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# The Division of Insurance

The Division of Insurance administers the laws of the Commonwealth as they pertain to the protection of the insurance consumer through the regulation of the insurance industry. The Division monitors financial solvency; licenses insurance companies and producers; reviews and approves rates and forms; and, coordinates the takeover and liquidation of insolvent insurance companies and the rehabilitation of financially troubled companies. We also investigate and enforce state laws and regulations pertaining to insurance and respond to consumer inquiries and complaints. The Division provides the public with information regarding various types of insurance through its website and assorted publications.

## Mission

The primary mission of the Division of Insurance is to monitor the solvency of its licensees in order to promote a healthy, responsive and willing marketplace for consumers who purchase insurance products. Protection of consumer interests is of prime importance. The Division safeguards these interests by providing accurate and unbiased information so consumers may make informed decisions and by intervening on behalf of consumers who believe they have been victimized by unfair business practices.

## Primary Activities

The Division of Insurance protects consumers and promotes a fiscally sound insurance marketplace through the performance of six primary activities. Taken together, these activities represent the core of effective insurance regulation.

- **License Insurance Companies**
- **Examine the Financial Condition of Insurance Companies**
- **Examine the Market Conduct of Insurance Companies**
- **Regulate Insurance Policy Forms, Rates, and Programs**
- **License Insurance Producers and Others**
- **Resolve Insurance Complaints**

### License Insurance Companies

The process of licensing insurance carriers promotes a marketplace of solvent, fiscally sound companies through the review and analysis of filings and financial statements.

### Examine the Financial Condition of Insurance Companies

The Division monitors the financial condition of insurance carriers through quarterly financial analyses. This process provides an early warning of possible financial problems so that appropriate regulatory action can be taken before the extreme situation of an insolvency. The monitoring process also includes periodic on-site financial examinations of all domestic carriers to value assets, determine liabilities and verify compliance with applicable statutes and regulations.

**Examine the Market Conduct of Insurance Companies**

Beyond the financial health of an insurer, the Division also examines how the company interacts with policyholders and potential customers. The process of examining business practices such as policy underwriting and rating practices; cancellations and non-renewals; claim settlements; original insurance applications; and, advertising materials looks beyond the financial condition of a company. The goal of these examinations is to confirm that Massachusetts consumers are treated with fairness and according to the terms of the insurance contract.

**Regulate Insurance Policy Forms, Rates, and Programs**

By reviewing and approving insurance policy forms, rules, rates, and associated program procedures and operations, the Division verifies that insurance products sold to Massachusetts consumers by licensed insurance companies comply with the laws and regulations of the Commonwealth.

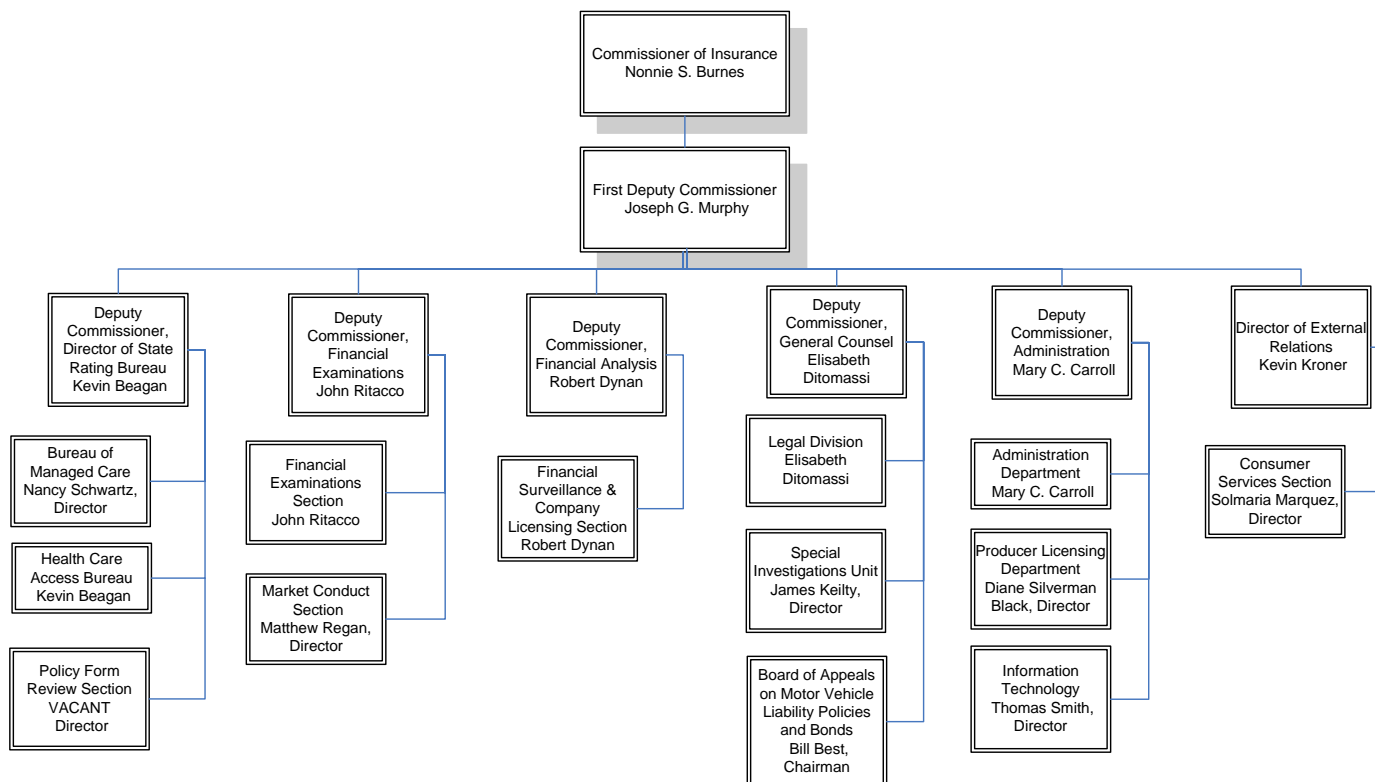
**License Insurance Producers and Others**

The process of licensing insurance producers and other key participants in the insurance industry allows the Division to promote a marketplace where individuals and firms conducting the business of insurance are qualified and that they conduct business within the requirements of the laws and regulations of the Commonwealth.

**Resolve Insurance Complaints**

The Division provides the general public with a non-judicial alternative for pursuing complaints against insurance companies and producers. Every consumer submitting a complaint receives a reply and a resolution that is consistent with Massachusetts law.

## Organizational Chart



## Human Resources

The Administration Department works closely with the Human Resources department on all aspects of managing the Division's workforce, including hiring, promoting, training, and developing. In addition, working with the Division's Labor Relations Counsel, the Administration department responds to various labor relations issues, including employee complaints, grievances and other activities. As of December 31, 2007, the DOI employed 127.5 full time equivalent (FTE) staff.

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## Budget, Revenue & Assessments

### Budget

The Division receives an annual appropriation to account 7006-0020 from the Massachusetts General Court. In addition, the Division has three statutorily created trust accounts: State Rating Bureau Workers Compensation Trust Account - 9222-7650; State Rating Bureau Medical Malpractice Trust Account - 9222-7900; and, the Division of Insurance Medical Malpractice Trust Account - 9222-7500. These trust accounts are funded via direct assessment on the insurance industry.

In addition, the Division maintains several expendable trust accounts. The expendable trust accounts are established for a specific purpose as described in the Trust Agreement and are usually for purposes such as the receipt of class action settlement funds. In Fiscal Year 2007 the following expendable trusts existed for the Division's use: UNUM Provident Trust Account - 7006-0039; AAA Life Settlement Trust - 7006-0038; Division of Insurance Ancillary Receivership Trust Account - 7006-0037; Prudential Insurance Settlement Trust Account - 7006-0031; and, the John Hancock Insurance Settlement Trust Account - 7006-0032.

The Administration Department works closely with the Budget Department of the Administrative Services Unit of the Office of Consumer Affairs on the Division's budget, the Governor's budget recommendation for the Division, the allocation of funds into lower subsidiaries, and the management of Division spending throughout the year.

Fiscal Year 2007 Budget for the Division of Insurance:

Account Name	Account #	Appropriation
Main Appropriation	7006-0020	\$10,717,000
Medical Malpractice Fund	9222-7500	\$532,092
Workers Compensation Fund	9222-7650	\$919,080
SRB Medical Malpractice Fund	9222-7900	\$415,313
<b>TOTAL:</b>		<b>\$12,583,485</b>

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**Revenue & Assessments**

The Division of Insurance collects revenue from individuals and companies as part of our statutory responsibilities. In addition, the Division also bills assessments to the industry and collects these funds for the General Fund. Most revenue collected from companies and individuals takes the form of application and filing fees as well as some fines and penalties.

Fiscal Year 2007 Revenue for the Division of Insurance:

<b>Revenue</b>	<b>Amount</b>
<b>Collected from Companies</b>	
Appointments	\$32,117,515
Company Licenses	\$292,099
Domestic Company Examinations	\$858,533
Fines & Penalties	\$205,430
Filing Fees (Rates & Forms)	\$583,800
Annual Statements	\$211,118
Life Insurance Valuations	\$687,419
Miscellaneous (HMO & PPA Application Fees, Charters, Rating Organizations, and Expenditure Refunds)	\$70,465
Subtotal	\$35,026,379
<b>Collected from Individuals</b>	
Special Brokers Tax	\$28,249,723
Producer Licenses	\$7,501,380
Other Licenses & Exam Fees	\$296,204
Board of Appeal Filing Fees	\$2,034,899
DPH Lead Paint Surcharge	\$666,402
Miscellaneous (Service of Process; Letters of Certification; and other fees)	\$175,163
Subtotal	\$38,923,771
<b>TOTAL</b>	<b>\$73,950,150</b>

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The Commissioner of Insurance is required by the Massachusetts General Laws to bill assessments to insurance companies for various purposes. In Fiscal Year 2007, the Division billed eleven assessments totaling more than \$37 million. The revenue collected from these assessments fund a number of state agencies and programs, including the Registry of Motor Vehicle's Merit Rating Board, the Department of Fire Services and various fraud fighting programs.

Fiscal Year 2007 Division of Insurance assessments:

Assessment	Statute	Amount
Attorney General's Office - Rate Setting	MGL c. 26,s. 8F	\$1,708,777
Attorney General's Office - Auto Fraud	Chap. 149, Acts of 2004	\$432,026
AGO - Workers Comp Fraud	Chap. 149, Acts of 2004	\$280,164
Department of Fire Services	Chap. 149, Acts of 2004	\$10,927,047
Division of Insurance Operations	Chap. 149, Acts of 2004	\$11,216,896
Medical Malpractice Analysis Bureau	MGL c. 26, s. 8I	\$325,024
Merit Rating Bureau	MGL c. 6, s.183	\$9,699,163
Special Life Assessment	MGL c. 26, s. 8J	\$1,014,000
State Rating Bureau Operations	MGL c. 26, s. 8E	\$831,869
State Rating Bureau Medical Malpractice	MGL c. 26, s. 8E	\$333,671
State Rating Bureau Workers Compensation	MGL c. 26, s. 8E	\$786,061
<b>TOTAL</b>		<b>\$37,554,698</b>

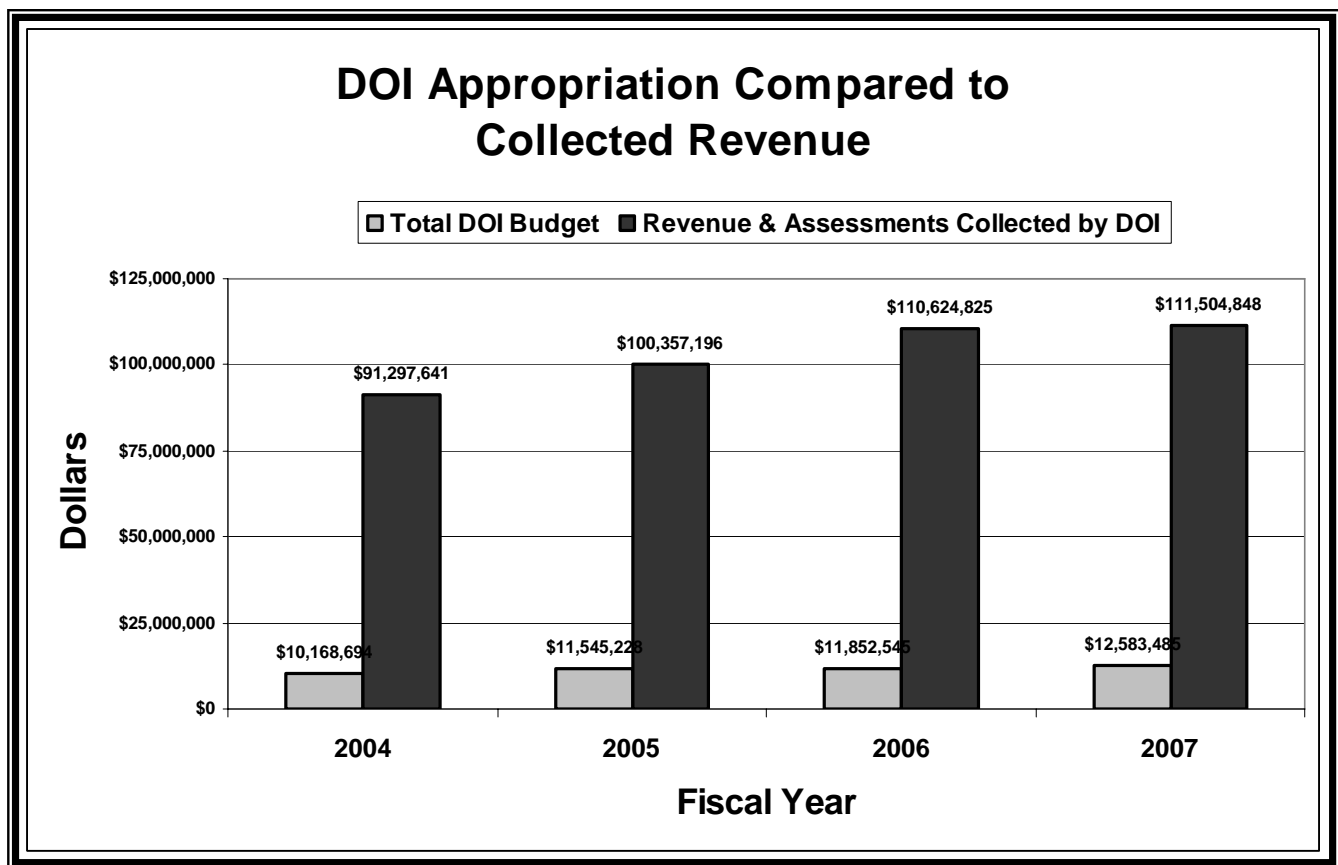
Total Revenue and Assessments collected by the Division of Insurance in Fiscal Year 2007:

Revenue	\$73,950,150
Assessments	\$37,554,698
<b>TOTAL</b>	<b>\$111,504,848</b>

Taken together, these revenues and assessments are typically nine to ten times greater than the annual budget appropriation for the Division. In Fiscal Year 2007, the Division of Insurance collected a grand total of more than \$110 million.

**Four Year Trends:****Budget, Revenue & Assessments**

	2004	2005	2006	2007
Division of Insurance Budget	\$10,168,694	\$11,545,228	\$11,582,545	\$12,583,485
Revenue and Assessments	\$91,297,641	\$100,357,196	\$110,624,825	\$111,504,848





## The Insurance Marketplace

### Massachusetts Domestic

Hundreds of insurance companies are licensed to do business in the Commonwealth of Massachusetts. Each year, these companies write tens of billions of dollars in premium in Massachusetts. The Division of Insurance licenses each of these companies and regulates all aspects of their business conduct. For those companies chartered in Massachusetts, the Division is responsible for ensuring company solvency. Monitoring the solvency of Massachusetts domestics not only protects citizens of the Commonwealth, but policyholders across the nation and around the world. In 2007, Massachusetts was the domicile of:

- 56 property & casualty insurers
- 19 life, accident and health insurers
- 3 title insurance companies
- 9 health maintenance organizations
- 2 lodge fraternal organizations
- 3 medical service corporations
- 24 workers' compensation self-insured groups
- 2 residual market pools
- 64 fraternal benefit and mutual aid societies

These licensed insurers wrote a total of \$48.5 billion in direct premium worldwide during 2007.

### Insurance Written in Massachusetts

According to a 2006 survey by the National Association of Insurance Commissioners (NAIC), Massachusetts ranks 10<sup>th</sup> among 55 U.S. states and territories with respect to premium written by domestic insurers.

#### 2006 Premium Volume by State & Territory\*

Rank		Total Premium Volume
1.	New York	\$125,601,281,658
2.	California	\$123,730,185,644
3.	Florida	\$104,356,004,403
4.	Texas	\$88,894,109,864
5.	Pennsylvania	\$75,340,790,223
6.	New Jersey	\$62,257,047,574
7.	Illinois	\$56,182,028,114
8.	Michigan	\$50,145,860,105
9.	Ohio	\$49,125,607,034
10.	Massachusetts	\$39,367,290,269

\* Source – National Association of Insurance Commissioners

When one considers the population disparity between the Commonwealth and the other states in the top 10, Massachusetts shoulders a disproportionate share of the responsibility to regulate U.S. insurers. In fact, by most any measure of regulatory performance, the Massachusetts Division of Insurance does more with less. Compared to most other states, the Division represents a relative bargain for taxpayers, policyholders and insurers in the Commonwealth.

### 2006 Staffing and Budget Compared to Other States

	Number	Rank / 55
Premium Volume	\$39,367,290,269	10 <sup>th</sup>
Full Time Equivalent Employees	127	25 <sup>th</sup>
Annual Budget	\$13,426,704	27 <sup>th</sup>
Annual Budget as a Percentage Total Revenue	2.47%	53 <sup>rd</sup>
Annual Budget as a Percentage Total Premium	0.03%	54 <sup>th</sup>

*\* Source – National Association of Insurance Commissioners*

## Company Market Share

Among the scores of insurance products marketed and sold in Massachusetts, certain lines of insurance represent the lion's share of premium and policies. Premium written under Accident and Health, Homeowner's, Life, Automobile and Worker's Compensation policies make up approximately 50% of all premium written in the Commonwealth. Across these different lines of insurance, the combined market share (measured by total premium volume) held by the top 10 companies illustrate the commercial diversity available to consumers within that particular market.

### Portion of Market Held by Top 10 Companies - 2007

	Top 10 Companies Combined Market Share	All Other Companies Combined Market Share	Total Companies in the Market
Accident and Health Insurance Companies	56.33%	43.67%	251
Homeowner's Insurance Companies	46.64%	53.36%	128
Life Insurance Companies	42.37%	57.63%	311
Private Passenger Automobile Insurance Companies	89.92%	10.08%	30
Property and Casualty Insurance Companies	40.07%	59.93%	459
Workers' Compensation Insurance Companies	46.33%	53.67%	209

Appendix B of this report contains the top 10 lists of companies by premium volume for each of these six lines of insurance. Appendix C contains lists of complete lists of company market share and direct written premium for twenty-six select lines of insurance.

## Bernat Mill Fire - Uxbridge

The Division has an established track record of assisting communities directly when disasters strike. The Division's extensive community response to the 2006 Mother's Day flooding in northeast Massachusetts and the November, 2006, plant explosion in Danvers is described in the 2006 Annual Report. Instead of simply publicizing state services and expecting residents to figure out which agency to contact, the Massachusetts Emergency Management Agency (MEMA) typically sets up Disaster Response Centers in the affected communities. MEMA then coordinates with a range of state agencies to provide a "one-stop shopping" experience for residents in need of state assistance.

On July 21<sup>st</sup>, 2007, an eight-alarm fire consumed an old woolen mill in Uxbridge. The Bernat Mill, originally built in the 1820s, had been converted to more than 400,000 square feet of office space. More than 600 firefighters were needed to contain the blaze. In the end, 65 businesses employing over 300 workers suffered total losses.

Two days later, the Division mobilized a team of employees to go to Uxbridge and help residents with their insurance questions and complaints. MEMA set up a Disaster Response Center at the Whiten Middle School for five days following the fire. Business owners and employees affected by the fire could come into a single, local location and have access to nearly every state agency that could possibly be of assistance. Over the course of the week, Division employees met with several dozen people to assist them and answer questions. They explained the different elements of the claims process as well as the role of adjusters in the claims process.

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## Health Care Reform Outreach

By now, most people should know that every Massachusetts resident age 18 or over must have health insurance. Several passages of this Annual Report outline work by the Division to implement the requirements of Chapter 58 of the Acts of 2006. Contrary to public perception, responsibility for Health Care Reform was spread among several state agencies besides the Division of Insurance – particularly the Commonwealth Health Care Connector Authority and the Department of Revenue.

During the first half of 2007, the Division's Consumer Services Section fielded a considerable number of hotline calls from consumers with questions about the new law. Realizing that many consumers assumed that the Division of Insurance was the primary public resource on Health Care Reform, and that some important deadlines were approaching, the Division decided to create a communication strategy on the issue.

In formulating the message, the Division wanted to focus on two crucial deadlines. First, the July 1<sup>st</sup>, 2007, deadline for all residents over the age of 18 to obtain health insurance. The penalty for missing this deadline in the first year would be the loss of one's personal tax exemption. It is important that residents understood that waiting until tax time would be too late. The second critical deadline was the open enrollment period between May 1 and July 31, 2007. During this one-time enrollment window, residents purchasing any individual health insurance plan would not be subject to any waiting periods or pre-existing condition exclusions.

In addition to publicizing these two important dates, the Division also wanted a message that would reduce general consumer confusion surrounding Health Care Reform. To that end, it was important that the message complement the larger public information strategy of the Commonwealth Connector. Consumers looking for information on low cost plans needed to be directed to the Connector without feeling as if they were being forced to penetrate multiple layers of government bureaucracy.

Ultimately, the Division opted to create graphic emails aimed at certain targeted populations in order to promote awareness of the important enrollment deadlines. Division staff drafted versions of the email directed at students, senior citizens, insurance producers, employers and average residents. The Division contracted with ARGUS – a marketing firm specializing in diverse and multi-cultural communication strategies – to assist in development of the message and to handle the design and layout of the emails.

Once ARGUS completed the HTML design and layout, staff from the Division and the Office of Consumer Affairs and Business Regulation sent the following emails to pre-populated lists in our targeted populations:

- 45,886 licensed insurance producers (agents) received a version of the email targeting average residents and urging them to explain the new law to their customers
- 122 health directors at colleges and universities received a version of the email targeting students which could be forwarded directly to the university listserv
- 370 main public libraries received a version of the email targeting senior citizens which could be reproduced as a printed flyer or forwarded to a listserv
- 342 chambers of commerce received a version of the email targeting employers and urging them to communicate the important deadlines to their employees

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# Administration

## Mission

The Administration Department is responsible for providing Division of Insurance employees with various operational and administrative services. We ensure that other departments have the necessary resources to carry out the regulatory mission of the agency.

The Administration Department's mission is to ensure:

- The availability of adequate funding to carry out the Division's mission
- The efficient, accurate and secure receipt of revenue associated with fees, fines and assessments
- Communication of - and compliance with - federal, state and collective bargaining labor requirements
- The availability of knowledgeable, motivated and trained human resources capable of carrying out the Division's mission
- The timely payment of all Division expenses
- The best value procurement of goods and services
- The safety and security of Division employees and property
- The comfort of Division employees

## 2007 Goals

- By July 1, 2007, the Administration Department will complete a Division-wide physical inventory of Division of Insurance assets and update the inventory records accordingly to ensure compliance with internal controls.

*Completed Successfully*

- Ensure compliance with Chapter 647 of the Acts of 1989, the Internal Control Act. The Administration Department will update the Division's Internal Control Plan for Fiscal Year 2008.

*Completed Successfully*

- The Administration Department will implement the fiscal and human resource requirements of the new Health Care Access Bureau, including the establishment of the assessment, collection of revenue, and establishment of FTE positions.

*Completed Successfully*

- The Administration Department will ensure that the Information Technology and Producer Licensing Projects - namely OLLIE and AgentFinder - are completed on time and on budget by September, 2007.

*Completed Successfully*

- Complete the billing of assessments according to timelines so as to ensure the collection of all open receivables before year end and compliance with state Comptroller guidelines and the Division's internal control plan.

*Completed Successfully*

- Collect all revenue in a timely and accurate manner and ensure compliance with state Comptroller guidelines and the Division's internal control plan.

*Completed Successfully*

- Complete all hiring and staffing requests in a timely manner so as to ensure available human resources to carry out the Division's mission.

*Completed Successfully*

## Primary Activities

### OLLIE - Online Licensing of Individuals and Entities



During most of 2007, several Division departments, including the Administration, were involved in the development of OLLIE - Online Licensing of Individuals and Entities. OLLIE is a state-of-the-art online insurance licensing system offering insurance producers the opportunity to renew their licenses online; as well as the ability to update their licensing profile with product and sales information. The first phase of OLLIE, which launched in September 2007, enables individual resident and non-resident insurance producers, to renew their insurance licenses and pay associated fees quickly and easily.

Along with other team members from both the Division and the consultant contractor, the Administration Department participated in three interrelated OLLIE projects. In the technical phase of the project, the Administration Department assisted in determining the functionality of the site. The Department also participated in the effort to find and contract with an internet service provider capable of offering secure, responsive support services to the Division's Information Technology staff. This was the first time that the Division hosted an application in such a venue. Finally, the Administration Department assisted with the marketing phase of the OLLIE project. This phase included branding the site, creating a logo and tagline and surveying of potential users on the site's usability.

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## AgentFinder

In anticipation of the automobile insurance market's transition to managed competition, the Division expanded its offerings of online consumer tools and services by developing and launching AgentFinder. AgentFinder is a web-based tool designed to make it easier for Massachusetts consumers to find insurance agents and insurance products. AgentFinder connects consumers to insurance professionals based on criteria provided by the user. AgentFinder allows consumers to generate a list of agents from a database of the state's 70,000 licensed insurance professionals based on the geographic, product and company specifications that he or she selects.

## Impact of Online Services

OLLIE and AgentFinder offer a host of benefits to producers and consumers. The renewal process, formerly done by paper application, has now been greatly streamlined to reduce turnaround time. License renewals are now processed within 48 hours on the OLLIE system. The system is accessible 24/7 and frequent emails from the Division keep producers informed of their application status. Additionally, the online system reduces the potential for late penalty charges by promoting on-time renewals and payments. A highly secure e-payment process is offered at no additional cost to the producer. OLLIE is also eco-friendly and may reduce paperwork by as much as 240,000 pages annually.

The AgentFinder's search methods are flexible and easy to use. Consumers can perform a general agent search by entering their zip code and selecting between auto, homeowners, life or health insurance. They can also conduct a detailed agent search by entering the agent's name, business location, company affiliation or product line.

OLLIE and AgentFinder are fast, easy and secure systems designed to better serve the needs of consumers and producers alike - a primary element of the Division's mission. Meeting customer needs by offering quality, innovative online services like OLLIE and AgentFinder that run at the speed of business is an important goal for the Division.

## Website Security Audit

The Division is committed to providing the highest possible security assurances to customers who use its new interactive web tools. Toward this end, the Division engaged the services of a security audit firm to perform several security audits on the OLLIE website and associated network configuration. The purpose was to ensure that the site is hacker-free and that data transmitted over the site and stored on the Division's network is safe from harmful attacks. A three-phase examination was conducted and results were communicated to the project team, which included the Administration Department.

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# Financial Surveillance and Company Licensing

The Financial Surveillance Section monitors the solvency of domestic and foreign (domiciled in another state) insurance companies. There are currently 1,439 insurance companies licensed or authorized to transact insurance business in the Commonwealth. Included in this number are life insurers, accident and health insurers, property & casualty insurers, health maintenance organizations, fraternal benefit societies, title insurers, risk retention groups, self-insurance groups, surplus lines insurers, reinsurers, home warranty contract providers and viatical settlement companies. Financial Surveillance also monitors transactions entered into by Massachusetts' domestic insurers.

The Company Licensing staff is responsible for the review and processing of all applications from insurers seeking to obtain or amend licenses to transact insurance business in the Commonwealth. During 2007, thirty-four insurers were newly licensed and twenty-four others received approval to amend their licenses to sell additional lines of insurance.

The Financial Surveillance and Company Licensing staff also processes license certifications, analyzes annual statement filings and manages other revenue collections. These activities collectively resulted in over \$600,000 in revenue during 2007.

## Mission

The primary mission of the Financial Surveillance and Company Licensing Section is to monitor the financial solvency of insurers participating in the Massachusetts domestic insurance marketplace in order to provide a healthy and competitive insurance market.

## 2007 Goals

- Monitor the solvency of all insurance companies domiciled in Massachusetts. Complete the quarterly and annual analyses of all files within the deadlines established by the NAIC Interim Annual Review. Hold annual meetings with senior company management, Audit Committees, and Boards of Directors.

*Completed Successfully*

- Maintain accreditation by the National Association of Insurance Commissioners (NAIC). The NAIC Accreditation program provides a process whereby solvency regulation of multi-state insurance companies can be enhanced and adequately monitored with an emphasis on: adequate solvency laws and regulations in place to protect consumers as well as guarantee funds; effective and efficient financial analysis and examination processes; and, appropriate organizational and personnel practices.

*Completed Successfully*

- Process license applications - as well as license amendment applications - from insurance companies seeking to transact insurance business in the Commonwealth in order to provide for a solvent and competitive insurance market.

*Completed Successfully*



## Primary Activities

As of December 31, 2007, there were 93 insurance companies domiciled in Massachusetts. A comprehensive desk audit of each of these companies was completed by an analyst and reviewed by a manager. These desk audits consist of over 20 detailed analyses that closely monitor the solvency of each company.

The department evaluated license and amended license applications for companies desiring to establish an insurance business or expand an existing business in Massachusetts in accordance with Massachusetts laws and regulations.

## Special Activities

There were several new Massachusetts domestic insurers created and licensed during 2007.

- **Safety Property & Casualty Insurance Company**  
Safety Property & Casualty was issued a Certificate of Authority on January 11, 2007.
- **Massachusetts Employers Insurance Company**  
Massachusetts Employers Insurance was issued a Certificate of Authority on February 13, 2007.
- **SPARTA Insurance Company**  
SPARTA was issued a Certificate of Authority effective August 9, 2007. American Employers' Insurance Company was acquired by SPARTA Insurance Holdings Inc.

There were several Massachusetts domestic insurers involved in significant transactions during 2007.

- **Peoples Service Insurance Company**  
Peoples Service Insurance surrendered their Certificate of Authority effective May 30, 2007. All of their existing business was transferred via a reinsurance transaction to Concord General Mutual Insurance Company.
- **American Employers Insurance Company**  
American Employers Insurance was acquired by SPARTA Insurance Holdings Inc. effective August 9, 2007. All of American Employers Insurance business was transferred via a reinsurance transaction to the OneBeacon Group.
- **Aetna Health, Inc.**  
Aetna Health, Inc. (a MA HMO) merged into Aetna Health, Inc. (a PA HMO) effective December 31, 2007. All of their existing business was transferred via the merger to Aetna Health, Inc. (a PA HMO), the surviving company.

<b>Four Year Trends: Company Licensing</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
Newly Licensed Insurers	27	42	62	34
Amended Licenses	14	26	19	24

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# Financial Examination

## Mission

The mission of the Financial Examination Section is to monitor the solvency of Massachusetts domestic insurers in order to promote a financially healthy marketplace for consumers who purchase insurance products.

## 2007 Goals

- Conduct financial audits of domestic insurance companies in order to ensure that policyholders' and claimants' rights are protected and fulfilled, and that consumers of insurance can deal with financially solvent companies.

*Completed Successfully*

- Maintain NAIC Accreditation. Impose minimum qualitative standards in the regulation of insurance. Ensure that our domestic insurance companies operate and provide insurance coverage to policyholders and consumers with the least amount of regulatory oversight and involvement from the other U.S. jurisdictions, and thus with the least amount of cost to them. Accreditation provides an orderly regulatory process - states regulate their own domestic companies thereby protecting all policyholders of the companies.

*Completed Successfully*

- Conduct financial audits in compliance with the NAIC Financial Condition Examiners Handbook. Ensure that the timely and regular examination reviews are based on a substantive "risk based assessed" audit approach toward proper allocation of examination resources within the financial operations of our Domestic insurance companies.

*Completed Successfully*

- Foster an environment that will allow our domestic insurance companies to compete effectively with their peers throughout the country and the world. Monitor and review transactions such as: mutualizations, de-mutualizations; issuance of surplus contribution notes; issuance of capital; mergers and acquisitions; quasi re-organizations; additional reserving requirements; good corporate governance practices; and, prudent conservative accounting standards. This ongoing review serves to make the Division a responsive regulatory agency from the perspective of companies' financial condition.

*Completed Successfully*

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## Primary Activities

### Statutory Examinations

In 2007, the Financial Examination Section completed routine statutory examinations of twenty-seven insurers, including:

- 5 life, accident and health insurers
- 14 property/casualty insurers
- 1 lodge fraternal organization
- 2 title insurance companies
- 5 health organizations

These companies produced \$3.8 billion in premium nationwide - \$3.1 billion in Massachusetts. The Department also continued its special purpose examinations of domestic managed care organizations to evaluate their premium rate setting processes.

One standard set forth by the NAIC Financial Regulation Standards & Accreditation (F) Committee is the “18 Month Rule.” This standard establishes a general rule that comprehensive financial examinations conducted by state insurance departments should be completed and reports issued within eighteen months of the “as of” date of the examination. Exceptions to this rule are permitted for reasonable justification and an extension of up to twenty-two months is permitted before the state is required to roll the “as of” date of a re-initiated exam forward one year.

The Financial Examination Section conducted twenty-seven full-scope financial examinations with an “as of” date of December 31, 2005. All of these examinations were completed by June 30, 2007 - within the “18 Month Rule” timeframe noted above.

Fifteen insurance examinations were in progress at year’s end, representing \$8.3 billion in premium nationwide - \$6.7 billion in Massachusetts.

### Financial Transactions

The Financial Examination Section participates in a substantive review and approval process of financial transactions entered into by Massachusetts domestic insurers. In 2007, the section reviewed

- The UNUM securitization of its Individual Disability Insurance block of business and the accompanying extraordinary dividend request
- The valuation of First Allmerica Financial Life Insurance Company’s (FAFLIC) home office real estate including appropriate accounting thereof coupled with its dividend request
- The securitization of additional statutory reserves for Savings Bank Life Insurance under Actuarial Guideline XXX
- FAFLIC’s closed block changes regarding dividend reapportionment as a result of the company’s previous de-mutualization
- The proposed acquisition of a major Massachusetts domestic property and casualty company - Commerce Insurance Company - by a Spanish insurance conglomerate - MAPFRE S.A.

Throughout the year, weekly meetings of the senior Commissioner's staff are held with the Commissioner. Discussion topics included Massachusetts automobile insurance and the transition to managed competition, homeowners insurance and coastal property issues, catastrophe insurance costs, and health insurance initiatives.

### Special Brokers Tax Collection

The Financial Examination Section collects state taxes on the Excess and Surplus Lines business written by special brokers licensed in Massachusetts. Collections in calendar year 2007 for business written in calendar year 2006 totaled \$27.5 million on written premium of \$687.5 million.

### Life Company Certification and Valuation Fees Collection

At the end of each calendar year end, Division financial examiners are charged with compiling the actuarial valuations of insurance reserves of Massachusetts domiciled life insurance companies as described in the annual financial statements and the actuarial reserve exhibits. These valuations are reviewed in context with actuarial opinions provided by the company, including asset adequacy testing required on these reserves. The Division then issues a certification of the company's entire reserve liability as prescribed by state law. By Massachusetts statute, the companies are required to pay fees for the annual valuation process and the certificates issued. Valuation and certification fees for calendar year end 2006 billed in March, 2007 amounted to \$637,000.

## Special Activities

### NAIC Training

Division staff from the Financial Examination Section attended a comprehensive, three-day NAIC session - *Risk-Focused Financial Condition Examiners Handbook Training* – on September 11 – 13, 2007. The training concentrated on the NAIC's new Risk Focused Examination approach to the examination process to be effective January 1, 2010.

### Professional Accomplishments

In 2007, two of the Section's managers achieved the high distinction of being awarded Certified Financial Examiner (CFE) and Accredited Financial Examiner (AFE) professional designations, respectively, from the Society of Financial Examiners (SOFE). The designations are granted by the Society of Financial Examiners to individuals who meet specified education and experience requirements, and who pass the rigorous series of examinations administered by SOFE. With these designations, all Financial Examination Section managers at the Division now hold professional designations awarded by SOFE and/or AICPA.

### Four Year Trends: Financial Examinations

	2004	2005	2006	2007
Examinations Completed	30	21	25	27

**FINANCIAL EXAMINATIONS STATUS  
AS OF DECEMBER 31, 2007**

<b>Examinations In Progress In 2007</b>	<b>Type</b>	<b>Nationwide Direct Premium (\$000's)</b>	<b>Mass. Direct Premium (\$000's)</b>	<b>Surplus (000's)</b>
American Employers Ins. Co. (One Beacon Group)	P/C	0	0	35,210
Boston Mutual Life Insurance Company	L	230,416	50,606	89,411
Blue Cross Blue Shield of MA, Inc. (BCBS)	H	2,098,280	2,098,280	628,188
Blue Cross Blue Shield of MA HMO Blue, Inc. (BCBS)	H	4,239,167	4,239,167	839,662
Coface North America Insurance Company	P/C	58,800	2,416	23,474
Electric Insurance Company	P/C	316,155	31,362	331,800
Employers Fire Insurance Co (One Beacon Group)	P/C	384,130	94,924	61,274
Great West Healthcare of Massachusetts, Inc.	H	0	0	1,558
Holyoke Mutual Insurance Co. in Salem	P/C	35,079	24,123	72,413
Massachusetts Vision Service Plan	H	11,615	11,615	9,797
Northern Assur Co of America (One Beacon Group)	P/C	236,516	10,196	191,951
MA Homeland Ins. Co. (One Beacon Group)	P/C	125,249	125,249	9,282
OneBeacon America Ins. Co. (One Beacon Group)	P/C	550,854	38,841	520,891
Liquor Liability Joint Underwriting Association	O	6,069	6,069	17,406
Massachusetts Medical Malpractice Reinsurance Plan	O	9,265	9,265	(22,709)
<b>Total Examinations In Progress</b>		<b>\$8,301,595</b>	<b>\$6,742,113</b>	<b>\$2,809,608</b>

**Legend:**

F = Fraternal

H = Health

L = Life, Accident and Health

PC = Property and Casualty

T = Title

O = Other

**FINANCIAL EXAMINATIONS STATUS  
AS OF DECEMBER 31, 2007**

<b>Examination Reports Issued In 2007</b>	<b>Exam Report Date</b>	<b>Type</b>	<b>Nationwide Direct Premium (\$000's)</b>	<b>Mass. Direct Premium (\$000's)</b>	<b>Surplus (000's)</b>
Arbella Mutual Insurance Company (Arbella Group)	5/7/2007	P/C	\$475,637	\$475,637	\$345,133
Arbella Protection Insurance Company (Arbella Group)	5/7/2007	P/C	137,466	132,696	85,226
Arbella Indemnity Insurance Company (Arbella Group)	5/7/2007	P/C	4,369	4,369	15,867
Barnstable County Mutual Ins. Co. (Barnstable Group)	6/5/2007	P/C	18,875	18,875	48,137
Barnstable County Insurance Co. (Barnstable Group)	6/5/2007	P/C	2,799	2,799	12,447
Berkshire Life Insurance Company	6/22/2007	L	150,917	6,778	296,063
Centre Life Insurance Company	6/12/2007	L	42,280	1,889	66,897
CIGNA HealthCare of MA, Inc.	4/25/2007	H	38,204	38,204	22,932
Coface North America Insurance Company	6/11/2007	P/C	39,543	2,236	17,420
ConnectiCare of MA, Inc.	6/11/2007	H	28,971	28,971	5,439
Commonwealth Mutual Insurance Company (Arbella Group)	5/7/2007	P/C	6,660	6,660	5,699
Commonwealth Reinsurance Company (Arbella Group)	5/7/2007	P/C	0	0	12,570
Eastern Casualty Insurance Company	6/5/2007	P/C	0	0	25,338
Atlantic Charter Insurance Company (Atlantic Charter Group)	3/13/2007	P/C	30,546	30,546	57,675
Endeavour Insurance Company (Atlantic Charter Group)	3/13/2007	P/C	10,752	10,752	4,197
Independence Casualty Insurance Co. (Atlantic Charter Group)	3/13/2007	P/C	5,749	5,749	3,204
Health New England, Inc.	6/13/2007	H	229,119	229,119	24,695
Mass. Title Insurance Co.	5/25/2007	T	1	1	1,669
Neighborhood Health Plan, Inc.	2/13/2007	H	441,172	441,172	69,824
Paul Revere Life Insurance Company (Paul Revere Group)	6/20/2007	L	502,955	17,441	1,138,139
Paul Revere Variable Life Ins. Co. (Paul Revere Group)	6/20/2007	L	26,713	641	114,868
New England Title Insurance Company	5/15/2007	T	0	0	246
Peoples Service Insurance Company	6/12/2007	P/C	0	0	5,168
The Premier Insurance Company of Massachusetts	6/15/2007	P/C	323,593	323,593	272,235
Supreme Council of the Royal Arcanum	5/25/2007	F	3,310	56	13,353
Tufts Associated HMO, Inc. (Tufts Group)	11/28/2006	H	1,283,862	1,283,862	404,403
Tufts Insurance Company (Tufts Group)	11/28/2006	L	44,008	44,008	15,590
<b>Total Examinations Completed</b>			<b>\$3,847,501</b>	<b>\$3,106,054</b>	<b>\$3,084,434</b>

**Legend:**

F = Fraternal

H = Health

L = Life, Accident and Health

PC = Property and Casualty

T = Title

O = Other

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# Market Conduct

## Mission

The primary mission of the Market Conduct Section is to ensure compliance with: market conduct related laws; regulations and bulletins for the benefit of insurance consumers and policyholders; and, best practices of controls and governance of insuring organizations - principally Massachusetts domestics. Such efforts help promote solvency and a financially healthy marketplace.

## 2007 Goals

- Maintain a market conduct examination program in accordance with guidelines of the Division and the NAIC. This program must ensure that domestic insurers - and foreign insurers, as appropriate - are in compliance with Massachusetts insurance laws, regulations and bulletins. Conduct a sufficiently planned, timely administered and substantive market conduct examination of these insurers with qualified and trained professionals.

*Completed Successfully*

- Monitor insurers and industry trends. Analyze the impact on consumers and the insurance marketplace of those trends and determine whether regulatory intervention or oversight is appropriate.

*Completed Successfully*

- Monitor the progress of multi-state regulatory settlement agreements in which the Massachusetts Division of Insurance is a lead state negotiator.

*Completed Successfully*

- Determine whether multi-state regulatory settlement agreements negotiated by other states are fair to Massachusetts consumers.

*Completed Successfully*

## Primary Activities

### Examinations and Reviews

In 2007, the Market Conduct Section completed nine market conduct examinations which examined:

- Company operations and management
  - Timely and fair complaint handling
  - Marketing and sales practices
  - Appointment and licensing of producers
  - Underwriting and rating guidelines and practices
  - Claims handling and settlement practices
-

Market Conduct examinations may be either comprehensive or limited-scope.

**2007 Comprehensive Examinations:**

- Berkshire Life Insurance Company
- Dorchester Mutual Insurance Company (N & D Group)
- Fitchburg Mutual Insurance Company (N & D Group)
- Liberty Life Assurance Company of Boston (Liberty Group)
- Liberty Mutual Fire Insurance Company (Liberty Group)
- Liberty Mutual Insurance Company (Liberty Group)
- Norfolk and Dedham Mutual Fire Insurance Company (N & D Group)
- Premier Insurance Company of Massachusetts

**2007 Limited Scope Examinations:**

- Arbella Mutual Insurance Company (SDIP)

Fifteen comprehensive examinations and Twenty-three limited scope examinations of domestic insurers were in progress as of the end of 2007.

In 2007, the Market Conduct Section completed 57 market analysis reviews on 34 domestic companies across seven lines of business. Market analysis reviews consist of assessing data from a variety of sources, such as the NAIC complaint database, the NAIC regulatory information retrieval system, the NAIC market initiative tracking system, and company financial statements, among other sources. They provide an early warning mechanism used to identify non-compliance with insurance laws and regulations, and negative financial trends which may impact future claims payments.

**Settlement Monitoring**

As a result of previous market conduct examinations conducted by the section, the Market Conduct Section monitored various regulatory settlement agreements throughout 2007.

- **UNUM Group**  
The UNUM settlement concerned improper claims handling (i.e. denials or termination of payments) with respect to group and individual disability income policies. Thus far, approximately \$670,300,000 has been paid to claimants, or placed in reserve for future payments on a national basis. Approximately \$13,400,000 has been paid or placed in reserve for future payments to Massachusetts claimants.
- **Boston Mutual Life Insurance Company**  
The Boston Mutual settlement covered improper life insurance sales to military personnel – primarily the failure to conduct a needs assessment before sale. Approximately \$435,000 is to be refunded to military personnel on a national basis, including \$1,500 to military personnel from Massachusetts.
- **HealthMarkets, Inc.**  
The HealthMarkets settlement involved the improper claims handling practices of health insurers under plan certification and riders – primarily the failure to pay benefits fairly and equitably. Thus far, approximately \$105,000 has been paid to Massachusetts claimants.



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In 2007, the Market Conduct Section participated in two multi-state settlements of foreign insurers. Foreign insurers are those companies domiciled outside of Massachusetts. These settlements included approximately \$200,000 in fines payable to the Commonwealth and restitution to policyholders.

### Company Reports

In 2007, the Market Conduct Section reviewed violations reported by the companies themselves, which resulted in relief of approximately \$700,000 to Massachusetts consumers.

### Additional Reviews

The Market Conduct Section regulates 228 risk purchasing groups by registering new groups and renewing the registration of existing groups. In 2007, approximately \$32,000 in fees was collected from the risk purchasing groups. In addition the section reviews and analyzes the financial statements of 25 workers' compensation self-insured groups in order to ensure the solvency of each group.

Three Year Trends: Market Conduct	2004	2005	2006	2007
Comprehensive Examinations Completed	3	8	5	8
Limited Scope Examinations Completed	24	27	5	1
Market Analysis Reviews	40	45	46	57

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# Producer Licensing

The Producer Licensing Department is responsible for the licensing of all individual and business entities in the business of insurance. The Department collects fees for the licensing of all individuals and business entities, as well as the appointments of producers by insurance companies. In addition, the Department is responsible for the collection of lead paint surcharges for the Department of Public Health. The Department also issues and collects fees for Certification Letters, Clearance Letters, and duplicate or replacement licenses. Producer Licensing is responsible for the processing of all new license applications and renewal applications associated with the following license types:

- Producers
- Advisers
- Auto Clubs & Auto Club Agents
- Bank Insurance Licenses
- Public Insurance Adjusters
- Reinsurance Intermediaries (both brokers and managers)
- Surplus Lines Brokers
- Viatical Settlement or Loan Brokers
- Viatical Representatives
- Motor Vehicle Damage Appraisers

## Mission

- Ensure that individuals and firms conducting the business of insurance in Massachusetts are qualified and that they conduct business within the requirements of the laws and regulations of the Commonwealth
- Monitor the proper testing, implementation and enhancements of the new online licensing procedures for accuracy
- Process all licensing applications in a timely and accurate manner
- Respond to all licensing inquiries in a timely and accurate manner. Provide excellent customer service to our licensees
- Properly train staff members to carry out the missions of the Producer Licensing Department and the Division of Insurance

## 2007 Goals

- Ensure the successful completion of the Producer Licensing online project - OLLIE. This goal includes writing business rules for the new system.

*Completed Successfully*

- Serve as project manager for selecting and working with a marketing vendor to create a logo, branding of website, taglines and marketing components for OLLIE.

*Completed Successfully*

- 
- Ensure that the Online Producer Appointment (OPRA) renewal website is operational by mid-November, with insurers renewing within 45 days.

*Completed Successfully*

- Cross-train Department staff members on licensing procedures for 90% of all license types.

*Completed Successfully*

- Train Department staff members on all aspects of OLLIE.

*Completed Successfully*

- Select and interview applicants for open position on staff.

*Completed Successfully*

## Primary Activities

### NAIC Uniform Renewal Applications

The Producer Licensing Department, in conjunction with the Division's Information Technology Department and the NAIC, implemented the NAIC's Uniform Renewal Applications for all Producers. This shift involved the development of new processes on the CLARIS licensing system and the testing of that system. The Division's website was modified to indicate the use of renewal applications for all renewing producers, as well as the posting of the uniform application. The National Insurance Producer Registry (NIPR) state instructional page for Massachusetts was revised to indicate the current use of the NAIC's uniform renewal application. The department promoted use of the uniform renewal applications through collaboration with various industry associations. By implementing the usage of the uniform renewal applications, the Department has shortened the processing time of applications and has issued renewal licenses in a timely manner. This increase in efficiency better serves the needs of producers and consumers alike.

### Online Licensing of Individuals and Entities - OLLIE

For most of 2007, the Producer Licensing Department participated in the Phase I development of the OLLIE website. OLLIE is an online insurance licensing system that offers individual insurance producers the opportunity to renew their licenses and update their licensing profiles.

OLLIE's development and implementation was a collaboration between Producer Licensing, Information Technology, Administration, Special Investigations, and the Office of the General Counsel. These Division departments worked together with the consultant contractor and his team. In the technical phase of the OLLIE project, the Department assisted in determining the functionality of the website. The Department also assisted with writing the business rules, testing the website, and marketing the OLLIE project.

The Department held a usability testing session with the marketing vendor and invited individual licensees to the Division to view, test and provide comments and feedback on OLLIE. An exit survey was developed and then completed by the testers. The results of the usability tests were overwhelmingly positive. Participants completed an exit survey designed for the session.

The renewal process, formerly done by paper applications only, is now greatly streamlined with reduced turnaround time. Paper renewal applications are still permitted and used by those who do not wish to renew online. OLLIE license renewals can now be processed within 48 hours. The system is accessible 24/7 and frequent email communications from the Division keep producers informed of their application status. The Department issues OLLIE PIN letters to all licensees who request such letters. PIN letters allow licensees to update their profiles prior to their renewal date. The Department is responsible for responding to all inquiries that arrive in the newly implemented OLLIE Help Mailbox. The OLLIE Help Mailbox is assigned to one staff member weekly on a rotating basis.

### AgentFinder

AgentFinder is a web-based tool allowing users to search a database containing all producer profiles. The site connects consumers to insurance producers based on criteria provided by the consumer. The interactive tool gives consumers the ability to locate agents based on geography, products or company. The Department received and responded to all inquiries related to AgentFinder.

