLUMBIA CASUALTY COMPANY	31127	\$8,549,584	1.4%

Medicare Title XVIII Exempt from State Taxes or FeesTotal Premium:\$144CompanyNAIC CodeWritten PremiumMarket ShareIMPERIUM INSURANCE COMPANY35408\$144100.0%

Mortgage Guaranty		Total Premium:	\$205,042,487
Company	NAIC Code	Written Premium	Market Share
RADIAN GUARANTY, INC.	33790	\$66,970,593	32.7%
MORTGAGE GUARANTY INSURANCE CORPORATION	29858	\$38,497,653	18.8%
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY	15873	\$35,425,236	17.3%
GENWORTH MORTGAGE INSURANCE CORPORATION	38458	\$23,934,028	11.7%
REPUBLIC MORTGAGE INSURANCE COMPANY	28452	\$18,504,378	9.0%
ESSENT GUARANTY, INC.,	13634	\$7,247,004	3.5%
GENWORTH RESIDENTIAL MORTGAGE ASSURANCE CORPORATION	18759	\$5,198,138	2.5%
ARCH MORTGAGE INSURANCE COMPANY	40266	\$4,588,510	2.2%
MGIC INDEMNITY CORPORATION	18740	\$3,241,351	1.6%
GENWORTH RESIDENTIAL MORTGAGE INSURANCE CORPORATION OF NC	29823	\$1,049,470	0.5%
UNITED GUARANTY MORTGAGE INDEMNITY COMPANY	26999	\$368,266	0.2%
ARCH MORTGAGE GUARANTY COMPANY	18732	\$17,860	0.0%

**Multiple Peril Crop Total Premium:** \$100,632,815 Company **NAIC Code** Written Premium **Market Share** ACE PROPERTY AND CASUALTY INSURANCE COMPANY 20699 \$24,344,494 24.2% AMERICAN AGRI-BUSINESS INSURANCE COMPANY 12548 \$22,269,976 22.1% GREAT AMERICAN INSURANCE COMPANY \$15,207,209 15.1% 16691 PRODUCERS AGRICULTURE INSURANCE COMPANY 14.0% 34312 \$14,070,381 AGRI GENERAL INSURANCE COMPANY 42757 \$13,544,266 13.5% RURAL COMMUNITY INSURANCE COMPANY 39039 \$6,460,842 6.4% **GUIDEONE MUTUAL INSURANCE COMPANY** 15032 1.8% \$1,819,500 JOHN DEERE INSURANCE COMPANY 36781 \$1,040,455 1.0% NAU COUNTRY INSURANCE COMPANY 25240 \$827,384 0.8% ACCEPTANCE INDEMNITY INSURANCE COMPANY 20010 \$772,655 0.8% STATE FARM FIRE AND CASUALTY COMPANY 25143 \$264,883 0.3% AUSTIN MUTUAL INSURANCE COMPANY 0.0% 13412 \$23,188 FIREMAN'S FUND INSURANCE COMPANY 21873 \$14,125 0.0% STARR INDEMNITY & LIABILITY COMPANY 38318 \$511 0.0% OCCIDENTAL FIRE AND CASUALTY COMPANY OF NC 23248 -\$2,639 0.0%

**Total Premium:** 

\$323

# Top 15 Carriers by Line of Business - CY 2013 Property and Casualty

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

Company	NAIC Code	written Premium	Market Share
STONEBRIDGE CASUALTY INSURANCE COMPANY	10952	\$323	100.0%
		- · · · ·	44.000.004
Non-Renewable for Stated Reasons Only		Total Premium:	\$4,208,324
Company	NAIC Code	Written Premium	Market Share

Company	NAIC Code	Written Premium	Market Share
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	25178	\$4,204,834	99.9%
CONTINENTAL CASUALTY COMPANY	20443	\$2,794	0.1%
NATIONAL CASUALTY COMPANY	11991	\$405	0.0%
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	20427	\$291	0.0%

Ocean Marine		Total Premium:	\$292,817,931
Company	NAIC Code	Written Premium	Market Share
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$31,225,699	10.7%
CONTINENTAL CASUALTY COMPANY	20443	\$24,057,957	8.2%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	25674	\$19,910,896	6.8%
ACE AMERICAN INSURANCE COMPANY	22667	\$19,522,387	6.7%
SEAWORTHY INSURANCE COMPANY	37923	\$15,951,637	5.4%
STARR INDEMNITY & LIABILITY COMPANY	38318	\$15,915,795	5.4%
SEVEN SEAS INSURANCE COMPANY, INC.	37672	\$15,497,487	5.3%
FEDERAL INSURANCE COMPANY	20281	\$14,631,583	5.0%
ATLANTIC SPECIALTY INSURANCE COMPANY	27154	\$13,987,048	4.8%
NATIONAL LIABILITY AND FIRE INSURANCE COMPANY	20052	\$13,638,234	4.7%
AGCS MARINE INSURANCE COMPANY	22837	\$11,422,490	3.9%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	22136	\$8,918,202	3.0%
XL SPECIALTY INSURANCE COMPANY	37885	\$7,740,546	2.6%
NAVIGATORS INSURANCE COMPANY	42307	\$7,516,375	2.6%
MARKEL AMERICAN INSURANCE COMPANY	28932	\$6,303,668	2.2%

Other Accident Only		<b>Total Premium:</b>	\$1,792,423
Company	NAIC Code	Written Premium	Market Share
OLD REPUBLIC INSURANCE COMPANY	24147	\$1,550,324	86.5%
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$151,940	8.5%
FEDERAL INSURANCE COMPANY	20281	\$49,628	2.8%
AMERICAN HOME ASSURANCE COMPANY	19380	\$35,011	2.0%
NATIONAL CASUALTY COMPANY	11991	\$2,561	0.1%
AMEX ASSURANCE COMPANY	27928	\$1,527	0.1%
TRITON INSURANCE COMPANY	41211	\$991	0.1%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	25178	\$283	0.0%
ACCESS INSURANCE COMPANY	11711	\$158	0.0%

Source: NAIC State Page Exhibit

Non-Cancelable Accident and Health

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

Other Commercial Auto Liability		Total Premium:	\$1,325,380,690
Company	NAIC Code	Written Premium	Market Share
PROGRESSIVE EXPRESS INSURANCE COMPANY	10193	\$195,256,918	14.7%
AUTO-OWNERS INSURANCE COMPANY	18988	\$47,029,776	3.5%
WESTFIELD INSURANCE COMPANY	24112	\$38,245,508	2.9%
ALLSTATE INSURANCE COMPANY	19232	\$28,724,304	2.2%
OWNERS INSURANCE COMPANY	32700	\$25,587,948	1.9%
EMPIRE FIRE AND MARINE INSURANCE COMPANY	21326	\$23,455,863	1.8%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	18058	\$23,270,678	1.8%
AMERISURE INSURANCE COMPANY	19488	\$23,099,745	1.7%
ASCENDANT COMMERCIAL INSURANCE, INC.	13683	\$22,273,436	1.7%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	25674	\$21,316,195	1.6%
NATIONAL TRUST INSURANCE COMPANY	20141	\$21,140,640	1.6%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	25178	\$20,945,300	1.6%
ZURICH AMERICAN INSURANCE COMPANY	16535	\$20,939,594	1.6%
NATIONAL INDEMNITY COMPANY OF THE SOUTH	42137	\$18,708,128	1.4%
FCCI COMMERCIAL INSURANCE COMPANY	33472	\$17,929,015	1.4%

Other Liability - Claims-Made		Total Premium:	\$845,245,566
Company	NAIC Code	Written Premium	Market Share
CONTINENTAL CASUALTY COMPANY	20443	\$47,784,960	5.7%
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$45,050,864	5.3%
AIG SPECIALTY INSURANCE COMPANY	26883	\$42,062,026	5.0%
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	31194	\$35,015,393	4.1%
FEDERAL INSURANCE COMPANY	20281	\$33,824,860	4.0%
LEXINGTON INSURANCE COMPANY	19437	\$32,508,013	3.8%
XL SPECIALTY INSURANCE COMPANY	37885	\$26,893,791	3.2%
COLUMBIA CASUALTY COMPANY	31127	\$26,654,897	3.2%
ZURICH AMERICAN INSURANCE COMPANY	16535	\$19,059,372	2.3%
LIBERTY INSURANCE UNDERWRITERS INC.	19917	\$17,012,833	2.0%
ILLINOIS NATIONAL INSURANCE COMPANY	23817	\$15,933,375	1.9%
INDIAN HARBOR INSURANCE COMPANY	36940	\$15,021,441	1.8%
ATTORNEYS' LIABILITY ASSURANCE SOCIETY, INC., RRG	10639	\$13,921,484	1.6%
IRONSHORE SPECIALTY INSURANCE COMPANY	25445	\$13,838,751	1.6%
WESTCHESTER FIRE INSURANCE COMPANY	10030	\$13,449,276	1.6%

Other Liability - Occurrence		Total Premium:	\$2,096,232,016
Company	NAIC Code	Written Premium	Market Share
ACE AMERICAN INSURANCE COMPANY	22667	\$137,802,071	6.6%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	10111	\$123,269,865	5.9%
SOUTHERN-OWNERS INSURANCE COMPANY	10190	\$58,210,926	2.8%
SCOTTSDALE INSURANCE COMPANY	41297	\$52,106,797	2.5%
CONTINENTAL CASUALTY COMPANY	20443	\$49,424,499	2.4%
STATE FARM FLORIDA INSURANCE COMPANY	10739	\$42,193,435	2.0%
FEDERAL INSURANCE COMPANY	20281	\$41,374,522	2.0%
COMMERCE AND INDUSTRY INSURANCE COMPANY	19410	\$37,756,891	1.8%
ZURICH AMERICAN INSURANCE COMPANY	16535	\$34,471,106	1.6%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	\$26,761,748	1.3%
FIRST MERCURY INSURANCE COMPANY	10657	\$25,485,396	1.2%
COVINGTON SPECIALTY INSURANCE COMPANY	13027	\$24,963,764	1.2%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	25674	\$23,276,287	1.1%
AUTO-OWNERS INSURANCE COMPANY	18988	\$22,754,636	1.1%
NAUTILUS INSURANCE COMPANY	17370	\$22,016,904	1.1%

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

Other Private Passenger Auto Liability		Total Premium:	\$7,289,105,283
Company	NAIC Code	Written Premium	Market Share
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	25178	\$1,242,248,178	17.0%
GEICO GENERAL INSURANCE COMPANY	35882	\$736,436,124	10.1%
PROGRESSIVE AMERICAN INSURANCE COMPANY	24252	\$510,630,266	7.0%
PROGRESSIVE SELECT INSURANCE COMPANY	10192	\$443,384,527	6.1%
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	29688	\$395,592,790	5.4%
GEICO INDEMNITY COMPANY	22055	\$276,976,721	3.8%
ALLSTATE INSURANCE COMPANY	19232	\$244,342,493	3.4%
UNITED SERVICES AUTOMOBILE ASSOCIATION	25941	\$234,711,618	3.2%
GOVERNMENT EMPLOYEES INSURANCE COMPANY	22063	\$225,436,756	3.1%
USAA CASUALTY INSURANCE COMPANY	25968	\$166,829,737	2.3%
ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	17230	\$138,077,521	1.9%
TRAVELERS HOME AND MARINE INSURANCE COMPANY(THE)	27998	\$136,929,110	1.9%
SAFECO INSURANCE COMPANY OF ILLINOIS	39012	\$135,576,039	1.9%
21ST CENTURY CENTENNIAL INSURANCE COMPANY	34789	\$134,583,239	1.8%
INFINITY AUTO INSURANCE COMPANY	11738	\$108,806,927	1.5%
Private Passenger Auto No-Fault (Personal Injury Protection)		Total Premium:	\$3,434,837,445
Company	NAIC Code	Written Premium	Market Share
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	25178	\$590,388,617	17.2%
GEICO GENERAL INSURANCE COMPANY	35882	\$371,694,276	10.8%
GEICO INDEMNITY COMPANY	22055	\$275,948,490	8.0%
PROGRESSIVE AMERICAN INSURANCE COMPANY	24252	\$253,314,797	7.4%
PROGRESSIVE SELECT INSURANCE COMPANY	10192	\$159,344,487	4.6%
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	29688	\$117,186,875	3.4%
DIRECT GENERAL INSURANCE COMPANY	42781	\$103,658,468	3.0%
GOVERNMENT EMPLOYEES INSURANCE COMPANY	22063	\$97,800,641	2.8%
WINDHAVEN INSURANCE COMPANY	12541	\$97,638,125	2.8%
INFINITY AUTO INSURANCE COMPANY	11738	\$96,115,866	2.8%
UNITED AUTOMOBILE INSURANCE COMPANY	35319	\$90,751,062	2.6%
OCEAN HARBOR CASUALTY INSURANCE COMPANY	12360	\$73,199,238	2.1%
ALLSTATE INSURANCE COMPANY	19232	\$72,609,557	2.1%
21ST CENTURY CENTENNIAL INSURANCE COMPANY	34789	\$55,740,714	1.6%
SECURITY NATIONAL INSURANCE COMPANY	33120	\$54,859,864	1.6%
Private Passenger Auto Physical Damage	<u>.</u>	Total Premium:	\$3,403,175,908
Company	NAIC Code	Written Premium	Market Share
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	25178	\$525,361,479	15.4%
GEICO GENERAL INSURANCE COMPANY	35882	\$407,563,605	12.0%
PROGRESSIVE AMERICAN INSURANCE COMPANY	24252	\$232,918,925	6.8%
GEICO INDEMNITY COMPANY	22055	\$190,739,721	5.6%
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	29688	\$176,933,536	5.2%
PROGRESSIVE SELECT INSURANCE COMPANY	10192	\$165,812,979	4.9%
GOVERNMENT EMPLOYEES INSURANCE COMPANY	22063	\$125,089,945	3.7%
ALLSTATE INSURANCE COMPANY	19232	\$117,393,492	3.4%
UNITED SERVICES AUTOMOBILE ASSOCIATION	25941	\$115,287,855	3.4%
	255.11	Ţ115/287,000	5.470

Source: NAIC State Page Exhibit

USAA CASUALTY INSURANCE COMPANY

INFINITY AUTO INSURANCE COMPANY

SAFECO INSURANCE COMPANY OF ILLINOIS

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY

TRAVELERS HOME AND MARINE INSURANCE COMPANY(THE)

21ST CENTURY CENTENNIAL INSURANCE COMPANY

25968

17230

39012

34789

27998

11738

\$79,535,558

\$68,749,655

\$58,410,830

\$54,443,050

\$54,078,512

\$51,185,699

2.3%

2.0%

1.7%

1.6%

1.6%

1.5%

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

Products Liability		Total Premium:	\$175,713,073
Company	NAIC Code	Written Premium	Market Share
FEDERAL INSURANCE COMPANY	20281	\$8,618,040	4.9%
FIRST MERCURY INSURANCE COMPANY	10657	\$8,556,884	4.9%
HARTFORD FIRE INSURANCE COMPANY	19682	\$8,281,271	4.7%
EVANSTON INSURANCE COMPANY	35378	\$6,963,100	4.0%
NATIONAL TRUST INSURANCE COMPANY	20141	\$6,521,395	3.7%
MID-CONTINENT CASUALTY COMPANY	23418	\$6,336,539	3.6%
AMERISURE INSURANCE COMPANY	19488	\$5,018,477	2.9%
FCCI COMMERCIAL INSURANCE COMPANY	33472	\$4,417,479	2.5%
COLUMBIA CASUALTY COMPANY	31127	\$4,172,039	2.4%
AMERISURE MUTUAL INSURANCE COMPANY	23396	\$4,139,206	2.4%
GREAT AMERICAN E & S INSURANCE COMPANY	37532	\$4,135,185	2.4%
COLONY INSURANCE COMPANY	39993	\$4,011,913	2.3%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	\$3,785,767	2.2%
NAUTILUS INSURANCE COMPANY	17370	\$3,334,688	1.9%
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	26247	\$3,180,937	1.8%

Surety		Total Premium:	\$269,882,157
Company	NAIC Code	Written Premium	Market Share
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	31194	\$36,674,723	13.6%
LIBERTY MUTUAL INSURANCE COMPANY	23043	\$31,633,662	11.7%
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	39306	\$27,297,528	10.1%
WESTERN SURETY COMPANY	13188	\$16,765,629	6.2%
INTERNATIONAL FIDELITY INSURANCE COMPANY	11592	\$10,583,551	3.9%
WESTCHESTER FIRE INSURANCE COMPANY	10030	\$10,077,440	3.7%
GREAT AMERICAN INSURANCE COMPANY	16691	\$6,879,193	2.5%
FEDERAL INSURANCE COMPANY	20281	\$6,242,685	2.3%
HARTFORD FIRE INSURANCE COMPANY	19682	\$5,313,122	2.0%
ARCH INSURANCE COMPANY	11150	\$5,212,744	1.9%
BERKLEY REGIONAL INSURANCE COMPANY	29580	\$4,679,959	1.7%
LEXON INSURANCE COMPANY	13307	\$4,509,964	1.7%
AMERICAN SAFETY CASUALTY INSURANCE COMPANY	39969	\$4,191,421	1.6%
MERCHANTS BONDING COMPANY (MUTUAL)	14494	\$3,764,034	1.4%
HANOVER INSURANCE COMPANY (THE)	22292	\$3,610,549	1.3%

Warranty		Total Premium:	\$357,323,566
Company	NAIC Code	Written Premium	Market Share
COURTESY INSURANCE COMPANY	26492	\$205,076,766	57.4%
MIC PROPERTY & CASUALTY INS. CORP.	38601	\$34,277,078	9.6%
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	41181	\$15,596,572	4.4%
NEW HAMPSHIRE INSURANCE COMPANY	23841	\$15,224,886	4.3%
WESCO INSURANCE COMPANY	25011	\$14,913,620	4.2%
LYNDON PROPERTY INSURANCE COMPANY	35769	\$12,371,100	3.5%
TOYOTA MOTOR INSURANCE COMPANY	37621	\$11,305,029	3.2%
ZALE INDEMNITY COMPANY	30325	\$10,708,321	3.0%
CONTINENTAL INSURANCE COMPANY	35289	\$10,376,416	2.9%
AMERICAN ROAD INSURANCE COMPANY (THE)	19631	\$6,974,417	2.0%
OLD UNITED CASUALTY COMPANY	37060	\$6,683,021	1.9%
DEALERS ASSURANCE COMPANY	16705	\$4,718,180	1.3%
HERITAGE INDEMNITY COMPANY	39527	\$2,782,851	0.8%
FIRST COLONIAL INSURANCE COMPANY	29980	\$1,985,823	0.6%
OLD REPUBLIC INSURANCE COMPANY	24147	\$1,442,596	0.4%

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

Workers' Compensation		Total Premium:	\$2,296,680,613
Company	NAIC Code	Written Premium	Market Share
BRIDGEFIELD EMPLOYERS INSURANCE COMPANY	10701	\$260,472,335	11.3%
ZENITH INSURANCE COMPANY	13269	\$126,704,658	5.5%
FCCI INSURANCE COMPANY	10178	\$125,553,960	5.5%
RETAILFIRST INSURANCE COMPANY	10700	\$82,947,816	3.6%
TECHNOLOGY INSURANCE COMPANY	42376	\$73,755,242	3.2%
TWIN CITY FIRE INSURANCE COMPANY	29459	\$70,497,810	3.1%
AMERISURE INSURANCE COMPANY	19488	\$69,243,971	3.0%
FFVA MUTUAL INSURANCE COMPANY	10385	\$58,073,687	2.5%
COMP OPTIONS INSURANCE COMPANY, INC.	10834	\$58,042,277	2.5%
GUARANTEE INSURANCE COMPANY	11398	\$53,439,563	2.3%
ASSOCIATED INDUSTRIES INSURANCE COMPANY, INC.	23140	\$51,478,684	2.2%
CHARTER OAK FIRE INSURANCE COMPANY	25615	\$46,338,569	2.0%
LIBERTY INSURANCE CORPORATION	42404	\$43,918,148	1.9%
BRIDGEFIELD CASUALTY INSURANCE COMPANY	10335	\$40,959,491	1.8%
AMERICAN ZURICH INSURANCE COMPANY	40142	\$40,726,288	1.8%



### **Licensed Title Companies - CY 2013**

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

Title		Total Premium:	\$1,117,781,7 <b>8</b> 1
Company	NAIC Code	Written Premium	Market Share
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY	50520	\$355,459,792	31.8%
FIRST AMERICAN TITLE INSURANCE COMPANY	50814	\$245,198,479	21.9%
CHICAGO TITLE INSURANCE COMPANY	50229	\$167,211,601	15.0%
FIDELITY NATIONAL TITLE INSURANCE COMPANY	51586	\$110,021,669	9.8%
STEWART TITLE GUARANTY COMPANY	50121	\$63,583,779	5.7%
WESTCOR LAND TITLE INSURANCE COMPANY	50050	\$47,739,050	4.3%
COMMONWEALTH LAND TITLE INSURANCE COMPANY	50083	\$32,964,454	2.9%
TITLE RESOURCES GUARANTY COMPANY	50016	\$23,456,610	2.1%
NATIONAL TITLE INSURANCE OF NEW YORK INC.	51020	\$22,995,149	2.1%
WFG NATIONAL TITLE INSURANCE COMPANY	51152	\$17,062,462	1.5%
NORTH AMERICAN TITLE INSURANCE COMPANY	50130	\$12,687,737	1.1%
ALLIANT NATIONAL TITLE INSURANCE COMPANY, INC.	12309	\$12,338,343	1.1%
PREMIER LAND TITLE INSURANCE COMPANY	50026	\$4,777,282	0.4%
INVESTORS TITLE INSURANCE COMPANY	50369	\$1,202,589	0.1%
ENTITLE INSURANCE COMPANY	51632	\$1,078,682	0.1%
SOUTHERN TITLE INSURANCE CORPORATION	50792	\$4,103	0.0%

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

Accident and Health Insurance		Total Premium:	\$42,875,765,977
Company	NAIC Code	Written Premium	Market Share
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	98167	\$6,944,309,227	16.2%
UNITEDHEALTHCARE INSURANCE COMPANY	79413	\$5,185,955,011	12.1%
HUMANA MEDICAL PLAN, INC.	95270	\$5,127,086,825	12.0%
WELLCARE OF FLORIDA, INC.	95081	\$2,072,942,249	4.8%
UNITEDHEALTHCARE OF FLORIDA, INC.	95264	\$1,663,031,786	3.9%
AETNA HEALTH INC.	95088	\$1,219,096,159	2.8%
CAREPLUS HEALTH PLANS, INC.	95092	\$1,204,252,637	2.8%
HEALTH OPTIONS, INC.	95089	\$1,020,837,165	2.4%
HUMANA INSURANCE COMPANY	73288	\$921,034,376	2.1%
AETNA LIFE INSURANCE COMPANY	60054	\$783,209,824	1.8%
AVMED, INC.	95263	\$783,101,140	1.8%
SUNSHINE STATE HEALTH PLAN, INC.	13148	\$773,116,814	1.8%
HEALTHSPRING OF FLORIDA, INC	11532	\$752,504,801	1.8%
FREEDOM HEALTH, INC.	10119	\$651,749,299	1.5%
CAPITAL HEALTH PLAN, INC.	95112	\$638,776,916	1.5%
AMERIGROUP FLORIDA, INC.	95093	\$599,679,968	1.4%
PREFERRED CARE PARTNERS, INC.	11176	\$571,737,544	1.3%
COVENTRY SUMMIT HEALTH PLAN, INC.	10771	\$545,424,181	1.3%
CIGNA HEALTH AND LIFE INSURANCE COMPANY	67369	\$533,494,646	1.2%
COVENTRY HEALTH CARE OF FLORIDA, INC.	95114	\$523,087,830	1.2%
MEDICA HEALTHCARE PLANS, INC.	12155	\$517,778,301	1.2%
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	62308	\$485,786,095	1.1%
NEIGHBORHOOD HEALTH PARTNERSHIP, INC.	95123	\$474,332,051	1.1%
SIMPLY HEALTHCARE PLANS, INC.	13726	\$424,310,262	1.0%
HEALTHSUN HEALTH PLANS, INC.	10122	\$414,027,570	1.0%
OPTIMUM HEALTHCARE, INC.	12259	\$379,186,584	0.9%
PHYSICIANS UNITED PLAN, INC.	10775	\$376,653,309	0.9%
HEALTH FIRST HEALTH PLANS, INC.	95019	\$355,674,202	0.8%
METROPOLITAN LIFE INSURANCE COMPANY	65978	\$348,228,316	0.8%
GOLDEN RULE INSURANCE COMPANY	62286	\$332,468,302	0.8%
HUMANA HEALTH INSURANCE COMPANY OF FLORIDA, INC.	69671	\$314,313,681	0.7%
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	60380	\$307,346,854	0.7%
FLORIDA HEALTH CARE PLAN, INC.	13567	\$304,810,783	0.7%
COVENTRY HEALTH PLAN OF FLORIDA, INC.	95266	\$268,041,966	0.6%
MOLINA HEALTHCARE OF FLORIDA, INC.	13128	\$265,105,675	0.6%

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

Annuity Considerations		Total Premium:	\$17,429,691,343
Company	NAIC Code	Written Premium	Market Share
JACKSON NATIONAL LIFE INSURANCE COMPANY	65056	\$1,593,654,267	9.1%
LINCOLN NATIONAL LIFE INSURANCE COMPANY	65676	\$1,563,167,090	9.0%
AMERICAN GENERAL LIFE INSURANCE COMPANY	60488	\$1,056,846,401	6.1%
PRUCO LIFE INSURANCE COMPANY	79227	\$774,601,630	4.4%
VARIABLE ANNUITY LIFE INSURANCE COMPANY	70238	\$772,440,239	4.4%
TRANSAMERICA LIFE INSURANCE COMPANY	86231	\$769,295,927	4.4%
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	90611	\$704,869,482	4.0%
AXA EQUITABLE LIFE INSURANCE COMPANY	62944	\$693,423,791	4.0%
METLIFE INVESTORS USA INSURANCE COMPANY	61050	\$663,316,055	3.8%
SECURITY BENEFIT LIFE INSURANCE COMPANY	68675	\$654,704,235	3.8%
ING LIFE INSURANCE AND ANNUITY COMPANY	86509	\$528,615,465	3.0%
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	91596	\$480,014,125	2.8%
PACIFIC LIFE INSURANCE COMPANY	67466	\$420,997,712	2.4%
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY	92738	\$410,000,145	2.4%
METROPOLITAN LIFE INSURANCE COMPANY	65978	\$383,199,951	2.2%
RIVERSOURCE LIFE INSURANCE COMPANY	65005	\$340,050,155	2.0%
GREAT AMERICAN LIFE INSURANCE COMPANY	63312	\$334,840,681	1.9%
TEACHERS INS. & ANNUITY ASSOCIATION OF AMERICA	69345	\$331,434,667	1.9%
OHIO NATIONAL LIFE INSURANCE COMPANY	67172	\$255,468,128	1.5%
EQUITRUST LIFE INSURANCE COMPANY	62510	\$202,824,540	1.2%
SYMETRA LIFE INSURANCE COMPANY	68608	\$197,244,769	1.1%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	66044	\$183,562,135	1.1%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	65935	\$175,675,914	1.0%
PROTECTIVE LIFE INSURANCE COMPANY	68136	\$168,311,509	1.0%
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	93696	\$162,668,986	0.9%
ATHENE ANNUITY AND LIFE COMPANY	61689	\$161,273,486	0.9%
PRINCIPAL LIFE INSURANCE COMPANY	61271	\$152,034,267	0.9%
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	68322	\$150,822,311	0.9%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	67091	\$138,163,499	0.8%
GUARDIAN INSURANCE & ANNUITY COMPANY, INC.	78778	\$138,013,658	0.8%
RELIASTAR LIFE INSURANCE COMPANY	67105	\$128,799,142	0.7%
USAA LIFE INSURANCE COMPANY	69663	\$124,123,460	0.7%
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	63274	\$120,304,393	0.7%
FORETHOUGHT LIFE INSURANCE COMPANY	91642	\$113,565,876	0.7%
ING USA ANNUITY AND LIFE INSURANCE COMPANY	80942	\$109,279,796	0.6%

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

**Deposit-Type Contracts Total Premium:** \$1,205,247,610 **NAIC Code Written Premium Market Share** Company PRINCIPAL LIFE INSURANCE COMPANY \$451,577,522 37.5% 61271 88072 \$304,094,319 25.2% HARTFORD LIFE INSURANCE COMPANY PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY COMPANY 11.5% 93629 \$139,070,922 KNIGHTS OF COLUMBUS 58033 \$40,061,933 3.3% ATHENE ANNUITY AND LIFE COMPANY 61689 \$27,408,085 2.3% PHOENIX LIFE INSURANCE COMPANY 67814 \$24,822,294 2.1% MINNESOTA LIFE INSURANCE COMPANY 66168 \$20,005,376 1.7% NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION 91596 1.5% \$17,889,337 UNITED OF OMAHA LIFE INSURANCE COMPANY 69868 \$17,301,149 1.4% ELCO MUTUAL LIFE AND ANNUITY COMPANY 1.2% 84174 \$14,432,357 TEACHERS INS. & ANNUITY ASSOCIATION OF AMERICA 69345 \$13,377,629 1.1% PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE) 68241 \$12,821,626 1.1% SYMETRA LIFE INSURANCE COMPANY 68608 \$11,969,839 1.0% NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE 66974 \$9,535,213 0.8% **EQUITRUST LIFE INSURANCE COMPANY** 62510 \$9,205,654 0.8% AMERICAN NATIONAL INSURANCE COMPANY 60739 \$8,158,054 0.7% PHL VARIABLE INSURANCE COMPANY 93548 \$6,345,074 0.5% **BALTIMORE LIFE INSURANCE COMPANY** 61212 \$5,149,597 0.4% NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY 0.4% 67091 \$4,233,382 INTEGRITY LIFE INSURANCE COMPANY 74780 \$3,749,597 0.3% MIDLAND NATIONAL LIFE INSURANCE COMPANY 66044 \$3,727,533 0.3% GENWORTH LIFE INSURANCE COMPANY 70025 0.3% \$3,158,006 WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY/OMAHA WOODMEN 0.3% 57320 \$3.080.116 60054 0.2% AETNA LIFE INSURANCE COMPANY \$2,831,966 RIVERSOURCE LIFE INSURANCE COMPANY 65005 \$2,632,165 0.2% **GUGGENHEIM LIFE AND ANNUITY COMPANY** 83607 \$2,565,297 0.2% PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION 86630 \$2,562,138 0.2% PRUCO LIFE INSURANCE COMPANY 79227 \$2,475,819 0.2% UNION CENTRAL LIFE INSURANCE COMPANY (THE) 80837 \$2,158,427 0.2% 0.2% STATE FARM LIFE INSURANCE COMPANY 69108 \$2,093,889 PROTECTIVE LIFE INSURANCE COMPANY 68136 0.2% \$2,043,721 AMERICAN GENERAL LIFE INSURANCE COMPANY 60488 \$1,940,021 0.2% TRANSAMERICA LIFE INSURANCE COMPANY 0.2% 86231 \$1,868,843 UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK 70106 0.1% \$1,754,170 AMERITAS LIFE INSURANCE CORP. 61301 \$1,655,462 0.1%

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

Life Insurance		Total Premium:	\$8,203,522,925
Company	NAIC Code	Written Premium	Market Share
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	67091	\$528,323,201	6.4%
LINCOLN NATIONAL LIFE INSURANCE COMPANY	65676	\$386,693,830	4.7%
METROPOLITAN LIFE INSURANCE COMPANY	65978	\$383,331,907	4.7%
JOHN HANCOCK LIFE INSURANCE COMPANY U.S.A.	65838	\$337,708,064	4.1%
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	65935	\$274,368,692	3.3%
TRANSAMERICA LIFE INSURANCE COMPANY	86231	\$260,750,980	3.2%
NEW YORK LIFE INSURANCE COMPANY	66915	\$257,542,735	3.1%
PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	68241	\$246,346,977	3.0%
AMERICAN GENERAL LIFE INSURANCE COMPANY	60488	\$228,251,378	2.8%
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	64246	\$215,213,468	2.6%
STATE FARM LIFE INSURANCE COMPANY	69108	\$211,846,254	2.6%
PRUCO LIFE INSURANCE COMPANY	79227	\$197,069,166	2.4%
AXA EQUITABLE LIFE INSURANCE COMPANY	62944	\$174,815,067	2.1%
MINNESOTA LIFE INSURANCE COMPANY	66168	\$160,562,344	2.0%
PACIFIC LIFE INSURANCE COMPANY	67466	\$155,958,353	1.9%
METLIFE INVESTORS USA INSURANCE COMPANY	61050	\$151,755,089	1.8%
PRIMERICA LIFE INSURANCE COMPANY	65919	\$128,196,045	1.6%
LINCOLN BENEFIT LIFE COMPANY	65595	\$108,319,066	1.3%
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	91596	\$106,535,137	1.3%
PROTECTIVE LIFE INSURANCE COMPANY	68136	\$105,945,009	1.3%
HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	71153	\$103,759,042	1.3%
MIDLAND NATIONAL LIFE INSURANCE COMPANY	66044	\$98,788,211	1.2%
UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	\$98,379,201	1.2%
RELIASTAR LIFE INSURANCE COMPANY	67105	\$92,737,263	1.1%
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	68322	\$90,090,074	1.1%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	65536	\$76,218,843	0.9%
JACKSON NATIONAL LIFE INSURANCE COMPANY	65056	\$72,691,667	0.9%
SUN LIFE ASSURANCE COMPANY OF CANADA	80802	\$68,465,491	0.8%
PRINCIPAL LIFE INSURANCE COMPANY	61271	\$67,569,498	0.8%
SECURITY LIFE OF DENVER INSURANCE COMPANY	68713	\$65,368,497	0.8%
LIFE INSURANCE COMPANY OF NORTH AMERICA	65498	\$63,646,428	0.8%
USAA LIFE INSURANCE COMPANY	69663	\$62,084,048	0.8%
BANNER LIFE INSURANCE COMPANY	94250	\$61,140,037	0.7%
ATHENE ANNUITY AND LIFE COMPANY	61689	\$59,749,965	0.7%
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	70815	\$55,532,999	0.7%

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

**Other Considerations Total Premium:** \$3,898,965,530 **NAIC Code** Company **Written Premium Market Share** NATIONWIDE LIFE INSURANCE COMPANY 66869 \$969,070,092 24.9% JOHN HANCOCK LIFE INSURANCE COMPANY U.S.A. 65838 \$877,554,112 22.5% TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY 70688 \$848,836,818 21.8% 13.3% MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY 65935 \$520,251,402 TRANSAMERICA LIFE INSURANCE COMPANY \$148,612,072 3.8% 86231 PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE) 2.9% 68241 \$114,104,666 HARTFORD LIFE INSURANCE COMPANY 88072 \$98,865,285 2.5% MUTUAL OF AMERICA LIFE INSURANCE COMPANY 88668 \$89,028,339 2.3% STANDARD INSURANCE COMPANY 69019 \$52,830,367 1.4% MINNESOTA LIFE INSURANCE COMPANY 66168 \$52,597,199 1.3% HARTFORD LIFE AND ANNUITY INSURANCE COMPANY \$35,924,196 0.9% 71153 0.9% PENN MUTUAL LIFE INSURANCE COMPANY 67644 \$34,337,356 AXA EQUITABLE LIFE INSURANCE COMPANY 62944 0.4% \$14,430,924 METROPOLITAN LIFE INSURANCE COMPANY 65978 0.3% \$10,784,817 NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY 92657 \$7,283,760 0.2% ING LIFE INSURANCE AND ANNUITY COMPANY 86509 \$6,358,237 0.2% OHIO NATIONAL LIFE INSURANCE COMPANY 67172 \$5,263,853 0.1% PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY COMPANY 93629 \$5,002,355 0.1% METLIFE INSURANCE COMPANY OF CONNECTICUT 87726 \$4,770,000 0.1% GUARDIAN INSURANCE & ANNUITY COMPANY, INC. 78778 \$2,077,957 0.1% PENN INSURANCE AND ANNUITY COMPANY 93262 \$400,000 0.0% WESTERN RESERVE LIFE ASSURANCE COMPANY OF OHIO 91413 0.0% \$212,789 GLEANER LIFE INSURANCE SOCIETY 56154 \$197,089 0.0% NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY 67091 \$100,000 0.0% 61271 0.0% PRINCIPAL LIFE INSURANCE COMPANY \$82,180 NEW ENGLAND LIFE INSURANCE COMPANY 91626 \$22,891 0.0% MONUMENTAL LIFE INSURANCE COMPANY 66281 \$20,788 0.0% HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY 70815 \$12,172 0.0% COUNTRY LIFE INSURANCE COMPANY 62553 \$11,516 0.0% AMERICAN MATURITY LIFE INSURANCE COMPANY 81213 \$4,000 0.0% UNITED OF OMAHA LIFE INSURANCE COMPANY 69868 \$2,183 0.0% NEW YORK LIFE INSURANCE COMPANY 66915 -\$83,885 (0.0%)



#### **FRATERNAL**

#### TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$359,589,398

		NET	ONIDA DINECT WINT	CAPITAL	FL DIRECT
		ADMITTED		AND	WRITTEN
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS
BAPTIST LIFE ASSOCIATION	FOREIGN	\$30,992,794	\$30,116,026	\$876,768	\$50,191
CATHOLIC ASSOCIATION OF FORESTERS	FOREIGN	\$13,126,883	\$6,933,764	\$6,193,119	\$1,706
CATHOLIC FINANCIAL LIFE	FOREIGN	\$1,320,445,745	\$1,277,293,521	\$43,152,224	\$561,677
CATHOLIC HOLY FAMILY SOCIETY	FOREIGN	\$126,680,187	\$122,241,689	\$4,438,488	\$1,756,355
CATHOLIC LIFE INSURANCE	FOREIGN	\$1,019,070,981	\$943,808,840	\$75,262,141	\$13,234
CROATIAN FRATERNAL UNION OF AMERICA	FOREIGN	\$416,254,007	\$386,911,827	\$29,342,180	\$15,744
CSA FRATERNAL LIFE	FOREIGN	\$134,342,512	\$131,135,199	\$3,207,313	\$364,548
EVERENCE ASSOCIATION, INC.	FOREIGN	\$406,191,138	\$318,012,062	\$88,179,076	\$1,476,232
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE U.S.A.	FOREIGN	\$756,406,769	\$665,346,029	\$91,060,737	\$170,920
FIRST CATHOLIC SLOVAK UNION OF THE U.S.A. AND CANADA	FOREIGN	\$336,431,292	\$313,749,681	\$22,681,610	\$21,814
GBU FINANCIAL LIFE	FOREIGN	\$1,411,610,965	\$1,330,560,426	\$81,050,539	\$2,803,271
GLEANER LIFE INSURANCE SOCIETY	FOREIGN	\$1,417,181,664	\$1,334,114,411	\$83,067,253	\$2,974,625
GREEK CATHOLIC UNION OF THE USA	FOREIGN	\$1,080,114,466	\$1,029,622,236	\$50,492,229	\$1,982,687
INDEPENDENT ORDER OF FORESTERS	ALIEN	\$2,940,122,938	\$2,816,100,317	\$124,022,621	\$28,634,929
KNIGHTS OF COLUMBUS	FOREIGN	\$20,534,433,760	\$18,624,600,017	\$1,909,833,743	\$69,990,928
LOYAL CHRISTIAN BENEFIT ASSOCIATION	FOREIGN	\$183,597,368	\$178,489,104	\$5,108,264	\$424,101
MODERN WOODMEN OF AMERICA	FOREIGN	\$13,398,445,744	\$11,883,001,493	\$1,515,444,251	\$43,422,105
NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMER.	FOREIGN	\$727,623,530	\$706,427,692	\$21,195,838	\$5,945,481
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	FOREIGN	\$21,162,131	\$11,658,481	\$9,503,650	\$4,462,311
POLISH NATIONAL ALLIANCE OF THE US OF NA	FOREIGN	\$428,347,897	\$417,947,921	\$10,399,976	\$486,423
POLISH NATIONAL UNION OF AMERICA	FOREIGN	\$25,954,441	\$25,282,820	\$671,621	\$86,003
POLISH ROMAN CATHOLIC UNION OF AMERICA	FOREIGN	\$197,425,893	\$190,811,965	\$6,613,928	\$102,949
POLISH WOMEN'S ALLIANCE OF AMERICA	FOREIGN	\$56,457,281	\$56,068,112	\$389,169	\$15
ROYAL NEIGHBORS OF AMERICA	FOREIGN	\$867,661,147	\$654,924,467	\$212,736,680	\$6,120,771
SLOVENE NATIONAL BENEFIT SOCIETY	FOREIGN	\$199,173,967	\$193,401,583	\$5,772,383	\$21,850
SONS OF NORWAY	FOREIGN	\$353,855,494	\$341,300,412	\$12,555,082	\$797,594
SUPREME COUNCIL OF THE ROYAL ARCANUM	FOREIGN	\$105,299,955	\$90,942,984	\$14,356,971	\$285,196
THRIVENT FINANCIAL FOR LUTHERANS	FOREIGN	\$72,161,546,776	\$66,363,637,110	\$5,797,909,666	\$146,032,656
TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA	FOREIGN	\$10,954,911	\$1,841,233	\$9,113,678	\$523
UKRAINIAN NATIONAL ASSOCIATION, INC.	FOREIGN	\$189,757,139	\$185,718,576	\$4,038,571	\$3,529,198
UNITED STATES LETTER CARRIERS MUTUAL BENEFIT ASSOCIATION	FOREIGN	\$221,028,674	\$191,353,941	\$29,674,733	\$1,178,677
WILLIAM PENN ASSOCIATION	FOREIGN	\$327,699,371	\$303,805,848	\$23,893,523	\$3,881,305
WOMAN'S LIFE INSURANCE SOCIETY	FOREIGN	\$194,400,874	\$168,990,477	\$25,410,397	\$46,119
WOODMEN OF THE WORLD LIFE INS. SOCIETY/OMAHA WOODMEN	FOREIGN	\$10,067,532,553	\$9,005,494,845	\$1,062,037,708	\$31,633,767
WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION	FOREIGN	\$59,345,918	\$46,396,102	\$12,949,816	\$236,003
WORKMEN'S BENEFIT FUND OF THE USA	FOREIGN	\$34,777,662	\$34,202,177	\$575,486	\$77,490

### HEALTH

#### TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$30,511,320,507

		NET		CAPITAL	FL DIRECT
		ADMITTED		AND	WRITTEN
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS
ACCENDO INSURANCE COMPANY	FOREIGN	\$24,318,383	\$12,336,537	\$11,981,846	\$640,165
ADVANTICA INSURANCE COMPANY	FOREIGN	\$6,892,202	\$524,465	\$6,367,737	\$0
AETNA HEALTH INC.	DOMESTIC	\$273,691,309	\$157,304,446	\$116,386,863	\$1,219,096,159
AETNA HEALTH INSURANCE COMPANY	FOREIGN	\$61,575,947	\$21,245,954	\$40,329,993	\$0
AHF MCO OF FLORIDA, INC.	DOMESTIC	\$9,513,767	\$7,243,482	\$2,270,285	\$51,917,607
AMERICAN SPECIALTY HEALTH INSURANCE COMPANY	FOREIGN	\$8,104,167	\$844,525	\$7,259,642	\$0
AMERIGROUP FLORIDA, INC.	DOMESTIC	\$155,734,148	\$82,312,994	\$73,421,154	\$599,679,968
AMFIRST INSURANCE COMPANY	FOREIGN	\$32,374,565	\$9,082,495	\$23,292,070	\$371,297
AVMED, INC.	DOMESTIC	\$289,554,037	\$127,574,728	\$161,979,309	\$783,101,140
BANKERS RESERVE LIFE INSURANCE COMPANY OF WISCONSIN	FOREIGN	\$434,636,315	\$196,539,395	\$238,096,924	\$0
BEHEALTHY AMERICA, INC.	DOMESTIC	\$3,426,524	\$285,709	\$3,140,815	\$0
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	DOMESTIC	\$6,225,048,401	\$3,138,267,250	\$3,086,781,151	\$6,944,309,227



HUMANA MEDICAL PLAN. INC.

