

**155th ANNUAL REPORT**

**Of The**

**NEW HAMPSHIRE INSURANCE DEPARTMENT**

**For the Fiscal Year**

**JULY 1, 2005 - JUNE 30, 2006**

**ROGER A. SEVIGNY**  
**INSURANCE COMMISSIONER**

November 1, 2006

Pursuant to RSA 400-A:26

**HIS EXCELLENCY JOHN LYNCH**  
Governor  
State of New Hampshire

\*

**The Honorable RAYMOND S. BURTON**  
Councilor, First District

\*

**The Honorable PETER J. SPAULDING**  
Councilor, Second District

\*

**The Honorable RUTH L. GRIFFIN**  
Councilor, Third District

\*

**The Honorable RAYMOND J. WIECZOREK**  
Councilor, Fourth District

\*

**The Honorable DEBORA B. PIGNATELLI**  
Councilor, Fifth District

**STATE OF NEW HAMPSHIRE**  
**INSURANCE DEPARTMENT**



**ROGER A. SEVIGNY**  
Commissioner

**ALEXANDER K. FELDVEBEL**  
Deputy Commissioner

**BARBARA D. RICHARDSON**  
Director of Operations

## **ORGANIZATION & FUNCTION**

The New Hampshire Insurance Department was established in 1851, the first insurance regulatory agency in the United States. The provisions of Chapter RSA 400-A of the Insurance Laws, Title XXXVII, codify the rights and responsibilities of the Insurance Department. The provisions of this Title charge the Insurance Commissioner with all duties pertaining to the enforcement and execution of insurance laws of the State of New Hampshire. The Commissioner is responsible for the collection of premium taxes and fees; and the regulation of all segments of the insurance industry as it performs in the marketplace, particularly in the treatment of policyholders and claimants. The Department must be continually vigilant in promoting competitive and safe markets and in enforcing the consumer protection provision of New Hampshire's insurance laws. Additionally, the Department provides consumer assistance to answer inquiries and resolve complaints.

## **MISSION STATEMENT**

Our mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. We are committed to doing so in an honest, effective and timely manner. In pursuit of our mission we will treat all of our constituencies in an open, fair and respectful manner and will strive to uphold the highest professional, ethical and quality standards.

This Annual Report is meant as a brief summary of the activities of the Department during the past Fiscal Year ending June 30, 2006.

In Fiscal Year 2006, the Insurance Department operated its affairs at 92% of its total operating budget with 80 full-time employees (Appendices I & II). At the same time, the Department collected total revenue of \$90.5 million in taxes, fees and registrations (Appendix III).

## **RATE & FORM FILINGS**

- **Life, Accident & Health Division**

The Life, Accident and Health Examiners reviewed 3,044 filings during the past fiscal year. The Division reviews all individual, group and health maintenance organization filings for health, long-term care, life, annuity, accident, credit, disability and blanket insurance. Filings reviewed included 1,306 filings submitted electronically through the National Association of Insurance Commissioners (NAIC) via *SERFF*, the System for Electronic Rate and Forms Filing.

The Life, Accident and Health Examiners also provided technical assistance to, or were active participants of, the Council for Children and Adolescents with Chronic Health Conditions, the Governor's Task Force of Persons with Disabilities, New Hampshire Inter-Agency Council, Certified Public Manager Program, Board of Directors for State Electronic Rate and Forms Filing System (SERFF), Association of Insurance Compliance Professionals (AICP), the NAIC Speed to Market Task Force and the New Hampshire Individual Health Plan Benefit Association.

- **Property & Casualty Division**

Property & Casualty examiner responsibilities include the analysis of form/rule/rate filings for personal and commercial lines of business, including but not limited to automobile, property, liability, general and professional liability and workers' compensation. The filings are reviewed to determine compliance with New Hampshire laws and rules and to ensure that they are not contrary to public policy. The Property & Casualty examiners reviewed 3,754 filings during the past fiscal year.

The Division is responsible for all rate-related workers' compensation telephone calls and correspondence. Active assistance by this Division is given to the Consumer Services Division including providing back-up telephone coverage, statute interpretation on specialty lines and input to various informational brochures. Additionally, the examiners field telephone calls, e-mails and correspondence from industry and other state regulators.

The examiners also participate on various working groups and sit on boards as designees of the Commissioner. Board membership includes the Commercial Automobile Insurance Plan, the New Hampshire Reinsurance Facility, New Hampshire Workers' Compensation Advisory Council, Workers' Compensation Classification & Rating Appeals, ISO and Safety Incentive Program.

## CONSUMER SERVICES

- **Complaints and Inquiries**

The Department's Consumer Services Division responded to 1,106 formal complaints during Fiscal Year 2006. Of these, 383 were related to life, accident and health insurance, while 723 were property and casualty complaints. These numbers reflect consumer complaints for which the Division took action to intervene on behalf of the consumer.

During Fiscal Year 2006 the Division responded to 12,148 consumer inquiries. Of this total, 6,195 inquiries were related to life, accident and health insurance, and 5,953 were related to property and casualty insurance.

Also during this time period, the Division assisted consumers in obtaining \$1,677,227.02 in relief. Of this amount, \$794,215.82 was attributable to property and casualty insurance complaints, and \$883,011.20 was attributable to life, accident and health insurance complaints. It should be noted that it is not possible to determine the precise impact the Division's involvement had on this figure, as some unknown number of complaints may have eventually resolved without Department intervention.

This Division also publishes and distributes consumer brochures designed to assist and educate New Hampshire insurance consumers about a wide range of insurance topics. The Department currently offers 71 brochures on health, automobile, homeowners, life and a variety of other insurance subjects. All brochures published or distributed by the Department are available free of charge upon request. In addition, brochures published by the Department are available on our WEB site: <http://www.nh.gov/insurance>. Links to other insurance-related web sites, including a variety of federal programs such as Medicare and Medicaid, may also be found on our web site.

The Consumer Services Division maintains a toll-free telephone number (1-800-852-3416) for consumers seeking assistance or information. The toll free number is available to consumers in all states.

The Division is also responsible for processing external appeals of health insurance decisions, including certifying external review organizations as third party reviewers. During Fiscal Year 2006, the Division processed 72 requests for external review of health insurance decisions. Of these, 47 met the legal requirements to qualify for external review. Of the 47 qualifying applications, 23 health insurance decisions were overturned or partially overturned by the

certified external review organization, resulting in \$203,818.06 in benefits to consumers. The division currently certifies 4 external review organizations.

The Division is additionally charged with conducting enforcement investigations and actions to ensure compliance with New Hampshire's insurance laws. During Fiscal Year 2006 the Division undertook 133 enforcement investigations, resulting in 25 consent orders or disciplinary actions. In addition, \$37,800.00 in fines were assessed as penalties for violations of New Hampshire insurance laws and Department rules. Enforcement Unit actions resulted in restitution to consumers in the amount of \$249,297.

## **MARKET CONDUCT EXAMINATIONS**

- **Property and Casualty Market Conduct Division**

The Market Conduct Examinations Division primarily engages in analysis of market data to identify problems at the market or company level that may adversely affect insurance consumers and others. The Division then develops a prioritized schedule of market conduct actions for those companies or markets so identified and conducts inquiries, targeted market conduct examinations or investigations of companies and their affiliates or agents in accordance with uniform national standards. This division also coordinates New Hampshire's participation in joint, multi-state market conduct actions. The purpose of these activities is to determine whether the company or licensee complies with New Hampshire insurance laws and rules, that it treats claimants and policyholders fairly and that it conducts its business according to its own established procedures.

During Fiscal Year 2006, New Hampshire joined multi-state settlements that concluded separate regulatory actions with producers Waddell & Reed and Marsh McLennan over improper market practices. The Division also initiated an investigation of insurer compliance with statutory anti-fraud initiatives that covers New Hampshire's property and casualty industry.

The following market conduct examinations of insurance companies have been completed by the Insurance Department for the period ending June 30, 2006:

MMG Insurance Company	NAIC # 15997
Bristol West Insurance Company	NAIC # 19658
Concord General Mutual Insurance Company	NAIC # 20672
Sunapee Mutual Fire Insurance Company	NAIC # 28479
Green Mountain Insurance Company	NAIC # 20680
Vermont Accident Insurance Company Inc.	NAIC # 13110
Norfolk & Dedham Mutual Fire Insurance Co.	NAIC # 23965
National Council on Compensation Insurance, Inc.	



Resolution of market conduct examinations and multi-state actions during the period resulted in penalties of over \$29,000 in administrative fines paid to the state and premium refunds to New Hampshire policyholders in excess of a million dollars.

- **Life Accident and Health Market Conduct Division**

The LAH Division has two primary responsibilities, market conduct and market analysis. The LAH Market Conduct health examinations primarily focused on the evaluation and enforcement of prompt payment law (RSA 420-J: 8-a) for claims payment to health care providers to ensure network security. A targeted examination of one major health carrier was conducted for compliance of the insurers' consumer appeals process. Two additional domestic health companies are in final report stages with enforcement actions to be completed in Fiscal Year 2007. Examinations of two nationally significant life and annuity companies are being finalized with enforcement actions also to be completed during the next fiscal year. All examinations resulted in violations, which require corrective action plans to be submitted by the insurer to the Department and a follow up examination to be scheduled to confirm compliance. The Life, Accident and Health examination division will continue to conduct targeted prompt payment examinations of all domestics. The division's resolution of market conduct examinations during the period resulted in penalties of \$27,500 in administrative fines paid to the state. One administrative fine for failure to provide timely paid claims data set for 2005 violated RSA 420-G, resulting in a fine of \$12,500.

Mega Life Insurance Company	NAIC# 97055
Cigna HealthCare of New Hampshire	NAIC# 95493
Aetna Life Insurance Company	NAIC# 60054

The division also supported the NAIC market analysis initiative by conducting in-depth review of 311 Life and Annuity Companies and 279 Health Companies writing 7 major lines of business in New Hampshire. This analysis is used to establish baseline data to develop and prioritize a list of companies targeted for further market conduct action. As further support of NAIC uniformity initiatives, the division participated in a National (multi-state) collaborative examination of sales and marketing practices and is awaiting final resolution.

## **FRAUD INVESTIGATIONS**

It is reported that 10% of all insurance premiums paid by New Hampshire consumers are attributable to insurance fraud. Nationwide insurance fraud costs consumers \$120 billion, making it America's second largest economic crime, second only to income tax evasion. In 1993, the Legislature enacted RSA 417:23 which established the New Hampshire Insurance Fraud Investigation Unit.

Currently, the Insurance Fraud Investigation Unit is staffed with a director, a prosecutor, two investigators and an assistant. A newly created position of fraud examiner is in the process of being filled. New Hampshire is a mandatory fraud reporting state requiring reporting by all insurers, as well as requiring that all insurers develop antifraud initiative plans or have fraud investigators.

At the end of Fiscal Year 2005, the Legislature approved funding for a Fraud Prosecutor. The fraud prosecutor began in her role in February, 2006. The fraud prosecutor was hired by the Insurance Department and transferred to the Attorney General's Office pursuant to RSA 7:13. She is thus able to prosecute cases statewide under the authority of the Attorney General. Her position represents a commitment between the Insurance Department and the Department of Justice to aggressively prosecute insurance fraud. The creation of this new position has been praised nationally by the members of the insurance industry. It is expected that, due to the addition of dedicated staff, the Fraud Unit's referral and prosecution rate will increase significantly.

In addition, the Fraud Unit has expanded the types of cases it handles, consistent with the Legislature's intent under RSA 417:23. Traditionally, the Unit focused only on claimant and application fraud, primarily in the property and casualty fields. However, RSA 417:23 provides that the Unit shall handle "insurance fraud", as well as "insurance-related criminal activity". The latter category includes crimes such as theft of premiums by insurance producers, forgery by insurance producers, perjury at workers' compensation hearings before the Department of Labor, theft of health care premiums by employers, theft of money by fake insurance companies, unlicensed producers, and forged workers' compensation insurance certificates. Many of these crimes have a more direct impact on consumers than claims fraud.

The Fraud Unit is actively involved in local task forces with other law enforcement agencies and insurance industry investigators. The Unit is participating in a joint effort with the Department of Labor to address the issue of workers' compensation premium fraud. The Unit has also worked on educating other Divisions within the Insurance Department about insurance fraud and insurance related criminal activity and has already seen an increase in referrals from within the Department. The Unit works closely with the insurance Fraud Units throughout the country through the National Association of Insurance

Commissioners. During the year, staff members attended trainings on hospital fraud and insurance fraud investigation tactics.

Additionally, the Fraud Unit has an ongoing fraud outreach program directed towards New Hampshire law enforcement agencies, the insurance industry, and consumers. The Unit has published a series of handouts warning consumers of various insurance related schemes by scam artists. Future plans include the distribution of fraud warning stickers to law enforcement officers, a tactic that has proven successful in other states in reducing claims fraud.

## **FINANCIAL EXAMINATIONS**

The Examination Division reports that the New Hampshire Insurance Department currently licenses 967 insurance companies to conduct business in the State, 41 of which are domiciled in New Hampshire. Of these companies, 379 are licensed to write life and health insurance and the remaining 588 companies are licensed in the various property and casualty lines.

We licensed 25 "new-to New Hampshire" companies during Fiscal Year 2006. Seven were life and health insurance companies and eighteen were property and casualty insurance companies (Appendix IV). Fourteen companies withdrew from New Hampshire for various reasons, including dissolution, merger or consolidation, or surrendering license.

An alphabetical listing of all New Hampshire's domestic companies with asset and liability information for calendar year-end 2005 can be found in Appendix V. The same information is provided for all companies licensed in New Hampshire (Appendix VI).

While New Hampshire does not license surplus lines companies, it does, pursuant to RSA 405:26, qualify unauthorized insurers as eligible surplus lines carriers in the State. As of June 30, 2006, fifty unauthorized insurers qualified as eligible surplus lines carriers (Appendix VII).

During the past Fiscal Year we completed in-depth financial examinations of the following domestic companies:

Allmerica Financial Alliance Ins Co  
America First Insurance Company  
Concord Heritage Life Ins Co., Inc.

Investors Consolidated Ins Co.  
Liberty Surplus Insurance Corp.  
Massachusetts Bay Ins Company

Delta Dental Plan of NH  
Excelsior Insurance Company  
Hanover American Ins Company  
Hanover Insurance Company  
Hanover New Jersey Ins Co

Mountain Valley Indemnity Co.  
Netherlands Insurance Company  
Patriot Health Ins Company, Inc.  
Peerless Insurance Company  
Technology Insurance Company

Financial examinations currently in progress include:

CIGNA Healthcare of New Hampshire, Inc.  
CIGNA Insurance Group, Inc.  
RSUI Indemnity Company

The Financial Examination Division is also responsible for periodically reviewing the financial health of any insurance company licensed in the State of New Hampshire.

## **LICENSING DIVISION**

The Licensing Division reports that there are approximately 41,770 individuals and 4,080 business entities licensed as insurance producers in this state authorized to conduct business in the Life, Accident & Health and Property & Casualty lines of insurance. In addition, there are 12,526 Insurance Claims Adjusters licensed to adjust Workers' Compensation, Life, Accident & Health and Property & Casualty lines of insurance.

Nonresident producers are now able to apply for new licenses and renew existing licenses on line through our business partner NIPR, The National Insurance Producer Registry. Resident producers are now able to apply for new licenses and renew on line through our business partner at the National Association of Insurance Commissioners (NAIC) State Based Systems (SBS).

Resident adjusters can also renew on line via SBS and soon they will be able to apply for new licenses on line.

These enhancements have provided our applicants with more efficient application processes and alternative payment options. Additional enhancements enable our citizens and all insurance consumers to verify the licensing status of insurance professionals licensed by the Department. This information is readily available to anyone with access to Internet service. Streamlined processes and efficiency improvements have resulted in improved customer service. We plan to

continue to review our systems and processing methods to increase efficiency and to further customer satisfaction.

## **HEALTH POLICY**

The Department's Health Policy Analyst provides assistance and recommendations for policy development on issues concerning health insurance, such as: managed care; federal and state health insurance reform; consumer assistance; public insurance; coverage for the uninsured; and, special needs populations. The Analyst also acts as the Department's liaison on matters of health care policy.

