

AGENDA
FINANCIAL SERVICES COMMISSION
Office of Insurance Regulation
Materials Available on the Web at:
[www. flair.com/fsc.aspx](http://www.flair.com/fsc.aspx)

March 23, 2010

MEMBERS

Governor Charlie Crist
Attorney General Bill McCollum
Chief Financial Officer Alex Sink
Commissioner Charles Bronson

Contact: Monte Stevens
(850-413-2571)

2:00 P. M.
LL-03, The Capitol
Tallahassee, Florida

ITEM	SUBJECT	RECOMMENDATION
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1. Request for Approval for Publication of Proposed Rule 69O-149.303; Cover Florida Plan Disclosure Form

This rule adopts the standard disclosure form required by the Cover Florida Health Care Access Program established pursuant to section 408.9091, Florida Statutes. This form is required to be provided to consumers purchasing Cover Florida Plan Coverage.

The form provides important disclosures concerning terms of renewal, termination of coverage, portability, grace period, reinstatement, premium changes, preexisting conditions, and cost sharing requirements. It also provides a schedule of services that are not covered and specific plan exclusions.

Sections 408.9091(11), 624.307(1), 624.308, 408.9091(4), F.S., provide rulemaking authority and laws implemented for this rule.

(ATTACHMENT 1)

APPROVAL FOR PUBLICATION

2. Update on Florida's Property Insurance Marketplace

(ATTACHMENT FORTHCOMING)

FOR DISCUSSION

M E M O R A N D U M

DATE: March 9, 2010
TO: Kevin M. McCarty, Commissioner, Office of Insurance Regulation
THROUGH: Steven H. Parton, General Counsel
FROM: Dennis Threadgill
Bob Prentiss 
SUBJECT: Cabinet Agenda for March 23, 2010
Request for Approval to Publish New
Rule 69O-149.303
Assmt. # 44288

The Office of Insurance Regulation requests that the proposed new rule be presented to the Cabinet aides on or before March 17, 2010 and to the Financial Services Commission on March 23, 2010, with a request to approve for publication the proposed rule.

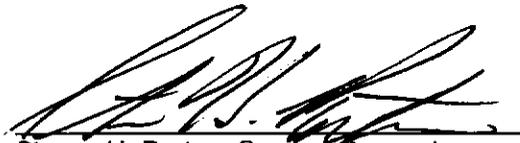
This rule adopts the standard disclosure form required by the Cover Florida Health Care Access Program established pursuant to section 408.9091, Florida Statutes. Form OIR-B2-2004 (New 3/2010) is required to be provided to consumers purchasing Cover Florida Plan Coverage.

The form provides important disclosures concerning terms of renewal, termination of coverage, portability, grace period, reinstatement, premium changes, preexisting conditions, cost sharing requirements and provides a schedule of services that are not covered and specific plan exclusions.

Sections 408.9091(11), 624.307(1), 624.308, 408.9091(4), F.S., provide rulemaking authority and laws implemented for this rule.

Stephen Fredrickson is the attorney handling this rule. Attached are: 1) the proposed rule(s), 2) any incorporated materials, such as forms; and 3) copies of the rulemaking statutory authority and law implemented.

Approved for signature:


Steven H. Parton, General Counsel

Approved for submission to Financial Services
Commission:


Kevin M. McCarty, Commissioner
Office of Insurance Regulation

Proposed Rule 690-149.303

690-149.303 Cover Florida Plan Disclosure Form

As required by s. 408.9091(4)(a)9, Florida Statutes, Plan enrollment material must include the standard disclosure form OIR-B2-2004 (New 3/2010) "Cover Florida Plan Disclosure Form" which is hereby adopted and incorporated by reference and is available and may be printed from the Office's website: www.flair.com.

Rulemaking Authority 624.308, 408.9091(11) FS. Law Implemented 624.307(1), 408.9091(4) FS. History- New

Company Name
Address
City, State, Zip
Phone number

COVER FLORIDA PLAN DISCLOSURE FORM

[Plan Name]

THE BENEFITS PROVIDED BY THIS COVER FLORIDA PLAN ARE LIMITED. YOU SHOULD CAREFULLY REVIEW THE BENEFITS AND EXCLUSIONS PROVIDED IN THIS HEALTH PLAN. PLEASE REFER TO YOUR CONTRACT FOR A COMPLETE DESCRIPTION OF YOUR RIGHTS AND OBLIGATIONS AND THOSE OF [CARRIER NAME].

COVERAGE IS NOT PROTECTED BY THE PROVISIONS OF THE FLORIDA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION UNDER PART III OF CHAPTER 631 OR BY THE HEALTH MAINTENANCE ORGANIZATION CONSUMER ASSISTANCE PLAN UNDER PART IV OF CHAPTER 631.

THE COVERAGE UNDER THIS PLAN CONSTITUTES CREDITABLE COVERAGE AS DEFINED IN SECTION 627.6561(5)(A) OR SECTION 641.31071(5)(A), FLORIDA STATUTES.

CREDITABLE COVERAGE. This allows you to move from a Cover Florida Plan to another health plan or from another qualifying plan to Cover Florida without having to repeat a pre-existing condition exclusion period so long as you have earned 12 months of coverage with no more than a 63 day break in coverage.

TERMS OF RENEWAL. This Plan is Guaranteed Renewable and will stay in effect as long as you remain eligible for coverage and the Premium is paid. Coverage under this Plan is for an initial term of twelve (12) months commencing as of the Effective Date of coverage and will automatically renew for successive terms of twelve (12) months unless terminated or non-renewed as provided for in the Plan.