MEDICA HEALTHCARE PLANS, INC.

ONENATION INSURANCE COMPANY

OPTIMUM HEALTHCARE, INC.

PHYSICIANS UNITED PLAN, INC.

PREFERRED CARE PARTNERS, INC.

PREFERRED MEDICAL PLAN. INC.

SAFEGUARD HEALTH PLANS, INC.

SENIORDENT DENTAL PLAN, INC.

SILVERSCRIPT INSURANCE COMPANY

QCC INSURANCE COMPANY

MEDCO CONTAINMENT LIFE INSURANCE COMPANY

MEDICA HEALTH PLANS OF FLORIDA, INC.

MOLINA HEALTHCARE OF FLORIDA, INC.

NEIGHBORHOOD HEALTH PARTNERSHIP, INC.

PENNSYLVANIA LIFE INSURANCE COMPANY

PREMIER ACCESS INSURANCE COMPANY

SAFEHEALTH LIFE INSURANCE COMPANY

SEECHANGE HEALTH INSURANCE COMPANY

RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA

**HEALTH** TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$30,511,320,507 CAPITAL NFT **FL DIRECT** AND **ADMITTED** WRITTEN **COMPANY DOMICILE ASSETS** LIABILITIES **SURPLUS PREMIUMS BUPA INSURANCE COMPANY DOMESTIC** \$356,913,995 \$288,453,343 \$68,460,652 \$5,594 CAPITAL HEALTH PLAN, INC. **DOMESTIC** \$450,666,239 \$84,725,903 \$365,940,335 \$638,776,916 CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE COMPANY **FORFIGN** \$565,861,329 \$225,316,500 \$340,544,829 \$0 \$315,862,695 CAREPLUS HEALTH PLANS, INC. DOMESTIC \$206,373,130 \$109,489,565 \$1,204,252,637 CIGNA DENTAL HEALTH OF FLORIDA, INC. **DOMESTIC** \$7,819,025 \$1.414.302 \$6,404,723 \$34,298,150 CIGNA HEALTHCARE OF FLORIDA, INC. DOMESTIC \$4,643,932 \$530.873 \$4.113.059 \$1,257,368 CITRUS HEALTH CARE, INC. DOMESTIC \$11,755,248 \$2,602,798 \$9,152,450 \$353,714 COMPBENEFITS COMPANY **DOMESTIC** \$35.212.748 \$13,442,680 \$21,770,068 \$112,886,288 COVENTRY HEALTH AND LIFE INSURANCE COMPANY \$44,488,126 FOREIGN \$1,162,540,192 \$576,658,220 \$585.881.970 COVENTRY HEALTH CARE OF FLORIDA, INC. **DOMESTIC** \$178,561,026 \$75,185,129 \$103,375,897 \$523,087,830 COVENTRY HEALTH PLAN OF FLORIDA, INC. **DOMESTIC** \$83,136,160 \$31,858,278 \$51,277,881 \$268,041,966 COVENTRY SUMMIT HEALTH PLAN, INC. \$545,424,181 **DOMESTIC** \$103,403,249 \$63,963,834 \$39,439,415 DELTA DENTAL INSURANCE COMPANY **FOREIGN** \$185,800,189 \$98,906,304 \$86,893,885 \$164,458,638 DENTAL BENEFIT PROVIDERS OF ILLINOIS, INC. **FOREIGN** \$3,084,562 \$608,529 \$2,476,033 \$1,736,585 DENTAL CONCERN, INC., THE **FOREIGN** \$7,821,780 \$3,458,256 \$4,363,524 \$57,244 DENTEGRA INSURANCE COMPANY **FOREIGN** \$42,115,931 \$11,316,643 \$30,799,288 \$0 EMPLOYER CHOICE INSURANCE COMPANY, INC. **DOMESTIC** \$656,709 \$2,314,909 \$3,296,715 \$2,640,005 \$10,904,431 ENVISION INSURANCE COMPANY **FORFIGN** \$309.556.322 \$284.092.012 \$25,464,310 FLORIDA HEALTH CARE PLAN, INC. \$304,810,784 DOMESTIC \$114.141.144 \$32,436,603 \$81.704.541 FLORIDA HEALTHCARE PLUS, INC. \$106,904,380 **DOMESTIC** \$24,208,118 \$19,145,570 \$5,062,548 FLORIDA MHS, INC **DOMESTIC** \$16,865,021 \$396,619 \$16,468,402 \$0 FLORIDA TRUE HEALTH, INC. DOMESTIC \$12,120,596 \$8,781,287 \$3,339,309 \$10,463,882 FREEDOM HEALTH, INC. \$95,691,272 \$651,749,299 **DOMESTIC** \$72.069.658 \$23.621.614 HCSC INSURANCE SERVICES COMPANY \$300,278,422 \$205,856,097 **FOREIGN** \$94,422,325 \$0 HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE CO. **FOREIGN** \$16,713,553,772 \$6,441,920,577 \$10,271,633,195 \$136,897,994 HEALTH FIRST HEALTH PLANS, INC. **DOMESTIC** \$97,826,262 \$41,553,765 \$56,272,497 \$355,674,202 HEALTH FIRST INSURANCE, INC. \$1,045,931 **DOMESTIC** \$5,414,432 \$1.130.208 \$4.284.223 HEALTH OPTIONS, INC. DOMESTIC \$387,574,974 \$171,569,848 \$216,005,126 \$1,020,837,165 HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY, INC. **FORFIGN** \$671,908,978 \$287,174,011 \$384,734,967 \$1,816,853 HEALTHSPRING OF FLORIDA, INC. DOMESTIC \$98,733,787 \$50,273,599 \$48,460,187 \$752,504,801 HEALTHSUN HEALTH PLANS. INC. DOMESTIC \$55.690.551 \$42.537.765 \$13.152.786 \$414.027.570 HEALTHY PALM BEACHES, INC. DOMESTIC \$23,130,083 \$8,803,669 \$14,326,414 \$51,339,180 HUMANA ADVANTAGECARE PLAN, INC. **DOMESTIC** \$43,684,237 \$16,531,460 \$27,152,777 \$116,675,923 HUMANA HEALTH INSURANCE COMPANY OF FLORIDA, INC. **DOMESTIC** \$125,772,756 \$69,323,365 \$56,449,391 \$314,905,806

SOURCE: CY2013 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

DOMESTIC

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\$1,594,978,916

\$807,031,839

\$12,371,437

\$100.279.794

\$53.081.298

\$94,429,650

\$13,757,365

\$60,300,589

\$633,915,910

\$97,079,843

\$110,534,506

\$33.012.787

\$35,895,770

\$56,387,893

\$9,517,378

\$12.362.402

\$40,776,133

\$2,481,594,718

\$474.015

\$1,211,641,158

\$1,064,310,134

\$522,583,421

\$6,759,176

\$80.261.408

\$35.800.198

\$59,461,350

\$43,129,969

\$85,314,926

\$86,600,942

\$30.278.072

\$16,708,906

\$16,719,141

\$2,007,639

\$1.313.275

\$24,895,270

\$2,131,666,550

\$53,810

\$480,962,783

\$213,094,573

\$312.432

\$530,668,782

\$284,448,418

\$5,612,261

\$20.018.386

\$17.281.100

\$34,968,300

\$13,444,933

\$17,170,620

\$420,821,337

\$11,764,917

\$23,933,564

\$2,734,715

\$19,186,864

\$730,678,375

\$39,668,752

\$7,509,739

\$11,049,127

\$15,880,863

\$349,928,168

\$420,205

\$5,127,086,825

\$14,947,156

\$36,097,374

\$517.778.301

\$265,105,675

\$474,332,051

\$379,186,584

\$376,653,309

\$571,737,544 \$108,560,631

\$3,725,936

\$22,414,926

\$120,428,125

\$651,713

\$2,633,585

\$3.741

\$0

\$0

\$0 \$3,870



**HEALTH** 

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$30,511,320,507

HEALIN	TOTAL LONDA DINECT W				30,311,320,307
		NET		CAPITAL	FL DIRECT
		ADMITTED			WRITTEN
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS
SIMPLY HEALTHCARE PLANS, INC.	DOMESTIC	\$77,612,488	\$64,312,121	\$13,300,367	\$424,310,262
SMART INSURANCE COMPANY	FOREIGN	\$46,052,819	\$3,714,781	\$42,338,038	\$2,792,710
SOLSTICE BENEFITS, INC.	DOMESTIC	\$5,423,696	\$2,909,608	\$2,514,088	\$13,082,224
STERLING LIFE INSURANCE COMPANY	FOREIGN	\$113,012,166	\$68,624,029	\$44,388,137	\$1,239,501
SUNSHINE STATE HEALTH PLAN, INC.	DOMESTIC	\$195,883,196	\$140,130,468	\$55,752,728	\$773,116,814
THE PUBLIC HEALTH TRUST OF DADE COUNTY	DOMESTIC	\$10,775,193	\$5,013,301	\$5,761,892	\$52,528,449
ULTIMATE HEALTH PLANS, INC.	DOMESTIC	\$5,641,045	\$3,444,213	\$2,196,832	\$4,489,736
UNITED CONCORDIA INSURANCE COMPANY	FOREIGN	\$58,943,109	\$25,634,230	\$33,308,879	\$11,639,436
UNITEDHEALTHCARE OF FLORIDA, INC.	DOMESTIC	\$339,411,217	\$277,184,073	\$62,227,144	\$1,663,031,786
VISION SERVICE PLAN INSURANCE COMPANY	FOREIGN	\$41,530,182	\$18,417,384	\$23,112,798	\$44,266,263
WELLCARE HEALTH INSURANCE OF ARIZONA, INC.	FOREIGN	\$167,829,551	\$93,440,613	\$74,388,938	\$0
WELLCARE OF FLORIDA, INC.	DOMESTIC	\$402,101,871	\$251,444,192	\$150,657,679	\$2,072,942,249
WELLCARE PRESCRIPTION INSURANCE, INC.	DOMESTIC	\$205,600,738	\$87,007,748	\$118,592,990	\$35,419,821

LIFE, ACCIDENT AND HEALTH

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,733,268,141

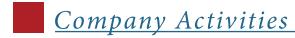
LIFE, ACCIDENT AND HEALTH		NET	LOKIDA DIKECT WKI	CAPITAL	FL DIRECT
		ADMITTED			WRITTEN
COMPANY	DOMICILE	ASSETS	LIABILITIES	AND SURPLUS	PREMIUMS
4 EVER LIFE INSURANCE COMPANY	FOREIGN	\$186,859,446	\$96,938,809	\$89,920,636	\$4,009,295
5 STAR LIFE INSURANCE COMPANY	FOREIGN	\$248,677,397	\$208,147,691	\$40,529,706	\$11,694,538
AAA LIFE INSURANCE COMPANY	FOREIGN	\$539,246,466	\$435,151,972	\$104,094,494	\$45,783,106
ABILITY INSURANCE COMPANY	FOREIGN	\$827,104,848	\$791,938,566	\$35,166,281	\$2,380,942
ACACIA LIFE INSURANCE COMPANY	FOREIGN	\$1,461,227,465	\$1,082,254,198	\$378,973,267	\$4,111,719
ACCORDIA LIFE AND ANNUITY COMPANY	FOREIGN	\$7,059,008,760	\$6,676,827,458	\$382,181,302	\$0
ACE LIFE INSURANCE COMPANY	FOREIGN	\$39,921,321	\$31,935,748	\$7,985,573	\$0
AETNA LIFE INSURANCE COMPANY	FOREIGN	\$21,793,144,566	\$18,593,275,939	\$3,199,868,627	\$830,109,887
ALFA LIFE INSURANCE CORPORATION	FOREIGN	\$1,357,174,864	\$1,139,180,952	\$217,993,912	\$3,305
ALL SAVERS INSURANCE COMPANY	FOREIGN	\$29,577,049	\$13,154,318	\$16,422,731	\$7,962,706
ALLIANZ LIFE AND ANNUITY COMPANY	FOREIGN	\$16,726,236	\$4,651,352	\$12,074,884	\$0
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	FOREIGN	\$104,722,725,825	\$100,296,557,979	\$4,426,167,846	\$751,186,810
ALLSTATE ASSURANCE COMPANY	FOREIGN	\$12,222,066	\$1,471,011	\$10,751,055	\$0
ALLSTATE LIFE INSURANCE COMPANY	FOREIGN	\$47,858,510,933	\$44,983,391,764	\$2,875,119,169	\$90,799,427
AMALGAMATED LIFE INSURANCE COMPANY	FOREIGN	\$99,850,534	\$52,666,588	\$47,183,946	\$260,584
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	DOMESTIC	\$521,590,206	\$471,224,554	\$50,365,652	\$12,631,544
AMERICAN CONTINENTAL INSURANCE COMPANY	FOREIGN	\$127,158,668	\$75,883,290	\$51,275,378	\$2,121,757
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY	FOREIGN	\$32,435,472,755	\$30,564,744,417	\$1,870,728,338	\$411,053,395
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	FOREIGN	\$107,912,974,759	\$98,282,915,939	\$9,630,058,820	\$320,655,733
AMERICAN FIDELITY ASSURANCE COMPANY	FOREIGN	\$4,709,850,280	\$4,367,178,976	\$342,671,304	\$23,866,839
AMERICAN FIDELITY LIFE INSURANCE COMPANY	DOMESTIC	\$445,738,064	\$373,894,130	\$71,843,934	\$1,054,829
AMERICAN GENERAL LIFE INSURANCE COMPANY	FOREIGN	\$159,156,535,500	\$146,500,389,382	\$12,656,146,118	\$1,301,221,947
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	FOREIGN	\$941,060,044	\$732,441,861	\$208,618,183	\$4,629,637
AMERICAN HERITAGE LIFE INSURANCE COMPANY	DOMESTIC	\$1,770,173,250	\$1,432,436,122	\$337,737,129	\$103,562,691
AMERICAN HOME LIFE INSURANCE COMPANY (THE)	FOREIGN	\$235,772,113	\$216,964,777	\$18,807,336	\$267,227
AMERICAN INCOME LIFE INSURANCE COMPANY	FOREIGN	\$2,694,743,353	\$2,462,470,422	\$232,272,931	\$29,411,581
AMERICAN MATURITY LIFE INSURANCE COMPANY	FOREIGN	\$61,200,343	\$13,996,871	\$47,203,471	\$4,000
AMERICAN MEDICAL AND LIFE INSURANCE COMPANY	FOREIGN	\$11,088,462	\$9,111,238	\$1,977,224	\$2,001,142
AMERICAN MEMORIAL LIFE INSURANCE COMPANY	FOREIGN	\$2,493,717,082	\$2,390,255,839	\$103,461,243	\$34,642,751
AMERICAN MODERN LIFE INSURANCE COMPANY	FOREIGN	\$52,089,878	\$25,642,367	\$26,447,511	-\$2,705
AMERICAN NATIONAL INSURANCE COMPANY	FOREIGN	\$18,036,217,873	\$15,368,359,662	\$2,667,858,211	\$92,357,880
AMERICAN NATIONAL LIFE INS. CO. OF TEXAS	FOREIGN	\$135,100,954	\$93,736,569	\$41,364,385	\$921,965
AMERICAN PIONEER LIFE INSURANCE COMPANY	DOMESTIC	\$76,693,105	\$67,012,720	\$9,680,385	\$39,891,833
AMERICAN PUBLIC LIFE INSURANCE COMPANY	FOREIGN	\$80,319,825	\$58,617,208	\$21,702,617	\$9,286,947
AMERICAN REPUBLIC INSURANCE COMPANY	FOREIGN	\$801,428,079	\$363,964,551	\$437,463,528	\$2,521,601



LIFE, ACCIDENT AND HEALTH

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,733,268,141

LIFE, ACCIDENT AND HEALTH	NET CAPITAL FLORIDA DIRECT WRITTEN PREINIOWIS: \$42,733,208,141						
		ADMITTED		AND	WRITTEN		
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS		
AMERICAN RETIREMENT LIFE INSURANCE COMPANY	FOREIGN	\$18,042,401	\$9,615,714	\$8,426,687	\$13,038		
AMERICAN UNITED LIFE INSURANCE COMPANY	FOREIGN	\$22,267,413,527	\$21,286,732,872	\$980,680,655	\$68,508,012		
AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS	FOREIGN	\$258,588,056	\$179,614,798	\$78,973,258	\$4,532,085		
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	FOREIGN	\$3,804,367,797	\$3,362,102,048	\$442,265,749	\$24,554,133		
AMERITAS LIFE INSURANCE CORP.	FOREIGN	\$9,187,766,947	\$7,685,970,980	\$1,501,795,967	\$75,342,305		
AMICA LIFE INSURANCE COMPANY	FOREIGN	\$1,133,126,986	\$915,598,958	\$217,528,028	\$4,832,248		
ANNUITY INVESTORS LIFE INSURANCE COMPANY	FOREIGN	\$2,892,880,955	\$2,689,638,276	\$203,242,679	\$24,664,731		
ANTHEM LIFE INSURANCE COMPANY	FOREIGN	\$575,280,416	\$454,879,621	\$120,400,795	\$428,871		
ASSURITY LIFE INSURANCE COMPANY	FOREIGN	\$2,449,282,457	\$2,142,856,435	\$306,426,022	\$7,570,375		
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	FOREIGN	\$11,775,572,758	\$10,725,510,003	\$1,050,062,755	\$69,725,932		
ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF NEW YORK	FOREIGN	\$3,525,636,366	\$3,361,240,043	\$164,396,323	\$4,583,960		
ATHENE ANNUITY AND LIFE COMPANY	FOREIGN	\$43,841,716,475	\$42,862,934,874	\$978,781,601	\$248,910,438		
ATHENE LIFE INSURANCE COMPANY OF NEW YORK	FOREIGN	\$1,727,769,722	\$1,663,744,460	\$64,025,262	\$3,277,478		
ATLANTA LIFE INSURANCE COMPANY	FOREIGN	\$64,008,392	\$50,259,736	\$13,748,656	\$80,602		
ATLANTIC COAST LIFE INSURANCE COMPANY	FOREIGN	\$116,517,652	\$104,377,280	\$12,140,246	\$2,679		
AURIGEN REINSURANCE COMPANY OF AMERICA	FOREIGN						
		\$21,370,590	\$833,252	\$20,537,338	\$17,526		
AURORA NATIONAL LIFE ASSURANCE COMPANY AUTO-OWNERS LIFE INSURANCE COMPANY	FOREIGN FOREIGN	\$3,143,732,724	\$2,802,248,512	\$341,484,212	\$1,463,748		
		\$3,509,213,107	\$3,185,723,330	\$323,489,776	\$12,960,077		
AXA EQUITABLE LIFE AND ANNUITY COMPANY	FOREIGN	\$464,901,129	\$437,425,263	\$27,475,866	\$1,415,242		
AXA EQUITABLE LIFE INSURANCE COMPANY	FOREIGN	\$158,657,785,355	\$154,832,315,178	\$3,825,470,177	\$887,735,723		
BALBOA LIFE INSURANCE COMPANY	FOREIGN	\$57,714,869	\$9,953,023	\$47,761,846	\$260,886		
BALTIMORE LIFE INSURANCE COMPANY	FOREIGN	\$1,085,735,914	\$1,012,961,770	\$72,774,144	\$18,872,224		
BANKERS FIDELITY ASSURANCE COMPANY	FOREIGN	\$3,373,919	\$18,599	\$3,355,320	\$0		
BANKERS FIDELITY LIFE INSURANCE COMPANY	FOREIGN	\$138,775,209	\$104,245,144	\$34,530,065	\$1,927,109		
BANKERS LIFE AND CASUALTY COMPANY	FOREIGN	\$15,839,542,519	\$14,782,591,029	\$1,056,951,490	\$188,686,901		
BANKERS LIFE INSURANCE COMPANY	DOMESTIC	\$251,380,458	\$225,103,144	\$26,277,315	\$23,239,411		
BANNER LIFE INSURANCE COMPANY	FOREIGN	\$1,687,688,496	\$1,237,652,056	\$450,036,440	\$61,172,626		
BENEFICIAL LIFE INSURANCE COMPANY	FOREIGN	\$3,011,213,601	\$2,432,077,198	\$579,136,403	\$341,673		
BERKLEY LIFE AND HEALTH INSURANCE COMPANY	FOREIGN	\$166,290,410	\$72,072,300	\$94,218,110	\$2,425,655		
BERKSHIRE HATHAWAY LIFE INSURANCE CO. OF NEBRASKA	FOREIGN	\$13,768,310,973	\$11,066,873,337	\$2,701,437,636	\$939,436		
BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	FOREIGN	\$3,461,352,316	\$2,878,352,594	\$582,999,723	\$24,720,840		
BEST LIFE AND HEALTH INSURANCE COMPANY	FOREIGN	\$13,398,445	\$3,665,867	\$9,732,578	\$215,053		
BEST MERIDIAN INSURANCE COMPANY	DOMESTIC	\$254,453,692	\$206,518,816	\$47,934,876	\$395,829		
BOSTON MUTUAL LIFE INSURANCE COMPANY	FOREIGN	\$1,188,767,718	\$1,046,253,494	\$142,514,224	\$5,570,852		
C.M. LIFE INSURANCE COMPANY	FOREIGN	\$8,984,023,479	\$7,912,819,284	\$1,071,204,195	\$42,620,704		
CANADA LIFE ASSURANCE COMPANY (US BUSINESS OF THE)	ALIEN	\$4,318,881,067	\$4,183,464,266	\$135,416,801	\$5,083,612		
CATAMARAN INSURANCE OF OHIO INC	FOREIGN	\$9,209,190	\$317,302	\$8,891,888	\$39,861		
CELTIC INSURANCE COMPANY	FOREIGN	\$83,524,715	\$39,703,044	\$43,821,671	\$14,821,324		
CENTRAL SECURITY LIFE INSURANCE COMPANY	FOREIGN	\$73,290,920	\$65,066,367	\$8,224,554	\$19,045		
CENTRAL STATES HEALTH & LIFE COMPANY OF OMAHA	FOREIGN	\$395,517,233	\$275,900,397	\$119,616,835	\$8,460,025		
CENTRAL UNITED LIFE INSURANCE COMPANY	FOREIGN	\$307,249,259	\$230,603,678	\$76,645,581	\$1,387,931		
CENTRE LIFE INSURANCE COMPANY	FOREIGN	\$1,927,671,777	\$1,826,493,529	\$101,178,248	\$759,045		
CENTURION LIFE INSURANCE COMPANY	FOREIGN	\$1,209,042,625	\$811,706,700	\$397,335,925	\$6,540		
CHARTER NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$142,413,021	\$131,002,165	\$11,410,856	\$25,900		
CHEROKEE NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$22,171,771	\$6,441,366	\$15,730,405	\$206,982		
CHESAPEAKE LIFE INSURANCE COMPANY	FOREIGN	\$42,481,270	\$21,628,005	\$20,853,265	\$6,577,294		
CHRISTIAN FIDELITY LIFE INSURANCE COMPANY	FOREIGN	\$75,428,606	\$46,580,756	\$28,847,851	\$185,049		
CHURCH LIFE INSURANCE CORPORATION	FOREIGN	\$285,273,715	\$235,008,116	\$50,265,599	\$2,486,924		
CIGNA HEALTH AND LIFE INSURANCE COMPANY	FOREIGN	\$4,139,266,503	\$2,426,082,991	\$1,713,183,511	\$533,657,432		
CINCINNATI LIFE INSURANCE COMPANY (THE)	FOREIGN	\$3,737,511,716	\$3,490,519,470	\$246,992,246	\$7,127,093		
CITIZENS NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$12,726,589	\$10,250,158	\$2,476,431	\$3,551		
CITIZENS SECURITY LIFE INSURANCE COMPANY	FOREIGN	\$22,386,261	\$9,755,447	\$12,630,814	\$207,912		
CMFG LIFE INSURANCE COMPANY	FOREIGN	\$15,659,812,284	\$14,106,327,157	\$1,553,485,127	\$83,044,355		
COLONIAL LIFE AND ACCIDENT INSURANCE COMPANY	FOREIGN	\$2,752,689,389	\$2,214,443,642	\$538,245,747	\$107,394,780		
COLONIAL PENN LIFE INSURANCE COMPANY	FOREIGN	\$740,286,680	\$678,318,760	\$61,967,920	\$46,960,992		



LIFE, ACCIDENT AND HEALTH

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,733,268,141

LIFE, ACCIDENT AND HEALTH			ORIDA DIRECT WRIT		
		NET		CAPITAL	FL DIRECT
COMPANY	DOMEST	ADMITTED	LIABILITIES	AND	WRITTEN
COMPANY  COLORADO DANKERS LIFE INSURANCE COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS
COLORADO BANKERS LIFE INSURANCE COMPANY	FOREIGN	\$256,893,412	\$228,030,506	\$28,862,907	\$5,003,058
COLUMBIAN LIFE INSURANCE COMPANY COLUMBIAN MUTUAL LIFE INSURANCE COMPANY	FOREIGN	\$292,655,872	\$268,359,120	\$24,296,752	\$11,947,926
	FOREIGN	\$1,289,766,559	\$1,187,943,932	\$101,822,627	\$2,386,939
COLUMBUS LIFE INSURANCE COMPANY	FOREIGN	\$3,198,947,255	\$2,948,181,506	\$250,765,749	\$14,474,274
COMBINED INSURANCE COMPANY OF AMERICA	FOREIGN	\$1,588,946,311	\$1,264,371,598	\$324,574,713	\$22,824,712
COMBINED LIFE INSURANCE COMPANY OF NEW YORK	FOREIGN	\$402,854,536	\$346,502,457	\$56,352,079	\$845,887
COMMERCIAL TRAVELERS MUTUAL INSURANCE COMPANY	FOREIGN	\$21,161,893	\$13,664,980	\$7,496,913	\$63,572
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	FOREIGN	\$10,211,928,734	\$9,488,370,561	\$723,558,173	\$32,067,395
COMPANION LIFE INSURANCE COMPANY	FOREIGN	\$251,724,872	\$113,713,861	\$138,011,012	\$18,422,903
COMPBENEFITS INSURANCE COMPANY	FOREIGN	\$51,482,248	\$10,537,769	\$40,944,479	\$40,825,559
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	FOREIGN	\$18,573,626,585	\$15,290,669,639	\$3,282,956,946	\$504,306,025
CONSECO LIFE INSURANCE COMPANY	FOREIGN	\$3,825,490,689	\$3,695,798,360	\$129,692,328	\$13,783,196
CONSTITUTION LIFE INSURANCE COMPANY	FOREIGN	\$317,342,464	\$283,875,934	\$33,466,530	\$5,544,882
CONTINENTAL ASSURANCE COMPANY	FOREIGN	\$382,392,646	\$244,393,613	\$137,999,033	\$22,048,751
CONTINENTAL ASSURANCE COMPANY	FOREIGN	\$2,937,872,435	\$2,340,563,576	\$597,308,859	\$2,062,751
CONTINENTAL LIFE INC. CO. OF PRENTALOGRA TENNESSEE	FOREIGN	\$238,444,564	\$215,670,221	\$22,774,343	\$9,356,756
CONTINENTAL LIFE INS. CO. OF BRENTWOOD, TENNESSEE	FOREIGN	\$205,568,182	\$108,603,062	\$96,965,120	\$11,004,453
CORVESTA LIFE INSURANCE COMPANY	FOREIGN	\$9,239,697	\$1,567,530	\$7,672,167	\$0
COTTON STATES LIFE INSURANCE COMPANY	FOREIGN	\$329,578,757	\$271,378,441	\$58,200,316	\$3,733,029
COUNTRY INVESTORS LIFE ASSURANCE COMPANY	FOREIGN	\$286,944,835	\$113,552,093	\$173,392,743	\$1,217,329
COUNTRY LIFE INSURANCE COMPANY	FOREIGN	\$10,262,624,666	\$9,166,365,989	\$1,096,258,677	\$3,139,572
CSI LIFE INSURANCE COMPANY	FOREIGN	\$18,090,316	\$3,813,782	\$14,276,534	\$29,228
DEARBORN NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$2,324,085,733	\$1,884,383,259	\$439,702,474	\$22,196,773
DELAWARE AMERICAN LIFE INSURANCE COMPANY	FOREIGN	\$137,108,861	\$62,848,267	\$74,260,594	\$206,059
DIRECT GENERAL LIFE INSURANCE COMPANY	FOREIGN	\$23,844,603	\$9,807,662	\$14,036,941	\$7,020,355
EAGLE LIFE INSURANCE COMPANY	FOREIGN	\$188,713,728	\$149,201,473	\$39,512,256	\$5,083,783
EDUCATORS LIFE INSURANCE COMPANY OF AMERICA	FOREIGN	\$390,710,285	\$16,714,514	\$373,995,772	\$0
ELCO MUTUAL LIFE AND ANNUITY COMPANY	FOREIGN	\$362,774,542	\$322,007,339	\$40,767,203	\$46,983,009
EMC NATIONAL LIFE COMPANY	FOREIGN	\$1,030,170,282	\$942,234,605	\$87,935,677	\$1,238,297
EMPLOYERS REASSURANCE CORPORATION	FOREIGN	\$11,002,612,473	\$9,777,828,319	\$1,224,784,154	\$0
EPIC LIFE INSURANCE COMPANY	FOREIGN	\$61,822,495	\$30,181,818	\$31,640,677	\$0
EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	FOREIGN	\$275,845,901	\$236,731,855	\$39,114,046	\$371,978
EQUITRUST LIFE INSURANCE COMPANY	FOREIGN	\$12,615,488,659	\$11,769,262,695	\$846,225,964	\$227,275,403
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	FOREIGN	\$641,538,774	\$574,634,072	\$66,904,702	\$2,888,344
FAMILY LIFE INSURANCE COMPANY	FOREIGN	\$147,570,346	\$115,650,564	\$31,919,782	\$2,131,769
FAMILY SERVICE LIFE INSURANCE COMPANY	FOREIGN	\$393,058,126	\$366,098,770	\$26,959,356	\$909
FARMERS NEW WORLD LIFE INSURANCE COMPANY	FOREIGN	\$7,140,964,378	\$6,574,373,324	\$566,591,054	\$3,369,358
FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	FOREIGN	\$228,237,303	\$210,249,589	\$17,987,714	\$1,242,640
FEDERATED LIFE INSURANCE COMPANY	FOREIGN	\$1,435,523,642	\$1,141,978,577	\$293,545,066	\$8,763,906
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	FOREIGN	\$17,422,516,262	\$16,314,261,503	\$1,108,254,759	\$151,030,855
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	FOREIGN	\$22,477,420,784	\$21,862,699,194	\$614,721,590	\$163,494,815
FIDELITY LIFE ASSOCIATION, A LEGAL RESERVE LIFE INSURANCE CO.	FOREIGN	\$414,576,239	\$290,510,150	\$124,066,089	\$10,252,029
FIDELITY SECURITY LIFE INSURANCE COMPANY	FOREIGN	\$819,486,462	\$684,220,293	\$135,266,169	\$31,895,149
FINANCIAL AMERICAN LIFE INSURANCE COMPANY	FOREIGN	\$28,188,840	\$21,267,829	\$6,921,011	\$12,862
FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY	FOREIGN	\$4,205,964,291	\$4,051,301,605	\$154,662,686	\$693,414
FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE CO	FOREIGN	\$7,344,581	\$2,822,064	\$4,522,517	\$0
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	FOREIGN	\$505,648,992	\$272,309,845	\$233,339,147	\$58,284,393
FIRST INVESTORS LIFE INSURANCE COMPANY	FOREIGN	\$1,641,446,689	\$1,589,632,938	\$51,813,751	\$7,107,508
FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	FOREIGN	\$1,817,414,927	\$1,581,823,537	\$235,591,390	\$7,117,664
FLORIDA COMBINED LIFE INSURANCE COMPANY	DOMESTIC	\$42,845,366	\$19,481,999	\$23,363,367	\$134,878,527
FORETHOUGHT LIFE INSURANCE COMPANY	FOREIGN	\$7,957,225,259	\$7,434,762,466	\$522,462,793	\$120,626,267
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	FOREIGN	\$56,195,957	\$33,641,707	\$22,554,250	\$22,605,089
FUNERAL DIRECTORS LIFE INSURANCE COMPANY	FOREIGN	\$978,498,217	\$892,864,447	\$85,633,770	\$1,567,569
GARDEN STATE LIFE INSURANCE COMPANY	FOREIGN	\$117,083,272	\$68,538,133	\$48,545,139	\$2,569,632
GENERAL AMERICAN LIFE INSURANCE COMPANY	FOREIGN	\$12,025,687,513	\$11,207,608,013	\$818,079,500	\$25,801,956



LIFE, ACCIDENT AND HEALTH

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,733,268,141

LIFE, ACCIDENT AND HEALTH			LORIDA DIRECT WRI		
		NET		CAPITAL	FL DIRECT
COMPANY	DOMESTIC	ADMITTED	LIABULTIEC	AND	WRITTEN
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS
GENERAL FIDELITY LIFE INSURANCE COMPANY	FOREIGN	\$85,880,463	\$13,867,003	\$72,013,460	\$0
GENERATION LIFE INSURANCE COMPANY GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	FOREIGN	\$32,580,784	\$1,481,522	\$31,099,264	\$153,721
	FOREIGN	\$24,161,744,432	\$21,926,761,225	\$2,234,983,207	\$173,502,536
GENWORTH LIFE INSURANCE COMPANY	FOREIGN	\$36,445,358,316	\$32,958,182,303	\$3,487,176,013	\$222,710,368
GENWORTH LIFE INSURANCE COMPANY OF NEW YORK	FOREIGN	\$8,139,003,754	\$7,611,739,458	\$527,264,296	\$8,474,094
GERBER LIFE INSURANCE COMPANY	FOREIGN	\$2,548,126,390	\$2,284,607,457	\$263,518,933	\$29,902,969
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	FOREIGN	\$3,363,522,962	\$3,105,215,350	\$258,307,612	\$45,164,579
GOLDEN RULE INSURANCE COMPANY	FOREIGN	\$759,785,315	\$466,290,127	\$293,495,188	\$335,990,658
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	FOREIGN	\$830,917,884	\$721,751,708	\$109,166,176	\$4,414,864
GREAT AMERICAN LIFE INSURANCE COMPANY	FOREIGN	\$20,182,198,720	\$18,670,398,367	\$1,511,800,352	\$339,515,916
GREAT NOST USE ASSURANCE COMPANY	FOREIGN	\$231,938,909	\$191,634,993	\$40,303,916	\$4,972,233
GREAT WEST LIFE ASSURANCE COMPANY	FOREIGN	\$78,643,179	\$63,548,522	\$15,094,657	\$1,622,786
GREAT WEST LIFE & ANNUATY INSURANCE COMPANY	FOREIGN	\$496,498,670	\$435,904,083	\$60,594,585	\$5,650,378
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	FOREIGN	\$52,281,977,318	\$51,081,368,111	\$1,200,609,207	\$243,981,290
GUARANTY INCOME LIFE INSURANCE COMPANY	FOREIGN	\$477,948,855	\$446,967,871	\$30,980,984	\$1,824,876
GUARDIAN INSURANCE & ANNUITY COMPANY, INC.	FOREIGN	\$14,529,623,635	\$14,348,705,119	\$180,918,515	\$146,136,868
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	FOREIGN	\$42,065,979,357	\$37,054,094,152	\$5,011,885,205	\$355,774,397
GUGGENHEIM LIFE AND ANNUITY COMPANY	FOREIGN	\$11,101,839,602	\$10,551,044,018	\$550,795,584	\$68,309,008
HANNOVER LIFE REASSURANCE COMPANY OF AMERICA	DOMESTIC	\$4,527,957,822	\$4,331,085,038	\$196,872,784	\$0
HARLEYSVILLE LIFE INSURANCE COMPANY	FOREIGN	\$414,985,521	\$388,936,320	\$26,049,201	\$376,689
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	FOREIGN	\$13,890,810,463	\$8,295,639,128	\$5,595,171,335	\$174,593,653
HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	FOREIGN	\$54,556,922,577	\$51,476,315,119	\$3,080,607,458	\$160,924,686
HARTFORD LIFE INSURANCE COMPANY	FOREIGN	\$128,073,780,016	\$123,068,738,436	\$5,005,041,581	\$440,303,046
HCC LIFE INSURANCE COMPANY	FOREIGN	\$750,192,368	\$313,299,796	\$436,892,573	\$17,195,019
HEALTH NET LIFE INSURANCE COMPANY	FOREIGN	\$485,107,563	\$227,927,244	\$257,180,319	\$17,888
HEALTHMARKETS INSURANCE COMPANY	FOREIGN	\$15,712,212	\$6,425,896	\$9,286,316	\$125,787
HEARTLAND NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$8,954,831	\$5,628,733	\$3,326,098	\$1,344,142
HERITAGE LIFE INSURANCE COMPANY	FOREIGN	\$4,872,443,876	\$3,854,425,146	\$1,018,018,730	\$0
HERITAGE UNION LIFE INSURANCE COMPANY	FOREIGN	\$12,046,352	\$3,406,140	\$8,640,208	\$122,457
HM LIFE INSURANCE COMPANY	FOREIGN	\$557,904,667	\$273,333,033	\$284,571,634	\$18,064,030
HOMESTEADERS LIFE COMPANY	FOREIGN	\$2,378,064,462	\$2,228,423,723	\$149,640,739	\$9,338,766
HORACE MANN LIFE INSURANCE COMPANY	FOREIGN	\$7,281,400,743	\$6,909,009,471	\$372,391,273	\$27,397,896
HUMANA INSURANCE COMPANY	FOREIGN	\$5,620,432,085	\$2,545,223,064	\$3,075,209,021	\$923,174,122
HUMANADENTAL INSURANCE COMPANY	FOREIGN	\$140,067,655	\$67,358,449	\$72,709,206	\$37,799,722
IA AMERICAN LIFE INSURANCE COMPANY	FOREIGN	\$221,091,844	\$108,743,237	\$112,348,610	\$53,392
IDEALIFE INSURANCE COMPANY	FOREIGN	\$20,713,695	\$5,655,069	\$15,058,626	\$797,278
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	FOREIGN	\$1,329,425,628	\$1,155,744,871	\$173,680,757	\$7,938,949
INDEPENDENCE LIFE AND ANNUITY COMPANY	FOREIGN	\$2,284,258,338	\$2,156,912,070	\$127,346,268	\$0
INDIVIDUAL ASSURANCE CO., LIFE, HEALTH & ACCIDENT	FOREIGN	\$19,501,365	\$11,961,276	\$7,540,089	\$12,661
ING LIFE INSURANCE AND ANNUITY COMPANY	FOREIGN	\$85,670,135,629	\$83,659,373,872	\$2,010,761,757	\$543,342,736
ING USA ANNUITY AND LIFE INSURANCE COMPANY	FOREIGN	\$69,266,034,432	\$67,324,429,643	\$1,941,604,789	\$110,707,051
INTEGRITY LIFE INSURANCE COMPANY	FOREIGN	\$6,056,680,741	\$5,388,658,355	\$668,022,386	\$30,968,178
INTRAMERICA LIFE INSURANCE COMPANY	FOREIGN	\$35,185,328	\$25,564,570	\$9,620,758	\$74,224
INVESTORS HERITAGE LIFE INSURANCE COMPANY	FOREIGN	\$471,873,838	\$451,661,444	\$20,212,394	\$361,253
INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	FOREIGN	\$691,305,710	\$642,056,138	\$49,249,572	\$1,082,974
JACKSON NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$163,833,709,983	\$159,479,890,955	\$4,353,819,028	\$1,671,139,033
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$3,053,451,238	\$3,014,003,502	\$39,447,736	\$76,468,897
JOHN ALDEN LIFE INSURANCE COMPANY	FOREIGN	\$362,816,665	\$294,432,286	\$68,384,379	\$5,177,474
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	FOREIGN	\$9,737,622,550	\$9,054,967,844	\$682,654,708	\$13,538,812
JOHN HANCOCK LIFE INSURANCE COMPANY U.S.A.	FOREIGN	\$239,095,601,274	\$233,286,427,583	\$5,809,173,691	\$1,362,888,886
KANAWHA INSURANCE COMPANY	FOREIGN	\$1,623,038,143	\$1,467,891,722	\$155,146,421	\$24,185,582
KANSAS CITY LIFE INSURANCE COMPANY	FOREIGN	\$3,386,365,232	\$3,055,766,145	\$330,599,087	\$20,159,551
LAFAYETTE LIFE INSURANCE COMPANY	FOREIGN	\$3,836,511,614	\$3,642,784,275	\$193,727,339	\$28,666,327
LANDMARK LIFE INSURANCE COMPANY	FOREIGN	\$44,863,315	\$40,072,466	\$4,790,849	\$14,290
LIBERTY BANKERS LIFE INSURANCE COMPANY	FOREIGN	\$1,035,285,685	\$867,332,225	\$167,953,460	\$19,837,658



