

*MISSISSIPPI  
INSURANCE  
DEPARTMENT*

# ANNUAL REPORT

*2019*



*JANUARY 1, 2019 - DECEMBER 31, 2019*



*Commissioner of Insurance & State Fire Marshal*

# MIKE CHANNEY

As Commissioner of Insurance it is my honor to submit the annual report of the Mississippi Insurance Department for the period of January 1, 2019 through December 31, 2019.

This report has been compiled from the records of approximately 1,710 insurance companies licensed or qualified to conduct the business of insurance within the State of Mississippi.

This report includes the financial summaries, underwriting experiences and recapitulation of the insurance business written within the State of Mississippi. This report also includes licenses issued, taxes, fees and assessments collected from the insurance industry along with a summary of the duties and activities of the department.

The Commissioner of Insurance is charged with ensuring that all laws relating to matters under his supervision are faithfully executed. The goal of the Mississippi Insurance Department is to become more efficient and responsive to the needs of the general public while encouraging a fair and competitive market for insurance.

My staff and I are very proud to serve the people of Mississippi.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Mike Chaney", written over a horizontal line.

Mike Chaney  
Commissioner of Insurance

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# EXECUTIVE SUMMARY

The Mississippi Insurance Department (MID) continues moving forward to provide a healthy insurance market and to be an advocate for the consumers of this state. Our goal is to create the highest degree of economic security, quality of life, public safety and fire protection for the state's citizens at the lowest possible cost. This is accomplished through a variety of initiatives including the regulation of the insurance and liquefied compressed gas industries and development of statewide fire services. During 2019 the department continued its work in assisting and protecting Mississippians. By the numbers, here is a look at the Mississippi Insurance Department in 2019 followed by a listing of significant events or accomplishments.

## Consumer Services Division

- Handled 12,923 telephone calls for assistance
- Processed 1,047 formal written complaints against companies
- Facilitated the collection of over \$3,460,000.00 in benefit payments for consumers

## Licensing Division

- Issued in excess of 440,100 certificates of authority
- 119,136 Total licensed producers/agents; 1,267 Bail Agents; 3,580 Surplus Lines Producers; and 22,839 Independent and Public Adjusters
- Licensed 6,952 in other licensing type categories which includes Automobile Club Agents, Burial Agents, Legal Agents, and Reinsurance Intermediaries
- Licensed 8,971 business entities, 325 Third Party Administrators and 95 Managing General Agents
- Issued 244 licenses for Risk Retention Groups, Viaticals Settlements (Broker, Representatives, and Providers) and Supervising General Agents

## Financial and Market Regulation Division

- Monitored solvency of 2,407 companies with \$16.5 billion premium written in Mississippi
- Collected \$1.4 million in filing fees
- Analyzed over 500 domestic company filings

## The Mississippi State Fire Academy (SFA)

The SFA trained 13,046 students statewide during 2019. The academy delivered courses to career, volunteer, and industrial firefighters from across the state, nation, and the world. Improvements and additions to the academy continue.

# EXECUTIVE SUMMARY

*CONTINUED...*

## Investigations Division

- Was involved in obtaining \$468,543.00 in refunds/recoveries for consumers
- Investigated or handled by correspondence over 500 complaints
- Enforcement actions - 15 fines totaling \$29,000.00

## Life and Health Actuarial Federal Grant Projects

Developed resource tools including a website (MIDHelps.com), consumer brochures, commercials, and televised Q&A sessions with major new stations with Commissioner Chaney to promote awareness and educate Mississippians on nondiscrimination, preventive health services, and Mental Health and Substance Abuse Disorder Parity.

## Fire Marshal Office

- Investigated 64 fire deaths
- Distributed \$17,646,293.54 in fire rebate funds
- Distributed \$2,220,000.00 in Rural Fire Truck Acquisition Assistance Program (RFTAAP) funds

## Fire Service

### **Significant Arson Arrest**

The Mississippi State Fire Marshal's Office, with the Itawamba County Sheriff's Office, charged 62 year old Gary Carroll and 59 year old Teresa Carroll with first degree arson. The husband and wife are accused of setting their home at 303 Coy Shumpert Road, Fulton, Miss. on fire on March 14, 2019.

### **Free Smoke Alarms**

In 2019, the SFMO partnered with non-profits Vision 20/20 and The Home Safety Patrol: Kids and Family Sound Off for Fire Safety. Through the partnership, the SFMO received approximately 2,500 smoke alarms which were distributed to high risk communities. And created risk reduction plans.

# EXECUTIVE SUMMARY

*CONTINUED...*

## **Bulletins and Regulations**

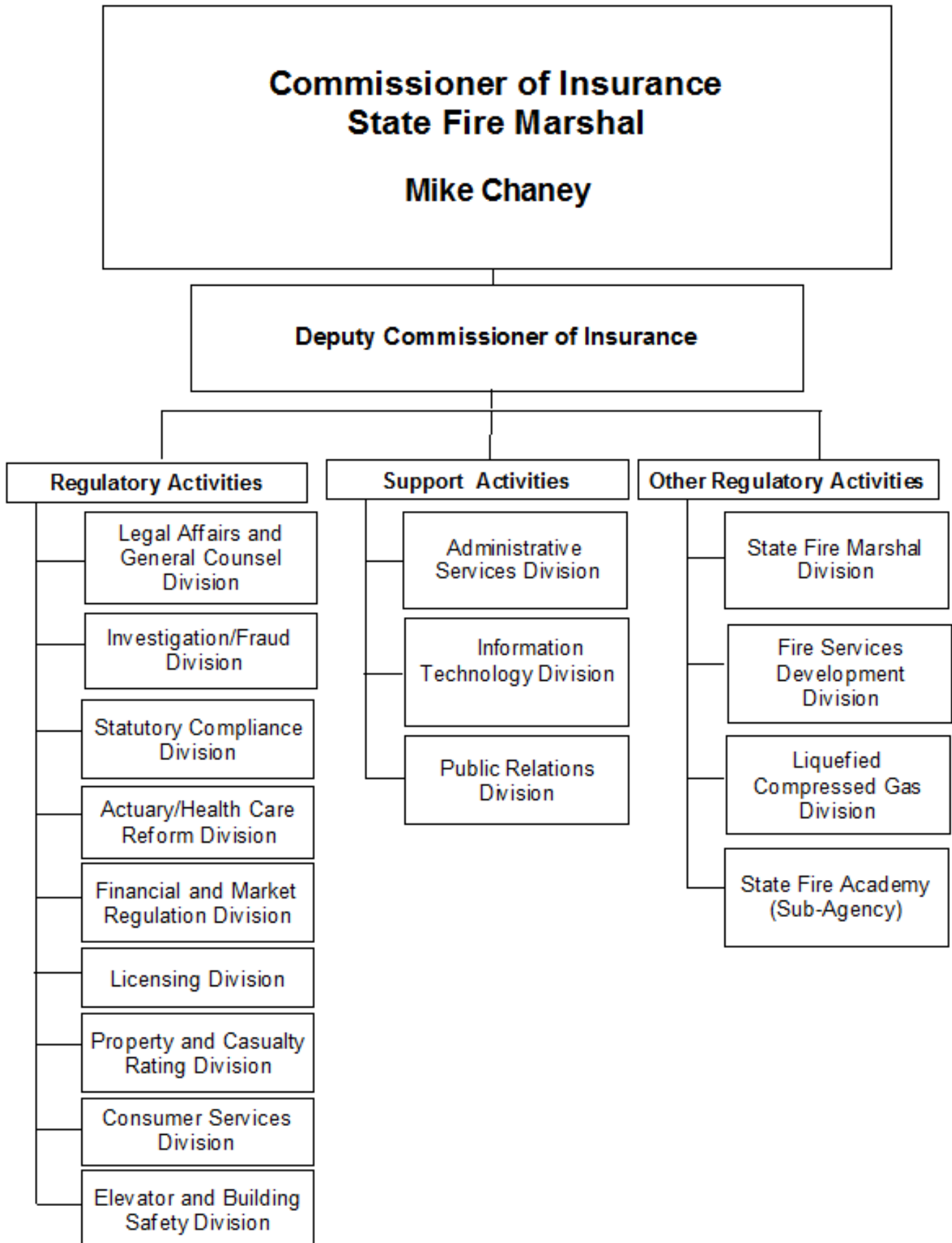
Four new bulletins were issued in 2019 addressing the following: Notice to Insurance Companies Regarding Policyholders Affected by the Federal Government Shutdown; Liquefied Compressed Gas Compliance and Regulatory Fees Being Charged to Customers; Form and Rate Filing Guidance for Individual Small Group, and Stand-Alone Dental Plans in Mississippi; and Insurance Data Security Law/Senate Bill 2831.

In 2019, four new regulations were issued: Rules and Regulations for Firefighter Minimum Standards Certification; Corporate Governance Annual Disclosure Regulation; Amendment of NFPA Standards Regarding the Use and Display of Nameplates on Stationary Liquefied Compressed Gas Containers Regulation; and Rules Regarding the Mississippi Conveyance Safety Act.

During the Legislative Session, the MID worked with the Legislature to enact four bills: HB 323, to require insurance companies to establish an internal audit function; HB 324, to require insurance companies to file a corporate governance annual disclosure with the Commissioner of Insurance; SB 2831, to create the Insurance Data Security Law; and HB 444, which made significant changes to the Windstorm Underwriting Association, primarily by changing the method in which assessments are to be levied upon insurers and the recoupment process. These amendments removes the threat of a statewide policyholder surcharge until all reserves, reinsurance and non-recoupable assessments have been exhausted. HB 444 also diverted \$3.5 million of the nonadmitted policy fee to the Rural Fire Truck Acquisition Assistance Program.

Key issues for the coming year, remain health care, flood insurance and reducing fire deaths. In the following 2020 Mississippi Insurance Department Annual Report, the results of the Department's efforts throughout 2020 are broken down by the numbers.

# Organization



# ABOUT COMMISSIONER MIKE CHANEY



Mike Chaney, Mississippi's 11th Commissioner of Insurance and State Fire Marshal, is serving his fourth term. His priorities remain steadfastly committed to consumer protection and application of technology for efficiency of the department to serve the state and consumers. He is leading the department in making strides in healthcare reform; disaster recovery from flood, tornado and hurricane events; bail bond industry reform; and reductions in state fire deaths. An active member of the NAIC, he serves on numerous committees, task forces and working groups addressing such issues as examination oversight, accounting practices, producer licensing, health insurance and managed care, senior issues, catastrophe and property and casualty insurance.

## **Commissioner**

- Elected to a four-year term and may be re-elected.
- Charged with execution of all laws relative to insurance companies, corporations, associations and fraternal orders, their agents and adjusters.
- Licenses and regulates the practices of all insurance companies, agents, burial associations, fraternal societies, bail bondsmen, and other entities engaged in the business of insurance.
- As State Fire Marshal, acting through the State Chief Deputy Fire Marshal, investigates all fires called to his attention occurring in the state, licenses manufacturers, installers/transporters and dealers of manufactured houses and regulates their practices.
- Through the Fire Service Development Division, establishes guidelines, use and accountability for municipal and county fire protection funds.
- Administers the Liquefied Compressed Gas Equipment Law and enforces the National Fire Protection Association Code.
- Serves on the boards of, provides administrative services to, and/or appoints board members to a minimum of 16 different boards, groups, or associations.
- Directs the Mississippi Surplus Lines Association (MSLA). MSLA has no separate regulatory powers and enables the department to ensure that proper premium taxes are paid to the State of Mississippi. As a result of this law, the state receives additional taxes that were not received in previous years.



# ABOUT

## DEPUTY COMMISSIONER MARK HAIRE



Mark Haire has served as Deputy Commissioner of Insurance since July 1, 2009. Prior to being named Deputy Commissioner, Haire served as General Counsel for the MID. He is a graduate of Mississippi College and Mississippi College School of Law.

### **Deputy Commissioner**

- Oversees all insurance companies the commissioner has placed into administrative supervision, rehabilitation and liquidation. In this capacity Mr. Haire utilizes his Special Counsel role by attending court hearings as well as overseeing and coordinating multiple lawsuits and other legal matters.
- Serves as the commissioner's designee/representative on numerous boards such as the Mississippi wind pool, Mississippi Guaranty Association, and the Mississippi Life, Accident and Health Guaranty Association.
- Acts as Commissioner of Insurance during the Commissioner's absence or inability to act by performing any and all duties of the Commissioner.
- Serves as Hearing Officer for Mississippi Insurance Department administrative hearings.

# BOARD APPOINTMENTS

COMMISSIONER OF INSURANCE SERVES ON THE BOARDS OF,  
PROVIDES ADMINISTRATIVE SERVICES TO,  
AND/OR APPOINTS BOARD MEMBERS  
TO THE VARIOUS ORGANIZATIONS OUTLINED BELOW:

## **Mississippi Automobile Insurance Plan**

Commissioner of Insurance or his designee attends meetings of the Mississippi Automobile Insurance Plan which was created to provide automobile insurance coverage to eligible individuals who are unable to obtain such coverage through the voluntary market. Miss. Code Ann., § 63-15-65.

## **Mississippi Building Codes Council**

Commissioner of Insurance appoints a member of the State Fire Marshal's Office as his designee to serve, ex-officio, non-voting on this 11 member board. At its first meeting the board adopted by reference only the latest additions of the discretionary statewide minimum building codes. The purpose of the board is to oversee the provisions of that portion of the Miss. Code Ann., § 17-2-1, which requires Hancock, Harrison, Jackson, Stone, and Pearl River counties and municipalities located therein to enforce wind and flood mitigation requirements of certain nationally recognized building codes and standards. Miss. Code Ann., §17-2-3.

## **Mississippi Comprehensive Health Insurance Risk Pool Association**

Commissioner of Insurance appoints six members to this eleven member board. This association provides a mechanism to make health and accident insurance coverage available to those citizens of Mississippi who, because of health conditions, cannot secure such coverage. Miss. Code Ann., § 83-9-211.

## **Mississippi Electronic Protection Licensing Advisory Board**

Commissioner of Insurance, as State Fire Marshal appoints one member and designates an employee of the State Fire Academy to this seven member board which advises the State Fire Marshal with respect to the rules and regulations of the provisions in the Mississippi Residential Electronic Protection Licensing Act. This code sets forth the rules and regulations to establish statewide uniform procedures and qualifications for the licensure of individuals and companies to provide electronic protective systems to the general public. Miss. Code Ann., §73-69-21.

## **Mississippi Fire Personnel Minimum Standards and Certification Board**

Commissioner of Insurance serves as an ex-officio member of this 11 member board. The Executive Director of the State Fire Academy serves as an ex-officio member of this board. Miss. Code Ann., § 45-11-251.

# BOARD

## APPOINTMENTS

*CONTINUED...*

### **Mississippi Fire Prevention Code Board of Adjustments and Appeals**

Commissioner of Insurance appoints five members to this board per the Standard Fire Prevention Code, as adopted in [Miss. Code Ann., §45-11-103](#).

### **Mississippi Insurance Guaranty Association (Property and Casualty)**

Commissioner of Insurance approves the members of this board which consists of not less than five nor more than nine members. The association assists in the detection and prevention of insurer insolvencies and provides a mechanism for payment of covered claims for insurance policies written by licensed property and casualty insurance companies to avoid excessive delay in payment and to avoid financial loss to claimants or policyholders because of insurer insolvencies.

[Miss. Code Ann., § 83-23-101 et. seq.](#)

### **Mississippi Life and Health Insurance Guaranty Association**

Commissioner of Insurance approves the members of this board which consists of not less than five nor more than nine members. The association assists in the detection and prevention of insurer insolvencies and provides a mechanism for payment of covered claims for insurance policies written by licensed life and health insurance companies to avoid excessive delay in payment and to avoid financial loss to claimants or policyholders because of insurer insolvencies.

[Miss. Code Ann., § 83-23-201 et. seq.](#)

### **Mississippi Residential Property Insurance Underwriting Association**

Commissioner of Insurance approves the plan of operation of this association which is charged with providing essential property insurance coverage to eligible individuals who have been unable to secure such insurance through the voluntary market. [Miss. Code Ann., § 83-38-1 et. seq.](#)

### **Mississippi Tort Claims Board**

Commissioner of Insurance serves on this board which provides coverage to governmental entities for every risk for which the board determines the respective governmental entities to be liable in the event of a claim or suit for injuries. [Miss. Code Ann., § 11-46-18](#).

### **Mississippi Windstorm Underwriting Association**

Commissioner of Insurance approves the plan of operation of this board and appoints three members to the board, which coordinates the availability of wind and hail coverage in the six Mississippi coastal counties (Hancock, Harrison, Jackson, Pearl River, Stone, and George). Additionally, a designee of the commissioner attends each meeting of the association. [Miss. Code Ann., § 83-34-1 et. seq.](#)

# BOARD

## APPOINTMENTS *CONTINUED...*

### **Mississippi Workers' Compensation Assigned Risk Plan / Mississippi Workers' Compensation Assigned Risk Pool**

Commissioner of Insurance is responsible for administration of the Mississippi Workers' Compensation Assigned Risk Plan, and its reinsurance mechanism, the Mississippi Workers' Compensation Assigned Risk Pool, as stipulated in Miss. Code Ann., § 71-3-111. The plan and pool are organized to provide coverage to eligible employers who seek workers compensation coverage and are unable to obtain such coverage through the voluntary market.