TERMINATION OF COVERAGE. Coverage under the Plan shall terminate on the last day of the month in which you: (a) fail to pay premiums as required under the Plan, or (b) commit fraud. You will be provided at least forty-five (45) days advance written notice of the effective date of cancellation or nonrenewal. Coverage under the Plan, however, may be terminated if [carrier name] has decided to discontinue all Cover Florida Plans in the state and you are provided at least 180 days notice prior to the date of nonrenewal of coverage.

PORTABILITY. Coverage will continue under the same terms and conditions regardless of any change in your employment.

GRACE PERIOD. This Plan has a grace period of [at least 30] days. Reinstatements within sixty-three (63) days of the termination shall be under the same terms as the original plan. After sixty-three (63) days, you must reapply and a new period of preexisting conditions and exclusions will be in effect.

REINSTATEMENT. Reinstatements within sixty-three (63) days of the termination shall be under the same terms as the original plan. After sixty-three (63) days, you must reapply an a new period of preexisting conditions' limitations and exclusions will be applied.

PREMIUM CHANGES. Premiums will only change on the annual renewal date of the Policy and be guaranteed for a twelve (12) month period until the next annual policy renewal. You will be given written notice of any changes in premiums at least forty-five (45) days in advance of the Premium due date of the month of annual renewal.

PRE-EXISTING CONDITION. Unless you had creditable coverage within sixty-three (63) days preceding the application date for coverage, the Policy excludes coverage for pre-existing conditions.

Pre-existing Condition means a condition, regardless of the cause of the condition, for which medical advice, diagnosis, or treatment was recommended or received within the six-month period ending on the effective date of coverage; genetic information is not treated as a pre-existing condition in the absence of a diagnosis of the condition related to such information; such exclusion extends for a period of up to twelve (12) months after the effective date of coverage; you are provided written general notice regarding the existence and terms of any pre-existing condition exclusion; and you are provided written individualized notice regarding the pre-existing condition exclusion.

COST SHARING REQUIREMENT The benefits provided under this Policy are limited. It provides limits on the types of services covered and the number of services covered. You are responsible for your portion of payments at the time service is received. Read your policy carefully to fully understand that this Plan does not provide comprehensive coverage. A summary of what is covered and what is not covered is attached.

I have read this Disclosure and understand that the Cover Florida Plans are limited benefit plans and have benefit maximums and exclusions and limitations. I further acknowledge that I was offered the opportunity to purchase any other plan offered by [the Carrier] and I have declined.

Form Number/Edition Date

PLAN BENEFITS AND COST-SHARING ARRANGEMENTS (insert Schedule with cost-sharing)

SERVICES NOT COVERED WHICH ARE COVERED BY TRADITIONAL MAJOR MEDICAL PLANS (insert schedule)

PLAN EXCLUSIONS (list all exclusions)

Applicant's Signature _____ **Date** _____

624.308 Rules.--

(1) The department and the commission may each adopt rules pursuant to ss. 120.536(1) and 120.54 to implement provisions of law conferring duties upon the department or the commission, respectively.

(2) In addition to any other penalty provided, willful violation of any such rule shall subject the violator to such suspension or revocation of certificate of authority or license as may be applicable under this code as for violation of the provision as to which such rule relates.

624.307 General powers; duties.--

(1) The department and office shall enforce the provisions of this code and shall execute the duties imposed upon them by this code, within the respective jurisdiction of each, as provided by law.

408.9091 Cover Florida Health Care Access Program.--

(11) RULEMAKING AUTHORITY.--The agency and the Financial Services Commission may adopt rules pursuant to ss. 120.536(1) and 120.54 as needed to administer this section.

408.9091 Cover Florida Health Care Access Program.--

(4) PROGRAM.--The agency and the office shall jointly establish and administer the Cover Florida Health Care Access Program.

(a) General Cover Florida plan components must require that:

1. Plans are offered on a guaranteed-issue basis to enrollees, subject to exclusions for preexisting conditions approved by the office and the agency.
2. Plans are portable such that the enrollee remains covered regardless of employment status or the cost-sharing of premiums.
3. Plans provide for cost containment through limits on the number of services, caps on benefit payments, and copayments for services.
4. A Cover Florida plan entity makes all benefit plan and marketing materials available in English and Spanish.
5. In order to provide for consumer choice, Cover Florida plan entities develop two alternative benefit option plans having different cost and benefit levels, including at least one plan that provides catastrophic coverage.
6. Plans without catastrophic coverage provide coverage options for services including, but not limited to:
 - a. Preventive health services, including immunizations, annual health assessments, well-woman and well-care services, and preventive screenings such as mammograms, cervical cancer screenings, and noninvasive colorectal or prostate screenings.
 - b. Incentives for routine preventive care.
 - c. Office visits for the diagnosis and treatment of illness or injury.

- d. Office surgery, including anesthesia.
 - e. Behavioral health services.
 - f. Durable medical equipment and prosthetics.
 - g. Diabetic supplies.
7. Plans providing catastrophic coverage, at a minimum, provide coverage options for all of the services listed under subparagraph 6.; however, such plans may include, but are not limited to, coverage options for:
- a. Inpatient hospital stays.
 - b. Hospital emergency care services.
 - c. Urgent care services.
 - d. Outpatient facility services, outpatient surgery, and outpatient diagnostic services.
8. All plans offer prescription drug benefit coverage, use a prescription drug manager, or offer a discount drug card.
9. Plan enrollment materials provide information in plain language on policy benefit coverage, benefit limits, cost-sharing requirements, and exclusions and a clear representation of what is not covered in the plan. Such enrollment materials must include a standard disclosure form adopted by rule by the Financial Services Commission, to be reviewed and executed by all consumers purchasing Cover Florida plan coverage.
10. Plans offered through a qualified employer meet the requirements of s. 125 of the Internal Revenue Code.
- (b) Guidelines shall be developed to ensure that Cover Florida plans meet minimum standards for quality of care and access to care. The agency shall ensure that the Cover Florida plans follow standardized grievance procedures.
 - (c) Changes in Cover Florida plan benefits, premiums, and policy forms are subject to regulatory oversight by the office and the agency as provided under rules adopted by the Financial Services Commission and the agency.
 - (d) The agency, the office, and the Executive Office of the Governor shall develop a public awareness program to be implemented throughout the state for the promotion of the Cover Florida Health Care Access Program.
 - (e) Public or private entities may design programs to encourage Floridians to participate in the Cover Florida Health Care Access Program or to encourage employers to cosponsor some share of Cover Florida plan premiums for employees.
- (5) PLAN PROPOSALS.--The agency and the office shall announce, no later than July 1, 2008, an invitation to negotiate for Cover Florida plan entities to design a Cover Florida plan proposal in which benefits and premiums are specified.