LIFE, ACCIDENT AND HEALTH

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,733,268,141

LIFE, ACCIDENT AND HEALTH			LORIDA DIRECT WRIT		
		NET		CAPITAL	FL DIRECT
		ADMITTED		AND	WRITTEN
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	FOREIGN	\$13,115,090,983	\$12,398,209,459	\$716,881,524	\$73,078,923
LIBERTY NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$7,257,941,188	\$6,668,213,722	\$589,727,466	\$63,073,105
LIFE INSURANCE COMPANY OF ALABAMA	FOREIGN	\$107,972,087	\$74,931,785	\$33,040,302	\$444,090
LIFE INSURANCE COMPANY OF NORTH AMERICA	FOREIGN	\$6,711,907,633	\$5,608,453,672	\$1,103,453,961	\$148,178,377
LIFE INSURANCE COMPANY OF THE SOUTHWEST	FOREIGN	\$12,354,872,316	\$11,634,712,657	\$720,159,660	\$121,977,832
LIFE OF THE SOUTH INSURANCE COMPANY	FOREIGN	\$73,928,865	\$56,411,150	\$17,517,715	\$1,720,875
LIFESECURE INSURANCE COMPANY	FOREIGN	\$189,749,288	\$169,516,840	\$20,232,448	\$2,261,423
LINCOLN BENEFIT LIFE COMPANY	FOREIGN	\$2,070,873,824	\$1,738,400,865	\$332,472,959	\$121,538,318
LINCOLN HERITAGE LIFE INSURANCE COMPANY	FOREIGN	\$740,820,277	\$639,644,046	\$101,176,231	\$18,493,793
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	FOREIGN	\$12,046,420,124	\$11,333,384,912	\$713,035,212	\$6,783,593
LINCOLN NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$200,018,194,089	\$193,182,046,244	\$6,836,147,845	\$2,057,245,686
LONDON LIFE REINSURANCE COMPANY	FOREIGN	\$344,112,316	\$291,206,236	\$52,906,080	\$891
LONGEVITY INSURANCE COMPANY	FOREIGN	\$9,034,282	\$1,186,388	\$7,847,894	\$12,930
LOYAL AMERICAN LIFE INSURANCE COMPANY	FOREIGN	\$244,038,600	\$172,516,970	\$71,521,630	\$1,823,358
MADISON NATIONAL LIFE INSURANCE COMPANY INC.	FOREIGN	\$488,614,473	\$410,645,851	\$77,968,622	\$4,448,166
MAGNA INSURANCE COMPANY	FOREIGN	\$2,590,417	\$131,135	\$2,459,281	\$0
MANHATTAN LIFE INSURANCE COMPANY	FOREIGN	\$310,388,750	\$273,446,966	\$36,941,784	\$1,331,238
MANHATTAN NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$184,016,778	\$171,587,333	\$12,429,445	\$1,373,143
MARQUETTE NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$6,858,773	\$1,173,347	\$5,685,426	\$55,169
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	FOREIGN	\$182,776,470,724	\$170,252,023,820	\$12,524,446,904	\$996,483,323
MEDAMERICA INSURANCE COMPANY OF FLORIDA	DOMESTIC	\$23,304,172	\$20,896,929	\$2,407,243	\$4,314,270
MEDICO CORP LIFE INSURANCE COMPANY	FOREIGN	\$25,280,349	\$844,219	\$24,436,130	\$4,737
MEDICO INSURANCE COMPANY	FOREIGN	\$65,729,179	\$35,982,393	\$29,746,786	\$11,767,228
MEGA LIFE & HEALTH INSURANCE COMPANY	FOREIGN	\$280,981,346	\$171,797,258	\$109,184,088	\$10,193,210
MEMBERS LIFE INSURANCE COMPANY	FOREIGN	\$22,974,801	\$5,145,817	\$17,828,984	\$2,452,463
MERIT LIFE INSURANCE COMPANY	FOREIGN	\$531,975,110	\$347,510,541	\$184,464,569	\$4,655,185
METLIFE INSURANCE COMPANY OF CONNECTICUT	FOREIGN	\$60,275,177,238	\$55,480,611,801	\$4,794,565,437	\$89,980,504
METLIFE INVESTORS INSURANCE COMPANY	FOREIGN	\$14,875,933,233	\$14,210,145,038	\$665,788,195	\$5,904,331
METLIFE INVESTORS USA INSURANCE COMPANY	FOREIGN	\$98,069,661,661	\$96,136,475,960	\$1,933,185,701	\$815,667,441
METROPOLITAN LIFE INSURANCE COMPANY	FOREIGN	\$373,393,185,656	\$360,965,089,494	\$12,428,096,162	\$1,125,985,680
METROPOLITAN TOWER LIFE INSURANCE COMPANY	FOREIGN	\$4,942,802,281	\$4,207,345,073	\$735,457,208	\$10,743,872
MIDLAND NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$37,441,034,458	\$34,877,980,033	\$2,563,054,425	\$286,084,808
MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TN	FOREIGN	\$92,033,397	\$40,320,152	\$51,713,245	\$9,209,356
MIDWESTERN UNITED LIFE INSURANCE COMPANY	FOREIGN	\$238,684,378	\$116,707,996	\$121,976,382	\$149,992
MINNESOTA LIFE INSURANCE COMPANY	FOREIGN	\$33,154,406,628	\$30,824,726,627	\$2,329,680,000	\$330,056,066
MML BAY STATE LIFE INSURANCE COMPANY	FOREIGN	\$4,587,907,421	\$4,391,886,153	\$196,021,268	\$2,219,500
MONITOR LIFE INSURANCE COMPANY OF NEW YORK	FOREIGN	\$18,064,695	\$8,981,688	\$9,083,006	\$2,158,049
MONUMENTAL LIFE INSURANCE COMPANY	FOREIGN	\$31,879,574,241	\$30,908,349,522	\$971,224,719	\$154,343,468
MONY LIFE INSURANCE COMPANY	FOREIGN	\$7,683,134,220	\$7,373,908,078	\$309,226,143	\$13,112,102
MONY LIFE INSURANCE COMPANY OF AMERICA	FOREIGN	\$2,794,338,410	\$2,437,652,801	\$356,685,609	\$34,809,329
MOTORISTS LIFE INSURANCE COMPANY	FOREIGN	\$494,673,385	\$440,088,443	\$54,584,943	\$1,274,029
MTL INSURANCE COMPANY	FOREIGN	\$1,894,919,734	\$1,767,104,282	\$127,815,452	\$7,130,043
MUNICH AMERICAN REASSURANCE COMPANY	FOREIGN	\$6,981,203,310	\$6,191,328,284	\$789,875,026	\$0
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	FOREIGN	\$16,666,681,959	\$15,715,519,445	\$951,162,514	\$89,733,050
MUTUAL OF OMAHA INSURANCE COMPANY	FOREIGN	\$5,795,359,051	\$3,120,813,207	\$2,674,545,844	\$61,416,343
MUTUAL SAVINGS LIFE INSURANCE COMPANY	FOREIGN	\$464,304,484	\$407,012,307	\$57,292,177	\$177,068
NATIONAL BENEFIT LIFE INSURANCE COMPANY	FOREIGN	\$484,026,131	\$309,495,245	\$174,530,886	\$3,405,592
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	FOREIGN	\$2,730,752,212	\$2,489,406,571	\$241,345,641	\$34,470,061
NATIONAL INTEGRITY LIFE INSURANCE COMPANY		\$4,767,082,661			\$4,309,884
	FOREIGN		\$4,446,107,877	\$320,974,784	
NATIONAL SECURITY INSURANCE COMPANY	FOREIGN	\$9,091,306,927	\$7,678,162,670	\$1,413,144,257	\$32,625,867
NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE CO	FOREIGN	\$49,869,892	\$38,292,621	\$11,577,272	\$74,147
NATIONAL MESTERN LIFE INSURANCE CO.	FOREIGN	\$381,829,745	\$308,699,080	\$73,130,665	\$1,355,635
NATIONAL WESTERN LIFE INSURANCE COMPANY	FOREIGN	\$9,771,161,177	\$8,644,929,231	\$1,126,231,946	\$62,046,344
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	FOREIGN	\$6,901,560,158	\$6,367,493,713	\$534,066,445	\$44,770,335
NATIONWIDE LIFE INSURANCE COMPANY	FOREIGN	\$120,675,581,418	\$117,125,630,142	\$3,549,951,275	\$1,074,995,596



### AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE

PURSUANT TO SECTION 624.315(1)(a), F.S.

LIFE, ACCIDENT AND HEALTH

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,733,268,141

LIFE, ACCIDENT AND HEALTH	TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,733,268,141						
		NET		CAPITAL	FL DIRECT		
	201110115	ADMITTED		AND	WRITTEN		
COMPANY  NEW ENGLAND HEE INCHRANGE COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS		
NEW ENGLAND LIFE INSURANCE COMPANY	FOREIGN	\$11,640,206,897	\$11,069,146,542	\$571,060,355	\$23,505,924		
NEW ERA LIFE INSURANCE COMPANY	FOREIGN	\$371,259,290	\$313,273,301	\$57,985,989	\$2,414,304		
NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	FOREIGN	\$73,840,460	\$63,419,149	\$10,421,311	\$0		
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	FOREIGN	\$119,946,553,420	\$113,198,461,233	\$6,748,092,187	\$604,438,599		
NEW YORK LIFE INSURANCE COMPANY	FOREIGN	\$139,197,760,773	\$121,343,990,709	\$17,853,770,064	\$287,910,838		
NIPPON LIFE INSURANCE COMPANY OF AMERICA	FOREIGN	\$225,090,340	\$88,422,427	\$136,667,913	\$64,132		
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	FOREIGN	\$15,021,668,572	\$13,956,521,072	\$1,065,147,500	\$157,833,551		
NORTHWESTERN LONG TERM CARE INSURANCE COMPANY	FOREIGN	\$2,220,146,334	\$2,006,396,186	\$213,750,148	\$25,563,239		
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	FOREIGN	\$215,165,005,933	\$197,966,221,335	\$17,198,784,598	\$738,918,522		
NYLIFE INSURANCE COMPANY OF ARIZONA	FOREIGN	\$194,934,357	\$126,742,637	\$68,191,720	\$3,253,768		
OCCIDENTAL LIFE INSURANCE COMPANY OF N CAROLINA	FOREIGN	\$249,856,427	\$216,889,288	\$32,967,139	\$2,381,986		
OHIO NATIONAL LIFE ASSURANCE CORPORATION	FOREIGN	\$3,408,148,155	\$3,091,372,027	\$316,776,128	\$32,057,826		
OHIO NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$25,384,877,655	\$24,382,133,468	\$1,002,744,185	\$275,307,516		
OHIO STATE LIFE INSURANCE COMPANY (THE)	FOREIGN	\$13,554,519	\$3,255,450	\$10,299,069	\$2,929,892		
OLD AMERICAN INSURANCE COMPANY OLD REPUBLIC LIFE INSURANCE COMPANY	FOREIGN	\$248,333,060	\$226,352,393	\$21,980,667	\$1,793,263		
	FOREIGN	\$131,733,910	\$95,314,859	\$36,419,051	\$1,035,162		
OLD UNITED LIFE INSURANCE COMPANY	FOREIGN	\$87,444,622	\$42,541,168	\$44,903,454	\$123,881		
OXFORD LIFE INSURANCE COMPANY	FOREIGN	\$1,097,680,988	\$949,194,996	\$148,485,992	\$22,228,676		
OZARK NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$730,574,202	\$607,199,478	\$123,374,724	\$511,647		
PACIFIC LIFE & ANNUITY COMPANY	FOREIGN	\$5,819,488,296	\$5,324,132,544	\$495,355,752	\$6,023,101		
PACIFIC LIFE INSURANCE COMPANY	FOREIGN	\$109,064,765,998	\$102,561,878,937	\$6,502,887,061	\$578,270,068		
PACIFICARE LIFE AND HEALTH INSURANCE COMPANY	FOREIGN	\$616,206,895	\$23,642,467	\$592,564,428	\$705,980		
PAN-AMERICAN ASSURANCE COMPANY	FOREIGN	\$22,295,077	\$5,692,245	\$16,602,832	\$4,815,129		
PAN-AMERICAN ASSURANCE COMPANY INTERNATIONAL, INC.	ALIEN	\$1,554,601	\$28,194	\$1,526,407	\$0		
PAN-AMERICAN LIFE INSURANCE COMPANY PARK AVENUE LIFE INSURANCE COMPANY	FOREIGN FOREIGN	\$1,425,506,771	\$1,180,871,448	\$244,635,322	\$12,379,314		
		\$305,836,447	\$237,994,216	\$67,842,232	\$36,042		
PARKER CENTENNIAL ASSURANCE COMPANY	FOREIGN	\$84,409,024	\$38,588,669	\$45,820,356	\$0		
PAUL REVERE LIFE INSURANCE COMPANY	FOREIGN	\$4,301,833,572	\$3,965,746,374	\$336,087,198	\$14,493,108		
PAUL REVERE VARIABLE ANNUITY INSURANCE COMPANY	FOREIGN	\$54,785,443	\$14,684,976	\$40,100,467	\$207,181 \$4,777,814		
PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN PENN INSURANCE AND ANNUITY COMPANY	FOREIGN FOREIGN	\$445,933,480 \$2,307,274,424	\$346,132,572 \$1,996,532,910	\$99,800,908 \$310,741,514	\$12,444,982		
PENN MUTUAL LIFE INSURANCE COMPANY	FOREIGN	\$15,945,191,145	\$1,990,532,910	\$1,490,685,731	\$71,184,798		
PERICO LIFE INSURANCE COMPANY	FOREIGN	\$15,943,191,143	\$3,277,913	\$17,627,047	\$6,690		
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	FOREIGN				\$2,584,523		
		\$205,698,055	\$176,743,293 \$4,726,463,364	\$28,954,762			
PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPANY PHL VARIABLE INSURANCE COMPANY	FOREIGN FOREIGN	\$4,746,545,671 \$6,163,596,218	\$5,940,743,055	\$20,082,307 \$222,853,163	\$70,247,444 \$125,233,577		
PHOENIX LIFE AND ANNUITY COMPANY	FOREIGN			\$22,833,103	\$585,314		
PHOENIX LIFE AND ANNOTTY COMPANY  PHOENIX LIFE INSURANCE COMPANY	FOREIGN	\$47,158,029 \$13.564.167.981	\$25,232,230 \$12,967,122,941	\$597,045,040	\$50,244,781		
PHYSICIANS LIFE INSURANCE COMPANY	FOREIGN	, , - ,					
PHYSICIANS LIFE INSURANCE COMPANY  PHYSICIANS MUTUAL INSURANCE COMPANY	FOREIGN	\$1,378,696,838 \$1,920,523,118	\$1,256,042,660	\$122,654,178	\$8,388,813 \$6,057,582		
PIONEER AMERICAN INSURANCE COMPANY	FOREIGN	\$1,920,323,118	\$989,398,389 \$34,776,900	\$931,124,729 \$18,980,001	\$907,766		
PIONEER MUTUAL LIFE INSURANCE COMPANY	FOREIGN	\$500,077,195	\$460,150,761	\$39,926,434	\$929,499		
PIONEER SECURITY LIFE INSURANCE COMPANY	FOREIGN	\$109,716,113	\$20,417,012	\$89,299,101	\$1,946,507		
PLATEAU INSURANCE COMPANY	FOREIGN	\$27,851,693	\$16,478,269	\$11,373,424	\$1,940,307		
PRIMERICA LIFE INSURANCE COMPANY	FOREIGN	\$1,479,769,791	\$916,509,356		\$128,530,394		
PRINCIPAL LIFE INSURANCE COMPANY	FOREIGN	\$1,479,769,791	\$139,599,705,471	\$563,260,434 \$4,142,230,495	\$755,822,513		
PRINCIPAL INTIONAL LIFE INSURANCE COMPANY	FOREIGN			\$84,236,558	\$36,212,400		
PROFESSIONAL INSURANCE COMPANY	FOREIGN	\$110,351,033 \$105,070,894	\$26,114,475 \$75,525,082	\$29,545,812	\$5,571,210		
PROFESSIONAL INSURANCE COMPANY PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	FOREIGN	\$2,162,685,642	\$1,969,061,530	\$29,545,812 \$193,624,112	\$1,344,991		
PROTECTIVE LIFE AND ANNOTITY INSURANCE COMPANY	FOREIGN	\$41,027,033,990	\$38,109,357,934	\$193,624,112	\$1,344,991		
PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE COMPANY	FOREIGN	\$41,027,033,990 \$15,214,332	\$38,109,357,934	\$2,917,676,036	\$284,078,357		
PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE COMPANY	FOREIGN	\$8,347,582,371	\$7,647,874,056	\$699,708,316	\$80,286,040		
PRUCO LIFE INSURANCE COMPANY	FOREIGN	\$98,541,254,455	\$96,154,353,149	\$2,386,901,306	\$974,146,615		
					JJ/ 4.14U.U13		
PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION	FOREIGN	\$50,649,082,327	\$50,205,607,499	\$443,474,828	\$11,185,697		



LIFE, ACCIDENT AND HEALTH

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,733,268,141

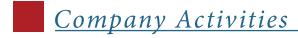
LIFE, ACCIDENT AND HEALTH	NET CAPITAL FLORIDA DIRECT WRITTEN PREMIOWS: \$42,753,200,141						
		ADMITTED		AND	WRITTEN		
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS		
PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY COMPANY	FOREIGN	\$78,046,516,557	\$77,105,488,146	\$941,028,411	\$144,073,277		
PURITAN LIFE INSURANCE COMPANY OF AMERICA	FOREIGN	\$35,517,818	\$30,275,604	\$5,242,204	\$65,724		
PYRAMID LIFE INSURANCE COMPANY (THE)	FOREIGN	\$211,756,750	\$107,536,003	\$104,220,747	\$3,213,555		
RELIABLE LIFE INSURANCE COMPANY	FOREIGN	\$22,713,375	\$9,460,821	\$13,252,554	\$23,822		
RELIANCE STANDARD LIFE INSURANCE COMPANY	FOREIGN	\$5,980,358,543	\$5,381,975,550	\$598,382,993	\$119,355,023		
RELIASTAR LIFE INSURANCE COMPANY	FOREIGN	\$21,621,230,710	\$19,678,742,886	\$1,942,487,824	\$249,558,117		
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	FOREIGN	\$3,208,828,188	\$2,879,368,459	\$329,459,729	\$5,955,610		
RESERVE NATIONAL INSURANCE COMPANY	FOREIGN	\$111,175,740	\$58,760,649	\$52,415,092	\$1,373,964		
RESOURCE LIFE INSURANCE COMPANY	FOREIGN	\$16,922,204	\$6,432,263	\$10,489,941	-\$2,869		
RGA REINSURANCE COMPANY	FOREIGN	\$23,259,758,919	\$21,709,689,047	\$1,550,069,872	\$0		
RIVERSOURCE LIFE INSURANCE COMPANY	FOREIGN	\$104,355,552,280	\$101,669,685,373	\$2,685,866,907	\$416,565,725		
S.USA LIFE INSURANCE COMPANY, INC.	FOREIGN	\$13,596,806	\$5,419,804	\$8,177,002	\$172,860		
SAGICOR LIFE INSURANCE COMPANY	FOREIGN	\$1,176,198,373	\$1,100,371,779	\$75,826,594	\$34,416,095		
SAVINGS BANK LIFE INSURANCE COMPANY OF MASSACHUSETTS (THE)	FOREIGN	\$2,534,372,093	\$2,320,772,781	\$213,599,312	\$8,086,729		
SCOR GLOBAL LIFE AMERICAS REINSURANCE COMPANY	FOREIGN	\$1,355,255,924	\$1,203,424,721	\$151,831,203	\$0		
SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE	FOREIGN	\$469,973,348	\$418,652,833	\$51,320,514	\$0		
SCOR GLOBAL LIFE USA REINSURANCE COMPANY	FOREIGN	\$949,320,187	\$526,745,782	\$422,574,405	\$0		
SEARS LIFE INSURANCE COMPANY	FOREIGN	\$48,795,345	\$27,975,691	\$20,819,654	\$1,074,668		
SECURIAN LIFE INSURANCE COMPANY	FOREIGN	\$207,809,044	\$76,281,017	\$131,528,027	\$750,090		
SECURITY BENEFIT LIFE INSURANCE COMPANY	FOREIGN	\$20,702,296,559	\$19,657,493,226	\$1,044,803,333	\$656,676,065		
SECURITY LIFE INSURANCE COMPANY OF AMERICA	FOREIGN	\$73,237,779	\$53,639,230	\$19,598,549	\$478,816		
SECURITY LIFE OF DENVER INSURANCE COMPANY	FOREIGN	\$15,066,633,398	\$14,032,645,908	\$1,033,987,490	\$65,376,750		
SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK	FOREIGN	\$2,676,399,790	\$2,542,834,991	\$133,564,799	\$14,042,498		
SECURITY NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$477,575,724	\$447,978,435	\$29,597,289	\$1,808,674		
SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA	FOREIGN	\$2,985,938,782	\$2,887,736,889	\$98,201,892	\$12,398,979		
SENIOR LIFE INSURANCE COMPANY	FOREIGN	\$46,880,656	\$36,571,902	\$10,308,754	\$1,595,410		
SENTINEL AMERICAN LIFE INSURANCE COMPANY	FOREIGN	\$31,868,485	\$26,874,028	\$4,994,457	\$187		
SENTINEL SECURITY LIFE INSURANCE COMPANY	FOREIGN	\$403,721,509	\$388,490,804	\$15,230,705	\$74,953,692		
SENTRY LIFE INSURANCE COMPANY	FOREIGN	\$4,909,669,593	\$4,637,135,473	\$272,534,120	\$11,755,607		
SETTLERS LIFE INSURANCE COMPANY	FOREIGN	\$385,557,108	\$334,025,521	\$51,531,587	\$1,003,353		
SHELTERPOINT INSURANCE COMPANY	DOMESTIC	\$7,906,473	\$134,837	\$7,771,636	-\$2,939		
SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY	FOREIGN	\$12,679,324,746	\$10,352,130,457	\$2,327,194,289	\$41,397,349		
SOUTHERN LIFE AND HEALTH INSURANCE COMPANY	FOREIGN	\$95,013,135	\$60,134,504	\$34,878,630	\$0		
SOUTHLAND NATIONAL INSURANCE CORPORATION	FOREIGN	\$167,092,060	\$157,622,755	\$9,469,305	\$108,857		
STANDARD INSURANCE COMPANY	FOREIGN	\$19,118,662,354	\$17,831,312,961	\$1,287,349,393	\$196,800,463		
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	FOREIGN	\$527,648,094	\$275,425,612	\$252,222,482	\$9,663,798		
STANDARD LIFE AND CASUALTY INSURANCE COMPANY	FOREIGN	\$29,351,702	\$23,674,041	\$5,677,661	\$253,228		
STANDARD SECURITY LIFE INSURANCE CO. OF NEW YORK	FOREIGN	\$249,502,897	\$135,531,122	\$113,971,775	\$6,579,919		
STARMOUNT LIFE INSURANCE COMPANY	FOREIGN	\$51,137,913	\$28,808,584	\$22,329,329	\$1,548,371		
STATE FARM LIFE INSURANCE COMPANY	FOREIGN	\$60,442,042,798	\$51,997,386,434	\$8,444,656,364	\$247,173,880		
STATE LIFE INSURANCE COMPANY	FOREIGN	\$5,010,611,135	\$4,678,606,061	\$332,005,074	\$44,341,491		
STATE MUTUAL INSURANCE COMPANY	FOREIGN	\$296,798,349	\$266,751,299	\$30,047,050	\$4,127,400		
STERLING INVESTORS LIFE INSURANCE COMPANY	FOREIGN	\$18,333,844	\$12,093,450	\$6,240,391	\$951,666		
STONEBRIDGE LIFE INSURANCE COMPANY	FOREIGN	\$1,739,856,555	\$1,631,405,742	\$108,450,813	\$28,453,888		
SUN LIFE AND HEALTH INSURANCE COMPANY (U.S.)	FOREIGN	\$353,705,585	\$171,689,296	\$182,016,289	\$4,923,469		
SUN LIFE ASSURANCE COMPANY OF CANADA	ALIEN	\$15,368,893,261	\$14,602,151,104	\$766,742,157	\$143,019,540		
SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)	FOREIGN	\$39,279,197,972	\$37,868,778,220	\$1,410,419,752	\$16,941,553		
SUNSET LIFE INSURANCE COMPANY OF AMERICA	FOREIGN	\$355,658,848	\$324,460,638	\$31,198,212	\$213,059		
SURETY LIFE INSURANCE COMPANY	FOREIGN	\$13,885,569	\$1,128,734	\$12,756,835	\$2,116,841		
SWISS RE LIFE & HEALTH AMERICA INC.	FOREIGN	\$9,994,731,136	\$8,350,729,393	\$1,644,001,743	\$0		
SYMETRA LIFE INSURANCE COMPANY	FOREIGN	\$27,220,041,375	\$25,350,321,723	\$1,869,719,652	\$287,671,728		
SYMETRA NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$16,688,373	\$6,696,290	\$9,992,083	\$9,038		
SYMPHONIX HEALTH INSURANCE INC.	FOREIGN	\$9,848,341	\$2,260,513	\$7,587,828	\$0		
TEACHERS INS. & ANNUITY ASSOCIATION OF AMERICA	FOREIGN	\$250,494,214,817	\$219,715,089,398	\$30,779,125,419	\$355,638,641		
TEXAS LIFE INSURANCE COMPANY	FOREIGN	\$952,866,475	\$872,515,259	\$80,351,216	\$6,153,143		



LIFE, ACCIDENT AND HEALTH

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,733,268,141

LIFE, ACCIDENT AND HEALTH	NET CAPITAL FLORIDA DIRECT WRITTEN PREIVIIONIS: \$42,733,268,141					
		NET		CAPITAL	FL DIRECT	
COMPANY	DOMESTIC	ADMITTED		AND	WRITTEN	
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS	
THRIVENT LIFE INSURANCE COMPANY	FOREIGN	\$3,468,211,157	\$3,305,604,190	\$162,606,967	\$3,404,853	
TIAA-CREF LIFE INSURANCE COMPANY	FOREIGN	\$7,988,639,007	\$7,614,805,598	\$373,833,409	\$33,882,933	
TIME INSURANCE COMPANY	FOREIGN	\$691,510,276	\$479,499,129	\$212,011,147	\$79,249,015	
TRANS WORLD ASSURANCE COMPANY	FOREIGN	\$347,762,239	\$270,622,697	\$77,139,542	\$464,908	
TRANSAMERICA ADVISORS LIFE INSURANCE COMPANY	FOREIGN	\$10,135,218,291	\$9,401,803,126	\$733,415,165	\$6,500,189	
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	FOREIGN	\$29,402,390,662	\$28,467,814,431	\$934,576,231	\$866,943,256	
TRANSAMERICA LIFE INSURANCE COMPANY	FOREIGN	\$115,276,062,906	\$110,558,209,923	\$4,717,852,983	\$1,232,354,246	
TRANS-OCEANIC LIFE INSURANCE COMPANY	FOREIGN	\$58,903,955	\$29,449,917	\$29,454,038	\$4,497	
TRUASSURE INSURANCE COMPANY	FOREIGN	\$6,554,035	\$582,740	\$5,971,295	\$0	
TRUSTMARK INSURANCE COMPANY	FOREIGN	\$1,369,779,673	\$1,072,008,688	\$297,770,986	\$50,373,808	
TRUSTMARK LIFE INSURANCE COMPANY	FOREIGN	\$365,541,679	\$204,977,218	\$160,564,461	\$1,875,652	
U.S. FINANCIAL LIFE INSURANCE COMPANY	FOREIGN	\$638,132,457	\$575,654,514	\$62,477,943	\$11,395,224	
UBS LIFE INSURANCE COMPANY USA	FOREIGN	\$44,979,718	\$6,730,353	\$38,249,365	\$0	
ULLICO LIFE INSURANCE COMPANY	FOREIGN	\$11,868,333	\$273,235	\$11,595,098	\$4,535	
UNICARE LIFE & HEALTH INSURANCE COMPANY	FOREIGN	\$469,053,917	\$342,803,454	\$126,250,463	\$15,857,974	
UNIFIED LIFE INSURANCE COMPANY	FOREIGN	\$179,569,877	\$156,765,867	\$22,804,010	\$950,408	
UNIMERICA INSURANCE COMPANY	FOREIGN	\$410,077,144	\$228,956,594	\$181,120,550	\$5,414,954	
UNION CENTRAL LIFE INSURANCE COMPANY (THE)	FOREIGN	\$6,491,294,422	\$5,933,124,133	\$558,170,289	\$25,422,015	
UNION FIDELITY LIFE INSURANCE COMPANY	FOREIGN	\$19,510,637,069	\$18,941,294,314	\$569,342,750	\$2,323,269	
UNION LABOR LIFE INSURANCE COMPANY	FOREIGN	\$2,813,706,488	\$2,726,040,682	\$87,665,806	\$2,015,305	
UNION NATIONAL LIFE INSURANCE COMPANY	FOREIGN	\$18,528,370	\$4,213,936	\$14,314,434	\$20,231	
UNION SECURITY INSURANCE COMPANY	FOREIGN	\$5,085,826,710	\$4,651,113,839	\$434,712,871	\$71,760,990	
UNITED AMERICAN INSURANCE COMPANY	FOREIGN	\$1,683,448,545	\$1,471,858,984	\$211,589,561	\$98,743,919	
UNITED HERITAGE LIFE INSURANCE COMPANY	FOREIGN	\$520,094,566	\$464,697,046	\$55,397,520	\$69,004	
UNITED HOME LIFE INSURANCE COMPANY	FOREIGN	\$75,087,626	\$56,692,684	\$18,394,942	\$3,196,716	
UNITED INSURANCE COMPANY OF AMERICA	FOREIGN	\$3,591,712,146	\$3,155,635,945	\$436,076,201	\$22,048,981	
UNITED LIFE INSURANCE COMPANY	FOREIGN	\$1,648,018,882	\$1,490,044,658	\$157,974,224	\$295,912	
UNITED OF OMAHA LIFE INSURANCE COMPANY	FOREIGN	\$18,122,473,437	\$16,895,600,881	\$1,226,872,556	\$199,318,758	
UNITED SECURITY ASSURANCE COMPANY OF PENNSYLVANIA	FOREIGN	\$147,875,914	\$131,695,005	\$16,180,909	\$3,340,633	
UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK	FOREIGN	\$25,538,037,807	\$23,772,797,264	\$1,765,240,543	\$54,604,883	
UNITED TEACHER ASSOCIATES INSURANCE COMPANY	FOREIGN	\$939,975,854	\$855,565,378	\$84,410,476	\$12,192,710	
UNITED WORLD LIFE INSURANCE COMPANY	FOREIGN	\$114,871,299	\$66,251,301	\$48,619,998	\$11,443,310	
UNITEDHEALTHCARE INSURANCE COMPANY	FOREIGN	\$14,512,561,082	\$9,473,069,016	\$5,039,492,066	\$5,195,514,027	
UNITEDHEALTHCARE LIFE INSURANCE COMPANY	FOREIGN	\$56,953,177	\$27,696,602	\$29,256,575	\$11,803,368	
UNITY FINANCIAL LIFE INSURANCE COMPANY	FOREIGN	\$172,735,320	\$161,632,835	\$11,102,485	\$5,695,584	
UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY	FOREIGN	\$155,864,689	\$133,874,898	\$21,989,791	\$726,739	
UNUM LIFE INSURANCE COMPANY OF AMERICA	FOREIGN	\$19,078,536,320	\$17,520,669,272	\$1,557,867,048	\$169,223,384	
USAA LIFE INSURANCE COMPANY	FOREIGN	\$21,113,959,166	\$19,140,563,600	\$1,973,395,566	\$209,213,319	
USABLE LIFE	FOREIGN	\$408,256,523	\$241,938,717	\$166,317,806	\$3,291,427	
VANTIS LIFE INSURANCE COMPANY	FOREIGN	\$896,338,991	\$824,615,483	\$71,723,508	\$1,614,969	
VARIABLE ANNUITY LIFE INSURANCE COMPANY	FOREIGN	\$77,174,391,941	\$72,362,526,287	\$4,811,865,654	\$772,496,681	
WASHINGTON NATIONAL INSURANCE COMPANY	FOREIGN	\$5,286,071,673	\$4,854,172,693	\$431,898,980	\$32,692,223	
WEST COAST LIFE INSURANCE COMPANY	FOREIGN	\$4,516,103,717	\$4,066,112,702	\$449,991,015	\$37,202,474	
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	FOREIGN	\$9,405,282,427	\$5,194,271,524	\$4,211,010,903	\$10,797,381	
WESTERN RESERVE LIFE ASSURANCE COMPANY OF OHIO	FOREIGN	\$9,420,319,417	\$9,014,872,565	\$405,446,852	\$27,255,320	
WESTERN UNITED LIFE ASSURANCE COMPANY	FOREIGN	\$14,770,658	\$7,393,204	\$7,377,454	\$2,995	
WESTERN-SOUTHERN LIFE ASSURANCE COMPANY	FOREIGN	\$13,146,807,242	\$11,970,126,754	\$1,176,680,488	\$47,338,043	
WESTERN-300 MERRY EITE ASSORANCE COMPANY OF NEW YORK			\$938,250,650	\$195,894,449	\$7,994,012	
VALEDAM LEINE EILE HASOLANCE COMPANIT OF MEAN TOTAL	FORFIGN				J/.JJ4.U14	
WILTON REASSURANCE LIFE COMPANY OF MENY YORK	FOREIGN	\$1,134,145,099 \$901 333 13 <i>4</i>				
WILTON REASSURANCE LIFE COMPANY OF NEW YORK	FOREIGN	\$901,333,134	\$788,208,602	\$113,124,531	\$2,959,683	
WILTON REASSURANCE LIFE COMPANY OF NEW YORK XL LIFE INSURANCE AND ANNUITY COMPANY ZALE LIFE INSURANCE COMPANY						



**PROPERTY AND CASUALTY** 

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASUALTY			ORIDA DIRECT WRI		
		NET		CAPITAL	FL DIRECT
	20110115	ADMITTED		AND	WRITTEN
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS
21ST CENTURY CENTENNIAL INSURANCE COMPANY	FOREIGN	\$555,757,400	\$17,328,878	\$538,428,522	\$244,767,714
21ST CENTURY INDEMNITY INSURANCE COMPANY	FOREIGN	\$62,517,167	\$1,643,582	\$60,873,585	\$4,584,077
21ST CENTURY INSURANCE COMPANY OF CALIFORNIA	FOREIGN	\$880,840,080	\$19,182,770	\$861,657,310	\$0
21ST CENTURY NATIONAL INSURANCE COMPANY	FOREIGN	\$24,505,640	\$1,006,327	\$23,499,313	\$0
21ST CENTURY NORTH AMERICA INSURANCE COMPANY	FOREIGN	\$571,988,257	\$39,408,466	\$532,579,791	\$18,545,978
21ST CENTURY PREFERRED INSURANCE COMPANY	FOREIGN	\$41,250,836	\$1,643,582	\$39,607,254	\$5,731,952
21ST CENTURY PREMIER INSURANCE COMPANY	FOREIGN	\$264,538,284	\$6,620,324	\$257,917,960	\$18,472
21ST CENTURY SECURITY INSURANCE COMPANY	FOREIGN	\$195,305,698	\$6,827,064	\$188,478,634	\$0
ACA FINANCIAL GUARANTY CORPORATION	FOREIGN	\$391,426,697	\$302,379,649	\$89,047,048	\$0
ACA HOME INSURANCE CORP.	DOMESTIC	\$17,641,796	\$1,503,792	\$16,138,004	\$5,190,283
ACCEPTANCE INDEMNITY INSURANCE COMPANY	FOREIGN	\$226,363,029	\$102,285,051	\$124,077,978	\$2,183,096
ACCESS INSURANCE COMPANY	FOREIGN	\$122,229,552	\$92,566,500	\$29,663,052	\$5,684
ACCIDENT FUND GENERAL INSURANCE COMPANY	FOREIGN	\$233,100,396	\$194,867,742	\$38,232,654	\$794,723
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	FOREIGN	\$2,257,698,732	\$1,573,646,577	\$684,052,155	\$1,321,202
ACCIDENT FUND NATIONAL INSURANCE COMPANY	FOREIGN	\$211,635,519	\$158,198,784	\$53,436,735	\$231,481
ACCIDENT INSURANCE COMPANY, INC.	FOREIGN	\$58,871,720	\$41,911,297	\$16,960,423	\$6,235,319
ACCREDITED SURETY AND CASUALTY COMPANY, INC.	DOMESTIC	\$24,458,165	\$3,843,065	\$20,615,100	\$1,069,097
ACE AMERICAN INSURANCE COMPANY	FOREIGN	\$11,697,282,605	\$9,020,292,145	\$2,676,990,460	\$297,659,042
ACE FIRE UNDERWRITERS INSURANCE COMPANY	FOREIGN	\$101,081,334	\$29,770,098	\$71,311,236	\$329,083
ACE INSURANCE COMPANY OF THE MIDWEST	FOREIGN	\$69,056,279	\$8,355,393	\$60,700,886	\$24,959,335
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	FOREIGN	\$7,214,081,859	\$5,293,609,609	\$1,920,472,250	\$36,381,291
ACIG INSURANCE COMPANY	FOREIGN	\$382,185,037	\$266,896,331	\$115,288,706	\$962,904
ACSTAR INSURANCE COMPANY	FOREIGN	\$63,657,979	\$34,756,808	\$28,901,171	\$159,655
ADDISON INSURANCE COMPANY	FOREIGN	\$95,034,843	\$58,025,427	\$37,009,416	\$9,379,321
ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY	FOREIGN	\$118,647,150	\$68,417,752	\$50,229,398	\$115,114
AEGIS SECURITY INSURANCE COMPANY	FOREIGN	\$97,859,200	\$46,374,165	\$51,485,035	\$2,712,280
AETNA INSURANCE COMPANY OF CONNECTICUT	FOREIGN	\$16,830,863	\$1,870,705	\$14,960,158	\$2,188,031
AFFILIATED FM INSURANCE COMPANY	FOREIGN	\$2,327,144,249	\$1,065,073,056	\$1,262,071,193	\$30,254,802
AFFIRMATIVE INSURANCE COMPANY	FOREIGN	\$219,203,460	\$172,912,169	\$46,291,290	\$0
AGCS MARINE INSURANCE COMPANY	FOREIGN	\$873,018,645	\$714,858,900	\$158,159,745	\$39,721,696
AGENCY INSURANCE COMPANY OF MARYLAND, INC.	FOREIGN	\$91,174,117	\$60,603,946	\$30,570,171	\$4,799,722
AGIC, INC.	DOMESTIC	\$7,924,040	\$3,515,025	\$4,409,015	\$2,996,655
AGRI GENERAL INSURANCE COMPANY	FOREIGN	\$254,099,332	\$5,080,093	\$249,019,239	\$13,544,266
AIG ASSURANCE COMPANY	FOREIGN	\$44,117,058	\$1,149,428	\$42,967,630	\$31,941
AIG PROPERTY CASUALTY COMPANY	FOREIGN	\$3,656,549,580	\$2,490,221,261	\$1,166,328,318	\$202,050,494
AIU INSURANCE COMPANY	FOREIGN	\$285,128,495	\$60,211,195	\$224,917,300	-\$175,779
ALAMANCE INSURANCE COMPANY	FOREIGN	\$480,599,029	\$122,458,708	\$358,140,321	\$0
ALASKA NATIONAL INSURANCE COMPANY	FOREIGN	\$830,445,066	\$478,232,019	\$352,213,047	\$377,047
ALEA NORTH AMERICA INSURANCE COMPANY	FOREIGN	\$140,520,883	\$57,227,533	\$83,293,350	-\$1
ALLEGHENY CASUALTY COMPANY	FOREIGN	\$34,598,461	\$14,151,389	\$20,447,074	\$2,057,661
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	FOREIGN	\$3,176,922,160	\$2,309,633,590	\$867,288,570	\$19,012,117
ALLIED EASTERN INDEMNITY COMPANY	FOREIGN	\$54,881,998	\$41,912,489	\$12,969,509	\$135,507
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	FOREIGN	\$340,619,432	\$282,377,494	\$58,241,938	\$91,531,935
ALLIED WORLD INSURANCE COMPANY	FOREIGN	\$1,687,333,232	\$642,806,645	\$1,044,526,582	\$737,153
ALLIED WORLD INJOHANCE COMPANY	FOREIGN	\$274,699,013	\$152,269,703	\$122,429,310	\$9,078,003
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	FOREIGN	\$32,515,381	\$132,209,703	\$32,504,285	\$5,933,245
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY			\$1,209,605		
ALLSTATE INDEMNITY COMPANY	FOREIGN FOREIGN	\$148,697,210 \$149,356,479	\$5,783,579	\$147,487,605 \$143,572,900	\$689,891,735 \$76,051,782
			\$5,783,579 \$26,478,545,265		
ALLSTATE NORTHBROOK INDEANNITY COMPANY	FOREIGN	\$43,733,281,987		\$17,254,736,722	\$580,650,029
ALLSTATE PROPERTY & CASHALTY INSURANCE COMPANY	FOREIGN	\$39,152,075	\$351,211	\$38,800,864	\$0
ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	FOREIGN	\$213,702,557	\$9,502,308	\$204,200,249	\$268,325,343
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	FOREIGN	\$23,552,937	\$254,025	\$23,298,911	\$0
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY	FOREIGN	\$34,392,833	\$20,375,615	\$14,017,218	\$13,086,623
ALTERRA AMERICA INSURANCE COMPANY	FOREIGN	\$222,418,440	\$72,161,151	\$150,257,289	\$19,811,241
ALTERRA REINSURANCE USA INC.	FOREIGN	\$1,364,745,139	\$649,793,538	\$714,951,601	\$0



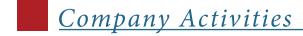
### AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE

PURSUANT TO SECTION 624.315(1)(a), F.S.