OLLIE and AgentFinder are fast, easy and secure systems designed to better serve the needs of consumers and producers alike.

<b>Four Year Trends: Producer Licensing</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
Producer Licensees (Individual & Business)	68,147	70,068	78,642	80,238
Motor Vehicle Damage Appraisers	5,468	5,400	5,247	4,948
Surplus Lines Brokers	853	1,122	1,326	1,336
Public Insurance Adjusters	221	203	220	200
Insurance Advisors	694	645	637	571
Viatical Settlement or Loan Brokers	7	17	30	34
Reinsurance Intermediaries	52	105	109	112
Auto Clubs	*	28	28	28
Auto Club Agents	*	665	727	610

*\* Data unavailable*

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# State Rating Bureau

## Mission

The State Rating Bureau, including staff in its two major subdivisions - the Policy Form Review Section and the Bureau of Managed Care\Health Care Access Bureau - reviews policies, forms, and rates filed by or on behalf of insurance companies to ensure that insurance coverage and rating practices are fair to consumers. The State Rating Bureau communicates with the insurance industry regarding rating and coverage concerns, conducts independent research, and provides technical advice to the Commissioner in support of the Division's regulatory responsibilities.

## 2007 Goals

- Evaluate and recommend alternatives to improve the market for private passenger auto insurance, including a return to competitive rating and reform of the residual market coordinated by the Commonwealth Automobile Reinsurers.

*Completed Successfully*

- Coordinate the Division's efforts to implement health insurance reform as identified in Chapter 58 of the Acts of 2006 and related statutes.

*Completed Successfully*

- Regulate insurance policy forms, rates and programs and take steps to revise regulatory processes to promote more efficient and effective business practices and communications with consumers, including efforts to reduce the average review time for completing policy, form and rate filings to 60 days

*Completed Successfully*

## Primary Activities

### Private Passenger Automobile

Following a review of the Automobile Insurance Study Group and a public hearing on the status of competitive forces in the market for private passenger automobile insurance, on July 17, 2007, the Commissioner of Insurance found that market conditions supported a move to competitive rating. The customary fix-and-establish ratemaking process was changed for rates that are effective beginning April 1, 2008. Each insurer is to submit independent rate filings, as well as a rate filing for private passenger auto insurance policies issued through the residual market and an advisory filing for companies with less than 1% of the market share and these filings are subject to review

Following public hearings, the Commissioner also decided to make changes to the residual market for private passenger automobile insurance in order to move to an assigned risk system. The Commissioner decided to coordinate the assigned risk system through the Commonwealth Automobile Reinsurers. The changeover will be implemented through a three-year transition beginning April 1, 2008.

The State Rating Bureau worked closely with the Legal Division on numerous aspects of the transition to managed competition. Bureau staff and Division attorneys examined all alternatives for reforming the private passenger automobile insurance market and advised the Commissioner on the costs and benefits of each option. These key personnel provided technical advice on the features of the decisions. The Division held informational meetings with insurers, consumer groups and other parties to develop the transition rules, bulletins and policy form filing instructions to allow the market to change with the minimum amount of disruption. By the end of 2007, the Bureau had coordinated the review of the first competitive rate and forms for the 20 companies offering rates effective April 1, 2008.

In addition to the changes associated with private passenger automobile reforms, the State Rating Bureau approved 2,423 private passenger auto insurance group marketing plans under M.G.L. c. 175, section 193R for use as of April 1, 2007, to enable choice in the market prior to the implementation of the reforms. These group marketing plans are available to over six million eligible members; however, drivers can belong to multiple groups.

### **Workers' Compensation**

State Rating Bureau staff developed an agreement to settle the biannual rate filing made by the Workers' Compensation Rating and Inspection Bureau (WCRIB), resulting in an overall average reduction of 16.9% in workers' compensation rates. Subsequent to that significant decrease, Bureau staff approved over 60 downward rate deviations and/or scheduled credit programs filed by individual companies that further reduced many companies' effective rates. Bureau staff also coordinated work with the WCRIB to modify its statistical plan and monitor the work of auditing firms which are now used to help verify individual company data reporting methodologies. This modification should further improve the quality of data submitted by companies and ensure that the information used in workers' compensation rate proceedings is comprehensive and accurate.

### **Homeowners Insurance**

Bureau staff completed the Commissioner's annual report examining the state of the Massachusetts homeowner's insurance market. This report is statutorily required by Chapter 93 of the Acts of 1996. An electronic copy can be found on the Division's website – [www.mass.gov\doi](http://www.mass.gov\doi). The Bureau reviewed and approved 1,240 homeowner insurance group marketing plans. These plans are available to almost three million eligible members.

Bureau staff also reviewed and participated in hearings associated with of the proposed rates submitted by the Massachusetts Property Insurance Underwriting Association (MPIUA). MPIUA – more commonly known as the "FAIR Plan" – is the insurer of last resort for the Massachusetts market. These rate proceedings continued beyond 2007, into 2008.

## Special Activities

In addition to the reforms described above for the Private Passenger Motor Vehicle and Health Insurance markets, and the rate hearings associated with the FAIR Plan and Worker's Compensation filings, the Division conducted a special examination to investigate claims settlements associated with the November 22, 2006, Danvers chemical plant explosions. This examination identified that insurance companies processed 531 claims and paid out a total of \$14,346,778 to policyholders.

<b>Four Year Trends: State Rating Bureau</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
Group Marketing Plans – Auto	1,880	1,980	2,257	2,423
Group Marketing Plans - Homeowner's	931	1,014	1,148	1,240
Rate Deviations - Workers' Compensation	53	60	61	60

## Bureau of Managed Care\Health Care Access Bureau

During 2007, the Bureau of Managed Care\Health Care Access Bureau (BMC) coordinated the Division of Insurance's efforts to implement reforms created under Chapter 58 of the Acts of 2006. The BMC worked actively with other state agencies - including the Commonwealth Connector and the Executive Office of Health and Human Services - to develop guidelines to inform consumers and insurance carriers about the marketing of new products. BMC staff represented the Commissioner in work groups, including the Governing Committee for the Connector and the Health Care Quality and Cost Council.

The Division issued regulations and bulletins associated with:

- The merger of the nongroup and small group markets
- Products for young adults between 19 and 26
- Expanded coverage for family dependents
- The nondiscriminatory offer of insured health plans to full-time Massachusetts resident employees
- Disclosure requirements related to minimum creditable coverage

In addition, the Bureau of Managed Care and the State Rating Bureau coordinated the administrative steps necessary to staff the statutorily created Health Care Access Bureau, and the phase-out of the existing Small Group Health Reinsurance Plan and the Nongroup Health Reinsurance Plan. The BMC also managed the development of new consumer materials to explain health reform in the overall market.

In addition to the work associated with health reform, the BMC staff completed the review of 906 filings representing material changes to the accreditation of managed care plans in accordance with M.G.L. c. 176O. The BMC also coordinated the initial accreditation review of three companies in accordance with the managed care requirements of M.G.L. c. 176O. Two of the reviewed entities offer Commonwealth Care plans through the Commonwealth Health Care Connector Authority.

<b>Four Year Trends: Bureau of Managed Care</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
Managed Care Plan Changes	*	652	669	906

\* Data unavailable

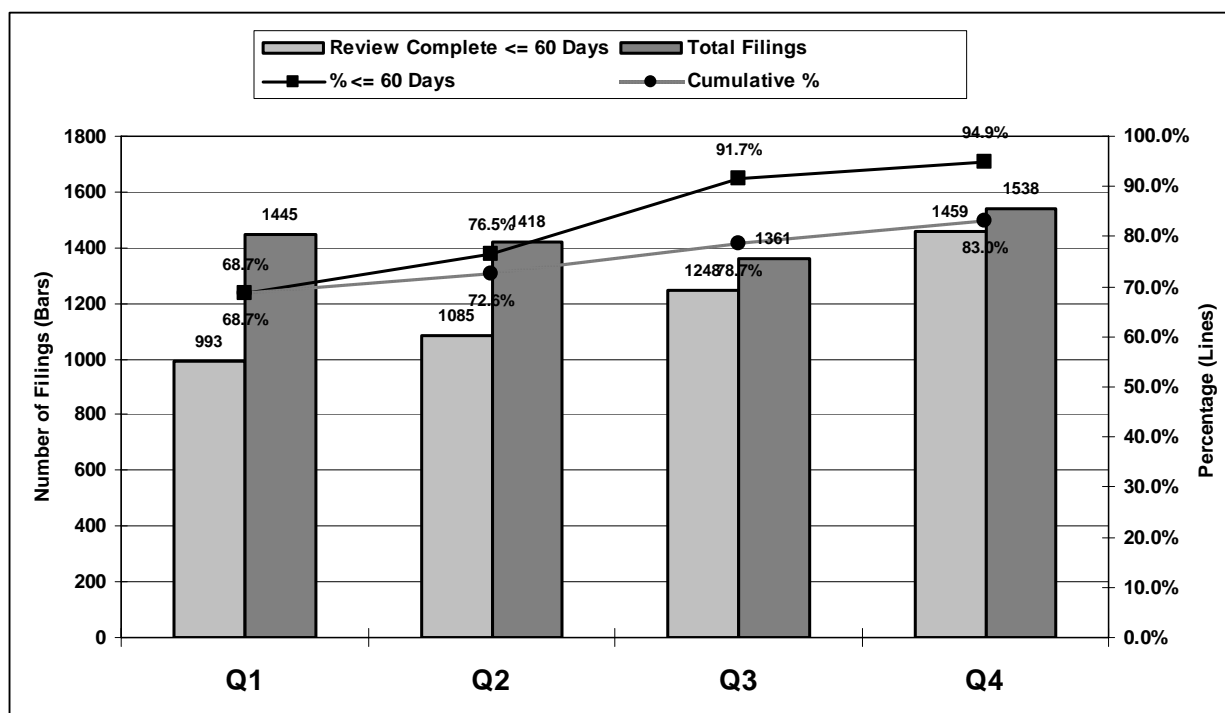
## Policy Form Review

The Policy Form Review Section is responsible for reviewing property & casualty, life & annuity, and accident & sickness filings as submitted to ensure that company filings are compliant with Massachusetts laws. The focus of these reviews is on consumer protection, adequate reserving for claims, and justification of rates. During 2007, the Policy Form Review Section received 5,762 policy, form, and rate filings for review.

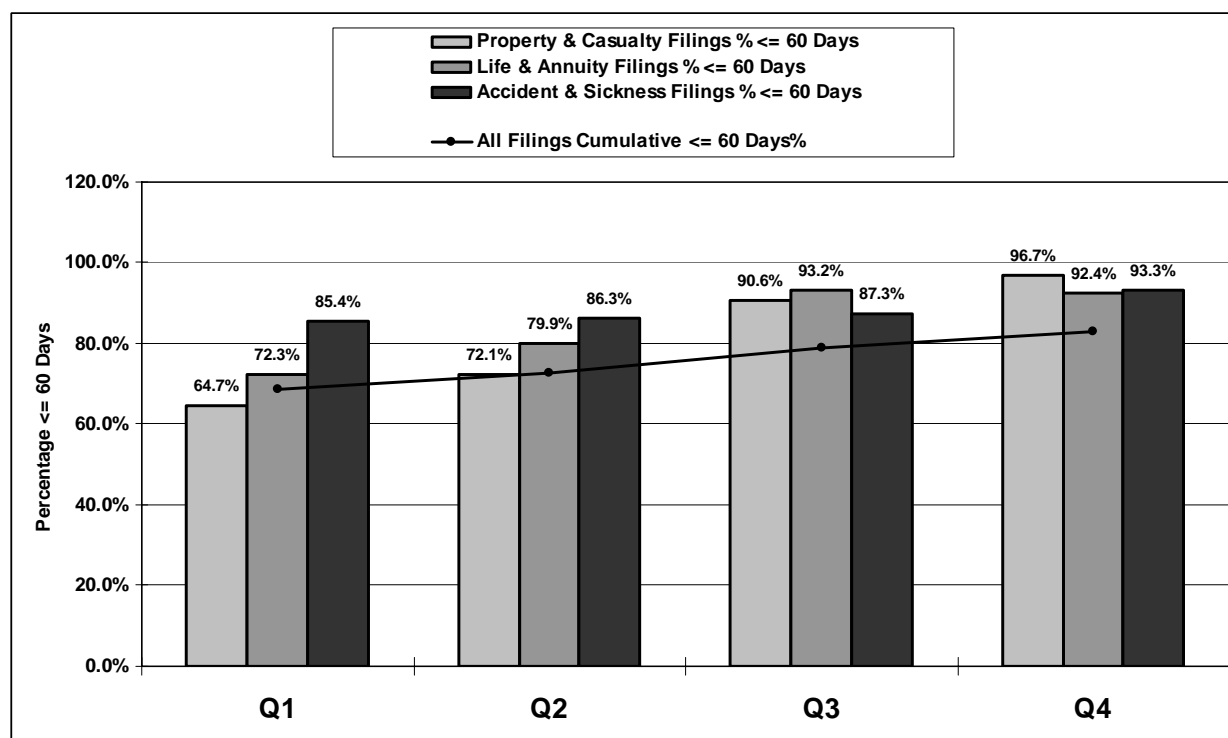
Due to staff turnover, the Policy Form Review section was not performing optimally in the beginning of 2007. The unit completed 68.7% of all first quarter reviews within the 60-day timeframe specified in Massachusetts law. Policy Form Review staff devoted substantial time, energy and resources to re-engineer existing processes, coordinate workflows and streamline reviews. By year-end, productivity had improved across all the lines of coverage so that 83% of the total 2007 filings had been reviewed within the 60-day timeframe.

It is anticipated that the changes implemented in 2007 will lead to further improvement within the 2008 calendar year with the goal that 90% of all filings are reviewed within 60 days.

**2007 Policy Form Review Rate and Form Filings – All Lines**







Four Year Trends: Policy Form Review	2004	2005	2006	2007
<b>Rate Filings</b>	<b>1,453</b>	<b>1,386</b>	<b>1,508</b>	<b>1,691</b>
Life Rates	44	44	30	34
Health Rates	125	100	135	192
Property & Casualty Rates	1,284	1,242	1,343	1,465
<b>Form Filings</b>	<b>4,027</b>	<b>4,011</b>	<b>4,603</b>	<b>4,326</b>
Life Forms	2,216	2,242	2,531	2,231
Health Forms	328	293	326	374
Property & Casualty Forms	1,483	1,476	1,746	1,721

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# Consumer Service

## Mission

The Consumer Services Section (CSS) responds to inquiries and assists consumers in resolving insurance complaints against insurers, producers and other licensees. In addition to providing consumers with general insurance information in the form of brochures and guides, the Section also advises consumers of their options and rights under their policies, state laws and insurance regulations.

## 2007 Goals

- Create a CSS Procedures Manual to be utilized as a training tool for new hires and as a reference guide for existing staff.

*Completed Successfully*

- Implement a new case filing system for the section to assure all CSS files are properly accounted for and to comply with the Division's public records policy protocols.

*Completed Successfully*

- Implement an in-house training program for CSS examiners to provide continuing education on various insurance topics such as auto, health and homeowner's insurance products. Training should also include topics such as customer service, writing, comprehension and organizational skills.

*Completed Successfully*

- Create an administrative flowchart in order to process and track correspondence complaint data to and from examiners and the CSS database.

*Completed Successfully*

- Hire and train new staff to replace four examiners that left the Division in 2007. Work loads and all outstanding cases left by the existing employees to be reassigned to the remaining examiners. Close outstanding cases from departed examiners.

*Initial Phase Completed – two examiners hired; 80% of outstanding cases have been resolved.*

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## Primary Activities

### Consumer Calls

Insurance consumers receive personal assistance from the Division's Consumer Services staff by calling the Consumer Service hotline Monday through Friday 8:45 to 5:00. All calls are logged into a call database. The database allows the Division to gather a range of sortable data on each call. Consumer Services runs a variety of reports based on this data in order to show trends within the consumer calls to the hotline. Some of these trends are shown in the charts at the end of this section.

Examiners answer questions regarding most lines of insurance and offer information about companies and producers such as the status of licenses and complaint data. Consumer Services staff refer callers to the materials on the consumer section of the Division's website in order to provide deeper background on the question or complaint.

In addition to informational requests, approximately one in ten calls to the hotline is a consumer complaint. Examiners are often able to resolve such complaints over the phone with a simple verbal explanation of the relevant insurance law or contract provision. In other cases, staff from the Section recommend that the caller file a formal written complaint to the Division.

### Consumer Complaints

Any consumer of an insurance product marketed or sold in Massachusetts may file a consumer complaint with the Consumer Services Section against an insurer or insurance producer. Written complaints are entered into our database and then forwarded to the company or producer for response. Licensees must reply to the Division within 14 days with a complete reply responding to all of the issues raised in the consumer complaint. Section examiners review the complaint and licensee reply and advocate for the rights of consumers where appropriate. Closed complaints are coded in the complaint database.

The complaint database provides for both proper case management and the reporting of complaint data. In order to protect the insurance public and accomplish the Division's mission of forecasting trends regarding the insurance industry, the Section generates monthly reports from the complaint database. These reports allow the Division to look for patterns of unfair or deceptive practices by producers, insurance companies, or other licensees. When appropriate, information may be referred either to the Special Investigations Unit or Market Conduct Section for further action. "Slow pay" patterns and other questionable industry trends are brought to the attention of the Division's Financial Surveillance staff, as these may be early indicators of liquidity or solvency problems.

In 2007, CSS staff resolved 1,815 written complaints and recovered \$781,507 for consumers.

## Special Activities

Section staff participated throughout 2007 in internal and external training on insurance handling techniques as called for in our strategic plan. CSS management took part in the agency's mission to enhance internal and external communications through the internal Communications Working Group. This group's mission was to create, enhance and improve the ways in which the Division communicates departmental news, ideas and pertinent information both within the Division and with our consumers, licensees and stakeholders. The Group's efforts on external communications run parallel to the Section's efforts to educate and advocate for consumers.

## 2007 Consumer Complaint Activity

Month	Total Contacts	Phone	Cases	Internet	Recoveries
January	2,568	2,338	178	1	\$10,465
February	2,144	1,948	163	1	\$52,250
March	2,501	2,279	176	2	\$13,988
April	2,205	1,967	189	1	\$41,498
May	2,352	2,120	177	2	\$179,630
June	2,196	1,979	154	4	\$267,349
July	2,139	1,941	138	9	\$11,385
August	2,166	1,931	159	7	\$457
September	1,744	1,537	133	3	\$66,637
October	2,021	1,831	143	1	\$81,414
November	1,906	1,756	110	0	\$44,641
December	1,552	1,412	95	0	\$11,793
<b>TOTALS</b>	<b>25,494</b>	<b>23,039</b>	<b>1,815</b>	<b>31</b>	<b>\$781,507</b>

**Contacts:** All phone calls, letters and other communication with consumers received by Consumer Service.

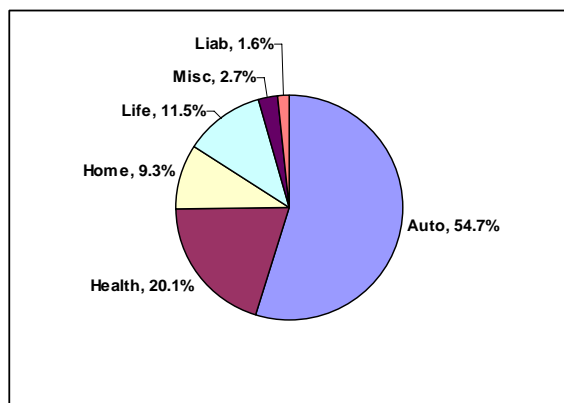
**Phone:** All phone calls received by Consumer Service.

**Cases:** All consumer issues that are actively pursued by Consumer Service.

**Internet:** Cases and inquiries received via the internet.

**Recovery:** Total amount of money received by consumers who have requested intervention.

### Consumer Complaints by Line of Insurance

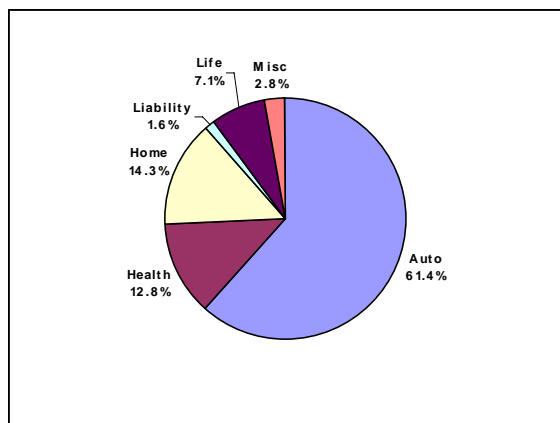


### Consumer Complaints – Top 10 Reasons

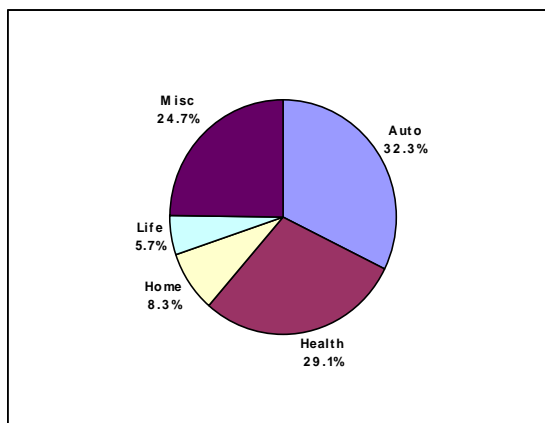
Underwriting	19.4%
Denial of Claim	16.8%
Delays	12.2%
Unsatisfactory Offer	9.9%
Other Claims Handling	7.0%
Cancellation & Nonrenewal	6.7%
Premium & Rating	4.1%
Information Requested	3.7%
Agent Handling	2.4%
Other Policy Holder	2.4%
All Other Reasons	15.3%

## 2007 Calls to Division of Insurance Consumer Hotline

**Consumer Complaint Calls by  
Line of Insurance**



**Consumer Informational Calls by  
Line of Insurance**



### 2007 Consumer Informational Calls – Top 5 Reasons by Line of Insurance

**Automobile Insurance**

Claim Settlement Timeframe  
Cancellation  
Safe Driver Insurance Plan (SDIP)  
Premium/Rating  
Arbitration

**Health Insurance**

Continuation of Coverage  
Mandated Benefits  
Mini-Cobra  
Co-Payments  
Claim Settlement Timeframe

**Homeowner's Insurance**

Claim Settlement Timeframe  
Non-Renewal  
Cancellation  
Credit History / Credit Reports  
Deductible

**Life Insurance**

Interest Paid  
Claim Settlement Timeframe  
License Status  
Cancellation  
# of Complaints Against Company

**Four Year Trends: Consumer Services**

	2004	2005	2006	2007
Total Contacts	34,459	33,143	29,333	25,494
Cases	2,078	2,044	1,873	1,815
Recoveries	\$1,752,334	\$292,747	\$266,468	\$781,507

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## Online Consumer Publications

As part of their mission to provide insurance consumers with accurate and useful informational materials, the Division creates, updates and publishes a range of insurance materials in print and online. Staff from the Consumer Services Section, the State Rating Bureau and the Legal Division collaborate throughout the year to identify topics for new publications. These materials must find a way to explain relatively complex insurance topics in a manner easily understood by the average consumer.

Every publication created and maintained by the Division is also posted on our website. Below is a list of consumer publications and web pages available as of December 31, 2007.

### Automobile Insurance

- It Pays To Shop Around (Consumer FAQ)
- Consumer Rights
- Ways to Save on Your Auto Insurance 2008
- FAQ on Auto Insurance
- Automobile Group Marketing Plans (Group Discounts)
- Safe Driver Insurance Plan (SDIP) - How SDIP Works, Appealing Surcharges, Hearing Locations and More
- How to Appeal Your Driver's License Revocation
- How to Appeal an Auto Insurance Cancellation

### Homeowner's Insurance

- Commissioners Report on Homeowner's Insurance
- National Flood Insurance Program
- FAQ on Homeowner's Insurance
- Homeowner Group Marketing Plans 2008 (Group Discounts)
- Homeowners Warranty Contracts
- MAHA Homesafe Program & Discounts
- A Massachusetts Guide to Insurance for Your Home and Ways to Help Reduce Your Insurance Premiums
- A Massachusetts Guide to Understanding the Insurance Policy Covering Your Home
- FAQ on Flooding and Insurance

### Health Insurance

- Health Care Reform Tips and Resources
- Consumer Guide to Health Care Coverage
- Consumer Guide to Individual and Small Groups
- Employer FAQ on Non-discrimination and Equal Contribution Requirements
- Long Term Care Guide
- Mandatory Benefits Guide
- Medigap/HMO Guide Effective
- MiniCobra Continuation of Coverage Benefits Guide

### Life Insurance

- Buying Life Insurance and Annuities in Massachusetts

### Workers Compensation Insurance

- Workers Compensation FAQ for Employees
- Workers Compensation FAQ for Employers

### Miscellaneous Insurance Guides

- Renter's Insurance
- Boat Insurance
- Recreational Vehicle Insurance
- Travel Insurance
- Wedding Insurance

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# Board of Appeal on Motor Vehicle Liability Policies & Bonds

## Mission

The mission of the Board of Appeal is to conduct hearings for consumers appealing:

- The assessment of a surcharge for an at-fault motor vehicle accident
- A decision of the Registry of Motor Vehicles regarding a license suspension, revocation or denial
- An insurance cancellation issued to a consumer by their insurance company

## 2007 Goals

- Reduce backlog of pending appeals from over 40,000 to less than 20,000. A waiting period of no more than 6 months is considered an acceptable length of time between surcharge and hearing date.

*Completed Successfully – As of December 31, 2007 there were approximately 20,000 appeals pending.*

## Primary Activities

All of the Board's hearings are conducted under the guidelines of M.G.L. c. 30A, although the Board has also promulgated its own Practice and Procedure regulations for surcharge appeals (211 C.M.R. 88.00). The Board's authority was established by M.G.L. c. 26 § 8A. This statutory charge gives the Board jurisdiction over appeals of motor vehicle accident surcharges issued in accordance with the Massachusetts Safe Driver Insurance Plan (SDIP), decisions of the Registrar of Motor Vehicles and automobile insurance cancellations.

In 2007, the Board's hearing officers conducted 49,080 surcharge appeal hearings, 4,801 Registrar appeal hearings and 211 Auto Insurance Cancellation hearings. Surcharge appeal cases are heard in the order they are received.

In addition to conducting hearings, the Board responds to consumer inquiries and researches legal issues, proposes new legislation and works with the Office of the Attorney General to defend the Board's decisions in Superior Court.

The Board's authority is based on M.G.L. c. 26 § 8A. The statute gives the Board jurisdiction over appeals of motor vehicle accident surcharges issued in accordance with the SDIP, decisions of the Registrar of Motor Vehicles and automobile insurance cancellations.

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## Special Activities

### Melanie's Law

Melanie's Law - Chapter 122 of the Acts of 2005 - passed on October 28, 2005. The act amended several sections of M.G.L. Chapter 90 in order to enhance the penalties and administrative sanctions for Operating Under the Influence (OUI) offenders in Massachusetts. Melanie's Law required the creation of a state run ignition interlock program.

Multiple OUI offenders are now required to install an Ignition Interlock Device (IID) in their vehicle upon issuance of a hardship license or at full license reinstatement. An IID is a handheld breath-alcohol monitoring device that is electronically connected to a vehicle's ignition. Before starting the vehicle, the IID requires the operator to take and pass a breath test. It also requires the operator to take re-tests while operating the vehicle. If an operator has 2 or more OUI convictions and is eligible for a hardship license, the operator must use the IID for the length of the hardship license and for an additional 2 years after license reinstatement.

### Junior Operators and Permit Holders

In addition to Melanie's law, significant increases in penalties and reinstatement fees for Junior Operators and Permit Holders who commit certain violations took effect in March, 2007. For example, Junior Operators now suffer a 90 day loss of license for a first speeding conviction, and a one-year suspension for drag racing. These penalties range from higher fines and higher reinstatement fees, to suspension or revocation of the license.

Melanie's law and the increased penalties for Junior Operators and Permit Holders have led to an increase in appeals of both the Registrar's decisions and the penalties imposed. In 2007, the Board saw a 16.2% increase in appeals of RMV decisions compared to the previous three years.

<b>Four Year Trends: Board of Appeal</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
Appeals of SDIP Surcharges	45,550	54,982	56,570	49,080
Appeals of RMV Actions	4,013	4,236	4,143	4,801
Appeals of Auto Insurance Cancellations	436	354	270	211



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# Legal Division

## Office of the General Counsel

### Mission

The Office of the General Counsel - including the Hearings and Appeals Section - assists the Commissioner of Insurance in administering the laws of the Commonwealth as they pertain to the protection of the insurance consumer through the regulation of the insurance industry. The Office of the General Counsel further assists the Commissioner of Insurance in monitoring the solvency of insurers by coordinating the takeover and liquidation of insolvent insurance companies and the rehabilitation of financially troubled companies.

### 2007 Goals

- Provide legal support and advice to the Commissioner of Insurance, Division staff, consumers, executive and legislative branch members and other interested parties in the Massachusetts insurance marketplace.

*Completed Successfully*

- Research and draft regulations, regulatory bulletins and interpretative letters on Massachusetts insurance laws and regulations. Analyze insurance-related legislation and serve as hearing officers in various regulatory and adjudicatory administrative proceedings.

*Completed Successfully*

- Provide a flexible alternative to litigation through the adjudicatory hearing process conducted by the Hearings and Appeals Section. This includes insurance rate proceedings, actions taken by the Division of Insurance against its licensees and administrative appeals - including appeals from decisions of the residual market entities overseen by the Commissioner of Insurance.

*Completed Successfully*

### Primary Activities

#### Reform of Private Passenger Motor Vehicle Insurance Market

On May 18, 2007, the Division held a hearing pursuant to M.G.L. c. 175E, § 5 to determine whether competition in the automobile insurance market is either (1) insufficient to assure that rates will not be excessive, or (2) so conducted as to be destructive of competition or detrimental to the solvency of insurers.

On July 16, 2007, the Commissioner issued a Decision and Order determining that these conditions currently do not exist in the Massachusetts private passenger motor vehicle insurance market; therefore, she could not fix-and-establish rates for private passenger motor vehicle insurance in 2008.

On October 19, 2007, the Division issued a new regulation, 211 CMR 79.00, *Private Passenger Motor Vehicle Insurance Rates*, to govern the private passenger motor vehicle insurance market as it transitions to a competitive rating environment. In accordance with this regulation, insurers submitted competitive rate filings to the Division on November 19, 2007. The regulation established a deadline of November 27 for amending these filings. Thereafter, the Division called a hearing on one rate filing and the Office of the Attorney General requested hearings on five rate filings. The Division issued public notices for these hearings and then held pre-hearing conferences in December 2007. Ultimately, the Division placed all transitional rate filings submitted to the Division “on file”, to be effective April 1, 2008.

The Division issued a variety of regulatory bulletins to provide guidance to the industry as the market transitioned to competitive rating. These regulatory bulletins concerned topics including:

- Regulatory review standards for competitive private passenger motor vehicle insurance rate filings
- Product form, endorsement and new business application requirements
- Classification plan requirements for private passenger motor vehicle insurance policy rate filings
- Filing requirements and procedures for private passenger motor vehicle insurance group marketing plans pursuant to M.G.L. c. 175, § 193R
- Filing clarification regarding model year and rate symbol factors
- Comparison of private passenger motor vehicle insurance premiums pursuant to M.G.L. c. 175, § 113H

A complete list and description of these bulletins can be found at the end of this publication.

### **Reform of the Private Passenger Motor Vehicle Insurance Residual Market/Implementation of the Massachusetts Automobile Insurance Plan (MAIP)**

In 2007, the Division continued to dedicate substantial resources to reforming the operation of the residual market for private passenger motor vehicle insurance. Specifically, the Division held several hearings on proposed amendments to the Commonwealth Automobile Reinsurers (CAR) Rules of Operation. Some of the proposed amendments included those rules concerning the creation and implementation of the Massachusetts Automobile Insurance Plan (MAIP). Those proceedings included hearings and decisions on the following:

- Hearing to Suspend Rules of Operation of CAR Promulgated on December 13, 2006
- Proposed Amendments to CAR Rules of Operation 21, 22 and 26
- Proposed Amendments to CAR Rule of Operation 13
- Proposed Amendments to CAR Rules of Operation 23, 26, 28 and 30
- Proposed Amendments to CAR Rules of Operation 11, 12, 29 and 31

On April 19, 2007, the Commissioner approved the amended MAIP Rules and remanded those rules to CAR for additional amendments. CAR subsequently submitted additional rule amendments to the Commissioner and a public hearing was held on June 15, 2007. On July 16, 2007, the Commissioner approved Rules 21 through 40, with additional amendments, effective immediately.

The reform of the private passenger motor vehicle insurance residual market, as that market transitions to functioning as an assigned risk plan, continues to be a work in progress.

## Special Activities

### Receiverships

The Office of General Counsel managed nine receiverships under which the Commissioner of Insurance has been appointed receiver. Additionally, attorneys responded to approximately 100 written public records requests, as well as an average of four oral public record requests per week. The Office supervised and assisted in responding to a substantial number of internal public records inquiries made directly to other Division departments. Departments assisted in this manner included Consumer Services, Policy Form Review, Special Investigations, Producer Licensing, and Financial Surveillance.

#### Domestic and Ancillary Receiverships

Domestic Receiverships		
Date	Company	Status
06/09/1995	Abington Mutual Liquidating Trust	In Liquidation
01/17/1989	American Mutual Liability Insurance Company	In Liquidation
08/26/1992	Attleboro Mutual Liquidating Trust	In Rehabilitation
11/29/2004	Groveland Mutual Liquidating Trust	In Liquidation
11/01/2000	Lumber Mutual Insurance Companies	In Rehabilitation
06/09/1994	Monarch Life Insurance Company	In Rehabilitation
09/20/2000	New England Fidelity Insurance Company	In Liquidation
02/10/2000	Trust Insurance & Trust Assurance Companies	In Liquidation
07/26/2006	Newburyport Mutual Fire Insurance Company	In Liquidation

#### Active Ancillary Receiverships

Date	Company	State	Estimated Assets	Closed Date
10/16/2002	Legion Insurance Company	PA	\$57,520,000	
10/16/2002	Villanova Insurance Company	PA	\$1,460,000	
10/03/2001	Reliance Insurance Company	PA	\$56,272,000	
06/06/2005	Home Insurance Company	NH	\$5,700,000	
05/25/2005	United Capitol	IL	\$300,000	

#### Closed Ancillary Receiverships

None in 2007

### Litigation

Attorneys worked closely on the litigation of various actions in state court, particularly the Attorney General's appeal of the Commissioner's decision on the Massachusetts Property Insurance Underwriting Association's (MPIUA or FAIR Plan) 2005 rate filings. On January 3, 2008, the Supreme Judicial Court affirmed the Commissioner of Insurance's August 11, 2006, decision approving the revised rates proposed by the MPIUA. See *Attorney General v. Commissioner of Insurance*, No. SJC-09966 (Mass. Jan. 3, 2008). Additionally, members of the Office of the General Counsel continue to serve as appointees to an advisory committee that reviews all applications for written consent to engage or participate in the business of insurance under the provisions of the federal Violent Crime Control and Law Enforcement Act of 1994, 18 U.S.C. § 1033.

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## Hearings and Appeals

As the administrator of the insurance laws, the Division conducts hearings on a wide range of issues, including statewide insurance rate cases, actions taken by the Division against its licensees, and administrative appeals. These matters significantly affect Massachusetts consumers and businesses, and are the top priority of the Hearings and Appeals staff. The staff maintains all official records of cases before the Division, issues notices of public hearings and provides prompt public access to records. The Docket Clerk provides assistance to consumers and industry representatives who have questions regarding cases or who wish to conduct in-house reviews of case records.

In 2007, the Division held public hearings on rate filings concerning statewide workers' compensation rates and statewide residual market homeowner's insurance (MPIUA or FAIR Plan) rates. In addition, the Division also held a public hearing concerning the overall condition of the Massachusetts market for Medicare Supplement insurance.

Attorneys from the Legal Division assisted in reviewing an application for the proposed acquisition of a Massachusetts domestic property and casualty insurer and the subsequent hearing on that proposed transaction. Division's enforcement counsel instituted various administrative actions against Division licensees and defended appeals of license denials.

Legal Division attorneys assisted in drafting new regulations and amending existing ones. Public hearings were held on the following regulatory changes:

- Merger of the nongroup and small group health insurance markets
- Procedures concerning rate filings made by the MPIUA for residual homeowner's market insurance rates
- Young adult health benefit plans
- Procedures for the conduct of appraisals and intensified appraisals under Automobile Damage Appraiser and Licensing Board (ADALB) regulations
- Risk Based Capital (RBC) for health organizations

## Special Investigations & Enforcement

### SIU Mission

A division of the Office of the General Counsel, The Special Investigations Unit staff and Enforcement Counsel investigate allegations of misconduct by Division licensees, and pursue appropriate enforcement. These cases include reviewing findings and evidence supporting allegations of unfair methods of competition, unfair and deceptive acts or trade practices, and other violations of insurance law and regulations.

### SIU 2007 Goals

- Thoroughly investigate cases referred by the general public, other state and federal investigative and prosecutorial agencies, and other sections of the Division involving allegations of unfair methods of competition, unfair or deceptive acts or practices in the business of insurance and other violations of insurance laws and regulations.

*Completed Successfully*

- Pursue enforcement actions through negotiated settlements, consent agreements or administrative decisions. Remedies include: cease and desist orders; the establishment of compliance programs; license sanctions such as revocation or suspension; and, the imposition of financial penalties.

*Completed Successfully*

- Make referrals to agencies of the federal and state government and report evidence of criminal activity to the appropriate law enforcement authority.

*Completed Successfully*

### SIU Primary Activities

During 2007, the Special Investigations Unit reported enforcement actions online to the NAIC Regulatory Information Retrieval System. Enforcement actions were also posted on the Division's website. In addition, the unit staff participated in the Online Fraud Reporting System, the State Regulatory Information Retrieval System Alert Notification System and the Special Activities Database System sponsored by the NAIC. For calendar year 2007, Special Investigations and Enforcement closed 385 cases resulting in \$151,300 in financial penalties and \$2,979 in restitution.

<b>Four Year Trends: Special Investigations</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
Cases Resolved	334	484	455	385
Suspended or Revoked Licenses	52	97	36	35
Cease & Desist Orders	140	179	160	132
Referrals for Enforcement Action	166	240	187	211
Financial Penalties	\$459,600	\$348,725	\$377,425	\$151,300
Restitution	\$166,966	\$359,098	\$52,486	\$2,979

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# Information Technology

The Information Technology Group provides technical service and support to all departments of the agency. The staff is responsible for the day-to-day operations of the Division's telecommunications system, local area network, web sites, desktop personal computers, database systems and data connections to MAGNet, the Commonwealth's Wide Area Network, as well as private data circuits to the National Association of Insurance Commissioners (NAIC) and to Galaxy Internet Services. The Group is also responsible for the development of application programs in support of each functional group in the Division. These application programs are deployed to improve business processes, to achieve increased productivity, to support the Division's constituents - such as consumers, producers and companies - and to otherwise support the Division in achieving its goals and objectives.

## Mission

- Support the mission, goals, and objectives of the Division of Insurance, and provide efficient and useful services and technologies to internal user-clients, as well as to external constituents.
- Provide hardware/software/networking infrastructure and I.T. support and development personnel which are reliable, effective and responsive.
- Provide quality services to our user-clients.
- Strive for excellence and customer satisfaction in our networking, helpdesk, systems development and consulting endeavors. Perform our work with a proactive approach and adopt a "can do" attitude.
- Constantly improve on the Division of Insurance's investment in technology by: safeguarding technology assets; expanding technical knowledge and skills; working cooperatively with business partners and users; and, by leveraging available state and NAIC technologies for the good of the Division.

## 2007 Goals

- Implement the Division's web-based Producer Licensing System – OLLIE for license renewals.

*Completed Successfully*

- Complete the Division's Information Technology physical inventory and reconciliation to accounting books and our physical locator system.

*Completed Successfully*

- Implement an interactive consumer web site for the Division. Phase 1 of this project is the Producer Search and Lookup Function - AgentFinder.

*Completed Successfully*

- Participate in the Division's Business Continuity and Disaster Recovery planning project.

*Ongoing*

- 
- Complete a full Security Assessment of our development and production environment for web-based systems. This goal includes simulating attacks on our infrastructure hardware and software, as well as our OLLIE web system and application.

*Completed Successfully*

- Plan and implement an application and website which will allow consumers to compare auto insurance rates under the new “managed competition” structure.

*Partially Complete – Scheduled for Completion in February, 2008*

## Primary Activities

The completion of Information Technology projects has resulted in improved operational efficiencies in all departments. The successful completion of the OLLIE Web-based License Renewal application has created faster and more efficient turnaround for agents and producers. Its on-line payment feature has created faster throughput for revenue by processing payments faster. The adoption rate for OLLIE among individual producers has exceeded our expectations. In the first five months of operation, over 40% of renewals were processed through the web application and paid on-line.

The Division’s Continuity of Operations Plan (COOP) provides for any contingency which would render our South Station facility inoperable for an extended period of time. The Office for Consumer Affairs headquarters at 10 Park Plaza has been designated as our primary backup facility in case of an evacuation of our South Station facility. A procedure to restore fundamental communications facilities - particularly e-mail and our access to the internet - will allow for basic organizational support during the early days of any crisis.

The completion of the AgentFinder web tool for the Division’s website allows consumers to easily find agents selling the various lines of insurance in a specific geographic area. Consumers can use the advanced search in order to specify several criteria which would narrow the search by company, geographic area or lines of insurance. This interactive tool will also facilitate the search for agents under the new auto insurance comparison website because the two systems will be linked together for the convenience of the consumer. Producers will benefit by the ability to update their own demographic information in the database. This will enhance the accuracy of the information displayed to the consumer.

The completed Security Assessment serves the Division in several ways. We are able to proceed with confidence in our methods and infrastructure knowing that a third party has reviewed the environment and approved of our overall approach to building web-based applications. We have also been given a set of “best practices” recommendations which we can implement where appropriate. Finally, the Security Assessment provides us with a blueprint for the construction of sound policies and procedures to enhance our security.

The completion of our Insurance Rate Comparison System and website will provide consumers with an important tool in understanding the effects of managed competition in the marketplace. Companies, agencies and individual producers will benefit as the website drives consumer traffic to them.

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# National Association of Insurance Commissioners (NAIC) Activity

Each year, the Division of Insurance participates in a range of activities through the National Association of Insurance Commissioners (NAIC). The ability to combine information, perspective and expertise with our counterparts in other states is vital to the Division's ability to accomplish our mission. Linkages and information-sharing from state to state take place as the NAIC committees work via email, webinars and conference calls throughout the year. In addition, staff from the Division attend NAIC meetings regularly.

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## NAIC Surveys

The Administration Department completes the annual NAIC Resources Survey. This survey reports on the types of positions, salaries, number of positions, budget and revenue of the Division. The Department also completes a portion of the NAIC Interim Annual Review (IAR). The IAR reports on training programs, staff turnover, position qualifications, etc. for the financial examination and surveillance staff. This annual review is described further under the section on the (F) Committee.

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## Property and Casualty Insurance (C) Committee

The mission of the Property and Casualty Insurance (C) Committee is to monitor and respond to regulatory issues associated with property or casualty insurance products, including issues regarding their delivery and cost. The Committee monitors property and casualty insurance markets and the surplus lines market. The Committee addresses regulatory issues associated with both personal lines (particularly auto and homeowners insurance) and commercial lines coverages. The Committee also monitors and responds to problems associated with financial reporting matters for property and casualty insurers that are of interest to regulatory actuaries and analysts and monitors and responds to problems associated with the financial aspects of the surplus lines market.

### Catastrophe Insurance Working Group (C)

This working group examines catastrophes and possible strategies to spread the risk of catastrophes across state, regional and federal programs in ways that may present a more efficient method of managing the risk of catastrophic losses.

### AIG Settlement Review Working Group (C)

This working group examines a settlement offer negotiated between the AIG Companies and the State of New York regarding incorrect workers' compensation reports filed by the AIG Companies that impacted their taxes, assessments and penalties in each of the states in which it does business.

Staff from the Division's State Rating Bureau participated in both of these (C) Committee working groups throughout 2007, attending NAIC quarterly meetings and participating in conference calls.



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## Market Conduct and Consumer Affairs (D) Committee

The (D) Committee monitors aspects impacting the market regulatory process. This monitoring includes overseeing:

- The collection of market data;
- Market Information Systems;
- Automated applications;
- The use of desk audits, examinations, interrogatories, investigations, and other resources for monitoring market activities; and,
- The analysis of data relevant to market issues.

In addition, the (D) Committee helps identify and develop uniform regulatory standards and solutions to problems related to market issues. As part of this function, the committee facilitates interstate communication and coordinates collaborative state regulatory actions. The committee also reviews and makes recommendations regarding the underwriting and market practices of insurers and producers as those practices affect insurance consumers, including availability and affordability of insurance.

### Market Analysis Working Group (D)

The Director of the Division's Market Conduct Section is one of sixteen national regulators selected to be an active member of the Market Analysis Working Group. The Group identifies and reviews insurance companies, which are, or may exhibit characteristics indicating a current or potential market regulatory issue that may impact multiple jurisdictions. The Working Group determines if regulatory action is being taken and supports collaborative actions in addressing problems identified. During 2007, staff from the Division's Market Conduct section attended and participated in quarterly national meetings and monthly conference calls.

### Market Regulation Handbook Working Group (D)

The Market Conduct Section is also an active member the Market Regulation Handbook Working Group. The mission of this group is to:

- Expand the *Market Regulation Handbook* to include the market regulation initiatives and market analysis techniques set forth in the NAIC Framework for Market Analysis. Develop new core competency standards to include criteria which measure state compliance with the market regulation initiatives and market analysis techniques outlined in the Framework for Market Analysis. Develop other core competency standards that support market regulatory function, as deemed necessary by the Working Group;
- Evaluate the need and develop market conduct examination standards and procedures regarding regulated entities' market conduct-related activities; and,
- Develop general overall updates to the *Market Regulation Handbook*/core competencies to include references to new and existing NAIC working group initiatives, work products and NAIC models and white papers.

During 2007, staff from the Market Conduct section attended and participated in quarterly national meetings and monthly conference calls.

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### Producer Licensing Working Group (D)

The Director of Producer Licensing is an active member of the (D) Committee's Producer Licensing Working Group. The Working Group's mission is to:

- Develop and implement uniform standards, interpretations and treatment of producer and adjuster licensees and licensing terminology;
- Coordinate and consult with the National Insurance Producer Registry Board of Directors to develop and implement uniform producer licensing initiatives, with a primary emphasis on encouraging the use of electronic technology; and,
- Monitor and respond to developments related to licensing reciprocity.

As a member of the Working Group, the Director participates in regional and national SILA (Securities Insurance Licensing Administrators) meetings and occasional NAIC meetings. Participation in Working Group conference calls is ongoing throughout the year.

### Complaint Handling & Reporting Standards Working Group (D)

The Consumer Service Section (CSS) is a member of the D Committee's Complaint Handling & Reporting Standards Working Group. The charge of this working group is to create and promote uniformity in complaint handling and reporting. Ultimately, successfully accomplishing this mission will benefit regulators, companies, and consumers alike by ensuring that complaint data are meaningfully interpretable for market analysis and public information purposes, while at the same time improving regulator response and intervention on behalf of consumers. During 2007, staff from the CSS took part in various conference calls with their counterparts from other states throughout the year to discuss complaint handling and reporting standards.

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## Financial Conditions (E) Committee

The mission of the Financial Condition (E) Committee is to be the central forum and coordinator of solvency-related considerations of the NAIC relating to accounting practices and procedures, blanks, valuation of securities, the Insurance Regulatory Information System (IRIS), financial analysis and solvency, zone examinations and examiner training and issues concerning insurer insolvencies and guarantees.

### Financial Analysis Working Group (E)

The Division also served as a member of the Financial Analysis Working Group during 2007. This group is a subgroup of the Financial Conditions (E) Committee. The mission of the Financial Analysis Working Group is to:

- Analyze nationally significant insurers and groups that exhibit characteristics of trending toward or being financially troubled, and determine if appropriate action is being taken;
  - Interact with domiciliary regulators and lead states to assist and advise as to what may be the most appropriate regulatory strategies, methods, and action(s);
  - Support, encourage, promote and coordinate multi-state efforts in addressing solvency problems; and,
  - Review and make appropriate updates and enhancements to the *NAIC Troubled Insurance Company Handbook*.
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### **Accounting Practices and Procedures Task Force (E)**

The Division served as a member of the Accounting Practices and Procedures Task Force during 2007. This task force is a subgroup of the Financial Conditions (E) Committee. The mission of the Task Force is to:

- Identify, investigate and develop solutions to accounting problems with the goal of guiding insurers in properly accounting for various aspects of their operations;
- Modify the Accounting Practices and Procedures manuals to reflect changes necessitated by task force action; and,
- Study innovative insurer accounting practices which affect the ability of regulators to determine the true financial condition of insurers.

The group accomplishes this mission through various working groups, sub-groups, and study groups. Staff from the Division's Financial Surveillance and Company Licensing section worked on the Task Force in various capacities throughout 2007.

### **Receivership and Insolvency Task Force (E)**

The Division served as a member of the Receivership and Insolvency Task Force of the NAIC during 2007. The primary mission of this Task Force is to monitor insolvencies of insurance companies and insolvency guaranty funds nationwide. The duties associated with this group include:

- Monitoring the effectiveness and performance of state administration of receiverships and the state guaranty fund system;
- Coordinating cooperation and communication among regulators, receivers and guaranty funds;
- Monitoring ongoing receiverships and reporting on such receiverships to NAIC members;
- Developing and providing educational and training programs in the area of insurer insolvencies and insolvency guarantees to regulators, professionals and consumers;
- Developing and monitoring relevant model laws, guidelines and products; and,
- Providing resources for regulators and professionals to promote efficient operations of receiverships and guaranty funds.

In 2007, Legal Division staff worked on amendments to the Property and Casualty Insurance Guaranty Association Model Act and the Life and Health Insurance Guaranty Association Model Act.

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## Financial Regulation Standards and Accreditation (F) Committee

The mission of the Financial Regulation Standards and Accreditation (F) Committee is the administration and enforcement of the NAIC Accreditation Program. This work includes:

- The consideration revision and interpretation of standards for accreditation;
- The evaluation and interpretation of states' laws and regulations, and departments' practices, procedures and organizations as they relate to compliance with standards;
- The examination of members for compliance with standards, including the development of procedures for examination;
- Selecting qualified individuals to examine members for compliance with standards; and,
- Making decisions regarding whether or not to accredit members.

