



2022-2023 Annual Report



MISSISSIPPI INSURANCE DEPARTMENT

601-359-3569 | www.mid.ms.gov | 501 N. West Street, Jackson, Miss.

A NOTE FROM INSURANCE COMMISSIONER & STATE FIRE MARSHAL MIKE CHANEY

As Commissioner of Insurance, it is my honor to submit the annual report of the Mississippi Insurance Department (MID). In accordance with Mississippi Code §27-101-1 and §27-101-3, the MID annual report covers the annual period ending February 28, 2023.

This report includes the financial summaries, underwriting experiences, and recapitulation of the insurance business written within the State of Mississippi. The goal of the Mississippi Insurance Department is to become more efficient and responsive to the needs of the 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,



ABOUT COMM. MIKE CHANEY

Mike Chaney is Mississippi's 11th Commissioner of Insurance and State Fire Marshal. First elected in 2007, he is an active member of the NAIC. Chaney is a veteran of the United States Army, serving in Vietnam. Chaney and his wife, Mary have three children and eight grandchildren.



ABOUT DEPUTY COMM. 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.

The Commissioner of Insurance serves on the Boards and/or appoints board members to the organizations below:

- Mississippi Automobile Insurance Plan
- Mississippi Building Codes Council
- Mississippi Comprehensive Health Insurance Risk Pool Association
- Mississippi Electronic Protection Licensing Advisory Board
- Mississippi Fire Personnel Minimum Standards and Certification Board
- Mississippi Fire Prevention Code Board Of Adjustments And Appeals
- Mississippi Insurance Guaranty Association (Property And Casualty)
- Mississippi Life And Health Insurance Guaranty Association
- Mississippi Residential Property Insurance Underwriting Association
- Mississippi Tort Claims Board
- Mississippi Windstorm Underwriting Association
- Mississippi Workers' Compensation Assigned Risk Plan/Pool
- Rural Fire Truck Acquisition Assistance Review Committee
- State And School Employees Health Insurance Management Board
- State Employees Health Insurance Management Board
- State Employees Health Insurance Board Advisory Council
- State Liquefied Compressed Gas Board

CONSUMER SERVICES

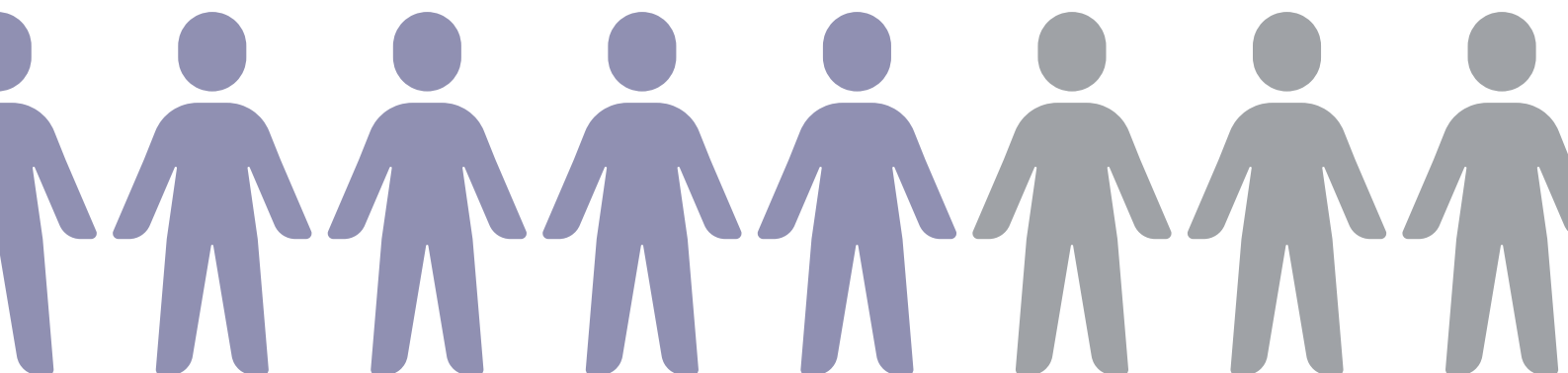
Consumer outreach continues to be our number one focus at the Mississippi Insurance Department (MID). During 2022-2023, we reached thousands of consumers via our website, email, and 1-800 number.