PROPERTY AND CASUALTY

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASUALTY	NET CADITAL FLORIDA DIRECT WRITTEN PREIVIDIVIS: \$35,177,739,059						
		NET		CAPITAL	FL DIRECT		
	5.65.41611.5	ADMITTED		AND	WRITTEN		
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS		
AMBAC ASSURANCE CORPORATION	FOREIGN	\$5,914,756,966	\$5,074,495,401	\$840,261,565	\$435,268		
AMCO INSURANCE COMPANY	FOREIGN	\$1,067,791,961	\$704,036,902	\$363,755,059	\$0		
AMERICAN AGRI-BUSINESS INSURANCE COMPANY	FOREIGN	\$729,715,236	\$703,102,777	\$26,612,459	\$22,292,764		
AMERICAN AGRICULTURAL INSURANCE COMPANY	FOREIGN	\$1,093,111,657	\$603,854,064	\$489,257,593	\$0		
AMERICAN ALTERNATIVE INSURANCE CORPORATION	FOREIGN	\$452,241,288	\$290,492,926	\$161,748,363	\$48,374,282		
AMERICAN AUTOMOBILE INSURANCE COMPANY	FOREIGN	\$184,023,856	\$27,014,931	\$157,008,925	\$51,742,586		
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	DOMESTIC	\$1,844,859,238	\$1,302,742,564	\$542,116,674	\$240,359,804		
AMERICAN CAPITAL ASSURANCE CORP	DOMESTIC	\$173,132,557	\$91,742,507	\$81,390,050	\$83,331,898		
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	FOREIGN	\$140,787,315	\$36,104	\$140,751,211	\$40,304,342		
AMERICAN COASTAL INSURANCE COMPANY	DOMESTIC	\$329,117,011	\$142,614,644	\$186,502,367	\$300,205,222		
AMERICAN COLONIAL INSURANCE COMPANY	DOMESTIC	\$15,900,953	\$9,511,488	\$6,389,465	\$12,672,276		
AMERICAN COMMERCE INSURANCE COMPANY	FOREIGN	\$306,059,404	\$194,064,754	\$111,994,650	\$727,285		
AMERICAN COMPENSATION INSURANCE COMPANY	FOREIGN	\$66,752,125	\$15,511,471	\$51,240,654	\$705,461		
AMERICAN CONTRACTORS INDEMNITY COMPANY	FOREIGN	\$335,243,323	\$245,644,535	\$89,598,788	\$951,172		
AMERICAN ECONOMY INSURANCE COMPANY	FOREIGN	\$77,595,314	\$13,825,270	\$63,770,044	\$26,254,892		
AMERICAN EMPIRE INSURANCE COMPANY	FOREIGN	\$36,454,874	\$15,505,039	\$20,949,835	\$0		
AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	FOREIGN	\$77,073,674	\$48,351,593	\$28,722,081	\$0		
AMERICAN FAMILY HOME INSURANCE COMPANY	DOMESTIC	\$530,030,905	\$380,246,091	\$149,784,814	\$246,030		
AMERICAN FIRE AND CASUALTY COMPANY	FOREIGN	\$59,838,079	\$21,354,855	\$38,483,224	\$2,583,462		
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	FOREIGN	\$264,773,924	\$88,244,359	\$176,529,565	\$73,864,191		
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	FOREIGN	\$286,813,242	\$171,529,531	\$115,283,711	\$422,849		
AMERICAN HEALTHCARE INDEMNITY COMPANY	FOREIGN	\$75,831,826	\$41,494,522	\$34,337,305	\$0		
AMERICAN HOME ASSURANCE COMPANY	FOREIGN	\$23,671,051,041	\$18,579,364,951	\$5,091,686,090	\$49,868,979		
AMERICAN INDEPENDENT INSURANCE COMPANY	FOREIGN	\$56,600,707	\$34,241,817	\$22,358,890	\$277		
AMERICAN INSURANCE COMPANY (THE)	FOREIGN	\$325,526,841	\$41,986,603	\$283,540,238	\$10,099,770		
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	DOMESTIC	\$149,939,108	\$108,870,216	\$41,068,891	\$207,590,162		
AMERICAN INTERSTATE INSURANCE COMPANY	FOREIGN	\$1,093,745,218	\$739,452,480	\$354,292,738	\$16,688,890		
AMERICAN MERCURY INSURANCE COMPANY	FOREIGN	\$331,423,746	\$195,740,737	\$135,683,009	\$3,776,112		
AMERICAN MODERN HOME INSURANCE COMPANY	FOREIGN	\$1,256,384,755	\$882,747,517	\$373,637,238	\$6,345,925		
AMERICAN MODERN INSURANCE COMPANY OF FLORIDA, INC.	DOMESTIC	\$31,073,367	\$23,223,096	\$7,850,271	\$10,410,286		
AMERICAN MODERN SELECT INSURANCE COMPANY	FOREIGN	\$276,726,912	\$236,570,332	\$40,156,580	\$8,314		
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	FOREIGN	\$101,371,519	\$45,155,552	\$56,215,967	\$0		
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	FOREIGN	\$1,155,566,510	\$618,074,705	\$537,491,805	\$2,333,190		
AMERICAN PET INSURANCE COMPANY	FOREIGN	\$30,959,870	\$14,084,898	\$16,874,972	\$4,785,880		
AMERICAN PLATINUM PROPERTY AND CASUALTY INSURANCE CO.	DOMESTIC	\$19,954,097	\$6,246,477	\$13,707,620	\$11,571,455		
AMERICAN RELIABLE INSURANCE COMPANY	FOREIGN	\$271,183,878	\$192,030,106	\$79,153,772	\$48,656,338		
AMERICAN ROAD INSURANCE COMPANY (THE)	FOREIGN	\$564,232,560	\$288,224,823	\$276,007,737	\$12,252,994		
AMERICAN SAFETY CASUALTY INSURANCE COMPANY	FOREIGN	\$192,178,914	\$69,697,740	\$122,481,174	\$5,445,055		
AMERICAN SECURITY INSURANCE COMPANY	FOREIGN	\$2,077,955,537	\$1,337,111,054	\$740,844,483	\$616,768,184		
AMERICAN SENTINEL INSURANCE COMPANY	FOREIGN	\$30,626,588	\$15,702,343	\$14,924,245	\$010,700,104		
AMERICAN SERVICE INSURANCE COMPANY	FOREIGN	\$108,267,366	\$81,474,221	\$26,793,145	\$0 \$0		
AMERICAN SOUTHERN HOME INSURANCE COMPANY	DOMESTIC	\$135,874,744	\$99,000,197		\$23,227,333		
AMERICAN SOUTHERN HOME INSURANCE COMPANY	FOREIGN		\$69,556,103	\$36,874,548	\$8,835,222		
		\$108,647,736		\$39,091,633			
AMERICAN STATES INSURANCE COMPANY  AMERICAN STRATEGIC INSURANCE CORP.	FOREIGN	\$155,139,489	\$34,547,449	\$120,592,040	\$43,760,562		
	DOMESTIC	\$736,395,139	\$428,953,389	\$307,441,750	\$142,852,986		
AMERICAN SUMMIT INSURANCE COMPANY	FOREIGN	\$44,216,313	\$17,763,715	\$26,452,598	\$0		
AMERICAN SURETY COMPANY	FOREIGN	\$13,969,721	\$2,406,311	\$11,563,410	\$792,083		
AMERICAN TRADITIONS INSURANCE COMPANY	DOMESTIC	\$44,312,578	\$28,330,844	\$15,981,734	\$47,353,700		
AMERICAN ZURICH INSURANCE COMPANY	FOREIGN	\$234,186,348	\$80,884,390	\$153,301,958	\$99,009,326		
AMERISURE INSURANCE COMPANY	FOREIGN	\$721,576,876	\$505,912,867	\$215,664,009	\$126,137,960		
AMERISURE MUTUAL INSURANCE COMPANY	FOREIGN	\$1,981,826,498	\$1,178,060,450	\$803,766,048	\$65,716,890		
AMERISURE PARTNERS INSURANCE COMPANY	FOREIGN	\$70,482,962	\$48,333,557	\$22,149,405	\$2,436,717		
AMERITRUST INSURANCE CORPORATION	FOREIGN	\$137,612,948	\$108,210,124	\$29,402,824	\$3,900,826		
AMEX ASSURANCE COMPANY	FOREIGN	\$296,510,798	\$99,645,916	\$196,864,882	\$18,050,758		
AMGUARD INSURANCE COMPANY	FOREIGN	\$358,794,710	\$255,719,376	\$103,075,334	\$1,616,680		



**PROPERTY AND CASUALTY** 

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASUALTY			ORIDA DIRECT WRIT		
		NET		CAPITAL	FL DIRECT
		ADMITTED		AND	WRITTEN
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS
AMICA MUTUAL INSURANCE COMPANY	FOREIGN	\$4,855,212,392	\$2,205,511,865	\$2,649,700,527	\$142,584,653
ANCHOR GENERAL INSURANCE COMPANY	FOREIGN	\$89,546,060	\$69,135,031	\$20,411,029	\$0
ANESTHESIOLOGISTS PROFESSIONAL ASSURANCE COMPANY	DOMESTIC	\$53,558,805	\$24,605,975	\$28,952,830	\$10,474
ARAG INSURANCE COMPANY	FOREIGN	\$70,649,330	\$20,024,796	\$50,624,534	\$7,074,068
ARCH INDEMNITY INSURANCE COMPANY	FOREIGN	\$37,023,874	\$18,034,130	\$18,989,744	\$0
ARCH INSURANCE COMPANY	FOREIGN	\$2,840,864,274	\$2,104,236,877	\$736,627,397	\$73,917,680
ARCH MORTGAGE GUARANTY COMPANY	FOREIGN	\$26,911,144	\$1,283,835	\$25,627,310	\$17,860
ARCH MORTGAGE INSURANCE COMPANY	FOREIGN	\$382,132,688	\$220,709,078	\$161,423,610	\$4,588,510
ARCH REINSURANCE COMPANY	FOREIGN	\$1,547,914,182	\$534,686,039	\$1,013,228,143	\$0
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	FOREIGN	\$50,313,045	\$25,950,273	\$24,362,771	\$0
ARGONAUT INSURANCE COMPANY	FOREIGN	\$1,308,888,649	\$899,525,893	\$409,362,756	\$8,037,219
ARGONAUT-MIDWEST INSURANCE COMPANY	FOREIGN	\$26,055,265	\$9,647,250	\$16,408,014	\$1,965,661
ARK ROYAL INSURANCE COMPANY	DOMESTIC	\$76,995,865	\$51,920,653	\$25,075,211	\$115,722,138
ARMED FORCES INSURANCE EXCHANGE	FOREIGN	\$123,015,714	\$61,417,543	\$61,598,171	\$9,425,122
ARROWOOD INDEMNITY COMPANY	FOREIGN	\$1,539,953,840	\$1,279,502,506	\$260,451,334	-\$113,828
ARTISAN AND TRUCKERS CASUALTY COMPANY	FOREIGN	\$263,156,003	\$211,810,061	\$51,345,942	\$13,237,661
ASCENDANT COMMERCIAL INSURANCE, INC.	DOMESTIC	\$35,977,222	\$27,641,538	\$8,335,684	\$41,985,359
ASHMERE INSURANCE COMPANY	FOREIGN	\$37,645,720	\$24,949,760	\$12,695,960	\$0
ASI ASSURANCE CORP.	DOMESTIC	\$146,516,765	\$90,878,553	\$55,638,212	\$108,646,222
ASI PREFERRED INSURANCE CORP.	DOMESTIC	\$49,221,912	\$28,958,726	\$20,263,186	\$130,039,606
ASPEN AMERICAN INSURANCE COMPANY	FOREIGN	\$443,680,779	\$186,156,712	\$257,524,067	\$5,790,729
ASSOCIATED INDEMNITY CORPORATION	FOREIGN	\$99,624,896	\$17,314,669	\$82,310,227	\$5,348,926
ASSOCIATED INDUSTRIES INSURANCE COMPANY, INC.	DOMESTIC	\$203,034,876	\$128,958,739	\$74,076,137	\$51,478,684
ASSOCIATION CASUALTY INSURANCE COMPANY	FOREIGN	\$48,439,693	\$30,646,609	\$17,793,084	-\$316
ASSOCIATION INSURANCE COMPANY	FOREIGN	\$103,468,088	\$71,810,623	\$31,657,465	\$15,469,671
ASSURANCE COMPANY OF AMERICA	FOREIGN	\$29,332,857	\$9,499,912	\$19,832,945	\$8,862,229
ASSURANCEAMERICA INSURANCE COMPANY	FOREIGN	\$49,480,763	\$37,421,941	\$12,058,822	\$30,084,558
ASSURED GUARANTY CORP.	FOREIGN	\$2,504,423,929	\$1,811,870,296	\$692,553,633	\$0
ASSURED GUARANTY MUNICIPAL CORP.	FOREIGN	\$5,712,135,266	\$3,978,985,991	\$1,733,149,275	\$3,818,190
ATAIN INSURANCE COMPANY	FOREIGN	\$62,648,280	\$24,805,285	\$37,842,995	\$44,161
ATLANTIC BONDING CO., INC. D/B/A ATLANTIC MD BONDING CO. INC.	FOREIGN	\$11,255,666	\$1,469,407	\$9,786,259	\$0
ATLANTIC SPECIALTY INSURANCE COMPANY	FOREIGN	\$2,258,814,096	\$1,593,006,690	\$665,807,406	\$36,645,425
ATRADIUS TRADE CREDIT INSURANCE, INC.	FOREIGN	\$98,882,942	\$34,300,907	\$64,582,035	\$1,640,909
ATX PREMIER INSURANCE COMPANY	FOREIGN	\$7,328,940			
AUSTIN MUTUAL INSURANCE COMPANY	FOREIGN	\$7,328,940 \$45,244,855	\$876,827 \$11,156,472	\$6,452,113 \$34,088,383	\$0 \$23,188
AUTO CLUB INSURANCE COMPANY OF FLORIDA AUTO CLUB SOUTH INSURANCE COMPANY	DOMESTIC	\$281,243,517	\$166,973,386	\$114,270,131	\$181,836,417
	DOMESTIC	\$112,116,836	\$62,221,841	\$49,894,995	\$70,867,955
AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CT	FOREIGN	\$1,002,240,810	\$684,939,978	\$317,300,832	\$45,219
AUTO-OWNERS INSURANCE COMPANY	FOREIGN	\$11,392,762,533	\$3,882,005,092	\$7,510,757,441	\$125,592,607
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	DOMESTIC	\$21,418,784	\$6,216,219	\$15,202,565	\$13,349,562
AVEMCO INSURANCE COMPANY	FOREIGN	\$103,085,350	\$33,692,907	\$69,392,443	\$1,507,764
AXA ART INSURANCE CORPORATION	FOREIGN	\$50,157,268	\$20,439,167	\$29,718,101	\$1,975,230
AXA INSURANCE COMPANY	FOREIGN	\$208,691,818	\$90,868,882	\$117,822,936	\$3,346,286
AXIS INSURANCE COMPANY	FOREIGN	\$1,366,013,693	\$839,789,799	\$526,223,894	\$31,713,307
AXIS REINSURANCE COMPANY	FOREIGN	\$2,675,912,110	\$1,853,221,521	\$822,690,589	\$653,752
AXIS SPECIALTY INSURANCE COMPANY	FOREIGN	\$83,323,243	\$25,618,734	\$57,704,509	\$0
BALBOA INSURANCE COMPANY	FOREIGN	\$297,528,226	\$103,057,762	\$194,470,464	\$5,162,123
BANKERS INSURANCE COMPANY	DOMESTIC	\$148,040,944	\$89,129,893	\$58,911,051	\$3,913,386
BANKERS STANDARD FIRE AND MARINE COMPANY	FOREIGN	\$184,405,792	\$109,289,206	\$75,116,586	\$0
BANKERS STANDARD INSURANCE COMPANY	FOREIGN	\$408,656,332	\$276,600,692	\$132,055,640	\$1,362,960
BAR PLAN MUTUAL INSURANCE COMPANY (THE)	FOREIGN	\$48,286,374	\$30,393,653	\$17,892,721	\$40,727
BCS INSURANCE COMPANY	FOREIGN	\$267,891,365	\$115,023,222	\$152,868,143	\$9,993,518
BEAZLEY INSURANCE COMPANY, INC.	FOREIGN	\$253,664,035	\$131,730,711	\$121,933,324	\$5,338,286
BENCHMARK INSURANCE COMPANY	FOREIGN	\$159,274,899	\$106,974,174	\$52,300,725	-\$3,521
BERKLEY INSURANCE COMPANY	FOREIGN	\$16,122,680,430	\$11,215,508,141	\$4,907,172,289	\$4,578,500



PROPERTY AND CASUALTY

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASUALTY			ORIDA DIRECT WRIT		
		NET		CAPITAL	FL DIRECT
		ADMITTED		AND	WRITTEN
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS
BERKLEY NATIONAL INSURANCE COMPANY	FOREIGN	\$74,801,014	\$25,398,627	\$49,402,387	\$1,136,568
BERKLEY REGIONAL INSURANCE COMPANY	FOREIGN	\$681,215,263	\$38,034,793	\$643,180,469	\$4,996,870
BERKSHIRE HATHAWAY ASSURANCE CORPORATION	FOREIGN	\$2,255,598,201	\$828,787,285	\$1,426,810,916	\$0
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	FOREIGN	\$1,587,489,616	\$623,721,236	\$963,768,380	\$5,362,078
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	FOREIGN	\$3,357,684,655	\$250,962,499	\$3,106,722,157	\$261,372
BITUMINOUS CASUALTY CORPORATION	FOREIGN	\$788,370,973	\$498,190,116	\$290,180,858	\$7,674,211
BITUMINOUS FIRE AND MARINE INSURANCE COMPANY	FOREIGN	\$464,979,344	\$308,026,123	\$156,953,222	\$6,398,381
BOND SAFEGUARD INSURANCE COMPANY	FOREIGN	\$66,920,696	\$39,139,133	\$27,781,563	\$703,055
BOSTON INDEMNITY COMPANY	FOREIGN	\$5,886,301	\$1,208,505	\$4,677,796	\$0
BRIDGEFIELD CASUALTY INSURANCE COMPANY	DOMESTIC	\$79,496,549	\$32,344,047	\$47,152,502	\$40,959,491
BRIDGEFIELD EMPLOYERS INSURANCE COMPANY	DOMESTIC	\$146,980,503	\$32,792,569	\$114,187,934	\$260,472,335
BRIERFIELD INSURANCE COMPANY	FOREIGN	\$12,216,472	\$4,038,537	\$8,177,935	\$0
BRISTOL WEST INSURANCE COMPANY	FOREIGN	\$120,817,586	\$77,201,336	\$43,616,250	\$2,201,735
BROTHERHOOD MUTUAL INSURANCE COMPANY	FOREIGN	\$443,294,255	\$265,105,262	\$178,188,996	\$239,648
BUILD AMERICA MUTUAL ASSURANCE COMPANY	FOREIGN	\$486,528,878	\$17,479,483	\$469,049,395	\$108,679
BUILDERS MUTUAL INSURANCE COMPANY	FOREIGN	\$576,399,116	\$334,362,292	\$242,036,824	\$130,093
BUSINESSFIRST INSURANCE COMPANY	DOMESTIC	\$35,578,503	\$20,752,210	\$14,826,292	\$22,884,126
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	FOREIGN	\$571,834,546	\$235,378,232	\$336,456,315	\$0
CALIFORNIA CASUALTY INSURANCE COMPANY	FOREIGN	\$116,538,735	\$28,398,187	\$88,140,548	\$12,998,847
CAMICO MUTUAL INSURANCE COMPANY	FOREIGN	\$93,766,670	\$55,237,927	\$38,528,743	\$1,107,032
CAMPMED CASUALTY & INDEMNITY COMPANY, INC.	FOREIGN	\$20,208,341	\$562,953	\$19,645,388	\$972,527
CANAL INSURANCE COMPANY	FOREIGN	\$848,967,374	\$404,153,495	\$444,813,878	\$16,126,335
CAPACITY INSURANCE COMPANY	DOMESTIC	\$18,863,020	\$10,793,932	\$8,069,088	\$13,526,053
CAPITAL ASSURANCE COMPANY, INC.	DOMESTIC	\$9,837,686	\$2,252,829	\$7,584,853	\$0
CAPITOL INDEMNITY CORPORATION	FOREIGN	\$411,162,534	\$238,251,743	\$172,910,791	\$3,321,080
CAPITOL PREFERRED INSURANCE COMPANY, INC.	DOMESTIC	\$37,903,146	\$18,271,901	\$19,631,245	\$54,761,385
CAROLINA CASUALTY INSURANCE COMPANY	FOREIGN	\$178,402,247	\$83,111,548	\$95,290,700	\$11,314,141
CASTLE KEY INDEMNITY COMPANY	FOREIGN	\$6,865,341	\$1,059,357	\$5,805,985	\$93,373,265
CASTLE KEY INSURANCE COMPANY	FOREIGN	\$353,978,041	\$188,290,473	\$165,687,568	\$140,451,361
CASTLEPOINT FLORIDA INSURANCE COMPANY	DOMESTIC	\$28,653,203	\$21,759,055	\$6,894,148	\$51,473,897
CASTLEPOINT NATIONAL INSURANCE COMPANY	FOREIGN	\$468,500,604	\$437,996,926	\$30,503,678	\$25,654,544
CATERPILLAR INSURANCE COMPANY	FOREIGN	\$639,627,777	\$396,202,509	\$243,425,268	\$7,440,999
CATLIN INDEMNITY COMPANY	FOREIGN	\$95,056,019	\$17,546,962	\$77,509,057	\$77,293
	FOREIGN				
CATLIN INSURANCE COMPANY, INC. CENSTAT CASUALTY COMPANY	FOREIGN	\$190,914,938 \$16,428,952	\$126,695,427 \$584,795	\$64,219,511 \$15,844,157	\$17,438,159
				\$18,422,370	\$0
CENTAURI SPECIALTY INSURANCE COMPANY	DOMESTIC	\$48,166,980	\$29,744,610		\$0
CENTRAL STATES INDEMNITY COMPANY OF OMAHA	FOREIGN	\$412,274,277	\$66,271,300	\$346,002,981	\$1,193,659
CENTRE INSURANCE COMPANY	FOREIGN	\$89,076,137	\$49,891,694	\$39,184,443	\$0
CENTURION CASUALTY COMPANY	FOREIGN	\$131,918,494	\$1,141,308	\$130,777,186	\$0
CENTURY-NATIONAL INSURANCE COMPANY	FOREIGN	\$587,656,225	\$201,124,339	\$386,531,886	\$477,211
CHARTER OAK FIRE INSURANCE COMPANY	FOREIGN	\$916,865,957	\$670,950,703	\$245,915,254	\$92,330,880
CHEROKEE INSURANCE COMPANY	FOREIGN	\$377,627,751	\$226,078,823	\$151,548,928	\$462,521
CHICAGO INSURANCE COMPANY	FOREIGN	\$108,222,850	\$55,116,830	\$53,106,020	\$3,431,556
CHUBB INDEMNITY INSURANCE COMPANY	FOREIGN	\$327,428,915	\$200,505,696	\$126,923,219	\$4,441,693
CHUBB NATIONAL INSURANCE COMPANY	FOREIGN	\$280,441,488	\$151,935,393	\$128,506,095	\$290,463
CHURCH INSURANCE COMPANY	FOREIGN	\$26,075,459	\$9,953,120	\$16,122,339	\$0
CHURCH MUTUAL INSURANCE COMPANY	FOREIGN	\$1,357,735,735	\$884,546,351	\$473,189,385	\$13,756,755
CIM INSURANCE CORPORATION	FOREIGN	\$17,910,503	\$854,229	\$17,056,274	\$503,285
CINCINNATI CASUALTY COMPANY	FOREIGN	\$361,054,298	\$44,528,070	\$316,526,228	\$829,663
CINCINNATI INDEMNITY COMPANY	FOREIGN	\$110,714,383	\$28,709,604	\$82,004,779	\$12,251,217
CINCINNATI INSURANCE COMPANY	FOREIGN	\$10,559,843,756	\$6,234,173,325	\$4,325,670,432	\$54,889,152
CLARENDON NATIONAL INSURANCE COMPANY	FOREIGN	\$643,158,921	\$352,267,760	\$290,891,161	-\$2
COFACE NORTH AMERICA INSURANCE COMPANY	FOREIGN	\$146,964,828	\$81,944,523	\$65,020,305	\$5,407,063
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	FOREIGN	\$27,251,071	\$4,992,184	\$22,258,887	\$568,672
COLONIAL SURETY COMPANY	FOREIGN	\$46,564,795	\$20,593,165	\$25,971,630	\$518,436



**PROPERTY AND CASUALTY** 

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASUALTY	TOTAL FLORIDA DIRECT WRITTEN PREMIUWIS: \$35,177,739,059					
	NET			CAPITAL	FL DIRECT	
COMPANY	DOMESTIC	ADMITTED	LIABULTIES	AND	WRITTEN	
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS	
COLONY NATIONAL INSURANCE COMPANY COLONY SPECIALTY INSURANCE COMPANY	FOREIGN FOREIGN	\$86,196,371 \$69,729,506	\$39,870,473 \$42,329,485	\$46,325,898	\$0	
COLORADO CASUALTY INSURANCE COMPANY	FOREIGN	\$69,729,506	\$42,329,485	\$27,400,021 \$23,264,801	\$1,021,267 \$0	
COLUMBIA INSURANCE COMPANY	FOREIGN	\$19,012,886,606	\$5,558,773,759	\$13,454,112,847	\$265	
COMMERCE AND INDUSTRY INSURANCE COMPANY	FOREIGN			\$1,905,580,839	•	
COMMERCIAL CASUALTY INSURANCE COMPANY	FOREIGN	\$7,339,225,480 \$119,802,029	\$5,433,644,641 \$56,473,653	\$63,328,376	\$71,624,595 \$0	
COMMERCIAL CASUALTT INSURANCE COMPANY  COMMERCIAL GUARANTY INSURANCE COMPANY	FOREIGN	\$33,277,915	\$30,473,033	\$33,165,835	\$0 \$0	
COMMONWEALTH INSURANCE COMPANY OF AMERICA	FOREIGN	\$28,881,286	\$9,488,974	\$19,392,312	\$154	
COMP OPTIONS INSURANCE COMPANY, INC.	DOMESTIC	\$81,571,570	\$53,185,390	\$28,386,180	\$58,042,277	
COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	FOREIGN	\$998,571,135	\$747,733,400	\$250,837,735	\$15,521,233	
COMPUTER INSURANCE COMPANY	FOREIGN	\$24,205,815	-\$237,445	\$24,443,260	\$15,521,233	
CONSOLIDATED INSURANCE COMPANY	FOREIGN	\$18,623,645	\$5,763,749	\$12,859,896	\$0	
CONSTITUTION INSURANCE COMPANY	FOREIGN	\$16,382,809	\$3,238,262	\$13,144,547	\$0 \$0	
CONTINENTAL CASUALTY COMPANY	FOREIGN	\$42,642,332,621	\$31,505,633,012	\$11,136,699,609	\$353,778,704	
CONTINENTAL HERITAGE INSURANCE COMPANY	DOMESTIC	\$7,765,310	\$551,297	\$7,214,013	\$415,713	
CONTINENTAL INDEMNITY COMPANY	FOREIGN	\$129,067,890	\$75,302,721	\$53,765,169	\$6,049,467	
CONTINENTAL INSURANCE COMPANY	FOREIGN	\$2,345,533,197	\$978,673,206	\$1,366,859,991	\$30,971,989	
CONTRACTORS BONDING & INSURANCE COMPANY	FOREIGN	\$195,534,458	\$84,042,835	\$111,491,623	\$1,333,162	
COREPOINTE INSURANCE COMPANY	FOREIGN	\$225,293,066	\$91,557,471	\$133,735,595	\$21,153,109	
CORNERSTONE NATIONAL INSURANCE COMPANY	FOREIGN	\$39,737,915	\$28,998,846	\$10,739,069	\$21,133,103	
COUNTRY CASUALTY INSURANCE COMPANY	FOREIGN	\$77,731,610	\$10,753,955	\$66,977,655	\$0	
COUNTRY MUTUAL INSURANCE COMPANY	FOREIGN	\$4,150,272,831	\$2,324,735,886	\$1,825,536,945	-\$16,770	
COUNTRY PREFERRED INSURANCE COMPANY	FOREIGN	\$189,367,454	\$123,639,902	\$65,727,552	-\$544	
COURTESY INSURANCE COMPANY	DOMESTIC	\$686,487,618	\$378,042,921	\$308,444,697	\$222,024,108	
CRUM & FORSTER INDEMNITY COMPANY	FOREIGN	\$46,042,384	\$30,307,227	\$15,735,157	\$1,878,997	
CUMIS INSURANCE SOCIETY, INC.	FOREIGN	\$1,637,594,165	\$1,015,857,066	\$621,737,099	\$16,444,888	
CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	DOMESTIC	\$97,304,560	\$66,198,184	\$31,106,376	\$96,907,813	
DAILY UNDERWRITERS OF AMERICA	FOREIGN	\$36,015,342	\$11,057,714	\$24,957,628	\$960,127	
DAIRYLAND INSURANCE COMPANY	FOREIGN	\$1,163,189,493	\$691,525,167	\$471,664,326	\$9,212,358	
DAKOTA TRUCK UNDERWRITERS	FOREIGN	\$100,092,571	\$60,915,921	\$39,176,650	\$0	
DARWIN NATIONAL ASSURANCE COMPANY	FOREIGN	\$689,271,654	\$325,237,562	\$364,034,089	\$11,159,531	
DEALERS ASSURANCE COMPANY	FOREIGN	\$81,301,619	\$30,523,543	\$50,778,076	\$4,718,180	
DEERFIELD INSURANCE COMPANY	FOREIGN	\$108,875,900	\$48,624,179	\$60,251,721	\$0	
DEPOSITORS INSURANCE COMPANY	FOREIGN	\$247,142,313	\$210,825,896	\$36,316,417	\$128,354,298	
DEVELOPERS SURETY AND INDEMNITY COMPANY	FOREIGN	\$123,509,966	\$47,695,277	\$75,814,689	\$1,693,180	
DIAMOND STATE INSURANCE COMPANY	FOREIGN	\$172,990,119	\$121,232,190	\$51,757,929	\$4,752,501	
DIRECT GENERAL INSURANCE COMPANY	FOREIGN	\$354,455,170	\$248,185,899	\$106,269,271	\$212,073,018	
DIRECT NATIONAL INSURANCE COMPANY	FOREIGN	\$16,554,586	\$9,753,057	\$6,801,529	\$0	
DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	FOREIGN	\$140,430,209	\$76,045,261	\$64,384,948	\$1,229,063	
DOCTORS COMPANY, AN INTERINSURANCE EXCHANGE (THE)	FOREIGN	\$3,313,221,939	\$1,581,532,888	\$1,731,689,051	\$133,826,402	
DORINCO REINSURANCE COMPANY	FOREIGN	\$1,571,415,880	\$1,041,871,744	\$529,544,136	\$7,620	
EASTERN ADVANTAGE ASSURANCE COMPANY	FOREIGN	\$33,755,075	\$22,321,538	\$11,433,537	-\$36	
EASTERN ALLIANCE INSURANCE COMPANY	FOREIGN	\$221,192,998	\$140,898,955	\$80,294,043	\$45,771	
EASTERN ATLANTIC INSURANCE COMPANY	FOREIGN	\$57,932,646	\$26,124,473	\$31,808,173	\$0	
EASTGUARD INSURANCE COMPANY	FOREIGN	\$81,715,857	\$48,845,116	\$32,870,741	\$170,766	
ECONOMY FIRE AND CASUALTY COMPANY	FOREIGN	\$456,314,753	\$93,525,316	\$362,789,437	\$0	
ECONOMY PREFERRED INSURANCE COMPANY	FOREIGN	\$28,800,126	\$18,596,098	\$10,204,028	\$0	
ECONOMY PREMIER ASSURANCE COMPANY	FOREIGN	\$86,418,699	\$42,210,327	\$44,208,372	\$1,390,091	
EDISON INSURANCE COMPANY	DOMESTIC	\$5,371,243	\$1,371,243	\$4,000,000	\$0	
ELECTRIC INSURANCE COMPANY	FOREIGN	\$1,448,715,389	\$926,155,536	\$522,559,854	\$20,029,610	
ELEMENTS PROPERTY INSURANCE COMPANY	DOMESTIC	\$33,170,271	\$8,951,048	\$24,219,223	\$0	
EMC PROPERTY & CASUALTY COMPANY	FOREIGN	\$150,587,688	\$75,558,123	\$75,029,565	\$6,539	
EMPIRE FIRE AND MARINE INSURANCE COMPANY	FOREIGN	\$90,777,902	\$42,615,415	\$48,162,487	\$28,609,797	
EMPLOYERS ASSURANCE COMPANY	DOMESTIC	\$548,704,166	\$351,889,992	\$196,814,174	\$10,802,093	
EMPLOYERS COMPENSATION INSURANCE COMPANY	FOREIGN	\$1,712,254,778	\$1,413,293,993	\$298,960,785	\$253,150	



**PROPERTY AND CASUALTY** 

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASUALTY	TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059					
		NET CAPITAL			FL DIRECT	
	5014045	ADMITTED		AND	WRITTEN	
COMPANY  TAMPLOYERS FIRE INCLIDANCE COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS	
EMPLOYERS FIRE INSURANCE COMPANY	FOREIGN	\$19,383,524	\$33,146	\$19,350,378	\$211,501	
EMPLOYERS INSURANCE COMPANY OF MALISALI	FOREIGN	\$2,181,986,415	\$1,867,283,670	\$314,702,745	\$0 \$10,718,508	
EMPLOYERS INSURANCE COMPANY OF WAUSAU	FOREIGN	\$5,599,777,330	\$4,316,041,606	\$1,283,735,724		
EMPLOYERS MUTUAL CASUALTY COMPANY	FOREIGN	\$2,537,980,901	\$1,416,094,407	\$1,121,886,494	\$1,983,183	
EMPLOYERS PREFERRED INSURANCE COMPANY EQUITY INSURANCE COMPANY	DOMESTIC FOREIGN	\$673,058,632	\$419,075,651	\$253,982,981	\$11,716,473	
		\$77,330,696	\$47,543,332	\$29,787,364	\$27,607,949	
ESSENT GUARANTY, INC.,	FOREIGN	\$546,787,934	\$200,381,588	\$346,406,346	\$7,247,004	
ESSENTIA INSURANCE COMPANY ESURANCE INSURANCE COMPANY	FOREIGN	\$73,809,194	\$47,779,194	\$26,030,000	\$12,360,355	
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	FOREIGN FOREIGN	\$196,025,065 \$91,140,705	\$8,392,854 \$62,252,809	\$187,632,211 \$28,887,896	\$34,663,418	
EULER HERMES NORTH AMERICA INSURANCE COMPANY	FOREIGN	\$385,237,068	\$02,252,809	\$137,562,908	\$191,935,619 \$22,387,152	
EVEREST NATIONAL INSURANCE COMPANY	FOREIGN	\$640,416,006	\$533,105,626		\$14,968,177	
EVEREST NATIONAL INSURANCE COMPANY	FOREIGN	\$9,288,410,914	\$6,474,074,024	\$107,310,380 \$2,814,336,890	\$1,020,151	
EVERGREEN NATIONAL INDEMNITY COMPANY	FOREIGN	\$47,613,215	\$13,752,355	\$33,860,860	\$1,020,131	
EVERSPAN FINANCIAL GUARANTEE CORP.	FOREIGN	\$217,194,190	\$3,601,743	\$213,592,447	\$1,030,184	
EXCALIBUR REINSURANCE CORPORATION	FOREIGN	\$47,631,365	\$47,404,399	\$215,592,447	\$0 \$0	
EXCESS SHARE INSURANCE CORPORATION	FOREIGN	\$50,662,638	\$30,005,385	\$20,657,253	\$59,094	
EXECUTIVE RISK INDEMNITY INC.	FOREIGN	\$2,977,323,104	\$1,758,697,609	\$1,218,625,495	\$9,380,216	
EXPLORER INSURANCE COMPANY	FOREIGN	\$2,977,323,104	\$1,738,697,609	\$62,365,610	\$9,380,210	
FACTORY MUTUAL INSURANCE COMPANY	FOREIGN	\$13,795,712,203	\$4,642,256,727	\$9,153,455,476	\$112,940,054	
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	FOREIGN	\$254,761,721	\$4,642,236,727	\$230,615,097	\$3,019,359	
FAIRMONT PREMIER INSURANCE COMPANY	FOREIGN	\$123,209,997	\$20,275,833	\$102,934,164	\$3,019,339	
FAIRMONT SPECIALTY INSURANCE COMPANY	FOREIGN	\$144,839,110	\$67,415,859	\$77,423,251	-\$1	
FARMERS INSURANCE EXCHANGE	FOREIGN	\$15,557,125,672	\$11,677,404,569	\$3,879,721,103	\$0	
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	FOREIGN	\$832,791,704	\$474,458,365	\$358,333,339	\$0 \$0	
FARMERS SPECIALTY INSURANCE COMPANY	FOREIGN	\$16,522,012	\$180,354	\$16,341,658	\$801,457	
FARMINGTON CASUALTY COMPANY	FOREIGN	\$1,000,645,073	\$713,216,233	\$287,428,840	\$50,206	
FARMLAND MUTUAL INSURANCE COMPANY	FOREIGN	\$485,219,229	\$319,194,112	\$166,025,117	\$1,115,913	
FCCI ADVANTAGE INSURANCE COMPANY	DOMESTIC	\$6,794,581	\$756,610	\$6,037,971	\$10,047,538	
FCCI COMMERCIAL INSURANCE COMPANY	DOMESTIC	\$14,018,794	-\$2,733,896	\$16,752,690	\$64,544,807	
FCCI INSURANCE COMPANY	DOMESTIC	\$1,628,874,307	\$1,076,759,622	\$552,114,685	\$158,862,606	
FEDERAL INSURANCE COMPANY	FOREIGN	\$31,761,349,603	\$17,020,037,687	\$14,741,311,916	\$433,092,961	
FEDERATED MUTUAL INSURANCE COMPANY	FOREIGN	\$4,523,516,730	\$2,005,260,489	\$2,518,256,241	\$28,863,940	
FEDERATED NATIONAL INSURANCE COMPANY	DOMESTIC	\$264,224,423	\$187,335,609	\$76,888,814	\$237,886,400	
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	FOREIGN	\$458,795,940	\$305,460,406	\$153,335,534	\$7,681,746	
FEDERATED SERVICE INSURANCE COMPANY	FOREIGN	\$405,995,933	\$221,849,421	\$184,146,512	\$5,197,661	
FFVA MUTUAL INSURANCE COMPANY	DOMESTIC	\$291,203,686	\$168,019,234	\$123,184,452	\$58,073,687	
FHM INSURANCE COMPANY	DOMESTIC	\$102,761,451	\$58,533,383	\$44,228,068	\$18,979,215	
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	FOREIGN	\$219,506,772	\$50,547,235	\$168,959,537	\$31,201,837	
FIDELITY AND GUARANTY INSURANCE COMPANY	FOREIGN	\$21,599,151	\$2,357,224	\$19,241,927	\$229,037	
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS INC.	FOREIGN	\$170,719,503	\$69,726,163	\$100,993,340	\$216,873	
FIDELITY FIRE & CASUALTY COMPANY	DOMESTIC	\$71,858,841	\$49,057,766	\$22,801,075	\$88,827,096	
FINANCIAL AMERICAN PROPERTY AND CASUALTY INSURANCE CO.	FOREIGN	\$12,754,332	\$2,480,190	\$10,274,141	\$0	
FINANCIAL CASUALTY & SURETY, INC.	FOREIGN	\$20,556,102	\$7,657,343	\$12,898,759	\$253,004	
FINANCIAL PACIFIC INSURANCE COMPANY	FOREIGN	\$204,950,741	\$123,681,951	\$81,268,787	\$0	
FIRE INSURANCE EXCHANGE	FOREIGN	\$2,254,762,187	\$1,533,507,997	\$721,254,189	\$0	
FIREMAN'S FUND INSURANCE COMPANY	FOREIGN	\$9,843,737,123	\$7,365,084,683	\$2,478,652,440	\$52,276,657	
FIRST ACCEPTANCE INSURANCE COMPANY, INC.	FOREIGN	\$197,428,369	\$102,564,846	\$94,863,523	\$30,577,591	
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	FOREIGN	\$95,549,918	\$52,006,600	\$43,543,318	\$2,456,462	
FIRST COLONIAL INSURANCE COMPANY	DOMESTIC	\$380,763,369	\$186,937,979	\$193,825,390	\$5,715,776	
FIRST COMMUNITY INSURANCE COMPANY	DOMESTIC	\$106,882,797	\$84,103,639	\$22,779,158	\$98,193,612	
FIRST DAKOTA INDEMNITY COMPANY	FOREIGN	\$40,073,441	\$28,710,182	\$11,363,259	\$0	
FIRST FINANCIAL INSURANCE COMPANY	FOREIGN	\$533,579,628	\$140,108,987	\$393,470,641	\$0	
FIRST FLORIDIAN AUTO AND HOME INSURANCE COMPANY	DOMESTIC	\$288,567,263	\$86,810,231	\$201,757,032	\$76,836,068	
FIRST GUARD INSURANCE COMPANY	FOREIGN	\$18,933,106	\$652,921	\$18,280,185	\$303,208	