(a) The invitation to negotiate shall include guidelines for the review of Cover Florida plan applications, policy forms, and all associated forms and provide regulatory oversight of Cover Florida plan advertisement and marketing procedures. A plan shall be disapproved or withdrawn if the plan:

1. Contains any ambiguous, inconsistent, or misleading provisions or any exceptions or conditions that deceptively affect or limit the benefits purported to be assumed in the general coverage provided by the plan;
2. Provides benefits that are unreasonable in relation to the premium charged or contains provisions that are unfair or inequitable, that are contrary to the public policy of this state, that encourage misrepresentation, or that result in unfair discrimination in sales practices;
3. Cannot demonstrate that the plan is financially sound and that the applicant is able to underwrite or finance the health care coverage provided;
4. Cannot demonstrate that the applicant and its management are in compliance with the standards required under s. 624.404(3); or
5. Does not guarantee that enrollees may participate in the Cover Florida plan entity's comprehensive network of providers, as determined by the office, the agency, and the contract.

(b) The agency and the office may announce an invitation to negotiate for the design of Cover Florida Plus products to companies that offer supplemental insurance, discount medical plan organizations licensed under part II of chapter 636, or prepaid health clinics licensed under part II of chapter 641.

(c) The agency and office shall approve at least one Cover Florida plan entity having an existing statewide network of providers and may approve at least one regional network plan in each existing Medicaid area.

(6) LICENSE NOT REQUIRED.--

(a) The licensing requirements of the Florida Insurance Code and chapter 641 relating to health maintenance organizations do not apply to a Cover Florida plan approved under this section unless expressly made applicable. However, for the purpose of prohibiting unfair trade practices, Cover Florida plans are considered to be insurance subject to the applicable provisions of part IX of chapter 626 except as otherwise provided in this section.

(b) Cover Florida plans are not covered by the Florida Life and Health Insurance Guaranty Association under part III of chapter 631 or by the Health Maintenance Organization Consumer Assistance Plan under part IV of chapter 631.

(7) ELIGIBILITY.--Eligibility to enroll in a Cover Florida plan is limited to residents of this state who meet all of the following requirements:

- (a) Are between 19 and 64 years of age, inclusive.
- (b) Are not covered by a private insurance policy and are not eligible for coverage through a public health insurance program, such as Medicare, Medicaid, or Kidcare, unless eligibility for coverage lapses due to no longer meeting income or categorical requirements.
- (c) Have not been covered by any health insurance program at any time during the past 6 months, unless coverage under a health insurance program was terminated within the previous 6 months due to:

1. Loss of a job that provided an employer-sponsored health benefit plan;
 2. Exhaustion of coverage that was continued under COBRA or continuation-of-coverage requirements under s. 627.6692;
 3. Reaching the limiting age under the policy; or
 4. Death of, or divorce from, a spouse who was provided an employer-sponsored health benefit plan.
- (d) Have applied for health care coverage through a Cover Florida plan and have agreed to make any payments required for participation, including periodic payments or payments due at the time health care services are provided.
- (8) RECORDS.--Each Cover Florida plan must maintain enrollment data and provide network data and reasonable records to enable the office and the agency to monitor plans and to determine the financial viability of the Cover Florida plan, as necessary.
- (9) NONENTITLEMENT.--Coverage under a Cover Florida plan is not an entitlement, and a cause of action does not arise against the state, a local government entity, any other political subdivision of the state, or the agency or the office for failure to make coverage available to eligible persons under this section.
- (10) PROGRAM EVALUATION.--The agency and the office shall:
- (a) Evaluate the Cover Florida Health Care Access Program and its effect on the entities that seek approval as Cover Florida plans, on the number of enrollees, and on the scope of the health care coverage offered under a Cover Florida plan.
 - (b) Provide an assessment of the Cover Florida plans and their potential applicability in other settings.
 - (c) Use Cover Florida plans to gather more information to evaluate low-income, consumer-driven benefit packages.
 - (d) Jointly submit by March 1, 2009, and annually thereafter, a report to the Governor, the President of the Senate, and the Speaker of the House of Representatives which provides the information specified in paragraphs (a)-(c) and recommendations relating to the successful implementation and administration of the program.
- (11) RULEMAKING AUTHORITY.--The agency and the Financial Services Commission may adopt rules pursuant to ss. 120.536(1) and 120.54 as needed to administer this section.