Each year, the Division of Insurance includes the maintenance of NAIC accreditation among its primary goals. As a condition of maintaining and retaining NAIC accreditation, Massachusetts must complete an Interim Annual Review (IAR) Guide for the NAIC accreditation staff each year. The NAIC reviews, analyzes, and evaluates the IAR, and then makes recommendations to the Financial Regulation Standards and Accreditation (F) Committee. In 2007, Massachusetts' Interim Annual Review Guide was received in March from the NAIC. Staff from the Division's Financial Examinations section completed and returned the Guide to the NAIC in May, 2007. The (F) Committee subsequently notified the Division that we met the requirements of the IAR, and that continued accreditation for Massachusetts was recommended and granted.

Throughout the year, staff from the Financial Examinations section receive updates on NAIC current developments and emerging issues. This is accomplished by attending the quarterly NAIC national meetings and reviewing the minutes thereof, attending the annual NAIC Financial Summit, various webinar training sessions, conference calls on specific issues, and reviewing NAIC quarterly meeting issue papers and current hot topic NAIC emails.

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## Climate Change and Global Warming Task Force (EX)

The mission of the Climate Change Task Force is to serve as coordinator of the NAIC analysis of the impact of climate change on insurance consumers, insurance providers and insurance regulators. The Task Force examines the implications of climate change on insurer solvency, the availability of affordable insurance coverage for the nation's insurance consumers and its impact on insurance regulation.

Staff from the Division's State Rating Bureau participated in the Task Force throughout 2007, attending NAIC quarterly meetings and participating in conference calls.

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## Speed to Market Working Group (EX) Interstate Insurance Compact

In 2000, members of the NAIC unanimously adopted a blueprint for significant regulatory reforms to modernize state insurance regulation. The NAIC formed the Speed to Market Working Group (EX) to address regulatory efficiency issues as insurers facing competition from financial institutions sought a more effective filing and review process. The Working Group recommended a new system featuring:

- A single point of filing and review.
- The development of national standards for insurance products.
- A more efficient state-based procedure for processing and filing.

In 2002, NAIC members decided that the facilitation of interstate cooperation and the development of national uniform standards applicable in multiple states would best be served by an interstate compact. Throughout 2002 and 2003, the working group worked closely the National Conference of State Legislatures (NCSL), the National Conference of Insurance Legislators (NCOIL), the National Association of Attorneys General (NAAG), and other state officials to further refine and enhance the Interstate Insurance Compact Model legislation. By May of 2006, more than 26 states with over 40% of the nationwide premium volume had enacted the Compact legislation. This threshold created the Interstate Insurance Product Regulation Commission (IIPRC), thereby establishing a central point for filing various insurance products.

Within six months of its creation, the IIPRC adopted its first Uniform Standards. The IIPRC started receiving and reviewing product filings by mid-2007. The IIPRC had thirty-eight Uniform Standards in effect by the end of 2007. In the Fall of 2007, the IIPRC instituted Filing Fees to finance the operations of the IIPRC. Work continues to adopt more Uniform Standards and to enhance the procedures to receive product filings on behalf of the IIPRC Member States.

Today, the IIPRC has 31 members - including Massachusetts - representing half of the nationwide premium volume. The Interstate Insurance Compact is an important modernization initiative that benefits state insurance regulators, consumers and the insurance industry. The Compact enhances the efficiency and effectiveness of the review and approval of insurance filings, allowing consumers to have faster access to competitive insurance products. The Compact promotes uniformity through the application of national product standards embedded with strong consumer protections.

In addition to serving as a member of the Compact, Massachusetts serves and participates on the Management, Product Standards and Rulemaking Committees.

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# Acts, Regulations & Bulletins

## Acts

### **Chapter 205 of the Acts of 2007**

Establishes and regulates the membership and operation of a Health Disparities Council within, but not subject to the control of, the Executive Office of Health and Human Services; directs certain insurance carriers, upon request, to make information available to the Health Care Access Bureau; imposes limits on said information. Amends which provision informs the administration of the trust fund by the health safety net office for the purpose of payments to acute hospitals and community health centers.

### **Chapter 219 of the Acts of 2007**

Amends various provisions relative to the operation of dental services companies. Limits the investment of said dental services corporations to those securities permitted to insurance companies. Authorizes said corporations to acquire and own real estate occupied by itself. Authorizes the Commissioner of Insurance to require dental service companies to acquire contingent surpluses. Limits other funds of dental service companies to those permitted for the investment of institutional funds.

## Regulations

### **211 CMR 25.00, Risk Based Capital for Health Organizations**

This new regulation allows the Division of Insurance to monitor more closely the financial solvency of health organizations licensed under M.G.L. chs. 175, 176A, 176B, 176E, 176F, and 176G.

### **211 CMR 41.00, Nongroup Health Insurance**

The passage of Chapter 58 of the Acts of 2006, as amended by Chapters 324 and 450 of the Acts of 2006, amended, in part, M.G.L. c. 176M, Nongroup Health Insurance, and M.G.L. c. 176J, Small Group Health Insurance. These amendments created the need to amend 211 CMR 41.00. The legislation resulted in a merger of the nongroup/individual and small group health insurance markets and established new rating requirements for products offered to eligible individuals and eligible small groups in the new merged market.

### **211 CMR 63.00, Young Adult Health Benefit Plans**

This new regulation was promulgated pursuant to Chapter 58 of the Acts of 2006, *An Act Providing Access to Affordable, Quality, Accountable Health Care*, and implements Section 10 of M.G.L. c. 176J. The regulation establishes benefit criteria and rating requirements for young adult health benefit plans, as well as guidance on how to offer such products in a consistent and fair manner.

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**211 CMR 66.00, Small Group Health Insurance**

The passage of Chapter 58 of the Acts of 2006, as amended by Chapters 324 and 450 of the Acts of 2006, amended, in part, M.G.L. c. 176M, Nongroup Health Insurance, and M.G.L. c. 176J, Small Group Health Insurance. These amendments created the need to amend 211 CMR 66.00. The legislation resulted in a merger of the nongroup/individual and small group health insurance markets and established new rating requirements for products offered to eligible individuals and eligible small groups in the new merged market.

**211 CMR 78.00 - Procedures Concerning Rate Filings and the Conduct of Hearings for Motor Vehicle Insurance (Rescinded)**

This regulation was rescinded in order to avoid inconsistent regulatory requirements applicable to the private passenger motor vehicle insurance market in the Commonwealth. The regulation was superseded as to commercial motor vehicle insurance in 1981 by 211 CMR 91.00, *Motor Vehicle Insurance Rates*; and, superseded as to private passenger motor vehicle insurance in October of 2007 by the promulgation of 211 CMR 79.00, *Private Passenger Motor Vehicle Insurance Rates*.

**211 CMR 79.00, Private Passenger Motor Vehicle Insurance Rates**

This new regulation addresses procedures relating to the filing and review of the rates and premium charges for all types of coverages under private passenger motor vehicle insurance policies. The regulation promotes the public welfare by regulating insurance rates so that they are not excessive, inadequate or unfairly discriminatory. The regulation also promotes the accuracy and fairness of private passenger motor vehicle insurance rates. In addition, the regulation protects the interests of policyholders during the transition from a fixed-and-established market to a competitive market, and promotes price competition among insurers to provide insurance rates that are responsive to competitive market conditions.

**211 CMR 101.00, Procedures Concerning Rate Filings Made Pursuant to M.G.L. c. 175C and the Conduct of Hearings on Such Filings**

This new regulation sets forth standards and procedures for filings made by the Massachusetts Property Insurance Underwriting Association - also known as the FAIR Plan - and for the conduct of hearings on those filings.

**212 CMR 2.00, The Appraisal and Repair of Damaged Motor Vehicles**

This regulation was amended by the Massachusetts Auto Damage Appraiser Licensing Board to facilitate the calculation of the costs of repair of damaged motor vehicles under 212 CMR 2.04, *Procedures for the Conduct of Appraisals and Intensified Appraisals*. The amendment was necessary to provide guidance to insurance appraisers and repair shops as to the procedures for the appraisal and repair of damaged motor vehicles.

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## Bulletins

**Bulletin 2007-01: Amendments Created by Chapter 58 of the Acts of 2006, as amended, Related to Eligibility as a Dependent in an Insured Health Plan**

Issued to all carriers to clarify the new dependant coverage requirements implemented under the Health Care Reform Act (Chapter 58 of the Acts of 2006, as amended) and effective January 1, 2007.

**Bulletin 2007-02: Addendum to 2007 “Massachusetts Bulletin for People with Medicare”**

Issued to notify licensed insurers they are required to provide a copy of this Massachusetts Bulletin along with the *2007 Guide to Health Insurance for People with Medicare* to those individuals eligible for Medicare and to provide basic information regarding available program options for those individuals.

**Bulletin 2007-03: The Introduction of the MBTA CharlieCard and the Public Transit Discount in Private Passenger Automobile Insurance**

Issued to inform insurers about changes to the way policyholders will provide evidence to document the policyholder's eligibility for the Public Transit Discount.

**Bulletin 2007-04: Non-discriminatory Offer and Equal Contribution by Employers of Insured Group Health Benefit Plan Contracts Pursuant to Chapter 58 of the Acts of 2006, as Amended**

Issued to summarize and clarify certain provisions related to the non-discriminatory offer and equal contribution by employers of insured group health benefit plan contracts as required by the enactment of Chapter 58 of the Acts of 2006, as amended.

**Bulletin 2007-05: New Insurance Producer License Renewal Application Forms**

Issued to notify all licensed insurance producers and other interested parties that the Division of Insurance has begun accepting the National Association of Insurance Commissioner's Uniform Applications for the renewal of resident and non-resident individual and business entity insurance producer licenses.

**Bulletin 2007-06: Implementation of the Division of Insurance's Online Licensing for Individuals and Entities System (OLLIE)**

Issued to inform insurance producers of the first phase of the new Online Licensing for Individuals and Entities system, known as OLLIE, beginning September 25, 2007.

**Bulletin 2007-07: Regulatory Review Standards Applicable to Private Passenger Motor Vehicle Insurance Rate Filings for Rates Effective April 1, 2008 through March 31, 2009**

Issued to inform insurers filing private passenger motor vehicle insurance rates about the Division's procedures for reviewing rate filings with the above-indicated effective dates.

**Bulletin 2007-08: Regulatory Review Standards Applicable to Private Passenger Motor Vehicle Insurance Rate Filings in the Residual Market for Rates Effective April 1, 2008 through March 31, 2009**

Issued to advise Commonwealth Automobile Reinsures (CAR) of certain parameters established by the Commissioner of Insurance with regard to the transition rate filing for the residual market.

**Bulletin 2007-09: Deviated Case Rates for Credit Life and Credit Accident and Health Insurance Sold by Motor Vehicle Dealers Effective Between January 1, 2008 and December 31, 2010**

Issued to notify insurers that the Commissioner, pursuant to M.G.L. c. 175, § 117C(b)C.(4)(iii), shall review the combined experience of all insurers writing certain insurance products in Massachusetts for the motor vehicle dealer class of business and compute the deviated case rates for such insurance policies.



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**Bulletin 2007-10: Product Form, Endorsement, and New Business Application Requirements for Private Passenger Motor Vehicle Insurance Policies with Policy Effective Dates of April 1, 2008 through March 31, 2009**

Issued to inform insurers about the product form, endorsement, and new business application filing requirements that apply as the market transitions to managed competition.

**Bulletin 2007-11: Discounts Applicable to Private Passenger Motor Vehicle Insurance Premiums**

Issued to inform all insurers who sell or service private passenger motor vehicle insurance policies about required premium discounts that will continue to apply as the market transitions to managed price competition.

**Bulletin 2007-12: Classification Plan Requirements for Private Passenger Motor Vehicle Insurance Policy Rate Filings Applicable to Policies with Effective Dates of April 1, 2008 through March 31, 2009**

Issued to inform insurers that sell private passenger motor vehicle insurance policies about the requirements for classification plans contained in insurer rate filings that apply to such policies.

**Bulletin 2007-12A: Classification Plan Requirements for Private Passenger Motor Vehicle Insurance Policy Rate Filings Applicable to Policies with Effective Dates of April 1, 2008 through March 31, 2009**

Issued to clarify Bulletin 2007-12 issued on November 1, 2007. Cautions insurers that the practice of tiering based on prior limits of liability in insurers' rate filings for the period of April 1, 2008 through March 31, 2009 is prohibited.

**Bulletin 2007-13: Filing Requirements and Procedures for Private Passenger Motor Vehicle Insurance Group Marketing Plans Pursuant to M.G.L. c. 175, § 193R**

Issued to inform insurers who sell or service private passenger motor vehicle insurance policies about the filing requirements and procedures related to group marketing plans effective on or after April 1, 2008.

**Bulletin 2007-14: Filing Clarification Regarding the Model Year and Rate Symbol Factors Applicable to Private Passenger Motor Vehicle Insurance Policies Effective on April 1, 2008**

Issued to provide guidance to insurers for the purpose of adapting the model year and rate symbol factors included in the Automobile Insurer's Bureau April 1, 2008 Advisory Filing to the insurers' specific vehicle mixes on a sound actuarial basis.

**Bulletin 2007-15: Written Notice to Claimants of Payment of Claims in Third Party Settlements**

Issued to notify insurers of the specific written notice requirements insurers must provide to certain claimants upon payment of five thousand dollars (\$5,000) or more in settlement of any third-party liability claim, if the payment is made to a claimant by the insurer or its representative, including the insurer's attorney.

**Bulletin 2007-16: Comparison of Private Passenger Motor Vehicle Insurance Premiums Pursuant to M.G.L. c. 175, § 113H Using Voluntary Rates on File for Insurer and Residual Market Rates on File for CAR**

Issued to inform insurers about the appropriate method to determine the private passenger automobile insurance policy premium when policyholders obtain coverage through the residual market.

Note: The summaries provided in these sections should not be interpreted as the Division's formal legal interpretation or recommendation, nor are the summaries inclusive of all aspects of any of the laws enacted, regulations promulgated, or bulletins issued in 2007.

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# Appendices

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**MASSACHUSETTS DIVISION OF INSURANCE**  
**Select Financial Data From 2007 Annual Statements**  
**Line of Business: LIFE INSURANCE**

NAIC	Company Name	Total Premium Written in MA as of 12/31/07	Total Premium Written as of 12/31/07	Total Assets as of 12/31/07	Total Liabilities as of 12/31/07	Total Capital & Surplus as of 12/31/07
61476	Boston Mut Life Ins Co	48,216,281	223,469,018	893,464,627	791,325,691	102,138,936
65099	John Hancock Life Ins Co	339,782,622	5,164,812,833	69,812,524,144	53,721,769,749	4,407,485,181
65315	Liberty Life Assur Co Of Boston	48,917,015	973,203,896	11,185,421,236	7,363,986,177	482,666,838
65919	Primerica Life Ins Co	35,835,997	1,667,950,864	5,895,972,126	4,241,123,623	1,654,848,504
65935	Massachusetts Mut Life Ins Co	622,508,970	13,235,446,464	119,085,813,267	68,549,084,930	8,008,147,898
66265	Monarch Life Ins Co	1,333,240	34,472,777	953,182,139	643,599,337	11,023,885
67598	Paul Revere Life Ins Co	15,154,784	448,886,766	4,920,983,852	4,462,247,601	458,736,251
67601	Paul Revere Variable Ann Ins Co	279,088	5,557,399	132,607,770	14,186,957	114,046,378
69140	First Allmerica Fin Life Ins Co	1,124,703	38,636,845	2,155,843,246	1,507,467,353	163,728,754
70435	The Savings Bank Life Ins Co Of MA	196,271,771	262,170,704	2,055,984,914	1,856,004,159	199,980,755
71714	Berkshire Life Ins Co of Amer	11,738,476	240,019,425	2,292,683,445	1,906,075,774	386,607,673
74920	Regal Reins Co	0	0	13,444,848	440,797	13,004,051
80896	Centre Life Ins Co	1,643,337	38,971,803	1,658,221,510	1,564,999,801	93,221,696
84654	US Branch Assumption Mut Life Ins Co	227,893	357,021	12,414,245	138,391	12,275,854
84824	Commonwealth Ann & Life Ins Co	7,286,026	113,403,245	9,653,746,406	2,236,486,053	461,351,144
90204	John Hancock Variable Life Ins Co	64,619,672	1,117,900,149	15,151,720,942	6,573,503,769	609,434,868
91626	New England Life Ins Co	221,315,532	2,022,503,699	12,459,013,660	1,010,825,559	544,236,565
<b>TOTAL</b>		<b>\$1,616,255,407</b>	<b>\$25,587,762,908</b>	<b>\$258,333,042,377</b>	<b>\$156,443,265,721</b>	<b>\$17,722,935,231</b>

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Select Financial Data From 2007 Annual Statements**  
**Line of Business: PROPERTY and CASUALTY**

NAIC	Company Name	Total Premium Written in MA as of 12/31/07	Total Premium Written as of 12/31/07	Total Assets as of 12/31/07	Total Liabilities as of 12/31/07	Total Capital and Surplus as of 12/31/07
10017	Arbella Ind Ins Co	5,995,104	5,995,104	46,634,086	28,635,057	17,999,029
17000	Arbella Mut Ins Co	468,075,044	468,075,044	961,778,538	520,511,036	441,267,501
41360	Arbella Protection Ins Co	129,738,276	134,467,164	232,753,936	137,344,548	95,409,388
13374	Arrow Mut Liab Ins Co	7,319,288	7,548,383	49,212,001	20,156,564	29,055,437
11104	Associated Employers Ins Co	18,239,992	18,239,992	4,181,340	492,619	3,688,721
33758	Associated Industries Of MA Mut Ins	80,563,741	86,377,361	352,122,392	234,828,903	117,293,489
44326	Atlantic Charter Ins Co	28,924,487	28,924,487	150,256,301	92,952,007	57,304,294
41955	Barnstable Cnty Ins Co	4,037,058	4,037,058	17,748,990	3,340,960	14,408,030
13463	Barnstable Cnty Mut Ins Co	31,318,489	31,318,489	79,745,219	24,146,321	55,598,899
19763	Bay State Ins Co	0	22,406,668	288,605,259	105,670,330	182,934,930
10394	Bunker Hill Ins Co	33,215,329	38,810,726	41,629,924	21,658,868	19,971,056
19771	Cambridge Mut Fire Ins Co	42,203,529	121,405,735	521,002,054	240,042,983	280,959,072
40274	Citation Ins Co	107,573,826	107,573,826	402,145,534	269,664,287	132,481,247
31887	Coface N Amer Ins Co	2,617,473	70,137,241	94,976,804	44,570,166	50,406,638
34754	Commerce Ins Co	1,475,614,155	1,484,932,588	2,878,108,869	1,750,267,372	1,127,841,497
10231	Commonwealth Mut Ins Co	6,257,170	6,257,170	6,042,923	542,923	5,500,000
10230	Commonwealth Reins Co	0	0	36,972,828	22,622,449	14,350,379
37346	Danbury Ins Co	488,509	7,034,558	16,756,853	7,092,095	9,664,758
12210	Dentegra Ins Co of New England	74,473	894,508	6,019,902	232,906	5,786,995
13706	Dorchester Mut Ins Co	22,754,098	24,811,382	49,842,853	24,291,512	25,551,341
39659	Eastern Cas Ins Co	0	0	67,260,509	49,953,242	17,307,267
21261	Electric Ins Co	32,601,289	354,355,459	1,246,018,444	874,042,324	371,976,121
20648	Employers Fire Ins Co	103,549,545	399,503,643	101,248,632	42,559,060	58,689,572
12154	Encompass Ins Co of MA	111,484,407	111,484,407	6,023,955	93,673	5,930,282
10664	Endeavour Ins Co	8,960,258	8,960,258	4,572,199	24,345	4,547,854
13943	Fitchburg Mut Ins Co	15,793,873	31,221,289	70,453,160	33,523,560	36,929,600
14192	Hingham Mut Fire Ins Co	33,612,117	45,974,387	125,268,166	71,390,424	53,877,742
14206	Holyoke Mut Ins Co In Salem	26,325,787	40,703,251	173,621,961	94,778,127	78,843,834
11984	Independence Cas Ins Co	7,315,193	7,315,193	3,464,076	8,503	3,455,573
23043	Liberty Mut Ins Co	377,790,636	2,879,017,137	34,829,204,572	23,005,904,618	11,823,299,954
12484	Liberty Mut Personal Ins Co	0	0	4,632,619	65,741	4,566,878

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Select Financial Data From 2007 Annual Statements**  
**Line of Business: PROPERTY and CASUALTY**

NAIC	Company Name	Total Premium Written in MA as of 12/31/07	Total Premium Written as of 12/31/07	Total Assets as of 12/31/07	Total Liabilities as of 12/31/07	Total Capital and Surplus as of 12/31/07
14435	Lumber Mut Ins Co	0	0	41,751,055	37,058,444	4,692,616
12886	Massachusetts Employers Ins Co	9,635,378	9,635,378	3,384,841	303,607	3,081,234
40320	Massachusetts Homeland Ins Co	112,593,858	112,593,858	9,196,627	43,321	9,153,306
10206	Medical Professional Mut Ins Co	143,450,402	143,450,402	2,228,411,414	1,625,596,046	602,815,368
19798	Merrimack Mut Fire Ins Co	159,125,515	303,352,011	864,717,222	345,994,859	518,722,365
12725	New England Mut Ins Co	70	70	24,694,749	5,119,543	19,575,206
23965	Norfolk & Dedham Mut Fire Ins Co	88,584,780	93,700,393	253,826,981	123,748,241	130,078,740
38369	Northern Assur Co Of Amer	11,562,471	149,420,094	321,109,435	140,838,414	180,271,021
20621	OneBeacon Amer Ins Co	41,105,477	368,771,016	904,285,713	471,229,674	433,056,039
21750	Pilgrim Ins Co	59,133,018	59,133,018	34,396,059	24,176,139	10,219,920
14737	Plymouth Rock Assur Corp	225,381,281	238,699,008	420,241,059	297,829,524	122,411,535
12850	Premier Ins Co Of MA	268,470,679	268,470,679	493,401,528	281,506,743	211,894,785
10638	Proselect Ins Co	1,597,637	175,752,004	80,210,981	59,866,008	20,344,973
15067	Quincy Mut Fire Ins Co	172,252,845	272,687,997	1,277,573,525	518,027,003	759,546,522
33618	Safety Ind Ins Co	66,552,563	66,552,563	95,471,957	60,888,097	34,583,861
39454	Safety Ins Co	553,118,539	553,118,539	1,212,432,806	697,475,525	514,957,281
12808	Safety Prop & Cas Ins Co	176,694	176,694	33,236,648	22,298,191	10,938,457
20613	Sparta Ins Co	0	1,489,866	257,737,009	2,103,387	255,633,622
43702	Tower National Ins Co	2,247,290	57,830,690	35,617,417	25,198,743	10,418,674
36226	United Cas & Surety Ins Co	2,570,092	3,317,405	13,828,910	10,164,910	3,664,000
<b>TOTAL</b>		<b>\$5,100,001,735</b>	<b>\$9,425,934,193</b>	<b>\$51,473,830,835</b>	<b>\$32,470,873,942</b>	<b>\$19,002,956,903</b>

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Select Financial Date From 2007 Annual Statements**  
**Line of Business: HEALTH INSURANCE**

NAIC	Company Name	Total Premium Written in MA as of 12/31/07	Total Premium Written as of 12/31/07	Total Assets as of 12/31/07	Total Liabilities as of 12/31/07	Total Capital & Surplus as of 12/31/07
11109	Neighborhood Hlth Plan Inc	671,329,200	671,329,200	248,291,729	115,468,624	132,823,105
12219	BCBS of MA HMO Blue Inc	4,465,981,449	4,487,371,750	1,445,583,861	564,990,813	880,593,048
18975	HPHC Ins Co Inc	47,263,675	91,685,955	44,002,519	20,652,411	23,350,108
47093	Massachusetts Vision Serv Plan	13,882,054	13,882,054	13,508,424	2,258,996	11,249,428
52060	Dental Serv of MA Inc	357,178,892	357,178,892	242,317,534	88,427,467	153,890,067
53228	BCBS of MA	2,263,318,982	2,268,691,759	1,848,962,248	1,143,214,354	705,747,894
60117	Tufts Ins Co Inc	43,589,336	43,589,336	25,722,658	9,613,588	16,109,070
66828	Fallon Hlth & Life Assur Co	8,492,327	8,492,327	7,232,339	3,612,823	3,619,516
95299	Connecticare Of MA Inc	30,429,274	30,429,274	10,526,866	3,810,449	6,716,415
95520	CIGNA Hlthcare of MA Inc	20,925,790	20,925,790	13,800,454	1,734,449	12,066,004
95541	Fallon Comm Hlth Plan Inc	890,389,152	890,389,152	300,046,293	128,576,343	171,469,950
95659	Great W Hlthcare of MA Inc	0	0	1,583,050	9,912	1,573,138
95673	Health New England Inc	273,195,256	274,992,983	85,279,134	49,309,761	35,969,373
95688	Tufts Assocd Hmo Inc	2,007,104,682	2,007,104,682	895,437,381	347,982,576	547,454,806
96717	Harvard Pilgrim Health Care New Eng	0	336,066,447	70,189,279	41,568,099	28,621,180
96911	Harvard Pilgrim Hlth Care Inc	1,995,911,185	2,066,256,034	754,153,763	380,681,146	373,472,617
<b>TOTAL</b>		<b>\$13,088,991,254</b>	<b>\$13,568,385,635</b>	<b>\$6,006,637,532</b>	<b>\$2,901,911,811</b>	<b>\$3,104,725,719</b>

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Select Financial Data From 2007 Annual Statements**  
**Line of Business: FRATERNAL ORGANIZATIONS**

NAIC	Company Name	Total Premium Written in MA as of 12/31/2007	Total Premium Written as of 12/31/2007	Total Assets as of 12/31/2007	Total Liabilities as of 12/31/2007	Total Capital and Surplus as of 12/31/2007
58130	Catholic Assn Of Foresters	200,755	258,207	13,688,614	6,857,050	6,831,564
58181	Supreme Council The Royal Arcanum	118,085	2,204,649	67,056,582	51,607,266	15,449,316
<b>TOTAL</b>		<b>\$318,840</b>	<b>\$2,462,856</b>	<b>\$80,745,196</b>	<b>\$58,464,316</b>	<b>\$22,280,880</b>



**MASSACHUSETTS DIVISION OF INSURANCE**  
**Select Financial Data from 2007 Annual Statements**  
**Line of Business: WORKERS' COMPENSATION SELF-INSURED GROUPS**

Company Name	Total Premium Written in MA as of 12/31/07	Total Premium Written as of 12/31/07	Total Assets as of 12/31/07	Total Liabilities as of 12/31/07	Total Capital and Surplus as of 12/31/07
ABC Masssachusetts Workers Compensation Self-Insurance Group, Inc.	2,952,816	2,572,954	2,593,137	2,593,137	0
Automotive Industries Compensation Corp.	5,974,616	5,198,973	5,609,017	5,609,017	0
Commonwealth Transportation Compensation Corporation	2,903,380	2,511,866	5,167,790	5,167,791	0
Construction Industries Compensation Corporation	3,289,873	2,854,051	3,692,746	3,703,388	-10,642
Diocesan Facilities Self-Insurance Group, Inc.	1,265,481	1,064,902	3,971,649	1,199,628	2,772,021
Graphic Arts Compensation Corporation	1,125,425	970,624	2,747,992	2,750,617	-2,625
HVAC Compensation Corp.	3,200,346	2,914,589	4,445,361	4,445,361	0
Independent Schools Compensation Corporation	7,212,858	6,576,726	14,169,381	14,177,451	-8,070
Manufacturers of Massachusetts Compensation Group	2,525,352	2,324,956	3,674,935	3,685,177	-10,242
Massachusetts Bay Self-Insurance Group, Inc.	2,237,556	1,861,406	3,029,089	2,642,236	386,853
Massachusetts Catholic Self-Insurance Group, Inc.	5,708,275	5,288,287	13,783,483	8,121,492	5,661,991
Massachusetts Care Self-Insurance Group, Inc.	5,498,136	5,056,003	7,535,535	7,535,535	0
Massachusetts Education and Government Assn. Property-Casualty Group	12,616,273	11,388,766	25,621,003	14,996,097	10,624,906
Massachusetts Healthcare Self-Insurance Group, Inc.	3,955,528	3,674,765	5,421,441	5,421,441	0
Massachusetts High Technology Self-Insurance Group	954,562	888,873	1,652,346	1,652,346	0
Massachusetts Manufacturing Self-Insurance Group, Inc.	6,510,798	6,114,090	6,326,149	6,326,149	0
Massachusetts McDonald's Operators Workers' Compensation Group, Inc.	1,412,912	1,268,958	2,925,853	2,782,866	142,987
Massachusetts NAHRO Insurance Group, Inc.	4,056,798	3,522,610	6,292,300	4,307,989	1,984,311
Massachusetts Retail Merchants Workers' Comp. Self-Insurance Group, Inc.	16,962,169	15,758,033	30,195,450	30,195,450	0
Massachusetts Trade Self-Insurance Group, Inc.	4,349,866	4,067,395	4,706,567	4,706,567	0
MIIA Property-Casualty Group, Inc.	49,258,682	39,358,286	129,834,949	52,708,119	77,126,830
NEEIA Compensation, Inc.	5,781,207	5,548,963	14,101,364	14,101,364	0
Self Insured Lumber Businesses Assn, Inc.	7,668,208	6,982,643	11,988,031	11,948,657	39,374
School Transportation Assn. of MA Self-Insurance Group, Inc.	2,584,048	2,265,463	2,699,010	2,699,011	0
Wholesale Retail Suppliers Compensation Corporation	2,511,069	2,178,203	3,880,983	3,897,459	-16,476
<b>TOTAL</b>	<b>\$162,516,234</b>	<b>\$142,212,385</b>	<b>\$316,065,561</b>	<b>\$217,374,345</b>	<b>\$98,691,218</b>

**Three Year Trends: Accident & Health Market Share 2005-2007**  
**Top 10 Companies by Year - % of Direct Premium Written**

<b>2005</b>		<b>2006</b>		<b>2007</b>	
United Healthcare Insurance Company	8.51%	United Healthcare Insurance Company	16.73%	United Healthcare Insurance Company	20.31%
Unum Life Insurance Company of America	7.79%	Unum Life Insurance Company of America	6.23%	Metropolitan Life Insurance Company	5.97%
Metropolitan Life Insurance Company	6.93%	Metropolitan Life Insurance Company	5.66%	Unum Life Insurance Company of America	5.86%
Aetna Life Insurance Company	6.34%	Aetna Life Insurance Company	5.62%	Aetna Life Insurance Company	5.18%
Guardian Life Insurance Company of America	6.33%	Guardian Life Insurance Company of America	4.96%	Guardian Life Insurance Company of America	4.56%
Connecticut General Life Insurance Company	4.24%	Unicare Life & Health Insurance Company	3.65%	Connecticut General Life Insurance Company	4.08%
Mega Life & Health Insurance Company	2.88%	Hartford Life & Accident Insurance Company	3.57%	Unicare Life & Health Insurance Company	2.83%
Unicare Life & Health Insurance Company	2.76%	Connecticut General Life Insurance Company	3.18%	Hartford Life & Accident Insurance Company	2.65%
John Hancock Variable Life Insurance Company	2.61%	Humana Insurance Company	2.77%	Humana Insurance Company	2.62%
Genworth Life Insurance Company	2.52%	Mega Life & Health Insurance Company	2.41%	John Hancock Life Insurance Company	2.27%
<b>Top Ten Companies Total</b>	<b>50.91%</b>	<b>Top Ten Companies Total</b>	<b>54.72%</b>	<b>Top Ten Companies Total</b>	<b>56.33%</b>
<b>Others (235 Companies)</b>	<b>49.09%</b>	<b>Others (235 Companies)</b>	<b>45.28%</b>	<b>Others (241 Companies)</b>	<b>43.67%</b>

### Three Year Trends: Homeowner's Insurance Market Share 2005-2007

#### Top 10 Companies by Year - % of Direct Premium Written

2005		2006		2007	
Merrimack Mutual Fire Insurance Company	6.84%	Merrimack Mutual Fire Insurance Company	6.84%	Merrimack Mutual Fire Insurance Company	6.65%
Quincy Mutual Fire Insurance Company	6.14%	Quincy Mutual Fire Insurance Company	5.92%	Liberty Mutual Fire Insurance Company	5.74%
Liberty Mutual Fire Insurance Company	5.40%	Liberty Mutual Fire Insurance Company	5.59%	Citation Insurance Company	5.62%
Citation Insurance Company	5.36%	Citation Insurance Company	5.39%	Quincy Mutual Fire Insurance Company	5.32%
Commerce Insurance Company	4.48%	Arbella Mutual Insurance Company	4.75%	Arbella Mutual Insurance Company	4.92%
Phoenix Insurance Company	4.45%	Commerce Insurance Company	4.43%	Commerce Insurance Company	4.42%
Arbella Mutual Insurance Company	4.17%	Phoenix Insurance Company	4.35%	Vermont Mutual Insurance Company	4.08%
Vermont Mutual Insurance Company	3.78%	Vermont Mutual Insurance Company	3.57%	Phoenix Insurance Company	3.97%
Metropolitan Property & Casualty Insurance Company	3.39%	Metropolitan Property & Casualty Insurance Company	3.25%	Metropolitan Property & Casualty Insurance Company	2.98%
Amica Mutual Insurance Company	2.97%	Amica Mutual Insurance Company	2.96%	Amica Mutual Insurance Company	2.94%
Top Ten Companies Total	46.98%	Top Ten Companies Total	47.05%	Top Ten Companies Total	46.64%
Others (131 Companies)	53.02%	Others (119 Companies)	52.95%	Others (118 Companies)	53.36%

### Three Year Trends: Life Insurance Market Share 2005-2007

#### Top 10 Companies by Year - % of Direct Premium Written

2005		2006		2007	
Metropolitan Life Insurance Company	7.92%	Metropolitan Life Insurance Company	8.67%	Metropolitan Life Insurance Company	8.39%
Northwestern Mutual Life Insurance Company	6.12%	Northwestern Mutual Life Insurance Company	5.87%	Northwestern Mutual Life Insurance Company	6.43%
Savings Bank Life Insurance Company of Massachusetts	4.15%	Hartford Life Insurance Company	3.95%	Savings Bank Life Insurance Company of Massachusetts	4.63%
Guardian Life Insurance Company of America	4.14%	Savings Bank Life Insurance Company of Massachusetts	3.94%	Massachusetts Mutual Life Insurance Company	3.89%
Massachusetts Mutual Life Insurance Company	3.95%	Guardian Life Insurance Company of America	3.83%	Guardian Life Insurance Company of America	3.88%
Prudential Insurance Company of America	3.63%	Massachusetts Mutual Life Insurance Company	3.75%	Lincoln National Life Insurance Company	3.53%
New York Life Insurance Company	3.29%	Prudential Insurance Company of America	3.42%	Prudential Insurance Company of America	3.24%
New York Life Insurance & Annuity Corporation	2.64%	New York Life Insurance Company	3.10%	New York Life Insurance Company	3.24%
John Hancock Variable Life Insurance Company	2.56%	New York Life Insurance & Annuity Corporation	2.51%	New York Life Insurance & Annuity Corporation	2.63%
Unum Life Insurance Company of America	2.26%	John Hancock Variable Life Insurance Company	2.35%	Hartford Life Insurance Company	2.51%
Top Ten Companies Total	40.66%	Top Ten Companies Total	41.39%	Top Ten Companies Total	42.37%
Others (321 Companies)	59.34%	Others (321 Companies)	58.61%	Others (301 Companies)	57.63%

### Three Year Trends: Private Passenger Auto Market Share 2005-2007

#### Top 10 Companies by Year - % of Direct Premium Written

2005		2006		2007	
Commerce Insurance Company	29.96%	Commerce Insurance Company	31.51%	Commerce Insurance Company	31.94%
Safety Insurance Company	11.43%	Safety Insurance Company	11.20%	Safety Insurance Company	11.47%
Arbella Mutual Insurance Company	9.02%	Arbella Mutual Insurance Company	9.58%	Arbella Mutual Insurance Company	9.40%
Liberty Mutual Insurance Company	7.59%	Liberty Mutual Insurance Company	7.72%	Liberty Mutual Insurance Company	7.94%
Metropolitan Property & Casualty Insurance Company	7.15%	Metropolitan Property & Casualty Insurance Company	7.14%	Metropolitan Property & Casualty Insurance Company	6.86%
Premier Insurance Company of Massachusetts	7.10%	Premier Insurance Company of Massachusetts	7.00%	Premier Insurance Company of Massachusetts	6.66%
Plymouth Rock Assurance Corporation	5.25%	Plymouth Rock Assurance Corporation	5.61%	Plymouth Rock Assurance Corporation	5.58%
Hanover Insurance Company	4.37%	Amica Mutual Insurance Company	3.64%	Amica Mutual Insurance Company	3.65%
Amica Mutual Insurance Company	3.93%	Hanover Insurance Company	3.60%	Hanover Insurance Company	3.63%
Massachusetts Homeland Insurance Company	3.35%	Massachusetts Homeland Insurance Company	2.94%	Massachusetts Homeland Insurance Company	2.79%
Top Ten Companies Total	89.15%	Top Ten Companies Total	89.84%	Top Ten Companies Total	89.92%
Others (35 Companies)	10.85%	Others (40 Companies)	10.16%	Others (30 Companies)	10.08%

**Three Year Trends: Property & Casualty Market Share 2005-2007**  
**Top 10 Companies by Year - % of Direct Premium Written**

<b>2005</b>		<b>2006</b>		<b>2007</b>	
Commerce Insurance Company	13.90%	Commerce Insurance Company	13.89%	Commerce Insurance Company	13.45%
Safety Insurance Company	5.29%	Safety Insurance Company	5.13%	Safety Insurance Company	5.04%
Arbella Mutual Insurance Company	4.28%	Arbella Mutual Insurance Company	4.41%	Arbella Mutual Insurance Company	4.27%
Liberty Mutual Insurance Company	3.56%	Liberty Mutual Insurance Company	3.40%	Liberty Mutual Insurance Company	3.44%
Metropolitan Property & Casualty Insurance Company	3.44%	Metropolitan Property & Casualty Insurance Company	3.30%	Metropolitan Property & Casualty Insurance Company	3.09%
Premier Insurance Company of Massachusetts	2.91%	Premier Insurance Company of Massachusetts	2.70%	Premier Insurance Company of Massachusetts	2.45%
Hanover Insurance Company	2.63%	Hanover Insurance Company	2.37%	Hanover Insurance Company	2.28%
Plymouth Rock Assurance Corporation	2.15%	American Home Assurance Company	2.21%	Federal Insurance Company	2.14%
Amica Mutual Insurance Company	2.06%	Plymouth Rock Assurance Corporation	2.17%	Plymouth Rock Assurance Corporation	2.05%
American Home Assurance Company	2.04%	Federal Insurance Company	2.10%	Amica Mutual Insurance Company	1.86%
<b>Top Ten Companies Total</b>	<b>42.26%</b>	<b>Top Ten Companies Total</b>	<b>41.68%</b>	<b>Top Ten Companies Total</b>	<b>40.07%</b>
<b>Others (441 Companies)</b>	<b>57.74%</b>	<b>Others (449 Companies)</b>	<b>58.32%</b>	<b>Others (449 Companies)</b>	<b>59.93%</b>

**Three Year Trends: Workers' Compensation Market Share 2005-2007**  
**Top 10 Companies by Year - % of Direct Premium Written**

2005		2006		2007	
American Home Assurance Company	13.43%	American Home Assurance Company	12.45%	Insurance Company of the State of Pennsylvania	11.20%
Associated Industries of Massachusetts Mutual Insurance	9.51%	Associated Industries of Massachusetts Mutual Insurance	9.56%	Associated Industries of Massachusetts Mutual Insurance	7.21%
Liberty Mutual Insurance Company	5.37%	Insurance Company of the State of Pennsylvania	5.77%	Granite State Insurance Company	5.33%
Granite State Insurance Company	5.17%	Granite State Insurance Company	5.01%	American Home Assurance Company	4.60%
National Union Fire Insurance Company of Pittsburgh	4.82%	Travelers Property Casualty Company of America	4.26%	Travelers Property Casualty Company of America	4.21%
Commerce & Industry Insurance Company	4.64%	Commerce & Industry Insurance Company	3.97%	Liberty Insurance Corporation	4.01%
Travelers Property Casualty Company of America	4.25%	Liberty Mutual Insurance Company	3.71%	National Union Fire Insurance Company of Pittsburgh	3.50%
Twin City Fire Insurance Company	3.92%	Twin City Fire Insurance Company	3.65%	Twin City Fire Insurance Company	3.38%
Atlantic Charter Insurance Company	2.97%	Liberty Insurance Corporation	3.36%	Liberty Mutual Insurance Company	2.89%
Liberty Insurance Corporation	2.57%	Atlantic Charter Insurance Company	2.93%	Zurich American Insurance Company	2.78%
Top Ten Companies Total	56.65%	Top Ten Companies Total	54.67%	Top Ten Companies Total	46.33%
Others (201 Companies)	43.35%	Others (201 Companies)	45.33%	Others (199 Companies)	53.67%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: ACCIDENT and HEALTH**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
79413	United Healthcare Ins Co	CT	493,768,721	20.31%	92711	HCC Life Ins Co	IN	17,355,697	0.71%
65978	Metropolitan Life Ins Co	NY	145,113,915	5.97%	90328	First Hlth Life & Hlth Ins Co	TX	15,700,253	0.65%
62235	Unum Life Ins Co Of Amer	ME	142,544,093	5.86%	86231	Transamerica Life Ins Co	IA	15,425,969	0.63%
60054	Aetna Life Ins Co	CT	125,836,796	5.18%	64130	Life Investors Ins Co Of Amer	IA	14,457,006	0.59%
64246	Guardian Life Ins Co Of Amer	NY	110,808,740	4.56%	67598	Paul Revere Life Ins Co	MA	14,004,452	0.58%
62308	Connecticut Gen Life Ins Co	CT	99,079,150	4.08%	87726	Metlife Ins Co of CT	CT	13,683,758	0.56%
80314	Unicare Life & Health Ins Co	IN	68,684,656	2.83%	80926	Sun Life & Hlth Ins Co	CT	13,215,519	0.54%
70815	Hartford Life & Accident Ins Co	CT	64,427,922	2.65%	80624	American Progressive L&H Ins Of NY	NY	12,840,556	0.53%
73288	Humana Ins Co	WI	63,641,809	2.62%	68608	Symetra Life Ins Co	WA	11,246,450	0.46%
65099	John Hancock Life Ins Co	MA	55,124,914	2.27%	67105	Reliastar Life Ins Co	MN	10,601,267	0.44%
70025	Genworth Life Ins Co	DE	51,922,416	2.14%	66842	AIG Life Ins Co	DE	10,052,573	0.41%
69019	Standard Ins Co	OR	51,214,796	2.11%	93440	HM Life Ins Co	PA	9,985,102	0.41%
97055	Mega Life & Hlth Ins Co The	OK	45,043,343	1.85%	90611	Allianz Life Ins Co Of N Amer	MN	9,978,313	0.41%
66087	Mid West Natl Life Ins Co Of TN	TX	37,956,437	1.56%	66281	Monumental Life Ins Co	IA	9,952,326	0.41%
65498	Life Ins Co Of N Amer	PA	31,488,175	1.30%	71714	Berkshire Life Ins Co of Amer	MA	9,709,619	0.40%
66141	Health Net Life Ins Co	CA	30,816,385	1.27%	66915	New York Life Ins Co	NY	9,477,863	0.39%
61263	Bankers Life & Cas Co	IL	30,152,265	1.24%	68322	Great W Life & Ann Ins Co	CO	9,314,248	0.38%
68241	Prudential Ins Co Of Amer	NJ	28,423,336	1.17%	70106	United States Life Ins Co In NYC	NY	9,268,617	0.38%
80802	US Br SunLife Assur Co Of Canada	MI	26,149,672	1.08%	77828	Companion Life Ins Co	SC	9,016,442	0.37%
65315	Liberty Life Assur Co Of Boston	MA	25,929,015	1.07%	62626	Cuna Mut Ins Society	IA	8,963,736	0.37%
67660	Pennsylvania Life Ins Co	PA	25,833,422	1.06%	65080	John Alden Life Ins Co	WI	8,820,732	0.36%
62049	Colonial Life & Accident Ins Co	SC	25,699,570	1.06%	71129	Fort Dearborn Life Ins Co	IL	8,813,729	0.36%
68195	Provident Life & Accident Ins Co	TN	25,307,272	1.04%	69868	United Of Omaha Life Ins Co	NE	8,799,231	0.36%
61271	Principal Life Ins Co	IA	24,858,411	1.02%	61476	Boston Mut Life Ins Co	MA	7,479,280	0.31%
65935	Massachusetts Mut Life Ins Co	MA	22,888,534	0.94%	61425	Trustmark Ins Co	IL	7,194,793	0.30%
60380	American Family Life Assur Co of Col	NE	22,885,047	0.94%	88072	Hartford Life Ins Co	CT	6,805,008	0.28%
65676	Lincoln Natl Life Ins Co	IN	22,091,285	0.91%	71412	Mutual Of Omaha Ins Co	NE	6,508,343	0.27%
62146	Combined Ins Co Of Amer	IL	21,334,632	0.88%	71870	Fidelity Security Life Ins Co	MO	6,076,017	0.25%
67091	Northwestern Mut Life Ins Co	WI	20,883,338	0.86%	60895	American United Life Ins Co	IN	5,701,914	0.23%
65005	RiverSource Life Ins Co	MN	20,155,569	0.83%	92916	United American Ins Co	NE	5,598,908	0.23%
66869	Nationwide Life Ins Co	OH	19,705,910	0.81%	61301	Ameritas Life Ins Corp	NE	5,293,461	0.22%
68381	Reliance Standard Life Ins Co	IL	19,517,191	0.80%	65110	Kanawha Ins Co	SC	5,155,490	0.21%
70408	Union Security Ins Co	IA	17,620,795	0.72%	69345	Teachers Ins & Ann Assoc Of Amer	NY	3,948,881	0.16%