PROPERTY AND CASUALTY

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASUALITY	NET CAPITAL FLORIDA DIRECT WRITTEN PREMIONS: \$35,177,759,059					
		ADMITTED		AND	WRITTEN	
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS	
FIRST LIBERTY INSURANCE CORPORATION (THE)	FOREIGN	\$22,880,157	\$721,391	\$22,158,766	\$49,860,750	
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	FOREIGN	\$79,664,937	\$26,616,790	\$53,048,147	\$17,907,140	
FIRST NONPROFIT INSURANCE COMPANY	FOREIGN	\$155,732,519	\$120,304,042	\$35,428,477	\$2,331,052	
FIRST PROFESSIONALS INSURANCE COMPANY, INC	DOMESTIC	\$464,844,676	\$289,812,017	\$175,032,659	\$1,783,341	
FIRST PROTECTIVE INSURANCE COMPANY	DOMESTIC	\$78,149,495	\$51,201,081	\$26,948,415	\$114,840,215	
FLORIDA DOCTORS INSURANCE COMPANY	DOMESTIC	\$85,990,683	\$63,332,888	\$22,657,795	\$28,866,129	
FLORIDA FAMILY INSURANCE COMPANY	DOMESTIC	\$106,860,697	\$56,130,541	\$50,730,156	\$124,330,038	
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	DOMESTIC	\$502,802,726	\$256,532,848	\$246,269,878	\$104,940,375	
FLORIDA FARM BUREAU GENERAL INSURANCE COMPANY	DOMESTIC	\$9,283,981	\$33,695	\$9,250,286	\$203,651,925	
FLORIDA LAWYERS MUTUAL INSURANCE COMPANY	DOMESTIC	\$69,951,202	\$32,046,305	\$37,904,896	\$12,767,553	
FLORIDA PENINSULA INSURANCE COMPANY	DOMESTIC	\$281,319,599	\$210,164,955	\$71,154,644	\$310,399,178	
FLORISTS' INSURANCE COMPANY	FOREIGN	\$7,748,209	\$699,980	\$7,048,229	\$1,177,779	
FLORISTS' MUTUAL INSURANCE COMPANY	FOREIGN	\$159,845,503	\$116,575,787	\$43,269,716	\$2,789,610	
FOREMOST INSURANCE COMPANY	FOREIGN	\$1,938,558,470	\$908,633,775	\$1,029,924,695	\$59,172,083	
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	FOREIGN	\$64,923,263	\$47,568,970	\$17,354,293	\$27,376,669	
FOREMOST SIGNATURE INSURANCE COMPANY	FOREIGN	\$66,534,781	\$46,815,897	\$19,718,884	\$1,645,271	
FORTRESS INSURANCE COMPANY	FOREIGN	\$137,750,489	\$78,025,406	\$59,725,083	\$3,112,115	
FRANK WINSTON CRUM INSURANCE COMPANY	DOMESTIC	\$43,376,549	\$29,063,414	\$14,313,135	\$5,826,501	
FRANKENMUTH MUTUAL INSURANCE COMPANY	FOREIGN	\$1,069,339,692	\$624,293,749	\$445,045,942	\$153,932	
FREEDOM SPECIALTY INSURANCE COMPANY	FOREIGN	\$1,009,539,092	\$20,881,222	\$11,998,263	\$178,236	
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	FOREIGN	\$1,255,480,389	\$749,039,418	\$506,440,971	\$94,732,615	
GATEWAY INSURANCE COMPANY	FOREIGN	\$37,415,410	\$26,165,837	\$11,249,572	\$850,981	
GEICO CASUALTY COMPANY	FOREIGN	\$2,707,239,880	\$1,706,255,603	\$1,000,984,277	-\$4,648	
GEICO GENERAL INSURANCE COMPANY	FOREIGN	\$2,707,239,880	\$92,067,357	\$1,000,984,277	\$1,515,694,005	
GEICO INDEMNITY COMPANY	FOREIGN	\$7,811,195,409	\$4,174,876,963	\$3,636,318,445	\$1,515,694,005	
GENERAL CASUALTY COMPANY OF WISCONSIN	FOREIGN				\$410,067	
GENERAL FIDELITY INSURANCE COMPANY	FOREIGN	\$866,565,714	\$553,858,026	\$312,707,688		
		\$408,094,128	\$108,203,295	\$299,890,833	-\$38	
GENERAL INSURANCE COMPANY OF AMERICA	FOREIGN	\$126,166,276	\$21,613,392	\$104,552,884	\$13,181,430	
GENERAL SECURITY NATIONAL INSURANCE COMPANY	FOREIGN	\$16,219,709,818	\$4,658,021,746	\$11,561,688,072	\$0 \$33,799	
GENERAL SECURITY NATIONAL INSURANCE COMPANY	FOREIGN	\$273,093,990	\$173,265,984	\$99,828,006		
GENERAL STAR NATIONAL INSURANCE COMPANY	FOREIGN	\$256,381,284	\$58,335,603	\$198,045,681	\$311,072	
GENERALI - U. S. BRANCH	FOREIGN	\$67,498,187	\$38,142,874	\$29,355,313	\$4,119,568	
GENESIS INSURANCE COMPANY	FOREIGN	\$203,932,086	\$61,005,459	\$142,926,627	\$1,054,997	
GENWORTH FINANCIAL ASSURANCE CORPORATION GENWORTH HOME EQUITY INSURANCE CORPORATION	FOREIGN	\$13,557,409	\$7,426	\$13,549,983	\$0 \$0	
	FOREIGN	\$6,474,629	\$4,009,078	\$2,465,551	1 -	
GENWORTH MORTGAGE INSURANCE CORPORATION	FOREIGN	\$2,373,472,834	\$1,413,186,688	\$960,286,146	\$23,934,028	
GENWORTH MORTGAGE INSURANCE CORPORATION OF NC	FOREIGN	\$351,920,440	\$228,304,530	\$123,615,910	\$0	
GENWORTH RESIDENTIAL MORTGAGE ASSURANCE CORPORATION	FOREIGN	\$100,557,359	\$18,515,408	\$82,041,951	\$5,198,138	
GENWORTH RESIDENTIAL MORTGAGE INSURANCE CORP. OF NC	FOREIGN	\$214,961,571	\$135,057,839	\$79,903,732	\$1,049,470	
GEORGIA CASUALTY AND SURETY COMPANY	FOREIGN	\$41,946,016	\$24,721,366	\$17,224,650	-\$260	
GLOBAL LIBERTY INSURANCE COMPANY OF NEW YORK	FOREIGN	\$48,955,288	\$34,798,960	\$14,156,328	\$1,009,284	
GOVERNMENT EMPLOYEES INSURANCE COMPANY	FOREIGN	\$25,778,845,243	\$13,689,078,999	\$12,089,766,244	\$469,429,897	
GRANADA INSURANCE COMPANY	DOMESTIC	\$31,220,771	\$22,719,976	\$8,500,782	\$23,017,774	
GRANITE RE, INC.	FOREIGN	\$34,400,088	\$17,377,916	\$17,022,172	\$28,111	
GRANITE STATE INSURANCE COMPANY	FOREIGN	\$43,527,614	\$3,652,854	\$39,874,760	\$26,804,014	
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	FOREIGN	\$128,356,077	\$76,209,084	\$52,146,993	\$45,978	
GRAY INSURANCE COMPANY (THE)	FOREIGN	\$288,980,545	\$177,745,816	\$111,234,729	\$1,684,896	
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	FOREIGN	\$31,487,619	\$8,138	\$31,479,482	\$2,282,310	
GREAT AMERICAN ASSURANCE COMPANY	FOREIGN	\$18,911,673	\$800	\$18,910,873	\$20,286,417	
GREAT AMERICAN CASUALTY INSURANCE COMPANY	FOREIGN	\$13,811,080	\$1,028	\$13,810,052	\$0	
GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	FOREIGN	\$11,337,182	\$500	\$11,336,682	\$0	
GREAT AMERICAN INSURANCE COMPANY	FOREIGN	\$5,376,892,481	\$3,973,589,959	\$1,403,302,522	\$62,816,219	
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	FOREIGN	\$46,130,228	\$3,850	\$46,126,378	\$38,469,714	
GREAT AMERICAN SECURITY INSURANCE COMPANY	FOREIGN	\$19,567,526	\$1,000	\$19,566,526	\$0	
GREAT AMERICAN SPIRIT INSURANCE COMPANY	FOREIGN	\$21,710,755	\$1,100	\$21,709,655	\$69,202	



PROPERTY AND CASUALTY

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASOALTY	NET CAPITAL FLORIDA DIRECT WRITTEN PREWITOWIS: \$55,177,759,055					
		ADMITTED		AND	WRITTEN	
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS	
GREAT DIVIDE INSURANCE COMPANY	FOREIGN	\$189,474,025	\$123,743,503	\$65,730,523	\$13,192,385	
GREAT NORTHERN INSURANCE COMPANY	FOREIGN	\$1,653,109,375	\$1,174,271,553	\$478,837,822	\$18,715,807	
GREAT NORTHWEST INSURANCE COMPANY	FOREIGN	\$21,204,597	\$14,875,452	\$6,329,145	\$0	
GREAT WEST CASUALTY COMPANY	FOREIGN	\$1,736,576,969	\$1,189,691,896	\$546,885,073	\$16,578,543	
GREENWICH INSURANCE COMPANY	FOREIGN	\$1,053,324,072	\$636,766,892	\$416,557,180	\$26,783,040	
GUARANTEE COMPANY OF NORTH AMERICA USA (THE)	FOREIGN	\$235,553,349	\$79,800,029	\$155,753,319	\$2,785,468	
GUARANTEE INSURANCE COMPANY	DOMESTIC	\$393,968,902	\$336,248,806	\$57,720,096	\$53,439,563	
GUIDEONE AMERICA INSURANCE COMPANY	FOREIGN	\$11,471,613	\$1,215,012	\$10,256,601	\$659,332	
GUIDEONE ELITE INSURANCE COMPANY	FOREIGN	\$26,883,342	\$6,078,843	\$20,804,499	\$20,671,002	
GUIDEONE MUTUAL INSURANCE COMPANY	FOREIGN	\$1,814,524,221	\$1,354,475,136	\$460,049,085	\$14,363,591	
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	FOREIGN	\$465,256,795	\$371,906,164	\$93,350,631	\$2,063,137	
GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY	DOMESTIC	\$95,437,950	\$65,953,875	\$29,484,075	\$106,325,520	
HALLMARK INSURANCE COMPANY	FOREIGN	\$206,581,680	\$131,062,019	\$75,519,661	\$3,314,647	
HALLMARK NATIONAL INSURANCE COMPANY	FOREIGN	\$77,069,948	\$56,307,013	\$20,762,935	\$3,314,047	
HANOVER AMERICAN INSURANCE COMPANY (THE)	FOREIGN	\$28,554,502	\$28,694	\$28,525,808	\$14,165,839	
HANOVER INSURANCE COMPANY (THE)	FOREIGN	\$6,047,143,269	\$4,217,454,706	\$1,829,688,563	\$36,063,721	
HARBOR SPECIALTY INSURANCE COMPANY	FOREIGN	\$51,800,063	\$18,846,841	\$32,953,223	\$30,003,721	
HARCO NATIONAL INSURANCE COMPANY	FOREIGN	\$346,914,438	\$177,750,165	\$169,164,273	\$986,951	
HARLEYSVILLE INSURANCE COMPANY	FOREIGN	\$104,378,158	\$69,647,095	\$34,731,063	\$330,507	
HARLEYSVILLE INSURANCE COMPANY	FOREIGN	\$285,993,855	\$90,120,228	\$195,873,627	\$334,974	
HARLEYSVILLE WORCESTER INSURANCE COMPANY	FOREIGN	\$327,585,998	\$92,023,825	\$235,562,173	\$286,893	
HARTFORD ACCIDENT AND INDEMNITY COMPANY	FOREIGN					
HARTFORD CASUALTY INSURANCE COMPANY		\$11,122,420,384 \$2,206,987,999	\$7,850,909,068	\$3,271,511,316	\$11,809,853 \$48,143,659	
HARTFORD CASUALTY INSURANCE COMPANY	FOREIGN FOREIGN		\$1,301,195,477	\$905,792,522		
HARTFORD INSURANCE COMPANY OF THE MIDWEST	FOREIGN	\$25,684,838,414 \$550,079,553	\$11,603,425,503 \$117,977,551	\$14,081,412,911 \$432,102,002	\$99,411,129 \$185,148,602	
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	FOREIGN	\$173,192,132	\$117,847,481	\$55,344,651	\$23,044,269	
HARTFORD STEAM BOILER INSPECTION & INS. COMPANY	FOREIGN	\$1,372,027,353	\$731,093,711	\$640,933,642	\$6,757,001	
HARTFORD STEAM BOILER INSPECTION AND INS. CO. OF CT (THE)	FOREIGN	\$99,326,657	\$48,204,540	\$51,122,117	\$2,837	
HARTFORD UNDERWRITERS INSURANCE COMPANY	FOREIGN	\$1,561,290,500	\$949,900,497	\$611,390,002	\$140,607,218	
HDI-GERLING AMERICA INSURANCE COMPANY	FOREIGN	\$313,667,539	\$180,943,992	\$132,723,545	\$11,291,921	
HEALTH CARE INDEMNITY, INC.	FOREIGN	\$493,074,151	\$360,637,538	\$132,436,613	\$17,112,888	
HEALTHCARE UNDERWRITERS GROUP OF FLORIDA	DOMESTIC	\$43,841,443	\$20,193,674	\$23,647,769	\$6,721,673	
HERITAGE CASUALTY INSURANCE COMPANY	FOREIGN	\$60,485,041	\$154,631	\$60,330,410	\$0	
HERITAGE INDEMNITY COMPANY	FOREIGN	\$207,686,607	\$95,086,842	\$112,599,765	\$2,782,851	
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	DOMESTIC	\$207,799,644	\$144,744,675	\$63,054,969	\$122,464,878	
HIGHMARK CASUALTY INSURANCE COMPANY.	FOREIGN	\$398,493,400	\$237,545,471	\$160,947,929	\$0	
HILLSTAR INSURANCE COMPANY	FOREIGN	\$5,297,107	\$1,282,822	\$4,014,285	\$0	
HISCOX INSURANCE COMPANY INC.	FOREIGN	\$125,241,688	\$69,914,380	\$55,327,308	\$6,091,096	
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE CO., INC.	DOMESTIC	\$321,244,642	\$204,346,026	\$116,898,615	\$319,101,654	
HOMESITE INSURANCE COMPANY	FOREIGN	\$224,177,946	\$143,058,039	\$81,119,907	\$1,870,281	
HOMESITE INSURANCE COMPANY OF FLORIDA	FOREIGN	\$27,266,413	\$16,581,106	\$10,685,307	-\$21,073	
HORACE MANN INSURANCE COMPANY	FOREIGN	\$432,491,056	\$255,482,920	\$177,008,136	\$19,208,813	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	FOREIGN	\$272,402,309	\$157,276,401	\$115,125,908	\$6,309,323	
HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COMPANY	FOREIGN	\$165,394,450	\$48,259,107	\$117,135,343	\$0	
HOUSING ENTERPRISE INSURANCE COMPANY, INC.	FOREIGN	\$59,652,027	\$31,953,047	\$27,698,980	\$447,344	
HUDSON INSURANCE COMPANY	FOREIGN	\$819,044,413	\$405,095,761	\$413,948,652	\$6,439,288	
IDS PROPERTY CASUALTY INSURANCE COMPANY	FOREIGN	\$1,268,348,797	\$737,635,112	\$530,713,685	\$33,640,851	
ILLINOIS INSURANCE COMPANY	FOREIGN	\$30,950,905	\$12,513,344	\$18,437,561	\$0	
ILLINOIS NATIONAL INSURANCE COMPANY	FOREIGN	\$73,124,857	\$3,042,255	\$70,082,602	\$59,558,827	
IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY	FOREIGN	\$109,241,610	\$65,451,326	\$43,790,284	\$37,508,250	
IMPERIUM INSURANCE COMPANY	FOREIGN	\$361,272,461	\$226,498,532	\$134,773,929	\$7,419,997	
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	FOREIGN	\$361,371,690	\$256,034,441	\$105,337,249	\$28,767,183	
INDEPENDENCE AMERICAN INSURANCE COMPANY	FOREIGN	\$102,111,090	\$44,236,539	\$57,874,551	\$1,782,277	
INDIANA INSURANCE COMPANY	FOREIGN	\$71,458,738	\$8,730,095	\$62,728,643	\$0	
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	FOREIGN	\$57,516,985	\$38,423,222	\$19,093,763	\$402,935	



**PROPERTY AND CASUALTY** 

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASUALTY	TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,				
	NET			CAPITAL	FL DIRECT
		ADMITTED		AND	WRITTEN
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS
INFINITY ASSURANCE INSURANCE COMPANY	FOREIGN	\$7,017,857	\$1,249,817	\$5,768,040	\$55,265,180
INFINITY AUTO INSURANCE COMPANY	FOREIGN	\$9,190,466	\$1,330,868	\$7,859,598	\$270,166,626
INFINITY CASUALTY INSURANCE COMPANY	FOREIGN	\$7,563,163	\$1,323,439	\$6,239,724	\$0
INFINITY INDEMNITY INSURANCE COMPANY	FOREIGN	\$7,188,411	\$1,421,131	\$5,767,280	\$120,347,278
INFINITY INSURANCE COMPANY	FOREIGN	\$1,966,392,700	\$1,299,832,237	\$666,560,463	\$1,856,564
INFINITY SAFEGUARD INSURANCE COMPANY	FOREIGN	\$5,477,691	\$1,326,439	\$4,151,252	\$0
INFINITY SECURITY INSURANCE COMPANY	FOREIGN	\$5,979,934	\$1,327,489	\$4,652,445	\$0
INFINITY SELECT INSURANCE COMPANY	FOREIGN	\$6,525,629	\$1,267,973	\$5,257,656	\$0
INFINITY STANDARD INSURANCE COMPANY	FOREIGN	\$7,086,373	\$1,590,826	\$5,495,547	-\$40
INSURANCE COMPANY OF NORTH AMERICA	FOREIGN	\$787,125,136	\$604,284,069	\$182,841,067	\$1,295,240
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	FOREIGN	\$3,299,767,027	\$2,554,571,179	\$745,195,848	\$49,507,338
INSURANCE COMPANY OF THE WEST	FOREIGN	\$1,314,510,758	\$780,966,462	\$533,544,296	\$8,781,895
INTEGON CASUALTY INSURANCE COMPANY	FOREIGN	\$49,612,822	\$39,356,860	\$10,255,962	\$0
INTEGON GENERAL INSURANCE CORPORATION	FOREIGN	\$24,961,819	\$14,406,540	\$10,555,279	\$1,477,881
INTEGON INDEMNITY CORPORATION	FOREIGN	\$52,302,366	\$19,535,793	\$32,766,573	\$23,032,532
INTEGON NATIONAL INSURANCE COMPANY	FOREIGN	\$1,149,452,724	\$989,700,552	\$159,752,172	\$21,405,269
INTEGON PREFERRED INSURANCE COMPANY	FOREIGN	\$36,585,119	\$28,191,048	\$8,394,071	\$0
INTERNATIONAL FIDELITY INSURANCE COMPANY	FOREIGN	\$233,292,201	\$126,511,861	\$106,780,339	\$10,591,479
INTREPID INSURANCE COMPANY	FOREIGN	\$32,776,755	\$3,969,164	\$28,807,591	\$0
IRONSHORE INDEMNITY INC.	FOREIGN	\$270,426,386	\$149,886,269	\$120,540,117	\$4,163,166
JEFFERSON INSURANCE COMPANY	FOREIGN	\$59,522,126	\$20,874,765	\$38,647,361	\$36,512,209
JEWELERS MUTUAL INSURANCE COMPANY	FOREIGN	\$304,935,604	\$122,352,213	\$182,583,391	\$17,192,912
JOHN DEERE INSURANCE COMPANY	FOREIGN	\$345,340,282	\$222,746,977	\$122,593,305	\$1,040,455
KEY RISK INSURANCE COMPANY	FOREIGN	\$51,244,788	\$22,730,547	\$28,514,241	\$110,543
KINGSWAY AMIGO INSURANCE COMPANY	DOMESTIC	\$21,527,004	\$18,582,786	\$2,944,218	\$13,318,174
KNIGHTBROOK INSURANCE COMPANY	FOREIGN	\$162,240,423	\$114,829,588	\$47,410,834	\$11,411,551
LAKEVIEW INSURANCE COMPANY	DOMESTIC	\$33,742,854	\$18,302,391	\$15,440,463	\$0
LANCER INDEMNITY COMPANY	FOREIGN	\$19,111,705	\$8,837,750	\$10,273,955	\$0
LANCER INSURANCE COMPANY	FOREIGN	\$517,518,846	\$345,784,210	\$171,734,636	\$14,892,118
LEXINGTON NATIONAL INSURANCE CORPORATION	FOREIGN	\$54,134,207	\$34,302,954	\$19,831,253	\$1,745,758
LEXON INSURANCE COMPANY	FOREIGN	\$131,009,371	\$87,011,436	\$43,997,935	\$4,515,544
LIBERTY AMERICAN INSURANCE COMPANY	DOMESTIC	\$29,781,649	\$269,781	\$29,511,868	\$0
LIBERTY AMERICAN SELECT INSURANCE COMPANY	DOMESTIC	\$26,707,298	\$310,638	\$26,396,660	\$3,526,846
LIBERTY INSURANCE CORPORATION	FOREIGN	\$218,583,178	\$3,160,972	\$215,422,206	\$59,360,134
LIBERTY INSURANCE UNDERWRITERS INC.	FOREIGN	\$173,773,971	\$53,930,881	\$119,843,090	\$50,837,948
LIBERTY MUTUAL FIRE INSURANCE COMPANY	FOREIGN	\$5,561,558,829	\$4,345,262,810	\$1,216,296,019	\$241,883,220
LIBERTY MUTUAL INSURANCE COMPANY	FOREIGN	\$44,475,809,095	\$29,349,412,770	\$15,126,396,325	\$246,800,920
LIBERTY MUTUAL MID-ATLANTIC INSURANCE COMPANY	FOREIGN	\$19,655,247	\$1,526,319	\$18,128,928	\$0
LION INSURANCE COMPANY	DOMESTIC	\$192,413,084	\$120,007,849	\$72,405,235	\$12,929,105
LM GENERAL INSURANCE COMPANY	FOREIGN	\$10,330,194	\$726,873	\$9,603,321	\$106,478,884
LM INSURANCE CORPORATION	FOREIGN	\$113,443,635	\$2,344,528	\$111,099,107	\$23,684,411
LM PROPERTY AND CASUALTY INSURANCE COMPANY	FOREIGN	\$64,486,963	\$38,600,993	\$25,885,970	\$0
LUMBERMEN'S UNDERWRITING ALLIANCE	FOREIGN	\$295,871,711	\$245,290,855	\$50,580,856	\$10,404,276
LYNDON PROPERTY INSURANCE COMPANY	FOREIGN	\$365,366,864	\$218,768,886	\$146,597,978	\$14,307,461
LYNDON SOUTHERN INSURANCE COMPANY	FOREIGN	\$70,672,564	\$39,680,181	\$30,992,383	\$20,744,704
MACHINERY INS. INC., AN ASSESSABLE MUTUAL INSURER	DOMESTIC	\$2,585,225	\$173,561	\$2,411,664	\$138,606
MADISON INSURANCE COMPANY	FOREIGN	\$56,917,246	\$51,217,431	\$5,699,815	\$2,889,386
MAG MUTUAL INSURANCE COMPANY	FOREIGN	\$1,609,939,340	\$869,592,612	\$740,346,728	\$54,204,073
MAIDEN REINSURANCE NORTH AMERICA INC.	FOREIGN	\$1,159,634,699	\$890,036,406	\$269,598,293	\$0
MAIN STREET AMERICA ASSURANCE COMPANY	DOMESTIC	\$36,526,267	\$1,219,740	\$35,306,527	\$0
MAIN STREET AMERICA PROTECTION INSURANCE COMPANY	DOMESTIC	\$13,892,345	\$25,670	\$13,866,675	\$0
MAJESTIC INSURANCE COMPANY	FOREIGN	\$11,023,565	\$158,971	\$10,864,594	\$0
MANUFACTURERS ALLIANCE INSURANCE COMPANY	FOREIGN	\$175,449,263	\$108,739,424	\$66,709,839	\$6,756,283
MAPFRE INSURANCE COMPANY OF FLORIDA	DOMESTIC	\$77,495,945	\$41,430,720	\$36,065,225	\$38,870,606
MARKEL AMERICAN INSURANCE COMPANY	FOREIGN	\$441,097,769	\$305,305,931	\$135,791,838	\$11,865,303



PROPERTY AND CASUALTY

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASUALTY	NET CAPITAL FLORIDA DIRECT WRITTEN PREMIONS: \$55,177,759,059						
		ADMITTED		AND	WRITTEN		
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS		
MARKEL INSURANCE COMPANY	FOREIGN	\$1,225,693,994	\$878,307,917	\$347,386,077	\$46,055,143		
MARYLAND CASUALTY COMPANY	FOREIGN	\$173,116,699	\$24,105,395	\$149,011,305	\$17,829,651		
MASSACHUSETTS BAY INSURANCE COMPANY	FOREIGN	\$61,150,643	\$4,770	\$61,145,873	\$15,517,554		
MAXUM CASUALTY INSURANCE COMPANY	FOREIGN	\$54,581,773	\$38,324,482	\$16,257,291	\$2,404,422		
MBIA INSURANCE CORPORATION	FOREIGN	\$1,280,131,204	\$877,102,893	\$403,028,311	\$394,149		
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA	FOREIGN	\$597,982,934	\$263,750,040	\$334,232,894	\$0		
MEDICAL PROTECTIVE COMPANY (THE)	FOREIGN	\$3,286,341,352	\$1,880,620,797	\$1,405,720,555	\$35,987,285		
MEDICUS INSURANCE COMPANY	FOREIGN	\$96,599,549	\$64,281,845	\$32,317,704	\$5,944,968		
MEDMAL DIRECT INSURANCE COMPANY	DOMESTIC	\$22,934,956	\$12,484,473	\$10,450,483	\$10,435,994		
MEDMARC CASUALTY INSURANCE COMPANY	FOREIGN	\$275,252,336	\$88,002,537	\$187,249,799	\$5,660,311		
MEMIC INDEMNITY COMPANY	FOREIGN	\$279,659,574	\$173,572,429	\$106,087,145	\$2,870,902		
MENDOTA INSURANCE COMPANY	FOREIGN	\$113,053,740	\$83,072,706	\$29,981,034	\$18,997,753		
MERASTAR INSURANCE COMPANY	FOREIGN	\$32,605,685	\$23,315,823	\$9,289,861	\$2,921,732		
MERCHANTS BONDING COMPANY (MUTUAL)	FOREIGN	\$133,809,578	\$47,875,773	\$85,933,805	\$4,193,803		
MERCHANTS NATIONAL BONDING INC	FOREIGN	\$17,311,541	\$6,756,126	\$10,555,415	\$57,252		
MERCURY CASUALTY COMPANY	FOREIGN	\$2,041,508,389	\$890,197,875	\$1,151,310,514	\$0		
MERCURY INDEMNITY COMPANY OF AMERICA	DOMESTIC	\$55,650,293	\$18,195,490	\$37,454,803	\$80,892,327		
MERCURY INSURANCE COMPANY OF FLORIDA	DOMESTIC	\$48,375,019	\$8,885,836				
	FOREIGN		\$22,793,690	\$39,489,183	\$74,246,955		
MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY MERIDIAN SECURITY INSURANCE COMPANY	FOREIGN	\$31,961,104		\$9,167,414	\$0 \$50		
		\$114,197,498	\$47,224,346	\$66,973,152	-\$59		
MERITPLAN INSURANCE COMPANY	FOREIGN	\$80,805,193	\$3,476,620	\$77,328,573	\$0		
METROPOLITAN CASUALTY INSURANCE COMPANY	FOREIGN	\$196,904,450	\$145,654,694	\$51,249,756	\$174,370,635		
METROPOLITAN CENERAL INCURANCE CO.	FOREIGN	\$109,108,388	\$79,553,518	\$29,554,870	\$0		
METROPOLITAN GENERAL INSURANCE COMPANY	FOREIGN	\$39,778,983	\$4,859,495	\$34,919,488	\$5,778,451		
METROPOLITAN PROPERTY AND CASUALTY INS. CO.	FOREIGN	\$582,487,524	\$237,590,971	\$344,896,553	\$28,034		
METROPOLITAN PROPERTY AND CASUALTY INSURANCE CO	FOREIGN	\$5,499,670,294	\$3,274,808,958	\$2,224,861,336	\$5,297,318		
MGA INSURANCE COMPANY, INC.	FOREIGN	\$227,481,890	\$124,787,133	\$102,694,757	\$82,145,557		
MGIC ASSURANCE CORPORATION	FOREIGN	\$10,495,024	\$342,218	\$10,152,806	\$0		
MGIC INDEMNITY CORPORATION	FOREIGN	\$480,955,832	\$22,883,061	\$458,072,771	\$3,241,351		
MIC GENERAL INSURANCE CORPORATION	FOREIGN	\$35,292,001	\$15,058,519	\$20,233,482	-\$8,089		
MIC PROPERTY & CASUALTY INS. CORP.	FOREIGN	\$90,120,236	\$36,299,698	\$53,820,538	\$35,457,646		
MICHIGAN COMMERCIAL INSURANCE MUTUAL	FOREIGN	\$98,564,084	\$72,037,665	\$26,526,419	\$11,187,407		
MID-CENTURY INSURANCE COMPANY	FOREIGN	\$3,714,700,964	\$2,793,436,946	\$921,264,018	\$72,729		
MID-CONTINENT CASUALTY COMPANY	FOREIGN	\$459,067,499	\$327,097,860	\$131,969,639	\$19,212,726		
MIDDLESEX INSURANCE COMPANY	FOREIGN	\$653,237,357	\$410,485,895	\$242,751,461	\$4,404,786		
MIDWEST EMPLOYERS CASUALTY COMPANY	FOREIGN	\$147,541,921	\$53,963,072	\$93,578,849	\$7,123,167		
MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY	FOREIGN	\$153,711,761	\$80,682,905	\$73,028,856	\$0		
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	FOREIGN	\$845,215,783	\$525,585,615	\$319,630,168	\$4,407,757		
MITSUI SUMITOMO INSURANCE USA INC.	FOREIGN	\$118,970,389	\$58,301,917	\$60,668,472	\$4,807,428		
MODERN SERVICE INSURANCE COMPANY	FOREIGN	\$27,637,083	\$445,977	\$27,191,106	\$0		
MODERN USA INSURANCE COMPANY	DOMESTIC	\$34,123,882	\$20,099,948	\$14,023,934	\$36,812,224		
MONROE GUARANTY INSURANCE COMPANY	FOREIGN	\$46,929,858	-\$2,879,574	\$49,809,432	\$0		
MONTGOMERY MUTUAL INSURANCE COMPANY	FOREIGN	\$50,348,914	\$1,854,237	\$48,494,677	\$0		
MORTGAGE GUARANTY INSURANCE CORPORATION	FOREIGN	\$4,406,235,074	\$2,885,594,908	\$1,520,640,166	\$38,497,653		
MOSAIC INSURANCE COMPANY	FOREIGN	\$19,973,853	\$1,393,148	\$18,580,705	\$0		
MOTORS INSURANCE CORPORATION	FOREIGN	\$2,604,963,121	\$1,509,331,824	\$1,095,631,298	\$5,486,340		
MUNICH REINSURANCE AMERICA, INC.	FOREIGN	\$16,840,757,210	\$11,552,713,679	\$5,288,043,531	\$0		
MUNICIPAL ASSURANCE CORP	FOREIGN	\$1,516,209,012	\$1,001,817,106	\$514,391,906	\$232,116		
NATIONAL AMERICAN INSURANCE COMPANY	FOREIGN	\$172,994,318	\$112,083,318	\$60,911,000	\$97,644		
NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA	FOREIGN	\$42,793,710	\$25,357,583	\$17,436,127	\$0		
NATIONAL CASUALTY COMPANY	FOREIGN	\$280,886,646	\$155,012,065	\$125,874,581	\$43,549,059		
NATIONAL CONTINENTAL INSURANCE COMPANY	FOREIGN	\$187,439,458	\$138,547,958	\$48,891,500	\$0		
NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY	FOREIGN	\$178,352,524	\$136,677,201	\$41,675,323	\$0		
NATIONAL FIRE AND INDEMNITY EXCHANGE	FOREIGN	\$11,839,904	\$5,696,133	\$6,143,771	\$1,011,731		
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	FOREIGN	\$116,254,520	\$78,631	\$116,175,889	\$13,653,577		



**PROPERTY AND CASUALTY** 

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASUALTY			OKIDA DIKECI WKI	TEN PREMIUNS: \$	
		NET		CAPITAL	FL DIRECT
COMPANY	DOMESTIC	ADMITTED		AND	WRITTEN
COMPANY  NATIONAL CENERAL ASSURBANCE COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS
NATIONAL GENERAL ASSURANCE COMPANY	FOREIGN	\$38,566,071	\$22,801,746	\$15,764,325	\$9,888,866
NATIONAL GENERAL INSURANCE COMPANY	FOREIGN	\$55,608,815	\$29,808,966	\$25,799,849	\$160,412
NATIONAL GENERAL INSURANCE ONLINE INC.	FOREIGN	\$18,541,475	\$8,602,132	\$9,939,343	\$39,644,470
NATIONAL INDEMNITY COMPANY	FOREIGN	\$151,911,726,481	\$54,685,674,659	\$97,226,051,822	-\$19,754
NATIONAL INDEMNITY COMPANY OF THE SOUTH	DOMESTIC	\$256,874,724	\$89,544,344	\$167,330,380	\$27,331,174
NATIONAL INTERSTATE INSURANCE COMPANY	FOREIGN	\$1,054,079,940	\$770,660,825	\$283,419,115	\$20,594,811
NATIONAL LIABILITY AND FIRE INSURANCE COMPANY	FOREIGN	\$1,836,127,178	\$937,172,355	\$898,954,824	\$26,204,324
NATIONAL MORTGAGE INSURANCE CORPORATION	FOREIGN	\$194,180,118	\$13,870,243	\$180,309,875	\$0
NATIONAL PUBLIC FINANCE GUARANTEE CORP.	FOREIGN	\$5,339,688,236	\$3,253,556,348	\$2,086,131,888	\$0
NATIONAL SECURITY FIRE & CASUALTY COMPANY	FOREIGN	\$64,700,462	\$38,383,096	\$26,317,374	-\$13,539
NATIONAL SPECIALTY INSURANCE COMPANY	FOREIGN	\$52,674,670	\$21,268,753	\$31,405,917	\$8,539,445
NATIONAL SURETY CORPORATION	FOREIGN	\$160,271,143	\$33,575,322	\$126,695,821	\$7,731,835
NATIONAL TRUST INSURANCE COMPANY	FOREIGN	\$34,878,699	-\$701,067	\$35,579,766	\$56,102,095
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	FOREIGN	\$24,709,620,069	\$18,873,141,482	\$5,836,478,587	\$219,787,687
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	FOREIGN	\$348,214,321	\$335,534,748	\$12,679,573	-\$8
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	FOREIGN	\$377,133,601	\$310,432,163	\$66,701,438	\$3,290,341
NATIONWIDE ASSURANCE COMPANY	FOREIGN	\$142,815,444	\$83,748,181	\$59,067,263	-\$25
NATIONWIDE GENERAL INSURANCE COMPANY	FOREIGN	\$172,303,215	\$150,361,289	\$21,941,926	\$0
NATIONWIDE INSURANCE COMPANY OF AMERICA	FOREIGN	\$504,892,486	\$355,943,298	\$148,949,188	\$134,624,659
NATIONWIDE INSURANCE COMPANY OF FLORIDA	FOREIGN	\$325,408,421	\$52,497,760	\$272,910,661	\$49,056,927
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	FOREIGN	\$5,410,139,901	\$2,965,062,569	\$2,445,077,332	\$40,353,043
NATIONWIDE MUTUAL INSURANCE COMPANY	FOREIGN	\$32,675,758,115	\$20,883,229,605	\$11,792,528,510	\$26,070,390
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	FOREIGN	\$575,012,088	\$519,407,400	\$55,604,688	\$0
NAU COUNTRY INSURANCE COMPANY	FOREIGN	\$1,300,080,790	\$1,025,290,164	\$274,790,626	\$903,042
NAVIGATORS INSURANCE COMPANY	FOREIGN	\$2,215,012,757	\$1,410,940,048	\$804,072,709	\$14,145,790
NCMIC INSURANCE COMPANY	FOREIGN	\$593,933,151	\$352,472,324	\$241,460,827	-\$1,652,466
NEW ENGLAND INSURANCE COMPANY	FOREIGN	\$43,903,987	\$4,292,503	\$39,611,484	\$0
NEW HAMPSHIRE INSURANCE COMPANY	FOREIGN	\$3,271,396,563	\$2,539,971,117	\$731,425,446	\$90,395,229
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	FOREIGN	\$891,736,605	\$651,633,473	\$240,103,132	\$23,867,806
NGM INSURANCE COMPANY	DOMESTIC	\$2,265,302,318	\$1,328,418,312	\$936,884,006	\$4,222,153
NIPPONKOA INSURANCE COMPANY, LIMITED (US BRANCH)	FOREIGN	\$251,565,076	\$177,424,711	\$74,140,365	\$124,005
NORCAL MUTUAL INSURANCE COMPANY	FOREIGN	\$1,323,311,537	\$689,109,696	\$634,201,841	\$0
NORGUARD INSURANCE COMPANY	FOREIGN	\$426,874,298	\$275,920,502	\$150,953,796	\$14,724,497
NORMANDY HARBOR INSURANCE COMPANY, INC.	DOMESTIC	\$22,913,361	\$13,648,015	\$9,265,346	\$15,208,458
NORTH AMERICAN ELITE INSURANCE COMPANY	FOREIGN	\$123,437,828	\$88,229,778	\$35,208,050	\$1,538,780
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	FOREIGN	\$514,172,911	\$141,125,693	\$373,047,218	\$7,667,931
NORTH POINTE INSURANCE COMPANY	FOREIGN	\$98,714,532	\$77,711,892	\$21,002,639	\$18,252,963
NORTH RIVER INSURANCE COMPANY	FOREIGN	\$938,192,988	\$675,113,095	\$263,079,893	\$18,276,605
NORTHERN INSURANCE COMPANY OF NEW YORK	FOREIGN	\$38,014,366	\$8,520,416	\$29,493,950	\$6,834,871
NORTHLAND CASUALTY COMPANY	FOREIGN	\$104,153,508	\$69,988,478	\$34,165,029	\$0,031,071
NORTHLAND INSURANCE COMPANY	FOREIGN	\$1,157,606,508	\$624,315,817	\$533,290,691	\$20,049,630
NOVA CASUALTY COMPANY	FOREIGN	\$95,631,438	\$5,088,167	\$90,543,271	\$12,755,710
OAKWOOD INSURANCE COMPANY	FOREIGN	\$30,349,090	\$9,615,045	\$20,734,048	\$12,733,710
OBI NATIONAL INSURANCE COMPANY	FOREIGN	\$12,950,877	\$7,522	\$12,943,355	\$2,056
OCCIDENTAL FIRE AND CASUALTY COMPANY OF NC	FOREIGN	\$420,433,129	\$265,435,424	\$154,997,705	\$21,615,582
OCEAN HARBOR CASUALTY INSURANCE COMPANY	DOMESTIC	\$198,512,776	\$154,125,869	\$44,386,907	\$116,371,418
ODYSSEY REINSURANCE COMPANY					
	FOREIGN	\$7,447,983,240	\$4,345,434,364	\$3,102,548,876	\$0
OHIO CASUALTY INSURANCE COMPANY	FOREIGN	\$5,639,598,048	\$4,255,479,567	\$1,384,118,481	\$19,157,865
OHIO FARMERS INSURANCE COMPANY	FOREIGN	\$2,404,576,906	\$595,886,710	\$1,808,690,196	\$321,710
OHIO INDEMNITY COMPANY	FOREIGN	\$133,325,549	\$88,101,019	\$45,224,530	\$1,801,264
OHIO SECURITY INSURANCE COMPANY	FOREIGN	\$78,244,676	\$63,259,337	\$14,985,339	\$21,912,162
OLD DOMINION INSURANCE COMPANY	DOMESTIC	\$32,779,242	\$1,042,557	\$31,736,685	\$103,367,212
OLD REPUBLIC GENERAL INSURANCE CORPORATION	FOREIGN	\$1,730,622,775	\$1,298,953,782	\$431,668,993	\$10,745,765
OLD REPUBLIC INSURANCE COMPANY	FOREIGN	\$2,472,679,037	\$1,534,854,613	\$937,824,424	\$67,870,764
OLD REPUBLIC SECURITY ASSURANCE COMPANY	FOREIGN	\$6,563,697	\$13,011	\$6,550,686	\$0



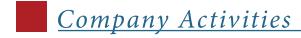
#### AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE

PURSUANT TO SECTION 624.315(1)(a), F.S.