In Fiscal Year 2006, the Health Policy Analyst provided policy and drafting assistance on numerous legislative initiatives relating to managed care, health data and health insurance markets. The Analyst also serves on the Healthy Kids Board, and participates in other healthcare initiatives.

## **THE HOME INSURANCE COMPANY in LIQUIDATION**

On June 13, 2003, at the request of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order placing The Home Insurance Company into liquidation. At that time, respective State Guaranty Associations were called into action, have been, and are continuing to handle statutorily approved claims payments. The June 15, 2004 deadline for filing proofs of claim(s) with the estate has passed. The Merrimack County Superior Court established an "arm-of-the-court" on-site Liquidation Clerk's Office located at 286 Commercial Street, Manchester, NH, telephone 603-641-1211 and all court documents and other information regarding The Home Insurance Company in Liquidation may be found on the website at [www.hicilclerk.org](http://www.hicilclerk.org). As of September 15, 2006, the Home Liquidation has an estimated \$3.6 billion in liability and an estimated value of assets to be collected of \$1.7 billion.

## **INSURANCE LEGISLATION & RULEMAKING**

- Legislation

During the period of this Annual Report, the Department requested the introduction of four legislative proposals to the 2006 Session, and continued to track a bill requested in the 2005 Session retain for action in 2006. The following provides a brief overview of the disposition of the Department's legislative initiatives:

- **SB 72** – 2006 Chapter 9 (Department proposal 2005) - Public Adjuster Licensing: this bill, based on a new NAIC model, attempted to update and enhance existing provisions of RSA 402-D by establishing more uniform standards for the licensing and conduct of public adjusters. The House Executive Departments and Administration Committee retained the bill in the 2005 Session. Senate Bill 72 subsequently passed during the 2006 Session. Effective May 2, 2006.
- **SB 283** – 2006 Chapter 217 (Department proposal) - Stop Loss Insurance: this bill, based on a NAIC model, establishes criteria for the issuance of stop loss insurance policies. Effective January 1, 2007.
- **SB 391** – 2006 Chapter 271 (Department proposal) - Third Party Administrators: updated existing RSA 402-H with the NAIC model to provide greater uniformity and accountability. Effective August 8, 2006.
- **HB 1192** – 2006 Chapter 196 (Department proposal) - Technical Changes - Property/Casualty & General : this bill amended various sections of the insurance statutes clarifying existing provisions. Effective July 30, 2006.
- **HB 1592** – (Department proposal) - Technical Changes - Life, Accident & Health Insurance: this bill was intended to clarify certain continuation of coverage and termination of coverage procedures. The bill was tabled by the Senate.

- **Rulemaking**

During the period of this Annual Report, the Department commenced and completed administrative rulemaking proceedings on the following:

- Ins 1901 Minimum Standards for Accident and Health Insurance - This re-adoption of Ins 1901 with amendments implements the provisions of RSA 415-A, RSA 420-A and RSA 420-B, to standardize and simplify the terms and coverages of individual accident and health insurance policies, group supplemental health insurance policies and certificates, and under certain sections of the rule group accident and health insurance policies and certificates.

Adopted: 04/10/06      Effective: 04/17/06

- Ins 1902 Minimum Standards for Medicare Supplement Policies Issued Prior to Adoption of Insurance Regulation 1905 – This re-adoption of Ins 1902 with amendments is intended to maintain a set of standards and simplification of benefits for policies issued prior to July 1, 1992 and to eliminate misleading or confusing provisions in those policies.

Adopted: 01/23/06      Effective: 02/01/06

- Ins 1903 Medicare Supplement Insurance - This re-adoption of Ins 1903 assures the orderly implementation and conversion of medicare supplement insurance benefits and premiums due to changes in the federal medicare program.

Adopted: 01/23/06      Effective: 02/01/06

- Ins 1904 Group Coordination of Benefits - Although this rule expired in 1999, the Department continued to apply its provisions via the statutory authority provided in provisions relating to group coordination of benefits throughout Title XXXVII. This rule applies to all group or blanket insurance plans and establishes a uniform order of benefit determination under which plans pay claims. The rule was updated with the latest NAIC model provisions and are consistent with those of expired Ins 1904.

Adopted: 07/29/05      Effective: 08/01/05

- Ins 1905 Minimum Standards for Medicare Supplement Policies - This rule implemented the federal provisions regulating Medicare Supplement policies and updated existing Ins 1905 in response to the federal passage of the Medicare Prescription Drug, Improvement, and Modernization Act of 2003.

Adopted: 05/26/05      Effective: 08/01/05

- Ins 1906 Discontinuance and Replacement of Group Accident and Health Coverage - This new rule adopts the provisions of an NAIC model establishing standards and criteria for discontinuance and replacement.

Adopted: 05/30/06      Effective: 06/12/06

- Ins 1907 Nondiscrimination in Health Insurance Coverage in the Group Market - This new rule adopts the provisions of an NAIC model

incorporating requirements set forth in HIPAA and federal regulations that prohibit carriers providing health insurance coverage under a health benefit plan in the group market from discriminating against individual participants or beneficiaries with respect to plan eligibility.

Adopted: 04/10/06      Effective: 04/17/06.

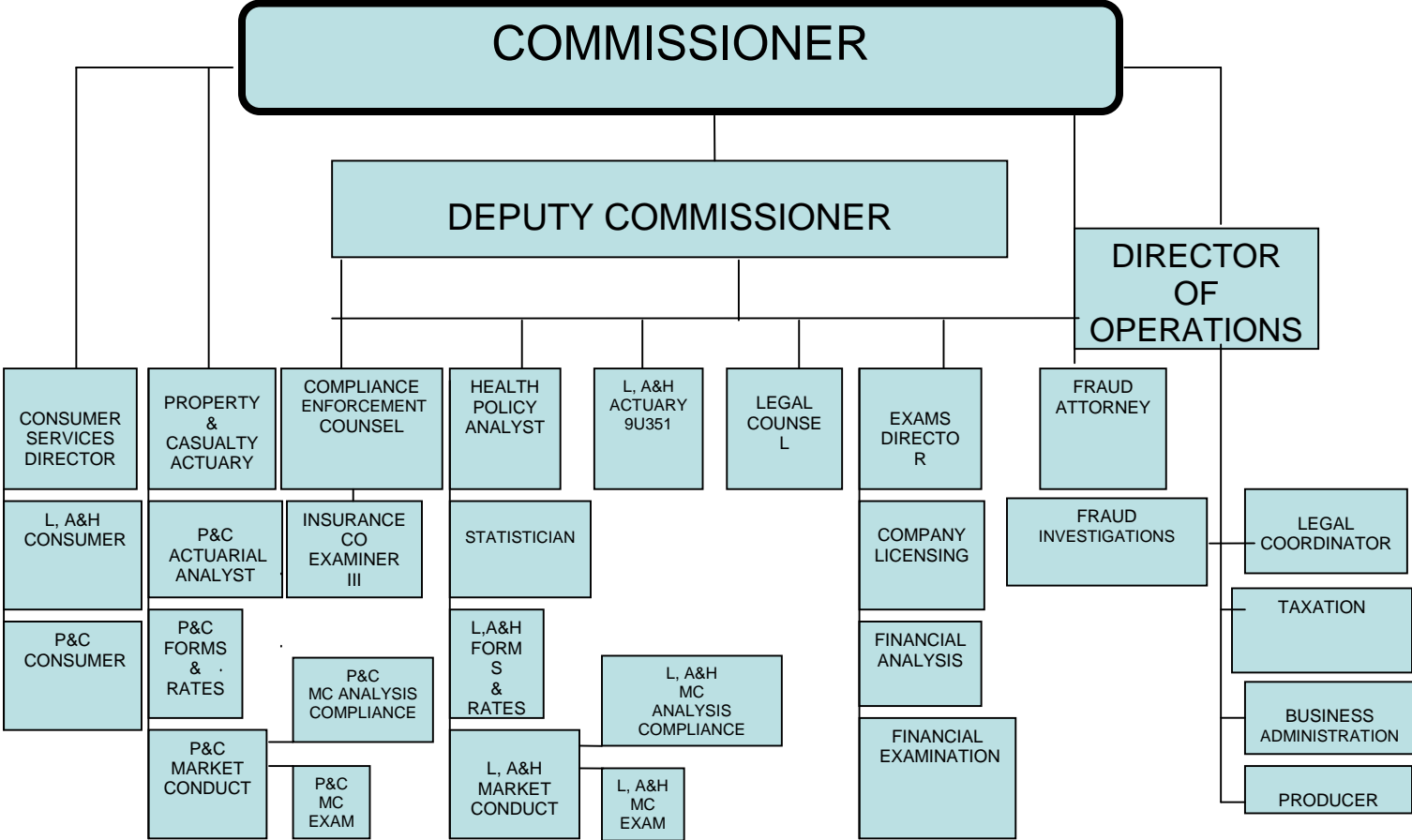
- Ins 2400 Actuarial Opinion and Memorandum – This readoption of Ins 2400, an NAIC model, prescribes requirements for statements of actuarial opinion.

Adopted: 11/08/05      Effective: 11/24/05



**APPENDIX I  
New Hampshire Insurance Department  
ORGANIZATIONAL CHART**

FISCAL YEAR 2006



## APPENDIX II

### NEW HAMPSHIRE INSURANCE DEPARTMENT STAFF

#### EXECUTIVE

ROGER SEVIGNY	COMMISSIONER
ALEXANDER FELDVEBEL	DEPUTY COMMISSIONER
BARBARA RICHARDSON	DIRECTOR OF OPERATIONS
CHIARA DOLCINO	COUNSEL
SANDRA BARLOW	ADMINISTRATIVE ASSISTANT
VACANT	PROGRAM SPECIALIST I

#### BUSINESS ADMINISTRATION

DEBORAH O'LOUGHLIN	LEGAL COORDINATOR
CHARLES BURDETTE	EXAMINER IV
NORMA STALLINGS	TAX AUDITOR VI
JANET COLBY	TAXATION OFFICER
ANUSUYA LUCKOOR	BUSINESS ADMINISTRATOR
LYN HEMEON	SR. ACCOUNTING TECHNICIAN
PAULA COOK	SR. CLERK INTERVIEWER
CHERYL GAGNON	ACCOUNT CLERK III
DEIRDRE FITZPATRICK	SECRETARY II

#### ACTUARIAL & ANALYTICAL

DAVID SKY	ACTUARY - LIFE, ACCIDENT & HEALTH
DAVID WITHERS	ACTUARY - PROPERTY & CASUALTY
VACANT	P&C ACTUARIAL ANALYST

#### COMPLIANCE & ENFORCEMENT

VACANT	COMPLIANCE & ENFORCEMENT
	COUNSEL
JOHN TALLEY	ENFORCEMENT EXAMINER

#### HEALTH CARE POLICY

LESLIE LUDTKE	ANALYST
TYLER BRANNEN	STATISTICIAN

## APPENDIX II

### RATE & FORM FILINGS

#### *LIFE & HEALTH*

MAUREEN HARTSMITH	ADMINISTRATOR
SONJA BARKER	EXAMINER
CHERYL FREY	EXAMINER
THOMAS WESTON	EXAMINER
JEAN MEUSE	PROGRAM ASSISTANT I

#### *PROPERTY & CASUALTY*

DENISE LAMY	ADMINISTRATOR
GAIL MATSON	EXAMINER
RICHARD NEVILLE	EXAMINER
LORETTE GENDRON	EXAMINER
CHRISTINE WENNERS	PROGRAM ASSISTANT I

### CONSUMER AFFAIRS

KATHLEEN BELANGER	DIRECTOR
LISA CAMPBELL	PROGRAM ASSISTANT II

#### *COMPLAINTS & INQUIRIES*

MARY ELLEN SASSEVILLE	CLAIMS & HEARINGS OFFICER-P&C
CATHERINE DREW	CLAIMS & HEARINGS OFFICER-P&C
BARBARA ANDERSON	CLAIMS & HEARINGS OFFICER-L, A&H
CLAIRE LAPOINTE	CLAIMS & HEARINGS CLERK II
PAULINE LAMY	CLAIMS & HEARINGS CLERK II
CAROL MACLEAN	CLAIMS & HEARINGS CLERK I
KAREN CASSIN	CLAIMS & HEARINGS CLERK I

### MARKET CONDUCT P&C DIVISION

KENT DOVER	CHIEF EXAMINER
DONALD BELANGER	EXAMINER III
EDWIN PUGSLEY	EXAMINER III
VACANT	EXAMINER II
ROD TWISS	EXAMINER II
ANDRE GAGNE	EXAMINER II
CHARLES VANASDALAN	EXAMINER I
VACANT	EXAMINER I
VACANT	CLAIMS & HEARINGS OFFICER

## APPENDIX II

### MARKET CONDUCT L, A&H DIVISION

JOELIEN ATWATER	EXAMINER III
DEBRA BOOTHBY	EXAMINER II
JOHN MCCLELLAN	EXAMINER II
AL COUTURE	EXAMINER I

### INSURANCE FRAUD INVESTIGATION UNIT

CATHERINE TUCKER	FRAUD ATTORNEY
ROBERT STANTON	DIRECTOR
VACANT	FRAUD EXAMINER
THOMAS WICKEY	SUPERVISOR
KAREN MCCALLISTER	INVESTIGATOR
HEATHER GORSE	SECRETARY II

### FINANCIAL EXAMINATIONS

THOMAS BURKE	DIRECTOR
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#### *FINANCIAL EXAMINATIONS*

DIANE BEAUDOIN	FINANCIAL RECORDS AUDITOR
VACANT	FINANCIAL ASSISTANT
PAUL KROPP	CHIEF EXAMINER
ALAN GOODE	EXAMINER III
LARRY LUCAS	EXAMINER III
VACANT	EXAMINER III
VACANT	EXAMINER III
COLIN WILKINS	EXAMINER II
TOM BEGEAL	EXAMINER II
DON LODGE	FINANCIAL ANALYST
PATRICIA GOSSELIN	CO LICENSING EXAMINER II
CHRIS JEWELL	EXAMINER I
MARY VERVILLE	CO LICENSING EXAMINER I
ERIC REMILLARD	EXAMINER I

### PRODUCER LICENSING

CLINTON LANE	LICENSING SUPERVISOR
JOAN LACOURSE	ADMINISTRATIVE SUPERVISOR
MARLENA KEYSER	INSURANCE LICENSE CLERK
CHERYL MOSES	INSURANCE LICENSE CLERK
VACANT	INSURANCE LICENSE CLERK

## APPENDIX III

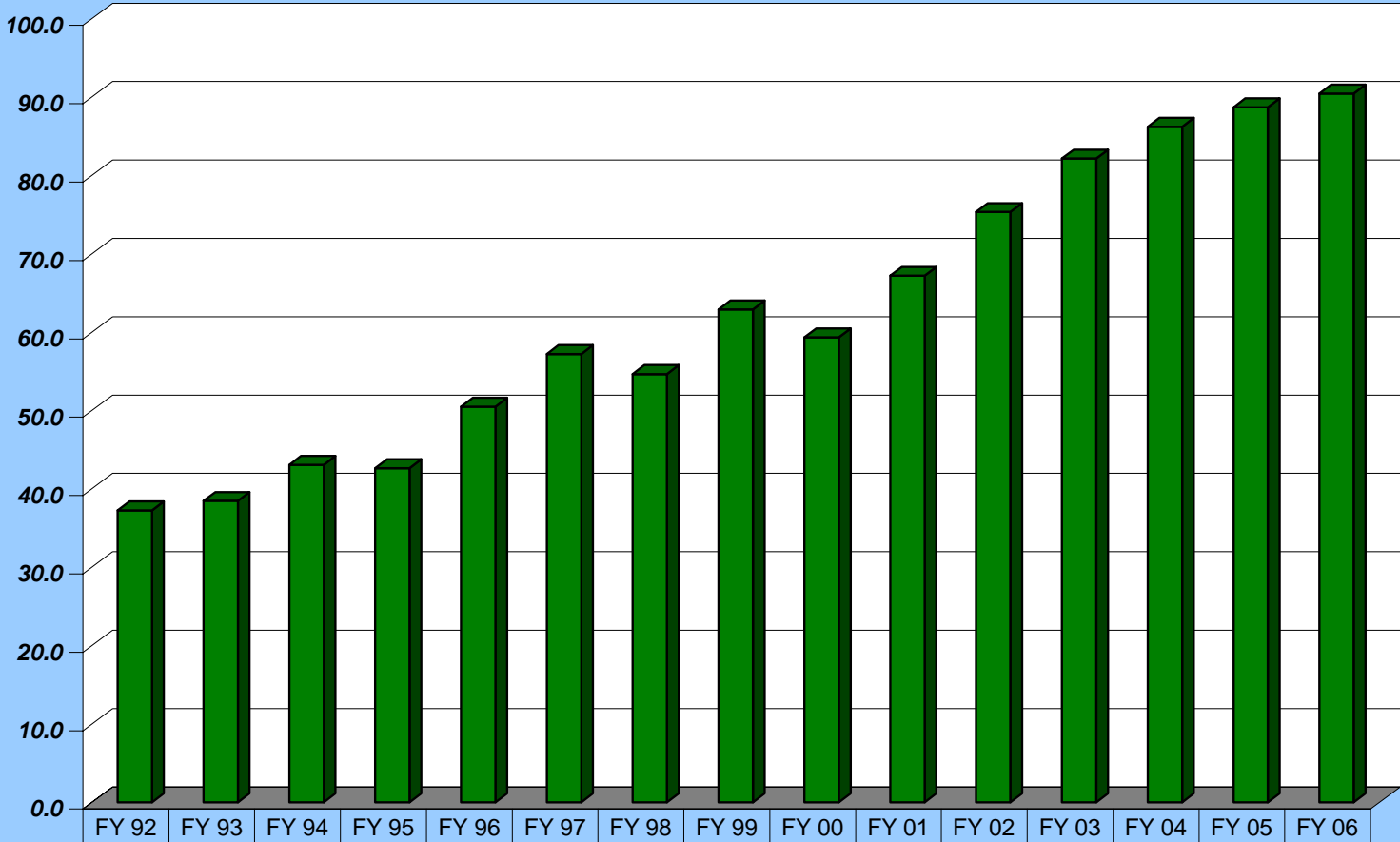
### GENERAL FUND REVENUE

The following chart provides a historical overview of general fund revenue for fiscal years 1992 through 2006. Insurance department general fund revenue is generated from two sources: premium tax on premiums written by licensed and unlicensed companies and fees, primarily from insurance producers. For fiscal year 2006, premium tax produced \$81.3 million in revenue (89.9%) while producer and other fees produced \$9.2 million in revenue (10.1%).