### **Rural Fire Truck Acquisition Assistance Review Committee**

Commissioner of Insurance chairs this committee which is responsible for reviewing all applications for compliance in regard to established guidelines for applicants to the Rural Fire Truck Acquisition Assistance Program. Miss. Code Ann., § 17-23-1.

### **State and School Employees Health Insurance Management Board**

Commissioner of Insurance, pursuant to Miss. Code Ann., §25-15-303, serves on this board which shall administer the State and School Employees Life and Health Insurance Plan provided for by Miss. Code Ann., § 25-15-3 et. seq. The board oversees the activities of the statewide Children's Health Insurance Program, established under Title XXI of the Social Security Act, to provide child health care assistance to targeted, uninsured, low-income children.

### **State Employees Health Insurance Board Advisory Council**

Commissioner of Insurance appoints a designee to serve on this council which is responsible for advising the State and School Employees Health Insurance Management Board concerning the design of a state insurance plan for state employees. Miss. Code Ann., § 25-15-9.

### **State Liquefied Compressed Gas Board**

Commissioner of Insurance oversees this board which is vested with the power to regulate matters pertaining to liquefied compressed gas in Mississippi. The commissioner appoints seven members to this board, including one from each of Mississippi's four congressional districts as well as three at-large members. Miss. Code Ann., § 75-57-1 et. seq.

# REGULATORY ACTIVITIES

## Legal Affairs and General Counsel Division

2019 –

- Provided legal assistance and counsel regarding 3 (three) domestic company actions involving company formations, mergers and acquisitions.
- Pursuant to the Administrative Procedures Act, promulgates or amended six (6) regulations and four (4) advisory bulletins.
- Pursuant to the Public Records Act, provided production documents to 109 records requests.
- Represented the MID in administrative licensure matters resulting in fines and administrative penalties against insurance producers:
  - Enforcement Action – 16 fines
  - Enforcement Action – 25 revocations of license
  - Enforcement Action – 10 license denials
  - Enforcement Action – 7 voluntary surrenders of license
  - Enforcement Action – 1 cease and desist order
  - Enforcement Action – 3 suspensions

### DUTIES AND RESPONSIBILITIES

- Provides legal support to the Commissioner of Insurance, Deputy Commissioner, and the MID technical and professional staff to ensure compliance with state law and department rules and regulations.
- Represents the commissioner in receiverships, liquidations and insolvencies of insurance companies, disciplinary actions against companies and agents, and in other legal matters.
- Provides legal counsel to MID and the State Fire Academy regarding personnel matters.
- Prepares and assists with the drafting and passage of the MID's Legislative Packet, and assists in implementing any passed legislation.
- Assists with company action and statutory compliance matters, including company formations, mergers, acquisitions, disclaimers of affiliation, and redomestications of insurers.
- Performs the drafting and review of all contractual matters and any Requests for Proposals.
- Assists in the review of company form and rate filings.
- Assists in consumer complaint investigations and insurance producer investigations.
- Serves as counsel for Commissioner of Insurance, State Fire Marshal Division, Liquefied Compressed Gas Division, Mississippi State Fire Academy and the Minimum Standards Board.

# REGULATORY ACTIVITIES

CONTINUED...

## Investigations/Fraud Division

2019 –

- Was involved in obtaining \$468,543.00 in refunds/recoveries for consumers
- Investigated or handled by correspondence over 500 calls/complaints
- Enforcement actions - 15 fines totaling \$29,000.00
- Enforcement actions - 3 licenses placed on suspension
- Enforcement actions - 24 revocations of license
- Enforcement actions - 8 license denials
- Enforcement actions - 7 voluntary surrenders of license
- Enforcement actions - 1 cease and desist

### DUTIES AND RESPONSIBILITIES

- Reviews alleged improper activities of agents and/or companies.
- Reviews financial statements and other documents for the purpose of detecting fraud and violations of state and federal law.
- Renders assistance to and obtains the cooperation of federal, state, county and municipal law enforcement agencies and prosecutors.
- Performs field investigations and surveillance as necessary.
- Collects, coordinates and presents evidence to legal staff for use in administrative hearings and to law enforcement agencies for prosecution of criminal activities.
- Testifies at hearings and in court.
- Consults with staff attorneys and Special Assistant Attorneys General assigned to the department to develop rules, regulations, and guidelines to protect consumers.
- Maintains contact with State Insurance Fraud Investigation Divisions in other states (through the NAIC/Antifraud Task Force).
- Reviews insurance license applications of individuals with a criminal record to determine whether applicants meet requirements of the law or regulation.
- Reviews reports from the Personalized Information Capture System and compares them to MID records to determine if regulatory actions against an agent (actions taken by other States) were reported to the MID.
- Reviews FINRA monthly reports and takes action when necessary.
- Fingerprints individuals applying for a Bail Agent License.
- Performs background checks when necessary.

## Financial and Market Regulation Division

2019 –

- Monitored the solvency of 2,407 companies with over \$16.5 billion premium written in Mississippi;
- Collected \$1.4 million in filing fees;
- Analyzed over 500 domestic company filings;
- Commenced 7 examinations;
- Managed \$42.4 million in pledged securities;
- Participated in 5 multi-state collaborative actions;
- Assessed the financial condition and operations of 95 entities applying for a license to operate in Mississippi;
- Monitored the company operations of 693 domestic and foreign companies.

# REGULATORY ACTIVITIES

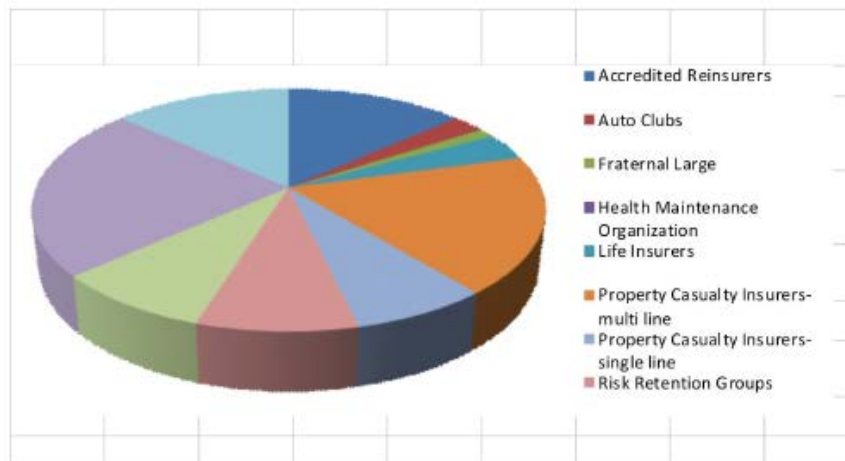
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## Financial and Market Regulation Division

### DUTIES AND RESPONSIBILITIES

- Analyzes filings, contracts, agreements and transactions.
- Performs Financial & Market Conduct examinations.
- Reviews entities applying to operate in Mississippi.
- Assists the commissioner with companies that are in administrative supervision, rehabilitation or liquidation.
- Represents the commissioner on various NAIC committees, task forces, working groups and participating in various NAIC conference calls.
- Pursues continuing education and keeping current on the latest regulatory developments.
- Maintains the department's accreditation status.

### 2019 Admissions Activity\*



\*NOTE –There were no legal expense, auto club, or title insurer admissions in 2018. Risk purchasing groups are no longer reviewed by this division.

# REGULATORY ACTIVITIES

CONTINUED...

## Statutory Compliance Division

2019 –

- Issued 1,913 company licenses and certificates of authority
- Analyzed 2,936 corporate filings
- Collected over \$580,000.00 in license and corporate document filing fees
- For efficiency and cost savings when renewing insurer annual licenses, the Statutory Compliance Division collects the annual renewal license fees and also the financial statement related \$1.2 million filing fees of the Financial and Market Regulation Division

### DUTIES AND RESPONSIBILITIES

- Issues new, amended and annual renewal licenses to insurers.
- Reviews corporate transactions of domestic, foreign and alien insurers, health maintenance organizations (HMOs), societies, auto clubs and associations doing business or applying for licensure in Mississippi for compliance with MS statutes and regulations.
- Disseminates corporate and license information of insurers to consumers, businesses, attorneys, insurer professionals, and other state agencies on a daily basis.
- Maintains the computer records and corporate files of the licensed insurers, eligible non-admitted insurers, residual markets, rate service and advisory organizations.

## Actuary/Health Care Reform Division

2019 –

- Reviewed all rate and form filings related to health insurance products being sold in Mississippi
  - Reviewed approximately 5,021 electronic rate and form filings for life, health and accident, and annuity;
  - Reviewed approximately 979 rate filings (of those filings 546 acknowledged and filed, 233 approved, 1 disapproved, and 20 withdrawn);
  - Collected \$449,369 in electronic filings fees;
- Used MID's electronic filing system (Isynergy) for a paperless filing process for all life, health and accident, and annuity form and rate filings;
- Maintained turnaround time of three days for review of files relating to life insurance, health insurance, long term care insurance, Medicare supplement insurance, disability insurance, and annuities;
- Continued public access to health insurance rate information by posting said information on the MID Rate Review website within 15 days of approval;
- Promoted the Interstate Insurance Product Regulation Commissioner to domestic companies in order to increase participation by Mississippi companies in said Compact;
- Performed network adequacy reviews of all Mississippi managed care plans to ensure corresponding networks were adequate enough to provide access to quality health care services without unreasonable delay;
- Provided access to external review of denied health insurance claims pursuant to the provisions of the Mississippi Health Carrier External Review Regulation;
- Submitted effective rate review survey to the Centers for Medicaid and Medicare Services (CMS) as part of the requirements to be considered an effective rate review state under federal regulations;
- Provided daily guidance on questions received from insurers, providers, and consumers relating to state statutes and federal regulations;
- Effectively implemented and enforced health insurance reforms enacted by PPACA or other health care reforms and properly report insurance information to the United States Department of Health and Human Services as required;
- Maintained our consumer assistance and education activities related to all life and health insurance issues.



# REGULATORY ACTIVITIES

CONTINUED...

## Actuary/Health Care Reform Division (Continued)

### Life and Health Actuarial Federal Grant Projects

#### *Health Insurance Enforcement and Consumer Protections Grant*

- Developed review tools and checklists for issuers and state reviewers to enhance compliance with the nondiscrimination, preventive health services, and Mental Health Parity;
- Completed a Pilot Program to beta test the review tools with two major health insurance carriers in Mississippi;
- Developed resource tools including a website (MIDHelps.com), consumer brochures, commercials, and televised Q&A sessions with major new stations with Commissioner Chaney to promote awareness and educate Mississippians on nondiscrimination, preventive health services, and Mental Health and Substance Abuse Disorder Parity.
  - State Flexibility Grant
  - Worked with actuarial and clinical consultants to enhance the review and implementation of policy form review and compliance related to guaranteed renewability of coverage, guaranteed

### DUTIES AND RESPONSIBILITIES

- Handles any issue related to life insurance, health insurance, long term care insurance, Medicare supplement insurance, disability insurance and annuities.
- Reviews forms and rates for all of the above mentioned lines of business.
- Reviews and approve or disapprove health insurance premium rate filings prior to implementation.
- Enforces and implements any federal requirements related to the Affordable Care Act (ACA) to ensure state compliance.
- Promotes awareness and educates Mississippians generally about health care reform.

## Consumer Services Division

2019 –

- Handled 12,923 telephone calls for assistance;
- Processed 1,047 formal written complaints against companies;
- Facilitated the collection of over \$3.46 Million in benefit payments for consumers;
- Participated in 26 Consumer Outreach events in 2019;
- Assisted in matching 562 beneficiaries and distributing \$6,557,586 in benefits through NAIC Life Insurance Locator tool.

### DUTIES AND RESPONSIBILITIES

- Intervenes and attempts to resolve disputes between consumers and companies.
- Receives complaints from and interviews policyholders who have questions/problems.
- Reviews insurance coverage for residents. No recommendations are made regarding whether coverage is adequate or suitable. The aim is to help insureds understand their coverage.
- Acts as an advocate for consumers helping them understand their options and the coverage afforded by their insurance policies.
- Continues ongoing process of cross-training that enables temporary reassignment of duties during the aftermath of storms and other catastrophic situations whereby on-site claims assistance can be offered, or when temporary offices are established.
- Actively participates in community outreach to educate consumers on insurance related matters through group presentations and training sessions as well as written materials on a wide range of insurance-related topics.
- Handles any issue related to life insurance, health insurance, long term care insurance, Medicare supplement insurance, disability insurance and annuities.

# REGULATORY ACTIVITIES

CONTINUED...

## Consumer Services Division (Continued)

2019 —

- Reviews forms and rates for any of the aforesaid lines of business.
- Reviews and approve or disapprove health insurance premium rate filings.
- Enforces and implements any federal requirements related to the Affordable Care Act (ACA) to ensure state compliance
- Promotes awareness and educates Mississippians generally about ACA reforms and the Federally-Facilitated Marketplace (FFM).

## Property and Casualty Rating Division

2019 —

- Closed over 3,700 electronic filings through SERFF from January 1, 2019, through December 31, 2019
- Various extraneous regulated lines continue to file using paper format, however, the number for the 2019 year was less than 1% of all filings. As of January 1, 2013, all paper filings are entered into the SERFF system and are maintained in an electronic format eliminating paper copies
- Certain property and casualty rate, rule and form filings became available for public review with the addition of the SERFF filing access on the MID website: <https://filingaccess.serff.com/sfa/>

### DUTIES AND RESPONSIBILITIES

- Pursuant to the statutory requirements found under Miss. Code Ann. §83-2-1 et seq, the division is responsible for the review of rates, rules and forms of property and casualty products sold by licensed insurance companies in the state, other than lines excepted by statutory reference.
- The code establishes Mississippi as a prior approval state. Licensed insurance companies, rating and advisory organizations must submit their rates, rules and forms for P&C products to the division for review and approval prior to being used in the state.
- The division must act on all filings within 30 days of receipt under the "deemer" provision of the code. The division is currently processing over 3900 rate, rule and form filings annually.
- The division's staff provides the Commissioner of Insurance a summary of findings and recommendations for approval or disapproval on any new P&C program and/or changes in rates on existing programs.
- The staff provides technical assistance to companies prior to and during the filing process.
- Division Analysts oversee the actuarial review process of the consulting actuaries on new product filings and those which involve changes in rates.
- Division staff regularly assists consumers with insurance questions and problems, provides educational materials and answers questions on state insurance laws.
- Assistance is provided to the commissioner and other MID divisions in support of the department's mission.
- The Division Director and Deputy Director are the Commissioner's representatives to various associations and boards.
- The P&C Rating Staff has over 150 years of practical Property and Casualty Insurance experience. Three members of the staff have their Certified Insurance Counselor (CIC) Designation.

# REGULATORY ACTIVITIES

CONTINUED...

## Licensing Division

2019 –

- Indexed 15,607 documents for records retention
- Processed 1,919 bail agent fingerprints
- Processed 1,058 electronic appointment invoices by email
- Director of Licensing served as panel member for Securities & Insurance Licensing Association (SILA)
- Issued in excess of 440,100 certificates of authority
- Total licensed producers/agents 119,136, bail agents 1,267, surplus lines producers 3,580 and 22,839 independent and public adjusters
- Licensed 6,952 in other licensing type categories which includes Automobile Club Agents, Burial Agents, Legal Agents, and Reinsurance Intermediaries
- Licensed 8,971 business entities, 325 Third Party Administrators and 95 Managing General Agents
- Issued 244 licenses for Risk Retention Groups, Viaticals Settlements (Broker, Representatives and Providers) and Supervising General Agents.
- Processed over 938,000 transactions
- Received over 26,000 telephone calls for assistance
- Received over 9,950 emails through Licensing Box.
- Participated in five insurance outreach events
- Continue to provide Mississippi licensing candidates the availability of taking Mississippi exams in all 50 states at PearsonVUE facilities, licensed locations or military bases
- Commenced the issuance of Limited Lines Self Storage licenses for Individuals and Entities.

### DUTIES AND RESPONSIBILITIES

- Issues licenses and appointments to individuals and business entities to engage in the business of insurance in the state of Mississippi.
- Provides prompt and efficient customer service.
- Assists agents/agencies with online forms for licensure.
- Ensures compliance with all statutory requirements.
- Promotes national licensing uniformity.
- Ensures adequate pre-licensing and continuing education courses are made available to licensees.
- Fingerprints individuals applying for a bail agent license.
- Provides agent/agency/company assistance on technical licensing questions.

# REGULATORY ACTIVITIES

CONTINUED...

