

1 - Division of Insurance

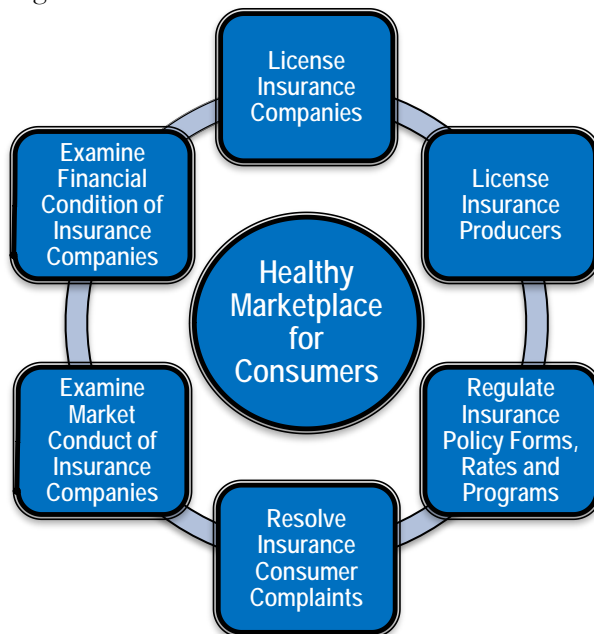
The Division of Insurance administers the laws of the Commonwealth as they pertain to the protection of the insurance consumer through the regulation of the insurance industry. The Division monitors financial solvency; licenses insurance companies and producers; reviews and approves rates and forms;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

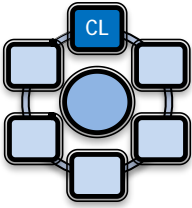
1.1 Mission

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.

1.2 Primary Activities

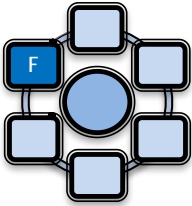
The Division of Insurance protects consumers and promotes a fiscally sound insurance marketplace through the performance of six primary activities. Taken together, these activities represent the core of effective insurance regulation.





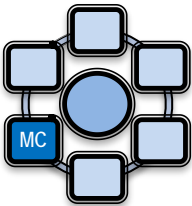
License Insurance Companies (CL)

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



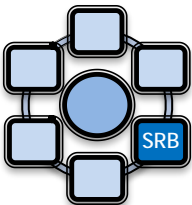
Examine the Financial Condition of Insurance Companies (F)

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.



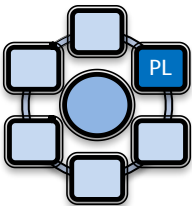
Examine the Market Conduct of Insurance Companies (MC)

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



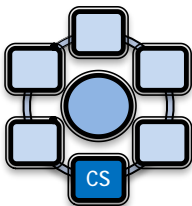
Regulate Insurance Policy Forms, Rates and Programs (SRB)

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 (PL)

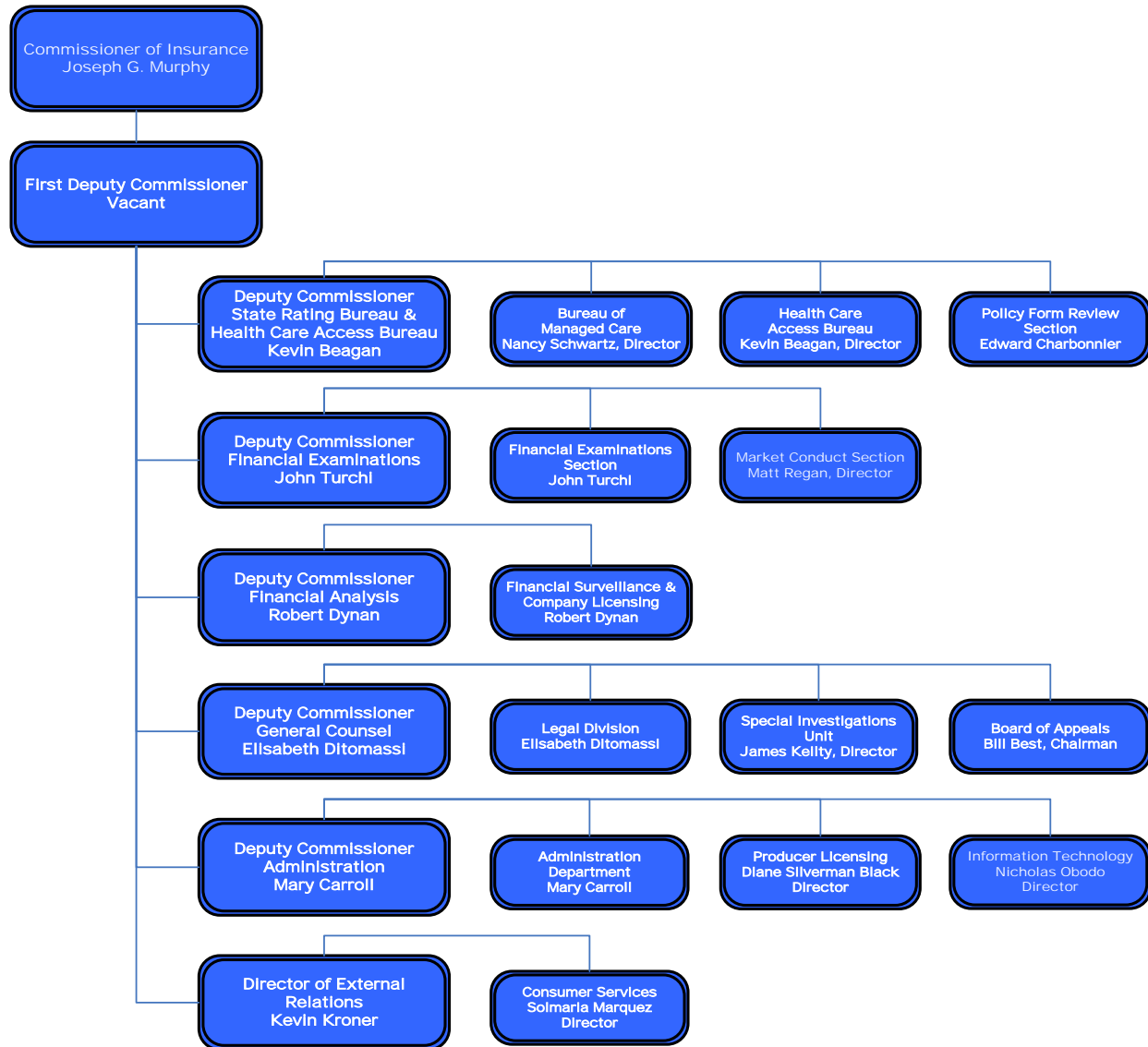
The process of licensing insurance producers and other key participants in the insurance industry allows the Division to promote a marketplace where individuals and firms conducting the business of insurance are qualified and that they conduct business within the requirements of the laws and regulations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



Resolve Insurance Consumer Complaints (CS)

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.

1.3 Organizational Chart



1.4 Human Resources

The Administration Department works closely with the Human Resources department of the Office of Consumer Affairs and Business Regulation on all aspects of managing the Division's workforce, including hiring, promoting, and training. 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, 2009, the DOI employed 124.4 full time equivalent (FTE) staff.

Division of Insurance Staffing Levels

1978 - 233

2009 - 124

DIVISION OF INSURANCE BUDGET	
Main Appropriation	\$11,132,928
Medical Malpractice Fund	\$365,558
Health Care Access Bureau	\$1,100,000
Workers' Compensation Fund	\$729,976
SRB Medical Malpractice Fund	\$348,557
Total	\$13,677,019

REVENUE	
Appointments	\$38,207,891
Company Licenses	\$291,589
Domestic Company Exams	\$686,786
Fines & Penalties	\$148,982
Rate & Form Filing Fees	\$1,035,190
Annual Statements	\$217,467
Life Insurance Valuations	\$676,074
Miscellaneous	\$281,877
Total from Companies	\$41,545,856
Special Brokers Tax	\$26,197,678
Producer Licenses	\$8,595,706
Other Licenses & Exam Fees	\$281,625
Board of Appeal Filing Fees	\$2,192,131
DPH Lead Paint Surcharge	\$853,125
Miscellaneous	\$50,761
Total from Individuals	\$38,171,026

ASSESSMENTS	
Attorney General – Rate Setting	\$1,750,995
Attorney General – Auto Fraud	\$438,506
Attorney General – Workers' Compensation Fraud	\$284,456
Department of Fire Services	\$17,218,793
DOI Operations	\$11,132,928
Health Care Access Bureau	\$978,855
Medical Malpractice Analysis Bureau	\$362,044
Merit Rating Bureau	\$9,240,064
Special Life Assessment	\$1,014,000
SRB Operations	\$974,118
SRB Medical Malpractice	\$467,685
SRB Workers Compensation	\$865,993
Total Assessments	\$44,728,437

1.5 Budget, Revenue & Assessments

Budget

The Division receives an annual appropriation to account 7006-0020 from the General Court, the value of which is then assessed back on the entities regulated by the Division. 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 DOI Medical Malpractice Trust Account - 9222-7500. These appropriations are funded through direct assessment on the insurance industry.

The Administration Department works closely with the Budget Department of the Administrative Services Unit of the Office of Consumer Affairs and Business Regulation on the Division's budget, the Governor's budget recommendation for House 1, the allocation of funds into lower subsidiaries and the management of the spending throughout the year.

Revenue & Assessments

The Division of Insurance collects revenue from individuals and companies as part of its 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 comes from application and filing fees as well as some fines and penalties.

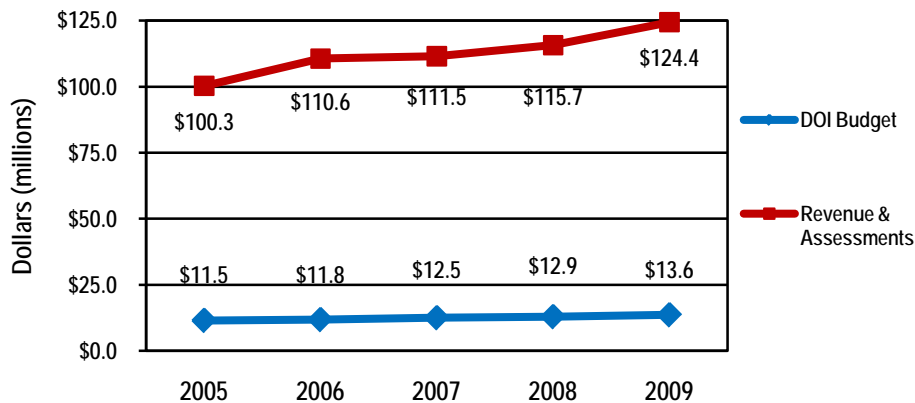
The Commissioner of Insurance is required by the Massachusetts General Laws to bill assessments to insurance companies for various purposes. In Fiscal Year 2009, the Division billed twelve assessments totaling more than \$44 million. The revenue collected from these assessments fund a number of state agencies, including the Division of Insurance, Registry of Motor Vehicle's Merit Rating Board, the Department of Fire Services and various fraud fighting programs in the Attorney General's Office.

Taken together, these revenues and assessments are typically nine to ten times greater than the annual budget appropriation for the Division. In Fiscal Year 2009, the Division of Insurance collected a grand total of more than \$124 million.

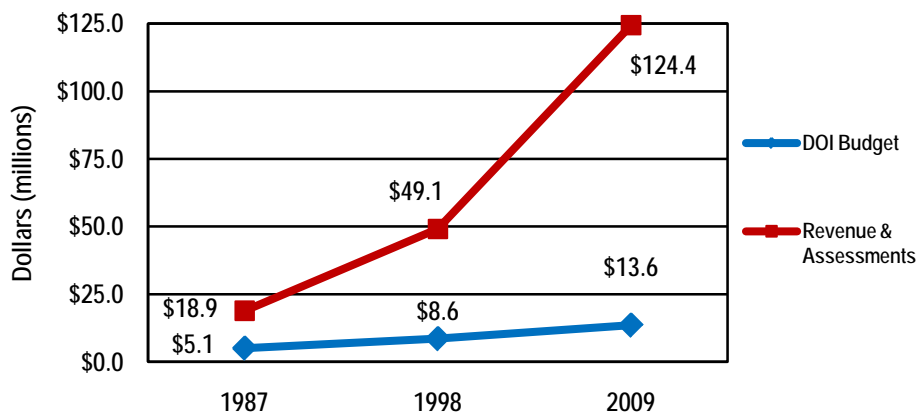
TOTAL 2008 DOI REVENUE COLLECTIONS	
Company Revenue	\$41,545,856
Individual Revenue	\$38,171,026
Assessments	\$44,728,437
Total Collections	\$124,445,319

Budget, Revenue and Assessment figures on this page are from the 2009 Fiscal Year - July 1, 2008 through June 30, 2009.

DOI Budget Appropriation Compared to Collected Revenue
2005-2009



DOI Budget Appropriation Compared to Collected Revenue
1987 - 2009



Insurance Written in Massachusetts

According to a 2009 survey by the National Association of Insurance Commissioners (NAIC), Massachusetts ranks 10th among 56 U.S. states and territories with respect to premium written by domestic insurers. The survey consisted of data from 2008.

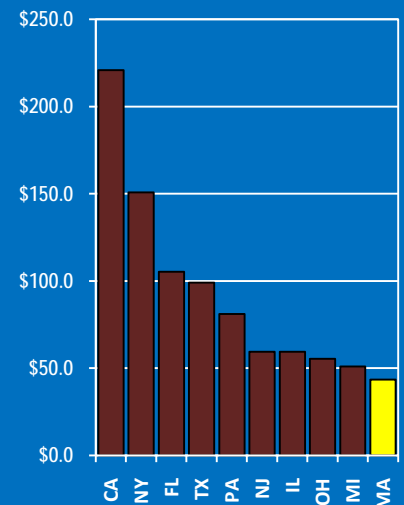
Considering that the Commonwealth's population is much smaller than the other states in the top 10, Massachusetts shoulders a disproportionate share of the responsibility to regulate U.S. insurers. In fact, by most any measure of regulatory performance, the Massachusetts Division of Insurance does more with less. Compared to most other states, the Division represents a relative bargain for taxpayers, policyholders and insurers in the Commonwealth.

A Bargain for Taxpayers

2008 Staffing & Budget National Rank:

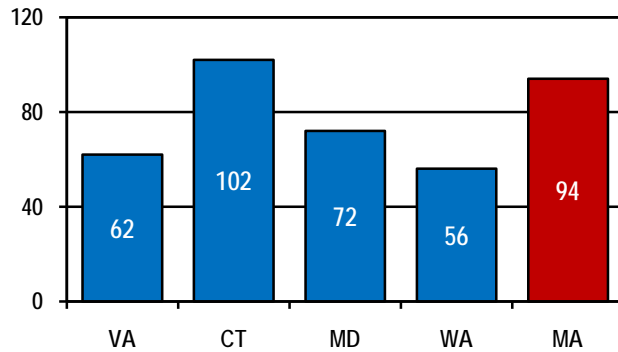
Premium Volume	10 th
Full Time Employees	23 rd
Annual Budget	25 th
Budget as Percentage of Revenue	49 th
Budget as Percentage of Total Premium	50 th

2008 Total Premium Volume by State

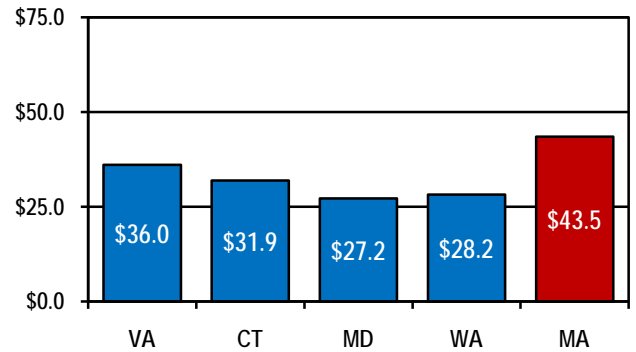


The Massachusetts Division of Insurance does more...

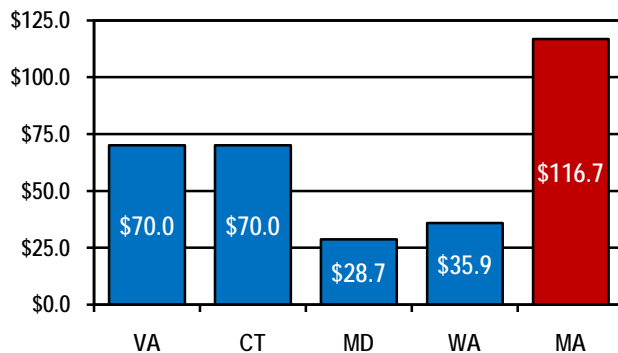
2008 Domestic Insurers



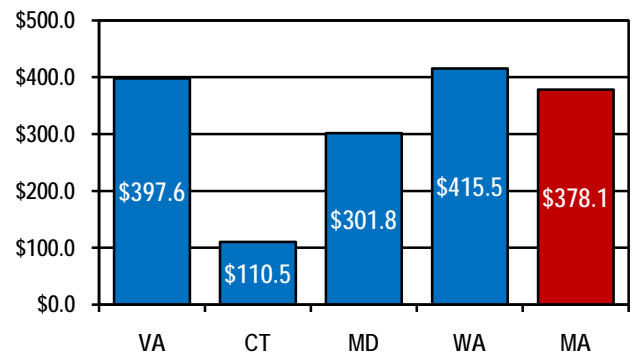
2008 Total Premium (billions)



2008 Revenues (millions)

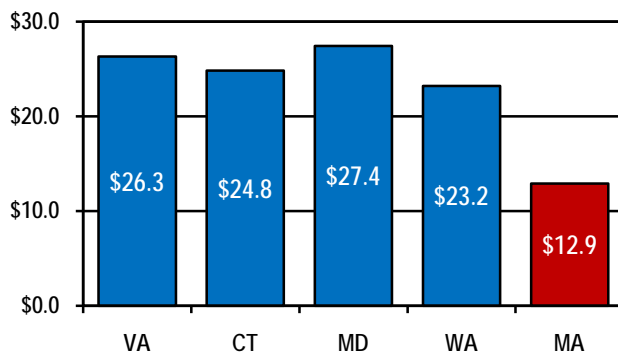


2008 Taxes (millions)

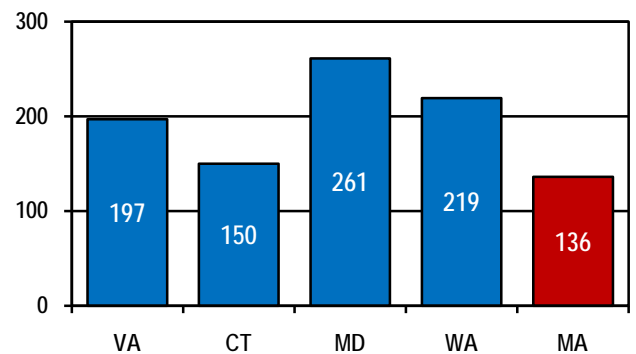


...with less

2008 Budget (millions)



2008 Staffing



1.6 The Massachusetts 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 2009, Massachusetts was the domicile of:

- 56 property & casualty insurers
- 19 life, accident and health insurers
- 3 title insurance companies
- 11 health maintenance organizations
- 2 lodge fraternal organizations
- 3 medical, dental or vision service corporations
- 22 workers' compensation self-insured groups
- 4 residual market pools
- 162 fraternal benefit and mutual aid societies

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, Homeowners, Life, Automobile and Worker's Compensation policies make up approximately 50% of all premium written in the Commonwealth. With the exception of Private Passenger Automobile Insurance, most lines of insurance operate with diverse markets. Consumers can choose from among large numbers of competing companies.

In 2009,
Massachusetts
was the Principal
Regulator for:

94 Insurance
Companies

&

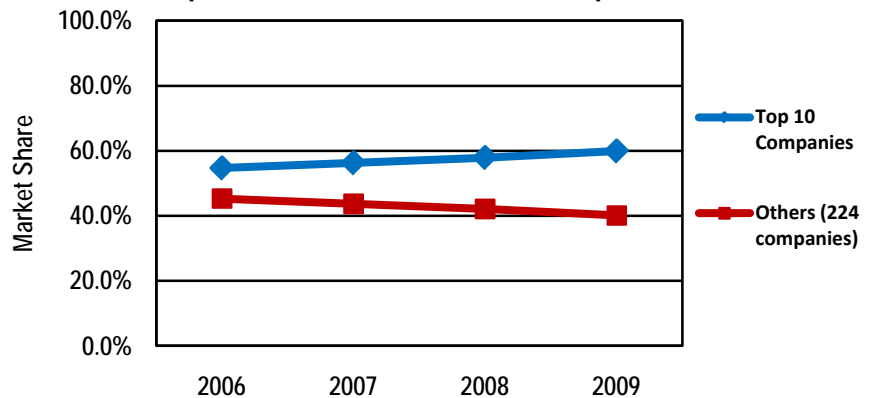
189 Related
Organizations

Top 10% of Selected Market Sectors

Top 10 Accident & Health Insurance Companies*

United Healthcare Ins Co	22.5%
Metropolitan Life Ins Co	6.8%
Aetna Life Ins Co	5.9%
Unum Life Ins Co of America	5.5%
Connecticut General Life Ins Co	4.9%
Guardian Life Ins Co of America	3.9%
Unicare Life & Health Ins Co	3.4%
Hartford Life & Accident Ins Co	2.5%
Genworth Life Ins Co	2.2%
John Hancock Life Ins Co	2.1%

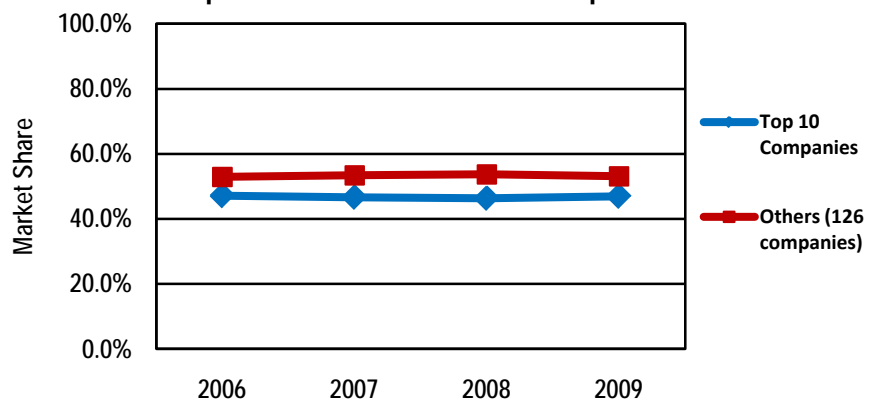
Top 10 Accident & Health Companies*



Top 10 Home Insurance Companies

Citation Ins Co	6.3%
Arbella Mutual Ins Co	6.2%
Liberty Mutual Fire Ins Co	6.1%
Merrimack Mutual Fire Ins Co	5.5%
Quincy Mutual Fire Ins Co	4.9%
Commerce Ins Co	4.5%
Vermont Mutual Ins Co	3.6%
Phoenix Ins Co	3.6%
Amica Mutual Ins Co	3.2%
Metropolitan Property & Casualty Ins Co	2.9%

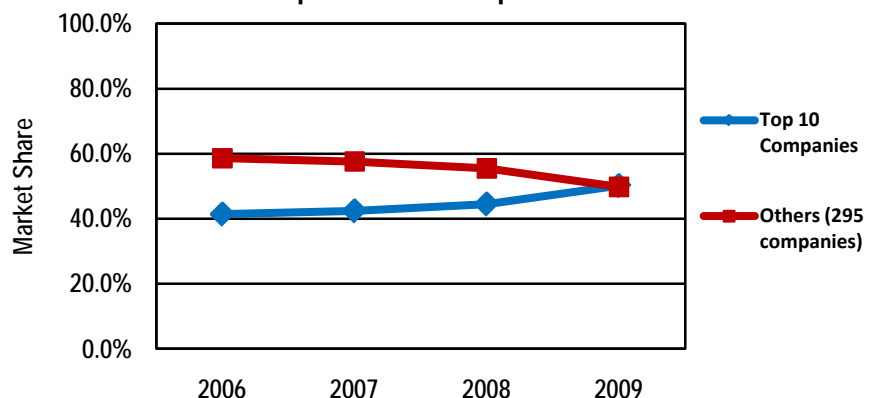
Top 10 Home Insurance Companies



Top 10 Life Insurance Companies

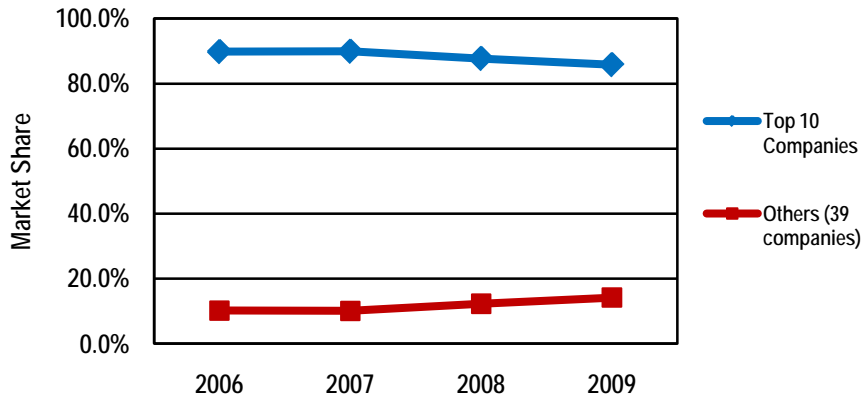
Metropolitan Life Ins Co	8.5%
Northwestern Mutual Life Ins Co	7.4%
John Hancock Life Ins Co	6.9%
Savings Bank Life Ins Co of MA	4.9%
Guardian Life Ins Co of America	4.9%
New York Life Ins Co	3.9%
Lincoln National Life Ins Co	3.9%
MA Mutual Life Ins Co	3.8%
Prudential Ins Co of America	3.4%
New York Life Ins & Annuity Co	2.6%

Top 10 Life Companies



* Most health insurance is offered through Health Maintenance Organizations (HMOs). For HMO market share data, see appendix C-20

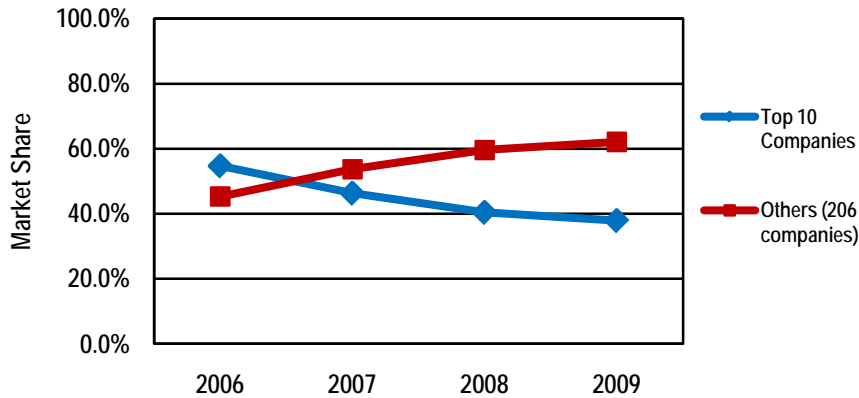
Top 10 Auto Companies



Top 10 Auto Insurance Companies

Commerce Ins Co	28.8%
Safety Insurance Co	10.9%
Liberty Mutual Ins Co	9.1%
Arbella Mutual Ins Co	8.9%
Plymouth Rock Assurance Co	5.9%
Premier Ins Co of MA	5.8%
Metropolitan Property & Casualty Ins Co	5.7%
Citizens Ins Co of America	3.8%
Amica Mutual Ins Co	3.5%
Progressive Direct Ins Co	3.3%

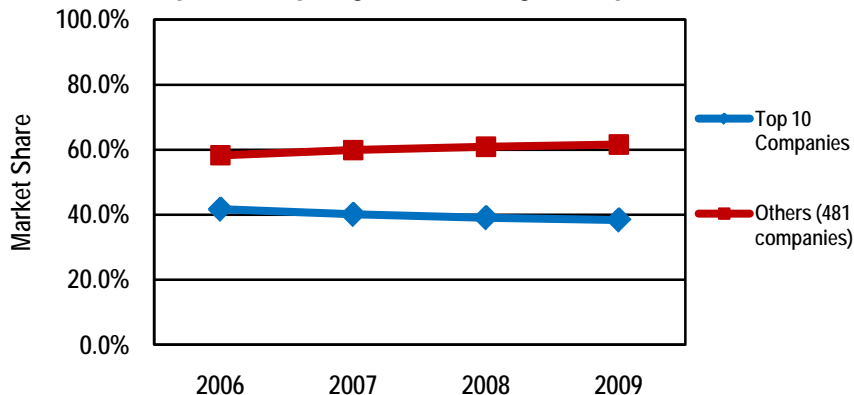
Top 10 Workers' Compensation Companies



Top 10 Workers' Compensation Companies

Associated Industries of MA Mutual Ins	6.8%
National Union Fire Ins Co of Pittsburgh	6.5%
Twin City Fire Ins Co	4.1%
Travelers Indemnity Co	3.7%
Liberty Ins Corp	3.6%
Liberty Mutual Fire Ins Co	3.1%
Atlantic Charter Ins Co	2.7%
Liberty Mutual Ins Co	2.5%
Insurance Co of the State of PA	2.5%
American Zurich Ins Co	2.5%

Top 10 Property & Casualty Companies



Top 10 Total Property & Casualty Companies

Commerce Ins Co	11.9%
Safety Ins Co	4.7%
Arbella Mutual Ins Co	4.4%
Liberty Mutual Ins Co	4.2%
Metropolitan Property & Casualty Ins Co	2.6%
Federal Ins Co	2.3%
National Union Fire Ins Co of Pitt.	2.2%
Plymouth Rock Assurance Co	2.1%
Premier Ins Co of MA	2.1%
Amica Mutual Insurance Co	1.9%

2 - Significant Events of 2009

NAIC Accreditation Standards

- Adequate Solvency Laws and Regulations
- Effective and Efficient Financial Analysis and Examination Processes
- Appropriate Organizational and Personnel Practices

Accreditation On-site Review

- Review of Examination Reports and Supporting Work Papers
- Inspection of Financial Analysis and Examination Files of Selected Companies
- Interviews with Department Personnel
- Review of Organizational and Personnel Practices
- Walk-through of the Department to Gain an Understanding of Document and Communication Flows

2.1 NAIC Accreditation

The National Association of Insurance Commissioners (NAIC) Accreditation Review of the Massachusetts Division of Insurance took place between March 30 and April 3, 2009, in Boston.

Accreditation Background

The concept of accrediting state insurance departments began in the late 1980s when several large insurance companies became insolvent. In response, the NAIC began discussing and shaping the Financial Regulation Standards and Accreditation Program in September 1988. It was apparent that a system of effective solvency regulation could provide crucial safeguards for America's insurance consumers. Insurance consumers benefit when the insurance industry is financially strong enough to be able to pay and settle claims in a timely manner, to provide diverse and competitively priced products, and to provide meaningful customer service.

An effective system of solvency regulation has certain basic components. It requires that regulators have adequate statutory and administrative authority to regulate an insurer's corporate and financial affairs. It requires that regulators have the necessary resources to carry out that authority. Finally, it requires that insurance departments have in place organizational and personnel practices designed for effective regulation.

Under the NAIC's accreditation system, each state's insurance department is reviewed by an independent review team whose job is to assess that department's compliance with the system's established set of standards. Departments meeting the standards will be publicly acknowledged, while departments not in compliance will be given guidance by the NAIC to bring the department into compliance.

Accreditation Process

The accreditation process starts with a state completing a Self-Evaluation Guide. This Guide provides the state with the detailed requirements of the accreditation standards - including laws and regulations that must be adopted, financial analysis and examination procedures that must be in place and organizational and personnel practices that must be established.

Immediately prior to the on-site review, the Review Team meets to discuss comments and concerns from review of the Self-Evaluation Guide and supporting documentation. The Team then conducts the on-site review following a general outline of procedures to be performed to allow for uniformity in the evaluation process among the states. In addition, an NAIC staff representative is an observer on each site visit to help ensure uniformity and consistency in the on-site reviews.

2009 Accreditation of the Massachusetts Division of Insurance

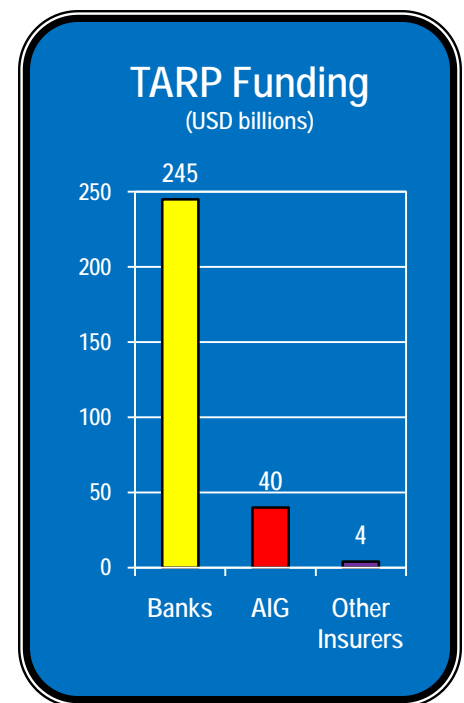
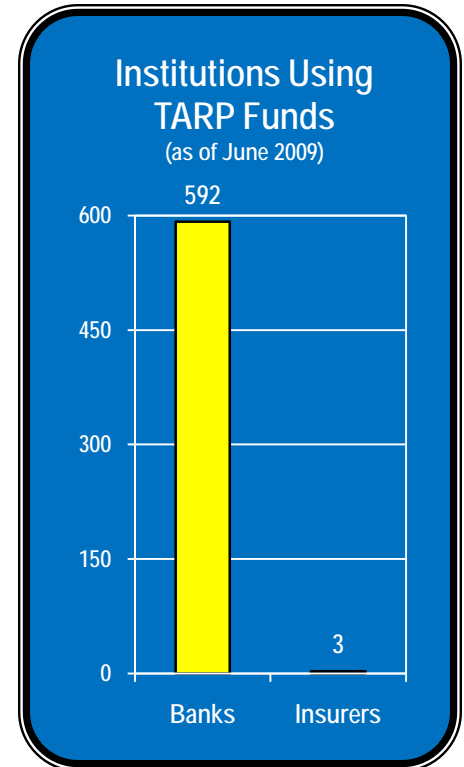
The NAIC Accreditation Review Team arrived in Boston on March 30, 2009 to begin their review process. Following the team's scrutiny of selected financial examination work papers and financial analysis work files, exhaustive interviews were conducted by review team members with the respective Examiners-in-Charge and Financial Analysts. The supervising examiners for Examinations and Analysis were also included in the interview process. The Division was informed during the exit meeting that the review team's recommendation to the NAIC's Financial Regulation Standards and Accreditation Committee would be that the Division should receive a full five-year accreditation. Accreditation was formally conferred upon the Division during the NAIC's Summer Meeting in Minneapolis, June 13 – 16, 2009.

Benefits of a Rigorous Accreditation Process

The financial crisis of late 2008 focused attention on the role of state insurance regulation on the national economy beginning with the difficulties faced by AIG. AIG is a global financial services corporation that does business in 130 countries. AIG owns 176 other companies, in addition to 71 U.S. insurance subsidiaries. Despite trouble with the parent company, AIG's subsidiary insurance companies remained strong throughout the crisis. This was largely the result of state regulation that protected insurance companies from the high-risk activities of AIG Financial Products. State regulators were actively involved in the AIG liquidity crisis to help ensure that consumers remain protected. Regardless of the failings at AIG's holding-company level, its insurance subsidiaries continued to fulfill their obligations to policyholders.

State insurance solvency oversight kept insurance companies stable and protected policyholders from the worst of the financial meltdown. The stability of the insurance sector was no accident. Commissioners of Insurance across the nation subject insurers to far higher standards than regulators of other portions of the financial services industry. State insurance regulators have numerous actions they can take to prevent an insurer from failing. Insurers must operate under conservative accounting rules and are subject to mandatory annual CPA audits. In addition, state regulators routinely impose strict investment regulations and minimum capital/surplus requirements.

This entire solvency framework and safety net for policyholders is uniform in every state and evaluated by the NAIC's Accreditation Program. The overall stability of the insurance sector was a direct result of our current state-based system of regulation. When one compares the distribution of TARP funding among banks and insurers, it becomes clear that these two segments of the financial services industry weathered the crisis quite differently. While the nation's banks required vast government support in order to remain afloat, insurance companies required virtually none. State regulation of the insurance industry worked. The effectiveness of that model can largely be attributed to the rigorous standards of the accreditation.



Who is "High Risk?"

- Individuals or Businesses with Poor Loss Records
- Businesses or Professions Where the Nature of the Work is Hazardous or Where the Risk of Lawsuits is High
- Specific Locations Where the Risk of Theft, Vandalism or Severe Storm Damage is High

2.2 Insurance Spotlight: Residual Markets

In a normal competitive market, insurers are free to select from among people applying for insurance those drivers, property owners and commercial operations they wish to insure. They do this by evaluating the risks involved through a process called underwriting.

Applicants who are considered "high risk" may have difficulty obtaining insurance through the regular "voluntary" market channels. To make basic coverage more readily available to everyone who wants or needs insurance, special insurance plans, known as residual, shared or involuntary markets, have been set up by state regulators working with the insurance industry.

Types of Residual Markets

The two most common ways of structuring a residual market are through an assigned risk plan or through pooling. Under an assigned risk model, each individual or business policyholder (risk) is assigned to a participating company. Risks are usually assigned to insurers based on each company's market share. The assigned carrier then owns that risk and services the policy much like they do for voluntary business. The assigned risk plan might set the premium or restrict the policy features available to involuntary policyholders, but the billing and claims functions operate through the insurer's own internal systems.

Under the pool model, all of the insurers offering a particular type of insurance coverage come together to form an association. High risk individuals and businesses that cannot obtain coverage in the voluntary market may obtain a policy from one or more private insurers who function as servicing carriers for the association. The servicing carrier handles the underwriting, billing, and claims handling for all policies insured on behalf of the association. In a process invisible to the policyholder, premiums, losses, and expenses are shared by all companies in the association in proportion to their market share.

The method used to administer the residual market depends on the nature of the risk to be insured and the best way to allocate that risk fairly among the insurance industry. State law determines what line of insurance will have residual markets and what kind of structure those residual markets may use. The Division of Insurance has authority to oversee the operation of these markets in order to ensure that coverage is available and that the specific market rules are followed.

Massachusetts Residual Markets

Residual markets exist for five types of insurance in Massachusetts. The residual markets for personal auto and workers compensation are both administered as assigned risk plans. The residual markets for medical malpractice and commercial auto are administered as reinsurance pools with multiple servicing carriers. The residual market for home insurance is administered as a pool with a single servicing carrier.

For each of these residual markets, the Division serves as the primary oversight and the Commissioner typically appoints individuals to the governing bodies of these associations. The governing bodies of each residual market promulgate rules of operation subject to the approval of the Commissioner. Residual market pools undergo financial and market conduct examinations just as individual companies do.

Commercial Automobile

Businesses that cannot obtain insurance for vehicles used in their business can obtain insurance through one of several designated insurers called servicing carriers. These companies issue and service policies and settle claims just as they would in the voluntary market. The companies that do not service this business agree to pay their fair share of the servicing carriers' servicing expense and financial losses on this business.

Home

If no licensed insurance company is willing to write coverage for a particular home, the owner may apply to the Massachusetts Property Insurance and Underwriting Association (MPIUA or FAIR plan) for a home insurance policy. The FAIR plan offers coverage to homes with replacement values up to \$1 million. For homes with higher replacement values, coverage is available through the surplus lines market. FAIR plan policies include most of the same coverage provisions found in standard home insurance policies. All profits and losses of the FAIR plan are allocated to each member of the MPIUA according to market share.

Personal Automobile

Any driver who cannot obtain a personal auto policy in the voluntary market can apply for coverage through the Massachusetts Automobile Insurance Plan (MAIP). The MAIP then assigns the new policy to a private passenger insurance company based on its market share. Once the policy is assigned, the company has total responsibility for that policy – from billing and servicing to settling claims. Drivers who are assigned to a company through the MAIP typically have the opportunity to purchase the same types of coverage as drivers in the voluntary market; however, some optional coverages may not be available.

Other Lines

The workers compensation assigned risk pool operates in a manner similar to the MAIP in that it assigns risk on an individual policy basis to each company according to market share. Medical malpractice operates as a reinsurance facility in a manner similar to commercial auto.

Residual Markets

Commercial Automobile

Structure:	Pool
Share of Market:	18.4%
Total Premium:	\$105.8 m

Home (FAIR Plan)

Structure:	Pool
Share of Market:	15.4%
Total Premium:	\$268.5 m

Personal Automobile

Structure:	Assigned
Share of Market:	2.5%
Total Premium:	\$171.6 m

Workers' Compensation

Structure:	Assigned
Share of Market:	11.3%
Total Premium:	\$128.2 m

Medical Malpractice

Structure:	Pool
Share of Market:	0.7%
Total Premium:	\$2.2 m

3 - Financial Surveillance & Company Licensing

3.1 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.

3.2 2009 Goals



Complete

- Monitor the solvency of all insurance companies domiciled in the Commonwealth of Massachusetts. Complete quarterly and annual analysis of all files within the deadlines delineated in the NAIC Accreditation Guidelines. Hold annual meetings with senior company management, Audit Committees, and Boards of Directors.



Complete

- 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.



Complete

- Process license applications - including license amendment applications - from insurance companies seeking to do insurance business in the Commonwealth to provide for a solvent and competitive insurance market.



Complete

- Oversee transactions such as demutualizations, issuance of surplus notes, mergers & acquisitions, quasi-reorganizations, and additional reserving requirements; along with monitoring corporate governance practices and prudent conservative accounting standards.

3.3 Primary Activities

The Financial Surveillance and Company Licensing staff processes license certifications, analyzes annual statement filings and manages other revenue collections that resulted in approximately \$600,000 in revenue in 2009.

Financial Surveillance

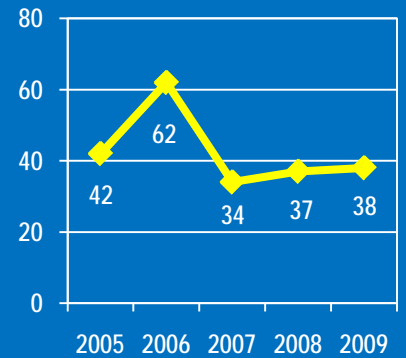
The Financial Surveillance Section monitors the solvency of domestic and foreign (domiciled in another state) insurance companies. There are currently 1,493 insurance companies licensed, authorized, or eligible to transact insurance business in the Commonwealth. Included in this number are:

- 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
- Viatical Settlement Companies

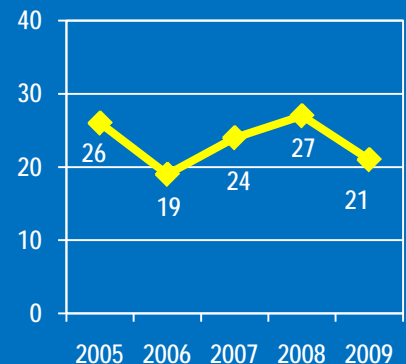
Financial Surveillance also monitors transactions entered into by Massachusetts' domestic insurers.

As of December 31, 2009, there were 94 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 for each company. The analyses include an in-depth review of the Annual Statement including the investment portfolios, the reinsurance portfolios, reserving analysis, income statement, cash flows statement, and balance sheet. Additionally, the Statement of Actuarial Opinion, the Management's Discussion & Analysis, Holding Company filings and independent CPA Audit are reviewed in great detail. Lastly, each domestic insurer files a quarterly statement similar to the Annual Statement that is reviewed in detail. These various tasks help the Division closely monitor the solvency of the company. The national ratings of each domestic insurer are monitored and tracked as well. Additional emphasis was placed on troubled securities and the performance of the investment portfolios during 2009.

**Five Year Trends:
New Licenses**



**Five Year Trends:
Amended Licenses**



Company Licensing

The Company Licensing staff reviews and processes all applications from insurers seeking to obtain or amend licenses to transact insurance business in the Commonwealth. The Division participates in the NAIC Uniform Certificate of Authority Application process. The UCAA consists of fourteen parts that allow the Division to review the applicant's solvency, management team, and experience in the insurance industry. Information compiled by the NAIC, as well as input from the domestic regulators, also has a part in the review process.

During 2009, the Section issued twenty-nine new insurance company licenses, twenty-one amended insurance company licenses, approved five companies as authorized surplus lines insurers, approved one company as an accredited reinsurer, issued a Certificate of Authority to one home warranty company, one domestic HMO was issued a conditional license, and one domestic P & C Company issued a Certificate of Authority.

New Licenses		
Property & Casualty Insurers		Life, Accident & Health Insurers
21ST Century Casualty Company	National Lloyds Insurance Company	Express Scripts Insurance Company
American International Ins. Co. of Delaware	Permanent General Assurance Corporation	HealthSpring Life and Health Insurance Co.
American Strategic Insurance Corp.	Permanent General Assurance Corp. of Ohio	Health Insurers
Catlin Insurance Company Inc.	Plymouth Rock Assurance Casualty Company	CeltiCare Health Plan of Massachusetts, Inc.
Cornhusker Casualty Company	Preserver Insurance Company	Surplus Lines
Cranbrook Insurance Company	Rider Insurance Company	Republic - Vanguard Insurance Company
Essent Guaranty Inc.	Sentinel Insurance Company LTD.	Torus Specialty Insurance Company
GEICO Casualty Company	Starr Indemnity & Liability Company	Hiscox Specialty Insurance Company Inc
GEICO Indemnity Company	State Automobile Mutual Insurance Company	Starr Surplus Lines Insurance Company
LM General Insurance Co.	State Auto Property Casualty Insurance Company	Naxos Insurance Company
Maxum Casualty Insurance Company	Utica National Assurance Company	Home Warranty Companies
Meridian Citizens Mutual Insurance Company	Utica National Ins. Co. of Texas	Home Services USA Repair Management
Mid-Century Insurance Company	Zurich American Insurance Company of Illinois	Accredited Reinsurers
Municipal and Infrastructure Assurance Corp		Maiden Reinsurance Company
Amended Licenses		
Property & Casualty Insurers		
Aetna Insurance Company of Connecticut	Farmers Insurance Exchange	StarNet Insurance Company
AGCS Marine Insurance Company	First Colonial Insurance Company	Travelers Casualty and Surety Co. of America
American Alternative Insurance Corp.	GEICO General Insurance Company	Truck Insurance Exchange
American Family Home Insurance Company	Hiscox Insurance Company Inc.	Union Mutual Fire Insurance Company
American Sentinel Insurance Company	Navigators Insurance Company	WRM America Indemnity
AXIS Insurance Company	New England Guaranty Insurance Company	Life, Accident & Health Insurers
Berkley Insurance Company	Riverport Insurance Company	Principal National Life Ins. Co.

3.4 Special Activities

There were several new Massachusetts domestic insurers created and licensed during 2009. These included the following:

- **Plymouth Rock Assurance Casualty Company**
Plymouth Rock Assurance Casualty Company received their Certificate of Authority on July 14, 2009
- **CeltiCare Health Plan of Massachusetts, Inc..**
CeltiCare Health Plan of Massachusetts, Inc., received a conditional HMO License on May 5, 2009.
- **John Hancock Life & Health Insurance Co.**
John Hancock Life & Health Insurance Co. applied to redomesticate from Delaware to Massachusetts. This transaction was approved and the company redomesticated to Massachusetts effective January 1, 2009.

There were several Massachusetts domestic insurers involved in significant transactions during 2009. These included the following:

- **John Hancock Life Insurance Company**
Effective December 31, 2009, John Hancock Life Insurance Company merged into John Hancock Life Insurance Company (U.S.A.).
- **John Hancock Life Variable Insurance Company**
Effective December 31, 2009, John Hancock Variable Life Insurance Company merged into John Hancock Life Insurance Company (U.S.A.).
- **SPARTA Insurance Company**
Effective April 30, 2009, SPARTA Insurance Company redomesticated to Connecticut from Massachusetts.
- **Eastern Casualty Insurance Company**
Eastern Casualty Insurance Company was placed into receivership effective May 12, 2009.
- **First Allmerica Financial Life Insurance Company**
First Allmerica Financial Life Insurance Company was acquired by Commonwealth Annuity and Life Insurance Company in a transaction that was approved by the Division on December 30, 2008. The transaction closed January 2, 2009.

4 - Financial Examinations

4.1 Mission

The mission of the Financial Examination Section is to perform statutory examinations of Massachusetts domestic insurers in order to assure the financial health of these companies and thereby protect consumers purchasing insurance products.

4.2 2009 Goals

 **Complete**

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

 **Complete**

- Maintain Accreditation by the National Association of Insurance Commissioners (NAIC). Impose 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 other U.S. jurisdictions, and thus with the least amount of cost to them.

 **Complete**

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

4.3 Primary Activities

Financial Examinations

Financial examinations are conducted in accordance with standards established by the Financial Condition (E) Committee of the NAIC as well as with the requirements of the NAIC Financial Condition Examiner's Handbook, the Division's own examination standards and Massachusetts General Laws. The principal focus of an examination is the most recent calendar year's activity. However, transactions both prior and subsequent to the "as of" examination date are reviewed as deemed appropriate.

In addition to a review of the financial condition of the insurer, the examination includes a review of the company's:

- Business Policies and Practices
- Corporate Records
- Reinsurance Programs
- Conflict of Interest Disclosure Statements
- Fidelity Bonds and Other Insurance
- Employees' Pension and Benefits Plans
- Disaster Recovery Plan
- Treatment of Policyholders

In addition to this list, the review also includes other pertinent matters in order to provide a reasonable assurance that the company is in compliance with applicable laws, rules and regulations. In planning and conducting an examination, consideration is given to the concepts of materiality and risk, and examination efforts are directed accordingly.

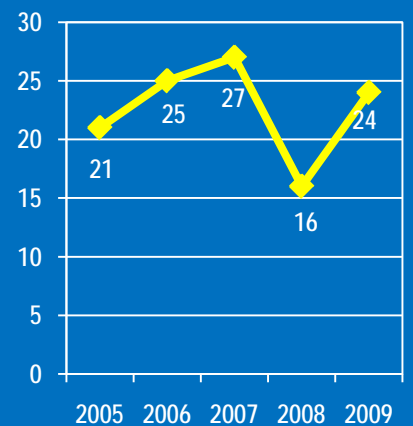
In 2009, the Financial Examination Section completed routine statutory examinations of twenty-three insuring organizations. These companies produced \$19.9 billion in premium nationwide - \$3.7 billion in Massachusetts. The Section also continued its special purpose examinations of domestic managed care organizations to evaluate their premium rate setting processes.

The NAIC Financial Regulation Standards & Accreditation (F) Committee has a standard known as 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 allowed before the state is required to roll the "as of" date of a re-initiated exam forward one year.

2009 Statutory Examinations

Life, Accident & Health Insurers	3
Property & Casualty Insurers	4
Fraternal Organizations	1
Self-Insured Groups	10
Health Organizations	6

Five Year Trends: Completed Examinations



The Financial Examination Section conducted twenty-one full-scope financial examinations with an “as of” date of December 31, 2007. All of these examinations were completed by June 30, 2009, within the “18 Month Rule” timeframe noted above. Twenty financial examinations were in progress at year’s end, representing approximately \$19.7 billion in premium nationwide - \$6.5 billion in Massachusetts.

Examination Reports Issued in 2009			
	US Direct Premium	MA Direct Premium	Surplus
Property & Casualty Insurers			
Arrow Mutual Insurance Co.	\$7,548,000	\$7,319,000	\$29,055,000
Bunker Hill Ins. Co. (Plymouth Rock Group)	\$38,811,000	\$33,215,000	\$19,971,000
Pilgrim Ins. Co. (Plymouth Rock Group)	\$59,133,000	\$59,133,000	\$10,220,000
Plymouth Rock Assurance Co. (Plymouth Rock Group)	\$238,699,000	\$225,381,000	\$122,412,000
Health Insurers			
Dental Service of Massachusetts	\$357,179,000	\$357,179,000	\$153,890,000
Fallon Community Health Plan, Inc. (Fallon Group)	\$438,481,000	\$438,481,000	\$171,470,000
Fallon Health & Life Assur. Co. (Fallon Group)	\$8,492,000	\$8,492,000	\$3,620,000
HPHC Insurance Co. (Harvard Pilgrim Group)	\$1,874,216,000	\$1,803,871,000	\$373,473,000
HPHC of New England, Inc. (Harvard Pilgrim Group)	\$321,598,000	\$0	\$28,621,000
HPHC, Inc. (Harvard Pilgrim Group)	\$91,686,000	\$47,264,000	\$23,510,000
Life, Accident & Health Insurers			
John Hancock Life Ins. Co. (John Hancock Group)	\$4,363,283,000	\$339,782,000	\$4,077,485,000
John Hancock Var. Life Ins. Co. (John Hancock Group)	\$1,094,513,000	\$64,620,000	\$606,935,000
New England Life Ins. Co.	\$2,000,855,000	\$221,316,000	\$541,737,000
Self Insured Groups			
Mass. Catholic Self-Insured Group	\$5,412,000	\$5,412,000	\$5,777,000
Mass Govt and Educ Self-Insured Group	\$15,189,000	\$15,189,000	\$11,257,000
Mass. Bay Self-Insured Group	\$2,358,000	\$2,358,000	\$444,000
Commonwealth Transportation Comp. Corp.	\$3,346,000	\$3,346,000	\$0
Construction Industries Compensation Corp.	\$3,177,000	\$3,177,000	\$0
Graphic Arts Compensation Corporation	\$1,002,000	\$1,002,000	\$0
Independent Schools Compensation Corp.	\$7,812,000	\$7,812,000	\$0
Manufacturers of Mass. Comp. Group, Inc.	\$2,229,000	\$2,229,000	\$0
Self-Insured Lumber Business Assoc., Inc.	\$6,874,000	\$6,874,000	\$42,000
Wholesale/Retail Suppliers Comp. Corp	\$2,761,000	\$2,761,000	\$0
Fraternal Organizations			
Catholic Assn of Foresters	\$252,000	\$197,000	\$6,832,000
TOTALS	\$10,944,906,000	\$3,656,410,000	\$6,186,751,000

Examinations in Progress 12/31/2009			
	US Direct Premium	MA Direct Premium	Surplus
Property & Casualty Insurers			
AIM Mutual Ins. Co. (AIM Group)	\$69,221,000	\$61,682,000	\$124,170,000
Associated Employers Ins. Co. (AIM Group)	\$16,037,000	\$16,037,000	\$3,811,000
MA Employers Ins. Co. (AIM Group)	\$11,907,000	\$11,907,000	\$3,255,000
Employers Security Assur.. Co. (AIM Group)	\$608,000	\$608,000	\$3,051,000
Encompass Insurance Co. (Allstate Group)	\$93,377,000	\$93,377,000	\$6,027,000
Commerce Ins. Co. (Commerce Group)	\$1,345,190,000	\$1,335,297,000	\$977,828,000
Citation Ins. Co. (Commerce Group)	\$116,191,000	\$116,191,000	\$114,799,000
Danbury Insurance Company (Hingham Group)	\$7,371,000	\$557,000	\$7,628,000
Hingham Mutual Insurance Co. (Hingham Group)	\$43,870,000	\$30,924,000	\$39,848,000
Safety Insurance Co.	\$499,074,000	\$499,041,000	\$560,462,000
Safety Property and Casualty Insurance Co.	\$2,112,000	\$2,109,000	\$12,663,000
Safety Indemnity Insurance Co.	\$72,323,000	\$72,315,000	\$39,280,000
Health Insurers			
Neighborhood Health Plan	\$844,059,000	\$844,059,000	\$268,261,000
Tufts Associated HMO, Inc.	\$2,242,061,000	\$2,242,061,000	\$446,326,000
Tufts Insurance Company	\$55,723,000	\$55,723,000	\$15,006,000
Life, Accident & Health Insurers			
The Paul Revere Life Ins. Co. (Paul Revere Group)	\$348,449,000	\$13,791,000	\$340,303,000
The Paul Revere Var. Annuity Ins. Co (Paul Revere Group)	\$5,098,000	\$268,000	\$36,851,000
Savings Bank Life Ins. Co. of MA	\$219,751,000	\$170,087,000	\$158,192,000
Massachusetts Mutual Life Insurance Company	\$13,682,402,000	\$916,060,000	\$8,462,931,000
Fraternal Organizations			
Supreme Council of the Royal Arcanum	\$3,215,000	\$278,000	\$10,849,000
TOTALS	\$19,678,039,000	\$6,482,372,000	\$11,631,541,000

Other Insurance Entities

In addition to examining traditional insurance companies, the Section also conducts periodic examinations of domestic self-insured groups, residual market pools and over 150 fraternal benefit and mutual aid societies.

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 2009 for business written in calendar year 2008 totaled \$25.2 million on written premium of \$635.1 million.

Life Company Certification and Valuation Fees Collection

At the end of each calendar year, 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 the actuarial opinions provided by the companies, including asset adequacy testing required on these reserves. The Division then issues a certification of the company's entire reserve liability. Under Massachusetts law, the companies are required to pay fees for the annual valuation process and for the certificates issued. Valuation and certification fees billed in 2009 amounted to \$664,000.

4.4 Special Activities

Training & Professional Accomplishments

Two Financial Examination Section managers attended the Society of Financial Examiner's annual Career Development Seminar (CDS) in July, 2009. The Society of Financial Examiners (SOFE) is a professional society made up of state insurance examiners throughout the United States and its territories. Through lectures, roundtable discussions and interactive formats, participants learn the latest developments, current and emerging issues, and new solutions in the regulation of insurance companies. Topics also include the new risk-focused examination approach, fraud detection, IT development, and the latest legislation, auditing and regulatory issues.

5 - Market Conduct






5.1 Mission

The primary mission of the Market Conduct Section is to conduct examinations and reviews of insurance company business practices to ensure that policyholders are treated fairly in the Massachusetts insurance marketplace.

The Market Conduct Section reviews the manner in which insurance companies treat policyholders in order to ensure that such treatment complies with the terms and conditions of insurance contracts, as well as state laws, regulations and bulletins. Examinations involve interviews with key company personnel, and review of company records and practices - including those relating to sales, advertising, rating, underwriting, claims and complaint handling.

The Section also conducts Market Analysis Reviews of various regulatory data covering select companies doing business in Massachusetts. Review of this regulatory data enables the Section to better understand the current state of the marketplace, and identify possible areas of regulatory intervention.

5.2 2009 Goals

- | | |
|---|---|
| • Monitor insurers and industry trends, and analyze their impact on consumers and the insurance marketplace to determine whether regulatory intervention or oversight is appropriate. | Complete  |
| • Monitor the progress of multi-state regulatory settlement agreements in which the Massachusetts Division of Insurance is a lead state negotiator. | Complete  |
| • Determine whether multi-state regulatory settlement agreements negotiated by other states are fair to Massachusetts consumers. | Complete  |
| • Maintain a market conduct examination program in accordance with Division of Insurance and the NAIC guidelines. | Complete  |
| • Conduct substantive market conduct examinations that are thoughtfully planned and timely executed by qualified and trained professionals. | Complete  |

2008 Comprehensive Exams

- Bunker Hill Insurance Co.
- Danbury Insurance Co.
- Hingham Mutual Fire Ins. Co.
- John Hancock Life Ins. Co.
- John Hancock Variable Life Ins.
- New England Life Ins. Co.
- Pilgrim Insurance Co.
- Plymouth Rock Assur. Corp.
- Safety Insurance Co.
- Safety Indemnity Ins. Co.
- Safety Property & Casualty Ins.

2008 Limited-Scope Exams

Broker Activity

- Allmerica Financial Life Insurance & Annuity Company
- American Employers Ins. Co.
- Berkshire Life Ins. Co.
- Blue Cross & Blue Shield of MA
- Boston Mutual Life Ins. Co.
- Employers Fire Ins. Co.
- First Allmerica Fin. Life Ins. Co.
- Harvard Pilgrim Health Care of NE
- Harvard Pilgrim Health Care
- John Hancock Life Ins. Co.
- John Hancock Variable Life Ins.
- Massachusetts Homeland Ins.
- Massachusetts Mutual Life Ins.
- Northern Assur. Co. of America
- One Beacon America Ins. Co.
- Paul Revere Life Ins. Co.
- Paul Revere Var. Annuity Ins.
- Tufts Associate HMO

HealthMarkets

- Mid-West National Life Ins. Co.
- Chesapeake Life Ins. Co.
- MEGA Health & Life Ins. Co.

Long Term Care Insurance

- Aetna Life Insurance Co.
- Allianz Life Ins. Co. of N. Amer.
- CUNA Mutual Ins. Society
- Genworth Life Ins. Co.
- John Hancock Life Ins. Co.
- Massachusetts Mutual Ins. Co.
- Monumental Life Ins. Co.
- New York Life Ins. Co.
- Northwestern Long Term Care Ins.
- Prudential Ins. Co. of America
- RiverSource Life Ins. Co.
- TIAA-CREFF Life Ins. Co.
- Transamerica Life Ins. Co.
- UNUM Life Ins. Co. of America

5.3 Primary Activities

Examinations and Reviews

The market conduct examination process enables the Division to ensure that insurance companies treat policyholders and consumers fairly and in accordance with both the terms of the insurance contract and state laws or regulations. Completed examinations can result in insurance companies taking corrective action to address identified violations and prevent their recurrence.

The Market Conduct Section evaluated the business practices of 11 domestic companies in the following areas during comprehensive examinations completed in 2009:

- 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

In addition to comprehensive examinations, the Section completed 35 limited scope examinations of domestic and foreign insurers in 2009. A limited scope examination is one that covers only specifically stated areas of activity rather than the comprehensive set of areas listed above. One limited scope re-examination looked at whether Mid-West National Life Insurance Company of Tennessee, The Chesapeake Life Insurance Company, and the MEGA Life and Health Insurance Company, which are companies in the Health Markets Inc. company group, complied with the terms of a Regulatory Settlement Agreement (RSA) reached with the Division several years ago. As a result of this re-examination and a new RSA reached with the Division in August 2009, Health Markets agreed to pay a \$2 million monetary penalty, to stop writing any new health coverage after September 30, 2009, and to reconsider claims that were previously denied. The claims reassessment process is ongoing, with the first payments being made in 2010.

Market Analysis

In 2009, the Market Conduct Section completed 67 market analysis reviews on 48 companies for 9 lines of business. During market analysis reviews, the Division assesses data from a variety of sources including the NAIC Complaint Database (CDS), the NAIC regulatory information retrieval system (RIRS), the NAIC Market Initiative Tracking System (MITS), and insurance company-submitted financial statements. These market analysis reviews provide an early warning mechanism used to identify company non-compliance with insurance laws and regulations, and negative financial trends which may impact future claim payments.

Company Reports

In 2009, the Division reviewed potential violations self-reported by one company involving claims handling for qualified student health insurance plans. The total restitution to Massachusetts' insureds from this self-report was \$881,306. The Division also reviewed a life insurance company's payments to Massachusetts consumers under a national remediation plan established after the company self-reported problems with its annuity contracts. The Massachusetts remediation credits or payments thus far total \$765,026.

Settlement Monitoring

As a result of examinations that were previously conducted by the Division, the Market Conduct Section monitored two regulatory settlement agreements throughout 2009.

- **UNUM Group**

The UNUM settlement concerned improper claim handling including denials and termination of payments, on group and individual disability income policies. As of December 31, 2009, on a national basis, UNUM Group has paid approximately \$715 million either directly to claimants, or has placed funds in reserve for future payments. Approximately \$14.2 million of that total has been paid or placed in reserve for future payments to Massachusetts' claimants.

- **UnitedHealthcare Group**

The UnitedHealthcare Group settlement covered claims previously underpaid due to errors in determining benefit eligibility, claim adjudication system or claim processor errors, and provider contract issues. In 2009, restitution paid to Massachusetts' insureds and health care providers totaled \$2.03 million.

Additional Reviews

The Market Conduct Section regulates 265 risk purchasing groups by registering new groups and renewing the registration of existing groups. In 2009, the Section collected approximately \$34,000 in fees from these risk purchasing groups. In addition, the Section reviews and analyzes the financial statements of 24 workers' compensation self-insured groups in order to ensure the solvency of each group.

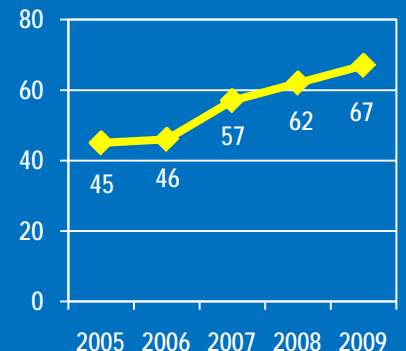
**Five Year Trends:
Comprehensive Exams**



**Five Year Trends:
Limited-Scope Exams**



**Five Year Trends:
Market Analysis Reviews**



6 - Producer Licensing

License Types

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

The Producer Licensing Department is responsible for the licensing of all individual and business entities in the business of insurance. The Department also issues Certification Letters, Clearance Letters, duplicate or replacement licenses, and responds to public record requests involving active and non-active licensees. In addition, the Department is also responsible for assuring that all insurers who appoint licensed producers annually renew or non-renew their appointments.

In particular, the Department processes all new license applications and renewal applications associated with more than ten license types.

6.1 Mission

- Ensure that individuals and business entities conducting the business of insurance in Massachusetts are qualified and in good standing, and that they conduct business within the requirements of the laws and regulations of the Commonwealth
- 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 mission of the Producer Licensing Department and that of the Division of Insurance

6.2 2009 Goals

 **Complete**

- Provide business entities with the tools and knowledge on how to best utilize the newly enhanced OLLIE Phase II system (Online Licensing for Individuals and Business Entities).