**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: ACCIDENT and HEALTH**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
65021	Stonebridge Life Ins Co	VT	3,942,700	0.16%	62286	Golden Rule Ins Co	IN	993,259	0.04%
66168	Minnesota Life Ins Co	MN	3,569,265	0.15%	60526	American Family Life Assur Co of NY	NY	972,739	0.04%
67121	Transamerica Occidental Life Ins Co	IA	3,289,819	0.14%	61492	Liberty Life Ins Co	SC	950,102	0.04%
60534	American Heritage Life Ins Co	FL	3,231,451	0.13%	60518	American Hlth & Life Ins Co	TX	926,512	0.04%
91626	New England Life Ins Co	MA	3,198,994	0.13%	64580	Illinois Mut Life Ins Co	IL	920,565	0.04%
68772	Security Mut Life Ins Co Of NY	NY	3,138,247	0.13%	68209	Provident Life & Cas Ins Co	TN	842,887	0.03%
69000	Northwestern Long Term Care Ins Co	WI	2,765,201	0.11%	82538	National Hlth Ins Co	TX	839,304	0.03%
69477	Time Ins Co	WI	2,726,164	0.11%	66680	National Life Ins Co	VT	834,695	0.03%
71439	Assurity Life Ins Co	NE	2,375,394	0.10%	68136	Protective Life Ins Co	TN	766,323	0.03%
76325	Conseco Senior Hlth Ins Co	PA	2,266,018	0.09%	84824	Commonwealth Ann & Life Ins Co	MA	763,270	0.03%
60410	American Fidelity Assur Co	OK	2,240,599	0.09%	61506	Resource Life Ins Co	IL	750,195	0.03%
70211	Reassure Amer Life Ins Co	IN	2,194,092	0.09%	69744	Union Labor Life Ins Co	MD	717,359	0.03%
65595	Lincoln Benefit Life Co	NE	2,172,789	0.09%	80985	BCS Life Ins Co	IL	711,130	0.03%
69078	Standard Security Life Ins Co Of NY	NY	1,947,879	0.08%	63126	Farm Family Life Ins Co	NY	669,796	0.03%
93777	Household Life Ins Co	MI	1,941,584	0.08%	67172	Ohio Natl Life Ins Co	OH	653,889	0.03%
60142	TIAA Cref Life Ins Co	NY	1,858,071	0.08%	61751	Central States H & L Co Of Omaha	NE	615,730	0.03%
76112	Oxford Life Ins Co	AZ	1,846,854	0.08%	80659	US Business of Canada Life Assur Co	MI	599,408	0.02%
80837	Union Central Life Ins Co	OH	1,844,678	0.08%	60577	American Income Life Ins Co	IN	580,564	0.02%
70319	Washington Natl Ins Co	IL	1,796,553	0.07%	69515	Medamerica Ins Co	PA	579,251	0.02%
80896	Centre Life Ins Co	MA	1,643,337	0.07%	69663	USAA Life Ins Co	TX	496,473	0.02%
60275	American Bankers Life Assur Co Of FL	FL	1,575,669	0.06%	62596	Union Fidelity Life Ins Co	IL	494,641	0.02%
70939	Gerber Life Ins Co	NY	1,532,310	0.06%	64327	Harleysville Life Ins Co	PA	492,951	0.02%
85561	Perico Life Ins Co	DE	1,433,058	0.06%	66583	National Guardian Life Ins Co	WI	492,012	0.02%
60836	American Republic Ins Co	IA	1,431,803	0.06%	62863	Trustmark Life Ins Co	IL	476,496	0.02%
62944	AXA Equitable Life Ins Co	NY	1,338,811	0.06%	81426	Commercial Travelers Mut Ins Co	NY	454,402	0.02%
80578	Physicians Mut Ins Co	NE	1,297,895	0.05%	64211	Guarantee Trust Life Ins Co	IL	447,854	0.02%
66370	Mony Life Ins Co	NY	1,252,074	0.05%	71854	AAA Life Ins Co	MI	435,022	0.02%
69914	Sears Life Ins Co	TX	1,239,427	0.05%	69116	State Life Ins Co	IN	418,868	0.02%
62251	Concord Heritage Life Ins Co Inc	NH	1,239,128	0.05%	61360	Reliastar Life Ins Co Of NY	NY	368,636	0.02%
66265	Monarch Life Ins Co	MA	1,189,188	0.05%	63312	Great Amer Life Ins Co	OH	303,321	0.01%
80705	US Br Great West Life Assur Co	MI	1,114,858	0.05%	68373	American Gen Assur Co	IL	299,796	0.01%
71455	Cardif Life Ins Co	KS	1,021,283	0.04%	63665	General Amer Life Ins Co	MO	294,847	0.01%
60186	Allstate Life Ins Co	IL	999,824	0.04%	60488	American Gen Life Ins Co	TX	275,828	0.01%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: ACCIDENT and HEALTH**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
67539	Pan Amer Life Ins Co	LA	270,168	0.01%	88668	Mutual Of Amer Life Ins Co	NY	61,793	0.00%
91472	Globe Life & Accident Ins Co	NE	265,923	0.01%	70435	The Savings Bank Life Ins Co Of MA	MA	61,050	0.00%
68160	Balboa Life Ins Co	CA	259,362	0.01%	65951	Merit Life Ins Co	IN	48,620	0.00%
67644	Penn Mut Life Ins Co	PA	231,583	0.01%	61239	Bankers Fidelity Life Ins Co	GA	42,591	0.00%
71773	American Natl Life Ins Co Of TX	TX	230,407	0.01%	76694	London Life Reins Co	PA	38,721	0.00%
80799	Celtic Ins Co	IL	226,448	0.01%	62359	Constitution Life Ins Co	TX	37,888	0.00%
67814	Phoenix Life Ins Co	NY	222,952	0.01%	97764	Idealife Ins Co	CT	36,670	0.00%
70688	Transamerica Financial Life Ins Co	NY	219,703	0.01%	60801	American Public Life Ins Co	OK	36,466	0.00%
63258	Federated Life Ins Co	MN	216,259	0.01%	69140	First Allmerica Fin Life Ins Co	MA	36,229	0.00%
61069	Anthem Life Ins Co	IN	208,461	0.01%	65722	Loyal Amer Life Ins Co	OH	35,453	0.00%
89206	Ohio Natl Life Assur Corp	OH	200,477	0.01%	61883	Central United Life Ins Co	AR	33,326	0.00%
70580	Humanadental Ins Co	WI	194,018	0.01%	65536	Genworth Life & Ann Ins Co	VA	31,757	0.00%
71404	Continental Gen Ins Co	NE	163,189	0.01%	90212	Great Southern Life Ins Co	TX	31,734	0.00%
91529	Unimerica Ins Co	WI	155,192	0.01%	60607	American Intl Life Assur Co of NY	NY	30,431	0.00%
67369	Alta Hlth & Life Ins Co	IN	149,034	0.01%	68225	Nationwide Life Ins Co of Amer	PA	25,968	0.00%
71730	Continental Amer Ins Co	SC	143,414	0.01%	61409	National Benefit Life Ins Co	NY	23,881	0.00%
61212	Baltimore Life Ins Co	MD	143,274	0.01%	64645	Indianapolis Life Ins Co	IN	23,510	0.00%
62553	Country Life Ins Co	IL	138,955	0.01%	62952	Equitable Life & Cas Ins Co	UT	19,553	0.00%
65781	Madison Natl Life Ins Co Inc	WI	135,987	0.01%	65919	Primerica Life Ins Co	MA	19,550	0.00%
80675	US Business of Crown Life Ins Co	MI	135,831	0.01%	81434	First Rehab Life Ins Co Of Amer	NY	18,213	0.00%
68047	Professional Ins Co	TX	132,536	0.01%	86509	Ing Life Ins & Ann Co	CT	18,129	0.00%
61832	Chesapeake Life Ins Co	OK	117,760	0.00%	65900	Conseco Life Ins Co	IN	17,455	0.00%
86355	Standard Life & Accident Ins Co	OK	117,678	0.00%	62634	Delaware Amer Life Ins Co	DE	16,122	0.00%
68810	Sentry Life Ins Co	WI	110,833	0.00%	66427	MTL Ins Co	IL	15,154	0.00%
60682	Conseco Ins Co	IL	109,074	0.00%	62065	Colonial Penn Life Ins Co	PA	14,371	0.00%
62413	Continental Assur Co	IL	96,255	0.00%	77968	Family Heritage Life Ins Co Of Amer	OH	14,181	0.00%
64513	Horace Mann Life Ins Co	IL	89,421	0.00%	72850	United World Life Ins Co	NE	13,066	0.00%
65242	Lafayette Life Ins Co	IN	85,030	0.00%	67784	Philadelphia American Life Ins Co	TX	12,698	0.00%
76023	Columbian Life Ins Co	IL	80,849	0.00%	61700	Renaissance L & H Ins Co of Amer	DE	11,850	0.00%
63479	United Teacher Assoc Ins Co	TX	79,806	0.00%	66672	American Gen Life & Acc Ins Co	TN	11,830	0.00%
65129	Kansas City Life Ins Co	MO	76,760	0.00%	67199	Old Amer Ins Co	MO	11,684	0.00%
68284	Pyramid Life Ins Co	KS	67,905	0.00%	65331	Liberty Natl Life Ins Co	AL	11,653	0.00%
81078	American Ntwrk Ins Co	PA	61,988	0.00%	63967	Government Personnel Mut Life Ins Co	TX	11,113	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: ACCIDENT and HEALTH**

			Premium Written in MA as of	Market Share in MA as of				Premium Written in MA as of	Market Share in MA as of
NAIC	Company Name	State	12/31/2007	12/31/2007	NAIC	Company Name	State	12/31/2007	12/31/2007
94358	USAble Life	AR	10,389	0.00%	68713	Security Life Of Denver Ins Co	CO	173	0.00%
62057	Lincoln Life & Ann Co of NY	NY	10,134	0.00%	61735	Central Security Life Ins Co	TX	153	0.00%
93742	Securian Life Ins Co	MN	9,148	0.00%	71471	Medico Life Ins Co	NE	139	0.00%
11121	Unified Life Ins Co	TX	7,792	0.00%	69930	United Ins Co Of Amer	IL	129	0.00%
62383	Centurion Life Ins Co	IA	6,681	0.00%	67989	American Memorial Life Ins Co	SD	126	0.00%
31119	Medico Ins Co	NE	6,371	0.00%	64831	Intramercia Life Ins Co	NY	111	0.00%
60739	American Natl Ins Co	TX	6,127	0.00%	81442	Monitor Life Ins Co Of NY	NY	87	0.00%
84786	Colorado Bankers Life Ins Co	CO	5,689	0.00%	80942	ING USA Ann & Llife Ins Co	IA	24	0.00%
64017	Jefferson Natl Life Ins Co	TX	5,395	0.00%	68357	Reliable Life Ins Co	MO	20	0.00%
61727	Central Reserve Life Ins Co	OH	5,047	0.00%	86126	Members Life Ins Co	IA	16	0.00%
61689	Aviva Life & Ann Co	IA	4,808	0.00%	Total Direct Written Premium2,430,577,110100.00%				
65927	Lincoln Heritage Life Ins Co	IL	4,368	0.00%					
62898	Aviva Life Ins Co	DE	4,358	0.00%					
69256	Sunamerica Life Ins Co	AZ	4,030	0.00%					
67903	Provident Amer Life & Hlth Ins Co	OH	3,764	0.00%					
99937	Columbus Life Ins Co	OH	3,227	0.00%					
69310	Surety Life Ins Co	NE	3,067	0.00%					
76236	Cincinnati Life Ins Co	OH	3,005	0.00%					
89184	Sterling Investors Life Ins Co	GA	2,681	0.00%					
62103	Columbian Mut Life Ins Co	NY	2,025	0.00%					
62928	EMC Natl Life Co	IA	1,908	0.00%					
66974	North Amer Co Life & Hlth Ins	IA	1,871	0.00%					
72125	Physicians Life Ins Co	NE	1,798	0.00%					
65056	Jackson Natl Life Ins Co	MI	1,406	0.00%					
71153	Hartford Life & Ann Ins Co	CT	1,171	0.00%					
63657	Garden State Life Ins Co	TX	1,002	0.00%					
60704	Wilton Reassurance Life Co of NY	NY	866	0.00%					
70114	Unity Mut Life Ins Co	NY	544	0.00%					
60038	Acacia Life Ins Co	DC	502	0.00%					
84654	US Branch Assumption Mut Life Ins Co	MA	480	0.00%					
65838	John Hancock Life Ins Co (USA)	MI	462	0.00%					
88536	Protective Life And Annuity Ins Co	AL	369	0.00%					
66044	Midland Natl Life Ins Co	IA	178	0.00%					

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: AIRCRAFT**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
23817	Illinois Natl Ins Co	IL	7,204,690	30.90%
24147	Old Republic Ins Co	PA	1,672,938	7.17%
34274	Central States Ind Co Of Omaha	NE	1,574,977	6.75%
19720	American Alt Ins Corp	DE	1,574,370	6.75%
23043	Liberty Mut Ins Co	MA	1,512,793	6.49%
22039	General Reins Corp	DE	1,504,275	6.45%
22667	Ace Amer Ins Co	PA	1,503,877	6.45%
37885	XL Specialty Ins Co	DE	1,366,451	5.86%
29599	US Specialty Ins Co	TX	1,052,603	4.51%
40045	Starnet Ins Co	DE	1,031,892	4.43%
35300	Allianz Global Risks US Ins Co	CA	785,770	3.37%
10367	Avemco Ins Co	MD	620,548	2.66%
16535	Zurich American Ins Co	NY	371,808	1.59%
12904	Tokio Marine & Nichido Fire Ins Co	NY	368,406	1.58%
20532	Clarendon Natl Ins Co	NJ	359,594	1.54%
20362	Mitsui Sumitomo Ins Co of Amer	NY	260,187	1.12%
11150	Arch Ins Co	MO	234,582	1.01%
20281	Federal Ins Co	IN	78,499	0.34%
33022	AXA Ins Co	NY	75,500	0.32%
20699	Ace Prop & Cas Ins Co	PA	55,025	0.24%
34037	Phoenix Ind Ins Co	AZ	43,094	0.18%
24767	St Paul Fire & Marine Ins Co	MN	40,044	0.17%
19429	Insurance Co Of The State Of PA	PA	26,043	0.11%
37060	Old United Cas Co	KS	563	0.00%
19682	Hartford Fire In Co	CT	422	0.00%
19380	American Home Assur Co	NY	12	0.00%
Total Direct Written Premium			23,318,963	100.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: ANNUITY CONSIDERATIONS**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
69345	Teachers Ins & Ann Assoc Of Amer	NY	475,347,397	7.09%	67172	Ohio Natl Life Ins Co	OH	38,705,406	0.58%
65005	RiverSource Life Ins Co	MN	433,597,489	6.47%	60739	American Natl Ins Co	TX	37,530,839	0.56%
86509	Ing Life Ins & Ann Co	CT	323,732,581	4.83%	60895	American United Life Ins Co	IN	34,026,541	0.51%
62898	Aviva Life Ins Co	DE	309,290,136	4.61%	63932	Aviva Life & Ann Co of NY	NY	33,085,352	0.49%
65676	Lincoln Natl Life Ins Co	IN	299,250,844	4.46%	62510	Equitrust Life Ins Co	IA	32,081,048	0.48%
62944	AXA Equitable Life Ins Co	NY	289,056,784	4.31%	63312	Great Amer Life Ins Co	OH	31,855,962	0.48%
80942	ING USA Ann & Life Ins Co	IA	280,972,470	4.19%	66044	Midland Natl Life Ins Co	IA	31,196,418	0.47%
91596	New York Life Ins & Ann Corp	DE	257,259,524	3.84%	79227	Pruco Life Ins Co	AZ	30,126,804	0.45%
65056	Jackson Natl Life Ins Co	MI	238,289,227	3.55%	66281	Monumental Life Ins Co	IA	29,981,183	0.45%
79065	Sun Life Assur Co Of Canada US	DE	220,609,585	3.29%	93432	CM Life Ins Co	CT	29,226,451	0.44%
86231	Transamerica Life Ins Co	IA	219,448,120	3.27%	63274	OM Fin Life Ins Co	MD	23,996,190	0.36%
88072	Hartford Life Ins Co	CT	206,193,983	3.08%	61263	Bankers Life & Cas Co	IL	23,513,489	0.35%
61050	MetLife Investors USA Ins Co	DE	195,539,485	2.92%	61689	Aviva Life & Ann Co	IA	22,852,347	0.34%
93696	Fidelity Investments Life Ins Co	UT	188,185,438	2.81%	93513	MetLife Investors Ins Co	MO	22,489,413	0.34%
90611	Allianz Life Ins Co Of N Amer	MN	186,933,307	2.79%	67091	Northwestern Mut Life Ins Co	WI	22,323,945	0.33%
65978	Metropolitan Life Ins Co	NY	171,464,397	2.56%	70025	Genworth Life Ins Co	DE	18,698,893	0.28%
91626	New England Life Ins Co	MA	160,726,653	2.40%	60488	American Gen Life Ins Co	TX	18,625,632	0.28%
67466	Pacific Life Ins Co	NE	159,572,681	2.38%	79022	Merrill Lynch Life Ins Co	AR	17,907,406	0.27%
70688	Transamerica Financial Life Ins Co	NY	150,391,797	2.24%	62626	Cuna Mut Ins Society	IA	17,617,890	0.26%
65935	Massachusetts Mut Life Ins Co	MA	145,181,050	2.17%	60607	American Intl Life Assur Co of NY	NY	16,172,352	0.24%
68322	Great W Life & Ann Ins Co	CO	104,172,798	1.55%	66974	North Amer Co Life & Hlth Ins	IA	15,770,187	0.24%
86630	American Skandia Life Assur Corp	CT	102,667,887	1.53%	93548	PHL Variable Ins Co	CT	14,917,242	0.22%
70432	AIG Ann Ins Co	TX	102,005,249	1.52%	60186	Allstate Life Ins Co	IL	14,261,038	0.21%
65536	Genworth Life & Ann Ins Co	VA	85,536,370	1.28%	80837	Union Central Life Ins Co	OH	13,752,602	0.21%
60941	AIG SunAmerica Life Assur Co	AZ	85,297,638	1.27%	64017	Jefferson Natl Life Ins Co	TX	13,173,731	0.20%
61271	Principal Life Ins Co	IA	78,599,657	1.17%	65528	Life Ins Co Of The Southwest	TX	12,098,583	0.18%
70238	Variable Annuity Life Ins Co	TX	62,451,315	0.93%	66869	Nationwide Life Ins Co	OH	11,632,374	0.17%
87726	Metlife Ins Co of CT	CT	62,216,003	0.93%	65595	Lincoln Benefit Life Co	NE	11,329,670	0.17%
60631	American Investors Life Ins Co	KS	57,774,888	0.86%	74780	Integrity Life Ins Co	OH	11,116,184	0.17%
68675	Security Benefit Life Ins Co	KS	50,593,364	0.75%	69663	USAA Life Ins Co	TX	11,108,741	0.17%
65099	John Hancock Life Ins Co	MA	48,676,362	0.73%	71129	Fort Dearborn Life Ins Co	IL	9,915,162	0.15%
70435	The Savings Bank Life Ins Co Of MA	MA	45,470,125	0.68%	91413	Western Reserve Life Assur Co of OH	OH	9,274,360	0.14%
78778	Guardian Ins & Ann Co Inc	DE	41,833,622	0.62%	66842	AIG Life Ins Co	DE	8,889,465	0.13%
92738	American Equity Invest Life Ins Co	IA	39,615,934	0.59%	64513	Horace Mann Life Ins Co	IL	8,551,379	0.13%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: ANNUITY CONSIDERATIONS**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
68810	Sentry Life Ins Co	WI	7,887,788	0.12%	92916	United American Ins Co	NE	772,012	0.01%
60142	TIAA Cref Life Ins Co	NY	7,316,697	0.11%	63665	General Amer Life Ins Co	MO	748,603	0.01%
69868	United Of Omaha Life Ins Co	NE	7,236,366	0.11%	64327	Harleysville Life Ins Co	PA	724,416	0.01%
68136	Protective Life Ins Co	TN	6,586,309	0.10%	68039	Presidential Life Ins Co	NY	712,033	0.01%
93661	Annuity Investors Life Ins Co	OH	6,517,433	0.10%	67644	Penn Mut Life Ins Co	PA	635,948	0.01%
68381	Reliance Standard Life Ins Co	IL	6,321,826	0.09%	62286	Golden Rule Ins Co	IN	626,785	0.01%
68608	Symetra Life Ins Co	WA	6,228,949	0.09%	70335	West Coast Life Ins Co	NE	532,000	0.01%
65315	Liberty Life Assur Co Of Boston	MA	5,866,588	0.09%	67814	Phoenix Life Ins Co	NY	486,491	0.01%
61492	Liberty Life Ins Co	SC	5,186,007	0.08%	93629	Prudential Retirement Ins & Anuty Co	CT	354,269	0.01%
67105	Reliastar Life Ins Co	MN	4,056,123	0.06%	60038	Acacia Life Ins Co	DC	338,738	0.01%
61999	Americo Fin Life & Ann Ins Co	TX	4,046,337	0.06%	92657	Nationwide Life & Ann Ins Co	OH	309,388	0.00%
60054	Aetna Life Ins Co	CT	3,862,479	0.06%	62345	Berkshire Hathaway Life Ins Co NE	NE	301,997	0.00%
64130	Life Investors Ins Co Of Amer	IA	3,651,332	0.05%	88668	Mutual Of Amer Life Ins Co	NY	194,379	0.00%
66915	New York Life Ins Co	NY	3,464,694	0.05%	92622	Western Southern Life Assur Co	OH	189,607	0.00%
64246	Guardian Life Ins Co Of Amer	NY	3,438,023	0.05%	70408	Union Security Ins Co	IA	174,461	0.00%
68241	Prudential Ins Co Of Amer	NJ	3,183,785	0.05%	97268	Pacific Life & Ann Co	AZ	168,768	0.00%
65242	Lafayette Life Ins Co	IN	3,112,320	0.05%	63495	First Investors Life Ins Co	NY	165,084	0.00%
66168	Minnesota Life Ins Co	MN	3,018,398	0.05%	99937	Columbus Life Ins Co	OH	161,382	0.00%
90557	Kemper Investors Life Ins Co	IL	2,574,812	0.04%	70416	MML Bay State Life Ins Co	CT	155,000	0.00%
61301	Ameritas Life Ins Corp	NE	2,547,433	0.04%	70319	Washington Natl Ins Co	IL	150,932	0.00%
65722	Loyal Amer Life Ins Co	OH	2,396,076	0.04%	69256	Sunamerica Life Ins Co	AZ	120,782	0.00%
71153	Hartford Life & Ann Ins Co	CT	2,221,300	0.03%	62103	Columbian Mut Life Ins Co	NY	111,712	0.00%
67121	Transamerica Occidental Life Ins Co	IA	2,166,501	0.03%	62308	Connecticut Gen Life Ins Co	CT	110,050	0.00%
84824	Commonwealth Ann & Life Ins Co	MA	1,913,257	0.03%	97136	Metropolitan Tower Life Ins Co	DE	97,180	0.00%
63126	Farm Family Life Ins Co	NY	1,806,292	0.03%	63967	Government Personnel Mut Life Ins Co	TX	92,494	0.00%
78077	Mony Life Ins Co Of Amer	AZ	1,703,759	0.03%	91642	Forethought Life Ins Co	IN	88,271	0.00%
69019	Standard Ins Co	OR	1,687,138	0.03%	65129	Kansas City Life Ins Co	MO	84,805	0.00%
60232	AGL Life Assur Co	PA	1,253,000	0.02%	65838	John Hancock Life Ins Co (USA)	MI	82,401	0.00%
72222	Amica Life Ins Co	RI	1,231,798	0.02%	69140	First Allmerica Fin Life Ins Co	MA	80,774	0.00%
68772	Security Mut Life Ins Co Of NY	NY	1,117,478	0.02%	66427	MTL Ins Co	IL	77,197	0.00%
66850	National Western Life Ins Co	CO	1,086,824	0.02%	63177	Farmers New World Life Ins Co	WA	76,092	0.00%
62057	Lincoln Life & Ann Co of NY	NY	1,073,366	0.02%	69744	Union Labor Life Ins Co	MD	75,000	0.00%
66680	National Life Ins Co	VT	1,059,285	0.02%	70580	Humanadental Ins Co	WI	70,346	0.00%
60682	Conseco Ins Co	IL	975,695	0.01%	71439	Assurity Life Ins Co	NE	57,303	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: ANNUITY CONSIDERATIONS**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
67989	American Memorial Life Ins Co	SD	49,336	0.00%	81060	Canada Life Ins Co Of Amer	MI	4,001	0.00%
81213	American Maturity Life Ins Co	CT	46,826	0.00%	60275	American Bankers Life Assur Co Of FL	FL	3,637	0.00%
70211	Reassure Amer Life Ins Co	IN	37,607	0.00%	64211	Guarantee Trust Life Ins Co	IL	3,014	0.00%
66087	Mid West Natl Life Ins Co Of TN	TX	34,155	0.00%	61360	Reliastar Life Ins Co Of NY	NY	3,000	0.00%
65781	Madison Natl Life Ins Co Inc	WI	32,531	0.00%	60445	Sagikor Life Ins Co	TX	2,500	0.00%
69051	Standard Life Ins Co Of IN	IN	28,925	0.00%	61395	Beneficial Life Ins Co	UT	2,400	0.00%
66370	Mony Life Ins Co	NY	28,826	0.00%	60534	American Heritage Life Ins Co	FL	2,190	0.00%
65919	Primerica Life Ins Co	MA	26,257	0.00%	71404	Continental Gen Ins Co	NE	2,000	0.00%
61808	Charter Natl Life Ins Co	IL	24,900	0.00%	66672	American Gen Life & Acc Ins Co	TN	1,937	0.00%
65900	Conseco Life Ins Co	IN	23,384	0.00%	63258	Federated Life Ins Co	MN	1,800	0.00%
84786	Colorado Bankers Life Ins Co	CO	22,655	0.00%	87645	United Fidelity Life Ins Co	TX	1,791	0.00%
70750	Nationwide Life & Ann Co of Amer	DE	21,823	0.00%	70866	Allstate Assur Co	IL	1,500	0.00%
62928	EMC Natl Life Co	IA	20,328	0.00%	90212	Great Southern Life Ins Co	TX	1,368	0.00%
71773	American Natl Life Ins Co Of TX	TX	16,857	0.00%	70106	United States Life Ins Co In NYC	NY	1,051	0.00%
61212	Baltimore Life Ins Co	MD	15,460	0.00%	62413	Continental Assur Co	IL	1,000	0.00%
84654	US Branch Assumption Mut Life Ins Co	MA	14,501	0.00%	80624	American Progressive L&H Ins Of NY	NY	750	0.00%
64505	Homesteaders Life Co	IA	12,903	0.00%	61476	Boston Mut Life Ins Co	MA	680	0.00%
70114	Unity Mut Life Ins Co	NY	12,863	0.00%	62049	Colonial Life & Accident Ins Co	SC	163	0.00%
66583	National Guardian Life Ins Co	WI	11,895	0.00%	70130	Universal Guaranty Life Ins Co	OH	122	0.00%
88536	Protective Life And Annuity Ins Co	AL	10,371	0.00%	61832	Chesapeake Life Ins Co	OK	120	0.00%
68225	Nationwide Life Ins Co of Amer	PA	9,621	0.00%	69566	Trans World Assur Co	CA	119	0.00%
61883	Central United Life Ins Co	AR	9,225	0.00%	76325	Conseco Senior Hlth Ins Co	PA	112	0.00%
62235	Unum Life Ins Co Of Amer	ME	8,700	0.00%	67083	Manhattan Natl Life Ins Co	IL	15	0.00%
63487	Investors Life Ins Co N Amer	TX	8,472	0.00%					
65927	Lincoln Heritage Life Ins Co	IL	8,269	0.00%					
97055	Mega Life & Hlth Ins Co The	OK	7,918	0.00%					
60704	Wilton Reassurance Life Co of NY	NY	7,850	0.00%					
64645	Indianapolis Life Ins Co	IN	7,538	0.00%					
66265	Monarch Life Ins Co	MA	5,600	0.00%					
67148	Occidental Life Ins Co Of NC	TX	5,338	0.00%					
71870	Fidelity Security Life Ins Co	MO	5,300	0.00%					
94099	United Investors Life Ins Co	MO	4,691	0.00%					
62146	Combined Ins Co Of Amer	IL	4,508	0.00%					
60429	American Fidelity Life Ins Co	FL	4,212	0.00%					
					Total Direct Written Premium				6,703,305,522
									100.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share**  
**Line of Business: BOILER and MACHINERY**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
21482	Factory Mut Ins Co	RI	6,604,605	24.45%	20346	Pacific Ind Co	WI	66,209	0.25%
20281	Federal Ins Co	IN	3,213,715	11.90%	21784	Firemens Ins Co Of Washington DC	DE	64,800	0.24%
11452	Hartford Steam Boil Inspec & Ins Co	CT	2,796,393	10.35%	26344	Great Amer Assur Co	OH	63,180	0.23%
25674	Travelers Property Cas Co Of Amer	CT	1,653,888	6.12%	22292	Hanover Ins Co	NH	60,266	0.22%
19445	National Union Fire Ins Co Of Pitts	PA	1,472,091	5.45%	10205	Mountain Valley Ind Co	NH	58,322	0.22%
20443	Continental Cas Co	IL	1,410,454	5.22%	10069	Housing Authority Prop A Mut Co	VT	56,587	0.21%
41181	Universal Underwriters Ins Co	KS	1,164,883	4.31%	25615	Charter Oak Fire Ins Co	CT	56,393	0.21%
10014	Affiliated Fm Ins Co	RI	963,837	3.57%	22136	Great Amer Ins Co of NY	NY	56,281	0.21%
26247	American Guar & Liab Ins	NY	884,054	3.27%	21415	Employers Mut Cas Co	IA	55,810	0.21%
24767	St Paul Fire & Marine Ins Co	MN	517,661	1.92%	25666	Travelers Ind Co Of Amer	CT	50,466	0.19%
25658	Travelers Ind Co	CT	491,179	1.82%	10815	Verlan Fire Ins Co MD	MD	49,283	0.18%
25623	Phoenix Ins Co	CT	447,587	1.66%	19259	Selective Ins Co Of SC	SC	45,777	0.17%
16535	Zurich American Ins Co	NY	442,331	1.64%	20370	AXIS Reins Co	NY	44,793	0.17%
23841	New Hampshire Ins Co	PA	395,657	1.46%	24791	St Paul Mercury Ins Co	MN	40,681	0.15%
20303	Great Northern Ins Co	IN	323,212	1.20%	37257	Praetorian Ins Co	IL	37,472	0.14%
20397	Vigilant Ins Co	NY	312,173	1.16%	16691	Great Amer Ins Co	OH	35,204	0.13%
20621	OneBeacon Amer Ins Co	MA	307,434	1.14%	40142	American Zurich Ins Co	IL	29,403	0.11%
20230	Central Mut Ins Co	OH	276,430	1.02%	39306	Fidelity & Deposit Co Of MD	MD	28,523	0.11%
35300	Allianz Global Risks US Ins Co	CA	238,042	0.88%	13331	American Hardware Mut Ins Co	OH	27,399	0.10%
25682	Travelers Ind Co Of CT	CT	226,587	0.84%	13978	Florists Mut Ins Co	IL	26,246	0.10%
34207	Westport Ins Corp	MO	205,189	0.76%	19224	St Paul Protective Ins Co	IL	24,949	0.09%
20222	All Amer Ins Co	OH	188,233	0.70%	11126	Sompo Japan Ins Co of Amer	NY	23,828	0.09%
21881	National Surety Corp	IL	147,554	0.55%	21857	American Ins Co	OH	22,398	0.08%
24554	XL Ins Amer Inc	DE	134,631	0.50%	24074	Ohio Cas Ins Co	OH	22,055	0.08%
14974	Pennsylvania Lumbermens Mut Ins	PA	122,087	0.45%	21873	Firemans Fund Ins Co	CA	20,851	0.08%
19682	Hartford Fire In Co	CT	112,823	0.42%	37273	Axis Ins Co	IL	18,163	0.07%
31325	Acadia Ins Co	NH	112,341	0.42%	22322	Greenwich Ins Co	DE	11,970	0.04%
20648	Employers Fire Ins Co	MA	110,497	0.41%	23108	Lumbermens Underwriting Alliance	MO	11,950	0.04%
12904	Tokio Marine & Nichido Fire Ins Co	NY	106,936	0.40%	26832	Great Amer Alliance Ins Co	OH	11,065	0.04%
15067	Quincy Mut Fire Ins Co	MA	95,274	0.35%	19402	AIG Cas Co	PA	11,039	0.04%
19380	American Home Assur Co	NY	87,836	0.33%	37052	Regis Ins Co	PA	11,014	0.04%
14982	Penn Millers Ins Co	PA	83,579	0.31%	22667	Ace Amer Ins Co	PA	8,460	0.03%
13935	Federated Mut Ins Co	MN	78,158	0.29%	37540	Beazley Ins Co Inc	CT	7,236	0.03%
23809	Granite State Ins Co	PA	77,953	0.29%	23043	Liberty Mut Ins Co	MA	6,673	0.02%



**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share**  
**Line of Business: BOILER and MACHINERY**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
25887	US Fidelity & Guaranty Co	MD	6,591	0.02%					
24732	General Ins Co Of Amer	WA	4,687	0.02%					
20478	National Fire Ins Co Of Hartford	IL	3,626	0.01%					
39926	Selective Ins Co Of The Southeast	NC	3,332	0.01%					
24775	St Paul Guardian Ins Co	MN	3,161	0.01%					
22306	Massachusetts Bay Ins Co	NH	3,067	0.01%					
20702	Ace Fire Underwriters Ins Co	PA	3,010	0.01%					
19429	Insurance Co Of The State Of PA	PA	2,178	0.01%					
10677	Cincinnati Ins Co	OH	2,101	0.01%					
10340	Stonington Ins Co	TX	1,799	0.01%					
31534	Citizens Ins Co Of Amer	MI	1,746	0.01%					
29459	Twin City Fire Ins Co Co	IN	1,649	0.01%					
27740	North Pointe Ins Co	MI	1,550	0.01%					
10499	DaimlerChrysler Ins Co	MI	1,336	0.00%					
19704	American States Ins Co	IN	1,002	0.00%					
24724	First Natl Ins Co Of Amer	WA	924	0.00%					
20427	American Cas Co Of Reading PA	PA	785	0.00%					
20699	Ace Prop & Cas Ins Co	PA	681	0.00%					
27073	Nipponkoa Ins Co Ltd US Br	NY	542	0.00%					
35289	Continental Ins Co	PA	491	0.00%					
19690	American Economy Ins Co	IN	386	0.00%					
25879	Fidelity & Guar Ins Underwriters Inc	WI	72	0.00%					
29424	Hartford Cas Ins Co	IN	64	0.00%					
24198	Peerless Ins Co	NH	40	0.00%					
35386	Fidelity & Guar Ins Co	IA	28	0.00%					
44393	West American Ins Co	IN	26	0.00%					
24171	Netherlands Ins Co The	NH	19	0.00%					
10936	Seneca Ins Co Inc	NY	7	0.00%					
Total Direct Written Premium			27,014,950	100.00%					

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: BURGLARY and THEFT**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
31194	Travelers Cas & Surety Co Of Amer	CT	792,739	24.42%	25682	Travelers Ind Co Of CT	CT	4,390	0.14%
20281	Federal Ins Co	IN	710,373	21.88%	15024	Preferred Mut Ins Co	NY	4,302	0.13%
29424	Hartford Cas Ins Co	IN	290,988	8.96%	26433	Harco Natl Ins Co	IL	4,094	0.13%
24767	St Paul Fire & Marine Ins Co	MN	145,913	4.49%	16691	Great Amer Ins Co	OH	4,013	0.12%
29459	Twin City Fire Ins Co Co	IN	143,899	4.43%	25674	Travelers Property Cas Co Of Amer	CT	3,779	0.12%
41181	Universal Underwriters Ins Co	KS	140,151	4.32%	18058	Philadelphia Ind Ins Co	PA	3,657	0.11%
26182	Harleysville Worcester Ins Co	PA	125,251	3.86%	13331	American Hardware Mut Ins Co	OH	3,092	0.10%
19445	National Union Fire Ins Co Of Pitts	PA	117,623	3.62%	10205	Mountain Valley Ind Co	NH	3,054	0.09%
21121	Westchester Fire Ins Co	NY	96,303	2.97%	14982	Penn Millers Ins Co	PA	3,032	0.09%
20346	Pacific Ind Co	WI	91,088	2.81%	20648	Employers Fire Ins Co	MA	2,507	0.08%
19917	Liberty Ins Underwriters Inc	NY	89,560	2.76%	12866	T.H.E. Ins Co	LA	1,916	0.06%
20370	AXIS Reins Co	NY	75,672	2.33%	19038	Travelers Cas & Surety Co	CT	1,776	0.05%
20303	Great Northern Ins Co	IN	51,673	1.59%	14788	NGM Ins Co	FL	1,521	0.05%
39306	Fidelity & Deposit Co Of MD	MD	51,447	1.58%	23035	Liberty Mut Fire Ins Co	WI	1,415	0.04%
24791	St Paul Mercury Ins Co	MN	40,725	1.25%	24449	Regent Ins Co	WI	1,308	0.04%
35181	Executive Risk Ind Inc	DE	33,710	1.04%	22306	Massachusetts Bay Ins Co	NH	1,305	0.04%
20443	Continental Cas Co	IL	31,046	0.96%	14974	Pennsylvania Lumbermens Mut Ins	PA	1,266	0.04%
22535	Seaboard Surety Co	NY	23,000	0.71%	24198	Peerless Ins Co	NH	1,179	0.04%
20397	Vigilant Ins Co	NY	15,706	0.48%	20621	OneBeacon Amer Ins Co	MA	1,162	0.04%
24554	XL Ins Amer Inc	DE	11,628	0.36%	21458	Employers Ins of Wausau	WI	1,155	0.04%
21180	Sentry Select Ins Co	WI	10,683	0.33%	25976	Utica Mut Ins Co	NY	1,016	0.03%
12904	Tokio Marine & Nichido Fire Ins Co	NY	10,480	0.32%	41483	Farmington Cas Co	CT	1,000	0.03%
23043	Liberty Mut Ins Co	MA	10,205	0.31%	10499	DaimlerChrysler Ins Co	MI	979	0.03%
26344	Great Amer Assur Co	OH	9,489	0.29%	25658	Travelers Ind Co	CT	925	0.03%
22292	Hanover Ins Co	NH	9,252	0.29%	21415	Employers Mut Cas Co	IA	906	0.03%
16535	Zurich American Ins Co	NY	8,781	0.27%	36463	Discover Prop & Cas Ins Co	IL	903	0.03%
13935	Federated Mut Ins Co	MN	7,960	0.25%	40142	American Zurich Ins Co	IL	741	0.02%
42404	Liberty Ins Corp	IL	7,105	0.22%	27740	North Pointe Ins Co	MI	625	0.02%
25615	Charter Oak Fire Ins Co	CT	5,706	0.18%	24732	General Ins Co Of Amer	WA	546	0.02%
19682	Hartford Fire In Co	CT	5,468	0.17%	25224	Great Divide Ins Co	ND	523	0.02%
29874	North Amer Specialty Ins Co	NH	5,180	0.16%	21784	Firemens Ins Co Of Washington DC	DE	500	0.02%
22136	Great Amer Ins Co of NY	NY	5,062	0.16%	31325	Acadia Ins Co	NH	500	0.02%
24988	Sentry Ins A Mut Co	WI	5,006	0.15%	24414	General Cas Co Of WI	WI	480	0.01%
21326	Empire Fire & Marine Ins Co	NE	5,003	0.15%	19259	Selective Ins Co Of SC	SC	462	0.01%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: BURGLARY and THEFT**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
10677	Cincinnati Ins Co	OH	427	0.01%					
26522	Mount Vernon Fire Ins Co	PA	389	0.01%					
33588	First Liberty Ins Corp	IA	360	0.01%					
25666	Travelers Ind Co Of Amer	CT	196	0.01%					
25984	Graphic Arts Mut Ins Co	NY	186	0.01%					
26832	Great Amer Alliance Ins Co	OH	158	0.00%					
39926	Selective Ins Co Of The Southeast	NC	150	0.00%					
31534	Citizens Ins Co Of Amer	MI	121	0.00%					
26247	American Guar & Liab Ins	NY	72	0.00%					
20230	Central Mut Ins Co	OH	71	0.00%					
18767	Church Mut Ins Co	WI	57	0.00%					
27073	Nipponkoa Ins Co Ltd US Br	NY	55	0.00%					
25623	Phoenix Ins Co	CT	53	0.00%					
20427	American Cas Co Of Reading PA	PA	27	0.00%					
19704	American States Ins Co	IN	18	0.00%					
Total Direct Written Premium			3,246,244	100.00%					

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: COMMERCIAL AUTOMOBILE**

NAIC #	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC #	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
34754	Commerce Ins Co	MA	83,212,452	10.74%	19445	National Union Fire Ins Co Of Pitts	PA	4,879,828	0.63%
41360	Arbella Protection Ins Co	MA	73,199,743	9.45%	21113	United States Fire Ins Co	DE	4,813,280	0.62%
39454	Safety Ins Co	MA	55,579,137	7.17%	31325	Acadia Ins Co	NH	4,329,465	0.56%
25615	Charter Oak Fire Ins Co	CT	48,085,134	6.21%	25682	Travelers Ind Co Of CT	CT	4,192,278	0.54%
22292	Hanover Ins Co	NH	47,969,784	6.19%	22667	Ace Amer Ins Co	PA	4,059,730	0.52%
21750	Pilgrim Ins Co	MA	41,452,868	5.35%	23965	Norfolk & Dedham Mut Fire Ins Co	MA	4,041,260	0.52%
20648	Employers Fire Ins Co	MA	26,853,664	3.47%	11045	Excelsior Ins Co	NH	3,935,146	0.51%
33618	Safety Ind Ins Co	MA	26,663,243	3.44%	25976	Utica Mut Ins Co	NY	3,769,789	0.49%
21784	Firemens Ins Co Of Washington DC	DE	18,255,029	2.36%	25984	Graphic Arts Mut Ins Co	NY	3,373,969	0.44%
18058	Philadelphia Ind Ins Co	PA	18,172,977	2.35%	29459	Twin City Fire Ins Co Co	IN	3,184,517	0.41%
25658	Travelers Ind Co	CT	17,609,337	2.27%	19801	Argonaut Ins Co	IL	2,782,583	0.36%
19380	American Home Assur Co	NY	13,391,250	1.73%	19410	Commerce & Industry Ins Co	NY	2,726,486	0.35%
26182	Harleysville Worcester Ins Co	PA	12,332,319	1.59%	24414	General Cas Co Of WI	WI	2,709,034	0.35%
16535	Zurich American Ins Co	NY	10,888,146	1.41%	20281	Federal Ins Co	IN	2,688,507	0.35%
40274	Citation Ins Co	MA	10,867,700	1.40%	21172	Vanliner Ins Co	MO	2,648,571	0.34%
14788	NGM Ins Co	FL	10,839,920	1.40%	20443	Continental Cas Co	IL	2,590,518	0.33%
23035	Liberty Mut Fire Ins Co	WI	10,829,377	1.40%	36463	Discover Prop & Cas Ins Co	IL	2,490,029	0.32%
19682	Hartford Fire In Co	CT	10,167,200	1.31%	23329	Merchants Mut Ins Co	NY	2,420,242	0.31%
25674	Travelers Property Cas Co Of Amer	CT	10,112,379	1.31%	13331	American Hardware Mut Ins Co	OH	2,357,717	0.30%
41181	Universal Underwriters Ins Co	KS	9,277,842	1.20%	12475	Republic-Franklin Ins Co	OH	2,163,455	0.28%
32620	National Interstate Ins Co	OH	8,508,254	1.10%	33600	LM Ins Corp	IA	2,076,094	0.27%
37303	Redland Ins Co	NJ	8,096,859	1.04%	37257	Praetorian Ins Co	IL	2,046,042	0.26%
31534	Citizens Ins Co Of Amer	MI	8,078,635	1.04%	10017	Arbella Ind Ins Co	MA	1,941,180	0.25%
13803	Farm Family Cas Ins Co	NY	7,280,744	0.94%	16691	Great Amer Ins Co	OH	1,934,650	0.25%
25623	Phoenix Ins Co	CT	7,264,733	0.94%	23043	Liberty Mut Ins Co	MA	1,767,809	0.23%
25666	Travelers Ind Co Of Amer	CT	7,103,628	0.92%	12904	Tokio Marine & Nichido Fire Ins Co	NY	1,732,768	0.22%
21326	Empire Fire & Marine Ins Co	NE	7,082,179	0.91%	13935	Federated Mut Ins Co	MN	1,710,935	0.22%
22306	Massachusetts Bay Ins Co	NH	6,743,733	0.87%	21261	Electric Ins Co	MA	1,676,526	0.22%
24198	Peerless Ins Co	NH	6,469,120	0.83%	24171	Netherlands Ins Co The	NH	1,588,889	0.21%
24767	St Paul Fire & Marine Ins Co	MN	6,194,305	0.80%	21180	Sentry Select Ins Co	WI	1,582,496	0.20%
20494	Transportation Ins Co	IL	5,866,954	0.76%	23841	New Hampshire Ins Co	PA	1,577,116	0.20%
10243	National Continental Ins Co	NY	5,655,207	0.73%	19356	Maryland Cas Co	MD	1,542,894	0.20%
20478	National Fire Ins Co Of Hartford	IL	5,558,003	0.72%	20508	Valley Forge Ins Co	PA	1,425,305	0.18%
29424	Hartford Cas Ins Co	IN	5,024,744	0.65%	24147	Old Republic Ins Co	PA	1,407,262	0.18%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: COMMERCIAL AUTOMOBILE**

NAIC #	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC #	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
26069	Wausau Business Ins Co	WI	1,360,519	0.18%	26433	Harco Natl Ins Co	IL	340,328	0.04%
11770	United Fncl Cas Co	OH	1,359,258	0.18%	21962	Pennsylvania General Ins Co	PA	329,990	0.04%
26077	Lancer Ins Co	IL	1,355,196	0.17%	12262	Pennsylvania Manufacturers Asn Ins C	PA	270,424	0.03%
14206	Holyoke Mut Ins Co In Salem	MA	1,278,279	0.16%	20222	All Amer Ins Co	OH	269,254	0.03%
10499	DaimlerChrysler Ins Co	MI	1,277,018	0.16%	20303	Great Northern Ins Co	IN	239,891	0.03%
35696	Harleysville Preferred Ins Co	PA	1,212,789	0.16%	19489	Allied World Assur Co US Inc	DE	225,000	0.03%
10847	Cumis Ins Society Inc	IA	1,209,847	0.16%	14168	Harleysville Mut Ins Co	PA	222,865	0.03%
15067	Quincy Mut Fire Ins Co	MA	1,180,464	0.15%	10677	Cincinnati Ins Co	OH	218,149	0.03%
44393	West American Ins Co	IN	1,154,748	0.15%	21458	Employers Ins of Wausau	WI	200,355	0.03%
24074	Ohio Cas Ins Co	OH	1,116,894	0.14%	21121	Westchester Fire Ins Co	NY	190,391	0.02%
21415	Employers Mut Cas Co	IA	1,112,796	0.14%	40142	American Zurich Ins Co	IL	162,643	0.02%
19720	American Alt Ins Corp	DE	1,111,297	0.14%	21881	National Surety Corp	IL	162,612	0.02%
24988	Sentry Ins A Mut Co	WI	984,723	0.13%	20362	Mitsui Sumitomo Ins Co of Amer	NY	157,723	0.02%
26344	Great Amer Assur Co	OH	971,143	0.13%	26247	American Guar & Liab Ins	NY	140,832	0.02%
11150	Arch Ins Co	MO	932,335	0.12%	19305	Assurance Co Of Amer	NY	134,862	0.02%
24260	Progressive Cas Ins Co	OH	912,229	0.12%	12866	T.H.E. Ins Co	LA	131,740	0.02%
19429	Insurance Co Of The State Of PA	PA	906,842	0.12%	25054	Hudson Ins Co	DE	118,148	0.02%
26042	Wausau Underwriters Ins Co	WI	879,056	0.11%	13056	RLI Ins Co	IL	104,711	0.01%
24066	American Fire & Cas Co	OH	843,617	0.11%	21873	Firemans Fund Ins Co	CA	103,937	0.01%
42404	Liberty Ins Corp	IL	801,935	0.10%	14737	Plymouth Rock Assur Corp	MA	103,831	0.01%
10205	Mountain Valley Ind Co	NH	726,139	0.09%	25178	State Farm Mut Auto Ins Co	IL	97,753	0.01%
19976	Amica Mut Ins Co	RI	700,321	0.09%	11991	National Cas Co	WI	91,082	0.01%
19259	Selective Ins Co Of SC	SC	638,847	0.08%	39926	Selective Ins Co Of The Southeast	NC	86,245	0.01%
22012	Motors Ins Corp	MI	605,771	0.08%	35386	Fidelity & Guar Ins Co	IA	82,372	0.01%
21857	American Ins Co	OH	555,000	0.07%	20532	Clarendon Natl Ins Co	NJ	80,490	0.01%
20621	OneBeacon Amer Ins Co	MA	547,674	0.07%	21865	Associated Ind Corp	CA	73,994	0.01%
19704	American States Ins Co	IN	543,920	0.07%	22136	Great Amer Ins Co of NY	NY	63,587	0.01%
21105	North River Ins Co	NJ	514,418	0.07%	15032	Guideone Mut Ins Co	IA	49,092	0.01%
33588	First Liberty Ins Corp	IA	507,572	0.07%	25224	Great Divide Ins Co	ND	37,060	0.00%
20230	Central Mut Ins Co	OH	452,021	0.06%	24449	Regent Ins Co	WI	35,677	0.00%
22322	Greenwich Ins Co	DE	451,797	0.06%	26832	Great Amer Alliance Ins Co	OH	27,654	0.00%
18767	Church Mut Ins Co	WI	431,876	0.06%	20699	Ace Prop & Cas Ins Co	PA	22,938	0.00%
23809	Granite State Ins Co	PA	359,899	0.05%	19372	Northern Ins Co Of NY	NY	22,559	0.00%
11126	Sompo Japan Ins Co of Amer	NY	344,707	0.04%	40827	Virginia Surety Co Inc	IL	22,504	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: COMMERCIAL AUTOMOBILE**

NAIC # Company Name		State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC # Company Name		State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
19402	AIG Cas Co	PA	21,847	0.00%					
12154	Encompass Ins Co of MA	MA	7,375	0.00%					
12831	State Natl Ins Co Inc	TX	7,033	0.00%					
25879	Fidelity & Guar Ins Underwriters Inc	WI	5,857	0.00%					
37478	Hartford Ins Co Of The Midwest	IN	5,237	0.00%					
22357	Hartford Accident & Ind Co	CT	4,223	0.00%					
20702	Ace Fire Underwriters Ins Co	PA	4,178	0.00%					
18333	Peerless Ind Ins Co	IL	1,873	0.00%					
27073	Nipponkoa Ins Co Ltd US Br	NY	1,699	0.00%					
24732	General Ins Co Of Amer	WA	1,080	0.00%					
23779	Nationwide Mut Fire Ins Co	OH	437	0.00%					
Total Direct Written Premium			774,875,448	100.00%					