PROPERTY AND CASUALTY

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASUALTY			ONIDA DINLET WINT	TEN PREMIUNS: \$	
		NET		CAPITAL	FL DIRECT
COMPANY	DOMESTIC:	ADMITTED		AND	WRITTEN
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS
OLD REPUBLIC SURETY COMPANY	FOREIGN	\$105,661,490	\$53,740,473	\$51,921,017	\$3,114,407
OLD UNITED CASUALTY COMPANY	FOREIGN	\$603,836,502	\$301,278,745	\$302,557,757	\$7,751,995
OLYMPUS INSURANCE COMPANY	DOMESTIC	\$49,619,541	\$28,078,579	\$21,540,962	\$105,502,217
OMEGA INSURANCE COMPANY	DOMESTIC	\$32,557,527	\$19,004,381	\$13,553,146	\$55,336,359
OMNI INDEMNITY COMPANY	FOREIGN	\$68,727,145	\$41,788,553	\$26,938,592	\$1,962,314
OMNI INSURANCE COMPANY	FOREIGN	\$210,357,485	\$124,641,003	\$85,716,482	\$36,819
ONEBEACON AMERICA INSURANCE COMPANY	FOREIGN	\$93,051,679	\$4,778,779	\$88,272,900	\$526,482
ONEBEACON INSURANCE COMPANY	FOREIGN	\$1,085,924,002	\$219,735,320	\$866,188,682	\$220,365
ONECIS INSURANCE COMPANY	FOREIGN	\$20,417,087	\$2,020,145	\$18,396,942	\$270
OWNERS INSURANCE COMPANY	FOREIGN	\$3,510,812,381	\$2,218,745,550	\$1,292,066,831	\$83,790,502
PACIFIC EMPLOYERS INSURANCE COMPANY	FOREIGN	\$3,309,042,046	\$2,167,462,486	\$1,141,579,560	\$160,675
PACIFIC INDEMNITY COMPANY	FOREIGN	\$6,640,456,676	\$3,869,034,872	\$2,771,421,804	\$34,669,213
PACIFIC SPECIALTY INSURANCE COMPANY	FOREIGN	\$377,076,218	\$171,209,570	\$205,866,648	\$2,051,397
PACO ASSURANCE COMPANY, INC.	FOREIGN	\$73,761,399	\$39,988,649	\$33,772,750	\$1,900,750
PALMETTO SURETY CORPORATION	FOREIGN	\$9,168,149	\$5,585,927	\$3,582,222	\$926,606
PARTNERRE AMERICA INSURANCE COMPANY	FOREIGN	\$169,444,930	\$40,923,431	\$128,521,499	\$0
PARTNERRE INSURANCE COMPANY OF NEW YORK	FOREIGN	\$136,441,776	\$20,498,482	\$115,943,294	\$0
PATHFINDER INSURANCE COMPANY	FOREIGN	\$5,548,997	\$0	\$5,548,997	\$0
PATRIOT GENERAL INSURANCE COMPANY	FOREIGN	\$27,100,688	\$1,499,893	\$25,600,795	\$3,788,378
PEACHTREE CASUALTY INSURANCE COMPANY	DOMESTIC	\$21,451,652	\$11,364,253	\$10,087,399	\$28,100,058
PEAK PROPERTY AND CASUALTY INSURANCE CORP.	FOREIGN	\$48,188,811	\$9,104,296	\$39,084,515	\$65,298,287
PEERLESS INDEMNITY INSURANCE COMPANY	FOREIGN	\$207,806,082	\$31,631,057	\$176,175,025	\$0
PEERLESS INSURANCE COMPANY	FOREIGN	\$13,621,186,110	\$10,834,743,223	\$2,786,442,887	\$11,968
PENINSULAR SURETY COMPANY	DOMESTIC	\$2,294,757	\$665,392	\$1,629,365	\$417,069
PENN MILLERS INSURANCE COMPANY	FOREIGN	\$160,626,891	\$78,612,492	\$82,014,399	\$479,125
PENNSYLVANIA INSURANCE COMPANY	FOREIGN	\$25,977,365	\$12,368,120	\$13,609,244	\$0
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	FOREIGN	\$419,154,424	\$303,214,064	\$115,940,360	\$9,257,499
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INS. CO.	FOREIGN	\$761,192,006	\$536,719,056	\$224,472,950	\$28,376,833
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	FOREIGN	\$200,042,649	\$122,980,079	\$77,062,570	\$1,486,191
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE CO	FOREIGN	\$1,126,053,955	\$584,860,489	\$541,193,466	\$378,050
PEOPLE'S TRUST INSURANCE COMPANY	DOMESTIC	\$175,970,224	\$114,718,823	\$61,251,402	\$211,182,469
PERMANENT GENERAL ASSURANCE CORPORATION	FOREIGN	\$219,128,816	\$131,652,279	\$87,476,537	\$22,347,218
PETROLEUM CASUALTY COMPANY	FOREIGN	\$31,993,930	\$8,320,981	\$23,672,949	\$19,289
PHILADELPHIA INDEMNITY INSURANCE COMPANY	FOREIGN	\$6,526,061,043	\$4,369,347,538	\$2,156,713,505	\$161,428,108
PHOENIX INSURANCE COMPANY	FOREIGN	\$4,009,352,279	\$2,430,210,785	\$1,579,141,493	\$48,058,262
PHYSICIANS INSURANCE COMPANY	DOMESTIC	\$14,822,158	\$5,890,808	\$8,931,350	\$5,868,034
PLANS' LIABILITY INSURANCE COMPANY	FOREIGN	\$82,331,631	\$42,433,745	\$39,897,886	\$0
PLATEAU CASUALTY INSURANCE COMPANY	FOREIGN	\$33,957,394	\$15,678,671	\$18,278,723	\$0
PLATINUM UNDERWRITERS REINSURANCE, INC.	FOREIGN	\$1,620,318,130	\$1,071,075,746	\$549,242,384	\$0
PLATTE RIVER INSURANCE COMPANY	FOREIGN	\$126,206,410	\$84,904,167	\$41,302,243	\$2,914,885
PLAZA INSURANCE COMPANY	FOREIGN	\$49,920,771	\$24,837,997	\$25,082,774	\$2,160,087
PMI INSURANCE CO.	FOREIGN	\$93,642,626	\$28,850,432	\$64,792,194	\$0
PODIATRY INSURANCE COMPANY OF AMERICA	FOREIGN	\$339,673,470	\$225,399,896	\$114,273,574	\$6,745,220
PONCE DE LEON LTC RISK RETENTION GROUP, INC.	DOMESTIC	\$13,199,987	\$6,858,104	\$6,341,883	\$2,577,654
PRAETORIAN INSURANCE COMPANY	FOREIGN	\$971,913,137	\$723,550,227	\$248,362,910	\$77,412,622
PREFERRED PROFESSIONAL INSURANCE COMPANY	FOREIGN	\$408,932,635	\$202,841,098	\$206,091,537	\$525,614
PREMIER GROUP INSURANCE COMPANY	FOREIGN	\$48,962,288	\$17,995,976	\$30,966,312	\$2,912,868
		\$48,962,288	\$17,995,976	\$15,779,545	\$43,679,915
PREPARED INSURANCE COMPANY PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	DOMESTIC		. , ,		
	DOMESTIC	\$171,678,810	\$111,597,395	\$60,081,415	\$70,094,582
PROASSURANCE CASUALTY COMPANY	FOREIGN	\$1,341,973,274	\$818,371,648	\$523,601,626	\$19,254,880
PROASSURANCE INDEMNITY COMPANY, INC.	FOREIGN	\$1,718,415,145	\$964,731,590	\$753,683,555	\$1,284,142
PRODUCERS AGRICULTURE INSURANCE COMPANY	FOREIGN	\$144,411,271	\$91,648,689	\$52,762,582	\$14,192,090
PROFESSIONALS ADVOCATE INSURANCE COMPANY	FOREIGN	\$125,374,737	\$30,992,848	\$94,381,889	\$0
PROFESSIONALS DIRECT INSURANCE COMPANY	FOREIGN	\$21,854,791	\$26,607	\$21,828,184	-\$1,732
PROGRESSIVE ADVANCED INSURANCE COMPANY	FOREIGN	\$318,750,386	\$189,734,847	\$129,015,539	\$0



PROPERTY AND CASUALTY

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASUALTY			ORIDA DIRECT WRIT	·	
		NET		CAPITAL	FL DIRECT
		ADMITTED		AND	WRITTEN
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS
PROGRESSIVE AMERICAN INSURANCE COMPANY	FOREIGN	\$390,052,369	\$231,601,929	\$158,450,440	\$1,034,715,809
PROGRESSIVE BAYSIDE INSURANCE COMPANY	FOREIGN	\$103,763,946	\$73,445,134	\$30,318,812	\$0
PROGRESSIVE CASUALTY INSURANCE COMPANY	FOREIGN	\$5,772,433,590	\$4,229,323,289	\$1,543,110,301	\$1,635
PROGRESSIVE EXPRESS INSURANCE COMPANY	FOREIGN	\$173,294,246	\$125,928,655	\$47,365,591	\$354,376,238
PROGRESSIVE SELECT INSURANCE COMPANY	FOREIGN	\$452,456,070	\$320,638,656	\$131,817,414	\$787,387,838
PROGRESSIVE SOUTHEASTERN INSURANCE COMPANY	FOREIGN	\$143,409,662	\$90,905,668	\$52,503,994	\$0
PROGRESSIVE SPECIALTY INSURANCE COMPANY	FOREIGN	\$941,276,707	\$555,052,435	\$386,224,272	\$0
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	FOREIGN	\$222,986,751	\$117,874,342	\$105,112,409	\$44,496,200
PROTECTIVE INSURANCE COMPANY	FOREIGN	\$741,136,735	\$365,312,349	\$375,824,386	\$6,879,411
PROVIDENCE WASHINGTON INSURANCE COMPANY	FOREIGN	\$124,559,135	\$95,502,692	\$29,056,442	\$0
PUBLIC SERVICE INSURANCE COMPANY	FOREIGN	\$535,102,873	\$399,141,132	\$135,961,741	\$146,758
PURE INSURANCE COMPANY	DOMESTIC	\$151,304,148	\$56,220,297	\$95,083,851	\$0
QBE INSURANCE CORPORATION	FOREIGN	\$2,138,231,351	\$1,459,487,208	\$678,744,144	\$121,686,952
QBE REINSURANCE CORPORATION	FOREIGN	\$1,232,851,837	\$418,126,389	\$814,725,447	\$0
QUANTA INDEMNITY COMPANY	FOREIGN	\$73,890,313	\$50,617,845	\$23,272,468	\$0
R & Q REINSURANCE COMPANY	FOREIGN	\$170,243,959	\$153,754,363	\$16,489,596	\$0
R.V.I. AMERICA INSURANCE COMPANY	FOREIGN	\$94,566,084	\$26,388,696	\$68,177,388	\$0
RADIAN ASSET ASSURANCE INC.	FOREIGN	\$1,501,451,185	\$303,417,421	\$1,198,033,764	\$0
RADIAN GUARANTY, INC.	FOREIGN	\$3,657,543,100	\$2,339,779,169	\$1,317,763,931	\$66,970,593
RADIAN MORTGAGE ASSURANCE INC	FOREIGN	\$18,001,115	\$20,706	\$17,980,409	\$0
REGENT INSURANCE COMPANY	FOREIGN	\$125,157,651	\$94,012,226	\$31,145,425	\$328,493
REPUBLIC MORTGAGE INSURANCE COMPANY	FOREIGN	\$1,932,845,070	\$1,563,456,095	\$369,388,975	\$18,504,378
REPUBLIC MORTGAGE INSURANCE COMPANY OF FLORIDA	DOMESTIC	\$30,579,565	\$22,505,498	\$8,074,067	\$0
REPUBLIC MORTGAGE INSURANCE COMPANY OF NORTH CAROLINA	FOREIGN	\$391,056,669	\$322,819,888	\$68,236,781	\$0
RESPONSE INSURANCE COMPANY	FOREIGN	\$25,865,011	\$2,964,339	\$22,900,671	\$46,463
RESPONSE WORLDWIDE DIRECT AUTO INSURANCE COMPANY	FOREIGN	\$6,762,579	\$239,341	\$6,523,238	-\$15,679
RESPONSE WORLDWIDE INSURANCE COMPANY	FOREIGN	\$11,277,609	\$935,015	\$10,342,594	-\$12,625
RESPONSIVE AUTO INSURANCE COMPANY (THE)	DOMESTIC	\$19,374,812	\$10,384,843	\$8,989,969	\$19,178,794
RETAILFIRST INSURANCE COMPANY	DOMESTIC	\$265,209,962	\$134,784,438	\$130,425,524	\$82,947,816
RIDER INSURANCE COMPANY	FOREIGN	\$42,679,122	\$29,572,271	\$13,106,851	\$1,496
RIVERPORT INSURANCE COMPANY	FOREIGN	\$101,486,856	\$62,231,542	\$39,255,314	\$480,738
RLI INDEMNITY COMPANY	FOREIGN	\$43,723,584	\$815,734	\$42,907,850	\$12,890
RLI INSURANCE COMPANY	FOREIGN	\$1,679,437,985	\$820,216,660	\$859,221,325	\$30,886,100
ROCHE SURETY AND CASUALTY COMPANY, INC.	DOMESTIC	\$21,128,400	\$12,977,217	\$8,151,183	\$1,237,632
ROCKWOOD CASUALTY INSURANCE COMPANY	FOREIGN	\$238,772,613	\$154,582,984	\$84,189,629	-\$12,627
RSUI INDEMNITY COMPANY	FOREIGN	\$3,323,214,161	\$1,830,828,677	\$1,492,385,484	\$16,835,254
RURAL COMMUNITY INSURANCE COMPANY	FOREIGN	\$5,245,222,646	\$4,645,392,087	\$599,830,559	\$11,525,893
RURAL TRUST INSURANCE COMPANY	FOREIGN	\$10,747,132	\$176,595	\$10,570,537	\$0
SAFE HARBOR INSURANCE COMPANY	DOMESTIC	\$50,263,341	\$33,884,920	\$16,378,421	\$52,149,640
SAFECO INSURANCE COMPANY OF AMERICA	FOREIGN	\$4,747,068,958	\$3,558,396,422	\$1,188,672,536	\$14,101,072
SAFECO INSURANCE COMPANY OF ILLINOIS	FOREIGN	\$338,222,918	\$163,016,585	\$175,206,333	\$239,186,579
SAFECO NATIONAL INSURANCE COMPANY	FOREIGN	\$21,001,563	\$7,238,020	\$13,763,543	\$0
SAFEPOINT INSURANCE COMPANY	DOMESTIC	\$25,014,278	\$15,000	\$24,999,278	\$0
SAFETY FIRST INSURANCE COMPANY	FOREIGN	\$18,506,298	\$4,140,184	\$14,366,114	\$556,549
SAFETY NATIONAL CASUALTY CORPORATION	FOREIGN	\$4,183,550,016	\$3,029,703,656	\$1,153,846,360	\$21,044,592
SAFEWAY INSURANCE COMPANY		\$408,120,983			\$21,044,592 \$0
SAFEWAY INSURANCE COMPANY SAFEWAY PROPERTY INSURANCE COMPANY	FOREIGN	\$47,421,521	\$128,843,308	\$279,277,675	
	FOREIGN		\$19,359,390	\$28,062,131	\$31,291,607
SAMSUNG FIRE & MARINE INSURANCE CO., LTD. (US BRANCH)	FOREIGN	\$179,947,192	\$115,514,609	\$64,432,583	\$334,847
SAWGRASS MUTUAL INSURANCE COMPANY	DOMESTIC	\$24,407,964	\$12,999,332	\$11,408,632	\$39,725,817
SCOTTSDALE INDEMNITY COMPANY	FOREIGN	\$68,986,493	\$32,391,031	\$36,595,462	\$16,238,979
SEABRIGHT INSURANCE COMPANY	FOREIGN	\$714,433,987	\$487,654,001	\$226,779,983	\$1,061,929
SEAWORTHY INSURANCE COMPANY	FOREIGN	\$95,666,791	\$43,926,024	\$51,740,767	\$18,732,306
SECURIAN CASUALTY COMPANY	FOREIGN	\$173,885,206	\$72,799,617	\$101,085,589	\$4,680,915
SECURITY FIRST INSURANCE COMPANY	DOMESTIC	\$122,253,945	\$77,476,588	\$44,777,357	\$228,706,025
SECURITY NATIONAL INSURANCE COMPANY	DOMESTIC	\$109,979,378	\$75,073,433	\$34,905,945	\$182,981,286



PROPERTY AND CASUALTY

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASUALTY TOTAL FLORIDA DIRECT WRITTEN PREMIUI					
		NET		CAPITAL	FL DIRECT
		ADMITTED		AND	WRITTEN
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS
SELECT INSURANCE COMPANY	FOREIGN	\$71,520,516	\$249,861	\$71,270,655	\$0
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	FOREIGN	\$414,931,809	\$333,156,264	\$81,775,545	\$35,459,412
SENECA INSURANCE COMPANY, INC.	FOREIGN	\$194,727,795	\$61,770,123	\$132,957,672	\$3,557,347
SENTINEL INSURANCE COMPANY, LTD.	FOREIGN	\$205,224,645	\$70,752,456	\$134,472,189	\$34,827,913
SENTRUITY CASUALTY COMPANY	FOREIGN	\$106,522,435	\$65,521,134	\$41,001,301	\$0
SENTRY CASUALTY COMPANY	FOREIGN	\$240,263,968	\$167,253,837	\$73,010,131	\$1,474,934
SENTRY INSURANCE A MUTUAL COMPANY	FOREIGN	\$6,631,964,314	\$2,556,630,322	\$4,075,333,992	\$9,591,199
SENTRY SELECT INSURANCE COMPANY	FOREIGN	\$641,304,426	\$413,826,220	\$227,478,206	\$27,691,048
SERVICE INSURANCE COMPANY	DOMESTIC	\$40,427,217	\$13,095,736	\$27,331,481	\$35,298,489
SEVEN SEAS INSURANCE COMPANY, INC.	DOMESTIC	\$28,123,709	\$11,912,130	\$16,211,579	\$17,832,784
SFM MUTUAL INSURANCE COMPANY	FOREIGN	\$477,045,017	\$375,886,035	\$101,158,982	\$30,214
SIRIUS AMERICA INSURANCE COMPANY	FOREIGN	\$1,559,423,346	\$1,011,068,660	\$548,354,686	\$400,670
SOMPO JAPAN FIRE & MARINE INSURANCE COMPANY OF AMERICA	FOREIGN	\$75,638,979	\$2,128,240	\$73,510,739	\$0
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	FOREIGN	\$936,303,388	\$455,236,190	\$481,067,199	\$10,238,998
SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY	FOREIGN	\$1,998,252,554	\$762,376,373	\$1,235,876,181	\$0
SOUTHERN FARM BUREAU PROPERTY INSURANCE COMPANY	FOREIGN	\$53,767,654	\$241,079	\$53,526,572	\$0
SOUTHERN FIDELITY INSURANCE COMPANY	DOMESTIC	\$182,635,028	\$110,529,227	\$72,105,801	\$107,135,617
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	DOMESTIC	\$89,645,769	\$65,227,367	\$24,418,402	\$78,742,550
SOUTHERN INSURANCE COMPANY	FOREIGN	\$48,194,653	\$17,982,818	\$30,211,835	\$2,332,810
SOUTHERN OAK INSURANCE COMPANY	DOMESTIC	\$101,350,822	\$70,122,849	\$31,227,973	\$103,043,204
SOUTHERN-OWNERS INSURANCE COMPANY	FOREIGN	\$573,791,109	\$389,239,239	\$184,551,870	\$269,958,360
SPARTA INSURANCE COMPANY	FOREIGN	\$542,637,020	\$365,537,229	\$177,099,791	\$32,820,303
ST. JOHNS INSURANCE COMPANY, INC.	DOMESTIC	\$111,724,246	\$63,102,252	\$48,621,994	\$272,491,882
ST. PAUL FIRE & MARINE INSURANCE COMPANY	FOREIGN	\$18,566,316,320	\$12,651,619,036	\$5,914,697,284	\$37,615,694
ST. PAUL GUARDIAN INSURANCE COMPANY	FOREIGN	\$78,986,402	\$52,824,246	\$26,162,155	\$1,233,491
ST. PAUL MERCURY INSURANCE COMPANY	FOREIGN	\$340,527,280	\$209,834,609	\$130,692,671	\$5,901,443
ST. PAUL PROTECTIVE INSURANCE COMPANY STANDARD FIRE INSURANCE COMPANY	FOREIGN	\$510,117,776 \$3,605,293,999	\$281,889,423	\$228,228,353	\$415,216
	FOREIGN		\$2,370,513,049	\$1,234,780,950 \$150,874,867	\$28,098,165
STANDARD GUARANTY INSURANCE COMPANY	FOREIGN	\$476,835,420	\$325,960,553		\$2,406,607
STAR & SHIELD INSURANCE EXCHANGE	DOMESTIC	\$31,488,664	\$22,411,595	\$9,077,069	\$22,367,378
STAR CASUALTY INSURANCE COMPANY	DOMESTIC	\$19,150,220	\$10,292,687	\$8,857,533	\$18,797,140
STAR INSURANCE COMPANY	FOREIGN	\$1,000,349,480	\$690,758,321	\$309,591,160	\$25,799,990
STARNET INSURANCE COMPANY	FOREIGN	\$202,673,835	\$93,232,367	\$109,441,469	\$8,816,666
STARR INDEMNITY & LIABILITY COMPANY	FOREIGN	\$3,467,356,543	\$1,602,249,380	\$1,865,107,163	\$53,132,620
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	FOREIGN	\$2,066,548,240	\$1,458,848,195	\$607,700,045	\$93,505
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	FOREIGN	\$2,196,073,212	\$1,337,988,395	\$858,084,817	\$823,707
STATE FARM FIRE AND CASUALTY COMPANY	FOREIGN	\$31,460,692,892	\$20,509,531,761	\$10,951,161,131	\$63,657,617
STATE FARM FLORIDA INSURANCE COMPANY	DOMESTIC	\$1,793,716,619	\$1,059,151,835	\$734,564,784	\$748,620,727
STATE FARM GENERAL INSURANCE COMPANY	FOREIGN	\$6,388,142,050	\$2,935,545,626	\$3,452,596,424	\$247
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	FOREIGN	\$129,337,905,710	\$53,659,031,057	\$75,678,874,653	\$2,451,861,793
STATE NATIONAL INSURANCE COMPANY INC.	FOREIGN	\$218,790,848	\$63,224,670	\$155,566,178	\$22,913,814
STILLWATER INSURANCE COMPANY	FOREIGN	\$292,251,854	\$136,919,505	\$155,332,349	\$3,815,072
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	FOREIGN	\$119,534,206	\$7,163,138	\$112,371,068	\$16,303,797
STONEBRIDGE CASUALTY INSURANCE COMPANY	FOREIGN	\$324,587,164	\$206,465,588	\$118,121,576	\$24,320,472
STONEWOOD NATIONAL INSURANCE COMPANY	FOREIGN	\$227,209,331	\$179,468,246	\$47,741,085	\$0
STONINGTON INSURANCE COMPANY	FOREIGN	\$153,595,749	\$107,200,742	\$46,395,007	\$763,584
STRATFORD INSURANCE COMPANY	FOREIGN	\$168,165,211	\$97,167,395	\$70,997,816	\$75,537
SU INSURANCE COMPANY	FOREIGN	\$19,650,022	\$7,659,621	\$11,990,401	\$0
SUN SURETY INSURANCE COMPANY	FOREIGN	\$16,173,669	\$8,347,551	\$7,826,118	\$234,656
SUNSHINE STATE INSURANCE COMPANY	DOMESTIC	\$21,028,323	\$12,357,341	\$8,670,982	\$76,507,168
SUNZ INSURANCE COMPANY	DOMESTIC	\$54,413,157	\$46,144,698	\$8,268,459	\$20,485,233
SURETEC INSURANCE COMPANY	FOREIGN	\$157,619,094	\$79,597,557	\$78,021,536	\$2,163,768
SWISS REINSURANCE AMERICA CORPORATION	FOREIGN	\$11,409,396,275	\$6,790,079,299	\$4,619,316,976	\$0
T.H.E. INSURANCE COMPANY	FOREIGN	\$190,250,310	\$128,083,333	\$62,166,978	\$10,206,114
TEACHERS INSURANCE COMPANY	FOREIGN	\$329,280,775	\$188,885,371	\$140,395,404	\$12,377,910



**PROPERTY AND CASUALTY** 

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASUALTY			ORIDA DIRECT WRIT		
		NET		CAPITAL	FL DIRECT
		ADMITTED		AND	WRITTEN
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS
TECHNOLOGY INSURANCE COMPANY	FOREIGN	\$1,132,602,230	\$896,074,644	\$236,527,586	\$74,097,709
TEXAS GENERAL INDEMNITY COMPANY	FOREIGN	\$25,948,801	\$11,523,779	\$14,425,022	\$0
THE TRAVELERS CASUALTY COMPANY	FOREIGN	\$202,708,949	\$140,214,481	\$62,494,468	\$0
TIG INSURANCE COMPANY	FOREIGN	\$2,235,803,146	\$1,385,844,362	\$849,958,784	\$461
TITAN INDEMNITY COMPANY	FOREIGN	\$244,587,665	\$77,214,357	\$167,373,308	\$1,755,866
TITAN INSURANCE COMPANY	FOREIGN	\$120,448,673	\$16,109,764	\$104,338,909	\$4,549,369
TNUS INSURANCE COMPANY	FOREIGN	\$65,689,402	\$12,668,967	\$53,020,435	\$229,071
TOKIO MARINE AMERICA INSURANCE COMPANY	FOREIGN	\$1,383,525,649	\$869,152,092	\$514,373,557	\$16,366,249
TORUS NATIONAL INSURANCE COMPANY	FOREIGN	\$139,769,273	\$66,783,605	\$72,985,668	\$9,084,158
TOWER HILL PREFERRED INSURANCE COMPANY	DOMESTIC	\$96,364,618	\$57,139,222	\$39,225,397	\$167,714,425
TOWER HILL PRIME INSURANCE COMPANY	DOMESTIC	\$125,084,406	\$81,310,926	\$43,773,480	\$205,305,899
TOWER HILL SELECT INSURANCE COMPANY	DOMESTIC	\$76,196,711	\$44,799,695	\$31,397,016	\$121,827,715
TOWER HILL SIGNATURE INSURANCE COMPANY	DOMESTIC	\$114,764,078	\$72,537,401	\$42,226,676	\$143,395,010
TOYOTA MOTOR INSURANCE COMPANY	FOREIGN	\$420,031,045	\$225,172,419	\$194,858,626	\$11,841,180
TRADERS INSURANCE COMPANY	FOREIGN	\$35,878,030	\$24,964,492	\$10,913,538	\$0
TRANS PACIFIC INSURANCE COMPANY	FOREIGN	\$65,120,483	\$17,909,355	\$47,211,128	\$1,090,638
TRANSATLANTIC REINSURANCE COMPANY	FOREIGN	\$15,013,002,535	\$10,294,069,032	\$4,718,933,503	\$0
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	FOREIGN	\$248,408,197	\$119,664,650	\$128,743,547	\$3,229,291
TRANSPORTATION INSURANCE COMPANY	FOREIGN	\$80,329,992	\$87,490	\$80,242,502	\$14,496,303
TRAVCO INSURANCE COMPANY	FOREIGN	\$216,091,261	\$146,522,949	\$69,568,312	\$0
TRAVELERS CASUALTY AND SURETY COMPANY	FOREIGN	\$16,464,401,449	\$9,905,754,944	\$6,558,646,505	\$14,880,368
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	FOREIGN	\$4,147,460,454	\$2,265,740,367	\$1,881,720,088	\$83,876,759
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	FOREIGN	\$319,228,588	\$225,031,176	\$94,197,411	\$0
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	FOREIGN	\$1,893,078,083	\$1,343,317,536	\$549,760,547	\$8,408,876
TRAVELERS COMMERCIAL CASUALTY COMPANY	FOREIGN	\$324,468,114	\$229,120,031	\$95,348,083	\$0
TRAVELERS COMMERCIAL INSURANCE COMPANY	FOREIGN	\$343,055,645	\$249,524,847	\$93,530,798	\$41,595,106
TRAVELERS HOME AND MARINE INSURANCE COMPANY(THE)	FOREIGN	\$410,095,646	\$281,111,955	\$128,983,691	\$218,385,033
TRAVELERS INDEMNITY COMPANY	FOREIGN	\$20,662,613,986	\$13,956,488,515	\$6,706,125,470	\$43,242,854
TRAVELERS INDEMNITY COMPANY OF AMERICA	FOREIGN	\$628,000,922	\$433,490,623	\$194,510,299	\$69,255,068
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	FOREIGN	\$1,082,359,603	\$716,787,951	\$365,571,652	\$35,020,956
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	FOREIGN	\$907,007,888	\$419,996,230	\$487,011,658	\$141,361,175
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	FOREIGN	\$223,965,507	\$153,447,069	\$70,518,438	\$0
TRITON INSURANCE COMPANY	FOREIGN	\$527,843,738	\$321,941,561	\$205,902,177	\$1,621,101
TRIUMPHE CASUALTY COMPANY	FOREIGN	\$32,512,903	\$14,879,720	\$17,633,183	\$2,138,016
TRUCK INSURANCE EXCHANGE	FOREIGN	\$1,933,396,090	\$1,369,922,187	\$563,473,903	\$170,042
TWIN CITY FIRE INSURANCE COMPANY	FOREIGN	\$641,747,713	\$353,605,506	\$288,142,207	\$94,215,314
U.S. SPECIALTY INSURANCE COMPANY	FOREIGN	\$1,928,589,483	\$1,348,281,564	\$580,307,919	\$16,058,409
UNITED AUTOMOBILE INSURANCE COMPANY	DOMESTIC	\$340,557,830	\$260,112,614	\$80,445,217	\$151,905,467
UNITED CASUALTY AND SURETY INSURANCE COMPANY	FOREIGN	\$9,582,285	\$4,979,293	\$4,602,992	\$2,822
UNITED CASUALTY INSURANCE COMPANY OF AMERICA	FOREIGN	\$11,533,246	\$3,212,379	\$8,320,867	\$3,903,219
UNITED FINANCIAL CASUALTY COMPANY	FOREIGN	\$2,137,869,338	\$1,645,881,593	\$491,987,745	\$0
UNITED FIRE & INDEMNITY COMPANY	FOREIGN	\$42,743,913	\$28,222,680	\$14,521,233	\$4,226
UNITED FIRE AND CASUALTY COMPANY	FOREIGN	\$1,558,730,375	\$892,958,189	\$665,772,186	\$14,251,949
UNITED GUARANTY COMMERCIAL INSURANCE COMPANY OF NC	FOREIGN	\$68,228,965	\$36,664,967	\$31,563,998	\$0
UNITED GUARANTY MORTGAGE INDEMNITY COMPANY	FOREIGN	\$283,788,814	\$170,561,754	\$113,227,060	\$368,266
UNITED GUARANTY RESIDENTIAL INS. COMPANY OF NC	FOREIGN	\$448,483,696	\$62,883,330	\$385,600,366	\$316,000
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY	FOREIGN	\$3,059,260,763	\$1,593,547,410	\$1,465,713,353	\$35,425,236
UNITED NATIONAL SPECIALTY INSURANCE COMPANY	FOREIGN	\$80,401,855	\$69,755,458	\$10,646,397	\$0
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	DOMESTIC	\$293,686,187	\$215,324,577	\$78,361,610	\$287,311,865
UNITED SERVICES AUTOMOBILE ASSOCIATION	FOREIGN	\$28,667,011,488	\$7,912,525,356	\$20,754,486,132	\$703,124,276
UNITED STATES FIDELITY AND GUARANTY COMPANY	FOREIGN	\$4,653,938,415	\$2,169,502,708	\$2,484,435,707	\$111,857
UNITED STATES FIRE INSURANCE COMPANY	FOREIGN	\$3,154,524,880	\$2,342,427,670	\$812,097,210	\$39,558,441
UNITED STATES LIABILITY INSURANCE COMPANY	FOREIGN	\$811,297,038	\$273,793,611	\$537,503,427	\$22,309,198
UNITED STATES SURETY COMPANY	FOREIGN	\$52,994,577	\$20,990,673	\$32,003,904	\$671,261
UNITED WISCONSIN INSURANCE COMPANY	FOREIGN	\$361,166,347	\$287,206,236	\$73,960,111	\$283,645



PROPERTY AND CASUALTY

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$35,177,739,059

PROPERTY AND CASUALTY	NET CAPITAL FLORIDA DIRECT WRITTEN PREMIOWIS: \$35,177,739,059						
		NE I ADMITTED		AND	WRITTEN		
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS		
UNITRIN AUTO AND HOME INSURANCE COMPANY	FOREIGN	\$107,110,060	\$75,639,129	\$31,470,931	\$0		
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	FOREIGN	\$18,512,598	\$9,566,019	\$8,946,579	\$9,015,205		
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	FOREIGN	\$13,430,497	\$6,872,146	\$6,558,351	\$599,571		
UNIVERSAL INSURANCE COMPANY	FOREIGN	\$802,788,944	\$549,728,981	\$253,059,963	\$0		
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	DOMESTIC	\$118,280,447	\$79,900,580	\$38,379,867	\$100,206,117		
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	DOMESTIC	\$553,590,184	\$391,786,891	\$161,803,292	\$738,649,086		
UNIVERSAL SURETY OF AMERICA	FOREIGN	\$15,638,544	\$13,915	\$15,624,629	\$771,443		
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	FOREIGN	\$386,182,512	\$50,057,013	\$336,125,500	\$56,629,520		
UPPER HUDSON NATIONAL INSURANCE COMPANY	FOREIGN	\$4,843,350	\$1,324,120	\$3,519,230	\$13,756		
USAA CASUALTY INSURANCE COMPANY	FOREIGN	\$8,445,777,251	\$4,277,001,437	\$4,168,775,814	\$441,145,517		
USAA GENERAL INDEMNITY COMPANY	FOREIGN	\$2,256,609,831	\$1,420,971,692	\$835,638,139	\$167,986,423		
USPLATE GLASS INSURANCE COMPANY	FOREIGN	\$25,919,731	\$5,415,583	\$20,504,148	\$10,997,065		
UTICA MUTUAL INSURANCE COMPANY	FOREIGN	\$2,130,108,412	\$1,355,027,474	\$775,080,938	\$434,164		
VALIANT INSURANCE COMPANY	FOREIGN	\$35,885,135	\$3,683,464	\$32,201,671	\$0		
VALLEY FORGE INSURANCE COMPANY	FOREIGN	\$70,964,063	\$37,900	\$70,926,163	\$24,914,053		
VANLINER INSURANCE COMPANY	FOREIGN	\$325,013,236	\$203,095,710	\$121,917,525	\$8,692,920		
VERLAN FIRE INSURANCE COMPANY	FOREIGN	\$24,794,395	\$39,341	\$24,755,054	\$172,319		
VICTORIA AUTOMOBILE INSURANCE COMPANY	FOREIGN	\$23,911,810	\$13,405,753	\$10,506,057	\$172,319		
VICTORIA FIRE & CASUALTY COMPANY	FOREIGN	\$158,466,478	\$101,175,572	\$57,290,906	-\$29,310		
VICTORIA FIRE & CASUALITY COMPANY VICTORIA SELECT INSURANCE COMPANY	FOREIGN	\$35,940,134	\$27,736,149	\$8,203,985	\$17,122,168		
VIGILANT INSURANCE COMPANY	FOREIGN		\$203,062,939				
VININGS INSURANCE COMPANY	FOREIGN	\$467,945,670	\$203,062,939	\$264,882,731	\$14,248,401		
VIRGINIA SURETY COMPANY, INC.	FOREIGN	\$65,310,491 \$1,007,790,342	\$698,576,775	\$21,208,208	\$13,376,754 \$10,426,709		
•				\$309,213,567 \$11,364,906			
WARNER INSURANCE COMPANY	FOREIGN	\$12,412,948	\$1,048,042		\$0 \$0		
WARRANTY UNDERWRITERS INSURANCE COMPANY	FOREIGN	\$42,598,073	\$30,733,834	\$11,864,239	, -		
WASHINGTON INTERNATIONAL INSURANCE COMPANY WAUSAU BUSINESS INSURANCE COMPANY	FOREIGN FOREIGN	\$108,709,723	\$36,281,559	\$72,428,164	\$1,371,310 \$3,355,178		
WAUSAU UNDERWRITERS INSURANCE COMPANY	FOREIGN	\$43,589,590	\$18,465,514	\$25,124,076			
		\$99,744,310	\$38,612,344	\$61,131,966	\$11,162,289		
WELLINGTON INSURANCE COMPANY	FOREIGN	\$32,244,024	\$15,820,476	\$16,423,547	\$0		
WESCO INSURANCE COMPANY	FOREIGN	\$804,133,417	\$637,320,516	\$166,812,901	\$39,510,183		
WEST AMERICAN INSURANCE COMPANY	FOREIGN	\$100,373,289	\$52,643,366	\$47,729,923	\$2,750,955		
WESTCHESTER FIRE INSURANCE COMPANY WESTERN GENERAL INSURANCE COMPANY	FOREIGN	\$2,056,086,204	\$1,149,515,330	\$906,570,874	\$30,149,622		
WESTERN SURETY COMPANY	FOREIGN	\$53,757,523	\$32,540,391	\$21,217,132	\$11,308		
	FOREIGN	\$1,856,351,527	\$650,737,354	\$1,205,614,173	\$18,218,447		
WESTFIELD INSURANCE COMPANY	FOREIGN	\$2,450,520,897	\$1,459,330,676	\$991,190,221	\$110,905,050		
WESTFIELD NATIONAL INS. COMPANY	FOREIGN	\$571,946,288	\$328,760,382	\$243,185,906	\$2,121		
WESTON INSURANCE COMPANY	DOMESTIC	\$47,750,467	-\$3,446,593	\$51,197,060	\$43,721,363		
WESTPORT INSURANCE CORPORATION	FOREIGN	\$5,454,118,515	\$3,684,714,544	\$1,769,403,971	\$96,058,751		
WHITE PINE INSURANCE COMPANY	FOREIGN	\$24,850,157	\$13,344,691	\$11,505,466	\$1,351,883		
WILLIAMSBURG NATIONAL INSURANCE COMPANY	FOREIGN	\$149,107,572	\$117,760,320	\$31,347,252	\$0		
WINDHAVEN INSURANCE COMPANY	DOMESTIC	\$88,593,726	\$66,685,817	\$21,907,909	\$173,281,839		
WORK FIRST CASUALTY COMPANY	FOREIGN	\$44,302,249	\$34,013,553	\$10,288,694	\$161,346		
WORKMEN'S AUTO INSURANCE COMPANY	FOREIGN	\$34,225,187	\$25,021,740	\$9,203,447	\$8,063,941		
WRIGHT NATIONAL FLOOD INSURANCE COMPANY	FOREIGN	\$27,592,131	\$12,893,375	\$14,698,756	\$214,558,688		
WRM AMERICA INDEMNITY COMPANY, INC	FOREIGN	\$73,445,199	\$6,083,883	\$67,361,316	\$0		
XL INSURANCE AMERICA, INC.	FOREIGN	\$734,200,582	\$487,365,509	\$246,835,073	\$20,856,287		
XL REINSURANCE AMERICA INC.	FOREIGN	\$5,527,818,384	\$3,283,313,150	\$2,244,505,234	\$0		
XL SPECIALTY INSURANCE COMPANY	FOREIGN	\$440,571,430	\$282,228,387	\$158,343,043	\$53,169,826		
YEL CO. INSURANCE	DOMESTIC	\$14,644,716	\$4,423,331	\$10,221,385	\$1,198,076		
YOSEMITE INSURANCE COMPANY	FOREIGN	\$247,983,831	\$94,273,872	\$153,709,959	\$2,269,828		
ZALE INDEMNITY COMPANY	FOREIGN	\$42,175,605	\$26,170,963	\$16,004,642	\$11,224,878		
ZENITH INSURANCE COMPANY	FOREIGN	\$1,783,758,870	\$1,267,971,110	\$515,787,760	\$126,704,658		
ZURICH AMERICAN INSURANCE COMPANY	FOREIGN	\$30,184,001,188	\$22,385,582,849	\$7,798,418,339	\$312,296,208		
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	FOREIGN	\$49,354,906	\$15,336,181	\$34,018,725	\$15,619,859		



TITLE TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$1,117,777,678

TOTAL LEGITIDA DIRECT WRITTEN TREMIONS. 9						
		NET		CAPITAL	FL DIRECT	
		ADMITTED		AND	WRITTEN	
COMPANY	DOMICILE	ASSETS	LIABILITIES	SURPLUS	PREMIUMS	
ALLIANT NATIONAL TITLE INSURANCE COMPANY, INC.	FOREIGN	\$17,173,771	\$10,709,350	\$6,464,421	\$12,338,343	
AMERICAN GUARANTY TITLE INSURANCE COMPANY	FOREIGN	\$30,458,236	\$12,286,430	\$18,171,806	\$0	
CHICAGO TITLE INSURANCE COMPANY	FOREIGN	\$1,848,553,321	\$931,396,620	\$917,156,701	\$167,211,601	
COMMONWEALTH LAND TITLE INSURANCE COMPANY	FOREIGN	\$598,408,038	\$350,476,891	\$247,931,147	\$32,964,454	
ENTITLE INSURANCE COMPANY	FOREIGN	\$18,991,462	\$5,683,624	\$13,307,838	\$1,078,682	
FIDELITY NATIONAL TITLE INSURANCE COMPANY	FOREIGN	\$1,309,240,262	\$842,780,219	\$466,460,043	\$110,021,669	
FIRST AMERICAN TITLE INSURANCE COMPANY	FOREIGN	\$2,234,494,269	\$1,238,531,599	\$995,962,670	\$245,198,479	
INVESTORS TITLE INSURANCE COMPANY	FOREIGN	\$140,753,788	\$69,486,299	\$71,267,489	\$1,202,589	
NATIONAL INVESTORS TITLE INSURANCE COMPANY	FOREIGN	\$12,223,306	\$3,617,127	\$8,606,179	\$0	
NATIONAL TITLE INSURANCE OF NEW YORK INC.	FOREIGN	\$122,137,881	\$70,320,978	\$51,816,903	\$22,995,149	
NORTH AMERICAN TITLE INSURANCE COMPANY	FOREIGN	\$85,303,628	\$32,744,635	\$52,558,993	\$12,687,737	
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY	FOREIGN	\$918,384,088	\$507,868,074	\$410,516,014	\$355,459,792	
PREMIER LAND TITLE INSURANCE COMPANY	FOREIGN	\$15,286,174	\$7,329,439	\$7,956,735	\$4,777,282	
STEWART TITLE GUARANTY COMPANY	FOREIGN	\$1,048,016,604	\$574,307,716	\$473,708,888	\$63,583,779	
TITLE RESOURCES GUARANTY COMPANY	FOREIGN	\$69,241,878	\$40,326,534	\$28,915,344	\$23,456,610	
UNITED GENERAL TITLE INSURANCE COMPANY	FOREIGN	\$14,946,671	\$2,610,839	\$12,335,832	\$0	
WESTCOR LAND TITLE INSURANCE COMPANY	FOREIGN	\$67,656,593	\$47,855,943	\$19,800,650	\$47,739,050	
WFG NATIONAL TITLE INSURANCE COMPANY	FOREIGN	\$50,124,236	\$32,115,877	\$18,008,359	\$17,062,462	





Pursuant to Section 624.315(1)(b), F.S.

