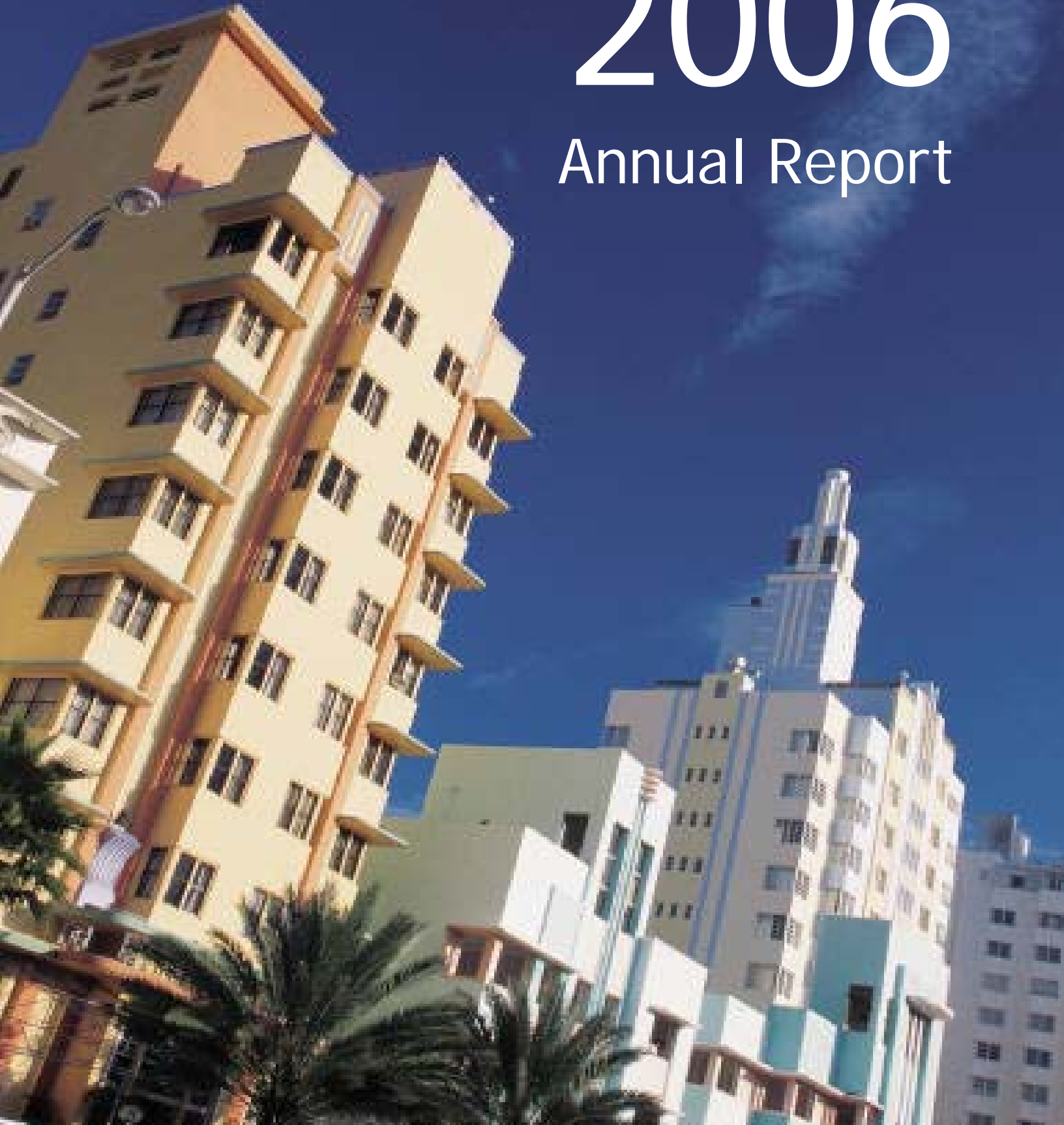


Florida Office of Insurance Regulation

2006

Annual Report





OFFICE OF INSURANCE REGULATION  
KEVIN M. MCCARTY  
COMMISSIONER

FINANCIAL SERVICES  
COMMISSION

CHARLIE CRIST  
GOVERNOR

ALEX SINK  
CHIEF FINANCIAL OFFICER

BILL MCCOLLUM  
ATTORNEY GENERAL

CHARLES BRONSON  
COMMISSIONER OF  
AGRICULTURE

Dear Floridians:

I am pleased to submit the 2006 Annual Report of the Florida Office of Insurance Regulation for the 2005-2006 Fiscal Year, in compliance with Section 624.315, Florida Statutes.

I am filing this copy simultaneously with the Speaker and Minority Leader of the House of Representatives, the President and Minority Leader of the Senate, the chairs of the legislative committees with jurisdiction over matters of insurance, and the Governor. Anyone with Internet access may also view the report and similar associated information on the Office's website, [www.floir.com](http://www.floir.com).

This report contains all of the information the Office is required by statute to publish annually, and each section indicates the specific statutory reference. Please note the Office's website contains a myriad of insurance industry information and links to other insurance related websites. If you have any questions about the contents of this report or the affairs of the Florida Office of Insurance Regulation, please do not hesitate to contact my office.

Sincerely,

Kevin M. McCarty

• • •

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## Part 1 - Report of Activities

# Part 1 - Report of Activities



This section is a brief summary of major activities and accomplishments of the Office of Insurance Regulation during the 2005 Calendar Year.

Some information contained herein is reported on the Fiscal Year 2005-2006 (July 1, 2005 - June 30, 2006) basis.

## Florida Office of Insurance Regulation's Vision

The Florida Office of Insurance Regulation envisions a robust and competitive insurance market that maintains consumer protection and provides protection for the Florida insurance buying public.

## Florida Office of Insurance Regulation's Mission

To ensure that insurance companies licensed to do business in Florida are financially viable; operating within the laws and regulations governing the insurance industry; and offering insurance policy products at fair and adequate rates which do not unfairly discriminate against the buying public.

## 2005 - A Year in Review

During the past two years, Florida consumers and the insurance industry were hit hard by a succession of eight hurricanes that ravaged the state causing approximately \$36 billion in insured losses and generating more than 2.8 million claims.

The Florida Office of Insurance Regulation (Office) personnel stayed in constant communication with insurers to assess the extent of their hurricane losses and to closely monitor solvency issues. Despite the devastating losses in 2005, only one insurer group became insolvent. Many staff members also traveled to hurricane damaged areas of the state to assist policyholders in filing claims and working through issues with their insurance companies.

During the 2005 Legislative Session, the Commissioner and his Legislative Affairs staff successfully worked with the Governor and Florida Legislature on the following:

### Property Insurance Reform

- With the unprecedented events of the 2004 Hurricane Season, it became clear that legislative changes needed to be made for Florida's consumers as well as the insurance industry. In 2005, the Office created a major property insurance package, SB 1486 (Ch. 2005-111) to address many of the issues that arose during the hurricane season. This legislation was a major undertaking by the Office and included multiple provisions designed to protect consumers and offer transparency to Florida policyholders about the content of their homeowner's policies. Additionally, changes to the Florida Hurricane Catastrophe Fund will make it easier for insurers to tap into the fund when disaster occurs, thereby reducing premium costs for homeowners.

### Unauthorized Insurers

- HB 1065, (Ch. 2005-144) relating to unauthorized insurance entities, was developed to clarify the intent of the law and strengthen the ability of the Office to protect consumers by the issuance of a "cease and desist" order against an entity operating in Florida without a Certificate of Authority. The legislation also assists the Office's efforts to prosecute cases against unauthorized entities by specifying that selling insurance products without a license constitutes an immediate threat and causes irreparable harm to consumers.

### Third Party Administrators

- The Office was made aware of some problems pertaining to Third Party Administrators (TPA) such as: questionable assets, debt, impairment and unsound financial conditions. A TPA informed the Office that a Senior Vice President of marketing had diverted \$43.7 million of premiums and commissions, depriving \$8.9 million in operating fees and commissions from a company. This individual was subsequently convicted of diverting at least \$17 million from the company for personal use. The TPA signed a consent order agreeing to a number of requirements, including capital infusions and submissions of audited financial statements. However, they did not submit audited financial statements as agreed, and effective July 23, 2004, surrendered their TPA Certificate of Authority to the state of Florida. The Legislature and Office closed this loophole in 2005 by requiring TPA's to file audited financial statements, enhancing the ability to determine the company's financial solvency, as well as requiring applicants to submit business plans to aid in the determination of a company's operational and managerial competency.

## Health Insurance

- The Office created a health insurance package, HB 811 (Ch. 2005-231), to provide additional authority for it to disapprove a health flex plan if the officers or directors are incompetent, untrustworthy or lacking in insurance managerial experience. The legislation increased the financial examination interval for HMOs from three to five years, which allows the Office to focus examination resources on those companies requiring additional oversight and is consistent with the National Association of Insurance Commissioners Model Act and accreditation parameters.

## Technology Advances

- Securing \$1.95 million to design and develop an electronic web-based Financial Analysis and Management “Electronic Document Management System” Workflow. One of the Office’s most important functions is to protect consumers by ensuring regulated insurance entities are financially solvent at all times and able to pay their policyholders’ claims. Before this new system, all financial review was done in a vast, paper-based environment. This new system allows Office specialists to review all relevant documentation in electronic format, allowing for increased productivity, better management of workflow, and faster review times.
- \$415,000 to develop a Small Employers Rate Data and Collection System in order to compare rates across carriers and plan types, thus enabling small employers an online means of shopping for the best rates to suit their needs.

## Hurricane Modeling

- Many insurance companies use private computer modeling firms to run computer hurricane simulations on their book of business to determine how much the company will have to pay out in claims. They use the results when making filings to the state for increased rates. Because the modeling firms are private, they do not allow the state regulator to verify the results and therefore determine if the rate increase requested by the insurance company is justified. The modeling firms maintained that allowing the state to look into their “black box” would violate trade secrets and copyrighted formulas.

As a result, in 2001, the Department of Insurance (later to become the Office of Insurance Regulation in 2003) began working with Florida International University (FIU) to develop a public hurricane model that would provide estimates of insured losses which insurance companies use to determine homeowner's windstorm rates. The estimates are also used by regulators to help evaluate requests for rate changes by comparing the results of the company's private modeler with the results of the public model. However, the principal objective of the computer model is to estimate annual expected insured losses as a result of hurricanes.

Presently the Office requires the industry to provide detailed information about each company's property exposure when rate filings are submitted. Insurers that do not follow these guidelines in their rate filings will have them disallowed.

The Office of Insurance Regulation and FIU have asked the Florida Legislature for \$1.1 million in funding to expand the applicability of the Model to include commercial structures such as condominiums and apartment buildings. The Model is currently restricted to the analysis of single-family homes, including manufactured houses. However, commercial residential buildings represent a large portion of the existing Florida building stock and many of these structures are in high-risk areas. That is why we hope to expand the model's capabilities to also include these structures.

In 2005, an additional \$300,000 in recurring funds for the maintenance and support of the Public Hurricane Model, which was designed to evaluate homeowners' insurance rates. The public model is also used as a tool to compare the results of a company's private modeling results with the public model's results.

### Multi-State Review Program (MSRP)

- On the broad regulatory front, Florida, Texas and California established the Multi-State Review Program (MSRP) in 2003, giving annuity companies the opportunity to submit an individual, online rate filing simultaneously to all three states. To date, Nevada, Georgia, Louisiana, and the District of Columbia have joined the MSRP. Annuity filers use Florida's online I-File system to submit filings, which are subject to the combined annuity review standards of Florida, Texas, and California, while providing companies a simultaneous product approval in all seven states.
- Participating insurers see a noticeable increase in their product's speed to market and a reduction in administrative costs. Each paperless submission offers insurers the opportunity to obtain approval in 60 days or less with an average review period of 38 days, reaching over one-quarter of the country's annuities market. In the second half of 2005, the Office began work on developing life standards to allow for simultaneous review and approval of life insurance filings through the MSRP with an estimated implementation date of winter 2006. More information on the MSRP is available at: <http://www.floir.com/MSRP.htm> .
- Company participation in the MSRP is free (although some existing participating state filing fees may apply) and only requires an Internet connection.



# Commissioner's Office

The Commissioner serves as a member of the National Association of Insurance Commissioners (NAIC), the national organization of insurance regulators from all 50 states, the District of Columbia and the four U.S. territories. The NAIC's mission is to protect the public interest; promote competitive markets; facilitate the fair and equitable treatment of insurance consumers; promote the reliability, solvency and financial solidity of insurance institutions; and support and improve state regulation of insurance. The NAIC provides the states with a forum for the development of uniform policy where appropriate. The Office participates in NAIC national meetings, interim meetings, forums, and training. Participation at the NAIC affords the Office the opportunity to take part in resolving major insurance issues and contribute to the development of national policies.

Below is a listing of Florida's NAIC committee, board, task force and working group assignments during 2005:

## Serving as Chair

EX Committee, SE Zone

Health Discount Plans (B) Working Group

Catastrophe Insurance (C) Working Group

*Receivership Technology & Administration (E) Working Group - represented by Department of Financial Services Staff*

## Serving as Vice-Chair

Consumer Participation Board of Trustees

Property & Casualty Insurance (C) Committee

Financial Condition (E) Committee

Speed to Market (EX) Task Force

Senior Issues (B) Task Force

## Serving as Co-Chair

Interstate Compact National Standards (EX) Working Group

*Fingerprint (D) Subgroup - represented by Department of Financial Services Staff*

## Serving as Members

Life Insurance & Annuities (A) Committee	Class Action Insurance Litigation (C ) Working Group
Health Insurance & Managed Care (B) Committee	Market Conditions (C ) Working Group
Market Regulation & Consumer Affairs (D) Committee	Terrorism Insurance Implementation (C ) Working Group
Financial Regulation Standards & Accreditation (F) Committee	Surplus Lines Financial Analysis (C ) Working Group
Information Resources Management (H) Committee	Employer Leasing Model Laws (C ) Working Group
NAIC/Consumer Liaison Committee	NAIC/IAIABC Joint (C ) Working Group
NAIC/Industry Liaison Committee	NCCI Oversight Working Group
Government Affairs (EX) Task Force	Market Analysis (D) Working Group
Regulatory Framework (B) Task Force	Uniformity (D) Working Group
Workers Compensation (C ) Task Force	<i>Producer Licensing (D) Working Group - represented by Department of</i>
Antifraud (D) Task Force	<i>Financial Services Staff</i>
Risk Retention (E) Task Force	Financial Analysis (E) Working Group
Accounting Practices & Procedures (E) Task Force	Blanks (E) Working Group
Capital Adequacy (E) Task Force	International Accounting Standards (E) Working Group
Examination Oversight (E) Task Force	Financial Analysis Research & Development (E) Working Group
Receivership & Insolvency (E) Task Force	<i>Receivership Model Act Revision (E) Working Group - represented by</i>
Reinsurance (E) Task Force	<i>Department of Financial Services Staff</i>
Valuation of Securities (E) Task Force	Regulatory Cooperation (G) Working Group
International Holocaust Commission (G) Task Force	<i>Strategic Systems Planning (H) Working Group - represented by</i>
Information Systems (H) Task Force	<i>Department of Financial Services Staff</i>
Life & Health Actuarial Task Force	<i>Technical Consulting (H) Working Group - represented by Department of</i>
National Treatment & Coordination Working Group	<i>Financial Services Staff</i>
Operational Efficiencies (EX) Working Group	Accident & Health Working Group
ERISA (B) Working Group	Life & Health Filing Requirement (EX) Subgroup
Rate & Form Filing (B) Working Group	<i>Continuing Education (D) Subgroup 2005 - represented by Department of</i>
Advisory Organization Examination Protocol (C ) Working Group	<i>Financial Services Staff</i>

All functions within the Commissioner's Office are divided into one of two program areas: Executive Direction and Support, and Compliance and Enforcement.

Executive Direction and Support includes the Commissioner's Office, Legal Services Office (LSO) and the Office of the Inspector General (OIG).

Compliance and Enforcement area includes the Chief of Staff's Office, Deputy Commissioner of Property and Casualty, Deputy Commissioner of Life and Health, and Specialty Insurers, and Deputy Commissioner of Business Development and Market Research.

## Executive Direction and Support

### Legal Services Office

The Office's General Counsel directs the Legal Services Office (LSO), which is divided into two broad functional areas, specifically Regulatory Actions and Litigation. Major responsibilities of the LSO include:

- Providing legal counsel to the Commissioner, regarding all matters related to the regulation of insurers;
- Responding to requests for legal opinions from inside and outside the Office;
- Handling all litigation including judicial proceedings in state and federal courts, administrative proceedings before the Division of Administrative Hearings, and appeals before the Florida Supreme Court and District Courts of this State as well as cases from the Subscriber Assistance Panel (HMO appeals) referred to the Office by the Agency for Health Care Administration;
- Advising the Commissioner and Office staff on a daily basis on legal matters involving the Office;
- Providing advice and litigation support in personnel matters and for challenges to Office rules;
- Assisting in the development and analysis of new legislation and rules;
- Assisting Office staff in the preparation of complex contracts and agreements concerning financial and market conduct examinations of insurers;
- Reviewing and analyzing the legal sufficiency of admissions applications and other company documents;
- Providing advice as requested regarding the Office's review of insurers' annual rate filings required by the Insurance Code and defending the Office's actions regarding those filings if challenged; and
- Providing assistance to the Legislative Affairs Section in the development of and interpretation of proposed legislation.

### Office of Inspector General

The Inspector General's duties include, but are not limited to, creating formal policies and procedures for Office audits, management reviews, business and technical consultation engagements, and an enterprise wide risk assessment methodology.

## Compliance and Enforcement

### Chief of Staff's Office

The Chief of Staff directly oversees the Communications Office, Government Relations Office, budget, human resources, administration, contracts and property.

The Chief of Staff provides leadership, administrative direction and policy advice to the units within the Office, manages the fiscal resources and personnel within the Office to maximize the delivery of services and technical assistance, and advises the Commissioner, Governor, Cabinet and Legislature on policies relating to the regulation of insurance.

The Chief of Staff's Office is also responsible for the coordination and completion of many Office activities including:

- Developing annual legislative budget requests;
- Serving as the chair of the Technology Steering Committee, which conducts weekly meetings to identify, prioritize and oversee system technology plans and projects;

- Coordinating and approving Office personnel actions;
- Serving as the agency's safety coordinator;
- Serving as the agency's disaster coordinator;
- Serving as the agency's personnel and purchasing liaison contact for matters involving the Department of Financial Services; and
- Coordinating informational memoranda releases.

### Communications Office

The Communications Office serves as the primary contact with news media. Major responsibilities of the Communications Director include: researching, writing, editing and distributing press releases; coordinating interviews with news media; and responding to requests for information from various entities.

### Governmental Relations Office

The Governmental Relations Office serves as Office's liaison with the Governor's Office, Legislature and Cabinet and is comprised of the Legislative Affairs Office and the Cabinet Affairs Office.

### Legislative Affairs Office

The Legislative Affairs Office performs numerous activities that are associated with conveying the Office's legislative requests to the relevant committees in the Florida House of Representatives and Florida Senate. Additionally, the Office:

- Provides agency support regarding legislation
- Coordinates legislative inquiries
- Handles constituent issues and complaints
- Provides coordination and support for the Office's legislative priorities;
- Provides committee meeting summary reports to update Office management and staff during session concerning pertinent legislative changes; and
- Creates and distributes a Legislative Summary that provides details to all interested parties regarding to the passage of insurance related bills.

### Cabinet Affairs Office

The Cabinet Affairs Office performs numerous activities associated with Cabinet proceedings and with the implementation of Office legislation. Other Office activities include, but may not be limited to, those identified and briefly described below:

- Maintains communications between the Office and members of the Financial Services Commission, which is made up of the Governor and the Cabinet;
- Apprises the Financial Services Commission of proposed rules, board recommendations, legislation and other items of interest;
- Provides Cabinet Aides with an agenda packet, including agenda items, minutes from the last Financial Services Committee meeting, and backup materials for each agenda item before each Cabinet meeting;
- Briefs Cabinet Aides at a formal meeting the week prior to Cabinet meetings;
- Solicits diverse and qualified individuals to serve on boards that fall under the jurisdiction of the Office and makes recommendations to the Governor, Cabinet and agency heads for insurance-related organizations; and
- Maintains board demographics and ensures that the Commissioner's appointments are made in a timely manner.

### Market Investigations

Market Investigations is the enforcement and compliance unit for the Office which monitors the activities of authorized Life & Health and Property & Casualty insurers within the Florida insurance marketplace to assure proper compliance with the Florida Insurance Code. Over the last few years, Market Investigations has incorporated a targeted approach to market conduct reviews. Rather than conducting reviews on a statutorily required routine basis, industry problems are identified through market analysis by trending patterns and practices of consumer complaints, financial data and other data available through market and environmental sources. Once adverse business practices are identified relative to specific companies, markets or insurance products, they are reviewed for compliance through a multitude of possible regulatory responses, from contacting the insurers for a response to the identified issue, to desk investigations or on-site field examinations. Targeted industry

compliance reviews may also be conducted as a result of legislative changes to the Florida Insurance Code to determine if insurers are complying with those changes. These regulatory responses enable Market Investigations to determine the extent of the problem and work with the company to resolve the problem quickly.

Market Investigations also investigates and initiates regulatory enforcement actions against unauthorized entities that illegally transact insurance business in Florida or with Florida consumers. During periods of hardened markets, the decreased availability of some insurance products creates a climate ripe for unauthorized insurance activity and insurance fraud, necessitating increased emphasis in this area.

In addition, Market Investigations participates with other states in multi-state reviews. These multi-state reviews allow regulators from different states to work together to resolve like problems and address issues through uniformity and collaborative actions that may affect consumers in numerous states.

In 2005, Market Investigations concluded 2055 investigations and 38 examinations. Consumer recoveries based on regulatory enforcement actions totaled \$5,417,081 and penalties totaled \$1,012,250, which included 37 Administrative Orders.

## Financial Oversight

The Office has the statutory responsibility of reviewing the financial books and records of insurance companies and related entities to ensure that they are financially viable and operating within the laws of Florida. Financial Oversight is divided into three units: Life and Health Financial Oversight; Property and Casualty Financial Oversight; and Specialty Product Administration. Each unit monitors the financial health of insurers within its areas of expertise.

One of the primary objectives of each unit is to analyze the financial viability of insurers through the review and evaluation of annual and quarterly financial statements and reports. Financial oversight includes the receipt and review of periodic financial statements submitted by carriers in conjunction with periodic on-site financial examinations, including NAIC coordinated, multi-state exams on larger entities. These reviews included NAIC annual and quarterly, and monthly statements, audited CPA reports, internal control reports, Management Discussions and Analyses, actuarial filings, management agreements, affiliated agreements, surplus notes, corrective action plans, dividend distribution requests, CMS State Certification request forms, reinsurance agreements, assignment and assumption agreements, insurance documents, deposit monitoring, consent orders, and issues related to compliance with the statutes and Statements of Statutory Accounting Principles.

The Unit conducts actuarial reviews, field examinations and analyses of financial statements and reports. These tasks are performed through desk reviews, on-site financial examinations and targeted reviews of financial conditions. Reviews are conducted of all new insurers desiring entrance to the Florida marketplace as well as any material changes in ownership of insurers domiciled in Florida.

The Office developed performance measures and standards to assess the performance of its activities. In 2003, the Office changed its emphasis from production-based measures to efficiency-based measures. With this change the Financial Surveillance activity was measuring the percentage of financial reviews completed within set standards (90 days). During the 2005-2006 Fiscal Year, 90% of all financial reviews were completed within the desired set of standards.

As part of the Office's involvement with the National Association of Insurance Commissioners (NAIC), the financial surveillance areas participate in the Financial Regulation Standards and Accreditation Program. The objective of the accreditation program is to provide consistent solvency regulation of multi-state insurance companies with an emphasis on developing minimum solvency laws and regulations standards, effective and efficient financial analysis and examination processes, and appropriate organizational and personnel practices.

## Life and Health Financial Oversight

Life and Health Financial Oversight monitors the solvency of life and health insurers and managed care entities licensed to do business in the State of Florida. The Unit reviews all new insurers desiring

entrance into the Florida marketplace, as well as any material changes of ownership of insurers domiciled in Florida.

#### *Life and Health Financial Oversight Accomplishments and Actions in 2005*

- Completed financial reviews and analyses on all licensed entities;
- Completed reviews on applications for licensure, acquisitions and mergers for all life and health insurers as well as managed care entities;
- Implemented legislation that became law effective July 1, 2005, for the determination of eligibility to operate as an Alien Insurer Pursuant to Subsection 624.402(8), Florida Statutes;
- Received a Davis Productivity Certificate of Commendation for implementing the new Discount Medical Plan statute;
- Completed examination of life and health insurance company actuarial reserves and liabilities;
- Reviewed domestic company actuarial opinions, regulatory asset adequacy issues summaries, and several actuarial memoranda;
- Reviewed domestic company risk based capital reports and subsequently corrected any errors that were identified during report reviews;
- Reviewed reinsurance treaties for transfer of risk and non-domestic company risk based capital reports for accuracy, as requested;
- Provided information and updated the Office's website regarding licensing, filing requirements, and HMO financial summaries and enrollments;
- Completed examinations of life and health insurance company and health maintenance organization actuarial reserves and liabilities;
- Issued Certificates of Valuation, as needed, and
- Completed and issued final reports on 14 statutory financial condition examinations of life and health insurers and health maintenance organizations during the 2005 calendar year.

#### Property and Casualty Financial Oversight

The Property and Casualty Financial Oversight Unit is responsible for monitoring the financial condition of property & casualty, title insurers and self-insurance funds through the review of applications, ongoing financial analysis, periodic financial examinations and appropriate regulatory action.

The Unit is organized into five sections:

- *Office of the Director* is responsible for the overall operation of the Bureau to ensure compliance with Florida Statutes and the Florida Administrative Code as they relate to insurers regulated. Additionally this office is responsible for legislative issues, policy development for the implementation of new laws and rules, and special projects.
- The *Actuarial Section* is responsible for assisting the analysis and examination units on actuarial related items for all property and casualty insurers. The actuarial analysis and examinations are performed both at the Department's office as well as on-site at the offices of the regulated entity. This unit is also participates with the review of actuarial related items in regards to applications for new domestic entities.
- The *Applications Section* reviews applications for material changes in ownership of insurers as well as applications for new insurers requesting to do business in Florida.
- The *Examinations Section* is responsible for periodic on-site financial examinations, including NAIC coordinated, multi-state exams of larger entities.
- The *Analysis Section* is responsible for the receipt and review of financial statements, submitted by insurers at least four times per year, holding company registration statements, and other requested documents related to the financial solvency of a regulated insurer.

Specific duties of this unit include:

- Receive and review annual financial statements from all property & casualty and title insurers (due March 1st)
- Receive and review quarterly financial statements from all property & casualty and title insurers (due May, August and November 15th)
- Receive and review annual audited financial statements from all property & casualty and title insurers (due June 1)
- Develop annual and quarterly filing requirements and instructions for the next calendar year
- Process certificate of authority applications within 60 (foreign insurer) to 90 (domestic insurer) days of receipt
- Respond to public information requests

- Participate in initiatives sponsored by the National Association of Insurance Commissioners
- Make legislative proposals to enhance the Department's ability to regulate financial solvency
- Perpetual review of statutes, analysis and examination policies and procedures to ensure continued compliance with National Association of Insurance Commissioner Accreditation Standards

## Specialty Product Administration

The Specialty Product Administration business unit is responsible for the regulation and oversight of insurance administrators, continuing care retirement communities, motor vehicle service agreement companies, home warranty associations, service warranty associations, service warranty manufacturers, premium finance companies, donor annuities, legal expense corporations and viatical settlement providers.

### *Specialty Product Administration Accomplishments and Actions in 2005*

The accomplishments of the Specialty Product Administration business unit during this reporting period include those that are briefly described below.

- Completed 134 on-site field examinations and 1,707 in-house financial statement reviews and analyses.
- Drafted legislation that, among other things, prohibits Home, Service, and Motor Vehicle warranty companies from lending their funds to its directors, officers, or controlling persons; and requires home warranty contracts to include more specific cancellation and refund provisions. This legislation passed in 2006.
- Initiated and assisted in rule development to assist in carrying out provisions of the new Life Expectancy Provider legislation. This rule was adopted in 2006.
- Recipient of three Davis Productivity Awards for:
  - Participation on the Viatical Strike Force team that stopped an on-going \$1.4 billion viatical fraud
  - Compliance Review Team's increased performance and productivity in the development and implementation of the financial report and review process
  - Improved efficiencies of the automated company application process
- Reviewed applications for 9 different licensure types.
- Participated in development and testing of the Regulatory Electronic Processing System which will allow for electronic filing and receipt of financial reports.
- Revised forms to promote more consistency among the various license types for more uniformed analysis, and to facilitate electronic filing and receipt of financial reports.

## Product Review

The Office is responsible for the review of form and rate filings submitted by insurers. Form filings include policy forms (contracts), new products or changes to existing products. Rate filings are requests from the insurer to either increase or decrease the rates of certain products. These policy forms and rates receive rigorous review by Office staff to determine their compliance with Florida Statutes and to ensure that the products are offered at a fair and adequate price and that they do not unfairly discriminate against the public.

Filing requirements and pre-approval for products have a stabilizing effect on rates, help to avoid dramatic changes in rates, and encourages regular changes over time. Accordingly, the challenge is to facilitate objective competition while maintaining a rate and coverage environment that meets the needs of both consumers and the insurance industry.

There are many issues that can affect the affordability and availability of insurance to consumers. These issues include the rising cost and decreased availability of health insurance, medical malpractice insurance, workers' compensation insurance, and the advent of credit scoring. So diverse are the issues surrounding policy forms and rates, review activities are divided into two units of expertise: Life and Health and Property and Casualty.

## Life and Health Product Review Unit

The Life and Health Product Review Unit is responsible for receiving and processing for approval life, annuity, health, health maintenance organization, discount medical plan, continuing care retirement, health flex plan and credit life/disability policies and contracts that are sold to Florida residents. This division is also responsible for approving insurance rates and actuarial justifications for these products. The division receives policy and rate filings from over 900 carriers that are licensed to sell the above products in Florida, including companies that are active in the Florida small group market.

During calendar year 2005, this area received policy form filings from 321 different companies providing life, annuity or viatical settlement products. Three hundred and eighty-five companies submitted accident, health and managed care products and associated rates for review during this same period. In comparison to 2004, the overall number of submissions processed by this Unit in 2005 increased by 9.5% from 7,501 in 2004 to 8,212 in 2005.

The timeliness of the reviews performed by the Life and Health Product Review Unit also saw improvement as compared to those conducted in 2004. Nearly 65% of the Life and Health Product Review Unit rates reviews were completed in 30 calendar days or less. And, approximately 89% of 2005 reviews were completed within 45 calendar days or less.

A breakdown of the number of reviews completed and the average calendar days in which the reviews were completed by the various products types regulated by this area is as follows:

Type of Coverage	Number of Processed Form and Rate Submissions	Average Days to Process
<b>All Life and Health Coverages</b>	<b>8,212</b>	<b>26.92</b>
Accident and Health Products	3,917	24.42
Continuing Care Retirement Community Plans (joint review with the Office's Financial Oversight)	90	82.95
Credit Disability Products	16	28.31
Credit Life Products	34	30.60
Discount Medical Plans	471	60.76
Fraternal Accident and Health Products	51	22.74
Fraternal Life and/or Annuity Products	121	25.32
Group Life and/or Annuity Products	268	34.33
Health Flex Plans (joint review with AHCA)	2	273.37
Health Maintenance Organization (HMOs) Plans	575	15.67
Individual and/or Group Variable Annuities Products	426	23.53
Individual and/or Group Variable Life Products	201	26.10
Individual Life and/or Annuity Products	1,953	24.02
Multiple Employer Welfare Agreement (MEWA) Products	1	0.60
Periodic Data Filings	4	22.65
Prepaid Dental Only Plans	22	40.64
Prepaid Health Clinic Only Plans	25	28.53
Prepaid Limited Health Services Organization Plans	12	45.20
Prepaid Optometric Services Only Plans	0	0.00
Viatical Settlements	23	20.65

## Property and Casualty Product Review Unit

The Property and Casualty Product Review Unit is primarily responsible for the review of property and casualty forms and rate filings for personal and commercial property and casualty lines of coverage. These include, but are not limited to: homeowners; mobile homeowners; dwelling fire and allied lines; private passenger automobile; personal liability; personal umbrella liability; personal inland marine;

farm owners; auto and home service warranty; burglary and theft; commercial fire and allied lines; glass; boiler and machinery; fidelity; surety; financial guaranty; and mortgage guaranty. The Office must approve all policy forms and endorsements prior to use by an insurer. Insurance company rates and underwriting rules are reviewed from an actuarial perspective to ensure compliance with the Florida Insurance Code. Of key importance is assuring that rates are not inadequate, excessive, or unfairly discriminatory.

The number of filings reviewed and the average time in days in which this was accomplished are provided below:

Type of Coverage	Number of Processed Form and Rate Submissions	Number of Companies in Submission*	Average Days to Process
<b>All Property and Casualty Coverages</b>	<b>7,401</b>	<b>12,020</b>	<b>25.39</b>
Aircraft	2	4	90.59
Allied Lines (Flood & Time Element)	35	64	21.98
Auto Warranty	643	643	8.07
Bailbonds	7	7	156.56
Boiler & Machinery	33	95	18.94
Burglary & Theft	73	125	16.04
Commercial Auto (Full Coverage or Liability Only)	537	1,026	22.14
Commercial Auto Physical Damage Only	45	64	21.32
Commercial Multi-Peril	770	1,587	27.35
Credit	48	48	41.09
Earthquake	2	17	31.90
Farmowners Multi-Peril	77	151	21.39
Fidelity	61	107	21.44
Financial Guaranty	2	2	9.10
Glass	3	3	23.25
Home Warranty	124	124	9.37
Homeowners Multi-Peril	817	1,131	34.48
Industrial Extended Coverage	1	1	18.78
Industrial Fire	3	3	30.38
Inland Marine	202	307	24.27
Livestock & Live Animals (Pet Insurance, Animal Mortality)	10	10	30.16
Medical Malpractice	105	114	35.41
Misc. Casualty (Incl. Identity Theft, Special Event, Travel)	27	28	25.22
Mobile Home Multi-Peril	171	186	30.39
Mobile Home Physical Damage Only	3	5	32.54
Mortgage Guaranty	58	62	7.93
Multi-Peril Crop (Crop Hail)	4	4	23.09
Ocean Marine	0	0	0.00
Other Liability	1,362	2,581	25.02
Other Warranty	2	2	45.12
Premium Finance	44	44	17.77
Prepaid Legal	31	31	9.16
Private Passenger Auto (Full Coverage or Liability Only)	605	971	41.53
Private Passenger Auto Physical Damage Only	225	423	6.43
Property (Fire)	798	1,397	26.49
Service Warranty (Extended Warranty)	199	199	11.07
Service Warranty Manufacturers (At The Point-Of-Sale)	7	7	12.18
Surety	44	71	20.38
Title	2	5	53.50
Workers' Compensation	219	371	40.05

*Property and Casualty form and rate submissions may contain more than one affiliated company filing similar forms and/or rates.*

#### *Property and Casualty Product Review Accomplishments and Actions in 2005*

- The passage of SB 1486 by the 2005 Legislature brought about some significant implementation changes. Some highlights are as follows:
- The requirement that the Office conduct a public rate hearing for any rate filing in excess of 15% for residential property insurance that is based "in whole or part on data from a computer model." This change from the previous 25% requirement has dramatically increased the number of hearings conducted.
- As required a checklist was developed for insurers to use in notifying insureds of items covered or not covered under their homeowners insurance policy.
- A mitigation form was developed for insurers to notify their insureds of credits available based on certain construction or protective devices used or installed on their homes.



- Amendments to the law and ordinance statute required insurers to file updated notices of availability, coverage forms, declarations pages, and rejection/selection forms, leading to an increased volume of form filings.
- Changes in the hurricane deductible statute obligated insurers to file amended hurricane offer/option notices, declarations pages, and in some cases, hurricane deductible endorsement forms for the unit's review and approval.
- Revisions to the sinkhole, replacement cost coverage, cancellation/nonrenewal, and mediation statutes lead insurers to modify existing policy language, resulting in increased filing receipts.

*Additional accomplishments include:*

- The approval/certification of the Public Hurricane Model used to anticipate hurricane losses for different areas of the state, based on past history.
- Actuarial accounting for Citizens Property Insurance Corporation's recoupment/assessment filing for the losses due primarily to the 2004 hurricane season.

## Business Development and Market Research

Commissioner McCarty created the Business Development and Market Research Unit (BDMR) in 2005 to oversee the expansion and retention of insurance companies in the Florida marketplace and to serve as the information clearinghouse for the collection and dissemination of public data for the Office. To improve the transparency of information collected by the Office to interested parties, the BDMR unit is responsible for accumulating data collected from insurers into useful reports and making this information available via the website in easily understood formats. The BDMR Unit also includes the Company Admissions Section which administers company licensure and acquisition filings.

The Deputy Commissioner of BDMR coordinates the company application process and reviews all applications for licensure submitted to the Office and coordinates the final outcome with the Commissioner. As part of the outreach effort to attract insurers, a role of the Deputy Commissioner includes meeting with insurers, reinsurers, applicants for licensure, and other interested parties. In addition, the Deputy Commissioner meets with economic development and other business groups throughout the state to discuss insurance issues and in particular, the Florida property market. The Deputy Commissioner of BDMR also serves on the State Consumer Health Information and Policy Advisory Council.

### Business Development Unit

The Business Development Unit (BDU) oversees the expansion and retention of insurance companies in the Florida marketplace and serves as the Office's ombudsman assisting companies with statutory compliance. Although officially created in November of 2005, most of the Unit's work began months earlier. Staff began by identifying and targeting other economic development entities around the state to leverage existing business development efforts. According to the legislative language in the BDU's appropriation bill, the Unit was instructed to work closely with Enterprise Florida (EFI), a quasi-governmental entity created in 1997 to bring more innovative, high-growth industries to Florida. The BDU contacted these entities and began scheduling meetings that with them that coincided with their Board meetings and conferences.