The actual data for fiscal years 2004 through 2006 is included as general fund revenue on the NH Insurance Department Financial Statement.

APPENDIX III

FISCAL YEAR GENERAL FUND REVENUE (millions)



TOTAL REVENUE	37.3	38.5	43.1	42.6	50.5	57.2	54.7	62.9	59.3	67.2	75.3	82.2	86.2	88.7	90.5
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NH INSURANCE DEPARTMENT

## APPENDIX III

### New Hampshire Insurance Department Financial Statement

<u>ADMINISTRATIVE PAU</u>	<u>FY 2006</u>	<u>FY 2005</u>	<u>FY 2004</u>
<b>Unrestricted Revenue</b>			
TAXES	\$ 81,312,945	80,314,929	79,450,354
FEES & REGISTRATION	9,149,294	8,391,240	6,781,368
TOTAL GENERAL FUNDS	<u>\$ 90,462,239</u>	<u>88,706,169</u>	<u>86,231,722</u>
<b>Restricted Revenue</b>			
ADMIN ASSESSMENT	<u>\$ 3,474,648</u>	<u>3,704,174</u>	<u>3,571,686</u>
<b>Expenditures:</b>			
Permanent Per. Services	\$ 1,467,922	1,426,416	1,486,575
Unclassified Personnel	525,595	552,660	513,883
Operating Expense	634,425	279,206	261,815
Equipment	107,969	119,537	161,458
Other Personnel Services	6,728	3,659	1,138
Consultants	64,300	142,952	137,750
Employee Benefits	831,011	897,694	694,498
In-State Travel	5,098	2,547	2,994
Out-of-State Travel	35,172	22,177	37,009
Training & Education	10,668	14,339	9,649
Indirect Costs	108,616	30,000	30,000
Retiree Health Insurance	47,499	44,298	55,584
	<u>\$ 3,845,003</u>	<u>3,535,485</u>	<u>3,392,353</u>
<b><u>EXAMINATION PAU</u></b>			
<b>Restricted Revenue</b>			
FEES (Reimbursements)	\$ 2,143,511	1,870,363	2,749,912
<b>Expenditures:</b>			
Permanent Personnel Svcs	\$ 695,894	689,094	772,895
Unclassified Personnel	80,133	77,855	77,856
Operating Expense	76,431	69,645	64,097
Equipment	0	5,544	12,519
Employee Benefits	318,470	297,572	281,688
In-State Travel	182	0	0
Out-of-State Travel	22,866	26,555	19,555
Indirect Costs	50,574	16,900	16,900
Training & Education	8,908	17,227	13,261
Retiree Health Insurance	22,988	0	0
Contract Exam Benefits	0	0	0
	<u>\$ 1,276,446</u>	<u>1,200,392</u>	<u>1,258,771</u>
<b><u>MARKET CONDUCT PAU</u></b>			
<b>Expenditures:</b>			
Operating Expense	\$ 55,814	35,362	21,432
Equipment	0	8,373	16,995
Permanent Per. Services	645,543	623,110	745,198
Temporary Personnel	0	0	0
Employee Benefits	232,648	229,681	243,350
In-State Travel	8,369	9,032	65,699
Out-of-State Travel	168,556	134,351	190,540
Indirect Costs	50,574	17,000	17,000
Training & Education	4,691	8,975	8,180
	<u>\$ 1,166,195</u>	<u>1,065,884</u>	<u>1,308,394</u>

*Note: The Summary of cash receipts & disbursements does not necessarily match the revenue earned to the expense incurred.*

## APPENDIX IV

### COMPANIES ADMITTED TO DO BUSINESS Fiscal Year 2006

#### Life & Health Companies

Pioneer Mutual Life Insurance Company	August 5, 2005
Merit Life Insurance Company	September 1, 2005
Madison National Life Insurance Co., Inc.	December 6, 2005
Health Net Life Insurance Company	March 27, 2006
American Public Life Insurance Company	April 4, 2006
Sears Life Insurance Company	May 19, 2006
Life of the South Insurance Company	June 22, 2006

#### Property & Casualty Companies

Yosemite Insurance Company	September 1, 2005
National Specialty Insurance Company	September 20, 2005
Hartford Steam Boiler Insp & Insurance Co of CT	September 30, 2005
Merchants Bonding Company (Mutual)	September 30, 2005
North Pointe Insurance Company	September 30, 2005
Garrison Property & Casualty Insurance Company	October 4, 2005
Dairyland Insurance Company	October 11, 2005
Darwin National Assurance Corporation	October 13 2005
Travelers Home and Marine Insurance Company	December 6, 2005
TravCo Insurance Company	December 6, 2005
Premier Group Insurance Company	December 12, 2005
United General Title Insurance Company	December 27, 2005
American Commerce Insurance Company	December 22, 2005
XL Specialty Insurance Company	January 6, 2005
American Surety Company	April 18, 2006
Quadrant Indemnity Company	May 12, 2006
IDS Property Casualty Insurance Company	June 15, 2006
Southern Insurance Company	June 27, 2006



**APPENV**

**New Hampshire Insurance Department 2005 Domestic Insurance Companies Annual Report**

<b>NAIC #</b>	<b>COMPANY NAME</b>	<b>ASSETS</b>	<b>LIABILITIES</b>	<b>SURPLUS</b>
56529	ACA Assur	76,843,317	75,661,214	1,182,103
95237	Aetna Health Inc NH Corp	758,177	12,626	745,551
10212	Allmerica Fncl Alliance Ins Co	15,519,921	18,492	15,501,429
12696	America First Ins Co	12,164,665	1,808,874	10,355,791
53759	Anthem Health Plans Of NH	303,184,137	106,393,257	196,790,880
	Bow Mutual Fire Ins Co	5,503	0	5,503
95493	Cigna Healthcare NH Inc	54,639,411	23,285,518	31,353,893
87980	Cigna Ins Grp Inc	2,101,697	167,763	1,933,934
20672	Concord Genrl Mut Ins Co	335,969,503	173,321,233	162,648,270
62251	Concord Heritage Life Ins Co Inc	41,331,863	35,718,697	5,613,169
47079	Delta Dental Plan of NH	23,147,922	7,611,601	15,536,321
11045	Excelsior Ins Co	84,505,033	18,760,289	65,744,744
36064	Hanover Amer Ins Co	15,886,560	13,494	15,873,066
22292	Hanover Ins Co	3,730,811,546	2,526,207,754	1,204,603,792
11705	Hanover NJ Ins Co	25,249,116	12,963	25,236,153
85189	Investors Consolidated Ins Co	14,966,879	9,132,275	5,834,604
10725	Liberty Surplus Ins Corp	58,771,986	28,343,334	30,428,652
22306	Massachusetts Bay Ins Co	23,407,733	4,057	23,403,676
95527	Matthew Thorton Health Plan Inc	227,821,448	81,211,367	146,610,081
11030	Memic Ind Co	113,055,237	65,425,945	47,629,292
23337	Merchants Ins Co Of NH Inc	201,515,099	135,125,567	66,389,532
10205	Mountain Valley Ind Co	35,336,277	23,373,985	11,962,292
43982	MT Washington Assur Corp	4,643,624	2,095,314	2,548,310
10135	MVP Health Insurance of NH Inc	1,017,485	318,573	698,912
10141	MVP Health Plan of NH Inc	6,182,968	1,907,076	4,275,892
24171	Netherlands Ins Co The	262,628,594	210,404,152	52,224,442
10690	Newmarket Underwriters Ins Co	123,414,999	75,984,556	47,430,443
25038	North American Capacity Ins Co	69,249,281	24,827,926	44,421,355
29700	North American Elite Ins Co	43,121,024	7,153,830	35,967,194
29874	North American Specialty Ins Co	325,181,404	129,392,468	195,788,936
12272	Patriot Health Ins Co Inc	1,772,056	444,310	1,327,746
24198	Peerless Ins Co	4,551,478,620	3,534,816,691	1,016,661,929
23175	Phenix Mut Fire Ins Co	56,942,343	32,458,758	24,483,585
	Piermont Mutual Fire Ins Co	91,112	0	91,112
22314	RSUI Ind Co	1,957,700,078	1,219,108,610	738,591,468
40436	Stratford Ins Co	171,265,479	122,724,525	48,540,954
28479	Sunapee Mut Fire Ins Co	2,869,836	357,796	2,512,040
42376	Technology Ins Co Inc	160,463,271	109,794,202	50,669,069
37982	Tudor Ins Co	393,729,007	328,222,103	65,506,904
	Weare Mutual Fire Ins Co	134,436	0	134,436
13196	Western World Ins Co	876,547,475	630,140,539	246,406,937

**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

<b>NAIC #</b>	<b>COMPANY NAME</b>	<b>ASSETS</b>	<b>LIABILITIES</b>	<b>SURPLUS</b>
77879	5 Star Life Ins Co	149,695,574	99,591,309	50,104,265
71854	AAA Life Ins Co	265,481,568	216,309,233	49,172,335
22896	Aca Financial Guaranty Corp	595,365,786	329,257,010	266,108,776
60038	Acacia Life Ins Co	1,652,575,654	1,393,800,619	258,775,035
31325	Acadia Ins Co	153,931,536	91,338,128	62,593,408
10166	Accident Fund Ins Co of Amer	1,885,580,047	1,391,714,513	493,865,534
26379	Accredited Surety & Cas Co Inc	30,178,964	11,807,359	18,371,605
22705	Ace Amer Reins Co	257,852,805	134,558,443	123,294,362
22667	Ace American Ins Co	6,487,584,934	5,214,811,280	1,272,773,654
20702	Ace Fire Underwriters Ins Co	75,945,135	22,865,977	53,079,158
60348	Ace Life Ins Co	11,471,820	16,861	11,454,959
20699	Ace Prop & Cas Ins Co	5,232,821,194	4,029,460,106	1,203,361,088
22950	Acstar Ins Co	94,563,659	64,282,723	30,280,936
33898	Aegis Security Ins Co	72,002,556	40,504,470	31,498,086
60054	Aetna Life Ins Co	29,120,818,930	26,205,591,818	2,915,227,112
10014	Affiliated Fm Ins Co	1,112,345,376	623,084,427	489,260,949
70432	AIG Annuity Ins Co	54,002,929,141	50,068,112,627	3,934,816,514
34789	AIG Centennial Ins Co	587,307,016	321,314,264	265,992,752
43974	AIG Ind Ins Co	59,286,223	35,400,947	23,885,276
66842	AIG Life Ins Co	12,582,970,363	11,946,990,513	635,979,850
20796	AIG Premier Ins Co	354,568,506	228,764,778	125,803,728
60941	AIG SunAmerica Life Assur Co	31,514,716,265	30,564,080,292	950,635,973
19399	AIU Ins Co	3,256,161,763	2,218,021,738	1,038,140,025
24899	Alea North America Ins Co	897,603,623	651,373,468	246,230,155
20273	Alliance Assur Co Of Amer	6,602,843	0	6,602,843
35300	Allianz Global Risks US Ins Co	4,497,996,919	1,090,706,957	3,407,289,962
90611	Allianz Life Ins Co Of North Amer	53,095,742,341	50,931,612,793	2,164,129,548
41840	Allmerica Financial Benefit Ins Co	14,690,112	8,692	14,681,420
70866	Allstate Assur Co	11,273,403	3,290,647	7,982,755
19240	Allstate Ind Co	114,321,095	3,308,164	111,012,931
19232	Allstate Ins Co	45,243,475,308	30,409,814,926	14,833,660,382
60186	Allstate Life Ins Co	76,596,470,199	72,931,790,146	3,664,680,051
17230	Allstate Prop & Cas Ins Co	56,007,807	9,584,582	46,423,226
67369	Alta Health & Life Ins Co	136,308,314	95,050,081	41,258,233
60216	Amalgamated Life Ins Co	51,767,902	28,836,208	22,931,694
18708	Ambac Assur Corp	8,994,397,899	5,666,913,598	3,327,484,301
19720	American Alt Ins Corp	409,029,002	256,201,182	152,827,821
10073	American Ambassador Cas Co	30,458,674	1,649,542	28,809,132
21849	American Automobile Ins Co	370,179,718	224,549,749	145,629,969
10111	American Bankers Ins Co Of FL	1,282,007,001	1,021,682,357	260,324,644
60275	American Bankers Life Assur Co Of FL	834,289,293	647,502,268	186,787,025
60291	American Capitol Ins Co	73,016,655	65,602,548	7,414,107
20427	American Cas Co Of Reading PA	108,048,609	36,950	108,011,658
10391	American Centennial Ins Co	37,625,505	22,567,409	15,058,096
19941	American Commerce Ins Co	306,987,527	194,914,912	112,072,615
19690	American Economy Ins Co	1,643,255,880	1,140,753,327	502,502,553