\$6,917,749

RECOVERED FOR CONSUMERS

FORMAL COMPLAINTS **1,197**

7,044 CONSUMER PHONE CALLS



ELEVATOR & BUILDING SAFETY

The Elevator Division enforces the Mississippi Conveyance Safety Act. That means overseeing all elevator and conveyance mechanics, inspectors, and companies that install, repair, maintain or inspect commercial elevators, dumbwaiters, escalators, moving walks, wheelchair lifts, and platform lifts in Mississippi. A searchable database of licenses is available on the MID website.

The division collected a total of \$295,630 dollars in 2022-2023, including these fees

- \$262,855 - Annual Operating Certificate
- \$17,100 - Installation Permit
- \$4,800 - Elevator Mechanic License

INFORMATION TECHNOLOGY

The MID IT department continued efforts in 2022 that helped staff work remotely by providing transparent and seamless technological support.

Other significant activities:

- 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 websites
- Worked with all divisions to assess and evaluate workflows and create applications designed to make duties more efficient



MISSISSIPPI
INSURANCE DEPARTMENT

LICENSING

The Licensing division is one of the busiest divisions within the MID, handling more than 12,042 calls and more than 40,815 emails for assistance in 2022-2023. Licensing is responsible for issuing licenses and appointments to individuals and business entities to engage in the business of insurance in the state of Mississippi. In light of the continued COVID-19 pandemic, licensing issued approximately 240 Temporary Insurance Producer licenses due to the shutdown of testing facilities.

196,944

CERTIFICATES OF AUTHORITY ISSUED

Other highlights include:

- Indexed 13,093 documents for records retention
- Processed 138 bail agent fingerprints
- 220,129 total licensed producers/agents
- 1,361 bail agents
- 3,957 surplus lines producers
- 34,409 independent and public adjusters
- Licensed 5,761 in other licensing type categories which include Automobile Club Agents, Burial Agents, Legal Agents, and Reinsurance Intermediaries