In addition to leveraging existing outreach efforts by Enterprise Florida, the BDU staff also attended EFI and other business development meetings around the state to brief members on the state of the property insurance market in Florida. After two years and eight named storms, Florida was reeling from the devastation and skyrocketing property insurance rates; subjects which were very pressing on the minds of business leaders around the state.

While BDU staff conducted these external marketing efforts to bring in new companies, staff also engaged in retention efforts by redesigning the Office's website to make submission of applications, rate and form filings, and required reports more user-friendly for the insurance industry. The result is the Industry Portal, a web page that contains all the online applications that companies need for regulatory compliance.

In addition, the BDU prepares a bi-weekly activity report of noteworthy information concerning the Office which is provided to the Financial Services Commission.

The BDU efforts to make the Office more efficient include a complete redesign of the Office’s website, special projects to make the Office more accessible and transparent, and Ombudsman efforts to improve customer service. In addition, the website is continuously updated and evaluated to ensure it is responsive to users.

The Unit also acts as the Office’s marketing arm and created a logo and the motto “Fair. Fast. Professional.” which can be found on the Office’s website and all marketing materials. The purpose of this branding is to build positive awareness and recognition in the market and to ensure Office staff stays on message.

The BDU continues to work in conjunction with EFI and other economic development groups around the state, and continues targeting insurers that are writing in other states but not in Florida. Since January 2005, 12 new companies have entered the market writing Homeowners and Mobile Homeowners insurance.

### Company Admission Section

The Company Admissions Section is responsible for the receipt and initial review of all company applications wishing to sell insurance and related products regulated by the Office in the state of Florida.

This section is also responsible for coordinating background and fingerprint investigations for licensed and pending companies.

Members of the Company Admissions Section received three Davis Productivity Awards; a plaque and two certificates of commendation. These awards primarily related to teamwork on company applications awarded jointly with other business units within the Office.

The following chart reflects the application processing activities for both foreign and domestic applicants of the Company Admissions Section during 2005.

Authority Category	Number of Applications Approved	Average Days to Process
<b>Approved Applications</b>	<b>299</b>	<b>60.25</b>
Accredited Reinsurer	2	55.5
Advisory Organization	1	11
Continuing Care Retirement Community (CCRC)	1	62
Discount Medical Plan Organization	37	99.7
Donor Annuity	62	21.1
Fiscal Intermediary Services Organization	2	74
Fraternal Benefit Society	2	73
Health Maintenance Organization (HMO)	9	95.22
Home Warranty Association	3	88.67
Life And Health Insurer	14	54.5
Local Government Unit Payee/Self-Insurer	6	0
Motor Vehicle Service Agreement Company	3	52
Offshore Insurer	1	23
Premium Finance Company	2	66.5
Pre-Paid Health Clinic	2	126.5
Pre-Paid Limited Health Service Organization	3	70.33
Property And Casualty Insurer	78	60.59
Risk Purchasing Group	15	54.53
Risk Retention Group	11	64.82
Service Warranty Association	3	65.67
Service Warranty Manufacturer	1	38
Surplus Lines	7	68.29
Surplus Lines - Aviation/Wet Marine	1	92
Third Party Administrator	30	77.83
Title Insurance	2	79.5
Viatical Settlement Provider	1	323

Of the above, the following types of applications were approved:

- Requests to amend existing authorizations, 34
- Requests for new authorizations, 173
- Applications for informational purposes only, 69
- Requests for permits to form domestic insurers, 23

The new Florida domestic receiving authorization to transact business:

Health Maintenance Organization (HMO), 9

1. Freedom Health, Inc.
2. Healthsun Health Plans, Inc.
3. Metcare Health Plans, Inc.
4. Optimum Healthcare, Inc.
5. Partnercare Health Plan, Inc.
6. Physicians United Plan, Inc.
7. Preferred Care Partners, Inc.
8. Summit Health Plan, Inc.
9. Suncoast Physician Health Plan, Inc.

Life and Health Insurer, 2

1. Avalon Healthcare, Inc.
2. Wellcare Prescription Insurance, Inc.

Property and Casualty Insurer, 17

1. American Modern Insurance Company Of Florida
2. American Traditions Insurance Company
3. Fidelity Fire & Casualty Company
4. First Home Insurance Company
5. Florida Doctors Insurance Company
6. Florida Peninsula Insurance Company
7. Hillcrest Insurance Company
8. Home Pointe Insurance Company
9. Homewise Insurance Company, Inc.
10. Lillian Assurance Group, Inc.
11. Main Street America Assurance Company
12. NGM Insurance Company
13. Phoenix International Insurance Company
14. Security First Insurance Company
15. Southern Eagle Insurance Company
16. Southern Fidelity Insurance Company
17. Sunz Insurance Company

## Market Research Unit

In February, 2005, the Market Research Unit (MRU) was created with personnel from existing Office workgroups. This initial staffing was comprised of research, project management and data collection and analysis professional with a broad knowledge of the principles of insurance and associated products. This group's mission is "to ensure efficiency and transparency of the collection, validation, analysis and subsequent republication of data, information and resource materials relating to the oversight and development of Florida's insurance markets for the Florida Insurance Consumer's ultimate benefit."

To meet these goals in CY2005, this group oversaw the collection, data validations and dissemination of over 2500 unique data elements. These data elements are standardized by the numerous annual, quarterly, monthly, and special data reporting required of Office by Florida Statute and Administrative Code or the request of the Financial Services Commission, the Florida Legislature or the Commissioner of Insurance Regulation. These include:

## ANNUAL REPORTS

- Florida Office of Insurance Regulation Annual Report - Industry data is due to the Office April 1st with publication as soon as possible thereafter. Pursuant to Sections 624.313; 624.315, 627.9122, 627.914, 627.915, 634.137, 641.23, Florida Statutes
- Report of Gross Annual Premiums and Enrollment Data for Health Coverages Issued to Florida Residents - Industry data is due to the Office April 1st with publication as soon as possible thereafter. Pursuant to Section 627.9175, Florida Statutes; Rule 690-137.004, Florida Administrative Code
- Individual Health Coverage Policy Forms Issued/Renewed in Florida - Industry data is due to the Office April 1st with publication as soon as possible thereafter. Pursuant to Section 627.6675, Florida Statutes; Rule 690-154.112, Florida Administrative Code
- Calendar Year Experience Report - Calendar Year Experience - Industry data is due to the Office April 1st with publication as soon as possible thereafter. Pursuant to Section 627.915(2), Florida Statutes; Rule 690-171.008, Florida Administrative Code
- Small Employer Group Health Annual Report - Industry data is due to the Office March 1st with publication as of May 1st. Pursuant to Section 627.6699(5)(i)4, Florida Statutes

## QUARTERLY REPORTS

Industry data for the following reports are due to the Office 45 days after the end of each calendar quarter with publication as soon as possible thereafter.

- State of Florida Employee Health Care Access Act Enrollment Report - Pursuant to 627.6699, Florida Statutes; Rule 690-149.038, Florida Administrative Code
- The Commercial and Personal Residential Property Supplemental Quarterly Report - Pursuant to Section 624.424(10), Florida Statutes; Rule 690-137.009, Florida Administrative Code

## AD HOC REPORTS

- Professional Liability Claims Reporting - Industry reports are due to the Office within 30 days of an "occurrence" with publication as soon as possible thereafter. The following occurrences are reported:
  - Medical Malpractice Claim Reporting
  - Lawyers' Liability Closed Claim Reporting
  - Officers' & Directors' Liability Claims Reporting
- Pursuant to Sections 627.912 and 627.918, Florida Statutes; Rules 690-171.003, 690-171.005, and 690-171.006, Florida Administrative Code
- Catastrophic Event Data Reporting and Analysis (Hurricane) - Industry reports are due to the Office as specified by Emergency Order with publication as soon as possible thereafter. Pursuant of Rule 690-142.015(1), Florida Administrative Code

Other services provided by the Market Research Unit in 2005 include the publication of a wide range of standardized reporting for its varied constituency. Many of these reports are also found or are slated to be published at the Office's web site ([www.floir.com](http://www.floir.com)). These include the statutory data collections enumerated above, rate change reports by company and product type, and market share reports by line of business (coverage type).

By year's end, this group had also completed over 300 ad hoc data retrieval requests from the Office's Business Development Unit, Legal Services, Legislative Affairs and Press Office and Department of Financial Services Document Processing Section. In addition, this Unit prepares ad hoc reports for the Commissioner, other business units within the Office, and other state agencies

Members of this unit also assumed as leadership roles in the Office's development of major technology systems in 2005. Serving as project managers, subject matter experts and data consultants, the MRU contributed to such technology projects as

- The establishment of a centralized data warehouse for mission critical Office data
- The development of the Catastrophic Event Data Collection and Analysis (CEDRA) reporting module
- The discovery and design phases of the Small Employer Rate Collection System (SERCS) and Financial Analysis and Monitoring Electronic Document Management System (FAME).

In general, technology project administration tasks performed by the MRU include:

- Assists in the preparation and coordination of all phases of project documentation as it pertains to technology projects, including budget related information such as Schedule IV-B and legislative budget requests (LBRs); business case documentation; cost-benefit analysis; risk assessment; and project management documentation.
- Assisting in the preparation and subsequent evaluation of Requests for Quotation (RFQ); Requests for Information (RFI); Requests for Proposal (RFP) and Invitations to Negotiate (ITN).
- Providing direction and coordination of all phases of the technology design, development, testing, acceptance, deployment and post-deployment activities.
- Serving as point-of-contact for the Legislative Technology Review Workgroup (TRW), the Governor's Office of Policy and Budget, and the Legislative Budget Committee to provide status reports and request release of funds.

Members of this group were recognized with a Davis Productivity Award for their innovations and streamlining of the Accident and Health reporting requirements. These proof of concept procedures and technologies are planned to extend to other data collections assigned to the MRU in the future. In particular, these protocols will be used to standardize Florida's Hurricane Loss data elements in a reporting module of the Office's internet-based Industry Portal (I-Portal), which acts as an umbrella for all Office internet business processes relating to the insurance industry.

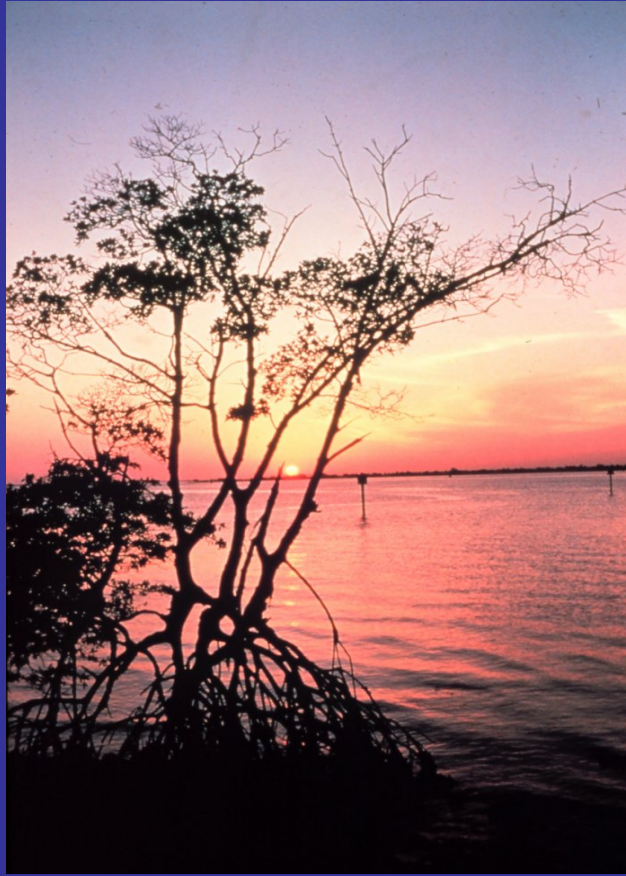
The manager of the Market Research Unit serves as the Office's liaison with the National Association of Insurance Commissioners (NAIC). This designation involves the Unit in the administrative staffing of many of the activities, meetings and publications of the 55 national committees, workgroups and taskforces for which the Florida Office of Insurance serves as chairs or participate. In additions to these duties, the Unit also facilitates Florida's chairmanship of the NAIC's Southeastern Zone working group that is comprised of 13 states.





## Part 2 - Company Activities

# Part 2a - Company Activities



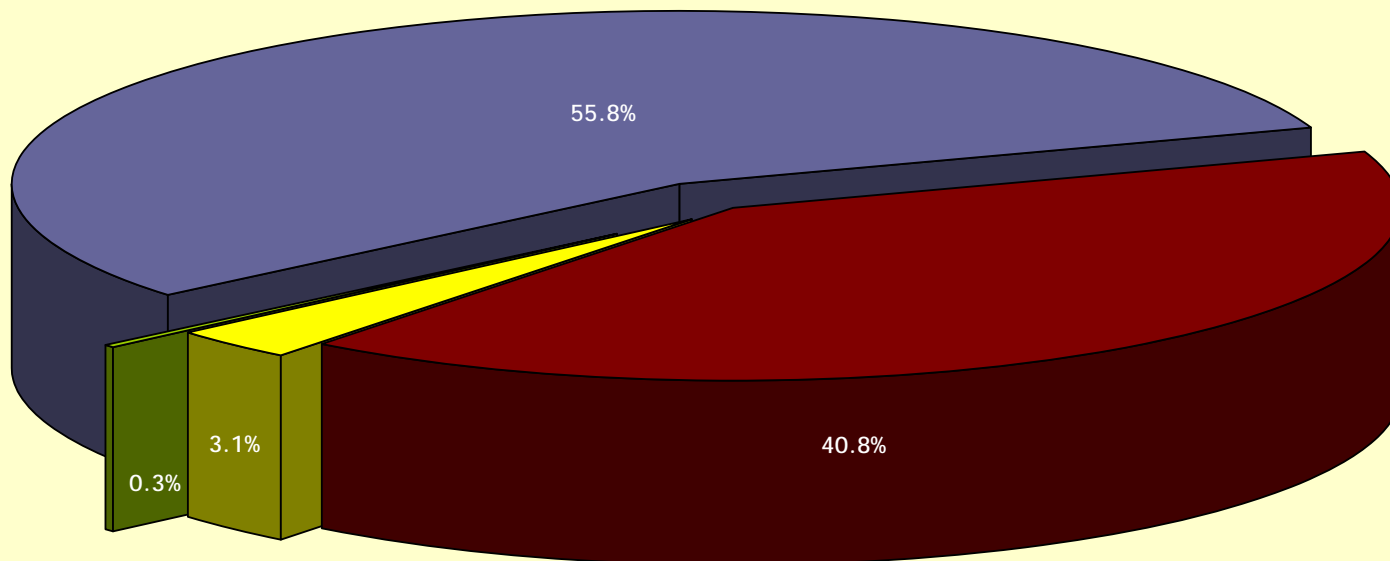
This section is a summary of the activities of companies authorized to transact insurance-related business in Florida. Financial information for these companies is contained in this section.

*Some information contained herein is reported on the Fiscal Year 2005-2006 (July 1, 2005 - June 30, 2006) basis.*

*The data contained herein, do not include those of surplus lines carriers, Citizen Property Insurance Corporation, risk retention groups.*



## FLORIDA DIRECT BUSINESS by LINE OF INSURANCE



■ LIFE, ANNUITY, ACCIDENT & HEALTH

■ PROPERTY & CASUALTY

■ TITLE

■ FRATERNAL



# 2005 DIRECT PREMIUMS WRITTEN by LINE OF BUSINESS

## AUTHORIZED FLORIDA PROPERTY AND CASUALTY ENTITIES

Does not include surplus lines carriers or Citizens Property Ins. Corp.  
source: CY2005 Annual Statement - Exhibit of Premiums and Losses



		DOMESTIC CARRIERS	FOREIGN CARRIERS	TOTAL DIRECT PREMIUMS
01	Fire	\$96,634,475	\$243,301,805	\$339,936,280
02.1	Allied lines	\$94,667,012	\$317,994,436	\$412,661,448
02.2	Multiple peril crop	\$0	\$127,792,206	\$127,792,206
02.3	Federal flood	\$134,237,724	\$515,618,626	\$649,856,350
03	Farmowners multiple peril	\$3,405,979	\$18,602,400	\$22,008,379
04	Homeowners multiple peril	\$2,996,658,984	\$1,988,432,779	\$4,985,091,763
05.1	Commercial multiple peril (non-liability portion)	\$172,141,810	\$920,743,535	\$1,092,885,345
05.2	Commercial multiple peril (liability portion)	\$131,589,360	\$637,106,238	\$768,695,598
06	Mortgage guaranty	\$0	\$446,370,880	\$446,370,880
08	Ocean marine	\$20,622,946	\$241,279,538	\$261,902,484
09	Inland marine	\$148,319,240	\$591,860,131	\$740,179,371
10	Financial guaranty	\$0	\$115,049,739	\$115,049,739
11	Medical malpractice	\$243,005,434	\$375,757,170	\$618,762,604
12	Earthquake	\$742,806	\$7,916,800	\$8,659,606
13	Group accident and health	\$474,267	\$145,091,169	\$145,565,436
14	Credit A&H (group and individual)	\$15,247,491	\$5,189,747	\$20,437,238
15.1	Collectively renewable A&H	\$0	\$359,928	\$359,928
15.2	Non-cancelable A&H	\$0	\$14,810	\$14,810
15.3	Guaranteed renewable A&H	\$0	\$65,731,359	\$65,731,359
15.4	Non-renewable for stated reasons only	\$0	\$24,944,444	\$24,944,444
15.5	Other accident only	\$0	\$6,487,319	\$6,487,319
15.6	All other A&H	\$298,500	\$8,912,571	\$9,211,071
15.7	Federal employees health benefits program premi	\$0	\$0	\$0
16	Workers' compensation	\$1,418,811,472	\$2,243,375,366	\$3,662,186,838
17	Other liability	\$178,335,102	\$1,697,685,356	\$1,876,020,458
18	Products liability	\$5,090,840	\$131,528,812	\$136,619,652
19.1	Private passenger auto no-fault (personal injury)	\$653,723,351	\$1,896,649,483	\$2,550,372,834
19.2	Other private passenger auto liability	\$1,175,992,794	\$5,000,120,840	\$6,176,113,634
19.3	Commercial auto no-fault (personal injury protection)	\$29,897,880	\$40,273,035	\$70,170,915
19.4	Other commercial auto liability	\$468,742,080	\$1,080,939,605	\$1,549,681,685
21.1	Private passenger auto physical damage	\$725,925,133	\$2,793,953,387	\$3,519,878,520
21.2	Commercial auto physical damage	\$108,233,718	\$326,489,940	\$434,723,658
22	Aircraft (all perils)	\$11,311,162	\$131,165,275	\$142,476,437
23	Fidelity	\$724,547	\$53,856,506	\$54,581,053
24	Surety	\$13,632,972	\$331,747,275	\$345,380,247
26	Burglary and theft	\$123,379	\$6,144,432	\$6,267,811
27	Boiler and machinery	\$209,782	\$46,226,555	\$46,436,337
28	Credit	\$8,022,575	\$44,966,491	\$52,989,066
33	Aggregate write-ins for other lines of business	\$188,403,605	\$335,228,491	\$523,632,096
	<b>TOTAL</b>	<b>\$9,045,226,420</b>	<b>\$22,964,908,479</b>	<b>\$32,010,134,899</b>

# Summary of CY2005 Property and Casualty Market by Line of Business for All Florida Direct Business

pursuant to Section 624.313(b)-(e), FS  
as reported on CY2005 Annual Statement Exhibit of Premiums and Losses



Line	Line Description	Florida Direct Premiums Written	Florida Direct Losses Paid	Ratio of Direct Premiums Written to Direct Losses Paid	Florida Direct Premiums Earned	Florida Direct Losses Incurred	Ratio of Direct Premiums Earned to Direct Losses Incurred
1	Fire	\$339,936,280	\$201,550,172	0.59	\$309,337,525	\$345,255,221	1.12
2.1	Allied lines	\$412,661,448	\$878,479,021	2.13	\$378,856,082	\$1,151,408,157	3.04
2.2	Multiple peril crop	\$127,792,206	\$142,960,770	1.12	\$125,414,179	\$167,994,987	1.34
2.3	Federal flood	\$649,856,350	\$816,868,375	1.26	\$616,024,438	\$744,857,587	1.21
3	Farmowners multiple peril	\$22,008,379	\$34,155,220	1.55	\$21,309,081	\$21,280,260	1.00
4	Homeowners multiple peril	\$4,985,091,763	\$6,408,488,823	1.29	\$4,500,508,075	\$6,400,748,527	1.42
5.1	Commercial multiple peril (non-liability portion)	\$1,092,885,345	\$1,771,001,327	1.62	\$1,040,046,299	\$1,879,315,451	1.81
5.2	Commercial multiple peril (liability portion)	\$768,695,598	\$317,617,368	0.41	\$732,422,632	\$400,279,619	0.55
6	Mortgage guaranty	\$446,370,880	\$21,099,869	0.05	\$445,252,129	\$42,494,293	0.10
8	Ocean marine	\$261,902,484	\$173,731,015	0.66	\$255,632,075	\$256,036,846	1.00
9	Inland marine	\$740,179,371	\$351,445,374	0.47	\$711,995,139	\$367,599,487	0.52
10	Financial guaranty	\$115,049,739	\$294,026	0.00	\$57,948,547	\$388,597	0.01
11	Medical malpractice	\$618,762,604	\$388,034,429	0.63	\$617,210,968	\$262,102,625	0.42
12	Earthquake	\$8,659,606	\$14,054,752	1.62	\$8,703,945	\$15,395,746	1.77
13	Group accident and health	\$145,565,436	\$105,243,880	0.72	\$141,494,318	\$94,872,783	0.67
14	Credit A&H (group and individual)	\$20,437,238	\$2,451,515	0.12	\$20,723,673	\$1,361,948	0.07
15.1	Collectively renewable A&H	\$359,928	\$338,737	0.94	\$62,405	\$176,107	2.82
15.2	Non-cancelable A&H	\$14,810	\$81,879	5.53	\$14,811	\$81,879	5.53
15.3	Guaranteed renewable A&H	\$65,731,359	\$31,537,150	0.48	\$23,810,720	\$37,123,829	1.56
15.4	Non-renewable for stated reasons only	\$24,944,444	\$15,634,843	0.63	\$24,820,637	\$14,829,617	0.60
15.5	Other accident only	\$6,487,319	\$3,789,126	0.58	\$6,535,103	\$4,050,794	0.62
15.6	All other A&H	\$9,211,071	\$3,678,624	0.40	\$9,106,949	\$4,501,010	0.49
15.7	Federal employees health benefits program premium	\$0	\$0		\$0	\$0	
16	Workers' compensation	\$3,662,186,838	\$1,468,674,465	0.40	\$3,520,079,551	\$1,944,343,429	0.55
17	Other liability	\$1,876,020,458	\$849,359,497	0.45	\$1,766,510,356	\$965,949,629	0.55
18	Products liability	\$136,619,652	\$46,169,679	0.34	\$129,709,870	\$56,133,611	0.43
19.1	Private passenger auto no-fault (personal injury)	\$2,550,372,834	\$1,633,569,635	0.64	\$2,516,977,250	\$1,624,109,062	0.65
19.2	Other private passenger auto liability	\$6,176,113,634	\$3,747,424,426	0.61	\$6,113,796,230	\$3,944,076,081	0.65
19.3	Commercial auto no-fault (personal injury protection)	\$70,170,915	\$39,733,035	0.57	\$65,839,160	\$42,437,183	0.64
19.4	Other commercial auto liability	\$1,549,681,685	\$879,157,733	0.57	\$1,482,228,582	\$969,353,037	0.65
21.1	Private passenger auto physical damage	\$3,519,878,520	\$2,763,652,486	0.79	\$3,476,158,307	\$2,863,789,429	0.82
21.2	Commercial auto physical damage	\$434,723,658	\$259,320,176	0.60	\$417,362,099	\$235,189,931	0.56
22	Aircraft (all perils)	\$142,476,437	\$73,599,533	0.52	\$143,305,739	\$116,596,607	0.81
23	Fidelity	\$54,581,053	\$20,578,529	0.38	\$54,755,894	\$22,209,219	0.41
24	Surety	\$345,380,247	(\$33,308,801)	-0.10	\$302,903,849	(\$50,577,651)	-0.17
26	Burglary and theft	\$6,267,811	\$1,787,103	0.29	\$6,317,596	\$3,873,348	0.61
27	Boiler and machinery	\$46,436,337	\$32,783,602	0.71	\$47,459,396	\$18,369,011	0.39
28	Credit	\$52,989,066	\$21,587,294	0.41	\$42,629,808	\$31,388,878	0.74
33	Aggregate write-ins for other lines of business	\$523,632,096	\$195,646,013	0.37	\$407,929,404	\$227,324,599	0.56
<b>34</b>	<b>Total</b>	<b>\$32,010,134,899</b>	<b>\$23,682,270,700</b>	<b>0.74</b>	<b>\$30,541,192,821</b>	<b>\$25,226,720,773</b>	<b>0.83</b>

# Market Share by Florida Direct Business for CY2005



## AUTHORIZED FLORIDA INSURERS BY LINE OF INSURANCE with 1% or more of Market by Direct Business

pursuant to Section 624.313(f), FS  
source: CY2005 Annual Statement - Schedule T  
does not contain surplus lines or Citizens Property Ins. Corp. data

### PROPERTY & CASUALTY

*line of insurance total direct business:* **\$32,010,134,884**

	Domiciliary	Direct Florida Business	Market Share	Cumulative Market Share
1 STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	IL	\$2,499,388,675	7.81%	7.81%
2 STATE FARM FLORIDA INSURANCE COMPANY	FL	\$1,370,560,778	4.28%	12.09%
3 ALLSTATE INSURANCE COMPANY	IL	\$1,074,794,476	3.36%	15.45%
4 GEICO GENERAL INSURANCE COMPANY	MD	\$716,832,419	2.24%	17.69%
5 PROGRESSIVE EXPRESS INSURANCE COMPANY	FL	\$651,775,162	2.04%	19.72%
6 PROGRESSIVE AMERICAN INSURANCE COMPANY	FL	\$589,415,208	1.84%	21.56%
7 NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	OH	\$528,941,777	1.65%	23.22%
8 BRIDGEFIELD EMPLOYERS INSURANCE COMPANY	FL	\$527,276,368	1.65%	24.86%
9 ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	IL	\$509,133,395	1.59%	26.45%
10 PROGRESSIVE SELECT INSURANCE COMPANY	FL	\$491,393,500	1.54%	27.99%
11 UNITED SERVICES AUTOMOBILE ASSOCIATION	TX	\$489,801,786	1.53%	29.52%
12 STATE FARM FIRE AND CASUALTY COMPANY	IL	\$447,438,285	1.40%	30.92%
13 LIBERTY MUTUAL FIRE INSURANCE COMPANY	WI	\$431,213,055	1.35%	32.26%
14 ALLSTATE FLORIDIAN INSURANCE COMPANY	IL	\$409,931,240	1.28%	33.55%
15 FEDERAL INSURANCE COMPANY	IN	\$352,766,565	1.10%	34.65%

# Market Share by Florida Direct Business for CY2005



## AUTHORIZED FLORIDA INSURERS BY LINE OF INSURANCE with 1% or more of Market by Direct Business

pursuant to Section 624.313(f), FS  
source: CY2005 Annual Statement - Schedule T  
does not contain surplus lines or Citizens Property Ins. Corp. data

### TITLE

		<i>line of insurance total direct business:</i>		<b>\$2,432,774,388</b>
	Domiciliary	Direct Florida Business	Market Share	Cumulative Market Share
1 ATTORNEYS' TITLE INSURANCE FUND, INC.	FL	\$472,810,978	19.44%	19.44%
2 FIRST AMERICAN TITLE INSURANCE COMPANY	CA	\$435,627,570	17.91%	37.34%
3 CHICAGO TITLE INSURANCE COMPANY	MO	\$261,513,164	10.75%	48.09%
4 FIDELITY NATIONAL TITLE INSURANCE COMPANY	CA	\$220,948,645	9.08%	57.17%
5 COMMONWEALTH LAND TITLE INSURANCE COMPANY	PA	\$217,621,420	8.95%	66.12%
6 STEWART TITLE GUARANTY COMPANY	TX	\$216,486,649	8.90%	75.02%
7 TICOR TITLE INSURANCE COMPANY OF FLORIDA	FL	\$203,064,385	8.35%	83.36%
8 OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY	MN	\$166,492,659	6.84%	90.21%
9 LAWYERS TITLE INSURANCE CORPORATION	VA	\$134,146,360	5.51%	95.72%
10 CENSTAR TITLE INSURANCE COMPANY	TX	\$29,264,215	1.20%	96.93%
11 UNITED GENERAL TITLE INSURANCE COMPANY	CO	\$24,542,251	1.01%	97.93%



# Market Share by Florida Direct Business for CY2005



## AUTHORIZED FLORIDA INSURERS BY LINE OF INSURANCE with 1% or more of Market by Direct Business

pursuant to Section 624.313(f), FS  
source: CY2005 Annual Statement - Schedule T  
does not contain surplus lines or Citizens Property Ins. Corp. data

### LIFE, ANNUITY, ACCIDENT & HEALTH

*line of insurance total direct business:*

**\$43,813,266,416**

	Domiciliary	Direct Florida Business	Market Share	Cumulative Market Share
1 BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	FL	\$2,771,812,367	6.33%	6.33%
2 UNITED HEALTHCARE INSURANCE COMPANY	CT	\$2,086,299,573	4.76%	11.09%
3 AETNA HEALTH INC.	FL	\$1,891,370,858	4.32%	15.41%
4 ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	MN	\$1,479,989,756	3.38%	18.78%
5 JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)	MI	\$1,468,607,489	3.35%	22.14%
6 HEALTH OPTIONS, INC.	FL	\$1,434,784,125	3.27%	25.41%
7 UNITED HEALTHCARE OF FLORIDA, INC.	FL	\$1,215,533,189	2.77%	28.18%
8 AXA EQUITABLE LIFE INSURANCE COMPANY	NY	\$1,161,834,847	2.65%	30.84%
9 METROPOLITAN LIFE INSURANCE COMPANY	NY	\$929,804,894	2.12%	32.96%
10 PRINCIPAL LIFE INSURANCE COMPANY	IA	\$911,612,440	2.08%	35.04%
11 LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	\$797,827,420	1.82%	36.86%
12 PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	NJ	\$787,787,129	1.80%	38.66%
13 NATIONWIDE LIFE INSURANCE COMPANY	OH	\$732,133,350	1.67%	40.33%
14 ING USA ANNUITY AND LIFE INSURANCE COMPANY	IA	\$724,836,898	1.65%	41.98%
15 PACIFIC LIFE INSURANCE COMPANY	NE	\$717,733,080	1.64%	43.62%
16 HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	CT	\$713,389,737	1.63%	45.25%
17 VARIABLE ANNUITY LIFE INSURANCE COMPANY	TX	\$696,547,183	1.59%	46.84%
18 TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	\$604,278,572	1.38%	48.22%
19 MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	MA	\$599,180,046	1.37%	49.59%
20 AIG ANNUITY INSURANCE COMPANY	TX	\$584,891,556	1.33%	50.92%
21 HARTFORD LIFE INSURANCE COMPANY	CT	\$584,436,811	1.33%	52.26%
22 JOHN HANCOCK LIFE INSURANCE COMPANY	MA	\$545,607,406	1.25%	53.50%
23 TRANSAMERICA LIFE INSURANCE COMPANY	IA	\$512,540,288	1.17%	54.67%
24 JACKSON NATIONAL LIFE INSURANCE COMPANY	MI	\$508,813,114	1.16%	55.83%
25 HUMANA MEDICAL PLAN, INC.	FL	\$507,816,387	1.16%	56.99%
26 NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	WI	\$490,372,601	1.12%	58.11%
27 AETNA LIFE INSURANCE COMPANY	CT	\$489,110,487	1.12%	59.23%
28 CONNECTICUT GENERAL LIFE INSURANCE COMPANY	CT	\$466,789,330	1.07%	60.29%
29 IDS LIFE INSURANCE COMPANY	MN	\$446,606,369	1.02%	61.31%

# Market Share by Florida Direct Business for CY2005



## AUTHORIZED FLORIDA INSURERS BY LINE OF INSURANCE with 1% or more of Market by Direct Business

pursuant to Section 624.313(f), FS  
source: CY2005 Annual Statement - Schedule T  
does not contain surplus lines or Citizens Property Ins. Corp. data

### FRATERNAL

*line of insurance total direct business:*

**\$232,058,830**

	Domiciliary	Direct Florida Business	Market Share	Cumulative Market Share
1 THRIVENT FINANCIAL FOR LUTHERANS	WI	\$103,520,576	44.61%	44.61%
2 KNIGHTS OF COLUMBUS	CT	\$32,238,225	13.89%	58.50%
3 MODERN WOODMEN OF AMERICA	IL	\$31,288,000	13.48%	71.98%
4 WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	NE	\$27,593,571	11.89%	83.88%
5 GLEANER LIFE INSURANCE SOCIETY	MI	\$17,582,312	7.58%	91.45%
6 ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	OH	\$9,065,141	3.91%	95.36%

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
<b>PROPERTY &amp; CASUALTY</b>			<b>Total Direct Business</b>	<b>\$32,010,134,884</b>	
1 ACA FINANCIAL GUARANTY CORPORATION	MD	\$595,365,786	\$329,257,010	\$266,108,776	\$1,476,112
2 ACCESS INSURANCE COMPANY	TX	\$15,054,280	\$5,095,718	\$9,958,562	\$47,164
3 ACCREDITED SURETY AND CASUALTY COMPANY, INC.	FL	\$30,178,964	\$11,807,359	\$18,371,605	\$2,744,479
4 ACE AMERICAN INSURANCE COMPANY	PA	\$6,487,584,934	\$5,214,811,280	\$1,272,773,654	\$221,390,270
5 ACE FIRE UNDERWRITERS INSURANCE COMPANY	PA	\$75,945,135	\$22,865,977	\$53,079,158	\$2,935,070
6 ACE PROPERTY AND CASUALTY INSURANCE COMPANY	PA	\$5,232,821,194	\$4,029,460,106	\$1,203,361,088	\$53,545,379
7 ACIG INSURANCE COMPANY	IL	\$215,702,156	\$157,071,890	\$58,630,261	\$1,306,895
8 ACSTAR INSURANCE COMPANY	IL	\$94,563,659	\$64,282,723	\$30,280,936	\$996,130
9 ADDISON INSURANCE COMPANY	IL	\$68,384,224	\$47,432,131	\$20,952,093	\$6,741,823
10 ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY	IN	\$64,552,501	\$27,200,286	\$37,352,215	\$254,055
11 AEQUICAP INSURANCE COMPANY	FL	\$92,757,063	\$62,724,561	\$30,032,502	\$106,674,116
12 AETNA INSURANCE COMPANY OF CONNECTICUT	CT	\$27,856,323	\$2,328,297	\$25,528,026	\$1,088,629
13 AFFILIATED FM INSURANCE COMPANY	RI	\$1,112,345,376	\$623,084,427	\$489,260,949	\$13,226,738
14 AFFIRMATIVE INSURANCE COMPANY	IL	\$363,425,893	\$233,915,052	\$129,510,841	\$25,633,392
15 AGENCY INSURANCE COMPANY OF MARYLAND, INC.	MD	\$50,823,035	\$32,518,791	\$18,304,244	\$551,799
16 AGRI GENERAL INSURANCE COMPANY	IA	\$376,576,721	\$102,180,124	\$274,396,597	\$11,827,690
17 AIG CENTENNIAL INSURANCE COMPANY	PA	\$587,307,016	\$321,314,264	\$265,992,752	\$2,176,365
18 AIG INDEMNITY INSURANCE COMPANY	PA	\$59,286,223	\$35,400,947	\$23,885,276	\$10,955,592
19 AIG NATIONAL INSURANCE COMPANY, INC.	NY	\$57,520,854	\$42,869,826	\$14,651,028	\$895,872
20 AIG PREFERRED INSURANCE COMPANY	PA	\$83,446,294	\$59,815,549	\$23,630,745	\$30,026,298



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
21 AIG PREMIER INSURANCE COMPANY	PA	\$354,568,506	\$228,764,778	\$125,803,728	\$22,072,111
22 AIU INSURANCE COMPANY	NY	\$3,256,161,763	\$2,218,021,738	\$1,038,140,025	\$1,755,635
23 ALASKA NATIONAL INSURANCE COMPANY	AK	\$594,447,112	\$407,309,086	\$187,138,026	\$831,936
24 ALEA NORTH AMERICA INSURANCE COMPANY	NY	\$897,603,623	\$651,373,468	\$246,230,155	\$6,971,360
25 ALFA VISION INSURANCE CORPORATION	AL	\$58,850,665	\$34,902,798	\$23,947,867	\$2,210,587
26 ALLEGHENY CASUALTY COMPANY	PA	\$18,952,186	\$6,692,542	\$12,259,644	\$5,857,019
27 ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	CA	\$4,497,996,919	\$1,090,706,957	\$3,407,289,962	\$30,336,987
28 ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	MI	\$14,690,112	\$8,692	\$14,681,420	\$3,808,490
29 ALLSTATE FLORIDIAN INDEMNITY COMPANY	IL	\$20,881,132	\$8,119,859	\$12,761,274	\$100,457,858
30 ALLSTATE FLORIDIAN INSURANCE COMPANY	IL	\$788,359,420	\$555,659,122	\$232,700,296	\$409,931,240
31 ALLSTATE INDEMNITY COMPANY	IL	\$114,321,095	\$3,308,164	\$111,012,931	\$319,713,714
32 ALLSTATE INSURANCE COMPANY	IL	\$45,243,475,308	\$30,409,814,926	\$14,833,660,382	\$1,074,794,476
33 ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	IL	\$56,007,807	\$9,584,582	\$46,423,226	\$509,133,395
34 ALPHA PROPERTY & CASUALTY INSURANCE COMPANY	WI	\$14,577,600	\$239,706	\$14,337,895	\$2,556,303
35 AMBAC ASSURANCE CORPORATION	WI	\$8,994,397,899	\$5,666,913,598	\$3,327,484,301	\$32,091,567
36 AMCOMP ASSURANCE CORPORATION	FL	\$208,986,341	\$153,649,505	\$55,336,836	\$5,675,055
37 AMCOMP PREFERRED INSURANCE COMPANY	FL	\$325,598,759	\$229,423,980	\$96,174,779	\$103,320,177
38 AMERICAN ALTERNATIVE INSURANCE CORPORATION	DE	\$409,029,002	\$256,201,182	\$152,827,821	\$25,967,740
39 AMERICAN AMBASSADOR CASUALTY COMPANY	IL	\$30,458,674	\$1,649,542	\$28,809,132	(\$779)
40 AMERICAN AUTOMOBILE INSURANCE COMPANY	MO	\$370,179,718	\$224,549,749	\$145,629,969	\$33,119,513
41 AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	FL	\$1,282,007,001	\$1,021,682,357	\$260,324,644	\$188,194,891
42 AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	PA	\$108,048,609	\$36,950	\$108,011,658	\$81,683,686