**APPENDIX VI****New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

20613	American Employers Ins Co	37,480,080	36,155	37,443,925
94234	American Enterprise Life Ins Co	9,160,274,336	8,627,332,321	532,942,015
92738	American Equity Invest Life Ins Co	10,415,535,360	9,728,694,095	686,841,265
60380	American Family Life Asr Co Columbus	46,859,355,572	43,153,875,465	3,705,480,107
60410	American Fidelity Assur Co	2,932,874,064	2,748,249,143	184,624,921
60429	American Fidelity Life Ins Co	464,779,261	388,514,050	76,265,211
68373	American Gen Assur Co	1,507,539,521	1,330,304,596	177,234,925
60488	American Gen Life Ins Co	30,967,903,295	25,957,750,134	5,010,153,161
26247	American Guarantee & Liability Ins	187,876,547	47,922,008	139,954,540
13331	American Hardware Mut Ins Co	304,866,685	196,309,595	108,557,090
60518	American Health & Life Ins Co	1,723,020,999	809,461,991	913,559,008
60534	American Heritage Life Ins Co	1,549,906,129	1,326,067,694	223,838,435
19380	American Home Assur Co	24,004,518,746	18,954,867,906	5,049,650,840
60577	American Income Life Ins Co	1,439,316,993	1,231,166,484	208,150,509
21857	American Ins Co	1,499,042,449	991,476,882	507,565,567
31895	American Interstate Ins Co	670,818,095	513,078,402	157,739,692
32220	American Intl Ins Co	1,140,444,691	836,851,295	303,593,396
60607	American Intl Life Assr Co NY	8,269,779,010	7,643,943,272	625,835,738
23795	American Intl Pacific Ins	32,919,945	1,721,886	31,198,059
40258	American Intl South Ins Co	34,896,938	1,064,959	33,831,979
60631	American Investors Life Ins Co	8,586,800,152	8,161,632,654	425,167,498
60704	American Life Ins Co of NY	82,064,935	72,714,183	9,350,752
10200	American Live Stock Ins Co	65,363,982	16,596,113	48,767,869
30562	American Manufacturers Mut Ins Co	10,896,712	623,843	10,272,869
81213	American Maturity Life Ins Co	69,462,723	31,063,985	38,398,738
67989	American Memorial Life Ins Co	1,534,714,668	1,419,448,796	115,265,872
23469	American Modern Home Ins Co	816,127,934	578,760,643	237,367,291
22918	American Motorists Ins Co	32,903,640	2,531,499	30,372,141
12700	American Mut Share Ins Corp	199,997,994	7,421,074	192,576,921
60739	American Natl Ins Co	12,917,073,775	10,879,434,089	2,037,639,686
71773	American Natl Life Ins Co Of TX	141,768,631	98,628,321	43,140,310
28401	American Natl Prop & Cas Co	1,134,751,316	753,884,063	380,867,253
81078	American Network Ins Co	104,502,022	86,992,409	17,509,613
80624	American Progressive L&H Ins Of NY	198,551,411	179,108,397	19,443,014
19615	American Reliable Ins Co	411,595,235	319,738,979	91,856,255
60836	American Republic Ins Co	469,661,053	248,467,643	221,193,410
19631	American Road Ins Co	763,559,641	304,368,353	459,191,288
86630	American Skandia Life Assur Corp	31,596,838,378	31,229,538,364	367,300,014
84697	American Specialty Hlth Ins Co	8,319,978	678,196	7,641,782
19704	American States Ins Co	2,339,955,871	1,567,181,129	772,774,742
60895	American United Life Ins Co	12,122,587,433	11,489,133,311	633,454,122
40142	American Zurich Ins Co	209,416,689	9,781,416	199,635,274
61999	Americo Financial Life Annuity Ins	3,519,826,354	3,329,269,272	190,557,082
30872	Amerin Guaranty Corp	221,412,754	24,325,782	197,086,972
19488	Amerisure Ins Co	553,780,072	409,837,833	143,942,239
23396	Amerisure Mut Ins Co	1,491,487,210	1,037,050,152	454,437,058
61301	Ameritas Life Ins Corp	3,076,160,399	2,318,529,576	757,630,823

**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

97977	Ameritas Variable Life Ins Co	2,437,970,827	2,312,058,037	125,912,790
61689	Amerus Life Ins Co	8,073,060,786	7,603,332,370	469,728,416
27928	Amex Assur Co	141,439,087	26,206,228	115,232,858
42390	Amguard Ins Co	212,336,985	163,214,652	49,122,333
72222	Amica Life Ins Co	847,459,744	704,162,674	143,297,070
19976	Amica Mut Ins Co	3,584,950,992	1,788,784,894	1,796,166,098
34983	Amwest Surety Ins Co	No Annual	Statement	Filed
93661	Annuity Investors Life Ins Co	1,383,662,150	1,340,536,718	43,125,431
61069	Anthem Life Ins Co	263,486,461	197,076,525	66,409,936
41360	Arbella Protection Ins Co	229,741,355	144,515,472	85,225,883
11150	Arch Ins Co	1,076,664,885	600,542,677	476,122,208
10348	Arch Reins Co	1,072,774,708	436,366,409	636,408,299
19801	Argonaut Ins Co	1,275,515,947	924,100,422	351,415,525
41459	Armed Forces Ins Exchange	141,117,051	71,087,492	70,029,559
13374	Arrow Mut Liability Ins Co	46,731,844	21,416,946	25,314,898
21865	Associated Ind Corp	152,451,961	93,871,992	58,579,969
33758	Associated Industries Of MA Mut Ins	316,881,618	228,288,772	88,592,846
19305	Assurance Co Of Amer	71,818,076	52,243,823	19,574,253
30180	Assured Guaranty Corp	1,140,661,558	884,173,857	256,487,701
71439	Assurity Life Ins Co	1,313,158,278	1,180,861,312	132,296,966
41769	Athena Assur Co	188,642,774	138,516,530	50,126,244
20931	Atlanta Intl Ins Co	15,880,393	8,585,717	7,294,676
19895	Atlantic Mut Ins Co	719,378,341	578,548,066	140,830,275
27154	Atlantic Specialty Ins Co	71,512,046	20,676,244	50,835,802
25422	Atradius Trade Credit Ins Co	77,921,814	36,855,948	41,065,866
21202	Auto Club Ins Assoc	3,180,286,246	1,697,103,493	1,483,182,753
19062	Automobile Ins Co Of Hartford CT	914,716,954	656,041,335	258,675,619
10367	Avemco Ins Co	140,319,958	69,376,849	70,943,109
62898	Aviva Life Ins Co	5,951,267,216	5,572,610,606	378,656,610
29530	AXA Art Ins Corp	64,799,481	32,437,524	32,361,957
68365	AXA Corp Solutions Life Reins Co	666,335,082	316,319,274	350,015,808
62944	AXA Equitable Life Ins Co	115,385,610,992	110,274,472,220	5,111,138,773
33022	AXA Ins Co	169,170,709	71,612,860	97,557,849
62880	AXA Life & Annuity Co	533,681,151	441,784,890	91,896,261
16187	AXA Re Prop & Cas Ins Co	111,047,102	76,873,844	34,173,258
20370	AXIS Reins Co	1,462,307,695	938,172,649	524,135,046
24813	Balboa Ins Co	1,297,172,853	822,466,963	474,705,890
68160	Balboa Life Ins Co	71,921,730	24,755,954	47,165,776
61212	Baltimore Life Ins Co	805,523,582	750,182,007	55,341,576
61239	Bankers Fidelity Life Ins Co	118,100,425	84,219,225	33,881,200
61263	Bankers Life & Cas Co	8,907,663,635	8,327,905,038	579,758,596
18279	Bankers Standard Ins Co	230,408,769	166,608,570	63,800,199
94250	Banner Life Ins Co	1,200,950,870	968,681,255	232,269,615
19763	Bay State Ins Co	252,259,227	105,619,511	146,639,717
38245	BCS Ins Co	225,221,306	95,103,877	130,117,429
80985	BCS Life Ins Co	166,680,517	93,881,235	72,799,282
37540	Beazley Ins Co Inc	52,118,690	2,399,619	49,719,071

**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

61395	Beneficial Life Ins Co	3,093,071,610	2,838,282,411	254,789,199
29580	Berkley Regional Ins Co	2,248,424,000	1,533,312,104	715,111,896
31295	Berkley Regional Specialty Ins Co	22,586,763	133,332	22,453,430
62345	Berkshire Hathaway Life Ins Co NE	3,345,700,308	2,866,583,091	479,117,217
71714	Berkshire Life Ins Co of Amer	1,971,977,448	1,675,914,084	296,063,364
19402	Birmingham Fire Ins Co Of PA	3,563,230,285	2,607,804,188	955,426,097
24503	Blue Ridge Ins Co	181,409,821	127,107,873	54,301,948
61476	Boston Mut Life Ins Co	788,179,452	708,763,029	79,416,423
20761	Boston Old Colony Ins Co	35,619,303	14,089	35,605,214
19658	Bristol West Ins Co	136,986,738	100,247,392	36,739,346
13528	Brotherhood Mut Ins Co	273,862,186	165,994,479	107,867,708
20117	California Cas Ind Exch	507,159,599	217,264,606	289,894,993
19771	Cambridge Mut Fire Ins Co	472,750,621	250,397,222	222,353,399
21946	Camden Fire Ins Assoc	87,160,649	11,457,106	75,703,543
36340	Camico Mut Ins Co	133,911,873	87,208,998	46,702,875
81060	Canada Life Ins Co Of Amer	2,402,165,345	2,256,477,093	145,688,252
10464	Canal Ins Co	1,227,278,997	699,597,686	527,681,312
20877	Capital Markets Assr Corp	94,955,693	169,721	94,785,972
61581	Capitol Life Ins Co	254,766,313	247,919,408	6,846,905
10510	Carolina Cas Ins Co	824,307,084	602,366,097	221,940,987
25950	Casco Ind Co	25,103,847	14,367,748	10,736,099
11255	Caterpillar Ins Co	115,364,105	79,495,541	35,868,563
58130	Catholic Assn Of Foresters	13,107,849	6,666,693	6,441,156
56022	Catholic Family Life Ins	286,782,598	275,506,553	11,276,045
57487	Catholic Order Of Foresters	562,575,075	526,510,691	36,064,385
80799	Celtic Ins Co	100,888,644	52,627,758	48,260,886
19909	Centennial Ins Co	277,887,428	202,983,372	74,904,056
20230	Central Mut Ins Co	1,021,770,711	636,455,651	385,315,073
20249	Central Natl Ins Co Of Omaha	33,281,077	24,221,296	9,059,781
61751	Central States H & L Co Of Omaha	309,908,904	215,715,673	94,193,231
34274	Central States Ind Co Of Omaha	269,260,478	77,281,462	191,979,016
61883	Central United Life Ins Co	371,426,237	334,793,920	36,632,317
34649	Centre Ins Co	583,234,090	456,645,809	126,588,281
80896	Centre Life Ins Co	1,687,859,360	1,620,962,571	66,896,783
62383	Centurion Life Ins Co	1,082,595,048	211,743,947	870,851,101
20710	Century Ind Co	986,564,083	961,564,083	25,000,000
35130	Century Rein Co	105,682,067	23,991,313	81,690,754
61808	Charter Natl Life Ins Co	277,819,560	268,851,676	8,967,884
25615	Charter Oak Fire Ins Co	789,475,094	608,923,115	180,551,979
63207	Chase Ins Life and Annuity Co	5,694,521,090	5,285,374,580	409,146,510
70661	Chase Ins Life Co	366,617,038	268,594,607	98,022,431
61832	Chesapeake Life Ins Co	105,532,634	63,323,116	42,209,518
22810	Chicago Ins Co	269,444,469	167,391,329	102,053,140
50229	Chicago Title Ins Co	1,542,905,336	570,936,284	196,726,652
12777	Chubb Ind Ins Co	193,845,524	150,187,094	43,658,430
61875	Church Life Ins Corp	201,709,138	172,149,650	29,559,488
18767	Church Mut Ins Co	963,930,148	691,415,495	272,514,653

**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

25771	CIFG Assurance NA Inc	175,332,597	66,758,044	108,574,553
22004	CIM Ins Corp	47,755,362	32,203,141	15,552,220
28665	Cincinnati Cas Co	335,438,589	72,541,397	262,897,192
10677	Cincinnati Ins Co	9,993,039,954	5,773,201,261	4,219,838,693
76236	Cincinnati Life Ins Co	2,351,689,421	1,900,910,023	450,779,399
80322	Citicorp Life Ins Co	216,722,144	105,606,623	111,115,521
31534	Citizens Ins Co Of Amer	1,831,253,437	1,098,278,767	732,974,670
20532	Clarendon Natl Ins Co	1,896,188,120	1,231,309,084	664,879,036
25070	Clearwater Ins Co	1,127,539,775	524,608,821	602,930,954
93432	CM Life Ins Co	9,166,986,643	8,732,789,843	434,196,800
40266	CMG Mortgage Ins Co	319,677,699	197,866,089	121,811,610
33197	Cologne Reins Co Of Amer	68,135,673	32,680,890	35,454,783
62049	Colonial Life & Accident Ins Co	1,668,810,228	1,317,644,147	351,166,080
62065	Colonial Penn Life Ins Co	725,570,020	690,291,160	35,278,861
10758	Colonial Surety Co	16,101,811	9,893,874	6,207,937
84786	Colorado Bankers Life Ins Co	122,491,214	106,296,407	16,194,808
76023	Columbian Life Ins Co	240,835,351	224,027,498	16,807,853
62103	Columbian Mut Life Ins Co	318,598,953	281,403,817	37,195,135
99937	Columbus Life Ins Co	2,538,843,757	2,309,077,188	229,766,569
62146	Combined Ins Co Of Amer	2,786,304,917	1,917,978,083	868,326,834
19410	Commerce & Industry Ins Co	6,595,619,061	5,188,105,572	1,407,513,489
34754	Commerce Ins Co	2,924,765,598	1,751,779,700	1,172,985,898
21296	Commercial Guaranty Cas Ins Co	151,278,687	33,775,727	117,502,960
20818	Commercial Ins Co Of Newark NJ	53,340,802	196,588	53,144,214
18732	Commercial Loan Ins Corp	10,427,766	626,371	9,801,394
81426	Commercial Travelers Mut Ins Co	38,015,593	26,708,343	11,307,250
84824	Commonwealth Ann & Life Ins Co	10,084,390,776	9,710,300,072	374,090,704
10220	Commonwealth Ins Co Of Amer	53,861,439	34,412,345	19,449,094
50083	Commonwealth Land Title Ins Co	767,662,936	18,945,133	41,983,532
77828	Companion Life Ins Co	87,616,064	40,263,778	47,352,286
21989	Compass Ins Co	13,387,315	2,801,265	10,586,050
34711	Computer Ins Co	34,367,784	5,804,253	28,563,531
51268	Connecticut Attorneys Title Ins Co	60,928,665	628,496,549	293,247,411
62308	Connecticut General Life Ins Co	20,748,727,392	18,439,647,179	2,309,080,210
24961	Connie Lee Ins Co	220,314,186	127,695,653	92,618,533
78174	Conseco Health Ins Co	2,077,670,526	1,974,736,298	102,934,228
60682	Conseco Ins Co	4,326,686,679	3,980,556,109	346,130,571
65900	Conseco Life Ins Co	3,935,634,718	3,672,411,966	263,222,752
76325	Conseco Senior Health Ins Co	3,070,288,146	2,963,145,792	107,142,353
32190	Constitution Ins Co	49,557,867	11,720,805	37,837,062
62359	Constitution Life Ins Co	84,621,730	72,771,770	11,849,958
62413	Continental Assur Co	5,092,011,213	4,465,009,440	627,001,773
20443	Continental Cas Co	35,913,173,763	29,169,915,676	6,743,258,086
71404	Continental General Ins Co	467,229,242	401,327,959	65,901,283
35289	Continental Ins Co	4,029,864,017	2,253,450,778	1,776,413,239
10804	Continental Western Ins Co	247,421,628	169,452,479	77,969,149
37206	Contractors Bonding & Ins Co	169,935,584	115,738,522	54,197,062