163,707

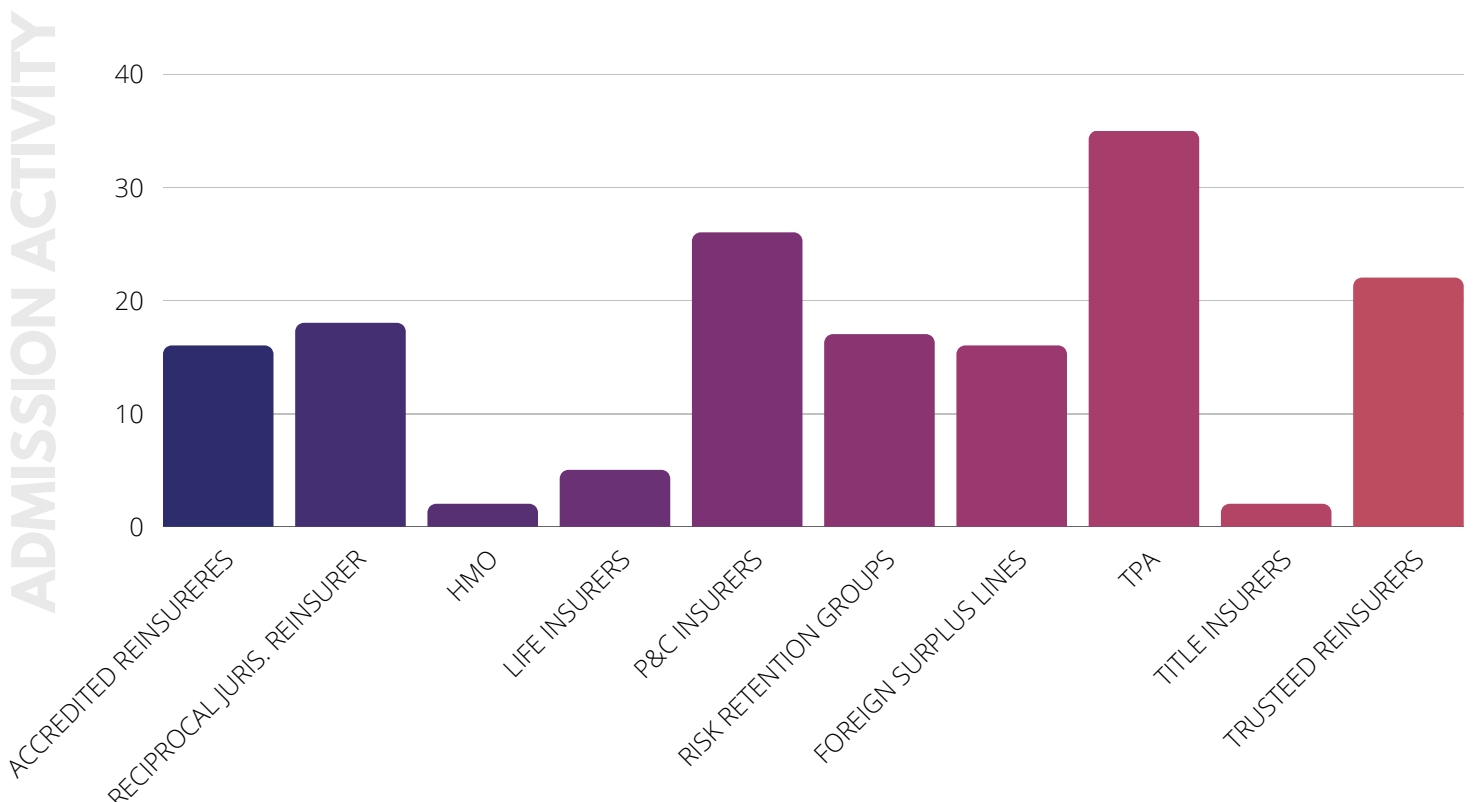
TOTAL LICENSED PRODUCERS & AGENTS

\$20 Billion

PREMIUM WRITTEN

FINANCIAL & MARKET REGULATION

The Finance and Market Division monitored the solvency of 2,565 companies with over \$20 billion premium written in Mississippi. The division also collected \$1 million in filing fees, analyzed over 500 domestic company filings, and managed \$49 million in pledged securities. The division assessed the financial condition and operations of 159 entities applying for a license to operate in Mississippi and monitored the company operations of 749 domestic and foreign companies. The division also participated in 3 multi-state collaborative actions.



LEGAL AFFAIRS & GENERAL COUNSEL

The legal division amended and issued a number of advisory bulletins and handled 77 open records requests. The division also represented the MID in administrative licensure matters resulting in fines and administrative penalties. Some of those penalties include 20 revocations of licenses and one cease and desist order. Seven fines were paid totaling \$5,600.00.

INVESTIGATIONS AND CONSUMER PROTECTION

The Investigations and Consumer Protection Division was involved in obtaining \$340,000 in refunds/recoveries for consumers between March 2022-March 2023. The Division received over 700 calls/complaints.

As a direct result of these investigations, the Department imposed the following enforcement actions against insurance producers and bail agents:

- 4 Voluntary Surrenders of License
- 19 Revocations of License
- 1 Cease and Desist Order
- 6 fines totaling \$2,600

\$340,000

IN REFUNDS & RECOVERIES FOR CONSUMERS

PUBLIC RELATIONS & COMMUNICATIONS

The Communications Division handles both internal and external communication for the MID. In 2022-2023, the division issued 27 news releases for the MID and the State Fire Marshal's Office. Topics include fire prevention, flood insurance, and life insurance.

The Division also promoted several grants and special events including the ribbon cutting of the new LC Gas trailer. The trailer is used to teach gas providers how to properly install propane tanks, do leak and pressure checks, and install regulators, among other things.

The Division is also responsible for managing media and advertising campaigns. The division sponsored a hurricane season preparedness campaign with WLOX and the Sun Herald on the Mississippi Coast which included TV commercials, newspaper ads, and digital advertising. A holiday radio and digital media campaign targeted consumers who need to update their insurance policies after Christmas and how to safely light your Christmas tree and home.

Other work included updating the MID website and staff photo directory.



MISSISSIPPI
INSURANCE DEPARTMENT

ACTUARY/HEALTH CARE REFORM

The Division reviewed approximately 4,607 electronic rates and form filings for life, health, accident, and annuity products and collected \$421,489.97 in electronic filing fees. The Division processed approximately 94 External Reviews for consumers throughout the year. Staff also provided daily guidance on questions received from insurers, providers, and consumers.

The Division also benefitted from a Federal Grant, known as the State Flexibility Grant, Cycle I and II, both aimed at stabilizing the Insurance Market. The work primarily focused on policy form review, including a review of existing policy filing review processes to ensure insurance carriers do not include discriminatory benefit designs, and performing market scans of Mississippi's insurance market to determine the need to improve and expand the number of coverage options, and Drug Formulary Review.

As part of the implementation, MID did a mass media campaign targeting consumers specifically in rural areas of the state to inform them of the changes made in healthcare to the laws under the No Surprises Act and of the changes to the Surprise Billing laws. This media was done through television commercials, billboard advertising, radio advertising, and internet ads.