 **Complete**

- Ensure that the Online Producer Appointment (OPRA) renewal website is operational by mid-October, with insurers renewing within 45 days. The OPRA site went live on August 24, 2009 – three months sooner than the previous year.

 **Complete**

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

 **Complete**

- Train new staff members on all aspects of the Producer Licensing Department.

6.3 Primary Activities

Online Licensing of Individuals and Entities - OLLIE

OLLIE is an online insurance licensing system that offers individual insurance producers and business entity producers the opportunity to renew their licenses and update their profiles online. In 2008, the Producer Licensing Department participated in the development and design of OLLIE Phase II. OLLIE II sought to provide business entities - also known as insurance agencies - the ability to renew their producer licenses online. The goals of the project were to:

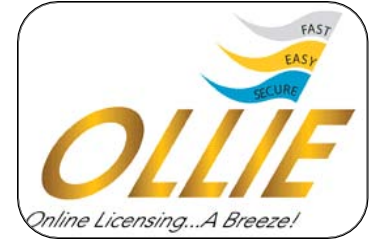
- Enhance the OLLIE website for business entities
- Enhance the internal licensing database – Consolidated Licensing and Regulation Information System (CLARIS)
- Update the AgentFinder website

On January 12, 2009, OLLIE Phase II was launched to all business entity producer licensees. The renewal process - formerly completed via paper applications only - is now greatly streamlined with a reduction in turnaround time. Paper renewal applications are still permitted and are used by those who do not wish to renew online. OLLIE license renewals can now be processed with unprecedented speed. The system is accessible 24/7 and frequent email communications from the Division keep producers informed of their application status. As of February 27, 2009, 65.8% of Business Entity Producers scheduled to renew their licenses in February 2009 did so via OLLIE. This adoption rate exceeded our expectations.

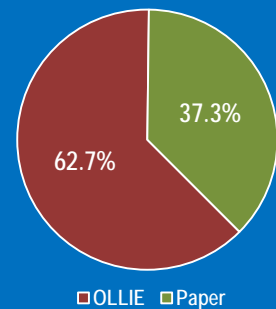
For all first time OLLIE users, renewal letters now mailed to licensed producers include a Personal Identification Number. The PIN allows the licensees to log on prior to their renewal and either renew online or update their user profiles. The Department is responsible for responding to all inquiries that arrive in the OLLIE Help Mailbox. The OLLIE Help Mailbox is assigned to one staff member weekly on a rotating basis. Requests for OLLIE PIN's are sent to the OLLIE Help Mailbox by licensees.

NAIC Address Change Request (ACR)

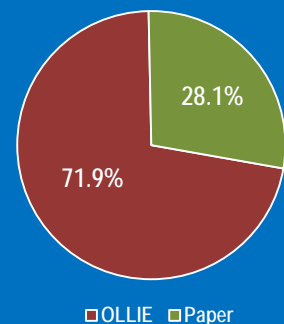
The Department led a project team on an initiative to allow producers to input address changes for their Massachusetts producer licenses via the National Insurance Producer Registry (NIPR). NIPR now transmits address updates for existing Individual Producers that are contained within the existing CLARIS licensing database. When required, the Producer Licensing Staff reviews these automated updates using a newly developed customized CLARIS interface. This new address change implementation has assisted all licensees, as changes can be performed in 24 hours and paper requests are no longer necessary.



2009 Individual Producer Renewals



2009 Business Entity Renewals



www.olliesabreeze.com

6.4 Special Activities

2009 Licensing Volume

Producers (Individual & Business)	90,171
Motor Vehicle Damage Appraisers	5,216
Surplus Lines Brokers	1,903
Public Insurance Adjusters	249
Insurance Advisors	578
Viatical Settlement or Loan Brokers	46
Reinsurance Intermediaries	116
Auto Clubs	26
Auto Club Agents	539

RFR for Testing Vendor

The Director of Producer Licensing and the Deputy Commissioner of Administration wrote a Request for Response (RFR) for the purpose of obtaining a testing /continuing education vendor. The current vendor's contract expired in April, 2009. The Director served as Procurement Team Leader of the Procurement Management Team. Additional members of the team included the Deputy Commissioner of Administration, the Continuing Education Committee Chairperson, and two attorneys from the Legal Division. The team developed an evaluation scorecard and a reference checklist. All references were checked and each bidder (three in total) was evaluated. Bids were received on time. Prometric was again selected and continued in its current role as the testing /continuing education vendor.

External Website & Producer Pages

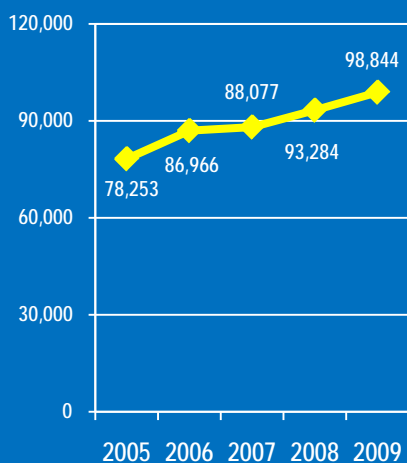
A Frequently Asked Questions section and a Licensing Department Fee section were developed by the Director and are now posted on the Division's website.

Prometric Exam Workshop & Social Security Number Project

A number of internal staff members from the Division, along with external subject matter experts from the insurance industry, volunteered their time and expertise by attending the annual Prometric Exam Review workshop. The purpose of the workshop is to review examination questions, subject percentages and overall quality of the examinations.

The Department, along with the Division's IT Department, worked with Prometric on a project to cease the use of Social Security numbers. Continuing Education providers previously used Social Security numbers for their classroom rosters and to electronically transmit CE credits to Prometric. Beginning January 5, 2010, licensees will be identified by their Massachusetts producer license numbers.

Five Year Trends: Total Licensing Volume



7 - State Rating Bureau

7.1 Mission

The mission of the State Rating Bureau (SRB) consists of three primary functions:

- Monitoring insurance markets
- Developing technical reports and analyses for the Commissioner on emerging trends in support of the Division's regulatory responsibilities
- Reviewing policy forms, rules and rates filed by or on behalf of insurance companies to ensure that insurance coverage and rating practices are actuarially sound, comply with all laws and fair to consumers

The Bureau includes three major subdivisions – the Bureau of Managed Care, the Health Care Access Bureau, and the Policy Form Review Section. The State Rating Bureau participates on behalf of the Commissioner in numerous intra-governmental and public policy groups to evaluate policy options. The Bureau works closely with the Division's legal staff to develop regulatory guidance that clarifies rating and policy requirements. The Bureau communicates rate filing procedures through filing guidance letters, and assists in the development of guides and alerts that explain features of various insurance products to consumers.

7.2 2009 Goals

- Continue to facilitate the implementation of the reformed market for private passenger auto insurance by establishing guidelines that promote the entrance of new company entrants and a wider diversity of products and rates that improve the availability of choices for Massachusetts consumers.
- Coordinate the Division's efforts to implement health insurance reform as identified in Chapter 58 of the Acts of 2006 and related statutes.
- Evaluate the market for small group health insurance, conduct examinations to evaluate the factors underlying the recent increases in small group premiums and propose policy options in conjunction with other state agencies to address the factors leading to increasing costs.
- Regulate insurance policy forms, rates and programs. Take steps to revise regulatory processes - including transition to electronic systems such as the System for Electronic Rate and Form Filing (SERFF) and Electronic Funds Transfer (EFT) - to promote more efficient and effective business practices and communications with consumers. These efforts are intended to reduce the average reviewing time for policy, form and rate filings to 120 days or less.

Complete



Complete



In Progress

Complete



7.3 Primary Activities

As the technical advisor to the Commissioner, the work of the State Rating Bureau covers many different areas of the insurance marketplace. In 2009, the State Rating Bureau performed reviews and analyses in the following areas of insurance:

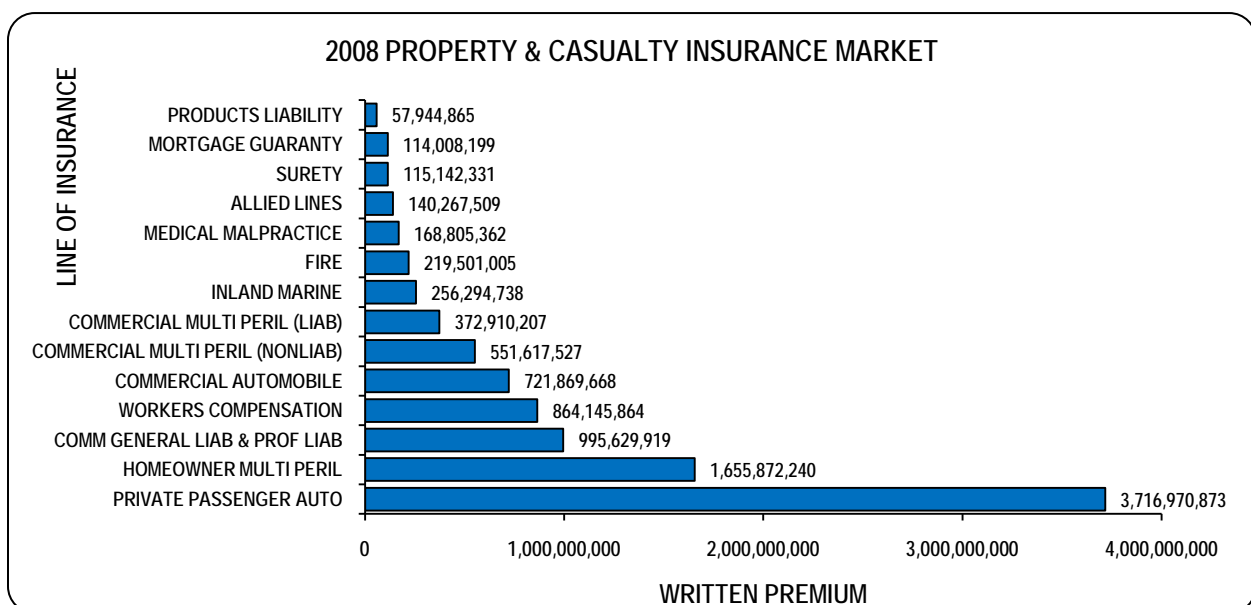
- Private Passenger Automobile
- Health
- Home
- Workers' Compensation
- Medical Malpractice
- Life
- Credit
- Policy Form Review

7.31 Private Passenger Automobile

Private passenger motor vehicle insurance accounted for over \$3.7 billion in Massachusetts written premium dollars in calendar year 2008 – this is over twice the level of premiums collected for any other line of property and casualty insurance.

The State Rating Bureau is responsible for:

- Monitoring the market's transition to competitive rate regulation
- Monitoring the activities of the residual market administered through Commonwealth Automobile Insurers
- Reviewing all company and CAR form, rule and rate filings
- Reviewing statistical plan filings



Transition to Competitive Rate Regulation

Since the move to managed competition in the private passenger automobile insurance market on April 1, 2008, 11 new insurance companies have started writing private passenger auto insurance. Seven of these companies market their products through independent agents.

In order to review the impact of the changes on consumers over the first year, the Division commissioned a study measuring such variables as premium levels and consumer attitudes and experiences with the new system of purchasing automobile insurance. The study covers the time period from April, 2008, to April, 2009.

The survey included nine focus groups with consumers held around the Commonwealth, a preliminary survey of 1,100 consumers, a comprehensive 30-minute survey of more than 4,500 drivers and one-on-one interviews with over 50 insurance agents and executives. Minorities and drivers in urban areas were over-sampled to ensure that their experiences were accurately reflected and then weighted to represent their overall incidence on the insured driving population. The results, which are statistically valid and reliable with a confidence rate of 95 percent, documented a series of positive results.

Massachusetts consumers saved over \$270 million in insurance premiums in the first year of managed competition. This data arose from an analysis of survey responses on the premiums drivers paid for their automobile insurance. Average premiums per vehicle dropped 8.2 percent during the first year under managed competition; previously in 2006-07, premiums had declined by 5.2 percent. Consumers with clean driving records were 19 percent more likely to see savings under the new system than those who had accidents or violations during the first year of managed competition.

Most consumers maintained their level of coverage when renewing their insurance policies. Those who changed their level of coverage were twice as likely to increase as to decrease their coverage levels. Many insureds opted to reinvest some of their premium savings into additional insurance coverage. African-American, Hispanic and Asian drivers were more likely than the overall population to increase their level of coverage.

Automobile Insurers Entering MA Since April 1, 2008

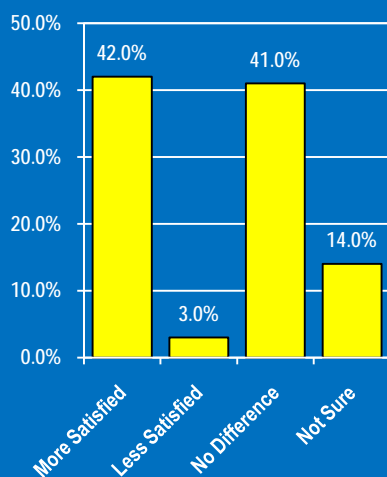
- **AIG Private Client**
- **Allstate**
- **Ameriprise**
- **GEICO**
- **Harleysville**
- **Occidental**
- **Peerless**
- **Praetorian**
- **Preferred Mutual**
- **Progressive**
- **Vermont Mutual**

Automobile Insurance Reform:

1 Year Later

- **\$270 in statewide premium savings**
- **8.2% average decrease in premium per vehicle**
- **Awareness of reform meant you were 60% more likely to save money**

How satisfied are you with the range of insurance companies available to you today, compared to one year ago?



Among the other findings:

- Sixty-nine percent of consumers continue to purchase coverage through agents, rather than purchase directly. This number is nearly twice the national average.
- Forty-two percent of the consumers surveyed were more satisfied with the auto insurance market in Massachusetts than a year ago and only 3 percent were less satisfied.
- Under the new system, 87 percent more agencies are representing four or more companies, whereas under the old system many agencies represented only one or two insurance companies – this makes it easier for consumers to shop for the best policy at the lowest price for their needs.
- Approximately three out of four consumers indicated that they were aware of the new auto insurance system, and those who were aware were 60 percent more likely to have saved money than those who were not aware. Satisfaction levels measured by the survey were consistent across ethnicity, income, and place of residence.
- Approximately 53% of consumers said competitive pricing was fairer to consumers, compared to 5% who believed it was less fair.

Not all consumers availed themselves of the new system in the first year. Some believed shopping around would be time-consuming; they were skeptical that they would save money; they found it difficult to compare insurance policies from different companies; and, they believed they could not change insurance carriers before a policy had expired.

Overall, the study showed positive results for most Massachusetts drivers, but also highlighted that more outreach and education needs to be done to continue to afford all consumers the benefits of managed competition.

During 2009, State Rating Bureau and Legal Division staff worked closely to establish transparent regulatory policies to guide company practices in rating and underwriting. The Division issued regulation 211 CMR 97.00 regarding motor vehicle cancellation and non-renewal practices, and revised the requirements in regulation 211 CMR 94.00 regarding motor vehicle pre-insurance inspections.

The State Rating Bureau continued to work on consumer outreach to help maximize the benefits of competition in the market. The Division issued an Auto Insurance Consumer Bill of Rights, and numerous consumer alerts regarding new product options.

Residual Market Reform

The final year of transition to an assigned risk plan for the residual market began on April 1, 2009. In 2009, the residual market declined from 3.5% of the total market to 2.7% based on results through November 30.

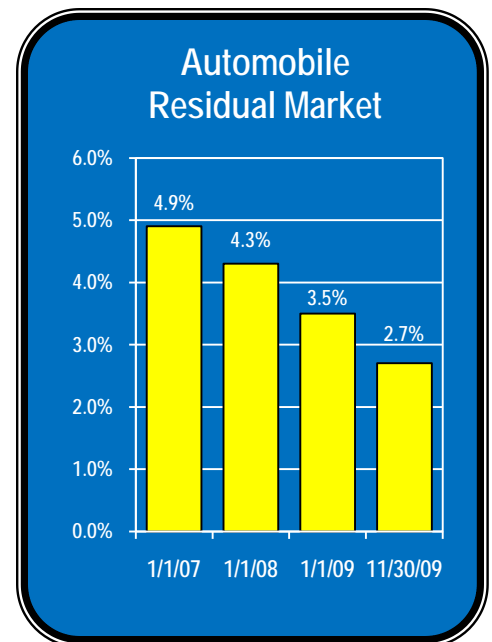
The State Rating Bureau reviewed numerous proposed changes to the MAIP rules of operation to identify their impact on both the industry and consumers. Staff also worked closely with CAR to promulgate and communicate recent MAIP rule changes designed to ease the transition for specific insurance producers, and assisted in the preparation of a report to the Legislature concerning the effects of this transition on insurance producers.

Form, Rate and Rule Filings

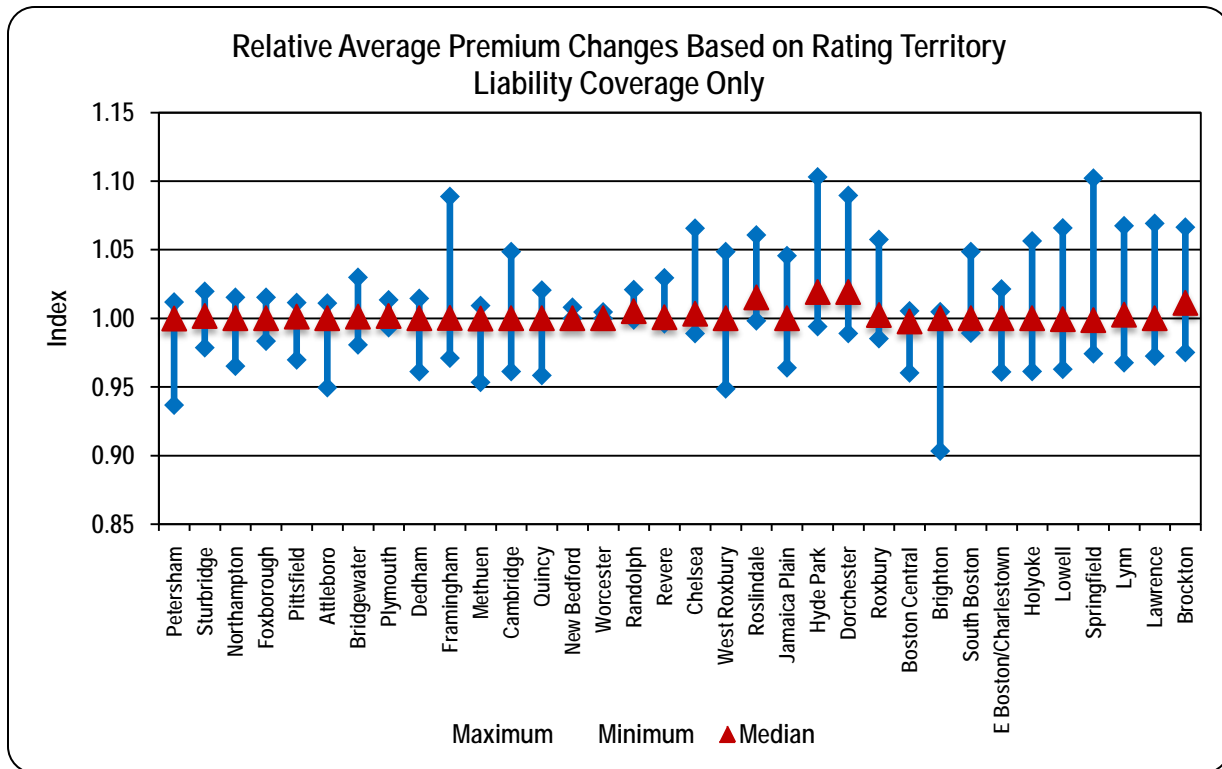
All insurer rate and rule filings are reviewed by the Bureau prior to being placed on file to ensure compliance with all state laws and Division Bulletins. All companies are required to provide actuarial support for any change to base rates or other rating factors.

For policies with effective dates of April 1, 2009 through March 31, 2010, Division Bulletin 2008-11 required insurers to offer policy premiums for the minimum insurance coverage required by law that is less than or equal to the premium available through the residual market. This means that the premiums calculated from an insurer's filed rates and rating factors must produce a premium that is less than or equal to the premium calculated using the residual market's rates and rating factors. No company filed rates that produce policy premiums in excess of the residual market threshold for the minimum insurance coverage required by law.

For policies with effective dates of April 1, 2009 – March 31, 2010, insurers were first permitted to revise rating territory relativities in the calculation of premiums in the voluntary market. Rating territory relativity measures the percentage by which the average claim cost per insured car is higher or lower than the company's average cost per insured car. No insurer filed changes in excess of 10% during 2009, and many did not revise these relativities at all.



The chart below shows an index that reflects the maximum, minimum, and median change in premium for select cities and towns during 2009 that is attributable to changes in rating territory relativities made by the eight largest insurers. The premium change being measured is for a single operator, licensed 6 years with a clean driving record, on a vehicle that carries mostly minimum liability limits and no physical damage. The base index (1.00) is the change in premium for the city of Worcester. An index of .97 means the average premium change for the policy described above changed by 3% less than the change observed for the same policy in Worcester. Similarly, an index of 1.03 for a given town means that the average premium change for the policy was 3% higher than the change observed for the same policy in Worcester.



The chart illustrates how the median premium change in 2009 rate filings from the eight largest insurers remained virtually flat for communities across the Commonwealth. The handful of communities with the largest median increases only saw an increase of 2% in the average premium compared to the benchmark change in premium for Worcester. This flat median index applies to urban as well as rural areas, indicating that no single type of community was targeted with large increases or decreases.

In addition, a spread between minimum and maximum changes in premium from company to company exists in nearly all of the communities. This means that no matter where one lives, there is likely a benefit to shopping around for the lowest price. While companies did vary their rates, the spread between minimum and maximum changes was limited to a relatively narrow band of 10% or less. These results paint the picture of a stable market for private passenger automobile insurance without geographic pockets of unprofitability that might result in volatile rate changes.

7.32 Health Insurance

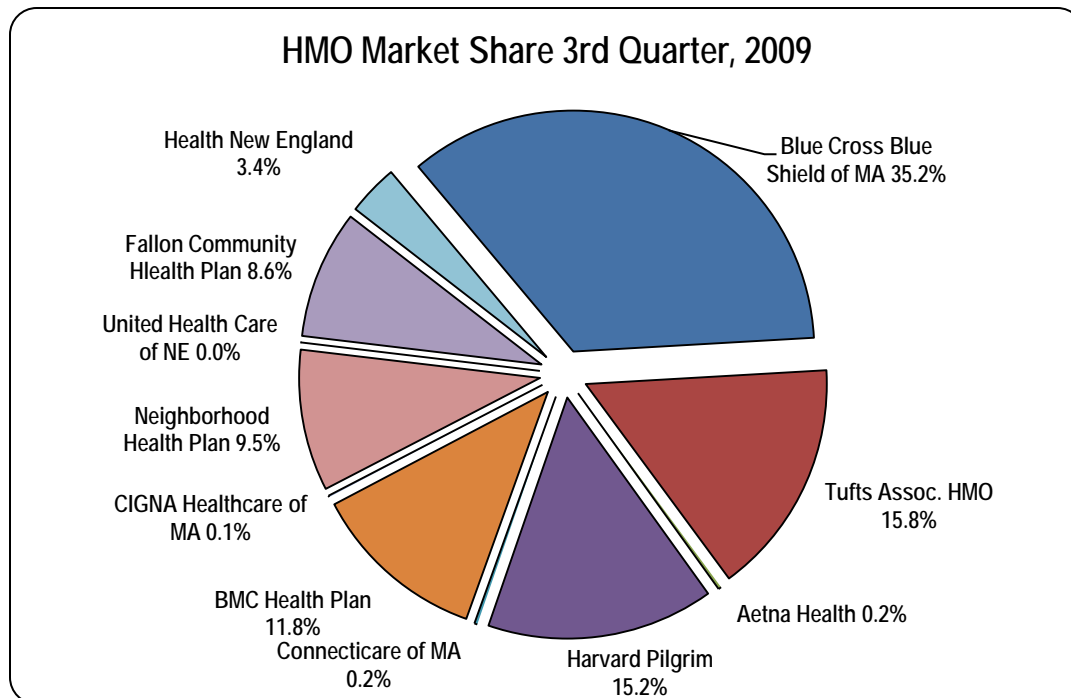
Bureau of Managed Care

The Bureau of Managed Care (BMC) reviews health insurance company materials to determine whether their operations satisfy managed care protections required under M.G.L. c. 176O. These protections include those related to:

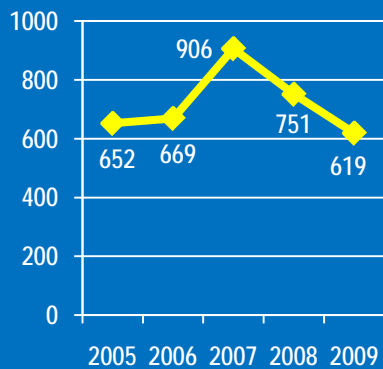
- Consumer Disclosures
- Evidences of Coverage
- Provider Contracts
- Network Directories
- Utilization Reviews
- Quality Assurance and Credentialing
- Internal Appeals Systems

In addition, the Bureau of Managed Care advises the Commissioner on emerging issues associated with health reform, company operations and administrative practices, managed care practices, and mandated health benefits.

Health Maintenance Organizations (HMO) provide the vast majority of all insured health plan coverage in Massachusetts. More than 2 million people receive health care coverage through an HMO plan from one of 10 companies. Relative market share during the 3rd quarter of 2009 is shown by the chart to the right.



Five Year Trends: Managed Care Plan Filings Changes



Managed Care Accreditation Reviews

The BMC is responsible for conducting a comprehensive review of all insured health plans with managed care systems every two years to determine compliance with the requirements of M.G.L. c. 176O. Companies that are not accredited are not permitted to manage care in Massachusetts. In the last review in 2008, the BMC completed the re-accreditation of 37 existing health insurance companies; the next review is scheduled to begin in July 2010. During 2009, the BMC completed the initial accreditation review of one company new to the market - CeltiCare Health Plan of Massachusetts, Inc.

In addition, the BMC completed the review of 619 filings that were material changes to already completed accreditation filings. Most of the materials submitted were changes to existing health insurance evidences of coverage. As of January 1, 2009, carriers were required to submit all material changes via SERFF (System for Electronic Rate and Form Filing). The change from manual reporting to SERFF reporting may account for an apparent decrease in filings reviewed for the year.

Health Reform

During 2009, the BMC coordinated many of the Division's efforts to implement health reforms and mandates. The BMC worked closely with other state agencies - including the Commonwealth Health Insurance Connector Authority, Department of Public Health, Department of Mental Health, and the Executive Office of Health and Human Services - to revise regulations and develop bulletins and guidelines to assist consumers and insurance carriers in complying with the new policies.

Mental Health

Changes to both the state and federal requirements for mental health parity in 2009, the BMC worked closely with the Department of Mental Health (DMH) and the Department of Public Health's Office of Patient Protection (OPP) to develop a bulletin to explain the impact of the mental health parity laws. In addition, the Division and DMH issued a bulletin to provide guidance on mandated coverage for intermediate behavioral health services provided on other than an inpatient or outpatient basis.

Advisory Committee on Uniform Billing and Coding

The BMC coordinated meetings of the Advisory Committee on Uniform Billing and Coding. Representatives from local providers and payers make up this committee that is charged with providing recommendations to the BMC for the adoption of policies and procedures on uniform billing and coding of health claims. The advisory committee will hold additional meetings in 2010 to implement the recommendations and to make recommendations for future actions.

Advisory Committee on Uniform Billing and Coding:

Recommendations

- Carriers to Report Their Overall Results in Reaching the Statutory Goals for Accepting Codes
- Carriers to Report Their Status on Acceptance of Specific Codes
- A Method for Providers to Report Inconsistencies for the BMC to Utilize in Determining Future Actions

Consumer Protections

BMC staff investigated a company soliciting “too-good-to-be-true” health coverage via fax machine that was only available for a limited period of time. It became clear that the company operated under many different names and changed its phone number every few weeks. The BMC worked closely with the Legal Division to develop a “cease and desist” order to enjoin this company from soliciting business in Massachusetts.

The BMC also investigated a company offering coverage in the small group health insurance market that appeared to misrepresent the insurance features of the coverage, and lead certain employers to discriminate in the offer of coverage based on health condition. This type of discrimination is not permitted under federal law. The case was assigned to investigators both at the Division and at the federal Department of Labor.

The BMC also worked closely with the Attorney General’s Office to develop ways to deal with unlicensed health plans and discount health plans. The Division and the Attorney General’s Office issued parallel consumer alerts on this area of concern.

Health Care Access Bureau

In 2006, Massachusetts enacted a comprehensive health reform law in an effort to expand access to affordable health insurance. Chapter 58 of the Acts of 2006, The Massachusetts Health Reform Law, mandates that residents maintain an adequate level of health coverage - called minimum creditable coverage - or face significant tax penalties.

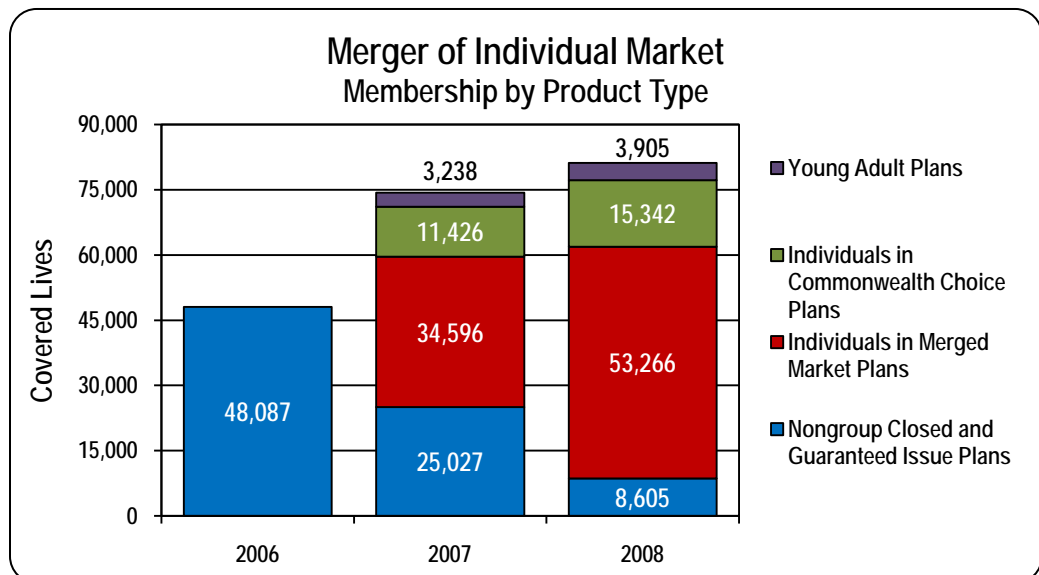
The Health Care Access Bureau (HCAB) is responsible for monitoring the market for health insurance coverage - concentrating on the availability and affordability of coverage. Members of HCAB represent the Commissioner on a number of health insurance committees and task forces, including:

- Health Care Quality and Cost Council
- HealthyMass Compact
- Interagency Analytic Work Group
- Long-Term Care Financing Advisory Committee

During 2009, the HCAB worked actively with the Bureau of Managed Care and with other state agencies, including the Executive Office of Health and Human Services, the Connector, and the Division of Health Care Finance and Policy, to implement reforms created under Chapter 58 of the Acts of 2006 and Chapter 305 of the Acts of 2008 and to examine ways to address health care cost and quality concerns.

Access: Merger of Small Group/Individual Markets

One pillar of Chapter 58 was the July 1, 2007 merger of the small group and individual markets and development of Young Adult Plans to provide more coverage options for individuals in Massachusetts. The HCAB examined the number of people covered in individual plans before and after the merger and found that coverage in individual health plans increased by 33,031 from 2006 to 2008.



Settlement with HealthMarkets

In late August, the Division reached an agreement with HealthMarkets, Inc. (the parent company of MEGA Life and Health Insurance Company and Mid-West National Insurance Company of Tennessee) calling for the company to cease writing any new health insurance coverage in Massachusetts after September 30, 2009. The company would begin non-renewing the existing 27,000 covered members shortly after ceasing sales. Under this agreement, HealthMarkets agreed to pay \$2 million to the Commonwealth.

The Division has closely monitored HealthMarkets' actions over the past two-and-a-half years under an agreement signed in December 2006, which included the \$850,000 in claim payments. Under the new agreement, HealthMarkets has agreed to reconsider additional claims denied up through August 2009, giving its customers the potential for reimbursement for previously denied claims.

Informational Hearings on Small Employer Rate Increases

During the first quarter of 2009, Governor Patrick requested that the Division of Insurance investigate the reasons underlying the rising cost of health coverage impacting Massachusetts' small businesses. The Division initiated a special examination permitting the Health Care Access Bureau's actuary to explore the methods by which the state's HMOs:

- Evaluate historical claims experience
- Project future price and utilization trends
- Develop administrative expense and contribution to surplus factors in calculating their small group health insurance rates

On October 20, 2009, among other actions, Governor Patrick directed the Division to schedule informational hearings to examine health premium increases, concentrating on the small group market and actions that companies are taking to address costs. The Division invited each small group health carrier, as well as hospitals and provider groups, to come to these hearings to explain their own systems and the reasons their prices were increasing.

The Division held Introductory Hearings in the first week of November in Lowell, Springfield, Boston, Bridgewater and Worcester to listen to public comments on the questions upon which it should concentrate. In the next seven weeks, the Division instructed the 10 health carriers participating in Massachusetts's small group health insurance market to respond to a series of questions regarding a range of issues

The Division invited each of the state's hospitals and health care provider trade associations to attend hearings and provide testimony. Material presented will be used by the Health Care Access Bureau to report on the findings of the hearings with policy options to address ongoing inefficiencies in the marketing and delivering of health benefits.

2009 Small Group Health Insurance Hearings –

Topics

Week 1	Company Cost Containment Initiatives
Week 2	Health Benefit Design, Marketing and Administration
Week 3	Consumer Services, Financial Systems and Regulatory Affairs
Week 4	General Management Expenses and Claims Payment Systems
Week 5	Provider Contracting and Network Management
Week 6	Utilization Management and Claims Payment Trends
Week 7	Premium Development for Whole Plan and Small Groups

Special Sessions on Group Health Insurance Cooperatives

On October 19, 2009, Governor Patrick also directed the Division to schedule special sessions with stakeholders to discuss the development of open-access purchasing cooperatives for insured health coverage. The Governor noted that the creation of group purchasing cooperatives would allow small businesses and individuals to combine their purchasing power and seek out lower premiums. He directed that such cooperatives should not have membership restrictions and should be able to choose and sponsor their own health products and health promotion programs. The Division held six sessions and asked all interested parties to attend, as well as to forward any relevant materials to the Division by December 28 regarding their positions on group purchasing cooperatives.

At these sessions, sharp divisions developed between those representing small businesses and all other participants. While the small business community is eager to permit cooperatives to emerge in Massachusetts, there continued to be unified opposition to cooperatives from certain employer groups, health plans and health advocacy groups because of a concern that they will increase administrative costs, unfairly split the market between those who are healthy and the less healthy, and not bring down overall health costs. The Health Care Access Bureau is currently developing a report to summarize the proceedings so that policymakers may understand the positions of those in favor and opposed to this option.

Affordability: Actuarial Reports

Mercer Consulting conducted a 2009 update to a 2007 study that examined the features of health plans bought by large employers in Massachusetts. The consultants found that Massachusetts survey respondents are dropping closed network HMO plan options but have been slower to drop HMOs than respondents from the Northeast and the US as a whole.

Health Care Quality and Cost Council

Staff from the HCAB represented the Commissioner on the 14-member Health Care Quality and Cost Council created under Chapter 58. The Council is responsible for creating and maintaining a website that presents the cost of certain procedures by health care provider and for examining ways to improve quality and address increases in overall health care costs.

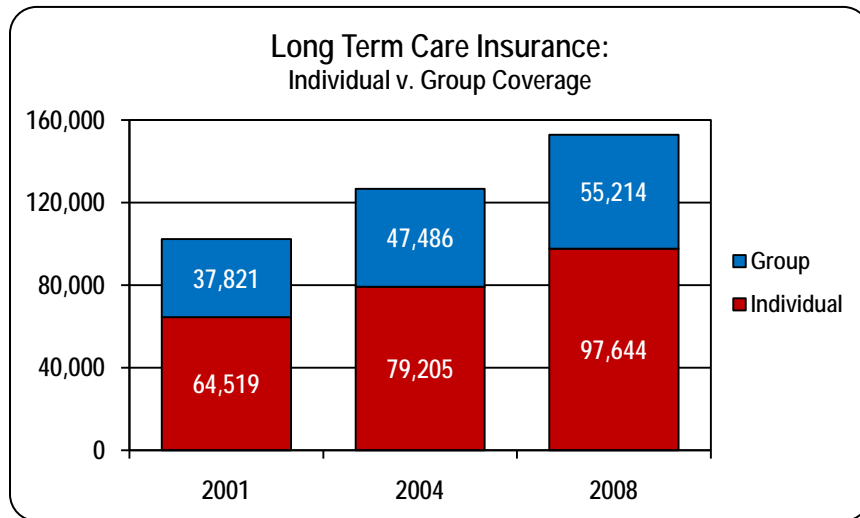
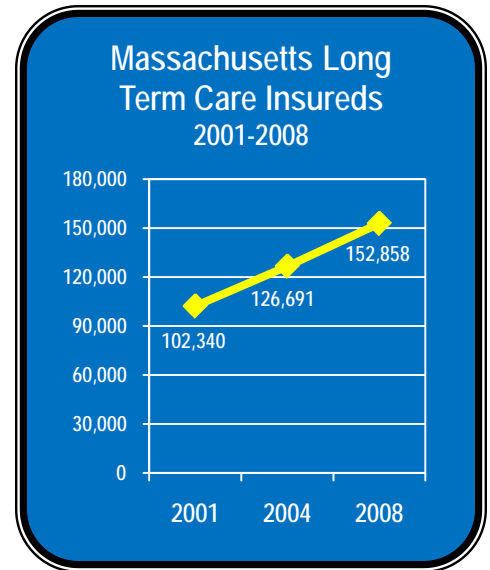
In 2009, Council activities focused primarily on the collection of claims data from all licensed health insurance plans, analyzing that data and developing a website that illustrates the relative quality and cost of receiving a procedure, supply or service from one health care provider as opposed to another. The Council also completed and released its Roadmap to Cost Containment report, which outlines 11 key strategies to contain cost growth in health care and improve the quality of health care. The website – <http://hcqcc.hcf.state.ma.us> – that was created and launched in 2008 continues to be updated periodically with new measures and refreshed data.



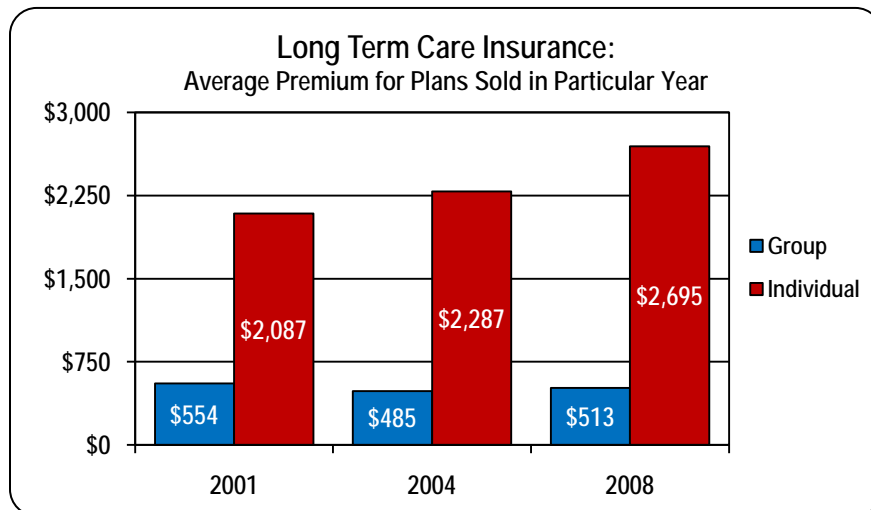
Long-Term Care Insurance: Examination of Market for Coverage

HCAB staff completed a report that examined the market for long-term care insurance in Massachusetts in order to understand the products purchased in the individual and group markets, and the ways that carriers offer products in order to identify trends that may require action in the future. Among the findings of the report is that the number of Massachusetts residents with long-term care insurance coverage increased by 20.6% from 2004 to 2008.

Among group and individual coverage in Massachusetts, individual coverage increased slightly as a percentage of the total from 2004 to 2008, while group coverage decreased slightly as a percentage of the total from 2004 to 2008.



Between 2001 and 2008, the average premium for individual coverage in Massachusetts increased, while the average premium for group coverage in Massachusetts decreased for the same time period.



Long Term Care Insurance: Standards Insurance Regulators Use to Review Filings

Over the past decade, the regulation of long-term care insurance rates has become increasingly difficult. Some insurance companies have been requesting large premium increases to fund the payment of future claims. In response to questions raised by consumers about differing ways that New England states review long-term care insurance rates, the Division commissioned Gorman Actuarial to survey 30 other state insurance regulators' processes to identify tools currently being used in reviewing rate filings. An electronic copy of the report is available in the Publications and Reports section of the Division's website: www.mass.gov/doi.

The report noted that the 30 states differ in their approach to reviewing filings, with the variations in rate filing review apparently being influenced by the state's size, insurance department resources, department policy and consideration of decisions made in other states. States that are more likely to deny or limit the level of rate increase refer to the following reasons when denying or reducing requested rate increases:

- Seven of the states have formal rate increase limits. Many also follow what other states approve and limit the rate increase approved so that they are not cross-subsidizing other states.
- A number of regulators do not want consumers to pay for incorrect assumptions the companies made when first setting rates. Some believe that long-term care insurance companies should absorb the risks involved when pricing a new product and others have not allowed rate increases to be based on changes to initial actuarial assumptions.
- Some states place more weight on a plan's current actual claims rather than on projected future claims. They indicated that they will not approve rate increases if a product is currently more profitable than was expected when rates were originally set.
- Many states consider the number of policies affected. If the number is small and has relatively little impact on an insurance company's bottom line, such states are more inclined to deny the rate increase.
- Many states will disapprove a requested increase if not enough time has passed since the last approved rate increase.

The report also noted that Massachusetts was one of the few states that had still not enacted the NAIC Model Act for Long-Term Care Insurance and that the authority granted under that act would improve the Division's power to review filings in a manner similar to what is done in other states. The Division's response to the Gorman report was to develop a Policy Filing Guidance to require long-term care insurance carriers to submit much more information with any rate increase filing, including a history of rate increases received from other states, so that this information may be used in the review.

7.33 Home Insurance

Home insurance covers the cost of damage to one's home, as well as personal liability claims that may be filed against the owner of the home. The State Rating Bureau is responsible for:

- Monitoring the market for coverage
- Reviewing the activities of the residual market administered through the Massachusetts Property Insurance and Underwriting Association (FAIR Plan)
- Reviewing all company and FAIR Plan form, rule and rate submissions

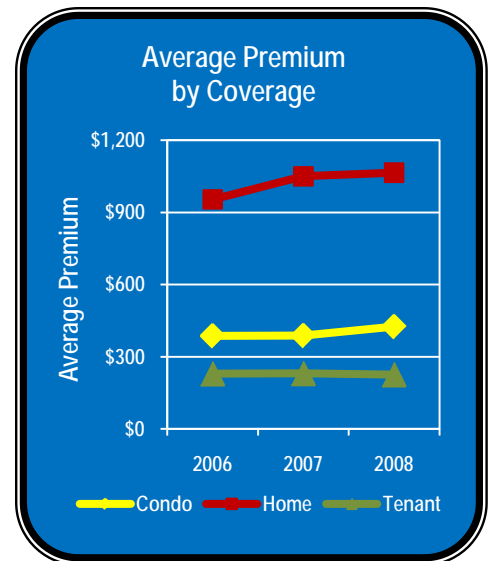
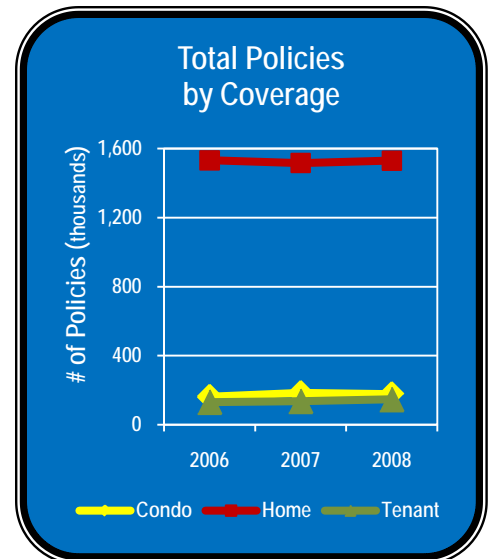
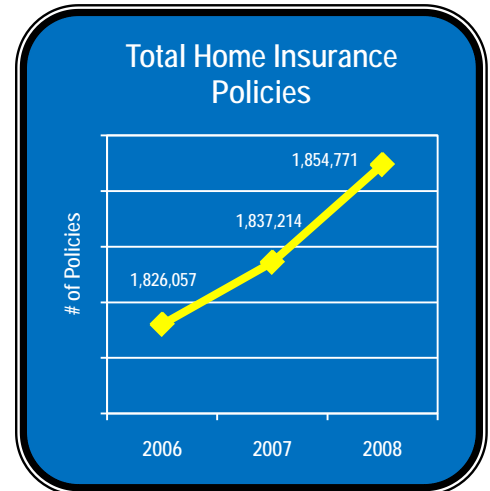
Commissioner's Report on Home Insurance

In 2009, State Rating Bureau staff completed a report (required under M.G.L. c. 175, §§ 4A and 4B) that examines the market for home insurance, the causes of home insurance loss, trends in cancellations/ non-renewals and emerging trends in the availability of coverage - especially in coastal areas. A copy is available in the Publications and Reports section of the Division's website www.mass.gov/doi.

Among the findings of the report is that the number of Massachusetts home insurance policies written between 2006 and 2008 increased by approximately 29,000 policies.

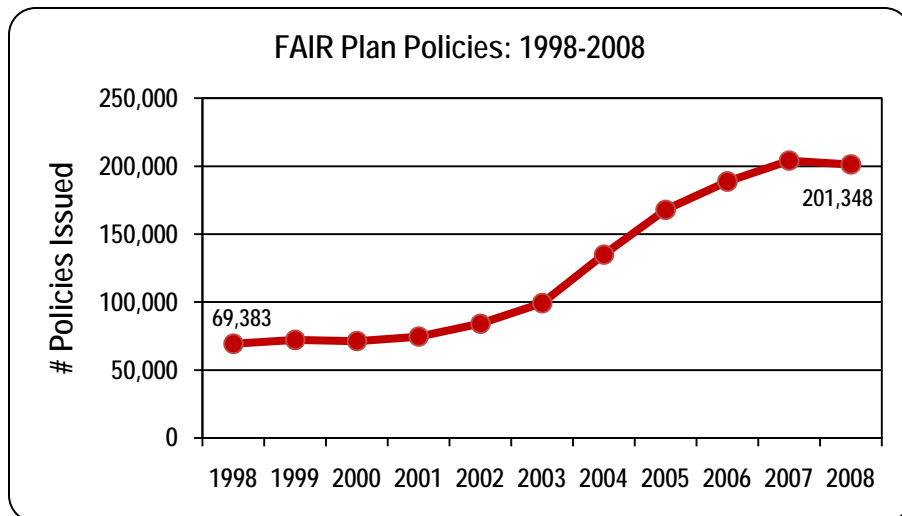
Among the three major types of coverage (condominium, homeowner's and tenant), the biggest relative change occurred in the market for tenant coverage, with 15,000 additional tenant policies written in 2008 compared to 2006.

Between 2006 and 2008, the average premium for tenant policies decreased, but the average premiums for condominium and homeowners insurance policies increased from \$387 per policy to \$425 per policy and from \$954 to \$1,065 per policy respectively.

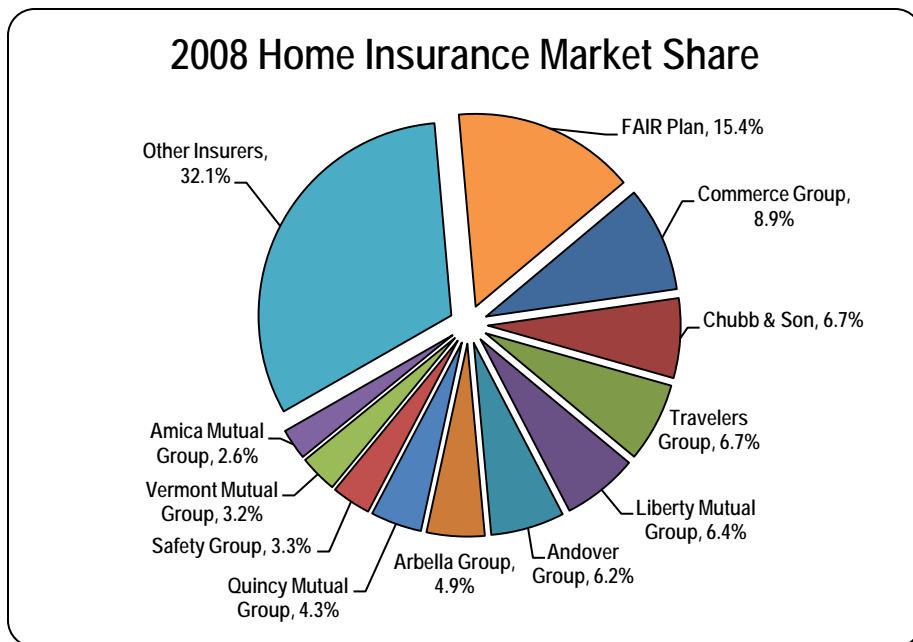


Availability of Coverage

In Massachusetts, the FAIR Plan provides coverage for home insurance when a homeowner cannot locate coverage from licensed home insurance companies. Beginning in 2003, the number of policies covered under the FAIR Plan increased dramatically as licensed companies began nonrenewing their coastal exposures in the Cape, Islands and southern Bristol and Plymouth Counties. While the figure remains quite high, we believe we have seen the FAIR Plan's overall market share plateau. By the end of 2008, the FAIR Plan had decreased slightly from a high of 204,101 policies in 2007 to 201,348.



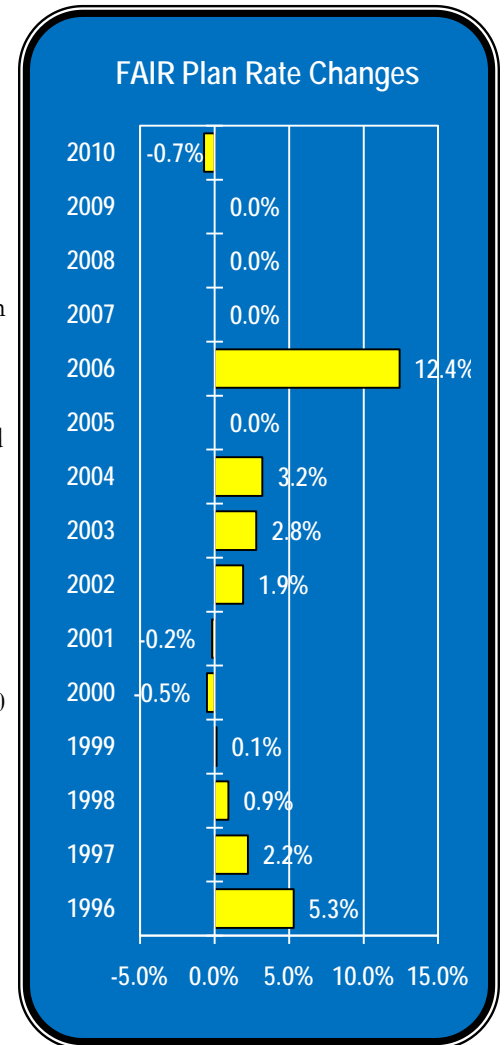
By the end of 2008, the FAIR Plan had proven to still be the largest home insurer, writing 15.4% of all 2008 home insurance premium in Massachusetts.



FAIR Plan Rate Hearing

On October 29, 2009, the FAIR Plan submitted a rate filing requesting new rates that would, on average, increase statewide homeowner multi-peril rates by 1.9%, without any changes to the rates in the Cape and Islands area. State Rating Bureau staff actively participated in the rate hearing that began on December 15, 2009 to consider the actuarial merits of the filed rates, cross-examining FAIR Plan witnesses, and participating in negotiations with the FAIR Plan to negotiate a settlement to the proceeding. On January 14, 2010, the Commissioner approved a stipulation agreed upon by the FAIR Plan, Attorney General's Office and the State Rating Bureau that resulted in nearly a 1% decrease for home insurance policies statewide. In addition to the statewide average decrease, the stipulation eliminated a proposed 2.4% increase for policies in the Cape and Islands.

In the preceding FAIR Plan rate hearing, the FAIR Plan submitted a rate filing on March 21, 2008, requesting an average increase of 13.2%, with a 25% rate increase for the Cape and Islands area. The Commissioner decided on May 8, 2008 that the MPIUA failed to meet its burden of proof in the proceeding and the request was disapproved. The chart in the margin chronicles the FAIR Plan rates changes from 1996 through the 2010 decision.



Workers' Compensation

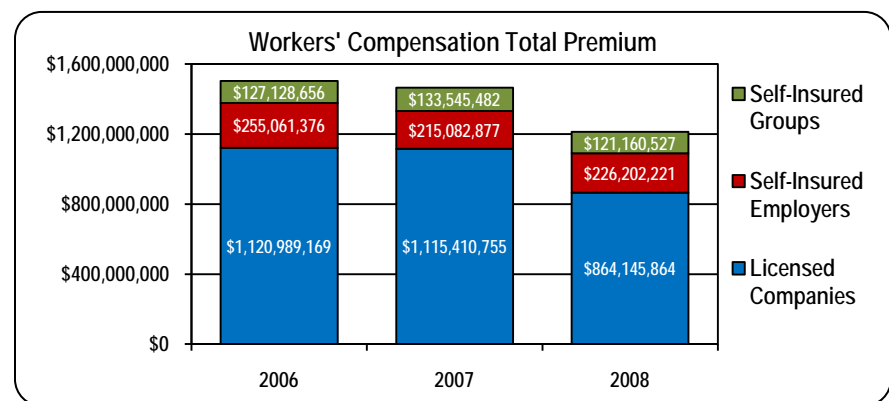
State Rating Bureau is responsible for monitoring:

- Market-wide alterations in availability of coverage
- The structure of the statistical plan documenting insurer loss and premium experience
- The health and efficiency of residual market pool
- Industry-wide rates and rating programs for non-discrimination and actuarial appropriateness

7.34 Workers' Compensation

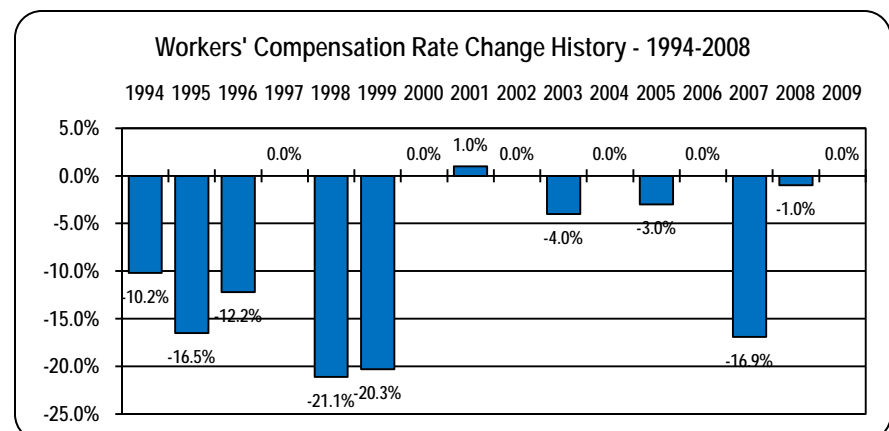
Workers' compensation insurance covers lost wages, medical costs and rehabilitation costs associated with work related accidents or illnesses. With few exceptions, employers are required to purchase workers' compensation coverage for their employees.

SRB staff review all industry bureau and individual company rate, rule, and form filings - including rate deviation filings. The coverage and rates are established according to the processes established under M. G. L. c. 152. Industry filings are coordinated through the Workers' Compensation Rating and Inspection Bureau of Massachusetts (WCRIB) - an entity licensed as a Rating Organization under M. G. L. c. 174A. The WCRIB also acts as the Division's Statistical Agent and Pool Administrator.



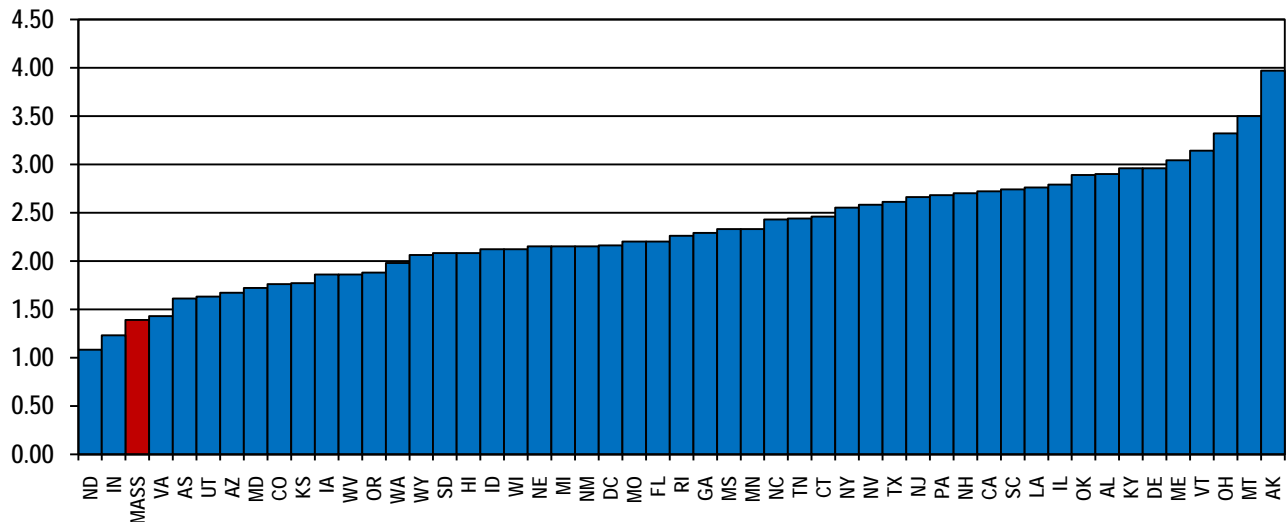
Rate Review

The WCRIB made no changes to the industry-wide rates in 2009. Approximately 50 carrier groups submitted downward deviation filings to the 2008 rates in 2009, with over 20 individual companies offering discounts of at least 20%. Many companies also made individual filings of various non-standard rating plans, rules and forms. The SRB promulgated several bulletins affecting workers' compensation rate filings, including one regarding coverage to repatriate American workers hurt abroad. The following chart illustrates the history of industry-wide rate changes approved by the Division since 1994.



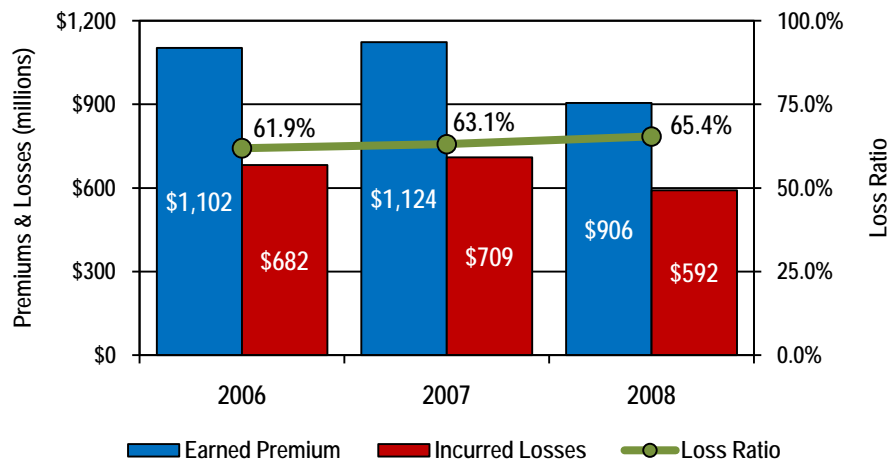
A survey by the Oregon Department of Consumer & Business Services published in March, 2009 compared average worker's compensation rates paid by employers in the most common industrial classifications. The results of this survey showed that the average premium paid by Massachusetts businesses was among the lowest in the nation – only Indiana and North Dakota had a lower index rate.

Workers' Compensation Index by State



In addition, as can be seen from the calendar year information displayed below, in spite of the many rate reductions and downward company deviations over the last two decades, workers' compensation insurance continues to be profitable in Massachusetts.

Workers' Compensation Premium, Losses & Loss Ratio



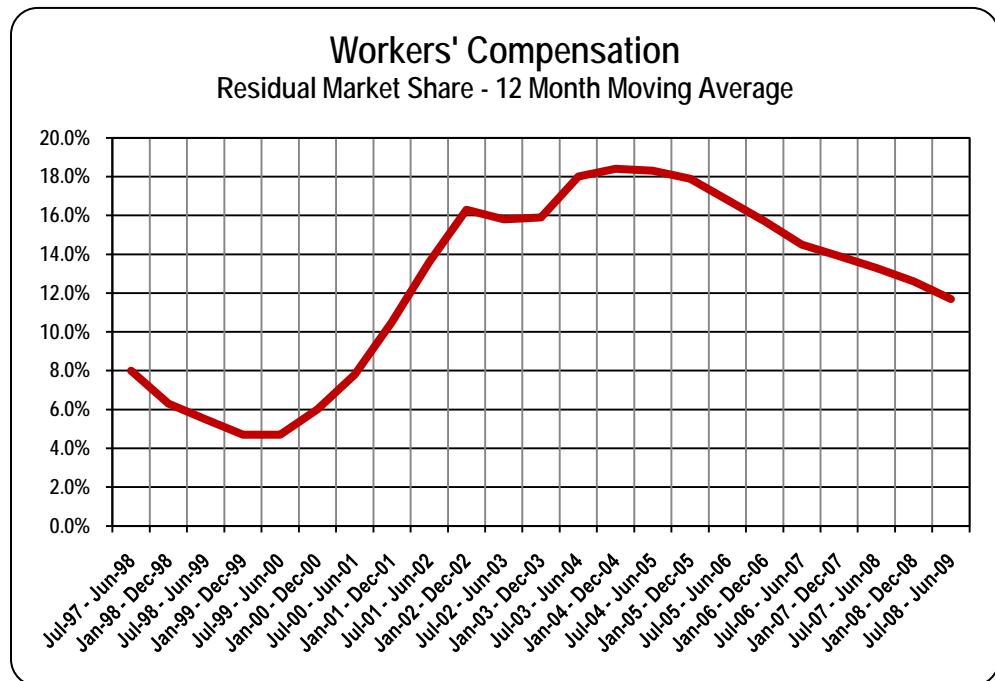
Statistical Plan and Residual Market Changes

During 2009, the State Rating Bureau, in coordination with the WCRIB, worked out a number of simplifying revisions to the Massachusetts Statistical Plan, including one that eliminates the requirement that companies report estimates of “incurred but not reported” losses. Staff also worked out a data remediation plan for one of the state’s largest carriers to ensure that the data used to determine appropriate industry-wide rates will be based on accurate loss and premium information. This company has now been approved by the Division to handle Pool as well as voluntary risks because of its marked improvement.

With assistance from the WCRIB staff, the SRB worked out a number of new reports that showed deficiencies in the reporting of data in connection with large deductible policies, and approved a number of changes to the manual of rules regarding retrospectively rated policies. The State Rating Bureau also assisted the WCRIB transition to a paperless rate and form filing system to go along with our year-old electronic Pool application system for residual market employers.

Monitoring the Workers’ Compensation Residual Market

Workers’ compensation companies are permitted to decline risks which then obtain coverage through the Massachusetts Workers’ Compensation Assigned Risk Pool. The Division monitors whether companies are increasing the number of risks covered through the pool. In spite of regular rate reductions, the proportion has declined steadily since 2005.

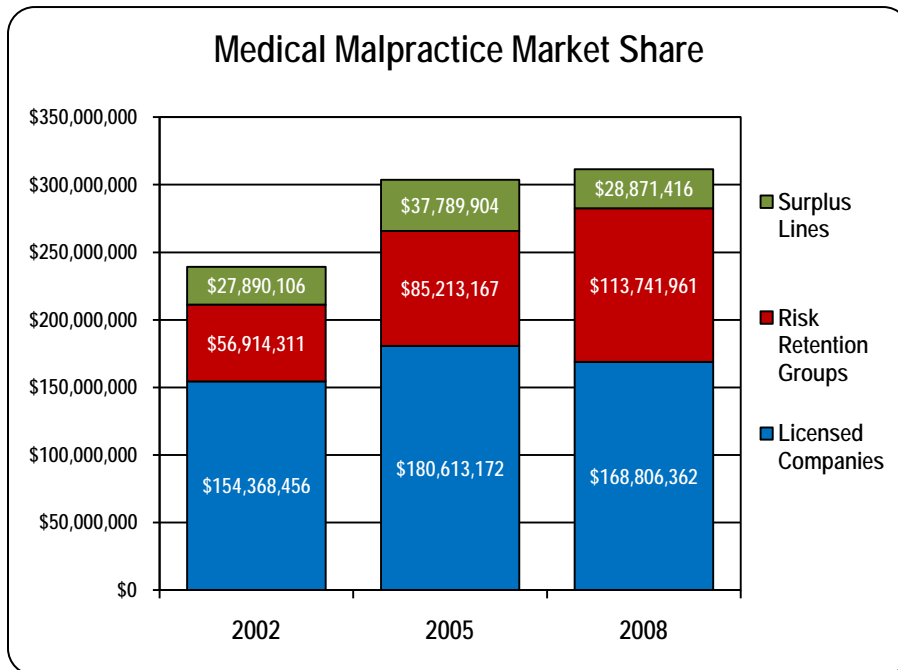


7.35 Medical Malpractice Insurance

Medical malpractice insurance covers medical malpractice claims and the expenses associated with defending alleged medical malpractice. The State Rating Bureau is responsible for the following:

- Monitor the Market for Coverage
- Analyze and Collect Data
- Review the Activities of the Residual Market Pool
- Review all Company-filed Form, Rule and Rate Filings

For 2009, staff completed “Medical Malpractice Insurance in the Massachusetts Market 2008” report, which is available in the Publications and Reports section of the Division’s website – www.mass.gov/doi.