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: COMMERCIAL MULTI-PERIL**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
20648	Employers Fire Ins Co	MA	47,995,122	5.05%	41360	Arbella Protection Ins Co	MA	8,637,243	0.91%
20281	Federal Ins Co	IN	44,884,053	4.72%	20397	Vigilant Ins Co	NY	8,186,657	0.86%
25674	Travelers Property Cas Co Of Amer	CT	42,589,494	4.48%	20508	Valley Forge Ins Co	PA	7,791,719	0.82%
18058	Philadelphia Ind Ins Co	PA	39,880,592	4.20%	22667	Ace Amer Ins Co	PA	7,435,573	0.78%
25615	Charter Oak Fire Ins Co	CT	33,183,153	3.49%	14206	Holyoke Mut Ins Co In Salem	MA	7,343,091	0.77%
19682	Hartford Fire In Co	CT	30,004,969	3.16%	23841	New Hampshire Ins Co	PA	7,174,306	0.75%
25682	Travelers Ind Co Of CT	CT	28,901,278	3.04%	21326	Empire Fire & Marine Ins Co	NE	6,533,738	0.69%
26182	Harleysville Worcester Ins Co	PA	28,262,470	2.97%	20443	Continental Cas Co	IL	6,217,480	0.65%
14788	NGM Ins Co	FL	25,803,567	2.72%	20303	Great Northern Ins Co	IN	6,105,653	0.64%
26018	Vermont Mut Ins Co	VT	24,977,580	2.63%	14923	Patrons Mut Ins Co Of Ct	CT	5,533,058	0.58%
25666	Travelers Ind Co Of Amer	CT	22,496,283	2.37%	20230	Central Mut Ins Co	OH	5,301,722	0.56%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	22,440,651	2.36%	11045	Excelsior Ins Co	NH	4,971,415	0.52%
19798	Merrimack Mut Fire Ins Co	MA	21,012,518	2.21%	20427	American Cas Co Of Reading PA	PA	4,921,487	0.52%
34754	Commerce Ins Co	MA	20,414,025	2.15%	25984	Graphic Arts Mut Ins Co	NY	4,730,500	0.50%
21784	Firemens Ins Co Of Washington DC	DE	19,445,666	2.05%	23809	Granite State Ins Co	PA	4,598,515	0.48%
31325	Acadia Ins Co	NH	19,114,328	2.01%	19305	Assurance Co Of Amer	NY	4,586,691	0.48%
25658	Travelers Ind Co	CT	18,753,538	1.97%	19771	Cambridge Mut Fire Ins Co	MA	4,532,408	0.48%
15067	Quincy Mut Fire Ins Co	MA	17,654,788	1.86%	12831	State Natl Ins Co Inc	TX	4,447,905	0.47%
22306	Massachusetts Bay Ins Co	NH	16,257,192	1.71%	25860	Union Mut Fire Ins Co	VT	4,343,583	0.46%
19356	Maryland Cas Co	MD	15,946,517	1.68%	15024	Preferred Mut Ins Co	NY	4,334,109	0.46%
22292	Hanover Ins Co	NH	14,439,372	1.52%	12475	Republic-Franklin Ins Co	OH	4,302,527	0.45%
14532	Middlesex Mut Assur Co	CT	14,274,615	1.50%	44393	West American Ins Co	IN	3,947,832	0.42%
20621	OneBeacon Amer Ins Co	MA	13,920,162	1.46%	24414	General Cas Co Of WI	WI	3,911,809	0.41%
25992	Northern Security Ins Co Inc	VT	13,832,704	1.46%	24074	Ohio Cas Ins Co	OH	3,885,113	0.41%
20478	National Fire Ins Co Of Hartford	IL	11,470,656	1.21%	15040	Providence Mut Fire Ins Co	RI	3,850,306	0.41%
31534	Citizens Ins Co Of Amer	MI	11,391,480	1.20%	18767	Church Mut Ins Co	WI	3,733,735	0.39%
24198	Peerless Ins Co	NH	11,246,616	1.18%	13803	Farm Family Cas Ins Co	NY	3,732,704	0.39%
39454	Safety Ins Co	MA	10,992,309	1.16%	25976	Utica Mut Ins Co	NY	3,594,484	0.38%
15059	Public Service Mut Ins Co	NY	10,928,153	1.15%	21857	American Ins Co	OH	3,504,044	0.37%
25623	Phoenix Ins Co	CT	10,604,503	1.12%	35289	Continental Ins Co	PA	3,466,036	0.36%
29424	Hartford Cas Ins Co	IN	10,265,100	1.08%	20494	Transportation Ins Co	IL	3,355,158	0.35%
24171	Netherlands Ins Co The	NH	9,377,575	0.99%	22357	Hartford Accident & Ind Co	CT	3,274,077	0.34%
22187	Greater NY Mut Ins Co	NY	8,871,729	0.93%	14192	Hingham Mut Fire Ins Co	MA	3,063,086	0.32%
39217	QBE Ins Corp	PA	8,701,698	0.92%	21873	Firemans Fund Ins Co	CA	2,828,736	0.30%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: COMMERCIAL MULTI-PERIL**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
37478	Hartford Ins Co Of The Midwest	IN	2,720,184	0.29%	24767	St Paul Fire & Marine Ins Co	MN	910,835	0.10%
10936	Seneca Ins Co Inc	NY	2,691,701	0.28%	13935	Federated Mut Ins Co	MN	903,837	0.10%
20222	All Amer Ins Co	OH	2,476,465	0.26%	19372	Northern Ins Co Of NY	NY	898,303	0.09%
16535	Zurich American Ins Co	NY	2,461,095	0.26%	34690	Property & Cas Ins Co Of Hartford	IN	850,917	0.09%
43575	Indemnity Ins Co Of North Amer	PA	2,405,519	0.25%	23035	Liberty Mut Fire Ins Co	WI	763,633	0.08%
19690	American Economy Ins Co	IN	2,268,925	0.24%	13331	American Hardware Mut Ins Co	OH	721,612	0.08%
35696	Harleysville Preferred Ins Co	PA	2,237,596	0.24%	34207	Westport Ins Corp	MO	701,098	0.07%
23329	Merchants Mut Ins Co	NY	2,199,762	0.23%	40142	American Zurich Ins Co	IL	698,775	0.07%
26344	Great Amer Assur Co	OH	2,067,933	0.22%	21865	Associated Ind Corp	CA	697,593	0.07%
44300	Tower Ins Co Of NY	NY	2,067,925	0.22%	20362	Mitsui Sumitomo Ins Co of Amer	NY	646,867	0.07%
14826	New London Cnty Mut Ins Co	CT	2,042,727	0.21%	16691	Great Amer Ins Co	OH	636,808	0.07%
38970	Markel Ins Co	IL	1,900,778	0.20%	21458	Employers Ins of Wausau	WI	601,817	0.06%
23043	Liberty Mut Ins Co	MA	1,880,932	0.20%	15032	Guideone Mut Ins Co	IA	601,031	0.06%
11024	Strathmore Ins Co	NY	1,864,189	0.20%	26042	Wausau Underwriters Ins Co	WI	595,141	0.06%
11126	Sompo Japan Ins Co of Amer	NY	1,835,237	0.19%	13714	Pharmacists Mut Ins Co	IA	570,096	0.06%
18333	Peerless Ind Ins Co	IL	1,805,903	0.19%	23337	American European Ins Co	NH	568,167	0.06%
22195	Insurance Co Of Greater NY	NY	1,787,831	0.19%	24732	General Ins Co Of Amer	WA	564,467	0.06%
21881	National Surety Corp	IL	1,753,675	0.18%	14354	Jewelers Mut Ins Co	WI	564,163	0.06%
29459	Twin City Fire Ins Co Co	IN	1,584,363	0.17%	19720	American Alt Ins Corp	DE	555,440	0.06%
23175	Phenix Mut Fire Ins Co	NH	1,540,357	0.16%	19917	Liberty Ins Underwriters Inc	NY	519,654	0.05%
33618	Safety Ind Ins Co	MA	1,488,759	0.16%	20699	Ace Prop & Cas Ins Co	PA	499,997	0.05%
39306	Fidelity & Deposit Co Of MD	MD	1,472,536	0.15%	24724	First Natl Ins Co Of Amer	WA	482,645	0.05%
14982	Penn Millers Ins Co	PA	1,470,802	0.15%	21415	Employers Mut Cas Co	IA	468,477	0.05%
43702	Tower National Ins Co	MA	1,404,346	0.15%	19801	Argonaut Ins Co	IL	460,734	0.05%
22136	Great Amer Ins Co of NY	NY	1,395,245	0.15%	26832	Great Amer Alliance Ins Co	OH	448,119	0.05%
37257	Praetorian Ins Co	IL	1,334,842	0.14%	33588	First Liberty Ins Corp	IA	429,203	0.05%
13978	Florists Mut Ins Co	IL	1,324,941	0.14%	42404	Liberty Ins Corp	IL	426,443	0.04%
24066	American Fire & Cas Co	OH	1,305,976	0.14%	25852	New England Guar Ins Co Inc	VT	409,054	0.04%
30104	Hartford Underwriters Ins Co	CT	1,270,788	0.13%	24740	Safeco Ins Co Of Amer	WA	399,892	0.04%
20346	Pacific Ind Co	WI	1,221,734	0.13%	12904	Tokio Marine & Nichido Fire Ins Co	NY	328,573	0.03%
26069	Wausau Business Ins Co	WI	1,094,776	0.12%	19445	National Union Fire Ins Co Of Pitts	PA	313,310	0.03%
24449	Regent Ins Co	WI	1,024,332	0.11%	21849	American Automobile Ins Co	MO	308,368	0.03%
10847	Cumis Ins Society Inc	IA	1,000,976	0.11%	10340	Stonington Ins Co	TX	292,200	0.03%
19704	American States Ins Co	IN	929,719	0.10%	10205	Mountain Valley Ind Co	NH	276,959	0.03%



**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: COMMERCIAL MULTI-PERIL**

			Premium Written in MA as of	Market Share in MA as of				Premium Written in MA as of	Market Share in MA as of
NAIC	Company Name	State	12/31/2007	12/31/2007	NAIC	Company Name	State	12/31/2007	12/31/2007
37052	Regis Ins Co	PA	276,199	0.03%	34347	Colonial Amer Cas & Surety Co	MD	595	0.00%
25887	US Fidelity & Guaranty Co	MD	259,740	0.03%	24899	Alea North America Ins Co	NY	400	0.00%
10014	Affiliated Fm Ins Co	RI	257,726	0.03%	39926	Selective Ins Co Of The Southeast	NC	357	0.00%
42048	Diamond State Ins Co	IN	211,900	0.02%	40045	Starnet Ins Co	DE	280	0.00%
37710	First Amer Prop & Cas Ins Co	CA	197,898	0.02%	12572	Selective Ins Co Of Amer	NJ	117	0.00%
19259	Selective Ins Co Of SC	SC	188,883	0.02%	35386	Fidelity & Guar Ins Co	IA	110	0.00%
11150	Arch Ins Co	MO	178,463	0.02%					
15679	National Fire & Ind Exch	MO	162,131	0.02%					
22322	Greenwich Ins Co	DE	158,464	0.02%	Total Direct Written Premium				
19380	American Home Assur Co	NY	131,752	0.01%	950,251,397				
24988	Sentry Ins A Mut Co	WI	128,844	0.01%	100.00%				
13056	RLI Ins Co	IL	124,159	0.01%					
21113	United States Fire Ins Co	DE	123,974	0.01%					
20702	Ace Fire Underwriters Ins Co	PA	117,015	0.01%					
24031	Northland Cas Co	MN	115,818	0.01%					
10677	Cincinnati Ins Co	OH	102,668	0.01%					
36463	Discover Prop & Cas Ins Co	IL	101,833	0.01%					
24791	St Paul Mercury Ins Co	MN	80,026	0.01%					
26247	American Guar & Liab Ins	NY	67,773	0.01%					
12262	Pennsylvania Manufacturers Asn Ins Co	PA	66,962	0.01%					
25143	State Farm Fire And Cas Co	IL	59,357	0.01%					
10120	Everest Natl Ins Co	DE	38,447	0.00%					
21105	North River Ins Co	NJ	27,587	0.00%					
25224	Great Divide Ins Co	ND	21,977	0.00%					
18023	Star Ins Co	MI	16,922	0.00%					
12154	Encompass Ins Co of MA	MA	15,973	0.00%					
22551	Mitsui Sumitomo Ins USA Inc	NY	14,158	0.00%					
23396	Amerisure Mut Ins Co	MI	12,001	0.00%					
19224	St Paul Protective Ins Co	IL	11,078	0.00%					
11991	National Cas Co	WI	9,608	0.00%					
42307	Navigators Ins Co	NY	5,196	0.00%					
23795	American Intl Pacific Ins	CO	4,235	0.00%					
10669	Church Ins Co	NY	1,767	0.00%					
11452	Hartford Steam Boil Inspec & Ins Co	CT	951	0.00%					

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: CREDIT INSURANCE**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
20516	Euler Hermes Amer Credit Ind Co	MD	5,503,441	19.34%
20648	Employers Fire Ins Co	MA	5,177,928	18.20%
25422	Atradius Trade Credit Ins Co	MD	3,424,451	12.04%
31887	Coface N Amer Ins Co	MA	2,617,473	9.20%
29980	First Colonial Ins Co	FL	2,500,122	8.79%
12831	State Natl Ins Co Inc	TX	2,486,849	8.74%
16691	Great Amer Ins Co	OH	1,972,260	6.93%
24813	Balboa Ins Co	CA	1,667,154	5.86%
37885	XL Specialty Ins Co	DE	727,735	2.56%
11150	Arch Ins Co	MO	527,544	1.85%
16667	United Gty Residential Ins Co Of NC	NC	454,595	1.60%
24147	Old Republic Ins Co	PA	439,668	1.55%
18538	Bancinsure Inc	OK	369,055	1.30%
22667	Ace Amer Ins Co	PA	252,657	0.89%
25011	Wesco Ins Co	DE	156,494	0.55%
10952	Stonebridge Casualty Ins Co	OH	99,028	0.35%
29599	US Specialty Ins Co	TX	47,500	0.17%
39217	QBE Ins Corp	PA	22,000	0.08%
20443	Continental Cas Co	IL	6,889	0.02%
Total Direct Written Premium			28,452,843	100.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: DEPOSIT FUNDS**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
66915	New York Life Ins Co	NY	483,236,216	24.41%	62510	Equitrust Life Ins Co	IA	1,527,045	0.08%
67121	Transamerica Occidental Life Ins Co	IA	326,793,331	16.51%	86509	Ing Life Ins & Ann Co	CT	1,473,046	0.07%
68713	Security Life Of Denver Ins Co	CO	230,000,000	11.62%	67091	Northwestern Mut Life Ins Co	WI	1,403,468	0.07%
61271	Principal Life Ins Co	IA	167,367,230	8.45%	65005	RiverSource Life Ins Co	MN	1,287,337	0.07%
65978	Metropolitan Life Ins Co	NY	154,752,183	7.82%	65595	Lincoln Benefit Life Co	NE	1,141,997	0.06%
93629	Prudential Retirement Ins & Anuty Co	CT	132,551,364	6.70%	61689	Aviva Life & Ann Co	IA	1,019,202	0.05%
86231	Transamerica Life Ins Co	IA	129,962,527	6.57%	93548	PHL Variable Ins Co	CT	961,637	0.05%
62898	Aviva Life Ins Co	DE	96,660,069	4.88%	60739	American Natl Ins Co	TX	930,742	0.05%
80942	ING USA Ann & Life Ins Co	IA	32,000,000	1.62%	63312	Great Amer Life Ins Co	OH	796,848	0.04%
63932	Aviva Life & Ann Co of NY	NY	29,866,423	1.51%	60038	Acacia Life Ins Co	DC	795,550	0.04%
60488	American Gen Life Ins Co	TX	18,912,389	0.96%	68322	Great W Life & Ann Ins Co	CO	775,823	0.04%
88072	Hartford Life Ins Co	CT	18,793,990	0.95%	61050	MetLife Investors USA Ins Co	DE	700,088	0.04%
63274	OM Fin Life Ins Co	MD	13,243,098	0.67%	67644	Penn Mut Life Ins Co	PA	699,353	0.04%
93696	Fidelity Investments Life Ins Co	UT	11,111,346	0.56%	93513	MetLife Investors Ins Co	MO	613,995	0.03%
67172	Ohio Natl Life Ins Co	OH	11,000,002	0.56%	70432	AIG Ann Ins Co	TX	446,701	0.02%
69868	United Of Omaha Life Ins Co	NE	10,730,243	0.54%	66842	AIG Life Ins Co	DE	446,115	0.02%
67814	Phoenix Life Ins Co	NY	10,257,328	0.52%	86630	American Skandia Life Assur Corp	CT	436,256	0.02%
87726	Metlife Ins Co of CT	CT	10,066,771	0.51%	68039	Presidential Life Ins Co	NY	395,249	0.02%
60054	Aetna Life Ins Co	CT	9,999,112	0.51%	61301	Ameritas Life Ins Corp	NE	369,266	0.02%
65056	Jackson Natl Life Ins Co	MI	9,881,093	0.50%	66168	Minnesota Life Ins Co	MN	329,928	0.02%
70435	The Savings Bank Life Ins Co Of MA	MA	8,528,928	0.43%	79227	Pruco Life Ins Co	AZ	329,035	0.02%
70025	Genworth Life Ins Co	DE	7,855,827	0.40%	62235	Unum Life Ins Co Of Amer	ME	302,236	0.02%
68608	Symetra Life Ins Co	WA	6,947,321	0.35%	66044	Midland Natl Life Ins Co	IA	295,646	0.01%
68241	Prudential Ins Co Of Amer	NJ	4,740,610	0.24%	80802	US Br SunLife Assur Co Of Canada	MI	277,095	0.01%
65536	Genworth Life & Ann Ins Co	VA	4,695,807	0.24%	67601	Paul Revere Variable Ann Ins Co	MA	257,713	0.01%
69345	Teachers Ins & Ann Assoc Of Amer	NY	3,656,258	0.18%	64645	Indianapolis Life Ins Co	IN	255,300	0.01%
69051	Standard Life Ins Co Of IN	IN	3,280,411	0.17%	69663	USAA Life Ins Co	TX	200,000	0.01%
66974	North Amer Co Life & Hlth Ins	IA	2,347,815	0.12%	65935	Massachusetts Mut Life Ins Co	MA	165,060	0.01%
63665	General Amer Life Ins Co	MO	2,161,099	0.11%	90557	Kemper Investors Life Ins Co	IL	162,167	0.01%
68225	Nationwide Life Ins Co of Amer	PA	1,804,622	0.09%	94099	United Investors Life Ins Co	MO	131,656	0.01%
65315	Liberty Life Assur Co Of Boston	MA	1,702,771	0.09%	65242	Lafayette Life Ins Co	IN	120,000	0.01%
68136	Protective Life Ins Co	TN	1,668,792	0.08%	63126	Farm Family Life Ins Co	NY	110,000	0.01%
91596	New York Life Ins & Ann Corp	DE	1,662,072	0.08%	80837	Union Central Life Ins Co	OH	78,856	0.00%
60631	American Investors Life Ins Co	KS	1,536,207	0.08%	60142	TIAA Cref Life Ins Co	NY	78,551	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: DEPOSIT FUNDS**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
88668	Mutual Of Amer Life Ins Co	NY	61,948	0.00%					
66427	MTL Ins Co	IL	61,263	0.00%					
70335	West Coast Life Ins Co	NE	56,800	0.00%					
93661	Annuity Investors Life Ins Co	OH	48,438	0.00%					
97268	Pacific Life & Ann Co	AZ	46,433	0.00%					
65838	John Hancock Life Ins Co (USA)	MI	37,972	0.00%					
62626	Cuna Mut Ins Society	IA	33,116	0.00%					
71129	Fort Dearborn Life Ins Co	IL	31,055	0.00%					
62944	AXA Equitable Life Ins Co	NY	30,000	0.00%					
71870	Fidelity Security Life Ins Co	MO	29,642	0.00%					
68772	Security Mut Life Ins Co Of NY	NY	27,468	0.00%					
64130	Life Investors Ins Co Of Amer	IA	17,152	0.00%					
69477	Time Ins Co	WI	8,000	0.00%					
61999	Americo Fin Life & Ann Ins Co	TX	4,089	0.00%					
63487	Investors Life Ins Co N Amer	TX	3,063	0.00%					
67598	Paul Revere Life Ins Co	MA	2,412	0.00%					
67180	Ohio State Life Ins Co	TX	2,299	0.00%					
63177	Farmers New World Life Ins Co	WA	1,808	0.00%					
60518	American Hlth & Life Ins Co	TX	449	0.00%					
90212	Great Southern Life Ins Co	TX	449	0.00%					
87645	United Fidelity Life Ins Co	TX	223	0.00%					
61832	Chesapeake Life Ins Co	OK	120	0.00%					
84786	Colorado Bankers Life Ins Co	CO	120	0.00%					
66281	Monumental Life Ins Co	IA	32	0.00%					
64211	Guarantee Trust Life Ins Co	IL	30	0.00%					
61492	Liberty Life Ins Co	SC	6	0.00%					
Total Direct Written Premium			1,979,590,603	100.00%					

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: DEPOSIT FUNDS**

			Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007				Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
NAIC	Company Name	State			NAIC	Company Name	State		

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: FIDELITY and SURETY**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
31194	Travelers Cas & Surety Co Of Amer	CT	23,735,645	16.55%	20397	Vigilant Ins Co	NY	499,224	0.35%
24740	Safeco Ins Co Of Amer	WA	19,898,008	13.87%	19429	Insurance Co Of The State Of PA	PA	484,839	0.34%
13188	Western Surety Co	SD	13,577,418	9.47%	18619	Platte River Ins Co.	NE	484,618	0.34%
20281	Federal Ins Co	IN	10,907,197	7.60%	10656	United States Surety Co	MD	365,286	0.25%
39306	Fidelity & Deposit Co Of MD	MD	8,221,378	5.73%	22535	Seaboard Surety Co	NY	360,167	0.25%
22292	Hanover Ins Co	NH	6,830,861	4.76%	29459	Twin City Fire Ins Co Co	IN	329,699	0.23%
23043	Liberty Mut Ins Co	MA	5,639,848	3.93%	33898	Aegis Security Ins Co	PA	303,188	0.21%
29424	Hartford Cas Ins Co	IN	5,098,335	3.55%	13056	RLI Ins Co	IL	280,874	0.20%
14788	NGM Ins Co	FL	4,284,578	2.99%	37206	Contractors Bonding & Ins Co	WA	267,187	0.19%
19445	National Union Fire Ins Co Of Pitts	PA	4,222,811	2.94%	10677	Cincinnati Ins Co	OH	266,091	0.19%
16691	Great Amer Ins Co	OH	2,836,311	1.98%	26247	American Guar & Liab Ins	NY	260,449	0.18%
36226	United Cas & Surety Ins Co	MA	2,570,092	1.79%	24732	General Ins Co Of Amer	WA	238,581	0.17%
21121	Westchester Fire Ins Co	NY	2,537,269	1.77%	41181	Universal Underwriters Ins Co	KS	232,255	0.16%
19682	Hartford Fire In Co	CT	2,378,403	1.66%	22977	Lumbermens Mut Cas Co	IL	226,341	0.16%
10847	Cumis Ins Society Inc	IA	2,174,182	1.52%	25976	Utica Mut Ins Co	NY	219,958	0.15%
11592	International Fidelity Ins Co	NJ	2,060,461	1.44%	22667	Ace Amer Ins Co	PA	219,108	0.15%
29874	North Amer Specialty Ins Co	NH	2,026,090	1.41%	12718	Developers Surety & Ind Co	IA	195,161	0.14%
24767	St Paul Fire & Marine Ins Co	MN	1,888,822	1.32%	10758	Colonial Surety Co	PA	189,424	0.13%
24791	St Paul Mercury Ins Co	MN	1,519,614	1.06%	31325	Acadia Ins Co	NH	183,592	0.13%
20443	Continental Cas Co	IL	1,391,405	0.97%	16578	Fidelity Natl Prop & Cas Ins Co	NY	170,157	0.12%
12750	Evergreen Natl Ind Co	OH	1,239,890	0.86%	15105	Safety Natl Cas Corp	MO	159,583	0.11%
32778	Washington Intl Ins Co	AZ	1,204,917	0.84%	25887	US Fidelity & Guaranty Co	MD	157,779	0.11%
11150	Arch Ins Co	MO	964,584	0.67%	23612	Midwest Employers Cas Co	DE	150,688	0.11%
24074	Ohio Cas Ins Co	OH	903,072	0.63%	23841	New Hampshire Ins Co	PA	146,657	0.10%
24724	First Natl Ins Co Of Amer	WA	811,687	0.57%	35181	Executive Risk Ind Inc	DE	145,638	0.10%
22306	Massachusetts Bay Ins Co	NH	802,730	0.56%	19380	American Home Assur Co	NY	139,057	0.10%
35289	Continental Ins Co	PA	697,274	0.49%	12572	Selective Ins Co Of Amer	NJ	131,853	0.09%
10510	Carolina Cas Ins Co	IA	690,986	0.48%	14494	Merchants Bonding Co a Mut	IA	124,866	0.09%
16535	Zurich American Ins Co	NY	618,924	0.43%	21113	United States Fire Ins Co	DE	123,785	0.09%
22950	Acstar Ins Co	IL	593,915	0.41%	21970	OneBeacon Ins Co	PA	117,057	0.08%
24260	Progressive Cas Ins Co	OH	574,705	0.40%	37273	Axis Ins Co	IL	96,300	0.07%
28519	First Sealord Surety Inc	PA	573,522	0.40%	21415	Employers Mut Cas Co	IA	84,922	0.06%
27081	Bond Safeguard Ins Co	IL	571,238	0.40%	20427	American Cas Co Of Reading PA	PA	82,680	0.06%
37885	XL Specialty Ins Co	DE	529,258	0.37%	33162	Bankers Ins Co	FL	82,593	0.06%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: FIDELITY and SURETY**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
19038	Travelers Cas & Surety Co	CT	80,234	0.06%	19704	American States Ins Co	IN	10,767	0.01%
13307	Lexon Ins Co	TX	78,510	0.05%	24198	Peerless Ins Co	NH	10,526	0.01%
13935	Federated Mut Ins Co	MN	71,750	0.05%	22713	Insurance Co of N Amer	PA	8,699	0.01%
20478	National Fire Ins Co Of Hartford	IL	69,287	0.05%	22322	Greenwich Ins Co	DE	8,537	0.01%
35769	Lyndon Prop Ins Co	MO	64,300	0.04%	25674	Travelers Property Cas Co Of Amer	CT	7,422	0.01%
21180	Sentry Select Ins Co	WI	62,632	0.04%	14990	Pennsylvania Ntl Mut Cas Ins Co	PA	7,421	0.01%
25658	Travelers Ind Co	CT	60,652	0.04%	21458	Employers Ins of Wausau	WI	7,317	0.01%
26565	Ohio Ind Co	OH	60,073	0.04%	25615	Charter Oak Fire Ins Co	CT	7,091	0.00%
20648	Employers Fire Ins Co	MA	43,969	0.03%	18538	Bancinsure Inc	OK	6,199	0.00%
15067	Quincy Mut Fire Ins Co	MA	41,823	0.03%	35386	Fidelity & Guar Ins Co	IA	6,155	0.00%
24775	St Paul Guardian Ins Co	MN	36,765	0.03%	22918	American Motorists Ins Co	IL	6,131	0.00%
24147	Old Republic Ins Co	PA	36,260	0.03%	10499	DaimlerChrysler Ins Co	MI	5,950	0.00%
20303	Great Northern Ins Co	IN	34,371	0.02%	10205	Mountain Valley Ind Co	NH	5,709	0.00%
42307	Navigators Ins Co	NY	34,303	0.02%	24414	General Cas Co Of WI	WI	5,565	0.00%
33855	Lincoln Gen Ins Co	PA	32,797	0.02%	25682	Travelers Ind Co Of CT	CT	5,160	0.00%
20370	AXIS Reins Co	NY	31,370	0.02%	26832	Great Amer Alliance Ins Co	OH	5,099	0.00%
12416	Protective Ins Co	IN	31,300	0.02%	14168	Harleysville Mut Ins Co	PA	4,009	0.00%
40142	American Zurich Ins Co	IL	28,795	0.02%	24104	Ohio Farmers Ins Co	OH	3,447	0.00%
20621	OneBeacon Amer Ins Co	MA	26,566	0.02%	25666	Travelers Ind Co Of Amer	CT	2,923	0.00%
29599	US Specialty Ins Co	TX	24,657	0.02%	43575	Indemnity Ins Co Of North Amer	PA	2,839	0.00%
20346	Pacific Ind Co	WI	24,303	0.02%	19259	Selective Ins Co Of SC	SC	2,777	0.00%
31534	Citizens Ins Co Of Amer	MI	23,145	0.02%	20494	Transportation Ins Co	IL	2,600	0.00%
23035	Liberty Mut Fire Ins Co	WI	21,256	0.01%	26379	Accredited Surety & Cas Co Inc	FL	2,540	0.00%
24988	Sentry Ins A Mut Co	WI	18,898	0.01%	33588	First Liberty Ins Corp	IA	2,167	0.00%
21105	North River Ins Co	NJ	18,627	0.01%	12904	Tokio Marine & Nichido Fire Ins Co	NY	1,764	0.00%
19895	Atlantic Mut Ins Co	NY	16,530	0.01%	36463	Discover Prop & Cas Ins Co	IL	1,420	0.00%
41483	Farmington Cas Co	CT	16,527	0.01%	25623	Phoenix Ins Co	CT	1,339	0.00%
22136	Great Amer Ins Co of NY	NY	16,460	0.01%	19690	American Economy Ins Co	IN	1,130	0.00%
18058	Philadelphia Ind Ins Co	PA	15,783	0.01%	20508	Valley Forge Ins Co	PA	889	0.00%
24066	American Fire & Cas Co	OH	14,966	0.01%	40320	Massachusetts Homeland Ins Co	MA	852	0.00%
24449	Regent Ins Co	WI	13,572	0.01%	13331	American Hardware Mut Ins Co	OH	805	0.00%
26344	Great Amer Assur Co	OH	13,385	0.01%	20230	Central Mut Ins Co	OH	729	0.00%
42404	Liberty Ins Corp	IL	13,110	0.01%	37257	Praetorian Ins Co	IL	628	0.00%
14974	Pennsylvania Lumbermens Mut Ins	PA	12,561	0.01%	22012	Motors Ins Corp	MI	609	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: FIDELITY and SURETY**

NAIC	Company Name	State	Premium	Market	NAIC	Company Name	State	Premium	Market
			Written in MA as of 12/31/2007	Share in MA as of 12/31/2007				Written in MA as of 12/31/2007	Share in MA as of 12/31/2007
19356	Maryland Cas Co	MD	589	0.00%					
12866	T.H.E. Ins Co	LA	568	0.00%					
24678	Arrowood Ind Co	DE	530	0.00%					
39926	Selective Ins Co Of The Southeast	NC	472	0.00%					
26433	Harco Natl Ins Co	IL	440	0.00%					
22357	Hartford Accident & Ind Co	CT	435	0.00%					
29513	The Bar Plan Mut Ins Co	MO	378	0.00%					
20052	National Liab & Fire Ins Co	CT	352	0.00%					
25143	State Farm Fire And Cas Co	IL	350	0.00%					
22748	Pacific Employers Ins Co	PA	300	0.00%					
10111	American Bankers Ins Co Of FL	FL	250	0.00%					
21857	American Ins Co	OH	123	0.00%					
31089	Republic Western Ins Co	AZ	100	0.00%					
32620	National Interstate Ins Co	OH	100	0.00%					
20699	Ace Prop & Cas Ins Co	PA	83	0.00%					
23434	Middlesex Ins Co	WI	60	0.00%					
Total Direct Written Premium			143,436,969	100.00%					



**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: FIRE INSURANCE**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
21482	Factory Mut Ins Co	RI	18,834,956	8.72%	22292	Hanover Ins Co	NH	1,241,907	0.58%
42978	American Security Ins Co	DE	14,345,513	6.64%	26182	Harleysville Worcester Ins Co	PA	1,126,514	0.52%
41360	Arbella Protection Ins Co	MA	13,568,526	6.28%	13463	Barnstable Cnty Mut Ins Co	MA	1,104,669	0.51%
23035	Liberty Mut Fire Ins Co	WI	12,918,263	5.98%	39454	Safety Ins Co	MA	1,087,630	0.50%
19798	Merrimack Mut Fire Ins Co	MA	11,475,127	5.32%	19038	Travelers Cas & Surety Co	CT	1,068,920	0.50%
20370	AXIS Reins Co	NY	9,563,217	4.43%	21881	National Surety Corp	IL	1,044,199	0.48%
34754	Commerce Ins Co	MA	8,858,665	4.10%	14826	New London Cnty Mut Ins Co	CT	1,043,420	0.48%
10014	Affiliated Fm Ins Co	RI	8,237,683	3.82%	23965	Norfolk & Dedham Mut Fire Ins Co	MA	973,153	0.45%
26298	Metropolitan Prop & Cas Ins Co	RI	8,138,287	3.77%	23043	Liberty Mut Ins Co	MA	930,473	0.43%
25658	Travelers Ind Co	CT	7,221,952	3.35%	34207	Westport Ins Corp	MO	927,052	0.43%
26018	Vermont Mut Ins Co	VT	6,163,415	2.85%	14192	Hingham Mut Fire Ins Co	MA	882,445	0.41%
16535	Zurich American Ins Co	NY	4,502,758	2.09%	10936	Seneca Ins Co Inc	NY	854,133	0.40%
21113	United States Fire Ins Co	DE	4,496,230	2.08%	15040	Providence Mut Fire Ins Co	RI	852,537	0.39%
24767	St Paul Fire & Marine Ins Co	MN	4,479,959	2.08%	19380	American Home Assur Co	NY	849,068	0.39%
15067	Quincy Mut Fire Ins Co	MA	4,366,968	2.02%	14923	Patrons Mut Ins Co Of Ct	CT	799,041	0.37%
13803	Farm Family Cas Ins Co	NY	3,622,479	1.68%	12154	Encompass Ins Co of MA	MA	787,519	0.36%
25674	Travelers Property Cas Co Of Amer	CT	3,441,055	1.59%	14206	Holyoke Mut Ins Co In Salem	MA	738,066	0.34%
26247	American Guar & Liab Ins	NY	3,415,773	1.58%	19070	Standard Fire Ins Co	CT	706,261	0.33%
19771	Cambridge Mut Fire Ins Co	MA	3,374,702	1.56%	12904	Tokio Marine & Nichido Fire Ins Co	NY	703,753	0.33%
33022	AXA Ins Co	NY	2,969,734	1.38%	10815	Verlan Fire Ins Co MD	MD	683,007	0.32%
41181	Universal Underwriters Ins Co	KS	2,871,479	1.33%	13943	Fitchburg Mut Ins Co	MA	659,085	0.31%
35300	Allianz Global Risks US Ins Co	CA	2,834,555	1.31%	20281	Federal Ins Co	IN	655,350	0.30%
20621	OneBeacon Amer Ins Co	MA	2,658,013	1.23%	20648	Employers Fire Ins Co	MA	641,200	0.30%
19356	Maryland Cas Co	MD	2,636,504	1.22%	14788	NGM Ins Co	FL	622,914	0.29%
17000	Arbella Mut Ins Co	MA	2,504,457	1.16%	25968	USAA Cas Ins Co	TX	611,802	0.28%
24813	Balboa Ins Co	CA	1,990,234	0.92%	19976	Amica Mut Ins Co	RI	588,246	0.27%
15024	Preferred Mut Ins Co	NY	1,756,613	0.81%	19429	Insurance Co Of The State Of PA	PA	542,594	0.25%
24554	XL Ins Amer Inc	DE	1,623,287	0.75%	25682	Travelers Ind Co Of CT	CT	533,679	0.25%
25941	USAA	TX	1,551,267	0.72%	21261	Electric Ins Co	MA	510,015	0.24%
10069	Housing Authority Prop A Mut Co	VT	1,473,165	0.68%	22306	Massachusetts Bay Ins Co	NH	455,974	0.21%
14974	Pennsylvania Lumbermens Mut Ins	PA	1,364,196	0.63%	20346	Pacific Ind Co	WI	442,669	0.21%
19489	Allied World Assur Co US Inc	DE	1,323,288	0.61%	24988	Sentry Ins A Mut Co	WI	436,043	0.20%
22314	RSUI Ind Co	NH	1,320,190	0.61%	13706	Dorchester Mut Ins Co	MA	412,759	0.19%
23469	American Modern Home Ins Co	OH	1,303,441	0.60%	25860	Union Mut Fire Ins Co	VT	388,656	0.18%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: FIRE INSURANCE**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
24198	Peerless Ins Co	NH	383,764	0.18%	14354	Jewelers Mut Ins Co	WI	92,039	0.04%
11150	Arch Ins Co	MO	383,557	0.18%	15059	Public Service Mut Ins Co	NY	81,480	0.04%
19682	Hartford Fire In Co	CT	367,910	0.17%	31325	Acadia Ins Co	NH	70,922	0.03%
21857	American Ins Co	OH	355,341	0.16%	42048	Diamond State Ins Co	IN	61,123	0.03%
21873	Firemans Fund Ins Co	CA	338,078	0.16%	24740	Safeco Ins Co Of Amer	WA	56,025	0.03%
14982	Penn Millers Ins Co	PA	335,579	0.16%	22187	Greater NY Mut Ins Co	NY	55,260	0.03%
24791	St Paul Mercury Ins Co	MN	333,289	0.15%	37540	Beazley Ins Co Inc	CT	53,939	0.02%
20303	Great Northern Ins Co	IN	298,327	0.14%	24031	Northland Cas Co	MN	53,492	0.02%
10205	Mountain Valley Ind Co	NH	286,079	0.13%	24171	Netherlands Ins Co The	NH	52,888	0.02%
25992	Northern Security Ins Co Inc	VT	266,947	0.12%	19402	AIG Cas Co	PA	50,817	0.02%
22713	Insurance Co of N Amer	PA	261,656	0.12%	41459	Armed Forces Ins Exch	KS	46,089	0.02%
37257	Praetorian Ins Co	IL	251,949	0.12%	24775	St Paul Guardian Ins Co	MN	45,748	0.02%
22578	Horace Mann Ins Co	IL	248,402	0.12%	25143	State Farm Fire And Cas Co	IL	45,379	0.02%
41343	Gerling Amer Ins Co	NY	209,195	0.10%	10340	Stonington Ins Co	TX	43,218	0.02%
20397	Vigilant Ins Co	NY	206,818	0.10%	35289	Continental Ins Co	PA	40,019	0.02%
29874	North Amer Specialty Ins Co	NH	201,435	0.09%	14168	Harleysville Mut Ins Co	PA	37,880	0.02%
25615	Charter Oak Fire Ins Co	CT	182,076	0.08%	12866	T.H.E. Ins Co	LA	37,742	0.02%
21415	Employers Mut Cas Co	IA	178,787	0.08%	24074	Ohio Cas Ins Co	OH	35,443	0.02%
24414	General Cas Co Of WI	WI	171,757	0.08%	41955	Barnstable Cnty Ins Co	MA	35,230	0.02%
25976	Utica Mut Ins Co	NY	168,911	0.08%	39926	Selective Ins Co Of The Southeast	NC	33,496	0.02%
19259	Selective Ins Co Of SC	SC	159,002	0.07%	36463	Discover Prop & Cas Ins Co	IL	30,820	0.01%
21458	Employers Ins of Wausau	WI	154,846	0.07%	23329	Merchants Mut Ins Co	NY	29,765	0.01%
21180	Sentry Select Ins Co	WI	154,410	0.07%	22136	Great Amer Ins Co of NY	NY	28,786	0.01%
37273	Axis Ins Co	IL	139,478	0.06%	31534	Citizens Ins Co Of Amer	MI	27,308	0.01%
25666	Travelers Ind Co Of Amer	CT	134,910	0.06%	23108	Lumbermens Underwriting Alliance	MO	27,297	0.01%
13935	Federated Mut Ins Co	MN	126,513	0.06%	30104	Hartford Underwriters Ins Co	CT	25,457	0.01%
39306	Fidelity & Deposit Co Of MD	MD	125,288	0.06%	16217	National Farmers Union Prop & Cas	CO	23,401	0.01%
23175	Phenix Mut Fire Ins Co	NH	124,253	0.06%	43001	Narragansett Bay Ins Co	RI	23,359	0.01%
21784	Firemens Ins Co Of Washington DC	DE	120,524	0.06%	42404	Liberty Ins Corp	IL	22,338	0.01%
11126	Sompo Japan Ins Co of Amer	NY	118,659	0.05%	21849	American Automobile Ins Co	MO	19,770	0.01%
20230	Central Mut Ins Co	OH	107,993	0.05%	26433	Harco Natl Ins Co	IL	19,604	0.01%
26344	Great Amer Assur Co	OH	105,415	0.05%	19704	American States Ins Co	IN	19,593	0.01%
19224	St Paul Protective Ins Co	IL	103,770	0.05%	20362	Mitsui Sumitomo Ins Co of Amer	NY	19,565	0.01%
33618	Safety Ind Ins Co	MA	94,718	0.04%	21326	Empire Fire & Marine Ins Co	NE	17,502	0.01%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: FIRE INSURANCE**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
20222	All Amer Ins Co	OH	17,152	0.01%	20494	Transportation Ins Co	IL	871	0.00%
24724	First Natl Ins Co Of Amer	WA	14,007	0.01%	29459	Twin City Fire Ins Co Co	IN	768	0.00%
19690	American Economy Ins Co	IN	12,336	0.01%	29939	Main St Amer Assur Co	FL	762	0.00%
43702	Tower National Ins Co	MA	12,159	0.01%	14990	Pennsylvania Ntl Mut Cas Ins Co	PA	687	0.00%
11045	Excelsior Ins Co	NH	12,139	0.01%	26042	Wausau Underwriters Ins Co	WI	629	0.00%
35696	Harleysville Preferred Ins Co	PA	11,900	0.01%	12777	Chubb Ind Ins Co	NY	445	0.00%
16691	Great Amer Ins Co	OH	11,378	0.01%	20532	Clarendon Natl Ins Co	NJ	368	0.00%
10677	Cincinnati Ins Co	OH	10,669	0.00%	40142	American Zurich Ins Co	IL	332	0.00%
20427	American Cas Co Of Reading PA	PA	10,411	0.00%	25887	US Fidelity & Guaranty Co	MD	209	0.00%
19895	Atlantic Mut Ins Co	NY	9,404	0.00%	20702	Ace Fire Underwriters Ins Co	PA	100	0.00%
23337	American European Ins Co	NH	9,128	0.00%	26069	Wausau Business Ins Co	WI	77	0.00%
25984	Graphic Arts Mut Ins Co	NY	8,879	0.00%	29424	Hartford Cas Ins Co	IN	44	0.00%
24732	General Ins Co Of Amer	WA	8,574	0.00%	15032	Guideone Mut Ins Co	IA	39	0.00%
10111	American Bankers Ins Co Of FL	FL	8,465	0.00%	31135	Great Amer Security Ins Co	OH	36	0.00%
22195	Insurance Co Of Greater NY	NY	7,229	0.00%	35386	Fidelity & Guar Ins Co	IA	19	0.00%
27073	Nipponkoa Ins Co Ltd US Br	NY	6,113	0.00%	38970	Markel Ins Co	IL	17	0.00%
37052	Regis Ins Co	PA	5,690	0.00%	25224	Great Divide Ins Co	ND	12	0.00%
13331	American Hardware Mut Ins Co	OH	5,145	0.00%					
25623	Phoenix Ins Co	CT	4,797	0.00%					
10499	DaimlerChrysler Ins Co	MI	3,745	0.00%					
20443	Continental Cas Co	IL	3,721	0.00%					
44300	Tower Ins Co Of NY	NY	3,392	0.00%					
24678	Arrowood Ind Co	DE	3,172	0.00%					
12475	Republic-Franklin Ins Co	OH	2,924	0.00%					
20508	Valley Forge Ins Co	PA	2,889	0.00%					
18058	Philadelphia Ind Ins Co	PA	2,689	0.00%					
23841	New Hampshire Ins Co	PA	2,567	0.00%					
25011	Wesco Ins Co	DE	2,204	0.00%					
44393	West American Ins Co	IN	1,884	0.00%					
18333	Peerless Ind Ins Co	IL	1,596	0.00%					
37303	Redland Ins Co	NJ	1,066	0.00%					
26522	Mount Vernon Fire Ins Co	PA	1,040	0.00%					
11024	Strathmore Ins Co	NY	1,027	0.00%					
26832	Great Amer Alliance Ins Co	OH	983	0.00%					
					Total Direct Written Premium				215,899,023 100.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: FRATERNALS**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
58033	Knights Of Columbus	CT	25,121,414	57.00%
56014	Thrivent Financial For Lutherans	WI	10,763,624	24.42%
57541	Modern Woodmen Of Amer	IL	2,260,686	5.13%
58068	Independent Order Of Foresters Us Br	NY	1,386,129	3.15%
56022	Catholic Family Life Ins	WI	959,328	2.18%
56529	ACA Assur	NH	834,608	1.89%
57487	Catholic Order Of Foresters	IL	731,956	1.66%
57622	Polish Natl Alliance Us Of Na	IL	398,863	0.91%
58130	Catholic Assn Of Foresters	MA	200,755	0.46%
57142	Sons Of Norway	MN	193,477	0.44%
56758	Loyal Christian Benefit Assn	PA	172,251	0.39%
57320	Woodmen World Life Ins Soc	NE	148,850	0.34%
57967	Luso Amer Life Ins Society	CA	146,625	0.33%
57010	William Penn Assn	PA	144,118	0.33%
58181	Supreme Council The Royal Arcanum	MA	118,085	0.27%
56383	Order of United Commerical Travelers	OH	107,833	0.24%
56820	Polish Falcons Of Amer	PA	90,232	0.20%
57215	Ukrainian Natl Assn Inc	NJ	80,077	0.18%
57770	Holy Family Society Of The Usa	IL	51,634	0.12%
57630	Polish Roman Catholic Union Of Amer	IL	43,566	0.10%
57649	Polish Womens Alliance Of Amer	IL	42,762	0.10%
57193	Slovak Catholic Sokol	NJ	22,101	0.05%
56839	Polish Natl Union Of Amer	PA	18,231	0.04%
57509	Independent Order Of Vikings	IL	11,278	0.03%
57290	Workmens Benefit Fund Of The USA	NY	9,346	0.02%
56340	First Cath Slovak Union Of US & CN	OH	7,967	0.02%
58262	Lithuanian Alliance Of Amer	PA	2,913	0.01%
57282	Polish Union Of Amer	NY	2,171	0.00%
57207	Slovak Gymnastic Union Sokol Usa	NJ	1,501	0.00%
56715	Ladies Pa Slovak Catholic Union	PA	466	0.00%
<b>Total Direct Written Premium</b>			<b>\$44,072,847</b>	<b>100.00%</b>

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: HEALTH INSURANCE**

NAIC #	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
12219	BCBS of MA HMO Blue Inc	MA	4,465,981,449	33.82%
53228	BCBS of MA	MA	2,263,318,982	17.14%
95688	Tufts Assocd Hmo Inc	MA	2,007,104,682	15.20%
96911	Harvard Pilgrim Hlth Care Inc	MA	1,995,911,185	15.12%
95541	Fallon Comm Hlth Plan Inc	MA	890,389,152	6.74%
11109	Neighborhood Hlth Plan Inc	MA	671,329,200	5.08%
52060	Dental Serv of MA Inc	MA	357,178,892	2.71%
95673	Health New England Inc	MA	273,195,256	2.07%
95149	United Healthcare Of New Engl Inc	RI	53,203,417	0.40%
18975	HPHC Ins Co Inc	MA	47,263,675	0.36%
60117	Tufts Ins Co Inc	MA	43,589,336	0.33%
10155	Wellcare Prescription Ins Inc	FL	35,870,544	0.27%
95299	Connecticare Of MA Inc	MA	30,429,274	0.23%
95520	CIGNA Hlthcare of MA Inc	MA	20,925,790	0.16%
52632	Altus Dental Ins Co Inc	RI	17,597,322	0.13%
47093	Massachusetts Vision Serv Plan	MA	13,882,054	0.11%
66828	Fallon Hlth & Life Assur Co	MA	8,492,327	0.06%
72052	Corporate Hlth Ins Co	PA	2,517,683	0.02%
77399	Sterling Life Ins Co	IL	2,477,112	0.02%
63762	Medco Containment Life Ins Co	PA	2,173,323	0.02%
78611	HCSC Ins Serv Co	IL	430,327	0.00%
70670	Health Care Serv Corp A Mut Legal Re	IL	332,711	0.00%
85766	United Concordia Ins Co	AZ	188,351	0.00%
85286	OneNation Ins Co	IN	501	0.00%
<b>Total Direct Written Premium</b>			<b>\$13,203,782,545</b>	<b>100.00%</b>

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: HOMEOWNERS MULTI-PERIL**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
19798	Merrimack Mut Fire Ins Co	MA	107,322,137	6.65%	12154	Encompass Ins Co of MA	MA	15,688,152	0.97%
23035	Liberty Mut Fire Ins Co	WI	92,526,312	5.74%	19038	Travelers Cas & Surety Co	CT	13,438,742	0.83%
40274	Citation Ins Co	MA	90,729,018	5.62%	13943	Fitchburg Mut Ins Co	MA	13,387,044	0.83%
15067	Quincy Mut Fire Ins Co	MA	85,819,195	5.32%	14206	Holyoke Mut Ins Co In Salem	MA	13,075,364	0.81%
17000	Arbella Mut Ins Co	MA	79,399,495	4.92%	25852	New England Guar Ins Co Inc	VT	10,688,939	0.66%
34754	Commerce Ins Co	MA	71,267,149	4.42%	23043	Liberty Mut Ins Co	MA	10,649,184	0.66%
26018	Vermont Mut Ins Co	VT	65,792,549	4.08%	21857	American Ins Co	OH	10,206,346	0.63%
25623	Phoenix Ins Co	CT	64,042,779	3.97%	20648	Employers Fire Ins Co	MA	9,931,600	0.62%
26298	Metropolitan Prop & Cas Ins Co	RI	48,133,118	2.98%	26182	Harleysville Worcester Ins Co	PA	9,120,310	0.57%
19976	Amica Mut Ins Co	RI	47,417,840	2.94%	14923	Patrons Mut Ins Co Of Ct	CT	8,783,291	0.54%
20281	Federal Ins Co	IN	44,420,016	2.75%	21873	Firemans Fund Ins Co	CA	8,650,185	0.54%
20346	Pacific Ind Co	WI	40,799,580	2.53%	22292	Hanover Ins Co	NH	7,653,272	0.47%
33618	Safety Ind Ins Co	MA	36,656,776	2.27%	22578	Horace Mann Ins Co	IL	7,196,458	0.45%
10394	Bunker Hill Ins Co	MA	33,215,329	2.06%	21865	Associated Ind Corp	CA	6,616,686	0.41%
15024	Preferred Mut Ins Co	NY	31,521,612	1.95%	10231	Commonwealth Mut Ins Co	MA	6,257,170	0.39%
19771	Cambridge Mut Fire Ins Co	MA	29,292,316	1.82%	24414	General Cas Co Of WI	WI	5,665,611	0.35%
13463	Barnstable Cnty Mut Ins Co	MA	28,037,978	1.74%	33600	LM Ins Corp	IA	5,657,688	0.35%
14192	Hingham Mut Fire Ins Co	MA	27,554,907	1.71%	20680	Green Mountain Ins Co Inc	VT	5,638,272	0.35%
25941	USAA	TX	26,181,043	1.62%	25860	Union Mut Fire Ins Co	VT	4,984,990	0.31%
20303	Great Northern Ins Co	IN	25,789,535	1.60%	14168	Harleysville Mut Ins Co	PA	4,945,128	0.31%
14788	NGM Ins Co	FL	22,824,273	1.41%	25143	State Farm Fire And Cas Co	IL	4,461,648	0.28%
25658	Travelers Ind Co	CT	22,418,637	1.39%	20621	OneBeacon Amer Ins Co	MA	4,324,368	0.27%
19070	Standard Fire Ins Co	CT	22,406,864	1.39%	19682	Hartford Fire In Co	CT	4,232,099	0.26%
32220	American Intl Ins Co	NY	21,586,187	1.34%	35696	Harleysville Preferred Ins Co	PA	4,149,744	0.26%
31534	Citizens Ins Co Of Amer	MI	21,101,623	1.31%	31267	York Ins Co of ME	ME	4,071,093	0.25%
15040	Providence Mut Fire Ins Co	RI	20,108,555	1.25%	21962	Pennsylvania General Ins Co	PA	3,996,627	0.25%
39454	Safety Ins Co	MA	18,480,888	1.15%	41955	Barnstable Cnty Ins Co	MA	3,985,733	0.25%
14826	New London Cnty Mut Ins Co	CT	18,353,739	1.14%	21261	Electric Ins Co	MA	3,929,899	0.24%
13706	Dorchester Mut Ins Co	MA	18,132,423	1.12%	21970	OneBeacon Ins Co	PA	3,857,937	0.24%
20397	Vigilant Ins Co	NY	17,875,962	1.11%	11185	Foremost Ins Co	MI	3,837,969	0.24%
22306	Massachusetts Bay Ins Co	NH	17,702,110	1.10%	23175	Phenix Mut Fire Ins Co	NH	3,828,970	0.24%
42650	OneBeacon Midwest Ins Co	WI	17,672,916	1.10%	33588	First Liberty Ins Corp	IA	3,335,319	0.21%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	16,288,547	1.01%	13803	Farm Family Cas Ins Co	NY	2,962,574	0.18%
25968	USAA Cas Ins Co	TX	15,893,695	0.99%	30104	Hartford Underwriters Ins Co	CT	2,903,868	0.18%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: HOMEOWNERS MULTI-PERIL**