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
43 AMERICAN COMMERCE INSURANCE COMPANY	OH	\$306,987,527	\$194,914,912	\$112,072,615	\$44,296
44 AMERICAN CONTRACTORS INDEMNITY COMPANY	CA	\$174,419,486	\$131,223,269	\$43,196,217	\$1,465,229
45 AMERICAN ECONOMY INSURANCE COMPANY	IN	\$1,643,255,880	\$1,140,753,327	\$502,502,553	\$25,513,918
46 AMERICAN EMPLOYERS' INSURANCE COMPANY	MA	\$37,480,080	\$36,155	\$37,443,925	\$915
47 AMERICAN FAMILY HOME INSURANCE COMPANY	FL	\$420,831,418	\$304,913,582	\$115,917,836	\$4,520,447
48 AMERICAN FEDERATION INSURANCE COMPANY	FL	\$20,225,847	\$6,556,069	\$13,669,778	\$6,490,880
49 AMERICAN FIRE AND CASUALTY COMPANY	OH	\$38,659,055	\$3,170,088	\$35,488,966	\$1,164,097
50 AMERICAN GENERAL PROPERTY INS CO OF FLORIDA	FL	\$11,470,284	\$667,654	\$10,802,630	\$4,323,272
51 AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	NY	\$187,876,547	\$47,922,008	\$139,954,540	\$69,759,341
52 AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	OH	\$304,866,685	\$196,309,595	\$108,557,090	\$10
53 AMERICAN HEALTHCARE INDEMNITY COMPANY	DE	\$96,439,728	\$55,502,631	\$40,937,097	\$15,047
54 AMERICAN HOME ASSURANCE COMPANY	NY	\$24,004,518,746	\$18,954,867,906	\$5,049,650,840	\$280,335,835
55 AMERICAN INSURANCE COMPANY (THE)	NE	\$1,499,042,449	\$991,476,882	\$507,565,567	\$21,277,489
56 AMERICAN INTERNATIONAL INSURANCE COMPANY	NY	\$1,140,444,691	\$836,851,295	\$303,593,396	\$29,906,300
57 AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	PA	\$34,896,938	\$1,064,959	\$33,831,979	\$20,609,456
58 AMERICAN INTERSTATE INSURANCE COMPANY	LA	\$670,818,095	\$513,078,402	\$157,739,692	\$17,241,805
59 AMERICAN LIVE STOCK INSURANCE COMPANY	IL	\$65,363,982	\$16,596,113	\$48,767,869	\$2,527,162
60 AMERICAN MERCURY INSURANCE COMPANY	OK	\$291,115,376	\$220,583,486	\$70,531,890	\$26,017,797
61 AMERICAN MODERN HOME INSURANCE COMPANY	OH	\$816,127,934	\$578,760,643	\$237,367,291	\$165,369
62 AMERICAN NATIONAL GENERAL INSURANCE COMPANY	MO	\$102,965,872	\$43,763,307	\$59,202,565	\$1,612,935
63 AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	MO	\$1,134,751,316	\$753,884,063	\$380,867,253	\$59,419,528
64 AMERICAN PHYSICIANS ASSURANCE CORPORATION	MI	\$880,549,251	\$654,863,324	\$225,685,927	\$250,578

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
65 AMERICAN RELIABLE INSURANCE COMPANY	AZ	\$411,595,235	\$319,738,979	\$91,856,255	\$24,518,612
66 AMERICAN ROAD INSURANCE COMPANY	MI	\$763,559,641	\$304,368,353	\$459,191,288	\$55,809,140
67 AMERICAN SAFETY CASUALTY INSURANCE COMPANY	DE	\$160,595,489	\$95,453,055	\$65,142,434	\$995,624
68 AMERICAN SECURITY INSURANCE COMPANY	DE	\$833,752,224	\$566,712,855	\$267,039,365	\$77,848,452
69 AMERICAN SERVICE INSURANCE COMPANY	IL	\$89,049,745	\$58,808,858	\$30,240,887	\$4,946,831
70 AMERICAN SOUTHERN HOME INSURANCE COMPANY	FL	\$86,224,635	\$65,771,480	\$20,453,155	\$24,206,510
71 AMERICAN SOUTHERN INSURANCE COMPANY	KS	\$105,215,069	\$74,174,300	\$31,040,768	\$6,428,776
72 AMERICAN STATES INSURANCE COMPANY	IN	\$2,339,955,871	\$1,567,181,129	\$772,774,742	\$38,493,271
73 AMERICAN STRATEGIC INSURANCE CORP.	FL	\$121,294,978	\$80,393,621	\$40,901,357	\$155,076,529
74 AMERICAN SURETY COMPANY	IN	\$11,574,693	\$2,138,668	\$9,436,025	\$974,005
75 AMERICAN VEHICLE INSURANCE COMPANY	FL	\$56,798,037	\$38,811,853	\$17,986,184	\$36,663,859
76 AMERICAN ZURICH INSURANCE COMPANY	IL	\$209,416,689	\$9,781,416	\$199,635,274	\$40,400,576
77 AMERISURE MUTUAL INSURANCE COMPANY	MI	\$1,491,487,210	\$1,037,050,152	\$454,437,058	\$132,968,263
78 AMERITRUST INSURANCE CORPORATION	FL	\$61,629,515	\$47,231,361	\$14,398,154	\$12,958,986
79 AMEX ASSURANCE COMPANY	IL	\$141,439,087	\$26,206,228	\$115,232,858	\$60,106,122
80 AMGUARD INSURANCE COMPANY	PA	\$212,336,985	\$163,214,652	\$49,122,333	\$102,733
81 AMICA MUTUAL INSURANCE COMPANY	RI	\$3,584,950,992	\$1,788,784,894	\$1,796,166,098	\$103,174,344
82 ANESTHESIOLOGISTS PROFESSIONAL ASSURANCE COMPANY	FL	\$83,862,276	\$63,131,422	\$20,730,854	\$18,044,197
83 ARA CASUALTY INSURANCE COMPANY	FL	\$6,339,569	\$2,332,089	\$4,007,480	\$2,924,053
84 ARAG INSURANCE COMPANY	IA	\$38,863,064	\$14,403,223	\$24,459,840	\$7,192,857
85 ARCH INSURANCE COMPANY	MO	\$1,076,664,885	\$600,542,677	\$476,122,208	\$42,023,177
86 ARCH REINSURANCE COMPANY	NE	\$1,072,774,708	\$436,366,409	\$636,408,299	\$629

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
87 ARGONAUT INSURANCE COMPANY	CA	\$1,275,515,947	\$924,100,422	\$351,415,525	\$10,042,835
88 ARGONAUT-MIDWEST INSURANCE COMPANY	IL	\$101,226,251	\$59,708,592	\$41,517,659	\$5,726,587
89 ARGUS FIRE & CASUALTY INSURANCE COMPANY	FL	\$20,935,855	\$14,650,040	\$6,285,815	\$4,412,161
90 ARMED FORCES INSURANCE EXCHANGE	KS	\$141,117,051	\$71,087,492	\$70,029,559	\$9,866,900
91 ARTISAN AND TRUCKERS CASUALTY COMPANY	WI	\$20,631,742	\$10,940,519	\$9,691,223	\$41,965,009
92 ASI ASSURANCE CORP.	FL	\$37,254,392	\$25,614,649	\$11,639,743	\$40,064,638
93 ASSOCIATED INDEMNITY CORPORATION	CA	\$152,451,961	\$93,871,992	\$58,579,969	\$14,000,672
94 ASSOCIATED INDUSTRIES INSURANCE COMPANY, INC.	FL	\$170,839,684	\$150,042,647	\$20,797,037	\$67,949,311
95 ASSOCIATION CASUALTY INSURANCE COMPANY	TX	\$63,887,101	\$44,559,594	\$19,327,508	\$4,670,051
96 ASSOCIATION INSURANCE COMPANY	GA	\$64,010,298	\$47,126,204	\$16,884,092	\$15,905,822
97 ASSURANCE COMPANY OF AMERICA	NY	\$71,818,076	\$52,243,823	\$19,574,253	\$109,199,625
98 ATHENA ASSURANCE COMPANY	MN	\$188,642,774	\$138,516,530	\$50,126,244	\$698,421
99 ATLANTIC INSURANCE COMPANY	TX	\$24,852,300	\$919,017	\$23,933,283	\$126,601
100 ATLANTIC MUTUAL INSURANCE COMPANY	NY	\$719,378,341	\$578,548,066	\$140,830,275	\$3,793,214
101 ATLANTIC SPECIALTY INSURANCE COMPANY	NY	\$71,512,046	\$20,676,244	\$50,835,802	\$8,547,388
102 AUDUBON INSURANCE COMPANY	LA	\$221,393,344	\$181,261,254	\$40,132,090	\$915,824
103 AUTO CLUB SOUTH INSURANCE COMPANY	FL	\$55,159,196	\$27,477,252	\$27,681,944	\$37,365,796
104 AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CT	CT	\$914,716,954	\$656,041,335	\$258,675,619	\$189,428
105 AUTO-OWNERS INSURANCE COMPANY	MI	\$8,372,989,242	\$4,243,674,350	\$4,129,314,892	\$287,520,424
106 AVEMCO INSURANCE COMPANY	MD	\$140,319,958	\$69,376,849	\$70,943,109	\$3,385,834
107 AXA ART INSURANCE CORPORATION	NY	\$64,799,481	\$32,437,524	\$32,361,957	\$1,799,468
108 AXA INSURANCE COMPANY	NY	\$169,170,709	\$71,612,860	\$97,557,849	\$4,817,333



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
109 AXA RE AMERICA INSURANCE COMPANY	DE	\$59,454,414	\$11,684,714	\$47,769,700	(\$7,290)
110 AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	DE	\$111,047,102	\$76,873,844	\$34,173,258	\$15,262,666
111 AXIS REINSURANCE COMPANY	NY	\$1,462,307,695	\$938,172,649	\$524,135,046	\$15,183,776
112 BALBOA INSURANCE COMPANY	CA	\$1,297,172,853	\$822,466,963	\$474,705,890	\$58,098,291
113 BANKERS INSURANCE COMPANY	FL	\$102,858,775	\$67,723,045	\$35,135,730	\$17,109,647
114 BANKERS STANDARD INSURANCE COMPANY	PA	\$230,408,769	\$166,608,570	\$63,800,199	\$4,406,677
115 BAR PLAN MUTUAL INSURANCE COMPANY (THE)	MO	\$51,041,062	\$33,057,379	\$17,983,683	\$68,153
116 BCS INSURANCE COMPANY	OH	\$225,221,306	\$95,103,877	\$130,117,429	\$14,401,558
117 BEAZLEY INSURANCE COMPANY, INC.	CT	\$52,118,690	\$2,399,619	\$49,719,071	\$11,182
118 BENCHMARK INSURANCE COMPANY	KS	\$108,180,791	\$78,793,698	\$29,387,093	\$1,912,266
119 BERKLEY REGIONAL INSURANCE COMPANY	DE	\$2,248,424,000	\$1,533,312,104	\$715,111,896	\$372,065
120 BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA	PA	\$3,563,230,285	\$2,607,804,188	\$955,426,097	\$22,446,536
121 BITUMINOUS CASUALTY CORPORATION	IL	\$706,118,494	\$473,766,665	\$232,351,829	\$14,462,162
122 BITUMINOUS FIRE AND MARINE INSURANCE COMPANY	IL	\$327,884,910	\$244,439,274	\$83,445,637	\$10,702,673
123 BOND SAFEGUARD INSURANCE COMPANY	IL	\$27,967,354	\$14,338,897	\$13,628,457	\$2,835,952
124 BOSTON OLD COLONY INSURANCE COMPANY	IL	\$35,619,303	\$14,089	\$35,605,214	\$640,682
125 BRIDGEFIELD CASUALTY INSURANCE COMPANY	FL	\$70,519,370	\$42,535,395	\$27,983,975	\$38,492,007
126 BRIDGEFIELD EMPLOYERS INSURANCE COMPANY	FL	\$220,869,320	\$135,055,878	\$85,813,442	\$527,276,368
127 BRISTOL WEST INSURANCE COMPANY	PA	\$136,986,738	\$100,247,392	\$36,739,346	\$24,410,371
128 BROTHERHOOD MUTUAL INSURANCE COMPANY	IN	\$273,862,186	\$165,994,479	\$107,867,708	\$1,136
129 BUSINESSFIRST INSURANCE COMPANY	FL	\$23,312,993	\$15,477,515	\$7,835,478	\$21,634,123
130 C.P.A. INSURANCE COMPANY	MI	\$7,336,374	\$1,503,419	\$5,832,955	\$4,106

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
131 CAMICO MUTUAL INSURANCE COMPANY	CA	\$133,911,873	\$87,208,998	\$46,702,875	\$1,264,414
132 CAMPMED CASUALTY & INDEMNITY COMPANY, INC. OF MARYLAN	MD	\$29,810,933	\$21,833,691	\$7,977,242	\$3,033,377
133 CANAL INSURANCE COMPANY	SC	\$1,227,278,997	\$699,597,686	\$527,681,312	\$25,896,598
134 CAPACITY INSURANCE COMPANY	FL	\$14,299,263	\$9,014,401	\$5,284,859	\$13,473,618
135 CAPITAL CITY INSURANCE COMPANY, INC.	SC	\$133,692,316	\$100,615,448	\$33,076,868	\$3,319,938
136 CAPITAL MARKETS ASSURANCE CORPORATION	NY	\$94,955,693	\$169,721	\$94,785,972	(\$34,353)
137 CAPITOL INDEMNITY CORPORATION	WI	\$417,963,754	\$246,113,735	\$171,850,019	\$556,377
138 CAPITOL PREFERRED INSURANCE COMPANY, INC.	FL	\$19,049,890	\$13,395,000	\$5,654,890	\$33,230,639
139 CAROLINA CASUALTY INSURANCE COMPANY	FL	\$824,307,084	\$602,366,097	\$221,940,987	\$26,051,288
140 CATAWBA INSURANCE COMPANY	SC	\$17,927,214	\$10,498,497	\$7,428,717	\$241
141 CATERPILLAR INSURANCE COMPANY	MO	\$115,364,105	\$79,495,541	\$35,868,563	\$12,852,295
142 CENTENNIAL INSURANCE COMPANY	NY	\$277,887,428	\$202,983,372	\$74,904,056	\$1,478,280
143 CENTRAL STATES INDEMNITY COMPANY OF OMAHA	NE	\$269,260,478	\$77,281,462	\$191,979,016	\$4,281,985
144 CENTURION CASUALTY COMPANY	IA	\$315,205,861	\$35,628,118	\$279,577,743	(\$106)
145 CENTURY NATIONAL INSURANCE COMPANY	CA	\$529,381,159	\$355,853,813	\$173,527,346	\$788,511
146 CHARTER OAK FIRE INSURANCE COMPANY	CT	\$789,475,094	\$608,923,115	\$180,551,979	\$88,091,365
147 CHICAGO INSURANCE COMPANY	IL	\$269,444,469	\$167,391,329	\$102,053,140	\$6,889,272
148 CHUBB INDEMNITY INSURANCE COMPANY	NY	\$193,845,524	\$150,187,094	\$43,658,430	\$651,037
149 CHURCH INSURANCE COMPANY	NY	\$61,596,109	\$42,960,851	\$18,635,258	\$591,794
150 CHURCH MUTUAL INSURANCE COMPANY	WI	\$963,930,148	\$691,415,495	\$272,514,653	\$25,333,355
151 CIFG ASSURANCE NORTH AMERICA, INC.	NY	\$175,332,597	\$66,758,044	\$108,574,553	\$6,887,426
152 CIM INSURANCE CORPORATION	MI	\$47,755,362	\$32,203,141	\$15,552,220	\$1,504,967

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
153 CINCINNATI CASUALTY COMPANY	OH	\$335,438,589	\$72,541,397	\$262,897,192	\$1,448,663
154 CINCINNATI INDEMNITY COMPANY	OH	\$82,855,382	\$20,133,628	\$62,721,754	\$694,262
155 CINCINNATI INSURANCE COMPANY	OH	\$9,993,039,954	\$5,773,201,261	\$4,219,838,693	\$104,676,555
156 CLARENDON NATIONAL INSURANCE COMPANY	NJ	\$1,896,188,120	\$1,231,309,084	\$664,879,036	\$61,077,866
157 CLARENDON SELECT INSURANCE COMPANY	FL	\$25,053,628	(\$3,542,262)	\$28,595,889	\$95,056,841
158 CMG MORTGAGE INSURANCE COMPANY	WI	\$319,677,699	\$197,866,089	\$121,811,610	\$4,965,462
159 COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	MD	\$24,810,836	\$2,625,345	\$22,185,491	\$5,453,569
160 COLONIAL SURETY COMPANY	PA	\$16,101,811	\$9,893,874	\$6,207,937	\$208,394
161 COLONY NATIONAL INSURANCE COMPANY	VA	\$249,215,428	\$189,037,506	\$60,177,922	\$56,059
162 COLONY SPECIALTY INSURANCE COMPANY	OH	\$134,451,225	\$102,891,970	\$31,559,255	\$348,505
163 COMMERCE AND INDUSTRY INSURANCE COMPANY	NY	\$6,595,619,061	\$5,188,105,572	\$1,407,513,489	\$280,113,459
164 COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	IN	\$151,278,687	\$33,775,727	\$117,502,960	(\$15,366)
165 COMMERCIAL INSURANCE COMPANY OF NEWARK, NEW JERSEY	SC	\$53,340,802	\$196,588	\$53,144,214	\$5
166 COMMONWEALTH INSURANCE COMPANY OF AMERICA	WA	\$53,861,439	\$34,412,345	\$19,449,094	\$1,708,455
167 COMP OPTIONS INSURANCE COMPANY, INC.	FL	\$42,062,862	\$26,685,870	\$15,376,991	\$40,534,121
168 COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	SC	\$356,812,916	\$268,319,376	\$88,493,540	\$29,482,764
169 CONTINENTAL CASUALTY COMPANY	IL	\$35,913,173,763	\$29,169,915,676	\$6,743,258,086	\$302,878,847
170 CONTINENTAL HERITAGE INSURANCE COMPANY	OH	\$7,755,977	\$1,428,534	\$6,327,443	\$985,863
171 CONTINENTAL INSURANCE COMPANY	SC	\$4,029,864,017	\$2,253,450,778	\$1,776,413,239	\$68,317,192
172 CONTRACTORS BONDING & INSURANCE COMPANY	WA	\$169,935,584	\$115,738,522	\$54,197,062	\$1,668,652
173 CONVERIUM INSURANCE (NORTH AMERICA) INC.	NJ	\$76,565,132	\$14,535,235	\$62,029,897	(\$139,572)
174 COOPERATIVA DE SEGUROS MULTIPLES DE PUERTO RICO, INC.	PR	\$537,086,704	\$328,569,514	\$208,517,190	\$13,563,785



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
175 CORAL INSURANCE COMPANY	FL	\$15,914,391	\$9,290,788	\$6,623,603	\$29,751,951
176 COREGIS INSURANCE COMPANY	IN	\$442,906,997	\$230,580,451	\$212,326,546	\$52,341
177 CORNERSTONE NATIONAL INSURANCE COMPANY	MO	\$36,258,248	\$17,625,239	\$18,633,009	\$3,382,197
178 COTTON STATES MUTUAL INSURANCE COMPANY	GA	\$177,566,396	\$109,734,235	\$67,832,161	\$37,894,158
179 COURTESY INSURANCE COMPANY	FL	\$317,424,833	\$225,498,342	\$91,926,492	\$92,279,124
180 CRUM & FORSTER INDEMNITY COMPANY	DE	\$34,447,981	\$24,041,697	\$10,406,284	\$5,383,173
181 CUMIS INSURANCE SOCIETY, INC.	WI	\$1,057,215,751	\$642,542,674	\$414,673,077	\$27,804,411
182 CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	FL	\$41,165,886	\$33,015,892	\$8,149,994	\$64,639,580
183 DAILY UNDERWRITERS OF AMERICA	PA	\$24,786,537	\$8,348,547	\$16,437,990	\$1,419,078
184 DAIMLERCHRYSLER INSURANCE COMPANY	MI	\$404,012,829	\$213,994,045	\$190,018,784	\$7,948,562
185 DAIRYLAND INSURANCE COMPANY	WI	\$1,169,698,055	\$796,568,547	\$373,129,508	\$73,730,298
186 DARWIN NATIONAL ASSURANCE COMPANY	DE	\$334,203,978	\$160,620,553	\$173,583,425	\$3,369,172
187 DEALERS ASSURANCE COMPANY	OH	\$33,588,040	\$19,237,198	\$14,350,842	\$115,521
188 DEERBROOK INSURANCE COMPANY	IL	\$33,626,426	\$193,999	\$33,432,426	\$20,962,785
189 DELOS INSURANCE COMPANY	DE	\$309,603,112	\$202,215,087	\$107,388,025	\$2,730,733
190 DEVELOPERS SURETY AND INDEMNITY COMPANY	IA	\$103,476,313	\$59,494,686	\$43,981,627	\$4,449,189
191 DIAMOND STATE INSURANCE COMPANY	IN	\$161,773,557	\$53,733,527	\$108,040,030	\$3,719,507
192 DIRECT GENERAL INSURANCE COMPANY	SC	\$347,481,297	\$223,985,767	\$123,495,530	\$216,071,288
193 DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	IL	\$104,063,740	\$69,007,644	\$35,056,096	\$22,841,855
194 DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE (THE)	CA	\$1,725,184,589	\$1,222,025,619	\$503,158,970	\$32,102,279
195 EASTGUARD INSURANCE COMPANY	PA	\$55,207,019	\$40,307,173	\$14,899,846	\$18,486
196 ECONOMY FIRE AND CASUALTY COMPANY	IL	\$326,113,365	\$11,780,318	\$314,333,050	(\$4,124)

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
197 ECONOMY PREMIER ASSURANCE COMPANY	IL	\$31,792,050	\$154,542	\$31,637,512	\$25,536,894
198 ELECTRIC INSURANCE COMPANY	MA	\$1,142,508,357	\$843,948,744	\$298,559,613	\$22,369,820
199 EMC PROPERTY & CASUALTY COMPANY	IA	\$110,831,478	\$65,548,695	\$45,282,783	\$58,685
200 EMPIRE FIRE AND MARINE INSURANCE COMPANY	NE	\$361,575,811	\$232,968,309	\$128,607,502	\$54,340,588
201 EMPLOYERS FIRE INSURANCE COMPANY	MA	\$110,797,840	\$51,356,957	\$59,440,883	\$2,828,173
202 EMPLOYERS INSURANCE COMPANY OF WAUSAU	WI	\$4,687,160,333	\$3,616,497,879	\$1,070,662,454	\$30,461,442
203 EMPLOYERS MUTUAL CASUALTY COMPANY	IA	\$1,832,225,590	\$1,168,977,652	\$663,247,938	\$3,128,336
204 EMPLOYERS REINSURANCE CORPORATION	MO	\$18,203,552,267	\$12,814,689,963	\$5,388,862,304	\$1,945,855
205 ENCOMPASS FLORIDIAN INDEMNITY COMPANY	IL	\$5,423,832	\$238,968	\$5,184,864	\$20,136,546
206 ENCOMPASS FLORIDIAN INSURANCE COMPANY	IL	\$5,996,666	\$811,811	\$5,184,855	\$45,300,066
207 ENCOMPASS INDEMNITY COMPANY	IL	\$23,028,316	\$3,645,259	\$19,383,057	\$1,093,253
208 EQUITY INSURANCE COMPANY	TX	\$58,889,309	\$34,516,091	\$24,373,218	\$10,065,392
209 ESURANCE INSURANCE COMPANY	OK	\$199,153,022	\$153,593,262	\$45,559,760	\$70,987,983
210 EULER AMERICAN CREDIT INDEMNITY COMPANY	NY	\$300,781,474	\$144,450,972	\$156,330,502	\$8,636,966
211 EVEREST NATIONAL INSURANCE COMPANY	DE	\$608,626,468	\$471,782,297	\$136,844,171	\$76,960,167
212 EVERGREEN NATIONAL INDEMNITY COMPANY	OH	\$46,139,611	\$14,798,640	\$31,340,971	\$1,438,940
213 EXCESS SHARE INSURANCE CORPORATION	OH	\$48,849,425	\$35,534,580	\$13,314,845	\$162,512
214 EXECUTIVE RISK INDEMNITY INC.	DE	\$2,435,791,763	\$1,779,431,510	\$656,360,253	\$24,475,948
215 EXPLORER INSURANCE COMPANY	CA	\$102,380,240	\$73,931,972	\$28,448,268	\$14,667,420
216 FACTORY MUTUAL INSURANCE COMPANY	RI	\$7,979,279,857	\$3,775,060,680	\$4,204,219,177	\$84,311,790
217 FAIRFIELD INSURANCE COMPANY	CT	\$32,133,572	\$12,435,627	\$19,697,945	\$26,396
218 FAIRMONT SPECIALTY INSURANCE COMPANY	DE	\$248,243,914	\$151,437,921	\$96,805,992	\$4,371,594



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
219 FARMINGTON CASUALTY COMPANY	CT	\$931,496,072	\$713,495,371	\$218,000,701	\$74,646
220 FARMLAND MUTUAL INSURANCE COMPANY	IA	\$338,169,585	\$219,685,707	\$118,483,879	\$40,293
221 FCCI COMMERCIAL INSURANCE COMPANY	FL	\$7,257,207	(\$5,396,943)	\$12,654,150	\$94,968,502
222 FCCI INSURANCE COMPANY	FL	\$1,242,396,494	\$894,879,210	\$347,517,284	\$251,376,642
223 FEDERAL INSURANCE COMPANY	IN	\$25,377,517,154	\$16,544,442,067	\$8,833,075,087	\$352,766,565
224 FEDERATED MUTUAL INSURANCE COMPANY	MN	\$3,580,961,912	\$2,167,572,247	\$1,413,389,665	\$69,275,437
225 FEDERATED NATIONAL INSURANCE COMPANY	FL	\$69,234,257	\$58,030,617	\$11,203,640	\$80,972,978
226 FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	KS	\$255,233,433	\$178,610,694	\$76,622,739	\$5,656,415
227 FEDERATED SERVICE INSURANCE COMPANY	MN	\$340,145,995	\$247,238,182	\$92,907,813	\$4,571,906
228 FFG INSURANCE COMPANY	TX	\$48,385,505	\$14,945,626	\$33,439,879	\$15,564
229 FFVA MUTUAL INSURANCE COMPANY	FL	\$201,672,837	\$117,487,191	\$84,185,646	\$84,171,341
230 FIDELITY AND CASUALTY COMPANY OF NEW YORK	SC	\$147,550,462	\$332,786	\$147,217,677	\$338,063
231 FIDELITY AND DEPOSIT COMPANY OF MARYLAND	MD	\$213,830,797	\$26,988,705	\$186,842,092	\$51,127,937
232 FIDELITY AND GUARANTY INSURANCE COMPANY	IA	\$14,677,954	\$475,196	\$14,202,758	\$15,622,334
233 FIDELITY AND GUARANTY INSURANCE UNDERWRITERS INC.	WI	\$31,489,251	\$143,809	\$31,345,441	\$3,510,351
234 FIDELITY NATIONAL INSURANCE COMPANY	CA	\$350,596,712	\$249,603,167	\$100,993,545	\$36,644,851
235 FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE CO	NY	\$238,684,312	\$189,115,974	\$49,568,338	\$101,863,086
236 FINANCIAL GUARANTY INSURANCE COMPANY	NY	\$3,504,088,328	\$2,341,184,740	\$1,162,903,588	\$10,383,656
237 FINANCIAL SECURITY ASSURANCE INC	NY	\$3,789,839,229	\$2,251,384,908	\$1,538,454,321	\$19,618,571
238 FIRE INSURANCE EXCHANGE	CA	\$1,837,719,705	\$1,380,943,786	\$456,775,919	\$2,644
239 FIREMAN'S FUND INSURANCE COMPANY	CA	\$9,695,633,985	\$6,845,432,575	\$2,850,201,410	\$145,011,358
240 FIREMAN'S FUND INSURANCE COMPANY OF NEBRASKA	NE	\$57,244,642	\$9,595,857	\$47,648,785	(\$850)

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
241 FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY	SC	\$529,158,973	\$45,227	\$529,113,746	\$4,860
242 FIRST ACCEPTANCE INSURANCE COMPANY, INC.	TN	\$112,449,883	\$70,334,098	\$42,115,784	\$15,130,312
243 FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPAN	CA	\$89,039,792	\$55,737,414	\$33,302,377	\$149,469
244 FIRST COLONIAL INSURANCE COMPANY	FL	\$238,641,513	\$168,026,810	\$70,614,703	\$13,103,332
245 FIRST COMMERCIAL INSURANCE COMPANY	FL	\$127,715,532	\$107,775,371	\$19,940,161	\$117,913,672
246 FIRST COMMERCIAL TRANSPORTATION AND PROPERTY INSURA	FL	\$12,159,207	\$11,315,694	\$843,513	\$9,818,036
247 FIRST COMMUNITY INSURANCE COMPANY	FL	\$32,253,086	\$21,348,650	\$10,904,437	\$28,986,231
248 FIRST FINANCIAL INSURANCE COMPANY	IL	\$487,417,870	\$266,815,097	\$220,602,773	\$327,824
249 FIRST FLORIDIAN AUTO AND HOME INSURANCE COMPANY	FL	\$492,182,580	\$328,222,532	\$163,960,048	\$298,343,450
250 FIRST GUARD INSURANCE COMPANY	AZ	\$7,632,765	\$700,510	\$6,932,255	\$1,076,229
251 FIRST HOME INSURANCE COMPANY	FL	\$25,031,085	\$19,803,758	\$5,227,327	\$15,541,306
252 FIRST LIBERTY INSURANCE CORPORATION (THE)	IA	\$41,986,665	\$21,610,953	\$20,375,712	\$125,870,760
253 FIRST NATIONAL INSURANCE COMPANY OF AMERICA	WA	\$254,964,592	\$180,434,666	\$74,529,926	\$30,644,032
254 FIRST NONPROFIT INSURANCE COMPANY	IL	\$45,556,233	\$25,897,958	\$19,658,275	\$427,909
255 FIRST PROFESSIONALS INSURANCE COMPANY, INC	FL	\$713,885,816	\$541,032,544	\$172,853,272	\$215,979,792
256 FIRST PROTECTIVE INSURANCE COMPANY	FL	\$21,913,181	\$16,452,347	\$5,460,833	\$44,305,360
257 FIRST SEALORD SURETY, INC.	PA	\$10,024,774	\$1,011,485	\$9,013,289	\$3,584,230
258 FLORIDA DOCTORS INSURANCE COMPANY	FL	\$10,200,031	\$254,976	\$9,945,055	\$165,560
259 FLORIDA FAMILY INSURANCE COMPANY	FL	\$42,503,927	\$31,196,810	\$11,307,118	\$65,855,314
260 FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	FL	\$379,475,321	\$228,953,718	\$150,521,603	\$88,813,756
261 FLORIDA FARM BUREAU GENERAL INSURANCE COMPANY	FL	\$5,826,835	\$905,375	\$4,921,460	\$140,481,456
262 FLORIDA HOSPITALITY MUTUAL INSURANCE COMPANY	FL	\$133,089,981	\$91,417,254	\$41,672,727	\$50,946,793

# AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
263 FLORIDA LAWYERS MUTUAL INSURANCE COMPANY	FL	\$45,778,773	\$25,964,953	\$19,813,819	\$13,030,842
264 FLORIDA PENINSULA INSURANCE COMPANY	FL	\$37,731,301	\$30,942,891	\$6,788,410	\$20,290,645
265 FLORIDA SELECT INSURANCE COMPANY	FL	\$38,576,303	\$18,827,767	\$19,748,537	\$74,029,882
266 FLORISTS' INSURANCE COMPANY	IL	\$15,889,844	\$9,362,372	\$6,527,472	\$4,654,010
267 FLORISTS' MUTUAL INSURANCE COMPANY	IL	\$172,964,207	\$127,546,772	\$45,417,435	\$5,384,463
268 FOREMOST INSURANCE COMPANY	MI	\$1,613,661,783	\$1,140,185,917	\$473,475,866	\$45,568,067
269 FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	MI	\$37,337,033	\$25,592,973	\$11,744,060	\$20,093,699
270 FOREMOST SIGNATURE INSURANCE COMPANY	MI	\$59,254,165	\$47,894,394	\$11,359,771	\$2,143,257
271 FORTRESS INSURANCE COMPANY	IL	\$35,191,351	\$20,128,378	\$15,062,973	\$2,264,921
272 FRANK WINSTON CRUM INSURANCE, INC.	FL	\$52,743,782	\$44,473,726	\$8,270,056	\$21,759,314
273 FRANKENMUTH MUTUAL INSURANCE COMPANY	MI	\$803,558,088	\$517,718,764	\$285,839,324	\$59,956
274 GATEWAY INSURANCE COMPANY	MO	\$43,065,922	\$30,543,603	\$12,522,319	\$950,354
275 GEICO CASUALTY COMPANY	MD	\$248,321,031	\$149,960,305	\$98,360,726	\$154,176,668
276 GEICO GENERAL INSURANCE COMPANY	MD	\$138,079,862	\$72,789,812	\$65,290,050	\$716,832,419
277 GEICO INDEMNITY COMPANY	MD	\$3,987,653,749	\$2,273,629,383	\$1,714,024,366	\$285,969,685
278 GENERAL CASUALTY COMPANY OF WISCONSIN	WI	\$1,450,267,327	\$751,985,804	\$698,281,523	\$719,938
279 GENERAL INSURANCE COMPANY OF AMERICA	WA	\$2,725,413,697	\$1,911,152,939	\$814,260,758	\$8,981,005
280 GENERAL REINSURANCE CORPORATION	DE	\$14,632,646,158	\$6,738,561,441	\$7,894,084,717	(\$120,072)
281 GENERAL STAR NATIONAL INSURANCE COMPANY	OH	\$554,040,492	\$363,864,030	\$190,176,462	\$6,250,229
282 GENESIS INSURANCE COMPANY	CT	\$215,801,748	\$119,888,753	\$95,912,995	\$3,305,502
283 GENWORTH MORTGAGE INSURANCE CORPORATION	NC	\$2,847,796,052	\$2,659,499,768	\$188,296,284	\$49,393,655
284 GENWORTH MORTGAGE INSURANCE CORPORATION OF NORTH	NC	\$170,009,206	\$141,083,153	\$28,926,053	\$2,505



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
285 GENWORTH RESIDENTIAL MORTGAGE INSURANCE CORPORATIO	NC	\$46,885,407	\$35,509,347	\$11,376,060	\$706,143
286 GEORGIA CASUALTY AND SURETY COMPANY	GA	\$92,194,015	\$69,285,699	\$22,908,316	\$8,282,667
287 GERLING AMERICA INSURANCE COMPANY	NY	\$139,705,916	\$54,461,908	\$85,244,008	\$1,164,519
288 GLENS FALLS INSURANCE COMPANY	IL	\$152,504,024	\$310,697	\$152,193,327	(\$622,903)
289 GOVERNMENT EMPLOYEES INSURANCE COMPANY	MD	\$12,462,319,286	\$6,775,518,461	\$5,686,800,825	\$316,886,617
290 GRANADA INSURANCE COMPANY	FL	\$29,255,500	\$20,580,185	\$8,675,315	\$24,971,103
291 GRANITE STATE INSURANCE COMPANY	PA	\$33,749,831	\$2,821,883	\$30,927,948	\$20,262,051
292 GRAPHIC ARTS MUTUAL INSURANCE COMPANY	NY	\$121,208,889	\$83,041,236	\$38,167,652	\$504,611
293 GRAY INSURANCE COMPANY (THE)	LA	\$267,010,398	\$183,919,306	\$83,091,092	\$2,077,851
294 GREAT AMERICAN ALLIANCE INSURANCE COMPANY	OH	\$25,305,809	\$157,613	\$25,148,196	\$3,116,927
295 GREAT AMERICAN ASSURANCE COMPANY	OH	\$14,699,647	\$77,285	\$14,622,362	\$39,450,321
296 GREAT AMERICAN INSURANCE COMPANY	OH	\$5,163,125,290	\$3,707,819,052	\$1,455,306,239	\$48,190,058
297 GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	NY	\$53,834,047	\$771,119	\$53,062,928	\$41,459,409
298 GREAT AMERICAN SECURITY INSURANCE COMPANY	OH	\$16,229,337	\$100,060	\$16,129,277	\$75,938
299 GREAT AMERICAN SPIRIT INSURANCE COMPANY	OH	\$17,789,893	\$104,590	\$17,685,303	\$10,565
300 GREAT DIVIDE INSURANCE COMPANY	ND	\$149,704,516	\$91,584,556	\$58,119,960	\$4,687,302
301 GREAT NORTHERN INSURANCE COMPANY	MN	\$1,411,888,762	\$1,127,920,372	\$283,968,390	\$13,376,422
302 GREAT WEST CASUALTY COMPANY	NE	\$1,410,855,355	\$1,010,151,726	\$400,703,628	\$408,377
303 GREENWICH INSURANCE COMPANY	DE	\$728,255,834	\$425,098,779	\$303,157,055	\$25,199,604
304 GUARANTEE COMPANY OF NORTH AMERICA USA (THE)	MI	\$65,088,869	\$10,648,365	\$54,440,504	\$1,515,062
305 GUARANTEE INSURANCE COMPANY	SC	\$65,120,223	\$56,346,169	\$8,774,054	\$24,049,267
306 GUARANTY NATIONAL INSURANCE COMPANY	CT	\$268,846,199	\$201,209,110	\$67,637,089	\$199,636