Florida Residential Property Writers Annual 2009 Surplus and Underwriting Results

	A	B	C	D	E	F	G	H
1	NAIC Company Code	Insurer Name	State of Domicile	Reported Surplus as of 12/31/09	Surplus Gain(Loss) from Prior Year End	Net Income as of 12/31/09	Underwriting Gain(Loss) as of 12/31/09	Policies In Force as reported in QUASR as of 12/31/09
2	10064	CITIZENS PROPERTY INSURANCE CORPORATION	FL	3,993,006,073	822,232,225	763,767,652	789,671,970	996,869
3	10739	STATE FARM FLORIDA INSURANCE COMPANY	FL	366,294,230	(241,352,746)	(180,387,397)	(463,890,653)	768,228
4	10861	UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	FL	87,827,413	(6,165,889)	(3,034,783)	(43,141,436)	536,692
5	11844	ST. JOHNS INSURANCE COMPANY, INC.	FL	44,350,514	(1,492,752)	(19,739,884)	(32,342,288)	195,613
6	25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	TX	14,538,125,767	1,066,267,632	105,304,298	567,903,136	157,020
7	30511	CASTLE KEY INSURANCE COMPANY	IL	155,628,007	(6,845,865)	(3,945,456)	(17,082,724)	150,094
8	12196	ASI ASSURANCE CORP.	FL	31,132,084	6,599,027	10,231,365	11,264,976	129,179
9	12582	HOMEWISE PREFERRED INSURANCE COMPANY	FL	17,288,500	(5,636,395)	(5,867,172)	(9,427,055)	115,646
10	10132	FLORIDA PENINSULA INSURANCE COMPANY	FL	67,412,139	2,185,436	2,143,508	(493,581)	114,609
11	10948	NATIONWIDE INSURANCE COMPANY OF FLORIDA	OH	276,217,034	26,956,898	20,840,941	11,108,947	112,738
12	12538	ROYAL PALM INSURANCE COMPANY	FL	42,299,466	(6,734,528)	(11,706,318)	(10,952,235)	112,653
13	11986	UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	FL	29,918,906	(16,202,026)	(9,749,258)	(19,120,480)	98,002
14	10969	UNITED PROPERTY & CASUALTY INSURANCE COMPANY, INC.	FL	50,344,809	(4,329,946)	(8,048,821)	(17,386,017)	93,094
15	23035	LIBERTY MUTUAL FIRE INSURANCE COMPANY	WI	1,072,874,999	104,881,848	(15,333,783)	(142,133,087)	88,792
16	12841	AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	FL	26,318,369	2,200,190	2,796,699	693,720	87,657
17	10872	AMERICAN STRATEGIC INSURANCE CORP.	FL	135,258,830	443,672	18,449,886	17,884,293	87,413
18	11027	TOWER HILL PRIME INSURANCE COMPANY	FL	31,137,315	(9,948,855)	(15,832,793)	(14,397,231)	81,750
19	10136	SOUTHERN FIDELITY INSURANCE COMPANY	FL	63,273,857	480,371	2,559,562	(1,632,575)	81,570
20	10688	FLORIDA FAMILY INSURANCE COMPANY	FL	19,650,198	631,346	1,375,720	(696,779)	81,467
21	10860	SUNSHINE STATE INSURANCE COMPANY	FL	12,104,528	469,573	(5,858,286)	(7,715,279)	76,701
22	10835	CASTLE KEY INDEMNITY COMPANY	IL	14,100,476	561,857	551,121	-	76,536
23	12944	HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY	FL	24,117,136	(647,426)	(647,989)	(3,082,867)	75,630
24	13141	MAGNOLIA INSURANCE COMPANY	FL					74,573
25	10117	SECURITY FIRST INSURANCE COMPANY	FL	18,003,385	(2,361,929)	(3,559,246)	(4,518,788)	72,972
26	25968	USAA CASUALTY INSURANCE COMPANY	TX	3,533,065,877	399,824,940	395,217,232	450,177,322	72,764
27	10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	FL	380,413,186	(69,451,247)	83,602,138	67,265,552	71,952
28	12247	SOUTHERN OAK INSURANCE COMPANY	FL	15,043,656	4,088,837	(2,149,027)	(5,605,029)	60,005
29	13990	FIRST COMMUNITY INSURANCE COMPANY	FL	19,969,533	1,700,058	864,994	(613,709)	57,632
30	37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	IN	264,706,004	24,553,976	21,738,708	3,244,815	55,400
31	10953	CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	FL	47,402,886	(5,145,257)	(5,223,256)	(9,016,951)	54,231
32	31216	FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	FL	199,183,837	1,414,803	507,451	(16,565,751)	53,738
33	27980	FEDERATED NATIONAL INSURANCE COMPANY	FL	21,024,521	(10,468,018)	(12,212,144)	(20,830,477)	52,606
34	12954	OLYMPUS INSURANCE COMPANY	FL	21,123,663	(13,499,349)	3,580,112	3,125,543	51,159
35	12568	NORTHERN CAPITAL INSURANCE COMPANY	FL	1,160,776	(14,270,502)	(15,591,425)	(25,632,057)	48,622
36	10908	CAPITOL PREFERRED INSURANCE COMPANY, INC.	FL	11,521,796	1,207,346	690,071	11,490	48,182
37	12359	AMERICAN TRADITIONS INSURANCE COMPANY	FL	9,600,284	760,523	335,478	(357,889)	47,939
38	11185	FOREMOST INSURANCE COMPANY	MI	632,620,794	49,241,076	(54,971)	(58,969,324)	46,922
39	29050	TOWER HILL PREFERRED INSURANCE COMPANY	FL	20,761,670	(3,465,161)	(11,219,504)	(11,670,305)	45,081