			Premium Written in MA as of	Market Share in MA as of				Premium Written in MA as of	Market Share in MA as of	
NAIC	Company Name	State	12/31/2007	12/31/2007	NAIC	Company Name	State	12/31/2007	12/31/2007	
25976	Utica Mut Ins Co	NY	2,772,557	0.17%	16535	Zurich American Ins Co	NY	208,718	0.01%	
22683	Teachers Ins Co	IL	2,408,066	0.15%	14974	Pennsylvania Lumbermens Mut Ins	PA	187,321	0.01%	
36137	Travelers Commercial Ins Co	CT	2,398,329	0.15%	23450	American Family Home Ins Co	FL	174,855	0.01%	
43001	Narragansett Bay Ins Co	RI	1,670,041	0.10%	12808	Safety Prop & Cas Ins Co	MA	162,216	0.01%	
21849	American Automobile Ins Co	MO	1,599,934	0.10%	14982	Penn Millers Ins Co	PA	136,725	0.01%	
24198	Peerless Ins Co	NH	1,566,555	0.10%	21326	Empire Fire & Marine Ins Co	NE	120,402	0.01%	
23337	American European Ins Co	NH	1,337,272	0.08%	26344	Great Amer Assur Co	OH	115,168	0.01%	
25984	Graphic Arts Mut Ins Co	NY	1,285,220	0.08%	42978	American Security Ins Co	DE	108,842	0.01%	
25992	Northern Security Ins Co Inc	VT	1,244,141	0.08%	33898	Aegis Security Ins Co	PA	106,553	0.01%	
16578	Fidelity Natl Prop & Cas Ins Co	NY	1,104,003	0.07%	19909	Centennial Ins Co	NY	97,691	0.01%	
42404	Liberty Ins Corp	IL	1,012,912	0.06%	22195	Insurance Co Of Greater NY	NY	88,562	0.01%	
10111	American Bankers Ins Co Of FL	FL	937,177	0.06%	13331	American Hardware Mut Ins Co	OH	65,869	0.00%	
24813	Balboa Ins Co	CA	932,901	0.06%	12475	Republic-Franklin Ins Co	OH	54,361	0.00%	
23329	Merchants Mut Ins Co	NY	817,179	0.05%	29459	Twin City Fire Ins Co Co	IN	47,395	0.00%	
23469	American Modern Home Ins Co	OH	813,735	0.05%	22136	Great Amer Ins Co of NY	NY	42,632	0.00%	
15059	Public Service Mut Ins Co	NY	768,487	0.05%	24678	Arrowood Ind Co	DE	40,196	0.00%	
19356	Maryland Cas Co	MD	736,466	0.05%	16691	Great Amer Ins Co	OH	39,650	0.00%	
21423	Union Ins Co Of Providence	IA	718,756	0.04%	10677	Cincinnati Ins Co	OH	35,658	0.00%	
22187	Greater NY Mut Ins Co	NY	683,339	0.04%	13714	Pharmacists Mut Ins Co	IA	30,518	0.00%	
31325	Acadia Ins Co	NH	673,780	0.04%	29424	Hartford Cas Ins Co	IN	17,443	0.00%	
41459	Armed Forces Ins Exch	KS	670,132	0.04%	10022	Countryway Ins Co	NY	16,202	0.00%	
21113	United States Fire Ins Co	DE	656,601	0.04%	19895	Atlantic Mut Ins Co	NY	14,574	0.00%	
21784	Firemens Ins Co Of Washington DC	DE	634,326	0.04%	11024	Strathmore Ins Co	NY	12,324	0.00%	
19615	American Reliable Ins Co	AZ	628,542	0.04%	26832	Great Amer Alliance Ins Co	OH	8,196	0.00%	
43702	Tower National Ins Co	MA	577,732	0.04%	12777	Chubb Ind Ins Co	NY	5,147	0.00%	
24740	Safeco Ins Co Of Amer	WA	569,641	0.04%	31135	Great Amer Security Ins Co	OH	298	0.00%	
21415	Employers Mut Cas Co	IA	543,664	0.03%						
11800	Foremost Prop & Cas Ins Co	MI	528,611	0.03%	Total Direct Written Premium				\$1,613,348,414	100.00%
37346	Danbury Ins Co	MA	464,606	0.03%						
10014	Affiliated Fm Ins Co	RI	419,653	0.03%						
37710	First Amer Prop & Cas Ins Co	CA	385,203	0.02%						
29939	Main St Amer Assur Co	FL	374,908	0.02%						
24988	Sentry Ins A Mut Co	WI	368,155	0.02%						
23434	Middlesex Ins Co	WI	230,891	0.01%						

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIABILITY OTHER THAN AUTO**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
19445	National Union Fire Ins Co Of Pitts	PA	122,590,920	11.55%	19682	Hartford Fire In Co	CT	7,112,851	0.67%
20281	Federal Ins Co	IN	99,611,430	9.38%	10510	Carolina Cas Ins Co	IA	6,813,023	0.64%
22667	Ace Amer Ins Co	PA	49,455,513	4.66%	20370	AXIS Reins Co	NY	6,626,478	0.62%
20443	Continental Cas Co	IL	42,718,528	4.02%	16691	Great Amer Ins Co	OH	6,498,175	0.61%
37885	XL Specialty Ins Co	DE	36,003,064	3.39%	29424	Hartford Cas Ins Co	IN	6,390,819	0.60%
16535	Zurich American Ins Co	NY	32,496,523	3.06%	26522	Mount Vernon Fire Ins Co	PA	6,205,309	0.58%
29459	Twin City Fire Ins Co Co	IN	25,762,500	2.43%	20648	Employers Fire Ins Co	MA	6,017,143	0.57%
24767	St Paul Fire & Marine Ins Co	MN	24,507,112	2.31%	41181	Universal Underwriters Ins Co	KS	5,768,831	0.54%
26247	American Guar & Liab Ins	NY	24,220,644	2.28%	12831	State Natl Ins Co Inc	TX	5,569,973	0.52%
41360	Arbella Protection Ins Co	MA	23,282,462	2.19%	42404	Liberty Ins Corp	IL	5,505,579	0.52%
24791	St Paul Mercury Ins Co	MN	22,094,066	2.08%	25615	Charter Oak Fire Ins Co	CT	5,456,565	0.51%
25658	Travelers Ind Co	CT	18,245,083	1.72%	24074	Ohio Cas Ins Co	OH	5,453,038	0.51%
23035	Liberty Mut Fire Ins Co	WI	16,193,656	1.53%	15024	Preferred Mut Ins Co	NY	5,066,242	0.48%
25674	Travelers Property Cas Co Of Amer	CT	15,019,580	1.41%	21121	Westchester Fire Ins Co	NY	4,859,716	0.46%
19380	American Home Assur Co	NY	14,618,921	1.38%	22241	Medmarc Cas Ins Co	VT	4,852,393	0.46%
18058	Philadelphia Ind Ins Co	PA	13,974,562	1.32%	13056	RLI Ins Co	IL	4,670,936	0.44%
23043	Liberty Mut Ins Co	MA	13,118,400	1.24%	42307	Navigators Ins Co	NY	4,599,688	0.43%
35181	Executive Risk Ind Inc	DE	12,256,898	1.15%	24198	Peerless Ins Co	NH	4,564,731	0.43%
24147	Old Republic Ins Co	PA	11,614,055	1.09%	22314	RSUI Ind Co	NH	4,564,416	0.43%
25976	Utica Mut Ins Co	NY	11,204,872	1.06%	36463	Discover Prop & Cas Ins Co	IL	4,492,420	0.42%
22322	Greenwich Ins Co	DE	10,406,438	0.98%	25623	Phoenix Ins Co	CT	4,464,842	0.42%
31194	Travelers Cas & Surety Co Of Amer	CT	10,364,222	0.98%	34207	Westport Ins Corp	MO	4,328,372	0.41%
22292	Hanover Ins Co	NH	10,056,955	0.95%	20346	Pacific Ind Co	WI	4,237,715	0.40%
21857	American Ins Co	OH	9,986,187	0.94%	19976	Amica Mut Ins Co	RI	4,155,753	0.39%
31325	Acadia Ins Co	NH	9,685,691	0.91%	13803	Farm Family Cas Ins Co	NY	4,126,311	0.39%
19917	Liberty Ins Underwriters Inc	NY	9,251,677	0.87%	21261	Electric Ins Co	MA	3,941,902	0.37%
29599	US Specialty Ins Co	TX	8,878,535	0.84%	26018	Vermont Mut Ins Co	VT	3,892,379	0.37%
37303	Redland Ins Co	NJ	8,750,895	0.82%	15105	Safety Natl Cas Corp	MO	3,866,704	0.36%
21105	North River Ins Co	NJ	8,467,663	0.80%	26182	Harleysville Worcester Ins Co	PA	3,865,787	0.36%
19798	Merrimack Mut Fire Ins Co	MA	7,998,566	0.75%	37273	Axis Ins Co	IL	3,803,170	0.36%
11150	Arch Ins Co	MO	7,792,480	0.73%	23841	New Hampshire Ins Co	PA	3,763,235	0.35%
20621	OneBeacon Amer Ins Co	MA	7,551,510	0.71%	19489	Allied World Assur Co US Inc	DE	3,677,467	0.35%
11991	National Cas Co	WI	7,474,431	0.70%	24554	XL Ins Amer Inc	DE	3,555,410	0.33%
20532	Clarendon Natl Ins Co	NJ	7,126,449	0.67%	20494	Transportation Ins Co	IL	3,512,086	0.33%



**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIABILITY OTHER THAN AUTO**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
19720	American Alt Ins Corp	DE	3,153,845	0.30%	25984	Graphic Arts Mut Ins Co	NY	1,349,374	0.13%
19429	Insurance Co Of The State Of PA	PA	3,078,531	0.29%	37257	Praetorian Ins Co	IL	1,347,414	0.13%
20230	Central Mut Ins Co	OH	3,020,521	0.28%	26069	Wausau Business Ins Co	WI	1,347,171	0.13%
39454	Safety Ins Co	MA	2,821,007	0.27%	20397	Vigilant Ins Co	NY	1,286,254	0.12%
37540	Beazley Ins Co Inc	CT	2,796,570	0.26%	10847	Cumis Ins Society Inc	IA	1,274,052	0.12%
19801	Argonaut Ins Co	IL	2,771,142	0.26%	23965	Norfolk & Dedham Mut Fire Ins Co	MA	1,240,312	0.12%
25682	Travelers Ind Co Of CT	CT	2,758,964	0.26%	20508	Valley Forge Ins Co	PA	1,217,712	0.11%
32220	American Intl Ins Co	NY	2,753,581	0.26%	19259	Selective Ins Co Of SC	SC	1,198,512	0.11%
26344	Great Amer Assur Co	OH	2,690,210	0.25%	41343	Gerling Amer Ins Co	NY	1,178,677	0.11%
23809	Granite State Ins Co	PA	2,681,977	0.25%	36455	Northbrook Ind Co	IL	1,168,571	0.11%
16608	New York Marine & Gen Ins Co	NY	2,526,748	0.24%	38970	Markel Ins Co	IL	1,150,542	0.11%
20303	Great Northern Ins Co	IN	2,425,861	0.23%	21970	OneBeacon Ins Co	PA	1,114,531	0.10%
17000	Arbella Mut Ins Co	MA	2,379,317	0.22%	21784	Firemens Ins Co Of Washington DC	DE	1,095,130	0.10%
40274	Citation Ins Co	MA	2,344,235	0.22%	35289	Continental Ins Co	PA	1,093,094	0.10%
26298	Metropolitan Prop & Cas Ins Co	RI	2,342,906	0.22%	11967	General Star Natl Ins Co	OH	1,091,566	0.10%
25054	Hudson Ins Co	DE	2,251,610	0.21%	29874	North Amer Specialty Ins Co	NH	1,079,227	0.10%
27120	Trumbull Ins Co	CT	2,241,661	0.21%	10120	Everest Natl Ins Co	DE	1,066,391	0.10%
11255	Caterpillar Ins Co	MO	2,138,600	0.20%	21881	National Surety Corp	IL	983,391	0.09%
24260	Progressive Cas Ins Co	OH	2,058,679	0.19%	14974	Pennsylvania Lumbersmens Mut Ins	PA	958,739	0.09%
19771	Cambridge Mut Fire Ins Co	MA	2,051,997	0.19%	35300	Allianz Global Risks US Ins Co	CA	958,727	0.09%
14788	NGM Ins Co	FL	1,983,517	0.19%	22357	Hartford Accident & Ind Co	CT	904,210	0.09%
21113	United States Fire Ins Co	DE	1,953,882	0.18%	15059	Public Service Mut Ins Co	NY	878,727	0.08%
22136	Great Amer Ins Co of NY	NY	1,947,720	0.18%	12866	T.H.E. Ins Co	LA	854,543	0.08%
10205	Mountain Valley Ind Co	NH	1,911,731	0.18%	23329	Merchants Mut Ins Co	NY	853,650	0.08%
13935	Federated Mut Ins Co	MN	1,851,168	0.17%	37621	Toyota Motor Ins Co	IA	847,176	0.08%
34754	Commerce Ins Co	MA	1,808,356	0.17%	13463	Barnstable Cnty Mut Ins Co	MA	820,193	0.08%
20478	National Fire Ins Co Of Hartford	IL	1,797,493	0.17%	16624	Darwin Natl Assur Co	DE	804,027	0.08%
14206	Holyoke Mut Ins Co In Salem	MA	1,744,420	0.16%	40142	American Zurich Ins Co	IL	796,190	0.08%
25941	USAA	TX	1,591,398	0.15%	19704	American States Ins Co	IN	790,534	0.07%
21415	Employers Mut Cas Co	IA	1,533,026	0.14%	19410	Commerce & Industry Ins Co	NY	785,088	0.07%
20699	Ace Prop & Cas Ins Co	PA	1,523,536	0.14%	39306	Fidelity & Deposit Co Of MD	MD	778,735	0.07%
21873	Firemans Fund Ins Co	CA	1,478,616	0.14%	14982	Penn Millers Ins Co	PA	778,452	0.07%
15040	Providence Mut Fire Ins Co	RI	1,405,921	0.13%	24988	Sentry Ins A Mut Co	WI	760,627	0.07%
10206	Medical Professional Mut Ins Co	MA	1,382,761	0.13%	21172	Vanliner Ins Co	MO	746,266	0.07%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIABILITY OTHER THAN AUTO**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
21458	Employers Ins of Wausau	WI	723,933	0.07%	38245	BCS Ins Co	OH	388,735	0.04%
21180	Sentry Select Ins Co	WI	722,783	0.07%	14990	Pennsylvania Ntl Mut Cas Ins Co	PA	387,852	0.04%
20222	All Amer Ins Co	OH	718,595	0.07%	25860	Union Mut Fire Ins Co	VT	381,923	0.04%
13706	Dorchester Mut Ins Co	MA	700,986	0.07%	22578	Horace Mann Ins Co	IL	367,920	0.03%
42048	Diamond State Ins Co	IN	677,032	0.06%	12154	Encompass Ins Co of MA	MA	355,963	0.03%
26077	Lancer Ins Co	IL	675,762	0.06%	42234	Minnesota Lawyers Mut Ins Co	MN	352,833	0.03%
20427	American Cas Co Of Reading PA	PA	660,614	0.06%	19402	AIG Cas Co	PA	343,076	0.03%
21865	Associated Ind Corp	CA	644,506	0.06%	24813	Balboa Ins Co	CA	335,695	0.03%
14192	Hingham Mut Fire Ins Co	MA	625,256	0.06%	13978	Florists Mut Ins Co	IL	331,364	0.03%
36340	Camico Mut Ins Co	CA	620,147	0.06%	10638	Proselect Ins Co	MA	325,608	0.03%
37478	Hartford Ins Co Of The Midwest	IN	597,530	0.06%	26832	Great Amer Alliance Ins Co	OH	323,993	0.03%
25224	Great Divide Ins Co	ND	585,305	0.06%	10936	Seneca Ins Co Inc	NY	322,069	0.03%
12904	Tokio Marine & Nichido Fire Ins Co	NY	578,997	0.05%	39926	Selective Ins Co Of The Southeast	NC	319,048	0.03%
34347	Colonial Amer Cas & Surety Co	MD	561,645	0.05%	11185	Foremost Ins Co	MI	313,289	0.03%
23469	American Modern Home Ins Co	OH	555,562	0.05%	10111	American Bankers Ins Co Of FL	FL	313,175	0.03%
40827	Virginia Surety Co Inc	IL	551,549	0.05%	26042	Wausau Underwriters Ins Co	WI	307,851	0.03%
24139	Old Republic Gen Ins Corp	IL	546,453	0.05%	19070	Standard Fire Ins Co	CT	304,236	0.03%
13943	Fitchburg Mut Ins Co	MA	542,609	0.05%	25143	State Farm Fire And Cas Co	IL	297,445	0.03%
14923	Patrons Mut Ins Co Of Ct	CT	533,129	0.05%	44393	West American Ins Co	IN	294,771	0.03%
12475	Republic-Franklin Ins Co	OH	521,096	0.05%	18767	Church Mut Ins Co	WI	266,179	0.03%
22810	Chicago Ins Co	IL	508,295	0.05%	33588	First Liberty Ins Corp	IA	264,279	0.02%
20362	Mitsui Sumitomo Ins Co of Amer	NY	507,026	0.05%	22306	Massachusetts Bay Ins Co	NH	260,676	0.02%
22535	Seaboard Surety Co	NY	497,406	0.05%	24732	General Ins Co Of Amer	WA	240,479	0.02%
12416	Protective Ins Co	IN	491,430	0.05%	43702	Tower National Ins Co	MA	239,979	0.02%
24414	General Cas Co Of WI	WI	491,241	0.05%	14826	New London Cnty Mut Ins Co	CT	239,083	0.02%
25666	Travelers Ind Co Of Amer	CT	486,807	0.05%	40045	Starnet Ins Co	DE	212,080	0.02%
13331	American Hardware Mut Ins Co	OH	485,564	0.05%	38962	Genesis Ins Co	CT	210,476	0.02%
25968	USAA Cas Ins Co	TX	471,013	0.04%	34690	Property & Cas Ins Co Of Hartford	IN	209,784	0.02%
32620	National Interstate Ins Co	OH	446,812	0.04%	10367	Avemco Ins Co	MD	207,659	0.02%
33022	AXA Ins Co	NY	446,707	0.04%	21849	American Automobile Ins Co	MO	205,890	0.02%
30104	Hartford Underwriters Ins Co	CT	434,390	0.04%	18023	Star Ins Co	MI	196,220	0.02%
23175	Phenix Mut Fire Ins Co	NH	420,521	0.04%	18619	Platte River Ins Co.	NE	190,527	0.02%
22187	Greater NY Mut Ins Co	NY	400,129	0.04%	23620	Burlington Ins Co	NC	190,317	0.02%
31534	Citizens Ins Co Of Amer	MI	395,948	0.04%	24031	Northland Cas Co	MN	184,967	0.02%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIABILITY OTHER THAN AUTO**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
40436	Stratford Ins Co	NH	183,254	0.02%	44300	Tower Ins Co Of NY	NY	46,685	0.00%
19224	St Paul Protective Ins Co	IL	179,020	0.02%	24082	Ohio Security Ins Co	OH	38,911	0.00%
23787	Nationwide Mut Ins Co	OH	170,768	0.02%	29980	First Colonial Ins Co	FL	34,788	0.00%
37052	Regis Ins Co	PA	165,866	0.02%	41459	Armed Forces Ins Exch	KS	34,230	0.00%
24066	American Fire & Cas Co	OH	165,523	0.02%	16578	Fidelity Natl Prop & Cas Ins Co	NY	34,151	0.00%
25178	State Farm Mut Auto Ins Co	IL	160,175	0.02%	25992	Northern Security Ins Co Inc	VT	33,566	0.00%
21962	Pennsylvania General Ins Co	PA	158,232	0.01%	24171	Netherlands Ins Co The	NH	33,067	0.00%
19941	American Commerce Ins Co	OH	147,568	0.01%	19356	Maryland Cas Co	MD	32,739	0.00%
20680	Green Mountain Ins Co Inc	VT	125,110	0.01%	35386	Fidelity & Guar Ins Co	IA	30,453	0.00%
14532	Middlesex Mut Assur Co	CT	124,212	0.01%	42650	OneBeacon Midwest Ins Co	WI	28,093	0.00%
31267	York Ins Co of ME	ME	118,225	0.01%	37346	Danbury Ins Co	MA	23,903	0.00%
13714	Pharmacists Mut Ins Co	IA	114,939	0.01%	41483	Farmington Cas Co	CT	22,923	0.00%
25585	Professionals Direct Ins Co	MI	111,942	0.01%	14494	Merchants Bonding Co a Mut	IA	22,119	0.00%
24775	St Paul Guardian Ins Co	MN	108,297	0.01%	11045	Excelsior Ins Co	NH	20,089	0.00%
27740	North Pointe Ins Co	MI	98,909	0.01%	39845	Employers Reins Corp	MO	19,348	0.00%
39217	QBE Ins Corp	PA	94,885	0.01%	35408	Delos Ins Co	DE	15,583	0.00%
19372	Northern Ins Co Of NY	NY	94,389	0.01%	10677	Cincinnati Ins Co	OH	15,577	0.00%
36684	Riverport Ins Co	MN	93,739	0.01%	33618	Safety Ind Ins Co	MA	15,405	0.00%
19038	Travelers Cas & Surety Co	CT	88,833	0.01%	23795	American Intl Pacific Ins	CO	15,359	0.00%
36153	Aetna Ins Co of CT	CT	86,208	0.01%	33600	LM Ins Corp	IA	14,411	0.00%
23817	Illinois Natl Ins Co	IL	83,647	0.01%	41769	Athena Assur Co	MN	13,000	0.00%
25887	US Fidelity & Guaranty Co	MD	78,852	0.01%	15032	Guideone Mut Ins Co	IA	11,601	0.00%
21326	Empire Fire & Marine Ins Co	NE	77,578	0.01%	27073	Nipponkoa Ins Co Ltd US Br	NY	9,973	0.00%
11452	Hartford Steam Boil Inspec & Ins Co	CT	71,643	0.01%	24740	Safeco Ins Co Of Amer	WA	9,629	0.00%
13188	Western Surety Co	SD	68,964	0.01%	36137	Travelers Commercial Ins Co	CT	6,512	0.00%
10340	Stonington Ins Co	TX	66,616	0.01%	43001	Narragansett Bay Ins Co	RI	5,634	0.00%
16551	Savers Prop & Cas Ins Co	MO	65,649	0.01%	14460	Podiatry Ins Co Of Amer A Mut Co	IL	5,572	0.00%
26433	Harco Natl Ins Co	IL	60,746	0.01%	23442	Patriot Gen Ins Co	WI	3,600	0.00%
10641	Endurance Amer Ins Co	DE	58,500	0.01%	27154	Atlantic Specialty Ins Co	NY	2,645	0.00%
24724	First Natl Ins Co Of Amer	WA	54,439	0.01%	23337	American European Ins Co	NH	2,588	0.00%
37893	Ullico Cas Co	DE	54,353	0.01%	14168	Harleysville Mut Ins Co	PA	2,300	0.00%
35769	Lyndon Prop Ins Co	MO	53,433	0.01%	41335	United Natl Specialty Ins Co	WI	2,286	0.00%
20796	AIG Premier Ins Co	PA	52,672	0.00%	35696	Harleysville Preferred Ins Co	PA	1,488	0.00%
28932	Markel Amer Ins Co	VA	51,076	0.00%	22977	Lumbermens Mut Cas Co	IL	1,470	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIABILITY OTHER THAN AUTO**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
10499	DaimlerChrysler Ins Co	MI	1,158	0.00%					
11127	Professional Solutions Ins Co	IA	999	0.00%					
42376	Technology Ins Co Inc	NH	631	0.00%					
10243	National Continental Ins Co	NY	569	0.00%					
11770	United Fncl Cas Co	OH	488	0.00%					
10022	Countryway Ins Co	NY	370	0.00%					
18333	Peerless Ind Ins Co	IL	369	0.00%					
29939	Main St Amer Assur Co	FL	329	0.00%					
22918	American Motorists Ins Co	IL	144	0.00%					
			<b>\$1,061,474,495</b>	<b>100.00%</b>					

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIFE INSURANCE**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
65978	Metropolitan Life Ins Co	NY	273,458,114	8.39%	68136	Protective Life Ins Co	TN	26,593,198	0.82%
67091	Northwestern Mut Life Ins Co	WI	209,414,256	6.43%	65595	Lincoln Benefit Life Co	NE	26,475,781	0.81%
70435	The Savings Bank Life Ins Co Of MA	MA	150,740,596	4.63%	66168	Minnesota Life Ins Co	MN	26,432,551	0.81%
65935	Massachusetts Mut Life Ins Co	MA	126,724,812	3.89%	69868	United Of Omaha Life Ins Co	NE	22,140,233	0.68%
64246	Guardian Life Ins Co Of Amer	NY	126,327,220	3.88%	87726	MetLife Ins Co of CT	CT	21,678,178	0.67%
65676	Lincoln Natl Life Ins Co	IN	114,967,385	3.53%	66974	North Amer Co Life & Hlth Ins	IA	20,064,055	0.62%
68241	Prudential Ins Co Of Amer	NJ	105,707,675	3.24%	62308	Connecticut Gen Life Ins Co	CT	19,707,168	0.60%
66915	New York Life Ins Co	NY	105,582,889	3.24%	66044	Midland Natl Life Ins Co	IA	19,524,638	0.60%
91596	New York Life Ins & Ann Corp	DE	85,806,472	2.63%	69345	Teachers Ins & Ann Assoc Of Amer	NY	19,283,326	0.59%
88072	Hartford Life Ins Co	CT	81,933,095	2.51%	60054	Aetna Life Ins Co	CT	18,860,106	0.58%
65838	John Hancock Life Ins Co (USA)	MI	77,342,942	2.37%	63665	General Amer Life Ins Co	MO	18,762,764	0.58%
65099	John Hancock Life Ins Co	MA	66,059,529	2.03%	70335	West Coast Life Ins Co	NE	18,338,279	0.56%
70815	Hartford Life & Accident Ins Co	CT	65,454,359	2.01%	63274	OM Fin Life Ins Co	MD	17,387,603	0.53%
90204	John Hancock Variable Life Ins Co	MA	64,328,564	1.97%	66869	Nationwide Life Ins Co	OH	17,237,277	0.53%
80802	US Br SunLife Assur Co Of Canada	MI	63,837,804	1.96%	65315	Liberty Life Assur Co Of Boston	MA	17,121,412	0.53%
65005	RiverSource Life Ins Co	MN	51,073,332	1.57%	61271	Principal Life Ins Co	IA	16,935,035	0.52%
65536	Genworth Life & Ann Ins Co	VA	50,878,771	1.56%	89206	Ohio Natl Life Assur Corp	OH	16,570,444	0.51%
67466	Pacific Life Ins Co	NE	47,834,378	1.47%	94250	Banner Life Ins Co	MD	16,094,284	0.49%
60488	American Gen Life Ins Co	TX	47,139,942	1.45%	69019	Standard Ins Co	OR	15,229,998	0.47%
91626	New England Life Ins Co	MA	45,134,636	1.39%	68713	Security Life Of Denver Ins Co	CO	14,964,394	0.46%
67105	Reliastar Life Ins Co	MN	44,208,862	1.36%	76023	Columbian Life Ins Co	IL	11,537,605	0.35%
79227	Pruco Life Ins Co	AZ	41,816,070	1.28%	69663	USAA Life Ins Co	TX	11,369,747	0.35%
61476	Boston Mut Life Ins Co	MA	40,736,321	1.25%	61425	Trustmark Ins Co	IL	11,181,194	0.34%
62235	Unum Life Ins Co Of Amer	ME	39,374,700	1.21%	68381	Reliance Standard Life Ins Co	IL	11,076,318	0.34%
67121	Transamerica Occidental Life Ins Co	IA	37,904,107	1.16%	91413	Western Reserve Life Assur Co of OH	OH	10,736,760	0.33%
80314	Unicare Life & Health Ins Co	IN	36,941,486	1.13%	91642	Forethought Life Ins Co	IN	10,326,737	0.32%
79065	Sun Life Assur Co Of Canada US	DE	36,870,974	1.13%	93432	CM Life Ins Co	CT	10,085,943	0.31%
70211	Reassure Amer Life Ins Co	IN	36,729,998	1.13%	65498	Life Ins Co Of N Amer	PA	8,774,451	0.27%
65919	Primerica Life Ins Co	MA	35,790,190	1.10%	66680	National Life Ins Co	VT	8,767,903	0.27%
61050	MetLife Investors USA Ins Co	DE	32,484,613	1.00%	62626	Cuna Mut Ins Society	IA	8,553,368	0.26%
62944	AXA Equitable Life Ins Co	NY	29,628,624	0.91%	91472	Globe Life & Accident Ins Co	NE	8,441,453	0.26%
67814	Phoenix Life Ins Co	NY	28,853,312	0.89%	68225	Nationwide Life Ins Co of Amer	PA	8,077,617	0.25%
68322	Great W Life & Ann Ins Co	CO	27,726,914	0.85%	84530	US Financial Life Ins Co	OH	7,837,773	0.24%
71153	Hartford Life & Ann Ins Co	CT	27,335,873	0.84%	62898	Aviva Life Ins Co	DE	7,593,563	0.23%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIFE INSURANCE**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
67644	Penn Mut Life Ins Co	PA	7,556,680	0.23%	93696	Fidelity Investments Life Ins Co	UT	3,050,774	0.09%
72222	Amica Life Ins Co	RI	7,207,012	0.22%	64513	Horace Mann Life Ins Co	IL	2,810,542	0.09%
67652	First Penn Pacific Life Ins Co	IN	6,816,168	0.21%	63126	Farm Family Life Ins Co	NY	2,790,311	0.09%
66281	Monumental Life Ins Co	IA	6,645,812	0.20%	61360	Reliastar Life Ins Co Of NY	NY	2,679,315	0.08%
60577	American Income Life Ins Co	IN	6,383,964	0.20%	63495	First Investors Life Ins Co	NY	2,670,006	0.08%
66370	Mony Life Ins Co	NY	6,361,783	0.20%	61689	Aviva Life & Ann Co	IA	2,575,761	0.08%
80837	Union Central Life Ins Co	OH	6,346,616	0.19%	78778	Guardian Ins & Ann Co Inc	DE	2,570,679	0.08%
70106	United States Life Ins Co In NYC	NY	5,447,624	0.17%	61999	Americo Fin Life & Ann Ins Co	TX	2,500,062	0.08%
78077	Mony Life Ins Co Of Amer	AZ	5,415,027	0.17%	68810	Sentry Life Ins Co	WI	2,423,941	0.07%
86509	Ing Life Ins & Ann Co	CT	5,122,497	0.16%	99937	Columbus Life Ins Co	OH	2,377,572	0.07%
80926	Sun Life & Hlth Ins Co	CT	5,106,781	0.16%	92657	Nationwide Life & Ann Ins Co	OH	2,339,603	0.07%
86231	Transamerica Life Ins Co	IA	5,074,730	0.16%	60142	TIAA Cref Life Ins Co	NY	2,250,600	0.07%
80659	US Business of Canada Life Assur Co	MI	5,047,589	0.15%	72125	Physicians Life Ins Co	NE	2,247,210	0.07%
62049	Colonial Life & Accident Ins Co	SC	4,888,457	0.15%	61301	Ameritas Life Ins Corp	NE	2,246,292	0.07%
70025	Genworth Life Ins Co	DE	4,814,309	0.15%	70416	MML Bay State Life Ins Co	CT	2,227,821	0.07%
97136	Metropolitan Tower Life Ins Co	DE	4,760,661	0.15%	71854	AAA Life Ins Co	MI	2,225,786	0.07%
70408	Union Security Ins Co	IA	4,683,159	0.14%	66427	MTL Ins Co	IL	2,171,965	0.07%
71129	Fort Dearborn Life Ins Co	IL	4,610,473	0.14%	93777	Household Life Ins Co	MI	2,110,136	0.06%
84824	Commonwealth Ann & Life Ins Co	MA	4,609,499	0.14%	71714	Berkshire Life Ins Co of Amer	MA	2,028,857	0.06%
90611	Allianz Life Ins Co Of N Amer	MN	4,466,688	0.14%	65927	Lincoln Heritage Life Ins Co	IL	2,027,141	0.06%
64130	Life Investors Ins Co Of Amer	IA	4,329,231	0.13%	64327	Harleysville Life Ins Co	PA	1,985,976	0.06%
65242	Lafayette Life Ins Co	IN	4,081,536	0.13%	60380	American Family Life Assur Co of Col	NE	1,919,406	0.06%
93548	PHL Variable Ins Co	CT	3,999,363	0.12%	69744	Union Labor Life Ins Co	MD	1,611,373	0.05%
67989	American Memorial Life Ins Co	SD	3,980,548	0.12%	62146	Combined Ins Co Of Amer	IL	1,580,475	0.05%
61263	Bankers Life & Cas Co	IL	3,924,285	0.12%	94099	United Investors Life Ins Co	MO	1,444,274	0.04%
66842	AIG Life Ins Co	DE	3,903,899	0.12%	63312	Great Amer Life Ins Co	OH	1,437,112	0.04%
60186	Allstate Life Ins Co	IL	3,797,461	0.12%	70319	Washington Natl Ins Co	IL	1,412,791	0.04%
70939	Gerber Life Ins Co	NY	3,735,501	0.11%	77879	5 Star Life Ins Co	LA	1,361,740	0.04%
68195	Provident Life & Accident Ins Co	TN	3,601,729	0.11%	62251	Concord Heritage Life Ins Co Inc	NH	1,355,801	0.04%
65056	Jackson Natl Life Ins Co	MI	3,593,571	0.11%	62413	Continental Assur Co	IL	1,311,739	0.04%
65900	Conseco Life Ins Co	IN	3,397,957	0.10%	60275	American Bankers Life Assur Co Of FL	FL	1,265,471	0.04%
68772	Security Mut Life Ins Co Of NY	NY	3,382,661	0.10%	69116	State Life Ins Co	IN	1,186,093	0.04%
64645	Indianapolis Life Ins Co	IN	3,374,161	0.10%	67598	Paul Revere Life Ins Co	MA	1,150,332	0.04%
62065	Colonial Penn Life Ins Co	PA	3,358,249	0.10%	64505	Homesteaders Life Co	IA	1,104,986	0.03%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIFE INSURANCE**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
61409	National Benefit Life Ins Co	NY	1,068,657	0.03%	63487	Investors Life Ins Co N Amer	TX	525,056	0.02%
61492	Liberty Life Ins Co	SC	1,049,902	0.03%	63967	Government Personnel Mut Life Ins Co	TX	516,024	0.02%
60534	American Heritage Life Ins Co	FL	1,049,190	0.03%	80985	BCS Life Ins Co	IL	478,168	0.01%
60739	American Natl Ins Co	TX	1,046,593	0.03%	71439	Assurity Life Ins Co	NE	458,896	0.01%
60607	American Intl Life Assur Co of NY	NY	1,034,383	0.03%	61506	Resource Life Ins Co	IL	443,494	0.01%
69914	Sears Life Ins Co	TX	1,020,442	0.03%	90212	Great Southern Life Ins Co	TX	403,651	0.01%
67180	Ohio State Life Ins Co	TX	1,019,366	0.03%	62286	Golden Rule Ins Co	IN	394,017	0.01%
69140	First Allmerica Fin Life Ins Co	MA	1,007,700	0.03%	63177	Farmers New World Life Ins Co	WA	392,442	0.01%
61182	Aurora Natl Life Assur Co	CA	993,174	0.03%	65528	Life Ins Co Of The Southwest	TX	387,111	0.01%
66850	National Western Life Ins Co	CO	977,532	0.03%	60704	Wilton Reassurance Life Co of NY	NY	385,029	0.01%
60941	AIG SunAmerica Life Assur Co	AZ	957,221	0.03%	65129	Kansas City Life Ins Co	MO	364,549	0.01%
80675	US Business of Crown Life Ins Co	MI	948,700	0.03%	63258	Federated Life Ins Co	MN	360,419	0.01%
67083	Manhattan Natl Life Ins Co	IL	947,242	0.03%	65021	Stonebridge Life Ins Co	VT	353,484	0.01%
62103	Columbian Mut Life Ins Co	NY	942,657	0.03%	67261	Old Republic Life Ins Co	IL	341,641	0.01%
64211	Guarantee Trust Life Ins Co	IL	919,523	0.03%	64580	Illinois Mut Life Ins Co	IL	334,771	0.01%
63290	Fidelity Life Assn A Legal Reserve L	IL	909,328	0.03%	61751	Central States H & L Co Of Omaha	NE	324,758	0.01%
65331	Liberty Natl Life Ins Co	AL	898,181	0.03%	61212	Baltimore Life Ins Co	MD	324,010	0.01%
68675	Security Benefit Life Ins Co	KS	884,016	0.03%	80705	US Br Great West Life Assur Co	MI	302,273	0.01%
60038	Acacia Life Ins Co	DC	867,009	0.03%	63053	Family Life Ins Co	TX	297,247	0.01%
69310	Surety Life Ins Co	NE	837,549	0.03%	68608	Symetra Life Ins Co	WA	295,628	0.01%
79413	United Healthcare Ins Co	CT	828,700	0.03%	68632	VantisLife Ins Co	CT	294,653	0.01%
62596	Union Fidelity Life Ins Co	IL	771,182	0.02%	69396	Texas Life Ins Co	TX	290,799	0.01%
69477	Time Ins Co	WI	728,206	0.02%	70114	Unity Mut Life Ins Co	NY	285,771	0.01%
60518	American Hlth & Life Ins Co	TX	699,281	0.02%	61832	Chesapeake Life Ins Co	OK	284,561	0.01%
71455	Cardif Life Ins Co	KS	691,255	0.02%	67601	Paul Revere Variable Ann Ins Co	MA	279,088	0.01%
97055	Mega Life & Hlth Ins Co The	OK	665,629	0.02%	68039	Presidential Life Ins Co	NY	265,910	0.01%
62880	AXA Life & Ann Co	CO	654,463	0.02%	62553	Country Life Ins Co	IL	265,326	0.01%
81353	NYLife Ins Co Of AZ	AZ	645,120	0.02%	62057	Lincoln Life & Ann Co of NY	NY	256,432	0.01%
63657	Garden State Life Ins Co	TX	610,945	0.02%	79022	Merrill Lynch Life Ins Co	AR	254,109	0.01%
68373	American Gen Assur Co	IL	604,957	0.02%	87645	United Fidelity Life Ins Co	TX	249,243	0.01%
60895	American United Life Ins Co	IN	598,253	0.02%	65870	Manhattan Life Ins Co	NY	248,108	0.01%
67172	Ohio Natl Life Ins Co	OH	596,700	0.02%	61069	Anthem Life Ins Co	IN	243,613	0.01%
66583	National Guardian Life Ins Co	WI	574,497	0.02%	64017	Jefferson Natl Life Ins Co	TX	242,259	0.01%
67660	Pennsylvania Life Ins Co	PA	552,846	0.02%	70580	Humanadental Ins Co	WI	241,000	0.01%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIFE INSURANCE**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
60003	Park Avenue Life Ins Co	DE	239,733	0.01%	69256	Sunamerica Life Ins Co	AZ	79,152	0.00%
65080	John Alden Life Ins Co	WI	232,625	0.01%	60183	S USA Life Ins Co Inc	AZ	73,404	0.00%
65781	Madison Natl Life Ins Co Inc	WI	225,998	0.01%	67873	Pioneer American Ins Co	TX	72,014	0.00%
60410	American Fidelity Assur Co	OK	213,037	0.01%	62634	Delaware Amer Life Ins Co	DE	66,530	0.00%
84654	US Branch Assumption Mut Life Ins Co	MA	212,912	0.01%	60216	Amalgamated Life Ins Co	NY	60,268	0.00%
93513	MetLife Investors Ins Co	MO	212,656	0.01%	88536	Protective Life And Annuity Ins Co	AL	55,075	0.00%
90557	Kemper Investors Life Ins Co	IL	208,138	0.01%	67148	Occidental Life Ins Co Of NC	TX	52,865	0.00%
66087	Mid West Natl Life Ins Co Of TN	TX	205,984	0.01%	92622	Western Southern Life Assur Co	OH	51,679	0.00%
93610	Manulife Ins Co	DE	197,444	0.01%	65110	Kanawha Ins Co	SC	47,278	0.00%
67199	Old Amer Ins Co	MO	194,790	0.01%	70432	AIG Ann Ins Co	TX	46,951	0.00%
76236	Cincinnati Life Ins Co	OH	191,586	0.01%	93262	Penn Ins & Ann Co	DE	46,515	0.00%
92916	United American Ins Co	NE	184,834	0.01%	76325	Conseco Senior Hlth Ins Co	PA	42,433	0.00%
63932	Aviva Life & Ann Co of NY	NY	167,342	0.01%	60836	American Republic Ins Co	IA	42,146	0.00%
71870	Fidelity Security Life Ins Co	MO	165,061	0.01%	61883	Central United Life Ins Co	AR	41,332	0.00%
70688	Transamerica Financial Life Ins Co	NY	156,827	0.00%	70750	Nationwide Life & Ann Co of Amer	DE	32,613	0.00%
80942	ING USA Ann & Life Ins Co	IA	152,531	0.00%	65951	Merit Life Ins Co	IN	29,660	0.00%
60429	American Fidelity Life Ins Co	FL	143,000	0.00%	90328	First Hlth Life & Hlth Ins Co	TX	28,515	0.00%
66265	Monarch Life Ins Co	MA	138,452	0.00%	61395	Beneficial Life Ins Co	UT	28,260	0.00%
69566	Trans World Assur Co	CA	132,121	0.00%	86371	Ullico Life Ins Co	TX	27,485	0.00%
68160	Balboa Life Ins Co	CA	127,742	0.00%	97268	Pacific Life & Ann Co	AZ	25,790	0.00%
93742	Securian Life Ins Co	MN	122,762	0.00%	62383	Centurion Life Ins Co	IA	25,243	0.00%
66672	American Gen Life & Acc Ins Co	TN	118,713	0.00%	69078	Standard Security Life Ins Co Of NY	NY	19,541	0.00%
88668	Mutual Of Amer Life Ins Co	NY	112,756	0.00%	81060	Canada Life Ins Co Of Amer	MI	18,996	0.00%
65722	Loyal Amer Life Ins Co	OH	110,162	0.00%	97764	Idealife Ins Co	CT	18,532	0.00%
80624	American Progressive L&H Ins Of NY	NY	108,324	0.00%	72850	United World Life Ins Co	NE	18,123	0.00%
62359	Constitution Life Ins Co	TX	93,889	0.00%	71773	American Natl Life Ins Co Of TX	TX	17,677	0.00%
60682	Conseco Ins Co	IL	88,294	0.00%	73288	Humana Ins Co	WI	17,280	0.00%
81442	Monitor Life Ins Co Of NY	NY	86,947	0.00%	86630	American Skandia Life Assur Corp	CT	16,620	0.00%
77828	Companion Life Ins Co	SC	85,929	0.00%	71404	Continental Gen Ins Co	NE	15,960	0.00%
81264	Nippon Life Ins Co Of Amer	IA	85,591	0.00%	62421	Annuity & Life Reassur Amer Inc	CT	14,300	0.00%
68209	Provident Life & Cas Ins Co	TN	85,263	0.00%	69272	Sunset Life Ins Co Of Amer	MO	12,344	0.00%
62928	EMC Natl Life Co	IA	85,145	0.00%	70130	Universal Guaranty Life Ins Co	OH	12,149	0.00%
84786	Colorado Bankers Life Ins Co	CO	84,518	0.00%	80799	Celtic Ins Co	IL	11,334	0.00%
92738	American Equity Invest Life Ins Co	IA	82,117	0.00%	67911	Pioneer Mut Life Ins Co	ND	10,682	0.00%



**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIFE INSURANCE**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
67539	Pan Amer Life Ins Co	LA	9,305	0.00%	60631	American Investors Life Ins Co	KS	136	0.00%
69051	Standard Life Ins Co Of IN	IN	9,298	0.00%	64890	Investors Guar Life Ins Co	CA	127	0.00%
66109	Midwestern United Life Ins Co	IN	8,637	0.00%	60801	American Public Life Ins Co	OK	114	0.00%
69930	United Ins Co Of Amer	IL	7,332	0.00%	71471	Medico Life Ins Co	NE	66	0.00%
64831	Intramerica Life Ins Co	NY	7,195	0.00%					
86355	Standard Life & Accident Ins Co	OK	6,455	0.00%					
68284	Pyramid Life Ins Co	KS	6,394	0.00%					
97241	Settlers Life Ins Co	WI	5,831	0.00%					
62863	Trustmark Life Ins Co	IL	5,591	0.00%					
94218	Country Investors Life Assur Co	IL	5,517	0.00%					
94358	USable Life	AR	5,415	0.00%					
62510	Equitrust Life Ins Co	IA	4,784	0.00%					
67369	Alta Hlth & Life Ins Co	IN	3,726	0.00%					
60445	Sagicor Life Ins Co	TX	3,643	0.00%					
68357	Reliable Life Ins Co	MO	3,562	0.00%					
68047	Professional Ins Co	TX	2,567	0.00%					
91693	United Family Life Ins Co	GA	2,176	0.00%					
85561	Perico Life Ins Co	DE	1,989	0.00%					
84514	Industrial Alliance Pacific Ins & Fi	WA	1,884	0.00%					
61735	Central Security Life Ins Co	TX	1,830	0.00%					
92711	HCC Life Ins Co	IN	1,632	0.00%					
11121	Unified Life Ins Co	TX	1,563	0.00%					
61239	Bankers Fidelity Life Ins Co	GA	1,456	0.00%					
86126	Members Life Ins Co	IA	1,421	0.00%					
76112	Oxford Life Ins Co	AZ	892	0.00%					
89184	Sterling Investors Life Ins Co	GA	890	0.00%					
60232	AGL Life Assur Co	PA	871	0.00%					
61700	Renaissance L & H Ins Co of Amer	DE	643	0.00%					
62952	Equitable Life & Cas Ins Co	UT	491	0.00%					
74780	Integrity Life Ins Co	OH	419	0.00%					
61727	Central Reserve Life Ins Co	OH	367	0.00%					
60305	American Comm Mut Ins Co	MI	243	0.00%					
63479	United Teacher Assoc Ins Co	TX	172	0.00%					
82538	National Hlth Ins Co	TX	144	0.00%					