MISSISSIPPI
INSURANCE DEPARTMENT

PROPERTY & CASUALTY

The Division closed over 3,838 electronic filings through SERFF. The Division generated a total of \$444,517 in Filing Fees. The Division's staff provides the Commissioner of Insurance a summary of findings and recommendations for approval or disapproval on any new Property & Casualty program and/or any changes in rates to existing programs.

ADMINISTRATIVE SERVICES

The Division manages approximately 128 positions and 15 divisions with employees assigned all over the state. The Division also collects fees for the department, including:

- Privilege License Tax \$12,765,296.45
- Surplus Lines Premium Tax \$33,000,000.00
- Risk Retention/Purchasing Groups
and Direct Placement Premium Taxes \$874,406.85
- Filing Fees \$3,018,033.25
- Certificate Of Authority Fees \$18,391,395.00
- Policy Form Fees \$29,415.00
- Penalties And Fines \$284,247.50
- Mobile Home Inspection Fees \$740,524.34
- Mobile Home Privilege Licenses \$40,700.00
- Fire Standard Cigarette Certification \$13,000.00
- Residential Electronic Protection \$249,046.00
- Elevator \$281,900.45
- Summons, Court Fees \$6,875.00
- Other Fees - Postage And Photocopies \$587.69
- Other Fees \$197,955.86
- Publishing Fees \$87,880.00
- Company Assessments \$1,439,016.77
 - **Total Fees Collected \$25,654,983.71**

- **Fire Rebate Funds Distributed \$19,346,800.68**
- **DOR Insurance Premium Collections Calendar Year \$364,658,388.15**

MISSISSIPPI STATE FIRE ACADEMY (MSFA)

The State Fire Academy is committed and responsible for the training and education of personnel engaged in municipal, county, and industrial fire protection. This student body consists of career, volunteer, and industrial fire personnel. The Academy has three training areas, which are 1) Certification Services 2) Extension Services and 3) Industrial and Special Services, which all focus on the Academy's only function, which is training. All other areas support the staff and students of these training areas.

The Academy's philosophy is to deliver quality training and instruction to the fire service/emergency response personnel of the State, while adhering to high ethical standards, promoting cooperation among staff with efficiency and integrity in their work while representing the Academy in a professional, courteous, and helpful manner at all times, and safeguarding the assets of the State. The Academy is committed to providing excellent service to its customers by providing training based on National Fire Protection Association (NFPA) standards as well as specialized courses not addressed by NFPA.

View the full MSFA
2023 Course Catalog here:
[https://msfa.ms.gov/2023-
course-catalog/](https://msfa.ms.gov/2023-course-catalog/)



TERRY WAGES *EXECUTIVE DIRECTOR*

In July of 2019, Terry Wages became the Executive Director. Director 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.



STATE FIRE MARSHAL OFFICE (SFMO)

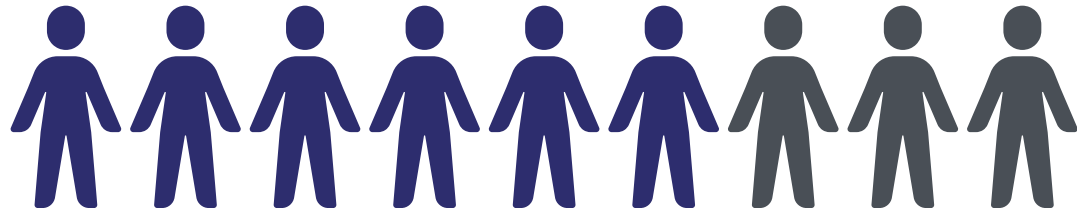
The mission of the State Fire Marshal's Office (SFMO) is to foster, promote and develop ways and means of protecting life and property from fire and related perils through direct action and coordination with Mississippi fire and law enforcement services.

476

FIRES INVESTIGATED

61

FIRE DEATHS



SFMO investigated 61 fire deaths between March 2022-March 2023. The K-9 unit, comprised of four K-9s, was called out 143 times and received 749 hours of training. It's estimated that the investigated fires caused more than \$43 million in loss of property and contents. Insurance coverage on the buildings was app. \$138 million. Insurance coverage on contents was app. \$9.5 million.

SFMO investigated 13 wildland fires.