40	21817	FLORIDA FARM BUREAU GENERAL INSURANCE COMPANY	FL	8,518,089	3,200,606	200,606	(12,264)	44,840
41	12011	TOWER HILL SELECT INSURANCE COMPANY	FL	16,171,697	(6,482,979)	(9,278,513)	(8,984,105)	44,704
42	10897	FIRST PROTECTIVE INSURANCE COMPANY	FL	14,913,534	(1,001,429)	(1,044,003)	(2,183,650)	44,503
43	13142	ASI PREFERRED INSURANCE CORP.	FL	13,515,835	3,919,817	(716,072)	(1,824,022)	37,463
44	38644	OMEGA INSURANCE COMPANY	FL	9,899,107	(2,315,651)	(1,043,767)	(1,254,168)	37,300
45	11800	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	MI	16,304,520	393,507	394,945	(1,908,052)	33,589
46	33588	FIRST LIBERTY INSURANCE CORPORATION (THE)	IL	21,791,146	116,066	278,334	(1,101,806)	31,165
47	17248	SAFEWAY PROPERTY INSURANCE COMPANY	IL	20,301,786	2,400,371	2,277,114	3,050,316	31,133
48	13125	PEOPLE'S TRUST INSURANCE COMPANY	FL	10,260,584	3,223,951	(1,812,822)	(2,475,780)	30,965
49	12957	MODERN USA INSURANCE COMPANY	FL	9,113,354	(2,670,916)	(3,129,401)	(3,469,602)	30,589
50	12237	GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY	FL	20,091,002	2,657,403	4,693,534	(5,116,074)	30,349
51	20281	FEDERAL INSURANCE COMPANY	IN	14,321,521,133	2,185,712,185	1,541,196,481	1,048,161,577	26,777
52	20966	COTTON STATES MUTUAL INSURANCE COMPANY	GA	63,942,913	9,786,013	567,538	(7,736,783)	26,667
53	12438	HOMEWISE INSURANCE COMPANY, INC.	FL	20,262,170	11,866,356	(2,102,954)	(1,919,990)	26,346
54	12482	EDISON INSURANCE COMPANY	FL	4,000,000	(3,339,731)	(7,607,941)	(8,055,200)	26,161
55	10149	FIRST HOME INSURANCE COMPANY	FL	17,879,702	(26,541,533)	(6,781,402)	(14,216,623)	26,153
56	10647	FIRST FLORIDIAN AUTO AND HOME INSURANCE COMPANY	FL	231,072,775	(4,321,436)	45,131,148	46,997,512	25,656
57	19976	AMICA MUTUAL INSURANCE COMPANY	RI	2,234,116,799	324,515,911	121,427,099	95,007,696	25,435
58	13023	NORTHERN CAPITAL SELECT INSURANCE COMPANY	FL					25,140
59	10203	ARGUS FIRE & CASUALTY INSURANCE COMPANY	FL	10,040,505	2,132,359	(764,344)	(5,713,668)	21,148
60	10186	FIDELITY FIRE & CASUALTY COMPANY	FL	10,613,639	(834,535)	(1,862,588)	(2,811,862)	20,987
61	12314	AMERICAN MODERN INSURANCE COMPANY OF FLORIDA, INC.	FL	7,143,335	586,616	657,838	918,552	19,664
62	11142	UNITED CASUALTY INSURANCE COMPANY OF AMERICA	IL	8,714,649	(482,275)	485,307	(1,337)	18,776
63	19380	AMERICAN HOME ASSURANCE COMPANY	NY	6,000,452,757	587,281,698	337,949,307	(696,427,659)	16,346
64	22683	TEACHERS INSURANCE COMPANY	IL	108,066,109	14,973,318	6,765,770	(8,162,108)	16,191
65	12306	HILLCREST INSURANCE COMPANY	FL	8,344,916	(604,294)	(603,017)	(1,148,404)	16,177
66	12563	SAFE HARBOR INSURANCE COMPANY	FL	8,582,305	815,610	747,821	923,342	14,669
67	12813	AUTO CLUB INSURANCE COMPANY OF FLORIDA	FL	21,281,840	10,249,366	(2,508,898)	(3,193,666)	13,240
68	41998	AMERICAN SOUTHERN HOME INSURANCE COMPANY	FL	27,938,923	3,121,657	2,826,123	1,831,343	12,228
69	13038	ARK ROYAL INSURANCE COMPANY	FL	8,487,556	(371,970)	(1,136,214)	(1,684,394)	11,707
70	10677	CINCINNATI INSURANCE COMPANY	OH	3,647,791,505	287,493,798	338,946,132	(96,333,786)	10,874
71	21873	FIREMAN'S FUND INSURANCE COMPANY	CA	3,047,659,323	186,029,595	771,805,238	48,635,407	10,695
72	16810	AMERICAN MERCURY INSURANCE COMPANY	OK	118,836,999	11,505,758	6,004,641	(16,009,083)	9,917
73	12157	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	SC	199,665,831	20,179,234	4,961,641	(4,645,383)	9,044
74	11072	ACA HOME INSURANCE CORP.	FL	15,361,507	376,133	328,217	(71,695)	8,931
75	16578	FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY	NY	92,972,591	10,645,020	10,141,739	10,122,827	8,919
76	10190	SOUTHERN-OWNERS INSURANCE COMPANY	MI	164,967,841	15,726,073	9,157,354	711,144	7,774
77	13139	AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	FL	11,519,575	1,763,700	2,474,829	915,297	7,712
78	23841	NEW HAMPSHIRE INSURANCE COMPANY	PA	1,396,850,896	(255,227,633)	3,112,094	(109,858,092)	6,721
79	19615	AMERICAN RELIABLE INSURANCE COMPANY	AZ	115,566,178	15,710,009	85,718,652	(7,073,511)	6,702
80	18163	COOPERATIVA DE SEGUROS MULTIPLES DE PUERTO RICO, INC.	PR	213,753,428	722,213	(15,804,585)	(25,602,938)	6,388
81	18988	AUTO-OWNERS INSURANCE COMPANY	MI	5,702,666,074	521,991,038	222,514,504	15,286,935	5,335