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIFE ALL LINES**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
65978	Metropolitan Life Ins Co	NY	832,630,503	5.31%	68322	Great W Life & Ann Ins Co	CO	141,213,960	0.90%
65838	John Hancock Life Ins Co (USA)	MI	777,713,947	4.96%	70815	Hartford Life & Accident Ins Co	CT	129,883,618	0.83%
65935	Massachusetts Mut Life Ins Co	MA	622,508,970	3.97%	61271	Principal Life Ins Co	IA	121,357,212	0.77%
88072	Hartford Life Ins Co	CT	616,746,744	3.93%	62308	Connecticut Gen Life Ins Co	CT	118,896,368	0.76%
68241	Prudential Ins Co Of Amer	NJ	512,837,456	3.27%	80314	Unicare Life & Health Ins Co	IN	105,626,142	0.67%
65005	RiverSource Life Ins Co	MN	504,826,390	3.22%	86630	American Skandia Life Assur Corp	CT	102,684,507	0.66%
69345	Teachers Ins & Ann Assoc Of Amer	NY	498,579,604	3.18%	70432	AIG Ann Ins Co	TX	102,052,200	0.65%
79413	United Healthcare Ins Co	CT	494,597,421	3.16%	87726	Metlife Ins Co of CT	CT	97,577,939	0.62%
65676	Lincoln Natl Life Ins Co	IN	436,309,514	2.78%	80802	US Br SunLife Assur Co Of Canada	MI	89,987,476	0.57%
91596	New York Life Ins & Ann Corp	DE	343,065,996	2.19%	60941	AIG SunAmerica Life Assur Co	AZ	86,254,859	0.55%
65099	John Hancock Life Ins Co	MA	339,782,622	2.17%	66281	Monumental Life Ins Co	IA	84,004,250	0.54%
86509	Ing Life Ins & Ann Co	CT	328,873,207	2.10%	69019	Standard Ins Co	OR	75,596,964	0.48%
62944	AXA Equitable Life Ins Co	NY	327,131,401	2.09%	79227	Pruco Life Ins Co	AZ	71,942,874	0.46%
66915	New York Life Ins Co	NY	323,135,897	2.06%	60488	American Gen Life Ins Co	TX	66,041,402	0.42%
86231	Transamerica Life Ins Co	IA	321,362,581	2.05%	90204	John Hancock Variable Life Ins Co	MA	64,619,672	0.41%
62898	Aviva Life Ins Co	DE	316,888,057	2.02%	73288	Humana Ins Co	WI	63,659,089	0.41%
70025	Genworth Life Ins Co	DE	301,935,618	1.93%	70238	Variable Annuity Life Ins Co	TX	62,451,315	0.40%
66869	Nationwide Life Ins Co	OH	301,765,052	1.93%	67121	Transamerica Occidental Life Ins Co	IA	61,936,150	0.40%
80942	ING USA Ann & Life Ins Co	IA	281,125,025	1.79%	67105	Reliastar Life Ins Co	MN	58,866,252	0.38%
79065	Sun Life Assur Co Of Canada US	DE	257,480,559	1.64%	60631	American Investors Life Ins Co	KS	57,775,024	0.37%
67091	Northwestern Mut Life Ins Co	WI	252,671,539	1.61%	61263	Bankers Life & Cas Co	IL	57,590,039	0.37%
65056	Jackson Natl Life Ins Co	MI	241,884,204	1.54%	68675	Security Benefit Life Ins Co	KS	51,477,380	0.33%
64246	Guardian Life Ins Co Of Amer	NY	240,573,983	1.53%	66044	Midland Natl Life Ins Co	IA	50,721,234	0.32%
61050	MetLife Investors USA Ins Co	DE	228,024,098	1.45%	65315	Liberty Life Assur Co Of Boston	MA	48,917,015	0.31%
91626	New England Life Ins Co	MA	221,315,532	1.41%	61476	Boston Mut Life Ins Co	MA	48,216,281	0.31%
71153	Hartford Life & Ann Ins Co	CT	213,811,908	1.36%	97055	Mega Life & Hlth Ins Co The	OK	45,716,890	0.29%
67466	Pacific Life Ins Co	NE	213,407,059	1.36%	66168	Minnesota Life Ins Co	MN	44,782,919	0.29%
90611	Allianz Life Ins Co Of N Amer	MN	201,378,308	1.28%	78778	Guardian Ins & Ann Co Inc	DE	44,507,567	0.28%
70435	The Savings Bank Life Ins Co Of MA	MA	196,271,771	1.25%	63274	OM Fin Life Ins Co	MD	41,383,793	0.26%
93696	Fidelity Investments Life Ins Co	UT	191,236,212	1.22%	60895	American United Life Ins Co	IN	40,326,708	0.26%
62235	Unum Life Ins Co Of Amer	ME	181,927,493	1.16%	67172	Ohio Natl Life Ins Co	OH	40,292,407	0.26%
65536	Genworth Life & Ann Ins Co	VA	174,446,898	1.11%	65498	Life Ins Co Of N Amer	PA	40,262,626	0.26%
70688	Transamerica Financial Life Ins Co	NY	164,416,920	1.05%	65595	Lincoln Benefit Life Co	NE	39,978,240	0.26%
60054	Aetna Life Ins Co	CT	148,559,381	0.95%	92738	American Equity Invest Life Ins Co	IA	39,698,051	0.25%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIFE ALL LINES**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
93432	CM Life Ins Co	CT	39,312,394	0.25%	61425	Trustmark Ins Co	IL	18,368,384	0.12%
70211	Reassure Amer Life Ins Co	IN	38,961,697	0.25%	80926	Sun Life & Hlth Ins Co	CT	18,322,300	0.12%
60739	American Natl Ins Co	TX	38,583,559	0.25%	79022	Merrill Lynch Life Ins Co	AR	18,161,515	0.12%
69868	United Of Omaha Life Ins Co	NE	38,207,030	0.24%	68608	Symetra Life Ins Co	WA	17,771,027	0.11%
66087	Mid West Natl Life Ins Co Of TN	TX	38,196,576	0.24%	92711	HCC Life Ins Co	IN	17,357,329	0.11%
68381	Reliance Standard Life Ins Co	IL	36,915,335	0.24%	60607	American Intl Life Assur Co of NY	NY	17,237,166	0.11%
66974	North Amer Co Life & Hlth Ins	IA	35,836,113	0.23%	89206	Ohio Natl Life Assur Corp	OH	16,770,921	0.11%
65919	Primerica Life Ins Co	MA	35,835,997	0.23%	94250	Banner Life Ins Co	MD	16,094,094	0.10%
62626	Cuna Mut Ins Society	IA	35,134,994	0.22%	90328	First Hlth Life & Hlth Ins Co	TX	15,728,768	0.10%
68136	Protective Life Ins Co	TN	33,945,830	0.22%	67598	Paul Revere Life Ins Co	MA	15,154,784	0.10%
63312	Great Amer Life Ins Co	OH	33,596,395	0.21%	68713	Security Life Of Denver Ins Co	CO	14,964,567	0.10%
88668	Mutual Of Amer Life Ins Co	NY	33,456,305	0.21%	70106	United States Life Ins Co In NYC	NY	14,717,292	0.09%
63932	Aviva Life & Ann Co of NY	NY	33,252,694	0.21%	67644	Penn Mut Life Ins Co	PA	14,526,817	0.09%
62510	Equitrust Life Ins Co	IA	32,085,832	0.20%	64017	Jefferson Natl Life Ins Co	TX	13,421,385	0.09%
66141	Health Net Life Ins Co	CA	30,816,385	0.20%	80624	American Progressive L&H Ins Of NY	NY	12,949,630	0.08%
62049	Colonial Life & Accident Ins Co	SC	30,588,190	0.20%	65528	Life Ins Co Of The Southwest	TX	12,485,694	0.08%
67814	Phoenix Life Ins Co	NY	29,562,755	0.19%	71714	Berkshire Life Ins Co of Amer	MA	11,738,476	0.07%
68195	Provident Life & Accident Ins Co	TN	28,909,001	0.18%	76023	Columbian Life Ins Co	IL	11,618,454	0.07%
67660	Pennsylvania Life Ins Co	PA	26,386,268	0.17%	64513	Horace Mann Life Ins Co	IL	11,451,342	0.07%
61689	Aviva Life & Ann Co	IA	25,432,916	0.16%	60142	TIAA Cref Life Ins Co	NY	11,425,368	0.07%
60380	American Family Life Assur Co of Col	NE	24,804,453	0.16%	74780	Integrity Life Ins Co	OH	11,116,603	0.07%
71129	Fort Dearborn Life Ins Co	IL	23,339,364	0.15%	66680	National Life Ins Co	VT	10,661,883	0.07%
69663	USAA Life Ins Co	TX	22,974,961	0.15%	68810	Sentry Life Ins Co	WI	10,422,562	0.07%
62146	Combined Ins Co Of Amer	IL	22,919,615	0.15%	91642	Forethought Life Ins Co	IN	10,415,008	0.07%
66842	AIG Life Ins Co	DE	22,845,937	0.15%	61301	Ameritas Life Ins Corp	NE	10,087,186	0.06%
93513	MetLife Investors Ins Co	MO	22,702,069	0.14%	93440	HM Life Ins Co	PA	9,985,102	0.06%
70408	Union Security Ins Co	IA	22,478,415	0.14%	77828	Companion Life Ins Co	SC	9,102,371	0.06%
64130	Life Investors Ins Co Of Amer	IA	22,437,569	0.14%	65080	John Alden Life Ins Co	WI	9,053,357	0.06%
80837	Union Central Life Ins Co	OH	21,943,896	0.14%	91472	Globe Life & Accident Ins Co	NE	8,707,376	0.06%
91413	Western Reserve Life Assur Co of OH	OH	20,011,120	0.13%	72222	Amica Life Ins Co	RI	8,438,810	0.05%
63665	General Amer Life Ins Co	MO	19,806,214	0.13%	68225	Nationwide Life Ins Co of Amer	PA	8,113,206	0.05%
60186	Allstate Life Ins Co	IL	19,058,323	0.12%	84530	US Financial Life Ins Co	OH	7,837,773	0.05%
93548	PHL Variable Ins Co	CT	18,916,605	0.12%	66370	Mony Life Ins Co	NY	7,642,683	0.05%
70335	West Coast Life Ins Co	NE	18,870,279	0.12%	68772	Security Mut Life Ins Co Of NY	NY	7,638,386	0.05%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIFE ALL LINES**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
84824	Commonwealth Ann & Life Ins Co	MA	7,286,026	0.05%	62251	Concord Heritage Life Ins Co Inc	NH	2,594,929	0.02%
65242	Lafayette Life Ins Co	IN	7,278,886	0.05%	99937	Columbus Life Ins Co	OH	2,542,181	0.02%
61492	Liberty Life Ins Co	SC	7,186,011	0.05%	65722	Loyal Amer Life Ins Co	OH	2,541,691	0.02%
78077	Mony Life Ins Co Of Amer	AZ	7,118,786	0.05%	60410	American Fidelity Assur Co	OK	2,453,636	0.02%
60577	American Income Life Ins Co	IN	6,964,528	0.04%	69744	Union Labor Life Ins Co	MD	2,403,732	0.02%
67652	First Penn Pacific Life Ins Co	IN	6,816,168	0.04%	70416	MML Bay State Life Ins Co	CT	2,382,821	0.02%
92916	United American Ins Co	NE	6,555,754	0.04%	76325	Conseco Senior Hlth Ins Co	PA	2,308,563	0.01%
61999	Americo Fin Life & Ann Ins Co	TX	6,546,399	0.04%	66427	MTL Ins Co	IL	2,264,316	0.01%
93661	Annuity Investors Life Ins Co	OH	6,517,433	0.04%	69914	Sears Life Ins Co	TX	2,259,869	0.01%
71412	Mutual Of Omaha Ins Co	NE	6,508,343	0.04%	72125	Physicians Life Ins Co	NE	2,249,008	0.01%
71870	Fidelity Security Life Ins Co	MO	6,246,378	0.04%	66850	National Western Life Ins Co	CO	2,064,356	0.01%
80659	US Business of Canada Life Assur Co	MI	5,646,997	0.04%	65927	Lincoln Heritage Life Ins Co	IL	2,039,778	0.01%
70939	Gerber Life Ins Co	NY	5,267,811	0.03%	62286	Golden Rule Ins Co	IN	2,014,061	0.01%
63126	Farm Family Life Ins Co	NY	5,266,399	0.03%	69078	Standard Security Life Ins Co Of NY	NY	1,967,420	0.01%
65110	Kanawha Ins Co	SC	5,202,768	0.03%	76112	Oxford Life Ins Co	AZ	1,847,746	0.01%
97136	Metropolitan Tower Life Ins Co	DE	4,857,841	0.03%	71455	Cardif Life Ins Co	KS	1,712,538	0.01%
65021	Stonebridge Life Ins Co	VT	4,296,184	0.03%	80896	Centre Life Ins Co	MA	1,643,337	0.01%
60534	American Heritage Life Ins Co	FL	4,282,831	0.03%	60518	American Hlth & Life Ins Co	TX	1,625,793	0.01%
93777	Household Life Ins Co	MI	4,051,720	0.03%	69116	State Life Ins Co	IN	1,604,961	0.01%
67989	American Memorial Life Ins Co	SD	4,030,010	0.03%	60836	American Republic Ins Co	IA	1,473,949	0.01%
69477	Time Ins Co	WI	3,454,370	0.02%	94099	United Investors Life Ins Co	MO	1,448,965	0.01%
65900	Conseco Life Ins Co	IN	3,438,796	0.02%	85561	Perico Life Ins Co	DE	1,435,047	0.01%
64645	Indianapolis Life Ins Co	IN	3,405,209	0.02%	80705	US Br Great West Life Assur Co	MI	1,417,131	0.01%
62065	Colonial Penn Life Ins Co	PA	3,372,620	0.02%	62413	Continental Assur Co	IL	1,408,994	0.01%
70319	Washington Natl Ins Co	IL	3,360,276	0.02%	64211	Guarantee Trust Life Ins Co	IL	1,370,391	0.01%
92657	Nationwide Life & Ann Ins Co	OH	3,211,137	0.02%	77879	5 Star Life Ins Co	LA	1,361,740	0.01%
64327	Harleysville Life Ins Co	PA	3,203,343	0.02%	62057	Lincoln Life & Ann Co of NY	NY	1,339,932	0.01%
61360	Reliastar Life Ins Co Of NY	NY	3,050,951	0.02%	66265	Monarch Life Ins Co	MA	1,333,240	0.01%
71439	Assurity Life Ins Co	NE	2,891,593	0.02%	80578	Physicians Mut Ins Co	NE	1,297,895	0.01%
60275	American Bankers Life Assur Co Of FL	FL	2,844,777	0.02%	62596	Union Fidelity Life Ins Co	IL	1,265,823	0.01%
63495	First Investors Life Ins Co	NY	2,835,090	0.02%	64580	Illinois Mut Life Ins Co	IL	1,255,336	0.01%
90557	Kemper Investors Life Ins Co	IL	2,782,950	0.02%	60232	AGL Life Assur Co	PA	1,253,871	0.01%
69000	Northwestern Long Term Care Ins Co	WI	2,765,201	0.02%	60038	Acacia Life Ins Co	DC	1,206,249	0.01%
71854	AAA Life Ins Co	MI	2,660,808	0.02%	61506	Resource Life Ins Co	IL	1,193,689	0.01%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIFE ALL LINES**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
80985	BCS Life Ins Co	IL	1,189,298	0.01%	90212	Great Southern Life Ins Co	TX	436,753	0.00%
60682	Conseco Ins Co	IL	1,173,063	0.01%	62553	Country Life Ins Co	IL	406,073	0.00%
69140	First Allmerica Fin Life Ins Co	MA	1,124,703	0.01%	61832	Chesapeake Life Ins Co	OK	402,441	0.00%
64505	Homesteaders Life Co	IA	1,117,889	0.01%	65781	Madison Natl Life Ins Co Inc	WI	394,516	0.00%
61409	National Benefit Life Ins Co	NY	1,092,538	0.01%	60704	Wilton Reassurance Life Co of NY	NY	393,745	0.00%
80675	US Business of Crown Life Ins Co	MI	1,084,531	0.01%	68160	Balboa Life Ins Co	CA	387,104	0.00%
66583	National Guardian Life Ins Co	WI	1,078,404	0.01%	93629	Prudential Retirement Ins & Anuty Co	CT	354,269	0.00%
62103	Columbian Mut Life Ins Co	NY	1,056,394	0.01%	67261	Old Republic Life Ins Co	IL	341,641	0.00%
67180	Ohio State Life Ins Co	TX	1,019,366	0.01%	62345	Berkshire Hathaway Life Ins Co NE	NE	301,997	0.00%
61182	Aurora Natl Life Assur Co	CA	993,174	0.01%	70114	Unity Mut Life Ins Co	NY	299,178	0.00%
68039	Presidential Life Ins Co	NY	977,943	0.01%	63053	Family Life Ins Co	TX	297,247	0.00%
60526	American Family Life Assur Co of NY	NY	972,739	0.01%	68632	VantisLife Ins Co	CT	294,653	0.00%
67083	Manhattan Natl Life Ins Co	IL	947,257	0.01%	69396	Texas Life Ins Co	TX	290,799	0.00%
61751	Central States H & L Co Of Omaha	NE	940,488	0.01%	67539	Pan Amer Life Ins Co	LA	279,473	0.00%
68209	Provident Life & Cas Ins Co	TN	928,150	0.01%	67601	Paul Revere Variable Ann Ins Co	MA	279,088	0.00%
65129	Kansas City Life Ins Co	MO	928,099	0.01%	71773	American Natl Life Ins Co Of TX	TX	264,941	0.00%
65331	Liberty Natl Life Ins Co	AL	909,834	0.01%	87645	United Fidelity Life Ins Co	TX	251,034	0.00%
63290	Fidelity Life Assn A Legal Reserve L	IL	909,328	0.01%	65870	Manhattan Life Ins Co	NY	248,108	0.00%
68373	American Gen Assur Co	IL	904,753	0.01%	92622	Western Southern Life Assur Co	OH	241,286	0.00%
69310	Surety Life Ins Co	NE	840,616	0.01%	60003	Park Avenue Life Ins Co	DE	239,733	0.00%
82538	National Hlth Ins Co	TX	839,448	0.01%	80799	Celtic Ins Co	IL	237,782	0.00%
62880	AXA Life & Ann Co	CO	654,463	0.00%	84654	US Branch Assumption Mut Life Ins Co	MA	227,893	0.00%
81353	NYS Life Ins Co Of AZ	AZ	645,120	0.00%	67199	Old Amer Ins Co	MO	206,474	0.00%
63967	Government Personnel Mut Life Ins	TX	619,631	0.00%	69256	Sunamerica Life Ins Co	AZ	203,964	0.00%
63657	Garden State Life Ins Co	TX	611,947	0.00%	93610	Manulife Ins Co	DE	197,444	0.00%
69515	Medamerica Ins Co	PA	579,251	0.00%	76236	Cincinnati Life Ins Co	OH	194,591	0.00%
63258	Federated Life Ins Co	MN	578,478	0.00%	97268	Pacific Life & Ann Co	AZ	194,558	0.00%
63487	Investors Life Ins Co N Amer	TX	533,528	0.00%	71404	Continental Gen Ins Co	NE	181,149	0.00%
70580	Humanadental Ins Co	WI	505,364	0.00%	91529	Unimerica Ins Co	WI	155,192	0.00%
61212	Baltimore Life Ins Co	MD	482,744	0.00%	67369	Alta Hlth & Life Ins Co	IN	152,760	0.00%
62863	Trustmark Life Ins Co	IL	482,087	0.00%	60429	American Fidelity Life Ins Co	FL	147,212	0.00%
63177	Farmers New World Life Ins Co	WA	468,534	0.00%	71730	Continental Amer Ins Co	SC	143,414	0.00%
81426	Commercial Travelers Mut Ins Co	NY	454,402	0.00%	68047	Professional Ins Co	TX	135,103	0.00%
61069	Anthem Life Ins Co	IN	452,074	0.00%	66672	American Gen Life & Acc Ins Co	TN	132,480	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIFE ALL LINES**

			Premium Written in MA as of	Market Share in MA as of				Premium Written in MA as of	Market Share in MA as of
NAIC	Company Name	State	12/31/2007	12/31/2007	NAIC	Company Name	State	as of 12/31/2007	12/31/2007
69566	Trans World Assur Co	CA	132,240	0.00%	81434	First Rehab Life Ins Co Of Amer	NY	18,213	0.00%
93742	Securian Life Ins Co	MN	131,910	0.00%	94358	USAbLe Life	AR	15,804	0.00%
62359	Constitution Life Ins Co	TX	131,777	0.00%	62421	Annuity & Life Reassur Amer Inc	CT	14,300	0.00%
86355	Standard Life & Accident Ins Co	OK	124,133	0.00%	77968	Family Heritage Life Ins Co Of Amer	OH	14,181	0.00%
84786	Colorado Bankers Life Ins Co	CO	112,862	0.00%	67784	Philadelphia American Life Ins Co	TX	12,698	0.00%
62928	EMC Natl Life Co	IA	107,381	0.00%	61700	Renaissance L & H Ins Co of Amer	DE	12,493	0.00%
81442	Monitor Life Ins Co Of NY	NY	87,034	0.00%	69272	Sunset Life Ins Co Of Amer	MO	12,344	0.00%
81264	Nippon Life Ins Co Of Amer	IA	85,591	0.00%	70130	Universal Guaranty Life Ins Co	OH	12,271	0.00%
61883	Central United Life Ins Co	AR	83,883	0.00%	67911	Pioneer Mut Life Ins Co	ND	10,682	0.00%
62634	Delaware Amer Life Ins Co	DE	82,652	0.00%	11121	Unified Life Ins Co	TX	9,355	0.00%
63479	United Teacher Assoc Ins Co	TX	79,978	0.00%	66109	Midwestern United Life Ins Co	IN	8,637	0.00%
65951	Merit Life Ins Co	IN	78,280	0.00%	69930	United Ins Co Of Amer	IL	7,461	0.00%
68284	Pyramid Life Ins Co	KS	74,299	0.00%	64831	Intramerica Life Ins Co	NY	7,306	0.00%
60183	S USA Life Ins Co Inc	AZ	73,404	0.00%	31119	Medico Ins Co	NE	6,371	0.00%
67873	Pioneer American Ins Co	TX	72,014	0.00%	60445	Sagicor Life Ins Co	TX	6,143	0.00%
88536	Protective Life And Annuity Ins Co	AL	65,815	0.00%	97241	Settlers Life Ins Co	WI	5,831	0.00%
81078	American Ntwrk Ins Co	PA	61,988	0.00%	94218	Country Investors Life Assur Co	IL	5,517	0.00%
60216	Amalgamated Life Ins Co	NY	60,268	0.00%	61727	Central Reserve Life Ins Co	OH	5,414	0.00%
67148	Occidental Life Ins Co Of NC	TX	58,203	0.00%	67903	Provident Amer Life & Hlth Ins Co	OH	3,764	0.00%
97764	Idealife Ins Co	CT	55,202	0.00%	68357	Reliable Life Ins Co	MO	3,582	0.00%
81213	American Maturity Life Ins Co	CT	54,626	0.00%	89184	Sterling Investors Life Ins Co	GA	3,571	0.00%
70750	Nationwide Life & Ann Co of Amer	DE	54,436	0.00%	91693	United Family Life Ins Co	GA	2,176	0.00%
93262	Penn Ins & Ann Co	DE	46,515	0.00%	61735	Central Security Life Ins Co	TX	1,983	0.00%
61239	Bankers Fidelity Life Ins Co	GA	44,047	0.00%	84514	Industrial Alliance Pacific Ins & Fi	WA	1,884	0.00%
76694	London Life Reins Co	PA	38,721	0.00%	70866	Allstate Assur Co	IL	1,500	0.00%
69051	Standard Life Ins Co Of IN	IN	38,223	0.00%	86126	Members Life Ins Co	IA	1,437	0.00%
60801	American Public Life Ins Co	OK	36,580	0.00%	60305	American Comm Mut Ins Co	MI	243	0.00%
62383	Centurion Life Ins Co	IA	31,924	0.00%	71471	Medico Life Ins Co	NE	205	0.00%
72850	United World Life Ins Co	NE	31,189	0.00%	64890	Investors Guar Life Ins Co	CA	127	0.00%
61395	Beneficial Life Ins Co	UT	30,660	0.00%					
86371	Ullico Life Ins Co	TX	27,485	0.00%					
61808	Charter Natl Life Ins Co	IL	24,900	0.00%					
81060	Canada Life Ins Co Of Amer	MI	22,997	0.00%					
62952	Equitable Life & Cas Ins Co	UT	20,044	0.00%					
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**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIFE ALL LINES**

		Premium	Market			Premium	Market		
		Written in MA	Share in			Written in MA	Share in		
		as of	MA as of			as of	MA as of		
NAIC	Company Name	State	12/31/2007	12/31/2007	NAIC	Company Name	State	as of 12/31/2007	12/31/2007

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: LIFE OTHER FUNDS**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
65838	John Hancock Life Ins Co (USA)	MI	700,288,142	21.34%
68241	Prudential Ins Co Of Amer	NJ	375,522,660	11.44%
65935	Massachusetts Mut Life Ins Co	MA	327,714,574	9.99%
88072	Hartford Life Ins Co	CT	321,814,658	9.81%
66869	Nationwide Life Ins Co	OH	253,189,491	7.71%
65978	Metropolitan Life Ins Co	NY	242,594,077	7.39%
70025	Genworth Life Ins Co	DE	226,500,000	6.90%
66915	New York Life Ins Co	NY	204,610,451	6.23%
71153	Hartford Life & Ann Ins Co	CT	184,253,564	5.61%
65099	John Hancock Life Ins Co	MA	169,921,817	5.18%
86231	Transamerica Life Ins Co	IA	81,413,762	2.48%
65536	Genworth Life & Ann Ins Co	VA	38,000,000	1.16%
66281	Monumental Life Ins Co	IA	37,424,929	1.14%
88668	Mutual Of Amer Life Ins Co	NY	33,087,377	1.01%
67121	Transamerica Occidental Life Ins Co	IA	18,575,723	0.57%
70688	Transamerica Financial Life Ins Co	NY	13,648,593	0.42%
91626	New England Life Ins Co	MA	12,255,249	0.37%
66168	Minnesota Life Ins Co	MN	11,762,705	0.36%
69019	Standard Ins Co	OR	7,465,032	0.23%
62944	AXA Equitable Life Ins Co	NY	7,107,182	0.22%
67644	Penn Mut Life Ins Co	PA	6,102,606	0.19%
67466	Pacific Life Ins Co	NE	6,000,000	0.18%
61271	Principal Life Ins Co	IA	964,109	0.03%
92657	Nationwide Life & Ann Ins Co	OH	562,146	0.02%
65129	Kansas City Life Ins Co	MO	401,985	0.01%
67172	Ohio Natl Life Ins Co	OH	336,412	0.01%
90204	John Hancock Variable Life Ins Co	MA	291,108	0.01%
78778	Guardian Ins & Ann Co Inc	DE	103,266	0.00%
67091	Northwestern Mut Life Ins Co	WI	50,000	0.00%
69868	United Of Omaha Life Ins Co	NE	31,200	0.00%
81213	American Maturity Life Ins Co	CT	7,800	0.00%
62553	Country Life Ins Co	IL	1,792	0.00%
70815	Hartford Life & Accident Ins Co	CT	1,337	0.00%
<b>Total Direct Written Premium</b>			<b>3,282,003,747</b>	<b>100.00%</b>



**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: MEDICAL MALPRACTICE**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
10206	Medical Professional Mut Ins Co	MA	142,067,641	81.92%
11843	Medical Protective Co	IN	10,751,011	6.20%
20427	American Cas Co Of Reading PA	PA	6,090,152	3.51%
14460	Podiatry Ins Co Of Amer A Mut Co	IL	2,482,646	1.43%
19445	National Union Fire Ins Co Of Pitts	PA	2,299,034	1.33%
22810	Chicago Ins Co	IL	2,058,045	1.19%
15890	Connecticut Medical Ins Co	CT	2,051,985	1.18%
15865	NCMIC Ins Co	IA	1,483,724	0.86%
22667	Ace Amer Ins Co	PA	1,436,475	0.83%
10638	Proselect Ins Co	MA	1,272,029	0.73%
21857	American Ins Co	OH	388,356	0.22%
19380	American Home Assur Co	NY	310,393	0.18%
34495	Doctors Co An Interins Exch	CA	133,009	0.08%
19489	Allied World Assur Co US Inc	DE	127,145	0.07%
23809	Granite State Ins Co	PA	118,491	0.07%
18619	Platte River Ins Co.	NE	109,865	0.06%
20443	Continental Cas Co	IL	108,943	0.06%
19720	American Alt Ins Corp	DE	78,923	0.05%
13714	Pharmacists Mut Ins Co	IA	40,142	0.02%
11991	National Cas Co	WI	11,245	0.01%
18767	Church Mut Ins Co	WI	5,644	0.00%
24732	General Ins Co Of Amer	WA	4,467	0.00%
11127	Professional Solutions Ins Co	IA	2,925	0.00%
25143	State Farm Fire And Cas Co	IL	632	0.00%
<b>Total Direct Written Premium</b>			<b>\$173,432,922</b>	<b>100.00%</b>

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: MORTGAGE and FINANCIAL GUARANTY**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
18708	Ambac Assur Corp	WI	32,657,383	19.78%
29858	Mortgage Guar Ins Corp	WI	32,377,275	19.61%
33790	Radian Guaranty Inc	PA	15,626,147	9.46%
38458	Genworth Mortgage Ins Corp	NC	13,738,589	8.32%
15873	United Gty Residential Ins Co	NC	12,418,891	7.52%
27251	PMI Mortgage Ins Co	AZ	12,382,313	7.50%
28452	Republic Mortgage Ins Co	NC	11,578,085	7.01%
18287	Financial Security Assur Inc	NY	10,760,653	6.52%
12815	Financial Guar Ins Co	NY	7,419,870	4.49%
12041	MBIA Ins Corp	NY	6,186,845	3.75%
20311	XL Capital Assurance Inc	NY	3,619,208	2.19%
40266	CMG Mortgage Ins Co	WI	2,383,151	1.44%
24350	Triad Guaranty Ins Corp	IL	1,321,775	0.80%
30180	Assured Guar Corp	MD	1,064,016	0.64%
29823	Genworth Residential Mortgage Ins Co	NC	455,373	0.28%
36250	Radian Asset Assur Inc	NY	326,460	0.20%
25771	CIFG Assur N Amer Inc	NY	325,688	0.20%
19038	Travelers Cas & Surety Co	CT	199,980	0.12%
25658	Travelers Ind Co	CT	90,900	0.06%
26999	United Guaranty Mtg Indem Co	NC	81,253	0.05%
35289	Continental Ins Co	PA	60,600	0.04%
29114	CMG Mortgage Assur Co	WI	52,532	0.03%
18759	Verex Assure Inc	WI	3,488	0.00%
10682	MGIC Credit Assur Corp	WI	2,516	0.00%
18740	MGIC Ind Corp	WI	2,084	0.00%
16675	Genworth Mortgage Ins Corp Of NC	NC	4	0.00%
<b>Total Direct Written Premium</b>			<b>\$165,135,079</b>	<b>100.00%</b>

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: OCEAN and INLAND MARINE**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
20443	Continental Cas Co	IL	21,414,038	6.02%	20702	Ace Fire Underwriters Ins Co	PA	2,419,272	0.68%
23043	Liberty Mut Ins Co	MA	16,258,240	4.57%	19771	Cambridge Mut Fire Ins Co	MA	1,069,823	0.30%
24813	Balboa Ins Co	CA	15,347,371	4.31%	15024	Preferred Mut Ins Co	NY	1,022,351	0.29%
25674	Travelers Property Cas Co Of Amer	CT	14,712,195	4.13%	36463	Discover Prop & Cas Ins Co	IL	1,005,169	0.28%
20532	Clarendon Natl Ins Co	NJ	12,998,502	3.65%	43575	Indemnity Ins Co Of North Amer	PA	2,285,510	0.64%
20281	Federal Ins Co	IN	12,872,919	3.62%	35289	Continental Ins Co	PA	2,273,377	0.64%
38369	Northern Assur Co Of Amer	MA	11,562,471	3.25%	19402	AIG Cas Co	PA	2,231,424	0.63%
19380	American Home Assur Co	NY	11,395,641	3.20%	24198	Peerless Ins Co	NH	2,220,203	0.62%
21482	Factory Mut Ins Co	RI	10,503,933	2.95%	19976	Amica Mut Ins Co	RI	2,194,676	0.62%
20346	Pacific Ind Co	WI	8,485,067	2.38%	29530	AXA Art Ins Corp	NY	2,180,103	0.61%
24767	St Paul Fire & Marine Ins Co	MN	7,915,870	2.22%	26298	Metropolitan Prop & Cas Ins Co	RI	2,160,219	0.61%
21873	Firemans Fund Ins Co	CA	7,685,625	2.16%	20397	Vigilant Ins Co	NY	2,025,910	0.57%
22292	Hanover Ins Co	NH	7,668,843	2.15%	32220	American Intl Ins Co	NY	1,993,260	0.56%
20621	OneBeacon Amer Ins Co	MA	7,565,231	2.13%	26182	Harleysville Worcester Ins Co	PA	1,985,363	0.56%
10952	Stonebridge Casualty Ins Co	OH	7,285,741	2.05%	20370	AXIS Reins Co	NY	1,973,501	0.55%
19070	Standard Fire Ins Co	CT	7,074,365	1.99%	23469	American Modern Home Ins Co	OH	1,972,249	0.55%
31325	Acadia Ins Co	NH	6,832,915	1.92%	11185	Foremost Ins Co	MI	1,962,094	0.55%
29874	North Amer Specialty Ins Co	NH	6,805,291	1.91%	19372	Northern Ins Co Of NY	NY	1,936,368	0.54%
19305	Assurance Co Of Amer	NY	6,180,393	1.74%	25941	USAA	TX	1,895,025	0.53%
19682	Hartford Fire In Co	CT	5,677,407	1.60%	26018	Vermont Mut Ins Co	VT	1,878,820	0.53%
22136	Great Amer Ins Co of NY	NY	5,046,343	1.42%	14354	Jewelers Mut Ins Co	WI	1,835,369	0.52%
27928	Amex Assur Co	IL	5,022,901	1.41%	16691	Great Amer Ins Co	OH	1,782,886	0.50%
25623	Phoenix Ins Co	CT	4,502,196	1.27%	22713	Insurance Co of N Amer	PA	1,741,779	0.49%
19798	Merrimack Mut Fire Ins Co	MA	4,453,907	1.25%	25658	Travelers Ind Co	CT	1,737,498	0.49%
35971	Voyager Property & Cas Ins Co	SC	4,231,043	1.19%	34754	Commerce Ins Co	MA	1,713,294	0.48%
23035	Liberty Mut Fire Ins Co	WI	4,006,117	1.13%	28932	Markel Amer Ins Co	VA	1,609,755	0.45%
19445	National Union Fire Ins Co Of Pitts	PA	3,863,440	1.09%	21857	American Ins Co	OH	1,608,183	0.45%
22667	Ace Amer Ins Co	PA	3,847,554	1.08%	25968	USAA Cas Ins Co	TX	1,601,099	0.45%
20303	Great Northern Ins Co	IN	3,682,425	1.03%	33618	Safety Ind Ins Co	MA	1,531,132	0.43%
40274	Citation Ins Co	MA	3,632,873	1.02%	41360	Arbella Protection Ins Co	MA	1,488,394	0.42%
10014	Affiliated Fm Ins Co	RI	3,550,849	1.00%	34274	Central States Ind Co Of Omaha	NE	1,406,653	0.40%
26565	Ohio Ind Co	OH	3,227,312	0.91%	36145	Travelers Personal Security Ins Co	CT	1,404,560	0.39%
17000	Arbella Mut Ins Co	MA	2,629,257	0.74%	16535	Zurich American Ins Co	NY	1,361,956	0.38%
37885	XL Specialty Ins Co	DE	2,564,683	0.72%	23841	New Hampshire Ins Co	PA	1,323,995	0.37%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: OCEAN and INLAND MARINE**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
18058	Philadelphia Ind Ins Co	PA	1,302,005	0.37%	14923	Patrons Mut Ins Co Of Ct	CT	324,700	0.09%
31534	Citizens Ins Co Of Amer	MI	1,238,013	0.35%	10205	Mountain Valley Ind Co	NH	316,580	0.09%
42650	OneBeacon Midwest Ins Co	WI	1,163,169	0.33%	25682	Travelers Ind Co Of CT	CT	315,420	0.09%
13803	Farm Family Cas Ins Co	NY	1,159,477	0.33%	19356	Maryland Cas Co	MD	308,167	0.09%
14206	Holyoke Mut Ins Co In Salem	MA	1,116,144	0.31%	24414	General Cas Co Of WI	WI	307,284	0.09%
21865	Associated Ind Corp	CA	992,095	0.28%	38970	Markel Ins Co	IL	299,084	0.08%
12154	Encompass Ins Co of MA	MA	978,927	0.28%	25976	Utica Mut Ins Co	NY	297,858	0.08%
11150	Arch Ins Co	MO	958,288	0.27%	25852	New England Guar Ins Co Inc	VT	291,293	0.08%
37060	Old United Cas Co	KS	917,486	0.26%	25887	US Fidelity & Guaranty Co	MD	290,004	0.08%
34789	AIG Centennial Ins Co	PA	908,780	0.26%	21180	Sentry Select Ins Co	WI	260,028	0.07%
21970	OneBeacon Ins Co	PA	904,121	0.25%	26344	Great Amer Assur Co	OH	259,531	0.07%
42048	Diamond State Ins Co	IN	733,737	0.21%	22578	Horace Mann Ins Co	IL	254,491	0.07%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	711,851	0.20%	34711	Computer Ins Co	RI	245,898	0.07%
10111	American Bankers Ins Co Of FL	FL	685,436	0.19%	14168	Harleysville Mut Ins Co	PA	243,270	0.07%
22306	Massachusetts Bay Ins Co	NH	651,863	0.18%	20494	Transportation Ins Co	IL	232,505	0.07%
39454	Safety Ins Co	MA	648,712	0.18%	21415	Employers Mut Cas Co	IA	229,682	0.06%
26492	Courtesy Ins Co	FL	634,470	0.18%	38245	BCS Ins Co	OH	226,006	0.06%
14788	NGM Ins Co	FL	592,337	0.17%	20680	Green Mountain Ins Co Inc	VT	223,429	0.06%
11255	Caterpillar Ins Co	MO	584,344	0.16%	24074	Ohio Cas Ins Co	OH	216,748	0.06%
13706	Dorchester Mut Ins Co	MA	550,691	0.15%	37540	Beazley Ins Co Inc	CT	216,648	0.06%
20648	Employers Fire Ins Co	MA	542,056	0.15%	21261	Electric Ins Co	MA	214,128	0.06%
14192	Hingham Mut Fire Ins Co	MA	537,556	0.15%	37923	Seaworthy Ins Co	MD	202,991	0.06%
42307	Navigators Ins Co	NY	514,569	0.14%	33600	LM Ins Corp	IA	193,293	0.05%
16608	New York Marine & Gen Ins Co	NY	486,728	0.14%	32620	National Interstate Ins Co	OH	169,122	0.05%
15067	Quincy Mut Fire Ins Co	MA	467,195	0.13%	22322	Greenwich Ins Co	DE	168,253	0.05%
15040	Providence Mut Fire Ins Co	RI	463,307	0.13%	25860	Union Mut Fire Ins Co	VT	165,937	0.05%
19615	American Reliable Ins Co	AZ	440,130	0.12%	13935	Federated Mut Ins Co	MN	158,294	0.04%
23809	Granite State Ins Co	PA	425,484	0.12%	35300	Allianz Global Risks US Ins Co	CA	155,490	0.04%
11991	National Cas Co	WI	402,440	0.11%	13056	RLI Ins Co	IL	152,934	0.04%
13943	Fitchburg Mut Ins Co	MA	392,112	0.11%	21326	Empire Fire & Marine Ins Co	NE	145,356	0.04%
25143	State Farm Fire And Cas Co	IL	386,240	0.11%	11045	Excelsior Ins Co	NH	124,959	0.04%
37257	Praetorian Ins Co	IL	365,182	0.10%	14974	Pennsylvania Lumbermens Mut Ins	PA	121,362	0.03%
19410	Commerce & Industry Ins Co	NY	352,983	0.10%	24791	St Paul Mercury Ins Co	MN	121,300	0.03%
31089	Republic Western Ins Co	AZ	345,476	0.10%	25615	Charter Oak Fire Ins Co	CT	120,046	0.03%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: OCEAN and INLAND MARINE**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
26166	Windsor Mount Joy Mut Ins Co	PA	115,435	0.03%	11452	Hartford Steam Boil Inspec & Ins Co	CT	36,120	0.01%
21962	Pennsylvania General Ins Co	PA	113,625	0.03%	21423	Union Ins Co Of Providence	IA	34,779	0.01%
35769	Lyndon Prop Ins Co	MO	111,129	0.03%	25224	Great Divide Ins Co	ND	34,008	0.01%
31267	York Ins Co of ME	ME	107,786	0.03%	14982	Penn Millers Ins Co	PA	32,757	0.01%
19631	American Road Ins Co	MI	102,924	0.03%	24449	Regent Ins Co	WI	31,815	0.01%
10847	Cumis Ins Society Inc	IA	102,342	0.03%	20052	National Liab & Fire Ins Co	CT	29,240	0.01%
24147	Old Republic Ins Co	PA	100,000	0.03%	10200	Hiscox Ins Co Inc	IL	28,868	0.01%
20230	Central Mut Ins Co	OH	98,005	0.03%	14826	New London Cnty Mut Ins Co	CT	28,546	0.01%
12866	T.H.E. Ins Co	LA	96,519	0.03%	36137	Travelers Commercial Ins Co	CT	27,334	0.01%
35696	Harleysville Preferred Ins Co	PA	95,693	0.03%	29424	Hartford Cas Ins Co	IN	26,220	0.01%
10936	Seneca Ins Co Inc	NY	89,734	0.03%	23337	American European Ins Co	NH	24,473	0.01%
41459	Armed Forces Ins Exch	KS	89,312	0.03%	21784	Firemens Ins Co Of Washington DC	DE	24,003	0.01%
23175	Phenix Mut Fire Ins Co	NH	88,492	0.02%	23787	Nationwide Mut Ins Co	OH	23,089	0.01%
21105	North River Ins Co	NJ	86,802	0.02%	23329	Merchants Mut Ins Co	NY	22,533	0.01%
19259	Selective Ins Co Of SC	SC	82,486	0.02%	33855	Lincoln Gen Ins Co	PA	22,394	0.01%
22314	RSUI Ind Co	NH	79,087	0.02%	20508	Valley Forge Ins Co	PA	22,381	0.01%
40045	Starnet Ins Co	DE	74,326	0.02%	26832	Great Amer Alliance Ins Co	OH	20,832	0.01%
24988	Sentry Ins A Mut Co	WI	72,544	0.02%	43001	Narragansett Bay Ins Co	RI	20,459	0.01%
23817	Illinois Natl Ins Co	IL	72,323	0.02%	26433	Harco Natl Ins Co	IL	18,703	0.01%
25984	Graphic Arts Mut Ins Co	NY	69,037	0.02%	24171	Netherlands Ins Co The	NH	18,597	0.01%
21849	American Automobile Ins Co	MO	68,783	0.02%	20427	American Cas Co Of Reading PA	PA	16,195	0.00%
33588	First Liberty Ins Corp	IA	67,609	0.02%	39306	Fidelity & Deposit Co Of MD	MD	15,917	0.00%
25666	Travelers Ind Co Of Amer	CT	67,238	0.02%	21458	Employers Ins of Wausau	WI	15,300	0.00%
20362	Mitsui Sumitomo Ins Co of Amer	NY	65,476	0.02%	19224	St Paul Protective Ins Co	IL	14,858	0.00%
22683	Teachers Ins Co	IL	64,960	0.02%	29939	Main St Amer Assur Co	FL	14,796	0.00%
12777	Chubb Ind Ins Co	NY	64,474	0.02%	12808	Safety Prop & Cas Ins Co	MA	14,478	0.00%
13331	American Hardware Mut Ins Co	OH	52,861	0.01%	23108	Lumbermens Underwriting Alliance	MO	14,369	0.00%
27740	North Pointe Ins Co	MI	51,664	0.01%	20478	National Fire Ins Co Of Hartford	IL	12,805	0.00%
21172	Vanliner Ins Co	MO	51,516	0.01%	41343	Gerling Amer Ins Co	NY	12,642	0.00%
12904	Tokio Marine & Nichido Fire Ins Co	NY	48,712	0.01%	16578	Fidelity Natl Prop & Cas Ins Co	NY	12,173	0.00%
19704	American States Ins Co	IN	45,375	0.01%	10829	Harbor Point Reins US Inc	CT	11,614	0.00%
12831	State Natl Ins Co Inc	TX	43,036	0.01%	42404	Liberty Ins Corp	IL	10,822	0.00%
30104	Hartford Underwriters Ins Co	CT	39,269	0.01%	33022	AXA Ins Co	NY	10,000	0.00%
39926	Selective Ins Co Of The Southeast	NC	39,200	0.01%	37303	Redland Ins Co	NJ	8,949	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: OCEAN and INLAND MARINE**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
37850	Pacific Specialty Ins Co	CA	8,073	0.00%	10677	Cincinnati Ins Co	OH	416	0.00%
10815	Verlan Fire Ins Co MD	MD	7,588	0.00%	39217	QBE Ins Corp	PA	400	0.00%
13463	Barnstable Cnty Mut Ins Co	MA	7,536	0.00%	25879	Fidelity & Guar Ins Underwriters Inc	WI	365	0.00%
32077	Heritage Cas Ins Co	IL	6,837	0.00%	27073	Nipponkoa Ins Co Ltd US Br	NY	344	0.00%
20222	All Amer Ins Co	OH	6,282	0.00%	22195	Insurance Co Of Greater NY	NY	290	0.00%
25992	Northern Security Ins Co Inc	VT	6,001	0.00%	18333	Peerless Ind Ins Co	IL	222	0.00%
24775	St Paul Guardian Ins Co	MN	5,720	0.00%	26247	American Guar & Liab Ins	NY	193	0.00%
40142	American Zurich Ins Co	IL	5,291	0.00%	10022	Countryway Ins Co	NY	168	0.00%
10243	National Continental Ins Co	NY	5,286	0.00%	23795	American Intl Pacific Ins	CO	149	0.00%
29459	Twin City Fire Ins Co Co	IN	4,875	0.00%	12725	New England Mut Ins Co	MA	70	0.00%
13714	Pharmacists Mut Ins Co	IA	4,630	0.00%	19895	Atlantic Mut Ins Co	NY	54	0.00%
10499	DaimlerChrysler Ins Co	MI	3,793	0.00%	19909	Centennial Ins Co	NY	51	0.00%
19062	Automobile Ins Co Of Hartford CT	CT	3,706	0.00%	41211	Triton Ins Co	TX	44	0.00%
10069	Housing Authority Prop A Mut Co	VT	3,589	0.00%	24031	Northland Cas Co	MN	43	0.00%
20699	Ace Prop & Cas Ins Co	PA	3,500	0.00%	11024	Strathmore Ins Co	NY	38	0.00%
19720	American Alt Ins Corp	DE	3,282	0.00%	11126	Sompo Japan Ins Co of Amer	NY	14	0.00%
37710	First Amer Prop & Cas Ins Co	CA	2,901	0.00%	31135	Great Amer Security Ins Co	OH	1	0.00%
27120	Trumbull Ins Co	CT	2,586	0.00%					
10510	Carolina Cas Ins Co	IA	2,326	0.00%					
22187	Greater NY Mut Ins Co	NY	2,307	0.00%					
12475	Republic-Franklin Ins Co	OH	1,877	0.00%					
22977	Lumbermens Mut Cas Co	IL	1,651	0.00%					
24260	Progressive Cas Ins Co	OH	1,641	0.00%					
33723	Great Amer Spirit Ins Co	OH	1,632	0.00%					
23450	American Family Home Ins Co	FL	1,523	0.00%					
19690	American Economy Ins Co	IN	1,279	0.00%					
41955	Barnstable Cnty Ins Co	MA	1,211	0.00%					
35386	Fidelity & Guar Ins Co	IA	907	0.00%					
41181	Universal Underwriters Ins Co	KS	875	0.00%					
24724	First Natl Ins Co Of Amer	WA	843	0.00%					
19801	Argonaut Ins Co	IL	750	0.00%					
11770	United Fncl Cas Co	OH	666	0.00%					
24732	General Ins Co Of Amer	WA	587	0.00%					
27847	Insurance Co Of The West	CA	533	0.00%					
					Total Direct Written Premium				\$355,904,512 100.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: PROPERTY and CASUALTY TOTAL**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
34754	Commerce Ins Co	MA	1,475,614,155	13.45%	18058	Philadelphia Ind Ins Co	PA	73,608,629	0.67%
39454	Safety Ins Co	MA	553,118,539	5.04%	19682	Hartford Fire In Co	CT	72,561,471	0.66%
17000	Arbella Mut Ins Co	MA	468,075,044	4.27%	29459	Twin City Fire Ins Co Co	IN	68,808,956	0.63%
23043	Liberty Mut Ins Co	MA	377,790,636	3.44%	23809	Granite State Ins Co	PA	67,889,844	0.62%
26298	Metropolitan Prop & Cas Ins Co	RI	338,726,111	3.09%	33618	Safety Ind Ins Co	MA	66,552,563	0.61%
12850	Premier Ins Co Of MA	MA	268,470,679	2.45%	21482	Factory Mut Ins Co	RI	64,754,449	0.59%
22292	Hanover Ins Co	NH	250,022,481	2.28%	26182	Harleysville Worcester Ins Co	PA	63,227,383	0.58%
20281	Federal Ins Co	IN	235,115,020	2.14%	25968	USAA Cas Ins Co	TX	62,707,193	0.57%
14737	Plymouth Rock Assur Corp	MA	225,381,281	2.05%	21750	Pilgrim Ins Co	MA	59,133,018	0.54%
19976	Amica Mut Ins Co	RI	203,576,159	1.86%	20346	Pacific Ind Co	WI	58,317,784	0.53%
19445	National Union Fire Ins Co Of Pitts	PA	181,447,021	1.65%	42404	Liberty Ins Corp	IL	52,635,836	0.48%
23035	Liberty Mut Fire Ins Co	WI	178,511,663	1.63%	25682	Travelers Ind Co Of CT	CT	50,026,676	0.46%
15067	Quincy Mut Fire Ins Co	MA	172,252,845	1.57%	24767	St Paul Fire & Marine Ins Co	MN	48,340,276	0.44%
19798	Merrimack Mut Fire Ins Co	MA	159,125,515	1.45%	21784	Firemens Ins Co Of Washington DC	DE	48,258,726	0.44%
10206	Medical Professional Mut Ins Co	MA	143,450,402	1.31%	31325	Acadia Ins Co	NH	47,659,176	0.43%
25674	Travelers Property Cas Co Of Amer	CT	136,911,060	1.25%	15024	Preferred Mut Ins Co	NY	45,510,157	0.41%
19429	Insurance Co Of The State Of PA	PA	130,081,078	1.19%	31534	Citizens Ins Co Of Amer	MI	43,866,253	0.40%
41360	Arbella Protection Ins Co	MA	129,738,276	1.18%	22306	Massachusetts Bay Ins Co	NH	43,564,708	0.40%
14788	NGM Ins Co	FL	122,823,177	1.12%	37885	XL Specialty Ins Co	DE	42,631,951	0.39%
25658	Travelers Ind Co	CT	112,702,313	1.03%	19771	Cambridge Mut Fire Ins Co	MA	42,203,529	0.38%
40320	Massachusetts Homeland Ins Co	MA	112,593,858	1.03%	20621	OneBeacon Amer Ins Co	MA	41,105,477	0.37%
20443	Continental Cas Co	IL	112,514,567	1.03%	29424	Hartford Cas Ins Co	IN	40,975,636	0.37%
12154	Encompass Ins Co of MA	MA	111,484,407	1.02%	19070	Standard Fire Ins Co	CT	40,292,575	0.37%
26018	Vermont Mut Ins Co	VT	107,699,142	0.98%	20303	Great Northern Ins Co	IN	39,984,666	0.36%
40274	Citation Ins Co	MA	107,573,826	0.98%	26247	American Guar & Liab Ins	NY	36,590,359	0.33%
20648	Employers Fire Ins Co	MA	103,549,544	0.94%	13803	Farm Family Cas Ins Co	NY	36,158,003	0.33%
25615	Charter Oak Fire Ins Co	CT	94,771,704	0.86%	31194	Travelers Cas & Surety Co Of Amer	CT	34,892,606	0.32%
25623	Phoenix Ins Co	CT	94,440,463	0.86%	14192	Hingham Mut Fire Ins Co	MA	33,612,117	0.31%
22667	Ace Amer Ins Co	PA	93,564,599	0.85%	25666	Travelers Ind Co Of Amer	CT	33,267,283	0.30%
19380	American Home Assur Co	NY	92,368,227	0.84%	10394	Bunker Hill Ins Co	MA	33,215,329	0.30%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	88,584,780	0.81%	18708	Ambac Assur Corp	WI	32,657,383	0.30%
16535	Zurich American Ins Co	NY	87,788,062	0.80%	21261	Electric Ins Co	MA	32,601,289	0.30%
33758	Associated Industries Of MA Mut Ins	MA	80,563,741	0.73%	29858	Mortgage Guar Ins Corp	WI	32,377,275	0.30%
25941	USAA	TX	75,932,874	0.69%	20397	Vigilant Ins Co	NY	32,306,160	0.29%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: PROPERTY and CASUALTY TOTAL**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
24198	Peerless Ins Co	NH	31,423,091	0.29%	15059	Public Service Mut Ins Co	NY	17,379,158	0.16%
13463	Barnstable Cnty Mut Ins Co	MA	31,318,489	0.29%	25178	State Farm Mut Auto Ins Co	IL	16,994,133	0.15%
19410	Commerce & Industry Ins Co	NY	31,103,529	0.28%	10014	Affiliated Fm Ins Co	RI	16,965,889	0.15%
19356	Maryland Cas Co	MD	29,357,550	0.27%	37303	Redland Ins Co	NJ	16,953,585	0.15%
44326	Atlantic Charter Ins Co	MA	28,924,487	0.26%	16691	Great Amer Ins Co	OH	16,788,689	0.15%
21857	American Ins Co	OH	27,838,241	0.25%	13943	Fitchburg Mut Ins Co	MA	15,793,873	0.14%
15040	Providence Mut Fire Ins Co	RI	27,158,893	0.25%	33790	Radian Guaranty Inc	PA	15,626,147	0.14%
32220	American Intl Ins Co	NY	26,450,156	0.24%	25992	Northern Security Ins Co Inc	VT	15,580,103	0.14%
14206	Holyoke Mut Ins Co In Salem	MA	26,325,787	0.24%	20230	Central Mut Ins Co	OH	15,028,562	0.14%
41181	Universal Underwriters Ins Co	KS	25,803,130	0.24%	11150	Arch Ins Co	MO	14,821,249	0.14%
19038	Travelers Cas & Surety Co	CT	25,613,982	0.23%	24414	General Cas Co Of WI	WI	14,689,498	0.13%
23841	New Hampshire Ins Co	PA	24,802,395	0.23%	14532	Middlesex Mut Assur Co	CT	14,485,463	0.13%
24791	St Paul Mercury Ins Co	MN	24,598,592	0.22%	31470	Norguard Ins Co	PA	14,315,917	0.13%
21873	Firemans Fund Ins Co	CA	24,441,009	0.22%	21970	OneBeacon Ins Co	PA	14,273,481	0.13%
21113	United States Fire Ins Co	DE	23,899,170	0.22%	21326	Empire Fire & Marine Ins Co	NE	14,012,333	0.13%
25976	Utica Mut Ins Co	NY	23,669,058	0.22%	22322	Greenwich Ins Co	DE	13,986,316	0.13%
13706	Dorchester Mut Ins Co	MA	22,754,098	0.21%	12831	State Natl Ins Co Inc	TX	13,935,432	0.13%
30104	Hartford Underwriters Ins Co	CT	22,679,440	0.21%	38458	Genworth Mortgage Ins Corp	NC	13,738,589	0.13%
37478	Hartford Ins Co Of The Midwest	IN	22,263,618	0.20%	13188	Western Surety Co	SD	13,646,382	0.12%
14826	New London Cnty Mut Ins Co	CT	21,898,228	0.20%	23817	Illinois Natl Ins Co	IL	13,630,198	0.12%
20478	National Fire Ins Co Of Hartford	IL	21,621,616	0.20%	25984	Graphic Arts Mut Ins Co	NY	13,148,550	0.12%
24813	Balboa Ins Co	CA	21,384,229	0.19%	20427	American Cas Co Of Reading PA	PA	13,071,964	0.12%
24740	Safeco Ins Co Of Amer	WA	21,132,009	0.19%	24171	Netherlands Ins Co The	NH	12,826,547	0.12%
20508	Valley Forge Ins Co	PA	20,997,000	0.19%	24074	Ohio Cas Ins Co	OH	12,773,401	0.12%
20532	Clarendon Natl Ins Co	NJ	20,708,022	0.19%	35181	Executive Risk Ind Inc	DE	12,436,246	0.11%
21849	American Automobile Ins Co	MO	20,622,120	0.19%	15873	United Gty Residential Ins Co	NC	12,418,891	0.11%
20494	Transportation Ins Co	IL	20,541,829	0.19%	27251	PMI Mortgage Ins Co	AZ	12,382,313	0.11%
40142	American Zurich Ins Co	IL	20,499,623	0.19%	43575	Indemnity Ins Co Of North Amer	PA	12,080,928	0.11%
24147	Old Republic Ins Co	PA	19,425,457	0.18%	39217	QBE Ins Corp	PA	11,817,575	0.11%
20370	AXIS Reins Co	NY	19,412,949	0.18%	28452	Republic Mortgage Ins Co	NC	11,578,085	0.11%
42978	American Security Ins Co	DE	19,054,418	0.17%	38369	Northern Assur Co Of Amer	MA	11,562,471	0.11%
42650	OneBeacon Midwest Ins Co	WI	18,973,352	0.17%	25852	New England Guar Ins Co Inc	VT	11,389,286	0.10%
14923	Patrons Mut Ins Co Of Ct	CT	18,462,921	0.17%	19305	Assurance Co Of Amer	NY	11,261,359	0.10%
11104	Associated Employers Ins Co	MA	18,239,992	0.17%	39306	Fidelity & Deposit Co Of MD	MD	11,111,315	0.10%