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
307 GUIDEONE AMERICA INSURANCE COMPANY	IA	\$11,900,826	\$3,704,166	\$8,196,660	\$3,157,530
308 GUIDEONE ELITE INSURANCE COMPANY	IA	\$26,266,977	\$9,513,032	\$16,753,945	\$9,066,293
309 GUIDEONE MUTUAL INSURANCE COMPANY	IA	\$847,487,781	\$583,527,219	\$263,960,562	\$19,923,107
310 GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	IA	\$189,635,737	\$145,363,410	\$44,272,327	\$9,340,070
311 GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY	FL	\$68,055,169	\$54,197,930	\$13,857,239	\$106,626,715
312 HANOVER AMERICAN INSURANCE COMPANY (THE)	NH	\$15,886,560	\$13,494	\$15,873,066	\$10,521,870
313 HANOVER INSURANCE COMPANY (THE)	NH	\$3,730,811,546	\$2,526,207,754	\$1,204,603,792	\$29,968,310
314 HARBOR SPECIALTY INSURANCE COMPANY	NJ	\$197,327,145	\$175,979,063	\$21,348,082	\$3,757,126
315 HARCO NATIONAL INSURANCE COMPANY	IL	\$397,624,137	\$232,654,868	\$164,969,269	\$2,626,459
316 HARLEYSVILLE MUTUAL INSURANCE COMPANY	PA	\$1,391,638,106	\$812,419,338	\$579,218,768	\$12,726,103
317 HARLEYSVILLE-ATLANTIC INSURANCE COMPANY	GA	\$160,046,998	\$117,579,739	\$42,467,259	\$604,489
318 HARTFORD ACCIDENT AND INDEMNITY COMPANY	CT	\$10,195,892,994	\$6,935,149,376	\$3,260,743,618	\$15,079,387
319 HARTFORD CASUALTY INSURANCE COMPANY	IN	\$1,943,407,820	\$1,119,872,627	\$823,535,193	\$67,132,715
320 HARTFORD FIRE INSURANCE COMPANY	CT	\$21,569,842,778	\$11,089,709,457	\$10,480,133,321	\$228,024,477
321 HARTFORD INSURANCE COMPANY OF THE MIDWEST	IN	\$267,215,834	\$99,154,012	\$168,061,822	\$196,521,813
322 HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	CT	\$166,892,686	\$99,132,586	\$67,760,100	\$57,390,150
323 HARTFORD STEAM BOILER INSPECTION & INS. COMPANY	CT	\$1,162,810,938	\$560,234,330	\$602,576,608	\$18,084,427
324 HARTFORD STEAM BOILER INSPECTION AND INSURANCE CO. OF	CT	\$83,197,923	\$41,829,961	\$41,367,962	\$7,309
325 HARTFORD UNDERWRITERS INSURANCE COMPANY	CT	\$1,386,414,721	\$808,525,674	\$577,889,047	\$103,119,317
326 HEALTH CARE INDEMNITY, INC.	CO	\$2,426,612,973	\$1,626,304,013	\$800,308,960	\$111,554,563
327 HERITAGE CASUALTY INSURANCE COMPANY	IL	\$88,158,556	\$45,420,067	\$42,738,489	\$670,038
328 HERITAGE INDEMNITY COMPANY	CA	\$192,210,217	\$101,720,081	\$90,490,137	\$2,117,892

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
329 HOME POINTE INSURANCE COMPANY	FL	\$7,282,312	(\$50,713)	\$7,333,025	\$1,074,638
330 HOMESITE INSURANCE COMPANY OF FLORIDA	FL	\$23,736,542	\$17,205,650	\$6,530,892	\$3,912,829
331 HORACE MANN INSURANCE COMPANY	IL	\$457,313,112	\$302,505,646	\$154,807,466	\$10,114,799
332 HUDSON INSURANCE COMPANY	DE	\$328,484,372	\$211,004,597	\$117,479,775	\$13,804,860
333 ILLINOIS NATIONAL INSURANCE COMPANY	IL	\$52,703,971	\$48,339	\$52,655,632	\$159,391,059
334 INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	PA	\$245,577,061	\$193,130,136	\$52,446,925	\$20,345,289
335 INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	IN	\$120,794,656	\$85,715,484	\$35,079,172	\$673,799
336 INFINITY ASSURANCE INSURANCE COMPANY	OH	\$6,770,004	\$1,195,655	\$5,574,349	\$310,604
337 INFINITY AUTO INSURANCE COMPANY	OH	\$27,799,328	\$8,051,607	\$19,747,721	\$82,490,612
338 INFINITY CASUALTY INSURANCE COMPANY	OH	\$16,905,582	\$2,341,809	\$14,563,773	\$10,710,420
339 INFINITY INDEMNITY INSURANCE COMPANY	IN	\$6,726,163	\$1,140,304	\$5,585,859	\$52,282,804
340 INFINITY INSURANCE COMPANY	IN	\$1,679,136,828	\$1,126,954,584	\$552,182,244	\$2,093,286
341 INFINITY PREMIER INSURANCE COMPANY	IN	\$8,090,238	\$1,120,134	\$6,970,104	\$752,800
342 INFINITY SAFEGUARD INSURANCE COMPANY	OK	\$7,431,404	\$1,432,891	\$5,998,513	\$247,738
343 INFINITY SECURITY INSURANCE COMPANY	IN	\$8,469,124	\$1,406,561	\$7,062,563	\$646,181
344 INFINITY SELECT INSURANCE COMPANY	IN	\$7,723,879	\$1,893,114	\$5,830,765	\$3,783,479
345 INFINITY SPECIALTY INSURANCE COMPANY	OH	\$14,362,911	\$1,205,897	\$13,157,014	\$6,084,174
346 INFINITY STANDARD INSURANCE COMPANY	IN	\$29,553,147	\$8,540,123	\$21,013,024	\$11,120,112
347 INSURANCE COMPANY OF NORTH AMERICA	PA	\$510,983,743	\$423,745,661	\$87,238,082	\$11,155,312
348 INSURANCE COMPANY OF THE AMERICAS	FL	\$58,839,970	\$44,565,094	\$14,274,876	\$35,523,162
349 INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	PA	\$3,791,962,877	\$2,644,742,075	\$1,147,220,802	\$118,484,528
350 INSURANCE COMPANY OF THE WEST	CA	\$745,138,837	\$380,526,717	\$364,612,120	\$498,048



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
351 INSURANCE CORPORATION OF NEW YORK	NY	\$163,746,470	\$221,587,398	(\$57,840,928)	(\$518,993)
352 INTEGON GENERAL INSURANCE CORPORATION	NC	\$66,258,441	\$25,223,639	\$41,034,802	\$34,337,987
353 INTEGON INDEMNITY CORPORATION	NC	\$91,484,190	\$46,140,300	\$45,343,890	\$53,517,772
354 INTEGON NATIONAL INSURANCE COMPANY	NC	\$249,422,028	\$158,808,058	\$90,613,970	\$16,691,880
355 INTEGON PREFERRED INSURANCE COMPANY	NC	\$32,344,807	\$19,149,269	\$13,195,538	\$293
356 INTERNATIONAL FIDELITY INSURANCE COMPANY	NJ	\$110,615,985	\$47,215,635	\$63,400,350	\$4,451,341
357 INTERSTATE INDEMNITY COMPANY	IL	\$134,647,511	\$79,237,949	\$55,409,562	\$3,297,890
358 INTREPID INSURANCE COMPANY	MI	\$31,953,332	\$13,322,688	\$18,630,644	\$6,467,659
359 JEWELERS MUTUAL INSURANCE COMPANY	WI	\$172,856,651	\$74,874,332	\$97,982,319	\$7,641,207
360 KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	SC	\$25,101,463	\$394,481	\$24,706,982	(\$48,351)
361 KEMPER INDEPENDENCE INSURANCE COMPANY	IL	\$55,470,930	\$40,344,949	\$15,125,980	\$11,176,395
362 KEY RISK INSURANCE COMPANY	NC	\$72,217,644	\$50,028,863	\$22,188,781	\$116,110
363 LANCER INSURANCE COMPANY	IL	\$474,769,487	\$392,612,912	\$82,156,575	\$4,711,709
364 LAURIER INDEMNITY COMPANY	WI	\$23,715,181	\$9,690,068	\$14,025,113	\$187,175
365 LEXINGTON NATIONAL INSURANCE CORPORATION	MD	\$31,491,953	\$22,949,078	\$8,542,875	\$2,034,831
366 LEXON INSURANCE COMPANY	TX	\$60,363,477	\$27,273,273	\$33,090,204	\$2,998,484
367 LIBERTY AMERICAN INSURANCE COMPANY	FL	\$64,957,086	\$39,481,577	\$25,475,508	\$14,298,361
368 LIBERTY AMERICAN SELECT INSURANCE COMPANY	FL	\$58,272,157	\$34,122,577	\$24,149,580	\$74,672,394
369 LIBERTY INSURANCE CORPORATION	IL	\$1,632,838,998	\$1,342,042,028	\$290,796,970	\$90,943,812
370 LIBERTY INSURANCE UNDERWRITERS INC.	NY	\$135,118,739	\$68,391,875	\$66,726,864	\$5,362,200
371 LIBERTY MUTUAL FIRE INSURANCE COMPANY	WI	\$3,016,812,078	\$2,186,837,908	\$829,974,170	\$431,213,055
372 LIBERTY MUTUAL INSURANCE COMPANY	MA	\$26,011,608,289	\$18,086,911,457	\$7,924,696,832	\$107,404,834

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
373 LINCOLN GENERAL INSURANCE COMPANY	PA	\$500,277,447	\$355,589,294	\$144,688,153	\$61,921,212
374 LION INSURANCE COMPANY	FL	\$262,156,020	\$237,003,780	\$25,152,240	\$14,972,477
375 LM GENERAL INSURANCE COMPANY	DE	\$21,591,181	\$6,765,308	\$14,825,873	(\$1,678)
376 LM INSURANCE CORPORATION	IA	\$61,576,125	\$43,048,167	\$18,527,958	\$19,574,884
377 LM PROPERTY AND CASUALTY INSURANCE COMPANY	IN	\$996,278,146	\$294,908,687	\$701,369,459	(\$34,066)
378 LUMBERMEN'S UNDERWRITING ALLIANCE	MO	\$360,891,252	\$263,414,261	\$97,476,991	\$10,553,419
379 LYNDON PROPERTY INSURANCE COMPANY	MO	\$400,454,154	\$237,218,679	\$163,235,475	\$27,000,360
380 MADISON INSURANCE COMPANY	GA	\$100,610,692	\$28,811,188	\$71,799,504	\$726,495
381 MAG MUTUAL INSURANCE COMPANY	GA	\$915,115,693	\$699,612,577	\$215,503,116	\$90,740,205
382 MANUFACTURERS ALLIANCE INSURANCE COMPANY	PA	\$181,720,298	\$124,165,204	\$57,555,094	\$2,195,238
383 MAPFRE INSURANCE COMPANY OF FLORIDA	FL	\$32,674,584	\$23,759,750	\$8,914,833	\$22,015,396
384 MARKEL AMERICAN INSURANCE COMPANY	VA	\$394,729,273	\$303,831,265	\$90,898,008	\$15,939,268
385 MARKEL INSURANCE COMPANY	IL	\$541,548,831	\$395,611,509	\$145,937,322	\$14,087,029
386 MARYLAND CASUALTY COMPANY	MD	\$454,229,849	\$65,675,825	\$388,554,025	\$104,348,346
387 MASSACHUSETTS BAY INSURANCE COMPANY	NH	\$23,407,733	\$4,057	\$23,403,676	\$18,211,043
388 MBIA INSURANCE CORPORATION	NY	\$11,037,019,308	\$7,236,620,543	\$3,800,398,765	\$33,348,356
389 MEDICAL ASSURANCE COMPANY, INC. (THE)	AL	\$1,570,706,676	\$1,242,042,841	\$328,663,835	\$1,747,923
390 MEDICAL PROTECTIVE COMPANY (THE)	IN	\$2,254,936,087	\$1,683,605,569	\$571,330,518	\$16,249,724
391 MEDMARC CASUALTY INSURANCE COMPANY	VT	\$97,146,148	\$58,246,446	\$38,899,702	\$6,878,148
392 MEMIC INDEMNITY COMPANY	NH	\$113,055,237	\$65,425,945	\$47,629,292	\$43,892
393 MENDOTA INSURANCE COMPANY	MN	\$100,787,942	\$61,544,703	\$39,243,239	\$24,238,313
394 MERASTAR INSURANCE COMPANY	TN	\$91,389,110	\$69,282,022	\$22,107,088	\$6,462,401

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business	
395	MERCHANTS BONDING COMPANY (MUTUAL)	IA	\$57,936,161	\$16,576,618	\$41,359,543	\$2,139,118
396	MERCURY CASUALTY COMPANY	CA	\$2,274,315,045	\$1,031,939,170	\$1,242,375,875	(\$3,533)
397	MERCURY INSURANCE COMPANY OF FLORIDA	FL	\$71,889,078	\$36,946,312	\$34,942,766	\$242,124,002
398	MERITPLAN INSURANCE COMPANY	CA	\$88,651,261	\$68,260,429	\$20,390,832	\$41,785,333
399	METLIFE INSURANCE COMPANY OF CONNECTICUT	CT	\$68,345,651,156	\$64,264,352,321	\$4,081,298,835	(\$1,105,148)
400	METROPOLITAN CASUALTY INSURANCE COMPANY	RI	\$44,379,233	\$1,018,887	\$43,360,350	\$136,360,205
401	METROPOLITAN GENERAL INSURANCE COMPANY	RI	\$28,545,293	\$813,067	\$27,732,223	\$15,949,287
402	METROPOLITAN GROUP PROPERTY AND CASUALTY INS. CO.	RI	\$374,733,279	\$114,174,253	\$260,559,026	\$275,412
403	METROPOLITAN PROPERTY AND CASUALTY INSURANCE CO	RI	\$5,348,248,625	\$3,565,523,383	\$1,782,725,242	\$22,397,289
404	MGA INSURANCE COMPANY, INC.	TX	\$73,012,032	\$54,399,449	\$18,612,583	\$73,151,502
405	MGIC INDEMNITY CORPORATION	WI	\$22,025,048	\$456,086	\$21,568,962	\$27,015
406	MIC GENERAL INSURANCE CORPORATION	MI	\$69,516,354	\$54,330,429	\$15,185,925	\$9,274,752
407	MIC PROPERTY & CASUALTY INS. CORP.	MI	\$420,499,598	\$366,817,627	\$53,681,971	\$62,871,294
408	MICHIGAN CONSTRUCTION INDUSTRY MUTUAL INSURANCE COM	MI	\$117,943,663	\$75,020,827	\$42,922,836	\$4,477,439
409	MID-CONTINENT CASUALTY COMPANY	OK	\$763,093,396	\$529,082,090	\$234,011,306	\$78,352,827
410	MIDDLESEX INSURANCE COMPANY	WI	\$592,244,781	\$405,366,540	\$186,878,242	\$5,749,119
411	MIDWEST EMPLOYERS CASUALTY COMPANY	DE	\$194,417,362	\$74,432,420	\$119,984,942	\$15,810,021
412	MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY	MN	\$85,583,654	\$37,003,033	\$48,580,621	\$14,601
413	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	NY	\$635,105,456	\$498,367,079	\$136,738,377	\$1,530,881
414	MITSUI SUMITOMO INSURANCE USA INC.	NY	\$96,368,819	\$56,707,385	\$39,661,434	\$633,135
415	MORTGAGE GUARANTY INSURANCE CORPORATION	WI	\$7,275,984,542	\$5,638,898,991	\$1,637,085,551	\$121,584,222
416	MOTORS INSURANCE CORPORATION	MI	\$8,368,687,313	\$5,867,599,773	\$2,501,087,539	\$3,511,011



# AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
417 NATIONAL AMERICAN INSURANCE COMPANY	OK	\$133,778,001	\$86,493,442	\$47,284,559	\$363,642
418 NATIONAL BEN FRANKLIN INSURANCE CO. OF ILLINOIS	IL	\$36,386,506	\$157,237	\$36,229,269	\$1
419 NATIONAL CASUALTY COMPANY	WI	\$103,043,243	\$6,448,497	\$96,594,746	\$33,442,254
420 NATIONAL FIRE AND INDEMNITY EXCHANGE	MO	\$13,225,397	\$7,874,570	\$5,350,827	\$1,184,287
421 NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	IL	\$203,169,191	\$32,306,128	\$170,863,063	\$29,642,795
422 NATIONAL GENERAL ASSURANCE COMPANY	MO	\$31,301,253	\$22,325,403	\$8,975,850	\$30,809,867
423 NATIONAL GENERAL INSURANCE COMPANY	MO	\$109,441,065	\$68,479,262	\$40,961,803	\$12,526,762
424 NATIONAL INDEMNITY COMPANY	NE	\$62,010,570,439	\$33,290,182,875	\$28,720,387,564	\$7,704
425 NATIONAL INDEMNITY COMPANY OF THE SOUTH	FL	\$176,554,382	\$106,956,874	\$69,597,508	\$33,580,984
426 NATIONAL INSURANCE COMPANY	PR	\$145,632,576	\$88,467,869	\$57,164,707	\$14,184,041
427 NATIONAL INTERSTATE INSURANCE COMPANY	OH	\$384,944,018	\$262,118,747	\$122,825,271	\$15,917,740
428 NATIONAL LIABILITY AND FIRE INSURANCE COMPANY	CT	\$882,950,324	\$576,219,997	\$306,730,327	\$8,337,403
429 NATIONAL SECURITY FIRE & CASUALTY COMPANY	AL	\$57,947,082	\$30,738,068	\$27,209,013	\$178,316
430 NATIONAL SPECIALTY INSURANCE COMPANY	TX	\$22,658,930	\$12,980,421	\$9,678,509	\$42,803,911
431 NATIONAL SURETY CORPORATION	IL	\$515,012,328	\$344,970,992	\$170,041,336	\$16,022,097
432 NATIONAL TRUST INSURANCE COMPANY	TN	\$9,012,565	(\$5,396,628)	\$14,409,193	\$14,802,846
433 NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURG, PA	PA	\$28,761,725,427	\$20,641,560,986	\$8,120,164,441	\$313,723,059
434 NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	IA	\$104,110,838	\$54,413,193	\$49,697,642	\$7,253,546
435 NATIONWIDE ASSURANCE COMPANY	WI	\$71,913,152	\$3,061,180	\$68,851,972	\$13,706,738
436 NATIONWIDE GENERAL INSURANCE COMPANY	OH	\$22,568,999	\$429,865	\$22,139,133	\$20,843,488
437 NATIONWIDE INSURANCE COMPANY OF FLORIDA	OH	\$612,234,032	\$423,879,067	\$188,354,965	\$287,250,540
438 NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	OH	\$4,591,422,901	\$2,918,014,691	\$1,673,408,209	\$528,941,777



# AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
439 NATIONWIDE MUTUAL INSURANCE COMPANY	OH	\$26,282,427,828	\$18,016,604,452	\$8,265,823,376	\$170,145,320
440 NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	OH	\$26,935,175	\$430,627	\$26,504,548	\$24,083,876
441 NAVIGATORS INSURANCE COMPANY	NY	\$1,065,658,316	\$709,174,756	\$356,483,560	\$6,539,596
442 NCMIC INSURANCE COMPANY	IA	\$472,457,965	\$334,941,633	\$137,516,331	\$9,634,367
443 NEW HAMPSHIRE INDEMNITY COMPANY INC.	PA	\$368,790,210	\$269,115,499	\$99,674,711	\$94,715,371
444 NEW HAMPSHIRE INSURANCE COMPANY	PA	\$3,465,479,964	\$2,598,371,786	\$867,108,178	\$87,487,055
445 NEW YORK MARINE AND GENERAL INSURANCE COMPANY	NY	\$560,107,864	\$388,712,662	\$171,395,202	\$8,012,537
446 NGM INSURANCE COMPANY	FL	\$801,908,541	\$423,926,275	\$377,982,266	\$1,333,462
447 NORGUARD INSURANCE COMPANY	PA	\$275,783,271	\$215,562,804	\$60,220,467	\$2,315,091
448 NORTH AMERICAN SPECIALTY INSURANCE COMPANY	NH	\$325,181,404	\$129,392,468	\$195,788,936	\$7,037,912
449 NORTH POINTE CASUALTY INSURANCE COMPANY	FL	\$38,158,023	\$25,444,184	\$12,713,839	\$49,088,066
450 NORTH POINTE INSURANCE COMPANY	MI	\$128,172,314	\$84,311,656	\$43,860,658	\$25,113,129
451 NORTH RIVER INSURANCE COMPANY	NJ	\$891,372,041	\$543,300,013	\$348,072,028	\$15,354,024
452 NORTHBROOK INDEMNITY COMPANY	IL	\$100,718,698	\$277,361	\$100,441,337	\$4,458,128
453 NORTHERN ASSURANCE COMPANY OF AMERICA	MA	\$339,320,462	\$171,432,197	\$167,888,265	\$18,334,695
454 NORTHERN INSURANCE COMPANY OF NEW YORK	NY	\$53,329,348	\$23,706,589	\$29,622,759	\$57,728,370
455 NORTHLAND INSURANCE COMPANY	MN	\$1,139,940,603	\$660,777,127	\$479,163,475	\$15,497,519
456 NOVA CASUALTY COMPANY	NY	\$116,249,108	\$63,555,869	\$52,693,239	\$20,198,000
457 OCCIDENTAL FIRE AND CASUALTY COMPANY OF NC	NC	\$269,495,080	\$143,339,063	\$126,156,017	\$25,293,275
458 OCEAN HARBOR CASUALTY INSURANCE COMPANY	FL	\$83,174,160	\$57,708,179	\$25,465,981	\$59,135,329
459 OHIO CASUALTY INSURANCE COMPANY	OH	\$4,271,271,351	\$3,266,726,024	\$1,004,545,315	\$32,752,324
460 OHIO FARMERS INSURANCE COMPANY	OH	\$1,314,288,734	\$306,801,648	\$1,007,487,086	\$729,807

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
461 OHIO INDEMNITY COMPANY	OH	\$108,462,756	\$73,680,019	\$34,782,737	\$1,228,766
462 OHIO SECURITY INSURANCE COMPANY	OH	\$13,468,121	\$362,200	\$13,105,920	\$72,681
463 OLD DOMINION INSURANCE COMPANY	FL	\$77,359,192	\$57,302,393	\$20,056,799	\$82,400,856
464 OLD REPUBLIC GENERAL INSURANCE CORPORATION	IL	\$622,444,696	\$455,198,984	\$167,245,712	\$277,483
465 OLD REPUBLIC INSURANCE COMPANY	PA	\$2,081,949,764	\$1,298,266,007	\$783,683,757	\$50,176,299
466 OLD REPUBLIC SURETY COMPANY	WI	\$91,373,835	\$51,773,256	\$39,600,579	\$3,401,429
467 OLD UNITED CASUALTY COMPANY	KS	\$312,516,307	\$221,304,022	\$91,212,285	\$2,076,229
468 OMEGA INSURANCE COMPANY	FL	\$29,104,153	\$16,607,724	\$12,496,429	\$50,694,093
469 OMNI INDEMNITY COMPANY	IL	\$57,069,041	\$29,574,141	\$27,494,900	\$10,871,808
470 OMNI INSURANCE COMPANY	IL	\$313,928,469	\$200,466,182	\$113,462,287	\$1,123,699
471 ONEBEACON AMERICA INSURANCE COMPANY	MA	\$1,051,999,332	\$589,751,016	\$462,248,316	\$4,124,644
472 ONEBEACON INSURANCE COMPANY	PA	\$3,602,467,735	\$2,203,085,638	\$1,399,382,097	\$922,628
473 OWNERS INSURANCE COMPANY	OH	\$1,876,769,143	\$1,232,293,035	\$644,476,108	\$79,892,806
474 PACIFIC EMPLOYERS INSURANCE COMPANY	PA	\$1,959,743,206	\$1,500,469,307	\$459,273,899	(\$2,896,636)
475 PACIFIC INDEMNITY COMPANY	WI	\$5,049,240,681	\$3,770,009,164	\$1,279,231,517	\$36,699,871
476 PACIFIC SPECIALTY INSURANCE COMPANY	CA	\$231,953,553	\$131,822,449	\$100,131,104	\$445,784
477 PACO ASSURANCE COMPANY, INC.	IL	\$23,776,851	\$13,032,989	\$10,743,862	\$1,388,418
478 PATRIOT GENERAL INSURANCE COMPANY	WI	\$20,707,971	\$1,254,331	\$19,453,640	\$6,221,779
479 PEACHTREE CASUALTY INSURANCE COMPANY	FL	\$12,831,016	\$7,210,733	\$5,620,283	\$11,320,471
480 PEAK PROPERTY AND CASUALTY INSURANCE CORP.	CO	\$20,358,946	\$10,003,859	\$10,355,087	\$4,413,317
481 PEERLESS INSURANCE COMPANY	NH	\$4,551,478,620	\$3,534,816,691	\$1,016,661,929	\$60,827
482 PEGASUS INSURANCE COMPANY	OK	\$9,741,659	\$3,591,392	\$6,150,266	\$10,288,143

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
483 PENN CHARTER MUTUAL INSURANCE COMPANY	PA	\$10,055,109	\$2,652,162	\$7,402,947	\$1,208,836
484 PENN MILLERS INSURANCE COMPANY	PA	\$153,808,126	\$106,592,502	\$47,215,624	\$3,239,321
485 PENNSYLVANIA GENERAL INSURANCE COMPANY	PA	\$549,556,826	\$342,075,162	\$207,481,664	\$46,358
486 PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	PA	\$268,032,729	\$175,690,057	\$92,342,672	\$16,000,603
487 PENNSYLVANIA MANUFACTURERS' ASSOCIATION INS. CO.	PA	\$591,013,110	\$397,793,596	\$193,219,514	\$16,247,691
488 PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	PA	\$185,485,953	\$121,204,108	\$64,281,845	\$261,590
489 PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE CO	PA	\$903,565,887	\$566,815,890	\$336,749,997	\$729,830
490 PERMANENT GENERAL ASSURANCE CORPORATION	TN	\$192,706,390	\$123,284,540	\$69,421,850	\$12,492,858
491 PETROLEUM CASUALTY COMPANY	TX	\$18,037,642	\$7,052,424	\$10,985,218	\$143,856
492 PHILADELPHIA INDEMNITY INSURANCE COMPANY	PA	\$2,165,324,978	\$1,569,541,622	\$595,783,356	\$106,057,734
493 PHOENIX INSURANCE COMPANY	CT	\$3,425,356,903	\$2,405,555,005	\$1,019,801,898	\$25,020,340
494 PHYSICIANS INSURANCE COMPANY	FL	\$11,680,849	\$6,614,419	\$5,066,430	\$9,053,066
495 PLATTE RIVER INSURANCE COMPANY	NE	\$108,209,192	\$74,725,238	\$33,483,954	\$3,096,339
496 PMI MORTGAGE INSURANCE CO.	AZ	\$3,506,556,943	\$2,995,726,300	\$510,830,643	\$85,366,164
497 PODIATRY INSURANCE COMPANY OF AMERICA, A MUTUAL COMP	IL	\$196,798,560	\$135,813,990	\$60,984,570	\$7,720,485
498 PRAETORIAN INSURANCE COMPANY	IL	\$1,053,956,720	\$729,191,762	\$324,764,958	\$16,844,311
499 PREFERRED PROFESSIONAL INSURANCE COMPANY	NE	\$217,236,087	\$151,581,729	\$65,654,358	\$3,005,004
500 PREMIER GROUP INSURANCE COMPANY	TN	\$42,087,398	\$24,792,086	\$17,295,312	\$11,680,755
501 PRODUCERS AGRICULTURE INSURANCE COMPANY	TX	\$27,908,633	\$16,658,898	\$11,249,735	\$6,928,892
502 PROFESSIONALS DIRECT INSURANCE COMPANY	MI	\$44,992,535	\$27,453,835	\$17,538,700	\$2,401,268
503 PROGRESSIVE AMERICAN INSURANCE COMPANY	FL	\$329,618,360	\$204,543,608	\$125,074,752	\$589,415,208
504 PROGRESSIVE CASUALTY INSURANCE COMPANY	OH	\$5,917,383,683	\$4,263,403,725	\$1,653,979,958	\$3,349,926



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
505 PROGRESSIVE EXPRESS INSURANCE COMPANY	FL	\$371,635,935	\$285,465,014	\$86,170,921	\$651,775,162
506 PROGRESSIVE SELECT INSURANCE COMPANY	FL	\$245,416,442	\$184,321,152	\$61,095,290	\$491,393,500
507 PROGRESSIVE SOUTHEASTERN INSURANCE COMPANY	IN	\$124,123,718	\$90,960,386	\$33,163,332	(\$783)
508 PRONATIONAL INSURANCE COMPANY	MI	\$1,138,740,400	\$818,580,678	\$320,159,722	\$57,521,252
509 PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	IN	\$178,529,405	\$99,134,196	\$79,395,209	\$129,611,740
510 PROTECTIVE INSURANCE COMPANY	IN	\$579,705,654	\$249,223,801	\$330,481,853	\$4,459,667
511 PROVIDENCE PROPERTY & CASUALTY INSURANCE COMPANY	OK	\$69,687,890	\$50,757,562	\$18,930,328	\$21,615,326
512 PROVIDENCE WASHINGTON INSURANCE COMPANY	RI	\$202,501,366	\$174,217,156	\$28,284,210	(\$772)
513 PUBLIC SERVICE MUTUAL INSURANCE COMPANY	NY	\$645,591,542	\$445,196,089	\$200,395,453	\$20,207
514 QBE INSURANCE CORPORATION	PA	\$376,912,821	\$238,216,814	\$138,696,007	\$151,806,021
515 QUADRANT INDEMNITY COMPANY	CT	\$154,245,558	\$112,638,356	\$41,607,202	\$31,575
516 QUANTA INDEMNITY COMPANY	CO	\$334,363,801	\$238,981,596	\$95,382,205	\$10,529,528
517 RADIAN ASSET ASSURANCE INC.	NY	\$2,084,109,015	\$1,089,621,738	\$994,487,278	\$5,683,751
518 RADIAN GUARANTY, INC.	PA	\$3,567,881,262	\$3,154,446,388	\$413,434,874	\$80,933,760
519 REDLAND INSURANCE COMPANY	NJ	\$125,824,171	\$98,574,382	\$27,249,789	\$1,839,845
520 REGENT INSURANCE COMPANY	WI	\$268,072,917	\$189,155,526	\$78,917,391	\$601,283
521 REPUBLIC MORTGAGE INSURANCE COMPANY	NC	\$1,659,577,852	\$1,386,839,930	\$272,737,922	\$43,037,496
522 RESPONSE INSURANCE COMPANY	DE	\$91,058,755	\$20,377,630	\$70,681,125	\$10,659,763
523 RESPONSE WORLDWIDE DIRECT AUTO INSURANCE COMPANY	CT	\$44,042,770	\$26,795,849	\$17,246,921	\$395,899
524 RESPONSE WORLDWIDE INSURANCE COMPANY	CT	\$64,178,737	\$39,120,640	\$25,058,097	\$6,031,849
525 RIVERPORT INSURANCE COMPANY	MN	\$66,393,747	\$34,731,939	\$31,661,808	\$1,141,844
526 RLI INSURANCE COMPANY	IL	\$1,300,270,576	\$609,723,904	\$690,546,672	\$25,883,753



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
527 ROCHE SURETY AND CASUALTY COMPANY, INC.	FL	\$5,603,311	\$451,845	\$5,151,466	\$982,912
528 ROCKWOOD CASUALTY INSURANCE COMPANY	PA	\$238,640,856	\$165,532,032	\$73,108,825	\$6,768,112
529 ROYAL INDEMNITY COMPANY	DE	\$3,899,775,156	\$3,182,219,780	\$717,555,376	(\$2,986,523)
530 RSUI INDEMNITY COMPANY	NH	\$1,957,700,078	\$1,219,108,610	\$738,591,468	\$6,416,557
531 SAFECO INSURANCE COMPANY OF AMERICA	WA	\$4,468,951,833	\$3,271,077,347	\$1,197,874,486	\$92,623,526
532 SAFECO INSURANCE COMPANY OF ILLINOIS	IL	\$665,020,385	\$491,198,864	\$173,821,521	\$108,583,712
533 SAFETY FIRST INSURANCE COMPANY	IL	\$15,269,176	\$3,788,083	\$11,481,093	\$99,112
534 SAFETY NATIONAL CASUALTY CORPORATION	MO	\$1,319,072,540	\$959,954,319	\$359,118,221	\$10,568,259
535 SAFEWAY PROPERTY INSURANCE COMPANY	NE	\$24,341,738	\$14,358,650	\$9,983,088	\$31,290,223
536 SCOTTSDALE INDEMNITY COMPANY	OH	\$16,381,409	\$197,597	\$16,183,812	(\$550)
537 SEABOARD SURETY COMPANY	NY	\$134,439,821	\$10,292,347	\$124,147,474	\$1,156,147
538 SEABRIGHT INSURANCE COMPANY	IL	\$377,955,336	\$233,223,322	\$144,732,014	\$2,371,212
539 SECURITY FIRST INSURANCE COMPANY	FL	\$10,917,208	\$5,424,465	\$5,492,743	\$2,142,162
540 SECURITY INSURANCE COMPANY OF HARTFORD	CT	\$1,151,377,049	\$1,010,297,997	\$141,079,052	(\$113,937)
541 SECURITY NATIONAL INSURANCE COMPANY	FL	\$44,477,638	\$28,490,770	\$15,986,868	\$69,374,891
542 SELECT INSURANCE COMPANY	TX	\$60,190,168	\$968,782	\$59,221,386	\$19,877
543 SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	NC	\$277,478,658	\$211,180,659	\$66,297,999	\$39,248,412
544 SEMINOLE CASUALTY INSURANCE COMPANY	FL	\$37,734,277	\$25,589,445	\$12,144,833	\$40,444,724
545 SENECA INSURANCE COMPANY, INC.	NY	\$287,835,570	\$182,185,173	\$105,650,397	\$11,257,363
546 SENTINEL INSURANCE COMPANY, LTD.	CT	\$360,729,253	\$60,744,573	\$299,984,680	\$20,836,695
547 SENTRY INSURANCE A MUTUAL COMPANY	WI	\$5,231,543,943	\$2,738,298,737	\$2,493,245,213	\$19,260,657
548 SENTRY SELECT INSURANCE COMPANY	WI	\$593,535,861	\$419,309,050	\$174,226,811	\$35,597,024

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
549 SERVICE INSURANCE COMPANY	FL	\$26,920,844	\$16,466,157	\$10,454,687	\$35,096,825
550 SEVEN SEAS INSURANCE COMPANY, INC.	FL	\$8,713,365	\$1,744,703	\$6,968,663	\$13,246,857
551 SHIELD INSURANCE COMPANY	GA	\$30,467,970	\$8,919,835	\$21,548,135	\$2,879,977
552 SOMPO JAPAN INSURANCE COMPANY OF AMERICA	NY	\$518,854,250	\$322,613,771	\$196,240,479	\$2,710,716
553 SOUTHERN EAGLE INSURANCE COMPANY	FL	\$15,450,010	\$9,408,430	\$6,041,580	\$14,087,374
554 SOUTHERN FIDELITY INSURANCE COMPANY	FL	\$20,081,858	\$13,858,899	\$6,222,959	\$6,896,230
555 SOUTHERN OAK INSURANCE COMPANY	FL	\$15,505,866	\$9,179,184	\$6,326,682	\$11,273,409
556 SOUTHERN-OWNERS INSURANCE COMPANY	FL	\$286,080,956	\$175,136,965	\$110,943,991	\$141,039,614
557 ST. JOHNS INSURANCE COMPANY, INC.	FL	\$26,961,942	\$16,779,292	\$10,182,650	\$64,339,990
558 ST. PAUL FIRE & MARINE INSURANCE COMPANY	MN	\$19,900,457,826	\$13,324,598,297	\$6,575,859,529	\$114,973,641
559 ST. PAUL GUARDIAN INSURANCE COMPANY	MN	\$15,159,373	\$1,108,794	\$14,050,579	\$2,423,521
560 ST. PAUL MERCURY INSURANCE COMPANY	MN	\$25,319,606	\$194,387	\$25,125,219	\$19,386,650
561 ST. PAUL PROTECTIVE INSURANCE COMPANY	IL	\$494,304,941	\$277,835,466	\$216,469,475	\$973
562 STANDARD FIRE INSURANCE COMPANY	CT	\$3,347,729,088	\$2,343,963,656	\$1,003,765,432	\$35,830,845
563 STANDARD GUARANTY INSURANCE COMPANY	DE	\$124,776,981	\$89,571,134	\$35,205,847	\$2,205,848
564 STAR CASUALTY INSURANCE COMPANY	FL	\$29,831,253	\$20,647,038	\$9,184,215	\$18,945,255
565 STAR INSURANCE COMPANY	MI	\$407,620,038	\$266,484,148	\$141,135,890	\$7,784,167
566 STARNET INSURANCE COMPANY	DE	\$55,223,627	\$31,383,057	\$23,840,570	\$9,146,224
567 STATE AUTO FLORIDA INSURANCE COMPANY	IN	\$13,303,816	\$3,973,035	\$9,330,781	\$9,625,556
568 STATE AUTO NATIONAL INSURANCE COMPANY	OH	\$106,447,712	\$45,362,497	\$61,085,215	\$3,105,805
569 STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	SC	\$1,498,854,247	\$1,025,004,885	\$473,849,362	\$13,680,243
570 STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	OH	\$1,966,324,902	\$645,916,678	\$1,320,408,224	\$1,190,883