**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

18686	Co-Operative Ins Co	72,170,986	40,205,883	31,965,103
21318	Coregis Ins Co	442,906,997	230,580,451	212,326,546
72052	Corporate Health Ins Co	106,335,825	41,169,966	65,165,859
10022	Countryway Ins Co	64,139,779	42,406,192	21,733,587
10062	Covenant Ins Co	61,871,097	38,721,964	23,149,133
10847	Cumis Ins Society Inc	1,057,215,751	642,542,674	414,673,077
62626	Cuna Mut Ins Society	3,226,097,440	2,479,184,912	746,912,528
65749	Cuna Mut Life Ins Co	7,779,550,768	7,479,976,079	299,574,689
10499	DaimlerChrysler Ins Co	404,012,829	213,994,045	190,018,784
37346	Danbury Ins Co	16,092,232	7,012,044	9,080,188
16624	Darwin Natl Assur Co	334,203,978	160,620,553	173,583,425
16705	Dealers Assur Co	33,588,040	19,237,198	14,350,842
37907	Deerbrook Ins Co	33,626,426	193,999	33,432,426
12718	Developers Surety And Ind Co	103,476,313	59,494,686	43,981,627
42048	Diamond State Ins Co	161,773,557	53,733,527	108,040,030
36463	Discover Prop & Cas Ins Co	104,063,740	69,007,644	35,056,096
34495	Doctors Co An Interins Exchn	1,725,184,589	1,222,025,619	503,158,970
13706	Dorchester Mut Ins Co	42,417,361	22,826,405	19,590,956
39659	Eastern Cas Ins Co	89,884,967	64,547,411	25,337,556
14702	Eastguard Ins Co	55,207,019	40,307,173	14,899,846
21261	Electric Ins Co	1,142,508,357	843,948,744	298,559,613
62928	EMC Natl Life Co	684,274,547	612,615,595	71,658,952
21407	Emcasco Ins Co	294,023,089	224,176,121	69,846,968
21326	Empire Fire & Marine Ins Co	361,575,811	232,968,309	128,607,502
94285	Empire General Life Assur Corp	314,232,711	249,004,356	65,228,354
21350	Empire Ins Co	121,848,000	88,854,306	32,993,694
20648	Employers Fire Ins Co	110,797,840	51,356,957	59,440,883
21458	Employers Ins of Wausau	4,687,160,333	3,616,497,879	1,070,662,454
21415	Employers Mut Cas Co	1,832,225,590	1,168,977,652	663,247,938
68276	Employers Reassur Corp	5,341,785,740	5,088,886,596	252,899,144
39845	Employers Reins Corp	18,203,552,267	12,814,689,963	5,388,862,304
15130	Encompass Ind Co	23,028,316	3,645,259	19,383,057
10071	Encompass Ins Co Of America	25,233,893	4,001,251	21,232,643
62952	Equitable Life & Cas Ins Co	173,746,869	138,960,134	34,786,735
62510	Equitrust Life Ins Co	3,657,844,419	3,442,195,225	215,649,194
20516	Euler American Credit Ind Co	300,781,474	144,450,972	156,330,502
10120	Everest Natl Ins Co	608,626,468	471,782,297	136,844,171
26921	Everest Reins Co	9,315,551,333	6,987,957,168	2,327,594,165
12750	Evergreen Natl Ind Co	46,139,611	14,798,640	31,340,971
13722	Excess Rein Co	41,758,447	11,428,832	30,329,615
10003	Excess Share Ins Corp	48,849,425	35,534,580	13,314,845
35181	Executive Risk Ind Inc	2,435,791,763	1,779,431,510	656,360,253
21482	Factory Mut Ins Co	7,979,279,857	3,775,060,680	4,204,219,177
44784	Fairfield Ins Co	32,133,572	12,435,627	19,697,945
24384	Fairmont Specialty Ins Co	248,243,914	151,437,921	96,805,992
63053	Family Life Ins Co	104,421,806	87,249,479	17,172,327
13803	Farm Family Cas Ins Co	813,886,661	609,919,303	203,967,358

**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

63126	Farm Family Life Ins Co	981,025,293	860,101,791	120,923,502
63193	Farmers & Traders Life Ins Co	478,541,597	447,336,252	31,205,345
21652	Farmers Ins Exch	11,402,700,174	8,681,675,422	2,721,024,752
13897	Farmers Mut Hail Ins Co Of IA	292,853,583	103,549,649	189,303,934
63177	Farmers New World Life Ins Co	6,744,360,023	6,109,781,233	634,578,790
41483	Farmington Cas Co	931,496,072	713,495,371	218,000,701
67695	Federal Home Life Ins Co	1,619,430,143	531,062,396	1,088,367,747
20281	Federal Ins Co	25,377,517,154	16,544,442,067	8,833,075,087
63223	Federal Life Ins Co	233,023,703	197,142,063	35,881,640
63258	Federated Life Ins Co	815,406,121	618,212,553	197,193,564
13935	Federated Mut Ins Co	3,580,961,912	2,167,572,247	1,413,389,665
43460	FFG Ins Co	48,385,505	14,945,626	33,439,879
35270	Fidelity & Cas Co Of NY	147,550,462	332,786	147,217,677
39306	Fidelity & Deposit Co Of MD	213,830,797	26,988,705	186,842,092
35386	Fidelity & Guaranty Ins Co	14,677,954	475,196	14,202,758
25879	Fidelity & Guaranty Ins Underwriters	31,489,251	143,809	31,345,441
63274	Fidelity & Guaranty Life Ins Co	17,458,288,003	16,804,266,457	654,021,546
93696	Fidelity Investments Life Ins Co	12,280,311,638	11,714,000,135	566,311,503
63290	Fidelity Life Assn	579,523,748	311,680,455	267,843,293
25180	Fidelity Natl Ins Co	350,596,712	249,603,167	100,993,545
16578	Fidelity Natl Prop and Cas Ins Co	238,684,312	189,115,974	49,568,338
51586	Fidelity Natl Title Ins Co	921,743,960	1,242,086,020	877,882,145
71870	Fidelity Security Life Ins Co	469,060,362	410,069,241	58,991,121
12815	Financial Guaranty Ins Co	3,504,088,328	2,341,184,740	1,162,903,588
18287	Financial Security Assur Inc	3,789,839,229	2,251,384,908	1,538,454,321
21660	Fire Ins Exch	1,837,719,705	1,380,943,786	456,775,919
21873	Firemans Fund Ins Co	9,695,633,985	6,845,432,575	2,850,201,410
20850	Firemens Ins Co Of Newark NJ	529,158,973	45,227	529,113,746
21784	Firemens Ins Co Of Washington DC	125,030,653	90,727,360	34,303,294
69140	First Allmerica Fin Life Ins Co	2,845,384,905	2,687,130,494	158,254,411
37710	First American Prop & Cas Ins Co	89,039,792	55,737,414	33,302,377
50814	First American Title Ins Co	2,119,968,165	79,206,994	71,550,958
51039	First American Title Ins Co NY	150,757,952	481,808,571	225,800,152
29980	First Colonial Ins Co	238,641,513	168,026,810	70,614,703
63401	First Colony Life Ins Co	7,825,011,661	6,999,145,454	825,866,207
11177	First Financial Ins Co	487,417,870	266,815,097	220,602,773
90328	First Health Life & Health Ins Co	109,840,833	77,574,613	32,266,220
63495	First Investors Life Ins Co	1,241,149,915	1,148,549,971	92,599,944
33588	First Liberty Ins Corp	41,986,665	21,610,953	20,375,712
24724	First Natl Ins Co Of Amer	254,964,592	180,434,666	74,529,926
67652	First Penn Pacific Life Ins Co	1,856,277,018	1,638,565,596	217,711,422
13943	Fitchburg Mut Ins Co	62,591,252	32,237,122	30,354,130
13978	Florists Mut Ins Co	172,964,207	127,546,772	45,417,435
38776	Folksamerica Rein Co	3,150,801,983	2,076,648,912	1,074,153,071
11185	Foremost Ins Co	1,613,661,783	1,140,185,917	473,475,866
11800	Foremost Property & Cas Ins Co	37,337,033	25,592,973	11,744,060
79677	Forethought Life Assur Co	2,926,196,483	2,745,106,119	181,090,364



**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

91642	Forethought Life Ins Co	488,072,737	396,475,193	91,597,544
71129	Fort Dearborn Life Ins Co	1,681,389,733	1,334,284,760	347,104,973
38830	Fort Wayne Hlth & Cas Ins Co	320,024,020	121,704,099	198,319,921
13986	Frankenmuth Mut Ins Co	803,558,088	517,718,764	285,839,324
21040	Fremont Ind Co	No Annual	Statement	Filed
34266	Frontier Ins Co	173,755,805	278,258,824	-104,503,019
63657	Garden State Life Ins Co	92,529,491	67,282,824	25,246,667
21253	Garrison Property and Cas Ins Co	10,542,222	41,841	10,500,381
22969	Ge Reins Corp	3,527,730,976	2,486,284,416	1,041,446,560
41491	Geico Cas Co	248,321,031	149,960,305	98,360,726
35882	Geico General Ins Co	138,079,862	72,789,812	65,290,050
22055	Geico Ind Co	3,987,653,749	2,273,629,383	1,714,024,366
63665	General American Life Ins Co	14,094,377,233	12,417,071,038	1,677,306,195
30007	General Fidelity Ins Co	195,691,276	35,963,316	159,727,959
93521	General Fidelity Life Ins Co	304,064,702	52,229,285	251,835,417
24732	General Ins Co Of Amer	2,725,413,697	1,911,152,939	814,260,758
22039	General Rein Corp	14,632,646,158	6,738,561,441	7,894,084,717
11967	General Star Natl Ins Co	554,040,492	363,864,030	190,176,462
11231	Generali Us Branch	77,819,556	36,794,434	41,025,120
38962	Genesis Ins Co	215,801,748	119,888,753	95,912,995
65536	Genworth Life & Annuity Ins Co	15,893,602,090	15,417,584,797	476,017,292
80926	Genworth Life & Health Ins Co	873,271,790	643,590,454	229,681,337
70025	Genworth Life Ins Co	34,936,106,571	31,837,755,989	3,098,350,582
38458	Genworth Mortgage Ins Corp	2,847,796,052	2,659,499,768	188,296,284
29823	Genworth Residential Mrt Ins Corp NC	46,885,407	35,509,347	11,376,060
70939	Gerber Life Ins Co	1,101,023,497	928,270,755	172,752,742
34622	Glens Falls Ins Co	152,504,024	310,697	152,193,327
21032	Global Reins Corp Of America	767,066,670	650,905,811	116,160,859
11266	Global Reins Corp US Branch	302,351,975	264,891,545	37,460,430
11312	Globe American Cas Co	22,327,788	5,087,464	17,240,324
91472	Globe Life & Accident Ins Co	2,274,712,658	1,911,279,185	363,433,472
62286	Golden Rule Ins Co	825,989,139	450,171,610	375,817,529
22063	Government Employees Ins Co	12,462,319,286	6,775,518,461	5,686,800,825
63967	Government Personnel Mut Life Ins Co	763,987,254	684,657,087	79,330,167
14095	Granite Mut Ins Co	3,589,777	17,274	3,572,503
23809	Granite State Ins Co	33,749,831	2,821,883	30,927,948
25984	Graphic Arts Mut Ins Co	121,208,889	83,041,236	38,167,652
26832	Great American Alliance Ins Co	25,305,809	157,613	25,148,196
26344	Great American Assur Co	14,699,647	77,285	14,622,362
16691	Great American Ins Co	5,163,125,290	3,707,819,052	1,455,306,239
22136	Great American Ins Co of NY	53,834,047	771,119	53,062,928
63312	Great American Life Ins Co	8,074,313,863	7,436,239,543	638,074,320
31135	Great American Security Ins Co	16,229,337	100,060	16,129,277
25224	Great Divide Ins Co	149,704,516	91,584,556	58,119,960
20303	Great Northern Ins Co	1,411,888,762	1,127,920,372	283,968,390
11371	Great West Cas Co	1,410,855,355	1,010,151,726	400,703,628
68322	Great West Life & Annuity Ins Co	33,645,926,897	32,116,837,468	1,529,089,429

**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

80705	Great West Life Assur Co	201,064,719	157,519,063	43,545,656
22187	Greater NY Mut Ins Co	708,467,094	445,829,316	262,637,778
20680	Green Mountain Ins Co Inc	38,529,681	4,007,113	34,522,568
22322	Greenwich Ins Co	728,255,834	425,098,779	303,157,055
36650	Guarantee Co Of North America USA	65,088,869	10,648,365	54,440,504
11398	Guarantee Ins Co	65,120,223	56,346,169	8,774,054
64211	Guarantee Trust Life Ins Co	199,221,167	165,213,551	34,007,616
11401	Guaranty Natl Ins Co	268,846,199	201,209,110	67,637,089
78778	Guardian Ins & Annuity Co Inc	9,855,130,537	9,610,701,615	244,428,922
64246	Guardian Life Ins Co Of Amer	24,806,542,141	21,647,971,903	3,158,570,238
15032	Guideone Mut Ins Co	847,487,781	583,527,219	263,960,562
26433	Harco Natl Ins Co	397,624,137	232,654,868	164,969,269
23582	Harleysville Ins Co	97,788,531	72,008,146	25,780,385
64327	Harleysville Life Ins Co	375,732,699	351,642,326	24,090,373
14168	Harleysville Mut Ins Co	1,391,638,106	812,419,338	579,218,768
26182	Harleysville Worcester Ins Co	515,620,668	404,683,990	110,936,678
22357	Hartford Accid & Ind Co	10,195,892,994	6,935,149,376	3,260,743,618
29424	Hartford Cas Ins Co	1,943,407,820	1,119,872,627	823,535,193
19682	Hartford Fire In Co	21,569,842,778	11,089,709,457	10,480,133,321
37478	Hartford Ins Co Of The Midwest	267,215,834	99,154,012	168,061,822
70815	Hartford Life & Accident Ins Co	10,134,039,182	5,786,505,809	4,347,533,373
71153	Hartford Life & Annuity Ins Co	75,100,486,495	73,610,220,658	1,490,265,837
88072	Hartford Life Ins Co	120,590,125,660	117,568,459,311	3,021,666,349
11452	Hartford Steam Boil Inspec & Ins Co	1,162,810,938	560,234,330	602,576,608
29890	Hartford Steam Boil Inspec Ins Co CT	83,197,923	41,829,961	41,367,962
30104	Hartford Underwriters Ins Co	1,386,414,721	808,525,674	577,889,047
96717	Harvard Pilgrim Health Care New Eng	49,164,371	26,521,323	22,643,048
39527	Heritage Ind Co	192,210,217	101,720,081	90,490,137
64394	Heritage Life Ins Co	80,543,359	30,042,152	50,501,207
22489	Highlands Ins Co	No Annual	Statement	Filed
14192	Hingham Mut Fire Ins Co	118,990,532	71,099,457	47,891,075
93440	HM Life Ins Co	400,028,957	275,017,125	125,011,832
14206	Holyoke Mut Ins Co In Salem	150,922,923	84,481,372	66,441,551
22527	Home Ins Co	No Annual	Statement	Filed
64505	Homesteaders Life Co	1,197,652,006	1,134,500,274	63,151,732
22578	Horace Mann Ins Co	457,313,112	302,505,646	154,807,466
64513	Horace Mann Life Ins Co	4,648,971,138	4,418,250,681	230,720,457
22756	Horace Mann Prop & Cas Ins Co	110,240,559	67,741,741	42,498,818
93777	Household Life Ins Co	1,050,447,346	559,537,284	490,910,062
10069	Housing Authority Prop A Mut Co	132,902,782	75,854,238	57,048,544
18975	HPHC Ins Co Inc	16,246,549	4,265,348	11,981,201
25054	Hudson Ins Co	328,484,372	211,004,597	117,479,775
70580	Humanadental Ins Co	92,227,902	29,836,376	62,391,526
97764	Idealife Ins Co	20,566,438	8,133,909	12,432,529
65005	IDS Life Ins Co	57,516,459,198	54,574,305,868	2,942,153,330
64580	Illinois Mut Life Ins Co	1,158,389,751	1,027,737,992	130,651,759
23817	Illinois Natl Ins Co	52,703,971	48,339	52,655,632