**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: PROPERTY and CASUALTY TOTAL**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
21105	North River Ins Co	NJ	11,085,621	0.10%	12815	Financial Guar Ins Co	NY	7,419,870	0.07%
11045	Excelsior Ins Co	NH	11,011,773	0.10%	10952	Stonebridge Casualty Ins Co	OH	7,387,499	0.07%
23612	Midwest Employers Cas Co	DE	10,876,670	0.10%	13374	Arrow Mut Liab Ins Co	MA	7,319,288	0.07%
25860	Union Mut Fire Ins Co	VT	10,781,325	0.10%	11984	Independence Cas Ins Co	MA	7,315,193	0.07%
18287	Financial Security Assur Inc	NY	10,760,653	0.10%	22314	RSUI Ind Co	NH	7,310,644	0.07%
11843	Medical Protective Co	IN	10,751,011	0.10%	24988	Sentry Ins A Mut Co	WI	7,281,675	0.07%
29874	North Amer Specialty Ins Co	NH	10,313,952	0.09%	19801	Argonaut Ins Co	IL	7,225,030	0.07%
22187	Greater NY Mut Ins Co	NY	10,196,352	0.09%	23329	Merchants Mut Ins Co	NY	7,147,192	0.07%
29599	US Specialty Ins Co	TX	10,003,295	0.09%	26344	Great Amer Assur Co	OH	7,081,361	0.06%
19917	Liberty Ins Underwriters Inc	NY	9,860,891	0.09%	35289	Continental Ins Co	PA	7,006,900	0.06%
12886	Massachusetts Employers Ins Co	MA	9,635,378	0.09%	10111	American Bankers Ins Co Of FL	FL	6,977,037	0.06%
32620	National Interstate Ins Co	OH	9,485,309	0.09%	11185	Foremost Ins Co	MI	6,677,695	0.06%
26042	Wausau Underwriters Ins Co	WI	9,446,069	0.09%	35300	Allianz Global Risks US Ins Co	CA	6,664,624	0.06%
27928	Amex Assur Co	IL	9,268,680	0.08%	13935	Federated Mut Ins Co	MN	6,509,802	0.06%
21865	Associated Ind Corp	CA	9,218,240	0.08%	33588	First Liberty Ins Corp	IA	6,500,836	0.06%
22136	Great Amer Ins Co of NY	NY	9,035,612	0.08%	10231	Commonwealth Mut Ins Co	MA	6,257,170	0.06%
10664	Endeavour Ins Co	MA	8,960,258	0.08%	12041	MBIA Ins Corp	NY	6,186,845	0.06%
26522	Mount Vernon Fire Ins Co	PA	8,730,387	0.08%	23175	Phenix Mut Fire Ins Co	NH	6,081,055	0.06%
16578	Fidelity Natl Prop & Cas Ins Co	NY	8,607,685	0.08%	20222	All Amer Ins Co	OH	6,021,547	0.05%
11991	National Cas Co	WI	8,583,143	0.08%	10017	Arbella Ind Ins Co	MA	5,995,104	0.05%
18023	Star Ins Co	MI	8,519,572	0.08%	20680	Green Mountain Ins Co Inc	VT	5,986,811	0.05%
22578	Horace Mann Ins Co	IL	8,215,717	0.07%	12904	Tokio Marine & Nichido Fire Ins Co	NY	5,943,764	0.05%
36463	Discover Prop & Cas Ins Co	IL	8,192,207	0.07%	39527	Heritage Ind Co	CA	5,889,932	0.05%
33600	LM Ins Corp	IA	8,025,782	0.07%	10847	Cumis Ins Society Inc	IA	5,823,941	0.05%
37257	Praetorian Ins Co	IL	7,889,758	0.07%	24732	General Ins Co Of Amer	WA	5,817,491	0.05%
12475	Republic-Franklin Ins Co	OH	7,858,113	0.07%	42376	Technology Ins Co Inc	NH	5,815,698	0.05%
26069	Wausau Business Ins Co	WI	7,851,037	0.07%	21458	Employers Ins of Wausau	WI	5,757,764	0.05%
21121	Westchester Fire Ins Co	NY	7,683,679	0.07%	10243	National Continental Ins Co	NY	5,661,062	0.05%
35696	Harleysville Preferred Ins Co	PA	7,678,633	0.07%	19489	Allied World Assur Co US Inc	DE	5,586,782	0.05%
34207	Westport Ins Corp	MO	7,614,494	0.07%	42390	Amguard Ins Co	PA	5,576,772	0.05%
19720	American Alt Ins Corp	DE	7,577,864	0.07%	21172	Vanliner Ins Co	MO	5,536,695	0.05%
38970	Markel Ins Co	IL	7,540,440	0.07%	14168	Harleysville Mut Ins Co	PA	5,513,172	0.05%
10510	Carolina Cas Ins Co	IA	7,525,652	0.07%	20516	Euler Hermes Amer Credit Ind Co	MD	5,503,441	0.05%
22357	Hartford Accident & Ind Co	CT	7,457,011	0.07%	23469	American Modern Home Ins Co	OH	5,472,449	0.05%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: PROPERTY and CASUALTY TOTAL**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
44393	West American Ins Co	IN	5,441,598	0.05%	20702	Ace Fire Underwriters Ins Co	PA	3,046,758	0.03%
14702	Eastguard Ins Co	PA	5,436,332	0.05%	16608	New York Marine & Gen Ins Co	NY	3,013,476	0.03%
25143	State Farm Fire And Cas Co	IL	5,390,171	0.05%	13978	Florists Mut Ins Co	IL	2,976,059	0.03%
13056	RLI Ins Co	IL	5,333,614	0.05%	19259	Selective Ins Co Of SC	SC	2,944,581	0.03%
18767	Church Mut Ins Co	WI	5,161,341	0.05%	11452	Hartford Steam Boil Inspec & Ins Co	CT	2,905,107	0.03%
42307	Navigators Ins Co	NY	5,153,756	0.05%	29939	Main St Amer Assur Co	FL	2,812,418	0.03%
22241	Medmarc Cas Ins Co	VT	4,852,393	0.04%	22713	Insurance Co of N Amer	PA	2,786,671	0.03%
24554	XL Ins Amer Inc	DE	4,799,274	0.04%	24066	American Fire & Cas Co	OH	2,735,402	0.02%
21415	Employers Mut Cas Co	IA	4,628,962	0.04%	11255	Caterpillar Ins Co	MO	2,722,944	0.02%
21962	Pennsylvania General Ins Co	PA	4,612,441	0.04%	19631	American Road Ins Co	MI	2,623,229	0.02%
15105	Safety Natl Cas Corp	MO	4,582,483	0.04%	31887	Coface N Amer Ins Co	MA	2,617,473	0.02%
31267	York Ins Co of ME	ME	4,324,156	0.04%	36226	United Cas & Surety Ins Co	MA	2,570,092	0.02%
16551	Savers Prop & Cas Ins Co	MO	4,286,981	0.04%	22810	Chicago Ins Co	IL	2,566,340	0.02%
35971	Voyager Property & Cas Ins Co	SC	4,231,043	0.04%	29980	First Colonial Ins Co	FL	2,534,910	0.02%
21881	National Surety Corp	IL	4,193,349	0.04%	19402	AIG Cas Co	PA	2,512,223	0.02%
10936	Seneca Ins Co Inc	NY	4,162,508	0.04%	14354	Jewelers Mut Ins Co	WI	2,491,571	0.02%
21180	Sentry Select Ins Co	WI	4,078,643	0.04%	14460	Podiatry Ins Co Of Amer A Mut Co	IL	2,488,218	0.02%
37273	Axis Ins Co	IL	4,071,960	0.04%	22683	Teachers Ins Co	IL	2,477,798	0.02%
10205	Mountain Valley Ind Co	NH	4,039,018	0.04%	19690	American Economy Ins Co	IN	2,469,067	0.02%
41955	Barnstable Cnty Ins Co	MA	4,037,058	0.04%	20362	Mitsui Sumitomo Ins Co of Amer	NY	2,456,878	0.02%
13331	American Hardware Mut Ins Co	OH	3,725,164	0.03%	36137	Travelers Commercial Ins Co	CT	2,438,384	0.02%
19704	American States Ins Co	IN	3,647,788	0.03%	40266	CMG Mortgage Ins Co	WI	2,383,151	0.02%
20311	XL Capital Assurance Inc	NY	3,619,208	0.03%	25054	Hudson Ins Co	DE	2,369,758	0.02%
38245	BCS Ins Co	OH	3,592,300	0.03%	11030	Memic Ind Co	NH	2,319,304	0.02%
20699	Ace Prop & Cas Ins Co	PA	3,577,574	0.03%	35769	Lyndon Prop Ins Co	MO	2,250,407	0.02%
34274	Central States Ind Co Of Omaha	NE	3,558,578	0.03%	43702	Tower National Ins Co	MA	2,247,290	0.02%
24260	Progressive Cas Ins Co	OH	3,547,232	0.03%	27120	Trumbull Ins Co	CT	2,244,247	0.02%
14982	Penn Millers Ins Co	PA	3,534,574	0.03%	29530	AXA Art Ins Corp	NY	2,180,103	0.02%
33022	AXA Ins Co	NY	3,501,941	0.03%	23337	American European Ins Co	NH	2,145,354	0.02%
25422	Atradius Trade Credit Ins Co	MD	3,424,451	0.03%	44300	Tower Ins Co Of NY	NY	2,136,438	0.02%
19372	Northern Ins Co Of NY	NY	3,393,516	0.03%	40177	Paramount Ins Co	NY	2,110,205	0.02%
26565	Ohio Ind Co	OH	3,296,241	0.03%	11592	International Fidelity Ins Co	NJ	2,060,461	0.02%
37540	Beazley Ins Co Inc	CT	3,140,693	0.03%	15890	Connecticut Medical Ins Co	CT	2,051,985	0.02%
14974	Pennsylvania Lumbermens Mut Ins	PA	3,138,392	0.03%	26077	Lancer Ins Co	IL	2,030,958	0.02%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: PROPERTY and CASUALTY TOTAL**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
40827	Virginia Surety Co Inc	IL	1,965,982	0.02%	32778	Washington Intl Ins Co	AZ	1,204,917	0.01%
11126	Sompo Japan Ins Co of Amer	NY	1,941,985	0.02%	36455	Northbrook Ind Co	IL	1,168,571	0.01%
22195	Insurance Co Of Greater NY	NY	1,909,545	0.02%	24449	Regent Ins Co	WI	1,148,486	0.01%
18333	Peerless Ind Ins Co	IL	1,899,782	0.02%	25887	US Fidelity & Guaranty Co	MD	1,109,629	0.01%
11024	Strathmore Ins Co	NY	1,878,011	0.02%	11967	General Star Natl Ins Co	OH	1,091,566	0.01%
26425	Wausau General Ins Co	WI	1,838,426	0.02%	30180	Assured Guar Corp	MD	1,064,016	0.01%
26832	Great Amer Alliance Ins Co	OH	1,812,099	0.02%	34690	Property & Cas Ins Co Of Hartford	IN	1,060,701	0.01%
42048	Diamond State Ins Co	IN	1,778,683	0.02%	37060	Old United Cas Co	KS	925,397	0.01%
43001	Narragansett Bay Ins Co	RI	1,744,313	0.02%	18600	USAA General Ind Co	TX	919,270	0.01%
28932	Markel Amer Ins Co	VA	1,660,831	0.02%	34789	AIG Centennial Ins Co	PA	908,780	0.01%
10638	Proselect Ins Co	MA	1,597,637	0.01%	22535	Seaboard Surety Co	NY	880,573	0.01%
25224	Great Divide Ins Co	ND	1,581,170	0.01%	41459	Armed Forces Ins Exch	KS	870,644	0.01%
10069	Housing Authority Prop A Mut Co	VT	1,533,341	0.01%	35386	Fidelity & Guar Ins Co	IA	850,135	0.01%
22039	General Reins Corp	DE	1,504,275	0.01%	37621	Toyota Motor Ins Co	IA	847,176	0.01%
15865	NCMIC Ins Co	IA	1,483,724	0.01%	37869	Pre-Paid Legal Cas Inc	OK	843,555	0.01%
19615	American Reliable Ins Co	AZ	1,431,656	0.01%	10677	Cincinnati Ins Co	OH	831,878	0.01%
13714	Pharmacists Mut Ins Co	IA	1,417,579	0.01%	16624	Darwin Natl Assur Co	DE	804,027	0.01%
36145	Travelers Personal Security Ins Co	CT	1,404,560	0.01%	18619	Platte River Ins Co.	NE	785,010	0.01%
41343	Gerling Amer Ins Co	NY	1,400,514	0.01%	21423	Union Ins Co Of Providence	IA	761,245	0.01%
24724	First Natl Ins Co Of Amer	WA	1,386,091	0.01%	12416	Protective Ins Co	IN	750,955	0.01%
39845	Employers Reins Corp	MO	1,373,531	0.01%	22748	Pacific Employers Ins Co	PA	715,240	0.01%
11770	United Fncl Cas Co	OH	1,360,412	0.01%	15032	Guideone Mut Ins Co	IA	715,157	0.01%
13730	Selective Ins Co Of NY	NY	1,346,841	0.01%	12777	Chubb Ind Ins Co	NY	715,080	0.01%
12262	Pennsylvania Manufacturers Asn Ins C	PA	1,346,487	0.01%	39926	Selective Ins Co Of The Southeast	NC	693,353	0.01%
24139	Old Republic Gen Ins Corp	IL	1,335,446	0.01%	23434	Middlesex Ins Co	WI	670,216	0.01%
10367	Avemco Ins Co	MD	1,330,656	0.01%	26492	Courtesy Ins Co	FL	650,507	0.01%
34738	Arag Ins Co	IA	1,330,223	0.01%	36340	Camico Mut Ins Co	CA	620,147	0.01%
24350	Triad Guaranty Ins Corp	IL	1,321,775	0.01%	22012	Motors Ins Corp	MI	606,380	0.01%
40045	Starnet Ins Co	DE	1,318,578	0.01%	37710	First Amer Prop & Cas Ins Co	CA	594,107	0.01%
10499	DaimlerChrysler Ins Co	MI	1,312,741	0.01%	22950	Acstar Ins Co	IL	593,915	0.01%
10120	Everest Natl Ins Co	DE	1,288,680	0.01%	34347	Colonial Amer Cas & Surety Co	MD	587,840	0.01%
12750	Evergreen Natl Ind Co	OH	1,239,890	0.01%	28886	Transguard Ins Co Of Amer Inc	IL	586,568	0.01%
10815	Verlan Fire Ins Co MD	MD	1,223,716	0.01%	28258	Continental Ind Co	IA	578,232	0.01%
12866	T.H.E. Ins Co	LA	1,211,378	0.01%	28519	First Sealord Surety Inc	PA	573,522	0.01%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: PROPERTY and CASUALTY TOTAL**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
27081	Bond Safeguard Ins Co	IL	571,238	0.01%	10758	Colonial Surety Co	PA	189,424	0.00%
11800	Foremost Prop & Cas Ins Co	MI	528,611	0.00%	40436	Stratford Ins Co	NH	183,254	0.00%
26433	Harco Natl Ins Co	IL	499,428	0.00%	12808	Safety Prop & Cas Ins Co	MA	176,694	0.00%
37346	Danbury Ins Co	MA	488,509	0.00%	28497	Usplate Glass Ins Co	IL	176,629	0.00%
33898	Aegis Security Ins Co	PA	486,845	0.00%	23450	American Family Home Ins Co	FL	176,197	0.00%
37052	Regis Ins Co	PA	460,853	0.00%	19828	Argonaut Midwest Ins Co	IL	170,103	0.00%
29823	Genworth Residential Mortgage Ins Co	NC	455,373	0.00%	37893	Ullico Cas Co	DE	164,708	0.00%
16667	United Gty Residential Ins Co Of NC	NC	454,595	0.00%	15679	National Fire & Ind Exch	MO	162,131	0.00%
41211	Triton Ins Co	TX	452,474	0.00%	25011	Wesco Ins Co	DE	158,692	0.00%
19224	St Paul Protective Ins Co	IL	436,679	0.00%	19941	American Commerce Ins Co	OH	147,568	0.00%
23442	Patriot Gen Ins Co	WI	431,757	0.00%	14494	Merchants Bonding Co a Mut	IA	146,985	0.00%
10340	Stonington Ins Co	TX	399,157	0.00%	10642	Cherokee Ins Co	MI	145,269	0.00%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	397,278	0.00%	34495	Doctors Co An Interins Exch	CA	133,009	0.00%
31089	Republic Western Ins Co	AZ	395,399	0.00%	12572	Selective Ins Co Of Amer	NJ	131,970	0.00%
22977	Lumbermens Mut Cas Co	IL	387,880	0.00%	33162	Bankers Ins Co	FL	125,169	0.00%
18538	Bancinsure Inc	OK	375,254	0.00%	36234	Preferred Professional Ins Co	NE	118,493	0.00%
24031	Northland Cas Co	MN	367,668	0.00%	26166	Windsor Mount Joy Mut Ins Co	PA	115,435	0.00%
10656	United States Surety Co	MD	365,286	0.00%	11371	Great West Cas Co	NE	114,943	0.00%
42234	Minnesota Lawyers Mut Ins Co	MN	352,833	0.00%	25585	Professionals Direct Ins Co	MI	111,942	0.00%
36250	Radian Asset Assur Inc	NY	326,460	0.00%	10472	Capitol Ind Corp	WI	106,350	0.00%
25771	CIFG Assur N Amer Inc	NY	325,688	0.00%	10166	Accident Fund Ins Co of Amer	MI	105,200	0.00%
37206	Contractors Bonding & Ins Co	WA	267,187	0.00%	25518	Fairmont Premier Ins Co	CA	99,236	0.00%
27740	North Pointe Ins Co	MI	251,319	0.00%	13269	Zenith Ins Co	CA	95,589	0.00%
34711	Computer Ins Co	RI	245,898	0.00%	36684	Riverport Ins Co	MN	93,739	0.00%
42757	Agri Gen Ins Co	IA	238,744	0.00%	41238	Trans Pacific Ins Co	NY	93,265	0.00%
19895	Atlantic Mut Ins Co	NY	234,237	0.00%	24899	Alea North America Ins Co	NY	91,741	0.00%
35408	Delos Ins Co	DE	225,613	0.00%	36153	Aetna Ins Co of CT	CT	86,208	0.00%
24775	St Paul Guardian Ins Co	MN	216,786	0.00%	26999	United Guaranty Mtg Indem Co	NC	81,253	0.00%
38962	Genesis Ins Co	CT	210,476	0.00%	27154	Atlantic Specialty Ins Co	NY	80,130	0.00%
37923	Seaworthy Ins Co	MD	202,991	0.00%	13307	Lexon Ins Co	TX	78,510	0.00%
36064	Hanover Amer Ins Co	NH	199,911	0.00%	20796	AIG Premier Ins Co	PA	77,407	0.00%
12718	Developers Surety & Ind Co	IA	195,161	0.00%	24678	Arrowood Ind Co	DE	75,446	0.00%
23787	Nationwide Mut Ins Co	OH	193,857	0.00%	12210	Dentegra Ins Co of New England	MA	74,473	0.00%
23620	Burlington Ins Co	NC	190,317	0.00%	10665	Ameritrust Ins Corp	MI	72,384	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: PROPERTY and CASUALTY TOTAL**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
10641	Endurance Amer Ins Co	DE	58,500	0.00%	19488	Amerisure Ins Co	MI	3,321	0.00%
22918	American Motorists Ins Co	IL	55,946	0.00%	26379	Accredited Surety & Cas Co Inc	FL	2,540	0.00%
10022	Countryway Ins Co	NY	55,649	0.00%	10682	MGIC Credit Assur Corp	WI	2,516	0.00%
33855	Lincoln Gen Ins Co	PA	55,191	0.00%	41335	United Natl Specialty Ins Co	WI	2,089	0.00%
29114	CMG Mortgage Assur Co	WI	52,532	0.00%	18740	MGIC Ind Corp	WI	2,084	0.00%
23396	Amerisure Mut Ins Co	MI	52,072	0.00%	10669	Church Ins Co	NY	1,767	0.00%
11149	Maine Employers Mut Ins Co	ME	50,495	0.00%	33723	Great Amer Spirit Ins Co	OH	1,632	0.00%
24082	Ohio Security Ins Co	OH	48,286	0.00%	27847	Insurance Co Of The West	CA	1,001	0.00%
16217	National Farmers Union Prop & Cas	CO	46,801	0.00%	20095	Bituminous Cas Corp	IL	524	0.00%
34037	Phoenix Ind Ins Co	AZ	43,094	0.00%	11123	Safety First Ins Co	IL	519	0.00%
38601	MIC Prop & Cas Ins Corp	MI	41,509	0.00%	23779	Nationwide Mut Fire Ins Co	OH	437	0.00%
41483	Farmington Cas Co	CT	40,450	0.00%	29513	The Bar Plan Mut Ins Co	MO	378	0.00%
26220	Yosemite Ins Co	IN	35,186	0.00%	31135	Great Amer Security Ins Co	OH	350	0.00%
12297	Petroleum Cas Co	TX	34,040	0.00%	22063	Government Employees Ins Co	MD	302	0.00%
44784	Fairfield Ins Co	CT	33,383	0.00%	19984	ACIG Ins Co	IL	130	0.00%
34266	Frontier Ins Co	NY	33,049	0.00%	12725	New England Mut Ins Co	MA	70	0.00%
20052	National Liab & Fire Ins Co	CT	29,592	0.00%	16675	Genworth Mortgage Ins Corp Of NC	NC	4	0.00%
25180	Fidelity Natl Ins Co	CA	29,402	0.00%					
10200	Hiscox Ins Co Inc	IL	28,868	0.00%	Total Direct Written Premium				\$10,969,515,103
27073	Nipponkoa Ins Co Ltd US Br	NY	26,510	0.00%					100.00%
23795	American Intl Pacific Ins	CO	19,743	0.00%					
31895	American Interstate Ins Co	LA	17,447	0.00%					
22551	Mitsui Sumitomo Ins USA Inc	NY	14,158	0.00%					
41769	Athena Assur Co	MN	12,456	0.00%					
10829	Harbor Point Reins US Inc	CT	11,614	0.00%					
45934	American Compensation Ins Co	MN	11,164	0.00%					
32077	Heritage Cas Ins Co	IL	8,803	0.00%					
37850	Pacific Specialty Ins Co	CA	8,073	0.00%					
15563	SeaBright Ins Co	IL	5,404	0.00%					
32271	Dallas Natl Ins Co	TX	4,006	0.00%					
11127	Professional Solutions Ins Co	IA	3,924	0.00%					
19062	Automobile Ins Co Of Hartford CT	CT	3,706	0.00%					
18759	Verex Assure Inc	WI	3,488	0.00%					
24104	Ohio Farmers Ins Co	OH	3,447	0.00%					

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: PRIVATE PASSENGER AUTO**

NAIC #	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
34754	Commerce Ins Co	MA	1,288,309,390	31.94%
39454	Safety Ins Co	MA	462,453,157	11.47%
17000	Arbella Mut Ins Co	MA	379,102,282	9.40%
23043	Liberty Mut Ins Co	MA	320,101,307	7.94%
26298	Metropolitan Prop & Cas Ins Co	RI	276,632,659	6.86%
12850	Premier Ins Co Of MA	MA	268,470,679	6.66%
14737	Plymouth Rock Assur Corp	MA	225,094,166	5.58%
19976	Amica Mut Ins Co	RI	147,318,005	3.65%
22292	Hanover Ins Co	NH	146,549,146	3.63%
40320	Massachusetts Homeland Ins Co	MA	112,596,436	2.79%
12154	Encompass Ins Co of MA	MA	93,618,213	2.32%
15067	Quincy Mut Fire Ins Co	MA	58,136,365	1.44%
14788	NGM Ins Co	FL	50,270,382	1.25%
25968	USAA Cas Ins Co	TX	43,596,821	1.08%
25941	USAA	TX	43,455,008	1.08%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	38,142,828	0.95%
21849	American Automobile Ins Co	MO	18,367,605	0.46%
21261	Electric Ins Co	MA	17,718,419	0.44%
21750	Pilgrim Ins Co	MA	17,467,704	0.43%
25178	State Farm Mut Auto Ins Co	IL	16,683,635	0.41%
13803	Farm Family Cas Ins Co	NY	5,489,602	0.14%
26522	Mount Vernon Fire Ins Co	PA	2,523,649	0.06%
11185	Foremost Ins Co	MI	482,413	0.01%
11150	Arch Ins Co	MO	443,937	0.01%
10111	American Bankers Ins Co Of FL	FL	294,057	0.01%
26182	Harleysville Worcester Ins Co	PA	263,255	0.01%
29424	Hartford Cas Ins Co	IN	8,682	0.00%
21962	Pennsylvania General Ins Co	PA	7,154	0.00%
19682	Hartford Fire In Co	CT	5,951	0.00%
31267	York Ins Co of ME	ME	4,504	0.00%
<b>Total Direct Written Premium</b>			<b>\$4,033,607,411</b>	<b>100.00%</b>

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: SURPLUS LINES**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
19437	Lexington Ins Co	DE	125,548,417	20.55%	30481	St Paul Surplus Lines Ins Co	DE	3,704,230	0.61%
26883	American Intl Specialty Lines Ins Co	AK	53,330,662	8.73%	12203	James River Ins Co	OH	3,692,116	0.60%
26387	Steadfast Ins Co	DE	34,153,913	5.59%	10657	First Mercury Ins Co	IL	3,541,072	0.58%
31127	Columbia Cas Co	IL	29,841,560	4.89%	26743	Maxum Ind Co	DE	3,528,878	0.58%
41297	Scottsdale Ins Co	OH	25,422,938	4.16%	10851	Everest Ind Ins Co	DE	3,438,685	0.56%
17370	Nautilus Ins Co	AZ	24,188,025	3.96%	18376	Hermitage Ins Co	NY	3,416,549	0.56%
13196	Western World Ins Co	NH	20,045,094	3.28%	24015	Northland Ins Co	MN	3,362,472	0.55%
27960	Illinois Union Ins Co	IL	18,252,935	2.99%	34916	First Specialty Ins Corp	MO	3,280,708	0.54%
35378	Evanston Ins Co	IL	15,901,682	2.60%	17400	Noetic Specialty Ins Co	IL	3,104,098	0.51%
32859	Penn Amer Ins Co	PA	14,979,072	2.45%	37079	Hudson Specialty Ins Co	NY	2,834,666	0.46%
36940	Indian Harbor Ins Co	ND	14,650,193	2.40%	37982	Tudor Ins Co	NH	2,498,853	0.41%
39020	Essex Ins Co	DE	14,290,728	2.34%	41718	Endurance Amer Specialty Ins Co	DE	2,221,601	0.36%
33138	Landmark Amer Ins Co	OK	11,720,386	1.92%	25038	North Amer Capacity Ins Co	NH	2,174,985	0.36%
24856	Admiral Ins Co	DE	11,479,661	1.88%	24319	Darwin Select Ins Co	AR	2,045,369	0.33%
26620	AXIS Surplus Ins Co	IL	10,765,386	1.76%	37150	Western Heritage Ins Co	AZ	1,974,818	0.32%
25895	United States Liability Ins Co	PA	10,636,699	1.74%	10328	Capitol Specialty Ins Corp	WI	1,856,395	0.30%
10046	Pacific Ins Co Ltd	CT	9,402,872	1.54%	44520	Crum & Forster Specialty Ins Co	AZ	1,638,052	0.27%
42374	Houston Cas Co	TX	8,688,390	1.42%	10833	Gemini Ins Co	DE	1,407,798	0.23%
39993	Colony Ins Co	VA	8,682,101	1.42%	33189	Max Specialty Ins Co	DE	1,379,846	0.23%
21199	Arch Speciaity Ins Co	WI	8,146,189	1.33%	10932	AIG Excess Liab Ins Co Ltd	DE	1,212,006	0.20%
35351	American Empire Surplus Lines Ins Co	DE	7,799,622	1.28%	27189	Associated Intl Ins Co	IL	1,190,029	0.19%
13064	United Natl Ins Co	PA	7,245,067	1.19%	10786	Princeton Excess & Surplus Lines Ins	DE	1,161,889	0.19%
37362	General Star Ind Co	CT	6,820,715	1.12%	36056	Navigators Specialty Ins Co	NY	1,107,586	0.18%
10717	Aspen Specialty Ins Co	ND	6,772,862	1.11%	25569	Gotham Ins Co	NY	834,897	0.14%
38989	Chubb Custom Ins Co	DE	6,377,910	1.04%	44792	Executive Risk Specialty Ins Co	CT	780,085	0.13%
37974	MT Hawley Ins Co	KS	6,244,485	1.02%	42846	Atlantic Cas Ins Co	NC	764,532	0.13%
10725	Liberty Surplus Ins Corp	NH	5,414,355	0.89%	37745	Integon Specialty Ins	NC	737,284	0.12%
37532	Great Amer E&S Ins Co	DE	5,248,398	0.86%	19607	XL Select	OK	612,165	0.10%
22829	Interstate Fire & Cas Co	IL	4,856,264	0.80%	23850	Philadelphia Ins Co	PA	588,568	0.10%
11177	First Fin Ins Co	IL	4,544,312	0.74%	35912	American Western Home Ins Co	OK	559,741	0.09%
20079	National Fire & Marine Ins Co	NE	4,230,902	0.69%	11515	QBE Specialty Ins Co	ND	443,878	0.07%
39608	Nutmeg Ins Co	CT	4,141,326	0.68%	20559	General Security Ind Co of AZ	AZ	407,561	0.07%
34452	Homeland Ins Co of NY	NY	4,128,799	0.68%	43095	Clarendon Amer Ins Co	NJ	323,829	0.05%
29696	Travelers Excess & Surplus Lines Co	CT	3,905,611	0.64%	28053	Rockhill Ins Co	AZ	214,834	0.04%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: SURPLUS LINES**

NAIC	Company Name	State	Premium	Market	NAIC	Company Name	State	Premium	Market
			Written in MA as of 12/31/2007	Share in MA as of 12/31/2007				Written in MA as of 12/31/2007	Share in MA as of 12/31/2007
10729	Seneca Specialty Ins Co	AZ	214,132	0.04%					
17159	Usf Ins Co	PA	174,933	0.03%					
12537	United Specialty Ins Co	DE	161,284	0.03%					
39640	Firemans Fund Ins Co Of OH	OH	139,989	0.02%					
34991	Genesis Ind Ins Co	ND	85,888	0.01%					
21334	Empire Ind Ins Co	OK	45,919	0.01%					
38954	Pronational Ins Co	MI	38,847	0.01%					
40428	Voyager Ind Ins Co	GA	27,114	0.00%					
34487	Professional Undrwtrs Liab Ins Co	UT	17,970	0.00%					
10946	Arch Excess & Surplus Ins Co	NE	14,988	0.00%					
15989	Catlin Specialty Ins Co	DE	10,000	0.00%					
10316	Appalachian Ins Co	RI	3,991	0.00%					
10213	Discover Specialty Ins Co	IL	3,917	0.00%					
11100	Safeco Surplus Lines Ins Co	WA	214	0.00%					
<b>TOTAL</b>			<b>610,836,792</b>	<b>100.00%</b>					



**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: TITLE INSURANCE**

NAIC #	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
50814	First Amer Title Ins Co	CA	93,351,754	37.23%
50121	Stewart Title Guaranty Co	TX	25,419,774	10.14%
50520	Old Republic Natl Title Ins Co	MN	22,140,512	8.83%
50083	Commonwealth Land Title Ins Co	NE	21,698,659	8.65%
51586	Fidelity Natl Title Ins Co	CA	21,233,145	8.47%
50229	Chicago Title Ins Co	NE	21,018,452	8.38%
50024	Lawyers Title Ins Corp	NE	20,311,105	8.10%
51268	Connecticut Attorneys Title Ins Co	CT	8,093,908	3.23%
50067	Ticor Title Ins Co	CA	7,611,668	3.04%
51624	United General Title Ins Co	CA	6,824,851	2.72%
50636	Censtar Title Ins Co	TX	1,047,048	0.42%
12234	Equity Natl Title Ins Co	MA	598,470	0.24%
51020	National Title Ins Of NY Inc	NY	576,997	0.23%
51535	Ticor Title Ins Co of FL	NE	566,618	0.23%
50012	Transnation Title Ins Co	NE	256,587	0.10%
<b>Total Direct Written Premium</b>			<b>\$250,749,548</b>	<b>100.00%</b>

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: WORKERS' COMPENSATION**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
19429	Insurance Co Of The State Of PA	PA	125,029,967	11.20%	25615	Charter Oak Fire Ins Co	CT	7,458,169	0.67%
33758	Associated Industries Of MA Mut Ins	MA	80,563,741	7.21%	43575	Indemnity Ins Co Of North Amer	PA	7,387,060	0.66%
23809	Granite State Ins Co	PA	59,497,759	5.33%	13374	Arrow Mut Liab Ins Co	MA	7,319,288	0.66%
19380	American Home Assur Co	NY	51,408,693	4.60%	11984	Independence Cas Ins Co	MA	7,315,193	0.66%
25674	Travelers Property Cas Co Of Amer	CT	47,064,068	4.21%	19356	Maryland Cas Co	MD	6,975,510	0.62%
42404	Liberty Ins Corp	IL	44,784,928	4.01%	31325	Acadia Ins Co	NH	6,541,900	0.59%
19445	National Union Fire Ins Co Of Pitts	PA	39,074,927	3.50%	23817	Illinois Natl Ins Co	IL	6,269,538	0.56%
29459	Twin City Fire Ins Co Co	IN	37,748,480	3.38%	21113	United States Fire Ins Co	DE	6,230,527	0.56%
23035	Liberty Mut Fire Ins Co	WI	32,280,000	2.89%	13803	Farm Family Cas Ins Co	NY	5,997,727	0.54%
16535	Zurich American Ins Co	NY	31,075,777	2.78%	22292	Hanover Ins Co	NH	5,919,725	0.53%
44326	Atlantic Charter Ins Co	MA	28,924,487	2.59%	42376	Technology Ins Co Inc	NH	5,815,067	0.52%
19410	Commerce & Industry Ins Co	NY	27,238,972	2.44%	42390	Amguard Ins Co	PA	5,576,772	0.50%
25658	Travelers Ind Co	CT	20,816,810	1.86%	23043	Liberty Mut Ins Co	MA	5,492,053	0.49%
40142	American Zurich Ins Co	IL	18,768,416	1.68%	14702	Eastguard Ins Co	PA	5,436,332	0.49%
11104	Associated Employers Ins Co	MA	18,239,992	1.63%	20230	Central Mut Ins Co	OH	5,190,872	0.46%
30104	Hartford Underwriters Ins Co	CT	17,988,755	1.61%	20648	Employers Fire Ins Co	MA	4,814,143	0.43%
20443	Continental Cas Co	IL	15,335,136	1.37%	15059	Public Service Mut Ins Co	NY	4,687,079	0.42%
31470	Norguard Ins Co	PA	14,315,917	1.28%	14788	NGM Ins Co	FL	4,677,370	0.42%
29424	Hartford Cas Ins Co	IN	13,853,197	1.24%	21261	Electric Ins Co	MA	4,571,045	0.41%
37478	Hartford Ins Co Of The Midwest	IN	12,736,712	1.14%	24198	Peerless Ins Co	NH	4,510,797	0.40%
25682	Travelers Ind Co Of CT	CT	12,323,200	1.10%	21458	Employers Ins of Wausau	WI	4,339,736	0.39%
20281	Federal Ins Co	IN	12,210,132	1.09%	16551	Savers Prop & Cas Ins Co	MO	4,221,332	0.38%
22667	Ace Amer Ins Co	PA	12,047,199	1.08%	24988	Sentry Ins A Mut Co	WI	4,172,916	0.37%
20508	Valley Forge Ins Co	PA	10,533,430	0.94%	23965	Norfolk & Dedham Mut Fire Ins Co	MA	4,163,465	0.37%
19038	Travelers Cas & Surety Co	CT	10,197,477	0.91%	10017	Arbella Ind Ins Co	MA	4,053,924	0.36%
19682	Hartford Fire In Co	CT	10,109,253	0.91%	26069	Wausau Business Ins Co	WI	4,037,502	0.36%
23841	New Hampshire Ins Co	PA	9,965,547	0.89%	22357	Hartford Accident & Ind Co	CT	3,274,066	0.29%
12886	Massachusetts Employers Ins Co	MA	9,635,378	0.86%	26182	Harleysville Worcester Ins Co	PA	3,106,882	0.28%
41360	Arbella Protection Ins Co	MA	9,561,908	0.86%	25666	Travelers Ind Co Of Amer	CT	2,777,435	0.25%
10664	Endeavour Ins Co	MA	8,960,258	0.80%	13706	Dorchester Mut Ins Co	MA	2,717,715	0.24%
21784	Firemens Ins Co Of Washington DC	DE	8,486,559	0.76%	20478	National Fire Ins Co Of Hartford	IL	2,709,746	0.24%
18023	Star Ins Co	MI	8,275,793	0.74%	25623	Phoenix Ins Co	CT	2,646,014	0.24%
26042	Wausau Underwriters Ins Co	WI	7,649,013	0.68%	37257	Praetorian Ins Co	IL	2,509,907	0.22%
20494	Transportation Ins Co	IL	7,571,738	0.68%	29939	Main St Amer Assur Co	FL	2,421,140	0.22%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: WORKERS' COMPENSATION**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
24147	Old Republic Ins Co	PA	2,386,529	0.21%	20362	Mitsui Sumitomo Ins Co of Amer	NY	805,204	0.07%
24767	St Paul Fire & Marine Ins Co	MN	2,355,045	0.21%	12475	Republic-Franklin Ins Co	OH	803,583	0.07%
11030	Memic Ind Co	NH	2,319,304	0.21%	25224	Great Divide Ins Co	ND	801,392	0.07%
20222	All Amer Ins Co	OH	2,314,530	0.21%	24139	Old Republic Gen Ins Corp	IL	788,993	0.07%
25984	Graphic Arts Mut Ins Co	NY	2,308,087	0.21%	23329	Merchants Mut Ins Co	NY	777,364	0.07%
40177	Paramount Ins Co	NY	2,110,205	0.19%	35386	Fidelity & Guar Ins Co	IA	730,022	0.07%
21172	Vanliner Ins Co	MO	2,090,342	0.19%	18767	Church Mut Ins Co	WI	723,850	0.06%
21105	North River Ins Co	NJ	1,970,524	0.18%	22748	Pacific Employers Ins Co	PA	714,940	0.06%
20346	Pacific Ind Co	WI	1,909,728	0.17%	13714	Pharmacists Mut Ins Co	IA	657,543	0.06%
11045	Excelsior Ins Co	NH	1,905,675	0.17%	12777	Chubb Ind Ins Co	NY	644,825	0.06%
33588	First Liberty Ins Corp	IA	1,891,197	0.17%	28886	Transguard Ins Co Of Amer Inc	IL	586,568	0.05%
26425	Wausau General Ins Co	WI	1,838,426	0.16%	28258	Continental Ind Co	IA	578,232	0.05%
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,838,340	0.16%	20303	Great Northern Ins Co	IN	561,913	0.05%
20397	Vigilant Ins Co	NY	1,681,875	0.15%	15105	Safety Natl Cas Corp	MO	556,196	0.05%
11150	Arch Ins Co	MO	1,653,296	0.15%	19259	Selective Ins Co Of SC	SC	449,214	0.04%
24171	Netherlands Ins Co The	NH	1,583,953	0.14%	21873	Firemans Fund Ins Co	CA	448,052	0.04%
25976	Utica Mut Ins Co	NY	1,508,131	0.14%	23434	Middlesex Ins Co	WI	445,917	0.04%
13935	Federated Mut Ins Co	MN	1,450,509	0.13%	19372	Northern Ins Co Of NY	NY	438,366	0.04%
26247	American Guar & Liab Ins	NY	1,449,852	0.13%	14982	Penn Millers Ins Co	PA	432,914	0.04%
37885	XL Specialty Ins Co	DE	1,440,760	0.13%	23442	Patriot Gen Ins Co	WI	428,164	0.04%
12831	State Natl Ins Co Inc	TX	1,380,636	0.12%	13943	Fitchburg Mut Ins Co	MA	415,786	0.04%
20699	Ace Prop & Cas Ins Co	PA	1,373,060	0.12%	24066	American Fire & Cas Co	OH	405,320	0.04%
24414	General Cas Co Of WI	WI	1,294,239	0.12%	22136	Great Amer Ins Co of NY	NY	397,461	0.04%
13978	Florists Mut Ins Co	IL	1,293,508	0.12%	41181	Universal Underwriters Ins Co	KS	370,885	0.03%
31534	Citizens Ins Co Of Amer	MI	1,278,512	0.11%	40827	Virginia Surety Co Inc	IL	369,302	0.03%
20427	American Cas Co Of Reading PA	PA	1,272,347	0.11%	32620	National Interstate Ins Co	OH	358,087	0.03%
19704	American States Ins Co	IN	1,270,048	0.11%	25887	US Fidelity & Guaranty Co	MD	345,575	0.03%
20621	OneBeacon Amer Ins Co	MA	1,260,484	0.11%	19305	Assurance Co Of Amer	NY	341,982	0.03%
19801	Argonaut Ins Co	IL	1,209,821	0.11%	39306	Fidelity & Deposit Co Of MD	MD	320,165	0.03%
24074	Ohio Cas Ins Co	OH	1,104,470	0.10%	11126	Sompo Japan Ins Co of Amer	NY	310,973	0.03%
19720	American Alt Ins Corp	DE	1,100,707	0.10%	15067	Quincy Mut Fire Ins Co	MA	265,149	0.02%
21180	Sentry Select Ins Co	WI	1,075,274	0.10%	22306	Massachusetts Bay Ins Co	NH	249,872	0.02%
12262	Pennsylvania Manufacturers Asn Ins C	PA	1,009,101	0.09%	12416	Protective Ins Co	IN	228,225	0.02%
21857	American Ins Co	OH	867,256	0.08%	20702	Ace Fire Underwriters Ins Co	PA	225,950	0.02%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: WORKERS' COMPENSATION**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
21415	Employers Mut Cas Co	IA	208,098	0.02%	33600	LM Ins Corp	IA	61,208	0.01%
36064	Hanover Amer Ins Co	NH	199,911	0.02%	20532	Clarendon Natl Ins Co	NJ	54,534	0.00%
23337	American European Ins Co	NH	190,862	0.02%	15032	Guideone Mut Ins Co	IA	53,121	0.00%
26832	Great Amer Alliance Ins Co	OH	189,635	0.02%	12866	T.H.E. Ins Co	LA	52,209	0.00%
19895	Atlantic Mut Ins Co	NY	188,344	0.02%	34207	Westport Ins Corp	MO	50,640	0.00%
10120	Everest Natl Ins Co	DE	183,842	0.02%	11149	Maine Employers Mut Ins Co	ME	50,495	0.00%
39845	Employers Reins Corp	MO	180,480	0.02%	22918	American Motorists Ins Co	IL	49,671	0.00%
19690	American Economy Ins Co	IN	177,795	0.02%	25143	State Farm Fire And Cas Co	IL	49,583	0.00%
22977	Lumbermens Mut Cas Co	IL	174,485	0.02%	30562	American Manufacturers Mut Ins Co	IL	46,949	0.00%
10677	Cincinnati Ins Co	OH	172,878	0.02%	24449	Regent Ins Co	WI	40,440	0.00%
39926	Selective Ins Co Of The Southeast	NC	172,179	0.02%	23396	Amerisure Mut Ins Co	MI	40,071	0.00%
19828	Argonaut Midwest Ins Co	IL	170,103	0.02%	44393	West American Ins Co	IN	39,754	0.00%
22187	Greater NY Mut Ins Co	NY	160,184	0.01%	36463	Discover Prop & Cas Ins Co	IL	38,725	0.00%
10642	Cherokee Ins Co	MI	145,269	0.01%	12297	Petroleum Cas Co	TX	34,040	0.00%
23612	Midwest Employers Cas Co	DE	122,420	0.01%	44784	Fairfield Ins Co	CT	33,383	0.00%
36234	Preferred Professional Ins Co	NE	118,493	0.01%	22195	Insurance Co Of Greater NY	NY	22,577	0.00%
24791	St Paul Mercury Ins Co	MN	116,645	0.01%	21849	American Automobile Ins Co	MO	21,711	0.00%
11371	Great West Cas Co	NE	114,943	0.01%	44300	Tower Ins Co Of NY	NY	18,436	0.00%
37893	Ullico Cas Co	DE	110,355	0.01%	31895	American Interstate Ins Co	LA	17,447	0.00%
21865	Associated Ind Corp	CA	109,762	0.01%	16691	Great Amer Ins Co	OH	16,992	0.00%
10205	Mountain Valley Ind Co	NH	109,128	0.01%	26433	Harco Natl Ins Co	IL	15,746	0.00%
10166	Accident Fund Ins Co of Amer	MI	105,200	0.01%	24775	St Paul Guardian Ins Co	MN	15,708	0.00%
19070	Standard Fire Ins Co	CT	98,665	0.01%	43702	Tower National Ins Co	MA	13,073	0.00%
37303	Redland Ins Co	NJ	95,816	0.01%	24732	General Ins Co Of Amer	WA	12,518	0.00%
13269	Zenith Ins Co	CA	95,589	0.01%	45934	American Compensation Ins Co	MN	11,164	0.00%
41238	Trans Pacific Ins Co	NY	93,265	0.01%	24082	Ohio Security Ins Co	OH	9,375	0.00%
24899	Alea North America Ins Co	NY	91,341	0.01%	27073	Nipponkoa Ins Co Ltd US Br	NY	7,590	0.00%
34266	Frontier Ins Co	NY	86,075	0.01%	35289	Continental Ins Co	PA	6,685	0.00%
27154	Atlantic Specialty Ins Co	NY	81,157	0.01%	15563	SeaBright Ins Co	IL	5,404	0.00%
21881	National Surety Corp	IL	79,170	0.01%	32271	Dallas Natl Ins Co	TX	4,006	0.00%
18333	Peerless Ind Ins Co	IL	77,811	0.01%	19488	Amerisure Ins Co	MI	3,321	0.00%
10665	Ameritrust Ins Corp	MI	72,384	0.01%	29874	North Amer Specialty Ins Co	NH	1,659	0.00%
24678	Arrowood Ind Co	DE	70,905	0.01%	14990	Pennsylvania Ntl Mut Cas Ins Co	PA	1,318	0.00%
22322	Greenwich Ins Co	DE	65,598	0.01%	13331	American Hardware Mut Ins Co	OH	732	0.00%

**MASSACHUSETTS DIVISION OF INSURANCE**  
**Premium and Market Share - 2007**  
**Line of Business: WORKERS' COMPENSATION**

NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007	NAIC	Company Name	State	Premium Written in MA as of 12/31/2007	Market Share in MA as of 12/31/2007
20095	Bituminous Cas Corp	IL	524	0.00%					
11123	Safety First Ins Co	IL	519	0.00%					
26344	Great Amer Assur Co	OH	499	0.00%					
34347	Colonial Amer Cas & Surety Co	MD	475	0.00%					
19984	ACIG Ins Co	IL	130	0.00%					
<b>Total Direct Written Premium</b>			<b>\$1,116,716,540</b>	<b>100.00%</b>					