New Legislation

On December 30, 2008, Chapter 444 of the Acts of 2008 amended the medical malpractice statutes to require that medical malpractice coverage offered to physical therapists and physical therapist assistants be available on a “take-all-comers” basis beginning March 30, 2009. A list of licensed companies writing physical therapists and physical therapist assistants as well as other categories of health care providers on a “take all comers” basis can be found on the Division’s website.

Annual Medical Malpractice Report

2009 Findings

- The cost of medical malpractice coverage for some providers is forcing them to think about dropping their practice or moving to other states to practice
- Premium dollars written increased from \$239M in 2002 to \$311M in 2008
- Proportion of coverage written in regulated market dropped from 64.5% in 2002 to 54.2% in 2008
- Proportion of coverage written in unregulated surplus lines and risk retention markets grew from 35.5% in 2002 to 45.8% in 2008

7.36 Life Insurance

The Division issued two bulletins during the past year to clarify coverage for life insurance policies.

Discretionary Group Life Insurance - Bulletin 2009-07

Prior to the issuance of this bulletin, life insurance companies in Massachusetts were only permitted to offer policies on an individual basis or through employer or other groups permitted under group insurance laws. This bulletin established filing requirements for products to be offered to discretionary groups which would be considered provided that the Division deems that offering coverage through such discretionary group would:

- Not be contrary to the best interests of the public
- Result in economies of acquisition or administration
- Offer benefits that are reasonable in relation to the premiums charged

The Division identified that a discretionary group would satisfy the above criteria provided that:

- Discretionary group members have group conversion rights if a member leaves or is no longer eligible for the discretionary group or if the discretionary group terminates; and,
- The group is one of the classes of groups outlined in the bulletin that pertained to classes of plaintiffs, groups of independent contractors, members of a credit union, groups of former employees of an employer, or the trustees of any charitable or religious association.

Carriers are permitted to file other groups for consideration on a case-by-case basis.

War Exclusions within Life Insurance - Bulletin 2009-10

This bulletin clarifies that the limitation on war exclusions within life insurance policies applies to persons other than those known to be members of the armed services. Policies held by members of the military are subject to a different set of regulatory standards under 211 CMR 27.00 (Military Sales Practices). This bulletin defines war as a “declared war, and armed aggression by one or more countries resisted on orders of any other country, combination of countries or international organization” and it limits all exclusions related to war to a cause of “death while the insured is serving in the military, or within six months after termination of service in the military forces.”

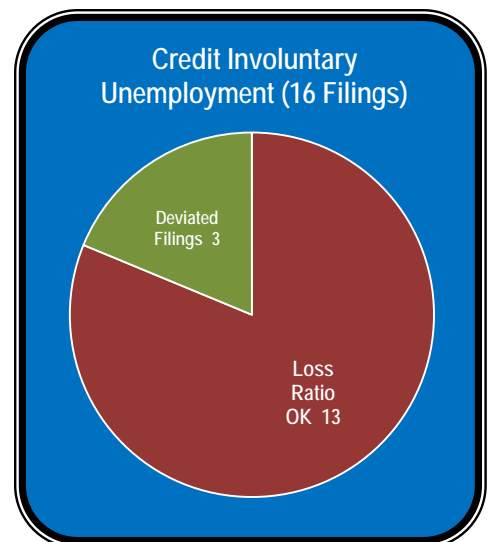
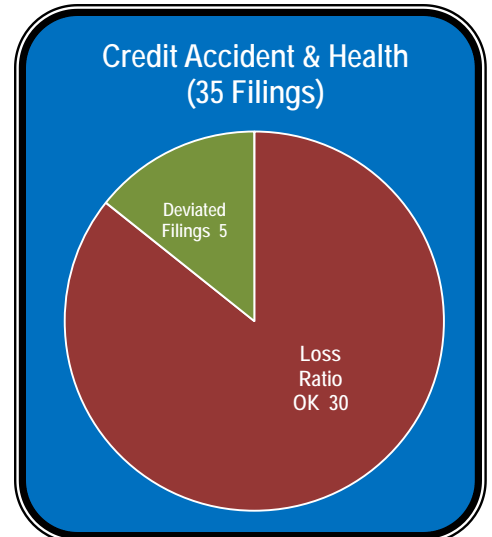
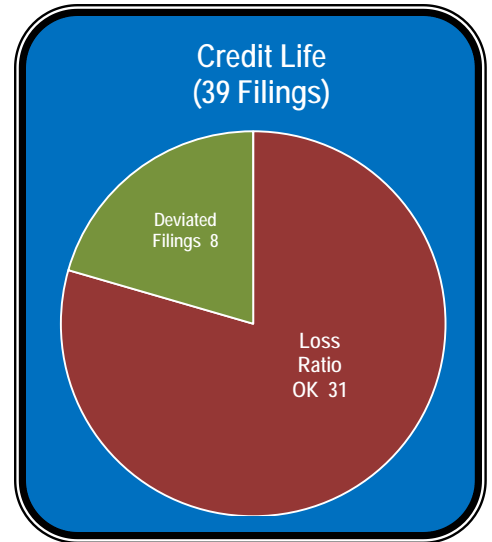
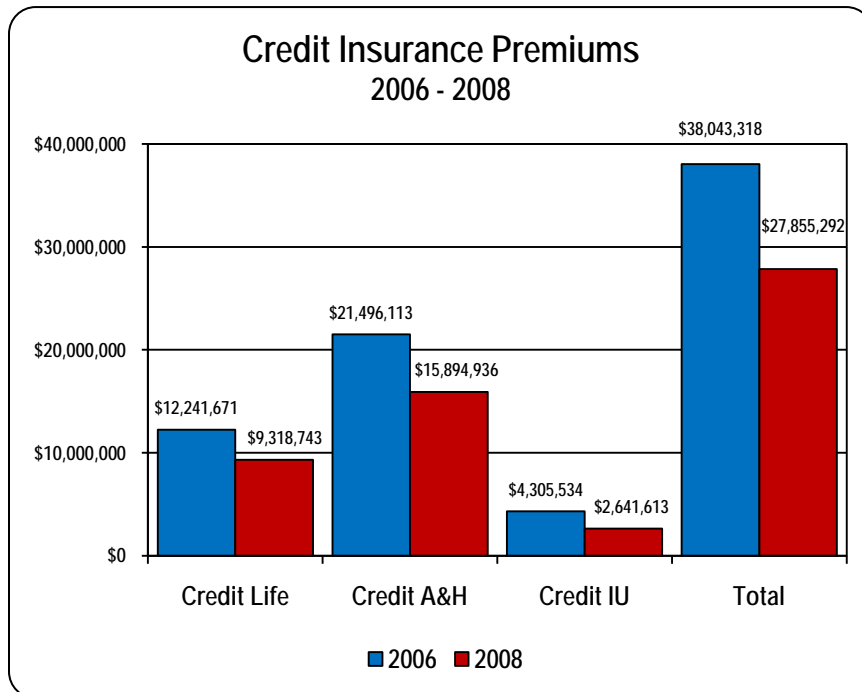
7.37 Credit Insurance

Credit insurance is offered with many non-mortgage loans and credit card applications. Depending on the coverage, these products will pay all or some portion of outstanding loan balances in the event of the death, disability or involuntary unemployment of the covered person. Insurance companies offering these policies must issue special disclosures that make the covered persons aware that they are not required to purchase the coverage to obtain the loan or credit. Insurers must also comply with special statutory loss ratio requirements.

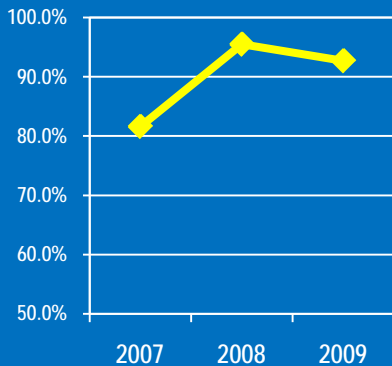
The Division compiled an annual report on credit insurance based upon information submitted annually by the individual carriers. In the course of reviewing the data, the State Rating Bureau determines whether companies continue to satisfy the statutorily required minimum loss ratio for credit life (50%), credit accident and sickness (55%), and credit involuntary unemployment insurance (60%).

Based upon this review, State Rating Bureau staff contacted companies whose rates fell below the those statutory minimums to revise their premiums. The charts in the margin illustrate the number of rate deviations filings received during 2009, highlighting the number who changed their rates because their loss ratios fell below the statutory minimum.

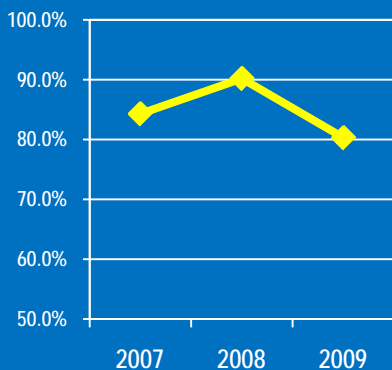
In general, the level of coverage issued in Massachusetts has continued to drop as other non-insurance debt relief products (*e.g.*, debt cancellation products) are available from banking institutions. Between 2006 and 2008, total reported incurred credit insurance premium for Massachusetts fell from \$38 to \$28 million as shown below.



Property & Casualty Filings
% Reviewed on Time



Life & Annuity Filings
% Reviewed on Time



Accident & Sickness Filings
% Reviewed on Time



7.38 Policy Form Review

The Policy Form Review Section is responsible for reviewing property & casualty, life & annuity, and accident & sickness filings made by insurance companies to ensure they are consistent with Massachusetts laws. The focus of these reviews is on consumer protection, adequate reserving for claims, and justification of rates.

Process Changes

Based on changes made, as well as bulletins and guidelines issued in 2008, Policy Form Review has been able to better manage workflow, increase productivity, and manage reporting more accurately. Submissions are now received exclusively through the System for Electronic Rate and Form Filing (SERFF), a national platform developed by the NAIC. The Division also now uploads filings that we are obligated to maintain under the public records law into SERFF, eliminating the time consuming process of finding a paper record of something that may have come into the Department years previously. SERFF also allows for more flexible reporting, having several built-in reports, as well as ad hoc reporting capabilities. This change has had a massive impact on the way that the Unit handles its workload.

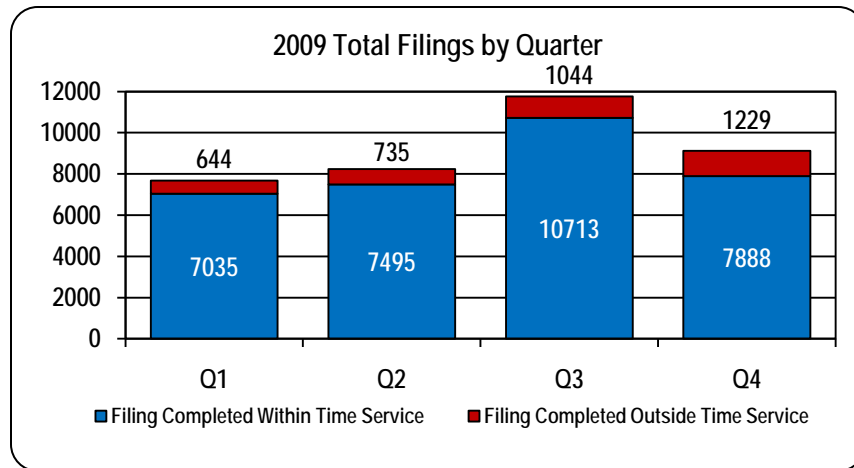
Due to the additional reporting capabilities afforded by SERFF, Policy Form Review staff have begun to report on the actual number of reviews performed. The previous database could only report on the number of fees paid. Since companies often submit dozens, and occasionally hundreds, of individual forms when making a filing that only required one fee, the actual workloads within the Policy Form Review unit were previously under-reported. SERFF provides the actual number of forms, rates, rules, and advertisements filed with the unit for review.

Another change made due to the move to SERFF is the reporting of review time. Under the previous system, times reported were based only on the time that the unit actively reviewed a filing. Since SERFF provides a seamless, real time review process, there is no differentiation between when a filing is with a reviewer and when it is with a filer. In order to provide some continuity in reporting, the 60 day time service traditionally reported was expanded to include an additional 60 days for the filer to complete their revisions. Several months of parallel reporting showed that these numbers were statistically comparable.

In addition to adopting SERFF for managing filings, the Division issued Bulletin 2008-19, clarifying the Division's fee structure. The Bulletin addressed what appeared to be an inconsistency between the way that various filers in different lines of business were paying fees to have their filings reviewed. Life Insurers, Individual Health Insurers, and Property and Casualty Insurers were all approaching their fee obligations differently, and the Bulletin was an effort to make those obligations clear and consistent across business lines. As a result, revenues from Policy Form Review fees increased from \$677,562.00 in 2008 to \$1,148,325.00 in 2009, an increase of 69.5%.

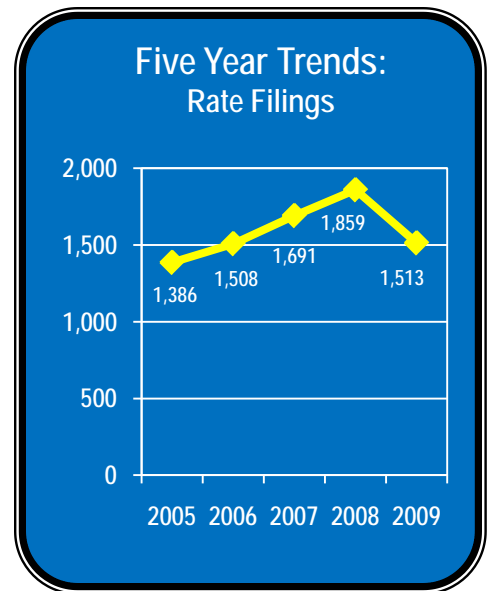
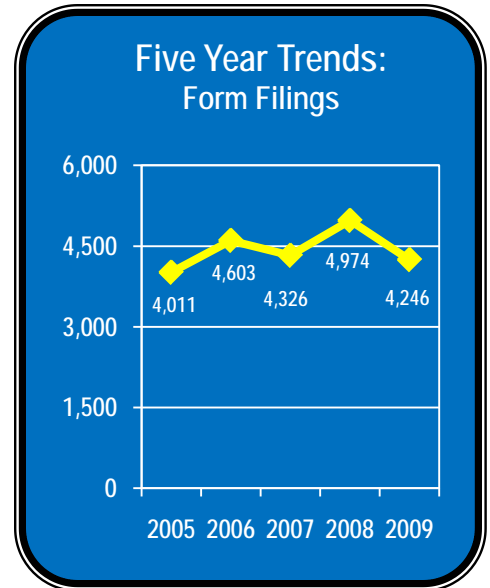
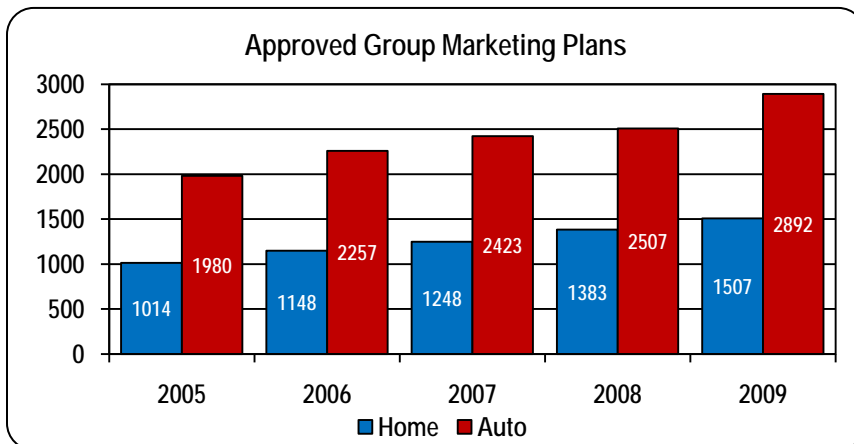
File Scanning Project

In 2009, the Unit undertook a project to scan all existing paper filings – both those pending review and those that the unit was required to maintain under Massachusetts’ public records laws. The Division applied for and received approval for an electronic storage plan and permission to destroy our paper records once the upload was completed. Policy Form Review staff scanned and uploaded into SERFF approximately 1.2 million pages of data, representing close to 600 storage boxes of material. This data is now permanently housed in the SERFF databases, managed at no cost to the state by the NAIC. The effort to complete this project did have a modest affect on time service deadlines, particularly towards the end of the year, but this impact will abate now that the project is complete.



Additional Product Review

In addition to the review of policy form, rate and rule filings, the Unit reviews group marketing programs. The Division approved nearly 2,900 private passenger auto insurance group marketing plans and over 50 installment plans for use as of the end of 2009. These group marketing plans and installment plans are available to almost seven million eligible members; however, drivers can belong to multiple groups. The Division approved over 1,500 group marketing plans for home insurance in 2009.



8 - Consumer Service

8.1 Mission

The Consumer Services Section (CSS) responds to inquiries and assists consumers in resolving 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 on their options and rights under their policies, state laws and insurance regulations.

8.2 2009 Goals



Complete



Complete



Complete



Complete



Complete

- Reduce the number of outstanding written complaints over 90 days old.
- Post an electronic version of the newly created CSS training manual on the CSS intranet site for ongoing use as a resource to CSS examiners.
- Continue on-going training for existing and newly hired CSS staff on insurance topics in areas of property & casualty insurance, underwriting, and claims handling available through the Insurance Library in order to better assist the public.
- Maintain and schedule monthly training sessions for CSS staff offered by the State Rating Bureau to cover topics in areas of health care reform and the current status of the competitive auto market affecting consumers.
- Increase the number of case referrals to Special Investigations Unit (SIU) and enhance examiner's knowledge by implementing internal training from SIU in order to comply with the department's mission of tracking and reporting market conduct issues.

8.3 Primary Activities

Consumer Hotline Calls

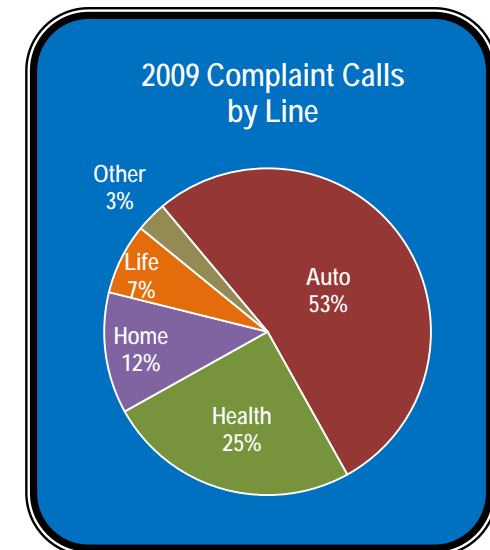
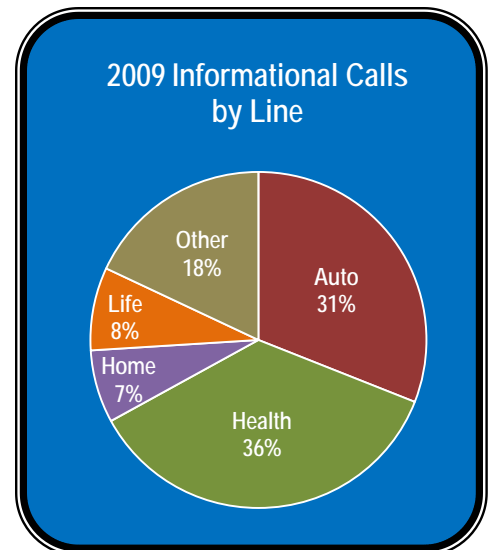
Insurance consumers receive personal assistance from the Division's Consumer Services staff by calling the Consumer hotline Monday through Friday, 8:45 a.m. to 5:00p.m. All hotline calls are logged into a call database. This database allows the Division to gather a range of sortable data on each call. CSS runs a variety of reports based on this data in order to show trends in consumer hotline calls.

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 InsureMass section of the Division's website in order to provide deeper background on the question or complaint.

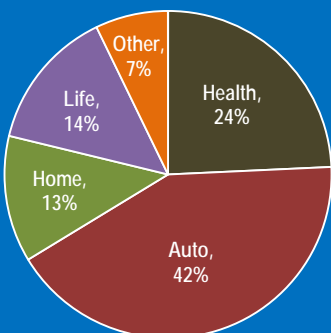
In addition to informational requests, approximately one in ten calls to the hotline is a consumer complaint. Examiners are often able to resolve such complaints over the phone with a simple verbal explanation of the relevant insurance law or contract provision. In other cases, Consumer Services staff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

In 2009, call volume on the Division's consumer hotline increased significantly due to questions and concerns from consumers regarding health care reform and the high cost of small business health insurance. While the Division does not have a role in connecting people with health coverage, we did see a rise in the number of calls from people who were unable to find affordable coverage through the individual and small group market. Additionally, the individual mandate for minimum creditable coverage continues to generate consumer calls.

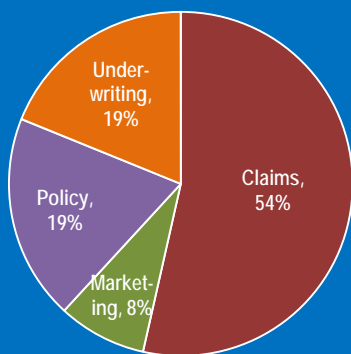
2009 Consumer Informational Calls Top 5 Reasons by Line of Insurance	
Automobile Insurance	Health Insurance
Claim Settlement Timeframe	Continuation of Coverage
Cancellation	Mini-COBRA
Merit Rating Plans \ SDIP	Minimum Creditable Coverage
Premiums \ Rates	Mandated Benefits
Determine ACV	Co-payments
Home Insurance	Life Insurance
Claim Settlement Timeframe	Interest Paid on Claims
Cancellation	Claim Settlement Timeframe
Non-renewal	License Status
Coinsurance	# of Complaints Against Company
# of Complaints Against Company	Cancellation
2009 Consumer Complaint Calls Top 5 Reasons by Line of Insurance	
Automobile Insurance	Health Insurance
Denial of Claim	Denial of Claim
Delays	Coordination of Benefits
Cancellation	Consumer Education Needed
Coverage Question	Delays
Consumer Education Needed	Coverage Question
Home Insurance	Life Insurance
Denial of Claim	Consumer Education Needed
Delays	Misappropriation
Coverage Question	Delays
Cancellation	Coverage Question
Adjuster Handling	Denial of Claim



2009 Complaints by Line



2009 Complaints by Line



Written Consumer Complaints

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

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, the 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 to the Division's Financial Surveillance staff, as these may be early indicators of liquidity or solvency problems.

Along with training in key content areas, CSS also conducted a series of internal strategic planning sessions aimed at maximizing the quality of complaint reviews. For the third consecutive year, the Section secured a substantial increase in consumer recoveries. In 2009, CSS staff resolved over 1700 written complaints and recovered close to \$3 million for consumers.

Complaint Dispositions

The vast majority of complaints with positive outcomes result in dollar recoveries for consumers. While they are very important, these recoveries are only one of several possible favorable resolutions for a consumer complaint. In many cases, consumers complain to the Division because their insurance company is unresponsive or slow in settling a claim. Such cases typically involve a delay resolution in addition to a recovery. In other cases, the Section assists consumer working to restore policies, rescind cancellations or waive fees.

2009 Consumer Complaints: Top 10 Reasons

Denial of Claim	19.9%
Delays	10.0%
Unsatisfactory Offer	6.5%
Cancellation	5.6%
Agent Handling	4.8%
Premium & Rating	4.6%
Premium Notice & Billing	4.6%
Premium Refund	4.2%
Information Requested	2.5%
Misrepresentation	1.9%

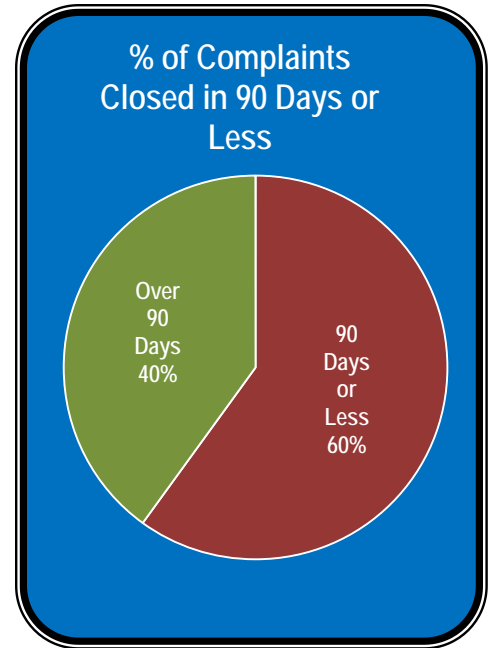
2009 Consumer Complaints: Dispositions

Dollar Recoveries	224	Refer to Discipline	31
Referral to Proper Agency	159	Policy Restored	14
Delay Resolved	89	Premium Problem Resolved	11
Compromised Settlement	88	Cancellation Withdrawn	6
Refund \ Additional Payments	64		

Complaint Response Time

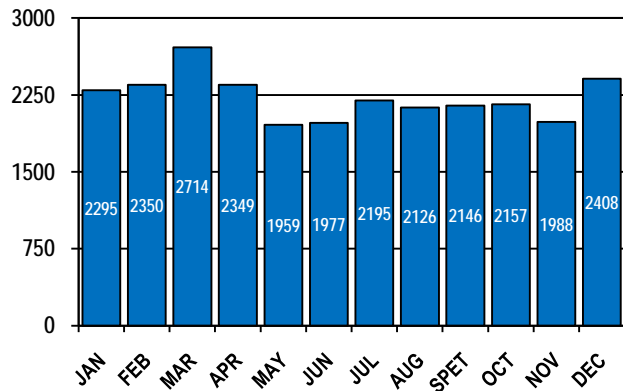
The top priority of the Consumer Service Section is to find the correct answer to consumer questions and complaints. The Division places more importance on accuracy than on speed. Nonetheless, the Section recognizes that timeliness is an essential element in the proper handling of a consumer complaint.

In many cases, consumers have already experienced a substantial delay in the resolution of their dispute with the insurer before a complaint is filed with the Division. Claim denials and policy cancellations leave consumers in a financial limbo – they cannot move forward or back without a definitive answer on an unresolved insurance dispute. The staff of the Consumer Service Section has the goal of resolving each consumer complaint in 90 days or less. For most of 2009, Consumer Services operated at 65% of operational capacity due budget cuts and one staff on medical leave. Despite these limitations, Section staff were still able to handle the majority of cases within the target 90-day window.

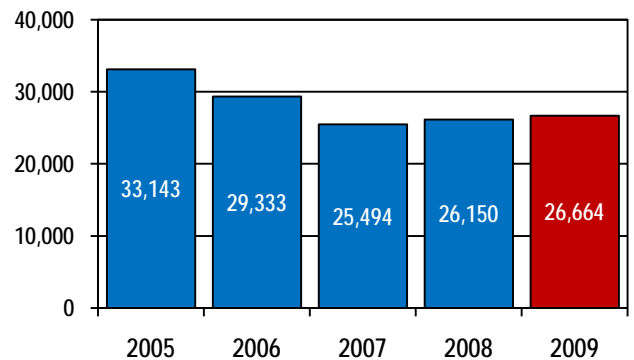


Consumer Services Section Statistics

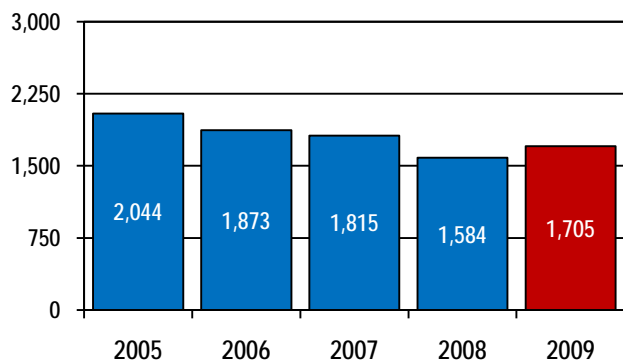
2009 Contacts by Month



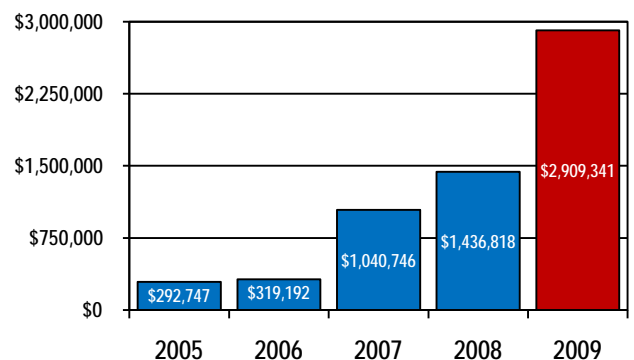
Five Year Trends: Total Consumer Contacts



Five Year Trends: Consumer Cases



Five Year Trends: Dollar Recoveries for Consumers



Complaint Ratios

Among the thousands of questions posed by consumers calling the Division's hotline concerns the reputation of particular insurance companies. Consumers shopping for coverage often look for some objective measure of customer service on the part of specific companies. Each year, the Division posts updated complaint ratios for major insurers in the private passenger automobile and homeowner's insurance markets. The ratios are calculated by comparing the share of complaints filed against a company to that company's market share. This figure is then normalized to a ratio per \$10 million in premium written in order to control for different levels of market share.

In 2009, the Consumer Services Section handled over 500 private passenger automobile insurance complaints. Complaint ratios for the 20 largest carriers are listed below

2009 Private Passenger Automobile Insurance Complaints and Market Share			
Company	Premium Share in 2009	Complaints Filed in 2009	Complaints per \$10,000,000 in Premium
Commerce Group	28.83%	128	1.25
Safety Group	10.88%	48	1.24
Liberty Mutual Group	9.64%	47	1.37
Arbella Insurance Group	8.96%	36	1.13
Plymouth Rock Assurance Corporation	5.93%	26	1.23
Travelers Group	5.78%	35	1.70
Metropolitan Group	5.67%	44	2.18
Hanover Insurance Group Allmerica Financial	3.78%	34	2.53
Amica Mutual Group	3.53%	18	1.43
Progressive Group	3.35%	37	3.11
White Mountains Group	2.28%	14	1.72
United Services Automobile Association Group	2.21%	8	1.02
Quincy Mutual Group	1.85%	12	1.82
Allstate Insurance Group	1.51%	15	2.79
Main Street American Group	1.16%	6	1.45
Norfolk & Dedham Group	1.16%	6	1.45
Berkshire Hathaway Group	0.72%	5	1.96
Vermont Mutual Group	0.46%	0	0.00
IAT Reinsurance Company Group	0.43%	0	0.00
State Farm Group	0.42%	2	1.34
Remainder of Market (13 Groups)	1.46%	16	3.09

The number of consumer complaints regarding homeowner's insurance is significantly smaller than the number of automobile insurance complaints. In order to ensure that comparisons between companies are valid, the Division groups together homeowner's complaints from a five year period: 2005 -2009. Unlike the automobile insurance market, the homeowner's insurance contains a large number of carriers with comparatively small market shares. In calculating complaint ratios, the Division looks at the top 25 company groups and the Massachusetts Property Underwriting Association (FAIR Plan).

2005 - 2009 Homeowner's Insurance Complaints and Market Share			
Top 25 Company Groups & Fair Plan	Premium Share 2005-2009	Complaints Filed 2005-2009	Complaints per \$10,000,000 in Premium
MA Property Underwriting Association (FAIR Plan)	13.33%	146	1.21
Commerce Inc. Group	8.83%	70	0.88
Andover Group	6.96%	39	0.62
Travelers Group	6.82%	48	0.78
Chubb & Son Inc. Group	6.67%	7	0.12
Liberty Mutual Group	6.24%	42	0.75
Arbella Insurance Group	4.74%	35	0.82
Quincy Mutual Group	4.70%	35	0.83
Vermont Mutual Group	3.30%	24	0.81
Safety Group	3.22%	22	0.76
The Hanover Insurance Group	2.78%	10	0.40
Metropolitan Group	2.68%	17	0.70
Amica Mutual Group	2.63%	9	0.38
Norfolk & Dedham Group	2.50%	10	0.44
United Services Automobile Association	2.30%	6	0.29
White Mountains Group	2.25%	13	0.64
Plymouth Rock Insurance Group	1.83%	12	0.73
Preferred Mutual Insurance Company	1.66%	25	1.67
Hingham Mutual Group	1.50%	22	1.62
Barnstable Group	1.49%	2	0.15
Allianz Insurance Group	1.42%	3	0.23
Zurich Insurance Group	1.41%	5	0.39
Main Street America Group	1.19%	3	0.28
Providence Group	1.02%	10	1.09
Harleysville Group	0.93%	8	0.95
New London County Group	0.90%	6	0.74

8.5 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. 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, 2008.

Automobile Insurance

- Accident Forgiveness: What You Should Know
- Shopping for Auto Insurance Step by Step
- It Pays To Shop Around (Consumer FAQ)
- Massachusetts Consumer Bill of Rights for Auto Insurance
- Massachusetts Auto Insurance Plan (MAIP) Consumer Guide
- 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
- How to Appeal Your Driver's License Revocation
- How to Appeal an Auto Insurance Cancellation
- List of Companies Writing Automobile Insurance in Massachusetts
- Automobile Insurance Consumer Complaint
- Motor Vehicle Insurance Installment Plans

Homeowner's Insurance

- Commissioners Report on Homeowner's Insurance
- Flood Insurance Facts
- Flood Insurance FAQ
- National Flood Insurance Program
- FAQ on Homeowner's Insurance
- Homeowner Group Marketing Plans 2009 (Group Discounts)
- Homeowners Warranty Contracts
- MAHA Homesafe Program & Discounts
- Homeowner Insurance Service Areas
- Companies Writing Home Insurance in Massachusetts
- 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

Life Insurance

- Lifestyle Choices and Premium
- Have you Reviewed your Life Insurance Policy
- Buying Life Insurance and Annuities in Massachusetts

Health Insurance

- Health Insurance Plans: Which Plan is Right for You
- Health Insurance Plans: Four Things You Should Know
- 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

Workers Compensation Insurance

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

Miscellaneous Insurance Guides

- New Parents Need To Get Smart About Insurance
- Commercial Insurance: A Small Business Guide
- Renter's Insurance
- Credit Insurance
- Boat Insurance
- Recreational Vehicle Insurance
- Travel Insurance
- Pet Insurance
- Wedding Insurance
- Winter Weather Insurance
- Identity Theft
- Insurance Fraud
- Disaster Information

Consumer Alerts

- Medicare Prescription Drug Annual Enrollment
- Improve Your Health Insurance IQ
- Changes in FEMA Flood Insurance Maps
- Auto Insurance Advertising
- H1N1 and Insurance
- Claims Process
- ID Theft and College Students
- Travel Insurance Tips
- Health Insurance During Layoffs
- Insurance Fraud
- Homeowner to Renter
- Beware of Unlicensed Health Plans
- Risks of Self-funded Health Plans
- Premium Assistance for Employees of Small Employers
- Consumer Alert: Annuities and Senior Citizens
- Winter Weather and Insurance
- Insured for Summer Fun

9 - Board of Appeal

9.1 Mission

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

- The determination by an insurer that the insured was primarily at-fault for a 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

9.2 2009 Goals

- Reduce the backlog of pending appeals. A waiting period of no more than 6 months is considered an acceptable length of time between the notice of at-fault determination and hearing date. As of December 31, 2009 there were approximately 18,500 appeals pending and a waiting time of 6 - 8 months for a hearing.

Ongoing

9.3 Primary Activities

On average, the Board's hearing officers hear approximately 40,000 - 50,000 at-fault accident determination appeal cases and 4,000 - 5,000 appeals of Registry actions per year. In addition to 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.

Hearings before the Board of Appeal 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.

Hearings on At-fault Accident Determinations

Each automobile insurance carrier administers a unique system of adjusting premiums based on an operator's driving record. Typically, these merit rating plans decrease premiums for years of incident-free driving, and increase premiums for operators with at-fault accidents or traffic citations. These premium adjustments create a financial incentive that encourages safer driving.

A driver who feels he or she is not at fault for an accident may elect to have a hearing in order to contest that fault determination. These hearings only look at whether a driver is more than 50% at fault for the accident and deserves the financial penalty. This process ensures that each company's merit rating plan is being run fairly and equitably.

At the hearing, the appellant has the right to present relevant facts and circumstances by oral testimony or documentary evidence, as well present witnesses and question any testimony. The appellant may elect not to appear at a hearing and submit a statement along with any relevant documents to the Board for an administrative review.

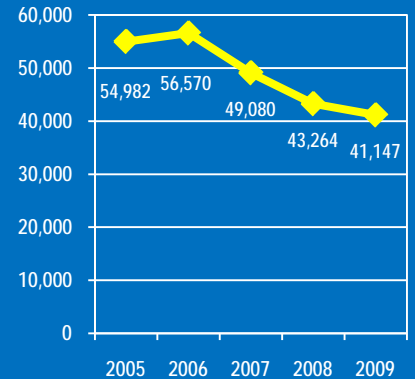
If the Board finds that the insurer's determination of fault was not in accordance with the Standards of Fault promulgated by the Commissioner, the at-fault determination is vacated. The insurer must then refund any additional collected premium to the appellant. If the Board finds that the insurer's determination of fault was in accordance with the Standards of Fault, the determination is upheld. The Board conducted 41,147 surcharge appeal hearings in 2009.

Hearing Locations

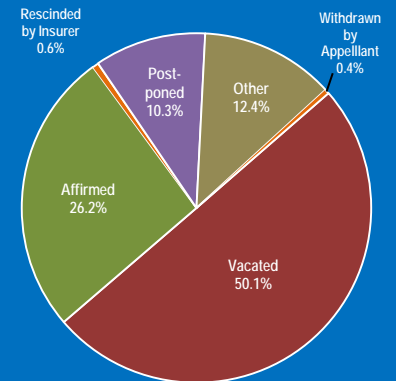
In addition to its primary office in Boston, the Board held hearings at thirteen additional satellite locations throughout the Commonwealth. Depending on hearing officer availability, seasonal schedules and travel capability, satellite hearing locations conducted between 575 and 7475 hearings per location. The Chairman of the Board and the hearing officers have primarily been responsible for securing geographically convenient locations throughout the Commonwealth to conduct these additional surcharge hearings. In July, the Board lost the Natick location due to the closure of the Natick courthouse. Drivers who would have been scheduled at the Natick location are instead being scheduled at the Waltham, Marlboro and Worcester locations. The Board also lost its satellite location in Plymouth last July due to the lack of office space at the Plymouth RMV. Drivers who would have been scheduled at the Plymouth location are instead being scheduled in South Yarmouth and Brockton.

In 2009, 1,652 dockets were conducted involving 23 different insurance companies. Each docket typically contains 25 scheduled accident determination hearings

**Five Year Trends:
At-Fault Accident Appeals**



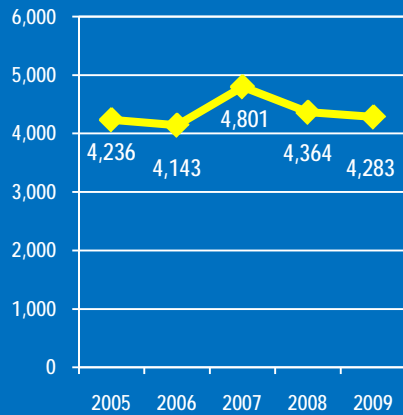
**2009 At-Fault Accident
Hearing Results**



**At-Fault Accident Determination
Appeals by Location**

Somerville	7475
Peabody	4400
Springfield	4375
Boston	4025
Dedham	3575
Worcester	3550
Brockton	3275
Leominster	3075
Waltham	2150
Plymouth	1700
Somerset	1250
Marlboro	650
Natick	625
South Yarmouth	575

Five Year Trends: Appeals of RMV Actions



Registry of Motor Vehicle Action Appeal Hearings

The Board has jurisdiction to hear appeals from any decision or ruling of the Registrar of Motor Vehicles. Board members review testimony, documentation and laws applicable to the appeal and make a decision in the dispute. If the decision allows a licensing privilege to be reinstated partially or fully the appellant must take the decision to the Registry of Motor Vehicles to complete the required administrative procedures to become reinstated. A favorable decision is not a license - it allows the appellant to go to the Registry to become reinstated.

The Board does not review license suspensions arising from a chemical test refusal or statutory revocation pursuant to a court order.

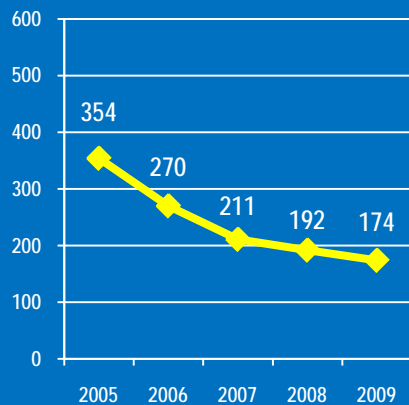
Automobile Insurance Cancellation Appeal Hearings

The Board also hears complaints arising from automobile insurance cancellations. The complaint must be filed before the cancellation date. If it is, the policy remains in effect until the Board has issued its decision. If an appeal is filed after the cancellation date, but within 10 days of cancellation, the appeal is heard, but the cancellation will still take effect.

A complaint may not be filed:

- If a policy has been secured from another insurance company
- For non-payment of premium on a registered taxicab or fleet of taxicabs
- On a cancellation of a policy effected by a finance company
- If a company refuses to issue a policy

Five Year Trends: Insurance Cancellations Appeals








10 - Legal Division

10.1 Mission

The Legal Division - including the Special Investigations Unit - 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 Legal Division further assists the Commissioner of Insurance in monitoring the solvency of insurance companies by coordinating the rehabilitation of financially troubled insurers, and the takeover and liquidation of insolvent insurers.

10.2 2009 Goals

- | | | |
|---|----------|---|
| <ul style="list-style-type: none"> • 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. | Complete |  |
| <ul style="list-style-type: none"> • Review and analyze proposed or enacted legislation affecting insurance companies and the insurance buying public. | Complete |  |
| <ul style="list-style-type: none"> • Research and draft regulations, regulatory bulletins and interpretative letters on Massachusetts insurance laws and regulations. | Complete |  |
| <ul style="list-style-type: none"> • Serve as hearing officers in various regulatory proceedings, including hearings concerning new or amended regulations or financial transactions. Examples include proposed mergers, acquisitions or redomestications of Massachusetts domestic insurance companies. | Complete |  |
| <ul style="list-style-type: none"> • Provide a flexible alternative to litigation through the adjudicatory hearing process conducted by the Hearings and Appeals Section, including insurance rate proceedings, enforcement actions against Division licensees and administrative appeals - including appeals from decisions of the residual market entities overseen by the Commissioner. | Complete |  |

10.3 Primary Activities

10.31 Health Care

Hearings Regarding Small Business Health Care Costs

In response to concerns raised by the small business community, Governor Patrick directed the Division to investigate potential solutions to the problem of escalating health insurance premiums. The Division held a series of hearings to examine small business premium increases, focusing on the current efforts of health plans to reduce costs and future actions that may be necessary to eliminate substantial rate increases impacting the small group market. This series of hearings began with five introductory hearings held around the Commonwealth to provide the public an opportunity to comment on the questions the Division should consider in advance of the health plan hearings. The Division then conducted seven weeks of public hearings at which health plans were asked to respond to specific questions covering a wide variety of topics.

The Division also invited hospitals and provider groups to attend a series of hearings to provide information to the Division regarding claims administration, provider networks and provide rate negotiation processes. Division attorneys attended all hearings and are assisting in the creation of a report summarizing the information gathered during these hearings and providing recommendations to help address escalating health care costs for small businesses.

Special Sessions on Group Purchasing Cooperatives

In addition to the hearings described above, Governor Patrick directed the Division to schedule special sessions with stakeholders to discuss the development of “group purchasing cooperatives” for small group and individual health insurance. The Division explored the question of whether the creation of group purchasing cooperatives would allow small businesses and individuals to combine their purchasing power and seek out lower premiums through larger entities. The Division held six special sessions beginning November 10, 2009 and concluding January 12, 2010. The topics for discussion ranged from a general discussion of the small group laws to the introduction of health promotion programs to essential consumer protections. Division attorneys attended all sessions and are assisting in the review and analysis of the information presented by the various participants.

2009 Small Group Health Insurance Hearings –

Topics

Week 1	Company Cost Containment Initiatives
Week 2	Health Benefit Design, Marketing and Administration
Week 3	Consumer Services, Financial Systems and Regulatory Affairs
Week 4	General Management Expenses and Claims Payment Systems
Week 5	Provider Contracting and Network Management
Week 6	Utilization Management and Claims Payment Trends
Week 7	Premium Development for Whole Plan and Small Groups

Implementation of Health Care Reform

Legal Division attorneys devoted significant time to assisting the Division's Bureau of Managed Care and Health Care Access Bureau with the continuing implementation of health care reform. These activities included reviewing and analyzing new or amended health care legislation, drafting new or amended regulations to conform with or implement health care laws, and drafting interpretive bulletins to provide guidance to the insurance industry on the implementation of various new and amended health care laws and regulations.

Attorneys assisted the Bureau of Managed Care in implementing ongoing requirements under health care reform, including participation in the Advisory Council on Billing and Coding. Attorneys also assisted both the Bureau of Managed Care and the Health Care Access Bureau in representing the Commissioner of Insurance at various meetings of the Health Care Quality and Cost Council, meetings with the Attorney General's Office, and meetings with various consumer advocacy groups and insurance carriers on all aspects of health care reform. Division attorneys monitored and evaluated changes in federal laws and - in addition to issuing Bulletin 2009-09 - Division attorneys prepared consumer alerts related to COBRA and mini-COBRA. Additionally, Division attorneys assisted the Bureau of Managed Care with the creation of policy filing guidance documents for material changes required by 211 CMR 52.00, and changes to products offering exclusive provider networks or tiered benefits within closed network plans.

Health Care Reform: Regulatory Bulletins

- 2009-03 – Addendum to the 2009 Guide to Health Insurance for People with Medicare
- 2009-04 – Changes to State and Federal Mental Health Parity Laws
- 2009-08 – Amendments to Laws Mandating Coverage for Early Intervention Services for Dependant Children under Chapter 27 of the Acts of 2009
- 2009-09 – Amendments to Laws Mandating Continuous Coverage for Eligible Employees Covered under Small Group Health Benefit Plans
- 2009-11 – Access to Intermediate and Outpatient Mental Health & Substance Use Disorder Services

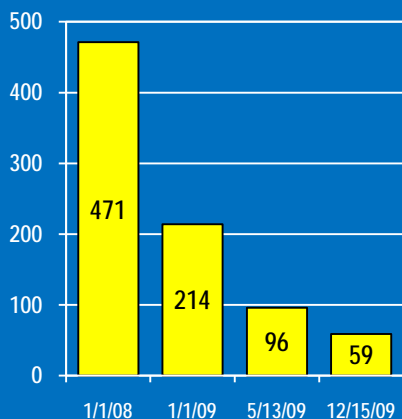
Auto Reform: Regulations

- 211 C.M.R. 85.00 – Massachusetts Motor Vehicle Insurance: Table of Short Rate Values (repealed)
- 211 C.M.R. 94.00 – Mandatory Pre-Insurance Inspection of Private Passenger Motor Vehicles (amended)
- 211 C.M.R. 97.00 – Procedures for Cancellation and Non-Renewal of Motor Vehicle Insurance Policies (new)

Auto Reform: Regulatory Bulletins

- 2009-05 – Change of Procedure and Format Regarding the Filing of Certificates of Insurance Authorization Forms Under M.G.L. c. 90, § 34B
- 2009-12 – Regulatory Review Standards Applicable to Private Passenger Motor Vehicle Insurance Rate Filings in the Residual Market for Rates Effective on or after April 10, 2010
- 2009-13 - Regulatory Review Standards Applicable to Private Passenger Motor Vehicle Insurance Rate Filings in the Voluntary Market for Rates Effective on or after April 10, 2010
- 2009-14 - Guidelines for Truth in Advertising and Marketing in the Private Passenger Motor Vehicle Insurance Market

Producers Without Voluntary Contracts



10.32 Automobile Insurance

Reform of Private Passenger Motor Vehicle Insurance Market

As part of the ongoing transition to a competitive private passenger motor vehicle insurance market, the Legal Division reviewed regulations related to the operation of that market. This review resulted in the promulgation of a new regulation, amendments of an existing regulation and the repeal of a regulation determined to be outdated. The Commissioner also issued a variety of regulatory bulletins to provide guidance to the industry during the transition.

Implementation of the Massachusetts Automobile Insurance Plan (MAIP)

The Commissioner of Insurance devoted significant resources in 2009 to continue implementing reform of the residual market for private passenger motor vehicle insurance to an assigned risk plan, known as the Massachusetts Automobile Insurance Plan (MAIP). The Division also made significant efforts to assist insurance producers formerly known as Exclusive Representative Producers to transition to the new assigned risk residual market system and to obtain voluntary contracts with insurers.

Report of Efforts Made to Facilitate the Transition of Exclusive Representative Producers to Voluntary Agents

In accordance with Section 3 of Chapter Nine of the Acts of 2009, An Act Relative to an Appeal of Insurance Premium Surcharges under Managed Competition, the Commissioner filed a report with the Joint Committee on Financial Services in July regarding her efforts to facilitate the transition of Exclusive Representative Producers (ERPs) to voluntary agents and the outcome of those efforts. The report also provided information on insurance premium payment plans and requisite down payments in the voluntary and residual private passenger automobile insurance markets. Division attorneys spent significant time drafting this report which set forth the extensive efforts expended by the Division to facilitate the issuance of voluntary contracts to former ERPs. These efforts included appointing a Division ombudsman to field former ERP communications and concerns; holding multiple meetings with former ERPs to discuss their concerns; working with CAR staff to remedy outstanding issues through changes to MAIP rules and CAR's administrative procedures; and promulgating amendments to certain Division regulations.

The Division is optimistic that some of the remaining ERPs will obtain voluntary contracts or brokerage agreements with insurers. Even those who are unable to secure such contracts, however, will be able to continue their insurance businesses because they will be able to write policies through the MAIP. All customers of former ERPs therefore will continue to be able to obtain motor vehicle insurance.

MAIP Rules

In February, the Commissioner determined that the immediate adoption of certain amendments to MAIP Rules 22 and 29 was necessary for the fair and equitable operation of CAR and that observance of the normal requirements for promulgation of these rules would be contrary to the public interest. Specifically, the Commissioner amended the definition of “Member” in Rule 22 and amended the methodology by which insurers determine MAIP assignments in Rule 29. These amendments, in part, resulted in certain insurers (those determined to be a “Newly Writing Company” under the MAIP Rules) not receiving assigned policies through the MAIP for two years after their entry in to the Massachusetts private passenger automobile insurance market. The Division held a public hearing on these emergency amendments and on May 1, 2010 issued a Decision and Order making the emergency amendments to MAIP Rules 22 and 29 permanent. This Decision and Order subsequently was appealed to the Superior Court by Arbella Mutual Insurance Company and the Massachusetts Association of Independent Insurance Agents (MAIA). On February 16, 2010, the Supreme Judicial Court ruled in favor of the Commissioner relative to this appeal. For more detailed information on this matter, see the Litigation section.

On June 5, 2009, Commonwealth Automobile Reinsurers (CAR), the administrator of the private passenger automobile insurance residual market, proposed certain amendments to MAIP Rules 21, 26, 29, 30 and 31. The Commissioner determined that these amendments should be approved in part and disapproved in part, and scheduled a public hearing for the portions of the proposed amendments that were not approved. The public hearing solely addressed the Commissioner’s disapproval of CAR’s proposed amendments to MAIP Rule 30.C.1.d relative to eliminating the sunset provision regarding an insurer’s obligation to pay a commission to the producer of a policy initially written through the MAIP when the insurer subsequently writes that policy voluntarily. On September 10, 2009, the Commissioner issued an Order on Proposed Changes which declined to reverse her prior decision on MAIP Rule 30.C.1.d.

On November 18, 2009, CAR proposed amendments to certain portions of MAIP Rules 28 and 29. After review, on December 18, 2009, the Commissioner approved the proposed amendment to MAIP Rule 29F which eliminated the so-called “Household Rule.” She also disapproved proposed amendments to Rule 28.C.1 relative to premium deposit requirements and Rule 29.E relative to credit factors for certain policies and remanded those rules back to CAR for revisions that address concerns set forth by the Division.

10.33 Hearings and Appeals

Hearings and Appeals: New & Amended Regulations

- New 211 C.M.R. 27.00, Military Sales Practices
- Amendments to 211 C.M.R. 39.00, Annuity Mortality Tables for Use in Determining Reserve Liabilities for Annuities
- Amendments to 211 C.M.R. 71.00, Medicare Supplement Insurance and Evidence of Coverage Issued Pursuant to a Risk or Cost Control – To Facilitate the Implementation of M.G.L. c. 176K and Section 1882 of the Federal Social Security Act

Regulatory Bulletins

- 2009-02 – Implementation of the Division of Insurance's Online Renewals for Licensed Business Entity Insurance Producers
- 2009-06 – Deductibles within Commercial Motor Vehicle Liability Policies
- 2009-07 – Group Life Insurance Policies and Group Annuity Contracts as Permitted Under M.G.L. c 175, §§ 132A1/2 and 133A
- 2009-10 Requirements for War Exclusions in Life Insurance Policies

In 2009, the Division held public hearings on rate filings concerning statewide homeowner's insurance rates for the residual market (MPIUA or FAIR Plan), which was resolved by stipulation filed and accepted in January of 2010. The Division additionally held public hearings concerning:

- The overall condition of the Massachusetts market for Medicare Supplement insurance
- CAR's performance standards for the payment and handling of private passenger motor vehicle insurance claims
- An appeal of an insured of the MPIUA
- Two employer appeals related to workers' compensation premiums

The Division also held a hearing, at the request of the Office of the Attorney General, on an insurer's competitive private passenger motor vehicle rate filing. This matter was resolved by stipulation and the filing ultimately was approved by the Commissioner. The Division provided a written public comment period for proposed changes to the Experience Review Plan submitted by Medical Professional Mutual Insurance Company (ProMutual) and also rendered a written Decision and Order finding the fees paid by a dental service corporation to its participating dentists to be unreasonable and ordering the submission of a new methodology.

Division attorneys assisted in the review of the proposed merger of two Massachusetts domestic life insurers with and into a foreign life insurer and a hearing was held on the same. Division enforcement counsel instituted 19 administrative actions against Division licensees and defended five appeals of Division license denials.

10.34 Receiverships

If a Massachusetts domestic insurance company's financial condition becomes impaired, the Commissioner of Insurance is empowered to seek judicial appointment as receiver of the impaired company. As receiver, the Commissioner acts as a fiduciary on behalf of the insurer's policyholders and creditors and seeks to provide that the insurer's obligations to its policyholders are met to the fullest extent possible. Although a receivership is designed to benefit all creditors of the impaired insurer, the protection of the insurer's policyholders is the upmost concern of the receiver.

Receiverships may involve plans to rehabilitate, run-off or liquidate the insurance company. If the Commissioner determines that an insurer lacks sufficient assets to meet all of its obligations to policyholders in the ordinary course of business, then such insolvent insurer will be liquidated. As a liquidator, the Commissioner marshals the insolvent insurer's assets, liquidates those assets, adjudicates claims and makes distributions to approved creditors of the company.

If a foreign insurance company doing business in Massachusetts becomes financially impaired, the Commissioner may seek judicial appointment as ancillary receiver for the purpose of conserving the impaired foreign insurance company's assets in the Commonwealth for the benefit of such insurer's Massachusetts policyholders and creditors.

Active Domestic Receiverships:

In Liquidation

- Abington Mutual Liquidating Trust (06/09/1995)
- American Mutual Liability Insurance Company (01/17/1989)
- New England Fidelity Insurance Company (09/20/2000)
- Trust Insurance & Trust Assurance Companies (02/10/2000)
- Newburyport Mutual Fire Insurance Company (07/26/2006)

In Rehabilitation

- Attleboro Mutual Liquidating Trust (08/26/1992)
- Lumber Mutual Insurance Companies (11/01/2000)
- Monarch Life Insurance Company (06/09/1994)

Active Ancillary Receiverships:

- Legion Insurance Company (PA)
Estimated Assets: \$24,473,931
- Villanova Insurance Company (PA)
Estimated Assets: \$0.00
- Reliance Insurance Company (PA)
Estimated Assets: \$38,390,058
- Home Insurance Company (NH)
Estimated Assets: \$2,162,333

Closed Ancillary Receiverships:

- United Capitol Insurance Company (IL)

10.35 Litigation

Victory at the Supreme Judicial Court:

In Arbella Mutual Insurance Co. and the Massachusetts Association of Independent Agents v. Commissioner of Insurance, the Court upheld the Commissioner's:

- Decision to exempt "newly writing companies" from receiving assignments through the MAIP for two years after their entry into the Massachusetts private passenger automobile insurance market
- Decision to mandate continued payment of commissions by insurers to insurance producers of record for three years after the insurer takes a policy out of the MAIP and writes it voluntarily
- Determination that insurers did not interfere with insurance producers' exclusive rights to certain customer information when the insurers take policies out of the MAIP and write them voluntarily

In June of 2009, the Division filed an Order to Show Cause against various individual and business entity insurance producers seeking license revocation and financial penalties based on certain alleged violations of insurance laws. *See Division v. HMA MGU, LLC et al*, Docket No. E2009-16. In July of 2009, the respondents in the administrative proceeding filed a complaint for declaratory judgment and injunctive relief against the Commissioner which sought to enjoin the Division's pursuit of certain portions of its Order to Show Cause based on alleged Employee Retirement Income Security Act of 1974 (ERISA) preemption grounds. *See Mark Allan Celentano et al v. Nonnie Burnes, in her official capacity as Commissioner of the Massachusetts Division of Insurance*, Civil Action No. 09-11112-DPW. The Division responded by filing a Motion to Dismiss on Ground of *Younger* Abstention. In December of 2009, the Department of Labor and the Self-Insurance Institute of America submitted *amicus curie* briefs into the record of the proceeding. On February 2, 2010, the Court issued a Memorandum and Order granting the Division's motion to dismiss and dismissing the action in its entirety. The Division's original administrative proceeding remains pending.

Arbella Mutual Insurance Company and the Massachusetts Association of Insurance Agents (MAIA) filed a Complaint for Declaratory Relief and Appeal from the Decision and Order of the Commissioner with the Superior Court in June of 2009, which appealed a May 2009 decision of the Commissioner related to the implementation of certain rules of the Massachusetts private passenger automobile insurance residual market (MAIP). Generally, the plaintiffs alleged that the Commissioner exceeded her statutory authority by promulgating MAIP rules that would:

- Exempt non-domestic insurance companies from participating in the residual market for the first two years after their entry into the market
- Compel domestic insurance companies to be subject to a so-called "take-all-comers" market in the voluntary and residual markets to which new entrants will not be subject
- Deprive consumers of their right to the lowest possible premium charges in the residual market
- Deprive insurance producers of fair and reasonable commissions and of their ownership rights in certain customer information, both as of April 1, 2011

The Superior Court reported the case without decision and the Supreme Judicial Court (SJC) granted the plaintiffs' application for direct appellate review. Oral arguments were held on October 8, 2009. In a unanimous decision issued on February 16, 2010, the SJC upheld the Commissioner's broad authority over the MAIP and over certain issues relative to agent commissions. The SJC remanded the case to the Superior Court for judgment to be entered in favor of the Commissioner.

10.36 Other Activities

Public Records Requests

The Legal Division responded to a total of approximately 100 written public records requests in 2009. In addition, attorneys handled an average of two to three oral public record requests per week over the course of the year. The Office supervised and assisted in responding to a substantial number of public records inquiries through other Division departments, including Consumer Services, Financial Surveillance, Policy Forms Review, Producer Licensing, and Special Investigations. Public records inquiries from other Division departments increased in 2009.

1033 Committee Reviews

Additionally, staff attorneys continue to serve as appointees by the Commissioner of Insurance 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 (1033 Committee) and makes recommendations to the Commissioner on such applications. In 2009, the 1033 Committee received one complete application for written consent to engage or participate in the business of insurance as an unlicensed employee, as opposed to an insurance licensee. The Commissioner granted written consent to this applicant.

10.4 Special Investigations & Enforcement

Mission

The Special Investigations Unit investigates allegations of misconduct by licensees and pursues enforcement actions where appropriate. These cases include finding and reviewing evidence supporting allegations of unfair methods of competition, unfair or deceptive acts or practices in the business of insurance, and other violations of insurance laws.

2009 Goals



Complete

- Thoroughly investigate cases involving allegations of unfair methods of competition, unfair or deceptive acts or practices in the business or insurance, and other violations of insurance laws and regulations.



Complete

- Pursue enforcement actions, which may include negotiated settlements, consent agreements or administrative decisions - including cease-and-desist orders, compliance programs, license suspension or revocation, and financial penalties.



Complete

- Make referrals to federal and state government agencies, as well other regulatory bodies, and report evidence of criminal activity to the appropriate law enforcement authorities.

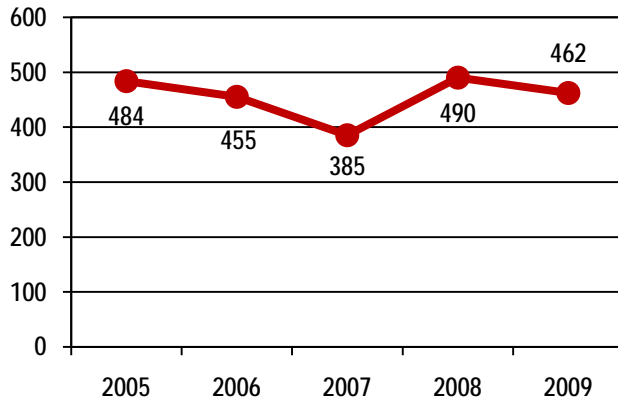
Primary Activities

For calendar year 2009, Special Investigations and Enforcement closed 462 cases resulting in the suspension or revocation of 50 individual insurance licenses, and the assessment of \$201,125 in financial penalties, \$70,610 in restitution and \$1,190 in collected surplus lines fees. These cases involved a variety of alleged violations of insurance laws and regulations, including:

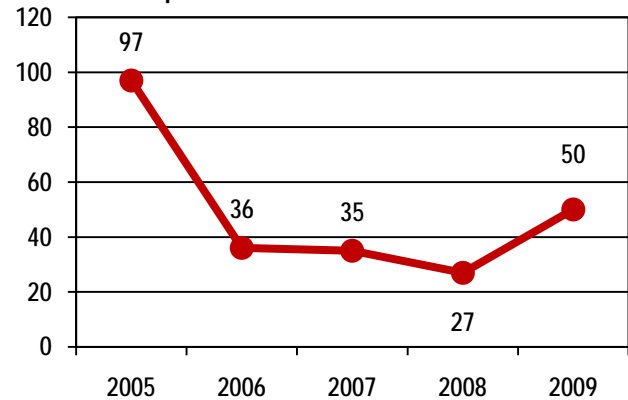
- Licensees failing to make appropriate disclosures on insurance license applications
- Licensees failing to timely disclose administrative or criminal matters to the Division
- Licensees engaging in forgery or theft of insurance premium
- Insurers issuing policies without the proper license authority
- Insurers using unapproved policy forms or issuing policies at unapproved rates
- Insurers failing to timely renew insurance producer appointments

The Special Investigations Unit reports enforcement actions online to the NAIC's Regulatory Information Retrieval System (RIRS). Enforcement actions also are posted on the Division's website. In addition, the SIU 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.