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
571 STATE FARM FIRE AND CASUALTY COMPANY	IL	\$23,781,705,802	\$16,115,045,011	\$7,666,660,791	\$447,438,285
572 STATE FARM FLORIDA INSURANCE COMPANY	FL	\$2,432,109,255	\$1,870,680,978	\$561,428,277	\$1,370,560,778
573 STATE FARM GENERAL INSURANCE COMPANY	IL	\$3,899,677,589	\$2,432,899,362	\$1,466,778,227	\$12,577
574 STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	IL	\$89,982,019,196	\$39,794,765,715	\$50,187,253,481	\$2,499,388,675
575 STATE NATIONAL INSURANCE COMPANY INC.	TX	\$176,303,519	\$93,789,486	\$82,514,032	\$28,463,782
576 STONEBRIDGE CASUALTY INSURANCE COMPANY	OH	\$220,983,175	\$151,166,810	\$69,816,365	\$14,662,023
577 STONINGTON INSURANCE COMPANY	TX	\$296,200,006	\$241,923,584	\$54,276,422	\$22,206,914
578 SUA INSURANCE COMPANY	IL	\$166,478,166	\$86,721,202	\$79,756,964	\$38,569,953
579 SUN SURETY INSURANCE COMPANY	SD	\$8,556,641	\$4,106,511	\$4,450,130	\$1,534
580 SUNSHINE STATE INSURANCE COMPANY	FL	\$34,225,069	\$28,486,170	\$5,738,899	\$79,506,268
581 SUNZ INSURANCE COMPANY	FL	\$11,567,408	\$5,731,693	\$5,835,715	\$6,619,273
582 SUPERIOR GUARANTY INSURANCE COMPANY	FL	\$7,356,734	\$2,278,456	\$5,078,278	(\$8)
583 SUPERIOR INSURANCE COMPANY	FL	\$5,336,075	\$11,604,850	(\$6,268,775)	(\$2,437)
584 T.H.E. INSURANCE COMPANY	LA	\$160,372,725	\$115,272,175	\$45,100,550	\$13,806,494
585 TEACHERS INSURANCE COMPANY	IL	\$295,215,238	\$226,560,532	\$68,654,706	\$38,016,792
586 TECHNOLOGY INSURANCE COMPANY	NH	\$160,463,271	\$109,794,202	\$50,669,069	\$54,430,210
587 THE CAMDEN FIRE INSURANCE ASSOCIATION, INC.	NJ	\$87,160,649	\$11,457,106	\$75,703,543	\$3,581,927
588 TIG INDEMNITY COMPANY	CA	\$26,084,170	\$2,011,725	\$24,072,445	\$8,092
589 TIG INSURANCE COMPANY	CA	\$2,375,008,687	\$1,777,719,942	\$597,288,745	\$61,544
590 TIG PREMIER INSURANCE COMPANY	CA	\$188,030,948	\$50,808,948	\$137,222,000	\$1,458,344
591 TITAN INDEMNITY COMPANY	TX	\$170,913,853	\$72,871,960	\$98,041,893	\$3,151
592 TOKIO MARINE AND NICHIDO FIRE INS. CO., LTD. (US BRANCH)	NY	\$1,453,686,261	\$1,021,347,349	\$432,338,912	\$12,497,416



# AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
593 TOWER HILL PREFERRED INSURANCE COMPANY	FL	\$71,327,394	\$52,180,902	\$19,146,492	\$118,703,079
594 TOWER HILL PRIME INSURANCE COMPANY	FL	\$62,165,712	\$28,092,890	\$34,072,822	\$98,140,615
595 TOWER HILL SELECT INSURANCE COMPANY	FL	\$34,265,850	\$20,246,638	\$14,019,212	\$55,644,830
596 TOYOTA MOTOR INSURANCE COMPANY	IA	\$142,295,552	\$96,189,348	\$46,106,204	\$6,698,503
597 TRANS PACIFIC INSURANCE COMPANY	NY	\$44,981,716	\$12,740,137	\$32,241,579	\$89,817
598 TRANSCONTINENTAL INSURANCE COMPANY	NY	\$95,875,371	\$301,497	\$95,573,874	\$40,188,148
599 TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	IL	\$207,502,010	\$148,921,633	\$58,580,377	\$2,567,684
600 TRANSPORTATION INSURANCE COMPANY	IL	\$85,245,487	\$340,275	\$84,905,212	\$53,922,731
601 TRAVELERS CASUALTY AND SURETY COMPANY	CT	\$13,886,611,930	\$10,180,013,982	\$3,706,597,948	\$14,945,157
602 TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	CT	\$2,680,396,653	\$1,823,523,650	\$856,873,003	\$92,463,145
603 TRAVELERS HOME AND MARINE INSURANCE COMPANY(THE)	CT	\$189,435,577	\$129,780,320	\$59,655,256	\$3,493
604 TRAVELERS INDEMNITY COMPANY	CT	\$18,281,125,499	\$12,340,815,614	\$5,940,309,885	\$51,723,062
605 TRAVELERS INDEMNITY COMPANY OF AMERICA	CT	\$484,966,227	\$368,793,795	\$116,172,432	\$43,150,715
606 TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	CT	\$931,585,914	\$655,142,096	\$276,443,818	\$48,092,813
607 TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	CT	\$254,685,047	\$170,304,274	\$84,380,773	\$205,629,149
608 TRIAD GUARANTY INSURANCE CORPORATION	IL	\$662,271,211	\$530,689,206	\$131,582,005	\$7,481,932
609 TRITON INSURANCE COMPANY	TX	\$775,307,420	\$276,718,570	\$498,588,850	\$1,406,021
610 TRUCK INSURANCE EXCHANGE	CA	\$1,632,725,164	\$1,233,446,507	\$399,278,657	\$74,934
611 TWIN CITY FIRE INSURANCE COMPANY	IN	\$564,246,785	\$305,756,715	\$258,490,070	\$149,933,412
612 U.S. SECURITY INSURANCE COMPANY	FL	\$83,557,756	\$59,181,942	\$24,375,813	\$110,707,892
613 U.S. SPECIALTY INSURANCE COMPANY	TX	\$599,713,562	\$432,274,876	\$167,438,686	\$22,291,746
614 ULICO CASUALTY COMPANY	DE	\$136,133,767	\$77,872,190	\$58,261,577	\$1,034,393



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
615 UNION AMERICAN INSURANCE COMPANY	FL	\$7,115,541	\$9,402,968	(\$2,287,426)	\$3,733
616 UNITED AUTOMOBILE INSURANCE COMPANY	FL	\$498,443,609	\$387,020,021	\$111,423,588	\$289,646,585
617 UNITED CASUALTY INSURANCE COMPANY OF AMERICA	PA	\$16,884,273	\$2,885,386	\$13,998,887	\$6,204,762
618 UNITED FINANCIAL CASUALTY COMPANY	OH	\$1,139,358,948	\$830,885,539	\$308,473,409	(\$13,512)
619 UNITED FIRE & INDEMNITY COMPANY	TX	\$35,015,500	\$25,085,872	\$9,929,628	\$142,928
620 UNITED FIRE AND CASUALTY COMPANY	IA	\$1,121,088,109	\$737,952,154	\$383,135,955	\$13,999,508
621 UNITED GUARANTY MORTGAGE INDEMNITY COMPANY	NC	\$134,868,544	\$116,713,453	\$18,155,091	\$1,209,831
622 UNITED GUARANTY RESIDENTIAL INS. COMPANY OF NC	NC	\$324,669,356	\$235,278,734	\$89,390,622	\$901,209
623 UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY	NC	\$1,940,357,995	\$1,564,745,722	\$375,612,273	\$50,700,269
624 UNITED NATIONAL SPECIALTY INSURANCE COMPANY	WI	\$86,908,254	\$32,127,237	\$54,781,017	\$18,199
625 UNITED PROPERTY & CASUALTY INSURANCE COMPANY, INC.	FL	\$108,212,336	\$92,721,460	\$15,490,875	\$116,410,014
626 UNITED SERVICES AUTOMOBILE ASSOCIATION	TX	\$15,740,875,549	\$5,861,810,945	\$9,879,064,604	\$489,801,786
627 UNITED STATES FIDELITY AND GUARANTY COMPANY	MD	\$4,193,446,799	\$2,182,846,881	\$2,010,599,918	\$30,170,355
628 UNITED STATES FIRE INSURANCE COMPANY	DE	\$3,089,671,058	\$2,144,487,666	\$945,183,392	\$57,635,060
629 UNITED STATES LIABILITY INSURANCE COMPANY	PA	\$722,832,198	\$303,215,043	\$419,617,151	\$7,982,207
630 UNITED STATES SURETY COMPANY	MD	\$43,225,770	\$16,348,031	\$26,877,738	\$183,496
631 UNITRIN AUTO AND HOME INSURANCE COMPANY	NY	\$62,719,254	\$41,291,623	\$21,427,631	\$1,753,491
632 UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	IL	\$33,499,616	\$18,042,511	\$15,457,105	\$48,658,154
633 UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	FL	\$77,479,804	\$59,603,587	\$17,876,217	\$86,953,965
634 UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	FL	\$79,549,488	\$68,438,029	\$11,111,458	\$88,643,037
635 UNIVERSAL SURETY OF AMERICA	TX	\$24,793,413	\$12,366,204	\$12,427,209	\$973,080
636 UNIVERSAL UNDERWRITERS INSURANCE COMPANY	KS	\$585,976,172	\$80,162,443	\$505,813,730	\$108,444,665

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
637 USAA CASUALTY INSURANCE COMPANY	TX	\$5,007,468,254	\$3,014,495,378	\$1,992,972,875	\$316,888,106
638 USAA GENERAL INDEMNITY COMPANY	TX	\$432,121,047	\$276,843,094	\$155,277,954	\$43,602,000
639 USIC OF FLORIDA, INC.	FL	\$5,557,411	\$823,097	\$4,734,314	\$1,009,610
640 USPLATE GLASS INSURANCE COMPANY	IL	\$9,755,204	\$4,028,063	\$5,727,141	\$5,290,725
641 UTICA MUTUAL INSURANCE COMPANY	NY	\$2,051,390,926	\$1,463,373,996	\$588,016,930	\$4,582,700
642 VALIANT INSURANCE COMPANY	IA	\$18,368,121	\$2,599,040	\$15,769,081	\$9,203
643 VALLEY FORGE INSURANCE COMPANY	IN	\$52,134,564	\$34,316	\$52,100,248	\$91,151,823
644 VANGUARD FIRE AND CASUALTY COMPANY	FL	\$34,988,597	\$26,876,301	\$8,112,296	\$82,236,726
645 VANLINER INSURANCE COMPANY	MO	\$395,173,259	\$287,546,078	\$107,627,181	\$10,550,520
646 VEREX ASSURANCE INC	WI	\$25,493,118	\$17,201,133	\$8,291,985	\$23,509
647 VICTORIA FIRE & CASUALTY COMPANY	OH	\$201,289,699	\$155,698,495	\$45,591,204	\$667,636
648 VICTORIA SELECT INSURANCE COMPANY	OH	\$7,536,485	\$95,103	\$7,441,382	\$23,775,873
649 VIGILANT INSURANCE COMPANY	NY	\$368,499,881	\$247,407,965	\$121,091,916	\$10,360,198
650 VININGS INSURANCE COMPANY	SC	\$22,392,814	\$10,378,759	\$12,014,055	\$3,316,922
651 VIRGINIA SURETY COMPANY, INC.	IL	\$1,915,398,807	\$1,388,456,339	\$526,942,468	\$31,511,784
652 VOYAGER PROPERTY AND CASUALTY INSURANCE COMPANY	SC	\$85,765,081	\$56,403,263	\$29,361,818	\$34,632,719
653 WARNER INSURANCE COMPANY	CT	\$31,923,602	\$8,147,048	\$23,776,554	\$1,039,191
654 WARRANTY UNDERWRITERS INSURANCE COMPANY	TX	\$40,756,192	\$31,456,026	\$9,300,166	\$50,000
655 WASHINGTON INTERNATIONAL INSURANCE COMPANY	AZ	\$108,548,711	\$66,566,878	\$41,981,833	\$2,907,716
656 WAUSAU BUSINESS INSURANCE COMPANY	WI	\$138,473,951	\$93,755,310	\$44,718,641	\$9,002,841
657 WAUSAU UNDERWRITERS INSURANCE COMPANY	WI	\$204,659,583	\$98,972,819	\$105,686,764	\$24,034,347
658 WESCO INSURANCE COMPANY	DE	\$195,768,316	\$13,987,335	\$181,780,981	\$1,997,535

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
659 WEST AMERICAN INSURANCE COMPANY	IN	\$282,205,485	\$82,517,386	\$199,688,100	\$6,148,306
660 WESTCHESTER FIRE INSURANCE COMPANY	NY	\$2,242,630,509	\$1,702,610,143	\$540,020,366	\$25,982,987
661 WESTERN DIVERSIFIED CASUALTY INS. COMPANY	WI	\$10,675,775	\$298,611	\$10,377,164	(\$1,798)
662 WESTERN GENERAL INSURANCE COMPANY	CA	\$81,996,369	\$55,101,265	\$26,895,104	\$2,350,858
663 WESTERN SURETY COMPANY	SD	\$847,206,749	\$572,051,169	\$275,155,580	\$22,696,037
664 WESTFIELD INSURANCE COMPANY	OH	\$1,913,489,206	\$1,333,608,913	\$579,880,293	\$70,299,652
665 WESTFIELD NATIONAL INS. COMPANY	OH	\$402,001,277	\$258,848,606	\$143,152,671	\$5,818
666 WESTPORT INSURANCE CORPORATION	MO	\$1,057,499,388	\$786,270,522	\$271,228,866	\$63,342,577
667 WILLIAMSBURG NATIONAL INSURANCE COMPANY	CA	\$80,649,650	\$64,202,298	\$16,447,352	\$431
668 WORKMEN'S AUTO INSURANCE COMPANY	CA	\$61,416,132	\$40,221,694	\$21,194,438	\$16,180,602
669 XL CAPITAL ASSURANCE INC.	NY	\$328,231,038	\$139,392,102	\$188,838,936	\$5,594,653
670 XL INSURANCE AMERICA, INC.	DE	\$562,024,541	\$389,634,049	\$172,390,492	\$14,075,358
671 XL SPECIALTY INSURANCE COMPANY	DE	\$523,786,873	\$381,553,190	\$142,233,683	\$87,548,730
672 YEL CO. INSURANCE	FL	\$11,309,331	\$3,227,094	\$8,082,238	\$1,198,076
673 YOSEMITE INSURANCE COMPANY	IN	\$477,740,245	\$92,815,616	\$384,924,629	\$1,273,900
674 ZENITH INSURANCE COMPANY	CA	\$2,304,032,375	\$1,863,182,418	\$440,849,957	\$219,488,971
675 ZURICH AMERICAN INSURANCE COMPANY	NY	\$28,479,746,055	\$22,951,797,056	\$5,527,949,000	\$305,499,823
676 ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	IL	\$57,575,598	\$1,176,615	\$56,398,983	\$37,211,892



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

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TITLE	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
			<b>Total Direct Business</b>	<b>\$2,432,774,388</b>	
1 ATLANTIC TITLE INSURANCE COMPANY OF SOUTH CAROLINA	SC	\$9,924,049	\$5,159,786	\$4,764,263	\$1,111,649
2 ATTORNEYS' TITLE INSURANCE FUND, INC.	FL	\$298,166,408	\$159,541,969	\$138,624,439	\$472,810,978
3 CENSTAR TITLE INSURANCE COMPANY	TX	\$23,792,142	\$2,612,998	\$21,179,144	\$29,264,215
4 CHICAGO TITLE INSURANCE COMPANY	MO	\$1,542,905,336	\$1,157,078,586	\$385,826,750	\$261,513,164
5 COMMERCE TITLE INSURANCE COMPANY	CA	\$18,609,074	\$11,798,718	\$6,810,356	\$11,447,577
6 COMMONWEALTH LAND TITLE INSURANCE COMPANY	PA	\$767,662,936	\$570,936,284	\$196,726,652	\$217,621,420
7 FIDELITY NATIONAL TITLE INSURANCE COMPANY	CA	\$921,743,960	\$628,496,549	\$293,247,411	\$220,948,645
8 FIRST AMERICAN TITLE INSURANCE COMPANY	CA	\$2,119,968,165	\$1,242,086,020	\$877,882,145	\$435,627,570
9 INVESTORS TITLE INSURANCE COMPANY	NC	\$100,257,033	\$49,783,515	\$50,473,518	\$1,552,282
10 LAWYERS TITLE INSURANCE CORPORATION	VA	\$707,608,723	\$481,808,571	\$225,800,152	\$134,146,360
11 NATIONAL TITLE INSURANCE COMPANY	FL	\$4,269,256	\$1,452,585	\$2,816,671	\$2,500,987
12 NATIONAL TITLE INSURANCE OF NEW YORK INC.	NY	\$18,548,591	\$11,909,888	\$6,638,703	(\$689,756)
13 NORTH AMERICAN TITLE INSURANCE CORPORATION	FL	\$23,547,149	\$6,795,592	\$16,751,557	\$13,213,364
14 OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY	MN	\$495,531,059	\$379,437,764	\$116,093,295	\$166,492,659
15 SOUTHERN TITLE INSURANCE CORPORATION	VA	\$19,481,762	\$11,321,524	\$8,160,238	\$2,472,081
16 STEWART TITLE GUARANTY COMPANY	TX	\$1,016,661,194	\$528,468,192	\$488,193,002	\$216,486,649
17 TICOR TITLE INSURANCE COMPANY	CA	\$273,641,144	\$198,696,318	\$74,944,826	\$11,251,314
18 TICOR TITLE INSURANCE COMPANY OF FLORIDA	FL	\$144,526,813	\$103,866,619	\$40,660,194	\$203,064,385
19 TITLE INSURANCE COMPANY OF AMERICA	TN	\$13,772,657	\$3,816,291	\$9,956,366	\$74,989
20 TRANSNATION TITLE INSURANCE COMPANY	AZ	\$193,486,638	\$111,825,265	\$81,661,373	\$110,170



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
21 UNITED GENERAL TITLE INSURANCE COMPANY	CO	\$64,629,373	\$46,592,739	\$18,036,634	\$24,542,251
22 WESTCOR LAND TITLE INSURANCE COMPANY	CA	\$24,479,549	\$12,730,215	\$11,749,334	\$7,211,435

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
<b>LIFE, ANNUITY, ACCIDENT &amp; HEALTH</b>			<b>Total Direct Business</b>	<b>\$43,813,266,416</b>	
1 5 STAR LIFE INSURANCE COMPANY	LA	\$149,695,574	\$99,591,309	\$47,604,215	\$8,089,900
2 AAA LIFE INSURANCE COMPANY	MI	\$265,481,568	\$216,309,233	\$46,672,335	\$15,824,211
3 ACACIA LIFE INSURANCE COMPANY	DC	\$1,652,575,654	\$1,393,800,619	\$233,275,035	\$4,999,479
4 ADVANTA LIFE INSURANCE COMPANY	AZ	\$6,585,061	\$948,867	\$3,136,194	\$7,514
5 AETNA HEALTH INC.	FL	\$424,765,573	\$193,141,434	\$231,624,139	\$1,891,370,858
6 AETNA LIFE INSURANCE COMPANY	CT	\$29,120,818,930	\$26,205,591,818	\$2,852,461,552	\$489,110,487
7 AF&L INSURANCE COMPANY	PA	\$141,321,316	\$136,913,470	\$657,846	\$14,220,134
8 AGL LIFE ASSURANCE COMPANY	PA	\$2,814,896,924	\$2,803,633,012	\$8,488,913	\$4,144,762
9 AIG ANNUITY INSURANCE COMPANY	TX	\$54,002,929,141	\$50,068,112,627	\$3,932,316,514	\$584,891,556
10 AIG LIFE INSURANCE COMPANY	DE	\$12,582,970,363	\$11,946,990,513	\$531,096,335	\$21,871,217
11 AIG SUNAMERICA LIFE ASSURANCE COMPANY	AZ	\$31,514,716,265	\$30,564,080,292	\$947,124,973	\$235,460,404
12 ALFA LIFE INSURANCE CORPORATION	AL	\$975,447,751	\$798,258,512	\$172,977,741	\$9,207
13 ALL SAVERS INSURANCE COMPANY	IN	\$4,227,429	\$579,705	\$1,647,724	\$205
14 ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	MN	\$53,095,742,341	\$50,931,612,793	\$2,125,226,064	\$1,479,989,756
15 ALLSTATE LIFE INSURANCE COMPANY	IL	\$76,596,470,199	\$72,931,790,146	\$3,622,428,201	\$399,239,589
16 ALTA HEALTH & LIFE INSURANCE COMPANY	IN	\$136,308,314	\$95,050,081	\$38,738,233	\$14,052,475
17 AMEDEX INSURANCE COMPANY	FL	\$77,367,294	\$45,768,513	\$30,217,880	\$6,349
18 AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	FL	\$834,289,293	\$647,502,268	\$182,314,684	\$31,050,884
19 AMERICAN CAPITOL INSURANCE COMPANY	TX	\$73,016,655	\$65,602,548	\$4,914,107	\$86,154
20 AMERICAN ENTERPRISE LIFE INSURANCE COMPANY (IN)	IN	\$9,160,274,336	\$8,627,332,321	\$529,942,015	\$135,673,236

# AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
21 AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY	IA	\$10,415,535,360	\$9,728,694,095	\$684,341,265	\$285,666,638
22 AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	NE	\$46,859,355,572	\$43,153,875,465	\$3,701,600,502	\$224,859,692
23 AMERICAN FIDELITY ASSURANCE COMPANY	OK	\$2,932,874,064	\$2,748,249,143	\$182,124,921	\$16,286,137
24 AMERICAN FIDELITY LIFE INSURANCE COMPANY	FL	\$464,779,261	\$388,514,050	\$73,765,211	\$1,700,526
25 AMERICAN GENERAL ASSURANCE COMPANY	IL	\$1,507,539,521	\$1,330,304,596	\$174,734,925	\$7,994,784
26 AMERICAN GENERAL LIFE & ACCIDENT INSURANCE COMPANY	TN	\$8,929,011,546	\$8,346,063,490	\$507,344,171	\$88,832,338
27 AMERICAN GENERAL LIFE INSURANCE COMPANY	TX	\$30,967,903,295	\$25,957,750,134	\$5,003,303,161	\$286,968,336
28 AMERICAN HEALTH AND LIFE INSURANCE COMPANY	TX	\$1,723,020,999	\$809,461,991	\$910,559,008	\$6,876,184
29 AMERICAN HERITAGE LIFE INSURANCE COMPANY	FL	\$1,549,906,129	\$1,326,067,694	\$220,527,119	\$82,204,239
30 AMERICAN INCOME LIFE INSURANCE COMPANY	IN	\$1,439,316,993	\$1,231,166,484	\$196,470,402	\$19,825,834
31 AMERICAN INSURANCE COMPANY OF TEXAS	TX	\$5,517,485	\$3,431,399	\$1,386,086	\$57,831
32 AMERICAN INTERNATIONAL LIFE ASSURANCE CO. OF NY	NY	\$8,269,779,010	\$7,643,943,272	\$622,610,738	\$2,711,732
33 AMERICAN INVESTORS LIFE INS. CO., INC.	KS	\$8,586,800,152	\$8,161,632,654	\$422,666,917	\$97,204,834
34 AMERICAN MATURITY LIFE INSURANCE COMPANY	CT	\$69,462,723	\$31,063,985	\$35,898,738	\$155,310
35 AMERICAN MAYFLOWER LIFE INSURANCE CO. OF NEW YORK	NY	\$806,075,632	\$700,744,522	\$103,331,110	\$878,656
36 AMERICAN MEDICAL AND LIFE INSURANCE COMPANY	NY	\$11,617,711	\$4,611,564	\$5,006,147	\$2,069
37 AMERICAN MEDICAL SECURITY LIFE INSURANCE COMPANY	WI	\$382,594,688	\$203,176,262	\$173,418,426	\$67,583,821
38 AMERICAN MEMORIAL LIFE INSURANCE COMPANY	SD	\$1,534,714,668	\$1,419,448,796	\$112,765,872	\$1,687,786
39 AMERICAN MODERN LIFE INSURANCE COMPANY	OH	\$59,114,659	\$34,594,773	\$22,019,886	\$1,404
40 AMERICAN NATIONAL INSURANCE COMPANY	TX	\$12,917,073,775	\$10,879,434,089	\$2,006,807,237	\$101,062,864
41 AMERICAN NATIONAL LIFE INS. CO. OF TEXAS	TX	\$141,768,631	\$98,628,321	\$40,140,310	\$8,454,367
42 AMERICAN PARTNERS LIFE INSURANCE COMPANY	AZ	\$529,030,783	\$465,436,734	\$61,094,049	\$8,251,743



# AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
43 AMERICAN PIONEER LIFE INSURANCE COMPANY	FL	\$181,109,917	\$144,630,847	\$33,962,015	\$95,497,005
44 AMERICAN PUBLIC LIFE INSURANCE COMPANY	OK	\$74,914,337	\$60,280,395	\$11,991,742	\$989,383
45 AMERICAN REPUBLIC INSURANCE COMPANY	IA	\$469,661,053	\$248,467,643	\$216,193,410	\$3,297,851
46 AMERICAN RETIREMENT LIFE INSURANCE COMPANY	OH	\$6,935,590	\$1,035,998	\$3,399,592	\$37
47 AMERICAN SKANDIA LIFE ASSURANCE CORPORATION	CT	\$31,596,838,378	\$31,229,538,364	\$364,800,014	\$326,256,721
48 AMERICAN SPECIALTY HEALTH INSURANCE COMPANY	IL	\$8,319,978	\$678,196	\$4,641,782	\$3,132
49 AMERICAN UNITED LIFE INSURANCE COMPANY	IN	\$12,122,587,433	\$11,489,133,311	\$628,454,122	\$54,550,507
50 AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS	TX	\$300,065,683	\$247,507,816	\$49,399,447	\$3,121,623
51 AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	TX	\$3,519,826,354	\$3,329,269,272	\$187,918,774	\$38,246,928
52 AMERICOM LIFE & ANNUITY INSURANCE COMPANY	TX	\$408,837,353	\$392,503,566	\$13,833,787	\$10,941,694
53 AMERIGROUP FLORIDA, INC.	FL	\$79,104,952	\$60,956,755	\$18,148,197	\$76,080,428
54 AMERITAS LIFE INSURANCE CORP.	NE	\$3,076,160,399	\$2,318,529,576	\$755,130,823	\$30,578,111
55 AMERITAS VARIABLE LIFE INSURANCE COMPANY	NE	\$2,437,970,827	\$2,312,058,037	\$121,912,790	\$7,947,651
56 AMERUS LIFE INSURANCE COMPANY	IA	\$8,073,060,786	\$7,603,332,370	\$459,728,416	\$231,504,329
57 AMICA LIFE INSURANCE COMPANY	RI	\$847,459,744	\$704,162,674	\$138,297,070	\$3,621,052
58 ANNUITY & LIFE REASSURANCE AMERICA, INC.	CT	\$49,806,591	\$38,259,411	\$9,047,176	\$251,649
59 ANNUITY INVESTORS LIFE INSURANCE COMPANY	OH	\$1,383,662,150	\$1,340,536,718	\$40,625,431	\$13,968,624
60 ANTHEM LIFE INSURANCE COMPANY	IN	\$263,486,461	\$197,076,525	\$63,142,389	\$286,745
61 ASSURITY LIFE INSURANCE COMPANY	NE	\$1,313,158,278	\$1,180,861,312	\$129,796,966	\$4,904,412
62 ATLANTA LIFE INSURANCE COMPANY	GA	\$90,330,826	\$70,649,616	\$14,211,351	\$239,610
63 AURORA NATIONAL LIFE ASSURANCE COMPANY	CA	\$3,354,262,361	\$3,082,831,458	\$268,430,903	\$4,041,820
64 AUTO-OWNERS LIFE INSURANCE COMPANY	MI	\$1,686,405,145	\$1,502,600,351	\$180,354,794	\$9,369,038



# AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
65 AVIVA LIFE INSURANCE COMPANY	DE	\$5,951,267,216	\$5,572,610,606	\$375,821,710	\$69,445,619
66 AXA EQUITABLE LIFE INSURANCE COMPANY	NY	\$115,385,610,992	\$110,274,472,220	\$5,108,638,773	\$1,161,834,847
67 AXA LIFE AND ANNUITY COMPANY	CO	\$533,681,151	\$441,784,890	\$89,396,261	\$3,345,675
68 BALBOA LIFE INSURANCE COMPANY	CA	\$71,921,730	\$24,755,954	\$44,665,776	\$948,448
69 BALTIMORE LIFE INSURANCE COMPANY	MD	\$805,523,582	\$750,182,007	\$52,841,576	\$2,354,623
70 BANKERS FIDELITY LIFE INSURANCE COMPANY	GA	\$118,100,425	\$84,219,225	\$31,381,200	\$2,965,156
71 BANKERS LIFE AND CASUALTY COMPANY	IL	\$8,907,663,635	\$8,327,905,038	\$569,758,596	\$222,066,081
72 BANKERS LIFE INSURANCE COMPANY	FL	\$120,982,028	\$111,853,308	\$6,128,723	\$3,046,962
73 BANKERS LIFE INSURANCE COMPANY OF NEW YORK	NY	\$549,817,185	\$499,419,495	\$48,395,384	\$2,616,032
74 BANNER LIFE INSURANCE COMPANY	MD	\$1,200,950,870	\$968,681,255	\$182,769,615	\$35,452,616
75 BCS LIFE INSURANCE COMPANY	IL	\$166,680,517	\$93,881,235	\$70,299,282	\$66,136
76 BENEFICIAL LIFE INSURANCE COMPANY	UT	\$3,093,071,610	\$2,838,282,411	\$252,289,199	\$255,298
77 BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	MA	\$1,971,977,448	\$1,675,914,084	\$292,865,364	\$9,882,204
78 BEST LIFE AND HEALTH INSURANCE COMPANY	TX	\$19,101,406	\$9,065,213	\$7,536,193	\$181,026
79 BEST MERIDIAN INSURANCE COMPANY	FL	\$125,643,224	\$110,127,195	\$14,766,029	\$309,490
80 BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	FL	\$3,645,042,735	\$1,924,929,300	\$1,720,113,435	\$2,771,812,367
81 BOSTON MUTUAL LIFE INSURANCE COMPANY	MA	\$788,179,452	\$708,763,029	\$79,416,423	\$8,917,175
82 BROKERS NATIONAL LIFE ASSURANCE COMPANY	AR	\$23,399,018	\$11,284,994	\$9,614,024	\$1,642,235
83 C.M. LIFE INSURANCE COMPANY	CT	\$9,166,986,643	\$8,732,789,843	\$431,696,800	\$79,470,923
84 CANADA LIFE ASSURANCE COMPANY	CA	\$1,867,746,357	\$1,753,921,242	\$113,825,115	\$7,244,124
85 CANADA LIFE INSURANCE COMPANY OF AMERICA	MI	\$2,402,165,345	\$2,256,477,093	\$140,688,252	\$654,677
86 CAPITAL HEALTH PLAN, INC.	FL	\$180,470,363	\$63,157,242	\$117,313,121	\$350,210,172

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
87 CELTIC INSURANCE COMPANY	RI	\$100,888,644	\$52,627,758	\$45,760,886	\$38,542,224
88 CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY	OH	\$13,145,742	\$2,680,347	\$7,465,395	\$2,912
89 CENTRAL SECURITY LIFE INSURANCE COMPANY	TX	\$86,234,123	\$79,276,491	\$4,957,634	\$24,929
90 CENTRAL STATES HEALTH & LIFE COMPANY OF OMAHA	NE	\$310,656,391	\$216,463,160	\$94,193,231	\$14,327,051
91 CENTRAL UNITED LIFE INSURANCE COMPANY	AR	\$371,426,237	\$334,793,920	\$33,932,317	\$1,536,874
92 CENTRE LIFE INSURANCE COMPANY	MA	\$1,687,859,360	\$1,620,962,571	\$64,396,783	\$1,292,049
93 CENTURION LIFE INSURANCE COMPANY	MO	\$1,082,595,048	\$211,743,947	\$868,351,101	\$456,654
94 CHARTER NATIONAL LIFE INSURANCE COMPANY	IL	\$277,819,560	\$268,851,676	\$5,557,884	\$123,020
95 CHASE INSURANCE LIFE AND ANNUITY COMPANY	IL	\$5,694,521,090	\$5,285,374,580	\$406,419,490	\$30,722,955
96 CHASE INSURANCE LIFE COMPANY	IL	\$366,617,038	\$268,594,607	\$95,362,431	\$14,425,261
97 CHASE LIFE & ANNUITY COMPANY	DE	\$386,744,109	\$275,774,974	\$108,469,135	\$119,895
98 CHEROKEE NATIONAL LIFE INSURANCE COMPANY	GA	\$36,219,542	\$25,694,750	\$9,024,792	\$217,786
99 CHESAPEAKE LIFE INSURANCE COMPANY	OK	\$105,532,634	\$63,323,116	\$39,541,518	\$6,045,110
100 CHRISTIAN FIDELITY LIFE INSURANCE COMPANY	TX	\$77,993,953	\$55,539,159	\$19,934,794	\$183,090
101 CHURCH LIFE INSURANCE CORPORATION	NY	\$201,709,138	\$172,149,650	\$23,559,488	\$4,247,847
102 CIGNA DENTAL HEALTH OF FLORIDA, INC.	FL	\$6,925,942	\$2,362,705	\$4,563,237	\$46,745,562
103 CIGNA HEALTHCARE OF FLORIDA, INC.	FL	\$55,876,940	\$32,491,679	\$23,385,261	\$244,000,298
104 CINCINNATI LIFE INSURANCE COMPANY (THE)	OH	\$2,351,689,421	\$1,900,910,023	\$447,779,399	\$6,496,943
105 CITIZENS NATIONAL LIFE INSURANCE COMPANY	TX	\$14,580,918	\$9,252,561	\$4,328,357	\$13,982
106 CITIZENS SECURITY LIFE INSURANCE COMPANY	KY	\$111,356,827	\$99,796,084	\$7,335,019	\$373,960
107 CITRUS HEALTH CARE, INC.	FL	\$7,710,679	\$4,903,426	\$2,807,253	\$2,625,213
108 COLONIAL AMERICAN LIFE INSURANCE COMPANY	PA	\$22,257,983	\$14,123,056	\$7,034,927	\$1,709,514

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
109 COLONIAL LIFE AND ACCIDENT INSURANCE COMPANY	SC	\$1,668,810,228	\$1,317,644,147	\$336,089,871	\$70,070,473
110 COLONIAL PENN LIFE INSURANCE COMPANY	PA	\$725,570,020	\$690,291,160	\$32,778,861	\$10,204,170
111 COLORADO BANKERS LIFE INSURANCE COMPANY	CO	\$122,491,214	\$106,296,407	\$13,694,808	\$3,963,807
112 COLUMBIA UNIVERSAL LIFE INSURANCE COMPANY	TX	\$21,928,072	\$13,163,602	\$6,264,470	\$1,034,705
113 COLUMBIAN LIFE INSURANCE COMPANY	IL	\$240,835,351	\$224,027,498	\$14,295,728	\$5,349,318
114 COLUMBIAN MUTUAL LIFE INSURANCE COMPANY	NY	\$318,598,953	\$281,403,817	\$37,195,135	\$1,059,040
115 COLUMBUS LIFE INSURANCE COMPANY	OH	\$2,538,843,757	\$2,309,077,188	\$219,766,569	\$20,258,166
116 COMBINED INSURANCE COMPANY OF AMERICA	IL	\$2,786,304,917	\$1,917,978,083	\$839,988,267	\$30,326,922
117 COMBINED LIFE INSURANCE COMPANY OF NEW YORK	NY	\$326,061,294	\$273,952,220	\$50,109,074	\$774,096
118 COMMERCIAL TRAVELERS MUTUAL INSURANCE COMPANY	NY	\$38,015,593	\$26,708,343	\$11,307,250	\$154,126
119 COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	MA	\$10,084,390,776	\$9,710,300,072	\$371,564,704	\$12,257,241
120 COMPANION LIFE INSURANCE COMPANY	SC	\$87,616,064	\$40,263,778	\$44,852,286	\$10,793,160
121 COMPBENEFITS INSURANCE COMPANY	TX	\$37,576,328	\$13,274,942	\$22,297,386	\$33,391,698
122 CONCORD HERITAGE LIFE INSURANCE COMPANY, INC.	NH	\$41,331,863	\$35,718,697	\$2,938,169	\$148,025
123 CONNECTICUT GENERAL LIFE INSURANCE COMPANY	CT	\$20,748,727,392	\$18,439,647,179	\$2,279,188,600	\$466,789,330
124 CONSECO HEALTH INSURANCE COMPANY	AZ	\$2,077,670,526	\$1,974,736,298	\$100,434,228	\$16,030,336
125 CONSECO INSURANCE COMPANY	IL	\$4,326,686,679	\$3,980,556,109	\$343,130,571	\$21,422,867
126 CONSECO LIFE INSURANCE COMPANY	IN	\$3,935,634,718	\$3,672,411,966	\$259,044,530	\$24,375,305
127 CONSECO SENIOR HEALTH INSURANCE COMPANY	PA	\$3,070,288,146	\$2,963,145,792	\$99,642,349	\$35,131,539
128 CONSTITUTION LIFE INSURANCE COMPANY	TX	\$84,621,730	\$72,771,770	\$9,349,938	\$12,503,007
129 CONTINENTAL AMERICAN INSURANCE COMPANY	SC	\$72,747,486	\$53,873,503	\$16,073,983	\$1,668,954
130 CONTINENTAL ASSURANCE COMPANY	IL	\$5,092,011,213	\$4,465,009,440	\$605,170,908	\$18,928,897