STATE FIRE MARSHAL OFFICE (SFMO)

MISSISSIPPI RESIDENTIAL ELECTRONIC PROTECTION LICENSING ACT

- 434 New Applications submitted (Class A, B, C, D, H)
- 2,007 Licenses Issued (Class A, B, C, D, H)
- 19 Investigations
- 19 Inspections
- 1,470 Background Checks Conducted

FIRE SERVICES DEVELOPMENT

The Division was created in 1988 for the purpose of overseeing the accountability and distribution of State Fire Funds to counties and municipalities. Fire Services Development is also responsible for overseeing the Rural Fire Truck Acquisition Assistance Program (RFTAAP) along with Supplemental Rural Fire Truck Acquisition Assistance Program (SRFTAAP). This Division also manages the Mississippi Fire Incident Reporting System which is used by all fire departments in the state.

Some important numbers:

- 2,182 Compliance forms processed
- \$19,346,800.68 Rebate Funds Disbursed
- \$1,520,000 RFTAAP Funds Disbursed
- \$365,714.29 SRFTAAP Funds Disbursed
- 12 State/Regional Meetings Held
- 38 MS Incident Reporting System (ELITE) Training
- 193,084 Incidents Reported Statewide

FIRE SAFETY EDUCATION

The Fire Safety Education Division offers education programs that comply with nationally recognized standards aimed at reducing the loss of life and property from fires.

In 2022-2023, the division offered:

- 49 Fire Safety presentations
- 9 Fire safety conferences attended
- 3 Events without fire safety trailer
- 2 Youth firesetter assessments
- 38 Other presentations
- 81 Schools visited
- 98 Fire departments visited
- 10 Other facilities visited
- 1 Smoke alarm training
- 46 K9 details
- 1 Honor Guard Detail

STATE FIRE MARSHAL OFFICE (SFMO)

SFMO continues to serve as a primary agency with Emergency Coordination Officers for Emergency Support Function (ESF) 4, Firefighting, at the State Emergency Operations Center at the Mississippi Emergency Management Agency (MEMA).



2,085

**CORRECTIONAL
FACILITIES, STATE &
COUNTY FACILITIES
AND CHILDCARE
FACILITIES INSPECTED**

FACTORY-BUILT HOMES

SFMO REGULATES FACTORY-BUILT HOMES

- 297 Licenses Issued (Retailers, Developers, Manufacturers and Installer/Transporters)
- 19 Inspections Conducted (Retailer Lots and Consumer Complaints)
- 51 Consumer Complaints Filed
- 3,831 Property Locator Inspections
- 100 Plan Reviews (State, Modular, Other)

STATE FIRE MARSHAL OFFICE (SFMO).

In June 2022, The State Fire Marshal's Office Liquefied Compressed Gas Division (LC Gas) introduced a new training trailer to promote safety across Mississippi.

The trailer cost more than \$27,000 and was paid for through the Propane Education and Research Fund (PERC), a tax fund managed by the LC Gas Board. The 53-foot heated and cooled trailer will be used all over the State for live trainings. The trailer consists of computers, televisions, numerous heaters, fire logs, a fryer, a commercial stove, and many propane props to perform actual testing and repair operations.

By the numbers:

- 6,186 Installation Reports Received
- 3,173 Inspection Reports Completed
- 149 Reports Disapproved
- 1,044 of LC Gas Dealers Audited
- 499 Bulk Storage Plants Inspected
- 258 LC Gas Cargo Trucks (Bob Tail) Inspected
- 387 LP Gas Cylinder filling locations Inspected
- 144 Safety and Training Meetings
- 22 New Permits Approved by Board
- 151 Schools inspected using LP Gas as an energy source
- 65 Installers and Drivers tested and approved
- 3 Accidents Investigated
- 98 LC Gas Driver/Installer Cards Issued (New)
- 24 LC Gas Driver/Installer Cards Issued (Transfers)

**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 Fraternal
For the Year Ended 12/31/2022**

Company	Total Assets	Total	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

Company	Total Assets	Total	Surplus	Net Income	Premiums Written	Losses Paid
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		
Grand Totals: 27 Companies in Report	301,843,540,620	272,402,495,423	29,441,045,200	2,209,935,447	85,328,355	51,507,968

Summary - Licensed Insurers filing on Fraternal Blank

Page 2 of 2

**Summary of Financial Condition and Mississippi Premiums and Losses
Licensed Insurers filing on Health
For the Year Ended 12/31/2022**

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 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
Grand Totals: 7 Companies in Report	65,426	3,629,062,485	2,503,527,926	1,125,534,559	350,078,574	621,277,680	491,015,997	621,277,680	501,918,655	80.8%	

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%

**Summary of Financial Condition and Mississippi Premiums and Losses
Licensed Insurers filing on Life/Health
For the Year Ended 12/31/2022**