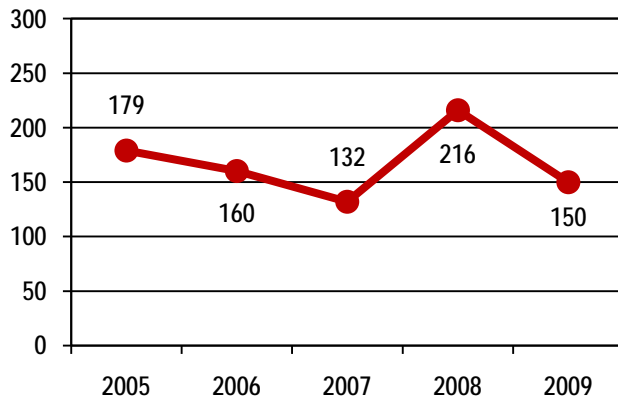
Five Year Trends:
Cases Resolved



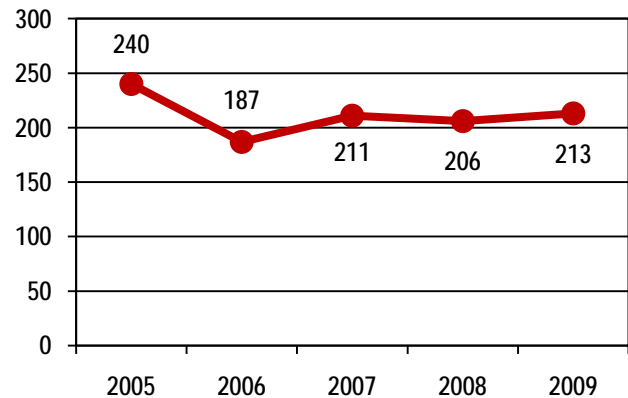
Five Year Trends:
Suspended or Revoked Licenses



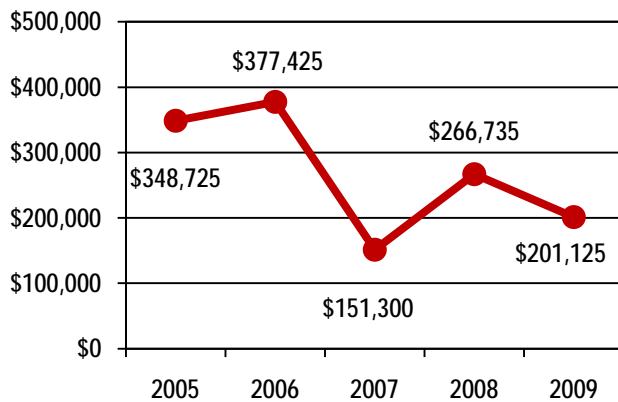
Five Year Trends:
Cease & Desist Orders



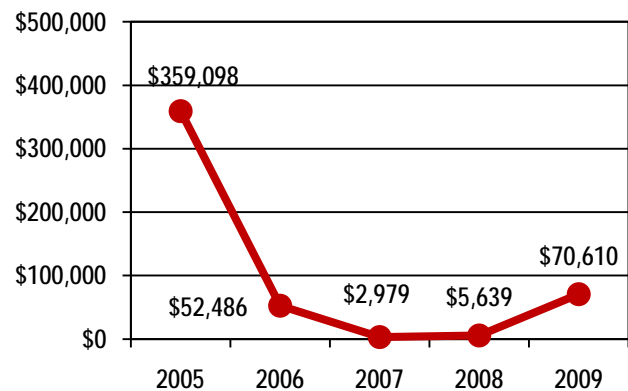
Five Year Trends:
Enforcement Referrals



Five Year Trends:
Financial Penalties



Five Year Trends:
Restitution Orders



11 – Administration & Information Technology

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

The Information Technology Department provides technical service and support to Division. It ensures that IT initiatives have clear business goals and success metrics that align with, and fully support the Division's strategic mission. The Department also ensures the protection of IT assets and the integrity, security and privacy of information entrusted to or maintained by the Division. Finally, the Department develops and manages the implementation of the Division's custom applications.

11.1 Mission

The Administration Department's mission is to ensure:

- The availability of adequate funding to carry out the Division 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 mission
- The timely payment of all Division fiscal obligations
- The best value procurement of goods and services
- The safety and security of employees, visitors and property
- A comfortable work environment for employees and visitors










IT Operational Responsibilities:

- Desktop and LAN services
- Helpdesk services
- Website information architecture
- Application services
- Telecommunications system and services
- Data connections to MAGNet, the Commonwealth's Wide Area Network, and to Galaxy Internet Services, as well as private data circuits to the NAIC

The Information Technology Department's mission is to:

- Support the mission, goals and objectives of the Division, and provide efficient and useful services and technology to the Division's internal user community, as well as to external constituents
- Provide effective, reliable and responsive hardware, software, networking infrastructure, support services and development
- Provide quality services to our user community
- Strive for excellence and customer satisfaction in our networking, helpdesk, systems development and consulting endeavors. Perform our duties with a proactive approach and adopting a "can do" attitude
- Constantly improve on the Division's investment in technology by: safeguarding technology assets; expanding technical knowledge and skills; working cooperatively with business partners and users; and leveraging available State and NAIC technologies

11.2 2009 Goals

- | | | |
|--|-----------------|---|
| <ul style="list-style-type: none"> • Spearhead the agency's relocation from 1 South Station to new office space. Work with the Division of Capital Asset Management (DCAM) to draft an RFR for leased space. Select a new building and finalize floor plans, building amenities and finishes. Coordinate purchase of new furniture, surplus of old furniture, identify audio visual needs, high density file systems and coordinate installation with vendors. Ensure smooth consolidation of the Division's Information Technology personnel to Executive Office of Housing and Economic Development IT department. Lead internal working group to communicate information pertaining to move to Division staff. | Complete |  |
| <ul style="list-style-type: none"> • Complete billing of assessments according to timelines so as to ensure collection of all open receivables before year-end and compliance with state Comptroller guidelines and Division internal control plan. | Complete |  |
| <ul style="list-style-type: none"> • Collect all revenue in a timely and accurate way and ensure compliance with state comptroller guidelines and Division internal control plan. | Complete |  |
| <ul style="list-style-type: none"> • Complete all hiring and staffing requests in a timely way so as to ensure available human resources to carry out the Division mission. | Complete |  |
| <ul style="list-style-type: none"> • Guide agency users in drafting and issuing Requests for Responses for various needed professional services. Assist in evaluating and selecting vendors. Ensure procurements are completed in compliance with Operational Services Division requirements. | Complete |  |
| <ul style="list-style-type: none"> • Implementation of Executive Order 504 Security Standards. | Complete |  |
| <ul style="list-style-type: none"> • Validate compliance with Payment Card Industry Data Security Standards (PCI DSS) by April 30, 2009. | Complete |  |
| <ul style="list-style-type: none"> • Select and implement a service desk management tool to improve the IT Department's user support. | Complete |  |
| <ul style="list-style-type: none"> • Complete NAIC Accreditation Exercise. | Complete |  |
| <ul style="list-style-type: none"> • Implement Executive Order 510 to consolidate IT services at the Executive Office of Housing and Economic Development. | Ongoing | |

11.3 Primary Activities

IT Benchmark Project – Preparations for Consolidation Effort

In early 2009, the Division participated in an exercise known as the IT Benchmark Project. The Commonwealth engaged a consultant, The Hackett Group, to undertake a statewide analysis of IT operations. The objectives were to:

- Establish a baseline of Commonwealth IT spending and staffing
- Compare the Commonwealth's IT functions to peer groups and "world class" IT organizations
- Provide a balanced, qualitative perspective through Executive interviews and comprehensive stakeholder surveys
- Develop improvement recommendations to achieve and maintain world class performance

The benchmark project marked the commencement of what would become a multi-year project to consolidate IT operations across the Commonwealth. The Administration Department and IT Department dedicated considerable efforts to this project in the early part of 2009 and work continues into 2010.

IT Consolidation and Executive Order 510

Executive Order 510 *Regarding the Enhancement of the Efficiency and Effectiveness of the Information Technology* was signed by Governor Patrick on February 20, 2009 and it mandated that certain IT services be consolidated at the Commonwealth or Secretariat levels. The consolidation effort aimed to align Secretariat IT resources with their business strategies and priorities; standardize IT resources and create efficiencies; and, ensure that the Commonwealth's digital resource assets are secure.

Executive Order 510

After the issuance of the Executive Order, the members of the Administration Department and the IT Department joined a mobilized group of Secretariat representatives to implement the directive. The groups dedicated hundreds of hours to analyzing the Secretariat's IT infrastructure in the areas of help desk services, desktop and LAN services, website information architecture and application services. The IT Consolidation Working Group successfully drafted a comprehensive Secretariat IT Consolidation Plan, which identified the current state of the selected IT services, the intended future state, and the major activities that must be completed to realize the intended future state. The plan also provides guidelines for supporting domains such as governance, organizational development, communications, and budget & finance.

Compliance with Executive Order 504, Security and Confidentiality of Personal Information

In September 2008, Governor Deval Patrick signed Executive Order 504 (EO504) regarding the Security and Confidentiality of Personal Information. The order requires Executive Office agencies to adopt and implement the maximum feasible measures reasonably needed to ensure the security, confidentiality and integrity of personal information, as defined in Chapter 93H, and personal data, as defined in Massachusetts General Laws Chapter 66A, maintained by state agencies. Under the state law, the Division must develop, implement and maintain written information security programs governing the division's collection, use, dissemination, storage, retention and destruction of personal information.

The programs must ensure that the Division:

- Collect the minimum quantity of personal information needed to accomplish the legitimate purpose for which the information is collected
- Securely store and protect the information against unauthorized access, destruction, use, modification, disclosure or loss
- Provide access to and disseminate the information only to those persons and entities who reasonably require the information to perform their duties
- Destroy the information as soon as it is no longer needed or required to be maintained by state or federal retention requirements
- Address without limitation administrative technical and physical safeguards, and comply with all federal and state privacy and information security laws and regulations

Executive Order 504

In 2009, the Division's Information Security Officer (ISO), Joseph Murphy, directed the effort to comply with EO504. In May, the ISO, along with the IT Director, legal counsel and Deputy Commissioner of Administration, worked to finalize the agency's submission of the Information Security Plan and the Electronic Security Plan to the Information Technology Division (ITD). These plans are the first step in developing an information security program that governs the collection, use, dissemination, storage, retention and destruction of personal information with the Division.

During the summer of 2009, the Working Group developed a training program on EO504 to deliver to all Division personnel and contractors. The training was implemented by the September 2009 deadline established by ITD. Furthermore, the Working Group finalized the Self Audit Questionnaire which identifies the agency's compliance with laws, regulations, policies and standards concerning securing confidential and personal information.

After taking all remedial actions recommended by the ITD security team and after a careful review of the Division's submission to the ITD Enterprise Security Board, the Division received a pass mark and was found to be compliant with Executive Order 504.

Relocation of Agency to New Leased Space

In the fall of 2008, the Deputy Commissioner of Administration and representatives from the Division of Banks, the Department of Public Utilities, the Department of Telecommunications and Cable and the Division of Professional Licensure, began working with a project manager from the Department of Capital Asset Management (DCAM) to define space requirements for the issuance of a Request for Responses for leased space. The agencies, three of which are located at One South Station in Boston, were anticipating the expiration of their current leases in the summer of 2009. By early 2009, the agencies had issued the RFR and received numerous responses. In January, work commenced to solicit clarifications from the bidders and compile a cost analysis for each proposed building.

The team selected a building situated at 1000 Washington Street, Boston. Over the ensuing months of 2009, the team reviewed lease language and floor plans, and selected furnishings, audio visual equipment, and file systems, all with the goal of improving the working environment for staff and the facility amenities for visitors.

As the move date of March 20, 2010 approached, the Administration Department finalized seating plans, and surplus unnecessary furniture and assets.

The move also required enormous planning within the IT department, including:

- Reengineering of the consolidated EOHED IT environment
- Consolidation of server systems by virtualization
- Decommissioning and retirement of old telecommunication systems and replacement with cutting-edge Voice over Internet Protocol (VoIP) systems
- Upgrade of the Audio Visual systems and electronic signage in Hearing Rooms and conference rooms
- Improved physical security in and around the new data center
- Replacement of computer peripherals such as copiers, printers and faxes for the Division



1000 Washington Street

PCI Compliance

The Administration Department was a participant in a project to certify that the agency is compliant with payment card industry data security standards (PCI DSS). PCI DSS is a mandatory compliance program of the major credit card associations (Visa, MasterCard, American Express, Discover) to create common industry security requirements for cardholder data. These standards include requirements for security management, policies, procedures, network architecture, software design and other critical measures to ensure the safe handling of sensitive credit card information.

In 2008, the Office of the Comptroller and the Information Technology Division issued a memo directing departments that accept credit card payments to validate PCI Data Security Standard compliance no later than April 30, 2009. While the Division does not currently accept credit card payments for any of its fee processing, it does accept online payments via ACH. Despite being exempt from the requirement, the Division opted to contract with a PCI compliance vendor to review and test security standards employed by the agency. This exercise was both rigorous and thorough. The consultant delivered a Readiness Review report which identified the necessary remediation for PCI compliance validation. The Division followed through with the recommendations to improve and tighten overall security. This in essence, reduces the chances of experiencing security breaches, fraud, and potential catastrophic financial losses, penalties, and loss of public trust.

PCI Compliance

IT Service Desk Tool

The Division is committed to adopting and deploying cutting-edge technological solutions to streamline business processes, maximize efficiencies, improve productivity and consolidate its strategic advantage. HelpSTAR was identified as a compelling service desk management tool that provides effective relief and optimized efficiency for the IT service desk. With its rich out-of-the box functionality and productive user interface, HelpSTAR improved IT Department's support of end users and enhanced users interactions with technology. HelpSTAR intuitively equipped the Division's IT Service Desk with the tools necessary to address ITIL processes for best-practice service management, including:

- Problem Management and Incident Management
- Change Management
- Knowledgebase Management
- Service Level Agreements (SLA)
- Asset Management including License Compliance
- Reporting and Data Analysis capabilities for strategic management and quality improvement

Today, HelpSTAR is delivering a streamlined process, saving labor, showing better reports and helping the hard working support team at the Division keep up with crunch-times.

Training Activities

In 2009, the Administration coordinated a number of in-house training sessions for the agency employees, including diversity training for all managers entitled “Managing Multiple Generations: the New Diversity” and “Procurement Basics”. In addition, Administration Department personnel received specialized training in the areas of the Family and Medical Leave Act (FMLA), Comm-PASS Quick Quotes, and the annual Security Officer training.

Procurement Activities

In 2009, the Administration Department was a key contributor to the Procurement Management Team responsible for the development and issuance of a Request for Responses for Producer Testing Services. The PMT evaluated bids and awarded the multiyear contract to Prometric.

A number of other RFRs were issued and awarded in 2009 including:

- RFR-2008-DOI-003 Legal Services for Counsel and Representation in Regard to Rehabilitation, Conservation and Liquidation of Certain Regulated Insurers. The RFR was evaluated and several law firms were pre-qualified as vendors
- RFR-2002-DOI-007 Market Conduct Services. The RFR was re-opened for new bids and revised cost proposals

Human Resources

The Administration Department drafted the agency’s Diversity Plan and Affirmative Action Plan as required by the Office of Diversity and Equal Opportunity.

12 - National Association of Insurance Commissioners 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.

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.

The Committee has four task forces that report to it and has appointed eight working groups to assist it with its deliberations. The task forces address actuarial matters of interest to regulatory casualty actuaries, information related to statistical reporting by property and casualty insurers, issues in the surplus lines markets and workers' compensation insurance regulatory issues. The working groups:

- Develop examination protocols for advisory organizations
- Deal with various aspects of disasters, both natural and acts of terrorism
- Addressing regulatory concerns about encroachment into regulatory processes by courts through class action litigation
- Coordinate with federal crop insurance regulators with regard to the delivery of crop insurance products to the nation's farmers
- Monitor developments related to risk retention groups, particularly related to corporate governance and ownership
- Monitor issues related to the delivery of title insurance products
- Assist in the development of uninsured motorist verification systems

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, investigations, and other resources for monitoring market activities
- 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 Procedures Working Group (D)

The Director of Market Conduct is an active member of the (D) Committee's Market Analysis Procedures Working Group, which provides a national forum in which states can share and coordinate their market analysis programs. The Working Group also develops procedures for uniform nationwide market analysis using their adopted Framework for Market Analysis.

Market Actions Working Group (D)

The Director of Market Conduct is also an active member of the (D) Committee's Market Actions Working Group, which focuses on the following:

- Reviewing insurance companies identified with a current or potential market regulatory issue of national concern
- Reviewing insurance companies or issues that reach a certain mass of regulatory activity or interest
- Initiating and facilitating efficient regulatory collaboration among states to reduce duplicative regulatory efforts
- Providing guidance to ensure appropriate regulatory actions are taken against companies and individuals to adequately address market issues

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
- 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.

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.

Reinsurance Task Force (E)

The mission of the Reinsurance (E) Task Force is to monitor and coordinate reinsurance activities and areas of interest, which overlap to some extent the charges of other working groups, specifically the International Insurance Issues (G) Committee. This includes:

- Provide a forum for the consideration of reinsurance-related issues of public policy
- Promote and facilitate the implementation of the adopted reinsurance regulatory modernization framework
- Monitor the activities of the Property and Casualty Reinsurance (E) Study Group for matters that should be considered by the Task Force
- Monitor the development of international reinsurance standards

Receivership and Insolvency Task Force (E)

The Division served as a member of the Receivership and Insolvency Task Force of the NAIC during 2009. The primary mission of this Task Force is to monitor insolvencies of insurance companies and insolvency guarantee 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
- Providing resources for regulators and professionals to promote efficient operations of receiverships and guaranty funds

Attorneys in the Legal Division represented the Commissioner of Insurance as a member of the Receivership Model Act Revision Working Group of the Receivership and Insolvency (E) Task Force.

Financial Analysis Working Group (E)

The Division also served as a member of the Financial Analysis Working Group during 2009. This group is a subgroup of the Financial Conditions (E) Committee. The mission of the 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 or action(s)
- Support, encourage, promote and coordinate multi-state efforts in addressing solvency problems
- Review and make appropriate updates and enhancements to the *NAIC Troubled Insurance Company Handbook*

Accounting Practices and Procedures Task Force (E)

The Division served as a member of the Accounting Practices and Procedures Task Force during 2009. 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
- 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: Emerging Accounting Issues Working Group, Statutory Accounting Principles Working Group, Separate Accounts Subgroup, Property and Casualty Reinsurance Study Group, International Accounting Standards Working Group, Blanks Working Group, etc. To facilitate their objectives, these groups hold numerous conference calls annually and meet at all of the national meetings. There were substantive revisions to SSAP 91R, SSAP 98, and SSAP 99 as well as lots of non-substantive revisions to other SSAP's during 2008 and 2009.

Interstate Insurance Product Regulation Commission

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. In August of 2006, the Governor signed Chapter 223 of the Acts of 2006, allowing Massachusetts to join the Compact.

Within six months of its creation, the IIPRC adopted its first Uniform Standards. In the spring of 2008, experienced regulators and actuaries joined the IIPRC staff. Annual registration fees were instituted and collected from companies filing with the IIPRC and the Commission adopted a code of ethics. In the summer and fall of 2008, additional states joined the Compact, bringing the premium volume represented to more than 50% of the premium volume nationwide. Additional uniform standards were developed and adopted, bringing the total number of standards to 46 by the end of 2008. 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 35 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. The IIPRC continues to adopt additional uniform standards, outreach to more states to join the Compact, and encourage insurers to utilize the IIPRC central point of product filing.

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

Appendix A - Acts, Regulations & Bulletins

Acts of 2009

Chapter 9

An Act Relative to an Appeal Process of Insurance Premium Surcharges under Managed Competition

This Act amends M.G.L. c. 175E to provide a mechanism for appealing an insurer's determination that an operator was involved in an "at fault accident" in the competitive private passenger motor vehicle insurance market. It grants an insured that is aggrieved by an adverse determination of fault to file a written complaint and have an opportunity for a hearing before the Board of Appeals. The Act also requires insurers to notify the Merit Rating Board and any other data collection agency to which the insurer reported that at fault accident determination in the event the determination is overturned by the Board of Appeals. Additionally, the Act requires the Commissioner to file a report with the Joint Committee on Financial Services providing a summary of efforts made to facilitate the transition of exclusive representative producers to voluntary agents and the outcome of those efforts, including the remaining number of non-appointed agents in the market. It requires the Commissioner to meet with exclusive representative producers and insurers to provide agents with technical assistance and to encourage voluntary contracts between agents and insurers.

Chapter 27

An Act Making Appropriations for the Fiscal Year 2010 for the Maintenance of the Departments, Boards, Commissions, Institutions and Certain Activities of the Commonwealth, for Interest, Sinking Fund and Serial Bond Requirements and for Certain Permanent Improvements

Sections 83, 84, 85 and 86 of the Act amend M.G.L. c. 175, § 47C, M.G.L. c. 176A, § 8B, M.G.L. c. 176B, § 4C and M.G.L. c. 176G, § 4 to eliminate the maximum and aggregate benefit amounts that commercial health insurers, Blue Cross Blue Shield of Massachusetts, Inc. and health maintenance organizations may impose for coverage of mandated early intervention services. There no longer is a maximum benefit for mandated early intervention services. All contracts in force on or entered into after July 1, 2009 are subject to these provisions.

Chapter 30

An Act Mobilizing Economic Recovery in the Commonwealth

Section 41 of the Act requires a carrier offering continuation coverage under a health benefit plan issued pursuant to M.G.L. c. 176J to a qualified beneficiary eligible for the COBRA premium assistance benefit set forth in section 3001 of the American Recovery and Reinvestment Act of 2009 to offer the extended election period available therein to each qualified beneficiary who does not have an election of continuation coverage under a health benefit plan issued under M.G.L. c. 176J on the effective date of the Act, but who would be an assistance-eligible individual under the American Recovery and Reinvestment Act of 2009 if such election were in effect. The Act provides that the qualified beneficiary may elect such continuation of coverage under M.G.L. c. 176J during the period beginning on the effective date of the Act and ending 60 days after the date on which the notification required by Section 41 is provided to such qualified beneficiary. It further provides that the qualified beneficiary's continuation coverage will commence with the first coverage period after the effective date of the Act.

Regulations

211 C.M.R. 27.00

Military Sales Practices (new)

This new regulation sets forth standards to protect active duty members of the United States Armed Forces from dishonest and predatory insurance sales practices by declaring certain identified practices to be false, misleading, deceptive or unfair.

211 C.M.R. 39.00

Annuity Mortality Tables for use in Determining Reserve Liabilities for Annuities (amended)

This regulation recognizes the allowable mortality tables for use in determining the minimum standard of valuation for annuity and pure endowment contracts. The regulation was amended to be compliant with the requirements of Chapter 230 of the Acts of 2008, and provides guidance for allowable mortality tables for annuities issued on or after Jan. 1, 2009.

211 C.M.R. 71.00

Medicare Supplement Insurance and Evidences of Coverage Issued Pursuant to a Risk or Cost Control – To Facilitate the Implementation of M.G.L. c. 176 K and Sec. 1882 of the Federal Social Security Act (amended)

This regulation provides for the reasonable standardization and simplification of the terms, benefits, organization and format of Medicare Supplemental insurance policies. The regulation was amended to comply with the federal Genetic Information Nondiscrimination Act (Public Law 110-233) which prohibits the use of genetic information or genetic testing in the issuance of Medicare Supplement policies.

211 C.M.R. 85.00

Massachusetts Motor Vehicle Insurance: Table of Short Rate Values (repealed)

This regulation was repealed because some of its provisions are outdated. The provisions of the repealed regulation that remain valid are contained in a new regulation, 211 CMR 97.00.

211 C.M.R. 94.00

Mandatory Pre-Insurance Inspection of Private Passenger Motor Vehicles (amended)

This regulation establishes standards and procedures for implementing M.G.L. c. 175, § 113S, which governs the inspection by insurers of private passenger motor vehicles prior to providing insurance for fire and theft coverage, comprehensive coverage, collision or limited collision coverage. Chapter 175, § 113S specifies various exceptions under which the insurer is not required to conduct an inspection. The statute further provides, among other things, that the Commissioner, through the promulgation of a regulation, shall waive inspections under the circumstances enumerated in the statute. In addition, the statute affords the Commissioner the discretion to specify additional circumstances under which an insurer may waive an inspection. M.G.L. c. 175, § 113S(c). This regulation was amended to provide insurers additional bases under which they may implement an optional waiver of the inspection requirement, subject to approval of the Commissioner of insurance.

211 C.M.R. 97.00

Procedures for Cancellation and Non-Renewal of Motor Vehicle Insurance Policies (new)

This regulation sets forth the requirements relating to the cancellation and non-renewal of motor vehicle insurance policies, including the content of notices of cancellation or non-renewal, the requirements for providing notice, and the use of short rates for determining premium charges when an insured cancels a policy prior to its stated termination date.

Bulletins

Bulletin 2009-01

The Board of Appeal on Motor Vehicle Liability Policies and Bonds and Appeals of “Safe Driver Insurance Plan” Motor Vehicle Accident Surcharges in a Competitive Private Passenger Motor Vehicle Insurance Market (Withdrawn)

Withdrawn because Chapter 9 of the Acts of 2009 (*An Act Relative to an Appeal Process of Insurance Premium Surcharges under Managed Competition*) rendered it outdated.

Bulletin 2009-02

Implementation of the Division of Insurance's Online Renewals for Licensed Business Entity Insurance Producers

Issued to notify business entity insurance producers that the Division of Insurance has implemented the second phase of the Online Licensing for Individuals and Entities system (OLLIE).

Bulletin 2009-03

Addendum to the 2009 Guide to Health Insurance for People with Medicare

Issued to notify insurers they are required to provide a copy of this Bulletin along with the *2009 Guide to Health Insurance for People with Medicare* to those individuals eligible for Medicare pursuant to Massachusetts regulations 211 CMR 42.09(4) and 211 CMR 71.13(2)(d)4.

Bulletin 2009-04

Changes to State and Federal Mental Health Parity Laws

Issued to notify carriers of the changes in mandated mental health benefits required by Chapter 256 of the Acts of 2008, *An Act Relative to Mental Health Benefits*, and the federal Mental Health Parity and Addiction Equity Act of 2008.

Bulletin 2009-05

Change of Procedure and Format Regarding the Filing of Certificates of Insurance Authorization Forms under M. G. L. c. 90, § 34B

Issued to notify companies licensed to issue or execute motor vehicle liability policies or bonds in the Commonwealth of the amended procedures for the annual filing of individual authorization forms for persons authorized to issue motor vehicle registration certificates.

Bulletin 2009-06

Deductibles within Commercial Motor Vehicle Liability Policies

Issued to notify insurers writing commercial motor vehicle liability policies in the Commonwealth of the Division's policy regarding deductibles in form and rate filings.

Bulletin 2009-07

Group Life Insurance Policies and Group Annuity Contracts as Permitted Under G.L. c. 175, §§ 132A1/2 and 133A

Issued to inform life insurers regarding requirements for group life insurance policies and group annuity contracts issued to so-called “discretionary groups” under the provisions of G.L. 175, §§ 132A1/2 and 133A.

Bulletin 2009-08

Amendments to Laws Mandating Coverage for Early Intervention Services for Dependent Children under Chapter 27 of the Acts of 2009

Issued to notify carriers of changes to Massachusetts laws regarding mandated coverage for early intervention services for dependent children.

Bulletin 2009-09

Amendments to Laws Mandating Continuation Coverage for Eligible Employees Covered under Small Group Health Benefit Plans

Issued to notify carriers of a change to Massachusetts law (Section 41 of Chapter 30 of the Acts of 2009), which resulted in an extended election period for qualified beneficiaries who are eligible for COBRA premium assistance under small group continuation coverage.

Bulletin 2009-10

Requirements for War Exclusions in Life Insurance Policies

Issued to inform insurers of the Division's policy regarding exclusions for war in life insurance policies issued in Massachusetts. This Bulletin does not apply to the sale of life insurance policies to an individual known to be a service member at the time of sale, as that term is defined in 211 CMR 27.04.

Bulletin 2009-11

Access to Intermediate and Outpatient Mental Health & Substance Use Disorder Services

Issued to provide carriers with guidance regarding mandated benefits for intermediate and outpatient services for mental health and substance use disorders as required by Chapter 80 of the Acts of 2000 and Chapter 256 of the Acts of 2008.

Bulletin 2009-12

Regulatory Review Standards Applicable to Private Passenger Motor Vehicle Insurance Rate Filings in the Residual Market for Rates Effective on or after April 1, 2010

Issued to advise insurers of the standards applicable to the rate filing for the residual market submitted by Commonwealth Automobile Reinsurers (CAR) for private passenger motor vehicle insurance policies with effective dates on or after April 1, 2010.

Bulletin 2009-13

Regulatory Review Standards Applicable to Private Passenger Motor Vehicle Insurance Rate Filings in the Voluntary Market for Rates Effective on or after April 1, 2010

Issued to advise insurers of the standards applicable to insurers' private passenger motor vehicle insurance rate filings with effective dates on or after April 1, 2010.

Bulletin 2009-14

Guidelines for Truth in Advertising and Marketing in the Private Passenger Motor Vehicle Insurance Market

Issued to provide guidance on the insurers' obligations to provide truth in advertising and marketing of private passenger automobile insurance products in the Commonwealth.

Appendix B - Select 2009 Financial Information from Massachusetts Domestic Insurance Companies

Property & Casualty Insurance Companies

NAIC#	Company Name	Total Premium Written in MA as of 12/31/2009	Total Premium Written as of 12/31/2009	Total Net Assets as of 12/31/2009	Total Liabilities as of 12/31/2009	Total Capital & Surplus as of 12/31/2009
10017	Arbella Ind Ins Co	\$7,086,536	\$8,021,063	\$44,114,210	\$27,668,569	\$16,445,641
10206	Medical Professional Mut Ins Co	\$136,783,872	\$136,783,872	\$2,425,122,432	\$1,632,741,964	\$792,380,468
10230	Commonwealth Reins Co	\$0	\$0	\$33,850,033	\$20,613,285	\$13,236,748
10231	Commonwealth Mut Ins Co	-\$64,006	-\$64,006	\$5,648,700	\$148,700	\$5,500,000
10394	Bunker Hill Ins Co	\$35,476,560	\$41,047,811	\$43,458,167	\$20,596,390	\$22,861,777
10638	Proselect Ins Co	\$2,476,906	\$170,034,702	\$76,467,790	\$53,653,703	\$22,814,087
10664	Endeavour Ins Co	\$3,509,432	\$3,543,821	\$4,860,826	\$24,192	\$4,836,634
11104	Associated Employers Ins Co	\$14,138,799	\$14,138,799	\$4,502,667	\$572,485	\$3,930,182
11984	Independence Cas Ins Co	\$14,948,899	\$15,113,781	\$3,735,180	\$20,807	\$3,714,373
12154	Encompass Ins Co of MA	\$64,282,884	\$64,282,884	\$6,266,253	\$105,646	\$6,160,607
12484	Liberty Mut Personal Ins Co	\$0	\$0	\$4,680,242	\$482	\$4,679,760
12725	New England Mut Ins Co	\$85	\$85	\$28,442,855	\$7,543,142	\$20,899,713
12808	Safety Prop & Cas Ins Co	\$4,441,593	\$4,457,137	\$33,962,748	\$19,918,574	\$14,044,174
12850	Premier Ins Co Of MA	\$205,400,980	\$205,400,980	\$435,740,731	\$229,296,331	\$206,444,399
12886	Massachusetts Employers Ins Co	\$14,523,490	\$14,523,490	\$3,827,386	\$492,794	\$3,334,592
13083	Employers Security Assur Co	\$472,105	\$472,105	\$3,219,208	\$78,024	\$3,141,184
13163	Hospitality Mut Ins Co	\$3,706,349	\$3,706,349	\$39,907,871	\$19,208,368	\$20,699,503
13374	Arrow Mut Liab Ins Co	\$3,661,772	\$3,876,961	\$45,070,164	\$17,586,212	\$27,483,952
13463	Barnstable Cnty Mut Ins Co	\$29,578,636	\$29,578,636	\$79,366,819	\$22,110,708	\$57,256,110
13643	Plymouth Rock Assur Cas Co	\$0	\$0	\$4,840,722	\$3,753	\$4,836,969
13706	Dorchester Mut Ins Co	\$20,750,528	\$22,876,259	\$54,326,375	\$24,922,314	\$29,404,061
13943	Fitchburg Mut Ins Co	\$12,626,346	\$28,345,920	\$78,488,638	\$36,884,360	\$41,604,278
14192	Hingham Mut Fire Ins Co	\$28,323,979	\$41,005,263	\$99,574,130	\$58,538,381	\$41,035,749
14206	Holyoke Mut Ins Co In Salem	\$26,462,137	\$46,211,769	\$189,289,212	\$107,008,345	\$82,280,867
14737	Plymouth Rock Assur Corp	\$211,425,918	\$223,922,058	\$399,907,164	\$274,524,175	\$125,382,989
15067	Quincy Mut Fire Ins Co	\$174,106,510	\$254,716,652	\$1,161,825,435	\$452,760,482	\$709,064,953
17000	Arbella Mut Ins Co	\$436,763,856	\$436,763,856	\$984,493,495	\$516,302,065	\$468,191,431
19763	Bay State Ins Co	\$0	\$23,038,055	\$308,954,419	\$111,793,647	\$197,160,772
19771	Cambridge Mut Fire Ins Co	\$33,585,235	\$108,049,939	\$578,227,176	\$263,633,737	\$314,593,440
19798	Merrimack Mut Fire Ins Co	\$143,637,071	\$275,970,537	\$956,789,548	\$377,781,817	\$579,007,732
20621	OneBeacon Amer Ins Co	\$30,632,416	\$454,500,766	\$743,070,922	\$416,268,261	\$326,802,661
20648	Employers Fire Ins Co	\$73,498,580	\$412,223,331	\$90,358,639	\$37,845,855	\$52,512,784
21261	Electric Ins Co	\$27,163,763	\$404,684,988	\$1,329,122,135	\$922,058,894	\$407,063,243
21750	Pilgrim Ins Co	\$42,658,711	\$42,658,711	\$29,980,366	\$18,928,735	\$11,051,631
23043	Liberty Mut Ins Co	\$422,443,338	\$3,521,698,043	\$34,830,436,535	\$22,338,883,620	\$12,491,552,915
23965	Norfolk & Dedham Mut Fire Ins Co	\$92,644,275	\$96,786,024	\$270,593,792	\$127,380,292	\$143,213,500
31887	Coface N Amer Ins Co	\$3,170,195	\$73,937,125	\$109,740,750	\$60,732,247	\$49,008,503

33618	Safety Ind Ins Co	\$81,937,106	\$82,146,664	\$91,224,295	\$48,281,785	\$42,942,510
33758	Associated Industries Of MA Mut Ins	\$55,123,915	\$63,305,847	\$365,090,929	\$227,768,795	\$137,322,134
34754	Commerce Ins Co	\$1,200,920,336	\$1,211,541,483	\$2,553,164,354	\$1,503,403,278	\$1,049,761,076
36226	United Cas & Surety Ins Co	\$2,597,678	\$2,958,740	\$10,425,281	\$6,311,882	\$4,113,399
37346	Danbury Ins Co	\$573,713	\$7,636,382	\$16,891,125	\$9,392,749	\$7,498,376
38369	Northern Assur Co Of Amer	\$9,704,553	\$123,579,739	\$289,748,010	\$126,833,650	\$162,914,360
39454	Safety Ins Co	\$472,390,303	\$473,142,940	\$1,208,305,564	\$651,730,389	\$556,575,175
40274	Citation Ins Co	\$126,312,811	\$126,312,811	\$310,047,357	\$200,655,383	\$109,391,974
40320	Massachusetts Homeland Ins Co	\$126,168,440	\$166,176,953	\$9,037,144	\$16,860	\$9,020,284
41360	Arbella Protection Ins Co	\$107,936,243	\$115,646,132	\$252,841,668	\$160,552,147	\$92,289,523
41955	Barnstable Cnty Ins Co	\$3,129,673	\$3,129,673	\$17,905,001	\$2,806,889	\$15,098,112
43702	Tower Natl Ins Co	\$6,781,482	\$130,184,622	\$54,256,803	\$42,209,532	\$12,047,271
44326	Atlantic Charter Ins Co	\$22,298,348	\$23,815,771	\$161,726,249	\$99,608,401	\$62,117,848
TOTAL		\$4,536,192,351	\$9,711,885,523	\$50,882,927,515	\$31,298,203,096	\$19,584,724,424

Life Insurance Companies

NAIC#	Company Name	Total Premium Written in MA as of 12/31/2009	Total Premium Written as of 12/31/2009	Total Net Assets as of 12/31/2009	Total Liabilities as of 12/31/2009	Total Capital & Surplus as of 12/31/2009
61476	Boston Mut Life Ins Co	\$46,779,305	\$217,592,578	\$995,276,770	\$887,130,794	\$108,145,976
65315	Liberty Life Assur Co Of Boston	\$46,748,345	\$1,258,724,764	\$12,983,174,690	\$8,825,040,427	\$597,542,744
65919	Primerica Life Ins Co	\$36,732,803	\$1,742,380,223	\$6,805,089,529	\$5,099,494,230	\$1,705,595,299
65935	Massachusetts Mut Life Ins Co	\$956,708,865	\$12,899,340,616	\$121,329,281,058	\$74,312,611,011	\$9,258,843,646
66265	Monarch Life Ins Co	\$1,113,750	\$29,233,672	\$813,221,535	\$604,021,125	\$3,824,216
67598	Paul Revere Life Ins Co	\$12,745,711	\$394,260,492	\$4,744,807,086	\$4,294,318,916	\$450,488,170
67601	Paul Revere Variable Ann Ins Co	\$258,325	\$5,120,715	\$49,141,733	\$15,216,724	\$31,775,777
69140	First Allmerica Fin Life Ins Co	\$1,291,594	\$33,254,679	\$1,580,619,018	\$1,145,873,085	\$156,923,177
70435	The Savings Bank Life Ins Co Of MA	\$231,572,370	\$319,511,768	\$2,203,666,505	\$2,040,728,317	\$162,938,188
71714	Berkshire Life Ins Co of Amer	\$14,866,195	\$312,773,941	\$2,626,861,469	\$2,174,587,215	\$452,274,254
74920	Regal Reins Co	\$0	\$0	\$6,253,496	\$405,629	\$5,847,867
80896	Centre Life Ins Co	\$1,398,022	\$34,106,612	\$1,969,019,471	\$1,891,944,843	\$77,074,631
84654	US Branch Assumption Mut Life Ins Co	\$129,716	\$222,839	\$11,982,859	\$143,231	\$11,839,628
84824	Commonwealth Ann & Life Ins Co	\$7,720,887	\$172,009,945	\$6,929,433,671	\$2,525,270,854	\$455,862,306
91626	New England Life Ins Co	\$107,675,932	\$1,070,269,859	\$10,718,859,463	\$1,349,921,578	\$564,189,408
93610	John Hancock Life & Hlth Ins Co	\$9,400,312	\$1,043,535,663	\$6,443,030,835	\$2,282,470,318	\$350,912,286
TOTAL		\$1,475,142,132	\$19,532,338,366	\$180,209,719,188	\$107,449,178,297	\$14,394,077,573

Health Insurance Companies

NAIC#	Company Name	Total Premium Written in MA as of 12/31/2009	Total Premium Written as of 12/31/2009	Total Net Assets as of 12/31/2009	Total Liabilities as of 12/31/2009	Total Capital & Surplus as of 12/31/2009
11109	Neighborhood Hlth Plan Inc	\$930,697,069	\$930,697,069	\$261,304,339	\$139,339,318	\$121,965,021
12210	Dentegra Ins Co of New England	\$1,340,273	\$2,426,875	\$6,064,400	\$264,678	\$5,799,722
12219	BCBS of MA HMO Blue Inc	\$4,378,420,165	\$4,400,791,063	\$1,258,038,652	\$552,208,603	\$705,830,049
13203	Boston Medical Center Hlth Plan Inc	\$1,139,112,319	\$1,139,112,319	\$271,989,900	\$132,431,792	\$139,558,109
13632	Celticare Hlth Plan of MA Inc	\$11,599,431	\$11,599,431	\$14,464,369	\$9,001,467	\$5,462,903
18975	HPHC Ins Co Inc	\$108,799,277	\$256,619,866	\$81,799,303	\$52,845,651	\$28,953,652
47093	Massachusetts Vision Serv Plan	\$17,703,638	\$17,703,638	\$17,955,051	\$2,927,740	\$15,027,311
52060	Dental Serv of MA Inc	\$301,943,735	\$301,943,735	\$263,099,855	\$75,509,415	\$187,590,440
53228	BCBS of MA	\$2,390,793,353	\$2,396,075,879	\$1,576,768,624	\$852,873,021	\$723,895,603
60117	Tufts Ins Co Inc	\$88,565,767	\$100,939,577	\$48,903,150	\$25,251,643	\$23,651,507
66828	Fallon Hlth & Life Assur Co	\$21,295,339	\$21,295,339	\$13,529,470	\$9,674,211	\$3,855,259
95299	Connecticare Of MA Inc	\$20,642,894	\$20,642,894	\$11,804,484	\$2,208,053	\$9,596,431
95520	CIGNA Hlthcare of MA Inc	\$8,887,066	\$8,887,066	\$5,811,991	\$2,289,525	\$3,522,466
95541	Fallon Comm Hlth Plan Inc	\$1,076,962,187	\$1,076,962,187	\$272,286,984	\$171,333,828	\$100,953,156
95673	Health New England Inc	\$306,259,107	\$308,683,576	\$82,417,457	\$40,757,572	\$41,659,893
95688	Tufts Associated Hlth Maintenance Or	\$2,271,782,213	\$2,273,000,503	\$801,335,751	\$284,534,641	\$516,801,110
96717	Harvard Pilgrim Health Care New Eng	\$0	\$360,039,674	\$78,689,133	\$42,134,994	\$36,554,139
96911	Harvard Pilgrim Hlth Care Inc	\$1,975,017,743	\$2,078,607,960	\$801,143,505	\$419,187,833	\$381,955,672
TOTAL		\$15,049,821,576	\$15,706,028,651	\$5,867,406,418	\$2,814,773,985	\$3,052,632,443

Fraternal Organizations

NAIC#	Company Name	Total Premium Written in MA as of 12/31/2009	Total Premium Written as of 12/31/2009	Total Net Assets as of 12/31/2009	Total Liabilities as of 12/31/2009	Total Capital & Surplus as of 12/31/2009
58130	Catholic Assn Of Foresters	\$163,788	\$236,025	\$13,098,778	\$6,767,759	\$6,331,019
58181	Sup. Council The Royal Arcanum	\$929,447	\$4,276,072	\$82,774,608	\$70,130,259	\$12,644,349
TOTAL		\$1,093,235	\$4,512,097	\$95,873,386	\$76,898,018	\$18,975,368

Workers' Compensation Self-Insured Groups

Company Name	Gross Premium Written as of 12/31/09	Net Premium Written as of 12/31/09	Total Assets as of 12/31/09	Total Liabilities as of 12/31/09	Total Capital & Surplus as of 12/31/09
ABC Massachusetts Workers Compensation Self-Insurance Group, Inc.	1,617,346	1,351,437	4,365,727	4,365,727	0
Automotive Industries Compensation Corp.	4,650,446	4,286,722	7,904,539	7,904,539	0
Commonwealth Transportation Compensation Corporation	2,396,848	2,068,168	6,132,632	6,132,632	0
Construction Industries Compensation Corporation	2,247,830	1,943,567	3,459,630	3,469,576	-9,946
Diocesan Facilities Self-Insurance Group, Inc.	1,049,848	883,414	4,087,488	1,391,798	2,695,690
HVAC Compensation Corp.	2,445,108	2,204,640	4,942,299	4,942,299	0
Independent Schools Compensation Corporation	6,224,136	5,734,698	17,457,853	17,458,898	-1,045
Manufacturers of Massachusetts Compensation Group	1,394,808	1,186,361	2,903,075	2,913,045	-9,970
Massachusetts Bay Self-Insurance Group, Inc.	3,000,386	2,567,614	3,428,271	3,381,809	46,462
Massachusetts Catholic Self-Insurance Group, Inc.	5,956,843	5,477,223	16,659,985	11,058,767	5,601,218
Massachusetts Care Self-Insurance Group, Inc.	4,806,385	4,374,429	9,637,455	9,637,455	0
Massachusetts Education and Government Assn. Property-Casualty Group	16,865,677	12,687,782	24,773,610	17,128,937	7,644,673
Massachusetts Healthcare Self-Insurance Group, Inc.	2,217,519	2,013,286	4,646,181	4,646,181	0
Massachusetts High Technology Self-Insurance Group	890,012	826,836	2,383,733	2,383,733	0
Massachusetts Manufacturing Self-Insurance Group, Inc.	2,678,688	2,411,305	7,152,946	7,052,946	100,000
Massachusetts McDonald's Operators Workers' Compensation Group, Inc.	1,699,225	1,577,366	2,776,339	2,776,339	0
Massachusetts NAHRO Insurance Group, Inc.	4,470,925	3,897,776	8,774,075	5,932,533	2,841,542
Massachusetts Retail Merchants Workers' Comp. Self-Insurance Group, Inc.	15,575,369	14,428,715	32,130,384	32,130,384	0
Massachusetts Trade Self-Insurance Group, Inc.	3,522,417	3,203,784	5,674,414	5,674,414	0
MIIA Property-Casualty Group, Inc.	53,503,360	43,608,802	156,837,614	71,130,155	85,707,459
NEEIA Compensation, Inc.	6,187,062	5,882,947	17,499,523	17,499,523	0
Self Insured Lumber Businesses Assn, Inc.	3,650,180	3,245,594	12,310,878	12,278,811	32,067
School Transportation Assn. of MA Self-Insurance Group, Inc.	2,475,645	2,124,444	4,875,773	4,875,773	0
Wholesale Retail Suppliers Compensation Corporation	1,929,097	1,708,109	2,604,708	2,622,934	-18,226
TOTAL	151,455,160	129,695,019	363,419,132	258,789,208	104,629,924

Appendix C – 2009 Direct Written Premium by Line of Insurance

2009 Premium and Market Share - ACCIDENT & HEALTH INSURANCE

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
79413	UnitedHealthcare Ins Co	CT	\$594,861,225	22.48%
65978	Metropolitan Life Ins Co	NY	\$180,931,758	6.84%
60054	Aetna Life Ins Co	CT	\$156,088,388	5.90%
62235	Unum Life Ins Co Of Amer	ME	\$145,909,594	5.51%
62308	Connecticut Gen Life Ins Co	CT	\$130,588,305	4.93%
64246	Guardian Life Ins Co Of Amer	NY	\$104,681,698	3.96%
80314	Unicare Life & Hlth Ins Co	IN	\$90,602,615	3.42%
70815	Hartford Life & Accident Ins Co	CT	\$68,115,081	2.57%
70025	Genworth Life Ins Co	DE	\$58,301,359	2.20%
65838	John Hancock Life Ins Co (USA)	MI	\$56,842,150	2.15%
65498	Life Ins Co Of N Amer	PA	\$41,100,461	1.55%
73288	Humana Ins Co	WI	\$40,857,491	1.54%
90328	First Hlth Life & Hlth Ins Co	TX	\$40,537,725	1.53%
66141	Health Net Life Ins Co	CA	\$38,385,322	1.45%
68241	Prudential Ins Co Of Amer	NJ	\$37,653,812	1.42%
66087	Mid West Natl Life Ins Co Of TN	TX	\$36,283,129	1.37%
60380	American Family Life Assur Co of Col	NE	\$34,023,018	1.29%
62146	Combined Ins Co Of Amer	IL	\$31,570,110	1.19%
61263	Bankers Life & Cas Co	IL	\$30,880,008	1.17%
62049	Colonial Life & Accident Ins Co	SC	\$30,323,244	1.15%
65676	Lincoln Natl Life Ins Co	IN	\$28,757,137	1.09%
86231	Transamerica Life Ins Co	IA	\$27,660,813	1.05%
69019	Standard Ins Co	OR	\$27,418,150	1.04%
80802	US Br SunLife Assur Co Of Canada	MI	\$26,975,074	1.02%
97055	Mega Life & Hlth Ins Co The	OK	\$25,691,028	0.97%
61271	Principal Life Ins Co	IA	\$25,046,448	0.95%
68195	Provident Life & Accident Ins Co	TN	\$24,597,953	0.93%
67091	Northwestern Mut Life Ins Co	WI	\$23,540,388	0.89%
65935	Massachusetts Mut Life Ins Co	MA	\$23,455,928	0.89%
92711	HCC Life Ins Co	IN	\$22,208,354	0.84%
65315	Liberty Life Assur Co Of Boston	MA	\$20,957,984	0.79%
68381	Reliance Standard Life Ins Co	IL	\$20,855,254	0.79%
65005	RiverSource Life Ins Co	MN	\$20,343,900	0.77%
93440	HM Life Ins Co	PA	\$18,966,265	0.72%
66869	Nationwide Life Ins Co	OH	\$18,821,086	0.71%
67105	Reliastar Life Ins Co	MN	\$16,768,700	0.63%
68608	Symetra Life Ins Co	WA	\$16,117,674	0.61%
67660	Pennsylvania Life Ins Co	PA	\$15,689,371	0.59%
70408	Union Security Ins Co	KS	\$14,048,393	0.53%
71714	Berkshire Life Ins Co of Amer	MA	\$13,870,087	0.52%
87726	MetLife Ins Co of CT	CT	\$12,694,907	0.48%
80624	American Progressive L&H Ins Of NY	NY	\$12,565,310	0.47%
66281	Monumental Life Ins Co	IA	\$12,320,482	0.47%
67598	Paul Revere Life Ins Co	MA	\$11,752,392	0.44%
80926	Sun Life & Hlth Ins Co	CT	\$10,345,087	0.39%
66915	New York Life Ins Co	NY	\$8,776,684	0.33%
71870	Fidelity Security Life Ins Co	MO	\$8,730,218	0.33%
69868	United Of Omaha Life Ins Co	NE	\$8,546,848	0.32%
62626	Cuna Mut Ins Society	IA	\$7,645,325	0.29%
71129	Fort Dearborn Life Ins Co	IL	\$7,399,892	0.28%
61476	Boston Mut Life Ins Co	MA	\$6,786,452	0.26%
61425	Trustmark Ins Co	IL	\$6,353,368	0.24%
91529	Unimerica Ins Co	WI	\$6,179,530	0.23%

92916	United Amer Ins Co	NE	\$6,104,820	0.23%
70106	United States Life Ins Co In NYC	NY	\$5,956,311	0.23%
66842	American Gen Life Ins Co of DE	DE	\$5,940,658	0.22%
68322	Great W Life & Ann Ins Co	CO	\$5,710,635	0.22%
65110	Kanawha Ins Co	SC	\$5,497,973	0.21%
90611	Allianz Life Ins Co Of N Amer	MN	\$4,730,970	0.18%
60534	American Heritage Life Ins Co	FL	\$4,727,849	0.18%
71412	Mutual Of Omaha Ins Co	NE	\$4,645,544	0.18%
12902	Healthspring Life & Hlth Ins Co Inc	TX	\$4,612,533	0.17%
61301	Ameritas Life Ins Corp	NE	\$4,384,100	0.17%
69000	Northwestern Long Term Care Ins Co	WI	\$4,290,830	0.16%
60895	American United Life Ins Co	IN	\$4,045,075	0.15%
65080	John Alden Life Ins Co	WI	\$3,953,862	0.15%
60410	American Fidelity Assur Co	OK	\$3,907,093	0.15%
88072	Hartford Life Ins Co	CT	\$3,680,653	0.14%
65021	Stonebridge Life Ins Co	VT	\$3,438,293	0.13%
68772	Security Mut Life Ins Co Of NY	NY	\$2,707,613	0.10%
66168	Minnesota Life Ins Co	MN	\$2,535,477	0.10%
69477	Time Ins Co	WI	\$2,443,036	0.09%
71439	Assurity Life Ins Co	NE	\$2,257,275	0.09%
80837	Union Central Life Ins Co	NE	\$2,225,434	0.08%
65595	Lincoln Benefit Life Co	NE	\$2,222,662	0.08%
70939	Gerber Life Ins Co	NY	\$2,168,036	0.08%
91626	New England Life Ins Co	MA	\$2,071,908	0.08%
76325	Senior Hlth Ins Co of PA	PA	\$1,953,027	0.07%
70211	Reassure Amer Life Ins Co	IN	\$1,708,208	0.06%
94358	US Able Life	AR	\$1,703,699	0.06%
80896	Centre Life Ins Co	MA	\$1,398,022	0.05%
62863	Trustmark Life Ins Co	IL	\$1,373,602	0.05%
68209	Provident Life & Cas Ins Co	TN	\$1,279,929	0.05%
71730	Continental Amer Ins Co	SC	\$1,260,781	0.05%
76112	Oxford Life Ins Co	AZ	\$1,248,757	0.05%
60836	American Republic Ins Co	IA	\$1,243,538	0.05%
62944	AXA Equitable Life Ins Co	NY	\$1,195,602	0.05%
67539	Pan Amer Life Ins Co	LA	\$1,191,974	0.05%
80985	BCS Life Ins Co	IL	\$1,146,060	0.04%
69078	Standard Security Life Ins Co Of NY	NY	\$1,125,774	0.04%
66370	Mony Life Ins Co	NY	\$1,122,822	0.04%
69345	Teachers Ins & Ann Assoc Of Amer	NY	\$1,114,216	0.04%
70319	Washington Natl Ins Co	IL	\$1,105,411	0.04%
93777	Household Life Ins Co	MI	\$1,096,164	0.04%
60275	American Bankers Life Assur Co Of FL	FL	\$1,067,920	0.04%
80578	Physicians Mut Ins Co	NE	\$1,035,688	0.04%
66265	Monarch Life Ins Co	MA	\$1,009,940	0.04%
64580	Illinois Mut Life Ins Co	IL	\$1,001,986	0.04%
80705	US Br Great West Life Assur Co	MI	\$934,417	0.04%
64211	Guarantee Trust Life Ins Co	IL	\$928,283	0.04%
85561	Perico Life Ins Co	DE	\$884,031	0.03%
69914	Sears Life Ins Co	TX	\$881,047	0.03%
11121	Unified Life Ins Co	TX	\$864,514	0.03%
61492	Liberty Life Ins Co	SC	\$845,215	0.03%
60186	Allstate Life Ins Co	IL	\$827,234	0.03%
60526	American Family Life Assur Co of NY	NY	\$752,547	0.03%
66680	National Life Ins Co	VT	\$746,996	0.03%
63126	Farm Family Life Ins Co	NY	\$709,497	0.03%
67172	Ohio Natl Life Ins Co	OH	\$699,279	0.03%
60577	American Income Life Ins Co	IN	\$684,092	0.03%
77828	Companion Life Ins Co	SC	\$667,877	0.03%
69515	Medamerica Ins Co	PA	\$654,662	0.02%
66583	National Guardian Life Ins Co	WI	\$634,756	0.02%
84824	Commonwealth Ann & Life Ins Co	MA	\$624,196	0.02%
64327	Harleysville Life Ins Co	PA	\$549,504	0.02%
62286	Golden Rule Ins Co	IN	\$521,379	0.02%
69663	USAA Life Ins Co	TX	\$508,882	0.02%
60142	TIAA Cref Life Ins Co	NY	\$506,815	0.02%
71455	Cardif Life Ins Co	KS	\$469,406	0.02%
82538	National Hlth Ins Co	TX	\$463,261	0.02%
69744	Union Labor Life Ins Co	MD	\$442,850	0.02%

65781	Madison Natl Life Ins Co Inc	WI	\$411,072	0.02%
63312	Great Amer Life Ins Co	OH	\$408,906	0.02%
69116	State Life Ins Co	IN	\$393,124	0.01%
68047	Professional Ins Co	TX	\$387,581	0.01%
62596	Union Fidelity Life Ins Co	IL	\$385,356	0.01%
81426	Commercial Travelers Mut Ins Co	NY	\$383,316	0.01%
71854	AAA Life Ins Co	MI	\$358,700	0.01%
60488	American Gen Life Ins Co	TX	\$295,176	0.01%
60518	American Hlth & Life Ins Co	TX	\$270,566	0.01%
63665	General Amer Life Ins Co	MO	\$269,059	0.01%
61751	Central States H & L Co Of Omaha	NE	\$259,700	0.01%
91472	Globe Life & Accident Ins Co	NE	\$256,108	0.01%
80659	US Business of Canada Life Assur Co	MI	\$256,001	0.01%
63258	Federated Life Ins Co	MN	\$250,628	0.01%
61832	Chesapeake Life Ins Co	OK	\$224,055	0.01%
61360	Reliastar Life Ins Co Of NY	NY	\$215,405	0.01%
61069	Anthem Life Ins Co	IN	\$206,481	0.01%
93610	John Hancock Life & Hlth Ins Co	MA	\$205,458	0.01%
67644	Penn Mut Life Ins Co	PA	\$203,305	0.01%
89206	Ohio Natl Life Assur Corp	OH	\$188,792	0.01%
68373	American Gen Assur Co	IL	\$185,573	0.01%
67814	Phoenix Life Ins Co	NY	\$184,029	0.01%
65129	Kansas City Life Ins Co	MO	\$176,526	0.01%
71404	Continental Gen Ins Co	OH	\$175,166	0.01%
68136	Protective Life Ins Co	TN	\$169,421	0.01%
68160	Balboa Life Ins Co	CA	\$162,265	0.01%
68721	Security Life Ins Co Of Amer	MN	\$157,447	0.01%
70580	Humanadental Ins Co	WI	\$146,389	0.01%
67369	Alta Hlth & Life Ins Co	IN	\$145,940	0.01%
71773	American Natl Life Ins Co Of TX	TX	\$145,857	0.01%
80675	US Business of Crown Life Ins Co	MI	\$133,498	0.01%
70688	Transamerica Financial Life Ins Co	NY	\$129,791	0.00%
61212	Baltimore Life Ins Co	MD	\$119,988	0.00%
63479	United Teacher Assoc Ins Co	TX	\$109,917	0.00%
62553	Country Life Ins Co	IL	\$91,238	0.00%
60682	Conseco Ins Co	IL	\$88,957	0.00%
80799	Celtic Ins Co	IL	\$85,471	0.00%
64513	Horace Mann Life Ins Co	IL	\$85,073	0.00%
86355	Standard Life & Accident Ins Co	TX	\$80,300	0.00%
68810	Sentry Life Ins Co	WI	\$75,376	0.00%
42129	United Security Assur Co Of PA	PA	\$71,511	0.00%
72850	United World Life Ins Co	NE	\$62,968	0.00%
68284	Pyramid Life Ins Co	KS	\$55,766	0.00%
88668	Mutual Of Amer Life Ins Co	NY	\$47,169	0.00%
65536	Genworth Life & Ann Ins Co	VA	\$46,951	0.00%
97764	Idealife Ins Co	CT	\$41,450	0.00%
65900	Conseco Life Ins Co	IN	\$40,119	0.00%
62359	Constitution Life Ins Co	TX	\$39,633	0.00%
61883	Central United Life Ins Co	AR	\$39,413	0.00%
65811	American Modern Life Ins Co	OH	\$31,480	0.00%
65722	Loyal Amer Life Ins Co	OH	\$31,004	0.00%
62952	Equitable Life & Cas Ins Co	UT	\$30,037	0.00%
69140	First Allmerica Fin Life Ins Co	MA	\$28,658	0.00%
76023	Columbian Life Ins Co	IL	\$27,847	0.00%
61689	Aviva Life & Ann Co	IA	\$27,736	0.00%
65242	Lafayette Life Ins Co	IN	\$26,828	0.00%
60607	American Intl Life Assur Co of NY	NY	\$26,746	0.00%
90212	Great Southern Life Ins Co	TX	\$26,336	0.00%
61239	Bankers Fidelity Life Ins Co	GA	\$24,604	0.00%
77968	Family Heritage Life Ins Co Of Amer	OH	\$18,381	0.00%
61409	National Benefit Life Ins Co	NY	\$17,698	0.00%
65919	Primerica Life Ins Co	MA	\$16,709	0.00%
62065	Colonial Penn Life Ins Co	PA	\$14,622	0.00%
81434	First Rehab Life Ins Co Of Amer	NY	\$14,338	0.00%
63967	Government Personnel Mut Life Ins Co	TX	\$13,363	0.00%
65331	Liberty Natl Life Ins Co	NE	\$12,947	0.00%
66672	American Gen Life & Acc Ins Co	TN	\$12,297	0.00%
66427	MTL Ins Co	IL	\$12,044	0.00%

67199	Old Amer Ins Co	MO	\$11,653	0.00%
60801	American Public Life Ins Co	OK	\$10,101	0.00%
86509	Ing Life Ins & Ann Co	CT	\$9,687	0.00%
65927	Lincoln Heritage Life Ins Co	IL	\$8,396	0.00%
67784	Philadelphia Amer Life Ins Co	TX	\$7,559	0.00%
67903	Provident Amer Life & Hlth Ins Co	OH	\$7,377	0.00%
62057	Lincoln Life & Ann Co of NY	NY	\$6,297	0.00%
62413	Continental Assur Co	IL	\$6,112	0.00%
71323	Zale Life Ins Co	AZ	\$5,218	0.00%
93742	Securian Life Ins Co	MN	\$4,949	0.00%
64017	Jefferson Natl Life Ins Co	TX	\$4,887	0.00%
70435	The Savings Bank Life Ins Co Of MA	MA	\$4,724	0.00%
31119	Medico Ins Co	NE	\$4,349	0.00%
99937	Columbus Life Ins Co	OH	\$4,251	0.00%
62383	Centurion Life Ins Co	IA	\$3,726	0.00%
69310	Surety Life Ins Co	NE	\$3,137	0.00%
65870	Manhattan Life Ins Co	NY	\$2,882	0.00%
84786	Colorado Bankers Life Ins Co	CO	\$2,780	0.00%
76236	Cincinnati Life Ins Co	OH	\$2,750	0.00%
63932	Aviva Life & Ann Co of NY	NY	\$2,723	0.00%
62634	Delaware Amer Life Ins Co	DE	\$2,684	0.00%
69256	Sunamerica Life Ins Co	AZ	\$2,608	0.00%
72125	Physicians Life Ins Co	NE	\$2,393	0.00%
62928	EMC Natl Life Co	IA	\$1,812	0.00%
66974	North Amer Co Life & Hlth Ins	IA	\$1,563	0.00%
89184	Sterling Investors Life Ins Co	GA	\$1,517	0.00%
71153	Hartford Life & Ann Ins Co	CT	\$1,080	0.00%
63657	Garden State Life Ins Co	TX	\$903	0.00%
62103	Columbian Mut Life Ins Co	NY	\$832	0.00%
60704	Wilton Reassur Life Co of NY	NY	\$631	0.00%
65056	Jackson Natl Life Ins Co	MI	\$372	0.00%
60038	Acacia Life Ins Co	DC	\$357	0.00%
63290	Fidelity Life Assn A Legal Reserve L	IL	\$346	0.00%
63053	Family Life Ins Co	TX	\$343	0.00%
84654	US Branch Assumption Mut Life Ins Co	MA	\$273	0.00%
70114	Unity Mut Life Ins Co	NY	\$240	0.00%
71471	Ability Ins Co	NE	\$139	0.00%
67989	American Memorial Life Ins Co	SD	\$126	0.00%
88536	Protective Life & Annuity Ins Co	AL	\$118	0.00%
66044	Midland Natl Life Ins Co	IA	\$88	0.00%
64831	Intramercia Life Ins Co	NY	\$41	0.00%
67261	Old Republic Life Ins Co	IL	\$36	0.00%
69930	United Ins Co Of Amer	IL	\$10	0.00%
68357	Reliable Life Ins Co	MO	\$8	0.00%
91693	IA Amer Life Ins Co	GA	\$3	0.00%
Total Direct Written Premium			\$2,646,333,222	100.00%

2009 Premium and Market Share - AIRCRAFT (ALL PERILS)

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
19720	American Alt Ins Corp	DE	\$2,706,077	14.16%
23817	Illinois Natl Ins Co	IL	\$2,021,618	10.58%
35300	Allianz Global Risks US Ins Co	CA	\$1,836,602	9.61%
24147	Old Republic Ins Co	PA	\$1,548,954	8.11%
23043	Liberty Mut Ins Co	MA	\$1,319,190	6.90%
22039	General Reins Corp	DE	\$1,232,976	6.45%
22667	Ace Amer Ins Co	PA	\$1,232,607	6.45%
20281	Federal Ins Co	IN	\$1,154,416	6.04%
37885	XL Specialty Ins Co	DE	\$1,103,532	5.78%
34274	Central States Ind Co Of Omaha	NE	\$727,465	3.81%
29599	US Specialty Ins Co	TX	\$680,009	3.56%
20362	Mitsui Sumitomo Ins Co of Amer	NY	\$666,044	3.49%
10367	Avemco Ins Co	MD	\$527,838	2.76%
11150	Arch Ins Co	MO	\$471,106	2.47%
12904	Tokio Marine & Nichido Fire Ins Co	NY	\$389,033	2.04%
19518	Catlin Ins Co	TX	\$286,237	1.50%
19941	American Commerce Ins Co	OH	\$276,886	1.45%
20699	Ace Prop & Cas Ins Co	PA	\$212,263	1.11%
40045	Starnet Ins Co	DE	\$208,879	1.09%
33022	AXA Ins Co	NY	\$207,858	1.09%
34037	Hallmark Ins Co	AZ	\$150,034	0.79%
24767	St Paul Fire & Marine Ins Co	MN	\$146,279	0.77%
Total Direct Written Premium			\$19,105,903	100.00%