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
131 CONTINENTAL GENERAL INSURANCE COMPANY	NE	\$467,229,242	\$401,327,959	\$61,704,724	\$39,611,277
132 CONTINENTAL LIFE INS. CO. OF BRENTWOOD, TENNESSEE	TN	\$129,339,125	\$84,812,277	\$43,026,671	\$20,141,890
133 COTTON STATES LIFE INSURANCE COMPANY	GA	\$246,161,609	\$218,596,234	\$25,565,375	\$6,570,872
134 COUNTRY INVESTORS LIFE ASSURANCE COMPANY	IL	\$152,466,010	\$18,600,229	\$130,865,781	\$218,882
135 COUNTRY LIFE INSURANCE COMPANY	IL	\$6,407,396,562	\$5,498,185,849	\$904,710,713	\$1,902,959
136 CROWN LIFE INSURANCE COMPANY	CA	\$376,733,667	\$334,941,440	\$41,792,227	\$3,401,726
137 CUNA MUTUAL INSURANCE SOCIETY	WI	\$3,226,097,440	\$2,479,184,912	\$746,912,528	\$74,369,833
138 CUNA MUTUAL LIFE INSURANCE COMPANY	IA	\$7,779,550,768	\$7,479,976,079	\$299,574,689	\$53,925,811
139 DELAWARE AMERICAN LIFE INSURANCE COMPANY	DE	\$77,955,369	\$54,581,643	\$20,873,726	\$591,447
140 DELTA DENTAL INSURANCE COMPANY	DE	\$105,062,812	\$70,715,570	\$22,200,663	\$55,014,202
141 DENTAL BENEFIT PROVIDERS OF ILLINOIS, INC.	IL	\$1,290,162	\$201,208	\$1,088,954	\$269,034
142 DENTAL CONCERN, INC., THE	MD	\$3,803,003	\$1,173,066	\$2,629,937	\$1,154,617
143 DIRECT LIFE INSURANCE COMPANY	GA	\$23,240,973	\$7,612,800	\$14,113,173	\$7,543,495
144 DIXIE NATIONAL LIFE INSURANCE COMPANY	IN	\$4,482,412	\$2,608,157	\$374,256	\$122,639
145 EASTERN LIFE AND HEALTH INSURANCE COMPANY	PA	\$83,452,650	\$26,450,108	\$57,002,542	\$187
146 EMC NATIONAL LIFE COMPANY	IA	\$684,274,547	\$612,615,595	\$59,992,252	\$1,947,508
147 EMPHESYS INSURANCE COMPANY	TX	\$3,899,090	\$188,208	\$1,097,432	\$41,599
148 EMPIRE GENERAL LIFE ASSURANCE CORPORATION	TN	\$314,232,711	\$249,004,356	\$62,728,354	\$26,197,778
149 EMPLOYEES LIFE COMPANY (MUTUAL)	IL	\$278,638,268	\$260,014,031	\$18,624,237	\$3,442,772
150 EPIC LIFE INSURANCE COMPANY	WI	\$37,779,004	\$16,399,447	\$19,379,557	\$671
151 EQUITRUST LIFE INSURANCE COMPANY	IA	\$3,657,844,419	\$3,442,195,225	\$212,649,194	\$129,885,800
152 FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	OH	\$183,056,525	\$162,332,337	\$18,168,188	\$1,094,567



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
153 FAMILY LIFE INSURANCE COMPANY	TX	\$104,421,806	\$87,249,479	\$4,544,127	\$1,335,678
154 FAMILY SERVICE LIFE INSURANCE COMPANY	TX	\$600,574,836	\$513,486,373	\$84,588,463	\$1,068
155 FARMERS AND TRADERS LIFE INSURANCE COMPANY	NY	\$478,541,597	\$447,336,252	\$31,205,345	\$1,526,861
156 FARMERS NEW WORLD LIFE INSURANCE COMPANY	WA	\$6,744,360,023	\$6,109,781,233	\$627,978,957	\$3,385,279
157 FEDERAL HOME LIFE INSURANCE COMPANY	IN	\$1,619,430,143	\$531,062,396	\$1,066,385,647	\$1,304,225
158 FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	IL	\$233,023,703	\$197,142,063	\$35,881,640	\$857,517
159 FEDERATED LIFE INSURANCE COMPANY	MN	\$815,406,121	\$618,212,553	\$193,193,564	\$7,237,594
160 FIDELITY AND GUARANTY LIFE INSURANCE COMPANY	MD	\$17,458,288,003	\$16,804,266,457	\$651,021,546	\$418,222,771
161 FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	UT	\$12,280,311,638	\$11,714,000,135	\$563,311,503	\$89,381,286
162 FIDELITY LIFE ASSOCIATION	IL	\$579,523,748	\$311,680,455	\$267,843,293	\$2,924,892
163 FIDELITY SECURITY LIFE INSURANCE COMPANY	MO	\$469,060,362	\$410,069,241	\$53,491,121	\$22,881,613
164 FINANCIAL AMERICAN LIFE INSURANCE COMPANY	KS	\$40,768,690	\$28,763,303	\$9,475,387	\$389,973
165 FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY	MA	\$2,845,384,905	\$2,687,130,494	\$153,254,401	\$1,448,070
166 FIRST COLONY LIFE INSURANCE COMPANY	VA	\$7,825,011,661	\$6,999,145,454	\$821,866,207	\$120,606,734
167 FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	TX	\$109,840,833	\$77,574,613	\$29,766,220	\$1,164,544
168 FIRST INVESTORS LIFE INSURANCE COMPANY	NY	\$1,241,149,915	\$1,148,549,971	\$90,061,782	\$5,631,709
169 FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	IN	\$1,856,277,018	\$1,638,565,596	\$215,211,422	\$26,439,066
170 FLORIDA COMBINED LIFE INSURANCE COMPANY	FL	\$78,415,863	\$40,897,704	\$36,018,159	\$79,999,649
171 FLORIDA HEALTH CARE PLAN, INC.	FL	\$83,427,218	\$37,289,425	\$46,137,793	\$137,404,850
172 FORETHOUGHT LIFE INSURANCE COMPANY	IN	\$488,072,737	\$396,475,193	\$89,097,544	\$8,905,591
173 FORT DEARBORN LIFE INSURANCE COMPANY	IL	\$1,681,389,733	\$1,334,284,760	\$342,100,973	\$9,063,478
174 FREEDOM LIFE INSURANCE COMPANY OF AMERICA	TX	\$35,812,347	\$25,794,563	\$8,255,968	\$11,434,859

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
175 GARDEN STATE LIFE INSURANCE COMPANY	TX	\$92,529,491	\$67,282,824	\$22,746,667	\$3,686,429
176 GENERAL AMERICAN LIFE INSURANCE COMPANY	MO	\$14,094,377,233	\$12,417,071,038	\$1,674,306,195	\$72,131,700
177 GENERAL FIDELITY LIFE INSURANCE COMPANY	SC	\$304,064,702	\$52,229,285	\$246,835,417	(\$425)
178 GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	VA	\$15,893,602,090	\$15,417,584,797	\$330,366,292	\$145,300,787
179 GENWORTH LIFE AND HEALTH INSURANCE COMPANY	DE	\$873,271,790	\$643,590,454	\$226,681,337	\$31,616,629
180 GENWORTH LIFE INSURANCE COMPANY	DE	\$34,936,106,571	\$31,837,755,989	\$3,093,489,324	\$205,590,300
181 GERBER LIFE INSURANCE COMPANY	NY	\$1,101,023,497	\$928,270,755	\$24,252,742	\$14,742,233
182 GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	DE	\$2,274,712,658	\$1,911,279,185	\$357,105,573	\$31,683,475
183 GOLDEN RULE INSURANCE COMPANY	IL	\$825,989,139	\$450,171,610	\$372,554,825	\$165,154,544
184 GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	TX	\$763,987,254	\$684,657,087	\$79,330,167	\$6,279,624
185 GREAT AMERICAN LIFE ASSURANCE COMPANY	OH	\$22,049,049	\$14,311,734	\$5,237,315	\$3,500
186 GREAT AMERICAN LIFE INSURANCE COMPANY	OH	\$8,074,313,863	\$7,436,239,543	\$635,561,820	\$39,919,514
187 GREAT ATLANTIC LIFE INSURANCE COMPANY	FL	\$13,831,241	\$3,120,580	\$9,510,661	\$421,283
188 GREAT SOUTHERN LIFE INSURANCE COMPANY	TX	\$331,768,915	\$302,643,391	\$26,625,524	\$4,895,974
189 GREAT WEST LIFE ASSURANCE COMPANY	MI	\$201,064,719	\$157,519,063	\$43,545,656	\$2,676,958
190 GREAT WESTERN INSURANCE COMPANY	UT	\$386,564,666	\$355,812,096	\$28,252,570	\$1,934,283
191 GREAT-WEST HEALTHCARE OF FLORIDA, INC.	FL	\$5,284,171	\$1,064,069	\$4,220,102	\$3,664,986
192 GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	CO	\$33,645,926,897	\$32,116,837,468	\$1,522,057,429	\$155,970,960
193 GUARANTEE TRUST LIFE INSURANCE COMPANY	IL	\$199,221,167	\$165,213,551	\$34,007,616	\$13,037,527
194 GUARANTY INCOME LIFE INSURANCE COMPANY	LA	\$348,212,470	\$330,818,796	\$14,893,674	\$7,114,248
195 GUARDIAN INSURANCE & ANNUITY COMPANY, INC.	DE	\$9,855,130,537	\$9,610,701,615	\$241,928,922	\$108,578,576
196 GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	NY	\$24,806,542,141	\$21,647,971,903	\$3,158,570,238	\$243,226,617

# AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
197 HARLEYSVILLE LIFE INSURANCE COMPANY	PA	\$375,732,699	\$351,642,326	\$22,560,373	\$621,513
198 HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	CT	\$10,134,039,182	\$5,786,505,809	\$4,345,033,373	\$120,091,839
199 HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	CT	\$75,100,486,495	\$73,610,220,658	\$1,487,765,837	\$713,389,737
200 HARTFORD LIFE GROUP INSURANCE COMPANY	IL	\$2,685,571,966	\$2,095,889,489	\$586,682,477	\$10,148,806
201 HARTFORD LIFE INSURANCE COMPANY	CT	\$120,590,125,660	\$117,568,459,311	\$3,015,976,349	\$584,436,811
202 HCC LIFE INSURANCE COMPANY	IN	\$325,311,048	\$134,731,055	\$188,079,993	\$15,432,142
203 HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESE	IL	\$7,770,387,256	\$3,502,111,126	\$4,268,276,132	\$43,619,603
204 HEALTH NET LIFE INSURANCE COMPANY	CA	\$359,826,158	\$168,274,420	\$189,051,738	\$60,979
205 HEALTH OPTIONS, INC.	FL	\$578,898,587	\$223,474,502	\$355,424,085	\$1,434,784,125
206 HEALTHEASE OF FLORIDA, INC.	FL	\$114,506,841	\$74,975,903	\$39,530,938	\$13,370,065
207 HERITAGE LIFE INSURANCE COMPANY	AZ	\$80,543,359	\$30,042,152	\$48,001,207	(\$398)
208 HM LIFE INSURANCE COMPANY	PA	\$400,028,957	\$275,017,125	\$122,011,832	\$10,523,918
209 HOMESTEADERS LIFE COMPANY	IA	\$1,197,652,006	\$1,134,500,274	\$63,151,732	\$5,494,053
210 HORACE MANN LIFE INSURANCE COMPANY	IL	\$4,648,971,138	\$4,418,250,681	\$228,220,457	\$15,856,554
211 HOUSEHOLD LIFE INSURANCE COMPANY	MI	\$1,050,447,346	\$559,537,284	\$488,410,062	\$9,254,910
212 HUMANA HEALTH INSURANCE COMPANY OF FLORIDA, INC.	FL	\$152,234,504	\$85,288,475	\$66,946,029	\$400,303,943
213 HUMANA INSURANCE COMPANY	WI	\$1,146,906,239	\$736,210,852	\$401,862,051	\$19,830,628
214 HUMANA MEDICAL PLAN, INC.	FL	\$611,300,191	\$411,897,053	\$199,403,137	\$507,816,387
215 HUMANADENTAL INSURANCE COMPANY	WI	\$92,227,902	\$29,836,376	\$59,791,526	\$11,620,155
216 IDEALIFE INSURANCE COMPANY	CT	\$20,566,438	\$8,133,909	\$9,932,529	\$3,345,931
217 IDS LIFE INSURANCE COMPANY	MN	\$57,516,459,198	\$54,574,305,868	\$2,939,153,330	\$446,606,369
218 ILLINOIS MUTUAL LIFE INSURANCE COMPANY	IL	\$1,158,389,751	\$1,027,737,992	\$130,651,759	\$14,299,556



# AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
219 INDIANAPOLIS LIFE INSURANCE COMPANY	IN	\$3,525,893,012	\$3,325,844,777	\$190,748,235	\$23,757,574
220 INDIVIDUAL ASSURANCE CO., LIFE, HEALTH & ACCIDENT	MO	\$44,053,063	\$34,171,653	\$7,381,410	\$38,923
221 ING LIFE INSURANCE AND ANNUITY COMPANY	CT	\$56,859,408,912	\$55,320,314,209	\$1,536,344,703	\$266,422,425
222 ING USA ANNUITY AND LIFE INSURANCE COMPANY	IA	\$52,423,132,416	\$50,576,548,726	\$1,844,083,690	\$724,836,898
223 INTEGRITY LIFE INSURANCE COMPANY	OH	\$4,228,560,599	\$3,991,939,901	\$233,620,698	\$36,641,821
224 INTRAMERICA LIFE INSURANCE COMPANY	NY	\$45,097,023	\$33,595,900	\$9,401,123	\$194,322
225 INVESTORS CONSOLIDATED INSURANCE COMPANY	NH	\$14,966,879	\$9,132,275	\$3,334,604	\$8,908
226 INVESTORS GUARANTY LIFE INSURANCE COMPANY	CA	\$7,660,061	\$214,346	\$4,945,713	\$1,668
227 INVESTORS HERITAGE LIFE INSURANCE COMPANY	KY	\$347,016,678	\$330,390,772	\$15,125,906	\$440,268
228 INVESTORS INSURANCE CORPORATION	DE	\$255,610,298	\$230,888,813	\$22,171,486	\$14,702,342
229 INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	TX	\$1,016,389,462	\$976,680,424	\$37,159,038	\$2,047,312
230 JACKSON NATIONAL LIFE INSURANCE COMPANY	MI	\$60,742,602,023	\$57,308,552,735	\$3,420,249,288	\$508,813,114
231 JEFFERSON NATIONAL LIFE INSURANCE COMPANY	TX	\$1,623,921,385	\$1,583,435,231	\$35,477,042	\$14,180,389
232 JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	NE	\$12,683,297,332	\$11,563,424,066	\$1,116,873,266	\$174,015,578
233 JEFFERSON PILOT LIFEAMERICA INSURANCE COMPANY	NJ	\$1,389,122,522	\$1,288,536,073	\$97,946,449	\$4,523,509
234 JEFFERSON-PILOT LIFE INSURANCE COMPANY	NC	\$16,595,715,526	\$15,728,294,634	\$862,420,892	\$163,888,463
235 JMIC LIFE INSURANCE COMPANY	FL	\$245,818,816	\$166,708,187	\$76,610,629	\$10,701,821
236 JOHN ALDEN LIFE INSURANCE COMPANY	WI	\$587,378,462	\$480,587,767	\$104,190,695	\$11,422,501
237 JOHN HANCOCK LIFE INSURANCE COMPANY	MA	\$72,433,102,483	\$68,466,790,828	\$3,956,311,656	\$545,607,406
238 JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)	MI	\$88,363,987,190	\$87,418,944,550	\$940,213,706	\$1,468,607,489
239 JOHN HANCOCK VARIABLE LIFE INSURANCE COMPANY	MA	\$14,100,396,852	\$13,347,661,150	\$750,235,702	\$112,075,641
240 KANAWHA INSURANCE COMPANY	SC	\$575,243,216	\$490,180,050	\$80,438,697	\$18,270,704



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
241 KANSAS CITY LIFE INSURANCE COMPANY	MO	\$3,333,589,811	\$2,993,628,447	\$316,840,514	\$13,440,355
242 KEMPER INVESTORS LIFE INSURANCE COMPANY	IL	\$17,324,156,009	\$16,913,378,301	\$408,277,708	\$31,064,014
243 KEYSTONE STATE LIFE INSURANCE COMPANY	PA	\$54,027,572	\$38,583,271	\$12,944,166	\$150,173
244 LAFAYETTE LIFE INSURANCE COMPANY	IN	\$1,762,635,020	\$1,648,245,240	\$111,889,780	\$15,602,429
245 LIBERTY BANKERS LIFE INSURANCE COMPANY	OK	\$308,635,419	\$282,069,066	\$24,066,353	\$4,135,821
246 LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	MA	\$9,026,133,072	\$8,594,448,510	\$429,184,562	\$37,921,632
247 LIBERTY NATIONAL LIFE INSURANCE COMPANY	AL	\$4,565,746,878	\$4,049,622,407	\$473,733,763	\$78,034,518
248 LIFE INSURANCE COMPANY OF ALABAMA	AL	\$68,903,099	\$56,622,427	\$10,780,672	\$363,277
249 LIFE INSURANCE COMPANY OF NORTH AMERICA	PA	\$5,537,876,783	\$4,855,477,629	\$679,900,254	\$48,274,696
250 LIFE INSURANCE COMPANY OF THE SOUTHWEST	TX	\$4,658,104,452	\$4,417,462,044	\$237,642,408	\$73,443,453
251 LIFE INVESTORS INSURANCE COMPANY OF AMERICA	IA	\$10,194,151,166	\$9,689,041,440	\$502,609,726	\$36,972,567
252 LIFE OF THE SOUTH INSURANCE COMPANY	GA	\$49,078,531	\$35,469,830	\$12,108,701	\$19,718,275
253 LINCOLN BENEFIT LIFE COMPANY	NE	\$3,075,172,896	\$2,807,672,180	\$265,000,717	\$329,010,245
254 LINCOLN HERITAGE LIFE INSURANCE COMPANY	IL	\$514,320,077	\$434,901,533	\$76,918,544	\$7,251,715
255 LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN	\$95,380,517,047	\$92,165,800,797	\$3,189,716,250	\$797,827,420
256 LONDON LIFE REINSURANCE COMPANY	PA	\$1,496,119,562	\$1,426,501,169	\$55,618,393	\$66,500
257 LOYAL AMERICAN LIFE INSURANCE COMPANY	OH	\$447,833,369	\$404,471,240	\$37,722,129	\$5,069,909
258 MADISON NATIONAL LIFE INSURANCE COMPANY INC.	WI	\$759,364,724	\$630,040,890	\$125,723,834	\$2,881,741
259 MAGNA INSURANCE COMPANY	MS	\$72,777,781	\$57,248,545	\$14,325,486	\$107,846
260 MANHATTAN LIFE INSURANCE COMPANY	NY	\$400,457,058	\$356,810,010	\$36,963,800	\$1,724,518
261 MANHATTAN NATIONAL LIFE INSURANCE COMPANY	IL	\$264,969,278	\$230,723,276	\$31,746,002	\$2,746,690
262 MANULIFE INSURANCE COMPANY	DE	\$546,444,146	\$431,024,834	\$111,419,312	\$270,590

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
263 MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	MA	\$100,693,987,685	\$94,005,522,077	\$6,688,465,608	\$599,180,046
264 MAYFLOWER NATIONAL LIFE INSURANCE COMPANY	IN	\$304,938,032	\$254,297,351	\$48,140,681	\$999,292
265 MEDAMERICA INSURANCE COMPANY	PA	\$315,134,562	\$283,595,823	\$27,001,947	\$787,116
266 MEDICAL SAVINGS INSURANCE COMPANY	IN	\$52,960,349	\$44,106,795	\$8,853,554	\$20,219,666
267 MEDICO INSURANCE COMPANY	NE	\$283,678,639	\$253,383,967	\$30,294,673	\$41,101,277
268 MEDICO LIFE INSURANCE COMPANY	NE	\$135,172,275	\$116,864,357	\$15,807,919	\$1,022,027
269 MEGA LIFE & HEALTH INSURANCE COMPANY	OK	\$1,254,390,809	\$887,584,748	\$364,306,061	\$82,305,514
270 MEMBERS LIFE INSURANCE COMPANY	WI	\$794,891,106	\$763,965,464	\$25,925,641	\$101,382
271 MERIT LIFE INSURANCE CO.	IN	\$996,920,201	\$382,372,477	\$612,047,724	\$3,897,085
272 MERRILL LYNCH LIFE INSURANCE COMPANY	AR	\$14,062,479,629	\$13,661,528,660	\$398,450,969	\$64,786,393
273 METLIFE INSURANCE COMPANY OF CONNECTICUT	CT	\$68,345,651,157	\$64,264,352,322	\$3,981,298,835	\$105,621,164
274 METLIFE INVESTORS INSURANCE COMPANY	MO	\$9,278,846,964	\$9,103,435,403	\$169,612,669	\$113,636,383
275 METLIFE INVESTORS USA INSURANCE COMPANY	DE	\$18,807,764,610	\$18,269,396,387	\$535,868,223	\$319,891,075
276 METLIFE LIFE AND ANNUITY COMPANY OF CONNECTICUT	CT	\$19,429,074,790	\$18,646,697,488	\$779,377,303	\$359,835,737
277 METROPOLITAN LIFE INSURANCE COMPANY	NY	\$250,355,681,279	\$241,716,379,407	\$8,634,357,205	\$929,804,894
278 METROPOLITAN TOWER LIFE INSURANCE COMPANY	DE	\$5,806,116,555	\$5,115,768,044	\$687,848,511	\$14,828,240
279 MIDLAND NATIONAL LIFE INSURANCE COMPANY	ID	\$18,824,108,330	\$17,859,532,885	\$962,026,006	\$203,207,896
280 MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TN	TX	\$426,142,624	\$271,724,481	\$151,918,143	\$78,904,360
281 MIDWESTERN UNITED LIFE INSURANCE COMPANY	IN	\$254,856,773	\$165,214,452	\$87,142,321	\$169,413
282 MINNESOTA LIFE INSURANCE COMPANY	MN	\$21,543,633,780	\$19,958,353,786	\$1,580,279,994	\$142,368,704
283 MML BAY STATE LIFE INSURANCE COMPANY	CT	\$4,377,380,396	\$4,159,622,512	\$215,257,684	\$5,635,358
284 MOLINA HEALTHCARE INSURANCE COMPANY	OH	\$8,138,404	\$420,837	\$4,990,293	\$61,885

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
285 MONITOR LIFE INSURANCE COMPANY OF NEW YORK	NY	\$9,622,773	\$3,850,032	\$4,772,745	\$61,324
286 MONUMENTAL LIFE INSURANCE COMPANY	MD	\$20,222,078,678	\$19,337,108,411	\$877,285,017	\$88,947,964
287 MONY LIFE INSURANCE COMPANY	NY	\$11,022,767,778	\$10,054,208,445	\$966,059,333	\$22,107,877
288 MONY LIFE INSURANCE COMPANY OF AMERICA	AZ	\$6,200,371,007	\$5,961,118,814	\$236,752,193	\$27,396,205
289 MOTORISTS LIFE INSURANCE COMPANY	OH	\$308,582,820	\$258,868,587	\$48,514,236	\$476,923
290 MTL INSURANCE COMPANY	IL	\$1,227,164,932	\$1,121,519,578	\$103,145,354	\$4,227,534
291 MUTUAL OF AMERICA LIFE INSURANCE COMPANY	NY	\$11,838,778,049	\$11,036,949,649	\$801,828,400	\$59,622,078
292 MUTUAL OF DETROIT INSURANCE COMPANY	MI	\$67,292,274	\$48,365,028	\$18,927,246	\$476
293 MUTUAL OF OMAHA INSURANCE COMPANY	NE	\$4,150,150,794	\$2,400,776,214	\$1,749,374,580	\$73,223,975
294 MUTUAL SAVINGS LIFE INSURANCE COMPANY	AL	\$414,031,810	\$394,713,508	\$17,224,876	\$251,039
295 MUTUAL SERVICE LIFE INSURANCE COMPANY	MN	\$355,457,866	\$303,923,756	\$49,534,110	\$150,986
296 NALIC LIFE INSURANCE COMPANY (PUERTO RICO)	PR	\$128,007,218	\$101,322,819	\$24,680,549	\$195,485
297 NATIONAL BENEFIT LIFE INSURANCE COMPANY	NY	\$809,556,115	\$485,408,581	\$321,647,534	\$3,779,896
298 NATIONAL GUARDIAN LIFE INSURANCE COMPANY	WI	\$1,349,182,060	\$1,209,255,181	\$139,926,879	\$6,260,467
299 NATIONAL INTEGRITY LIFE INSURANCE COMPANY	NY	\$3,049,713,511	\$2,951,386,622	\$96,326,889	\$8,662,674
300 NATIONAL LIFE INSURANCE COMPANY	VT	\$7,901,244,304	\$7,277,779,268	\$620,965,036	\$42,350,166
301 NATIONAL SECURITY INSURANCE COMPANY	AL	\$42,251,590	\$32,320,939	\$8,430,651	\$144,375
302 NATIONAL STATES INSURANCE COMPANY	MO	\$91,962,019	\$76,345,741	\$8,616,279	\$33,707,563
303 NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE CO.	TX	\$134,625,153	\$114,361,774	\$17,763,378	\$863,836
304 NATIONAL WESTERN LIFE INSURANCE COMPANY	CO	\$5,655,249,308	\$5,056,781,127	\$594,854,982	\$34,064,519
305 NATIONSBANC INSURANCE COMPANY, INC.	SC	\$269,693,655	\$79,793,365	\$187,400,290	(\$1,011,648)
306 NATIONWIDE LIFE AND ANNUITY COMPANY OF AMERICA	DE	\$957,688,463	\$894,130,756	\$61,057,707	\$1,314,439



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business	
307	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	OH	\$7,730,385,288	\$7,521,232,339	\$206,512,949	\$12,502,259
308	NATIONWIDE LIFE INSURANCE COMPANY	OH	\$92,685,276,311	\$90,083,432,954	\$2,598,028,578	\$732,133,350
309	NATIONWIDE LIFE INSURANCE COMPANY OF AMERICA	PA	\$6,640,663,889	\$5,980,417,609	\$650,246,280	\$16,620,866
310	NEW ENGLAND LIFE INSURANCE COMPANY	MA	\$10,779,109,897	\$10,460,334,251	\$316,275,646	\$96,734,812
311	NEW ERA LIFE INSURANCE COMPANY	TX	\$228,981,005	\$193,730,411	\$32,750,594	\$4,375,077
312	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	DE	\$60,315,888,862	\$58,158,509,452	\$2,132,379,410	\$387,439,116
313	NEW YORK LIFE INSURANCE COMPANY	NY	\$107,881,618,748	\$97,332,523,785	\$10,549,094,963	\$207,942,598
314	NIPPON LIFE INSURANCE COMPANY OF AMERICA	IA	\$162,854,457	\$51,658,246	\$107,596,211	\$1,393,183
315	NORTH AMERICAN CO FOR LIFE AND HEALTH INSURANCE	IL	\$5,103,272,970	\$4,670,540,942	\$430,232,028	\$39,181,361
316	NORTH CAROLINA MUTUAL LIFE INSURANCE COMPANY	NC	\$144,306,182	\$131,737,576	\$12,568,606	\$39,435
317	NORTHWESTERN LONG TERM CARE INSURANCE COMPANY	WI	\$157,905,688	\$95,523,329	\$59,882,359	\$4,601,072
318	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	WI	\$132,972,531,579	\$122,591,996,986	\$10,380,534,593	\$490,372,601
319	NYLIFE INSURANCE COMPANY OF ARIZONA	AZ	\$140,267,458	\$110,447,340	\$27,320,118	\$3,846,613
320	OCCIDENTAL LIFE INSURANCE COMPANY OF N CAROLINA	TX	\$258,375,830	\$231,201,472	\$24,674,358	\$2,007,982
321	OHIO NATIONAL LIFE ASSURANCE CORPORATION	OH	\$2,208,575,772	\$2,044,129,678	\$154,846,089	\$16,370,520
322	OHIO NATIONAL LIFE INSURANCE COMPANY	OH	\$10,361,574,934	\$9,611,759,024	\$739,815,911	\$115,821,556
323	OHIO STATE LIFE INSURANCE COMPANY (THE)	TX	\$10,677,770	\$4,176,908	\$4,000,862	\$5,104,182
324	OLD AMERICAN INSURANCE COMPANY	MO	\$246,206,220	\$222,627,509	\$19,578,715	\$1,853,896
325	OLD REPUBLIC LIFE INSURANCE COMPANY	IL	\$142,721,148	\$110,874,094	\$29,347,054	\$1,816,450
326	OLD UNITED LIFE INSURANCE COMPANY	AZ	\$62,321,635	\$28,352,931	\$31,468,705	\$202,942
327	ONENATION INSURANCE COMPANY	IN	\$95,800,929	\$10,528,665	\$85,272,262	\$8,549
328	OXFORD LIFE INSURANCE COMPANY	AZ	\$633,180,462	\$531,713,884	\$98,966,577	\$594,237

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
329 OZARK NATIONAL LIFE INSURANCE COMPANY	MO	\$522,258,746	\$451,877,855	\$62,355,891	\$597,256
330 PACIFIC LIFE & ANNUITY COMPANY	AZ	\$1,505,917,423	\$1,146,573,522	\$356,443,901	\$50,161,360
331 PACIFIC LIFE INSURANCE COMPANY	NE	\$74,885,539,285	\$71,876,720,858	\$2,978,818,427	\$717,733,080
332 PACIFICARE LIFE AND HEALTH INSURANCE COMPANY	IN	\$375,732,138	\$228,520,437	\$144,211,701	\$572,130
333 PAN-AMERICAN ASSURANCE COMPANY	LA	\$21,954,603	\$7,795,927	\$11,658,675	\$4,230,421
334 PAN-AMERICAN LIFE INSURANCE COMPANY	LA	\$1,640,445,058	\$1,370,502,604	\$269,942,454	\$9,391,037
335 PARK AVENUE LIFE INSURANCE COMPANY	DE	\$485,303,285	\$318,265,754	\$164,537,530	\$111,519
336 PARKER CENTENNIAL ASSURANCE COMPANY	WI	\$49,059,361	\$11,337,446	\$35,721,915	(\$4)
337 PAUL REVERE LIFE INSURANCE COMPANY	MA	\$5,325,917,339	\$4,187,778,111	\$1,128,339,228	\$23,606,362
338 PAUL REVERE VARIABLE ANNUITY INSURANCE COMPANY	MA	\$140,557,683	\$25,689,952	\$112,367,731	\$251,346
339 PENN INSURANCE AND ANNUITY COMPANY	DE	\$1,176,407,868	\$1,066,163,248	\$107,744,620	\$1,508,817
340 PENN MUTUAL LIFE INSURANCE COMPANY	PA	\$9,152,631,839	\$7,904,401,495	\$1,248,230,344	\$49,337,250
341 PENN TREATY NETWORK AMERICA INSURANCE COMPANY	PA	\$1,029,266,646	\$993,390,361	\$33,375,485	\$49,083,495
342 PENNSYLVANIA LIFE INSURANCE COMPANY	PA	\$579,325,591	\$504,935,696	\$69,795,296	\$3,931,782
343 PEOPLES BENEFIT LIFE INSURANCE COMPANY	IA	\$14,551,720,363	\$13,848,000,123	\$665,935,240	\$65,377,695
344 PERICO LIFE INSURANCE COMPANY	DE	\$17,302,075	\$1,781,655	\$13,020,420	\$19,851
345 PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	TX	\$147,317,101	\$134,053,950	\$10,263,151	\$1,834,844
346 PHILADELPHIA-UNITED LIFE INSURANCE COMPANY	PA	\$49,032,970	\$32,289,642	\$15,638,015	\$144,914
347 PHL VARIABLE INSURANCE COMPANY	CT	\$5,465,587,312	\$5,200,762,735	\$262,324,577	\$31,795,895
348 PHOENIX LIFE AND ANNUITY COMPANY	CT	\$53,064,230	\$38,544,048	\$12,020,182	\$1,643,438
349 PHOENIX LIFE INSURANCE COMPANY	NY	\$16,736,033,721	\$15,850,522,242	\$875,511,479	\$72,939,058
350 PHYSICIANS LIFE INSURANCE COMPANY	NE	\$1,334,089,241	\$1,255,001,105	\$76,583,135	\$16,577,999

# AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
351 PHYSICIANS MUTUAL INSURANCE COMPANY	NE	\$1,241,343,212	\$523,452,319	\$717,890,893	\$11,393,574
352 PIONEER AMERICAN INSURANCE COMPANY	TX	\$42,894,998	\$31,939,474	\$8,455,524	\$232,657
353 PIONEER MUTUAL LIFE INSURANCE COMPANY	ND	\$465,076,970	\$433,034,798	\$29,042,172	\$467,021
354 PIONEER SECURITY LIFE INSURANCE COMPANY	TX	\$84,212,539	\$17,430,219	\$64,282,320	\$269,651
355 PRESIDENTIAL LIFE INSURANCE COMPANY	NY	\$4,460,797,702	\$4,169,459,800	\$288,837,027	\$21,836,507
356 PRIMERICA LIFE INSURANCE COMPANY	MA	\$5,437,586,252	\$3,734,918,836	\$1,700,167,416	\$102,046,604
357 PRINCIPAL LIFE INSURANCE COMPANY	IA	\$111,738,632,310	\$108,078,319,181	\$3,657,813,128	\$911,612,440
358 PROFESSIONAL INSURANCE COMPANY	TX	\$70,561,453	\$55,011,137	\$13,050,316	\$10,804,054
359 PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	AL	\$660,481,835	\$553,112,480	\$104,867,354	\$325,694
360 PROTECTIVE LIFE INSURANCE COMPANY	TN	\$18,707,688,277	\$17,328,124,543	\$1,374,563,733	\$112,719,023
361 PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE COMPANY	OH	\$6,557,177	\$1,654,582	\$2,402,596	\$948,358
362 PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	TN	\$7,952,621,834	\$6,608,932,571	\$1,300,188,058	\$83,681,174
363 PRUCO LIFE INSURANCE COMPANY	AZ	\$23,433,174,577	\$22,893,042,838	\$537,631,739	\$218,632,744
364 PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	NJ	\$221,916,062,817	\$214,850,816,836	\$7,062,745,981	\$787,787,129
365 PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY COMPANY	CT	\$52,660,476,227	\$51,670,698,088	\$987,278,139	\$16,870,770
366 PYRAMID LIFE INSURANCE COMPANY (THE)	KS	\$149,356,191	\$107,417,318	\$39,436,273	\$6,476,237
367 REASSURE AMERICA LIFE INSURANCE COMPANY	IL	\$11,639,344,952	\$11,077,818,733	\$559,026,218	\$31,155,823
368 RELIABLE LIFE INSURANCE COMPANY	MO	\$691,746,039	\$637,503,781	\$50,242,258	\$34,061
369 RELIANCE STANDARD LIFE INSURANCE COMPANY	IL	\$2,613,493,208	\$2,244,394,328	\$333,095,767	\$53,967,037
370 RELIASTAR LIFE INSURANCE COMPANY	MN	\$22,042,630,670	\$20,162,490,971	\$1,877,539,699	\$241,424,339
371 RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	NY	\$2,805,403,819	\$2,525,508,274	\$277,139,819	\$8,716,001
372 RENAISSANCE LIFE & HEALTH INSURANCE COMPANY	IN	\$6,558,900	\$402,630	\$6,156,270	\$241,321



# AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
373 RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERIC	DE	\$12,463,640	\$2,319,567	\$7,644,073	\$8,929
374 REPUBLIC AMERICAN LIFE INSURANCE COMPANY	TX	\$3,755,325	\$1,313,785	\$941,540	\$108
375 RESERVE NATIONAL INSURANCE COMPANY	OK	\$98,874,285	\$64,065,668	\$32,236,117	\$1,681,753
376 RESOURCE LIFE INSURANCE COMPANY	IL	\$126,171,704	\$93,622,076	\$30,049,628	\$4,984,887
377 S.USA LIFE INSURANCE COMPANY, INC.	AZ	\$15,355,326	\$3,952,842	\$7,891,485	\$73,242
378 SAFEGUARD HEALTH PLANS, INC.	FL	\$2,016,820	\$907,840	\$1,108,980	\$12,524,843
379 SAFEHEALTH LIFE INSURANCE COMPANY	CA	\$24,788,718	\$8,582,758	\$13,330,960	\$4,074,275
380 SCOR LIFE INSURANCE COMPANY	TX	\$55,786,052	\$24,341,232	\$28,652,514	\$21,672
381 SEARS LIFE INSURANCE COMPANY	TX	\$77,018,423	\$16,311,685	\$58,206,738	\$656,130
382 SECURIAN LIFE INSURANCE COMPANY	MN	\$116,560,321	\$3,421,971	\$110,638,350	\$31,273
383 SECURITY BENEFIT LIFE INSURANCE COMPANY	KS	\$11,509,559,923	\$10,921,348,619	\$581,211,174	\$63,892,767
384 SECURITY FINANCIAL LIFE INSURANCE COMPANY	NE	\$798,590,453	\$716,610,965	\$76,979,488	\$892,152
385 SECURITY LIFE INSURANCE COMPANY OF AMERICA	MN	\$83,063,724	\$70,704,888	\$9,858,837	\$966,528
386 SECURITY LIFE OF DENVER INSURANCE COMPANY	CO	\$23,814,539,694	\$22,284,677,570	\$1,526,982,124	\$91,701,106
387 SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK	NY	\$1,958,418,227	\$1,858,666,802	\$99,751,425	\$12,740,407
388 SECURITY NATIONAL LIFE INSURANCE COMPANY	UT	\$277,318,522	\$262,379,837	\$12,388,685	\$28,819
389 SENIOR AMERICAN LIFE INSURANCE COMPANY	PA	\$14,526,421	\$9,187,242	\$3,838,955	\$1,287,456
390 SENIOR LIFE INSURANCE COMPANY	GA	\$12,367,564	\$7,259,328	\$3,459,255	\$459,026
391 SENTINEL AMERICAN LIFE INSURANCE COMPANY	TX	\$47,463,525	\$32,370,061	\$14,093,464	\$324
392 SENTRY LIFE INSURANCE COMPANY	WI	\$2,817,409,114	\$2,583,886,956	\$230,360,381	\$8,173,561
393 SETTLERS LIFE INSURANCE COMPANY	WI	\$121,761,808	\$97,106,479	\$9,147,597	\$78,473
394 SHENANDOAH LIFE INSURANCE COMPANY	VA	\$1,527,683,600	\$1,408,507,851	\$119,175,749	\$45,207,475