## Elevator and Building Safety Division

2019 –

- Reviewed and approved 5529 elevator/escalator Inspection reports submitted by licensed 3<sup>rd</sup> party inspectors.
- Reviewed plans for and issued 142 installation and modernization permits.
- 32 Elevator Contractors licensed by the Elevator Safety Division are operating in Mississippi.
- 9 Elevator/Escalator Inspection Companies licensed by the Elevator Safety Division are operating in Mississippi.
- 37 Qualified Elevator Inspectors (QEI) licensed by the Elevator Safety Division are operating in Mississippi.
- 1 QEI Certified Inspector Licensed and Employed by the Elevator Safety Division to enforce the Mississippi Conveyance Safety Act.
- 1 Chief Elevator Inspector, QEI certified to implement, manage, and enforce the Mississippi Conveyance Safety Act. Reviews all licensing requests, permitting requests, and all elevator plan reviews required for permits. Handles all inquiries concerning code questions. Is a member of the ASME Regulatory Advisory Committee to advise and vote on National Elevator Code changes or recommendations for changes to the ASME A17.1, ASME A17.2, ASME A17.3, ASME A18.1 elevator codes.

### DUTIES AND RESPONSIBILITIES

- Enforces Mississippi Conveyance Safety Act passed in 2013.
- Licenses and oversees all elevator and conveyance mechanics, inspectors and companies that install, repair, maintain, or inspect public conveyances in Mississippi.
- Establishes minimum standards for all conveyances, personnel and services.
- Issues historical or new technology variances as required.
- Collects all fees and/or penalties associated with licensing, permits and operating certificates.
- Compiles a database of every elevator and people-moving conveyance and their locations in the state.
- Compiles and keeps a database of all conveyance accidents and injuries in the state.

# REGULATORY ACTIVITIES

CONTINUED...

## Administrative Services Division

2019 –

- Managed 144 positions and 15 divisions with employees assigned all over the state
- Executed advanced planning and budgeting which allows more work to be accomplished by dedicated employees, thereby creating more efficient operations
- Continued training to keep the agency moving ahead professionally, maintaining productivity and providing quality services to the people of Mississippi

### DUTIES AND RESPONSIBILITIES

- Provides support to the agency in the most professional and efficient manner possible, enabling the department to carry out its mission at lowest possible cost to state's taxpayers.
- Continues to develop, implement and enhance administrative and budgetary support to the agency by providing a broad array of services.
- Oversees the financial management and record keeping of the agency, contract administration, inventory control, accounts payable, accounts receivable, payroll, statutory deposits and travel.
- Processes, through the Agency Receipting System, all funds obtained to maintain our annual budget.
- Oversees all purchasing, coordinates maintenance of departmental office equipment, procurement of cell phones, property control, maintenance of agency's automobiles, and handles all outsource of print jobs.
- Manages the department's appropriation by compiling the necessary information for budget development, budget projections, and monitoring budget changes through expenditures, revenue collections, legislation and mid-year budget adjustments.
- Facilitates all personnel-related matters for the department, including employee recruitment, staff development, staff retention, performance appraisal, employee benefits, compensation and assistance.
- Handles grievances and appeals, Workers Compensation and Safety Programs, and compliance with Civil Service Rules and Regulations.
- Provides all daily office operation support to the department including centralized document processing, mail services (incoming/outgoing mail and deliveries), vehicle management, supply management, records management and communications services including telephone, telefax, and photocopying.

# SUPPORT ACTIVITIES

## Information Technology Division

2019 –

- Upgraded the department's network infrastructure
- Upgraded the department's servers
- Continued upgrades of the department's operating systems and primary software, as well as upgrading applications and training users
- Continued upgrades of the departments desktop computers and laptops
- Continued implementation of the department's internet and intranet website
- Worked with all divisions to assess and evaluate workflows and create applications designed to make duties more efficient
- Trained staff via web-based and classroom courses as well as those offered through other organizations and conventions
- Continued creating, modifying, and updating IT policies to better serve the department
- Continued implementation of leave management system
- Continued creating efficient, fillable forms for many divisions' electronic submission needs
- Continued conversion of legacy applications to new efficient web-based applications
- Continued conversion of legacy databases to new efficient database systems
- Continued implementation of the document imaging system
- Supported and maintained the technology of the department on a daily basis

### DUTIES AND RESPONSIBILITIES

- Provide transparent and seamless technological support to the department to accomplish its goals and objectives as set forth by the Commissioner of Insurance.
- Serve as a strategic planning partner with other divisions of the department as well as other state agencies and certain external entities.
- Continue to evaluate and use the most appropriate and cost effective technological hardware, software and processes that can be implemented.
- Protect the department from cybersecurity threats by using the best technological means available as well as keeping the staff educated on all aspects of cybersecurity.

# SUPPORT ACTIVITIES

CONTINUED...

## Public Relations Division

2019 –

- Issued 44 media press releases and guest articles on such topics as:
  1. Disaster assistance
  2. Flood Insurance and NFIP reauthorization
  3. Life Locator Insurance Locator and results announcements
  4. Medicare and Federal Health Exchange open enrollment
  5. Holiday mishaps
  6. Heating safety
  7. Grilling safety
  8. Fireworks safety
  9. Daylight Saving Time/smoke alarms
  10. Cooking safety
  11. Fire prevention summit
  12. Arson arrests
  13. Spike in fire deaths
  14. Auto insurance premium decreases
  15. Poultry industry insurance
  16. Cybersecurity
  17. Long-term care insurance
- Maintained MID Facebook, Instagram, YouTube, LinkedIn and Twitter accounts.
- Daily monitoring and reporting of insurance news to the MID staff via email links.
- Redesigned Consumer Services Guide and Medicare Shoppers Guide
- Sponsored the WLBT Christmas Lights competition and provided fire safety resources
- Created radio and television ads addressing insurance basics and fire safety that aired on WLBT, WJTV, WCBI, WTVA and SuperTalk
- Created art addressing fire safety that appeared on Lamar and Busby digital billboards
- Worked with the Life/Health Division on the design of a health insurance website—[www.midhelps.org](http://www.midhelps.org)
  - Gave feedback on digital advertising designs
  - Wrote and directed a :15 second TV commercial promoting the website
- Assisted the State Fire Marshal's Office with the design and implementation of a fire safety campaign called "Turn Your Attention to Fire Prevention";
  - Designed images to be used on social media
  - Created a series of videos featuring firefighters from across the state promoting fire safety

### DUTIES AND RESPONSIBILITIES

- Coordinates a public information program to publicize and advance MID objectives and consumer related issues.
- Maintains and develops wide range of consumer brochures available through the MID Consumer Services Division.
- Explores and implements full use of technology, including the internet, to maximize the publicity of MID achievements and goals.
- Automates, as far as practicable, all information distribution functions of all MID divisions to assist in increasing productivity of MID staff.
- Administers all MID social media accounts: Twitter, Facebook, etc.
- Serves as liaison between MID and media.
- Creates and publishes yearly reports for department, NAIC and Medicare Supplement Shopper's Guide.
- Photographs and distributes photos of department events.

# OTHER REGULATORY ACTIVITIES

## State Fire Marshal Division

2019 – In addition to regular duties outlined in the report on Statistics page, performed other duties as follows:

- Participated in 335 outreach activities, including fire safety presentations at 73 schools;
- Recorded the total number of 2019 fire deaths in Mississippi as 64, down from 75 fire deaths in 2018;
- Partnered with non-profits to distribute approximately 2,500 smoke alarms in high risk communities.

### DUTIES AND RESPONSIBILITIES

- Fosters, promotes and develops ways and means of protecting life and property from fire and related perils through direct action and coordination with Mississippi fire and law enforcement services.
- Investigates the origin of fires occurring within Mississippi when requested by the Chief of the Fire Department or other local law enforcement authority.
- Investigates any fire called to his attention by any party of interest, whenever in his judgment, there is sufficient evidence or circumstances indicating that such fire may be of an incendiary origin.
- Uses polygraph service to conduct arson investigations and, on occasion, assists other law enforcement agencies, both state and federal, with examinations on a case-by-case basis.
- Serves as a member of the Homeland Security Council with the Mississippi Emergency Management Agency (MEMA) for development and implementation of programs and emergency response in the interest of public safety.
- Conducts annual in-service training for the County Arson Investigators Program in conjunction with the State Fire Academy.
- Serves as guest instructors for the Basic Arson Investigator Course conducted at the State Fire Academy.
- Conducts semi-annual fire drills and safety seminars of state-owned buildings in the Capitol Complex in conjunction with the MS Department of Finance and Administration's Capitol Police and City of Jackson Fire and Police Departments.
- Enforces the Mississippi Fire Prevention Code regarding the inspection of all buildings owned by the state or state agencies, places of public assembly and sprinkler systems of high-rise buildings.
- Regulates factory-built homes which requires the licensing of retailers, developers, modular home contractors, manufacturers and independent contracted installer/transporters.
- Serves as the State Administrative Agency (SAA) for the U.S. Department of Housing and Urban Development (HUD).
- Develops and implements a fire safety education program using nationally recognized standards for the State of Mississippi to reduce loss of life and property from fires.
- Establishes statewide uniform procedures and qualifications, assessment and collection of fees for the licensure of individuals and companies which offer electronic protective systems to the general public.
- Coordinates quarterly meetings for the Electronic Protection Licensing Advisory Board, which provides administrative and civil penalties for certain violations and provides assistance in determining effect of this regulation on local rules and regulations.



# OTHER REGULATORY ACTIVITIES

CONTINUED...

## Fire Services Development Division

2019 – See Statistics Pages for other activities

### DUTIES AND RESPONSIBILITIES:

- Oversees accountability and distribution of State Fire Funds to counties and municipalities.
- Oversees Rural Fire Truck Acquisition Assistance Program (RFTAAP).
- Oversees Supplemental Rural Fire Truck Acquisition Assistance Program (SRFTAAP).
- Manages Mississippi Fire Incident Reporting system used by state's 757 fire departments.
- Manages Fire Safety Education Division.
- Serves as Emergency Coordinating Officer for ESF-4 (Firefighting) at MEMA.

## SUPPORT ACTIVITIES

### Liquefied Compressed Gas Division

2019 – See Statistics Pages for other activities

### DUTIES AND RESPONSIBILITIES:

- Establishes and enforces liquefied compressed gas regulations pertaining to the safe use and handling of butane, propane and anhydrous ammonia.
- Issues permits to retail dealers, wholesalers, transporters and distributors, and service technicians of propane.
- Investigates accidents, upon request, to determine the involvement of liquefied compressed gas.
- Inspects premises that store, sell, refine, compound or blend liquefied compressed gas.
- Conducts safety training schools for liquefied compressed gas dealers and their employees.
- Tests and certifies liquefied compressed gas installers and propane delivery drivers.



# OTHER REGULATORY ACTIVITIES

CONTINUED...

## Mississippi State Fire Academy (Sub-Agency)



Terry Wages

In July of 2019, Terry Wages became the Executive Director. Directors Wages has served in many roles throughout the fire service in Mississippi over the last 25 years. He has served as a former fire chief, fire coordinator and past President of the MS Fire Chief Association. His commitment to the fire responders across the state is second to none.

### 2019 - Accomplishments

- 259 students trained in NFPA 1001-I-II (required for all full-time firefighters)
- 18 students completed the Volunteer NFPA 1001 based course
- 409 students completed the Mississippi Certified Volunteer FF Level I course
- 149 students completed the Mississippi Certified Volunteer FF Level II course
- 25 students completed the Certified Volunteer Upgrade course
- 11 students completed the 32 hour County Arson Investigation course
- 28 students completed the Arson Annual In-Service 8 hour course
- 48 students completed the Fire Investigator course
- 708 people toured the Academy campus and received fire safety education/information
- 13,046 students trained in various areas of emergency first response (fire safety education, rescue, hazardous materials, incident command system, automobile extrications, liquefied compressed gas, fire suppression, fire officer training, safety officer training, etc.)

### Campus Improvements/Additions

- MSFA received funding to build a new dormitory and classroom building. This building will also serve as an Emergency Management staging area. Construction of the project is expected to start in 2020.

### Events on Campus

- April 29-May 04, 2019 Annual Chlorine Institute Emergency Plan (CHLOREP) Team Training
- October 8, 2019 Annual Statewide Firefighters Memorial

### Duties and Responsibilities

#### MS Code Annotated Section 45-11-7:

The State Fire Academy was created for the purpose of training and education of persons engaged in municipal, county and industrial fire protection.

The Academy is officially designated as the agency of this state to conduct training for fire personnel on a statewide basis to all duly constituted fire departments.

# OTHER REGULATORY ACTIVITIES

*CONTINUED...*

## Mississippi State Fire Academy (Sub-Agency) (Continued)

### Duties and Responsibilities

MS Code Annotated Section 45-11-7:

The Academy is designated as a division of the Insurance Department.

MS Code Annotated Section 45-11-203:

Within one year of employment, all paid full time fire fighters shall be certified as completing the mandatory training requirements administered by the State Fire Academy.

MS Code Annotated Section 83-1-39:

Requires one member of the sheriff's department to be the county fire investigator and to attend training at the State Fire Academy in arson investigation.

Trains municipal, county, and industrial fire personnel annually by providing quality education and training in fundamental and advanced skills to save life and property.

Offers 11 courses and 23 levels of the National Fire Protection Association classes accredited by the International Fire Service Accreditation Congress (IFSAC).

Offers 15 courses and 25 levels accredited by the National Board on Fire Service Professional Qualifications (ProBoard).

Offers courses on and off campus ranging from three hours to 252 hours in length. Off-campus courses can be requested by any department or industrial client within Mississippi.

Offers two courses per county within Mississippi at no cost to the departments.

Provides certain courses which can be used for college credit hours through a program developed by Meridian Community College's (MCC) Emergency Service Degree Program. The program at MCC is open to any student enrolled in the college's Fire Protection Technology associate degree program.

Receives state and federal grant funds to assist in training students statewide at no cost or reduced cost to the fire departments. Course fees are minimal to the departments.

Provides scheduled tours of the facility for most types of educational, civic and special groups. Age appropriate fire safety/information program is delivered to meet the needs of the audience.

**MAKING A DIFFERENCE—WHEN IT MATTERS THE MOST!**



# STATISTICS

## FIRE MARSHAL STATISTICS

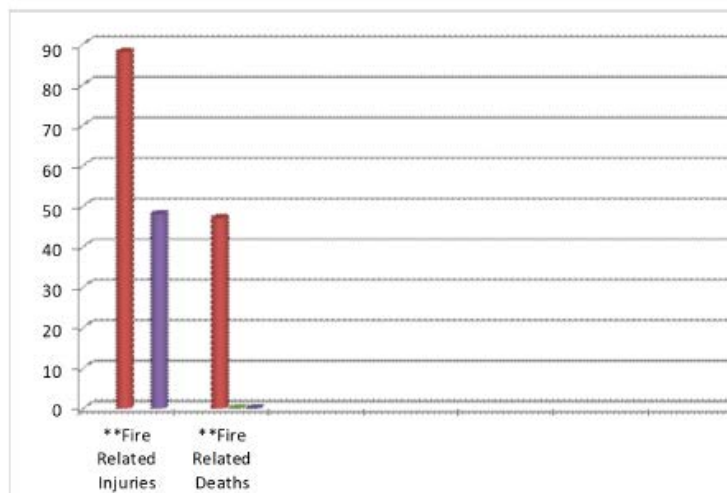
FIRE RELATED DEATHS AND INJURIES  
BASED ON DATA REPORTED TO THE MISSISSIPPI  
FIRE INCIDENT REPORTING SYSTEM  
JANUARY 1, 2019 - DECEMBER 31, 2019

### FIRE MARSHAL STATISTICS

#### Fire Related Deaths and Injuries (Based on data reported by fire departments in the state to the Mississippi Fire Incident Reporting System) January 1, 2019-December 31, 2019

	<u>Civilian</u>	<u>Fire Service</u>
<b>**Fire Related Injuries</b>	<b>88</b>	<b>48</b>
<b>**Fire Related Deaths</b>	<b>47</b>	<b>0</b>

\*\*These numbers do not reflect a complete total. Some injuries/deaths may not have been reported in the incident report completed by the responding fire department. Also, there were additional injuries which did not require a fire department response.



# STATISTICS

CONTINUED...