2009 Premium and Market Share - ANNUITIES

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
69345	Teachers Ins & Ann Assoc Of Amer	NY	\$592,588,008	8.92%
91596	New York Life Ins & Ann Corp	DE	\$511,616,492	7.70%
65056	Jackson Natl Life Ins Co	MI	\$390,921,431	5.89%
65005	RiverSource Life Ins Co	MN	\$372,999,893	5.62%
65676	Lincoln Natl Life Ins Co	IN	\$302,524,819	4.56%
65978	Metropolitan Life Ins Co	NY	\$300,531,810	4.53%
86509	Inq Life Ins & Ann Co	CT	\$278,601,136	4.20%
61050	MetLife Investors USA Ins Co	DE	\$258,714,255	3.90%
65838	John Hancock Life Ins Co (USA)	MI	\$256,715,350	3.87%
79065	Sun Life Assur Co Of Canada US	DE	\$219,560,612	3.31%
86630	Prudential Ann Life Assur Corp	CT	\$201,292,215	3.03%
65935	Massachusetts Mut Life Ins Co	MA	\$190,408,978	2.87%
61689	Aviva Life & Ann Co	IA	\$181,573,895	2.73%
67466	Pacific Life Ins Co	NE	\$171,801,660	2.59%
62944	AXA Equitable Life Ins Co	NY	\$170,474,452	2.57%
90611	Allianz Life Ins Co Of N Amer	MN	\$168,500,854	2.54%
80942	ING USA Ann & Life Ins Co	IA	\$167,753,251	2.53%
87726	MetLife Ins Co of CT	CT	\$137,662,199	2.07%
68322	Great W Life & Ann Ins Co	CO	\$116,493,160	1.75%
79227	Pruco Life Ins Co	AZ	\$109,025,507	1.64%
93696	Fidelity Investments Life Ins Co	UT	\$107,699,928	1.62%
86231	Transamerica Life Ins Co	IA	\$93,230,537	1.40%
70435	The Savings Bank Life Ins Co Of MA	MA	\$79,179,253	1.19%
91626	New England Life Ins Co	MA	\$73,570,598	1.11%
60739	American Natl Ins Co	TX	\$68,022,877	1.02%
70432	Western Natl Life Ins Co	TX	\$65,724,344	0.99%
93432	CM Life Ins Co	CT	\$61,087,820	0.92%
92738	American Equity Invest Life Ins Co	IA	\$58,227,663	0.88%
67172	Ohio Natl Life Ins Co	OH	\$56,684,987	0.85%
78778	Guardian Ins & Ann Co Inc	DE	\$54,643,773	0.82%
60488	American Gen Life Ins Co	TX	\$49,642,652	0.75%
61271	Principal Life Ins Co	IA	\$48,745,134	0.73%
61492	Liberty Life Ins Co	SC	\$46,466,504	0.70%
70238	Variable Ann Life Ins Co	TX	\$44,533,304	0.67%
65528	Life Ins Co Of The Southwest	TX	\$34,331,974	0.52%
61263	Bankers Life & Cas Co	IL	\$31,666,038	0.48%
62626	Cuna Mut Ins Society	IA	\$30,531,074	0.46%
67091	Northwestern Mut Life Ins Co	WI	\$28,694,699	0.43%
60895	American United Life Ins Co	IN	\$26,489,152	0.40%
66974	North Amer Co Life & Hlth Ins	IA	\$23,258,678	0.35%
66044	Midland Natl Life Ins Co	IA	\$22,835,935	0.34%
69663	USAA Life Ins Co	TX	\$20,478,344	0.31%
71129	Fort Dearborn Life Ins Co	IL	\$20,154,037	0.30%
65536	Genworth Life & Ann Ins Co	VA	\$20,048,768	0.30%
70025	Genworth Life Ins Co	DE	\$18,854,113	0.28%
63312	Great Amer Life Ins Co	OH	\$17,100,857	0.26%
74780	Integrity Life Ins Co	OH	\$14,914,257	0.22%
68608	Symetra Life Ins Co	WA	\$14,353,936	0.22%
68381	Reliance Standard Life Ins Co	IL	\$13,701,643	0.21%
60142	TIAA Cref Life Ins Co	NY	\$13,385,955	0.20%
66869	Nationwide Life Ins Co	OH	\$13,229,502	0.20%
93513	MetLife Investors Ins Co	MO	\$13,057,182	0.20%
62510	Equitrust Life Ins Co	IA	\$12,957,845	0.20%
66281	Monumental Life Ins Co	IA	\$12,024,533	0.18%
60941	SunAmerica Ann & Life Assur Co	AZ	\$11,711,725	0.18%
69868	United Of Omaha Life Ins Co	NE	\$11,351,414	0.17%
66168	Minnesota Life Ins Co	MN	\$10,782,451	0.16%
93661	Annuity Investors Life Ins Co	OH	\$9,904,078	0.15%
64513	Horace Mann Life Ins Co	IL	\$9,227,403	0.14%
79022	Merrill Lynch Life Ins Co	AR	\$9,015,998	0.14%

69019	Standard Ins Co	OR	\$8,963,511	0.13%
65315	Liberty Life Assur Co Of Boston	MA	\$8,859,065	0.13%
68136	Protective Life Ins Co	TN	\$8,131,184	0.12%
68810	Sentry Life Ins Co	WI	\$7,734,686	0.12%
60186	Allstate Life Ins Co	IL	\$7,653,055	0.12%
80837	Union Central Life Ins Co	NE	\$7,594,291	0.11%
65595	Lincoln Benefit Life Co	NE	\$7,427,390	0.11%
68241	Prudential Ins Co Of Amer	NJ	\$6,822,998	0.10%
64939	Investors Ins Corp	DE	\$6,355,300	0.10%
68675	Security Benefit Life Ins Co	KS	\$5,422,929	0.08%
60054	Aetna Life Ins Co	CT	\$5,212,448	0.08%
65242	Lafayette Life Ins Co	IN	\$5,075,387	0.08%
61999	Americo Fin Life & Ann Ins Co	TX	\$5,033,605	0.08%
67644	Penn Mut Life Ins Co	PA	\$4,891,171	0.07%
63126	Farm Family Life Ins Co	NY	\$4,547,903	0.07%
66915	New York Life Ins Co	NY	\$4,491,301	0.07%
61301	Ameritas Life Ins Corp	NE	\$4,410,656	0.07%
88072	Hartford Life Ins Co	CT	\$4,284,872	0.06%
67105	Reliastar Life Ins Co	MN	\$4,175,303	0.06%
72222	Amica Life Ins Co	RI	\$3,767,430	0.06%
64017	Jefferson Natl Life Ins Co	TX	\$3,706,845	0.06%
66850	National Western Life Ins Co	CO	\$3,574,258	0.05%
91413	Western Reserve Life Assur Co of OH	OH	\$2,681,505	0.04%
93548	PHL Variable Ins Co	CT	\$2,673,212	0.04%
64327	Harleysville Life Ins Co	PA	\$2,568,284	0.04%
91642	Forethought Life Ins Co	IN	\$2,563,256	0.04%
63274	OM Fin Life Ins Co	MD	\$2,543,586	0.04%
64246	Guardian Life Ins Co Of Amer	NY	\$2,046,705	0.03%
62057	Lincoln Life & Ann Co of NY	NY	\$2,039,679	0.03%
78077	Mony Life Ins Co Of Amer	AZ	\$1,844,469	0.03%
84824	Commonwealth Ann & Life Ins Co	MA	\$1,753,319	0.03%
65331	Liberty Natl Life Ins Co	NE	\$1,554,551	0.02%
60232	AGL Life Assur Co	PA	\$1,393,275	0.02%
90557	Kemper Investors Life Ins Co	IL	\$1,282,343	0.02%
88668	Mutual Of Amer Life Ins Co	NY	\$1,198,306	0.02%
68039	Presidential Life Ins Co	NY	\$1,158,946	0.02%
99937	Columbus Life Ins Co	OH	\$1,101,440	0.02%
69116	State Life Ins Co	IN	\$1,046,238	0.02%
66842	American Gen Life Ins Co of DE	DE	\$1,032,606	0.02%
92916	United Amer Ins Co	NE	\$922,074	0.01%
66680	National Life Ins Co	VT	\$845,909	0.01%
68772	Security Mut Life Ins Co Of NY	NY	\$831,608	0.01%
70335	West Coast Life Ins Co	NE	\$821,305	0.01%
71153	Hartford Life & Ann Ins Co	CT	\$720,342	0.01%
67989	American Memorial Life Ins Co	SD	\$558,806	0.01%
92622	Western Southern Life Assur Co	OH	\$463,235	0.01%
65129	Kansas City Life Ins Co	MO	\$382,833	0.01%
71439	Assurity Life Ins Co	NE	\$367,210	0.01%
70408	Union Security Ins Co	KS	\$364,328	0.01%
60038	Acacia Life Ins Co	DC	\$319,424	0.00%
69140	First Allmerica Fin Life Ins Co	MA	\$300,077	0.00%
63967	Government Personnel Mut Life Ins Co	TX	\$280,339	0.00%
66427	MTL Ins Co	IL	\$276,453	0.00%
69256	Sunamerica Life Ins Co	AZ	\$236,656	0.00%
67814	Phoenix Life Ins Co	NY	\$213,896	0.00%
63177	Farmers New World Life Ins Co	WA	\$190,820	0.00%
92657	Nationwide Life & Ann Ins Co	OH	\$184,918	0.00%
97268	Pacific Life & Ann Co	AZ	\$178,042	0.00%
63495	First Investors Life Ins Co	NY	\$162,165	0.00%
70688	Transamerica Financial Life Ins Co	NY	\$159,396	0.00%
81213	American Maturity Life Ins Co	CT	\$159,263	0.00%
66370	Mony Life Ins Co	NY	\$117,806	0.00%
69310	Surety Life Ins Co	NE	\$113,731	0.00%
93629	Prudential Retirement Ins & Ann Co	CT	\$98,142	0.00%
97136	Metropolitan Tower Life Ins Co	DE	\$86,200	0.00%
60682	Conseco Ins Co	IL	\$69,809	0.00%
65900	Conseco Life Ins Co	IN	\$62,557	0.00%
80802	US Br SunLife Assur Co Of Canada	MI	\$61,099	0.00%

70580	Humanadental Ins Co	WI	\$54,935	0.00%
65722	Loyal Amer Life Ins Co	OH	\$54,712	0.00%
66672	American Gen Life & Acc Ins Co	TN	\$51,825	0.00%
65927	Lincoln Heritage Life Ins Co	IL	\$47,214	0.00%
84786	Colorado Bankers Life Ins Co	CO	\$46,242	0.00%
63665	General Amer Life Ins Co	MO	\$40,990	0.00%
80659	US Business of Canada Life Assur Co	MI	\$38,040	0.00%
69477	Time Ins Co	WI	\$33,910	0.00%
62928	EMC Natl Life Co	IA	\$33,628	0.00%
63932	Aviva Life & Ann Co of NY	NY	\$29,313	0.00%
62413	Continental Assur Co	IL	\$28,798	0.00%
70319	Washington Natl Ins Co	IL	\$26,117	0.00%
60704	Wilton Reassur Life Co of NY	NY	\$24,067	0.00%
65919	Primerica Life Ins Co	MA	\$24,025	0.00%
65781	Madison Natl Life Ins Co Inc	WI	\$23,628	0.00%
69566	Trans World Assur Co	CA	\$23,110	0.00%
61808	Charter Natl Life Ins Co	IL	\$20,921	0.00%
66087	Mid West Natl Life Ins Co Of TN	TX	\$20,638	0.00%
70211	Reassure Amer Life Ins Co	IN	\$15,495	0.00%
71773	American Natl Life Ins Co Of TX	TX	\$15,083	0.00%
60429	American Fidelity Life Ins Co	FL	\$14,131	0.00%
76236	Cincinnati Life Ins Co	OH	\$13,838	0.00%
61360	Reliastar Life Ins Co Of NY	NY	\$10,450	0.00%
70114	Unity Mut Life Ins Co	NY	\$8,408	0.00%
62235	Unum Life Ins Co Of Amer	ME	\$7,412	0.00%
71870	Fidelity Security Life Ins Co	MO	\$6,500	0.00%
62103	Columbian Mut Life Ins Co	NY	\$6,033	0.00%
60607	American Intl Life Assur Co of NY	NY	\$5,813	0.00%
63487	Investors Life Ins Co N Amer	TX	\$5,618	0.00%
97055	Mega Life & Hlth Ins Co The	OK	\$5,203	0.00%
63258	Federated Life Ins Co	MN	\$5,000	0.00%
67148	Occidental Life Ins Co Of NC	TX	\$4,750	0.00%
66583	National Guardian Life Ins Co	WI	\$4,670	0.00%
61883	Central United Life Ins Co	AR	\$4,408	0.00%
60445	Sagicor Life Ins Co	TX	\$3,000	0.00%
60275	American Bankers Life Assur Co Of FL	FL	\$2,443	0.00%
71854	AAA Life Ins Co	MI	\$2,434	0.00%
61395	Beneficial Life Ins Co	UT	\$2,400	0.00%
61425	Trustmark Ins Co	IL	\$2,345	0.00%
64211	Guarantee Trust Life Ins Co	IL	\$2,140	0.00%
87645	United Fidelity Life Ins Co	TX	\$1,791	0.00%
70866	Allstate Assur Co	IL	\$1,500	0.00%
84654	US Branch Assumption Mut Life Ins Co	MA	\$1,434	0.00%
90212	Great Southern Life Ins Co	TX	\$1,430	0.00%
60534	American Heritage Life Ins Co	FL	\$1,380	0.00%
61476	Boston Mut Life Ins Co	MA	\$261	0.00%
70106	United States Life Ins Co In NYC	NY	\$253	0.00%
70130	Universal Guar Life Ins Co	OH	\$160	0.00%
61832	Chesapeake Life Ins Co	OK	\$120	0.00%
62049	Colonial Life & Accident Ins Co	SC	\$108	0.00%
67083	Manhattan Natl Life Ins Co	IL	\$15	0.00%
Total Direct Written Premium			\$6,640,224,832	100.00%

2009 Premium and Market Share - BOILER & MACHINERY

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
21482	Factory Mut Ins Co	RI	\$6,311,532	23.96%
20281	Federal Ins Co	IN	\$2,865,967	10.88%
19445	National Union Fire Ins Co Of Pitts	PA	\$2,457,653	9.33%
25674	Travelers Prop Cas Co Of Amer	CT	\$1,323,811	5.03%
10014	Affiliated Fm Ins Co	RI	\$1,264,920	4.80%
11452	Hartford Steam Boil Inspec & Ins Co	CT	\$1,257,776	4.77%
20443	Continental Cas Co	IL	\$1,246,542	4.73%
37273	Axis Ins Co	IL	\$1,085,837	4.12%
16535	Zurich Amer Ins Co	NY	\$783,518	2.97%
41181	Universal Underwriters Ins Co	KS	\$696,904	2.65%
26247	American Guar & Liab Ins	NY	\$657,193	2.49%
25623	Phoenix Ins Co	CT	\$641,643	2.44%
25658	Travelers Ind Co	CT	\$434,246	1.65%
39845	Westport Ins Corp	MO	\$425,450	1.62%
20397	Vigilant Ins Co	NY	\$332,047	1.26%
35300	Allianz Global Risks US Ins Co	CA	\$325,507	1.24%
19259	Selective Ins Co Of SC	IN	\$306,028	1.16%
20303	Great Northern Ins Co	IN	\$283,831	1.08%
20230	Central Mut Ins Co	OH	\$218,846	0.83%
20621	OneBeacon Amer Ins Co	MA	\$206,591	0.78%
24767	St Paul Fire & Marine Ins Co	MN	\$195,743	0.74%
21881	National Surety Corp	IL	\$195,442	0.74%
25682	Travelers Ind Co Of CT	CT	\$191,150	0.73%
20222	All Amer Ins Co	OH	\$181,387	0.69%
22136	Great Amer Ins Co of NY	NY	\$158,363	0.60%
20648	Employers Fire Ins Co	MA	\$143,221	0.54%
22292	Hanover Ins Co	NH	\$141,376	0.54%
24554	XL Ins Amer Inc	DE	\$133,629	0.51%
14974	Pennsylvania Lumbermens Mut Ins	PA	\$123,289	0.47%
23809	Granite State Ins Co	PA	\$113,558	0.43%
25844	Union Ins Co	IA	\$110,909	0.42%
25615	Charter Oak Fire Ins Co	CT	\$102,783	0.39%
19682	Hartford Fire In Co	CT	\$101,323	0.38%
25666	Travelers Ind Co Of Amer	CT	\$89,976	0.34%
21415	Employers Mut Cas Co	IA	\$88,319	0.34%
12904	Tokio Marine & Nichido Fire Ins Co	NY	\$84,552	0.32%
13935	Federated Mut Ins Co	MN	\$82,736	0.31%
14982	Penn Millers Ins Co	PA	\$70,154	0.27%
26344	Great Amer Assur Co	OH	\$66,933	0.25%
10815	Verlan Fire Ins Co MD	NH	\$64,108	0.24%
20346	Pacific Ind Co	WI	\$59,432	0.23%
19429	Insurance Co Of The State Of PA	PA	\$59,217	0.22%
31325	Acadia Ins Co	NH	\$55,052	0.21%
39926	Selective Ins Co Of The Southeast	IN	\$45,739	0.17%
37257	Praetorian Ins Co	PA	\$45,121	0.17%
31534	Citizens Ins Co Of Amer	MI	\$44,492	0.17%
11126	Sompo Japan Ins Co of Amer	NY	\$38,648	0.15%
13331	American Hardware Mut Ins Co	OH	\$37,476	0.14%
16691	Great Amer Ins Co	OH	\$33,417	0.13%
24198	Peerless Ins Co	NH	\$32,885	0.12%
20494	Transportation Ins Co	IL	\$29,316	0.11%
10804	Continental Western Ins Co	IA	\$27,013	0.10%
24791	St Paul Mercury Ins Co	MN	\$25,837	0.10%
13978	Florists Mut Ins Co	IL	\$19,562	0.07%
37540	Beazley Ins Co Inc	CT	\$17,930	0.07%
19224	St Paul Protective Ins Co	IL	\$16,624	0.06%
15067	Quincy Mut Fire Ins Co	MA	\$16,483	0.06%
40142	American Zurich Ins Co	IL	\$14,847	0.06%
21857	American Ins Co	OH	\$14,575	0.06%
26832	Great Amer Alliance Ins Co	OH	\$13,855	0.05%

22667	Ace Amer Ins Co	PA	\$9,406	0.04%
21865	Associated Ind Corp	CA	\$9,238	0.04%
43575	Indemnity Ins Co Of North Amer	PA	\$8,170	0.03%
24171	Netherlands Ins Co The	NH	\$7,993	0.03%
24775	St Paul Guardian Ins Co	MN	\$7,714	0.03%
37052	Regis Ins Co	PA	\$7,541	0.03%
19380	American Home Assur Co	NY	\$7,067	0.03%
22306	Massachusetts Bay Ins Co	NH	\$6,963	0.03%
23043	Liberty Mut Ins Co	MA	\$6,682	0.03%
21784	Firemens Ins Co Of Washington DC	DE	\$6,671	0.03%
23108	Lumbermens Underwriting Alliance	MO	\$6,558	0.02%
21873	Firemans Fund Ins Co	CA	\$4,515	0.02%
10205	Mountain Valley Ind Co	NH	\$4,387	0.02%
20478	National Fire Ins Co Of Hartford	IL	\$4,126	0.02%
10677	Cincinnati Ins Co	OH	\$4,056	0.02%
27740	North Pointe Ins Co	MI	\$3,989	0.02%
11045	Excelsior Ins Co	NH	\$3,390	0.01%
39306	Fidelity & Deposit Co Of MD	MD	\$3,197	0.01%
20702	Ace Fire Underwriters Ins Co	PA	\$3,016	0.01%
19704	American States Ins Co	IN	\$1,690	0.01%
20370	AXIS Reins Co	NY	\$1,523	0.01%
35289	Continental Ins Co	PA	\$1,455	0.01%
11991	National Cas Co	WI	\$1,413	0.01%
10936	Seneca Ins Co Inc	NY	\$1,403	0.01%
19690	American Economy Ins Co	IN	\$1,108	0.00%
20508	Valley Forge Ins Co	PA	\$889	0.00%
24732	General Ins Co Of Amer	WA	\$840	0.00%
29459	Twin City Fire Ins Co Co	IN	\$698	0.00%
43702	Tower Natl Ins Co	MA	\$689	0.00%
44300	Tower Ins Co Of NY	NY	\$662	0.00%
20699	Ace Prop & Cas Ins Co	PA	\$555	0.00%
24724	First Natl Ins Co Of Amer	WA	\$456	0.00%
36463	Discover Prop & Cas Ins Co	IL	\$449	0.00%
20427	American Cas Co Of Reading PA	PA	\$436	0.00%
12866	T H E Ins Co	LA	\$237	0.00%
24074	Ohio Cas Ins Co	OH	\$26	0.00%
Total Direct Written Premium			\$26,341,522	100.00%

2009 Premium and Market Share - BURGLARY & THEFT

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
31194	Travelers Cas & Surety Co Of Amer	CT	\$860,264	18.46%
16535	Zurich Amer Ins Co	NY	\$818,490	17.56%
20281	Federal Ins Co	IN	\$715,051	15.34%
22292	Hanover Ins Co	NH	\$550,052	11.80%
24767	St Paul Fire & Marine Ins Co	MN	\$240,251	5.15%
29424	Hartford Cas Ins Co	IN	\$162,947	3.50%
19445	National Union Fire Ins Co Of Pitts	PA	\$156,055	3.35%
29459	Twin City Fire Ins Co Co	IN	\$147,475	3.16%
26182	Harleysville Worcester Ins Co	PA	\$128,360	2.75%
41181	Universal Underwriters Ins Co	KS	\$126,670	2.72%
21121	Westchester Fire Ins Co	NY	\$119,523	2.56%
20346	Pacific Ind Co	WI	\$95,620	2.05%
37273	Axis Ins Co	IL	\$74,128	1.59%
22306	Massachusetts Bay Ins Co	NH	\$71,105	1.53%
20303	Great Northern Ins Co	IN	\$45,615	0.98%
25976	Utica Mut Ins Co	NY	\$34,032	0.73%
20443	Continental Cas Co	IL	\$30,673	0.66%
35181	Executive Risk Ind Inc	DE	\$29,025	0.62%
19682	Hartford Fire In Co	CT	\$20,590	0.44%
24791	St Paul Mercury Ins Co	MN	\$20,246	0.43%
24554	XL Ins Amer Inc	DE	\$19,181	0.41%
39306	Fidelity & Deposit Co Of MD	MD	\$17,399	0.37%
20397	Vigilant Ins Co	NY	\$14,643	0.31%
21180	Sentry Select Ins Co	WI	\$11,415	0.24%
26344	Great Amer Assur Co	OH	\$10,345	0.22%
18058	Philadelphia Ind Ins Co	PA	\$10,248	0.22%
13331	American Hardware Mut Ins Co	OH	\$9,223	0.20%
23043	Liberty Mut Ins Co	MA	\$9,220	0.20%
13935	Federated Mut Ins Co	MN	\$8,913	0.19%
19259	Selective Ins Co Of SC	IN	\$8,765	0.19%
16691	Great Amer Ins Co	OH	\$6,605	0.14%
31534	Citizens Ins Co Of Amer	MI	\$6,143	0.13%
42404	Liberty Ins Corp	IL	\$5,914	0.13%
12904	Tokio Marine & Nichido Fire Ins Co	NY	\$5,754	0.12%
22136	Great Amer Ins Co of NY	NY	\$5,535	0.12%
24988	Sentry Ins A Mut Co	WI	\$4,277	0.09%
19038	Travelers Cas & Surety Co	CT	\$3,743	0.08%
15024	Preferred Mut Ins Co	NY	\$3,685	0.08%
25615	Charter Oak Fire Ins Co	CT	\$3,509	0.08%
41483	Farmington Cas Co	CT	\$3,420	0.07%
24198	Peerless Ins Co	NH	\$3,369	0.07%
33588	First Liberty Ins Corp	IL	\$3,369	0.07%
20621	OneBeacon Amer Ins Co	MA	\$3,296	0.07%
26433	Harco Natl Ins Co	IL	\$2,902	0.06%
24449	Regent Ins Co	WI	\$2,593	0.06%
29874	North Amer Specialty Ins Co	NH	\$2,436	0.05%
27740	North Pointe Ins Co	MI	\$2,025	0.04%
26522	Mount Vernon Fire Ins Co	PA	\$1,985	0.04%
10205	Mountain Valley Ind Co	NH	\$1,929	0.04%
25682	Travelers Ind Co Of CT	CT	\$1,845	0.04%
14974	Pennsylvania Lumpsums Mut Ins	PA	\$1,755	0.04%
31325	Acadia Ins Co	NH	\$1,575	0.03%
14788	NGM Ins Co	FL	\$1,521	0.03%
20648	Employers Fire Ins Co	MA	\$1,487	0.03%
14982	Penn Millers Ins Co	PA	\$1,414	0.03%
11991	National Cas Co	WI	\$1,395	0.03%
21415	Employers Mut Cas Co	IA	\$1,360	0.03%
23035	Liberty Mut Fire Ins Co	WI	\$1,209	0.03%
23817	Illinois Natl Ins Co	IL	\$1,000	0.02%
40142	American Zurich Ins Co	IL	\$886	0.02%

23175	Phenix Mut Fire Ins Co	NH	\$866	0.02%
25666	Travelers Ind Co Of Amer	CT	\$864	0.02%
26832	Great Amer Alliance Ins Co	OH	\$829	0.02%
26069	Wausau Business Ins Co	WI	\$620	0.01%
24414	General Cas Co Of WI	WI	\$563	0.01%
25844	Union Ins Co	IA	\$500	0.01%
25224	Great Divide Ins Co	ND	\$441	0.01%
24732	General Ins Co Of Amer	WA	\$359	0.01%
25658	Travelers Ind Co	CT	\$323	0.01%
24171	Netherlands Ins Co The	NH	\$239	0.01%
25674	Travelers Prop Cas Co Of Amer	CT	\$230	0.00%
26247	American Guar & Liab Ins	NY	\$186	0.00%
25984	Graphic Arts Mut Ins Co	NY	\$184	0.00%
25623	Phoenix Ins Co	CT	\$160	0.00%
19690	American Economy Ins Co	IN	\$150	0.00%
11045	Excelsior Ins Co	NH	\$148	0.00%
27073	Nipponkoa Ins Co Ltd US Br	NY	\$142	0.00%
39926	Selective Ins Co Of The Southeast	IN	\$127	0.00%
22748	Pacific Employers Ins Co	PA	\$107	0.00%
19917	Liberty Ins Underwriters Inc	NY	\$81	0.00%
20230	Central Mut Ins Co	OH	\$71	0.00%
21857	American Ins Co	OH	\$71	0.00%
18767	Church Mut Ins Co	WI	\$70	0.00%
21458	Employers Ins of Wausau	WI	\$60	0.00%
10472	Capitol Ind Corp	WI	\$50	0.00%
20494	Transportation Ins Co	IL	\$27	0.00%
Total Direct Written Premium			\$4,660,928	100.00%

2009 Premium and Market Share: COMMERCIAL AUTO

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
34754	Commerce Ins Co	MA	\$68,202,047	10.45%
41360	Arbella Protection Ins Co	MA	\$53,281,848	8.16%
39454	Safety Ins Co	MA	\$38,739,367	5.94%
25615	Charter Oak Fire Ins Co	CT	\$35,106,104	5.38%
33618	Safety Ind Ins Co	MA	\$28,488,488	4.37%
21750	Pilgrim Ins Co	MA	\$28,235,579	4.33%
22292	Hanover Ins Co	NH	\$24,750,805	3.79%
20648	Employers Fire Ins Co	MA	\$18,206,882	2.79%
18058	Philadelphia Ind Ins Co	PA	\$16,646,440	2.55%
10243	National Continental Ins Co	NY	\$13,383,336	2.05%
31325	Acadia Ins Co	NH	\$12,625,967	1.93%
40274	Citation Ins Co	MA	\$12,097,014	1.85%
32620	National Interstate Ins Co	OH	\$11,595,887	1.78%
25658	Travelers Ind Co	CT	\$11,150,788	1.71%
19801	Argonaut Ins Co	IL	\$10,788,617	1.65%
19445	Nat'l Union Fire Ins Co Of Pitts	PA	\$10,022,480	1.54%
25674	Travelers Prop Cas Co Of Amer	CT	\$9,961,465	1.53%
25666	Travelers Ind Co Of Amer	CT	\$9,098,340	1.39%
11045	Excelsior Ins Co	NH	\$8,750,698	1.34%
14788	NGM Ins Co	FL	\$8,692,808	1.33%
23035	Liberty Mut Fire Ins Co	WI	\$8,497,598	1.30%
26182	Harleysville Worcester Ins Co	PA	\$8,389,614	1.29%
25623	Phoenix Ins Co	CT	\$7,527,540	1.15%
24198	Peerless Ins Co	NH	\$7,459,185	1.14%
13803	Farm Family Cas Ins Co	NY	\$6,925,959	1.06%
41181	Universal Underwriters Ins Co	KS	\$6,875,721	1.05%
19682	Hartford Fire In Co	CT	\$6,600,888	1.01%
25682	Travelers Ind Co Of CT	CT	\$6,216,704	0.95%
31534	Citizens Ins Co Of Amer	MI	\$5,648,317	0.87%
20478	National Fire Ins Co Of Hartford	IL	\$5,307,712	0.81%
22306	Massachusetts Bay Ins Co	NH	\$5,183,416	0.79%
21326	Empire Fire & Marine Ins Co	NE	\$4,963,652	0.76%
25844	Union Ins Co	IA	\$4,794,108	0.73%
11770	United Financial Cas Co	OH	\$4,709,222	0.72%
22667	Ace Amer Ins Co	PA	\$4,702,595	0.72%
21172	Vanliner Ins Co	MO	\$4,699,055	0.72%
19259	Selective Ins Co Of SC	IN	\$4,624,255	0.71%
24767	St Paul Fire & Marine Ins Co	MN	\$4,516,771	0.69%
23841	New Hampshire Ins Co	PA	\$4,382,387	0.67%
41840	Allmerica Fin Benefit Ins Co	MI	\$3,944,055	0.60%
29424	Hartford Cas Ins Co	IN	\$3,933,158	0.60%
12475	Republic Franklin Ins Co	OH	\$3,653,715	0.56%
24260	Progressive Cas Ins Co	OH	\$3,606,267	0.55%
10120	Everest Natl Ins Co	DE	\$3,512,097	0.54%
25984	Graphic Arts Mut Ins Co	NY	\$3,376,705	0.52%
25976	Utica Mut Ins Co	NY	\$3,325,897	0.51%
24171	Netherlands Ins Co The	NH	\$3,283,101	0.50%
23965	Norfolk & Dedham Mut Fire Ins	MA	\$3,275,297	0.50%
10017	Arbella Ind Ins Co	MA	\$2,981,731	0.46%
13722	Knightbrook Ins Co	DE	\$2,676,419	0.41%
20494	Transportation Ins Co	IL	\$2,534,198	0.39%
23329	Merchants Mut Ins Co	NY	\$2,509,766	0.38%
20281	Federal Ins Co	IN	\$2,321,717	0.36%
21113	United States Fire Ins Co	DE	\$2,247,596	0.34%
13331	American Hardware Mut Ins Co	OH	\$2,219,644	0.34%
19410	Commerce & Industry Ins Co	NY	\$2,071,772	0.32%
20508	Valley Forge Ins Co	PA	\$2,036,260	0.31%
20230	Central Mut Ins Co	OH	\$2,014,095	0.31%
24414	General Cas Co Of WI	WI	\$1,919,929	0.29%

12831	State Natl Ins Co Inc	TX	\$1,854,142	0.28%
13935	Federated Mut Ins Co	MN	\$1,853,581	0.28%
29459	Twin City Fire Ins Co Co	IN	\$1,825,535	0.28%
35696	Harleysville Preferred Ins Co	PA	\$1,727,166	0.26%
21261	Electric Ins Co	MA	\$1,591,832	0.24%
26069	Wausau Business Ins Co	WI	\$1,587,619	0.24%
19720	American Alt Ins Corp	DE	\$1,547,656	0.24%
31348	Crum & Forster Ind Co	DE	\$1,523,557	0.23%
16691	Great Amer Ins Co	OH	\$1,497,164	0.23%
10847	Cumis Ins Society Inc	IA	\$1,436,549	0.22%
20443	Continental Cas Co	IL	\$1,422,799	0.22%
26042	Wausau Underwriters Ins Co	WI	\$1,406,017	0.22%
12904	Tokio Marine & Nichido Fire Ins Co	NY	\$1,327,417	0.20%
21180	Sentry Select Ins Co	WI	\$1,309,062	0.20%
14168	Harleysville Mut Ins Co	PA	\$1,283,944	0.20%
36463	Discover Prop & Cas Ins Co	IL	\$1,267,724	0.19%
21784	Firemens Ins Co Of Washington DC	DE	\$1,208,071	0.19%
15067	Quincy Mut Fire Ins Co	MA	\$1,172,942	0.18%
19046	Travelers Cas Ins Co Of Amer	CT	\$1,095,614	0.17%
10804	Continental Western Ins Co	IA	\$1,066,564	0.16%
42404	Liberty Ins Corp	IL	\$1,035,711	0.16%
26077	Lancer Ins Co	IL	\$1,013,604	0.16%
19429	Insurance Co Of The State Of PA	PA	\$976,799	0.15%
21415	Employers Mut Cas Co	IA	\$936,815	0.14%
11150	Arch Ins Co	MO	\$936,204	0.14%
14206	Holyoke Mut Ins Co In Salem	MA	\$910,131	0.14%
39926	Selective Ins Co Of The Southeast	IN	\$909,524	0.14%
26344	Great Amer Assur Co	OH	\$859,421	0.13%
24988	Sentry Ins A Mut Co	WI	\$788,841	0.12%
44393	West Amer Ins Co	IN	\$778,313	0.12%
19356	Maryland Cas Co	MD	\$778,159	0.12%
24147	Old Republic Ins Co	PA	\$766,036	0.12%
23043	Liberty Mut Ins Co	MA	\$708,966	0.11%
20222	All Amer Ins Co	OH	\$627,186	0.10%
12262	Pennsylvania Manufacturers Assoc Ins	PA	\$612,893	0.09%
24074	Ohio Cas Ins Co	OH	\$610,725	0.09%
33600	LM Ins Corp	IL	\$604,633	0.09%
37303	Redland Ins Co	PA	\$540,281	0.08%
23809	Granite State Ins Co	PA	\$522,230	0.08%
21857	American Ins Co	OH	\$521,471	0.08%
19976	Amica Mut Ins Co	RI	\$494,028	0.08%
14737	Plymouth Rock Assur Corp	MA	\$466,235	0.07%
21458	Employers Ins of Wausau	WI	\$462,428	0.07%
22012	Motors Ins Corp	MI	\$447,409	0.07%
18767	Church Mut Ins Co	WI	\$397,749	0.06%
11126	Sompo Japan Ins Co of Amer	NY	\$375,941	0.06%
24066	American Fire & Cas Co	OH	\$375,935	0.06%
20303	Great Northern Ins Co	IN	\$355,572	0.05%
20427	American Cas Co Of Reading PA	PA	\$342,533	0.05%
24139	Old Republic Gen Ins Corp	IL	\$320,315	0.05%
21962	Pennsylvania Gen Ins Co	PA	\$287,978	0.04%
33588	First Liberty Ins Corp	IL	\$272,935	0.04%
10499	Chrysler Ins Co	MI	\$270,392	0.04%
22136	Great Amer Ins Co of NY	NY	\$268,663	0.04%
26433	Harco Natl Ins Co	IL	\$236,560	0.04%
20362	Mitsui Sumitomo Ins Co of Amer	NY	\$227,121	0.03%
37257	Praetorian Ins Co	PA	\$209,930	0.03%
10677	Cincinnati Ins Co	OH	\$196,924	0.03%
21881	National Surety Corp	IL	\$180,844	0.03%
21121	Westchester Fire Ins Co	NY	\$169,880	0.03%
26247	American Guar & Liab Ins	NY	\$169,049	0.03%
22322	Greenwich Ins Co	DE	\$163,328	0.03%
10205	Mountain Valley Ind Co	NH	\$153,082	0.02%
13056	RLI Ins Co	IL	\$133,409	0.02%
26832	Great Amer Alliance Ins Co	OH	\$122,410	0.02%
21873	Firemans Fund Ins Co	CA	\$118,337	0.02%
21105	North River Ins Co	NJ	\$113,693	0.02%
16535	Zurich Amer Ins Co	NY	\$107,089	0.02%

19402	Chartis Prop Cas Co	PA	\$97,711	0.01%
24449	Regent Ins Co	WI	\$94,238	0.01%
12866	T H E Ins Co	LA	\$93,254	0.01%
28460	Sentry Cas Co	WI	\$90,767	0.01%
37885	XL Specialty Ins Co	DE	\$89,604	0.01%
38318	Starr Ind & Liab Co	TX	\$84,942	0.01%
20613	Sparta Ins Co	CT	\$82,678	0.01%
11991	National Cas Co	WI	\$81,448	0.01%
24554	XL Ins Amer Inc	DE	\$77,463	0.01%
25054	Hudson Ins Co	DE	\$74,504	0.01%
18333	Peerless Ind Ins Co	IL	\$65,115	0.01%
37273	Axis Ins Co	IL	\$64,824	0.01%
21865	Associated Ind Corp	CA	\$52,992	0.01%
15032	Guideone Mut Ins Co	IA	\$49,818	0.01%
23817	Illinois Natl Ins Co	IL	\$49,777	0.01%
20702	Ace Fire Underwriters Ins Co	PA	\$44,394	0.01%
40142	American Zurich Ins Co	IL	\$42,845	0.01%
19704	American States Ins Co	IN	\$30,292	0.00%
25178	State Farm Mut Auto Ins Co	IL	\$26,009	0.00%
20621	OneBeacon Amer Ins Co	MA	\$20,032	0.00%
12901	Merchants Preferred Ins Co	NY	\$19,887	0.00%
23582	Harleysville Ins Co	PA	\$16,192	0.00%
14974	Pennsylvania Lumbermens Mut Ins	PA	\$14,742	0.00%
24031	Northland Cas Co	MN	\$13,390	0.00%
25224	Great Divide Ins Co	ND	\$10,626	0.00%
36684	Riverport Ins Co	MN	\$6,364	0.00%
20699	Ace Prop & Cas Ins Co	PA	\$5,602	0.00%
35289	Continental Ins Co	PA	\$1,862	0.00%
43575	Indemnity Ins Co Of North Amer	PA	\$1,827	0.00%
27073	Nipponkoa Ins Co Ltd US Br	NY	\$1,012	0.00%
19399	AllU Ins Co	NY	\$1,004	0.00%
21970	OneBeacon Ins Co	PA	\$781	0.00%
23779	Nationwide Mut Fire Ins Co	OH	\$623	0.00%
Total Direct Written Premium			\$652,582,364	100.00%

2009 Premium and Market Share - COMMERCIAL MULTI-PERIL

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
18058	Philadelphia Ind Ins Co	PA	\$47,726,661	5.38%
20281	Federal Ins Co	IN	\$36,709,438	4.14%
20648	Employers Fire Ins Co	MA	\$36,535,538	4.12%
25615	Charter Oak Fire Ins Co	CT	\$27,833,365	3.14%
25674	Travelers Prop Cas Co Of Amer	CT	\$24,928,401	2.81%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	\$23,323,178	2.63%
25682	Travelers Ind Co Of CT	CT	\$22,834,818	2.58%
19682	Hartford Fire In Co	CT	\$22,214,234	2.51%
25666	Travelers Ind Co Of Amer	CT	\$20,845,172	2.35%
26018	Vermont Mut Ins Co	VT	\$20,707,989	2.34%
26182	Harleysville Worcester Ins Co	PA	\$20,191,098	2.28%
19798	Merrimack Mut Fire Ins Co	MA	\$19,206,118	2.17%
34754	Commerce Ins Co	MA	\$18,424,047	2.08%
14788	NGM Ins Co	FL	\$18,271,238	2.06%
25658	Travelers Ind Co	CT	\$17,661,508	1.99%
25992	Northern Security Ins Co Inc	VT	\$16,144,858	1.82%
25623	Phoenix Ins Co	CT	\$16,011,503	1.81%
15067	Quincy Mut Fire Ins Co	MA	\$15,083,547	1.70%
31534	Citizens Ins Co Of Amer	MI	\$14,657,431	1.65%
14532	Middlesex Mut Assur Co	CT	\$13,855,888	1.56%
25844	Union Ins Co	IA	\$13,344,068	1.51%
39454	Safety Ins Co	MA	\$12,429,368	1.40%
19046	Travelers Cas Ins Co Of Amer	CT	\$12,381,369	1.40%
24171	Netherlands Ins Co The	NH	\$12,342,583	1.39%
31325	Acadia Ins Co	NH	\$11,955,864	1.35%
18333	Peerless Ind Ins Co	IL	\$11,460,621	1.29%
22306	Massachusetts Bay Ins Co	NH	\$11,460,259	1.29%
39217	QBE Ins Corp	PA	\$11,425,301	1.29%
22292	Hanover Ins Co	NH	\$11,213,253	1.27%
15059	Public Serv Mut Ins Co	NY	\$11,015,076	1.24%
19356	Maryland Cas Co	MD	\$10,173,876	1.15%
24198	Peerless Ins Co	NH	\$9,506,191	1.07%
20621	OneBeacon Amer Ins Co	MA	\$9,062,027	1.02%
29424	Hartford Cas Ins Co	IN	\$8,965,302	1.01%
10120	Everest Natl Ins Co	DE	\$8,861,263	1.00%
41360	Arbella Protection Ins Co	MA	\$8,550,089	0.96%
20478	National Fire Ins Co Of Hartford	IL	\$8,214,539	0.93%
11045	Excelsior Ins Co	NH	\$7,939,859	0.90%
14206	Holyoke Mut Ins Co In Salem	MA	\$7,208,068	0.81%
22187	Greater NY Mut Ins Co	NY	\$7,195,445	0.81%
20303	Great Northern Ins Co	IN	\$6,946,257	0.78%
22667	Ace Amer Ins Co	PA	\$6,693,046	0.76%
20508	Valley Forge Ins Co	PA	\$6,597,636	0.74%
20397	Vigilant Ins Co	NY	\$6,449,361	0.73%
25860	Union Mut Fire Ins Co	VT	\$6,389,213	0.72%
20427	American Cas Co Of Reading PA	PA	\$5,492,460	0.62%
21873	Firemans Fund Ins Co	CA	\$5,116,297	0.58%
20230	Central Mut Ins Co	OH	\$5,097,411	0.58%
12475	Republic Franklin Ins Co	OH	\$4,957,907	0.56%
14923	Patrons Mut Ins Co Of Ct	CT	\$4,786,800	0.54%
11024	Strathmore Ins Co	NY	\$4,750,599	0.54%
21326	Empire Fire & Marine Ins Co	NE	\$4,580,207	0.52%
25984	Graphic Arts Mut Ins Co	NY	\$4,259,041	0.48%
18767	Church Mut Ins Co	WI	\$4,250,955	0.48%
20443	Continental Cas Co	IL	\$4,243,419	0.48%
15024	Preferred Mut Ins Co	NY	\$4,187,657	0.47%
29939	Main St Amer Assur Co	FL	\$3,985,990	0.45%
43702	Tower Natl Ins Co	MA	\$3,966,614	0.45%
19771	Cambridge Mut Fire Ins Co	MA	\$3,783,679	0.43%
10804	Continental Western Ins Co	IA	\$3,672,385	0.41%

23841	New Hampshire Ins Co	PA	\$3,463,939	0.39%
13803	Farm Family Cas Ins Co	NY	\$3,451,384	0.39%
35696	Harleysville Preferred Ins Co	PA	\$3,346,213	0.38%
21857	American Ins Co	OH	\$3,341,737	0.38%
16535	Zurich Amer Ins Co	NY	\$3,298,240	0.37%
37478	Hartford Ins Co Of The Midwest	IN	\$3,239,244	0.37%
15040	Providence Mut Fire Ins Co	RI	\$3,142,190	0.35%
12831	State Natl Ins Co Inc	TX	\$3,140,524	0.35%
21881	National Surety Corp	IL	\$3,042,289	0.34%
22357	Hartford Accident & Ind Co	CT	\$3,031,744	0.34%
23329	Merchants Mut Ins Co	NY	\$3,023,879	0.34%
20494	Transportation Ins Co	IL	\$2,958,596	0.33%
23809	Granite State Ins Co	PA	\$2,950,769	0.33%
20222	All Amer Ins Co	OH	\$2,768,691	0.31%
35289	Continental Ins Co	PA	\$2,736,452	0.31%
24414	General Cas Co Of WI	WI	\$2,701,628	0.30%
22136	Great Amer Ins Co of NY	NY	\$2,678,088	0.30%
44300	Tower Ins Co Of NY	NY	\$2,639,507	0.30%
30104	Hartford Underwriters Ins Co	CT	\$2,611,923	0.29%
19305	Assurance Co Of Amer	NY	\$2,418,455	0.27%
25976	Utica Mut Ins Co	NY	\$2,292,406	0.26%
44393	West Amer Ins Co	IN	\$2,286,371	0.26%
14192	Hingham Mut Fire Ins Co	MA	\$2,276,732	0.26%
10069	Housing Authority Prop A Mut Co	VT	\$2,266,968	0.26%
33618	Safety Ind Ins Co	MA	\$2,086,285	0.24%
24074	Ohio Cas Ins Co	OH	\$1,998,953	0.23%
10936	Seneca Ins Co Inc	NY	\$1,892,844	0.21%
26344	Great Amer Assur Co	OH	\$1,825,428	0.21%
38970	Markel Ins Co	IL	\$1,544,304	0.17%
22195	Insurance Co Of Greater NY	NY	\$1,539,446	0.17%
23175	Phenix Mut Fire Ins Co	NH	\$1,479,807	0.17%
10205	Mountain Valley Ind Co	NH	\$1,466,742	0.17%
11126	Sompo Japan Ins Co of Amer	NY	\$1,462,380	0.16%
21458	Employers Ins of Wausau	WI	\$1,293,856	0.15%
24066	American Fire & Cas Co	OH	\$1,279,250	0.14%
14826	New London Cnty Mut Ins Co	CT	\$1,224,199	0.14%
19690	American Economy Ins Co	IN	\$1,202,388	0.14%
19445	National Union Fire Ins Co Of Pitts	PA	\$1,146,146	0.13%
24449	Regent Ins Co	WI	\$1,073,653	0.12%
10340	Stonington Ins Co	TX	\$1,046,955	0.12%
20346	Pacific Ind Co	WI	\$1,008,204	0.11%
37257	Praetorian Ins Co	PA	\$1,008,076	0.11%
13978	Florists Mut Ins Co	IL	\$1,006,659	0.11%
14982	Penn Millers Ins Co	PA	\$987,887	0.11%
34690	Property & Cas Ins Co Of Hartford	IN	\$984,666	0.11%
10847	Cumis Ins Society Inc	IA	\$954,178	0.11%
21784	Firemens Ins Co Of Washington DC	DE	\$916,904	0.10%
19372	Northern Ins Co Of NY	NY	\$912,850	0.10%
24732	General Ins Co Of Amer	WA	\$902,605	0.10%
21865	Associated Ind Corp	CA	\$877,680	0.10%
26247	American Guar & Liab Ins	NY	\$860,575	0.10%
29459	Twin City Fire Ins Co Co	IN	\$855,627	0.10%
19720	American Alt Ins Corp	DE	\$853,019	0.10%
21849	American Automobile Ins Co	MO	\$849,991	0.10%
19801	Argonaut Ins Co	IL	\$819,666	0.09%
26042	Wausau Underwriters Ins Co	WI	\$804,689	0.09%
13935	Federated Mut Ins Co	MN	\$804,348	0.09%
40142	American Zurich Ins Co	IL	\$796,009	0.09%
24767	St Paul Fire & Marine Ins Co	MN	\$794,567	0.09%
26069	Wausau Business Ins Co	WI	\$775,919	0.09%
39926	Selective Ins Co Of The Southeast	IN	\$739,951	0.08%
13331	American Hardware Mut Ins Co	OH	\$729,751	0.08%
13714	Pharmacists Mut Ins Co	IA	\$724,821	0.08%
19704	American States Ins Co	IN	\$700,562	0.08%
19259	Selective Ins Co Of SC	IN	\$649,917	0.07%
20362	Mitsui Sumitomo Ins Co of Amer	NY	\$629,147	0.07%
14354	Jewelers Mut Ins Co	WI	\$626,940	0.07%
11000	Sentinel Ins Co Ltd	CT	\$626,347	0.07%

21415	Employers Mut Cas Co	IA	\$610,097	0.07%
16691	Great Amer Ins Co	OH	\$589,308	0.07%
15032	Guideone Mut Ins Co	IA	\$581,111	0.07%
42404	Liberty Ins Corp	IL	\$552,130	0.06%
39845	Westport Ins Corp	MO	\$551,260	0.06%
12901	Merchants Preferred Ins Co	NY	\$547,116	0.06%
43575	Indemnity Ins Co Of North Amer	PA	\$545,388	0.06%
23043	Liberty Mut Ins Co	MA	\$537,403	0.06%
22551	Mitsui Sumitomo Ins USA Inc	NY	\$517,786	0.06%
20613	Sparta Ins Co	CT	\$493,335	0.06%
26832	Great Amer Alliance Ins Co	OH	\$486,305	0.05%
23035	Liberty Mut Fire Ins Co	WI	\$465,345	0.05%
14168	Harleysville Mut Ins Co	PA	\$463,234	0.05%
11991	National Cas Co	WI	\$432,356	0.05%
10014	Affiliated Fm Ins Co	RI	\$421,934	0.05%
42552	Nova Cas Co	NY	\$348,201	0.04%
11150	Arch Ins Co	MO	\$330,355	0.04%
24740	Safeco Ins Co Of Amer	WA	\$329,254	0.04%
39306	Fidelity & Deposit Co Of MD	MD	\$320,343	0.04%
11452	Hartford Steam Boil Inspec & Ins Co	CT	\$319,274	0.04%
25852	New England Guar Ins Co Inc	VT	\$274,812	0.03%
24724	First Natl Ins Co Of Amer	WA	\$251,437	0.03%
40045	Starnet Ins Co	DE	\$247,934	0.03%
10677	Cincinnati Ins Co	OH	\$192,154	0.02%
12904	Tokio Marine & Nichido Fire Ins Co	NY	\$191,914	0.02%
37052	Regis Ins Co	PA	\$153,843	0.02%
24031	Northland Cas Co	MN	\$147,302	0.02%
15679	National Fire & Ind Exch	MO	\$140,784	0.02%
13056	RLI Ins Co	IL	\$139,458	0.02%
33588	First Liberty Ins Corp	IL	\$139,210	0.02%
24988	Sentry Ins A Mut Co	WI	\$126,598	0.01%
22322	Greenwich Ins Co	DE	\$97,361	0.01%
21970	OneBeacon Ins Co	PA	\$90,220	0.01%
21113	United States Fire Ins Co	DE	\$87,445	0.01%
12262	Pennsylvania Manufacturers Assoc Ins	PA	\$86,250	0.01%
25224	Great Divide Ins Co	ND	\$70,525	0.01%
20699	Ace Prop & Cas Ins Co	PA	\$66,631	0.01%
24791	St Paul Mercury Ins Co	MN	\$55,514	0.01%
36463	Discover Prop & Cas Ins Co	IL	\$53,589	0.01%
20702	Ace Fire Underwriters Ins Co	PA	\$50,066	0.01%
21172	Vanliner Ins Co	MO	\$48,937	0.01%
12572	Selective Ins Co Of Amer	NJ	\$48,834	0.01%
19917	Liberty Ins Underwriters Inc	NY	\$33,514	0.00%
19380	American Home Assur Co	NY	\$33,502	0.00%
28932	Markel Amer Ins Co	VA	\$30,777	0.00%
42307	Navigators Ins Co	NY	\$28,958	0.00%
23582	Harleysville Ins Co	PA	\$27,717	0.00%
19488	Amerisure Ins Co	MI	\$13,934	0.00%
19224	St Paul Protective Ins Co	IL	\$13,101	0.00%
25143	State Farm Fire & Cas Co	IL	\$9,877	0.00%
42048	Diamond State Ins Co	IN	\$7,536	0.00%
33022	AXA Ins Co	NY	\$2,996	0.00%
37710	First Amer Prop & Cas Ins Co	CA	\$2,386	0.00%
21105	North River Ins Co	NJ	\$2,085	0.00%
34347	Colonial Amer Cas & Surety Co	MD	\$1,650	0.00%
41335	United Natl Specialty Ins Co	WI	\$1,467	0.00%
23396	Amerisure Mut Ins Co	MI	\$1,436	0.00%
19429	Insurance Co Of The State Of PA	PA	\$1,200	0.00%
23817	Illinois Natl Ins Co	IL	\$1,156	0.00%
18538	Bancinsure Inc	OK	\$973	0.00%
42650	OneBeacon Midwest Ins Co	WI	\$750	0.00%
Total Direct Written Premium			\$886,366,913	100.00%

2009 Premium and Market Share - CREDIT

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
20648	Employers Fire Ins Co	MA	\$6,937,599	27.38%
20516	Euler Hermes Amer Credit Ind Co	MD	\$4,466,567	17.63%
31887	Coface N Amer Ins Co	MA	\$3,170,195	12.51%
39217	QBE Ins Corp	PA	\$1,845,100	7.28%
12831	State Natl Ins Co Inc	TX	\$1,560,904	6.16%
16691	Great Amer Ins Co	OH	\$1,334,512	5.27%
29980	First Colonial Ins Co	FL	\$1,330,838	5.25%
10111	American Bankers Ins Co Of FL	FL	\$1,203,216	4.75%
25422	Atradius Trade Credit Ins Co	MD	\$1,040,518	4.11%
24813	Balboa Ins Co	CA	\$704,011	2.78%
11150	Arch Ins Co	MO	\$425,424	1.68%
18538	Bancinsure Inc	OK	\$380,625	1.50%
22667	Ace Amer Ins Co	PA	\$271,501	1.07%
10952	Stonebridge Cas Ins Co	OH	\$201,004	0.79%
24147	Old Republic Ins Co	PA	\$169,255	0.67%
16667	United Guar Residential Ins Co of NC	NC	\$124,883	0.49%
29599	US Specialty Ins Co	TX	\$82,647	0.33%
25011	Wesco Ins Co	DE	\$64,509	0.25%
30325	Zale Ind Co	TX	\$14,783	0.06%
26565	Ohio Ind Co	OH	\$3,293	0.01%
42978	American Security Ins Co	DE	\$2,947	0.01%
20443	Continental Cas Co	IL	\$460	0.00%
13722	Knightbrook Ins Co	DE	\$250	0.00%
Total Direct Written Premium			\$25,335,041	100.00%

2009 Premium and Market Share - DEPOSIT FUNDS

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
68713	Security Life Of Denver Ins Co	CO	\$160,000,000	26.29%
61271	Principal Life Ins Co	IA	\$158,538,517	26.05%
93629	Prudential Retirement Ins & Ann Co	CT	\$44,713,855	7.35%
88072	Hartford Life Ins Co	CT	\$30,003,434	4.93%
63274	OM Fin Life Ins Co	MD	\$25,813,644	4.24%
86231	Transamerica Life Ins Co	IA	\$22,973,884	3.78%
67814	Phoenix Life Ins Co	NY	\$15,745,953	2.59%
70435	The Savings Bank Life Ins Co Of MA	MA	\$12,956,156	2.13%
60488	American Gen Life Ins Co	TX	\$12,590,260	2.07%
91596	New York Life Ins & Ann Corp	DE	\$9,754,496	1.60%
69345	Teachers Ins & Ann Assoc Of Amer	NY	\$8,912,947	1.46%
65536	Genworth Life & Ann Ins Co	VA	\$7,772,868	1.28%
69868	United Of Omaha Life Ins Co	NE	\$7,135,828	1.17%
80802	US Br SunLife Assur Co Of Canada	MI	\$7,088,741	1.16%
88668	Mutual Of Amer Life Ins Co	NY	\$6,200,000	1.02%
70025	Genworth Life Ins Co	DE	\$5,338,106	0.88%
68241	Prudential Ins Co Of Amer	NJ	\$5,263,296	0.86%
67644	Penn Mut Life Ins Co	PA	\$4,619,535	0.76%
74780	Integrity Life Ins Co	OH	\$4,536,741	0.75%
65056	Jackson Natl Life Ins Co	MI	\$4,459,232	0.73%
61689	Aviva Life & Ann Co	IA	\$3,829,731	0.63%
78778	Guardian Ins & Ann Co Inc	DE	\$3,632,546	0.60%
60054	Aetna Life Ins Co	CT	\$3,600,951	0.59%
61263	Bankers Life & Cas Co	IL	\$2,948,443	0.48%
66869	Nationwide Life Ins Co	OH	\$2,675,483	0.44%
67172	Ohio Natl Life Ins Co	OH	\$2,645,086	0.43%
65005	RiverSource Life Ins Co	MN	\$2,589,227	0.43%
65315	Liberty Life Assur Co Of Boston	MA	\$2,332,740	0.38%
68136	Protective Life Ins Co	TN	\$2,307,115	0.38%
61050	MetLife Investors USA Ins Co	DE	\$2,109,228	0.35%
63932	Aviva Life & Ann Co of NY	NY	\$2,022,857	0.33%
86509	Ing Life Ins & Ann Co	CT	\$1,866,764	0.31%
65978	Metropolitan Life Ins Co	NY	\$1,732,340	0.28%
60739	American Natl Ins Co	TX	\$1,462,191	0.24%
68608	Symetra Life Ins Co	WA	\$1,426,431	0.23%
65935	Massachusetts Mut Life Ins Co	MA	\$1,283,077	0.21%
68039	Presidential Life Ins Co	NY	\$1,271,747	0.21%
66974	North Amer Co Life & Hlth Ins	IA	\$1,130,517	0.19%
67091	Northwestern Mut Life Ins Co	WI	\$1,003,869	0.16%
66281	Monumental Life Ins Co	IA	\$1,000,126	0.16%
70335	West Coast Life Ins Co	NE	\$947,500	0.16%
66842	American Gen Life Ins Co of DE	DE	\$887,137	0.15%
63312	Great Amer Life Ins Co	OH	\$872,244	0.14%
61301	Ameritas Life Ins Corp	NE	\$831,729	0.14%
65838	John Hancock Life Ins Co (USA)	MI	\$808,284	0.13%
60038	Acacia Life Ins Co	DC	\$807,034	0.13%
63126	Farm Family Life Ins Co	NY	\$720,773	0.12%
86630	Prudential Ann Life Assur Corp	CT	\$714,475	0.12%
66044	Midland Natl Life Ins Co	IA	\$635,489	0.10%
62510	Equitrust Life Ins Co	IA	\$467,903	0.08%
65595	Lincoln Benefit Life Co	NE	\$387,281	0.06%
64580	Illinois Mut Life Ins Co	IL	\$365,853	0.06%
65242	Lafayette Life Ins Co	IN	\$309,821	0.05%
69019	Standard Ins Co	OR	\$199,883	0.03%
68322	Great W Life & Ann Ins Co	CO	\$196,763	0.03%
62626	Cuna Mut Ins Society	IA	\$188,805	0.03%
64246	Guardian Life Ins Co Of Amer	NY	\$183,333	0.03%
66850	National Western Life Ins Co	CO	\$162,240	0.03%
66427	MTL Ins Co	IL	\$155,660	0.03%
66680	National Life Ins Co	VT	\$120,000	0.02%

90557	Kemper Investors Life Ins Co	IL	\$111,239	0.02%
67601	Paul Revere Variable Ann Ins Co	MA	\$106,145	0.02%
79227	Pruco Life Ins Co	AZ	\$100,383	0.02%
61492	Liberty Life Ins Co	SC	\$85,831	0.01%
71129	Fort Dearborn Life Ins Co	IL	\$82,328	0.01%
70432	Western Natl Life Ins Co	TX	\$79,771	0.01%
69663	USAA Life Ins Co	TX	\$76,000	0.01%
61476	Boston Mut Life Ins Co	MA	\$74,461	0.01%
60142	TIAA Cref Life Ins Co	NY	\$68,802	0.01%
63665	General Amer Life Ins Co	MO	\$66,680	0.01%
94099	United Investors Life Ins Co	NE	\$55,900	0.01%
80837	Union Central Life Ins Co	NE	\$52,395	0.01%
97268	Pacific Life & Ann Co	AZ	\$50,000	0.01%
63177	Farmers New World Life Ins Co	WA	\$48,738	0.01%
66168	Minnesota Life Ins Co	MN	\$47,912	0.01%
62235	Unum Life Ins Co Of Amer	ME	\$43,684	0.01%
68772	Security Mut Life Ins Co Of NY	NY	\$42,398	0.01%
99937	Columbus Life Ins Co	OH	\$24,273	0.00%
80985	BCS Life Ins Co	IL	\$13,039	0.00%
65528	Life Ins Co Of The Southwest	TX	\$12,062	0.00%
69477	Time Ins Co	WI	\$5,400	0.00%
70114	Unity Mut Life Ins Co	NY	\$5,382	0.00%
91413	Western Reserve Life Assur Co of OH	OH	\$4,915	0.00%
62928	EMC Natl Life Co	IA	\$4,791	0.00%
67180	Ohio State Life Ins Co	TX	\$2,574	0.00%
67598	Paul Revere Life Ins Co	MA	\$2,406	0.00%
61999	Americo Fin Life & Ann Ins Co	TX	\$1,393	0.00%
65722	Loyal Amer Life Ins Co	OH	\$463	0.00%
87645	United Fidelity Life Ins Co	TX	\$177	0.00%
65021	Stonebridge Life Ins Co	VT	\$142	0.00%
84786	Colorado Bankers Life Ins Co	CO	\$120	0.00%
60518	American Hlth & Life Ins Co	TX	\$116	0.00%
97764	Idealife Ins Co	CT	\$13	0.00%
Total Direct Written Premium			\$608,520,102	100.00%

2009 Premium and Market Share - FIDELITY & SURETY

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
31194	Travelers Cas & Surety Co Of Amer	CT	\$19,820,152	14.94%
13188	Western Surety Co	SD	\$13,746,539	10.36%
24740	Safeco Ins Co Of Amer	WA	\$12,742,975	9.61%
20281	Federal Ins Co	IN	\$11,325,318	8.54%
39306	Fidelity & Deposit Co Of MD	MD	\$8,163,435	6.15%
22292	Hanover Ins Co	NH	\$5,333,521	4.02%
23043	Liberty Mut Ins Co	MA	\$5,315,026	4.01%
14788	NGM Ins Co	FL	\$4,185,764	3.16%
19445	National Union Fire Ins Co Of Pitts	PA	\$4,137,000	3.12%
21121	Westchester Fire Ins Co	NY	\$3,432,664	2.59%
29424	Hartford Cas Ins Co	IN	\$3,014,091	2.27%
16691	Great Amer Ins Co	OH	\$2,821,134	2.13%
36226	United Cas & Surety Ins Co	MA	\$2,597,678	1.96%
11592	International Fidelity Ins Co	NJ	\$2,220,798	1.67%
11150	Arch Ins Co	MO	\$2,084,315	1.57%
19682	Hartford Fire In Co	CT	\$1,904,617	1.44%
29874	North Amer Specialty Ins Co	NH	\$1,768,365	1.33%
10847	Cumis Ins Society Inc	IA	\$1,686,128	1.27%
24791	St Paul Mercury Ins Co	MN	\$1,472,406	1.11%
24767	St Paul Fire & Marine Ins Co	MN	\$1,401,685	1.06%
24074	Ohio Cas Ins Co	OH	\$1,234,315	0.93%
29580	Berkley Regional Ins Co	DE	\$1,228,018	0.93%
12750	Evergreen Natl Ind Co	OH	\$1,176,580	0.89%
10656	United States Surety Co	MD	\$1,151,696	0.87%
24260	Progressive Cas Ins Co	OH	\$1,095,331	0.83%
32778	Washington Intl Ins Co	NH	\$967,651	0.73%
35289	Continental Ins Co	PA	\$935,499	0.71%
13056	RLI Ins Co	IL	\$911,539	0.69%
18619	Platte River Ins Co	NE	\$774,881	0.58%
29459	Twin City Fire Ins Co Co	IN	\$760,277	0.57%
16535	Zurich Amer Ins Co	NY	\$757,216	0.57%
24724	First Natl Ins Co Of Amer	WA	\$602,685	0.45%
22306	Massachusetts Bay Ins Co	NH	\$599,130	0.45%
28519	First Sealord Surety Inc	PA	\$560,194	0.42%
19429	Insurance Co Of The State Of PA	PA	\$516,745	0.39%
12718	Developers Surety & Ind Co	IA	\$514,512	0.39%
37206	Contractors Bonding & Ins Co	WA	\$492,090	0.37%
20397	Vigilant Ins Co	NY	\$448,925	0.34%
27081	Bond Safeguard Ins Co	IL	\$448,922	0.34%
22667	Ace Amer Ins Co	PA	\$438,928	0.33%
20443	Continental Cas Co	IL	\$419,576	0.32%
13307	Lexon Ins Co	TX	\$347,163	0.26%
29599	US Specialty Ins Co	TX	\$346,415	0.26%
23841	New Hampshire Ins Co	PA	\$326,724	0.25%
14494	Merchants Bonding Co a Mut	IA	\$309,768	0.23%
37273	Axis Ins Co	IL	\$300,346	0.23%
10758	Colonial Surety Co	PA	\$290,443	0.22%
19801	Argonaut Ins Co	IL	\$272,587	0.21%
20478	National Fire Ins Co Of Hartford	IL	\$260,680	0.20%
10510	Carolina Cas Ins Co	IA	\$256,278	0.19%
26247	American Guar & Liab Ins	NY	\$254,561	0.19%
16578	Fidelity Natl Prop & Cas Ins Co	NY	\$251,576	0.19%
33898	Aegis Security Ins Co	PA	\$241,828	0.18%
22950	Acstar Ins Co	IL	\$226,916	0.17%
26565	Ohio Ind Co	OH	\$220,083	0.17%
31325	Acadia Ins Co	NH	\$213,551	0.16%
21970	OneBeacon Ins Co	PA	\$204,277	0.15%
41181	Universal Underwriters Ins Co	KS	\$190,875	0.14%
35181	Executive Risk Ind Inc	DE	\$167,512	0.13%
19380	American Home Assur Co	NY	\$165,670	0.12%