**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

11487	Imperial Cas & Ind Co	18,478,376	7,784,299	10,694,077
43575	Indemnity Ins Co Of North Amer	245,577,061	193,130,136	52,446,925
64602	Independence Life & Annuity Co	171,889,854	123,150,029	48,739,825
58068	Independent Order Of Foresters Us Br	2,822,433,401	2,400,522,530	421,910,871
14265	Indiana Lumbermens Mut Ins Co	120,794,656	85,715,484	35,079,172
64645	Indianapolis Life Ins Co	3,525,893,012	3,325,844,777	200,048,235
12599	Infinity Standard Ins Co	29,553,147	8,540,123	21,013,024
86509	Ing Life Ins & Annuity Co	56,859,408,912	55,320,314,209	1,539,094,703
80942	ING USA Annuity and Life Ins Co	52,423,132,416	50,576,548,726	1,846,583,690
22713	Insurance Co Of North Amer	510,983,743	423,745,661	87,238,082
19429	Insurance Co Of The State Of PA	3,791,962,877	2,644,742,075	1,147,220,802
18341	Insurance Corp Of NY	163,746,470	221,587,398	-57,840,928
29742	Integon Natl Ins Co	249,422,028	158,808,058	90,613,970
31488	Integon Preferred Ins Co	32,344,807	19,149,269	13,195,538
11592	International Fidelity Ins Co	110,615,985	47,215,635	63,400,350
64890	Investors Guaranty Life Ins Co	7,660,061	214,346	7,445,715
63487	Investors Life Ins Co North Amer	1,016,389,462	976,680,424	39,709,038
65056	Jackson Natl Life Ins Co	60,742,602,023	57,308,552,735	3,434,049,288
11630	Jefferson Ins Co	133,918,262	28,829,521	105,088,741
64017	Jefferson Natl Life Ins Co	1,623,921,385	1,583,435,231	40,486,154
70254	Jefferson Pilot Financial Ins Co	12,683,297,332	11,563,424,066	1,119,873,266
67865	Jefferson Pilot Life Ins Co	16,595,715,526	15,728,294,634	867,420,892
62057	Jefferson Pilot Lifeamerica Ins Co	1,389,122,522	1,288,536,073	100,586,449
14354	Jewelers Mut Ins Co	172,856,651	74,874,332	97,982,319
89958	JMIC Life Ins Co	245,818,816	166,708,187	79,110,629
65080	John Alden Life Ins Co	587,378,462	480,587,767	106,790,695
65099	John Hancock Life Ins Co	72,433,102,483	68,466,790,828	3,966,311,656
65838	John Hancock Life Ins Co (USA)	88,363,987,190	87,418,944,550	945,042,640
90204	John Hancock Variable Life Ins Co	14,100,396,852	13,347,661,150	752,735,702
15962	Kansas Bankers Surety Co	146,869,829	27,563,361	119,306,468
20885	Kansas City Fire & Marine Ins Co	25,101,463	394,481	24,706,982
65129	Kansas City Life Ins Co	3,333,589,811	2,993,628,447	339,961,364
90557	Kemper Investors Life Ins Co	17,324,156,009	16,913,378,301	410,777,708
58033	Knights Of Columbus	12,277,594,847	10,684,070,862	1,593,523,985
65242	Lafayette Life Ins Co	1,762,635,020	1,648,245,240	114,389,780
26077	Lancer Ins Co	474,769,487	392,612,912	82,156,575
50024	Lawyers Title Ins Corp	707,608,723	11,909,888	6,638,703
37940	Lexington Natl Ins Corp	31,491,953	22,949,078	8,542,875
42404	Liberty Ins Corp	1,632,838,998	1,342,042,028	290,796,970
19917	Liberty Ins Underwriters Inc	135,118,739	68,391,875	66,726,864
65315	Liberty Life Assur Co Of Boston	9,026,133,072	8,594,448,510	431,684,562
65323	Liberty Life Ins Co	1,592,594,161	1,291,413,971	301,180,190
61492	Liberty Life Ins Co	2,331,852,349	2,178,712,954	153,139,395
23035	Liberty Mut Fire Ins Co	3,016,812,078	2,186,837,908	829,974,170
23043	Liberty Mut Ins Co	26,011,608,289	18,086,911,457	7,924,696,832
65331	Liberty Natl Life Ins Co	4,565,746,878	4,049,622,407	516,124,471
65498	Life Ins Co Of North Amer	5,537,876,783	4,855,477,629	682,399,154

**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

65528	Life Ins Co Of The Southwest	4,658,104,452	4,417,462,044	240,642,408
64130	Life Investors Ins Co Of Amer	10,194,151,166	9,689,041,440	505,109,726
65595	Lincoln Benefit Life Co	3,075,172,896	2,807,672,180	267,500,717
33855	Lincoln General Ins Co	500,277,447	355,589,294	144,688,153
65927	Lincoln Heritage Life Ins Co	514,320,077	434,901,533	79,418,544
65676	Lincoln Natl Life Ins Co	95,380,517,047	92,165,800,797	3,214,716,250
36447	LM General Ins Co	21,591,181	6,765,308	14,825,873
33600	LM Ins Corp	61,576,125	43,048,167	18,527,958
36439	LM Personal Ins Co	23,010,492	7,277,517	15,732,975
32352	LM Property and Casualty Ins. Co.	996,278,146	294,908,687	701,369,459
76694	London Life Reins Co	1,496,119,562	1,426,501,169	69,618,393
65722	Loyal American Life Ins Co	447,833,369	404,471,240	43,362,129
56758	Loyal Christian Benefit Assn	144,470,390	138,499,131	5,971,259
14435	Lumber Mut Ins Co	52,410,995	47,116,466	5,294,536
22977	Lumbermens Mut Cas Co	2,735,065,059	2,566,751,908	168,313,151
23108	Lumbermens Underwriting Alliance	360,891,252	263,414,261	97,476,991
35769	Lyndon Property Ins Co	400,454,154	237,218,679	163,235,475
65781	Madison Natl Life Ins Co Inc	759,364,724	630,040,890	129,323,834
29939	Main St Amer Assur Co	784,368,648	554,194,614	230,174,034
19321	Maine Bonding & Cas Co	24,064,147	89,388	23,974,759
65870	Manhattan Life Ins Co	400,457,058	356,810,010	43,647,048
67083	Manhattan Natl Life Ins Co	264,969,278	230,723,276	34,246,002
93610	Manulife Ins Co	546,444,146	431,024,834	115,419,312
28932	Markel American Ins Co	394,729,273	303,831,265	90,898,008
38970	Markel Ins Co	541,548,831	395,611,509	145,937,322
19356	Maryland Cas Co	454,229,849	65,675,825	388,554,025
65935	Massachusetts Mut Life Ins Co	100,693,987,685	94,005,522,077	6,688,465,608
12041	MBIA Ins Corp	11,037,019,308	7,236,620,543	3,800,398,765
69515	Medamerica Ins Co	315,134,562	283,595,823	31,538,739
34231	Medical Liability Mut Ins Co	4,995,294,041	4,735,052,817	260,241,224
36277	Medical Mut Ins Co Of ME	173,599,270	124,062,463	49,536,808
11843	Medical Protective Co	2,254,936,087	1,683,605,569	571,330,518
31119	Medico Ins Co	283,678,639	253,383,967	30,294,673
22241	Medmarc Cas Ins Co	97,146,148	58,246,446	38,899,702
97055	Mega Life & Health Ins Co The	1,254,390,809	887,584,748	366,806,061
86126	Members Life Ins Co	794,891,106	763,965,464	30,925,641
31968	Merastar Ins Co	91,389,110	69,282,022	22,107,088
14494	Merchants Bonding Co (Mutual)	57,936,161	16,576,618	41,359,543
23329	Merchants Mut Ins Co	325,048,055	225,033,251	100,014,804
65951	Merit Life Ins Co	996,920,201	382,372,477	614,547,724
79022	Merrill Lynch Life Ins Co	14,062,479,629	13,661,528,660	400,950,969
19798	Merrimack Mut Fire Ins Co	759,166,832	360,084,014	399,082,818
87726	Metlife Ins Co of CT	68,345,651,157	64,264,352,322	4,081,298,835
39357	Metlife Ins Co of CT	68,345,651,156	64,264,352,321	4,081,298,835
61050	MetLife Investors USA Ins Co	18,807,764,610	18,269,396,387	538,368,223
80950	Metlife Life & Annuity Co of CT	19,429,074,790	18,646,697,488	782,377,303
39950	Metropolitan General Ins Co	28,545,293	813,067	27,732,223

**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

34339	Metropolitan Grp Prop & Cas Ins Co	374,733,279	114,174,253	260,559,026
65978	Metropolitan Life Ins Co	250,355,681,279	241,716,379,407	8,639,301,872
26298	Metropolitan Property & Cas Ins Co	5,348,248,625	3,565,523,383	1,782,725,242
97136	Metropolitan Tower Life Ins Co	5,806,116,555	5,115,768,044	690,348,511
18740	MGIC Ind Corp	22,025,048	456,086	21,568,962
38601	MIC Prop & Cas Ins Corp	420,499,598	366,817,627	53,681,971
21687	Mid-Century Ins Co	3,238,194,024	2,755,187,467	483,006,557
23434	Middlesex Ins Co	592,244,781	405,366,540	186,878,242
14532	Middlesex Mut Assur Co	245,766,200	193,993,793	51,772,407
66044	Midland Natl Life Ins Co	18,824,108,330	17,859,532,885	964,575,445
23612	Midwest Employers Cas Co	194,417,362	74,432,420	119,984,942
66109	Midwestern United Life Ins Co	254,856,773	165,214,452	89,642,321
42234	Minnesota Lawyers Mut Ins Co	85,583,654	37,003,033	48,580,621
66168	Minnesota Life Ins Co	21,543,633,780	19,958,353,786	1,585,279,994
20362	Mitsui Sumitomo Ins Co of Amer	635,105,456	498,367,079	136,738,377
22551	Mitsui Sumitomo Ins USA Inc	96,368,819	56,707,385	39,661,434
82848	ML Life Ins Co Of NY	1,206,508,189	1,163,201,154	43,307,035
15997	MMG Ins Co	146,398,487	97,373,813	49,024,674
70416	MML Bay State Life Ins Co	4,377,380,396	4,159,622,512	217,757,884
57541	Modern Woodmen Of Amer	7,456,431,041	6,496,265,368	960,165,673
69647	Molina Healthcare Ins Co	8,138,404	420,837	7,717,567
66265	Monarch Life Ins Co	985,103,647	973,473,999	11,629,649
66281	Monumental Life Ins Co	20,222,078,678	19,337,108,411	884,970,267
66370	Mony Life Ins Co	11,022,767,778	10,054,208,445	968,559,333
78077	Mony Life Ins Co Of Amer	6,200,371,007	5,961,118,814	239,252,193
29858	Mortgage Guaranty Ins Corp	7,275,984,542	5,638,898,991	1,637,085,551
22012	Motors Ins Corp	8,368,687,313	5,867,599,773	2,501,087,539
26522	Mount Vernon Fire Ins Co	595,315,653	277,595,147	317,720,506
66427	MTL Ins Co	1,227,164,932	1,121,519,578	105,645,354
66346	Munich American Reassur Co	3,923,118,955	3,390,873,207	532,245,748
10227	Munich Reins Amer Inc	17,160,846,547	14,119,462,473	3,041,384,074
88668	Mutual Of Amer Life Ins Co	11,838,778,049	11,036,949,649	801,828,400
71412	Mutual Of Omaha Ins Co	4,150,150,794	2,400,776,214	1,749,374,580
10135	MVP Health Ins Co of NH Inc	No Annual	Statement	Filed
61409	National Benefit Life Ins Co	809,556,115	485,408,581	324,147,534
11991	National Cas Co	103,043,243	6,448,497	96,594,746
10243	National Continental Ins Co	94,774,089	53,516,320	41,257,769
20478	National Fire Ins Co Of Hartford	203,169,191	32,306,128	170,863,063
23728	National General Ins Co	109,441,065	68,479,262	40,961,803
66583	National Guardian Life Ins Co	1,349,182,060	1,209,255,181	139,926,879
82538	National Health Ins Co	40,388,635	33,111,557	7,277,078
20087	National Ind Co	62,010,570,439	33,290,182,875	28,720,387,564
27944	National Ins Assn	22,212,173	12,593,950	9,618,223
75264	National Integrity Life Ins Co	3,049,713,511	2,951,386,622	98,326,889
32620	National Interstate Ins Co	384,944,018	262,118,747	122,825,271
66680	National Life Ins Co	7,901,244,304	7,277,779,268	623,465,036
34835	National Reins Corp	868,549,126	199,920,246	668,628,880

**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

85472	National Security Life & Annuity Co	60,247,123	39,511,844	20,735,279
22608	National Specialty Ins Co	22,658,930	12,980,421	9,678,509
21881	National Surety Corp	515,012,328	344,970,992	170,041,336
51020	National Title Ins Of NY Inc	18,548,591	10,801,175	9,545,295
19445	National Union Fire Ins Co Of Pitts	28,761,725,427	20,641,560,986	8,120,164,441
66850	National Western Life Ins Co	5,655,249,308	5,056,781,127	598,468,181
51101	Nations Title Ins Of NY Inc	20,346,470	379,437,764	116,093,295
26093	Nationwide Affinity Co of Amer	14,781,421	1,073,167	13,708,254
10723	Nationwide Assur Co	71,913,152	3,061,180	68,851,972
70750	Nationwide Life & Ann Co of Amer	957,688,463	894,130,756	63,557,707
92657	Nationwide Life And Annuity Ins Co	7,730,385,288	7,521,232,339	209,152,949
66869	Nationwide Life Ins Co	92,685,276,311	90,083,432,954	2,601,843,357
68225	Nationwide Life Ins Co of Amer	6,640,663,889	5,980,417,609	660,246,280
23779	Nationwide Mut Fire Ins Co	4,591,422,901	2,918,014,691	1,673,408,209
23787	Nationwide Mut Ins Co	26,282,427,828	18,016,604,452	8,265,823,376
37877	Nationwide Prop & Cas Ins Co	26,935,175	430,627	26,504,548
42307	Navigators Ins Co	1,065,658,316	709,174,756	356,483,560
15865	NCMIC Ins Co	472,457,965	334,941,633	137,516,331
25852	New England Guaranty Ins Co Inc	66,223,467	42,828,745	23,394,722
21830	New England Ins Co	298,021,755	34,831,874	263,189,882
91626	New England Life Ins Co	10,779,109,897	10,460,334,251	318,775,646
41629	New England Rein Corp	126,990,548	14,529,684	112,460,865
23833	New Hampshire Ind Co Inc	368,790,210	269,115,499	99,674,711
23841	New Hampshire Ins Co	3,465,479,964	2,598,371,786	867,108,178
91596	New York Life Ins & Annuity Corp	60,315,888,862	58,158,509,452	2,157,379,410
66915	New York Life Ins Co	107,881,618,748	97,332,523,785	10,549,094,963
16608	New York Marine & Gnrl Ins Co	560,107,864	388,712,662	171,395,202
14788	NGM Ins Co	801,908,541	423,926,275	377,982,266
35106	Niagara Fire Ins Co	59,363,683	8,168	59,355,514
23965	Norfolk & Dedham Mut Fire Ins Co	217,611,731	109,840,594	107,771,137
31470	Norguard Ins Co	275,783,271	215,562,804	60,220,467
66974	North American Co Life & Hlth Ins	5,103,272,970	4,670,540,942	432,732,028
27740	North Pointe Ins Co	128,172,314	84,311,656	43,860,658
21105	North River Ins Co	891,372,041	543,300,013	348,072,028
22047	North Star Rein Corp	30,626,036	12,692,797	17,933,239
36455	Northbrook Ind Co	100,718,698	277,361	100,441,337
38369	Northern Assur Co Of Amer	339,320,462	171,432,197	167,888,265
19372	Northern Ins Co Of NY	53,329,348	23,706,589	29,622,759
25992	Northern Security Ins Co Inc	6,692,808	69,462	6,623,346
24015	Northland Ins Co	1,139,940,603	660,777,127	479,163,475
69000	Northwestern Long Term Care Ins Co	157,905,688	95,523,329	62,382,359
67091	Northwestern Mut Life Ins Co	132,972,531,579	122,591,996,986	10,380,534,593
23914	Northwestern Natl Ins Co Milwaukee	78,803,924	128,823,145	-50,019,221
63444	Nutmeg Life Ins Co	9,617,902	23,555	9,594,347
81353	NYLife Ins Co Of AZ	140,267,458	110,447,340	29,820,118
23248	Occidental Fire & Cas Co Of NC	269,495,080	143,339,063	126,156,017
67148	Occidental Life Ins Co Of NC	258,375,830	231,201,472	27,174,358