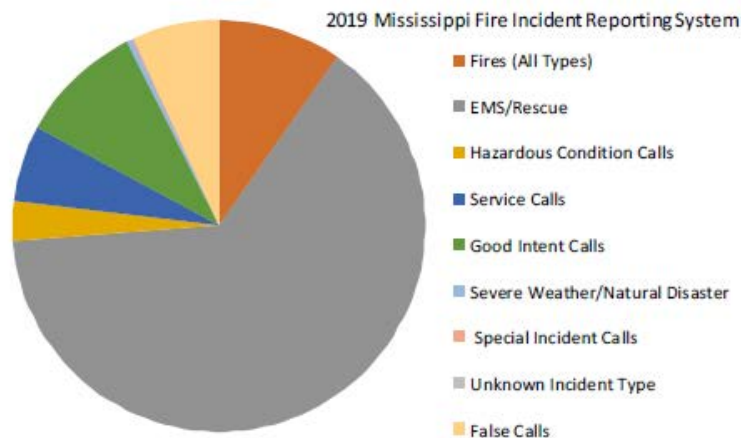
## FIRE MARSHAL STATISTICS

BASED ON DATA REPORTED TO THE MISSISSIPPI  
FIRE INCIDENT REPORTING SYSTEM  
JANUARY 1, 2019 - DECEMBER 31, 2019

### FIRE MARSHAL STATISTICS

Based on data reported to the Mississippi Fire Incident  
Reporting System  
January 1, 2019-December 31, 2019

Fires (All Types)	18,817
EMS/Rescue	123,494
Hazardous conditions calls	6,061
Service calls	11,536
Good intent calls	18,611
Severe weather/Natural disaster	941
Special incident calls	233
Unknown type incident	22
False calls	13,017
Overpressure Rupture, Explosion, Overheat	334
<b>TOTAL</b>	<b>193,066</b>



# STATISTICS

CONTINUED...

## STATISTICS

### Fire Marshal Division Activities-Year Ending December 31, 2019

<b>1. <u>FIRE INVESTIGATIONS</u></b>	
(a) Incendiary	207
(b) Accidental	184
(c) Undetermined	136
Total fires investigated	527
Fire death investigations	54
Arrests	44
Arrest rate	29%
Polygraph examinations conducted	42
Total Estimated Loss (Property and Contents)	\$99,996,095.00
Insurance coverage on buildings	\$107,262,272.00
Insurance coverage on contents	\$45,413,158.00
<b><u>K-9 Unit Call-Outs</u></b>	60
(a) Sita - Accelerant canine	45
(b) Ringo - Explosives canine	9
(d) Pershing - Accelerant canine	6
<b><u>Wild Land Fires</u></b>	
Total Wild Land Fires Investigated	7
(a) Incendiary	2
(b) Accidental	1
(c) Undetermined	4
Estimated dollar loss	\$1,000.00
<b>2. <u>MISSISSIPPI FIRE PREVENTION CODE</u></b>	
Correctional facilities inspections	314
State and county facilities inspections	1,490
Private facilities	55
Child care facilities inspections	27
Pyrotechnic display permits issued	19
Number of miscellaneous inspections	265
Total fire safety inspections by staff	2,410

# STATISTICS

CONTINUED...

## STATISTICS

### Fire Marshal Division Activities-Year Ending December 31, 2019

<b>3. <u>FACTORY-BUILT HOMES</u></b>	
Number of licenses issued – (Retailers, Developers, Manufacturers and Installer/Transporters)	288
Number of inspections conducted – (Retailer Lots and Consumer Complaints)	109
Number of consumer complaints filed	12
Number of property locator inspections	4,094
Number of plant audits and units inspected	2
Number of Manufactured Housing Units Inspected on Retailer Lots	585
<b>4. <u>MISSISSIPPI RESIDENTIAL ELECTRONIC PROTECTION</u></b>	
Number of new applications submitted – (Class A, B, C, D, T, H)	642
Number of licenses issued – (Class A, B, C, D, T)	1,928
Number of investigations	55
Number of inspections	182
Number of background checks conducted	1,929
<b>5. <u>FIRE SERVICES DIVISION</u></b>	
Compliance forms processed (Not including invoices)	2,000
Rebate funds dispersed	\$17,646,293.54
RFTAAP funds dispersed	\$1,590,000.00
SRFTAAP funds dispersed	\$630,000.00
State/Regional meetings held	24
MS Fire Bridge reporting system training	81
Incidents reported statewide	192,920
<b>6. <u>FIRE SAFETY EDUCATION</u></b>	
Remembering When sessions	5
Fire safety presentations with Fire Safety Trailer	14
Fire safety presentations without Fire Safety Trailer	18
Fire safety conferences attended	12
Schools visited	73
Fire departments visited	98
Other facilities visited	212
Youth firesetter assessments	0
Smoke alarms installed-state-wide conventional	5,075

# STATISTICS

CONTINUED...

## STATISTICS

### Liquefied Compressed Gas Division Activities January 1, 2019-December 31, 2019

Installation reports received	7,624
Installations inspected	6,643
Installations disapproved	214
Schools inspected using L. P. Gas as an energy source	222
Bulk storage plants inspected	264
Bobtail trucks inspected	289
Review, examine and audit L. C. Gas dealer locations	1,634
Installer and drivers tested and approved	122
Participation in safety and training meetings	152
Accidents investigated	2
New permits Issued (Class 1)	19
L. P. Gas cylinder filling locations inspected	173





# STATISTICS

CONTINUED...

## STATISTICS

### Elevator Safety Division Fees Collected 2019

All Licenses Renewed Every 2 Years

#### RENEWALS

SCA Elevator Contractor License	\$	3,600.00
SCA Elevator Inspector License	\$	1,400.00
SCA Elevator Mechanic License	\$	11,35000.00
SCA Limited Elevator Mechanic License	\$	800.00
SCA Elevator Inspection Agency	\$	600.00

#### NEW

SCA Elevator Contractor	\$	900.00
SCA Elevator Inspector	\$	600.00
SCA Elevator Mechanic	\$	5,900.00
SCA Limited Elevator Mechanic	\$	100.00
SCA Annual Operating Certificate	\$	234,700.00
SCA Installation Permit	\$	16,600.00
SCA License Late Fee	\$	2,125.00
SCA Historical Variance	\$	1,000.00
SCA Temporary Elevator Mechanic	\$	2,000.00
<u>TOTAL</u>	\$	292,457.00

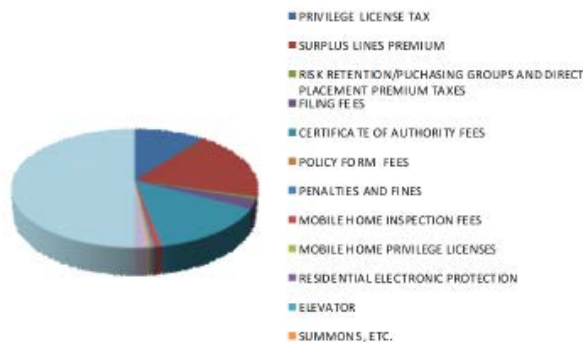
# STATISTICS

CONTINUED...

## Mississippi Insurance Department Year Ending December 31, 2019

PRIVILEGE LICENSE TAX	\$ 10,443,360.00
SURPLUS LINES PREMIUM	\$ 18,850,000.00
RISK RETENTION/PUCHASING GROUPS AND DIRECT PLACEMENT PREMIUM TAXES	\$ 565,459.80
FILING FEES	\$ 2,503,658.00
CERTIFICATE OF AUTHORITY FEES	\$ 13,933,525.00
POLICY FORM FEES	\$ 48,995.00
PENALTIES AND FINES	\$ 344,671.90
MOBILE HOME INSPECTION FEES	\$ 745,590.00
MOBILE HOME PRIVILEGE LICENSES	\$ 43,600.00
RESIDENTIAL ELECTRONIC PROTECTION	\$ 302,020.00
ELEVATOR	\$ 281,674.52
SUMMONS, ETC.	\$ 5,715.00
OTHER FEES- POSTAGE AND PHOTOCOPIES	\$ 1,768.74
OTHER FEES	\$ 41,987.00
PUBLISHING FEES - MID	\$ 57,000.00
COMPANY ASSESSMENTS	\$ 1,429,336.00
TOTAL FEES COLLECTED	<u>\$49,680,360.96</u>
FIRE REBATE FUNDS DISTRIBUTED	<u>\$ 17,646,293.54</u>
COMPANY PREMIUM TAX COLLECTED BY DOR	<u>\$338,993,869.71</u>

### FEES COLLECTED BY MID



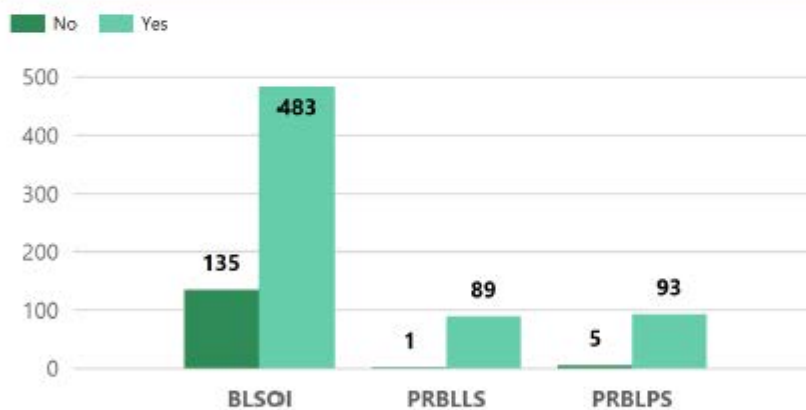
# STATISTICS

MSBondSource for January 1, 2019-December 31, 2019

## MSBondSource Statistics

Summary	Description
<b>\$760,331,649</b>	Total outstanding liability (active agents)
<b>\$82,630,727</b>	Total outstanding liability (in-active agents)
<b>\$107,727,263</b>	Personal Surety Total Outstanding Liability (active)
<b>\$121,282,816</b>	Limited Surety Total Outstanding Liability (active)
<b>\$531,321,570</b>	Solicitor Total Outstanding Liability (active)
<b>217,905</b>	Count of ALL Bonds Written Since GoLIVE
<b>618</b>	Count of ALL Active Soliciting Agents BLSOI
<b>90</b>	Count of ALL Active Limited Surety Agents LIMS
<b>98</b>	Count of ALL Active Personal Surety Agents PERS

### Registration Comparison Chart



**Summary of Financial Condition  
and  
Mississippi Premiums and Losses  
For**

**Licensed Insurers Filing on Property/Casualty Blank**

**Licensed Insurers Filing on Life/Health Blank**

**Licensed Insurers Filing on Fraternal Blank**

**Licensed Insurers Filing on Title Blank**

**Licensed Insurers Filing on Health Blank**

**Summary of Financial Condition and Mississippi Premiums and Losses**  
**Licensed Insurers filing on Property/Casualty Blank**  
**For the Year Ended 12/31/2019**

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums		Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense		Loss Ratio w/o LAE *	Loss Ratio with LAE **
					Written	Losses Paid			Incurred	Incurred		
ACA Financial Guaranty Corporation	212,078,535	133,361,830	78,716,705	-3,557,944	0	0	0	0	0	0		
ACIG Insurance Company	569,607,767	407,944,747	161,663,020	234,265	26,237	4,862	26,237	-9,151	809	-34.9%	-31.8%	
ACSTAR Insurance Company	47,808,052	25,488,731	22,319,321	2,151,844	4,980	0	7,925	-12,308	923	-155.3%	-143.7%	
ACUITY, A Mutual Insurance Company	4,599,989,884	2,368,582,532	2,231,407,352	168,286,760	0	0	0	0	0			
ADM Insurance Company	22,940,393	-452,205	23,392,598	-29,338	0	0	0	0	0			
Affiliated F M Insurance Company	3,686,254,446	1,648,269,564	2,037,984,882	201,584,681	10,064,162	3,500,615	10,157,014	2,840,189	-26,640	28.0%	27.7%	
AGCS Marine Insurance Company	293,557,393	135,139,074	158,418,319	2,767,227	3,364,172	646,720	3,546,974	1,236,426	70,003	34.9%	36.8%	
Alaska National Insurance Company	1,063,805,415	515,208,675	548,596,740	61,632,180	28,351	7,005	24,175	2,108	107	8.7%	9.2%	
Alea North America Insurance Company	129,998,012	77,030,808	52,967,204	2,268,389	0	0	0	0	0			
All America Insurance Company	318,150,005	155,096,571	163,053,422	4,755,968	0	0	0	0	0			
Allianz Global Risks US Insurance Company	8,418,209,579	6,689,843,875	1,728,365,704	-176,312,960	4,458,197	902,250	3,833,394	1,321,980	29,801	34.5%	35.3%	
Allied Insurance Company of America	124,146,095	109,312,615	14,833,480	243,152	1,710,584	847,603	1,638,081	836,712	53,191	51.1%	54.3%	
ALLIED Property and Casualty Insurance Com	301,559,577	241,100,920	60,458,657	-27,167	1,182,405	92,205	1,054,299	665,066	46,336	63.1%	67.5%	
Allmerica Financial Alliance Insurance Compa	19,623,082	34,629	19,588,453	496,935	10,965	276	5,917	320	322	5.4%	10.9%	
Allmerica Financial Benefit Insurance Compan	55,081,045	524,003	54,557,042	1,220,518	99,036	1,279	79,824	-3,550	1,019	-4.4%	-3.2%	
Allstate Fire and Casualty Insurance Company	250,062,613	10,099,440	239,963,173	5,763,871	0	0	0	0	0			
Allstate Indemnity Company	114,893,148	11,775,585	103,117,563	2,483,762	10,838,076	3,808,027	10,997,183	3,590,164	233,230	32.6%	34.8%	
Allstate Insurance Company	52,940,982,971	33,829,861,266	19,111,121,705	3,732,706,509	55,815,773	24,208,954	56,696,367	25,271,715	1,678,643	44.6%	47.5%	
Allstate Northbrook Indemnity Company	56,393,564	875,289	55,518,275	1,109,211	0	0	0	0	0			

Summary - Licensed Insurers filing on Property/Casualty Blank

\*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

\*\* Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums		Premiums		Direct Defense and Cost Containment		Loss Ratio	Loss Ratio
					Written	Losses Paid	Earned	Incurred	Expense Incurred	w/o LAE *	with LAE **	
Allstate Property and Casualty Insurance Com	221,692,402	19,806,584	201,885,818	4,633,491	139,479,848	65,454,812	140,742,532	67,974,977	4,136,514	48.3%	51.2%	
Allstate Vehicle and Property Insurance Comp	59,847,735	8,311,179	51,536,556	1,171,834	31,600,259	13,519,355	29,773,335	13,716,103	521,731	46.1%	47.8%	
Alterra America Insurance Company	30,436,223	18,343,252	12,092,971	1,417,483	0	0	0	-1,222,556	-17,107			
AMCO Insurance Company	688,452,532	469,673,751	218,778,781	15,024,530	1,451,268	84,086	1,467,304	353,933	86,783	24.1%	30.0%	
American Access Casualty Company	510,617,529	412,926,314	97,691,215	27,362,785	0	0	0	0	0			
American Automobile Insurance Company	129,183,191	47,658,399	81,524,792	1,384,961	1,196,110	826,612	1,556,167	1,047,224	126,020	67.3%	75.4%	
American Casualty Company of Reading, Penn	123,632,684	2,309	123,630,375	9,558,310	4,663,380	2,026,052	4,523,920	1,220,550	539,138	27.0%	38.9%	
American Compensation Insurance Company	69,338,846	12,622,984	56,715,862	900,326	102,820	875,162	808,917	1,143,559	432,597	141.4%	194.8%	
American Empire Insurance Company	22,314,110	442,434	21,871,676	605,346	0	0	0	0	0			
American Equity Specialty Insurance Compan	81,896,653	54,923,494	26,973,158	2,305,594	0	0	0	0	0			
American Family Connect Property and Casual	1,898,530,103	1,090,495,318	808,034,785	18,793,066	779,544	922,383	790,001	306,567	78,161	38.8%	48.7%	
American Federated Insurance Company	48,004,502	31,411,904	16,592,599	1,942,660	10,832,710	587,659	9,972,265	605,669	0	6.1%	6.1%	
American Insurance Company, The	129,984,358	60,007,101	69,977,257	1,442,542	871,604	433,108	860,269	298,530	34,153	34.7%	38.7%	
American Interstate Insurance Company	1,168,544,078	808,592,558	359,951,520	88,613,736	7,303,941	2,527,671	8,048,212	485,168	52,675	6.0%	6.7%	
American Mercury Insurance Company	402,052,959	240,542,186	161,510,773	2,706,698	19,227	12,793	58,180	9,793	0	16.8%	16.8%	
American Pet Insurance Company	154,729,618	80,920,062	73,809,556	16,311,234	244,787	99,746	209,256	105,857	0	50.6%	50.6%	
American Road Insurance Company, The	747,589,598	430,397,378	317,192,220	54,681,579	1,582,408	145,052	1,582,308	137,671	0	8.7%	8.7%	
American Select Insurance Company	285,144,532	148,529,613	136,614,919	5,208,796	-21,958	5,968	6,160	-27,793	-2,992	-451.2%	-499.8%	
Americas Insurance Company	18,037,214	9,984,467	8,052,747	515,001	0	0	0	0	0			
Ameriprise Insurance Company	53,971,863	1,363,864	52,607,999	3,273,302	0	0	0	0	0			
AMEX Assurance Company	235,867,561	48,631,351	187,236,211	64,272,162	655,101	143,754	656,274	-731,840	2,533	-111.5%	-111.1%	
AmFed Advantage Insurance Company	5,962,868	714,835	5,248,033	50,787	10,374	0	2,228	0	0	0.0%	0.0%	
AmFed Casualty Insurance Company	7,421,318	2,209,157	5,212,161	46,907	7,297,171	1,357,486	6,534,978	737,172	157,891	11.3%	13.7%	