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

source: CY2005 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
395 SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY	MS	\$9,269,976,802	\$7,977,692,811	\$1,290,783,991	\$44,243,309
396 SOUTHERN LIFE AND HEALTH INSURANCE COMPANY	WI	\$123,774,232	\$85,987,342	\$32,861,890	\$450
397 SOUTHERN SECURITY LIFE INSURANCE COMPANY	FL	\$4,914,252	\$1,414,252	\$1,394,765	\$3,567,150
398 SOUTHLAND NATIONAL INSURANCE CORPORATION	AL	\$132,780,273	\$122,394,870	\$8,882,685	\$559,427
399 SOUTHWESTERN LIFE INSURANCE COMPANY	TX	\$1,758,507,859	\$1,591,139,618	\$164,368,241	\$6,515,453
400 STANDARD INSURANCE COMPANY	OR	\$10,810,752,890	\$9,866,216,565	\$520,697,631	\$164,045,209
401 STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	OK	\$513,541,090	\$315,149,201	\$195,391,889	\$11,785,166
402 STANDARD LIFE AND CASUALTY INSURANCE COMPANY	UT	\$19,934,795	\$16,048,972	\$2,262,351	\$61,278
403 STANDARD LIFE INSURANCE COMPANY OF INDIANA	IN	\$1,552,218,551	\$1,471,424,027	\$78,103,524	\$5,558,604
404 STANDARD SECURITY LIFE INSURANCE CO. OF NEW YORK	NY	\$312,423,115	\$201,829,959	\$108,006,311	\$3,653,850
405 STARMOUNT LIFE INSURANCE COMPANY	LA	\$17,091,484	\$8,890,880	\$5,200,604	\$1,735,482
406 STATE FARM LIFE INSURANCE COMPANY	IL	\$39,874,561,166	\$35,370,107,286	\$4,501,453,880	\$210,473,045
407 STATE LIFE INSURANCE COMPANY	IN	\$2,302,845,027	\$2,194,467,695	\$105,377,332	\$5,125,557
408 STATE MUTUAL INSURANCE COMPANY	GA	\$358,543,437	\$335,320,637	\$23,222,800	\$13,613,224
409 STERLING INVESTORS LIFE INSURANCE COMPANY	GA	\$22,320,679	\$16,820,506	\$3,000,173	\$298,554
410 STONEBRIDGE LIFE INSURANCE COMPANY	VT	\$1,882,528,411	\$1,740,113,252	\$139,915,159	\$32,377,829
411 SUN LIFE ASSURANCE COMPANY OF CANADA	CA	\$13,011,446,992	\$12,359,885,775	\$651,561,217	\$124,611,442
412 SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)	DE	\$40,293,920,565	\$38,751,400,485	\$1,536,083,080	\$261,462,268
413 SUNAMERICA LIFE INSURANCE COMPANY	AZ	\$62,336,638,424	\$57,926,654,205	\$4,404,347,819	\$1,222,644
414 SUNSET LIFE INSURANCE COMPANY OF AMERICA	WA	\$479,321,999	\$441,311,667	\$32,690,332	\$327,014
415 SURETY LIFE INSURANCE COMPANY	NE	\$31,326,376	\$19,870,229	\$8,956,146	\$2,856,330
416 SYMETRA LIFE INSURANCE COMPANY	WA	\$18,824,483,188	\$17,564,347,294	\$1,255,135,894	\$89,292,689

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

pursuant to Section 624.315(a), FS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
417 SYMETRA NATIONAL LIFE INSURANCE COMPANY	WA	\$16,495,886	\$6,680,955	\$7,314,931	\$15,636
418 TEACHERS INS. & ANNUITY ASSOCIATION OF AMERICA	NY	\$174,921,341,415	\$161,698,700,323	\$13,220,141,092	\$243,844,626
419 TEXAS LIFE INSURANCE COMPANY	TX	\$896,350,457	\$862,165,475	\$31,007,623	\$2,566,069
420 THRIVENT LIFE INSURANCE COMPANY	MN	\$3,922,479,856	\$3,759,121,804	\$158,358,052	\$2,119,819
421 TIAA-CREF LIFE INSURANCE COMPANY	NY	\$3,326,951,979	\$3,002,521,817	\$321,930,162	\$13,651,582
422 TIME INSURANCE COMPANY	WI	\$879,226,448	\$616,930,382	\$259,796,066	\$95,806,971
423 TOTAL HEALTH CHOICE, INC.	FL	\$9,866,382	\$5,114,213	\$4,752,169	\$39,313,295
424 TRANS WORLD ASSURANCE COMPANY	CA	\$311,412,341	\$246,658,475	\$62,253,869	\$696,611
425 TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	NY	\$16,512,513,099	\$15,710,417,420	\$799,595,679	\$604,278,572
426 TRANSAMERICA LIFE INSURANCE COMPANY	IA	\$68,927,073,221	\$66,509,028,007	\$2,413,573,114	\$512,540,288
427 TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY	IA	\$29,687,272,568	\$27,554,619,568	\$2,105,066,337	\$298,898,479
428 TRANS-OCEANIC LIFE INSURANCE COMPANY	PR	\$19,636,286	\$11,942,700	\$5,193,586	\$10,768
429 TRUASSURE INSURANCE COMPANY	DE	\$2,735,039	\$43,527	\$1,356,512	\$474
430 TRUSTMARK INSURANCE COMPANY	IL	\$1,210,244,161	\$1,006,453,726	\$201,290,435	\$42,916,158
431 TRUSTMARK LIFE INSURANCE COMPANY	IL	\$558,412,697	\$469,771,730	\$86,140,967	\$1,894,855
432 U.S. FINANCIAL LIFE INSURANCE COMPANY	OH	\$410,051,069	\$360,510,286	\$45,490,782	\$17,943,855
433 ULLICO LIFE INSURANCE COMPANY	TX	\$11,769,447	\$2,489,813	\$3,597,334	\$12,103
434 UNICARE LIFE & HEALTH INSURANCE COMPANY	IN	\$1,258,802,679	\$970,816,315	\$284,986,364	\$23,761,073
435 UNIFIED LIFE INSURANCE COMPANY	TX	\$68,268,781	\$54,949,137	\$10,819,644	\$10,211
436 UNIMERICA INSURANCE COMPANY	WI	\$54,783,181	\$26,022,059	\$26,161,122	\$713,132
437 UNION BANKERS INSURANCE COMPANY	TX	\$98,461,880	\$88,785,875	\$7,008,003	\$4,097,752
438 UNION CENTRAL LIFE INSURANCE COMPANY (THE)	OH	\$6,685,104,917	\$6,348,165,654	\$336,939,263	\$42,687,956



# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
439 UNION FIDELITY LIFE INSURANCE COMPANY	IL	\$19,119,732,263	\$18,228,467,044	\$888,361,444	\$6,267,721
440 UNION NATIONAL LIFE INSURANCE COMPANY	LA	\$444,825,012	\$339,998,350	\$103,326,662	\$25,990
441 UNION SECURITY INSURANCE COMPANY	IA	\$8,408,617,518	\$7,873,596,319	\$530,021,198	\$93,042,504
442 UNITED AMERICAN INSURANCE COMPANY	MI	\$1,139,897,036	\$950,615,741	\$186,281,295	\$107,751,885
443 UNITED CONCORDIA DENTAL PLANS OF FLORIDA, INC.	FL	\$333,078	\$19,517	\$313,561	\$85,811
444 UNITED CONCORDIA INSURANCE COMPANY	AZ	\$55,425,177	\$19,791,974	\$35,633,203	\$9,843,820
445 UNITED FAMILY LIFE INSURANCE COMPANY	GA	\$1,025,991,100	\$141,373,094	\$881,778,005	\$140,721
446 UNITED HEALTHCARE INSURANCE COMPANY	CT	\$7,293,757,804	\$5,452,563,492	\$1,838,194,312	\$2,086,299,573
447 UNITED HEALTHCARE OF FLORIDA, INC.	FL	\$412,334,788	\$264,508,567	\$147,826,221	\$1,215,533,189
448 UNITED HOME LIFE INSURANCE COMPANY	IN	\$46,156,432	\$37,921,863	\$5,731,322	\$905,285
449 UNITED INSURANCE COMPANY OF AMERICA	IL	\$1,959,226,171	\$1,779,396,294	\$169,677,789	\$25,215,471
450 UNITED INVESTORS LIFE INSURANCE COMPANY	MO	\$3,047,360,653	\$2,748,711,914	\$295,648,739	\$8,244,438
451 UNITED LIBERTY LIFE INSURANCE COMPANY	OH	\$30,211,954	\$28,115,711	\$1,096,243	\$13,776
452 UNITED LIFE INSURANCE COMPANY	IA	\$1,433,113,984	\$1,297,752,097	\$130,096,888	\$14,790
453 UNITED OF OMAHA LIFE INSURANCE COMPANY	NE	\$12,803,845,053	\$11,595,649,134	\$1,199,195,919	\$94,318,007
454 UNITED STATES LIFE INSURANCE COMPANY IN CITY OF NY	NY	\$4,112,660,722	\$3,775,346,266	\$333,353,140	\$51,215,013
455 UNITED TEACHER ASSOCIATES INSURANCE COMPANY	TX	\$463,750,166	\$399,093,935	\$62,156,226	\$2,858,157
456 UNITED WORLD LIFE INSURANCE COMPANY	NE	\$69,138,019	\$51,451,504	\$15,156,515	\$3,520,994
457 UNITY FINANCIAL LIFE INSURANCE COMPANY	PA	\$36,827,982	\$30,889,262	\$3,414,218	\$3,365,079
458 UNIVERSAL HEALTH CARE, INC.	FL	\$18,569,975	\$15,881,924	\$2,688,051	\$2,083,684
459 UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY	KS	\$287,569,257	\$247,374,050	\$37,695,207	\$5,984,869
460 UNUM LIFE INSURANCE COMPANY OF AMERICA	ME	\$15,074,438,321	\$13,719,837,859	\$1,349,600,463	\$201,788,017

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

as of December 31, 2005

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
461 USAA LIFE INSURANCE COMPANY	TX	\$10,501,302,899	\$9,625,361,395	\$793,441,504	\$92,295,927
462 VALLEY FORGE LIFE INSURANCE COMPANY	IN	\$2,883,375,619	\$2,526,156,818	\$354,718,801	\$52,592,233
463 VANTISLIFE INSURANCE COMPANY	CT	\$712,834,773	\$647,887,134	\$62,447,539	\$459,483
464 VARIABLE ANNUITY LIFE INSURANCE COMPANY	TX	\$58,319,134,650	\$55,414,965,105	\$2,900,594,545	\$696,547,183
465 VETERANS LIFE INSURANCE COMPANY	IL	\$270,165,408	\$242,625,721	\$25,035,687	\$5,174,720
466 VISION SERVICE PLAN INSURANCE COMPANY	MO	\$56,954,318	\$6,727,338	\$50,226,980	\$11,180,631
467 VISTA HEALTHPLAN OF SOUTH FLORIDA, INC.	FL	\$68,088,735	\$58,210,405	\$9,878,330	\$100,841,519
468 VISTA INSURANCE PLAN, INC.	FL	\$7,793,047	\$5,387,925	\$2,105,122	\$13,153,177
469 WASHINGTON NATIONAL INSURANCE COMPANY	IL	\$2,657,759,856	\$1,895,747,245	\$736,975,761	\$26,819,455
470 WELLCARE HEALTH INSURANCE OF ILLINOIS, IN	IL	\$5,810,550	\$262,034	\$3,048,516	\$768
471 WELLCARE OF FLORIDA, INC.	FL	\$223,808,247	\$152,674,953	\$71,133,294	\$64,158,973
472 WEST COAST LIFE INSURANCE COMPANY	NE	\$2,752,463,322	\$2,492,008,253	\$255,455,068	\$38,900,459
473 WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	OH	\$8,308,134,647	\$5,237,609,241	\$3,069,525,406	\$13,886,613
474 WESTERN RESERVE LIFE ASSURANCE COMPANY OF OHIO	OH	\$10,697,715,302	\$10,306,265,834	\$388,949,468	\$76,032,593
475 WESTERN-SOUTHERN LIFE ASSURANCE COMPANY	OH	\$9,132,725,263	\$8,554,623,244	\$575,602,019	\$24,725,139
476 WESTWARD LIFE INSURANCE COMPANY	AZ	\$47,605,650	\$5,560,736	\$39,544,914	\$33,140
477 WILLIAM PENN LIFE INSURANCE COMPANY OF NEW YORK	NY	\$999,518,177	\$880,650,333	\$116,865,344	\$8,080,930
478 WILTON REASSURANCE LIFE COMPANY OF NEW YORK	NY	\$82,064,935	\$72,714,183	\$6,848,252	\$832,267
479 WORLD CORP INSURANCE COMPANY	NC	\$23,033,281	\$1,649,566	\$15,937,019	\$44,223
480 WORLD INSURANCE COMPANY	NE	\$222,527,057	\$125,955,546	\$94,071,511	\$4,093,193
481 XL LIFE INSURANCE AND ANNUITY COMPANY	IL	\$834,977,677	\$748,095,420	\$81,882,257	(\$6,958)
482 ZALE LIFE INSURANCE COMPANY	AZ	\$12,590,952	\$3,249,531	\$6,841,421	\$167,278

# AUTHORIZED FLORIDA INSURERS

## FINANCIAL STATEMENT ABSTRACT

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
<b>FRATERNAL</b>			<b>Total Direct Business</b>		<b>\$232,058,830</b>
1 ACA ASSURANCE	NH	\$76,843,317	\$75,661,214	\$1,182,103	\$80,686
2 BAPTIST LIFE ASSOCIATION	NY	\$22,973,156	\$22,179,120	\$794,036	\$45,671
3 CATHOLIC ASSOCIATION OF FORESTERS	MA	\$13,107,849	\$6,666,693	\$6,441,156	\$5,608
4 CATHOLIC KNIGHTS INSURANCE SOCIETY	WI	\$782,352,977	\$735,525,755	\$46,827,222	\$11,710
5 CATHOLIC LIFE INSURANCE	TX	\$624,673,151	\$580,860,465	\$43,812,686	\$8,055
6 CROATIAN FRATERNAL UNION OF AMERICA	PA	\$278,716,850	\$266,451,180	\$12,265,670	\$76,894
7 CSA FRATERNAL LIFE	IL	\$116,928,461	\$112,573,477	\$4,354,984	\$57,166
8 FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE U.S.A.	OH	\$484,579,512	\$397,249,532	\$87,329,980	\$3,738
9 FIRST CATHOLIC SLOVAK UNION USA	OH	\$195,540,901	\$185,674,349	\$9,866,552	\$669,543
10 GLEANER LIFE INSURANCE SOCIETY	MI	\$1,269,604,887	\$1,176,931,712	\$92,673,175	\$17,582,312
11 GREATER BENEFICIAL UNION OF PITTSBURGH	PA	\$402,901,058	\$380,697,524	\$22,203,534	\$1,589,136
12 GREEK CATHOLIC UNION OF THE USA	PA	\$575,478,402	\$550,290,122	\$25,188,280	\$15
13 HOLY FAMILY SOCIETY USA	IL	\$29,632,031	\$18,325,675	\$11,306,356	\$331,629
14 HUNGARIAN REFORMED FEDERATION OF AMERICA	DC	\$22,067,267	\$16,517,946	\$5,549,320	\$1,921
15 KNIGHTS OF COLUMBUS	CT	\$12,277,594,847	\$10,684,070,862	\$1,593,523,985	\$32,238,225
16 LOYAL CHRISTIAN BENEFIT ASSOCIATION	PA	\$144,470,390	\$138,499,131	\$5,971,259	\$100,278
17 MENNONITE MUTUAL AID ASSOCIATION	IN	\$318,966,719	\$239,032,398	\$79,934,321	\$1,227,953
18 MODERN WOODMEN OF AMERICA	IL	\$7,456,431,041	\$6,496,265,368	\$960,165,673	\$31,288,000
19 NAT'L SLOVAK SOCIETY OF THE UNITED STATES OF AMER.	PA	\$209,066,753	\$204,017,854	\$5,048,899	\$898,285
20 ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	OH	\$16,208,449	\$13,565,602	\$2,642,847	\$9,065,141



# AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
21 POLISH NATIONAL ALLIANCE OF THE US OF NA	IL	\$412,246,660	\$380,030,343	\$32,216,319	\$608,948
22 POLISH NATIONAL UNION OF AMERICA	PA	\$25,551,558	\$23,529,935	\$2,021,623	\$22,198
23 POLISH ROMAN CATHOLIC UNION OF AMERICA	IL	\$143,571,745	\$130,131,678	\$13,440,068	\$297,741
24 POLISH WOMEN'S ALLIANCE OF AMERICA	IL	\$52,806,487	\$49,969,726	\$2,836,761	\$10
25 ROYAL NEIGHBORS OF AMERICA	IL	\$629,200,585	\$446,913,624	\$182,286,961	\$928,533
26 SLOVENE NATIONAL BENEFIT SOCIETY	PA	\$149,881,692	\$140,322,442	\$9,559,250	\$149,018
27 SONS OF NORWAY	MN	\$238,687,855	\$229,224,399	\$9,463,456	\$1,357,788
28 SUPREME COUNCIL OF THE ROYAL ARCANUM	MA	\$63,379,491	\$50,026,408	\$13,353,083	\$48,531
29 THRIVENT FINANCIAL FOR LUTHERANS	WI	\$50,815,607,333	\$47,236,614,275	\$3,578,993,058	\$103,520,576
30 TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA	MO	\$11,201,037	\$1,868,723	\$9,332,314	\$10,440
31 UKRAINIAN NATIONAL ASSOCIATION, INC.	NJ	\$64,875,557	\$60,612,234	\$4,263,322	\$37,730
32 WILLIAM PENN ASSOCIATION	PA	\$193,104,686	\$168,068,331	\$25,036,355	\$2,031,335
33 WOMAN'S LIFE INSURANCE SOCIETY	MI	\$180,950,636	\$150,046,340	\$30,904,296	\$61,759
34 WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY/OMAHA W	NE	\$7,213,403,950	\$6,459,931,134	\$753,472,816	\$27,593,571
35 WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION	CO	\$57,952,653	\$50,720,376	\$7,232,277	\$33,320
36 WORKMEN'S BENEFIT FUND OF THE USA	NY	\$39,362,303	\$37,841,800	\$1,520,503	\$75,366

# FLORIDA PROPERTY AND CASUALTY INSURANCE EXPERIENCE BY LINE OF INSURANCE

CALENDAR YEAR 2005  
pursuant to Section 627.915(4), FS

	FIRE	HOMEOWNERS	COMMERCIAL MULTI-PERIL	MEDICAL MALPRACTICE	WORKERS' COMPENSATION	OTHER LIABILITY	PRIVATE PASSENGER AUTO LIABILITY	COMMERCIAL AUTO LIABILITY	PRIVATE PASSENGER PHYSICAL DAMAGE	COMMERCIAL AUTO PHYSICAL DAMAGE	PRODUCT LIABILITY	DIRECTORS & OFFICERS LIABILITY
1. DIRECT PREMIUMS WRITTEN	\$325,674,656	\$4,960,333,668	\$1,659,796,594	\$660,597,971	\$3,225,695,630	\$1,386,229,283	\$7,694,510,455	\$1,305,519,448	\$3,038,213,529	\$351,337,889	\$126,005,982	\$487,942,643
2. DIRECT PREMIUMS EARNED	\$298,221,895	\$4,429,998,045	\$1,578,675,585	\$716,143,093	\$3,108,527,906	\$1,298,662,080	\$7,592,531,174	\$1,243,219,906	\$2,994,380,982	\$338,031,194	\$118,979,403	\$326,957,232
3. DIRECT LOSSES PAID	\$205,455,209	\$6,050,600,719	\$1,799,459,598	\$238,261,923	\$1,260,962,773	\$563,506,500	\$4,655,216,743	\$725,279,959	\$2,444,285,295	\$214,975,093	\$36,898,185	\$145,328,882
4. LOSS RESERVES FOR ALL KNOWN CLAIMS:												
A. AT BEGINNING OF YEAR	\$78,985,095	\$1,069,608,930	\$1,380,543,884	\$763,473,398	\$2,529,792,911	\$874,759,742	\$3,131,678,426	\$699,730,292	\$145,684,871	\$17,762,659	\$59,231,702	\$447,054,746
B. AT END OF YEAR	\$130,093,938	\$1,965,511,574	\$1,257,748,743	\$755,717,187	\$2,655,867,235	\$891,896,937	\$3,270,968,045	\$771,801,361	\$199,203,852	\$19,798,187	\$70,662,405	\$467,726,069
5. RESERVES FOR IBNR												
A. AT BEGINNING OF YEAR	\$39,201,106	\$2,095,640,119	\$900,686,648	\$267,267,643	\$2,427,283,635	\$1,270,243,308	\$1,316,233,327	\$445,362,850	\$15,330,330	\$11,253,391	\$108,737,856	\$606,294,534
B. AT END OF YEAR	\$149,708,345	\$1,877,529,053	\$1,489,133,994	\$308,172,771	\$2,832,386,345	\$1,506,072,007	\$1,375,109,081	\$463,533,876	\$52,021,547	\$21,262,694	\$123,808,934	\$741,880,399
6. DIRECT LOSSES INCURRED												
(3-4A+4B-5A+5B)	\$367,071,291	\$6,728,392,297	\$2,265,111,803	\$271,410,840	\$1,792,139,807	\$816,472,394	\$4,853,382,116	\$815,522,054	\$2,534,495,493	\$227,019,924	\$63,399,966	\$301,586,070
RATIO TO PREMIUMS EARNED	123.10%	151.90%	143.50%	37.90%	57.70%	62.90%	63.90%	65.60%	84.60%	67.20%	53.30%	92.20%
7. ALLOCATED LOSS ADJUSTMENT EXPENSE												
A. RESERVES AT BEGINNING OF YEAR	\$6,988,241	\$147,198,513	\$334,195,976	\$373,825,348	\$509,877,740	\$336,069,031	\$689,085,881	\$128,967,513	\$11,906,309	\$2,787,387	\$94,930,707	\$140,615,862
B. RESERVES AT END OF YEAR	\$2,941,647	\$201,034,806	\$416,691,935	\$420,492,918	\$573,305,748	\$402,182,443	\$727,237,126	\$147,708,344	\$11,536,618	\$4,468,538	\$70,272,436	\$164,025,847
C. PAID	\$13,179,627	\$194,124,426	\$104,808,087	\$139,385,309	\$174,280,015	\$145,318,428	\$288,249,228	\$72,605,923	\$7,632,677	\$2,158,560	\$20,871,979	\$75,875,401
D. INCURRED (7B+7C-7A)	\$9,133,033	\$247,960,719	\$187,304,046	\$186,052,879	\$237,708,023	\$211,431,840	\$326,400,473	\$91,346,754	\$7,262,986	\$3,839,711	(\$3,786,292)	\$99,285,386
RATIO TO PREMIUMS EARNED	3.10%	5.60%	11.90%	26.00%	7.60%	16.30%	4.30%	7.30%	0.20%	1.10%	-3.20%	30.40%
8. UNALLOCATED LOSS ADJ. EXPENSE												
A. RESERVES AT BEGINNING OF YEAR	\$4,007,475	\$182,782,906	\$74,926,944	\$23,127,424	\$158,336,750	\$54,957,144	\$384,414,693	\$46,202,055	\$59,506,800	\$7,222,759	\$6,274,237	\$14,780,100
B. RESERVES AT END OF YEAR	\$4,268,617	\$284,945,517	\$83,280,162	\$22,867,250	\$213,920,018	\$69,513,822	\$432,176,081	\$44,927,502	\$85,250,263	\$3,677,330	\$8,885,024	\$16,141,233
C. PAID	\$8,504,294	\$611,250,829	\$124,125,154	\$26,031,444	\$153,118,182	\$86,954,742	\$639,381,327	\$83,726,439	\$331,577,052	\$25,262,503	\$5,256,243	\$31,903,721
D. INCURRED (8B+8C-8A)	\$8,765,436	\$713,413,440	\$132,478,372	\$25,771,270	\$208,701,450	\$101,511,420	\$687,142,715	\$82,451,886	\$357,320,515	\$21,717,074	\$7,867,030	\$33,264,854
RATIO TO PREMIUMS EARNED	2.90%	16.10%	8.40%	3.60%	6.70%	7.80%	9.10%	6.60%	11.90%	6.40%	6.60%	10.20%
9. TOTAL LOSS ADJUSTMENT EXPENSE												
INCURRED (7D+8D)	\$17,898,469	\$961,374,159	\$319,782,418	\$211,824,149	\$446,409,473	\$312,943,260	\$1,013,543,188	\$173,798,640	\$364,583,501	\$25,556,785	\$4,080,738	\$132,550,240
RATIO TO PREMIUMS EARNED	6.00%	21.70%	20.30%	29.60%	14.40%	24.10%	13.30%	14.00%	12.20%	7.60%	3.40%	40.50%
10. OTHER EXPENSE												
A. OTHER ACQUISITION EXPENSE	\$12,065,749	\$219,000,593	\$62,985,400	\$9,212,312	\$151,304,229	\$95,583,313	\$439,665,952	\$64,042,214	\$181,278,338	\$17,793,451	\$7,613,245	\$50,353,197
B. GENERAL EXPENSE	\$25,268,418	\$137,616,317	\$66,329,694	\$43,278,202	\$221,227,418	\$56,582,631	\$367,222,061	\$62,072,613	\$157,488,351	\$18,701,979	\$5,636,879	\$4,630,996
C. COMMISSION AND BROKERAGE FEE	\$36,180,095	\$678,647,590	\$249,025,712	\$32,143,936	\$259,615,891	\$162,781,716	\$609,013,013	\$155,312,969	\$225,459,481	\$42,537,135	\$15,171,605	\$55,376,681
D. TAXES, LICENSES AND FEES	\$6,544,324	\$152,931,301	\$31,390,594	\$11,886,235	\$271,812,504	\$28,561,013	\$111,015,088	\$23,109,779	\$44,015,790	\$6,387,462	\$2,664,319	\$7,953,727
11. TOTAL OTHER EXPENSE												
(10A+10B+10C+10D)	80,058,586	1,188,195,801	409,731,400	96,520,685	903,960,042	343,508,673	1,526,916,114	304,537,575	608,241,960	85,420,027	31,086,048	118,314,601
RATIO TO PREMIUMS EARNED	26.80%	26.80%	26.00%	13.50%	29.10%	26.50%	20.10%	24.50%	20.30%	25.30%	26.10%	36.20%
12. UNDERWRITING GAIN OR LOSS												
(2-6-9-11)	-166,806,451	-4,447,964,212	-1,415,950,036	136,387,419	-33,981,416	-174,262,247	198,689,756	-50,638,363	-512,939,972	34,458	20,412,651	-225,493,679
RATIO TO PREMIUMS EARNED	-55.90%	-100.40%	-89.70%	19.00%	-1.10%	-13.40%	2.60%	-4.10%	-17.10%	0.00%	17.20%	-69.00%
13. POLICYHOLDER DIVIDEND												
	0	37,497	17,360	385,227	82,071,224	31,509	5,608,886	-37,685	2,598,695	373	65,134	13,120
14. NET INVESTMENT GAIN OR LOSS AND OTHER INCOME GAIN OR LOSS												
	32,614,273	86,942,573	333,115,732	80,149,678	259,205,513	456,483,476	334,104,181	203,217,809	45,254,851	12,854,642	26,648,820	440,775,115
15. NET INCOME AFTER DIVIDENDS TO POLICYHOLDER BUT BEFORE FEDERAL INCOME TAX (12-13+14)												
	-134,192,178	-4,361,059,136	-1,082,851,664	216,151,870	143,152,873	282,189,720	527,185,051	152,617,131	-470,283,816	12,888,727	46,996,337	215,268,316

NOTE: THE ABOVE EXPERIENCE DOES NOT REPRESENT THE TOTAL FOR ALL INSURANCE COMPANIES WRITING IN FLORIDA SINCE STATUTE 627.915 REQUIRES REPORTING OF THIS INFORMATION ONLY FOR THOSE WRITING AT LEAST 0.5% OF THE FLORIDA MARKET. THE INVESTMENT GAIN OR LOSS DOES NOT INCLUDE INVESTMENT INCOME ATTRIBUTABLE TO INVESTMENT OF CAPITAL AND SURPLUS.



# Florida Voluntary Private Passenger Automobile Experience

Accident Years 2002, 2003, 2004 With Valuation as of March 31, 2005  
pursuant to Section 624.313(1)(a), FS

	Accident Years			
	2002	2003	2004	2002, 2003, 2004
Calendar Year Earned Premium	\$8,904,866,369	\$10,194,342,996	\$11,067,974,548	\$30,167,183,913
Accident Year Paid Losses	\$5,866,663,343	\$5,658,502,652	\$5,283,539,192	\$16,808,705,187
Accident Year Reserves Outstanding	\$392,391,074	\$855,416,756	\$2,000,856,384	\$3,248,664,214
Allocated Loss Adjustment Expense Incurred	\$251,060,093	\$246,519,536	\$261,585,845	\$759,165,474
Unallocated Loss Adjustment Expense Incurred	\$864,928,804	\$910,838,292	\$1,038,267,350	\$2,814,034,446
Accident Year Incurred Loss and Loss Adjustment Expense	\$7,375,043,314	\$7,671,277,236	\$8,584,248,771	\$23,630,569,321
Developed Loss and Loss Adjustment Expense Incurred	\$7,498,922,063	\$8,061,228,415	\$9,722,874,702	\$25,283,025,180
Policyholders Dividends	\$22,634,961	\$15,279,139	\$11,384,765	\$49,298,865
All Other Expenses	\$1,907,215,073	\$2,107,396,064	\$2,300,828,730	\$6,315,439,867
Underwriting Gain (or Loss)	(\$523,905,728)	\$10,439,378	(\$967,113,649)	(\$1,480,579,999)



# SUMMARY OF WORKERS' COMPENSATION INSURANCE

## FLORIDA CLASSIFICATION EXPERIENCE

pursuant to Section 627.914, FS

*January 1, 2003 to December 31, 2003 Policy Period First Report*

Coverage	Exposure	Manual Premium	Standard Premium	Injury Type	Claim Count	Indemnity Losses	Medical Losses
Full	\$167,259,587,018	\$4,002,080,125	\$4,239,729,258	Death	168	\$13,270,549	\$3,771,892
				Permanent Total	189	\$22,606,391	\$56,695,052
				Permanent Partial	12,235	\$205,991,289	\$295,230,276
				Temporary Total	48,411	\$320,077,132	\$521,208,714
				Medical Only	194,226	\$0	\$162,157,554
				Contract Medical	16	\$0	\$43,345



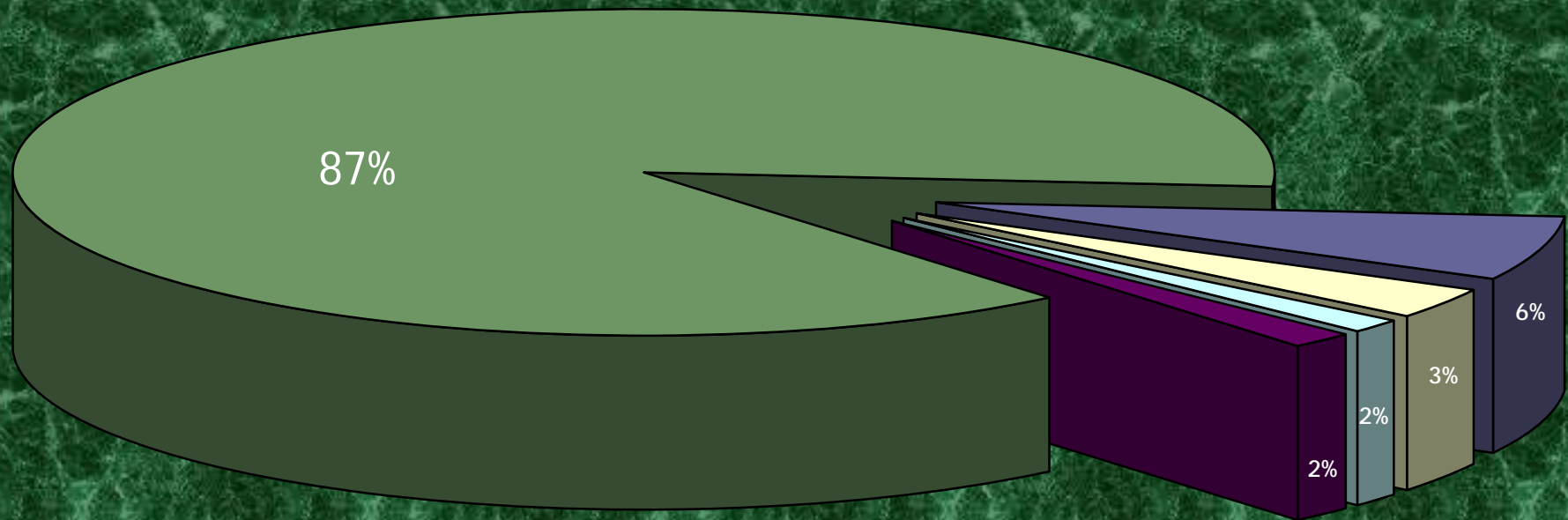
# Summary of Officers and Directors' Liability Claims as reported by Insurers for CY2005

pursuant to Section 627.9122(3), FS



Year of Occurrence	2004	2005	Rate of Change
Number of Reported Claims	33	64	93.9%
Average per Claim Policy Limit	\$1,969,697	\$1,609,375	-18.3%
Average Aggregate Policy Limit	\$1,363,636	\$1,609,375	18.0%
Amount Paid by Indemnity Insurers	\$163,785	\$104,264	-36.3%
Amount Paid by Defendant Deductibles	\$226,394	\$144,100	-36.3%
Loss Adjustment	\$1,019,378	\$3,814,261	274.2%
Other Loss Adjustment	\$16,500	\$0	-100.0%
Economic Loss	\$100,000	\$177,000	77.0%
Non-Economic Loss	\$134,000	\$0	-100.0%
Punitive Damages Levied	\$2,000	\$0	-100.0%