**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

23680	Odyssey America Reins Co	5,886,888,839	3,815,602,336	2,071,286,503
24074	Ohio Cas Ins Co	4,271,271,351	3,266,726,024	1,004,545,315
26565	Ohio Ind Co	108,462,756	73,680,019	34,782,737
89206	Ohio Natl Life Assur Corp	2,208,575,772	2,044,129,678	164,446,094
67172	Ohio Natl Life Ins Co	10,361,574,934	9,611,759,024	749,815,911
67180	Ohio State Life Ins Co	10,677,770	4,176,908	6,500,862
24139	Old Republic General Ins Corp	622,444,696	455,198,984	167,245,712
24147	Old Republic Ins Co	2,081,949,764	1,298,266,007	783,683,757
67261	Old Republic Life Ins Co	142,721,148	110,874,094	31,847,054
50520	Old Republic Natl Title Ins Co	495,531,059	10,412,932	4,423,104
35424	Old Republic Security Assur Co	98,879,331	80,671,271	18,208,060
37060	Old United Cas Co	312,516,307	221,304,022	91,212,285
20621	OneBeacon America Ins Co	1,051,999,332	589,751,016	462,248,316
21970	OneBeacon Ins Co	3,602,467,735	2,203,085,638	1,399,382,097
85286	OneNation Ins Co	95,800,929	10,528,665	85,272,262
56383	Order United Commrl Trav Of Amer	16,208,449	13,565,602	2,642,847
76112	Oxford Life Ins Co	633,180,462	531,713,884	101,466,577
22748	Pacific Employers Ins Co	1,959,743,206	1,500,469,307	459,273,899
20346	Pacific Ind Co	5,049,240,681	3,770,009,164	1,279,231,517
97268	Pacific Life & Annuity Co	1,505,917,423	1,146,573,522	359,343,901
67466	Pacific Life Ins Co	74,885,539,285	71,876,720,858	3,008,818,427
37850	Pacific Specialty Ins Co	231,953,553	131,822,449	100,131,104
70785	Pacificare Life & Health Ins Co	375,732,138	228,520,437	147,211,701
93564	Paragon Life Ins Co	635,762,668	595,716,899	40,045,769
60003	Park Avenue Life Ins Co	485,303,285	318,265,754	167,037,530
32069	Patriot Mut Ins Co	49,308,189	29,978,310	19,329,879
67598	Paul Revere Life Ins Co	5,325,917,339	4,187,778,111	1,138,139,228
67601	Paul Revere Variable Annuity Ins Co	140,557,683	25,689,952	114,867,731
14931	Pawtucket Ins Co	30,079,902	26,596,162	3,483,741
18333	Peerless Ind Ins Co	633,822,800	57,464,824	576,357,976
14958	Peninsula Ins Co	63,228,970	34,178,496	29,050,474
14982	Penn Millers Ins Co	153,808,126	106,592,502	47,215,624
67644	Penn Mut Life Ins Co	9,152,631,839	7,904,401,495	1,248,230,344
63282	Penn Treaty Network Amer Ins Co	1,029,266,646	993,390,361	35,876,285
21962	Pennsylvania General Ins Co	549,556,826	342,075,162	207,481,664
67660	Pennsylvania Life Ins Co	579,325,591	504,935,696	74,389,896
14974	Pennsylvania Lumbermens Mut Ins	268,032,729	175,690,057	92,342,672
12262	Pennsylvania Manufacturers Asn Ins C	591,013,110	397,793,596	193,219,514
66605	Peoples Benefit Life Ins Co	14,551,720,363	13,848,000,123	703,720,240
85561	Perico Life Ins Co	17,302,075	1,781,655	15,520,420
12297	Petroleum Cas Co	18,037,642	7,052,424	10,985,218
13714	Pharmacists Mut Ins Co	167,004,627	108,861,389	58,143,238
67784	Philadelphia American Life Ins Co	147,317,101	134,053,950	13,263,151
18058	Philadelphia Ind Ins Co	2,165,324,978	1,569,541,622	595,783,356
93548	PHL Variable Ins Co	5,465,587,312	5,200,762,735	264,824,577
25623	Phoenix Ins Co	3,425,356,903	2,405,555,005	1,019,801,898
93734	Phoenix Life & Annuity Co	53,064,230	38,544,048	14,520,182

**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

67814	Phoenix Life Ins Co	16,736,033,721	15,850,522,242	885,511,479
72125	Physicians Life Ins Co	1,334,089,241	1,255,001,105	79,088,135
80578	Physicians Mut Ins Co	1,241,343,212	523,452,319	717,890,893
67911	Pioneer Mut Life Ins Co	465,076,970	433,034,798	32,042,172
18619	Platte River Ins Co.	108,209,192	74,725,238	33,483,954
27251	PMI Mortgage Ins Co	3,506,556,943	2,995,726,300	510,830,643
14460	Podiatry Ins Co Of Amer A Mut Co	196,798,560	135,813,990	60,984,570
57622	Polish Natl Alliance Us Of Na	412,246,660	380,030,343	32,216,319
56839	Polish Natl Union Of Amer	25,551,558	23,529,935	2,021,623
57630	Polish Roman Catholic Union Of Amer	143,571,745	130,131,678	13,440,068
37257	Praetorian Ins Co	1,053,956,720	729,191,762	324,764,958
15024	Preferred Mut Ins Co	318,459,824	210,550,777	107,909,047
10800	Premier Grp Ins Co Inc	42,087,398	24,792,086	17,295,312
15586	Preserver Ins Co	117,281,305	80,707,858	36,573,447
65919	Primerica Life Ins Co	5,437,586,252	3,734,918,836	1,702,667,416
61271	Principal Life Ins Co	111,738,632,310	108,078,319,181	3,660,313,128
37095	Private Residential Mortgage Ins Co	15,490,883	7,201,235	8,289,648
29017	Professionals Advocate Ins Co	92,625,551	63,805,885	28,819,666
24260	Progressive Cas Ins Co	5,917,383,683	4,263,403,725	1,653,979,958
16322	Progressive Direct Ins Co	2,376,204,189	1,644,617,022	731,587,167
24279	Progressive Max Ins Co	229,798,756	170,572,099	59,226,657
38628	Progressive Northern Ins Co	1,305,164,813	932,076,340	373,088,473
10638	Proselect Ins Co	90,826,393	73,879,724	16,946,669
12416	Protective Ins Co	579,705,654	249,223,801	330,481,853
68136	Protective Life Ins Co	18,707,688,277	17,328,124,543	1,379,563,733
15040	Providence Mut Fire Ins Co	175,970,235	76,280,445	99,689,790
24295	Providence Washington Ins Co	202,501,366	174,217,156	28,284,210
68195	Provident Life & Accident Ins Co	7,952,621,834	6,608,932,571	1,343,689,263
68209	Provident Life & Cas Ins Co	649,341,447	558,548,648	90,792,798
79227	Pruco Life Ins Co	23,433,174,577	22,893,042,838	540,131,739
68241	Prudential Ins Co Of Amer	221,916,062,817	214,850,816,836	7,065,245,981
93629	Prudential Retirement Ins & Annuity Co	52,660,476,227	51,670,698,088	989,778,139
15059	Public Service Mut Ins Co	645,591,542	445,196,089	200,395,453
39217	QBE Ins Corp	376,912,821	238,216,814	138,696,007
10219	QBE Reins Corp	1,122,876,439	583,391,833	539,484,606
15067	Quincy Mut Fire Ins Co	1,156,673,782	522,880,202	633,793,580
36250	Radian Asset Assur Inc	2,084,109,015	1,089,621,738	994,487,278
33790	Radian Guaranty Inc	3,568,243,845	3,155,556,390	412,687,455
65765	Reassure America Life Ins Co	11,639,344,952	11,077,818,733	561,526,218
37303	Redland Ins Co	125,824,171	98,574,382	27,249,789
24449	Regent Ins Co	268,072,917	189,155,526	78,917,391
68357	Reliable Life Ins Co	691,746,039	637,503,781	54,242,258
24457	Reliance Ins Co	No Annual	Statement	Filed
68381	Reliance Standard Life Ins Co	2,613,493,208	2,244,394,328	369,098,880
67105	Reliastar Life Ins Co	22,042,630,670	20,162,490,971	1,880,139,699
61360	Reliastar Life Ins Co Of NY	2,805,403,819	2,525,508,274	279,895,545
61700	Renaissance L & H Ins Co of Amer	12,463,640	2,319,567	10,144,073



**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

38318	Republic Ins Co	80,069,764	68,585,446	11,484,318
28452	Republic Mortgage Ins Co	1,659,577,852	1,386,839,930	272,737,922
32174	Republic Mortgage Ins Co Of FL	38,473,379	27,106,978	11,366,401
31275	Republic Mortgage Ins Of NC	459,335,851	374,030,939	85,304,912
31089	Republic Western Ins Co	272,251,067	182,427,418	89,823,649
61506	Resource Life Ins Co	126,171,704	93,622,076	32,549,628
43044	Response Ins Co	91,058,755	20,377,630	70,681,125
28860	RLI Ind Co	37,359,265	3,317,974	34,041,291
13056	RLI Ins Co	1,300,270,576	609,723,904	690,546,672
12491	Rochdale Ins Co Of NY	83,754,833	66,466,261	17,288,572
24678	Royal Ind Co	3,899,775,156	3,182,219,780	717,555,376
23132	RVI Natl Ins Co	7,494,042	49,116	7,444,926
24740	Safeco Ins Co Of Amer	4,468,951,833	3,271,077,347	1,197,874,486
15105	Safety Natl Cas Corp	1,319,072,540	959,954,319	359,118,221
40460	Sagamore Ins Co	156,013,633	61,093,681	94,919,952
93246	Sage Life Assur Of Amer Inc	111,216,776	99,370,317	11,846,459
60176	SBLI USA Mut Life Ins Co Inc	1,515,654,008	1,396,428,670	119,225,338
22535	Seaboard Surety Co	134,439,821	10,292,347	124,147,474
21130	Seaco Ins Co	No Annual	Statement	Filed
25763	Seaton Ins Co	65,191,822	25,044,861	40,146,962
37923	Seaworthy Ins Co	44,192,707	24,404,314	19,788,393
68675	Security Benefit Life Ins Co	11,509,559,923	10,921,348,619	588,211,304
68764	Security Financial Life Ins Co	798,590,453	716,610,965	81,979,488
24902	Security Ins Co Of Hartford	1,151,377,049	1,010,297,997	141,079,052
68713	Security Life Of Denver Ins Co	23,814,539,694	22,284,677,570	1,529,862,124
68772	Security Mut Life Ins Co Of NY	1,958,418,227	1,858,666,802	99,751,425
50784	Security Title Guarantee Corp Bltmre	14,836,036	45,627,628	63,223,090
50857	Security Union Title Ins Co	108,850,718	528,468,192	488,193,002
11867	Selective Ins Co of New England	25,733,170	14,507,681	11,225,489
10936	Seneca Ins Co Inc	287,835,570	182,185,173	105,650,397
24988	Sentry Ins A Mut Co	5,231,543,943	2,738,298,737	2,493,245,213
68810	Sentry Life Ins Co	2,817,409,114	2,583,886,956	233,522,161
21180	Sentry Select Ins Co	593,535,861	419,309,050	174,226,811
80586	Servus Life Ins Co	11,696,247	518,014	11,178,233
97241	Settlers Life Ins Co	121,761,808	97,106,479	24,655,329
30503	Shelby Cas Ins Comp	29,342,970	15,070,305	14,272,665
15156	Shelby Ins Co	29,009,412	4,093,229	24,916,183
23388	Shelter Mut Ins Co	1,891,774,655	874,177,379	1,017,597,277
35408	Sirius Amer Ins Co	309,603,112	202,215,087	107,388,025
11126	Sompo Japan Ins Co of Amer	518,854,250	322,613,771	196,240,479
57142	Sons Of Norway	238,687,855	229,224,399	9,463,456
24767	St Paul Fire & Marine Ins Co	19,900,457,826	13,324,598,297	6,575,859,529
24775	St Paul Guardian Ins Co	15,159,373	1,108,794	14,050,579
41750	St Paul Medical Liability Ins Co	188,403,131	138,324,884	50,078,247
24791	St Paul Mercury Ins Co	25,319,606	194,387	25,125,219
19224	St Paul Protective Ins Co	494,304,941	277,835,466	216,469,475
19070	Standard Fire Ins Co	3,347,729,088	2,343,963,656	1,003,765,432

**APPENDIX VI****New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

42986	Standard Guaranty Ins Co	124,776,981	89,571,134	35,205,847
69019	Standard Ins Co	10,810,752,890	9,866,216,565	944,536,325
69051	Standard Life Ins Co Of IN	1,552,218,551	1,471,424,027	80,794,524
69078	Standard Security Life Ins Co Of NY	312,423,115	201,829,959	110,593,156
18023	Star Ins Co	407,620,038	266,484,148	141,135,890
40045	Starnet Ins Co	55,223,627	31,383,057	23,840,570
25143	State Farm Fire And Cas Co	23,781,705,802	16,115,045,011	7,666,660,791
25151	State Farm General Ins Co	3,899,677,589	2,432,899,362	1,466,778,227
69108	State Farm Life Ins Co	39,874,561,166	35,370,107,286	4,504,453,880
25178	State Farm Mut Auto Ins Co	89,982,019,196	39,794,765,715	50,187,253,481
69116	State Life Ins Co	2,302,845,027	2,194,467,695	108,377,332
12831	State Natl Ins Co Inc	176,303,519	93,789,486	82,514,032
77399	Sterling Life Ins Co	145,506,008	59,615,244	85,890,764
50121	Stewart Title Guaranty Co	1,016,661,194	198,696,318	74,944,826
10952	Stonebridge Casualty Ins Co	220,983,175	151,166,810	69,816,365
65021	Stonebridge Life Ins Co	1,882,528,411	1,740,113,252	142,415,159
10340	Stonington Ins Co	296,200,006	241,923,584	54,276,422
79065	Sun Life Assur Co Of Canada US	40,293,920,565	38,751,400,485	1,542,520,080
69256	Sunamerica Life Ins Co	62,336,638,424	57,926,654,205	4,409,984,219
69310	Surety Life Ins Co	31,326,376	19,870,229	11,456,146
82627	Swiss Re Life & Health Amer Inc	12,172,850,236	9,831,553,550	2,341,296,686
25364	Swiss Rein America Corp	11,718,615,119	8,942,815,090	2,775,800,029
68608	Symetra Life Ins Co	18,824,483,188	17,564,347,294	1,260,135,894
12866	T.H.E. Ins Co	160,372,725	115,272,175	45,100,550
69345	Teachers Ins & Ann Assoc Of Amer	174,921,341,415	161,698,700,323	13,222,641,092
22683	Teachers Ins Co	295,215,238	226,560,532	68,654,706
69396	Texas Life Ins Co	896,350,457	862,165,475	34,184,983
70435	The Savings Bank Life Ins Co Of MA	1,809,138,230	1,616,124,651	193,013,579
56014	Thrivent Financial For Lutherans	50,815,607,333	47,236,614,275	3,578,993,058
60142	TIAA Cref Life Ins Co	3,326,951,979	3,002,521,817	324,430,162
50067	Ticor Title Ins Co	273,641,144	103,866,619	40,660,194
51535	Ticor Title Ins Co of FL	144,526,813	111,825,265	81,661,373
25534	TIG Ins Co	2,375,008,687	1,777,719,942	597,288,745
69477	Time Ins Co	879,226,448	616,930,382	262,296,066
13242	Titan Ind Co	170,913,853	72,871,960	98,041,893
32301	TNUS Ins Co	110,121,677	67,035,763	43,085,914
42439	Toa-Re Ins Co Of Amer	1,271,867,927	931,724,437	340,143,490
12904	Tokio Marine & Nichido Fire Ins Co	1,453,686,261	1,021,347,349	432,338,912
37621	Toyota Motor Ins Co	142,295,552	96,189,348	46,106,204
70688	Transamerica Financial Life Ins Co	16,512,513,099	15,710,417,420	802,095,679
86231	Transamerica Life Ins Co	68,927,073,221	66,509,028,007	2,418,045,214
67121	Transamerica Occidental Life Ins Co	29,687,272,568	27,554,619,568	2,132,653,000
20486	Transcontinental Ins Co	95,875,371	301,497	95,573,874
50012	Transnation Title Ins Co	193,486,638	46,592,739	18,036,634
33014	Transport Ins Co	57,090,341	40,021,346	17,068,995
20494	Transportation Ins Co	85,245,487	340,275	84,905,212
28188	Travco Ins Co	189,412,962	129,309,322	60,103,640