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums		Premiums		Direct Defense and Cost Containment		Loss Ratio	Loss Ratio
					Written	Losses Paid	Earned	Incurred	Expense Incurred	w/o LAE *	with LAE **	
AmFed National Insurance Company	65,244,592	25,568,833	39,675,759	2,895,516	8,790,169	5,987,127	9,250,147	1,479,955	271,308	16.0%	18.9%	
Ansur America Insurance Company	136,821,539	84,450,657	52,370,883	1,774,715	0	0	0	0	0			
Armed Forces Insurance Exchange	125,969,393	67,312,551	58,656,842	-3,812,128	770,203	272,388	768,178	310,400	3,396	40.4%	40.8%	
Arrowood Indemnity Company	971,541,248	848,810,942	122,730,306	-58,676,214	0	94,824	0	-398,914	-443,479			
Associated Indemnity Corporation	106,497,138	12,719,472	93,777,666	1,684,675	90,162	4,739	107,725	15,748	998	14.6%	15.5%	
Association Casualty Insurance Company	46,362,572	28,056,444	18,306,128	-942,134	1,255,822	262,347	1,172,075	5,699,314	196,695	486.3%	503.0%	
Atradius Trade Credit Insurance, Inc.	143,032,332	56,955,411	86,076,921	10,394,445	88,199	0	68,895	-9,081	82	-13.2%	-13.1%	
Austin Mutual Insurance Company	71,200,438	13,598,697	57,601,741	6,508,400	0	0	0	0	0			
Automobile Insurance Company of Hartford, C	1,076,285,125	768,993,906	307,291,219	32,313,002	5,808,823	4,058,228	6,150,794	5,219,772	60,497	84.9%	85.8%	
Auto-Owners Specialty Insurance Company	29,710,675	560,943	29,149,732	280,436	0	0	0	0	0			
Bar Plan Mutual Insurance Company, The	39,360,179	23,174,682	16,185,497	-2,529,036	0	0	0	0	0			
Beazley Insurance Company, Inc.	819,916,114	614,874,881	205,041,233	1,555,685	2,233,496	909,875	2,126,113	1,055,799	49,737	49.7%	52.0%	
BITCO General Insurance Corporation	1,009,494,904	729,766,869	279,728,035	13,902,659	13,014,506	4,550,142	11,615,764	9,516,752	1,023,871	81.9%	90.7%	
Bloomington Compensation Insurance Compa	16,109,589	1,587,769	14,521,820	207,739	52,562	56,656	66,349	32,859	33,431	49.5%	99.9%	
BlueShore Insurance Company	100,838,533	74,733,304	26,105,230	3,258,660	0	0	0	0	0			
Bridgefield Casualty Insurance Company	63,439,433	9,579,137	53,860,296	1,130,874	19,540,757	8,090,448	19,540,757	6,181,601	503,735	31.6%	34.2%	
Bridgefield Employers Insurance Company	113,832,598	3,089,959	110,742,639	1,561,139	3,313,366	1,489,432	3,313,366	733,420	25,349	22.1%	22.9%	
Brotherhood Mutual Insurance Company	796,404,039	515,998,509	280,405,530	18,789,022	12,218,622	5,646,667	11,821,797	6,754,358	358,035	57.1%	60.2%	
Build America Mutual Insurance Company	534,883,932	132,502,454	402,381,478	-38,328,328	237,371	0	40,701	0	0	0.0%	0.0%	
CAMICO Mutual Insurance Company	97,545,830	53,996,012	43,549,818	386,273	179,045	0	179,382	-21,781	36,910	-12.1%	8.4%	
Campmed Casualty & Indemnity Company, In	20,417,719	220,335	20,197,384	446,843	0	0	0	5,906	9,607			
Canal Insurance Company	914,552,688	434,880,803	479,671,885	43,332,197	3,130,345	5,133,269	4,313,384	1,003,427	640,700	23.3%	38.1%	
Capitol Indemnity Corporation	717,210,921	443,568,690	273,642,231	31,708,137	346,032	38,197	317,577	263,601	47,027	83.0%	97.8%	

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums		Premiums		Direct Defense and Cost Containment		Loss Ratio	Loss Ratio
					Written	Losses Paid	Earned	Incurred	Expense Incurred	w/o LAE *	with LAE **	
CEM Insurance Company	36,848,168	23,488,257	13,359,911	1,902,493	0	0	0	0	0	0		
Censtat Casualty Company	27,779,155	7,113,659	20,665,496	1,090,430	0	0	0	0	0	0		
Centennial Casualty Company	139,855,117	44,022,854	95,832,263	5,976,012	117,322	156,080	122,305	156,080	0	0	127.6%	127.6%
Central Mutual Insurance Company	1,775,187,737	878,339,408	896,848,323	27,215,504	0	0	0	0	0	0		
Century-National Insurance Company	111,190,271	76,153,825	35,036,446	1,564,495	259,254	70,809	250,654	288,143	194,423	194,423	115.0%	192.5%
Charter Oak Fire Insurance Company, The	985,284,829	750,934,854	234,349,975	31,004,666	20,816,017	7,762,496	21,211,296	13,487,005	2,956,931	2,956,931	63.6%	77.5%
Chicago Insurance Company	79,132,397	12,232,099	66,900,298	394,848	0	0	0	152	36	36		
Chiron Insurance Company	15,592,187	111,387	15,480,800	185,884	0	0	0	0	0	0		
CIM Insurance Corporation	18,083,848	138,481	17,945,366	256,482	0	0	0	0	0	0		
City National Insurance Company	25,332,303	10,525,899	14,806,404	1,497,661	0	0	0	0	0	0		
Columbia Mutual Insurance Company	387,472,554	211,135,274	176,337,280	-6,855,801	1,889,688	764,079	2,026,594	645,355	53,392	53,392	31.8%	34.5%
Columbia National Insurance Company	90,776,422	53,653,366	37,123,056	-1,624,802	378,647	24,187	334,570	86,473	14,494	14,494	25.8%	30.2%
Continental Casualty Company	43,379,970,168	32,593,423,575	10,786,546,593	1,023,932,425	65,171,954	33,669,698	64,312,956	33,287,615	1,319,671	1,319,671	51.8%	53.8%
Continental Indemnity Company	234,498,440	124,349,757	110,148,683	13,850,633	545,447	561,664	545,447	-289,305	-29,399	-29,399	-53.0%	-58.4%
Continental Insurance Company, The	1,853,203,866	168,275,595	1,684,928,271	54,673,453	5,237,863	485,253	5,362,871	2,029,366	421,882	421,882	37.8%	45.7%
Crestbrook Insurance Company	145,847,699	98,211,665	47,636,034	861,155	207,816	0	52,821	8,954	1,585	1,585	17.0%	20.0%
Dakota Truck Underwriters	151,045,130	91,208,579	59,836,551	7,351,917	0	0	0	0	0	0		
Depositors Insurance Company	272,958,076	234,416,337	38,541,739	-279,939	2,160,383	795,416	1,856,382	1,135,771	71,064	71,064	61.2%	65.0%
Digital Affect Insurance Company	11,847,755	43,907	11,803,848	-378,250	0	0	0	0	0	0		
Discover Property & Casualty Insurance Comp	142,156,447	79,212,312	62,944,135	3,901,640	0	0	0	-17,309	-4,825	-4,825		
Economy Fire & Casualty Company	478,144,474	142,844,594	335,299,880	17,000,395	0	0	0	0	0	0		
Economy Preferred Insurance Company	84,377,187	62,405,920	21,971,267	580,752	0	0	0	0	0	0		
Economy Premier Assurance Company	74,132,587	29,259,045	44,873,542	1,459,982	7,450,990	2,410,505	7,749,971	2,746,725	60,444	60,444	35.4%	36.2%

Summary - Licensed Insurers filing on Property/Casualty Blank

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums		Premiums		Direct Defense and Cost Containment		Loss Ratio	Loss Ratio
					Written	Losses Paid	Earned	Incurred	Expense Incurred	w/o LAE *	with LAE **	
Electric Insurance Company	1,242,205,989	847,423,348	394,782,641	27,844,480	374,583	265,281	561,507	527,078	-80,649	93.9%	79.5%	
EMC Property & Casualty Company	59,775,635	2,936,104	56,839,531	1,974,916	1,330,697	134,482	743,069	419,024	55,675	56.4%	63.9%	
EMCASCO Insurance Company	522,967,597	377,415,906	145,551,691	15,921,912	4,921,775	1,721,763	4,412,678	1,904,304	100,874	43.2%	45.4%	
Employers Mutual Casualty Company	3,817,653,916	2,242,478,851	1,575,175,065	110,458,164	26,571,417	10,664,010	25,867,469	11,259,621	1,554,468	43.5%	49.5%	
Encompass Indemnity Company	12,032,578	3,418,520	8,614,058	587,778	0	0	0	0	0			
Encompass Insurance Company	8,587,845	257,304	8,330,541	285,834	0	0	0	-329	166			
Essent Guaranty, Inc.	2,584,786,149	1,552,369,692	1,032,416,457	443,675,369	3,109,353	24,645	3,146,306	330,073	21,274	10.5%	11.2%	
Essentia Insurance Company	117,312,652	85,396,158	31,916,494	464,826	2,508,375	579,947	2,312,517	845,360	44,562	36.6%	38.5%	
Esurance Insurance Company	193,582,179	23,707,895	169,874,284	2,279,285	9,503,591	7,604,747	9,576,408	8,316,609	244,047	86.8%	89.4%	
Esurance Property and Casualty Insurance Co	97,740,472	54,357,259	43,383,213	988,543	0	0	0	0	0			
Euler Hermes North America Insurance Compa	616,912,735	406,112,810	210,799,925	34,761,133	1,300,622	470,689	1,297,352	631,859	4,550	48.7%	49.1%	
Evergreen National Indemnity Company	56,873,675	19,931,537	36,942,138	1,792,981	315,976	14,961	280,989	25,580	-795	9.1%	8.8%	
Factory Mutual Insurance Company	20,170,331,774	6,462,675,354	13,707,656,420	1,258,051,041	26,063,111	9,592,173	22,987,720	12,993,228	19,963	56.5%	56.6%	
Farmington Casualty Company	1,121,961,470	838,678,634	283,282,836	32,923,014	2,810,261	1,228,309	3,159,754	2,167,436	371,151	68.6%	80.3%	
Federated Mutual Insurance Company	6,820,238,480	2,998,484,524	3,821,753,956	173,565,711	10,355,288	6,212,123	10,510,660	4,716,912	181,886	44.9%	46.6%	
Federated Reserve Insurance Company	125,390,574	65,880,564	59,510,010	2,941,474	601,365	110,886	331,790	139,742	6,762	42.1%	44.2%	
Federated Rural Electric Insurance Exchange	611,161,044	385,856,680	225,304,364	23,990,084	7,600,938	1,836,804	7,063,995	1,547,135	2,028,286	21.9%	50.6%	
Federated Service Insurance Company	472,630,761	199,512,320	273,118,441	13,154,039	4,312,605	1,743,190	4,236,960	3,558,985	441,162	84.0%	94.4%	
FFVA Mutual Insurance Co.	330,499,393	155,049,765	175,449,628	10,954,414	1,902,907	1,628,135	2,060,700	-1,931,809	14,637	-93.7%	-93.0%	
FFVA Select Insurance Co.	6,770,285	1,463,497	5,306,788	98,399	1,167	0	121	0	6	0.0%	5.0%	
Fidelity and Guaranty Insurance Company	21,650,093	3,088,137	18,561,956	384,170	0	308,561	0	-398,701	-30,802			
Fidelity and Guaranty Insurance Underwriters,	154,949,812	65,364,720	89,585,092	3,486,245	0	362,018	0	274,158	30,392			
Fireman's Fund Insurance Company	1,987,526,930	695,276,689	1,292,250,241	29,395,499	5,790,149	687,440	5,425,968	314,761	795	5.8%	5.8%	

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First Colonial Insurance Company	255,241,385	126,689,944	128,551,441	-2,789,587	966	248,235	230,433	198,239	0	86.0%	86.0%	
FirstComp Insurance Company	183,071,787	128,896,009	54,175,778	25,239,434	2,523,476	356,557	2,569,777	-513,342	17,909	-20.0%	-19.3%	
Forestry Mutual Insurance Company	69,752,530	37,195,237	32,557,292	2,450,121	1,008,743	20,971	573,121	52,900	849	9.2%	9.4%	
Fortuity Insurance Company	51,293,600	29,654,847	21,638,753	671,008	0	0	0	0	0			
Frankenmuth Mutual Insurance Company	1,525,222,678	839,900,725	685,321,954	20,454,626	2,928	0	995	-171	30	-17.2%	-14.2%	
Freedom Specialty Insurance Company	67,640,692	44,063,411	23,577,281	659,349	225,415	0	200,817	64,085	12,871	31.9%	38.3%	
General Casualty Company of Wisconsin	1,141,398,674	857,524,799	283,873,876	-25,229,716	931,672	297,059	1,097,424	247,807	-95,644	22.6%	13.9%	
General Security National Insurance Company	447,424,309	342,300,240	105,124,069	-9,552,341	11,257	0	11,065	1,193	29	10.8%	11.0%	
Generali - U.S. Branch	96,899,136	46,529,048	50,370,088	3,132,733	622,965	267,103	611,389	270,194	-4,590	44.2%	43.4%	
Genworth Financial Assurance Corporation	10,089,481	55,865	10,033,616	74,228	0	0	0	0	0			
Genworth Mortgage Insurance Corporation	4,278,142,604	2,722,630,208	1,555,512,396	823,349,992	4,323,890	840,264	4,463,296	998,098	0	22.4%	22.4%	
Genworth Mortgage Insurance Corporation of	55,793,370	590,903	55,202,467	23,750,721	98	0	98	0	0	0.0%	0.0%	
Georgia Casualty & Surety Company	40,942,175	21,734,620	19,207,555	-581,042	-666	51,721	217	129,451	-9,213	*****	*****	
GoAuto Insurance Company	76,172,851	29,460,521	46,712,330	15,388,684	0	0	0	0	0			
Granite Re, Inc.	113,045,218	68,012,831	45,032,386	2,378,608	1,177,982	261,017	1,078,716	422,377	8,045	39.2%	39.9%	
Graphic Arts Mutual Insurance Company	175,993,008	107,229,555	68,763,453	3,918,089	6,078	0	6,336	510	26	8.0%	8.5%	
Great American Alliance Insurance Company	29,179,798	1,805	29,177,993	688,834	5,050,629	316,200	5,353,510	1,051,146	238,826	19.6%	24.1%	
Great American Assurance Company	19,180,151	1,000	19,179,151	385,949	5,213,538	1,919,948	4,963,072	2,623,363	117,274	52.9%	55.2%	
Great American Insurance Company	8,975,460,005	6,640,783,270	2,334,676,735	332,356,518	11,788,569	6,304,956	10,967,727	5,079,122	236,607	46.3%	48.5%	
Great American Insurance Company of New Y	153,087,847	13,767	153,074,080	2,772,843	1,796,412	604,475	1,997,570	-40,826	102,490	-2.0%	3.1%	
Great American Protection Insurance Company	21,515,335	1,000	21,514,335	487,175	0	0	0	0	0			
Great American Security Insurance Company	16,027,759	1,000	16,026,759	282,566	282,735	0	25,362	8,599	5,103	33.9%	54.0%	
Great American Spirit Insurance Company	17,696,188	1,000	17,695,188	361,150	83,171	-10,560	98,195	1,943	-731	2.0%	1.2%	