Company	Total Assets	Total	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

Company	Total Assets	Total	Capital	Surplus	Net Income	Premiums Written	Losses Paid
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

Company	Total Assets	Total	Capital	Surplus	Net Income	Premiums Written	Losses Paid
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	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

Company	Total Assets	Total	Capital	Surplus	Net Income	Premiums Written	Losses Paid
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
Grand Totals: 92 Companies in Report	1,744,185,215,136	1,640,012,465,904	394,340,285	103,778,408,943	10,594,907,803	963,853,836	470,828,322

Summary - Licensed Insurers filing on Life/Health Blank

**Summary of Financial Condition and Mississippi Premiums and Losses
Licensed Insurers filing on Property/Casualty
For the Year Ended 12/31/2022**

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
ACA Financial Guaranty Corporation	212,078,535	133,361,830	78,716,705	-3,557,944	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	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	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 Company	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 Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Allstate Property and Casualty Insurance	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	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,	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	81,896,653	54,923,494	26,973,158	2,305,594	0	0	0	0	0		
American Family Connect Property and	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%

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 Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense	Loss Ratio w/o LAE *	Loss Ratio with LAE **
									Incurred	Incurred	
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,	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	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,	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%

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 Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
CEM Insurance Company	36,848,168	23,488,257	13,359,911	1,902,493	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		
Centennial Casualty Company	139,855,117	44,022,854	95,832,263	5,976,012	117,322	156,080	122,305	156,080	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		
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	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	63.6%	77.5%
Chicago Insurance Company	79,132,397	12,232,099	66,900,298	394,848	0	0	0	152	36		
Chiron Insurance Company	15,592,187	111,387	15,480,800	185,884	0	0	0	0	0		
CIM Insurance Corporation	18,083,848	138,481	17,945,366	256,482	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		
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	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	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	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	-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	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	17.0%	20.0%
Dakota Truck Underwriters	151,045,130	91,208,579	59,836,551	7,351,917	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	61.2%	65.0%
Digital Affect Insurance Company	11,847,755	43,907	11,803,848	-378,250	0	0	0	0	0		
Discover Property & Casualty Insurance	142,156,447	79,212,312	62,944,135	3,901,640	0	0	0	-17,309	-4,825		
Economy Fire & Casualty Company	478,144,474	142,844,594	335,299,880	17,000,395	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		
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	35.4%	36.2%

Summary - Licensed Insurers filing on Property/Casualty Blank

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* 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 Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio 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	97,740,472	54,357,259	43,383,213	988,543	0	0	0	0	0		
Euler Hermes North America Insurance	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%

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

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense	Loss Ratio w/o LAE *	Loss Ratio with LAE **
									Incurred	Incurred	
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	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%

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

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Direct Defense and Cost Containment		Loss Ratio	Loss Ratio
								Losses Incurred	Expense Incurred	w/o LAE *	with LAE **
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	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	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%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
									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	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	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	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	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	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	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	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%	

Summary - Licensed Insurers filing on Property/Casualty Blank

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* 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 Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense	Loss Ratio w/o LAE *	Loss Ratio with LAE **
									Incurred	Incurred	
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%

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

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense	Loss Ratio w/o LAE *	Loss Ratio with LAE **
									Incurred	Incurred	
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	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	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 Carolina	723,443,387	559,609,935	163,833,452	23,924,844	0	0	0	0	0		

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
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	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	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%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio 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	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	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	218,898,714	159,230,783	59,667,931	6,126,457	0	0	0	106	-313		
Travelers Home and Marine Insurance	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,	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	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 Company	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	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	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%

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Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Premiums Written	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred		Loss Ratio	Loss Ratio
									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	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%	
Grand Totals: 311 Companies in	465,728,214,385	293,155,185,965	172,573,028,396	17,617,683,549	1,429,142,927	659,009,985	1,406,338,233	680,040,938	43,047,527	48.4%	51.4%	

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

**Summary of Financial Condition and Mississippi Premiums and Losses
Licensed Insurers filing on Title
For the Year Ended 12/31/2022**

Company	Total Assets	Total Liabilities	Policyholder Surplus	Net Income	Direct Premiums Written	Direct Losses and Allocated Loss Adj Expenses Paid	Direct Premiums Earned	Direct Losses and Allocated 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
Grand Totals: 10 Companies in Report	6,636,000,201	3,311,315,630	3,324,684,571	781,808,983	34,955,254	1,556,485	31,918,713	1,682,148