10677	Cincinnati Ins Co	OH	\$162,111	0.12%
33162	Bankers Ins Co	FL	\$141,697	0.11%
33855	Lincoln Gen Ins Co	PA	\$139,724	0.11%
15105	Safety Natl Cas Corp	MO	\$134,662	0.10%
25976	Utica Mut Ins Co	NY	\$131,301	0.10%
24732	General Ins Co Of Amer	WA	\$121,616	0.09%
21415	Employers Mut Cas Co	IA	\$105,857	0.08%
23612	Midwest Employers Cas Co	DE	\$87,234	0.07%
13935	Federated Mut Ins Co	MN	\$79,714	0.06%
19038	Travelers Cas & Surety Co	CT	\$79,388	0.06%
12572	Selective Ins Co Of Amer	NJ	\$78,043	0.06%
21113	United States Fire Ins Co	DE	\$77,098	0.06%
25887	United States Fidelity & Guar Co	CT	\$65,643	0.05%
18058	Philadelphia Ind Ins Co	PA	\$64,651	0.05%
25658	Travelers Ind Co	CT	\$58,821	0.04%
35769	Lyndon Prop Ins Co	MO	\$57,579	0.04%
20427	American Cas Co Of Reading PA	PA	\$51,966	0.04%
36650	Guarantee Co Of N Amer USA	MI	\$50,603	0.04%
21180	Sentry Select Ins Co	WI	\$49,066	0.04%
31534	Citizens Ins Co Of Amer	MI	\$48,420	0.04%
22357	Hartford Accident & Ind Co	CT	\$46,201	0.03%
20303	Great Northern Ins Co	IN	\$43,625	0.03%
24147	Old Republic Ins Co	PA	\$38,181	0.03%
26379	Accredited Surety & Cas Co Inc	FL	\$34,038	0.03%
12416	Protective Ins Co	IN	\$33,160	0.02%
21105	North River Ins Co	NJ	\$30,362	0.02%
42307	Navigators Ins Co	NY	\$29,737	0.02%
21261	Electric Ins Co	MA	\$28,666	0.02%
14974	Pennsylvania Lumbermens Mut Ins	PA	\$26,739	0.02%
20621	OneBeacon Amer Ins Co	MA	\$25,462	0.02%
20648	Employers Fire Ins Co	MA	\$24,492	0.02%
23035	Liberty Mut Fire Ins Co	WI	\$22,722	0.02%
34347	Colonial Amer Cas & Surety Co	MD	\$21,783	0.02%
22136	Great Amer Ins Co of NY	NY	\$20,770	0.02%
40142	American Zurich Ins Co	IL	\$20,051	0.02%
30562	American Manufacturers Mut Ins Co	IL	\$20,048	0.02%
19704	American States Ins Co	IN	\$19,610	0.01%
15067	Quincy Mut Fire Ins Co	MA	\$19,133	0.01%
19259	Selective Ins Co Of SC	IN	\$18,331	0.01%
12157	Companion Prop & Cas Ins Co	SC	\$17,876	0.01%
22977	Lumbermens Mut Cas Co	IL	\$15,945	0.01%
42404	Liberty Ins Corp	IL	\$14,983	0.01%
20346	Pacific Ind Co	WI	\$14,743	0.01%
27847	Insurance Co Of The West	CA	\$14,437	0.01%
26344	Great Amer Assur Co	OH	\$14,374	0.01%
24988	Sentry Ins A Mut Co	WI	\$14,166	0.01%
25674	Travelers Prop Cas Co Of Amer	CT	\$13,979	0.01%
14990	Pennsylvania Natl Mut Cas Ins Co	PA	\$13,577	0.01%
25615	Charter Oak Fire Ins Co	CT	\$13,010	0.01%
37885	XL Specialty Ins Co	DE	\$12,995	0.01%
41483	Farmington Cas Co	CT	\$11,425	0.01%
24449	Regent Ins Co	WI	\$10,557	0.01%
33588	First Liberty Ins Corp	IL	\$7,728	0.01%
26832	Great Amer Alliance Ins Co	OH	\$7,607	0.01%
22713	Insurance Co of N Amer	PA	\$7,485	0.01%
25143	State Farm Fire & Cas Co	IL	\$6,904	0.01%
25682	Travelers Ind Co Of CT	CT	\$5,532	0.00%
24198	Peerless Ins Co	NH	\$4,657	0.00%
24066	American Fire & Cas Co	OH	\$4,612	0.00%
25666	Travelers Ind Co Of Amer	CT	\$4,599	0.00%
39926	Selective Ins Co Of The Southeast	IN	\$4,476	0.00%
24414	General Cas Co Of WI	WI	\$4,440	0.00%
14168	Harleysville Mut Ins Co	PA	\$4,351	0.00%
22322	Greenwich Ins Co	DE	\$4,277	0.00%
21458	Employers Ins of Wausau	WI	\$3,993	0.00%
22012	Motors Ins Corp	MI	\$3,395	0.00%
25623	Phoenix Ins Co	CT	\$3,038	0.00%
26433	Harco Natl Ins Co	IL	\$2,620	0.00%

29513	The Bar Plan Mut Ins Co	MO	\$2,574	0.00%
12904	Tokio Marine & Nichido Fire Ins Co	NY	\$1,764	0.00%
10499	Chrysler Ins Co	MI	\$1,654	0.00%
22918	American Motorists Ins Co	IL	\$1,631	0.00%
10205	Mountain Valley Ind Co	NH	\$1,630	0.00%
13331	American Hardware Mut Ins Co	OH	\$1,420	0.00%
19690	American Economy Ins Co	IN	\$1,341	0.00%
20494	Transportation Ins Co	IL	\$1,220	0.00%
43575	Indemnity Ins Co Of North Amer	PA	\$1,075	0.00%
10472	Capitol Ind Corp	WI	\$740	0.00%
20508	Valley Forge Ins Co	PA	\$718	0.00%
20230	Central Mut Ins Co	OH	\$430	0.00%
37893	Ullico Cas Co	DE	\$381	0.00%
10111	American Bankers Ins Co Of FL	FL	\$250	0.00%
21962	Pennsylvania Gen Ins Co	PA	\$150	0.00%
19356	Maryland Cas Co	MD	\$145	0.00%
31089	Republic Western Ins Co	AZ	\$100	0.00%
32620	National Interstate Ins Co	OH	\$100	0.00%
23434	Middlesex Ins Co	WI	\$60	0.00%
Total Direct Written Premium			\$132,643,043	100.00%

2009 Premium and Market Share - FIRE

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
21482	Factory Mut Ins Co	RI	\$20,618,350	8.55%
42978	American Security Ins Co	DE	\$16,682,013	6.91%
41360	Arbella Protection Ins Co	MA	\$15,248,743	6.32%
19798	Merrimack Mut Fire Ins Co	MA	\$11,753,734	4.87%
42552	Nova Cas Co	NY	\$11,410,693	4.73%
34754	Commerce Ins Co	MA	\$10,666,381	4.42%
37273	Axis Ins Co	IL	\$10,637,641	4.41%
23035	Liberty Mut Fire Ins Co	WI	\$9,894,343	4.10%
10014	Affiliated Fm Ins Co	RI	\$9,748,119	4.04%
25658	Travelers Ind Co	CT	\$8,552,081	3.54%
24813	Balboa Ins Co	CA	\$7,103,427	2.94%
26018	Vermont Mut Ins Co	VT	\$6,888,474	2.86%
26298	Metropolitan Prop & Cas Ins Co	RI	\$5,423,474	2.25%
23469	American Modern Home Ins Co	OH	\$4,647,778	1.93%
15067	Quincy Mut Fire Ins Co	MA	\$4,369,936	1.81%
17000	Arbella Mut Ins Co	MA	\$4,321,834	1.79%
13803	Farm Family Cas Ins Co	NY	\$3,798,133	1.57%
16535	Zurich Amer Ins Co	NY	\$3,618,650	1.50%
25674	Travelers Prop Cas Co Of Amer	CT	\$3,249,246	1.35%
19429	Insurance Co Of The State Of PA	PA	\$3,153,396	1.31%
26247	American Guar & Liab Ins	NY	\$3,152,784	1.31%
19771	Cambridge Mut Fire Ins Co	MA	\$3,115,847	1.29%
35300	Allianz Global Risks US Ins Co	CA	\$2,620,539	1.09%
21113	United States Fire Ins Co	DE	\$2,560,166	1.06%
24554	XL Ins Amer Inc	DE	\$2,417,749	1.00%
24767	St Paul Fire & Marine Ins Co	MN	\$2,148,235	0.89%
39454	Safety Ins Co	MA	\$1,937,915	0.80%
15024	Preferred Mut Ins Co	NY	\$1,837,171	0.76%
12831	State Natl Ins Co Inc	TX	\$1,754,661	0.73%
25941	USAA	TX	\$1,678,129	0.70%
19445	National Union Fire Ins Co Of Pitts	PA	\$1,652,912	0.69%
22292	Hanover Ins Co	NH	\$1,456,619	0.60%
20621	OneBeacon Amer Ins Co	MA	\$1,367,812	0.57%
21881	National Surety Corp	IL	\$1,255,901	0.52%
33022	AXA Ins Co	NY	\$1,203,276	0.50%
41181	Universal Underwriters Ins Co	KS	\$1,188,972	0.49%
14974	Pennsylvania Lumbermens Mut Ins	PA	\$1,175,117	0.49%
19356	Maryland Cas Co	MD	\$1,111,023	0.46%
14192	Hingham Mut Fire Ins Co	MA	\$1,108,205	0.46%
19038	Travelers Cas & Surety Co	CT	\$1,086,801	0.45%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	\$1,081,858	0.45%
13463	Barnstable Cnty Mut Ins Co	MA	\$1,080,370	0.45%
40320	Massachusetts Homeland Ins Co	MA	\$1,049,934	0.44%
19259	Selective Ins Co Of SC	IN	\$1,038,255	0.43%
11185	Foremost Ins Co Grand Rapids MI	MI	\$1,032,266	0.43%
19070	Standard Fire Ins Co	CT	\$988,831	0.41%
26182	Harleysville Worcester Ins Co	PA	\$958,447	0.40%
23043	Liberty Mut Ins Co	MA	\$958,089	0.40%
14206	Holyoke Mut Ins Co In Salem	MA	\$956,286	0.40%
23809	Granite State Ins Co	PA	\$923,154	0.38%
40274	Citation Ins Co	MA	\$914,287	0.38%
39845	Westport Ins Corp	MO	\$898,384	0.37%
14923	Patrons Mut Ins Co Of Ct	CT	\$874,872	0.36%
22314	RSUI Ind Co	NH	\$846,217	0.35%
14826	New London Cnty Mut Ins Co	CT	\$833,862	0.35%
25968	USAA Cas Ins Co	TX	\$819,812	0.34%
10815	Verlan Fire Ins Co MD	NH	\$789,140	0.33%
15040	Providence Mut Fire Ins Co	RI	\$739,930	0.31%
12904	Tokio Marine & Nichido Fire Ins Co	NY	\$665,795	0.28%
19976	Amica Mut Ins Co	RI	\$642,422	0.27%

41343	HDI Gerling Amer Ins Co	IL	\$615,719	0.26%
12154	Encompass Ins Co of MA	MA	\$605,303	0.25%
13943	Fitchburg Mut Ins Co	MA	\$587,360	0.24%
10936	Seneca Ins Co Inc	NY	\$565,775	0.23%
14788	NGM Ins Co	FL	\$559,255	0.23%
20281	Federal Ins Co	IN	\$533,164	0.22%
20648	Employers Fire Ins Co	MA	\$528,048	0.22%
21261	Electric Ins Co	MA	\$516,218	0.21%
25682	Travelers Ind Co Of CT	CT	\$511,670	0.21%
20346	Pacific Ind Co	WI	\$446,465	0.19%
25860	Union Mut Fire Ins Co	VT	\$438,624	0.18%
22306	Massachusetts Bay Ins Co	NH	\$418,122	0.17%
13706	Dorchester Mut Ins Co	MA	\$414,908	0.17%
24988	Sentry Ins A Mut Co	WI	\$400,821	0.17%
20443	Continental Cas Co	IL	\$378,261	0.16%
11150	Arch Ins Co	MO	\$339,054	0.14%
14982	Penn Millers Ins Co	PA	\$334,935	0.14%
21873	Firemans Fund Ins Co	CA	\$333,161	0.14%
25615	Charter Oak Fire Ins Co	CT	\$324,244	0.13%
24198	Peerless Ins Co	NH	\$298,419	0.12%
19682	Hartford Fire In Co	CT	\$292,937	0.12%
20303	Great Northern Ins Co	IN	\$286,767	0.12%
22578	Horace Mann Ins Co	IL	\$286,180	0.12%
21857	American Ins Co	OH	\$240,703	0.10%
39926	Selective Ins Co Of The Southeast	IN	\$225,935	0.09%
25992	Northern Security Ins Co Inc	VT	\$224,056	0.09%
13935	Federated Mut Ins Co	MN	\$213,176	0.09%
25666	Travelers Ind Co Of Amer	CT	\$191,863	0.08%
20397	Vigilant Ins Co	NY	\$176,588	0.07%
21180	Sentry Select Ins Co	WI	\$176,539	0.07%
21415	Employers Mut Cas Co	IA	\$170,970	0.07%
29874	North Amer Specialty Ins Co	NH	\$170,942	0.07%
24414	General Cas Co Of WI	WI	\$165,523	0.07%
25976	Utica Mut Ins Co	NY	\$154,074	0.06%
43001	Narragansett Bay Ins Co	RI	\$149,501	0.06%
23175	Phenix Mut Fire Ins Co	NH	\$139,768	0.06%
24791	St Paul Mercury Ins Co	MN	\$137,893	0.06%
14354	Jewelers Mut Ins Co	WI	\$137,496	0.06%
22136	Great Amer Ins Co of NY	NY	\$119,287	0.05%
10205	Mountain Valley Ind Co	NH	\$118,151	0.05%
20370	AXIS Reins Co	NY	\$108,048	0.04%
10069	Housing Authority Prop A Mut Co	VT	\$104,936	0.04%
42048	Diamond State Ins Co	IN	\$100,551	0.04%
19224	St Paul Protective Ins Co	IL	\$98,901	0.04%
24775	St Paul Guardian Ins Co	MN	\$97,254	0.04%
43702	Tower Natl Ins Co	MA	\$94,689	0.04%
37540	Beazley Ins Co Inc	CT	\$94,195	0.04%
20230	Central Mut Ins Co	OH	\$93,399	0.04%
37257	Praetorian Ins Co	PA	\$91,378	0.04%
33618	Safety Ind Ins Co	MA	\$86,661	0.04%
31325	Acadia Ins Co	NH	\$80,942	0.03%
19720	American Alt Ins Corp	DE	\$77,370	0.03%
11126	Sompo Japan Ins Co of Amer	NY	\$72,369	0.03%
25844	Union Ins Co	IA	\$69,208	0.03%
14532	Middlesex Mut Assur Co	CT	\$61,576	0.03%
24031	Northland Cas Co	MN	\$53,879	0.02%
15059	Public Serv Mut Ins Co	NY	\$53,012	0.02%
23841	New Hampshire Ins Co	PA	\$52,885	0.02%
39306	Fidelity & Deposit Co Of MD	MD	\$52,833	0.02%
41459	Armed Forces Ins Exch	KS	\$51,357	0.02%
26344	Great Amer Assur Co	OH	\$49,855	0.02%
35289	Continental Ins Co	PA	\$48,218	0.02%
25143	State Farm Fire & Cas Co	IL	\$46,706	0.02%
14168	Harleysville Mut Ins Co	PA	\$46,684	0.02%
22713	Insurance Co of N Amer	PA	\$41,583	0.02%
22187	Greater NY Mut Ins Co	NY	\$38,109	0.02%
22748	Pacific Employers Ins Co	PA	\$37,441	0.02%
20680	Green Mountain Ins Co Inc	VT	\$37,321	0.02%

24171	Netherlands Ins Co The	NH	\$36,966	0.02%
20702	Ace Fire Underwriters Ins Co	PA	\$36,577	0.02%
31534	Citizens Ins Co Of Amer	MI	\$35,534	0.01%
33588	First Liberty Ins Corp	IL	\$32,321	0.01%
35696	Harleysville Preferred Ins Co	PA	\$31,870	0.01%
44300	Tower Ins Co Of NY	NY	\$30,304	0.01%
23329	Merchants Mut Ins Co	NY	\$29,927	0.01%
25623	Phoenix Ins Co	CT	\$29,328	0.01%
30104	Hartford Underwriters Ins Co	CT	\$28,086	0.01%
19704	American States Ins Co	IN	\$25,866	0.01%
12866	T H E Ins Co	LA	\$23,014	0.01%
21296	Max Amer Ins Co	IN	\$22,404	0.01%
21849	American Automobile Ins Co	MO	\$20,372	0.01%
11045	Excelsior Ins Co	NH	\$18,839	0.01%
42404	Liberty Ins Corp	IL	\$18,651	0.01%
23108	Lumbermens Underwriting Alliance	MO	\$16,811	0.01%
11024	Strathmore Ins Co	NY	\$15,619	0.01%
24074	Ohio Cas Ins Co	OH	\$13,594	0.01%
25224	Great Divide Ins Co	ND	\$13,121	0.01%
21458	Employers Ins of Wausau	WI	\$12,646	0.01%
10804	Continental Western Ins Co	IA	\$10,986	0.00%
26433	Harco Natl Ins Co	IL	\$10,857	0.00%
20494	Transportation Ins Co	IL	\$10,550	0.00%
16691	Great Amer Ins Co	OH	\$10,025	0.00%
20427	American Cas Co Of Reading PA	PA	\$9,930	0.00%
36463	Discover Prop & Cas Ins Co	IL	\$9,872	0.00%
29939	Main St Amer Assur Co	FL	\$8,638	0.00%
12901	Merchants Preferred Ins Co	NY	\$8,023	0.00%
19690	American Economy Ins Co	IN	\$7,906	0.00%
22195	Insurance Co Of Greater NY	NY	\$7,609	0.00%
19895	Atlantic Mut Ins Co	NY	\$7,050	0.00%
24724	First Natl Ins Co Of Amer	WA	\$7,017	0.00%
21784	Firemens Ins Co Of Washington DC	DE	\$6,569	0.00%
20508	Valley Forge Ins Co	PA	\$6,503	0.00%
25984	Graphic Arts Mut Ins Co	NY	\$6,003	0.00%
24732	General Ins Co Of Amer	WA	\$5,350	0.00%
10472	Capitol Ind Corp	WI	\$5,247	0.00%
27073	Nipponkoa Ins Co Ltd US Br	NY	\$4,835	0.00%
13331	American Hardware Mut Ins Co	OH	\$4,007	0.00%
18333	Peerless Ind Ins Co	IL	\$3,449	0.00%
22667	Ace Amer Ins Co	PA	\$3,316	0.00%
10052	Chubb Natl Ins Co	IN	\$2,968	0.00%
10847	Cumis Ins Society Inc	IA	\$2,772	0.00%
10677	Cincinnati Ins Co	OH	\$2,686	0.00%
37052	Regis Ins Co	PA	\$2,607	0.00%
44393	West Amer Ins Co	IN	\$1,814	0.00%
20362	Mitsui Sumitomo Ins Co of Amer	NY	\$1,800	0.00%
24449	Regent Ins Co	WI	\$1,683	0.00%
26042	Wausau Underwriters Ins Co	WI	\$1,563	0.00%
10111	American Bankers Ins Co Of FL	FL	\$1,455	0.00%
12475	Republic Franklin Ins Co	OH	\$1,337	0.00%
26832	Great Amer Alliance Ins Co	OH	\$1,215	0.00%
12777	Chubb Ind Ins Co	NY	\$1,169	0.00%
20222	All Amer Ins Co	OH	\$1,057	0.00%
26522	Mount Vernon Fire Ins Co	PA	\$953	0.00%
22322	Greenwich Ins Co	DE	\$684	0.00%
38970	Markel Ins Co	IL	\$648	0.00%
13714	Pharmacists Mut Ins Co	IA	\$541	0.00%
20478	National Fire Ins Co Of Hartford	IL	\$367	0.00%
23582	Harleysville Ins Co	PA	\$343	0.00%
40142	American Zurich Ins Co	IL	\$249	0.00%
23396	Amerisure Mut Ins Co	MI	\$228	0.00%
26069	Wausau Business Ins Co	WI	\$211	0.00%
18058	Philadelphia Ind Ins Co	PA	\$178	0.00%
23337	American European Ins Co	NH	\$135	0.00%
31135	Great Amer Security Ins Co	OH	\$113	0.00%
15032	Guideone Mut Ins Co	IA	\$43	0.00%
37303	Redland Ins Co	PA	\$14	0.00%

Total Direct Written Premium	\$241,252,151	100.00%
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2009 Premium and Market Share - FRATERNALS

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
58033	Knights Of Columbus	CT	\$26,427,826	52.32%
56014	Thrivent Financial For Lutherans	WI	\$12,646,655	25.04%
57541	Modern Woodmen Of Amer	IL	\$3,144,704	6.23%
56022	Catholic Family Life Ins	WI	\$1,724,499	3.41%
58068	Independent Order Of Foresters Us Br	NY	\$1,589,828	3.15%
57487	Catholic Order Of Foresters	IL	\$1,393,467	2.76%
58181	Supreme Council The Royal Arcanum	MA	\$929,447	1.84%
57770	Catholic Holy Family Society	IL	\$472,777	0.94%
57622	Polish Natl Alliance Us Of Na	IL	\$430,677	0.85%
56820	Polish Falcons Of Amer	PA	\$387,383	0.77%
57142	Sons Of Norway	MN	\$369,686	0.73%
57320	Woodmen World Life Ins Soc	NE	\$188,895	0.37%
58130	Catholic Assn Of Foresters	MA	\$163,788	0.32%
57967	Luso Amer Life Ins Society	CA	\$157,871	0.31%
57010	William Penn Assn	PA	\$141,940	0.28%
56383	Order of United Commerical Travelers	OH	\$87,368	0.17%
57630	Polish Roman Catholic Union Of Amer	IL	\$76,597	0.15%
56758	Loyal Christian Benefit Assn	PA	\$38,034	0.08%
57649	Polish Womens Alliance Of Amer	IL	\$32,620	0.06%
56332	First Cath Slovak Ladies Assn USA	OH	\$31,026	0.06%
57193	Slovak Catholic Sokol	NJ	\$19,006	0.04%
57215	Ukrainian Natl Assn Inc	NJ	\$16,287	0.03%
56839	Polish Natl Union Of Amer	PA	\$15,129	0.03%
57290	Workmens Benefit Fund Of The USA	NY	\$7,796	0.02%
57509	Independent Order Of Vikings	IL	\$7,689	0.02%
56340	First Cath Slovak Union Of US & CN	OH	\$2,643	0.01%
57282	Polish Union Of Amer	NY	\$2,446	0.00%
58262	Lithuanian Alliance Of Amer	PA	\$1,577	0.00%
57207	Slovak Gymnastic Union Sokol Usa	NJ	\$1,045	0.00%
56715	Ladies Pa Slovak Catholic Union	PA	\$30	0.00%
Total Direct Written Premium			\$50,508,736	100.00%

2009 Premium and Market Share - HEALTH

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
12219	BCBS of MA HMO Blue Inc	MA	\$4,378,420,165	28.69%
53228	BCBS of MA	MA	\$2,390,793,353	15.67%
95688	Tufts Associated Hlth Maintenance Or	MA	\$2,271,782,213	14.89%
96911	Harvard Pilgrim Hlth Care Inc	MA	\$1,975,017,743	12.94%
13203	Boston Medical Center Hlth Plan Inc	MA	\$1,139,112,319	7.46%
95541	Fallon Comm Hlth Plan Inc	MA	\$1,076,962,187	7.06%
11109	Neighborhood Hlth Plan Inc	MA	\$930,697,069	6.10%
95673	Health New England Inc	MA	\$306,259,107	2.01%
52060	Dental Serv of MA Inc	MA	\$301,943,735	1.98%
18975	HPHC Ins Co Inc	MA	\$108,799,277	0.71%
60117	Tufts Ins Co Inc	MA	\$88,565,767	0.58%
12575	SilverScript Ins Co	TN	\$72,289,170	0.47%
52632	Altus Dental Ins Co Inc	RI	\$28,077,030	0.18%
95109	Aetna Hlth Inc PA Corp	PA	\$24,898,599	0.16%
66828	Fallon Hlth & Life Assur Co	MA	\$21,295,339	0.14%
95299	Connecticare Of MA Inc	MA	\$20,642,894	0.14%
95149	UnitedHealthcare of New England Inc	RI	\$19,350,315	0.13%
10155	Wellcare Prescription Ins Inc	FL	\$18,513,169	0.12%
47093	Massachusetts Vision Serv Plan	MA	\$17,703,638	0.12%
63762	Medco Containment Life Ins Co	PA	\$14,320,461	0.09%
63444	Accendo Ins Co	UT	\$13,756,531	0.09%
13632	Celticare Hlth Plan of MA Inc	MA	\$11,599,431	0.08%
95520	CIGNA Hlthcare of MA Inc	MA	\$8,887,066	0.06%
12747	Envision Ins Co	OH	\$6,453,789	0.04%
12784	Bravo Hlth Ins Co Inc	DE	\$5,554,815	0.04%
77399	Sterling Life Ins Co	IL	\$2,862,124	0.02%
72052	Aetna Hlth Ins Co	PA	\$1,410,910	0.01%
12210	Dentegra Ins Co of New England	MA	\$1,340,273	0.01%
60025	Express Scripts Ins Co	AZ	\$1,337,001	0.01%
85766	United Concordia Ins Co	AZ	\$347,311	0.00%
70670	Health Care Serv Corp A Mut Legal Re	IL	\$303,183	0.00%
61700	Renaissance Life & Hlth Ins Co of Am	IN	\$124,192	0.00%
Total Direct Written Premium			\$15,259,420,176	100.00%

2009 Premium and Market Share - HOMEOWNER'S MULTI-PERIL

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
40274	Citation Ins Co	MA	\$105,674,783	6.31%
17000	Arbella Mut Ins Co	MA	\$103,703,091	6.19%
23035	Liberty Mut Fire Ins Co	WI	\$102,754,171	6.14%
19798	Merrimack Mut Fire Ins Co	MA	\$92,354,678	5.52%
15067	Quincy Mut Fire Ins Co	MA	\$81,660,441	4.88%
34754	Commerce Ins Co	MA	\$74,761,868	4.47%
26018	Vermont Mut Ins Co	VT	\$60,761,962	3.63%
25623	Phoenix Ins Co	CT	\$59,629,682	3.56%
19976	Amica Mut Ins Co	RI	\$53,118,566	3.17%
26298	Metropolitan Prop & Cas Ins Co	RI	\$49,953,907	2.98%
33618	Safety Ind Ins Co	MA	\$49,064,748	2.93%
20346	Pacific Ind Co	WI	\$41,466,467	2.48%
40320	Massachusetts Homeland Ins Co	MA	\$40,718,298	2.43%
20281	Federal Ins Co	IN	\$39,653,130	2.37%
10394	Bunker Hill Ins Co	MA	\$35,476,560	2.12%
19070	Standard Fire Ins Co	CT	\$32,496,842	1.94%
15024	Preferred Mut Ins Co	NY	\$30,833,662	1.84%
25941	USAA	TX	\$28,644,686	1.71%
31534	Citizens Ins Co Of Amer	MI	\$27,772,127	1.66%
32220	American Intl Ins Co	NY	\$26,605,350	1.59%
13463	Barnstable Cnty Mut Ins Co	MA	\$25,798,134	1.54%
39454	Safety Ins Co	MA	\$25,385,838	1.52%
14192	Hingham Mut Fire Ins Co	MA	\$23,282,228	1.39%
20303	Great Northern Ins Co	IN	\$22,743,388	1.36%
19771	Cambridge Mut Fire Ins Co	MA	\$21,955,422	1.31%
22306	Massachusetts Bay Ins Co	NH	\$20,812,783	1.24%
25658	Travelers Ind Co	CT	\$20,224,026	1.21%
25968	USAA Cas Ins Co	TX	\$19,265,485	1.15%
20397	Vigilant Ins Co	NY	\$17,332,258	1.04%
13706	Dorchester Mut Ins Co	MA	\$16,986,609	1.01%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	\$16,873,197	1.01%
14788	NGM Ins Co	FL	\$16,696,854	1.00%
15040	Providence Mut Fire Ins Co	RI	\$15,934,779	0.95%
14206	Holyoke Mut Ins Co In Salem	MA	\$14,207,418	0.85%
33600	LM Ins Corp	IL	\$13,190,729	0.79%
19038	Travelers Cas & Surety Co	CT	\$12,910,096	0.77%
43001	Narragansett Bay Ins Co	RI	\$11,479,597	0.69%
21857	American Ins Co	OH	\$11,237,391	0.67%
23043	Liberty Mut Ins Co	MA	\$11,172,326	0.67%
13943	Fitchburg Mut Ins Co	MA	\$10,535,199	0.63%
25852	New England Guar Ins Co Inc	VT	\$10,438,582	0.62%
14826	New London Cnty Mut Ins Co	CT	\$9,978,794	0.60%
12154	Encompass Ins Co of MA	MA	\$9,616,102	0.57%
26182	Harleysville Worcester Ins Co	PA	\$8,427,954	0.50%
22578	Horace Mann Ins Co	IL	\$8,357,389	0.50%
21873	Firemans Fund Ins Co	CA	\$8,310,894	0.50%
22292	Hanover Ins Co	NH	\$8,136,169	0.49%
21865	Associated Ind Corp	CA	\$7,575,080	0.45%
14923	Patrons Mut Ins Co Of Ct	CT	\$7,479,821	0.45%
33588	First Liberty Ins Corp	IL	\$6,128,054	0.37%
14168	Harleysville Mut Ins Co	PA	\$5,501,573	0.33%
24414	General Cas Co Of WI	WI	\$5,235,134	0.31%
20680	Green Mountain Ins Co Inc	VT	\$5,227,788	0.31%
25143	State Farm Fire & Cas Co	IL	\$4,592,417	0.27%
11185	Foremost Ins Co Grand Rapids MI	MI	\$4,409,816	0.26%
21261	Electric Ins Co	MA	\$4,395,552	0.26%
25860	Union Mut Fire Ins Co	VT	\$4,314,149	0.26%
12808	Safety Prop & Cas Ins Co	MA	\$3,957,388	0.24%
37354	Thames Ins Co Inc	CT	\$3,841,091	0.23%
23175	Phenix Mut Fire Ins Co	NH	\$3,623,699	0.22%

13803	Farm Family Cas Ins Co	NY	\$3,499,522	0.21%
19682	Hartford Fire In Co	CT	\$3,327,508	0.20%
13927	Homesite Ins Co Of The Midwest	ND	\$3,287,983	0.20%
29939	Main St Amer Assur Co	FL	\$3,284,347	0.20%
35696	Harleysville Preferred Ins Co	PA	\$3,252,676	0.19%
41955	Barnstable Cnty Ins Co	MA	\$3,130,051	0.19%
36137	Travelers Commercial Ins Co	CT	\$2,752,270	0.16%
30104	Hartford Underwriters Ins Co	CT	\$2,493,638	0.15%
22683	Teachers Ins Co	IL	\$2,493,379	0.15%
43702	Tower Natl Ins Co	MA	\$2,382,715	0.14%
25976	Utica Mut Ins Co	NY	\$2,269,586	0.14%
42404	Liberty Ins Corp	IL	\$1,862,895	0.11%
21849	American Automobile Ins Co	MO	\$1,442,550	0.09%
10111	American Bankers Ins Co Of FL	FL	\$1,313,266	0.08%
12901	Merchants Preferred Ins Co	NY	\$1,281,016	0.08%
16578	Fidelity Natl Prop & Cas Ins Co	NY	\$1,175,107	0.07%
24198	Peerless Ins Co	NH	\$1,165,796	0.07%
37273	Axis Ins Co	IL	\$1,147,802	0.07%
24813	Balboa Ins Co	CA	\$1,058,317	0.06%
25984	Graphic Arts Mut Ins Co	NY	\$1,042,630	0.06%
18279	Bankers Standard Ins Co	PA	\$1,011,381	0.06%
25992	Northern Security Ins Co Inc	VT	\$961,157	0.06%
24171	Netherlands Ins Co The	NH	\$950,443	0.06%
23469	American Modern Home Ins Co	OH	\$931,179	0.06%
14532	Middlesex Mut Assur Co	CT	\$869,063	0.05%
23329	Merchants Mut Ins Co	NY	\$718,420	0.04%
41459	Armed Forces Ins Exch	KS	\$668,045	0.04%
11800	Foremost Prop & Cas Ins Co	MI	\$608,739	0.04%
21113	United States Fire Ins Co	DE	\$569,693	0.03%
19615	American Reliable Ins Co	AZ	\$556,747	0.03%
37346	Danbury Ins Co	MA	\$547,236	0.03%
23450	American Family Home Ins Co	FL	\$536,285	0.03%
15059	Public Serv Mut Ins Co	NY	\$525,724	0.03%
21423	Union Ins Co Of Providence	IA	\$517,843	0.03%
29068	IDS Prop Cas Ins Co	WI	\$459,850	0.03%
37710	First Amer Prop & Cas Ins Co	CA	\$458,822	0.03%
10014	Affiliated Fm Ins Co	RI	\$455,272	0.03%
22187	Greater NY Mut Ins Co	NY	\$448,370	0.03%
21415	Employers Mut Cas Co	IA	\$412,110	0.02%
11045	Excelsior Ins Co	NH	\$411,365	0.02%
25844	Union Ins Co	IA	\$368,707	0.02%
31325	Acadia Ins Co	NH	\$367,796	0.02%
44300	Tower Ins Co Of NY	NY	\$229,857	0.01%
11024	Strathmore Ins Co	NY	\$184,162	0.01%
19259	Selective Ins Co Of SC	IN	\$171,369	0.01%
26344	Great Amer Assur Co	OH	\$154,824	0.01%
42978	American Security Ins Co	DE	\$153,469	0.01%
21326	Empire Fire & Marine Ins Co	NE	\$150,968	0.01%
14974	Pennsylvania Lumbermens Mut Ins	PA	\$150,246	0.01%
14982	Penn Millers Ins Co	PA	\$131,095	0.01%
10804	Continental Western Ins Co	IA	\$128,246	0.01%
33898	Aegis Security Ins Co	PA	\$115,262	0.01%
24988	Sentry Ins A Mut Co	WI	\$109,996	0.01%
19909	Centennial Ins Co	NY	\$105,791	0.01%
22195	Insurance Co Of Greater NY	NY	\$89,551	0.01%
20370	AXIS Reins Co	NY	\$86,478	0.01%
21784	Firemens Ins Co Of Washington DC	DE	\$81,422	0.00%
10205	Mountain Valley Ind Co	NH	\$78,962	0.00%
22136	Great Amer Ins Co of NY	NY	\$74,531	0.00%
19402	Chartis Prop Cas Co	PA	\$60,682	0.00%
13331	American Hardware Mut Ins Co	OH	\$57,535	0.00%
39306	Fidelity & Deposit Co Of MD	MD	\$52,299	0.00%
29459	Twin City Fire Ins Co Co	IN	\$46,045	0.00%
18333	Peerless Ind Ins Co	IL	\$34,564	0.00%
13714	Pharmacists Mut Ins Co	IA	\$34,207	0.00%
39926	Selective Ins Co Of The Southeast	IN	\$30,943	0.00%
16691	Great Amer Ins Co	OH	\$27,731	0.00%
19895	Atlantic Mut Ins Co	NY	\$17,245	0.00%

10677	Cincinnati Ins Co	OH	\$15,564	0.00%
28932	Markel Amer Ins Co	VA	\$14,943	0.00%
26832	Great Amer Alliance Ins Co	OH	\$14,886	0.00%
12777	Chubb Ind Ins Co	NY	\$13,732	0.00%
10022	Countryway Ins Co	NY	\$13,061	0.00%
23337	American European Ins Co	NH	\$11,969	0.00%
29424	Hartford Cas Ins Co	IN	\$11,488	0.00%
31135	Great Amer Security Ins Co	OH	\$1,371	0.00%
Total Direct Written Premium			\$1,674,348,017	100.00%

2009 Premium and Market Share - LIABILITY OTHER THAN AUTO

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
19445	National Union Fire Ins Co Of Pitts	PA	\$119,315,772	11.24%
20281	Federal Ins Co	IN	\$90,262,743	8.50%
22667	Ace Amer Ins Co	PA	\$53,429,973	5.03%
20443	Continental Cas Co	IL	\$50,636,010	4.77%
16535	Zurich Amer Ins Co	NY	\$32,258,247	3.04%
37885	XL Specialty Ins Co	DE	\$28,636,440	2.70%
26247	American Guar & Liab Ins	NY	\$22,159,275	2.09%
29459	Twin City Fire Ins Co Co	IN	\$21,387,395	2.02%
24791	St Paul Mercury Ins Co	MN	\$20,855,523	1.96%
41360	Arbella Protection Ins Co	MA	\$20,601,846	1.94%
25674	Travelers Prop Cas Co Of Amer	CT	\$18,991,572	1.79%
18058	Philadelphia Ind Ins Co	PA	\$17,745,903	1.67%
24767	St Paul Fire & Marine Ins Co	MN	\$17,334,395	1.63%
37273	Axis Ins Co	IL	\$15,952,116	1.50%
29599	US Specialty Ins Co	TX	\$15,566,406	1.47%
31194	Travelers Cas & Surety Co Of Amer	CT	\$15,552,999	1.47%
23035	Liberty Mut Fire Ins Co	WI	\$15,405,668	1.45%
23043	Liberty Mut Ins Co	MA	\$14,401,625	1.36%
25658	Travelers Ind Co	CT	\$14,255,739	1.34%
11991	National Cas Co	WI	\$13,170,958	1.24%
19801	Argonaut Ins Co	IL	\$12,152,766	1.15%
20621	OneBeacon Amer Ins Co	MA	\$11,853,792	1.12%
25976	Utica Mut Ins Co	NY	\$10,335,723	0.97%
11150	Arch Ins Co	MO	\$10,041,614	0.95%
35181	Executive Risk Ind Inc	DE	\$9,852,656	0.93%
21857	American Ins Co	OH	\$9,552,039	0.90%
22292	Hanover Ins Co	NH	\$9,324,157	0.88%
24147	Old Republic Ins Co	PA	\$9,240,277	0.87%
31325	Acadia Ins Co	NH	\$8,972,097	0.85%
19917	Liberty Ins Underwriters Inc	NY	\$8,924,000	0.84%
19798	Merrimack Mut Fire Ins Co	MA	\$7,849,271	0.74%
10120	Everest Natl Ins Co	DE	\$7,693,400	0.72%
21105	North River Ins Co	NJ	\$7,469,268	0.70%
24198	Peerless Ins Co	NH	\$7,098,519	0.67%
19259	Selective Ins Co Of SC	IN	\$6,576,219	0.62%
26522	Mount Vernon Fire Ins Co	PA	\$6,490,300	0.61%
22322	Greenwich Ins Co	DE	\$6,476,467	0.61%
12831	State Natl Ins Co Inc	TX	\$6,382,825	0.60%
10510	Carolina Cas Ins Co	IA	\$6,115,404	0.58%
42307	Navigators Ins Co	NY	\$6,001,873	0.57%
21121	Westchester Fire Ins Co	NY	\$5,941,163	0.56%
15105	Safety Natl Cas Corp	MO	\$5,558,027	0.52%
20648	Employers Fire Ins Co	MA	\$5,542,370	0.52%
16691	Great Amer Ins Co	OH	\$5,214,017	0.49%
29424	Hartford Cas Ins Co	IN	\$5,189,637	0.49%
42552	Nova Cas Co	NY	\$5,102,849	0.48%
13056	RLI Ins Co	IL	\$5,056,735	0.48%
22314	RSUI Ind Co	NH	\$5,007,814	0.47%
21261	Electric Ins Co	MA	\$4,878,932	0.46%
25623	Phoenix Ins Co	CT	\$4,857,385	0.46%
19682	Hartford Fire In Co	CT	\$4,822,835	0.45%
19976	Amica Mut Ins Co	RI	\$4,796,489	0.45%
25615	Charter Oak Fire Ins Co	CT	\$4,779,088	0.45%
41181	Universal Underwriters Ins Co	KS	\$4,473,308	0.42%
20699	Ace Prop & Cas Ins Co	PA	\$4,459,187	0.42%
37540	Beazley Ins Co Inc	CT	\$4,451,545	0.42%
13803	Farm Family Cas Ins Co	NY	\$4,324,290	0.41%
20346	Pacific Ind Co	WI	\$4,252,316	0.40%
39454	Safety Ins Co	MA	\$4,208,043	0.40%

15024	Preferred Mut Ins Co	NY	\$4,175,627	0.39%
39845	Westport Ins Corp	MO	\$3,930,343	0.37%
42404	Liberty Ins Corp	IL	\$3,845,741	0.36%
10690	Allied World Natl Assur Co	NH	\$3,800,336	0.36%
13163	Hospitality Mut Ins Co	MA	\$3,706,349	0.35%
24074	Ohio Cas Ins Co	OH	\$3,706,092	0.35%
26018	Vermont Mut Ins Co	VT	\$3,603,800	0.34%
17000	Arbella Mut Ins Co	MA	\$3,389,862	0.32%
41343	HDI Gerling Amer Ins Co	IL	\$3,326,392	0.31%
26182	Harleysville Worcester Ins Co	PA	\$3,319,694	0.31%
32220	American Intl Ins Co	NY	\$3,224,877	0.30%
36463	Discover Prop & Cas Ins Co	IL	\$3,084,432	0.29%
16624	Darwin Natl Assur Co	DE	\$3,037,164	0.29%
24260	Progressive Cas Ins Co	OH	\$3,018,827	0.28%
22241	Medmarc Cas Ins Co	VT	\$3,005,638	0.28%
19402	Chartis Prop Cas Co	PA	\$3,001,517	0.28%
40274	Citation Ins Co	MA	\$2,943,920	0.28%
25054	Hudson Ins Co	DE	\$2,868,572	0.27%
24554	XL Ins Amer Inc	DE	\$2,727,225	0.26%
26298	Metropolitan Prop & Cas Ins Co	RI	\$2,578,331	0.24%
20230	Central Mut Ins Co	OH	\$2,497,171	0.24%
16608	New York Marine & Gen Ins Co	NY	\$2,410,670	0.23%
20494	Transportation Ins Co	IL	\$2,346,436	0.22%
26344	Great Amer Assur Co	OH	\$2,245,747	0.21%
19429	Insurance Co Of The State Of PA	PA	\$2,147,534	0.20%
23809	Granite State Ins Co	PA	\$2,115,253	0.20%
40320	Massachusetts Homeland Ins Co	MA	\$2,100,478	0.20%
20303	Great Northern Ins Co	IN	\$2,042,818	0.19%
25682	Travelers Ind Co Of CT	CT	\$2,021,063	0.19%
39926	Selective Ins Co Of The Southeast	IN	\$2,004,208	0.19%
14788	NGM Ins Co	FL	\$1,994,664	0.19%
13935	Federated Mut Ins Co	MN	\$1,935,091	0.18%
25941	USAA	TX	\$1,882,806	0.18%
34754	Commerce Ins Co	MA	\$1,837,534	0.17%
19771	Cambridge Mut Fire Ins Co	MA	\$1,797,993	0.17%
21970	OneBeacon Ins Co	PA	\$1,743,282	0.16%
11255	Caterpillar Ins Co	MO	\$1,657,224	0.16%
19518	Catlin Ins Co	TX	\$1,622,867	0.15%
19720	American Alt Ins Corp	DE	\$1,618,706	0.15%
21881	National Surety Corp	IL	\$1,618,260	0.15%
23841	New Hampshire Ins Co	PA	\$1,541,252	0.15%
21415	Employers Mut Cas Co	IA	\$1,536,647	0.14%
20508	Valley Forge Ins Co	PA	\$1,515,638	0.14%
19410	Commerce & Industry Ins Co	NY	\$1,461,554	0.14%
32620	National Interstate Ins Co	OH	\$1,428,761	0.13%
10847	Cumis Ins Society Inc	IA	\$1,413,134	0.13%
20478	National Fire Ins Co Of Hartford	IL	\$1,403,822	0.13%
10206	Medical Professional Mut Ins Co	MA	\$1,364,302	0.13%
25984	Graphic Arts Mut Ins Co	NY	\$1,318,880	0.12%
21113	United States Fire Ins Co	DE	\$1,314,965	0.12%
14206	Holyoke Mut Ins Co In Salem	MA	\$1,304,963	0.12%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	\$1,298,565	0.12%
21873	Firemans Fund Ins Co	CA	\$1,291,751	0.12%
22136	Great Amer Ins Co of NY	NY	\$1,255,984	0.12%
26069	Wausau Business Ins Co	WI	\$1,169,642	0.11%
38970	Markel Ins Co	IL	\$1,147,091	0.11%
24139	Old Republic Gen Ins Corp	IL	\$1,119,542	0.11%
15040	Providence Mut Fire Ins Co	RI	\$1,092,768	0.10%
11967	General Star Natl Ins Co	OH	\$1,041,409	0.10%
39306	Fidelity & Deposit Co Of MD	MD	\$1,035,665	0.10%
20397	Vigilant Ins Co	NY	\$1,022,197	0.10%
27120	Trumbull Ins Co	CT	\$1,018,169	0.10%
13463	Barnstable Cnty Mut Ins Co	MA	\$1,009,758	0.10%
14974	Pennsylvania Lumbermens Mut Ins	PA	\$937,166	0.09%
15059	Public Serv Mut Ins Co	NY	\$869,630	0.08%
36684	Riverport Ins Co	MN	\$867,416	0.08%
22357	Hartford Accident & Ind Co	CT	\$860,731	0.08%
23787	Nationwide Mut Ins Co	OH	\$859,623	0.08%

29874	North Amer Specialty Ins Co	NH	\$829,786	0.08%
37478	Hartford Ins Co Of The Midwest	IN	\$827,226	0.08%
12475	Republic Franklin Ins Co	OH	\$814,953	0.08%
23329	Merchants Mut Ins Co	NY	\$778,544	0.07%
10111	American Bankers Ins Co Of FL	FL	\$752,795	0.07%
12904	Tokio Marine & Nichido Fire Ins Co	NY	\$752,725	0.07%
20370	AXIS Reins Co	NY	\$733,016	0.07%
25585	Professionals Direct Ins Co	MI	\$715,568	0.07%
21865	Associated Ind Corp	CA	\$714,867	0.07%
10641	Endurance Amer Ins Co	DE	\$697,900	0.07%
37621	Toyota Motor Ins Co	IA	\$692,029	0.07%
32077	Heritage Cas Ins Co	IL	\$682,515	0.06%
13706	Dorchester Mut Ins Co	MA	\$681,551	0.06%
25968	USAA Cas Ins Co	TX	\$675,373	0.06%
33600	LM Ins Corp	IL	\$674,821	0.06%
21458	Employers Ins of Wausau	WI	\$661,705	0.06%
26042	Wausau Underwriters Ins Co	WI	\$634,569	0.06%
35289	Continental Ins Co	PA	\$616,974	0.06%
14982	Penn Millers Ins Co	PA	\$607,456	0.06%
20222	All Amer Ins Co	OH	\$603,944	0.06%
23469	American Modern Home Ins Co	OH	\$596,784	0.06%
21180	Sentry Select Ins Co	WI	\$594,886	0.06%
10205	Mountain Valley Ind Co	NH	\$577,746	0.05%
24988	Sentry Ins A Mut Co	WI	\$575,202	0.05%
31534	Citizens Ins Co Of Amer	MI	\$565,643	0.05%
36340	Camico Mut Ins Co	CA	\$565,287	0.05%
38318	Starr Ind & Liab Co	TX	\$552,689	0.05%
19070	Standard Fire Ins Co	CT	\$547,571	0.05%
25844	Union Ins Co	IA	\$544,646	0.05%
21172	Vanliner Ins Co	MO	\$544,566	0.05%
10638	Proselect Ins Co	MA	\$537,221	0.05%
25224	Great Divide Ins Co	ND	\$533,185	0.05%
30104	Hartford Underwriters Ins Co	CT	\$519,061	0.05%
20796	AIG Premier Ins Co	PA	\$509,080	0.05%
14923	Patrons Mut Ins Co Of Ct	CT	\$507,736	0.05%
19704	American States Ins Co	IN	\$499,369	0.05%
13331	American Hardware Mut Ins Co	OH	\$496,254	0.05%
24732	General Ins Co Of Amer	WA	\$491,321	0.05%
14192	Hingham Mut Fire Ins Co	MA	\$491,051	0.05%
11185	Foremost Ins Co Grand Rapids MI	MI	\$485,134	0.05%
25860	Union Mut Fire Ins Co	VT	\$472,812	0.04%
42234	Minnesota Lawyers Mut Ins Co	MN	\$468,431	0.04%
12866	T H E Ins Co	LA	\$462,387	0.04%
24414	General Cas Co Of WI	WI	\$441,316	0.04%
12416	Protective Ins Co	IN	\$433,829	0.04%
13943	Fitchburg Mut Ins Co	MA	\$430,065	0.04%
22810	Chicago Ins Co	IL	\$413,958	0.04%
26832	Great Amer Alliance Ins Co	OH	\$410,307	0.04%
22187	Greater NY Mut Ins Co	NY	\$395,081	0.04%
40142	American Zurich Ins Co	IL	\$394,164	0.04%
24775	St Paul Guardian Ins Co	MN	\$383,903	0.04%
35769	Lyndon Prop Ins Co	MO	\$374,144	0.04%
28932	Markel Amer Ins Co	VA	\$372,615	0.04%
22578	Horace Mann Ins Co	IL	\$371,139	0.03%
37257	Praetorian Ins Co	PA	\$367,674	0.03%
33022	AXA Ins Co	NY	\$352,349	0.03%
14990	Pennsylvania Natl Mut Cas Ins Co	PA	\$334,354	0.03%
12154	Encompass Ins Co of MA	MA	\$330,801	0.03%
25666	Travelers Ind Co Of Amer	CT	\$318,931	0.03%
25143	State Farm Fire & Cas Co	IL	\$316,669	0.03%
35300	Allianz Global Risks US Ins Co	CA	\$299,675	0.03%
10054	Securian Cas Co	MN	\$293,242	0.03%
34690	Property & Cas Ins Co Of Hartford	IN	\$293,207	0.03%
10936	Seneca Ins Co Inc	NY	\$289,035	0.03%
23175	Phenix Mut Fire Ins Co	NH	\$287,833	0.03%
43702	Tower Natl Ins Co	MA	\$279,275	0.03%
25887	United States Fidelity & Guar Co	CT	\$266,926	0.03%
26077	Lancer Ins Co	IL	\$261,345	0.02%

18767	Church Mut Ins Co	WI	\$259,685	0.02%
13978	Florists Mut Ins Co	IL	\$257,454	0.02%
13604	Starr Surplus Lines Ins Co	IL	\$252,003	0.02%
42048	Diamond State Ins Co	IN	\$246,341	0.02%
41394	Benchmark Ins Co	KS	\$241,063	0.02%
22306	Massachusetts Bay Ins Co	NH	\$215,253	0.02%
43001	Narragansett Bay Ins Co	RI	\$208,038	0.02%
20427	American Cas Co Of Reading PA	PA	\$204,916	0.02%
11126	Sompo Japan Ins Co of Amer	NY	\$204,856	0.02%
40045	Starnet Ins Co	DE	\$193,755	0.02%
10200	Hiscox Ins Co Inc	IL	\$191,072	0.02%
24031	Northland Cas Co	MN	\$184,734	0.02%
23647	Ironshore Ind Inc	MN	\$181,463	0.02%
10367	Avemco Ins Co	MD	\$179,186	0.02%
19038	Travelers Cas & Surety Co	CT	\$176,390	0.02%
19941	American Commerce Ins Co	OH	\$175,264	0.02%
19224	St Paul Protective Ins Co	IL	\$166,923	0.02%
25178	State Farm Mut Auto Ins Co	IL	\$161,315	0.02%
13714	Pharmacists Mut Ins Co	IA	\$159,031	0.01%
14826	New London Cnty Mut Ins Co	CT	\$154,910	0.01%
34347	Colonial Amer Cas & Surety Co	MD	\$146,392	0.01%
21849	American Automobile Ins Co	MO	\$144,869	0.01%
24066	American Fire & Cas Co	OH	\$131,732	0.01%
11000	Sentinel Ins Co Ltd	CT	\$126,502	0.01%
20362	Mitsui Sumitomo Ins Co of Amer	NY	\$126,211	0.01%
16322	Progressive Direct Ins Co	OH	\$122,444	0.01%
20680	Green Mountain Ins Co Inc	VT	\$120,458	0.01%
19372	Northern Ins Co Of NY	NY	\$119,378	0.01%
44300	Tower Ins Co Of NY	NY	\$115,231	0.01%
10340	Stonington Ins Co	TX	\$108,803	0.01%
18279	Bankers Standard Ins Co	PA	\$105,208	0.01%
10804	Continental Western Ins Co	IA	\$104,179	0.01%
11045	Excelsior Ins Co	NH	\$102,353	0.01%
14532	Middlesex Mut Assur Co	CT	\$96,120	0.01%
20613	Sparta Ins Co	CT	\$94,457	0.01%
38962	Genesis Ins Co	CT	\$90,872	0.01%
19380	American Home Assur Co	NY	\$88,692	0.01%
18023	Star Ins Co	MI	\$82,138	0.01%
36153	Aetna Ins Co of CT	CT	\$79,801	0.01%
35408	Delos Ins Co	DE	\$78,756	0.01%
33588	First Liberty Ins Corp	IL	\$76,213	0.01%
27740	North Pointe Ins Co	MI	\$71,133	0.01%
16551	Savers Prop & Cas Ins Co	MO	\$64,676	0.01%
13188	Western Surety Co	SD	\$61,010	0.01%
24171	Netherlands Ins Co The	NH	\$59,834	0.01%
16578	Fidelity Natl Prop & Cas Ins Co	NY	\$56,310	0.01%
25992	Northern Security Ins Co Inc	VT	\$55,814	0.01%
19356	Maryland Cas Co	MD	\$55,524	0.01%
10472	Capitol Ind Corp	WI	\$54,736	0.01%
37052	Regis Ins Co	PA	\$54,632	0.01%
44393	West Amer Ins Co	IN	\$54,188	0.01%
35696	Harleysville Preferred Ins Co	PA	\$52,241	0.00%
26433	Harco Natl Ins Co	IL	\$49,219	0.00%
18333	Peerless Ind Ins Co	IL	\$46,815	0.00%
10677	Cincinnati Ins Co	OH	\$46,795	0.00%
24724	First Natl Ins Co Of Amer	WA	\$38,805	0.00%
21784	Firemens Ins Co Of Washington DC	DE	\$38,277	0.00%
41459	Armed Forces Ins Exch	KS	\$35,170	0.00%
39217	QBE Ins Corp	PA	\$34,527	0.00%
41769	Athena Assur Co	MN	\$30,000	0.00%
29068	IDS Prop Cas Ins Co	WI	\$29,629	0.00%
15032	Guideone Mut Ins Co	IA	\$29,047	0.00%
21326	Empire Fire & Marine Ins Co	NE	\$27,276	0.00%
31348	Crum & Forster Ind Co	DE	\$26,673	0.00%
37346	Danbury Ins Co	MA	\$26,477	0.00%
11452	Hartford Steam Boil Inspec & Ins Co	CT	\$25,152	0.00%
42650	OneBeacon Midwest Ins Co	WI	\$24,373	0.00%
38601	MIC Prop & Cas Ins Corp	MI	\$22,226	0.00%

42978	American Security Ins Co	DE	\$21,616	0.00%
37710	First Amer Prop & Cas Ins Co	CA	\$20,673	0.00%
34037	Hallmark Ins Co	AZ	\$20,500	0.00%
33618	Safety Ind Ins Co	MA	\$16,973	0.00%
14494	Merchants Bonding Co a Mut	IA	\$16,614	0.00%
23620	Burlington Ins Co	NC	\$14,589	0.00%
37893	Ullico Cas Co	DE	\$11,773	0.00%
36234	Preferred Professional Ins Co	NE	\$10,328	0.00%
24740	Safeco Ins Co Of Amer	WA	\$9,879	0.00%
27073	Nipponkoa Ins Co Ltd US Br	NY	\$9,629	0.00%
11770	United Financial Cas Co	OH	\$9,583	0.00%
10243	National Continental Ins Co	NY	\$8,680	0.00%
37303	Redland Ins Co	PA	\$8,486	0.00%
42376	Technology Ins Co Inc	NH	\$6,971	0.00%
14168	Harleysville Mut Ins Co	PA	\$6,429	0.00%
36137	Travelers Commercial Ins Co	CT	\$5,805	0.00%
29939	Main St Amer Assur Co	FL	\$5,145	0.00%
14460	Podiatry Ins Co Of Amer	IL	\$4,464	0.00%
21962	Pennsylvania Gen Ins Co	PA	\$4,456	0.00%
24678	Arrowood Ind Co	DE	\$4,411	0.00%
31267	York Ins Co of ME	ME	\$4,139	0.00%
12572	Selective Ins Co Of Amer	NJ	\$3,841	0.00%
24449	Regent Ins Co	WI	\$3,819	0.00%
23582	Harleysville Ins Co	PA	\$3,716	0.00%
19690	American Economy Ins Co	IN	\$3,001	0.00%
10499	Chrysler Ins Co	MI	\$2,922	0.00%
41483	Farmington Cas Co	CT	\$2,641	0.00%
12808	Safety Prop & Cas Ins Co	MA	\$1,791	0.00%
43575	Indemnity Ins Co Of North Amer	PA	\$1,654	0.00%
19615	American Reliable Ins Co	AZ	\$1,081	0.00%
33723	Great Amer Spirit Ins Co	OH	\$1,014	0.00%
23450	American Family Home Ins Co	FL	\$620	0.00%
10022	Countryway Ins Co	NY	\$480	0.00%
12262	Pennsylvania Manufacturers Assoc Ins	PA	\$445	0.00%
19895	Atlantic Mut Ins Co	NY	\$142	0.00%
24813	Balboa Ins Co	CA	\$132	0.00%
22918	American Motorists Ins Co	IL	\$130	0.00%
29980	First Colonial Ins Co	FL	\$15	0.00%
23337	American European Ins Co	NH	\$4	0.00%
Total Direct Written Premium			\$1,061,366,698	100.00%

2009 Premium and Market Share – LIFE

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
65978	Metropolitan Life Ins Co	NY	\$260,852,041	8.46%
67091	Northwestern Mut Life Ins Co	WI	\$227,853,789	7.39%
65838	John Hancock Life Ins Co (USA)	MI	\$212,585,127	6.89%
70435	The Savings Bank Life Ins Co Of MA	MA	\$152,388,393	4.94%
64246	Guardian Life Ins Co Of Amer	NY	\$150,408,953	4.88%
66915	New York Life Ins Co	NY	\$120,334,951	3.90%
65676	Lincoln Natl Life Ins Co	IN	\$119,468,183	3.87%
65935	Massachusetts Mut Life Ins Co	MA	\$118,080,501	3.83%
68241	Prudential Ins Co Of Amer	NJ	\$105,571,598	3.42%
91596	New York Life Ins & Ann Corp	DE	\$79,471,063	2.58%
70815	Hartford Life & Accident Ins Co	CT	\$64,443,843	2.09%
61050	MetLife Investors USA Ins Co	DE	\$60,368,395	1.96%
80802	US Br SunLife Assur Co Of Canada	MI	\$58,172,994	1.89%
86231	Transamerica Life Ins Co	IA	\$56,055,509	1.82%
79227	Pruco Life Ins Co	AZ	\$54,020,854	1.75%
65005	RiverSource Life Ins Co	MN	\$50,373,196	1.63%
65536	Genworth Life & Ann Ins Co	VA	\$46,617,041	1.51%
60488	American Gen Life Ins Co	TX	\$44,033,985	1.43%
67466	Pacific Life Ins Co	NE	\$40,176,121	1.30%
61476	Boston Mut Life Ins Co	MA	\$39,992,592	1.30%
67105	Reliastar Life Ins Co	MN	\$38,370,367	1.24%
65919	Primerica Life Ins Co	MA	\$36,692,069	1.19%
70211	Reassure Amer Life Ins Co	IN	\$32,053,737	1.04%
62235	Unum Life Ins Co Of Amer	ME	\$31,218,753	1.01%
91626	New England Life Ins Co	MA	\$31,115,534	1.01%
80314	Unicare Life & Hlth Ins Co	IN	\$25,019,963	0.81%
66168	Minnesota Life Ins Co	MN	\$24,823,131	0.80%
62944	AXA Equitable Life Ins Co	NY	\$24,805,847	0.80%
68136	Protective Life Ins Co	TN	\$24,159,904	0.78%
61271	Principal Life Ins Co	IA	\$23,823,963	0.77%
69868	United Of Omaha Life Ins Co	NE	\$23,731,503	0.77%
67814	Phoenix Life Ins Co	NY	\$22,511,444	0.73%
71153	Hartford Life & Ann Ins Co	CT	\$22,336,794	0.72%
69345	Teachers Ins & Ann Assoc Of Amer	NY	\$20,044,445	0.65%
94250	Banner Life Ins Co	MD	\$18,564,248	0.60%
70335	West Coast Life Ins Co	NE	\$18,561,848	0.60%
66974	North Amer Co Life & Hlth Ins	IA	\$17,266,053	0.56%
87726	MetLife Ins Co of CT	CT	\$17,111,753	0.55%
68713	Security Life Of Denver Ins Co	CO	\$17,103,842	0.55%
65315	Liberty Life Assur Co Of Boston	MA	\$16,931,296	0.55%
65595	Lincoln Benefit Life Co	NE	\$16,679,636	0.54%
66869	Nationwide Life Ins Co	OH	\$16,567,524	0.54%
63665	General Amer Life Ins Co	MO	\$16,330,857	0.53%
66044	Midland Natl Life Ins Co	IA	\$14,532,615	0.47%
63274	OM Fin Life Ins Co	MD	\$14,420,083	0.47%
69019	Standard Ins Co	OR	\$14,314,953	0.46%
60054	Aetna Life Ins Co	CT	\$13,924,226	0.45%
68322	Great W Life & Ann Ins Co	CO	\$13,493,730	0.44%
62308	Connecticut Gen Life Ins Co	CT	\$13,189,326	0.43%
69663	USAA Life Ins Co	TX	\$12,939,377	0.42%
65498	Life Ins Co Of N Amer	PA	\$12,844,112	0.42%
68381	Reliance Standard Life Ins Co	IL	\$11,827,201	0.38%
76023	Columbian Life Ins Co	IL	\$11,738,403	0.38%
61689	Aviva Life & Ann Co	IA	\$11,263,467	0.37%
91413	Western Reserve Life Assur Co of OH	OH	\$10,202,205	0.33%
61425	Trustmark Ins Co	IL	\$9,347,601	0.30%
91472	Globe Life & Accident Ins Co	NE	\$9,007,668	0.29%
62626	Cuna Mut Ins Society	IA	\$8,497,283	0.28%
72222	Amica Life Ins Co	RI	\$8,312,691	0.27%
67644	Penn Mut Life Ins Co	PA	\$8,172,300	0.27%

93432	CM Life Ins Co	CT	\$8,123,057	0.26%
91642	Forethought Life Ins Co	IN	\$7,783,870	0.25%
60577	American Income Life Ins Co	IN	\$7,196,076	0.23%
66680	National Life Ins Co	VT	\$7,029,994	0.23%
84530	US Financial Life Ins Co	OH	\$6,723,029	0.22%
89206	Ohio Natl Life Assur Corp	OH	\$6,256,398	0.20%
67652	First Penn Pacific Life Ins Co	IN	\$6,055,396	0.20%
79065	Sun Life Assur Co Of Canada US	DE	\$6,047,610	0.20%
62049	Colonial Life & Accident Ins Co	SC	\$5,742,810	0.19%
78778	Guardian Ins & Ann Co Inc	DE	\$5,724,305	0.19%
61263	Bankers Life & Cas Co	IL	\$5,650,708	0.18%
70025	Genworth Life Ins Co	DE	\$5,636,444	0.18%
66370	Mony Life Ins Co	NY	\$5,508,115	0.18%
80837	Union Central Life Ins Co	NE	\$5,405,927	0.18%
84824	Commonwealth Ann & Life Ins Co	MA	\$5,343,372	0.17%
92657	Nationwide Life & Ann Ins Co	OH	\$5,034,393	0.16%
66281	Monumental Life Ins Co	IA	\$4,964,621	0.16%
90611	Allianz Life Ins Co Of N Amer	MN	\$4,669,681	0.15%
78077	Mony Life Ins Co Of Amer	AZ	\$4,470,427	0.14%
66842	American Gen Life Ins Co of DE	DE	\$4,428,825	0.14%
60186	Allstate Life Ins Co	IL	\$4,365,339	0.14%
97136	Metropolitan Tower Life Ins Co	DE	\$4,336,602	0.14%
70106	United States Life Ins Co In NYC	NY	\$4,122,316	0.13%
93548	PHL Variable Ins Co	CT	\$4,102,998	0.13%
86509	Ing Life Ins & Ann Co	CT	\$4,041,479	0.13%
80926	Sun Life & Hlth Ins Co	CT	\$3,911,202	0.13%
65242	Lafayette Life Ins Co	IN	\$3,879,667	0.13%
70939	Gerber Life Ins Co	NY	\$3,818,571	0.12%
88072	Hartford Life Ins Co	CT	\$3,677,250	0.12%
62065	Colonial Penn Life Ins Co	PA	\$3,474,566	0.11%
70408	Union Security Ins Co	KS	\$3,453,105	0.11%
63126	Farm Family Life Ins Co	NY	\$3,396,620	0.11%
68195	Provident Life & Accident Ins Co	TN	\$3,394,816	0.11%
61999	Americo Fin Life & Ann Ins Co	TX	\$3,375,002	0.11%
65056	Jackson Natl Life Ins Co	MI	\$3,348,445	0.11%
67989	American Memorial Life Ins Co	SD	\$3,340,106	0.11%
60380	American Family Life Assur Co of Col	NE	\$3,163,603	0.10%
68772	Security Mut Life Ins Co Of NY	NY	\$3,153,136	0.10%
71129	Fort Dearborn Life Ins Co	IL	\$3,146,025	0.10%
65900	Conseco Life Ins Co	IN	\$3,036,130	0.10%
60142	TIAA Cref Life Ins Co	NY	\$2,858,335	0.09%
64513	Horace Mann Life Ins Co	IL	\$2,800,999	0.09%
65927	Lincoln Heritage Life Ins Co	IL	\$2,764,434	0.09%
61301	Ameritas Life Ins Corp	NE	\$2,644,843	0.09%
66583	National Guardian Life Ins Co	WI	\$2,554,869	0.08%
99937	Columbus Life Ins Co	OH	\$2,402,826	0.08%
63495	First Investors Life Ins Co	NY	\$2,321,954	0.08%
61360	Reliastar Life Ins Co Of NY	NY	\$2,222,264	0.07%
68810	Sentry Life Ins Co	WI	\$2,214,225	0.07%
71854	AAA Life Ins Co	MI	\$2,189,749	0.07%
66427	MTL Ins Co	IL	\$2,099,690	0.07%
72125	Physicians Life Ins Co	NE	\$2,051,151	0.07%
64327	Harleysville Life Ins Co	PA	\$1,958,352	0.06%
93696	Fidelity Investments Life Ins Co	UT	\$1,912,516	0.06%
80659	US Business of Canada Life Assur Co	MI	\$1,870,700	0.06%
93777	Household Life Ins Co	MI	\$1,776,295	0.06%
70416	MML Bay State Life Ins Co	CT	\$1,744,599	0.06%
61182	Aurora Natl Life Assur Co	CA	\$1,676,188	0.05%
62146	Combined Ins Co Of Amer	IL	\$1,362,842	0.04%
94099	United Investors Life Ins Co	NE	\$1,322,790	0.04%
61492	Liberty Life Ins Co	SC	\$1,321,012	0.04%
60739	American Natl Ins Co	TX	\$1,280,703	0.04%
63312	Great Amer Life Ins Co	OH	\$1,259,262	0.04%
70319	Washington Natl Ins Co	IL	\$1,207,450	0.04%
69744	Union Labor Life Ins Co	MD	\$1,198,109	0.04%
64505	Homesteaders Life Co	IA	\$1,196,094	0.04%
63290	Fidelity Life Assn A Legal Reserve L	IL	\$1,039,809	0.03%
93262	Penn Ins & Ann Co	DE	\$1,039,564	0.03%