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GuideOne America Insurance Company	12,087,956	655,814	11,432,142	215,769	1,027,660	732,465	1,082,719	-801,048	-616,174	-74.0%	-130.9%	
GuideOne Elite Insurance Company	30,615,259	4,108,424	26,506,835	505,460	2,023,692	603,437	2,093,089	457,649	-29,323	21.9%	20.5%	
GuideOne Mutual Insurance Company	1,009,836,033	635,828,755	374,007,278	9,727,132	8,162,978	2,312,363	7,581,318	495,883	-40,585	6.5%	6.0%	
GuideOne Specialty Mutual Insurance Compan	217,557,520	136,059,635	81,497,885	2,440,809	355,807	18,273	240,414	23,131	-99,544	9.6%	-31.8%	
Hanover American Insurance Company, The	31,471,851	204,628	31,267,223	820,722	774,654	145,592	757,812	614,279	28,962	81.1%	84.9%	
Harleysville Insurance Company	148,971,199	119,319,213	29,651,986	533,432	0	0	0	0	0			
Harleysville Preferred Insurance Company	104,129,111	50,452,114	53,676,997	555,992	0	0	0	0	0			
Harleysville Worcester Insurance Company	160,504,248	98,174,141	62,330,107	875,601	0	0	0	0	0			
Hartford Accident and Indemnity Company	12,140,881,838	9,063,611,714	3,077,270,124	641,409,721	3,318,263	538,316	2,565,184	3,151,965	171,442	122.9%	129.6%	
Hartford Casualty Insurance Company	2,422,030,602	1,512,508,737	909,521,865	108,319,162	3,372,654	575,222	3,491,600	-617,714	-60,578	-17.7%	-19.4%	
Hartford Fire Insurance Company	24,014,271,183	13,283,212,811	10,731,058,372	1,328,971,658	10,718,230	4,446,805	9,933,442	15,804,256	2,256,448	159.1%	181.8%	
Hartford Insurance Company of Illinois	4,068,024,424	2,767,540,283	1,300,484,141	173,330,375	0	0	0	0	0			
Hartford Insurance Company of the Midwest	708,204,987	145,928,033	562,276,954	34,985,128	3,976,584	905,705	3,984,314	959,990	41,002	24.1%	25.1%	
Hartford Insurance Company of the Southeast	207,260,170	133,005,246	74,254,924	9,533,158	0	0	0	0	0			
Hartford Underwriters Insurance Company	1,696,933,707	1,094,596,992	602,336,715	77,249,361	3,879,728	1,446,956	3,985,410	1,637,094	122,597	41.1%	44.2%	
Heritage Casualty Insurance Company	15,561,198	61,872	15,499,326	77,198	0	0	0	0	0			
Horace Mann Insurance Company	534,399,150	341,325,808	193,073,342	26,072,877	0	0	0	0	0			
Horace Mann Property & Casualty Insurance C	310,326,041	186,330,295	123,995,746	20,231,840	0	0	0	0	0			
Hudson Insurance Company	1,616,864,349	1,139,710,974	477,153,375	24,925,048	4,780,966	1,035,352	4,221,178	2,287,294	145,672	54.2%	57.6%	
Imperial Fire and Casualty Insurance Company	90,390,943	60,221,906	30,169,037	400,604	0	-390	0	-390	0			
Independent Mutual Fire Insurance Company	58,678,104	7,679,460	50,998,644	678,328	155,884	15,142	155,109	19,334	0	12.5%	12.5%	
Integon Indemnity Corporation	243,395,783	207,688,533	35,707,250	179,810	0	0	0	0	0			
Integon National Insurance Company	4,556,329,857	3,352,534,502	1,203,795,356	151,506,569	8,987,309	2,532,989	6,620,847	3,682,800	118,071	55.6%	57.4%	

Summary - Licensed Insurers filing on Property/Casualty Blank

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums		Premiums		Direct Defense and Cost Containment		Loss Ratio	Loss Ratio
					Written	Losses Paid	Earned	Incurred	Expense Incurred	w/o LAE *	with LAE **	
Jewelers Mutual Insurance Company	517,122,367	187,050,447	330,071,920	27,655,877	1,139,271	475,079	1,099,887	741,424	-4,975	67.4%	67.0%	
JM Specialty Insurance Company	15,567,567	14,405	15,553,163	643,127	244	0	13	0	0	0.0%	0.0%	
Lancer Indemnity Company	20,833,804	8,525,928	12,307,876	436,397	0	0	0	0	0			
Lancer Insurance Company	713,800,196	481,977,077	231,823,119	16,053,014	2,723,175	1,052,208	2,991,885	1,170,006	104,648	39.1%	42.6%	
LCTA Casualty Insurance Company	60,807,330	35,091,710	25,715,620	2,561,212	429,546	292,616	434,077	266,072	63,804	61.3%	76.0%	
Louisiana Pest Control Insurance Company	3,158,799	60,137	3,098,662	-388	6,740	0	6,428	0	0	0.0%	0.0%	
Markel American Insurance Company	1,120,600,880	873,135,590	247,465,290	5,727,824	4,444,229	649,180	4,139,450	882,373	48,424	21.3%	22.5%	
Markel Global Reinsurance Company	3,664,292,959	2,615,338,680	1,048,954,279	-36,239,894	0	0	0	0	0			
Massachusetts Bay Insurance Company	64,645,743	57,059	64,588,684	1,856,047	575,050	1,103,300	534,362	326,041	32,790	61.0%	67.2%	
Maxum Casualty Insurance Company	22,380,268	3,795,771	18,584,497	413,342	37,427	0	36,903	10,702	3,231	29.0%	37.8%	
Merchants Bonding Company (Mutual)	265,319,464	102,628,634	162,690,830	19,698,671	327,261	7,317	294,958	12,644	-306	4.3%	4.2%	
Merchants National Bonding, Inc.	49,421,216	28,474,170	20,947,046	2,727,634	255,935	0	189,635	8,858	4,641	4.7%	7.1%	
Meridian Security Insurance Company	168,954,761	92,665,208	76,289,553	1,739,822	24,620,499	12,015,220	19,064,234	15,129,308	380,340	79.4%	81.4%	
Metropolitan Casualty Insurance Company	236,688,214	165,588,395	71,099,819	1,963,985	25,722,957	15,680,697	24,296,381	18,266,278	921,084	75.2%	79.0%	
Metropolitan Direct Property and Casualty Ins	183,815,701	135,946,031	47,869,670	1,440,942	11,381,088	7,184,150	10,949,491	7,722,026	207,284	70.5%	72.4%	
Metropolitan General Insurance Company	44,336,975	5,538,387	38,798,588	1,045,435	0	0	0	-29	-3			
Metropolitan Group Property and Casualty Ins	634,972,999	328,583,343	306,389,656	17,901,104	0	0	0	0	0			
Metropolitan Property and Casualty Insurance	6,771,170,544	4,612,051,955	2,159,118,589	354,186,483	21,644,756	8,474,345	20,867,996	9,387,425	91,382	45.0%	45.4%	
MGA Insurance Company, Inc.	354,870,785	229,892,720	124,978,065	21,598,679	0	0	0	0	0			
MGIC Assurance Corporation	208,634,295	5,894,237	202,740,058	2,986,590	0	0	0	0	0			
MGIC Indemnity Corporation	156,309,598	56,562,996	99,746,602	2,722,395	2,940	0	450	0	0	0.0%	0.0%	
MIC General Insurance Corporation	60,320,478	27,926,054	32,394,424	755,159	0	0	0	0	0			
MIC Property and Casualty Insurance Corporat	109,543,789	52,825,778	56,718,011	810,213	498,483	1,022,207	795,871	1,003,780	13	126.1%	126.1%	

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums		Premiums		Direct Defense and Cost Containment		Loss Ratio	Loss Ratio
					Written	Losses Paid	Earned	Incurred	Expense Incurred	w/o LAE *	with LAE **	
Mid-Continent Casualty Company	542,041,197	372,814,716	169,226,481	3,236,409	312,006	324,879	270,802	413,765	93,241	152.8%	187.2%	
Milbank Insurance Company	632,260,264	441,639,549	190,620,715	3,952,929	698,638	271,604	637,515	463,052	10,501	72.6%	74.3%	
Minnesota Lawyers Mutual Insurance Company	207,972,194	88,190,210	119,781,984	6,226,783	0	0	0	0	0			
MMIC Insurance, Inc.	680,284,788	289,822,342	390,462,446	13,796,643	0	0	0	0	0			
Mortgage Guaranty Insurance Corporation	5,701,025,039	4,082,156,585	1,618,868,454	273,238,200	8,046,659	1,299,939	8,222,695	-716,659	126,616	-8.7%	-7.2%	
Motors Insurance Corporation	2,019,965,583	1,212,565,195	807,400,388	135,069,591	2,548,264	297,203	2,548,264	150,091	0	5.9%	5.9%	
National Casualty Company	522,354,546	376,351,944	146,002,602	1,272,928	14,454,002	7,694,606	12,787,975	9,633,598	551,006	75.3%	79.6%	
National Fire Insurance Company of Hartford	102,797,514	4,651	102,792,863	4,307,962	3,292,557	5,141,084	3,016,417	1,369,791	247,793	45.4%	53.6%	
National General Assurance Company	37,775,131	20,707,726	17,067,405	406,487	0	0	0	0	0			
National General Insurance Company	59,622,117	33,449,534	26,172,583	827,273	2,912,592	1,636,861	3,086,661	992,374	-22,439	32.2%	31.4%	
National General Insurance Online, Inc.	21,123,842	9,192,067	11,931,775	113,966	0	0	0	0	0			
National Interstate Insurance Company	1,349,539,512	1,061,672,866	287,866,646	56,355,202	3,815,450	790,563	3,830,800	1,045,297	184,402	27.3%	32.1%	
National Specialty Insurance Company	102,538,071	44,075,446	58,462,625	5,569,422	1,206,380	906,245	1,332,805	-177,703	132,119	-13.3%	-3.4%	
National Surety Corporation	170,670,598	93,601,203	77,069,395	1,055,049	1,548,736	517,067	1,697,885	653,287	75,009	38.5%	42.9%	
Nationwide Affinity Insurance Company of A	214,747,853	205,485,701	9,262,152	-1,891,821	51,878,245	33,389,533	52,918,733	32,084,526	695,700	60.6%	61.9%	
Nationwide Agribusiness Insurance Company	817,852,316	554,379,688	263,472,628	3,133,578	18,036,791	13,885,001	17,234,922	14,185,983	643,049	82.3%	86.0%	
Nationwide Assurance Company	93,424,592	57,880,406	35,544,186	972,436	1,242,276	571,349	1,275,730	624,922	1,671	49.0%	49.1%	
Nationwide General Insurance Company	901,969,233	672,068,725	229,900,508	-12,635,299	35,454,876	18,078,905	34,364,483	19,878,104	633,384	57.8%	59.7%	
Nationwide Insurance Company of America	609,428,873	447,166,927	162,261,946	2,260,602	0	0	0	0	0			
Nationwide Mutual Fire Insurance Company	8,354,899,352	5,899,852,014	2,455,047,338	125,829,523	20,019,827	10,946,400	20,942,311	12,044,474	342,883	57.5%	59.1%	
Nationwide Mutual Insurance Company	36,051,198,485	22,761,969,120	13,289,229,365	176,137,503	26,374,338	11,308,199	27,301,698	11,626,378	622,651	42.6%	44.9%	
Nationwide Property and Casualty Insurance Company	472,585,130	440,258,795	32,326,335	-4,636,159	59,275,304	31,425,160	62,369,994	27,048,304	1,585,844	43.4%	45.9%	
NAU Country Insurance Company	1,066,534,574	796,560,062	269,974,512	-23,099,794	11,550,178	11,320,198	11,504,862	11,382,388	0	98.9%	98.9%	

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums		Premiums		Direct Defense and Cost Containment		Loss Ratio	Loss Ratio
					Written	Losses Paid	Earned	Incurred	Expense Incurred	w/o LAE *	with LAE **	
NCMIC Insurance Company	877,682,629	556,321,475	321,361,154	13,711,455	359,450	34,632	362,935	4,780	137,573	1.3%	39.2%	
New England Insurance Company	19,053,556	2,828,865	16,224,692	-87,529	0	0	0	0	0			
New England Reinsurance Corporation	27,492,792	2,645,995	24,846,797	371,415	0	0	0	0	0			
New South Insurance Company	45,998,391	37,001,703	8,996,688	191,028	0	0	0	0	0			
NGM Insurance Company	793,404,370	172,760,002	620,644,368	230,573,884	64,072	0	57,440	628,863	227	*****	*****	
Normandy Insurance Company	57,168,566	41,329,165	15,839,402	1,271,392	0	0	0	0	0			
North Pointe Insurance Company	21,361,194	7,258,647	14,102,547	548,124	91,473	95,426	112,106	3,994	22,250	3.6%	23.4%	
Northland Casualty Company	115,047,520	77,224,434	37,823,086	3,255,068	0	-2,957	0	-3,262	-25			
Northland Insurance Company	1,300,252,722	761,465,889	538,786,833	42,988,883	6,705,558	4,987,634	5,976,169	5,678,082	441,436	95.0%	102.4%	
NOVA Casualty Company	98,577,944	888,005	97,689,939	835,306	1,597,117	674,147	1,931,108	-71,782	-632,824	-3.7%	-36.5%	
Nutmeg Insurance Company	477,587,503	186,118,542	291,468,961	33,321,412	0	0	0	135	-979			
Ohio Farmers Insurance Company	3,270,649,085	759,472,413	2,511,176,672	48,633,691	729	0	69,740	-4,326	-1,507	-6.2%	-8.4%	
Ohio Indemnity Company	171,600,058	124,125,244	47,474,814	15,275,423	1,672,044	1,081,877	1,624,197	1,084,259	31,396	66.8%	68.7%	
Old Glory Insurance Company	20,948,124	10,440,248	10,507,875	255,626	0	0	0	0	0			
Partner Reinsurance Company of the U.S.	5,161,196,597	4,080,958,839	1,080,237,758	-105,910,638	0	0	0	0	0			
PartnerRe America Insurance Company	377,036,675	278,075,775	98,960,900	-6,101,805	0	0	0	0	0			
Pennsylvania Insurance Company	81,232,553	32,999,598	48,232,955	1,776,235	0	0	0	0	0			
Petroleum Casualty Company	31,856,123	8,484,385	23,371,738	2,234,084	0	0	0	0	0			
Pharmacists Mutual Insurance Company	391,420,257	215,858,652	175,561,605	7,795,247	3,024,968	708,373	3,380,404	768,608	20,195	22.7%	23.3%	
Phoenix Insurance Company, The	4,361,150,669	2,751,793,915	1,609,356,754	147,374,347	10,030,886	2,831,518	9,996,578	3,687,598	299,327	36.9%	39.9%	
Plateau Casualty Insurance Company	51,661,465	24,495,773	27,165,692	1,581,134	6,671,533	2,251,590	6,877,475	2,245,798	0	32.7%	32.7%	
Platte River Insurance Company	172,180,063	120,355,429	51,824,634	5,818,515	368,993	3,753	347,989	10,068	1,460	2.9%	3.3%	
Plaza Insurance Company	43,673,498	18,622,879	25,050,619	661,272	166,525	621,369	752,712	-470,826	-57,737	-62.6%	-70.2%	

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					Written	Losses Paid	Earned	Incurred	Expense Incurred	w/o LAE *	with LAE **	
Praetorian Insurance Company	393,929,284	165,421,273	228,508,011	4,702,573	2,668,464	1,797,295	3,244,013	4,156,021	262,490	128.1%	136.2%	
Professional Solutions Insurance Company	26,653,230	16,482,379	10,170,851	311,490	0	0	0	0	0			
Property and Casualty Insurance Company of	262,160,236	138,280,641	123,879,595	14,647,869	6,883,588	2,580,089	7,007,371	3,887,197	296,721	55.5%	59.7%	
Protective Property & Casualty Insurance Com	360,266,263	177,758,675	182,507,588	14,592,213	-31,919	563,692	398,017	467,628	0	117.5%	117.5%	
QBE Insurance Corporation	2,532,433,471	1,782,617,833	749,815,637	-57,510,169	4,150,036	3,611,650	4,390,308	3,177,821	166,454	72.4%	76.2%	
QBE Reinsurance Corporation	1,197,993,598	348,380,029	849,613,569	-10,824,007	0	0	0	0	0			
Radnor Specialty Insurance Company	70,974,774	6,071,828	64,902,946	-1,301,157	0	0	0	0	0			
Regent Insurance Company	54,799,412	20,892,956	33,906,456	1,277,343	277,289	35,890	179,807	12,571	-21,605	7.0%	-5.0%	
Republic Indemnity Company of America	2,132,623,251	1,691,989,949	440,633,301	148,746,789	0	0	0	0	0			
Republic Indemnity Company of California	28,770,011	2,243,887	26,526,125	610,607	0	0	0	0	0			
Republic Mortgage Assurance Company	20,192,256	12,032,738	8,159,518	-416,703	0	0	0	0	0			
Republic Mortgage Guaranty Insurance Corpor	109,007,117	86,929,172	22,077,945	-7,509,458	0	0	0	0	0			
Republic Mortgage Insurance Company	479,653,822	389,094,680	90,559,142	-55,805,344	289,656	427,245	322,951	303,394	-3,675	93.9%	92.8%	
Roche Surety and Casualty Company, Inc.	24,858,264	14,592,829	10,265,435	158,915	31,101	0	31,101	0	0	0.0%	0.0%	
Rockwood Casualty Insurance Company	281,381,207	186,295,437	95,085,769	13,043,940	-5,916	753	-4,723	-2,043	-401	43.3%	51.7%	
Safety First Insurance Company	110,247,794	36,595,863	73,651,931	1,195,141	26,863	227,609	244,197	223,047	40,327	91.3%	107.9%	
Safeway Insurance Company	582,365,538	228,725,824	353,639,714	18,464,693	36,035,508	21,070,399	37,121,171	21,134,447	645,899	56.9%	58.7%	
Scor Reinsurance Company	4,641,128,264	3,813,962,526	827,165,738	-78,431,682	0	0	0	0	0			
Scottsdale Indemnity Company	95,550,707	53,839,735	41,710,972	768,645	584,801	13,250	566,812	3,223	105,890	0.6%	19.3%	
Security First Insurance Company	258,390,246	175,901,776	82,488,470	-17,550,782	0	0	0	0	0			
Select Insurance Company	81,403,911	63,356	81,340,555	2,420,647	0	0	0	1,297	-1,716			
Selective Insurance Company of America	2,696,319,891	2,016,230,190	680,089,701	113,905,862	12,100	0	12,796	-252	12	-2.0%	-1.9%	
Selective Insurance Company of South Carolin	723,443,387	559,609,935	163,833,452	23,924,844	0	0	0	0	0			