Florida Residential Property Writers Annual 2009 Surplus and Underwriting Results

	A	B	C	D	E	F	G	H
1	NAIC Company Code	Insurer Name	State of Domicile	Reported Surplus as of 12/31/09	Surplus Gain(Loss) from Prior Year End	Net Income as of 12/31/09	Underwriting Gain(Loss) as of 12/31/09	Policies In Force as reported in QUASR as of 12/31/09
82	41459	ARMED FORCES INSURANCE EXCHANGE	KS	66,469,227	5,124,969	4,768,145	(1,031,310)	5,076
83	37710	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	CA	45,261,961	3,202,972	4,675,613	6,344,170	4,973
84	11993	ENCOMPASS FLORIDIAN INSURANCE COMPANY	IL	5,810,702	154,689	154,689	-	4,730
85	18600	USAA GENERAL INDEMNITY COMPANY	TX	207,037,542	68,439,567	2,475,537	5,902,159	4,321
86	43699	AMERICAN FEDERATION INSURANCE COMPANY	FL	15,646,907	239,813	242,335	(217,725)	3,739
87	29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	WI	405,385,017	(30,851,925)	58,669,557	21,686,778	3,162
88	41513	FOREMOST SIGNATURE INSURANCE COMPANY	MI	18,695,777	350,927	286,642	(3,090,273)	3,057
89	42552	NOVA CASUALTY COMPANY	NY	87,246,206	28,516,031	4,927,924	-	2,870
90	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	MO	161,785,525	(50,790,176)	83,812,076	330,098	2,829
91	13619	SAWGRASS MUTUAL INSURANCE COMPANY	FL	7,488,554	7,698,888	(4,339,884)	(4,893,792)	2,828
92	12873	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	FL	49,978,129	2,116,926	(2,174,223)	(3,795,053)	2,719
93	11996	ENCOMPASS FLORIDIAN INDEMNITY COMPANY	IL	5,810,534	154,719	154,719	-	2,570
94	21261	ELECTRIC INSURANCE COMPANY	MA	407,063,243	57,020,273	25,479,583	(9,687,353)	2,391
95	12968	AMERICAN COASTAL INSURANCE COMPANY	FL	78,964,540	19,171,263	17,431,731	26,494,823	2,384
96	40231	OLD DOMINION INSURANCE COMPANY	FL	27,837,164	1,687,689	1,605,605	-	1,853
97	11156	HOMESITE INSURANCE COMPANY OF FLORIDA	FL	8,627,227	(970,499)	(1,231,862)	(2,445,072)	1,663
98	25666	TRAVELERS INDEMNITY COMPANY OF AMERICA	CT	150,409,173	6,299,476	26,366,931	13,488,119	1,574
99	12601	AMERICAN CAPITAL ASSURANCE CORP.	FL	61,480,522	(1,328,448)	5,929,374	5,457,039	1,565
100	40169	METROPOLITAN CASUALTY INSURANCE COMPANY	RI	46,578,703	(3,258,039)	2,580,102	-	1,473
101	39217	QBE INSURANCE CORPORATION	PA	238,106,832	(34,151,697)	(57,778,653)	(68,883,472)	1,308
102	13021	UNITED FIRE AND CASUALTY COMPANY	IA	556,264,879	3,206,846	(11,590,482)	(46,934,865)	1,260
103	32700	OWNERS INSURANCE COMPANY	OH	893,515,005	99,713,445	50,548,577	(44,701,072)	745
104	19909	CENTENNIAL INSURANCE COMPANY	NY	(2,029,752)	(11,312,327)	(9,357,263)	(10,432,024)	735
105	22578	HORACE MANN INSURANCE COMPANY	IL	142,357,262	14,594,481	14,682,958	939,283	735
106	10324	ADDISON INSURANCE COMPANY	IL	30,319,453	1,212,892	409,927	(2,827,400)	731
107	16691	GREAT AMERICAN INSURANCE COMPANY	OH	1,433,065,645	146,592,934	457,972,783	331,401,512	723
108	18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	PA	1,647,133,622	442,092,990	243,726,404	231,786,881	642
109	36560	SERVICE INSURANCE COMPANY	FL	13,421,619	(946,413)	(965,561)	(1,441,213)	597
110	21865	ASSOCIATED INDEMNITY CORPORATION	CA	82,347,124	6,600,670	6,644,534	140,938	542
111	20303	GREAT NORTHERN INSURANCE COMPANY	IN	453,227,446	67,352,387	89,000,836	55,399,385	541
112	31968	MERASTAR INSURANCE COMPANY	IN	14,200,726	(84,800)	512,601	-	526
113	20974	SHIELD INSURANCE COMPANY	GA	22,521,253	1,666,411	55,723	(13,305)	515
114	42803	GUIDEONE ELITE INSURANCE COMPANY	IA	18,774,469	663,780	555,953	-	492
115	43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	PA	157,955,714	37,048,121	64,784,579	6,105,038	484
116	18767	CHURCH MUTUAL INSURANCE COMPANY	WI	392,640,018	43,191,896	26,846,882	(18,722,563)	421
117	19895	ATLANTIC MUTUAL INSURANCE COMPANY	NY	(25,106,505)	(34,632,181)	(21,916,469)	(31,253,209)	419
118	26344	GREAT AMERICAN ASSURANCE COMPANY	OH	17,195,408	418,547	423,515	-	408
119	33898	AEGIS SECURITY INSURANCE COMPANY	PA	39,495,627	2,032,469	2,240,739	1,062,370	364
120	29424	HARTFORD CASUALTY INSURANCE COMPANY	IN	981,255,601	143,951,732	38,603,626	35,692,965	349