**APPENDIX VI**

**New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

19038	Travelers Cas & Surety Co	13,886,611,930	10,180,013,982	3,706,597,948
31194	Travelers Cas & Surety Co Of Amer	2,680,396,653	1,823,523,650	856,873,003
36170	Travelers Cas Co Of CT	300,578,425	227,037,036	73,541,389
19046	Travelers Cas Ins Co Of Amer	1,705,415,760	1,312,090,823	393,324,937
40282	Travelers Commercial Cas Co	311,877,444	238,428,569	73,448,875
27998	Travelers Home & Marine Ins Co	189,435,577	129,780,320	59,655,256
25658	Travelers Ind Co	18,281,125,499	12,340,815,614	5,940,309,885
25666	Travelers Ind Co Of Amer	484,966,227	368,793,795	116,172,432
25682	Travelers Ind Co Of CT	931,585,914	655,142,096	276,443,818
36145	Travelers Personal Security Ins Co	183,731,813	129,875,690	53,856,122
25674	Travelers Property Cas Co Of Amer	254,685,047	170,304,274	84,380,773
34894	Trenwick Amer Reins Corp	350,058,765	311,501,437	38,557,328
24350	Triad Guaranty Ins Corp	662,271,211	530,689,206	131,582,005
41211	Triton Ins Co	775,307,420	276,718,570	498,588,850
21709	Truck Ins Exch	1,632,725,164	1,233,446,507	399,278,657
27227	Trust Ins Co	No Annual	Statement	Filed
61425	Trustmark Ins Co	1,210,244,161	1,006,453,726	203,790,435
62863	Trustmark Life Ins Co	558,412,697	469,771,730	88,640,967
60117	Tufts Ins Co Inc	21,075,983	5,485,761	15,590,222
29459	Twin City Fire Ins Co.	564,246,785	305,756,715	258,490,070
67423	UBS Life Ins Co USA	43,479,161	14,871,591	28,607,571
80314	Unicare Life & Health Ins Co	1,258,802,679	970,816,315	287,986,364
91529	Unimerica Ins Co	54,783,181	26,022,059	28,761,122
69701	Union Bankers Ins Co	98,461,880	88,785,875	9,676,005
80837	Union Central Life Ins Co	6,685,104,917	6,348,165,654	336,939,263
62596	Union Fidelity Life Ins Co	19,119,732,263	18,228,467,044	891,265,219
25844	Union Ins Co	58,517,856	33,249,936	25,267,920
21423	Union Ins Co Of Providence	79,276,918	46,834,526	32,442,392
69744	Union Labor Life Ins Co	3,347,082,632	3,207,367,864	139,714,768
25860	Union Mut Fire Ins Co	103,806,276	46,382,610	57,423,666
70408	Union Security Ins Co	8,408,617,518	7,873,596,319	535,021,198
98884	Union Security Life Ins Co	112,555,947	89,346,566	23,209,381
92916	United American Ins Co	1,139,897,036	950,615,741	189,281,295
15741	United Comm. Ins Co	No Annual	Statement	Filed
85766	United Concordia Ins Co	55,425,177	19,791,974	35,633,203
91693	United Family Life Ins Co	1,025,991,100	141,373,094	884,618,005
11770	United Fncl Cas Co	1,139,358,948	830,885,539	308,473,409
51624	United General Title Ins Co	64,629,373	5,626,196,657	2,996,437,116
15873	United Gty Residential Ins Co	1,940,357,995	1,564,745,722	375,612,273
16667	United Gty Residential Ins Co Of NC	324,669,356	235,278,734	89,390,622
26999	United Guaranty Mtg Indem Co	134,868,544	116,713,453	18,155,091
79413	United Healthcare Ins Co	7,293,757,804	5,452,563,492	1,841,194,312
69930	United Ins Co Of Amer	1,959,226,171	1,779,396,294	179,829,877
94099	United Investors Life Ins Co	3,047,360,653	2,748,711,914	298,648,739
41335	United Natl Specialty Ins Co	86,908,254	32,127,237	54,781,017
69868	United Of Omaha Life Ins Co	12,803,845,053	11,595,649,134	1,208,195,919
21113	United States Fire Ins Co	3,089,671,058	2,144,487,666	945,183,392

**APPENDIX VI****New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

70106	United States Life Ins Co In NYC	4,112,660,722	3,775,346,266	337,314,456
72850	United World Life Ins Co	69,138,019	51,451,504	17,686,515
25909	Unitrin Preferred Ins Co	28,957,048	18,422,883	10,534,164
70114	Unity Mut Life Ins Co	357,905,742	336,517,210	21,388,532
41181	Universal Underwriters Ins Co	585,976,172	80,162,443	505,813,730
70173	Universal Underwriters Life Ins Co	287,569,257	247,374,050	40,195,207
62235	Unum Life Ins Co Of Amer	15,074,438,321	13,719,837,859	1,354,600,463
84654	US Branch Assumption Mut Life Ins Co	13,455,707	637,620	12,818,088
80802	US Branch SunLife Assur Co Of Canada	13,011,446,992	12,359,885,775	651,561,217
80675	US Bus of Crown Life Ins Co	376,733,667	334,941,440	41,792,227
80659	US Bus of the Canada Life Assur Co	1,867,746,357	1,753,921,242	113,825,115
25887	US Fidelity & Guaranty Co	4,193,446,799	2,182,846,881	2,010,599,918
84530	US Financial Life Ins Co	410,051,069	360,510,286	49,540,783
29599	US Specialty Ins Co	599,713,562	432,274,876	167,438,686
25941	USAA	15,740,875,549	5,861,810,945	9,879,064,604
25968	USAA Cas Ins Co	5,007,468,254	3,014,495,378	1,992,972,875
18600	USAA General Ind Co	432,121,047	276,843,094	155,277,954
69663	USAA Life Ins Co	10,501,302,899	9,625,361,395	875,941,504
94358	US Able Life	180,137,795	97,983,527	82,154,268
25976	Utica Mut Ins Co	2,051,390,926	1,463,373,996	588,016,930
63738	Utica Natl Life Ins Co	243,617,860	219,343,452	24,274,407
26611	Valiant Ins Co	18,368,121	2,599,040	15,769,081
20508	Valley Forge Ins Co	52,134,564	34,316	52,100,248
70211	Valley Forge Life Ins Co	2,883,375,619	2,526,156,818	357,218,801
21172	Vanliner Ins Co	395,173,259	287,546,078	107,627,181
68632	VantisLife Ins Co	712,834,773	647,887,134	64,947,639
70238	Variable Annuity Life Ins Co	58,319,134,650	55,414,965,105	2,904,169,545
18759	Verex Assure Inc	25,493,118	17,201,133	8,291,985
10815	Verlan Fire Ins Co MD	25,970,299	10,496,892	15,473,407
13110	Vermont Accident Ins Co Inc	6,018,030	382,628	5,635,402
26018	Vermont Mut Ins Co	359,078,344	226,051,002	133,027,342
81027	Veterans Life Ins Co	270,165,408	242,625,721	27,539,687
20397	Vigilant Ins Co	368,499,881	247,407,965	121,091,916
40827	Virginia Surety Co Inc	1,915,398,807	1,388,456,339	526,942,468
39616	Vision Service Plan Ins Co	299,338,385	48,456,961	250,881,424
84549	Vista Life Ins Co	27,157,255	8,316,286	18,840,969
32778	Washington Intl Ins Co	108,548,711	66,566,878	41,981,833
70319	Washington Natl Ins Co	2,657,759,856	1,895,747,245	762,012,611
26069	Wausau Business Ins Co	138,473,951	93,755,310	44,718,641
26042	Wausau Underwriters Ins Co	204,659,583	98,972,819	105,686,764
25011	Wesco Ins Co	195,768,316	13,987,335	181,780,981
44393	West American Ins Co	282,205,485	82,517,386	199,688,100
70335	West Coast Life Ins Co	2,752,463,322	2,492,008,253	260,455,068
21121	Westchester Fire Ins Co	2,242,630,509	1,702,610,143	540,020,366
30830	Western Diversified Cas Ins Co	10,675,775	298,611	10,377,164
91413	Western Reserve Life Assur Co of OH	10,697,715,302	10,306,265,834	391,449,468
13188	Western Surety Co	847,206,749	572,051,169	275,155,580

**APPENDIX VI****New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report**

34207	Westport Ins Corp	1,057,499,388	786,270,522	271,228,866
56170	Womans Life Ins Society	180,950,636	150,046,340	30,904,296
57320	Woodmen World Life Ins Soc	7,213,403,950	6,459,931,134	753,472,816
70629	World Ins Co	222,527,057	125,955,546	96,571,511
20311	XL Capital Assurance Inc	328,231,038	139,392,102	188,838,936
24554	XL Ins Amer Inc	562,024,541	389,634,049	172,390,492
88080	XL Life Ins and Annuity Co	834,977,677	748,095,420	86,882,257
20583	XL Reins America Inc	4,695,486,113	2,839,334,697	1,856,151,416
31267	York Ins Co of ME	33,923,054	202,225	33,720,829
26220	Yosemite Ins Co	477,740,245	92,815,616	384,924,629
16535	Zurich American Ins Co	28,479,746,055	22,951,797,056	5,527,949,000

**APPENDIX VII**  
**New Hampshire Insurance Department Surplus Lines Insurers**

Effective November 15, 2005

<b>NAIC#</b>	<b><u>COMPANY NAME</u></b>		<b>NAIC#</b>	<b><u>COMPANY NAME</u></b>
24856	Admiral Insurance Company		37079	Hudson Specialty Insurance Company
19489	Allied World Assurance Company (U.S.) Inc.		27960	Illinois Union Insurance Company
35351	American Empire Surplus Lines Ins Co		22829	Interstate Fire & Casualty Company
26883	American Int'l Specialty Lines Ins Co		33138	Landmark American Insurance Company
35912	American Western Home Insurance Co		19437	Lexington Insurance Company
21199	Arch Specialty Insurance Company			Lloyd's Underwriters at London
42846	Atlantic Casualty Insurance Company		37974	Mt. Hawley Insurance Company
26620	Axis Surplus Insurance Company		20079	National Fire & Marine Insurance Company
23620	Burlington Insurance Company		17370	Nautilus Insurance Company
10328	Capitol Specialty Insurance Corporation		36056	NIC Insurance Company
36951	Century Surety Company		17400	Noetic Specialty Insurance Company
38989	Chubb Custom Insurance Company		39608	Nutmeg Insurance Company
31127	Columbia Casualty Company		32859	Penn-America Insurance Company
44520	Crum & Forster Specialty Insurance Co		10786	Princeton Excess and Surplus Lines Ins Co
39020	Essex Insurance Company		16551	Savers Property & Casualty Insurance Co
10851	Everest Indemnity Insurance Company		41297	Scottsdale Insurance Company
44792	Executive Risk Specialty Insurance Co		30481	St. Paul Surplus Lines Insurance Company
34916	First Specialty Insurance Corporation		26387	Steadfast Insurance Company
10833	Gemini Insurance Company		29696	Travelers Excess and Surplus Lines Ins Co
37362	General Star Indemnity Company		13064	United National Insurance Company
37532	Great American E&S Insurance Co		25895	United States Liability Insurance Company
42811	Gulf Underwriters Insurance Company		19607	XL Select Insurance Company
34452	Homeland Insurance Company of New York			

**Add to the approved list, effective November 15, 2005**

39993	Colony Insurance Company		25569	Gotham Insurance Company
10213	Discover Specialty Insurance Company		23850	Philadelphia Insurance Company
10657	First Mercury Insurance Company			

**Removed from the approved list, effective November 15, 2005**

43095	Clarendon America Insurance Company		41807	Royal Surplus Lines Insurance Company
11515	QBE Specialty Insurance Company			

**APPENDIX VIII**  
**New Hampshire Insurance Department**  
**Consumer Brochures**

**ANNUITY INFORMATION**

Buyer's Guide to Annuities (Ins 306.04, Table 300.05)  
Buyer's Guide to Fixed Deferred Annuities (NAIC)  
Buyer's Guide to Fixed Deferred Annuities w/ Appendix for Equity - Indexed Annuities (NAIC)  
Variable Annuities: What you should know (SEC)  
Equity-Indexed Annuities – A Complex Choice (NASD)  
Should you Exchange your Variable Annuity? (NASD)

**INSURANCE FRAUD**

What is Health Care Insurance Fraud? (NHID)  
Insurance Fraud (NICB)  
Don't be Victimized Twice - Avoid Disaster Fraud (NICB)  
Vehicle Theft (NICB)  
Fight Medicare/Medicaid Waste, Fraud and Abuse (AOA)  
Fraud Against New Hampshire Seniors (NHID)  
Fraud Against New Hampshire Seniors - Pyramid Schemes (NHID)  
Fraud Against Seniors - Viatical Fraud (NHID)  
Fraudulent Group Health Plans (NHID)

**HEALTH INSURANCE INFORMATION**

Your HMO and You - What You Need to Know About Your HMO (NHID)  
COBRA (Consolidated Omnibus Budget Reconciliation Act) (USDOL)  
Managed Care Consumer Guide to External Review (NHID)  
Request for Independent External Appeal of a Health Care Decision (NHID)  
Companies that sell Individual Health Insurance in New Hampshire (NHID)  
Companies that sell Small Group Health Companies (NHID)  
Companies that sell Short Term Medical Plans (NHID)  
New Hampshire State Continuation (NHID)  
A Shopper's Guide to Cancer Insurance (NAIC)  
Questions & Answers: Recent Changes in Health Care Law (USDOL)  
Life Changes Require Health Choices - Know your Benefit Options (USDOL)  
Work Changes Require Health Choices - Protect your Rights (USDOL)  
Top 10 Ways to Make your Health Benefits Work For You (USDOL)  
Your Employer's Bankruptcy: How will it affect your employee benefits? (USDOL)  
Compliance Assistance for Group Health Plans (USDOL)  
New Hampshire Healthy Kids (NHHK)  
HIV Antibody Testing Consent Form (NHID)

**LIFE INSURANCE INFORMATION**

Life Insurance Buyer's Guide (NAIC)  
Life Insurance information for Military Personnel (NAIC)  
Investor Alert - Should You Exchange Your Life Insurance Policy (NASD)

**APPENDIX VIII**  
**New Hampshire Insurance Department**  
**Consumer Brochures**

**LONG TERM CARE INSURANCE**

A Shopper's Guide to Long Term Care Insurance (NAIC)  
The Long Term Care Ombudsman Program (AOA)  
Choosing Long-Term Care (CMS)  
Companies that sell Long-Term Care Insurance (NHID)

**PROPERTY & CASUALTY INFORMATION**

Understanding How Insurers Use Credit Information (NAIC)  
Consumers Guide to Auto Insurance (NAIC)  
Automobile Insurance - Know your Rights (NHID)  
Renters Insurance: A Smart Buy (NHID)  
Insuring Your Teen Driver (NAIC)  
Title Insurance Tips For Consumers (NHID)  
Pleasure Boat Insurance Coverage (NHID)  
Insuring your Home Business (III)  
Insuring your Business against a Catastrophe (III)  
A Consumer's Guide to Home Insurance (NAIC)  
Condominium Coverage (flood) (NFIP)  
Flood Insurance – various brochures available (FEMA)  
Nine Ways to Lower Your Auto Insurance Costs (III)  
New Hampshire Insurance Guaranty Association (NHIGA)  
Property and Casualty Companies - Toll Free Numbers  
Worker's Compensation Claims (Employer & Employee) (NHDOL)

**SENIOR INFORMATION**

Medicare & You (CMS)  
Medicare Part D Information and Resources (CMS & Medicare)  
Choosing a Medigap Policy (CMS)  
Medicare Summary of Benefits- How to Read (CMS)  
All the Information You Need to Know about Medicare (CMS)  
Your Medicare Benefits (NHID)  
Medicare Supplement Rates approved by NHID (NHID)  
Companies that sell Medicare Supplement Coverage (NHID)  
Medicare and Other Health Benefits: Your Guide to who Pays First (CMS)  
Fight Medicare/Medicaid Waste, Fraud and Abuse (AOA)  
Fraud Against New Hampshire Seniors (NHID)  
Fraud Against New Hampshire Seniors - Pyramid Schemes (NHID)  
Fraud Against Seniors- Viatical Fraud (NHID)

**OTHER**

Finding a Lost Pension (English & Spanish)  
The New England Pension Assistance Project  
Consumer Guaranty Contract (FAQ)  
Consumer Guaranty Contracts Laws  
Medical Malpractice Coverage- Companies Offering Coverage in NH