Source: Office of Insurance Regulation Company and Related Entities Data Warehouse

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
		DISCO	UNT MEDICAL I	PLAN ORGANIZATION (DMPO)		
FAMILY PLUS DENTAL PLAN, INC.	DOMESTIC	SURRENDERED	7/10/2013	Family Plus Dental Plan voluntarily surrendered its DMPO license.	None provided	None provided
			FRATERNAL B	ENEFIT SOCIETY (FBSF)		
ACA ASSURANCE	FOREIGN	REVOKED	2/13/2013	Placed into liquidation by New Hampshire Department of Insurance.	N/A - company has not filed financial statements for many years - see NAIC I-Site	N/A - company has not filed financial statements for many years - see NAIC I-Site
		HEA	LTH MAINTENA	NCE ORGANIZATION (HMO)		
AETNA BETTER HEALTH, INC.	DOMESTIC	SURRENDERED	9/5/2013	Aetna Better Health voluntarily surrendered its HMO Certificate of Authority.	6/30/13 last financial statement \$3,009,332	6/30/13 last financial statement \$84
LITTLE HAVANA ACTIVITIES & NUTRITION CENTERS OF DADE COUNTY, INC.	DOMESTIC	SURRENDERED	8/28/2013	Little Havana voluntarily surrendered its HMO Certificate of Authority.	3/31/13 last financial statement \$14,572,092	3/31/13 last financial statement \$5,725,702
TOTAL HEALTH CHOICE, INC.	DOMESTIC	SURRENDERED	4/25/2013	Total Health Choice voluntarily surrendered its HMO Certificate of Authority.	N/A - last financial statement was 12/31/12	N/A - last financial statement was 12/31/12
UNIVERSAL HEALTH CARE, INC.	DOMESTIC	REVOKED	4/1/2013	Universal Health Care was placed into liquidation by the Florida Office of Insurance Regulation and Florida Department of Financial Services.	1/31/13 last financial statement \$69,544,226	1/31/13 last financial statement \$100,977,578
			LEGAL EXPEN	ISE INSURANCE (PPL)		
SECURITY LEGAL DEFENSE INSURANCE, INC.	DOMESTIC	SURRENDERED	9/12/2013	Has not written any Florida business.	\$62,454	\$0
			LIFE AND HEA	LTH INSURER (LHGEN)		
BUPA INSURANCE LIMITED COMPANY	ALIEN	SURRENDERED	12/31/2013	Bupa Insurance Limited Company voluntarily surrendered its L&H Insurer Certificate of Authority.	9/30/13 last financial statement \$41,403,304	9/30/13 last financial statement \$0
INVESTORS INSURANCE CORPORATION	FOREIGN	SURRENDERED	12/31/2013	Investors Insurance Corporation merged into Athene Annuity & Life Assurance Company.	N/A - included in 12/31/13 financial statement of Athene Annuity & Life Assurance Company as shown in Financial Abstract	N/A - included in 12/31/13 financial statement of Athene Annuity & Life Assurance Company as shown in Financial Abstract
SEECHANGE HEALTH INSURANCE COMPANY	FOREIGN	SURRENDERED	10/14/2013	Seechange Health Insurance Company voluntarily surrendered its L&H Insurer Certificate of Authority.	9/30/13 last financial statement \$39,104,591	9/30/13 last financial statement \$30,456,660
UNION BANKERS INSURANCE COMPANY	FOREIGN	SURRENDERED	12/31/2013	Union Bankers Insurance Company merged into Constitution Life Insurance Company.	N/A - included in 12/31/13 financial statement of Constitution Life Insurance Company as shown in Financial Abstract	N/A - included in 12/31/13 financial statement of Constitution Life Insurance Company as shown in Financial Abstract

## **COMPANIES DISCONTINUING OPERATIONS IN FLORIDA DURING CALENDAR YEAR 2013**

#### Pursuant to Section 624.315(1)(b), F.S.

Source: Office of Insurance Regulation Company and Related Entities Data Warehouse

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES				
	LIFE AND HEALTH INSURER (LHGEN) (Continued)									
UNIVERSAL HEALTH CARE INSURANCE COMPANY, INC.	DOMESTIC	REVOKED	4/1/2013	Universal Health Care Insurance Company was placed into liquidation by the Florida Office of Insurance Regulation and Florida Department of Financial Services.	1/31/13 last financial statement \$93,445,458	1/31/13 last financial statement \$81,128,962				
USAA DIRECT LIFE INSURANCE COMPANY	FOREIGN	SURRENDERED	12/31/2013	USAA Direct Life Insurance Company merged into the parent USAA Life Insurance Company.	N/A - included in 12/31/13 financial statement of USAA Life Insurance Company as shown in Financial Abstract	N/A - included in 12/31/13 financial statement of USAA Life Insurance Company as shown in Financial Abstract				
WORLD INSURANCE COMPANY	FOREIGN	SURRENDERED	3/31/2013	World Insurance Company merged into American Republic Insurance Company.	N/A - included in 12/31/13 financial statement of American Republic Insurance Company as shown in Financial Abstract	N/A - included in 12/31/13 financial statement of American Republic Insurance Company as shown in Financial Abstract				
		MOTOR V	EHICLE SERVICE	AGREEMENT COMPANY (MVSA)		,				
FORD MOTOR COMPANY	FOREIGN	SURRENDERED	2/28/2013	Authority category changed to motor vehicle manufacturer.	\$0	\$0				
			PRE-PAID H	EALTH CLINIC (PPH)						
PREFERRED MEDICAL PLAN, INC.	DOMESTIC	SURRENDERED	12/31/2013	Preferred Medical Plan voluntarily surrendered its Prepaid Health Clinic Certificate of Authority.	N/A - included in 12/31/13 financial statement of HMO Preferred Medical Plan as shown in Financial Abstract	N/A - included in 12/31/13 financial statement of HMO Preferred Medical Plan as shown in Financial Abstract				
			PREMIUM FIN	IANCE COMPANY (PF)						
AUTO LINES FINANCE COMPANY, INC.	DOMESTIC	SURRENDERED	4/11/2013	Voluntarily surrendered.	\$366,604	\$1,227				
CENTREX PREMIUM FINANCE CORP.	DOMESTIC	SURRENDERED	8/19/2013	Voluntarily surrendered.	\$266,676	\$43,251				
FEDERATED PREMIUM FINANCE	DOMESTIC	SURRENDERED	5/10/2013	Voluntarily surrendered.	(\$8,672)	\$0				
FFI PREMIUMS, INC.	FOREIGN	SURRENDERED		Voluntarily surrendered.	\$102,621					
THOMCO FINANCE, INC.	FOREIGN	SURRENDERED		Voluntarily surrendered.	\$37,923	\$20,140				
AGIC, INC.	DOMESTIC	SUSPENDED	5/24/2013	NSUALTY INSURER (PCGEN)  Due to failure to maintain  adequate statutory surplus.	\$8,802,691	\$3,602,782				
CLARENDON SELECT INSURANCE COMPANY	DOMESTIC	SURRENDERED	1/8/2013	Merged with parent company, Clarendon National Insurance Company.	\$0	\$0				
COOPERATIVA DE SEGUROS MULTIPLES DE PUERTO RICO, INC.	FOREIGN	SURRENDERED	1/11/2013	Voluntarily surrendered.	\$0	\$0				
HILLSTAR INSURANCE COMPANY	FOREIGN	SURRENDERED	11/19/2013	Voluntarily surrendered.	\$5,479,442	\$1,353,512				
HOUSTON GENERAL INSURANCE COMPANY	FOREIGN	SURRENDERED	8/20/2013	Merged with OneBeacon Insurance Company.	\$0	\$0				
MEDMARC MUTUAL INSURANCE COMPANY	FOREIGN	SURRENDERED	2/1/2013	Merged with Medmarc Casualty Insurance Company.	\$0	\$0				



## **COMPANIES DISCONTINUING OPERATIONS IN FLORIDA DURING CALENDAR YEAR 2013**

Pursuant to Section 624.315(1)(b), F.S.

Source: Office of Insurance Regulation Company and Related Entities Data Warehouse

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
		PROPERT	Y AND CASUAL	TY INSURER (PCGEN) (Continued)		
NORTHERN ASSURANCE COMPANY OF AMERICA	FOREIGN	SURRENDERED	8/20/2013	Merged with OneBeacon Insurance Company.	\$0	\$0
PMI INSURANCE CO.	FOREIGN	SURRENDERED	10/11/2013	Voluntarily surrendered.	\$101,332,952	\$38,334,804
RANCHERS AND FARMERS INSURANCE COMPANY	FOREIGN	SURRENDERED	4/1/2013	Voluntarily surrendered.	\$7,178,056	\$2,643,156
THE CAMDEN FIRE INSURANCE ASSOCIATION, INC.	FOREIGN	SURRENDERED	8/20/2013	Merged with OneBeacon Insurance Company.	\$0	\$0
ULLICO CASUALTY COMPANY	FOREIGN	SURRENDERED	8/29/2013	State of Domicle placed company in rehab/liquidation.	\$0	\$0
		SI	ERVICE WARRA	NTY ASSOCIATION (SWA)	•	
HOME SECURITY ASSOCIATION OF FLORIDA, INC.	DOMESTIC	SURRENDERED	1/10/2013	Voluntarily surrendered.	\$0	\$0
		SER	VICE WARRAN	TY MANUFACTURER (SWM)		
SYSTEMAX INC.	FOREIGN	SURRENDERED		Voluntarily surrendered.	\$0	\$0
			THIRD PARTY	ADMINISTRATOR (TPA)		
ADMINISTRATIVE SERVICES, INC.	DOMESTIC	SURRENDERED	11/15/2013	Administrative Services voluntarily surrendered its TPA Certificate of Authority.	N/A - last financial statement was 12/31/12	N/A - last financial statement was 12/31/12
ALLIED EYECARE, LLC	DOMESTIC	SURRENDERED	1/11/2013	Allied Eyecare voluntarily surrendered its TPA Certificate of Authority.	N/A - last financial statement was 12/31/11	N/A - last financial statement was 12/31/11
EXPRESS SCRIPTS, INC.	FOREIGN	SURRENDERED	1/8/2013	Express Scripts voluntarily surrendered its TPA Certificate of Authority.	N/A - last financial statement was 12/31/11	N/A - last financial statement was 12/31/11
GLOBAL EXCHANGE, INC.	DOMESTIC	REVOKED	6/20/2013	The Florida Office of Insurance Regulation revoked the TPA Certificate of Authority of Global Exchange for failing to file an audited financial statement as required by statute.	N/A - last financial statement was 12/31/12	N/A - last financial statement was 12/31/12
KLAIS AND COMPANY, INC.	FOREIGN	SURRENDERED	6/1/2013	Klais and Company voluntarily surrendered its TPA Certificate of Authority.	N/A - last financial statement was 12/31/12	N/A - last financial statement was 12/31/12
LANDMARK LIFE INSURANCE COMPANY	FOREIGN	SURRENDERED	12/2/2013	Landmark Life Insurance Company voluntarily surrendered its TPA Certificate of Authority.	N/A - last financial statement was 12/31/12	N/A - last financial statement was 12/31/12
MAKSIN MANAGEMENT CORPORATION	FOREIGN	SURRENDERED	4/8/2013	Maksin Management Corporation voluntarily surrendered its TPA Certificate	N/A - last financial	N/A - last financial statement was 12/31/12
MAXIMUS HEALTH SERVICES, INC.	FOREIGN	SURRENDERED	3/13/2013	Maximus Health Services voluntarily surrendered its TPA Certificate of Authority.	N/A - last financial statement was 12/31/12	N/A - last financial statement was 12/31/12
ROBINSON-KRAMER, INC.	FOREIGN	SURRENDERED	2/28/2013	Robinson-Kramer voluntarily surrendered its TPA Certificate of Authority.	N/A - last financial statement was 12/31/11	N/A - last financial statement was 12/31/11
		,	VIATICAL SETTL	EMENT PROVIDER (VSP)	l	
LIFE SETTLEMENT SOLUTIONS, INC.	FOREIGN	SURRENDERED	10/7/2013	surrendered its Viatical Settlement	N/A - last financial statement was 12/31/12	N/A - last financial statement was 12/31/12

as submitted by Florida Department of Financial Services (DFS) to NAIC Complaint Database

#### Pursuant to 624.313(i), F.S.

Rule 69O-142.002, F.A.C. 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: No confirmed complaints have been recorded in the NAIC database for policy types not listed in this section. This includes commercial auto, group annuity and medical professional liability. Similarly, no confirmed complaints have been recorded in the NAIC database for companies not appearing in the following tables.

**Policy Type: Commercial Liability** 

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
1.83	24112	WESTFIELD INS CO	3.23%	1	1.76%	\$23,629,191
2.16	41297	SCOTTSDALE INS CO	3.23%	1	1.49%	\$20,067,874
4.34	10190	SOUTHERN OWNERS INS CO	6.45%	2	1.49%	\$19,968,705
7.33	16870	GRANADA INS CO	6.45%	2	0.88%	\$11,833,046
4.11	16535	ZURICH AMER INS CO	3.23%	1	0.79%	\$10,556,427
4.18	29424	HARTFORD CAS INS CO	3.23%	1	0.77%	\$10,378,509
5.95	20141	NATIONAL TRUST INS CO	3.23%	1	0.54%	\$7,282,968
6.16	21199	ARCH SPECIALTY INS CO	3.23%	1	0.52%	\$7,036,448
6.34	39020	ESSEX INS CO	3.23%	1	0.51%	\$6,840,442
6.84	23418	MID CONTINENT CAS CO	3.23%	1	0.47%	\$6,336,539
7.41	39993	COLONY INS CO	3.23%	1	0.44%	\$5,851,111
7.55	25674	TRAVELERS PROP CAS CO OF AMER	3.23%	1	0.43%	\$5,743,331
9.58	13196	WESTERN WORLD INS CO	3.23%	1	0.34%	\$4,526,860
11.54	32859	PENN AMER INS CO	3.23%	1	0.28%	\$3,757,059
12.91	25682	TRAVELERS IND CO OF CT	3.23%	1	0.25%	\$3,357,113
13.36	10833	GEMINI INS CO	3.23%	1	0.24%	\$3,244,448
13.79	36951	CENTURY SURETY CO	3.23%	1	0.23%	\$3,143,963
19.63	32930	CAPACITY INS CO	3.23%	1	0.16%	\$2,208,590
75.10	26522	MOUNT VERNON FIRE INS CO	3.23%	1	0.04%	\$577,189
214.25	23620	BURLINGTON INS CO	3.23%	1	0.02%	\$202,310
-	20052	NATIONAL LIAB & FIRE INS CO	9.68%	3	0.00%	\$0
-	27790	CANAL IND CO	6.45%	2	0.00%	\$0
-	19615	AMERICAN RELIABLE INS CO	3.23%	1	0.00%	\$0
-	13683	ASCENDANT COMMERCIAL INS INC	3.23%	1	0.00%	\$0
-	32271	FREESTONE INS CO	3.23%	1	0.00%	\$0
-	37060	OLD UNITED CAS CO	3.23%	1	0.00%	\$0
0.00	,	All Other Companies w/ Policy Type	0.00%	0	88.35%	\$1,187,169,807
434.34		Grand Total	100.00%	31	100.00%	\$1,343,711,930

**Policy Type: Commercial Property** 

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
8.11	41297	SCOTTSDALE INS CO	9.52%	2	1.17%	\$33,345,76
8.09	24112	WESTFIELD INS CO	4.76%	1	0.59%	\$16,717,32
39.58	20052	NATIONAL LIAB & FIRE INS CO	19.05%	4	0.48%	\$13,659,77
14.65	42579	ALLIED PROP & CAS INS CO	4.76%	1	0.33%	\$9,227,31
24.41	11150	ARCH INS CO	4.76%	1	0.20%	\$5,536,78
29.84	32859	PENN AMER INS CO	4.76%	1	0.16%	\$4,529,535
56.16	10729	SENECA SPECIALTY INS CO	4.76%	1	0.08%	\$2,406,833
70.25	16870	GRANADA INS CO	4.76%	1	0.07%	\$1,924,119
92.67	11371	GREAT WEST CAS CO	4.76%	1	0.05%	\$1,458,586
178.49	31127	COLUMBIA CAS CO	4.76%	1	0.03%	\$757,273
328.01	24066	AMERICAN FIRE & CAS CO	4.76%	1	0.01%	\$412,084
520.95	36838	MESA UNDERWRITERS SPECIALTY INS CO	4.76%	1	0.01%	\$259,463
844.24	12588	PRIME INS CO	4.76%	1	0.01%	\$160,105
6,675.92	10861	UNIVERSAL PROP & CAS INS	4.76%	1	0.00%	\$20,247
184,151.57	15580	SCOTTSDALE IND CO	4.76%	1	0.00%	\$734
-	10064	CITIZENS PROP INS CORP	4.76%	1	0.00%	\$(
	13188	WESTERN SURETY CO	4.76%	1	0.00%	\$(
0.00		All Other Companies w/ Policy Type	0.00%	0	96.81%	\$2,748,096,389
193,042.94	·	Grand Total	100.00%	21	100.00%	\$2,838,512,325

#### **Policy Type: Credit**

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
0.90	62626	CMFG LIFE INS CO	7.14%	3	7.94%	\$11,217,955
0.99	10111	AMERICAN BANKERS INS CO OF FL	2.38%	1	2.40%	\$3,391,091
1.38	61751	CENTRAL STATES H & L CO OF OMAHA	2.38%	1	1.72%	\$2,433,315
11.31	60534	AMERICAN HERITAGE LIFE INS CO	4.76%	2	0.42%	\$594,844
90,887.48	68195	PROVIDENT LIFE & ACCIDENT INS CO	2.38%	1	0.00%	\$37
-	60380	AMERICAN FAM LIFE ASSUR CO OF COLUMBUS	7.14%	3	0.00%	\$0
-	62049	COLONIAL LIFE & ACCIDENT INS CO	7.14%	3	0.00%	\$0
-	65498	LIFE INS CO OF N AMER	7.14%	3	0.00%	\$0
-	68381	RELIANCE STANDARD LIFE INS CO	7.14%	3	0.00%	\$0
-	65676	LINCOLN NATL LIFE INS CO	4.76%	2	0.00%	\$0
-	69868	UNITED OF OMAHA LIFE INS CO	4.76%	2	0.00%	\$0
-	72052	AETNA HLTH INS CO	2.38%	1	0.00%	\$0
-	60054	AETNA LIFE INS CO	2.38%	1	0.00%	\$0
-	66672	AMERICAN GEN LIFE & ACCIDENT INS CO	2.38%	1	0.00%	\$0
-	62146	COMBINED INS CO OF AMER	2.38%	1	0.00%	\$0
-	77828	COMPANION LIFE INS CO	2.38%	1	0.00%	\$0
-	26492	COURTESY INS CO	2.38%	1	0.00%	\$0
-	63274	FIDELITY & GUAR LIFE INS CO	2.38%	1	0.00%	\$0
-	70815	HARTFORD LIFE & ACCIDENT INS CO	2.38%	1	0.00%	\$0
-	65870	MANHATTAN LIFE INS CO	2.38%	1	0.00%	\$0
-	87726	METLIFE INS CO OF CT	2.38%	1	0.00%	\$0
-	66265	MONARCH LIFE INS CO	2.38%	1	0.00%	\$0
-	71412	MUTUAL OF OMAHA INS CO	2.38%	1	0.00%	\$0
-	68047	PROFESSIONAL INS CO	2.38%	1	0.00%	\$0
-	80926	SUN LIFE & HLTH INS CO	2.38%	1	0.00%	\$0
-	41211	TRITON INS CO	2.38%	1	0.00%	\$0
-	79413	UNITEDHEALTHCARE INS CO	2.38%	1	0.00%	\$0
-	62235	UNUM LIFE INS CO OF AMER	2.38%	1	0.00%	\$0
-	16535	ZURICH AMER INS CO	2.38%	1	0.00%	\$0
0.00	-	All Other Companies w/ Policy Type	0.00%	0	87.51%	\$123,601,895
90,902.06		Grand Total	100.00%	42	100.00%	\$141,239,137

#### **Policy Type: Fidelity and Surety**

	NAIC					
Complaint Index	Company Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
1.41	31194	TRAVELERS CAS & SURETY CO OF AMER	20.00%	1	14.16%	\$46,686,184
6.02	16691	GREAT AMER INS CO	20.00%	1	3.32%	\$10,948,651
36.84	16535	ZURICH AMER INS CO	20.00%	1	0.54%	\$1,790,316
41.17	18988	AUTO OWNERS INS CO	20.00%	1	0.49%	\$1,601,874
48.09	32778	WASHINGTON INTL INS CO	20.00%	1	0.42%	\$1,371,310
0.00		All Other Companies w/ Policy Type	0.00%	0	81.08%	\$267,358,565
133.54		Grand Total	100.00%	5	100.00%	\$329,756,900

Policy Type: Group Accident and Health

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
1.07	98167	BCBS OF FL	20.71%	41	19.34%	\$2,824,285,97
0.65	79413	UNITEDHEALTHCARE INS CO	11.62%	23	17.99%	\$2,627,417,77
0.50	95088	AETNA HLTH INC FL CORP	3.54%	7	7.08%	\$1,033,814,97
0.18	95089	HEALTH OPTIONS INC	1.01%	2	5.71%	\$834,501,66
1.22	95270	HUMANA MEDICAL PLAN INC	5.05%	10	4.14%	\$604,322,96
0.55	67369	CIGNA HLTH & LIFE INS CO	2.02%	4	3.65%	\$533,418,47
1.07	60054	AETNA LIFE INS CO	3.54%	7	3.32%	\$484,243,90
0.31	95112	CAPITAL HLTH PLAN INC	1.01%	2	3.22%	\$470,679,34
1.73	95123	NEIGHBORHOOD HLTH PARTNERSHIP INC	5.56%	11	3.21%	\$468,918,10
1.31	95264	UNITED HLTHCARE OF FL INC	4.04%	8	3.09%	\$451,941,149
3.68	95114	COVENTRY HLTH CARE OF FL INC	8.59%	17	2.33%	\$340,817,45
0.23	62286	GOLDEN RULE INS CO	0.51%	1	2.20%	\$320,850,48
1.42	95263	AVMED INC	3.03%	6	2.13%	\$310,884,50
1.02	65978	METROPOLITAN LIFE INS CO	2.02%	4	1.99%	\$290,134,970
4.66	62308	CONNECTICUT GEN LIFE INS CO	7.58%	15	1.63%	\$237,473,41
0.58	64246	GUARDIAN LIFE INS CO OF AMER	0.51%	1	0.88%	\$128,080,32
1.03	76031	FLORIDA COMBINED LIFE INS CO INC	0.51%	1	0.49%	\$71,874,98
6.80	69671	HUMANA HLTH INS CO OF FL INC	3.03%	6	0.45%	\$65,100,74
1.19	69477	TIME INS CO	0.51%	1	0.42%	\$61,804,65
1.25	61271	PRINCIPAL LIFE INS CO	0.51%	1	0.40%	\$59,015,56
1.81	60984	COMPBENEFITS INS CO	0.51%	1	0.28%	\$40,817,00
7.81	70580	HUMANADENTAL INS CO	1.52%	3	0.19%	\$28,333,85
2.71	81973	COVENTRY HLTH & LIFE INS CO	0.51%	1	0.19%	\$27,177,93
3.25	61301	AMERITAS LIFE INS CORP	0.51%		0.16%	\$22,679,55
6.79	67539	PAN AMER LIFE INS CO	0.51%	1	0.07%	\$10,856,96
9.60	73288	HUMANA INS CO	0.51%	1	0.05%	\$7,680,71
744.62	68500	CONTINENTAL LIFE INS CO BRENTWOOD	0.51%	1	0.00%	\$99,06
4,815.59	87726	METLIFE INS CO OF CT	0.51%	1	0.00%	\$15,31
-	72052	AETNA HLTH INS CO	3.03%	6	0.00%	\$(
-	12341	SOLSTICE BENEFITS INC	2.02%	4	0.00%	\$1
_	81396	DELTA DENTAL INS CO	1.52%	3	0.00%	\$1
-	52015	COMPBENEFITS CO	1.01%	2	0.00%	\$(
-	11558	ASSURANCEAMERICA INS CO	0.51%	1	0.00%	\$(
-	10126	HUMANA ADVANTAGECARE PLAN	0.51%	1	0.00%	Ś
-	12259	OPTIMUM HLTHCARE INC	0.51%	1	0.00%	\$( \$( \$(
-	52009	SAFEGUARD HLTH PLANS INC	0.51%	1	0.00%	\$(
-	60318	UNITED HLTHCARE INS CO OF IL	0.51%	1	0.00%	\$1
0.00		All Other Companies w/ Policy Type	0.00%	0	15.39%	\$2,248,266,50
5,622.63		Grand Total	100.00%	198	100.00%	\$14,605,508,33

Policy Type: Group Life

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
0.80	65978	METROPOLITAN LIFE INS CO	13.33%	2	16.73%	\$224,122,512
0.50	68241	PRUDENTIAL INS CO OF AMER	6.67%	1	13.32%	\$178,438,783
0.91	66168	MINNESOTA LIFE INS CO	6.67%	1	7.30%	\$97,717,722
1.41	65498	LIFE INS CO OF N AMER	6.67%	1	4.73%	\$63,318,799
4.18	60054	AETNA LIFE INS CO	13.33%	2	3.19%	\$42,750,508
7.59	91472	GLOBE LIFE & ACCIDENT INS CO	13.33%	2	1.76%	\$23,515,014
7.88	80802	US BR SUN LIFE ASSUR CO OF CANADA	13.33%	2	1.69%	\$22,675,041
10.06	70408	UNION SECURITY INS CO	6.67%	1	0.66%	\$8,877,882
195.17	62049	COLONIAL LIFE & ACCIDENT INS CO	6.67%	1	0.03%	\$457,489
6,226.45	70319	WASHINGTON NATL INS CO	6.67%	1	0.00%	\$14,340
-	80950	METLIFE LIFE AND ANNUITY CO OF CT	6.67%	1	0.00%	\$0
0.00	-	All Other Companies w/ Policy Type	0.00%	0	50.58%	\$677,420,440
6,454.94	_	Grand Total	100.00%	15	100.00%	\$1,339,308,530

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
1.63	10064	CITIZENS PROP INS CORP	23.61%	140	14.51%	1,272,335,7
2.44	10861	UNIVERSAL PROP & CAS INS	19.06%	113	7.81%	684,379,1
0.27	10739	STATE FARM FL INS CO	2.02%	12	7.38%	646,850,7
0.95	12944	HOMEOWNERS CHOICE PROP & CAS INS	3.37%	20	3.55%	311,550,2
1.57	10132	FLORIDA PENINSULA INS CO	5.56%	33	3.54%	310,352,5
0.05	25941	UNITED SERV AUTOMOBILE ASSN	0.17%	1	3.16%	277,431,5
0.79	10969	UNITED PROP & CAS INS CO	2.36%	14	3.00%	263,178,0
0.58	11844	ST JOHNS INS CO INC	1.69%	10	2.92%	255,851,8
0.40	10790	FEDERATED NATL INS CO	1.01%	6	2.52%	220,639,6
1.53	13125	PEOPLES TRUST INS CO	3.54%	21	2.32%	203,009,8
1.12	10117	SECURITY FIRST INS CO	2.36%	14	2.10%	184,487,8
0.49	11027	TOWER HILL PRIME INS CO	1.01%	6	2.05%	179,732,9
0.18	20281	FEDERAL INS CO	0.34%	2	1.85%	162,155,6
0.10	25968	USAA CAS INS CO	0.17%	1	1.68%	147,191,6
1.67	12841	AMERICAN INTEGRITY INS CO OF FL	2.70%	16	1.62%	141,915,9
0.77	30511	CASTLE KEY INS CO	1.18%	7	1.53%	134,209,6
0.67	29050	TOWER HILL PREFERRED INS CO	1.01%	6	1.51%	132,209,4
0.12	12011	TOWER HILL SELECT INS CO	0.17%	1	1.38%	121,368,0
0.12	19402	AIG PROP CAS CO	0.17%	1	1.38%	121,279,0
0.61	14407	HERITAGE PROP & CAS INS CO	0.84%	5	1.38%	120,622,9
0.12	13142	ASI PREFERRED INS CORP	0.17%	1	1.38%	120,616,7
0.99	12538	TOWER HILL SIGNATURE INS CO	1.35%	8	1.36%	119,226,0
0.14	10897	FIRST PROTECTIVE INS CO	0.17%	1	1.21%	106,099,2
1.08	12954	OLYMPUS INS CO	1.18%	7	1.10%	96,100,4
0.93	12237	GULFSTREAM PROP & CAS INS CO	1.01%	6	1.08%	94,934,7
0.16	12813	AUTO CLUB INS CO OF FL	0.17%	1	1.07%	93,825,0
0.64	10835	CASTLE KEY IND CO	0.67%	4	1.06%	92,659,6
0.17	13038	ARK ROYAL INS CO	0.17%	1	1.01%	88,715,8
0.17	10186	FIDELITY FIRE & CAS CO	0.17%	1	0.99%	87,034,8
1.67	10953	CYPRESS PROP & CAS INS CO	1.52%	9	0.91%	79,606,9
1.88	12247	SOUTHERN OAK INS CO	1.69%	10	0.90%	78,483,2
1.15	11986	UNIVERSAL INS CO OF NA	1.01%	6	0.88%	77,466,5
1.74	10136	SOUTHERN FIDELITY INS CO INC	1.52%	9	0.87%	76,367,7
1.10	23035	LIBERTY MUT FIRE INS CO	0.84%	5	0.77%	67,296,1

Policy Type: Homeowners (Continued)

	eowners (Continued) NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
0.69	10872	AMERICAN STRATEGIC INS CORP	0.51%	3	0.73%	64,109,107
0.48	14166	SOUTHERN FIDELITY PROP & CAS INC	0.34%	2	0.70%	61,479,976
0.72	12196	ASI ASSUR CORP	0.51%	3	0.70%	61,198,534
0.26	37478	HARTFORD INS CO OF THE MIDWEST	0.17%	1	0.66%	57,494,737
0.52	10182	GEOVERA SPECIALTY INS CO	0.34%	2	0.65%	57,111,160
0.26	21817	FLORIDA FARM BUR GEN INS CO	0.17%	1	0.64%	56,301,425
0.54	38644	OMEGA INS CO	0.34%	2	0.63%	55,163,719
0.28	10860	SUNSHINE STATE INS CO	0.17%	1	0.60%	52,784,697
0.94	12359	AMERICAN TRADITIONS INS CO	0.51%	3	0.54%	47,214,354
0.32	12563	SAFE HARBOR INS CO	0.17%	1	0.53%	46,237,993
0.33	19437	LEXINGTON INS CO	0.17%	1	0.51%	44,842,641
1.68	11185	FOREMOST INS CO GRAND RAPIDS MI	0.84%	5	0.50%	44,059,262
1.08	13687	PREPARED INS CO	0.51%	3	0.47%	41,204,825
3.72	13619	SAWGRASS MUTUAL INS CO	1.69%	10	0.45%	39,725,298
2.01	12957	MODERN USA INS CO	0.84%	5	0.42%	36,705,569
0.45	13990	FIRST COMMUNITY INS CO	0.17%	1	0.38%	32,936,425
1.44	10111	AMERICAN BANKERS INS CO OF FL	0.51%	3	0.35%	30,753,177
2.92	10908	CAPITOL PREFERRED INS CO	1.01%	6	0.35%	30,352,525
0.56	33588	FIRST LIBERTY INS CORP	0.17%	1	0.30%	26,362,366
1.17	11800	FOREMOST PROP & CAS INS CO	0.34%	2	0.29%	25,238,780
1.83	10647	FIRST FLORIDIAN AUTO & HOME INS CO	0.51%	3	0.28%	24,184,655
1.42	11515	QBE SPECIALTY INS CO	0.34%	2	0.24%	20,831,183
1.75	40169	METROPOLITAN CAS INS CO	0.34%	2	0.19%	16,892,672
1.83	16578	STILLWATER PROP & CAS INS CO	0.34%	2	0.18%	16,170,330
1.11	13139	AVATAR PROP & CAS INS CO	0.17%	1	0.15%	13,349,562
1.47	41998	AMERICAN SOUTHERN HOME INS CO	0.17%	1	0.11%	10,067,183
3.84	41297	SCOTTSDALE INS CO	0.34%	2	0.09%	7,695,255
2.32	12157	COMPANION PROP & CAS INS CO	0.17%	1	0.07%	6,373,649
4.23	29068	IDS PROP CAS INS CO	0.17%	1	0.04%	3,493,583
46.47	29424	HARTFORD CAS INS CO	0.17%	1	0.00%	318,168
835.39	42978	AMERICAN SECURITY INS CO	0.17%	1	0.00%	17,698
-	20052	NATIONAL LIAB & FIRE INS CO	0.67%	4	0.00%	, 0
-	10203	ARGUS FIRE & CAS INS CO	0.34%	2	0.00%	0
-	23469	AMERICAN MODERN HOME INS CO	0.17%	1	0.00%	0
-	41041	AUTO CLUB S INS CO	0.17%	1	0.00%	0
-	36951	CENTURY SURETY CO	0.17%	1	0.00%	0
-	12777	CHUBB IND INS CO	0.17%	1	0.00%	0
-	71404	CONTINENTAL GEN INS CO	0.17%	1	0.00%	0
-	11258	GEORGIA CAS & SURETY CO	0.17%	1	0.00%	0
-	23043	LIBERTY MUT INS CO	0.17%	1	0.00%	0
-	34932	MAPFRE INS CO OF FL	0.17%	1	0.00%	0
-	26522	MOUNT VERNON FIRE INS CO	0.17%	1	0.00%	0
-	11991	NATIONAL CAS CO	0.17%	1	0.00%	0
-	10192	PROGRESSIVE SELECT INS CO	0.17%	1	0.00%	0
-	25178	STATE FARM MUT AUTO INS CO	0.17%	1	0.00%	0
_	25180	STILLWATER INS CO	0.17%	1	0.00%	n
_	25895	UNITED STATES LIAB INS CO	0.17%	1	0.00%	n
_	19615	AMERICAN RELIABLE INS CO	0.17%	1	0.00%	-240
_	11156	HOMESITE INS CO OF FL	0.17%	1	0.00%	-21,073
0.00		All Other Companies w/ Policy Type	0.00%	0	6.47%	567,538,532
950.06	•	Grand Total	100.00%		100.00%	8,767,373,436