121	20346	PACIFIC INDEMNITY COMPANY	WI	2,200,171,756	368,435,231	329,260,645	212,636,059	300
122	32930	CAPACITY INSURANCE COMPANY	FL	5,375,711	329,334	(374,915)	(904,081)	258
123	13621	STAR & SHIELD INSURANCE EXCHANGE	FL	7,973,309	7,973,309	(1,923,367)	(1,931,262)	207
124	24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	WA	80,665,460	10,869,751	8,095,394	3,518,313	203
125	26417	ACE INSURANCE COMPANY OF THE MIDWEST	IN	53,040,126	2,417,727	2,509,783	33,251	173
126	15032	GUIDEONE MUTUAL INSURANCE COMPANY	IA	377,568,651	17,496,914	28,293,234	14,507,822	167
127	24112	WESTFIELD INSURANCE COMPANY	OH	654,637,658	68,567,439	72,562,839	21,163,168	159
128	22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	NY	60,220,415	2,326,066	1,832,033	-	145
129	20397	VIGILANT INSURANCE COMPANY	NY	176,625,318	23,991,485	16,034,571	6,933,300	133
130	10014	AFFILIATED FM INSURANCE COMPANY	RI	828,214,013	132,679,223	115,391,452	119,567,743	123
131	30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	CT	645,913,047	11,580,653	35,466,785	25,958,520	113
132	19704	AMERICAN STATES INSURANCE COMPANY	IN	641,760,792	100,512,208	88,190,978	33,421,953	91
133	25623	PHOENIX INSURANCE COMPANY	CT	1,224,746,790	54,555,301	239,125,070	87,585,079	77
134	27847	INSURANCE COMPANY OF THE WEST	CA	354,560,906	(19,914,091)	17,664,262	(35,779,238)	76
135	12573	UNIVERSAL SPECIALTY INSURANCE COMPANY	FL	8,787,634	(4,961,663)	189,175	(4,100)	74
136	16870	GRANADA INSURANCE COMPANY	FL	9,448,861	446,517	554,793	(267,766)	73
137	24988	SENTRY INSURANCE A MUTUAL COMPANY	WI	3,114,108,408	307,290,688	124,806,752	(48,644,080)	68
138	19682	HARTFORD FIRE INSURANCE COMPANY	CT	13,190,218,819	698,761,590	906,281,767	269,319,649	67
139	10178	FCCI INSURANCE COMPANY	FL	427,389,511	50,595,417	34,565,755	(8,280,525)	60
140	11853	RANCHERS AND FARMERS INSURANCE COMPANY	TX	5,017,348	(146,205)	(580,280)	(858,123)	54
141	23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	OH	2,091,642,734	(17,743,504)	69,438,324	(65,924,181)	54
142	33472	FCCI COMMERCIAL INSURANCE COMPANY	FL	15,612,998	248,007	266,035	(323,536)	54
143	14559	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	IA	77,049,221	6,525,195	4,861,605	132,303	50
144	20443	CONTINENTAL CASUALTY COMPANY	IL	9,338,151,560	1,519,187,110	126,099,488	(844,740,712)	46
145	22292	HANOVER INSURANCE COMPANY (THE)	NH	1,737,115,934	199,510,030	174,318,940	(34,630,888)	34
146	23787	NATIONWIDE MUTUAL INSURANCE COMPANY	OH	9,475,043,410	(1,404,687,299)	55,234,823	(488,304,040)	34
147	20648	EMPLOYERS FIRE INSURANCE COMPANY	MA	52,512,784	(596,090)	3,435,297	1,851,926	29
148	24767	ST. PAUL FIRE & MARINE INSURANCE COMPANY	MN	6,591,354,104	224,847,627	721,993,715	468,494,455	29
149	13687	PREPARED INSURANCE COMPANY	FL	10,399,010	10,399,010	2,535	(44,296)	28
150	16535	ZURICH AMERICAN INSURANCE COMPANY	NY	7,417,150,618	1,177,320,216	426,596,683	140,982,087	28
151	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	DE	153,371,434	7,627,277	27,417,103	24,663,907	25
152	42978	AMERICAN SECURITY INSURANCE COMPANY	DE	754,399,943	(30,943,195)	314,858,636	339,658,476	22
153	12904	TOKIO MARINE AND NICHIDO FIRE INS. CO., LTD. (US BRANCH)	NY	580,533,949	(22,739,884)	83,452,765	45,408,948	21
154	26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	OH	28,092,996	671,992	680,201	-	19
155	20427	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	PA	108,051,103	(6,401,472)	6,037,939	-	16
156	29459	TWIN CITY FIRE INSURANCE COMPANY	IN	305,238,895	4,022,274	36,177,691	9,734,445	15
157	24732	GENERAL INSURANCE COMPANY OF AMERICA	WA	547,998,085	100,379,282	87,723,771	40,479,716	14
158	25615	CHARTER OAK FIRE INSURANCE COMPANY	CT	228,630,688	6,676,368	39,964,909	22,246,601	12
159	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	CT	95,881,779	2,851,224	10,337,765	6,303,924	12
160	38970	MARKEL INSURANCE COMPANY	IL	176,567,178	84,590,855	5,329,897	(12,562,308)	11
161	39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	MD	185,415,447	6,789,709	8,319,772	-	10