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Selective Insurance Company of the Southeast	571,012,017	442,322,616	128,689,401	18,553,778	5,064,648	2,422,343	4,855,555	2,269,518	124,468	46.7%	49.3%	
Seneca Insurance Company, Inc.	227,455,442	80,225,655	147,229,787	2,045,779	1,249,484	637,474	1,347,610	466,580	-48,633	34.6%	31.0%	
Sentinel Insurance Company, Ltd.	318,759,475	90,014,542	228,744,934	16,918,396	4,959,339	874,267	5,062,301	1,610,128	343,512	31.8%	38.6%	
Silver Oak Casualty, Inc.	233,449,830	141,049,760	92,400,070	14,164,426	48,003	402	55,876	-51	-19	-0.1%	-0.1%	
Southern Fire & Casualty Company	7,749,535	42,264	7,707,270	594,100	0	0	0	-121,849	-25,819			
Southern Pilot Insurance Company	7,250,803	23,194	7,227,610	215,428	0	0	0	-2,500	-520			
SPARTA Insurance Company	151,306,579	71,799,569	79,507,010	3,517,538	0	230,060	0	277,441	-37,746			
St. Paul Fire and Marine Insurance Company	20,090,121,772	14,221,396,740	5,868,725,032	822,307,063	4,371,148	5,143,593	4,535,540	7,360,492	94,388	162.3%	164.4%	
St. Paul Guardian Insurance Company	78,677,887	55,957,790	22,720,097	2,070,033	100	-6,000	4,417	-50,483	-26,635	*****	*****	
St. Paul Mercury Insurance Company	334,589,213	219,668,782	114,920,430	9,619,078	1,800	202,396	819	-560,849	-112,537	*****	*****	
St. Paul Protective Insurance Company	592,866,035	371,836,022	221,030,013	15,212,738	0	0	0	31,325	-5,891			
Standard Fire Insurance Company, The	4,007,757,646	2,795,352,226	1,212,405,420	122,019,473	23,738,582	13,370,426	22,971,689	14,087,932	464,546	61.3%	63.3%	
State Auto Property & Casualty Insurance Com	2,474,260,485	1,769,642,810	704,617,675	26,772,496	44,100,472	23,533,399	44,800,410	25,532,834	854,324	57.0%	58.9%	
State Automobile Mutual Insurance Company	2,343,193,781	1,489,553,094	853,640,687	4,039,965	7,053,046	4,157,403	6,154,310	4,475,991	-448,275	72.7%	65.4%	
State National Insurance Company, Inc.	620,245,735	152,213,774	468,031,961	10,864,295	1,738,155	3,207,574	1,785,939	3,823,462	1,116,467	214.1%	276.6%	
Stonetrust Commercial Insurance Company	188,465,220	104,018,965	84,446,255	6,394,589	4,853,222	2,141,240	5,212,054	1,397,939	81,407	26.8%	28.4%	
Stonetrust Premier Casualty Insurance Compan	5,485,783	1,956	5,483,827	-16,173	0	0	0	0	0			
Stonington Insurance Company	18,587,947	3,677,809	14,910,138	395,904	414,377	0	508,692	-184,583	477,668	-36.3%	57.6%	
SU Insurance Company	24,127,301	11,594,894	12,532,407	-522,044	0	0	0	0	0			
Sun Surety Insurance Company	22,044,115	11,823,538	10,220,577	339,733	95,805	0	95,805	0	0	0.0%	0.0%	
SureTec Insurance Company	298,249,290	168,007,642	130,241,649	14,433,044	1,179,704	-396	1,237,082	35,809	-29,599	2.9%	0.5%	
Teachers Insurance Company	366,022,414	215,144,934	150,877,480	19,591,106	0	0	0	0	0			
Toyota Motor Insurance Company	620,023,911	378,154,236	241,869,675	2,546,430	9,265	5,819	1,500	5,819	0	387.9%	387.9%	

Summary - Licensed Insurers filing on Property/Casualty Blank

\*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

\*\* Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned



Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums		Premiums		Direct Defense and Cost Containment		Loss Ratio	Loss Ratio
					Written	Losses Paid	Earned	Incurred	Expense Incurred	w/o LAE *	with LAE **	
Transportation Insurance Company	71,522,021	28,388	71,493,633	2,055,625	1,436,954	412,706	1,400,500	743,924	105,376	53.1%	60.6%	
TravCo Insurance Company	236,065,644	168,938,413	67,127,231	5,723,323	0	0	0	-32	-5			
Travelers Casualty and Surety Company	18,204,607,336	11,314,240,684	6,890,366,651	1,028,289,013	4,935,384	1,970,970	4,576,649	-4,490,391	173,117	-98.1%	-94.3%	
Travelers Casualty and Surety Company of Am	4,386,702,020	2,263,017,456	2,123,684,564	433,342,906	22,033,219	-1,519,341	21,068,282	-1,789,700	756,845	-8.5%	-4.9%	
Travelers Casualty Company of Connecticut	345,895,967	258,496,755	87,399,212	10,682,218	0	0	0	-1,719	-363			
Travelers Casualty Company, The	218,834,170	159,245,105	59,589,065	6,158,020	0	0	0	719	-487			
Travelers Casualty Insurance Company of Ame	2,095,438,391	1,532,327,641	563,110,749	73,930,617	12,223,982	4,800,744	11,659,091	6,287,990	412,806	53.9%	57.5%	
Travelers Commercial Casualty Company	349,906,842	258,736,666	91,170,176	10,066,928	0	-24,630	0	-36,717	-4,500			
Travelers Commercial Insurance Company	407,734,631	311,178,012	96,556,620	8,528,515	0	0	0	-46	-5			
Travelers Constitution State Insurance Compan	218,898,714	159,230,783	59,667,931	6,126,457	0	0	0	106	-313			
Travelers Home and Marine Insurance Compa	386,485,589	274,754,165	111,731,424	6,619,864	18,868,228	11,198,507	19,847,296	10,721,037	267,973	54.0%	55.4%	
Travelers Indemnity Company of America, The	664,701,779	477,089,420	187,612,360	24,608,156	19,524,686	9,687,878	19,247,629	6,360,882	1,112,720	33.0%	38.8%	
Travelers Indemnity Company of Connecticut,	1,147,506,849	820,773,091	326,733,758	21,776,714	11,009,717	3,458,007	12,348,493	6,039,116	855,814	48.9%	55.8%	
Travelers Indemnity Company, The	22,503,782,436	15,794,971,900	6,708,810,536	825,105,864	26,860,705	12,393,477	26,213,024	8,315,767	936,167	31.7%	35.3%	
Travelers Personal Insurance Company	286,809,379	221,890,012	64,919,367	5,351,177	5,599,140	431,787	2,307,236	699,713	32,056	30.3%	31.7%	
Travelers Personal Security Insurance Compan	225,265,257	161,068,981	64,196,275	5,695,637	1,494,870	661,259	1,621,080	588,439	-17,801	36.3%	35.2%	
Travelers Property Casualty Company of Amer	882,115,722	428,215,155	453,900,566	15,560,235	44,055,173	20,587,239	41,176,636	18,321,143	423,707	44.5%	45.5%	
Travelers Property Casualty Insurance Compan	297,545,302	218,476,013	79,069,289	6,281,175	0	0	0	-1,029	-49			
Triangle Insurance Company, Inc.	103,369,048	62,926,420	40,442,628	1,351,140	3,033,791	404,896	2,787,125	1,104,315	68,340	39.6%	42.1%	
Triumphe Casualty Company	66,150,917	45,754,631	20,396,286	1,764,321	374,621	133,059	369,194	242,952	48,858	65.8%	79.0%	
Trumbull Insurance Company	252,196,859	132,860,267	119,336,592	19,407,747	16,084,819	8,027,785	16,248,944	9,219,372	534,221	56.7%	60.0%	
Twin City Fire Insurance Company	688,285,472	403,464,677	284,820,796	37,460,176	11,551,976	4,274,821	10,398,355	7,208,565	610,557	69.3%	75.2%	
U.S. Underwriters Insurance Company	169,818,241	36,128,444	133,689,795	6,485,001	267	0	196	77	20	39.3%	49.5%	

Summary - Licensed Insurers filing on Property/Casualty Blank

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums		Premiums		Direct Defense and Cost Containment		Loss Ratio	Loss Ratio
					Written	Losses Paid	Earned	Incurred	Expense Incurred	w/o LAE *	with LAE **	
Union Insurance Company of Providence	39,399,554	2,591,068	36,808,486	1,261,856	1,253,527	283,933	1,261,057	501,060	67,313	39.7%	45.1%	
United Casualty and Surety Insurance Compan	29,905,285	12,792,204	17,113,081	896,063	34,151	0	33,964	3,393	629	10.0%	11.8%	
United States Fidelity and Guaranty Company	3,343,447,051	2,460,857,647	882,589,404	105,371,383	39	910,415	561	609,984	125,365	*****	*****	
United States Liability Insurance Company	1,514,672,202	498,434,360	1,016,237,834	16,919,389	911,094	54,124	966,807	56,841	13,937	5.9%	7.3%	
Universal Surety of America	13,883,441	3,662	13,879,779	287,413	145,104	1,380	113,587	8,361	445	7.4%	7.8%	
USPlate Glass Insurance Company	39,280,188	6,719,024	32,561,164	3,566,757	75	0	66	0	0	0.0%	0.0%	
Utica Mutual Insurance Company	2,858,402,546	1,786,410,586	1,071,991,961	66,578,854	75,477	991	60,577	1,289	500	2.1%	3.0%	
Valley Forge Insurance Company	68,515,126	2,321	68,512,804	2,532,928	3,320,647	1,146,810	3,285,712	1,134,026	182,479	34.5%	40.1%	
Vanliner Insurance Company	543,379,263	380,452,725	162,926,538	23,776,192	2,010,682	256,433	2,059,302	733,201	118,655	35.6%	41.4%	
Verlan Fire Insurance Company	25,904,580	339,097	25,565,483	656,545	1,857,189	0	1,417,707	0	0	0.0%	0.0%	
Victoria Fire & Casualty Company	39,414,328	2,432,050	36,982,278	598,019	0	74,353	0	-4,807	5,858			
Victoria Select Insurance Company	6,073,339	118,062	5,955,277	127,482	0	0	0	-1,037	4,118			
Western Surety Company	2,101,389,646	533,948,430	1,567,441,217	186,117,398	4,897,381	63,813	4,660,973	-53,957	35,895	-1.2%	-0.4%	
Westfield Insurance Company	2,998,829,719	1,714,150,001	1,284,679,718	114,601,028	649,950	104,348	728,036	129,578	39,248	17.8%	23.2%	
Westfield National Insurance Company	714,763,148	377,507,320	337,255,828	8,248,629	1,646	0	1,323	277	231	20.9%	38.4%	
Wright National Flood Insurance Company	38,335,810	8,783,835	29,551,975	8,136,076	10,934,804	3,605,514	10,523,899	3,119,418	0	29.6%	29.6%	
<b>Grand Totals: 311 Companies in Report</b>	<b>465,728,214,385</b>	<b>293,155,185,965</b>	<b>172,573,028,396</b>	<b>17,617,683,549</b>	<b>1,429,142,927</b>	<b>659,009,985</b>	<b>1,406,338,233</b>	<b>680,040,938</b>	<b>43,047,527</b>	<b>48.4%</b>	<b>51.4%</b>	

Summary - Licensed Insurers filing on Property/Casualty Blank

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\*\* Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

**Summary of Financial Condition and Mississippi Premiums and Losses**  
**Licensed Insurers filing on Life/Health Blank**  
**For the Year Ended 12/31/2019**

Company	Total Assets	Total Liabilities	Capital	Surplus	Net Income	Premiums Written	Losses Paid
5 Star Life Insurance Company	310,614,674	279,820,390	2,500,050	28,294,234	2,393,732	3,411,309	3,237,502
Allianz Life Insurance Company of North America	158,483,659,820	150,530,084,611	38,903,485	7,914,671,724	542,822,647	66,858,437	13,132,080
Allied Funeral Associates Insurance Company	13,710,171	11,701,300	117,638	1,891,233	279,166	2,184,936	827,296
American Family Life Assurance Company of Columbus	14,123,822,575	12,002,289,697	7,025,039	2,114,507,839	864,147,859	95,044,267	43,061,754
American Federated Life Insurance Company	28,605,831	17,718,739	1,000,000	9,887,092	791,640	8,228,962	2,745,784
American Fidelity Assurance Company	6,656,824,727	6,112,529,704	2,500,000	541,795,023	90,279,766	53,821,079	23,638,578
American Home Life Insurance Company, The	268,244,046	245,613,657	0	22,630,388	1,434,627	18,899	5,921
American Maturity Life Insurance Company	63,817,357	14,180,358	2,500,000	47,136,999	692,645	0	0
American National Insurance Company	21,443,423,815	17,965,696,329	30,832,449	3,446,895,037	-21,918,190	23,073,002	6,361,745
American National Life Insurance Company of Texas	131,621,296	96,225,631	3,000,000	32,395,665	1,777,292	585,704	446,708
American Public Life Insurance Company	99,243,639	65,410,274	2,642,200	31,191,165	7,088,357	2,917,009	2,077,794
Americo Financial Life and Annuity Insurance Company	4,935,941,991	4,366,505,176	2,638,308	566,798,507	112,076,908	787,739	390,055
Central States Health & Life Co. of Omaha	379,107,657	229,928,843	0	149,178,815	7,712,180	846,704	70,273
Centurion Life Insurance Company	489,779,532	164,251,440	2,500,000	323,028,092	13,815,970	0	0
Cincinnati Equitable Life Insurance Company	171,539,049	163,278,394	1,000,000	7,260,655	-749,342	400,019	193,896
Cincinnati Life Insurance Company, The	4,674,763,761	4,470,941,574	3,000,000	200,822,187	18,914,597	1,128,328	2,196,292
Citizens Security Life Insurance Company	33,631,193	16,072,054	1,500,724	16,058,415	8,706,469	1,239,678	615,383
Continental American Insurance Company	674,274,245	546,507,015	2,800,000	124,967,230	-16,298,994	9,507,621	3,751,836
ELCO Mutual Life and Annuity	941,429,734	869,684,972	0	71,744,762	3,192,851	69,610	1,765,687
EMC National Life Company	886,517,991	781,907,205	23,666,700	80,944,085	5,659,186	1,664,164	1,230,068
Federal Life Insurance Company	253,395,951	231,096,363	2,500,000	19,799,588	-2,234,507	13,535	10,395

Summary - Licensed Insurers filing on Life/Health Blank

<b>Company</b>	<b>Total Assets</b>	<b>Total Liabilities</b>	<b>Capital</b>	<b>Surplus</b>	<b>Net Income</b>	<b>Premiums Written</b>	<b>Losses Paid</b>
Federated Life Insurance Company	2,139,616,070	1,671,953,209	4,000,000	463,662,862	37,587,168	1,975,454	589,871
Garden State Life Insurance Company	145,220,753	55,458,378	2,500,000	87,262,375	10,171,345	253,049	145,000
Great American Life Insurance Company	40,018,795,515	37,150,682,264	2,512,500	2,865,600,751	13,586,828	37,010,522	5,748,815
Great Southern Life Insurance Company	207,201,301	155,031,752	2,500,000	49,669,549	-2,558,578	520,388	533,717
Guarantee Trust Life Insurance Company	679,861,653	573,559,389	0	106,302,264	16,022,224	2,504,005	1,062,847
Hartford Life and Accident Insurance Company	12,877,681,451	10,233,785,154	2,500,000	2,641,396,297	514,727,398	17,062,769	20,822,840
Heartland National Life Insurance Company	11,086,554	5,678,670	1,500,000	3,907,884	-133,042	2,092,625	1,623,363
Homesteaders Life Company	3,213,161,924	2,997,827,447	0	215,334,477	15,608,068	2,953,677	1,560,243
Horace Mann Life Insurance Company	7,419,913,191	7,101,498,533	2,500,000	315,914,658	20,304,177	593,668	387,254
Illinois Mutual Life Insurance Company	1,530,661,447	1,275,265,609	0	255,395,838	474,610	873,986	313,927
Independence Life and Annuity Company	3,529,019,747	3,358,779,446	2,500,350	167,739,951	4,922,574	0	0
Investors Life Insurance Company of North America	535,837,222	511,182,579	2,550,000	22,104,643	2,913,085	275,929	494,352
John Hancock Life & Health Insurance Company	16,068,034,070	14,959,195,407	10,955,800	1,097,882,863	91,658,072	9,753	0
John Hancock Life Insurance Company (U.S.A.)	243,305,426,369	234,829,625,903	4,828,940	8,470,971,526	1,216,026,400	31,172,602	38,412,519
Knights of Columbus	26,860,591,809	24,550,836,383	0	2,309,755,426	148,266,713	4,954,611	3,766,459
KSKJ LIFE, American Slovenian Catholic Union	520,368,426	500,659,680	0	19,708,746	950,145	1,072,005	86,420
Landmark Life Insurance Company	46,336,754	40,840,135	1,500,000	3,996,619	343,023	449,137	226,706
Langhorne Reinsurance (Arizona) Ltd	10,026,558	1,895,883	2,500,000	5,630,675	-985,232	70	0
Liberty National Life Insurance Company	8,043,501,246	7,487,557,101	42,390,708	513,553,437	133,860,997	27,723,025	13,968,326
Life Insurance Company of the Southwest	22,877,628,104	21,362,022,024	3,000,000	1,512,606,080	289,239,903	8,870,765	1,188,424
Life of the South Insurance Company	131,215,932	109,565,762	2,500,000	19,150,170	663,120	13,984,713	4,714,779
LifeSecure Insurance Company	467,118,556	419,132,106	2,500,017	45,486,433	791,012	218,857	115,333
London Life Reinsurance Company	144,105,256	84,706,301	14,000,000	45,398,955	-2,898,222	0	0
Lumico Life Insurance Company	127,474,037	29,938,379	2,500,000	95,035,658	-12,813,124	2,114,842	927,503