60038	Acacia Life Ins Co	DC	\$1,030,734	0.03%
61409	National Benefit Life Ins Co	NY	\$1,015,420	0.03%
11121	Unified Life Ins Co	TX	\$1,011,293	0.03%
71714	Berkshire Life Ins Co of Amer	MA	\$996,108	0.03%
67598	Paul Revere Life Ins Co	MA	\$993,319	0.03%
60534	American Heritage Life Ins Co	FL	\$981,571	0.03%
65528	Life Ins Co Of The Southwest	TX	\$971,435	0.03%
69140	First Allmerica Fin Life Ins Co	MA	\$962,859	0.03%
81353	NYLife Ins Co Of AZ	AZ	\$925,277	0.03%
67172	Ohio Natl Life Ins Co	OH	\$918,631	0.03%
67180	Ohio State Life Ins Co	TX	\$918,546	0.03%
69116	State Life Ins Co	IN	\$864,637	0.03%
65331	Liberty Natl Life Ins Co	NE	\$832,701	0.03%
68675	Security Benefit Life Ins Co	KS	\$829,270	0.03%
60275	American Bankers Life Assur Co Of FL	FL	\$827,858	0.03%
62413	Continental Assur Co	IL	\$827,571	0.03%
62103	Columbian Mut Life Ins Co	NY	\$805,595	0.03%
67083	Manhattan Natl Life Ins Co	IL	\$795,864	0.03%
60941	SunAmerica Ann & Life Assur Co	AZ	\$791,511	0.03%
71439	Assurity Life Ins Co	NE	\$774,368	0.03%
80675	US Business of Crown Life Ins Co	MI	\$762,235	0.02%
69310	Surety Life Ins Co	NE	\$758,830	0.02%
69914	Sears Life Ins Co	TX	\$750,188	0.02%
63258	Federated Life Ins Co	MN	\$658,260	0.02%
94358	USable Life	AR	\$642,525	0.02%
62880	AXA Equitable Life & Ann Co	CO	\$638,460	0.02%
69477	Time Ins Co	WI	\$630,215	0.02%
64211	Guarantee Trust Life Ins Co	IL	\$624,469	0.02%
77879	5 Star Life Ins Co	LA	\$616,999	0.02%
65110	Kanawha Ins Co	SC	\$608,636	0.02%
60895	American United Life Ins Co	IN	\$598,684	0.02%
62596	Union Fidelity Life Ins Co	IL	\$597,155	0.02%
63657	Garden State Life Ins Co	TX	\$585,692	0.02%
80985	BCS Life Ins Co	IL	\$544,260	0.02%
68373	American Gen Assur Co	IL	\$512,263	0.02%
60704	Wilton Reassur Life Co of NY	NY	\$495,282	0.02%
79413	UnitedHealthcare Ins Co	CT	\$492,973	0.02%
67660	Pennsylvania Life Ins Co	PA	\$487,299	0.02%
64580	Illinois Mut Life Ins Co	IL	\$487,271	0.02%
63967	Government Personnel Mut Life Ins Co	TX	\$483,350	0.02%
65129	Kansas City Life Ins Co	MO	\$465,722	0.02%
69396	Texas Life Ins Co	TX	\$462,761	0.02%
63487	Investors Life Ins Co N Amer	TX	\$456,054	0.01%
97055	Mega Life & Hlth Ins Co The	OK	\$415,859	0.01%
63177	Farmers New World Life Ins Co	WA	\$404,313	0.01%
61832	Chesapeake Life Ins Co	OK	\$389,635	0.01%
68608	Symetra Life Ins Co	WA	\$369,639	0.01%
90212	Great Southern Life Ins Co	TX	\$368,999	0.01%
61069	Anthem Life Ins Co	IN	\$359,544	0.01%
68632	Vantislife Ins Co	CT	\$346,491	0.01%
65781	Madison Natl Life Ins Co Inc	WI	\$337,729	0.01%
60410	American Fidelity Assur Co	OK	\$333,152	0.01%
62286	Golden Rule Ins Co	IN	\$329,532	0.01%
60518	American Hlth & Life Ins Co	TX	\$313,717	0.01%
62057	Lincoln Life & Ann Co of NY	NY	\$311,030	0.01%
65021	Stonebridge Life Ins Co	VT	\$302,852	0.01%
61212	Baltimore Life Ins Co	MD	\$301,148	0.01%
67261	Old Republic Life Ins Co	IL	\$300,226	0.01%
68039	Presidential Life Ins Co	NY	\$281,786	0.01%
76236	Cincinnati Life Ins Co	OH	\$266,481	0.01%
67601	Paul Revere Variable Ann Ins Co	MA	\$258,325	0.01%
70173	Universal Underwriters Life Ins Co	KS	\$256,172	0.01%
60216	Amalgamated Life Ins Co	NY	\$248,253	0.01%
64017	Jefferson Natl Life Ins Co	TX	\$243,691	0.01%
71455	Cardif Life Ins Co	KS	\$238,607	0.01%
80705	US Br Great West Life Assur Co	MI	\$236,127	0.01%
60003	Park Avenue Life Ins Co	DE	\$234,380	0.01%
70688	Transamerica Financial Life Ins Co	NY	\$232,174	0.01%

63932	Aviva Life & Ann Co of NY	NY	\$231,272	0.01%
67199	Old Amer Ins Co	MO	\$225,815	0.01%
87645	United Fidelity Life Ins Co	TX	\$223,411	0.01%
60183	S USA Life Ins Co Inc	AZ	\$219,150	0.01%
70114	Unity Mut Life Ins Co	NY	\$218,344	0.01%
70580	Humanadental Ins Co	WI	\$215,155	0.01%
61751	Central States H & L Co Of Omaha	NE	\$212,812	0.01%
62553	Country Life Ins Co	IL	\$205,497	0.01%
79022	Merrill Lynch Life Ins Co	AR	\$203,061	0.01%
63053	Family Life Ins Co	TX	\$198,026	0.01%
93610	John Hancock Life & Hlth Ins Co	MA	\$194,854	0.01%
65870	Manhattan Life Ins Co	NY	\$194,639	0.01%
93513	MetLife Investors Ins Co	MO	\$194,402	0.01%
80624	American Progressive L&H Ins Of NY	NY	\$182,124	0.01%
84786	Colorado Bankers Life Ins Co	CO	\$181,492	0.01%
60607	American Intl Life Assur Co of NY	NY	\$179,979	0.01%
71870	Fidelity Security Life Ins Co	MO	\$172,247	0.01%
66087	Mid West Natl Life Ins Co Of TN	TX	\$159,806	0.01%
65080	John Alden Life Ins Co	WI	\$144,471	0.00%
92916	United Amer Ins Co	NE	\$142,218	0.00%
80942	ING USA Ann & Life Ins Co	IA	\$135,316	0.00%
93742	Securian Life Ins Co	MN	\$131,490	0.00%
67148	Occidental Life Ins Co Of NC	TX	\$131,220	0.00%
84654	US Branch Assumption Mut Life Ins Co	MA	\$128,009	0.00%
66672	American Gen Life & Acc Ins Co	TN	\$124,744	0.00%
60429	American Fidelity Life Ins Co	FL	\$121,107	0.00%
88668	Mutual Of Amer Life Ins Co	NY	\$116,808	0.00%
62634	Delaware Amer Life Ins Co	DE	\$106,043	0.00%
69566	Trans World Assur Co	CA	\$105,954	0.00%
66265	Monarch Life Ins Co	MA	\$103,810	0.00%
65722	Loyal Amer Life Ins Co	OH	\$95,959	0.00%
62359	Constitution Life Ins Co	TX	\$92,600	0.00%
81264	Nippon Life Ins Co Of Amer	IA	\$88,413	0.00%
92738	American Equity Invest Life Ins Co	IA	\$84,377	0.00%
60682	Conseco Ins Co	IL	\$78,558	0.00%
62928	EMC Natl Life Co	IA	\$76,046	0.00%
69256	Sunamerica Life Ins Co	AZ	\$73,274	0.00%
88536	Protective Life & Annuity Ins Co	AL	\$71,553	0.00%
81442	Monitor Life Ins Co Of NY	NY	\$69,194	0.00%
60445	Sagcor Life Ins Co	TX	\$67,054	0.00%
92622	Western Southern Life Assur Co	OH	\$61,598	0.00%
90557	Kemper Investors Life Ins Co	IL	\$56,298	0.00%
77828	Companion Life Ins Co	SC	\$54,263	0.00%
70432	Western Natl Life Ins Co	TX	\$49,323	0.00%
66850	National Western Life Ins Co	CO	\$47,153	0.00%
61883	Central United Life Ins Co	AR	\$46,761	0.00%
68160	Balboa Life Ins Co	CA	\$42,305	0.00%
91529	Unimerica Ins Co	WI	\$39,922	0.00%
60836	American Republic Ins Co	IA	\$38,095	0.00%
68209	Provident Life & Cas Ins Co	TN	\$37,499	0.00%
67873	Pioneer Amer Ins Co	TX	\$36,399	0.00%
61395	Beneficial Life Ins Co	UT	\$33,277	0.00%
90328	First Hlth Life & Hlth Ins Co	TX	\$32,558	0.00%
65811	American Modern Life Ins Co	OH	\$19,021	0.00%
63819	Unity Financial Life Ins Co	PA	\$16,645	0.00%
86371	Ullico Life Ins Co	TX	\$16,492	0.00%
73288	Humana Ins Co	WI	\$15,799	0.00%
69078	Standard Security Life Ins Co Of NY	NY	\$15,787	0.00%
62383	Centurion Life Ins Co	IA	\$15,315	0.00%
71773	American Natl Life Ins Co Of TX	TX	\$14,923	0.00%
97764	Idealife Ins Co	CT	\$14,801	0.00%
72850	United World Life Ins Co	NE	\$14,581	0.00%
69892	United Farm Family Life Ins Co	IN	\$13,916	0.00%
69272	Sunset Life Ins Co Of Amer	MO	\$12,910	0.00%
97268	Pacific Life & Ann Co	AZ	\$12,464	0.00%
80799	Celtic Ins Co	IL	\$10,276	0.00%
86630	Prudential Ann Life Assur Corp	CT	\$9,390	0.00%
67911	Pioneer Mut Life Ins Co	ND	\$7,709	0.00%

71404	Continental Gen Ins Co	OH	\$7,486	0.00%
97241	Settlers Life Ins Co	WI	\$7,240	0.00%
67539	Pan Amer Life Ins Co	LA	\$7,058	0.00%
70130	Universal Guar Life Ins Co	OH	\$6,900	0.00%
86355	Standard Life & Accident Ins Co	TX	\$6,201	0.00%
71730	Continental Amer Ins Co	SC	\$6,146	0.00%
69930	United Ins Co Of Amer	IL	\$6,077	0.00%
66109	Midwestern United Life Ins Co	IN	\$5,867	0.00%
62421	Heritage Union Life Ins Co	AZ	\$5,799	0.00%
64831	Intramercia Life Ins Co	NY	\$5,303	0.00%
62510	Equitrust Life Ins Co	IA	\$5,267	0.00%
94218	Country Investors Life Assur Co	IL	\$4,475	0.00%
68284	Pyramid Life Ins Co	KS	\$3,608	0.00%
68985	Starmount Life Ins Co	LA	\$3,491	0.00%
68357	Reliable Life Ins Co	MO	\$3,477	0.00%
71323	Zale Life Ins Co	AZ	\$3,112	0.00%
92711	HCC Life Ins Co	IN	\$3,011	0.00%
67369	Alta Hlth & Life Ins Co	IN	\$2,761	0.00%
68721	Security Life Ins Co Of Amer	MN	\$2,286	0.00%
71161	Principal Natl Life Ins Co	IA	\$2,095	0.00%
61239	Bankers Fidelity Life Ins Co	GA	\$1,905	0.00%
61735	Central Security Life Ins Co	TX	\$1,791	0.00%
93440	HM Life Ins Co	PA	\$1,718	0.00%
91693	IA Amer Life Ins Co	GA	\$1,688	0.00%
69051	Standard Life Ins Co Of IN	IN	\$1,565	0.00%
84514	Industrial Alliance Pacific Ins & Fi	WA	\$1,559	0.00%
86126	Members Life Ins Co	IA	\$1,460	0.00%
68047	Professional Ins Co	TX	\$1,329	0.00%
62863	Trustmark Life Ins Co	IL	\$1,167	0.00%
62952	Equitable Life & Cas Ins Co	UT	\$973	0.00%
76112	Oxford Life Ins Co	AZ	\$892	0.00%
60232	AGL Life Assur Co	PA	\$652	0.00%
77968	Family Heritage Life Ins Co Of Amer	OH	\$511	0.00%
89184	Sterling Investors Life Ins Co	GA	\$442	0.00%
63479	United Teacher Assoc Ins Co	TX	\$432	0.00%
74780	Integrity Life Ins Co	OH	\$419	0.00%
61727	Central Reserve Life Ins Co	OH	\$349	0.00%
60305	American Comm Mut Ins Co	MI	\$243	0.00%
60801	American Public Life Ins Co	OK	\$194	0.00%
82538	National Hlth Ins Co	TX	\$108	0.00%
71471	Ability Ins Co	NE	\$66	0.00%
Total Direct Written Premium			\$3,083,661,461	100.00%

2009 Premium and Market Share - LIFE ALL LINES

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
65838	John Hancock Life Ins Co (USA)	MI	\$1,087,329,751	7.32%
65978	Metropolitan Life Ins Co	NY	\$980,947,039	6.60%
65935	Massachusetts Mut Life Ins Co	MA	\$956,708,865	6.44%
69345	Teachers Ins & Ann Assoc Of Amer	NY	\$613,746,669	4.13%
79413	UnitedHealthcare Ins Co	CT	\$595,354,198	4.01%
91596	New York Life Ins & Ann Corp	DE	\$591,087,555	3.98%
65676	Lincoln Natl Life Ins Co	IN	\$450,750,139	3.03%
65005	RiverSource Life Ins Co	MN	\$443,716,989	2.99%
65056	Jackson Natl Life Ins Co	MI	\$394,270,248	2.65%
66915	New York Life Ins Co	NY	\$385,419,126	2.59%
61050	MetLife Investors USA Ins Co	DE	\$319,082,650	2.15%
86509	Ing Life Ins & Ann Co	CT	\$290,557,641	1.96%
67091	Northwestern Mut Life Ins Co	WI	\$280,088,876	1.88%
66869	Nationwide Life Ins Co	OH	\$265,597,671	1.79%
67466	Pacific Life Ins Co	NE	\$264,477,781	1.78%
68241	Prudential Ins Co Of Amer	NJ	\$262,318,381	1.77%
64246	Guardian Life Ins Co Of Amer	NY	\$257,137,356	1.73%
86231	Transamerica Life Ins Co	IA	\$253,751,525	1.71%
70435	The Savings Bank Life Ins Co Of MA	MA	\$231,572,370	1.56%
79065	Sun Life Assur Co Of Canada US	DE	\$225,608,222	1.52%
86630	Prudential Ann Life Assur Corp	CT	\$201,301,605	1.35%
62944	AXA Equitable Life Ins Co	NY	\$199,615,778	1.34%
61689	Aviva Life & Ann Co	IA	\$192,865,098	1.30%
90611	Allianz Life Ins Co Of N Amer	MN	\$177,901,505	1.20%
62235	Unum Life Ins Co Of Amer	ME	\$177,135,759	1.19%
60054	Aetna Life Ins Co	CT	\$175,225,062	1.18%
80942	ING USA Ann & Life Ins Co	IA	\$167,888,567	1.13%
87726	Mettlife Ins Co of CT	CT	\$167,468,859	1.13%
79227	Pruco Life Ins Co	AZ	\$163,046,361	1.10%
62308	Connecticut Gen Life Ins Co	CT	\$143,777,631	0.97%
68322	Great W Life & Ann Ins Co	CO	\$135,697,525	0.91%
70815	Hartford Life & Accident Ins Co	CT	\$132,561,407	0.89%
88072	Hartford Life Ins Co	CT	\$127,136,640	0.86%
80314	Unicare Life & Hlth Ins Co	IN	\$115,622,578	0.78%
93696	Fidelity Investments Life Ins Co	UT	\$109,612,444	0.74%
91626	New England Life Ins Co	MA	\$107,675,932	0.72%
61271	Principal Life Ins Co	IA	\$97,850,214	0.66%
60488	American Gen Life Ins Co	TX	\$93,971,813	0.63%
80802	US Br SunLife Assur Co Of Canada	MI	\$85,209,167	0.57%
70025	Genworth Life Ins Co	DE	\$82,791,916	0.56%
71153	Hartford Life & Ann Ins Co	CT	\$72,602,846	0.49%
60739	American Natl Ins Co	TX	\$69,288,771	0.47%
93432	CM Life Ins Co	CT	\$69,210,877	0.47%
61263	Bankers Life & Cas Co	IL	\$68,196,754	0.46%
65536	Genworth Life & Ann Ins Co	VA	\$66,712,760	0.45%
66281	Monumental Life Ins Co	IA	\$66,378,131	0.45%
70432	Western Natl Life Ins Co	TX	\$65,773,667	0.44%
70688	Transamerica Financial Life Ins Co	NY	\$61,169,425	0.41%
78778	Guardian Ins & Ann Co Inc	DE	\$60,376,078	0.41%
67105	Reliastar Life Ins Co	MN	\$59,314,370	0.40%
67172	Ohio Natl Life Ins Co	OH	\$58,555,086	0.39%
92738	American Equity Invest Life Ins Co	IA	\$58,312,040	0.39%
65498	Life Ins Co Of N Amer	PA	\$53,944,573	0.36%
69019	Standard Ins Co	OR	\$52,792,770	0.36%
66168	Minnesota Life Ins Co	MN	\$49,962,560	0.34%
61492	Liberty Life Ins Co	SC	\$48,632,731	0.33%
61476	Boston Mut Life Ins Co	MA	\$46,779,305	0.31%
65315	Liberty Life Assur Co Of Boston	MA	\$46,748,345	0.31%
62626	Cuna Mut Ins Society	IA	\$46,673,682	0.31%
68381	Reliance Standard Life Ins Co	IL	\$46,384,098	0.31%

70238	Variable Ann Life Ins Co	TX	\$44,533,304	0.30%
69868	United Of Omaha Life Ins Co	NE	\$43,750,157	0.29%
67644	Penn Mut Life Ins Co	PA	\$42,265,867	0.28%
73288	Humana Ins Co	WI	\$40,873,290	0.28%
90328	First Hlth Life & Hlth Ins Co	TX	\$40,570,283	0.27%
66974	North Amer Co Life & Hlth Ins	IA	\$40,526,294	0.27%
66141	Health Net Life Ins Co	CA	\$38,385,322	0.26%
66044	Midland Natl Life Ins Co	IA	\$37,368,638	0.25%
60380	American Family Life Assur Co of Col	NE	\$37,186,621	0.25%
65919	Primerica Life Ins Co	MA	\$36,732,803	0.25%
66087	Mid West Natl Life Ins Co Of TN	TX	\$36,463,573	0.25%
62049	Colonial Life & Accident Ins Co	SC	\$36,066,162	0.24%
65528	Life Ins Co Of The Southwest	TX	\$35,303,409	0.24%
69663	USAA Life Ins Co	TX	\$33,926,603	0.23%
70211	Reassure Amer Life Ins Co	IN	\$33,777,440	0.23%
62146	Combined Ins Co Of Amer	IL	\$32,932,952	0.22%
68136	Protective Life Ins Co	TN	\$32,460,509	0.22%
60895	American United Life Ins Co	IN	\$31,132,911	0.21%
68608	Symetra Life Ins Co	WA	\$30,841,249	0.21%
71129	Fort Dearborn Life Ins Co	IL	\$30,699,954	0.21%
68195	Provident Life & Accident Ins Co	TN	\$27,992,769	0.19%
88668	Mutual Of Amer Life Ins Co	NY	\$26,340,686	0.18%
65595	Lincoln Benefit Life Co	NE	\$26,329,688	0.18%
97055	Mega Life & Hlth Ins Co The	OK	\$26,112,090	0.18%
67814	Phoenix Life Ins Co	NY	\$22,909,369	0.15%
92711	HCC Life Ins Co	IN	\$22,211,365	0.15%
70335	West Coast Life Ins Co	NE	\$19,383,153	0.13%
93440	HM Life Ins Co	PA	\$18,967,983	0.13%
63312	Great Amer Life Ins Co	OH	\$18,769,025	0.13%
94250	Banner Life Ins Co	MD	\$18,564,052	0.12%
70408	Union Security Ins Co	KS	\$17,865,826	0.12%
68713	Security Life Of Denver Ins Co	CO	\$17,103,842	0.12%
63274	OM Fin Life Ins Co	MD	\$16,963,669	0.11%
60142	TIAA Cref Life Ins Co	NY	\$16,751,105	0.11%
63665	General Amer Life Ins Co	MO	\$16,640,906	0.11%
67660	Pennsylvania Life Ins Co	PA	\$16,176,670	0.11%
61425	Trustmark Ins Co	IL	\$15,703,314	0.11%
80837	Union Central Life Ins Co	NE	\$15,225,652	0.10%
74780	Integrity Life Ins Co	OH	\$14,914,676	0.10%
71714	Berkshire Life Ins Co of Amer	MA	\$14,866,195	0.10%
80926	Sun Life & Hlth Ins Co	CT	\$14,256,289	0.10%
93513	MettLife Investors Ins Co	MO	\$13,251,584	0.09%
62510	Equitrust Life Ins Co	IA	\$12,963,112	0.09%
91413	Western Reserve Life Assur Co of OH	OH	\$12,883,710	0.09%
60186	Allstate Life Ins Co	IL	\$12,845,628	0.09%
80624	American Progressive L&H Ins Of NY	NY	\$12,747,434	0.09%
67598	Paul Revere Life Ins Co	MA	\$12,745,711	0.09%
60941	SunAmerica Ann & Life Assur Co	AZ	\$12,503,236	0.08%
64513	Horace Mann Life Ins Co	IL	\$12,113,475	0.08%
72222	Amica Life Ins Co	RI	\$12,080,121	0.08%
76023	Columbian Life Ins Co	IL	\$11,766,250	0.08%
61301	Ameritas Life Ins Corp	NE	\$11,439,599	0.08%
66842	American Gen Life Ins Co of DE	DE	\$11,402,089	0.08%
91642	Forethought Life Ins Co	IN	\$10,347,126	0.07%
70106	United States Life Ins Co In NYC	NY	\$10,078,880	0.07%
68810	Sentry Life Ins Co	WI	\$10,024,287	0.07%
93661	Annuity Investors Life Ins Co	OH	\$9,904,078	0.07%
93610	John Hancock Life & Hlth Ins Co	MA	\$9,400,312	0.06%
91472	Globe Life & Accident Ins Co	NE	\$9,263,776	0.06%
79022	Merrill Lynch Life Ins Co	AR	\$9,219,059	0.06%
65242	Lafayette Life Ins Co	IN	\$8,981,882	0.06%
71870	Fidelity Security Life Ins Co	MO	\$8,908,965	0.06%
63126	Farm Family Life Ins Co	NY	\$8,654,020	0.06%
66680	National Life Ins Co	VT	\$8,622,899	0.06%
61999	Americo Fin Life & Ann Ins Co	TX	\$8,408,607	0.06%
60577	American Income Life Ins Co	IN	\$7,880,168	0.05%
84824	Commonwealth Ann & Life Ins Co	MA	\$7,720,887	0.05%
92916	United Amer Ins Co	NE	\$7,169,112	0.05%

93548	PHL Variable Ins Co	CT	\$6,776,210	0.05%
66370	Mony Life Ins Co	NY	\$6,748,743	0.05%
84530	US Financial Life Ins Co	OH	\$6,723,029	0.05%
68772	Security Mut Life Ins Co Of NY	NY	\$6,692,357	0.05%
89206	Ohio Natl Life Assur Corp	OH	\$6,445,190	0.04%
64939	Investors Ins Corp	DE	\$6,355,300	0.04%
78077	Mony Life Ins Co Of Amer	AZ	\$6,314,896	0.04%
68675	Security Benefit Life Ins Co	KS	\$6,252,199	0.04%
91529	Unimerica Ins Co	WI	\$6,219,452	0.04%
65110	Kanawha Ins Co	SC	\$6,106,609	0.04%
67652	First Penn Pacific Life Ins Co	IN	\$6,055,396	0.04%
70939	Gerber Life Ins Co	NY	\$5,986,607	0.04%
92657	Nationwide Life & Ann Ins Co	OH	\$5,799,393	0.04%
60534	American Heritage Life Ins Co	FL	\$5,710,800	0.04%
64327	Harleysville Life Ins Co	PA	\$5,076,140	0.03%
71412	Mutual Of Omaha Ins Co	NE	\$4,645,544	0.03%
12902	Healthspring Life & Hlth Ins Co Inc	TX	\$4,612,533	0.03%
97136	Metropolitan Tower Life Ins Co	DE	\$4,422,802	0.03%
69000	Northwestern Long Term Care Ins Co	WI	\$4,290,830	0.03%
60410	American Fidelity Assur Co	OK	\$4,240,245	0.03%
65080	John Alden Life Ins Co	WI	\$4,098,333	0.03%
64017	Jefferson Natl Life Ins Co	TX	\$3,955,423	0.03%
67989	American Memorial Life Ins Co	SD	\$3,899,038	0.03%
65021	Stonebridge Life Ins Co	VT	\$3,741,145	0.03%
66850	National Western Life Ins Co	CO	\$3,621,411	0.02%
99937	Columbus Life Ins Co	OH	\$3,508,517	0.02%
62065	Colonial Penn Life Ins Co	PA	\$3,489,188	0.02%
71439	Assurity Life Ins Co	NE	\$3,398,853	0.02%
66583	National Guardian Life Ins Co	WI	\$3,194,295	0.02%
65900	Conseco Life Ins Co	IN	\$3,138,806	0.02%
69477	Time Ins Co	WI	\$3,107,161	0.02%
93777	Household Life Ins Co	MI	\$2,872,459	0.02%
65927	Lincoln Heritage Life Ins Co	IL	\$2,820,044	0.02%
71854	AAA Life Ins Co	MI	\$2,550,883	0.02%
63495	First Investors Life Ins Co	NY	\$2,484,119	0.02%
61360	Reliastar Life Ins Co Of NY	NY	\$2,448,119	0.02%
65331	Liberty Natl Life Ins Co	NE	\$2,400,199	0.02%
66427	MTL Ins Co	IL	\$2,388,187	0.02%
62057	Lincoln Life & Ann Co of NY	NY	\$2,357,006	0.02%
94358	US Able Life	AR	\$2,346,224	0.02%
70319	Washington Natl Ins Co	IL	\$2,338,978	0.02%
69116	State Life Ins Co	IN	\$2,303,999	0.02%
80659	US Business of Canada Life Assur Co	MI	\$2,164,741	0.01%
72125	Physicians Life Ins Co	NE	\$2,053,544	0.01%
76325	Senior Hlth Ins Co of PA	PA	\$1,953,027	0.01%
60275	American Bankers Life Assur Co Of FL	FL	\$1,898,221	0.01%
11121	Unified Life Ins Co	TX	\$1,875,807	0.01%
70416	MML Bay State Life Ins Co	CT	\$1,744,599	0.01%
80985	BCS Life Ins Co	IL	\$1,690,320	0.01%
61182	Aurora Natl Life Assur Co	CA	\$1,676,188	0.01%
69744	Union Labor Life Ins Co	MD	\$1,640,959	0.01%
69914	Sears Life Ins Co	TX	\$1,631,235	0.01%
65129	Kansas City Life Ins Co	MO	\$1,602,299	0.01%
64211	Guarantee Trust Life Ins Co	IL	\$1,554,892	0.01%
64580	Illinois Mut Life Ins Co	IL	\$1,489,257	0.01%
68039	Presidential Life Ins Co	NY	\$1,440,732	0.01%
80896	Centre Life Ins Co	MA	\$1,398,022	0.01%
60232	AGL Life Assur Co	PA	\$1,393,927	0.01%
62863	Trustmark Life Ins Co	IL	\$1,374,769	0.01%
60038	Acacia Life Ins Co	DC	\$1,350,515	0.01%
90557	Kemper Investors Life Ins Co	IL	\$1,338,641	0.01%
94099	United Investors Life Ins Co	NE	\$1,322,175	0.01%
68209	Provident Life & Cas Ins Co	TN	\$1,317,428	0.01%
69140	First Allmerica Fin Life Ins Co	MA	\$1,291,594	0.01%
60836	American Republic Ins Co	IA	\$1,281,633	0.01%
71730	Continental Amer Ins Co	SC	\$1,266,927	0.01%
76112	Oxford Life Ins Co	AZ	\$1,249,649	0.01%
67539	Pan Amer Life Ins Co	LA	\$1,199,032	0.01%

64505	Homesteaders Life Co	IA	\$1,196,094	0.01%
80705	US Br Great West Life Assur Co	MI	\$1,170,544	0.01%
69078	Standard Security Life Ins Co Of NY	NY	\$1,141,561	0.01%
66265	Monarch Life Ins Co	MA	\$1,113,750	0.01%
93262	Penn Ins & Ann Co	DE	\$1,049,564	0.01%
63290	Fidelity Life Assn A Legal Reserve L	IL	\$1,040,155	0.01%
80578	Physicians Mut Ins Co	NE	\$1,035,688	0.01%
61409	National Benefit Life Ins Co	NY	\$1,033,118	0.01%
93629	Prudential Retirement Ins & Ann Co	CT	\$1,014,722	0.01%
62596	Union Fidelity Life Ins Co	IL	\$982,511	0.01%
81353	NYLife Ins Co Of AZ	AZ	\$925,277	0.01%
67180	Ohio State Life Ins Co	TX	\$918,546	0.01%
63258	Federated Life Ins Co	MN	\$913,888	0.01%
80675	US Business of Crown Life Ins Co	MI	\$895,733	0.01%
85561	Perico Life Ins Co	DE	\$884,031	0.01%
69310	Surety Life Ins Co	NE	\$875,698	0.01%
62413	Continental Assur Co	IL	\$862,481	0.01%
62286	Golden Rule Ins Co	IN	\$850,911	0.01%
62103	Columbian Mut Life Ins Co	NY	\$812,460	0.01%
67083	Manhattan Natl Life Ins Co	IL	\$795,879	0.01%
63967	Government Personnel Mut Life Ins Co	TX	\$777,052	0.01%
65781	Madison Natl Life Ins Co Inc	WI	\$772,429	0.01%
60526	American Family Life Assur Co of NY	NY	\$752,547	0.01%
77828	Companion Life Ins Co	SC	\$722,140	0.00%
71455	Cardif Life Ins Co	KS	\$708,013	0.00%
68373	American Gen Assur Co	IL	\$697,836	0.00%
69515	Medamerica Ins Co	PA	\$654,662	0.00%
62880	AXA Equitable Life & Ann Co	CO	\$638,460	0.00%
77879	5 Star Life Ins Co	LA	\$616,999	0.00%
61832	Chesapeake Life Ins Co	OK	\$613,810	0.00%
63177	Farmers New World Life Ins Co	WA	\$595,133	0.00%
63657	Garden State Life Ins Co	TX	\$586,595	0.00%
60518	American Hlth & Life Ins Co	TX	\$584,283	0.00%
61069	Anthem Life Ins Co	IN	\$566,025	0.00%
92622	Western Southern Life Assur Co	OH	\$524,833	0.00%
60704	Wilton Reassur Life Co of NY	NY	\$519,980	0.00%
61751	Central States H & L Co Of Omaha	NE	\$472,512	0.00%
82538	National Hlth Ins Co	TX	\$463,369	0.00%
69396	Texas Life Ins Co	TX	\$462,761	0.00%
63487	Investors Life Ins Co N Amer	TX	\$461,672	0.00%
61212	Baltimore Life Ins Co	MD	\$421,136	0.00%
70580	Humanadental Ins Co	WI	\$416,479	0.00%
90212	Great Southern Life Ins Co	TX	\$396,765	0.00%
68047	Professional Ins Co	TX	\$388,910	0.00%
81426	Commercial Travelers Mut Ins Co	NY	\$383,316	0.00%
68632	Vantislife Ins Co	CT	\$346,491	0.00%
69256	Sunamerica Life Ins Co	AZ	\$312,538	0.00%
67261	Old Republic Life Ins Co	IL	\$300,262	0.00%
62553	Country Life Ins Co	IL	\$299,936	0.00%
76236	Cincinnati Life Ins Co	OH	\$283,069	0.00%
63932	Aviva Life & Ann Co of NY	NY	\$263,308	0.00%
67601	Paul Revere Variable Ann Ins Co	MA	\$258,325	0.00%
60216	Amalgamated Life Ins Co	NY	\$248,253	0.00%
67199	Old Amer Ins Co	MO	\$237,468	0.00%
60682	Conseco Ins Co	IL	\$237,324	0.00%
60003	Park Avenue Life Ins Co	DE	\$234,380	0.00%
84786	Colorado Bankers Life Ins Co	CO	\$230,514	0.00%
70114	Unity Mut Life Ins Co	NY	\$226,992	0.00%
87645	United Fidelity Life Ins Co	TX	\$225,202	0.00%
60183	S USA Life Ins Co Inc	AZ	\$219,150	0.00%
70173	Universal Underwriters Life Ins Co	KS	\$217,366	0.00%
60607	American Intl Life Assur Co of NY	NY	\$212,538	0.00%
68160	Balboa Life Ins Co	CA	\$204,570	0.00%
63053	Family Life Ins Co	TX	\$198,369	0.00%
65870	Manhattan Life Ins Co	NY	\$197,521	0.00%
97268	Pacific Life & Ann Co	AZ	\$190,506	0.00%
66672	American Gen Life & Acc Ins Co	TN	\$188,866	0.00%
71404	Continental Gen Ins Co	OH	\$182,652	0.00%

65722	Loyal Amer Life Ins Co	OH	\$181,675	0.00%
81213	American Maturity Life Ins Co	CT	\$181,063	0.00%
71773	American Natl Life Ins Co Of TX	TX	\$175,863	0.00%
68721	Security Life Ins Co Of Amer	MN	\$159,733	0.00%
67369	Alta Hlth & Life Ins Co	IN	\$148,701	0.00%
93742	Securian Life Ins Co	MN	\$136,439	0.00%
67148	Occidental Life Ins Co Of NC	TX	\$135,970	0.00%
60429	American Fidelity Life Ins Co	FL	\$135,238	0.00%
62359	Constitution Life Ins Co	TX	\$132,233	0.00%
84654	US Branch Assumption Mut Life Ins Co	MA	\$129,716	0.00%
69566	Trans World Assur Co	CA	\$129,064	0.00%
62928	EMC Natl Life Co	IA	\$111,486	0.00%
63479	United Teacher Assoc Ins Co	TX	\$110,349	0.00%
62634	Delaware Amer Life Ins Co	DE	\$108,727	0.00%
80799	Celtic Ins Co	IL	\$95,747	0.00%
61883	Central United Life Ins Co	AR	\$90,582	0.00%
81264	Nippon Life Ins Co Of Amer	IA	\$88,413	0.00%
86355	Standard Life & Accident Ins Co	TX	\$86,501	0.00%
72850	United World Life Ins Co	NE	\$77,549	0.00%
88536	Protective Life & Annuity Ins Co	AL	\$71,671	0.00%
42129	United Security Assur Co Of PA	PA	\$71,511	0.00%
60445	Sagicor Life Ins Co	TX	\$70,054	0.00%
81442	Monitor Life Ins Co Of NY	NY	\$69,194	0.00%
68284	Pyramid Life Ins Co	KS	\$59,374	0.00%
97764	Idealife Ins Co	CT	\$56,251	0.00%
65811	American Modern Life Ins Co	OH	\$50,501	0.00%
67873	Pioneer Amer Ins Co	TX	\$36,399	0.00%
61395	Beneficial Life Ins Co	UT	\$35,677	0.00%
62952	Equitable Life & Cas Ins Co	UT	\$31,010	0.00%
61239	Bankers Fidelity Life Ins Co	GA	\$26,509	0.00%
61808	Charter Natl Life Ins Co	IL	\$20,921	0.00%
62383	Centurion Life Ins Co	IA	\$19,041	0.00%
77968	Family Heritage Life Ins Co Of Amer	OH	\$18,892	0.00%
63819	Unity Financial Life Ins Co	PA	\$16,645	0.00%
86371	Ullico Life Ins Co	TX	\$16,492	0.00%
81434	First Rehab Life Ins Co Of Amer	NY	\$14,338	0.00%
69892	United Farm Family Life Ins Co	IN	\$13,916	0.00%
69272	Sunset Life Ins Co Of Amer	MO	\$12,910	0.00%
60801	American Public Life Ins Co	OK	\$10,295	0.00%
71323	Zale Life Ins Co	AZ	\$8,330	0.00%
67911	Pioneer Mut Life Ins Co	ND	\$7,709	0.00%
67784	Philadelphia Amer Life Ins Co	TX	\$7,559	0.00%
67903	Provident Amer Life & Hlth Ins Co	OH	\$7,377	0.00%
97241	Settlers Life Ins Co	WI	\$7,240	0.00%
70130	Universal Guar Life Ins Co	OH	\$7,060	0.00%
69930	United Ins Co Of Amer	IL	\$6,087	0.00%
66109	Midwestern United Life Ins Co	IN	\$5,867	0.00%
62421	Heritage Union Life Ins Co	AZ	\$5,799	0.00%
64831	Intramercia Life Ins Co	NY	\$5,344	0.00%
94218	Country Investors Life Assur Co	IL	\$4,475	0.00%
31119	Medico Ins Co	NE	\$4,349	0.00%
68985	Starmount Life Ins Co	LA	\$3,491	0.00%
68357	Reliable Life Ins Co	MO	\$3,485	0.00%
71161	Principal Natl Life Ins Co	IA	\$2,095	0.00%
89184	Sterling Investors Life Ins Co	GA	\$1,959	0.00%
61735	Central Security Life Ins Co	TX	\$1,791	0.00%
91693	IA Amer Life Ins Co	GA	\$1,691	0.00%
69051	Standard Life Ins Co Of IN	IN	\$1,565	0.00%
84514	Industrial Alliance Pacific Ins & Fi	WA	\$1,559	0.00%
70866	Allstate Assur Co	IL	\$1,500	0.00%
86126	Members Life Ins Co	IA	\$1,460	0.00%
71471	Ability Ins Co	NE	\$205	0.00%
60305	American Comm Mut Ins Co	MI	\$82	0.00%
Total Direct Written Premium			\$14,859,456,906	100.00%

2009 Premium and Market Share - LIFE \ OTHER FUNDS

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
65935	Massachusetts Mut Life Ins Co	MA	\$624,763,458	25.10%
65838	John Hancock Life Ins Co (USA)	MI	\$561,187,124	22.54%
66915	New York Life Ins Co	NY	\$251,816,190	10.12%
65978	Metropolitan Life Ins Co	NY	\$238,631,430	9.59%
66869	Nationwide Life Ins Co	OH	\$216,979,559	8.72%
88072	Hartford Life Ins Co	CT	\$115,493,865	4.64%
68241	Prudential Ins Co Of Amer	NJ	\$112,269,973	4.51%
86231	Transamerica Life Ins Co	IA	\$76,804,666	3.09%
70688	Transamerica Financial Life Ins Co	NY	\$60,648,064	2.44%
67466	Pacific Life Ins Co	NE	\$52,500,000	2.11%
71153	Hartford Life & Ann Ins Co	CT	\$49,544,630	1.99%
66281	Monumental Life Ins Co	IA	\$37,068,495	1.49%
67644	Penn Mut Life Ins Co	PA	\$28,999,091	1.16%
88668	Mutual Of Amer Life Ins Co	NY	\$24,978,403	1.00%
66168	Minnesota Life Ins Co	MN	\$11,821,501	0.47%
93610	John Hancock Life & Hlth Ins Co	MA	\$9,000,000	0.36%
86509	Ing Life Ins & Ann Co	CT	\$7,905,339	0.32%
62944	AXA Equitable Life Ins Co	NY	\$3,139,877	0.13%
69019	Standard Ins Co	OR	\$2,096,156	0.08%
91626	New England Life Ins Co	MA	\$917,892	0.04%
93629	Prudential Retirement Ins & Ann Co	CT	\$916,580	0.04%
92657	Nationwide Life & Ann Ins Co	OH	\$580,082	0.02%
65129	Kansas City Life Ins Co	MO	\$577,218	0.02%
67172	Ohio Natl Life Ins Co	OH	\$252,189	0.01%
61271	Principal Life Ins Co	IA	\$234,669	0.01%
69868	United Of Omaha Life Ins Co	NE	\$120,392	0.00%
81213	American Maturity Life Ins Co	CT	\$21,800	0.00%
93262	Penn Ins & Ann Co	DE	\$10,000	0.00%
78778	Guardian Ins & Ann Co Inc	DE	\$8,000	0.00%
62553	Country Life Ins Co	IL	\$3,201	0.00%
70815	Hartford Life & Accident Ins Co	CT	\$2,483	0.00%
Total Direct Written Premium			\$2,489,292,327	100.00%

2009 Premium and Market Share - MEDICAL MALPRACTICE

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
10206	Medical Professional Mut Ins Co	MA	\$135,419,570	78.19%
11843	Medical Protective Co	IN	\$13,872,000	8.01%
20427	American Cas Co Of Reading PA	PA	\$6,376,358	3.68%
15890	Connecticut Medical Ins Co	CT	\$6,015,293	3.47%
14460	Podiatry Ins Co Of Amer	IL	\$2,123,681	1.23%
22810	Chicago Ins Co	IL	\$1,946,853	1.12%
10638	Proselect Ins Co	MA	\$1,939,685	1.12%
15865	NCMIC Ins Co	IA	\$1,447,879	0.84%
22667	Ace Amer Ins Co	PA	\$1,430,152	0.83%
19445	National Union Fire Ins Co Of Pitts	PA	\$836,882	0.48%
20443	Continental Cas Co	IL	\$407,348	0.24%
16624	Darwin Natl Assur Co	DE	\$323,284	0.19%
21970	OneBeacon Ins Co	PA	\$212,428	0.12%
10801	Fortress Ins Co	IL	\$182,425	0.11%
36234	Preferred Professional Ins Co	NE	\$177,753	0.10%
34495	Doctors Co An Interins Exch	CA	\$140,376	0.08%
23809	Granite State Ins Co	PA	\$122,032	0.07%
13714	Pharmacists Mut Ins Co	IA	\$87,189	0.05%
19720	American Alt Ins Corp	DE	\$56,819	0.03%
10222	PACO Assur Co Inc	IL	\$27,753	0.02%
19380	American Home Assur Co	NY	\$24,888	0.01%
11127	Professional Solutions Ins Co	IA	\$11,545	0.01%
18767	Church Mut Ins Co	WI	\$6,998	0.00%
21857	American Ins Co	OH	\$6,709	0.00%
11991	National Cas Co	WI	\$4,550	0.00%
24732	General Ins Co Of Amer	WA	\$2,939	0.00%
25143	State Farm Fire & Cas Co	IL	\$633	0.00%
Total Direct Written Premium			\$173,204,022	100.00%

2009 Premium and Market Share - MORTGAGE & FINANCIAL GUARANTY

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
29858	Mortgage Guar Ins Corp	WI	\$32,282,195	26.88%
38458	Genworth Mortgage Ins Corp	NC	\$15,688,638	13.06%
27251	PMI Mortgage Ins Co	AZ	\$13,663,438	11.38%
15873	United Guar Residential Ins Co	NC	\$13,636,738	11.35%
33790	Radian Guar Inc	PA	\$12,763,505	10.63%
18708	Ambac Assur Corp	WI	\$12,192,647	10.15%
28452	Republic Mortgage Ins Co	NC	\$9,177,923	7.64%
40266	CMG Mortgage Ins Co	WI	\$3,459,073	2.88%
30180	Assured Guar Corp	MD	\$2,682,954	2.23%
18287	Assured Guar Municipal Corp	NY	\$1,602,911	1.33%
24350	Triad Guar Ins Corp	IL	\$1,012,471	0.84%
12041	MBIA Ins Corp	NY	\$617,575	0.51%
29823	Genworth Residential Mortgage Ins Co	NC	\$459,834	0.38%
20311	Syncora Guar Inc	NY	\$457,324	0.38%
36250	Radian Asset Assur Inc	NY	\$299,600	0.25%
29114	CMG Mortgage Assur Co	WI	\$51,090	0.04%
26999	United Guar Mortgage Ind Co	NC	\$42,780	0.04%
19038	Travelers Cas & Surety Co	CT	\$7,722	0.01%
25658	Travelers Ind Co	CT	\$3,510	0.00%
18759	Genworth Residential Mortgage Assur	NC	\$2,473	0.00%
35289	Continental Ins Co	PA	\$2,340	0.00%
18740	MGIC Ind Corp	WI	\$1,361	0.00%
10682	MGIC Credit Assur Corp	WI	\$892	0.00%
16675	Genworth Mortgage Ins Corp Of NC	NC	\$11	0.00%
Total Direct Written Premium			\$120,109,005	100.00%

2009 Premium and Market Share - OCEAN & INLAND MARINE

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
23043	Liberty Mut Ins Co	MA	\$43,566,426	12.75%
20443	Continental Cas Co	IL	\$21,812,471	6.38%
20281	Federal Ins Co	IN	\$19,054,116	5.58%
19445	National Union Fire Ins Co Of Pitts	PA	\$13,146,301	3.85%
25674	Travelers Prop Cas Co Of Amer	CT	\$9,966,601	2.92%
38369	Northern Assur Co Of Amer	MA	\$9,703,603	2.84%
21482	Factory Mut Ins Co	RI	\$9,561,114	2.80%
20346	Pacific Ind Co	WI	\$9,124,620	2.67%
22292	Hanover Ins Co	NH	\$7,442,568	2.18%
19070	Standard Fire Ins Co	CT	\$6,815,824	1.99%
22136	Great Amer Ins Co of NY	NY	\$5,918,930	1.73%
21873	Firemans Fund Ins Co	CA	\$5,774,538	1.69%
29874	North Amer Specialty Ins Co	NH	\$5,681,730	1.66%
31325	Acadia Ins Co	NH	\$5,587,020	1.64%
10014	Affiliated Fm Ins Co	RI	\$5,429,392	1.59%
24767	St Paul Fire & Marine Ins Co	MN	\$5,424,307	1.59%
11630	Jefferson Ins Co	NY	\$5,279,591	1.55%
10952	Stonebridge Cas Ins Co	OH	\$4,666,605	1.37%
20621	OneBeacon Amer Ins Co	MA	\$4,593,214	1.34%
27928	Amex Assur Co	IL	\$4,323,058	1.27%
19682	Hartford Fire In Co	CT	\$4,320,699	1.26%
40274	Citation Ins Co	MA	\$4,316,194	1.26%
19798	Merrimack Mut Fire Ins Co	MA	\$4,174,098	1.22%
25623	Phoenix Ins Co	CT	\$4,167,263	1.22%
23035	Liberty Mut Fire Ins Co	WI	\$3,998,696	1.17%
17000	Arbella Mut Ins Co	MA	\$3,604,494	1.05%
20052	National Liab & Fire Ins Co	CT	\$3,427,542	1.00%
19305	Assurance Co Of Amer	NY	\$3,292,136	0.96%
22667	Ace Amer Ins Co	PA	\$3,200,970	0.94%
38318	Starr Ind & Liab Co	TX	\$3,021,218	0.88%
20303	Great Northern Ins Co	IN	\$3,016,165	0.88%
24198	Peerless Ins Co	NH	\$2,632,123	0.77%
23469	American Modern Home Ins Co	OH	\$2,473,809	0.72%
29530	AXA Art Ins Corp	NY	\$2,308,600	0.68%
32220	American Intl Ins Co	NY	\$2,166,735	0.63%
33618	Safety Ind Ins Co	MA	\$2,100,939	0.61%
23841	New Hampshire Ins Co	PA	\$2,087,216	0.61%
26298	Metropolitan Prop & Cas Ins Co	RI	\$2,080,182	0.61%
19976	Amica Mut Ins Co	RI	\$2,079,286	0.61%
25941	USAA	TX	\$1,978,716	0.58%
14354	Jewelers Mut Ins Co	WI	\$1,971,761	0.58%
26565	Ohio Ind Co	OH	\$1,967,343	0.58%
11185	Foremost Ins Co Grand Rapids MI	MI	\$1,906,561	0.56%
21113	United States Fire Ins Co	DE	\$1,883,542	0.55%
25968	USAA Cas Ins Co	TX	\$1,841,680	0.54%
35289	Continental Ins Co	PA	\$1,820,319	0.53%
28932	Markel Amer Ins Co	VA	\$1,769,630	0.52%
34754	Commerce Ins Co	MA	\$1,767,948	0.52%
36145	Travelers Personal Security Ins Co	CT	\$1,744,974	0.51%
43575	Indemnity Ins Co Of North Amer	PA	\$1,744,506	0.51%
20397	Vigilant Ins Co	NY	\$1,720,034	0.50%
21857	American Ins Co	OH	\$1,711,223	0.50%
37885	XL Specialty Ins Co	DE	\$1,696,716	0.50%
25658	Travelers Ind Co	CT	\$1,691,254	0.49%
26182	Harleysville Worcester Ins Co	PA	\$1,689,880	0.49%
16691	Great Amer Ins Co	OH	\$1,682,274	0.49%
26018	Vermont Mut Ins Co	VT	\$1,667,407	0.49%
40320	Massachusetts Homeland Ins Co	MA	\$1,532,679	0.45%
41360	Arbella Protection Ins Co	MA	\$1,458,948	0.43%

31534	Citizens Ins Co Of Amer	MI	\$1,455,974	0.43%
16535	Zurich Amer Ins Co	NY	\$1,283,687	0.38%
10111	American Bankers Ins Co Of FL	FL	\$1,281,990	0.38%
23248	Occidental Fire & Cas Co Of NC	NC	\$1,259,908	0.37%
37273	Axis Ins Co	IL	\$1,128,800	0.33%
13803	Farm Family Cas Ins Co	NY	\$1,113,511	0.33%
42307	Navigators Ins Co	NY	\$1,106,738	0.32%
21865	Associated Ind Corp	CA	\$1,094,479	0.32%
19402	Chartis Prop Cas Co	PA	\$998,375	0.29%
11150	Arch Ins Co	MO	\$978,253	0.29%
20370	AXIS Reins Co	NY	\$975,266	0.29%
15024	Preferred Mut Ins Co	NY	\$932,180	0.27%
39454	Safety Ins Co	MA	\$927,782	0.27%
19771	Cambridge Mut Fire Ins Co	MA	\$879,954	0.26%
24147	Old Republic Ins Co	PA	\$854,659	0.25%
19259	Selective Ins Co Of SC	IN	\$821,562	0.24%
19372	Northern Ins Co Of NY	NY	\$755,560	0.22%
14206	Holyoke Mut Ins Co In Salem	MA	\$726,992	0.21%
38970	Markel Ins Co	IL	\$713,152	0.21%
22306	Massachusetts Bay Ins Co	NH	\$712,346	0.21%
40045	Starnet Ins Co	DE	\$641,743	0.19%
21105	North River Ins Co	NJ	\$633,336	0.19%
20494	Transportation Ins Co	IL	\$621,958	0.18%
37257	Praetorian Ins Co	PA	\$608,598	0.18%
19410	Commerce & Industry Ins Co	NY	\$603,006	0.18%
19615	American Reliable Ins Co	AZ	\$595,476	0.17%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	\$582,409	0.17%
12831	State Natl Ins Co Inc	TX	\$577,627	0.17%
25615	Charter Oak Fire Ins Co	CT	\$575,304	0.17%
20702	Ace Fire Underwriters Ins Co	PA	\$542,706	0.16%
12808	Safety Prop & Cas Ins Co	MA	\$482,414	0.14%
19380	American Home Assur Co	NY	\$471,060	0.14%
22713	Insurance Co of N Amer	PA	\$462,155	0.14%
34789	AIG Centennial Ins Co	PA	\$460,366	0.13%
11991	National Cas Co	WI	\$454,819	0.13%
33600	LM Ins Corp	IL	\$453,687	0.13%
13706	Dorchester Mut Ins Co	MA	\$442,236	0.13%
18058	Philadelphia Ind Ins Co	PA	\$434,356	0.13%
31089	Republic Western Ins Co	AZ	\$425,637	0.12%
25143	State Farm Fire & Cas Co	IL	\$423,110	0.12%
42048	Diamond State Ins Co	IN	\$420,151	0.12%
14192	Hingham Mut Fire Ins Co	MA	\$412,445	0.12%
14788	NGM Ins Co	FL	\$392,630	0.11%
12154	Encompass Ins Co of MA	MA	\$377,380	0.11%
15067	Quincy Mut Fire Ins Co	MA	\$364,688	0.11%
16608	New York Marine & Gen Ins Co	NY	\$357,594	0.10%
12262	Pennsylvania Manufacturers Assoc Ins	PA	\$343,161	0.10%
13056	RLI Ins Co	IL	\$343,157	0.10%
15040	Providence Mut Fire Ins Co	RI	\$314,503	0.09%
25852	New England Guar Ins Co Inc	VT	\$297,195	0.09%
23809	Granite State Ins Co	PA	\$293,058	0.09%
14923	Patrons Mut Ins Co Of Ct	CT	\$290,583	0.09%
23647	Ironshore Ind Inc	MN	\$270,231	0.08%
16322	Progressive Direct Ins Co	OH	\$267,863	0.08%
22578	Horace Mann Ins Co	IL	\$267,521	0.08%
25976	Utica Mut Ins Co	NY	\$266,296	0.08%
25682	Travelers Ind Co Of CT	CT	\$258,006	0.08%
39926	Selective Ins Co Of The Southeast	IN	\$256,759	0.08%
13943	Fitchburg Mut Ins Co	MA	\$253,721	0.07%
14168	Harleysville Mut Ins Co	PA	\$253,025	0.07%
25844	Union Ins Co	IA	\$249,629	0.07%
24414	General Cas Co Of WI	WI	\$248,636	0.07%
11255	Caterpillar Ins Co	MO	\$240,589	0.07%
37915	Essentia Ins Co	MO	\$238,907	0.07%
10936	Seneca Ins Co Inc	NY	\$234,147	0.07%
35300	Allianz Global Risks US Ins Co	CA	\$219,588	0.06%
21261	Electric Ins Co	MA	\$212,727	0.06%
21180	Sentry Select Ins Co	WI	\$200,677	0.06%

20680	Green Mountain Ins Co Inc	VT	\$198,867	0.06%
13935	Federated Mut Ins Co	MN	\$198,414	0.06%
20230	Central Mut Ins Co	OH	\$196,864	0.06%
19720	American Alt Ins Corp	DE	\$187,571	0.05%
10052	Chubb Natl Ins Co	IN	\$179,293	0.05%
20648	Employers Fire Ins Co	MA	\$178,741	0.05%
27740	North Pointe Ins Co	MI	\$167,201	0.05%
37923	Seaworthy Ins Co	MD	\$165,629	0.05%
37060	Old United Cas Co	KS	\$163,514	0.05%
21970	OneBeacon Ins Co	PA	\$161,325	0.05%
25860	Union Mut Fire Ins Co	VT	\$160,852	0.05%
43001	Narragansett Bay Ins Co	RI	\$143,765	0.04%
21326	Empire Fire & Marine Ins Co	NE	\$138,502	0.04%
14974	Pennsylvania Lumbermens Mut Ins	PA	\$132,231	0.04%
10054	Securian Cas Co	MN	\$132,061	0.04%
21415	Employers Mut Cas Co	IA	\$131,895	0.04%
25666	Travelers Ind Co Of Amer	CT	\$131,705	0.04%
33588	First Liberty Ins Corp	IL	\$129,556	0.04%
36153	Aetna Ins Co of CT	CT	\$128,759	0.04%
26344	Great Amer Assur Co	OH	\$125,378	0.04%
29700	North Amer Elite Ins Co	NH	\$121,748	0.04%
21296	Max Amer Ins Co	IN	\$111,708	0.03%
29939	Main St Amer Assur Co	FL	\$110,821	0.03%
11045	Excelsior Ins Co	NH	\$108,233	0.03%
26166	Windsor Mount Joy Mut Ins Co	PA	\$106,863	0.03%
19356	Maryland Cas Co	MD	\$97,867	0.03%
34711	Computer Ins Co	RI	\$97,833	0.03%
24074	Ohio Cas Ins Co	OH	\$95,865	0.03%
10847	Cumis Ins Society Inc	IA	\$95,077	0.03%
40827	Virginia Surety Co Inc	IL	\$92,682	0.03%
10205	Mountain Valley Ind Co	NH	\$89,613	0.03%
18279	Bankers Standard Ins Co	PA	\$85,536	0.03%
41459	Armed Forces Ins Exch	KS	\$85,504	0.03%
23175	Phenix Mut Fire Ins Co	NH	\$77,144	0.02%
20362	Mitsui Sumitomo Ins Co of Amer	NY	\$74,790	0.02%
24988	Sentry Ins A Mut Co	WI	\$71,173	0.02%
19631	American Road Ins Co	MI	\$65,537	0.02%
12866	T H E Ins Co	LA	\$61,021	0.02%
22683	Teachers Ins Co	IL	\$58,402	0.02%
21849	American Automobile Ins Co	MO	\$57,160	0.02%
25984	Graphic Arts Mut Ins Co	NY	\$55,544	0.02%
13331	American Hardware Mut Ins Co	OH	\$55,275	0.02%
35696	Harleysville Preferred Ins Co	PA	\$50,226	0.01%
12190	American Pet Ins Co	NY	\$48,555	0.01%
21121	Westchester Fire Ins Co	NY	\$46,090	0.01%
23817	Illinois Natl Ins Co	IL	\$45,291	0.01%
23450	American Family Home Ins Co	FL	\$45,083	0.01%
24791	St Paul Mercury Ins Co	MN	\$43,282	0.01%
24449	Regent Ins Co	WI	\$42,641	0.01%
23787	Nationwide Mut Ins Co	OH	\$39,412	0.01%
11770	United Financial Cas Co	OH	\$38,624	0.01%
19429	Insurance Co Of The State Of PA	PA	\$37,444	0.01%
10243	National Continental Ins Co	NY	\$37,334	0.01%
24813	Balboa Ins Co	CA	\$36,736	0.01%
36137	Travelers Commercial Ins Co	CT	\$33,479	0.01%
32620	National Interstate Ins Co	OH	\$33,291	0.01%
25224	Great Divide Ins Co	ND	\$31,881	0.01%
19704	American States Ins Co	IN	\$31,283	0.01%
21172	Vanliner Ins Co	MO	\$30,905	0.01%
12157	Companion Prop & Cas Ins Co	SC	\$29,772	0.01%
14982	Penn Millers Ins Co	PA	\$29,044	0.01%
21423	Union Ins Co Of Providence	IA	\$28,912	0.01%
12904	Tokio Marine & Nichido Fire Ins Co	NY	\$28,675	0.01%
24260	Progressive Cas Ins Co	OH	\$27,392	0.01%
30104	Hartford Underwriters Ins Co	CT	\$27,127	0.01%
26832	Great Amer Alliance Ins Co	OH	\$25,570	0.01%
11452	Hartford Steam Boil Inspec & Ins Co	CT	\$23,397	0.01%
38245	BCS Ins Co	OH	\$22,684	0.01%

12901	Merchants Preferred Ins Co	NY	\$22,647	0.01%
24554	XL Ins Amer Inc	DE	\$22,127	0.01%
42404	Liberty Ins Corp	IL	\$21,897	0.01%
30325	Zale Ind Co	TX	\$21,383	0.01%
22314	RSUI Ind Co	NH	\$21,165	0.01%
23329	Merchants Mut Ins Co	NY	\$20,290	0.01%
24775	St Paul Guardian Ins Co	MN	\$18,601	0.01%
37303	Redland Ins Co	PA	\$18,403	0.01%
12777	Chubb Ind Ins Co	NY	\$16,953	0.00%
21784	Firemens Ins Co Of Washington DC	DE	\$16,618	0.00%
16578	Fidelity Natl Prop & Cas Ins Co	NY	\$16,025	0.00%
24171	Netherlands Ins Co The	NH	\$15,450	0.00%
20508	Valley Forge Ins Co	PA	\$13,407	0.00%
19518	Catlin Ins Co	TX	\$12,110	0.00%
19224	St Paul Protective Ins Co	IL	\$11,204	0.00%
14826	New London Cnty Mut Ins Co	CT	\$10,880	0.00%
39217	QBE Ins Corp	PA	\$10,736	0.00%
20427	American Cas Co Of Reading PA	PA	\$10,465	0.00%
26247	American Guar & Liab Ins	NY	\$10,463	0.00%
26433	Harco Natl Ins Co	IL	\$10,035	0.00%
29459	Twin City Fire Ins Co Co	IN	\$9,809	0.00%
42978	American Security Ins Co	DE	\$9,571	0.00%
41181	Universal Underwriters Ins Co	KS	\$9,433	0.00%
21903	Procentury Ins Co	TX	\$9,323	0.00%
27120	Trumbull Ins Co	CT	\$9,224	0.00%
13714	Pharmacists Mut Ins Co	IA	\$8,824	0.00%
36463	Discover Prop & Cas Ins Co	IL	\$8,706	0.00%
22748	Pacific Employers Ins Co	PA	\$8,702	0.00%
22322	Greenwich Ins Co	DE	\$8,425	0.00%
20222	All Amer Ins Co	OH	\$7,859	0.00%
10200	Hiscox Ins Co Inc	IL	\$7,695	0.00%
10815	Verlan Fire Ins Co MD	NH	\$7,288	0.00%
33022	AXA Ins Co	NY	\$7,000	0.00%
25992	Northern Security Ins Co Inc	VT	\$6,900	0.00%
35769	Lyndon Prop Ins Co	MO	\$6,866	0.00%
26042	Wausau Underwriters Ins Co	WI	\$6,082	0.00%
37710	First Amer Prop & Cas Ins Co	CA	\$5,650	0.00%
10499	Chrysler Ins Co	MI	\$4,977	0.00%
18333	Peerless Ind Ins Co	IL	\$4,743	0.00%
24031	Northland Cas Co	MN	\$4,568	0.00%
19801	Argonaut Ins Co	IL	\$4,491	0.00%
19062	Automobile Ins Co Of Hartford CT	CT	\$4,010	0.00%
21458	Employers Ins of Wausau	WI	\$4,000	0.00%
32077	Heritage Cas Ins Co	IL	\$3,644	0.00%
29424	Hartford Cas Ins Co	IN	\$3,588	0.00%
26069	Wausau Business Ins Co	WI	\$3,213	0.00%
37540	Beazley Ins Co Inc	CT	\$3,149	0.00%
14532	Middlesex Mut Assur Co	CT	\$3,141	0.00%
39306	Fidelity & Deposit Co Of MD	MD	\$2,298	0.00%
10677	Cincinnati Ins Co	OH	\$2,245	0.00%
23108	Lumbermens Underwriting Alliance	MO	\$2,181	0.00%
40142	American Zurich Ins Co	IL	\$2,127	0.00%
10472	Capitol Ind Corp	WI	\$2,090	0.00%
37850	Pacific Specialty Ins Co	CA	\$2,030	0.00%
11967	General Star Natl Ins Co	OH	\$1,715	0.00%
22187	Greater NY Mut Ins Co	NY	\$1,658	0.00%
13463	Barnstable Cnty Mut Ins Co	MA	\$1,580	0.00%
19690	American Economy Ins Co	IN	\$1,199	0.00%
27847	Insurance Co Of The West	CA	\$1,129	0.00%
24732	General Ins Co Of Amer	WA	\$983	0.00%
34274	Central States Ind Co Of Omaha	NE	\$913	0.00%
11024	Strathmore Ins Co	NY	\$599	0.00%
33723	Great Amer Spirit Ins Co	OH	\$569	0.00%
20478	National Fire Ins Co Of Hartford	IL	\$402	0.00%
22195	Insurance Co Of Greater NY	NY	\$325	0.00%
10804	Continental Western Ins Co	IA	\$320	0.00%
31267	York Ins Co of ME	ME	\$169	0.00%
12725	New England Mut Ins Co	MA	\$85	0.00%