Florida Residential Property Writers Annual 2009 Surplus and Underwriting Results

	A	B	C	D	E	F	G	H
1	NAIC Company Code	Insurer Name	State of Domicile	Reported Surplus as of 12/31/09	Surplus Gain(Loss) from Prior Year End	Net Income as of 12/31/09	Underwriting Gain(Loss) as of 12/31/09	Policies In Force as reported in QUASR as of 12/31/09
162	22306	MASSACHUSETTS BAY INSURANCE COMPANY	NH	48,407,567	1,869,151	2,095,981	-	9
163	37877	NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	OH	38,886,155	211,735	154,279	-	9
164	21482	FACTORY MUTUAL INSURANCE COMPANY	RI	6,203,645,736	1,469,434,636	899,187,855	854,221,028	8
165	21881	NATIONAL SURETY CORPORATION	IL	132,102,910	(100,187,803)	26,791,283	370,256	8
166	24414	GENERAL CASUALTY COMPANY OF WISCONSIN	WI	556,268,734	18,392,903	80,170,732	(899,094)	8
167	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	IL	106,918,591	(4,476,009)	4,805,876	-	7
168	20621	ONEBEACON AMERICA INSURANCE COMPANY	MA	326,802,661	30,513,608	47,038,209	20,247,739	7
169	24791	ST. PAUL MERCURY INSURANCE COMPANY	MN	67,015,259	3,354,599	12,198,013	5,700,891	7
170	25682	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	CT	345,175,754	7,084,440	44,462,713	23,997,589	7
171	42331	GUIDEONE AMERICA INSURANCE COMPANY	IA	9,415,071	248,121	248,659	-	7
172	19224	ST. PAUL PROTECTIVE INSURANCE COMPANY	IL	237,755,432	3,880,082	24,750,102	10,158,658	6
173	24449	REGENT INSURANCE COMPANY	WI	56,320,701	(7,115,193)	(2,849,947)	(231,244)	6
174	11231	GENERALI - U. S. BRANCH	NY	25,098,770	(6,160,057)	(1,741,464)	(1,276,580)	5
175	19232	ALLSTATE INSURANCE COMPANY	IL	15,026,073,900	2,004,998,826	1,285,048,492	798,300,533	5
176	19690	AMERICAN ECONOMY INSURANCE COMPANY	IN	508,630,666	199,481,657	62,275,673	24,641,393	5
177	20508	VALLEY FORGE INSURANCE COMPANY	PA	54,028,279	(1,548,813)	2,667,065	-	5
178	23043	LIBERTY MUTUAL INSURANCE COMPANY	MA	12,491,552,915	2,156,820,497	(65,097,619)	(826,358,042)	5
179	38261	HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	CT	58,687,380	5,655,304	9,409,662	3,244,815	5
180	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	PA	63,849,772	2,546,820	2,993,615	586,275	4
181	25658	TRAVELERS INDEMNITY COMPANY	CT	8,372,638,876	410,394,778	1,200,457,712	416,516,989	4
182	26247	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	NY	160,930,637	4,635,237	5,973,011	-	4
183	35289	CONTINENTAL INSURANCE COMPANY	PA	1,541,608,982	32,299,064	(64,239,637)	(6,946,642)	4
184	40142	AMERICAN ZURICH INSURANCE COMPANY	IL	155,526,158	(10,981,649)	8,335,860	-	4
185	22667	ACE AMERICAN INSURANCE COMPANY	PA	2,010,797,478	221,157,771	254,632,460	102,012,685	3
186	26905	CENTURY NATIONAL INSURANCE COMPANY	CA	288,614,315	65,090,273	39,277,906	32,455,102	3
187	27154	ATLANTIC SPECIALTY INSURANCE COMPANY	NY	52,152,059	2,165,312	1,806,306	740,771	3
188	35300	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	CA	3,850,297,852	128,923,535	45,447,126	(10,505,321)	3
189	39926	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	IN	69,177,519	1,715,152	6,656,259	(472,995)	3
190	10069	HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COMPANY	VT	95,847,422	7,133,241	6,467,222	8,387,299	2
191	20362	mitsui sumitomo insurance company of america	NY	253,316,016	23,854,658	24,453,848	2,700,124	2
192	20494	TRANSPORTATION INSURANCE COMPANY	IL	31,179,247	(3,577,122)	1,021,009	-	2
193	20613	SPARTA INSURANCE COMPANY	CT	254,154,589	95,001	(1,260,644)	(11,831,258)	2
194	21113	UNITED STATES FIRE INSURANCE COMPANY	DE	1,055,477,177	112,198,266	41,294,263	(35,603,749)	2
195	21857	AMERICAN INSURANCE COMPANY (THE)	OH	369,559,932	(24,958,992)	82,279,719	1,314,859	2
196	23396	AMERISURE MUTUAL INSURANCE COMPANY	MI	620,360,904	108,285,278	8,746,413	(12,221,706)	2
197	27855	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	IL	39,104,857	(2,381,337)	1,749,793	-	2
198	10220	COMMONWEALTH INSURANCE COMPANY OF AMERICA	WA	24,957,800	1,273,866	279,674	(381,444)	1
199	13250	WORKMEN'S AUTO INSURANCE COMPANY	CA	22,685,207	3,568,169	1,293,897	(6,071)	1
200	22551	MITSUI SUMITOMO INSURANCE USA INC.	NY	53,974,341	725,977	2,006,385	302,724	1
201	24074	OHIO CASUALTY INSURANCE COMPANY	OH	1,336,171,686	300,766,650	197,132,862	89,758,817	1
202	24775	ST. PAUL GUARDIAN INSURANCE COMPANY	MN	27,198,158	925,384	3,411,305	1,741,002	1
203	25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	NY	46,039,607	(346,491)	(2,203,957)	(7,474,750)	1
204	42048	DIAMOND STATE INSURANCE COMPANY	IN	112,531,922	(252,399)	6,438,755	(51,541)	1
205	19496	UNITED FIRE & INDEMNITY COMPANY	TX	14,229,733	(372,841)	(368,543)	(1,696,446)	-
206	26298	METROPOLITAN PROPERTY AND CASUALTY INSURANCE CO	RI	1,817,212,895	54,878,155	285,483,822	193,467,370	-
207	40649	ECONOMY PREMIER ASSURANCE COMPANY	IL	37,104,586	1,808,180	1,583,743	-	-
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213		Notes:						
214		Northern Capital Select merged with Northern Capital Insurance Company, thus						
215		no data has been reported.						
216								
217		Magnolia Insurance Company has not reported data. The company is in supervision.						