Policy Type: Individual Accident and Health

Toney Type: mait	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
0.72	98167	BCBS OF FL	19.84%	51	27.62%	\$1,126,670,951
0.26	60380	AMERICAN FAM LIFE ASSUR CO OF COLUMBUS	1.95%	5	7.53%	\$307,243,901
0.94	62308	CONNECTICUT GEN LIFE INS CO	5.45%	14	5.77%	\$235,287,684
0.76	95088	AETNA HLTH INC FL CORP	2.33%	6	3.06%	\$124,652,723
0.13	70025	GENWORTH LIFE INS CO	0.39%	1	2.98%	\$121,543,963
0.28	95081	WELLCARE OF FL INC	0.78%	2	2.74%	\$111,636,435
0.29	95264	UNITED HLTHCARE OF FL INC	0.78%	2	2.71%	\$110,497,824
0.14	65838	JOHN HANCOCK LIFE INS CO USA	0.39%	1	2.71%	\$110,398,332
1.61	61263	BANKERS LIFE & CAS CO	3.50%	9	2.17%	\$88,614,188
0.74	69671	HUMANA HLTH INS CO OF FL INC	1.56%	4	2.10%	\$85,754,278
0.39	62049	COLONIAL LIFE & ACCIDENT INS CO	0.78%	2	1.97%	\$80,533,486
1.04	95266	COVENTRY HLTH PLAN OF FL INC	1.95%	5	1.86%	\$75,956,934
0.44	92916	UNITED AMER INS CO	0.78%	2	1.76%	\$71,720,190
0.98	73288	HUMANA INS CO	1.56%	4	1.58%	\$64,502,758
1.09	65978	METROPOLITAN LIFE INS CO	1.56%	4	1.42%	\$58,093,346
0.28	68195	PROVIDENT LIFE & ACCIDENT INS CO	0.39%	1	1.39%	\$56,611,376
0.90	71412	MUTUAL OF OMAHA INS CO	1.17%	3	1.30%	\$53,139,047
0.61	60534	AMERICAN HERITAGE LIFE INS CO	0.78%	2	1.28%	\$52,361,301
1.23	95271	PREFERRED MEDICAL PLAN INC	1.56%	4	1.26%	\$51,535,648
0.66	25178	STATE FARM MUT AUTO INS CO	0.78%	2	1.18%	\$47,972,556
0.45	62065	COLONIAL PENN LIFE INS CO	0.39%	1	0.86%	\$35,006,443
1.95	76031	FLORIDA COMBINED LIFE INS CO INC	1.56%	4	0.80%	\$32,609,806
1.17	70319	WASHINGTON NATL INS CO	0.78%	2	0.67%	\$27,173,154
1.78	60054	AETNA LIFE INS CO	1.17%	3	0.65%	\$26,716,657
3.82	20443	CONTINENTAL CAS CO	2.33%	6	0.61%	\$24,934,107
1.28	95263	AVMED INC	0.78%	2	0.61%	\$24,869,370
1.39	60763	AMERICAN PIONEER LIFE INS CO	0.78%	2	0.56%	\$22,791,094
1.43	95089	HEALTH OPTIONS INC	0.78%	2	0.54%	\$22,188,585
3.85	95270	HUMANA MEDICAL PLAN INC	1.95%	5	0.51%	\$20,624,075
2.75	81973	COVENTRY HLTH & LIFE INS CO	1.17%	3	0.42%	\$17,310,191
6.39	65110	KANAWHA INS CO	2.33%	6	0.37%	\$14,911,565
1.08	69477	TIME INS CO	0.39%	1	0.36%	\$14,636,227
2.37	66915	NEW YORK LIFE INS CO	0.78%	2	0.33%	\$13,371,988
1.24	65331	LIBERTY NATL LIFE INS CO	0.39%	1	0.31%	\$12,788,703
2.59	76325	SENIOR HLTH INS CO OF PA	0.78%	2	0.30%	\$12,274,895
1.36	31119	MEDICO INS CO	0.39%	1	0.29%	\$11,691,201
5.47	62286	GOLDEN RULE INS CO	1.56%	4	0.28%	\$11,617,815
2.04	66281	MONUMENTAL LIFE INS CO	0.39%	1	0.19%	\$7,781,503
4.13	80799	CELTIC INS CO	0.78%	2	0.19%	\$7,680,921
2.93	95123	NEIGHBORHOOD HLTH PARTNERSHIP INC	0.39%	1	0.13%	\$5,413,949
3.13	62944	AXA EQUITABLE LIFE INS CO	0.39%	1	0.12%	\$5,065,941
10.32	64211	GUARANTEE TRUST LIFE INS CO	1.17%	3	0.11%	\$4,612,826
3.73	12967	MEDAMERICA INS CO OF FL	0.39%	1	0.10%	\$4,251,575
3.78	62359	CONSTITUTION LIFE INS CO	0.39%	1	0.10%	\$4,195,505
4.76	42129	UNITED SECURITY ASSUR CO OF PA	0.39%	1	0.08%	\$3,331,927
9.90	65021	STONEBRIDGE LIFE INS CO	0.78%	2	0.08%	\$3,207,955
14.43	12756	MEDICA HLTH PLANS OF FL INC	0.78%	2	0.05%	\$2,199,793
24.99	61883	CENTRAL UNITED LIFE INS CO	0.78%	2	0.03%	\$1,270,208
13.43	38970	MARKEL INS CO	0.39%	1	0.03%	\$1,181,752
16.96	80624	AMERICAN PROGRESSIVE L&H INS OF NY	0.39%	1	0.02%	\$935,688
24.13	67539	PAN AMER LIFE INS CO	0.39%	1	0.02%	\$657,810
86.50	19445	NATIONAL UNION FIRE INS CO OF PITTS	1.17%	3	0.01%	\$550,522

Policy Type: Individual Accident and Health (Continued)

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
331.51	62324	FREEDOM LIFE INS CO OF AMER	2.33%	6	0.01%	\$287,293
119.72	11121	UNIFIED LIFE INS CO	0.78%	2	0.01%	\$265,180
63.41	65498	LIFE INS CO OF N AMER	0.39%	1	0.01%	\$250,349
148.73	70106	UNITED STATES LIFE INS CO IN NYC	0.39%	1	0.00%	\$106,729
726.03	69078	STANDARD SECURITY LIFE INS CO OF NY	0.78%	2	0.00%	\$43,727
6,968.19	66974	NORTH AMER CO LIFE & HLTH INS	0.39%	1	0.00%	\$2,278
10,307.49	78700	AETNA HLTH & LIFE INS CO	0.39%	1	0.00%	\$1,540
97,383.62	16535	ZURICH AMER INS CO	0.39%	1	0.00%	\$163
-	79413	UNITEDHEALTHCARE INS CO	5.45%	14	0.00%	\$0
-	95114	COVENTRY HLTH CARE OF FL INC	2.72%	7	0.00%	\$0
-	10119	FREEDOM HLTH INC	1.56%	4	0.00%	\$0
-	11176	PREFERRED CARE PARTNERS INC	1.17%	3	0.00%	\$0
-	72052	AETNA HLTH INS CO	0.78%	2	0.00%	\$0
-	52015	COMPBENEFITS CO	0.78%	2	0.00%	\$0
-	12259	OPTIMUM HLTHCARE INC	0.78%	2	0.00%	\$0
-	63282	PENN TREATY NTWRK AMER INS CO	0.78%	2	0.00%	\$0
-	10775	PHYSICIANS UNITED PLAN INC	0.78%	2	0.00%	\$0
-	81418	AMERICAN MEDICAL & LIFE INS CO	0.39%	1	0.00%	\$0
-	95092	CAREPLUS HLTH PLANS INC	0.39%	1	0.00%	\$0
-	10771	COVENTRY SUMMIT HLTH PLAN INC	0.39%	1	0.00%	\$0
-	10122	HEALTH SUN HLTH PLANS	0.39%	1	0.00%	\$0
-	23345	MERIDIAN MUTUAL INS CO	0.39%	1	0.00%	\$0
-	20621	ONEBEACON AMER INS CO	0.39%	1	0.00%	\$0
-	52009	SAFEGUARD HLTH PLANS INC	0.39%	1	0.00%	\$0
-	13726	SIMPLY HLTHCARE PLANS INC	0.39%	1	0.00%	\$0
-	95134	TOTAL HEALTH CHOICE INC	0.39%	1	0.00%	\$0
-	21113	UNITED STATES FIRE INS CO	0.39%	1	0.00%	\$0
0.00	,	All Other Companies w/ Policy Type	0.00%	0	15.83%	\$645,959,301
116,327.77		Grand Total	100.00%	257	100.00%	\$4,079,497,232

**Policy Type: Individual Annuity** 

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
0.45	65056	JACKSON NATL LIFE INS CO	4.65%	2	10.42%	\$1,574,291,63
0.46	86231	TRANSAMERICA LIFE INS CO	2.33%	1	5.08%	\$767,752,59
2.99	90611	ALLIANZ LIFE INS CO OF N AMER	13.95%	6	4.66%	\$704,869,48
0.54	68675	SECURITY BENEFIT LIFE INS CO	2.33%	1	4.32%	\$652,502,87
1.13	61050	METLIFE INVESTORS USA INS CO	4.65%	2	4.13%	\$624,689,86
0.61	62944	AXA EQUITABLE LIFE INS CO	2.33%	1	3.83%	\$578,227,11
0.75	91596	NEW YORK LIFE INS & ANN CORP	2.33%	1	3.08%	\$466,055,01
1.71	92738	AMERICAN EQUITY INVEST LIFE INS CO	4.65%	2	2.71%	\$410,000,14
1.05	65005	RIVERSOURCE LIFE INS CO	2.33%	1	2.22%	\$335,825,19
1.10	65978	METROPOLITAN LIFE INS CO	2.33%	1	2.12%	\$319,973,69
2.09	68136	PROTECTIVE LIFE INS CO	2.33%	1	1.11%	\$168,296,50
6.60	61689	ATHENE ANN & LIFE CO	6.98%	3	1.06%	\$159,674,77
2.54	67091	NORTHWESTERN MUT LIFE INS CO	2.33%	1	0.91%	\$138,163,49
2.92	63274	FIDELITY & GUAR LIFE INS CO	2.33%	1	0.80%	\$120,304,39
3.25	80942	ING USA ANN & LIFE INS CO	2.33%	1	0.72%	\$108,277,59
6.78	91642	FORETHOUGHT LIFE INS CO	4.65%	2	0.69%	\$103,744,49
3.78	66974	NORTH AMER CO LIFE & HLTH INS	2.33%	1	0.62%	\$92,991,27
4.16	65528	LIFE INS CO OF THE SOUTHWEST	2.33%	1	0.56%	\$84,440,31

**Policy Type: Individual Annuity (Continued)** 

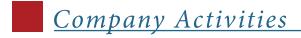
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	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
7.64	66869	NATIONWIDE LIFE INS CO	2.33%	1	0.30%	\$46,024,869
8.53	60739	AMERICAN NATL INS CO	2.33%	1	0.27%	\$41,198,874
133.34	61999	AMERICO FIN LIFE & ANN INS CO	2.33%	1	0.02%	\$2,635,908
291.20	79065	SUN LIFE ASSUR CO OF CANADA US	2.33%	1	0.01%	\$1,207,007
2,431.31	67814	PHOENIX LIFE INS CO	6.98%	3	0.00%	\$433,688
3,586.49	71129	DEARBORN NATL LIFE INS CO	2.33%	1	0.00%	\$98,000
5,621.91	66915	NEW YORK LIFE INS CO	2.33%	1	0.00%	\$62,519
-	70432	AIG ANNUITY INS CO	2.33%	1	0.00%	\$0
-	64939	INVESTORS INS CORPORATION	2.33%	1	0.00%	\$0
-	60003	PARK AVENUE LIFE INS CO	2.33%	1	0.00%	\$0
-	25623	PHOENIX INS CO	2.33%	1	0.00%	\$0
-	93734	PHOENIX LIFE & ANN CO	2.33%	1	0.00%	\$0
0.00		All Other Companies w/ Policy Type	0.00%	0	50.36%	\$7,611,742,413
12,123.32		Grand Total	100.00%	43	100.00%	\$15,113,483,750

Policy Type: Individual Life

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
0.15	65676	LINCOLN NATL LIFE INS CO	0.77%	1	5.08%	\$342,090,8
0.62	86231	TRANSAMERICA LIFE INS CO	2.31%	3	3.71%	\$249,744,2
2.30	60488	AMERICAN GEN LIFE INS CO	7.69%	10	3.34%	\$224,918,4
0.65	66915	NEW YORK LIFE INS CO	1.54%	2	2.37%	\$159,686,7
0.65	65978	METROPOLITAN LIFE INS CO	1.54%	2	2.36%	\$159,209,0
0.33	67466	PACIFIC LIFE INS CO	0.77%	1	2.32%	\$155,958,3
0.81	65919	PRIMERICA LIFE INS CO	1.54%	2	1.90%	\$128,196,0
1.44	65595	LINCOLN BENEFIT LIFE CO	2.31%	3	1.60%	\$107,899,9
0.61	68322	GREAT W LIFE & ANN INS CO	0.77%	1	1.27%	\$85,634,5
1.31	67105	RELIASTAR LIFE INS CO	1.54%	2	1.18%	\$79,239,3
1.98	69868	UNITED OF OMAHA LIFE INS CO	2.31%	3	1.16%	\$78,440,4
2.88	65056	JACKSON NATL LIFE INS CO	3.08%	4	1.07%	\$71,899,5
4.58	68241	PRUDENTIAL INS CO OF AMER	4.62%	6	1.01%	\$67,908,1
0.79	68713	SECURITY LIFE OF DENVER INS CO	0.77%	1	0.97%	\$65,350,6
0.85	94250	BANNER LIFE INS CO	0.77%	1	0.91%	\$61,140,0
0.94	61271	PRINCIPAL LIFE INS CO	0.77%	1	0.81%	\$54,882,5
5.89	65331	LIBERTY NATL LIFE INS CO	3.85%	5	0.65%	\$43,998,0
4.83	66281	MONUMENTAL LIFE INS CO	3.08%	4	0.64%	\$42,917,7
1.47	87726	METLIFE INS CO OF CT	0.77%	1	0.52%	\$35,250,2
1.51	60739	AMERICAN NATL INS CO	0.77%	1	0.51%	\$34,367,3
1.56	68896	SOUTHERN FARM BUREAU LIFE INS CO	0.77%	1	0.49%	\$33,278,6
1.66	89206	OHIO NATL LIFE ASSUR CORP	0.77%	1	0.46%	\$31,254,0
1.69	63274	FIDELITY & GUAR LIFE INS CO	0.77%	1	0.46%	\$30,726,4
1.69	70025	GENWORTH LIFE INS CO	0.77%	1	0.46%	\$30,725,0
10.29	61263	BANKERS LIFE & CAS CO	4.62%	6	0.45%	\$30,211,5
1.76	60186	ALLSTATE LIFE INS CO	0.77%	1	0.44%	\$29,466,4
3.86	66869	NATIONWIDE LIFE INS CO	1.54%	2	0.40%	\$26,867,7
3.94	60577	AMERICAN INCOME LIFE INS CO	1.54%	2	0.39%	\$26,336,2
9.96	69930	UNITED INS CO OF AMER	3.08%	4	0.31%	\$20,818,1
2.52	62049	COLONIAL LIFE & ACCIDENT INS CO	0.77%	1	0.31%	\$20,557,3
15.88	91472	GLOBE LIFE & ACCIDENT INS CO	4.62%	6	0.29%	\$19,581,6
5.80	60534	AMERICAN HERITAGE LIFE INS CO	1.54%	2	0.27%	\$17,858,6

Policy Type: Individual Life (Continued)

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
5.96	61999	AMERICO FIN LIFE & ANN INS CO	1.54%	2	0.26%	\$17,376,567
6.81	65927	LINCOLN HERITAGE LIFE INS CO	1.54%	2	0.23%	\$15,214,790
3.85	92622	WESTERN SOUTHERN LIFE ASSUR CO	0.77%	1	0.20%	\$13,461,664
3.92	60380	AMERICAN FAM LIFE ASSUR CO OF COLUMBUS	0.77%	1	0.20%	\$13,222,321
4.31	68772	SECURITY MUT LIFE INS CO OF NY	0.77%	1	0.18%	\$12,016,795
4.55	84530	US FINANCIAL LIFE INS CO	0.77%	1	0.17%	\$11,395,224
5.24	62065	COLONIAL PENN LIFE INS CO	0.77%	1	0.15%	\$9,888,349
5.34	71854	AAA LIFE INS CO	0.77%	1	0.14%	\$9,702,160
7.30	67652	FIRST PENN PACIFIC LIFE INS CO	0.77%	1	0.11%	\$7,103,381
8.42	69396	TEXAS LIFE INS CO	0.77%	1	0.09%	\$6,153,023
8.66	63290	FIDELITY LIFE ASSN A LEGAL RESERVE L	0.77%	1	0.09%	\$5,981,764
8.88	61492	ATHENE ANNUITY & LIFE ASSUR CO	0.77%	1	0.09%	\$5,838,383
9.03	66850	NATIONAL WESTERN LIFE INS CO	0.77%	1	0.09%	\$5,741,217
12.70	70319	WASHINGTON NATL INS CO	0.77%	1	0.06%	\$4,079,889
25.83	68594	AMERICAN AMICABLE LIFE INS CO OF TX	1.54%	2	0.06%	\$4,013,192
13.35	63312	GREAT AMER LIFE INS CO	0.77%	1	0.06%	\$3,880,530
22.64	62103	COLUMBIAN MUT LIFE INS CO	0.77%	1	0.03%	\$2,288,661
23.36	76112	OXFORD LIFE INS CO	0.77%	1	0.03%	\$2,218,298
57.37	70815	HARTFORD LIFE & ACCIDENT INS CO	1.54%	2	0.03%	\$1,806,553
32.48	78662	SENIOR LIFE INS CO	0.77%	1	0.02%	\$1,595,410
38.41	62359	CONSTITUTION LIFE INS CO	0.77%	1	0.02%	\$1,349,197
42.20	63053	FAMILY LIFE INS CO	0.77%	1	0.02%	\$1,228,051
89.04	62235	UNUM LIFE INS CO OF AMER	1.54%	2	0.02%	\$1,164,048
58.58	67873	PIONEER AMER INS CO	0.77%	1	0.01%	\$884,622
67.49	68802	SENTINEL SECURITY LIFE INS CO	0.77%	1	0.01%	\$767,806
130.92	63886	BEST MERIDIAN INS CO	0.77%	1	0.01%	\$395,829
192.63	62596	UNION FIDELITY LIFE INS CO	0.77%	1	0.00%	\$269,027
261.78	93610	JOHN HANCOCK LIFE & HLTH INS CO	0.77%	1	0.00%	\$197,956
301.99	71773	AMERICAN NATL LIFE INS CO OF TX	0.77%	1	0.00%	\$171,602
-	58068	INDEPENDENT ORDER OF FORESTERS US	5.38%	7	0.00%	\$0
-	66672	AMERICAN GENERAL LIFE & ACCIDENT INS	3.08%	4	0.00%	\$0
-	81043	BANKERS LIFE INS CO	0.77%	1	0.00%	\$0
-	71412	MUTUAL OF OMAHA INS CO	0.77%	1	0.00%	\$0
-	70629	WORLD INS CO	0.77%	1	0.00%	\$0
0.00		All Other Companies w/ Policy Type	0.00%	0	59.54%	\$4,010,952,242
1,548.22		Grand Total	100.00%	130	100.00%	\$6,736,773,152



Policy Type: Long Term Care

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
0.18	70025	GENWORTH LIFE INS CO	3.45%	1	19.25%	\$130,127,678
0.19	65838	JOHN HANCOCK LIFE INS CO USA	3.45%	1	18.41%	\$124,434,263
3.04	61263	BANKERS LIFE & CAS CO	20.69%	6	6.81%	\$46,042,877
1.34	65978	METROPOLITAN LIFE INS CO	6.90%	2	5.13%	\$34,680,522
4.18	20443	CONTINENTAL CAS CO	20.69%	6	4.95%	\$33,465,720
6.98	65110	KANAWHA INS CO	13.79%	4	1.97%	\$13,349,263
3.76	76325	SENIOR HLTH INS CO OF PA	6.90%	2	1.83%	\$12,398,979
2.04	71412	MUTUAL OF OMAHA INS CO	3.45%	1	1.69%	\$11,444,467
5.37	12967	MEDAMERICA INS CO OF FL	3.45%	1	0.64%	\$4,336,627
7.10	42129	UNITED SECURITY ASSUR CO OF PA	3.45%	1	0.49%	\$3,281,457
8.35	70319	WASHINGTON NATL INS CO	3.45%	1	0.41%	\$2,791,119
10.49	60763	AMERICAN PIONEER LIFE INS CO	3.45%	1	0.33%	\$2,221,149
83.69	80624	AMERICAN PROGRESSIVE L&H INS OF NY	3.45%	1	0.04%	\$278,526
-	63282	PENN TREATY NTWRK AMER INS CO	3.45%	1	0.00%	\$0
0.00	-	All Other Companies w/ Policy Type	0.00%	0	38.04%	\$257,101,584
136.72	•	Grand Total	100.00%	29	100.00%	\$675,954,231

**Policy Type: Medicare Supplement** 

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
0.95	98167	BCBS OF FL	20.00%	2	21.02%	\$349,498,977
4.72	92916	UNITED AMER INS CO	20.00%	2	4.24%	\$70,426,380
3.30	61263	BANKERS LIFE & CAS CO	10.00%	1	3.03%	\$50,356,796
8.51	71412	MUTUAL OF OMAHA INS CO	20.00%	2	2.35%	\$39,083,126
4.87	62065	COLONIAL PENN LIFE INS CO	10.00%	1	2.05%	\$34,161,869
45.74	62359	CONSTITUTION LIFE INS CO	10.00%	1	0.22%	\$3,634,101
209.29	64211	GUARANTEE TRUST LIFE INS CO	10.00%	1	0.05%	\$794,310
0.00	1	All Other Companies w/ Policy Type	0.00%	0	67.04%	\$1,114,439,058
277.38		Grand Total	100.00%	10	100.00%	\$1,662,394,617

Policy Type: Private Passenger Auto (Continued)

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
0.88	30210	ESURANCE PROP & CAS INS CO	1.19%	12	1.35%	\$190,254,32
0.84	33120	SECURITY NATL INS CO	1.09%	11	1.30%	\$182,981,28
5.34	12541	WINDHAVEN INS CO	6.55%	66	1.23%	\$173,281,83
0.36	40169	METROPOLITAN CAS INS CO	0.40%	4	1.11%	\$157,232,32
0.73	10190	SOUTHERN OWNERS INS CO	0.79%	8	1.09%	\$153,570,83
3.03	35319	UNITED AUTOMOBILE INS CO	3.17%	32	1.05%	\$147,869,68
0.55	18600	USAA GEN IND CO	0.50%	5	0.90%	\$127,075,89
1.75	10061	INFINITY IND INS CO	1.49%	15	0.85%	\$120,347,27
0.83	21817	FLORIDA FARM BUR GEN INS CO	0.69%	7	0.83%	\$117,617,75
8.31	12360	OCEAN HARBOR CAS INS CO	6.85%	69	0.82%	\$116,371,41
0.53	36447	LM GEN INS CO	0.40%	4	0.75%	\$106,478,88
1.06	30104	HARTFORD UNDERWRITERS INS CO	0.79%	8	0.75%	\$106,227,53
0.94	23043	LIBERTY MUT INS CO	0.69%	7	0.74%	\$104,273,72
0.28	19976	AMICA MUT INS CO	0.20%	2	0.70%	\$99,545,27
0.44	21253	GARRISON PROP & CAS INS CO	0.30%	3	0.67%	\$94,654,11
1.33	25453	NATIONWIDE INS CO OF AMER	0.89%	9	0.67%	\$94,524,06
0.33	12813	AUTO CLUB INS CO OF FL	0.20%	2	0.61%	\$85,748,26
0.33	42587	DEPOSITORS INS CO	0.20%	2	0.60%	\$84,777,55
1.37	40150	MGA INS CO INC	0.79%	8	0.58%	\$82,145,55
0.78	11201	MERCURY IND CO OF AMER	0.40%	4	0.51%	\$71,607,44
1.50	18139	PEAK PROP & CAS INS CORP	0.69%	7	0.46%	\$65,298,34
0.22	19240	ALLSTATE IND CO	0.10%	1	0.45%	\$63,765,74
1.13	10193	PROGRESSIVE EXPRESS INS CO	0.50%	5	0.44%	\$62,065,61
1.14	11202	MERCURY INS CO OF FL	0.50%	5	0.43%	\$61,244,34
2.03	39497	INFINITY ASSUR INS CO	0.79%	8	0.39%	\$55,265,18
0.53	25143	STATE FARM FIRE & CAS CO	0.20%	2	0.37%	\$52,917,07
0.27	42579	ALLIED PROP & CAS INS CO	0.10%	1	0.37%	\$52,518,25
0.85	10647	FIRST FLORIDIAN AUTO & HOME INS CO	0.30%	3	0.35%	\$49,621,06
1.13	41041	AUTO CLUB S INS CO	0.40%	4	0.35%	\$49,423,42
0.30	19402	AIG PROP CAS CO	0.10%	1	0.34%	\$47,426,49
1.20	23035	LIBERTY MUT FIRE INS CO	0.40%	4	0.33%	\$46,603,32
0.65	34690	PROPERTY & CAS INS CO OF HARTFORD	0.20%	2	0.30%	\$42,997,55
0.34	36137	TRAVELERS COMMERCIAL INS CO	0.10%	1	0.29%	\$41,595,10
2.83	11044	NATIONAL GENERAL INS ONLINE INC	0.79%	8	0.28%	\$39,644,47
0.72	37478	HARTFORD INS CO OF THE MIDWEST	0.20%	2	0.27%	\$38,834,51
4.18	44369	IMPERIAL FIRE & CAS INS CO	1.09%	11	0.26%	\$36,880,32
2.45	25712	ESURANCE INS CO	0.60%	6	0.24%	\$34,347,01
6.42	10336	FIRST ACCEPTANCE INS CO INC	1.39%	14	0.22%	\$30,577,59
0.47	29068	IDS PROP CAS INS CO	0.10%	1	0.21%	\$30,028,11
4.21	11558	ASSURANCEAMERICA INS CO	0.89%	9	0.21%	\$29,952,98
0.47	20281	FEDERAL INS CO	0.10%	1	0.21%	\$29,534,99
3.49	25755	PEACHTREE CAS INS CO	0.69%	7	0.20%	\$28,100,05
4.57	28746	EQUITY INS CO	0.89%	9	0.20%	\$27,607,94
1.83	22772	INTEGON IND CORP	0.30%	3	0.16%	\$23,032,53
0.63	13621	STAR & SHIELD INS EXCH	0.10%	1	0.16%	\$22,414,50
1.25	37648	PERMANENT GEN ASSUR CORP	0.20%	2	0.16%	\$22,347,21
0.64	18988	AUTO OWNERS INS CO	0.10%	1	0.15%	\$21,898,04
5.12	13131	RESPONSIVE AUTO INS CO	0.69%	7	0.14%	\$19,178,79
4.43	33650	MENDOTA INS CO	0.60%	6	0.13%	\$18,997,75
5.97	32387	STAR CAS INS CO	0.79%	8	0.13%	\$18,796,38
0.75	22578	HORACE MANN INS CO	0.10%	1	0.13%	\$18,621,89
0.90	31216	FLORIDA FARM BUREAU CAS INS CO	0.10%	1	0.11%	\$15,512,33
3.21	38156	ALPHA PROP & CAS INS CO	0.30%	3	0.09%	\$13,086,62



Policy Type: Private Passenger Auto (Continued)

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
2.21	31151	AMERICAN COLONIAL INS CO	0.20%	2	0.09%	\$12,672,276
1.15	37915	ESSENTIA INS CO	0.10%	1	0.09%	\$12,161,850
3.91	10105	VICTORIA SELECT INS CO	0.30%	3	0.08%	\$10,767,131
3.04	22357	HARTFORD ACCIDENT & IND CO	0.20%	2	0.07%	\$9,214,476
3.04	21164	DAIRYLAND INS CO	0.20%	2	0.07%	\$9,212,358
1.55	10915	UNITRIN DIRECT PROP & CAS CO	0.10%	1	0.06%	\$9,015,205
1.74	13250	WORKMENS AUTO INS CO	0.10%	1	0.06%	\$8,063,941
2.02	11185	FOREMOST INS CO GRAND RAPIDS MI	0.10%	1	0.05%	\$6,939,989
4.31	34932	MAPFRE INS CO OF FL	0.20%	2	0.05%	\$6,508,350
26.58	21300	KINGSWAY AMIGO INS CO	1.19%	12	0.04%	\$6,328,522
2.22	22756	HORACE MANN PROP & CAS INS CO	0.10%	1	0.04%	\$6,309,324
2.43	39950	METROPOLITAN GEN INS CO	0.10%	1	0.04%	\$5,778,451
2.45	22225	21ST CENTURY PREFERRED INS CO	0.10%	1	0.04%	\$5,731,952
7.54	23248	OCCIDENTAL FIRE & CAS CO OF NC	0.30%	3	0.04%	\$5,576,739
9.17	43974	21ST CENTURY IND INS CO	0.30%	3	0.03%	\$4,584,077
3.17	41840	ALLMERICA FIN BENEFIT INS CO	0.10%	1	0.03%	\$4,422,676
3.29	20397	VIGILANT INS CO	0.10%	1	0.03%	\$4,263,358
4.17	10111	AMERICAN BANKERS INS CO OF FL	0.10%	1	0.02%	\$3,360,017
4.68	13698	AGIC INC	0.10%	1	0.02%	\$2,996,655
5.94	31968	MERASTAR INS CO	0.10%	1	0.02%	\$2,357,647
6.94	29424	HARTFORD CAS INS CO	0.10%	1	0.01%	\$2,018,179
14.29	34940	OMNI IND CO	0.20%	2	0.01%	\$1,962,314
67.95	22268	INFINITY INS CO	0.89%	9	0.01%	\$1,856,564
7.98	13242	TITAN IND CO	0.10%	1	0.01%	\$1,755,866
35.40	15130	ENCOMPASS IND CO	0.20%	2	0.01%	\$791,903
18.95	29742	INTEGON NATL INS CO	0.10%	1	0.01%	\$739,453
143.86	22306	MASSACHUSETTS BAY INS CO	0.30%	3	0.00%	\$292,289
301.66	43044	RESPONSE INS CO	0.10%	1	0.00%	\$46,463
2,809.98	19682	HARTFORD FIRE IN CO	0.20%	2	0.00%	\$9,976
1,634.54	24740	SAFECO INS CO OF AMER	0.10%	1	0.00%	\$8,575
17,282.57	22667	ACE AMER INS CO	0.10%	1	0.00%	\$811
-	13683	ASCENDANT COMMERCIAL INS INC	1.19%	12	0.00%	\$0
_	20052	NATIONAL LIAB & FIRE INS CO	0.40%	4	0.00%	\$0
_	21792	INFINITY CAS INS CO	0.30%	3	0.00%	\$0
_	16322	PROGRESSIVE DIRECT INS CO	0.30%	3	0.00%	\$0
_	11908	MERCURY CAS CO	0.20%	2	0.00%	\$0
_	26042	WAUSAU UNDERWRITERS INS CO	0.20%	2	0.00%	\$0
_	37907	ALLSTATE VEHICLE & PROP INS CO	0.10%	1	0.00%	\$0
_	26247	AMERICAN GUAR & LIAB INS	0.10%	1	0.00%	\$0
_	19704	AMERICAN STATES INS CO	0.10%	1	0.00%	\$0
_	18279	BANKERS STANDARD INS CO	0.10%	1	0.00%	\$0
_	10464	CANAL INS CO	0.10%	1	0.00%	\$0
-	17205	CASTLEPOINT INS CO	0.10%	1	0.00%	\$0
-	40134	CASTLEPOINT INS CO	0.10%	1	0.00%	\$0
-						
-	39993	COLONY INS CO	0.10%	1	0.00%	\$0
-	60682	CONSECO INS CO	0.10%	1	0.00%	\$0
-	20443	CONTINENTAL CAS CO	0.10%	1	0.00%	\$0
-	20966	COTTON STATES MUTUAL INS CO	0.10%	1	0.00%	\$0
-	10120	EVEREST NATL INS CO	0.10%	1	0.00%	\$0
-	10178	FCCI INS CO	0.10%	1	0.00%	\$0
-	13935	FEDERATED MUT INS CO	0.10%	1	0.00%	\$0
-	43265	GRAMERCY INS CO	0.10%	1	0.00%	\$0
-	23809	GRANITE STATE INS CO	0.10%	1	0.00%	\$0

# Company Activities

## **Consumer Complaint Ratios – CY 2013**

Policy Type: Private Passenger Auto (Continued)

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
-	12237	GULFSTREAM PROP & CAS INS CO	0.10%	1	0.00%	\$0
-	41343	HDI GERLING AMER INS CO	0.10%	1	0.00%	\$0
-	38970	MARKEL INS CO	0.10%	1	0.00%	\$0
-	36838	MESA UNDERWRITERS SPECIALTY INS CO	0.10%	1	0.00%	\$0
-	38660	MIC GEN INS CORP	0.10%	1	0.00%	\$0
-	27138	MIDVALE IND CO	0.10%	1	0.00%	\$0
-	20087	NATIONAL IND CO	0.10%	1	0.00%	\$0
-	42137	NATIONAL IND CO OF THE SOUTH	0.10%	1	0.00%	\$0
-	23841	NEW HAMPSHIRE INS CO	0.10%	1	0.00%	\$0
-	24015	NORTHLAND INS CO	0.10%	1	0.00%	\$0
-	24260	PROGRESSIVE CAS INS CO	0.10%	1	0.00%	\$0
-	68241	PRUDENTIAL INS CO OF AMER	0.10%	1	0.00%	\$0
-	31089	REPWEST INS CO	0.10%	1	0.00%	\$0
-	41297	SCOTTSDALE INS CO	0.10%	1	0.00%	\$0
-	12866	T H E INS CO	0.10%	1	0.00%	\$0
-	28886	TRANSGUARD INS CO OF AMER INC	0.10%	1	0.00%	\$0
-	10969	UNITED PROP & CAS INS CO	0.10%	1	0.00%	\$0
-	21113	UNITED STATES FIRE INS CO	0.10%	1	0.00%	\$0
-	24112	WESTFIELD INS CO	0.10%	1	0.00%	\$0
-	41491	GEICO CAS CO	1.39%	14	0.00%	-\$4,648
0.00		All Other Companies w/ Policy Type	0.00%	0	2.12%	\$299,263,704
22,527.88		Grand Total	100.00%	1,008	100.00%	\$14,128,293,018

Policy Type: Title

	NAIC					
Complaint	Company		Complaint		Market	
Index	Code	Company Name	Share	Complaints	Share	Premiums
0.26	50520	OLD REPUBLIC NATL TITLE INS CO	8.33%	1	31.80%	\$355,459,792
0.38	50814	FIRST AMER TITLE INS CO	8.33%	1	21.94%	\$245,198,479
1.67	50229	CHICAGO TITLE INS CO	25.00%	3	14.96%	\$167,211,601
3.39	51586	FIDELITY NATL TITLE INS CO	33.33%	4	9.84%	\$110,021,669
1.46	50121	STEWART TITLE GUAR CO	8.33%	1	5.69%	\$63,583,779
2.83	50083	COMMONWEALTH LAND TITLE INS CO	8.33%	1	2.95%	\$32,964,454
-	50687	ATTORNEYS' TITLE INS FUND INC	8.33%	1	0.00%	\$0
0.00		All Other Companies w/ Policy Type	0.00%	0	12.82%	\$143,342,007
9.99	_	Grand Total	100.00%	12	100.00%	\$1,117,781,781

Policy Type: Workers' Compensation

7 7 7 7	NAIC					
Complaint Index	Company Code	Company Name	Complaint Share	Complaints	Market Share	Premiums
7.16	11398	GUARANTEE INS CO	16.67%	1	2.33%	\$53,439,563
7.44	23140	ASSOCIATED INDUSTRIES INS CO INC	16.67%	1	2.24%	\$51,478,684
28.13	13683	ASCENDANT COMMERCIAL INS INC	16.67%	1	0.59%	\$13,609,472
115.06	19356	MARYLAND CAS CO	16.67%	1	0.14%	\$3,326,704
-	COMPANY UNSPECIFIED		16.67%	1	0.00%	\$0
-	32387	STAR CAS INS CO	16.67%	1	0.00%	\$0
0.00	All (	Other Companies w/ Policy Type	0.00%	0	94.69%	\$2,174,826,190
157.79		Grand Total	100.00%	6	100.00%	\$2,296,680,613

#### Summary of Officers and Directors' Liability Claims - CY 2013

Pursuant to Section 627.9122(3), F.S.

Year of Claim Closure	2013
Number of Reported Closed Claims	775
Indemnity Paid by Insurers	\$35,085,271
Deductibles Paid by Defendants	\$3,633,090
Loss Adjustment Expenses	\$28,874,940
Other Loss Adjustment Expenses	\$2,910,371
Economic Losses	\$0
Non-Economic Losses	\$0
Punitive Damages	\$0

Source: OIR PLCR Database, January 28, 2014

## **Summary of Workers' Compensation Insurance Experience**

Pursuant to Section 627.914, F.S.

Policy Period January 1, 2011 to December 31, 2011 at a First Report

Coverage	Exposure	Manual Premium	Standard Premium
Full	\$203,409,202,857	\$2,184,423,039	\$2,047,193,408
Injury Type	Claim Count	Indemnity Losses	Medical Losses
Death	103	\$10,246,458	\$4,680,584
Permanent Total Disability	29	\$6,086,658	\$32,606,025
Permanent Partial Disability	7,730	\$91,692,984	\$203,820,043
Temporary Total Disability	33,915	\$252,010,593	\$539,159,858
Medical Treatment Only	130,347	\$0	\$174,985,445
Contract Medical	3	\$0	\$12,980

#### **Key Terms:**

- -Full coverage includes workers' compensation and employers' liability coverages.
- **-Standard premium** is equal to the manual premium multiplied by coverage and risk-quality adjustment factors.
- -Contract medical refers to when an insurer contracts with a healthcare provider to treat injured workers for a predetermined fee regardless of the number of claims that actually occur.
- -Policy period refers to a specified period in which a policy became effective (in this case, 1/1/2011 to 12/31/2011).
- -At a first report refers to losses valued as of 18 months after the month in which a policy became effective. Therefore, losses within this report have valuation dates ranging from 6/30/2012 (for a policy with an effective date of 1/1/2011) to 6/30/2013 (for a policy with an effective date of 1/2/31/2011).

#### **Summary of Motor Vehicle Service Agreements**

Pursuant to Section 634.137, F.S.

As of December 31, 2013*	
Number of Licensed Companies in Florida (Total Authorities)	77
Reported Total Assets	\$2,105,955,582
Reported Florida Premium Written	\$1,068,049,513

**Source:** OIR FAME database on May 7, 2014. Note that these values do not include Motor Vehicle Manufacturers (exempted in 2008 per Section 634.137(6), F.S.).

#### Florida Voluntary Private Passenger Automobile Experience

For Accident Years (AY) 2012, 2011 and 2010\* Pursuant to Section 627.915, F.S.

	AY 2012	AY 2011	AY 2010	Total
Calendar Year Earned Premium	\$13,134,508,070	\$12,388,438,690	\$11,683,463,826	\$37,206,410,586
AY Paid Losses	\$5,916,113,920	\$7,333,420,764	\$7,901,392,252	\$21,150,926,936
AY Reserves Outstanding	\$2,253,221,362	\$1,042,088,321	\$549,773,286	\$3,845,082,969
Allocated Loss Adjustment Expense Incurred	\$367,632,648	\$367,076,955	\$379,465,020	\$1,114,174,623
Unallocated Loss Adjustment Expense Incurred	\$1,152,236,086	\$1,154,276,088	\$1,099,785,064	\$3,406,297,238
AY Incurred Loss and Loss Adjustment Expense	\$9,689,204,016	\$9,896,862,128	\$9,930,415,622	\$29,516,481,766
Developed Loss and Loss Adjustment Expense Incurred	\$11,153,761,860	\$10,304,253,583	\$10,097,234,747	\$31,555,250,190
Policyholder Dividends	\$10,282,802	\$6,297,967	\$15,978,755	\$32,559,524
All Other Expenses	\$2,732,764,616	\$2,666,716,022	\$2,528,764,363	\$7,928,245,001
Underwriting Gain (or Loss)	(\$762,301,208)	(\$588,828,882)	(\$958,514,039)	(\$2,309,644,129)

<sup>\*</sup>All values are as of March 31, 2013. Highlighted/outlined rows and the 'Total' column are computed values. Bold values are used in the calculation of the underwriting gain (or loss).

# Medical Loss Ratios for Florida Health Maintenance Organizations - CY 2013 Pursuant to Section 641.23, F.S.

Company	2013 Ratios	2012 Ratios
Aetna Health, Inc.	80.6%	83.6%
AIDS Healthcare Foundation MCO of Florida, Inc.	93.1%	86.8%
Amerigroup Florida, Inc.	87.3%	86.6%
AvMed, Inc.	83.8%	86.0%
BeHealthy America, Inc.	(A)	(A)
Capital Health Plan, Inc.	94.4%	92.5%
CarePlus Health Plans, Inc.	81.8%	78.1%
Cigna Healthcare of Florida, Inc.	67.1%	86.0%
Citrus Health Care, Inc.	(B)	90.7%
Coventry Health Care of Florida, Inc. (f/k/a Vista Healthplan, Inc.)	85.3%	87.0%
Coventry Health Plan of Florida, Inc. (f/k/a Vista Healthplan of South Florida, Inc.)	81.5%	79.6%
Coventry Summit Health Plan, Inc. (f/k/a Summit Health Plan, Inc.)	91.6%	86.0%
First Medical Health Plan of Florida, Inc.	(C)	(C)
Florida Health Care Plan, Inc.	84.6%	84.6%
Florida Healthcare Plus, Inc.	93.9%	65.7%
Florida MHS, Inc.	101.7%	(D)
Florida True Health, Inc.	102.0%	(E)
Freedom Health, Inc.	87.3%	86.7%
Health First Health Plans, Inc.	82.2%	86.0%
Health Options, Inc.	81.4%	82.2%
Healthspring of Florida,, Inc. (f/k/a Leon Medical Centers Health Plans Inc)	81.5%	81.6%
HealthSun Health Plans, Inc.	87.5%	87.0%
Healthy Palm Beaches, Inc.	94.9%	91.4%
Humana AdvantageCare Plan	83.7%	87.1%
Humana Medical Plan, Inc.	80.3%	77.1%
Little Havana Activities & Nutrition Centers of Dade County, Inc.	(F)	56.4%
Medica Health Plans of Florida, Inc.	104.2%	94.6%
Medica HealthCare Plans, Inc.	98.5%	95.3%
Molina Healthcare of FL Inc	84.7%	83.2%
Neighborhood Health Partnership, Inc.	79.3%	74.4%
Optimum Healthcare, Inc.	86.5%	84.0%
Physicians United Plan, Inc.	81.5%	83.9%
Preferred Care Partners, Inc.	87.0%	84.2%
Preferred Medical Plan, Inc.	80.0%	76.9%
Simply Healthcare Plans, Inc.	86.4%	77.7%
Sunshine State Health Plan, Inc.	89.3%	88.2%
The Public Health Trust Dade County Florida	90.3%	93.4%
Ultimate Health Plans, Inc.	139.4%	(G)
United Healthcare Of Florida, Inc.	91.3%	82.7%
WellCare of Florida, Inc.	84.9%	80.1%
A= Licensed as an HMO on 04/25/2013: no business written as of 12/31/2013		

A= Licensed as an HMO on 04/25/2013; no business written as of 12/31/2013

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.

Source: Company data submitted to the NAIC

B= No business written during 2013; no membership as of 1/1/2013

C= License suspended 11/4/2010

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= Licensed as an HMO on 4/29/2012; surrendered HMO license on 8/28/2013

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



# Florida Office of Insurance Regulation

**Kevin M. McCarty, Insurance Commissioner** 200 E. Gaines Street – Tallahassee, Florida 32399

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