19895	Atlantic Mut Ins Co	NY	\$74	0.00%
20796	AIG Premier Ins Co	PA	\$59	0.00%
19909	Centennial Ins Co	NY	\$57	0.00%
39845	Westport Ins Corp	MO	\$48	0.00%
27073	Nipponkoa Ins Co Ltd US Br	NY	\$37	0.00%
11126	Sompo Japan Ins Co of Amer	NY	\$11	0.00%
Total Direct Written Premium			\$341,694,119	100.00%

2009 Premium and Market Share - PRIVATE PASSENGER AUTO

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
34754	Commerce Ins Co	MA	\$1,025,235,534	28.83%
39454	Safety Ins Co	MA	\$386,974,547	10.88%
23043	Liberty Mut Ins Co	MA	\$323,630,624	9.10%
17000	Arbella Mut Ins Co	MA	\$318,507,251	8.96%
14737	Plymouth Rock Assur Corp	MA	\$210,836,487	5.93%
12850	Premier Ins Co Of MA	MA	\$205,400,980	5.78%
26298	Metropolitan Prop & Cas Ins Co	RI	\$201,618,182	5.67%
31534	Citizens Ins Co Of Amer	MI	\$134,462,063	3.78%
19976	Amica Mut Ins Co	RI	\$125,659,063	3.53%
16322	Progressive Direct Ins Co	OH	\$118,928,475	3.34%
40320	Massachusetts Homeland Ins Co	MA	\$79,729,042	2.24%
15067	Quincy Mut Fire Ins Co	MA	\$65,860,217	1.85%
12154	Encompass Ins Co of MA	MA	\$53,351,934	1.50%
25968	USAA Cas Ins Co	TX	\$42,169,920	1.19%
14788	NGM Ins Co	FL	\$41,317,011	1.16%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	\$41,293,819	1.16%
25941	USAA	TX	\$36,373,422	1.02%
22063	Government Employees Ins Co	MD	\$19,201,731	0.54%
24198	Peerless Ins Co	NH	\$19,057,170	0.54%
26018	Vermont Mut Ins Co	VT	\$16,373,016	0.46%
23248	Occidental Fire & Cas Co Of NC	NC	\$15,183,176	0.43%
25178	State Farm Mut Auto Ins Co	IL	\$14,960,318	0.42%
21750	Pilgrim Ins Co	MA	\$14,124,133	0.40%
21849	American Automobile Ins Co	MO	\$12,636,818	0.36%
21261	Electric Ins Co	MA	\$11,685,240	0.33%
13803	Farm Family Cas Ins Co	NY	\$5,197,688	0.15%
35882	Geico Gen Ins Co	MD	\$3,708,835	0.10%
15024	Preferred Mut Ins Co	NY	\$3,242,121	0.09%
26522	Mount Vernon Fire Ins Co	PA	\$2,583,277	0.07%
29068	IDS Prop Cas Ins Co	WI	\$1,545,792	0.04%
37915	Essentia Ins Co	MO	\$1,495,845	0.04%
26182	Harleysville Worcester Ins Co	PA	\$1,311,416	0.04%
32220	American Intl Ins Co	NY	\$796,321	0.02%
11185	Foremost Ins Co Grand Rapids MI	MI	\$519,495	0.01%
19232	Allstate Ins Co	IL	\$397,735	0.01%
10111	American Bankers Ins Co Of FL	FL	\$346,445	0.01%
19402	Chartis Prop Cas Co	PA	\$202,284	0.01%
24260	Progressive Cas Ins Co	OH	\$184,699	0.01%
28932	Markel Amer Ins Co	VA	\$126,981	0.00%
22292	Hanover Ins Co	NH	\$94,663	0.00%
11150	Arch Ins Co	MO	\$93,842	0.00%
31267	York Ins Co of ME	ME	\$14,441	0.00%
20648	Employers Fire Ins Co	MA	\$10,409	0.00%
21962	Pennsylvania Gen Ins Co	PA	\$7,783	0.00%
38369	Northern Assur Co Of Amer	MA	\$950	0.00%
16691	Great Amer Ins Co	OH	\$564	0.00%
21873	Firemans Fund Ins Co	CA	\$80	0.00%
20621	OneBeacon Amer Ins Co	MA	\$34	0.00%
23841	New Hampshire Ins Co	PA	\$11	0.00%
Total Direct Written Premium			\$3,556,451,884	100.00%

2008 Premium and Market Share - PROPERTY & CASUALTY TOTAL

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
34754	Commerce Ins Co	MA	\$1,200,920,336	11.98%
39454	Safety Ins Co	MA	\$472,390,303	4.71%
17000	Arbella Mut Ins Co	MA	\$436,763,856	4.36%
23043	Liberty Mut Ins Co	MA	\$422,443,338	4.21%
26298	Metropolitan Prop & Cas Ins Co	RI	\$263,417,349	2.63%
20281	Federal Ins Co	IN	\$226,154,834	2.26%
19445	National Union Fire Ins Co Of Pitts	PA	\$217,455,140	2.17%
14737	Plymouth Rock Assur Corp	MA	\$211,425,918	2.11%
12850	Premier Ins Co Of MA	MA	\$205,400,980	2.05%
19976	Amica Mut Ins Co	RI	\$188,184,130	1.88%
31534	Citizens Ins Co Of Amer	MI	\$187,157,220	1.87%
15067	Quincy Mut Fire Ins Co	MA	\$174,106,510	1.74%
23035	Liberty Mut Fire Ins Co	WI	\$173,173,980	1.73%
19798	Merrimack Mut Fire Ins Co	MA	\$143,637,071	1.43%
10206	Medical Professional Mut Ins Co	MA	\$136,783,872	1.36%
40274	Citation Ins Co	MA	\$126,312,811	1.26%
40320	Massachusetts Homeland Ins Co	MA	\$126,168,440	1.26%
16322	Progressive Direct Ins Co	OH	\$119,318,782	1.19%
26018	Vermont Mut Ins Co	VT	\$115,553,652	1.15%
25658	Travelers Ind Co	CT	\$110,324,444	1.10%
41360	Arbella Protection Ins Co	MA	\$107,936,243	1.08%
20443	Continental Cas Co	IL	\$101,621,556	1.01%
14788	NGM Ins Co	FL	\$97,957,928	0.98%
25623	Phoenix Ins Co	CT	\$97,577,417	0.97%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	\$92,644,275	0.92%
22667	Ace Amer Ins Co	PA	\$87,995,275	0.88%
25674	Travelers Prop Cas Co Of Amer	CT	\$86,933,772	0.87%
18058	Philadelphia Ind Ins Co	PA	\$83,327,484	0.83%
33618	Safety Ind Ins Co	MA	\$81,937,106	0.82%
22292	Hanover Ins Co	NH	\$75,363,461	0.75%
25615	Charter Oak Fire Ins Co	CT	\$74,507,885	0.74%
20648	Employers Fire Ins Co	MA	\$73,498,580	0.73%
25941	USAA	TX	\$72,045,842	0.72%
25968	USAA Cas Ins Co	TX	\$65,481,870	0.65%
12154	Encompass Ins Co of MA	MA	\$64,282,884	0.64%
16535	Zurich Amer Ins Co	NY	\$63,781,844	0.64%
21482	Factory Mut Ins Co	RI	\$63,283,381	0.63%
20346	Pacific Ind Co	WI	\$60,193,873	0.60%
29459	Twin City Fire Ins Co Co	IN	\$58,066,235	0.58%
24198	Peerless Ins Co	NH	\$56,344,001	0.56%
33758	Associated Industries Of MA Mut Ins	MA	\$55,123,915	0.55%
19682	Hartford Fire In Co	CT	\$53,535,300	0.53%
19070	Standard Fire Ins Co	CT	\$52,692,803	0.53%
26182	Harleysville Worcester Ins Co	PA	\$49,959,997	0.50%
31325	Acadia Ins Co	NH	\$47,486,463	0.47%
15024	Preferred Mut Ins Co	NY	\$47,378,773	0.47%
25666	Travelers Ind Co Of Amer	CT	\$43,445,293	0.43%
21750	Pilgrim Ins Co	MA	\$42,658,711	0.43%
25682	Travelers Ind Co Of CT	CT	\$40,923,772	0.41%
22306	Massachusetts Bay Ins Co	NH	\$40,254,555	0.40%
20303	Great Northern Ins Co	IN	\$37,054,126	0.37%
42404	Liberty Ins Corp	IL	\$36,243,916	0.36%
31194	Travelers Cas & Surety Co Of Amer	CT	\$36,233,415	0.36%
10394	Bunker Hill Ins Co	MA	\$35,476,560	0.35%
13803	Farm Family Cas Ins Co	NY	\$35,133,123	0.35%
32220	American Intl Ins Co	NY	\$33,608,338	0.34%
19771	Cambridge Mut Fire Ins Co	MA	\$33,585,235	0.34%
26247	American Guar & Liab Ins	NY	\$32,751,740	0.33%
29858	Mortgage Guar Ins Corp	WI	\$32,282,195	0.32%
37885	XL Specialty Ins Co	DE	\$32,148,670	0.32%

37273	Axis Ins Co	IL	\$31,792,263	0.32%
29424	Hartford Cas Ins Co	IN	\$31,768,744	0.32%
24767	St Paul Fire & Marine Ins Co	MN	\$31,261,234	0.31%
20621	OneBeacon Amer Ins Co	MA	\$30,632,416	0.31%
19801	Argonaut Ins Co	IL	\$29,934,816	0.30%
13463	Barnstable Cnty Mut Ins Co	MA	\$29,578,636	0.30%
20397	Vigilant Ins Co	NY	\$28,629,557	0.29%
14192	Hingham Mut Fire Ins Co	MA	\$28,323,979	0.28%
21857	American Ins Co	OH	\$27,637,775	0.28%
19429	Insurance Co Of The State Of PA	PA	\$27,277,541	0.27%
21261	Electric Ins Co	MA	\$27,163,763	0.27%
14206	Holyoke Mut Ins Co In Salem	MA	\$26,462,137	0.26%
37478	Hartford Ins Co Of The Midwest	IN	\$24,822,547	0.25%
21873	Firemans Fund Ins Co	CA	\$24,747,403	0.25%
23841	New Hampshire Ins Co	PA	\$23,658,141	0.24%
23809	Granite State Ins Co	PA	\$23,571,007	0.24%
24791	St Paul Mercury Ins Co	MN	\$22,747,010	0.23%
11045	Excelsior Ins Co	NH	\$22,671,087	0.23%
42978	American Security Ins Co	DE	\$22,447,613	0.22%
19038	Travelers Cas & Surety Co	CT	\$22,346,786	0.22%
44326	Atlantic Charter Ins Co	MA	\$22,298,348	0.22%
15040	Providence Mut Fire Ins Co	RI	\$21,625,397	0.22%
10014	Affiliated Fm Ins Co	RI	\$21,620,797	0.22%
40142	American Zurich Ins Co	IL	\$21,558,206	0.22%
25844	Union Ins Co	IA	\$21,403,120	0.21%
13706	Dorchester Mut Ins Co	MA	\$20,750,528	0.21%
25976	Utica Mut Ins Co	NY	\$20,481,441	0.20%
24171	Netherlands Ins Co The	NH	\$20,368,049	0.20%
10120	Everest Natl Ins Co	DE	\$20,307,488	0.20%
41181	Universal Underwriters Ins Co	KS	\$19,764,652	0.20%
22063	Government Employees Ins Co	MD	\$19,201,914	0.19%
20478	National Fire Ins Co Of Hartford	IL	\$18,791,801	0.19%
20508	Valley Forge Ins Co	PA	\$18,138,620	0.18%
11150	Arch Ins Co	MO	\$17,777,415	0.18%
25992	Northern Security Ins Co Inc	VT	\$17,571,684	0.18%
42552	Nova Cas Co	NY	\$17,042,728	0.17%
19259	Selective Ins Co Of SC	IN	\$16,706,152	0.17%
29599	US Specialty Ins Co	TX	\$16,675,477	0.17%
14923	Patrons Mut Ins Co Of Ct	CT	\$16,459,057	0.16%
23248	Occidental Fire & Cas Co Of NC	NC	\$16,443,084	0.16%
30104	Hartford Underwriters Ins Co	CT	\$16,246,348	0.16%
15059	Public Serv Mut Ins Co	NY	\$16,131,977	0.16%
21113	United States Fire Ins Co	DE	\$15,862,362	0.16%
33600	LM Ins Corp	IL	\$15,834,791	0.16%
16691	Great Amer Ins Co	OH	\$15,816,934	0.16%
38458	Genworth Mortgage Ins Corp	NC	\$15,688,638	0.16%
39217	OBE Ins Corp	PA	\$15,441,301	0.15%
12831	State Natl Ins Co Inc	TX	\$15,366,890	0.15%
21849	American Automobile Ins Co	MO	\$15,198,833	0.15%
25178	State Farm Mut Auto Ins Co	IL	\$15,184,585	0.15%
14532	Middlesex Mut Assur Co	CT	\$15,021,076	0.15%
11984	Independence Cas Ins Co	MA	\$14,948,899	0.15%
32620	National Interstate Ins Co	OH	\$14,884,068	0.15%
11991	National Cas Co	WI	\$14,742,882	0.15%
24147	Old Republic Ins Co	PA	\$14,727,283	0.15%
19410	Commerce & Industry Ins Co	NY	\$14,678,349	0.15%
12886	Massachusetts Employers Ins Co	MA	\$14,523,490	0.14%
19356	Maryland Cas Co	MD	\$14,274,991	0.14%
11104	Associated Employers Ins Co	MA	\$14,138,799	0.14%
20427	American Cas Co Of Reading PA	PA	\$14,084,234	0.14%
11843	Medical Protective Co	IN	\$13,872,000	0.14%
20230	Central Mut Ins Co	OH	\$13,869,280	0.14%
13188	Western Surety Co	SD	\$13,807,549	0.14%
24813	Balboa Ins Co	CA	\$13,698,421	0.14%
27251	PMI Mortgage Ins Co	AZ	\$13,663,438	0.14%
15873	United Guar Residential Ins Co	NC	\$13,636,738	0.14%
19046	Travelers Cas Ins Co Of Amer	CT	\$13,476,983	0.13%
10243	National Continental Ins Co	NY	\$13,429,350	0.13%

24740	Safeco Ins Co Of Amer	WA	\$13,084,908	0.13%
33790	Radian Guar Inc	PA	\$12,763,505	0.13%
13943	Fitchburg Mut Ins Co	MA	\$12,626,346	0.13%
20494	Transportation Ins Co	IL	\$12,391,953	0.12%
14826	New London Cnty Mut Ins Co	CT	\$12,350,344	0.12%
25860	Union Mut Fire Ins Co	VT	\$12,332,267	0.12%
18708	Ambac Assur Corp	WI	\$12,192,647	0.12%
43001	Narragansett Bay Ins Co	RI	\$12,119,531	0.12%
25984	Graphic Arts Mut Ins Co	NY	\$11,983,042	0.12%
18333	Peerless Ind Ins Co	IL	\$11,809,337	0.12%
24414	General Cas Co Of WI	WI	\$11,570,417	0.12%
12475	Republic Franklin Ins Co	OH	\$11,556,854	0.12%
23469	American Modern Home Ins Co	OH	\$11,509,272	0.11%
20699	Ace Prop & Cas Ins Co	PA	\$11,318,343	0.11%
25852	New England Guar Ins Co Inc	VT	\$11,010,589	0.11%
23817	Illinois Natl Ins Co	IL	\$10,956,810	0.11%
21865	Associated Ind Corp	CA	\$10,819,133	0.11%
22136	Great Amer Ins Co of NY	NY	\$10,813,080	0.11%
43575	Indemnity Ins Co Of North Amer	PA	\$10,315,447	0.10%
35181	Executive Risk Ind Inc	DE	\$10,049,193	0.10%
39845	Westport Ins Corp	MO	\$9,990,711	0.10%
16578	Fidelity Natl Prop & Cas Ins Co	NY	\$9,979,270	0.10%
21105	North River Ins Co	NJ	\$9,963,829	0.10%
29874	North Amer Specialty Ins Co	NH	\$9,889,226	0.10%
21326	Empire Fire & Marine Ins Co	NE	\$9,858,648	0.10%
21970	OneBeacon Ins Co	PA	\$9,775,534	0.10%
39306	Fidelity & Deposit Co Of MD	MD	\$9,742,114	0.10%
10804	Continental Western Ins Co	IA	\$9,727,976	0.10%
21121	Westchester Fire Ins Co	NY	\$9,712,801	0.10%
38369	Northern Assur Co Of Amer	MA	\$9,704,553	0.10%
31470	Norguard Ins Co	PA	\$9,610,384	0.10%
22578	Horace Mann Ins Co	IL	\$9,448,465	0.09%
28452	Republic Mortgage Ins Co	NC	\$9,177,923	0.09%
33588	First Liberty Ins Corp	IL	\$9,125,667	0.09%
35696	Harleysville Preferred Ins Co	PA	\$9,079,506	0.09%
26522	Mount Vernon Fire Ins Co	PA	\$9,076,515	0.09%
19917	Liberty Ins Underwriters Inc	NY	\$8,957,595	0.09%
11185	Foremost Ins Co Grand Rapids MI	MI	\$8,774,988	0.09%
26042	Wausau Underwriters Ins Co	WI	\$8,298,351	0.08%
22187	Greater NY Mut Ins Co	NY	\$8,120,770	0.08%
26069	Wausau Business Ins Co	WI	\$8,103,356	0.08%
29939	Main St Amer Assur Co	FL	\$8,023,416	0.08%
24074	Ohio Cas Ins Co	OH	\$7,958,098	0.08%
24260	Progressive Cas Ins Co	OH	\$7,932,516	0.08%
23329	Merchants Mut Ins Co	NY	\$7,815,337	0.08%
21458	Employers Ins of Wausau	WI	\$7,814,188	0.08%
22322	Greenwich Ins Co	DE	\$7,806,259	0.08%
14168	Harleysville Mut Ins Co	PA	\$7,642,954	0.08%
42376	Technology Ins Co Inc	NH	\$7,586,061	0.08%
27928	Amex Assur Co	IL	\$7,548,044	0.08%
19380	American Home Assur Co	NY	\$7,514,540	0.07%
23612	Midwest Employers Cas Co	DE	\$7,475,764	0.07%
10111	American Bankers Ins Co Of FL	FL	\$7,399,427	0.07%
35300	Allianz Global Risks US Ins Co	CA	\$7,228,163	0.07%
22357	Hartford Accident & Ind Co	CT	\$7,205,221	0.07%
13935	Federated Mut Ins Co	MN	\$7,168,973	0.07%
42307	Navigators Ins Co	NY	\$7,167,305	0.07%
10017	Arbella Ind Ins Co	MA	\$7,086,536	0.07%
19720	American Alt Ins Corp	DE	\$6,974,503	0.07%
22314	RSUI Ind Co	NH	\$6,935,108	0.07%
21172	Vanliner Ins Co	MO	\$6,888,901	0.07%
24554	XL Ins Amer Inc	DE	\$6,804,967	0.07%
43702	Tower Natl Ins Co	MA	\$6,781,482	0.07%
13056	RLI Ins Co	IL	\$6,584,298	0.07%
20222	All Amer Ins Co	OH	\$6,562,420	0.07%
19305	Assurance Co Of Amer	NY	\$6,547,074	0.07%
21881	National Surety Corp	IL	\$6,517,468	0.07%
35289	Continental Ins Co	PA	\$6,427,677	0.06%

10510	Carolina Cas Ins Co	IA	\$6,371,682	0.06%
26344	Great Amer Assur Co	OH	\$6,188,258	0.06%
18023	Star Ins Co	MI	\$6,097,861	0.06%
15890	Connecticut Medical Ins Co	CT	\$6,015,293	0.06%
15105	Safety Natl Cas Corp	MO	\$5,970,846	0.06%
38970	Markel Ins Co	IL	\$5,741,214	0.06%
24988	Sentry Ins A Mut Co	WI	\$5,712,910	0.06%
39926	Selective Ins Co Of The Southeast	IN	\$5,708,911	0.06%
23175	Phenix Mut Fire Ins Co	NH	\$5,692,054	0.06%
10847	Cumis Ins Society Inc	IA	\$5,648,351	0.06%
18767	Church Mut Ins Co	WI	\$5,639,824	0.06%
20680	Green Mountain Ins Co Inc	VT	\$5,608,426	0.06%
11630	Jefferson Ins Co	NY	\$5,563,796	0.06%
25143	State Farm Fire & Cas Co	IL	\$5,526,990	0.06%
21784	Firemens Ins Co Of Washington DC	DE	\$5,208,539	0.05%
12904	Tokio Marine & Nichido Fire Ins Co	NY	\$5,177,038	0.05%
11024	Strathmore Ins Co	NY	\$4,957,232	0.05%
10952	Stonebridge Cas Ins Co	OH	\$4,870,898	0.05%
19402	Chartis Prop Cas Co	PA	\$4,849,037	0.05%
11770	United Financial Cas Co	OH	\$4,757,429	0.05%
37540	Beazley Ins Co Inc	CT	\$4,683,471	0.05%
14702	Eastguard Ins Co	PA	\$4,548,749	0.05%
36463	Discover Prop & Cas Ins Co	IL	\$4,546,986	0.05%
20516	Euler Hermes Amer Credit Ind Co	MD	\$4,466,567	0.04%
42390	Amguard Ins Co	PA	\$4,460,917	0.04%
12808	Safety Prop & Cas Ins Co	MA	\$4,441,593	0.04%
21415	Employers Mut Cas Co	IA	\$4,413,844	0.04%
11030	Memic Ind Co	NH	\$4,116,297	0.04%
41840	Allmerica Fin Benefit Ins Co	MI	\$3,944,055	0.04%
41343	HDI Gerling Amer Ins Co	IL	\$3,942,111	0.04%
37354	Thames Ins Co Inc	CT	\$3,841,091	0.04%
10690	Allied World Natl Assur Co	NH	\$3,800,336	0.04%
35882	Geico Gen Ins Co	MD	\$3,708,835	0.04%
13163	Hospitality Mut Ins Co	MA	\$3,706,349	0.04%
38318	Starr Ind & Liab Co	TX	\$3,692,432	0.04%
28258	Continental Ind Co	IA	\$3,690,443	0.04%
13374	Arrow Mut Liab Ins Co	MA	\$3,661,772	0.04%
13331	American Hardware Mut Ins Co	OH	\$3,614,255	0.04%
10664	Endeavour Ins Co	MA	\$3,509,432	0.04%
12262	Pennsylvania Manufacturers Assoc Ins	PA	\$3,480,167	0.03%
40266	CMG Mortgage Ins Co	WI	\$3,459,073	0.03%
20052	National Liab & Fire Ins Co	CT	\$3,427,542	0.03%
16624	Darwin Natl Assur Co	DE	\$3,360,448	0.03%
39527	Heritage Ind Co	CA	\$3,305,061	0.03%
21180	Sentry Select Ins Co	WI	\$3,290,012	0.03%
13927	Homesite Ins Co Of The Midwest	ND	\$3,287,983	0.03%
24139	Old Republic Gen Ins Corp	IL	\$3,225,126	0.03%
31887	Coface N Amer Ins Co	MA	\$3,170,195	0.03%
44393	West Amer Ins Co	IN	\$3,139,428	0.03%
44300	Tower Ins Co Of NY	NY	\$3,133,977	0.03%
41955	Barnstable Cnty Ins Co	MA	\$3,129,673	0.03%
10936	Seneca Ins Co Inc	NY	\$3,037,542	0.03%
22241	Medmarc Cas Ins Co	VT	\$3,005,638	0.03%
19372	Northern Ins Co Of NY	NY	\$2,993,355	0.03%
14974	Pennsylvania Lumbermens Mut Ins	PA	\$2,918,664	0.03%
25054	Hudson Ins Co	DE	\$2,896,534	0.03%
36137	Travelers Commercial Ins Co	CT	\$2,794,379	0.03%
14982	Penn Millers Ins Co	PA	\$2,784,840	0.03%
16608	New York Marine & Gen Ins Co	NY	\$2,768,264	0.03%
14354	Jewelers Mut Ins Co	WI	\$2,736,197	0.03%
30180	Assured Guar Corp	MD	\$2,682,954	0.03%
13722	Knightbrook Ins Co	DE	\$2,676,669	0.03%
10205	Mountain Valley Ind Co	NH	\$2,644,161	0.03%
36226	United Cas & Surety Ins Co	MA	\$2,597,678	0.03%
16551	Savers Prop & Cas Ins Co	MO	\$2,587,942	0.03%
20362	Mitsui Sumitomo Ins Co of Amer	NY	\$2,583,050	0.03%
20702	Ace Fire Underwriters Ins Co	PA	\$2,561,438	0.03%
22683	Teachers Ins Co	IL	\$2,558,617	0.03%

11126	Sompo Japan Ins Co of Amer	NY	\$2,528,506	0.03%
10638	Proselect Ins Co	MA	\$2,476,906	0.02%
25224	Great Divide Ins Co	ND	\$2,421,454	0.02%
12901	Merchants Preferred Ins Co	NY	\$2,384,685	0.02%
22810	Chicago Ins Co	IL	\$2,360,811	0.02%
28932	Markel Amer Ins Co	VA	\$2,314,946	0.02%
29530	AXA Art Ins Corp	NY	\$2,308,600	0.02%
10069	Housing Authority Prop A Mut Co	VT	\$2,267,707	0.02%
11592	International Fidelity Ins Co	NJ	\$2,220,798	0.02%
13978	Florists Mut Ins Co	IL	\$2,190,645	0.02%
26565	Ohio Ind Co	OH	\$2,186,661	0.02%
14460	Podiatry Ins Co Of Amer	IL	\$2,128,145	0.02%
40177	Paramount Ins Co	NY	\$2,114,267	0.02%
26832	Great Amer Alliance Ins Co	OH	\$2,072,178	0.02%
13730	Selective Ins Co Of NY	NY	\$2,052,907	0.02%
29068	IDS Prop Cas Ins Co	WI	\$2,035,270	0.02%
25011	Wesco Ins Co	DE	\$2,018,618	0.02%
19704	American States Ins Co	IN	\$2,006,050	0.02%
20370	AXIS Reins Co	NY	\$1,923,617	0.02%
19518	Catlin Ins Co	TX	\$1,921,214	0.02%
11255	Caterpillar Ins Co	MO	\$1,897,813	0.02%
19631	American Road Ins Co	MI	\$1,889,796	0.02%
12777	Chubb Ind Ins Co	NY	\$1,842,288	0.02%
37257	Praetorian Ins Co	PA	\$1,823,821	0.02%
24066	American Fire & Cas Co	OH	\$1,805,021	0.02%
34738	Arag Ins Co	IA	\$1,795,516	0.02%
33022	AXA Ins Co	NY	\$1,775,415	0.02%
36145	Travelers Personal Security Ins Co	CT	\$1,744,974	0.02%
37915	Essentia Ins Co	MO	\$1,734,752	0.02%
13714	Pharmacists Mut Ins Co	IA	\$1,658,585	0.02%
22195	Insurance Co Of Greater NY	NY	\$1,639,978	0.02%
11452	Hartford Steam Boil Inspec & Ins Co	CT	\$1,625,599	0.02%
24732	General Ins Co Of Amer	WA	\$1,624,841	0.02%
18287	Assured Guar Municipal Corp	NY	\$1,602,911	0.02%
31348	Crum & Forster Ind Co	DE	\$1,550,230	0.02%
18279	Bankers Standard Ins Co	PA	\$1,535,132	0.02%
19690	American Economy Ins Co	IN	\$1,491,457	0.01%
15865	NCMIC Ins Co	IA	\$1,447,879	0.01%
10815	Verlan Fire Ins Co MD	NH	\$1,373,451	0.01%
29980	First Colonial Ins Co	FL	\$1,371,144	0.01%
40045	Starnet Ins Co	DE	\$1,357,028	0.01%
24449	Regent Ins Co	WI	\$1,346,233	0.01%
28460	Sentry Cas Co	WI	\$1,285,178	0.01%
34690	Property & Cas Ins Co Of Hartford	IN	\$1,277,873	0.01%
26077	Lancer Ins Co	IL	\$1,274,949	0.01%
22039	General Reins Corp	DE	\$1,232,976	0.01%
29580	Berkley Regional Ins Co	DE	\$1,228,018	0.01%
25887	United States Fidelity & Guar Co	CT	\$1,185,180	0.01%
12750	Evergreen Natl Ind Co	OH	\$1,176,580	0.01%
18600	USAA Gen Ind Co	TX	\$1,157,595	0.01%
10340	Stonington Ins Co	TX	\$1,155,758	0.01%
19615	American Reliable Ins Co	AZ	\$1,153,304	0.01%
10656	United States Surety Co	MD	\$1,151,696	0.01%
34274	Central States Ind Co Of Omaha	NE	\$1,130,383	0.01%
20613	Sparta Ins Co	CT	\$1,084,084	0.01%
10367	Avemco Ins Co	MD	\$1,053,561	0.01%
22713	Insurance Co of N Amer	PA	\$1,044,424	0.01%
11967	General Star Natl Ins Co	OH	\$1,043,124	0.01%
25422	Atradius Trade Credit Ins Co	MD	\$1,040,518	0.01%
38245	BCS Ins Co	OH	\$1,030,601	0.01%
27120	Trumbull Ins Co	CT	\$1,027,393	0.01%
24350	Triad Guar Ins Corp	IL	\$1,012,471	0.01%
12416	Protective Ins Co	IN	\$975,280	0.01%
32778	Washington Intl Ins Co	NH	\$967,651	0.01%
24724	First Natl Ins Co Of Amer	WA	\$913,610	0.01%
23787	Nationwide Mut Ins Co	OH	\$899,023	0.01%
41459	Armed Forces Ins Exch	KS	\$875,867	0.01%
36684	Riverport Ins Co	MN	\$873,780	0.01%

36064	Hanover Amer Ins Co	NH	\$841,337	0.01%
10677	Cincinnati Ins Co	OH	\$826,299	0.01%
42048	Diamond State Ins Co	IN	\$794,999	0.01%
15032	Guideone Mut Ins Co	IA	\$794,685	0.01%
23108	Lumbermens Underwriting Alliance	MO	\$779,609	0.01%
18619	Platte River Ins Co	NE	\$774,881	0.01%
11000	Sentinel Ins Co Ltd	CT	\$752,897	0.01%
26425	Wausau Gen Ins Co	WI	\$720,900	0.01%
25585	Professionals Direct Ins Co	MI	\$715,568	0.01%
26492	Courtesy Ins Co	FL	\$712,860	0.01%
12866	T H E Ins Co	LA	\$712,021	0.01%
10641	Endurance Amer Ins Co	DE	\$697,900	0.01%
37621	Toyota Motor Ins Co	IA	\$692,029	0.01%
32077	Heritage Cas Ins Co	IL	\$686,158	0.01%
37869	Pre Paid Legal Cas Inc	OK	\$682,764	0.01%
15563	SeaBright Ins Co	IL	\$652,912	0.01%
12041	MBIA Ins Corp	NY	\$617,575	0.01%
11800	Foremost Prop & Cas Ins Co	MI	\$608,739	0.01%
28886	Transguard Ins Co Of Amer Inc	IL	\$595,812	0.01%
23450	American Family Home Ins Co	FL	\$581,988	0.01%
37346	Danbury Ins Co	MA	\$573,713	0.01%
36340	Camico Mut Ins Co	CA	\$565,287	0.01%
28519	First Seaford Surety Inc	PA	\$560,194	0.01%
21423	Union Ins Co Of Providence	IA	\$552,579	0.01%
10665	Ameritrust Ins Corp	MI	\$540,471	0.01%
20796	AIG Premier Ins Co	PA	\$531,270	0.01%
37303	Redland Ins Co	PA	\$529,483	0.01%
24775	St Paul Guardian Ins Co	MN	\$518,945	0.01%
22551	Mitsui Sumitomo Ins USA Inc	NY	\$517,786	0.01%
12718	Developers Surety & Ind Co	IA	\$514,512	0.01%
23442	Patriot Gen Ins Co	WI	\$504,704	0.01%
37710	First Amer Prop & Cas Ins Co	CA	\$497,047	0.00%
36455	Northbrook Ind Co	IL	\$493,858	0.00%
37206	Contractors Bonding & Ins Co	WA	\$492,090	0.00%
13083	Employers Security Assur Co	MA	\$472,105	0.00%
23434	Middlesex Ins Co	WI	\$469,846	0.00%
42234	Minnesota Lawyers Mut Ins Co	MN	\$468,431	0.00%
34789	AIG Centennial Ins Co	PA	\$460,352	0.00%
29823	Genworth Residential Mortgage Ins Co	NC	\$459,834	0.00%
20311	Syncora Guar Inc	NY	\$457,324	0.00%
19941	American Commerce Ins Co	OH	\$452,150	0.00%
23647	Ironshore Ind Inc	MN	\$451,694	0.00%
22012	Motors Ins Corp	MI	\$450,804	0.00%
27081	Bond Safeguard Ins Co	IL	\$448,922	0.00%
40827	Virginia Surety Co Inc	IL	\$429,952	0.00%
31089	Republic Western Ins Co	AZ	\$425,737	0.00%
10054	Securian Cas Co	MN	\$425,303	0.00%
19224	St Paul Protective Ins Co	IL	\$420,831	0.00%
24031	Northland Cas Co	MN	\$417,399	0.00%
19232	Allstate Ins Co	IL	\$397,815	0.00%
35769	Lyndon Prop Ins Co	MO	\$396,731	0.00%
22748	Pacific Employers Ins Co	PA	\$393,125	0.00%
18538	Bancinsure Inc	OK	\$383,540	0.00%
23582	Harleysville Ins Co	PA	\$370,744	0.00%
33898	Aegis Security Ins Co	PA	\$358,566	0.00%
14990	Pennsylvania Natl Mut Cas Ins Co	PA	\$348,203	0.00%
13307	Lexon Ins Co	TX	\$347,163	0.00%
10800	Premier Grp Ins Co Inc	TN	\$339,747	0.00%
26433	Harco Natl Ins Co	IL	\$334,223	0.00%
42757	Agri Gen Ins Co	IA	\$328,121	0.00%
14494	Merchants Bonding Co a Mut	IA	\$326,382	0.00%
36250	Radian Asset Assur Inc	NY	\$299,600	0.00%
11149	Maine Employers Mut Ins Co	ME	\$294,858	0.00%
27740	North Pointe Ins Co	MI	\$293,904	0.00%
10758	Colonial Surety Co	PA	\$290,443	0.00%
10687	Utica Natl Assur Co	NY	\$279,468	0.00%
10499	Chrysler Ins Co	MI	\$276,895	0.00%
36234	Preferred Professional Ins Co	NE	\$274,386	0.00%

21962	Pennsylvania Gen Ins Co	PA	\$253,990	0.00%
13604	Starr Surplus Lines Ins Co	IL	\$252,003	0.00%
19399	AIU Ins Co	NY	\$245,883	0.00%
41394	Benchmark Ins Co	KS	\$241,063	0.00%
22950	Acstar Ins Co	IL	\$226,916	0.00%
21296	Max Amer Ins Co	IN	\$225,892	0.00%
37052	Regis Ins Co	PA	\$219,580	0.00%
36153	Aetna Ins Co of CT	CT	\$208,560	0.00%
10200	Hiscox Ins Co Inc	IL	\$198,767	0.00%
10801	Fortress Ins Co	IL	\$182,425	0.00%
10052	Chubb Natl Ins Co	IN	\$182,261	0.00%
37060	Old United Cas Co	KS	\$181,929	0.00%
22977	Lumbermens Mut Cas Co	IL	\$175,220	0.00%
34037	Hallmark Ins Co	AZ	\$170,534	0.00%
34347	Colonial Amer Cas & Surety Co	MD	\$169,825	0.00%
33162	Bankers Ins Co	FL	\$166,805	0.00%
37923	Seaworthy Ins Co	MD	\$165,629	0.00%
37893	Ullico Cas Co	DE	\$149,126	0.00%
16705	Dealers Assur Co	OH	\$142,605	0.00%
15679	National Fire & Ind Exch	MO	\$140,784	0.00%
34495	Doctors Co An Interins Exch	CA	\$140,376	0.00%
33855	Lincoln Gen Ins Co	PA	\$139,724	0.00%
28497	Usplate Glass Ins Co	IL	\$139,694	0.00%
12572	Selective Ins Co Of Amer	NJ	\$130,718	0.00%
16667	United Guar Residential Ins Co of NC	NC	\$124,883	0.00%
29700	North Amer Elite Ins Co	NH	\$121,748	0.00%
35408	Delos Ins Co	DE	\$118,612	0.00%
26166	Windsor Mount Joy Mut Ins Co	PA	\$106,863	0.00%
19909	Centennial Ins Co	NY	\$105,848	0.00%
10642	Cherokee Ins Co	MI	\$103,668	0.00%
34711	Computer Ins Co	RI	\$97,833	0.00%
38962	Genesis Ins Co	CT	\$90,872	0.00%
10166	Accident Fund Ins Co of Amer	MI	\$89,139	0.00%
38601	MIC Prop & Cas Ins Corp	MI	\$83,336	0.00%
41211	Triton Ins Co	TX	\$81,840	0.00%
10472	Capitol Ind Corp	WI	\$74,898	0.00%
41238	Trans Pacific Ins Co	NY	\$69,723	0.00%
25879	Fidelity & Guar Ins Underwriters Inc	WI	\$58,953	0.00%
32271	Dallas Natl Ins Co	TX	\$53,431	0.00%
29114	CMG Mortgage Assur Co	WI	\$51,090	0.00%
36650	Guarantee Co Of N Amer USA	MI	\$50,603	0.00%
12190	American Pet Ins Co	NY	\$48,555	0.00%
12157	Companion Prop & Cas Ins Co	SC	\$47,648	0.00%
10022	Countryway Ins Co	NY	\$45,751	0.00%
26999	United Guar Mortgage Ind Co	NC	\$42,780	0.00%
24678	Arrowood Ind Co	DE	\$38,804	0.00%
30325	Zale Ind Co	TX	\$36,166	0.00%
26379	Accredited Surety & Cas Co Inc	FL	\$34,038	0.00%
27073	Nipponkoa Ins Co Ltd US Br	NY	\$32,830	0.00%
28304	Federated Serv Ins Co	MN	\$32,321	0.00%
41769	Athena Assur Co	MN	\$30,000	0.00%
11371	Great West Cas Co	NE	\$29,465	0.00%
19895	Atlantic Mut Ins Co	NY	\$29,157	0.00%
21709	Truck Ins Exch	CA	\$28,919	0.00%
35386	Fidelity & Guar Ins Co	IA	\$27,929	0.00%
12297	Petroleum Cas Co	TX	\$27,790	0.00%
10222	PACO Assur Co Inc	IL	\$27,753	0.00%
13269	Zenith Ins Co	CA	\$23,405	0.00%
23337	American European Ins Co	NH	\$22,672	0.00%
30562	American Manufacturers Mut Ins Co	IL	\$19,083	0.00%
19488	Amerisure Ins Co	MI	\$17,538	0.00%
41483	Farmington Cas Co	CT	\$17,486	0.00%
23396	Amerisure Mut Ins Co	MI	\$17,423	0.00%
27847	Insurance Co Of The West	CA	\$17,110	0.00%
11123	Safety First Ins Co	IL	\$15,276	0.00%
23620	Burlington Ins Co	NC	\$14,589	0.00%
11127	Professional Solutions Ins Co	IA	\$11,545	0.00%
40517	Advantage Workers Comp Ins Co	IN	\$11,453	0.00%

21903	Procentury Ins Co	TX	\$9,323	0.00%
31895	American Interstate Ins Co	LA	\$9,214	0.00%
12304	Accident Fund Gen Ins Co	MI	\$5,838	0.00%
19062	Automobile Ins Co Of Hartford CT	CT	\$4,010	0.00%
22918	American Motorists Ins Co	IL	\$3,950	0.00%
29513	The Bar Plan Mut Ins Co	MO	\$2,574	0.00%
18759	Genworth Residential Mortgage Assur	NC	\$2,473	0.00%
40231	Old Dominion Ins Co	FL	\$2,460	0.00%
37850	Pacific Specialty Ins Co	CA	\$2,030	0.00%
20710	Century Ind Co	PA	\$1,732	0.00%
33723	Great Amer Spirit Ins Co	OH	\$1,583	0.00%
12305	Accident Fund Natl Ins Co	MI	\$1,494	0.00%
41335	United Natl Specialty Ins Co	WI	\$1,467	0.00%
18740	MGIC Ind Corp	WI	\$1,361	0.00%
20095	Bituminous Cas Corp	IL	\$1,265	0.00%
31135	Great Amer Security Ins Co	OH	\$1,091	0.00%
10682	MGIC Credit Assur Corp	WI	\$892	0.00%
23779	Nationwide Mut Fire Ins Co	OH	\$623	0.00%
24112	Westfield Ins Co	OH	\$438	0.00%
15586	Preserver Ins Co	NJ	\$228	0.00%
25180	Fidelity Natl Ins Co	CA	\$219	0.00%
12725	New England Mut Ins Co	MA	\$85	0.00%
16675	Genworth Mortgage Ins Corp Of NC	NC	\$11	0.00%
Total Direct Written Premium			\$10,023,515,003	100.00%

2009 Premium and Market Share - SURPLUS LINES

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
19437	Lexington Ins Co	DE	\$159,509,688	28.64%
26883	Chartis Specialty Ins Co	AK	\$33,226,973	5.96%
26387	Steadfast Ins Co	DE	\$27,263,829	4.89%
31127	Columbia Cas Co	IL	\$24,870,164	4.46%
41297	Scottsdale Ins Co	OH	\$21,229,555	3.81%
17370	Nautilus Ins Co	AZ	\$20,992,294	3.77%
27960	Illinois Union Ins Co	IL	\$13,886,009	2.49%
13196	Western World Ins Co	NH	\$13,497,494	2.42%
33138	Landmark Amer Ins Co	OK	\$10,526,007	1.89%
35378	Evanston Ins Co	IL	\$9,619,063	1.73%
42374	Houston Cas Co	TX	\$9,254,909	1.66%
33189	Max Specialty Ins Co	DE	\$8,903,094	1.60%
32859	Penn Amer Ins Co	PA	\$8,546,527	1.53%
39993	Colony Ins Co	VA	\$8,071,183	1.45%
25895	United States Liab Ins Co	PA	\$7,997,942	1.44%
39020	Essex Ins Co	DE	\$7,985,896	1.43%
24856	Admiral Ins Co	DE	\$7,975,548	1.43%
26620	AXIS Surplus Ins Co	IL	\$7,505,512	1.35%
36940	Indian Harbor Ins Co	ND	\$7,465,028	1.34%
25445	Ironshore Specialty Ins Co	AZ	\$7,367,948	1.32%
38989	Chubb Custom Ins Co	DE	\$6,771,094	1.22%
22829	Interstate Fire & Cas Co	IL	\$5,732,144	1.03%
10657	First Mercury Ins Co	IL	\$5,666,192	1.02%
37532	Great Amer E&S Ins Co	DE	\$5,567,163	1.00%
41718	Endurance Amer Specialty Ins Co	DE	\$5,189,491	0.93%
17400	Noetic Specialty Ins Co	IL	\$5,078,842	0.91%
10725	Liberty Surplus Ins Corp	NH	\$4,683,988	0.84%
37362	General Star Ind Co	CT	\$4,647,697	0.83%
12537	United Specialty Ins Co	DE	\$4,529,259	0.81%
10833	Gemini Ins Co	DE	\$4,188,981	0.75%
24319	Darwin Select Ins Co	AR	\$4,177,213	0.75%
21199	Arch Specialty Ins Co	WI	\$4,088,635	0.73%
37974	MT Hawley Ins Co	KS	\$3,928,203	0.71%
35351	American Empire Surplus Lines Ins Co	DE	\$3,901,324	0.70%
34916	First Specialty Ins Corp	MO	\$3,537,329	0.64%
24015	Northland Ins Co	MN	\$3,287,890	0.59%
10046	Pacific Ins Co Ltd	CT	\$3,132,474	0.56%
15989	Catlin Specialty Ins Co	DE	\$2,895,141	0.52%
18376	Hermitage Ins Co	NY	\$2,756,325	0.49%
11177	First Fin Ins Co	IL	\$2,672,296	0.48%
10851	Everest Ind Ins Co	DE	\$2,662,953	0.48%
13064	United Natl Ins Co	PA	\$2,604,432	0.47%
34452	Homeland Ins Co of NY	NY	\$2,575,964	0.46%
10729	Seneca Specialty Ins Co	AZ	\$2,574,700	0.46%
25038	North Amer Capacity Ins Co	NH	\$2,441,718	0.44%
26743	Maxum Ind Co	DE	\$2,414,691	0.43%
11515	QBE Specialty Ins Co	ND	\$2,244,140	0.40%
10717	Aspen Specialty Ins Co	ND	\$2,243,533	0.40%
29696	Travelers Excess & Surplus Lines Co	CT	\$2,163,213	0.39%
12203	James River Ins Co	OH	\$2,155,980	0.39%
19489	Allied World Assur Co US Inc	DE	\$2,120,922	0.38%
36056	Navigators Specialty Ins Co	NY	\$2,094,990	0.38%
30481	St Paul Surplus Lines Ins Co	DE	\$2,092,876	0.38%
37982	Tudor Ins Co	NH	\$1,770,630	0.32%
10786	Princeton Excess & Surplus Lines Ins	DE	\$1,696,676	0.30%
10328	Capitol Specialty Ins Corp	WI	\$1,684,122	0.30%
42846	Atlantic Cas Ins Co	NC	\$1,663,441	0.30%
20079	National Fire & Marine Ins Co	NE	\$1,624,656	0.29%
37150	Western Heritage Ins Co	AZ	\$1,471,167	0.26%

27189	Associated Intl Ins Co	IL	\$1,349,275	0.24%
12961	Omega US Ins Inc	DE	\$1,232,107	0.22%
20559	General Security Ind Co of AZ	AZ	\$1,182,265	0.21%
44792	Executive Risk Specialty Ins Co	CT	\$1,088,830	0.20%
44520	Crum & Forster Specialty Ins Co	AZ	\$1,038,676	0.19%
37079	Hudson Specialty Ins Co	NY	\$1,001,571	0.18%
36951	Century Surety Co	OH	\$948,608	0.17%
39608	Nutmeg Ins Co	CT	\$828,686	0.15%
37745	Maiden Specialty Ins Co	NC	\$768,851	0.14%
35912	American Western Home Ins Co	OK	\$767,325	0.14%
23850	Philadelphia Ins Co	PA	\$761,410	0.14%
25569	Gotham Ins Co	NY	\$710,809	0.13%
28053	Rockhill Ins Co	AZ	\$504,040	0.09%
17159	Usf Ins Co	PA	\$493,391	0.09%
21334	Empire Ind Ins Co	OK	\$459,554	0.08%
20010	Acceptance Ind Ins Co	NE	\$405,834	0.07%
10932	Chartis Select Ins Co	DE	\$276,798	0.05%
36838	Montpelier US Ins Co	OK	\$199,535	0.04%
40428	Voyager Ind Ins Co	GA	\$140,503	0.03%
44776	Torus Specialty Ins Co	DE	\$130,162	0.02%
39640	Firemans Fund Ins Co Of OH	OH	\$101,404	0.02%
38954	ProAssurance Cas Co	MI	\$92,578	0.02%
12588	Prime Ins Co	IL	\$69,630	0.01%
31295	Berkley Regional Specialty Ins Co	DE	\$58,188	0.01%
10316	Appalachian Ins Co	RI	\$6,278	0.00%
34991	Genesis Ind Ins Co	ND	\$318	0.00%
11100	Safeco Surplus Lines Ins Co	WA	\$2	0.00%
Total Direct Written Premium			\$557,043,776	100.00%

2009 Premium and Market Share - TITLE INSURANCE

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
50814	First Amer Title Ins Co	CA	\$75,430,537	35.54%
50121	Stewart Title Guar Co	TX	\$29,334,503	13.82%
50520	Old Republic Natl Title Ins Co	MN	\$27,022,048	12.73%
51586	Fidelity Natl Title Ins Co	CA	\$16,582,168	7.81%
50229	Chicago Title Ins Co	NE	\$15,862,736	7.47%
50083	Commonwealth Land Title Ins Co	NE	\$14,355,263	6.76%
51268	Connecticut Attorneys Title Ins Co	CT	\$9,018,882	4.25%
50067	Ticor Title Ins Co	CA	\$7,191,644	3.39%
50024	Lawyers Title Ins Corp	NE	\$7,186,699	3.39%
51020	National Title Ins Of NY Inc	NY	\$3,351,829	1.58%
51535	Ticor Title Ins Co of FL	NE	\$2,079,643	0.98%
50020	Dakota Homestead Title Ins Co	SD	\$1,946,356	0.92%
50016	Title Resources Guar Co	TX	\$1,677,527	0.79%
12234	Equity Natl Title Ins Co	MA	\$1,174,756	0.55%
51632	EnTitle Ins Co	OH	\$44,479	0.02%
50857	Security Union Title Ins Co	CA	\$5,934	0.00%
Total Direct Written Premium			\$212,265,004	100.00%

2009 Premium and Market Share - WORKERS' COMPENSATION

NAIC#	Company Name	State	Premium Written in MA as of 12/31/2009	Market Share in MA as of 12/31/2009
33758	Associated Industries Of MA Mut Ins	MA	\$55,123,915	6.78%
19445	National Union Fire Ins Co Of Pitts	PA	\$53,091,710	6.53%
29459	Twin City Fire Ins Co Co	IN	\$33,033,177	4.06%
25658	Travelers Ind Co	CT	\$30,076,320	3.70%
42404	Liberty Ins Corp	IL	\$28,869,255	3.55%
23035	Liberty Mut Fire Ins Co	WI	\$25,061,895	3.08%
44326	Atlantic Charter Ins Co	MA	\$22,298,348	2.74%
23043	Liberty Mut Ins Co	MA	\$20,403,707	2.51%
19429	Insurance Co Of The State Of PA	PA	\$20,383,706	2.51%
40142	American Zurich Ins Co	IL	\$20,268,157	2.49%
25674	Travelers Prop Cas Co Of Amer	CT	\$16,405,204	2.02%
23809	Granite State Ins Co	PA	\$15,769,475	1.94%
16535	Zurich Amer Ins Co	NY	\$15,633,154	1.92%
11984	Independence Cas Ins Co	MA	\$14,948,899	1.84%
12886	Massachusetts Employers Ins Co	MA	\$14,523,490	1.79%
11104	Associated Employers Ins Co	MA	\$14,138,799	1.74%
25666	Travelers Ind Co Of Amer	CT	\$12,596,099	1.55%
23841	New Hampshire Ins Co	PA	\$11,642,674	1.43%
37478	Hartford Ins Co Of The Midwest	IN	\$11,266,021	1.39%
19410	Commerce & Industry Ins Co	NY	\$10,542,017	1.30%
29424	Hartford Cas Ins Co	IN	\$10,488,533	1.29%
30104	Hartford Underwriters Ins Co	CT	\$10,476,413	1.29%
19682	Hartford Fire In Co	CT	\$9,664,089	1.19%
31470	Norquard Ins Co	PA	\$9,610,384	1.18%
20281	Federal Ins Co	IN	\$9,041,992	1.11%
23817	Illinois Natl Ins Co	IL	\$8,978,823	1.10%
41360	Arbella Protection Ins Co	MA	\$8,794,769	1.08%
24198	Peerless Ins Co	NH	\$8,583,203	1.06%
25682	Travelers Ind Co Of CT	CT	\$8,197,814	1.01%
43575	Indemnity Ins Co Of North Amer	PA	\$8,012,827	0.99%
20508	Valley Forge Ins Co	PA	\$7,963,222	0.98%
19038	Travelers Cas & Surety Co	CT	\$7,613,976	0.94%
42376	Technology Ins Co Inc	NH	\$7,579,090	0.93%
31325	Acadia Ins Co	NH	\$7,520,567	0.93%
19380	American Home Assur Co	NY	\$7,079,165	0.87%
20699	Ace Prop & Cas Ins Co	PA	\$6,483,198	0.80%
18023	Star Ins Co	MI	\$6,014,335	0.74%
19801	Argonaut Ins Co	IL	\$5,896,689	0.73%
26042	Wausau Underwriters Ins Co	WI	\$5,440,150	0.67%
21458	Employers Ins of Wausau	WI	\$5,359,724	0.66%
11045	Excelsior Ins Co	NH	\$5,258,247	0.65%
25615	Charter Oak Fire Ins Co	CT	\$5,256,302	0.65%
22292	Hanover Ins Co	NH	\$4,861,486	0.60%
13803	Farm Family Cas Ins Co	NY	\$4,838,394	0.60%
21113	United States Fire Ins Co	DE	\$4,719,091	0.58%
10804	Continental Western Ins Co	IA	\$4,713,628	0.58%
14788	NGM Ins Co	FL	\$4,604,635	0.57%
22667	Ace Amer Ins Co	PA	\$4,578,774	0.56%
26069	Wausau Business Ins Co	WI	\$4,565,562	0.56%
14702	Eastguard Ins Co	PA	\$4,548,749	0.56%
42390	Amguard Ins Co	PA	\$4,460,917	0.55%
25623	Phoenix Ins Co	CT	\$4,316,097	0.53%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	\$4,302,450	0.53%
20443	Continental Cas Co	IL	\$4,128,861	0.51%
20648	Employers Fire Ins Co	MA	\$4,118,979	0.51%
11030	Memic Ind Co	NH	\$4,116,297	0.51%
10017	Arbella Ind Ins Co	MA	\$4,104,805	0.50%
20494	Transportation Ins Co	IL	\$3,876,789	0.48%
21261	Electric Ins Co	MA	\$3,812,399	0.47%
28258	Continental Ind Co	IA	\$3,690,443	0.45%

13374	Arrow Mut Liab Ins Co	MA	\$3,661,772	0.45%
15059	Public Serv Mut Ins Co	NY	\$3,645,759	0.45%
20478	National Fire Ins Co Of Hartford	IL	\$3,600,097	0.44%
24171	Netherlands Ins Co The	NH	\$3,527,320	0.43%
10664	Endeavour Ins Co	MA	\$3,509,432	0.43%
22357	Hartford Accident & Ind Co	CT	\$3,268,864	0.40%
24988	Sentry Ins A Mut Co	WI	\$3,258,243	0.40%
20230	Central Mut Ins Co	OH	\$3,211,883	0.40%
21784	Firemens Ins Co Of Washington DC	DE	\$2,926,122	0.36%
20346	Pacific Ind Co	WI	\$2,617,801	0.32%
16551	Savers Prop & Cas Ins Co	MO	\$2,523,266	0.31%
12262	Pennsylvania Manufacturers Assoc Ins	PA	\$2,437,418	0.30%
20222	All Amer Ins Co	OH	\$2,371,257	0.29%
33588	First Liberty Ins Corp	IL	\$2,304,256	0.28%
12475	Republic Franklin Ins Co	OH	\$2,126,363	0.26%
40177	Paramount Ins Co	NY	\$2,114,267	0.26%
26182	Harleysville Worcester Ins Co	PA	\$1,995,561	0.25%
13706	Dorchester Mut Ins Co	MA	\$1,993,894	0.25%
25011	Wesco Ins Co	DE	\$1,954,119	0.24%
25984	Graphic Arts Mut Ins Co	NY	\$1,908,530	0.23%
25844	Union Ins Co	IA	\$1,832,857	0.23%
12777	Chubb Ind Ins Co	NY	\$1,809,970	0.22%
31534	Citizens Ins Co Of Amer	MI	\$1,806,515	0.22%
32620	National Interstate Ins Co	OH	\$1,792,370	0.22%
24139	Old Republic Gen Ins Corp	IL	\$1,785,269	0.22%
13935	Federated Mut Ins Co	MN	\$1,773,318	0.22%
21105	North River Ins Co	NJ	\$1,715,085	0.21%
11150	Arch Ins Co	MO	\$1,674,872	0.21%
20702	Ace Fire Underwriters Ins Co	PA	\$1,655,369	0.20%
20427	American Cas Co Of Reading PA	PA	\$1,578,871	0.19%
19356	Maryland Cas Co	MD	\$1,569,966	0.19%
25976	Utica Mut Ins Co	NY	\$1,566,121	0.19%
21172	Vanliner Ins Co	MO	\$1,565,438	0.19%
12904	Tokio Marine & Nichido Fire Ins Co	NY	\$1,526,806	0.19%
24147	Old Republic Ins Co	PA	\$1,502,122	0.18%
25224	Great Divide Ins Co	ND	\$1,450,957	0.18%
26247	American Guar & Liab Ins	NY	\$1,443,382	0.18%
20621	OneBeacon Amer Ins Co	MA	\$1,335,901	0.16%
19259	Selective Ins Co Of SC	IN	\$1,300,597	0.16%
19372	Northern Ins Co Of NY	NY	\$1,199,560	0.15%
39926	Selective Ins Co Of The Southeast	IN	\$1,199,349	0.15%
28460	Sentry Cas Co	WI	\$1,194,411	0.15%
20397	Vigilant Ins Co	NY	\$949,260	0.12%
13978	Florists Mut Ins Co	IL	\$906,970	0.11%
20303	Great Northern Ins Co	IN	\$871,329	0.11%
20362	Mitsui Sumitomo Ins Co of Amer	NY	\$855,137	0.11%
25887	United States Fidelity & Guar Co	CT	\$852,611	0.10%
33600	LM Ins Corp	IL	\$852,594	0.10%
36064	Hanover Amer Ins Co	NH	\$841,337	0.10%
19305	Assurance Co Of Amer	NY	\$824,195	0.10%
23108	Lumbermens Underwriting Alliance	MO	\$740,752	0.09%
24414	General Cas Co Of WI	WI	\$726,495	0.09%
18767	Church Mut Ins Co	WI	\$724,367	0.09%
26425	Wausau Gen Ins Co	WI	\$720,900	0.09%
23329	Merchants Mut Ins Co	NY	\$708,155	0.09%
21180	Sentry Select Ins Co	WI	\$704,425	0.09%
19704	American States Ins Co	IN	\$657,728	0.08%
15563	SeaBright Ins Co	IL	\$652,912	0.08%
13714	Pharmacists Mut Ins Co	IA	\$643,500	0.08%
29939	Main St Amer Assur Co	FL	\$624,413	0.08%
37885	XL Specialty Ins Co	DE	\$609,383	0.07%
28886	Transguard Ins Co Of Amer Inc	IL	\$595,812	0.07%
15067	Quincy Mut Fire Ins Co	MA	\$594,783	0.07%
21857	American Ins Co	OH	\$575,772	0.07%
35696	Harleysville Preferred Ins Co	PA	\$549,406	0.07%
10665	Ameritrust Ins Corp	MI	\$540,471	0.07%
12416	Protective Ins Co	IN	\$508,291	0.06%
23442	Patriot Gen Ins Co	WI	\$504,704	0.06%

12901	Merchants Preferred Ins Co	NY	\$498,747	0.06%
13943	Fitchburg Mut Ins Co	MA	\$475,425	0.06%
13083	Employers Security Assur Co	MA	\$472,105	0.06%
23434	Middlesex Ins Co	WI	\$469,786	0.06%
20613	Sparta Ins Co	CT	\$413,614	0.05%
14982	Penn Millers Ins Co	PA	\$400,386	0.05%
11126	Sompo Japan Ins Co of Amer	NY	\$372,019	0.05%
21865	Associated Ind Corp	CA	\$355,375	0.04%
22306	Massachusetts Bay Ins Co	NH	\$351,483	0.04%
21873	Firemans Fund Ins Co	CA	\$349,575	0.04%
26832	Great Amer Alliance Ins Co	OH	\$340,222	0.04%
10800	Premier Grp Ins Co Inc	TN	\$339,747	0.04%
22322	Greenwich Ins Co	DE	\$328,044	0.04%
19402	Chartis Prop Cas Co	PA	\$327,493	0.04%
23582	Harleysville Ins Co	PA	\$321,860	0.04%
18279	Bankers Standard Ins Co	PA	\$307,703	0.04%
22748	Pacific Employers Ins Co	PA	\$307,476	0.04%
11149	Maine Employers Mut Ins Co	ME	\$294,858	0.04%
10687	Utica Natl Assur Co	NY	\$279,468	0.03%
15105	Safety Natl Cas Corp	MO	\$278,157	0.03%
24074	Ohio Cas Ins Co	OH	\$277,594	0.03%
19690	American Economy Ins Co	IN	\$263,693	0.03%
19399	AIU Ins Co	NY	\$246,206	0.03%
22136	Great Amer Ins Co of NY	NY	\$243,648	0.03%
10120	Everest Natl Ins Co	DE	\$240,728	0.03%
21881	National Surety Corp	IL	\$223,701	0.03%
10677	Cincinnati Ins Co	OH	\$200,699	0.02%
21415	Employers Mut Cas Co	IA	\$191,134	0.02%
22977	Lumbermens Mut Cas Co	IL	\$160,184	0.02%
18333	Peerless Ind Ins Co	IL	\$154,676	0.02%
29874	North Amer Specialty Ins Co	NH	\$149,132	0.02%
37893	Ullico Cas Co	DE	\$136,972	0.02%
24554	XL Ins Amer Inc	DE	\$134,498	0.02%
42552	Nova Cas Co	NY	\$126,609	0.02%
44300	Tower Ins Co Of NY	NY	\$118,416	0.01%
36463	Discover Prop & Cas Ins Co	IL	\$108,998	0.01%
10642	Cherokee Ins Co	MI	\$103,668	0.01%
24449	Regent Ins Co	WI	\$100,485	0.01%
21970	OneBeacon Ins Co	PA	\$97,889	0.01%
23612	Midwest Employers Cas Co	DE	\$95,202	0.01%
10166	Accident Fund Ins Co of Amer	MI	\$89,139	0.01%
36234	Preferred Professional Ins Co	NE	\$86,305	0.01%
41238	Trans Pacific Ins Co	NY	\$69,723	0.01%
25879	Fidelity & Guar Ins Underwriters Inc	WI	\$58,953	0.01%
43702	Tower Natl Ins Co	MA	\$57,500	0.01%
12866	T H E Ins Co	LA	\$53,921	0.01%
32271	Dallas Natl Ins Co	TX	\$53,431	0.01%
15032	Guideone Mut Ins Co	IA	\$43,214	0.01%
25143	State Farm Fire & Cas Co	IL	\$40,544	0.00%
24678	Arrowood Ind Co	DE	\$34,111	0.00%
28304	Federated Serv Ins Co	MN	\$32,321	0.00%
35386	Fidelity & Guar Ins Co	IA	\$32,289	0.00%
11371	Great West Cas Co	NE	\$29,465	0.00%
21709	Truck Ins Exch	CA	\$28,919	0.00%
12297	Petroleum Cas Co	TX	\$27,790	0.00%
22187	Greater NY Mut Ins Co	NY	\$26,849	0.00%
13269	Zenith Ins Co	CA	\$23,405	0.00%
23337	American European Ins Co	NH	\$19,760	0.00%
23396	Amerisure Mut Ins Co	MI	\$18,589	0.00%
27073	Nipponkoa Ins Co Ltd US Br	NY	\$16,749	0.00%
39845	Westport Ins Corp	MO	\$16,534	0.00%
14168	Harleysville Mut Ins Co	PA	\$16,401	0.00%
21849	American Automobile Ins Co	MO	\$15,872	0.00%
35289	Continental Ins Co	PA	\$15,683	0.00%
44393	West Amer Ins Co	IN	\$15,537	0.00%
11123	Safety First Ins Co	IL	\$15,276	0.00%
16691	Great Amer Ins Co	OH	\$15,246	0.00%
41181	Universal Underwriters Ins Co	KS	\$15,005	0.00%

24066	American Fire & Cas Co	OH	\$13,492	0.00%
40517	Advantage Workers Comp Ins Co	IN	\$11,453	0.00%
31895	American Interstate Ins Co	LA	\$9,214	0.00%
12304	Accident Fund Gen Ins Co	MI	\$5,838	0.00%
42650	OneBeacon Midwest Ins Co	WI	\$5,352	0.00%
10205	Mountain Valley Ind Co	NH	\$5,323	0.00%
24732	General Ins Co Of Amer	WA	\$5,088	0.00%
27154	Atlantic Specialty Ins Co	NY	\$4,208	0.00%
19488	Amerisure Ins Co	MI	\$3,604	0.00%
22918	American Motorists Ins Co	IL	\$2,189	0.00%
18538	Bancinsure Inc	OK	\$1,929	0.00%
20710	Century Ind Co	PA	\$1,732	0.00%
24082	Ohio Security Ins Co	OH	\$1,531	0.00%
12305	Accident Fund Natl Ins Co	MI	\$1,494	0.00%
20095	Bituminous Cas Corp	IL	\$1,265	0.00%
19895	Atlantic Mut Ins Co	NY	\$867	0.00%
13331	American Hardware Mut Ins Co	OH	\$582	0.00%
14990	Pennsylvania Natl Mut Cas Ins Co	PA	\$272	0.00%
11000	Sentinel Ins Co Ltd	CT	\$48	0.00%
40320	Massachusetts Homeland Ins Co	MA	\$18	0.00%
Total Direct Written Premium			\$813,020,627	100.00%