Summary - Licensed Insurers filing on Life/Health Blank

<b>Company</b>	<b>Total Assets</b>	<b>Total Liabilities</b>	<b>Capital</b>	<b>Surplus</b>	<b>Net Income</b>	<b>Premiums Written</b>	<b>Losses Paid</b>
Madison National Life Insurance Company, Inc.	201,921,941	118,666,313	3,600,000	79,655,628	16,460,049	750,497	2,919,840
Midland National Life Insurance Company	60,416,250,451	56,563,818,475	2,549,439	3,849,882,537	371,200,038	46,494,294	9,517,301
Midwestern United Life Insurance Company	231,359,269	88,160,511	2,500,000	140,698,758	14,358,644	8,515	5,780
Mississippi American Life Insurance Company	5,122,066	4,911,111	100,000	110,955	11,924	1,051,025	438,041
Modern Woodmen of America	17,340,647,018	15,322,338,423	0	2,018,308,594	89,526,057	36,929,825	9,961,514
Mutual Trust Life Insurance Company, A Pan-American Life Insurance Grou	2,115,968,305	1,953,711,155	2,500,000	159,757,150	10,880,813	493,988	95,000
National Benefit Life Insurance Company	592,388,106	447,661,499	2,500,000	142,226,607	19,629,372	201,705	99,680
National Farmers Union Life Insurance Company	169,833,833	137,860,791	2,750,000	29,223,042	7,829,852	89,506	49,956
National Health Insurance Company	87,247,122	56,283,429	2,500,963	28,462,730	-121,935	3,452,159	1,310,926
National Life Insurance Company	10,102,738,743	7,813,432,673	2,500,000	2,286,806,070	39,894,405	458,422	1,476,473
New York Life Insurance and Annuity Corporation	164,737,209,518	155,382,602,211	25,000,000	9,329,607,307	631,422,280	72,538,373	43,277,050
North American Company for Life and Health Insurance	29,479,087,264	27,939,343,520	2,500,000	1,537,243,744	45,633,791	17,376,734	6,983,955
Pavonia Life Insurance Company of Michigan	1,061,291,930	990,361,068	2,500,000	68,430,862	-6,598,964	146,304	0
Plateau Insurance Company	29,649,568	12,092,488	2,500,000	15,057,080	1,506,216	3,916,691	1,091,104
Primerica Life Insurance Company	1,594,604,290	928,599,126	2,500,000	663,505,164	507,772,687	39,398,028	22,366,797
Principal Life Insurance Company	209,684,961,378	204,491,590,886	2,500,000	5,190,870,492	989,302,481	55,122,839	27,209,070
Principal National Life Insurance Company	476,406,439	255,536,876	2,500,000	218,369,563	-1,710,397	2,663,187	0
Professional Insurance Company	113,671,972	58,725,162	2,500,000	52,446,810	4,773,953	110,989	161,028
ReliaStar Life Insurance Company	19,707,318,577	18,171,039,571	2,600,000	1,533,679,005	35,464,932	14,760,658	11,221,989
ReliaStar Life Insurance Company of New York	2,848,634,263	2,545,272,473	2,755,726	300,606,064	13,575,317	402,393	54,257
RiverSource Life Insurance Company	106,703,124,277	103,789,046,648	3,000,000	2,911,077,629	786,152,022	18,108,270	6,716,726
Security Life of Denver Insurance Company	15,511,325,976	14,630,263,165	2,880,000	878,182,811	-226,462,061	1,985,004	6,063,063
ShelterPoint Insurance Company	9,658,614	1,469,706	2,500,000	5,688,908	28,524	0	0
Southern Life and Health Insurance Company	68,793,358	36,007,968	4,925,000	27,860,390	1,573,271	0	37,632

Summary - Licensed Insurers filing on Life/Health Blank

<b>Company</b>	<b>Total Assets</b>	<b>Total Liabilities</b>	<b>Capital</b>	<b>Surplus</b>	<b>Net Income</b>	<b>Premiums Written</b>	<b>Losses Paid</b>
Standard Life and Accident Insurance Company	500,366,402	206,674,552	3,000,000	290,691,850	12,380,342	847,804	795,144
State Farm Health Insurance Company	8,439,381	35,536	2,500,000	5,903,845	71,259	0	0
State Farm Life Insurance Company	78,649,703,815	66,289,302,585	3,000,000	12,357,401,229	631,316,269	69,812,515	37,440,192
Sun Life and Health Insurance Company (U.S.)	964,902,331	856,958,452	17,946,000	89,997,879	2,710,400	99,994	84,673
Sun Life Assurance Company of Canada	19,515,462,286	18,527,789,038	0	987,673,248	155,964,422	28,363,730	19,455,287
Superior Funeral and Life Insurance Company	189,159,834	161,660,994	1,000,002	26,498,838	650,031	1,049,007	334,218
Symetra Life Insurance Company	42,241,900,005	40,100,281,783	5,000,000	2,136,618,222	170,617,332	14,465,314	3,135,008
Symetra National Life Insurance Company	20,877,918	8,945,302	2,500,000	9,432,616	295,044	1,275	0
Talcott Resolution Life and Annuity Insurance Company	34,277,678,078	33,298,393,744	2,500,000	976,784,334	396,209,302	4,974,195	5,606,904
Talcott Resolution International Life Reassurance Corporation	12,094,185	25,515	2,500,000	9,568,670	243,471	0	0
Talcott Resolution Life Insurance Company	88,716,224,026	85,521,775,195	5,690,000	3,188,758,830	198,599,403	526,424	2,851,096
Thrivent Financial for Lutherans	102,221,368,087	92,156,557,523	0	10,064,810,564	989,632,003	6,035,498	2,477,114
Tier One Insurance Company	14,709,908	2,601,666	3,000,000	9,108,242	-1,876,556	0	0
Trustmark Insurance Company	1,654,084,711	1,323,209,377	2,500,000	328,375,334	12,237,989	3,056,145	1,487,170
Trustmark Life Insurance Company	276,681,818	103,893,458	2,500,000	170,288,360	24,110,828	4,355	250,444
UBS Life Insurance Company USA	43,638,831	1,732,197	2,500,000	39,406,634	599,627	0	0
United Fidelity Life Insurance Company	859,501,470	259,224,826	4,000,000	596,276,644	56,609,112	130,590	157,242
United Home Life Insurance Company	103,975,635	82,909,470	2,503,247	18,562,918	1,245,309	721,000	371,334
United States Letter Carriers Mutual Benefit Association	260,157,383	224,256,233	0	35,901,150	727,350	30,259	57,735
USAble Life	476,223,356	245,714,463	4,925,000	225,583,893	17,559,712	647,693	347,416
Vantis Life Insurance Company	565,096,518	474,084,067	1,000,000	90,012,451	-1,936,679	1,576,626	699,070
Voya Retirement Insurance and Annuity Company	112,248,435,722	110,243,563,541	2,750,000	2,002,122,181	325,475,309	47,098,078	3,689,144
Woodmen of the World Life Insurance Society	11,101,466,158	9,535,959,919	0	1,565,506,239	110,049,730	39,466,474	38,084,204
<b>Grand Totals: 92 Companies in Report</b>	<b>1,744,185,215,136</b>	<b>1,640,012,465,904</b>	<b>394,340,285</b>	<b>103,778,408,943</b>	<b>10,594,907,803</b>	<b>963,853,836</b>	<b>470,828,322</b>

Summary - Licensed Insurers filing on Life/Health Blank

**Summary of Financial Condition and Mississippi Premiums and Losses**  
**Licensed Insurers filing on Fraternal Blank**  
**For the Year Ended 12/31/2019**

Company	Total Assets	Total Liabilities	Surplus	Net Income	Premiums Written	Losses Paid
Assured Life Association	58,383,598	45,047,453	13,336,145	212,021		
Assured Life Association	58,707,927	45,661,470	13,046,457	150,476	2,424,846	2,011,112
Catholic Life Insurance	1,178,251,273	1,087,193,823	91,057,450	6,232,038	390	0
Catholic Life Insurance	1,191,991,110	1,094,168,974	97,822,136	5,776,089		
GCU	1,890,844,697	1,736,575,697	154,269,000	22,182,737		
Independent Order of Foresters, The	3,257,306,160	3,087,692,517	169,613,643	-62,119,246	7,570,423	2,641,795
Independent Order of Foresters, The	3,355,743,568	3,207,637,836	148,105,732	-21,755,863		
Knights of Columbus	25,428,134,591	23,284,007,123	2,144,127,468	80,652,966		
Knights of Columbus	24,953,723,637	22,817,856,408	2,135,867,229	108,128,920	3,576,611	2,619,091
KSKJ LIFE, American Slovenian Catholic Union	513,333,450	494,388,452	18,944,998	2,480,212		
KSKJ LIFE, American Slovenian Catholic Union	506,489,918	489,665,237	16,824,681	1,828,869		
Loyal Christian Benefit Association	191,645,535	187,992,225	3,653,310	-773,581		
Loyal Christian Benefit Association	189,264,454	184,908,087	4,356,367	916,909	0	0
Modern Woodmen of America	16,475,930,290	14,597,001,160	1,878,929,130	109,882,707		
Modern Woodmen of America	16,166,263,995	14,345,976,012	1,820,287,983	88,892,975	37,826,253	10,593,289
Order of United Commercial Travelers of America, The	15,434,879	7,180,829	8,254,050	-829,735		
Order of United Commercial Travelers of America, The	16,758,974	7,545,738	9,213,236	-194,271	4,133,867	2,793,237
Royal Neighbors of America	1,008,232,632	814,598,632	193,633,999	-1,398,161	1,190,593	890,026
Royal Neighbors of America	1,067,888,393	877,945,883	189,942,509	2,374,464		
Thrivent Financial for Lutherans	90,968,818,589	82,699,491,497	8,269,327,092	516,636,583	3,708,144	1,741,210
Thrivent Financial for Lutherans	90,508,933,597	81,379,334,233	9,129,599,364	1,206,377,270		

Summary - Licensed Insurers filing on Fraternal Blank

<b>Company</b>	<b>Total Assets</b>	<b>Total Liabilities</b>	<b>Surplus</b>	<b>Net Income</b>	<b>Premiums Written</b>	<b>Losses Paid</b>
United States Letter Carriers Mutual Benefit Association	254,550,392	222,227,672	32,322,720	-162,434		
United States Letter Carriers Mutual Benefit Association	251,526,207	218,740,592	32,785,615	103,449	31,637	37,897
Woman's Life Insurance Society	204,561,857	184,588,524	19,973,334	-1,261,708		
Woman's Life Insurance Society	205,850,846	185,810,234	20,040,616	-1,380,133	5,841	0
Woodmen of the World Life Insurance Society	10,975,459,333	9,581,921,673	1,393,537,660	61,754,835	24,859,750	28,180,311
Woodmen of the World Life Insurance Society	10,949,510,718	9,517,337,442	1,432,173,276	85,227,059		
<b>Grand Totals: 27 Companies in Report</b>	<b>301,843,540,620</b>	<b>272,402,495,423</b>	<b>29,441,045,200</b>	<b>2,209,935,447</b>	<b>85,328,355</b>	<b>51,507,968</b>



**Summary of Financial Condition and Mississippi Premiums and Losses**  
**Licensed Insurers filing on Title Blank**  
**For the Year Ended 12/31/2019**

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Direct Losses and Allocated		Direct Losses and Allocated	
					Direct Premiums Written	Loss Adj Expenses Paid	Direct Premiums Earned	Loss Adj Expenses Incurred
American Guaranty Title Insurance Company	40,365,043	7,430,670	32,934,373	6,370,871	86,307	60,147	86,382	1,092
Chicago Title Insurance Company	1,854,616,268	845,350,103	1,009,266,165	353,746,822	8,227,859	589,315	7,218,480	728,784
Commonwealth Land Title Insurance Company	665,146,368	275,819,389	389,326,979	56,081,307	898,295	91,259	867,162	99,890
Conestoga Title Insurance Co.	17,131,974	6,075,495	11,056,479	936,708	0	0	0	0
Fidelity National Title Insurance Company	1,277,129,939	727,263,512	549,866,427	159,832,370	7,697,713	403,596	6,598,652	336,008
Investors Title Insurance Company	170,414,688	65,286,471	105,128,217	18,683,571	29,570	5,857	39,811	7,482
Mississippi Valley Title Insurance Company	575,098	0	575,098	0	0	0	0	0
National Title Insurance of New York Inc.	107,559,261	64,504,897	43,054,364	9,060,041	149,089	1,705	134,878	5,553
Old Republic National Title Insurance Company	1,314,939,904	749,364,806	565,575,098	138,761,232	14,238,647	196,023	13,623,541	306,107
Stewart Title Guaranty Company	1,188,121,658	570,220,287	617,901,371	38,336,061	3,627,774	208,583	3,349,807	197,232
<b>Grand Totals: 10 Companies in Report</b>	<b>6,636,000,201</b>	<b>3,311,315,630</b>	<b>3,324,684,571</b>	<b>781,808,983</b>	<b>34,955,254</b>	<b>1,556,485</b>	<b>31,918,713</b>	<b>1,682,148</b>

Summary - Licensed Insurers filing on Title Blank

**Summary of Financial Condition and Mississippi Premiums and Losses**  
**Licensed Insurers filing on Health Blank**  
**For the Year Ended 12/31/2019**

Company	Members in State	Total Assets	Total Liabilities	Net Worth	Net Income	Amount Paid for Provision of		Amount Incurred for Provision of		Loss Ratio	** Type Lic
						Premiums Written	Health Care Services	Premiums Earned	Health Care Services		
CIGNA HealthCare of Tennessee, Inc.	633	9,839,414	3,399,960	6,439,454	-458,509	3,169,706	2,844,258	3,169,706	2,755,717	86.9%	HMO
Envision Insurance Company	13,242	704,270,210	649,488,313	54,781,897	6,257,092	9,026,025	7,459,046	9,026,025	8,365,684	92.7%	LI
Harmony Health Plan, Inc.	27,571	361,247,286	234,218,996	127,028,290	119,860,272	330,389,619	254,046,683	330,389,619	256,429,014	77.6%	HMO
Humana Medical Plan, Inc.	23,980	2,305,982,086	1,478,781,798	827,200,288	228,065,598	278,692,330	226,666,010	278,692,330	234,368,240	84.1%	HMO
Members Health Insurance Company	0	37,571,974	5,189,757	32,382,217	-1,693,586	0	0	0	0		LI
WellCare Health Insurance of Arizona, Inc.	0	208,121,178	132,448,065	75,673,113	-1,967,683	0	0	0	0		LI
WellCare of Mississippi, Inc.	0	2,030,337	1,037	2,029,300	15,390	0	0	0	0		HMO
<b>Grand Totals: 7 Companies in Report</b>	<b>65,426</b>	<b>3,629,062,485</b>	<b>2,503,527,926</b>	<b>1,125,534,559</b>	<b>350,078,574</b>	<b>621,277,680</b>	<b>491,015,997</b>	<b>621,277,680</b>	<b>501,918,655</b>	<b>80.8%</b>	

Summary - Licensed Insurers filing on Health Blank

\*\* Type License HMO - Health Maintenance Organization | LI - Life/Health | PCS - Property/Casualty Single-line | PCM - Property/Casualty Multi-Line

\*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%