## Source of Dispute



Other

Damage to Reputation of the Claimant

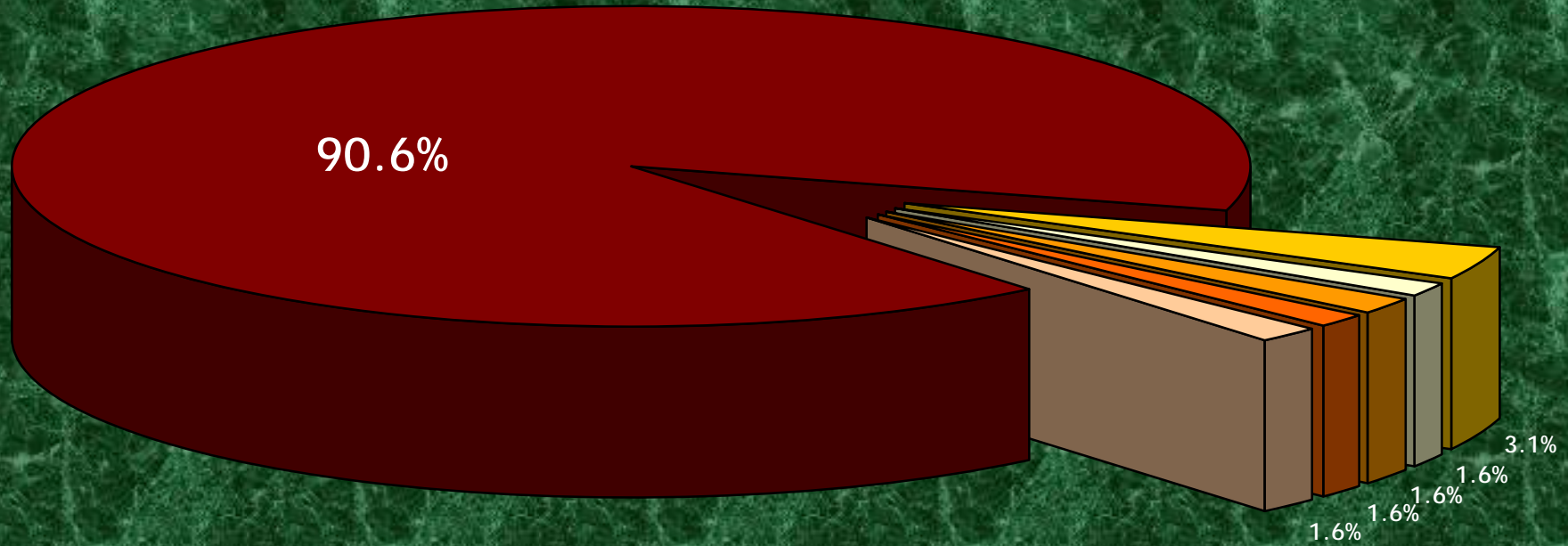
Shareholder Dispute

Self-Dealing by the Defendant

Physical Damage to Claimant's Property

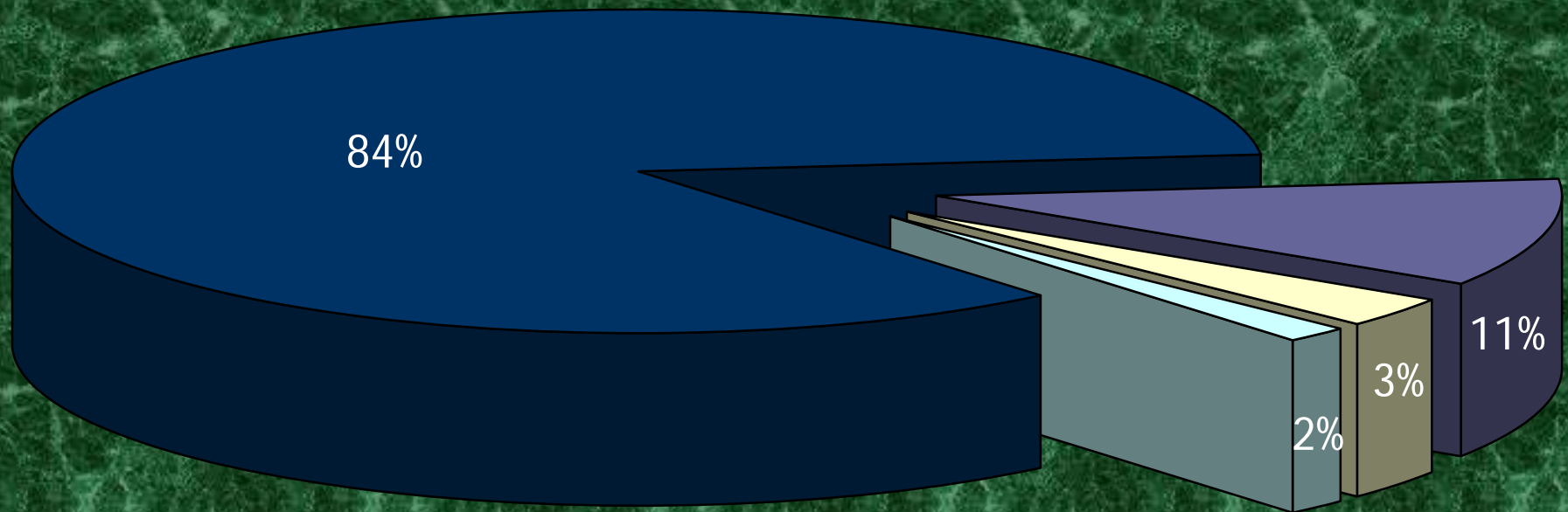


## Defendent Corporation Type



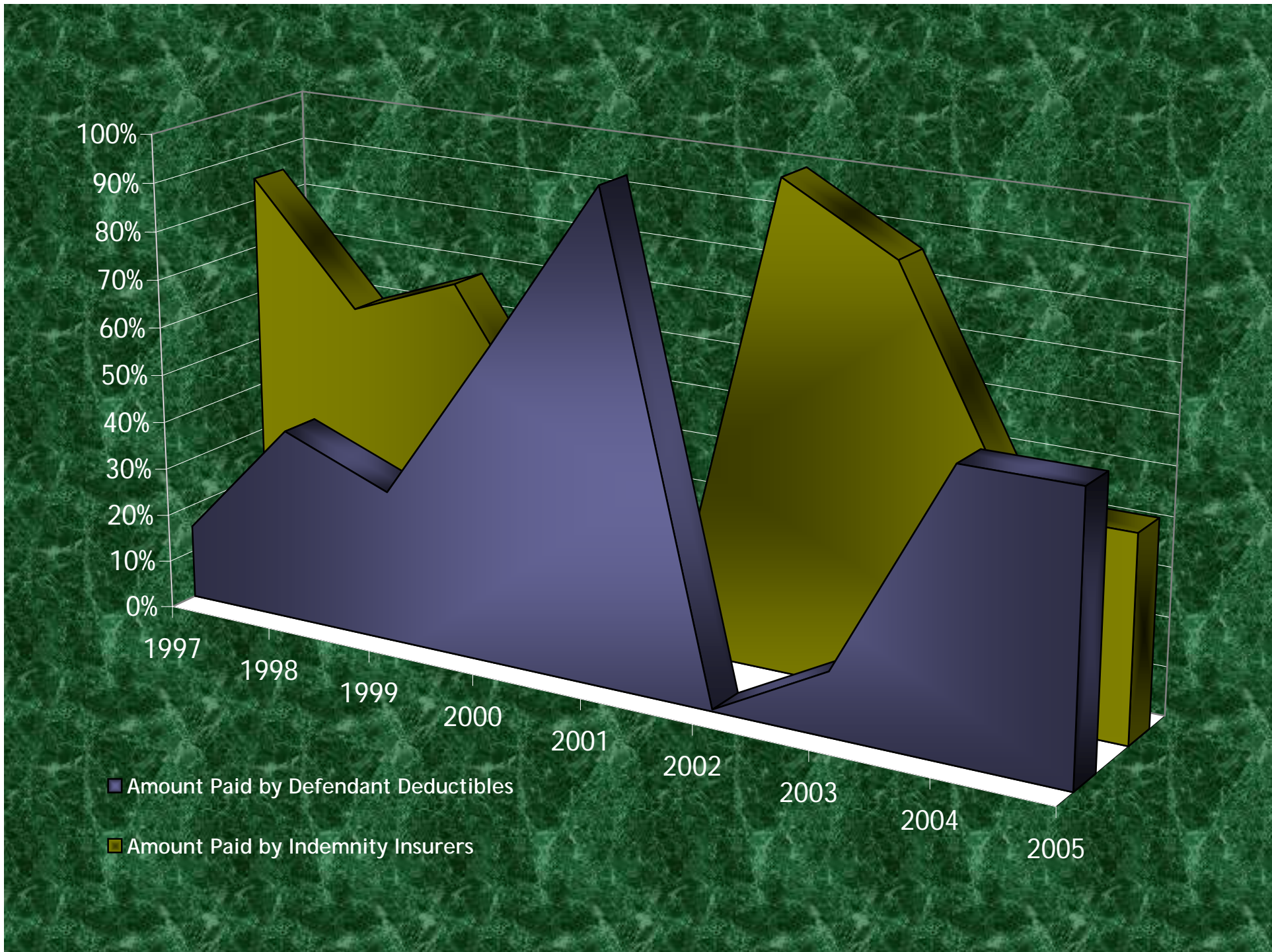
- Condo/HO Association
- Service Industry
- Corporations organized under Act of Congress (Including Federal Credit Unions)
- Manufacturing
- Restaurant
- Social and recreation clubs

## Resulting Legal Decisions



- No Court Proceedings
- Summary judgment for the defendant

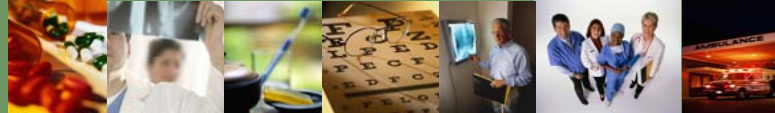
- Other
- Judgment for the defendant





# Summary of CY2005 Gross Annual Premiums and Enrollment Reporting of Authorized Accident and Health and Managed Care Coverage Providers

pursuant to Section 627.9175, FS  
as reported by the authorized entities on form OIR-B2-1094



## FULLY REGULATED MAJOR MEDICAL PLANS

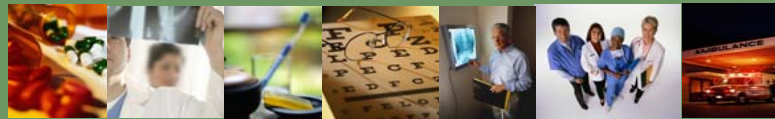
MARKET SEGMENT	PERCENTAGE OF MARKET SEGMENT BY DIRECT PREMIUMS EARNED	TOTAL DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	PERCENTAGE OF EARNED PREMIUMS FROM NEW, NON-RENEWAL BUSINESS	COVERED LIVES (ENROLLEES)	AVERAGE DIRECT EARNED PREMIUM PER COVERED LIFE
Instate Guarantee Issue	0.6%	\$81,286,431	\$68,629,082	84.4%	13.4%	29,202	\$2,784
Instate Individually Underwritten	7.2%	\$962,816,696	\$643,463,407	66.8%	30.2%	424,774	\$2,267
Instate Sole Proprietor	1.2%	\$163,826,093	\$133,572,176	81.5%	7.9%	31,613	\$5,182
Instate 2-5 Member Groups	6.1%	\$817,502,232	\$613,531,296	75.0%	12.1%	242,439	\$3,372
Instate 6-50 Member Groups	20.5%	\$2,745,026,118	\$1,943,100,064	70.8%	13.7%	786,510	\$3,490
Instate 51+ Member Groups	63.4%	\$8,482,142,528	\$7,089,064,370	83.6%	9.4%	2,233,435	\$3,798
Instate Short Term Major Medical	0.0%	\$1,568	\$0	0.0%	0.0%	1	\$1,568
Instate Conversion	1.0%	\$130,609,710	\$176,485,998	135.1%	11.5%	26,104	\$5,003
<b>TOTALS - FULLY REGULATED MAJOR MEDICAL PLANS</b>	<b>100.0%</b>	<b>\$13,383,211,376</b>	<b>\$10,667,846,393</b>	<b>79.7%</b>	<b>12.0%</b>	<b>3,774,078</b>	<b>\$3,546</b>

## OTHER MAJOR MEDICAL PLANS ISSUED TO FLORIDIANS

MARKET SEGMENT	PERCENTAGE OF MARKET SEGMENT BY DIRECT PREMIUMS EARNED	TOTAL DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	PERCENTAGE OF EARNED PREMIUMS FROM NEW, NON-RENEWAL BUSINESS	COVERED LIVES (ENROLLEES)	AVERAGE DIRECT EARNED PREMIUM PER COVERED LIFE
Out-of-State Group Guarantee Issue	1.0%	\$12,295,544	\$13,046,342	106.1%	20.5%	1,482	\$8,297
Out-of-State Group Individually Underwritten	37.4%	\$481,718,925	\$270,691,466	56.2%	17.7%	223,236	\$2,158
Out-of-State Group Sole Proprietor	0.5%	\$5,820,464	\$5,209,311	89.5%	0.0%	1,155	\$5,039
Out-of-State Group 2-5 Member Groups	2.0%	\$25,626,557	\$19,995,660	78.0%	4.6%	3,839	\$6,675
Out-of-State Group 6-50 Member Groups	1.9%	\$24,196,681	\$16,662,645	68.9%	9.9%	7,127	\$3,395
Out-of-State Group 51+ Member Groups	57.2%	\$737,092,634	\$567,219,518	77.0%	6.7%	234,621	\$3,142
Out-of-State Group Short Term Major Medical	0.0%	\$349,555	\$210,131	60.1%	100.0%	154	\$2,270
Out-of-State Group Conversion	0.0%	\$614,500	\$1,263,392	205.6%	0.0%	98	\$6,270
<b>TOTALS - OTHER MAJOR MEDICAL PLANS</b>	<b>100.0%</b>	<b>\$1,287,714,860</b>	<b>\$894,298,465</b>	<b>69.4%</b>	<b>11.0%</b>	<b>471,712</b>	<b>\$2,730</b>

# Summary of CY2005 Gross Annual Premiums and Enrollment Reporting of Authorized Accident and Health and Managed Care Coverage Providers

pursuant to Section 627.9175, FS  
as reported by the authorized entities on form OIR-B2-1094



## OTHER ACCIDENT AND HEALTH COVERAGES OF INTEREST

COVERAGE TYPE	TOTAL DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	PERCENTAGE OF EARNED PREMIUMS FROM NEW, NON-RENEWAL BUSINESS	COVERED LIVES (ENROLLEES)	AVERAGE DIRECT EARNED PREMIUM PER COVERED LIFE
Prepaid Health Services	\$9,124,298	\$0	0.0%	0.0%	35,728	\$255
Prepaid Health Clinic	\$8,719,816	\$5,628,393	64.5%	96.0%	13,020	\$670
Administrative Services Only (ASO)	\$2,431,857,746	\$2,229,743,231	91.7%	16.6%	1,405,933	\$1,730
Accident Only	\$234,995,148	\$110,095,481	46.9%	21.2%	6,707,087	\$35
Accidental Death & Dismemberment	\$74,224,431	\$33,040,367	44.5%	9.7%	6,384,092	\$12
Blanket Accident/Sickness	\$6,292,335	\$3,919,454	62.3%	27.7%	462,604	\$14
Dental	\$821,762,138	\$580,083,619	70.6%	9.3%	5,472,854	\$150
Disability Income	\$943,675,157	\$1,015,786,498	107.6%	11.4%	2,941,442	\$321
Excess/Stop Loss	\$229,649,345	\$164,836,425	71.8%	15.5%	1,131,051	\$203
Hospital Indemnity	\$89,661,949	\$43,181,223	48.2%	26.1%	444,079	\$202
Limited Benefits	\$227,177,718	\$124,808,206	54.9%	13.5%	1,202,489	\$189
Long Term Care	\$614,094,459	\$420,196,915	68.4%	7.7%	408,074	\$1,505
Short Term Care	\$11,164,002	\$10,057,464	90.1%	49.7%	7,966	\$1,401
Medicare Supplement	\$1,339,746,906	\$1,131,958,403	84.5%	3.5%	768,095	\$1,744
Champus/Tricare Supplement	\$2,111,681	\$1,528,038	72.4%	8.2%	5,272	\$401
Prescription Drug	\$7,824,706	\$7,978,149	102.0%	11.1%	10,582	\$739
Sickness	\$923,358	\$467,102	50.6%	4.6%	4,498	\$205
Student	\$9,478,955	\$8,783,439	92.7%	36.3%	23,710	\$400
Travel	\$4,593,455	\$2,634,898	57.4%	4.2%	551,553	\$8
Vision	\$61,333,490	\$52,928,069	86.3%	6.5%	2,370,317	\$26

## HMO MEDICAL LOSS RATIO CALCULATION CY2005

pursuant to Section 641.23, FS

	2004	2005
Aetna Health, Inc.	75%	75%
America's Health Choice Medical Plan, Inc.	81%	87%
Amerigroup of Florida, Inc.	81%	85%
AvMed, Inc.	79%	83%
Capital Health Plan, Inc.	85%	86%
Care Plus Health Plan, Inc.	80%	80%
Cigna HealthCare of Florida, Inc.	80%	87%
Citrus Health Care, Inc.	75%	77%
Doctorcare, Inc.	(A)	86%
Florida Health Care Plan, Inc.	90%	88%
Freedom Health, Inc.	(D)	64%
Great West Healthcare of FL, Inc. (B)	120%	107%
Health First Health Plan, Inc.	85%	92%
Health Options, Inc.	75%	74%
Healthease of Florida, Inc.	87%	80%
Healthsun Health Plans, Inc.	(D)	85%
Healthy Palm Beaches, Inc.	81%	62%
Humana Medical Plan, Inc.	82%	82%
Leon Medical Centers Health Plan, Inc.	(C)	94%
Medica Healthcare Plans, Inc.	(A)	83%
Metcare Health Plans, Inc.	(D)	86%
Neighborhood Health Partnership, Inc.	89%	84%
Optimum Healthcare, Inc.	(D)	(D)
PartnerCare Health Plan, Inc.	(D)	(D)
Physicians United Plan, Inc.	(D)	(D)
Preferred Care Partners, Inc.	90%	82%
Preferred Medical Plan, Inc.	80%	78%
Public Health Trust of Dade County	88%	85%
Quality Health Plans, Inc.	86%	87%
Summit Health Plan, Inc.	(D)	(D)
Suncoast Physician Health Plan, Inc.	(D)	(D)
Total Health Choice, Inc.	82%	81%
United Healthcare Plans of Florida, Inc.	78%	81%
Universal Health Care, Inc.	73%	80%
Vista Health Plan, Inc.	87%	82%
Vista Health Plan of South Florida, Inc.	87%	83%
Well Care HMO, Inc.	83%	82%

Medical loss ratios are generally used as an indicator to determine the percentage of the HMO's premium dollars which are used to pay claims. It is calculated by dividing incurred losses by total revenue. Although the medical loss ratio is a ratio which is used to determine the percentage of premium dollars which are spent to pay claims, it is only one indicator among many which address the quality of health care provided by the HMO.

*A = Licensed as HMO in 2004, but had no enrollment*

*B = Currently exiting the HMO Florida market*

*C = Licensed as HMO in 2002, but had no enrollment*

*D = Licensed as HMO in 2005, but had no enrollment*



# Authorities Deactivated during CY2005

pursuant to Section 624.315(b), FS

source: Office of Insurance Regulation Company and Related Entities Data Warehouse



## PROPERTY AND CASUALTY INSURER

	Domiciliary	Type of Deactivation	Date of Deactivation
1 AMERICAN AND FOREIGN INSURANCE COMPANY	DE	SURRENDERED	2/18/2005
2 AMERICAN PHYSICIANS ASSURANCE CORPORATION	MI	SUSPENDED	7/26/2005
3 AMERICAN PROTECTION INSURANCE COMPANY	IL	SURRENDERED	6/1/2005
4 ATLANTIC INDEMNITY COMPANY	NC	SURRENDERED	6/7/2005
5 CATAWBA INSURANCE COMPANY	SC	REVOKED	1/6/2005
6 CENTURY INDEMNITY COMPANY	PA	REVOKED	3/23/2005
7 CONNECTICUT INDEMNITY COMPANY	CT	SURRENDERED	6/7/2005
8 DALLAS NATIONAL INSURANCE COMPANY	CA	REVOKED	9/14/2005
9 FIRE AND CASUALTY INSURANCE COMPANY OF CONNECTICUT	CT	SURRENDERED	2/17/2005
10 FLORIDA PREFERRED MUTUAL INSURANCE COMPANY	FL	SURRENDERED	12/20/2005
11 GALWAY INSURANCE COMPANY	CA	SURRENDERED	7/26/2005
12 GLOBE INDEMNITY COMPANY	DE	SURRENDERED	2/18/2005
13 GULF INSURANCE COMPANY	CT	SURRENDERED	10/5/2005
14 INSURANCE CORPORATION OF NEW YORK	NY	REVOKED	5/28/2005
15 MEDICAL LIABILITY MUTUAL INSURANCE COMPANY	NY	SURRENDERED	8/8/2005
16 MS CASUALTY INSURANCE COMPANY	MS	SURRENDERED	12/1/2005
17 PENN CHARTER MUTUAL INSURANCE COMPANY	PA	SURRENDERED	7/1/2005
18 PHOENIX ASSURANCE COMPANY OF NEW YORK	NH	SURRENDERED	2/17/2005
19 PROVIDENCE WASHINGTON INSURANCE COMPANY	RI	SUSPENDED	8/8/2005
20 REALM NATIONAL INSURANCE COMPANY	NY	REVOKED	12/23/2005
21 REPUBLIC WESTERN INSURANCE COMPANY	AZ	REVOKED	7/25/2005
22 ROYAL INSURANCE COMPANY OF AMERICA	IL	SURRENDERED	2/17/2005
23 SAFEGUARD INSURANCE COMPANY	CT	SURRENDERED	2/17/2005
24 SECURITY INDEMNITY INSURANCE COMPANY	NJ	REVOKED	8/20/2005
25 TIG INSURANCE COMPANY OF MICHIGAN	MI	SURRENDERED	4/6/2005
26 TRANSPORT INSURANCE COMPANY	OH	REVOKED	5/21/2005
27 TRENWICK AMERICA REINSURANCE CORPORATION	CT	REVOKED	10/27/2005
28 UNION AMERICAN INSURANCE COMPANY	FL	SUSPENDED	2/9/2005
29 UNISUN INSURANCE COMPANY	SC	SURRENDERED	6/7/2005
30 VISION SERVICE PLAN INSURANCE COMPANY	MO	SURRENDERED	4/1/2005

# Authorities Deactivated during CY2005

pursuant to Section 624.315(b), FS

source: Office of Insurance Regulation Company and Related Entities Data Warehouse



## FRATERNAL BENEFIT SOCIETY

	Domiciliary	Type of Deactivation	Date of Deactivation
1 NATIONAL FRATERNAL SOCIETY OF THE DEAF	IL	SURRENDERED	1/1/2005

## LIFE AND HEALTH INSURER

	Domiciliary	Type of Deactivation	Date of Deactivation
1 AF&L INSURANCE COMPANY	PA	SUSPENDED	3/8/2005
2 AMERICAN STATES LIFE INSURANCE COMPANY	IN	SURRENDERED	10/1/2005
3 EMPLOYERS LIFE INSURANCE CORPORATION	SC	REVOKED	4/15/2005
4 GLENBROOK LIFE AND ANNUITY COMPANY	IL	SURRENDERED	1/1/2005
5 ING INSURANCE COMPANY OF AMERICA	FL	SURRENDERED	12/31/2005
6 LIFE INSURANCE COMPANY OF GEORGIA	GA	SURRENDERED	12/31/2005
7 MANUFACTURERS LIFE INSURANCE COMPANY OF AMERICA	MI	SURRENDERED	10/1/2005
8 MEDICO INSURANCE COMPANY	NE	SUSPENDED	10/10/2005
9 SOUTHERN PIONEER LIFE INSURANCE COMPANY	AR	SUSPENDED	8/26/2005
10 STATES GENERAL LIFE INSURANCE COMPANY	TX	REVOKED	5/19/2005
11 TRANSAMERICA LIFE INSURANCE & ANNUITY COMPANY	NC	SURRENDERED	10/1/2005
12 UNITED BENEFIT LIFE INSURANCE COMPANY	IN	SURRENDERED	7/11/2005
13 UNITED DENTAL CARE INSURANCE COMPANY	AZ	SURRENDERED	11/1/2005
14 UNITED HEALTHCARE INSURANCE COMPANY OF ILLINOIS	IL	SURRENDERED	1/19/2005

## MEDICARE PLUS CHOICE PROV. SPONSORED ORG (MPC-PSO)

	Domiciliary	Type of Deactivation	Date of Deactivation
1 PREFERRED CARE PARTNERS, INC.	FL	SURRENDERED	5/27/2005

## PRE-PAID LIMITED HEALTH SERVICE ORGANIZATION

	Domiciliary	Type of Deactivation	Date of Deactivation
1 DENTICARE, INC.	FL	SURRENDERED	11/1/2005

Florida



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## Office of Insurance Regulation

### Market Investigations

Tel. (850)413-3155

*Market Investigations conducts examinations and investigations of insurers and related parties regarding business practices and patterns of alleged violations of the Florida Insurance Code. Market Investigations is comprised of four sections; Property and Casualty Section, Life and Health Section, Unauthorized Entities Section, and Market Analysis Section.*

*The Property and Casualty and Life and Health Sections conduct examinations and investigations of the business practices of authorized insurers in the State of Florida to ensure compliance with the Florida Insurance Code. The Unauthorized Entities Section investigates allegations of unauthorized and illegal insurance activity. The Market Analysis Section identifies trends and analyzes patterns of insurer's data related to industry or marketplace issues, i.e., consumer complaints, financial trending, environmental scanning, etc. The purpose of these activities is to ensure compliance with Florida Statutes and Administrative Rules. Based on the findings of the examinations and investigations, Market Investigations may take administrative action, impose administrative penalties and require corrective action in order to protect insurance consumers from unlawful or harmful business practices.*

## Regulatory Actions for CY2005

Details of the Regulatory Actions taken against Licensed Companies Types can be found at:

[http://www.floir.com/market\\_conduct/is\\_market\\_conduct\\_index.htm](http://www.floir.com/market_conduct/is_market_conduct_index.htm)

- Property and Casualty Companies
- Life and Health Companies
- Health Maintenance Organizations
- Discount Medical Plan Organizations

## Unlicensed Entities Shut Down by the Office in CY2005

*Disclaimer: This listing includes those entities and their affiliates that have been issued an Order to cease and desist from transacting insurance business in Florida, from Florida or with Florida consumers. Some entities have names similar to licensed companies. Please refer to the city location of a particular entity to verify identity. For a complete listing of affiliates, please go to:*

[http://www.floir.com/market\\_conduct/is\\_market\\_conduct\\_index.htm](http://www.floir.com/market_conduct/is_market_conduct_index.htm)

### Chronological List, By Order Dates

08/30/2005	International Medical Group, Inc.
08/30/2005	Sirius International Insurance Corporation (PUBL)
08/25/2005	Uniserv Corporation
08/01/2005	Global Insurance Group, Inc
06/23/2005	The Money Tree Lending Group, Inc.
06/03/2005	Contractor Bonding Limited
06/03/2005	International Fidelity & Surety, Ltd.
04/12/2005	Global Healing Society



# Consumer Complaint Ratios for CY2005

pursuant to Section 624.313(1)(i), F.S.  
as submitted by FL-DFS to NAIC Complaint Database (CDS)



Rule 690-142.002 of the Florida Administrative Code implements the publication requirements of Section 624.313, F.S., which requires the Office to publish complaint ratios for the 10 largest insurers or insurer groups by line of insurance and each insurer or insurer group that has 1 percent or more of a line of insurance in this state. This rule does not apply to private passenger automobile insurance coverages. However, a summary of this coverage has been provided.

For purposes of this complaint index reporting:

**“Complaint Share”** means the percentage of complaints received by the Office relevant to an insurer for any given line of insurance when compared to the total complaints received by the Office for that line of insurance.

**“Complaint”** means any written communication, by an insured or named beneficiary, primarily expressing a grievance or dissatisfaction over which the Office has regulatory authority. Complaints which will not be used to calculate the complaint index include complaints against an incorrect entity; complaints against companies providing administrative services for self-funded benefit plans; complaints regarding properly filed or approved rates; suspected fraudulent claim complaints; and complaints which are duplicative, harassing or frivolous.

**“Market Share”** means the percentage of the direct written premiums when compared to the total direct written premiums in the State of Florida for a given line of insurance.

**“Premiums”** means a consideration paid, or to be paid, to the insurer for the issuance and delivery of any binder or policy of insurance or annuity written directly to the consumer.

**“Complaint Index”** means an index derived by dividing the complaint share by the market share for a specific insurer by line of insurance.

1. A complaint index of 1.00 will indicate that the insurer has received a proportionate number of complaints as compared to the market share of direct written premium for a particular line of insurance.
2. A complaint index of less than 1.00 will indicate that the insurer has a complaint share that is less than their market share of direct written premium for that particular line of insurance.
3. A complaint index of more than 1.00 will indicate that the insurer has a complaint share that is more than their market share of direct written premium for that line of insurance.

# Consumer Complaint Ratios for CY2005

pursuant to Section 624.313(1)(i), F.S.  
as submitted by FL-DFS to NAIC Complaint Database (CDS)



# Consumer Complaint Ratios for CY2005

pursuant to Section 624.313(1)(i), F.S.  
as submitted by FL-DFS to NAIC Complaint Database (CDS)



## Homeowners

Total Complaints for Index: 2,381

Total Premiums for Index: \$5,592,782,457

Company Name	Complaint Share	Complaints	Market Share	Premiums	Complaint Index
ALLSTATE FLORIDIAN INS CO	6.5%	155	6.7%	\$375,827,109	0.97
UNIVERSAL PROP & CAS INS	5.9%	140	1.4%	\$77,651,347	4.23
FEDERATED NATL INS CO	4.8%	115	1.4%	\$77,513,454	3.48
VANGUARD FIRE & CAS CO	3.9%	93	1.3%	\$73,489,860	2.97
STATE FARM FLORIDA INS CO	3.7%	89	21.0%	\$1,175,848,939	0.18
ATLANTIC PREFERRED INS CO	2.9%	69	3.5%	\$197,126,519	0.82
FIRST PROTECTIVE INS CO	2.9%	68	0.7%	\$37,847,420	4.22
NATIONWIDE INS CO OF FL	2.4%	56	4.8%	\$269,152,615	0.49
LIBERTY AMERICAN INS CO	2.2%	52	0.3%	\$14,274,751	8.56
USF&G SPECIALTY INS CO	2.1%	49	2.0%	\$111,695,287	1.03



# Consumer Complaint Ratios for CY2005

pursuant to Section 624.313(1)(i), F.S.  
as submitted by FL-DFS to NAIC Complaint Database (CDS)



## Private Passenger Auto

Total Complaints for Index: 529

Total Premiums for Index: \$12,256,398,626

Company Name	Complaint Share	Complaints	Market Share	Premiums	Complaint Index
UNITED AUTOMOBILE INS CO	7.9%	42	2.3%	\$280,176,709	3.47
MERCURY INS CO OF FL	6.2%	33	1.8%	\$215,166,931	3.55
DIRECT GENERAL INS CO	6.0%	32	1.8%	\$216,071,288	3.43
STATE FARM MUT AUTO INS	3.8%	20	19.0%	\$2,323,822,531	0.20
GEICO GENERAL INS CO	3.6%	19	5.8%	\$716,832,419	0.61
PROGRESSIVE EXPRESS INS CO	2.8%	15	2.4%	\$290,473,377	1.20
PROGRESSIVE SELECT INS CO	2.8%	15	4.0%	\$485,993,868	0.72
OCEAN HARBOR CAS INS CO	2.3%	12	0.5%	\$59,135,329	4.70
GEICO CAS CO	2.1%	11	1.3%	\$154,176,668	1.65
GEICO IND CO	2.1%	11	2.3%	\$285,969,686	0.89

# Consumer Complaint Ratios for CY2005

pursuant to Section 624.313(1)(i), F.S.  
as submitted by FL-DFS to NAIC Complaint Database (CDS)



## Credit Insurance

Total Complaints for Index: 12

Total Premiums for Index: \$129,313,932

Company Name	Complaint Share	Complaints	Market Share	Premiums	Complaint Index
AMERICAN BANKERS LIFE ASSUR CO OF FL	25.0%	3	1.7%	\$2,208,921	14.64
AMERICAN HEALTH & LIFE INS CO	8.3%	1	2.0%	\$2,644,607	4.07
AMERICAN REPUBLIC INS CO	8.3%	1	0.3%	\$450,214	23.94
CUNA MUT INS SOCIETY	8.3%	1	10.3%	\$13,309,839	0.81
HOUSEHOLD LIFE INS CO	8.3%	1	4.7%	\$6,026,772	1.79
MINNESOTA LIFE INS CO	8.3%	1	3.5%	\$4,575,685	2.36
PRUDENTIAL INS CO OF AMER	8.3%	1	0.0%	(\$270)	0.00
AMERICAN BANKERS INS CO OF FL	0.0%	1	0.2%	\$200,420	0.00
BANKERS LIFE INS CO	0.0%	1	-0.1%	(\$91,470)	0.00
MONUMENTAL LIFE INS CO	0.0%	1	0.0%	\$35,627	0.00

# Consumer Complaint Ratios for CY2005

pursuant to Section 624.313(1)(i), F.S.  
as submitted by FL-DFS to NAIC Complaint Database (CDS)



## Group Accident & Health

Total Complaints for Index: 165

Total Premiums for Index: \$14,170,328,346

Company Name	Complaint Share	Complaints	Market Share	Premiums	Complaint Index
BCBS OF FL	37.0%	61	12.3%	\$1,737,517,119	3.02
UNITED HEALTHCARE INS CO	15.8%	26	14.7%	\$2,082,294,806	1.07
MEGA LIFE & HEALTH INS CO THE	5.5%	9	0.6%	\$80,889,982	9.56
HUMANA HLTH INS CO OF FL INC	4.8%	8	2.2%	\$305,104,121	2.25
AETNA LIFE INS CO	4.2%	7	2.1%	\$302,253,020	1.99
GOLDEN RULE INS CO	4.2%	7	1.0%	\$142,994,035	4.20
TIME INS CO	3.0%	5	0.5%	\$68,221,911	6.29
CONNECTICUT GENERAL LIFE INS CO	2.4%	4	3.0%	\$426,479,500	0.81
HUMANA INS CO	1.8%	3	0.0%	\$355,575	724.58
CELTIC INS CO	1.2%	2	0.2%	\$24,942,811	6.89



# Consumer Complaint Ratios for CY2005

pursuant to Section 624.313(1)(i), F.S.  
as submitted by FL-DFS to NAIC Complaint Database (CDS)



## Individual Accident & Health

Total Complaints for Index: 245

Total Premiums for Index: \$3,337,329,230

Company Name	Complaint Share	Complaints	Market Share	Premiums	Complaint Index
CONSECO SENIOR HEALTH INS CO	21.2%	52	1.0%	\$34,251,239	20.68
BCBS OF FL	20.8%	51	20.3%	\$679,060,749	1.02
WASHINGTON NATL INS CO	5.7%	14	0.6%	\$19,884,541	9.59
BANKERS LIFE & CAS CO	4.5%	11	2.9%	\$98,035,362	1.53
HUMANA HLTH INS CO OF FL INC	4.5%	11	2.6%	\$88,378,031	1.70
PENN TREATY NETWORK AMER INS CO	4.1%	10	1.5%	\$48,802,173	2.79
TIME INS CO	4.1%	10	0.7%	\$22,205,156	6.13
MEGA LIFE & HEALTH INS CO THE	3.3%	8	0.0%	\$292,606	372.43
AF&L INS CO	1.6%	4	0.4%	\$14,220,134	3.83
PREFERRED MEDICAL PLAN INC	1.6%	4	1.9%	\$64,115,526	0.85

# Consumer Complaint Ratios for CY2005

pursuant to Section 624.313(1)(i), F.S.  
as submitted by FL-DFS to NAIC Complaint Database (CDS)



## Long Term Care

Total Complaints for Index: 109

Total Premiums for Index: \$722,503,724

Company Name	Complaint Share	Complaints	Market Share	Premiums	Complaint Index
CONSECO SENIOR HEALTH INS CO	45.9%	50	5.1%	\$36,806,135	9.00
WASHINGTON NATL INS CO	11.9%	13	2.0%	\$14,721,510	5.85
BANKERS LIFE & CAS CO	10.1%	11	9.4%	\$67,655,162	1.08
PENN TREATY NETWORK AMER INS CO	9.2%	10	6.8%	\$48,928,162	1.35
AF&L INS CO	3.7%	4	2.2%	\$15,811,403	1.68
AMERICAN PIONEER LIFE INS CO	2.8%	3	1.6%	\$11,215,144	1.77
NATIONAL STATES INS CO	2.8%	3	2.3%	\$16,954,504	1.17
GENWORTH LIFE INS CO	1.8%	2	12.1%	\$87,490,354	0.15
JOHN HANCOCK LIFE INS CO	1.8%	2	19.1%	\$138,032,239	0.10
METROPOLITAN LIFE INS CO	1.8%	2	4.4%	\$31,744,376	0.42

**The Department of Financial Services'  
Division of Rehabilitation and Liquidation  
provides listing of Companies in Receivership  
as described in Section 624.315(c), FS.**



**For more information, visit:  
<http://www.fldfs.com/Receiver/index.htm>**

**CHIEF FINANCIAL OFFICER  
STATE OF FLORIDA**



**Division of Rehabilitation and Liquidation**

**Welcome**

Select a button to read information regarding that company.

- ▶ Florida Select Insurance Company
- ▶ Atlantic Preferred Insurance Company
- ▶ Southern Family Insurance Company
- ▶ Florida Preferred Property Insurance Company

Unlike many states where the Insurance Commissioner is appointed Receiver for the purpose of rehabilitation or liquidation, in Florida it is the Florida Department of Financial Services ("DFS") that is appointed Receiver. The Department's Division of Rehabilitation and Liquidation has the responsibility of performing the duties of the Department of Financial Services in the Department's capacity as Receiver. The purpose of this web site is to offer basic information to the public regarding insurance companies in receivership. DFS has the responsibility to carry out all duties of a Receiver, including the collection of assets or debts due to the company, evaluating all known claims against the company, in addition to other duties and responsibilities that are more fully explained in this website presentation.



# Part 2b - Company Activities



This section is a summary of the activities of residual companies authorized to transact insurance-related business in Florida. Financial information for these companies is contained in this section.

Some information contained herein is reported on the Fiscal Year 2005-2006 (July 1, 2005 - June 30, 2006) basis.

# CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)

101 North Monroe Street, Suite 1000  
 Tallahassee, Florida 32301  
 (850) 513-3700  
[www.citizensfla.com](http://www.citizensfla.com)

**Statutory Reference: Section 627.351(6), Florida Statutes**

*Summary: In 2002, the Florida Legislature passed a law that combined the Florida Residential Property and Casualty Joint Underwriting Association and the Florida Windstorm Underwriting Association. This resulted in the creation of Citizens Property Insurance Corporation, which is designed to efficiently and effectively provide insurance to, and serve the needs of, homeowners in high-risk areas and others who can not find coverage in the open, private insurance market.*

Statement as of December 31, 2005

**Balance Sheet**

**Assets**

Cash and Invested Assets	\$2,684,042,756
Investment income due and accrued	\$19,418,334
Premiums and considerations	\$9,083,020
Reinsurance	\$25,833,928
Receivables from parent, subsidiaries and affiliates	\$347,543
Aggregate write-ins for other than invested assets	\$97,043,390
<b>Total Assets</b>	<b>\$2,835,768,971</b>

**Liabilities**

Losses	\$1,267,634,890
Loss adjustment expenses	\$217,380,830
Commissions payable, contingent commissions and other similar charges	\$4,447,390
Other expenses (excluding taxes, licenses and fees)	\$43,526,367
Taxes, licenses and fees	\$30,994,553
Current federal and foreign income taxes	\$54,899,104
Borrowed money and interest thereon	\$2,183,278,012
Unearned Premiums	\$677,577,319
Advance Premium	\$28,867,911
Ceded reinsurance premiums payable	\$25,860,366
Funds held by company under reinsurance treaties	\$36,247
Amounts withheld or retained by company for account of others	\$322,200
Remittances and items not allocated	\$47,325,417
Provision for reinsurance	\$10,890,158
Aggregate write-ins for liabilities	\$19,902,503
<b>Total Liabilities</b>	<b>\$4,612,943,267</b>
Surplus	<b>(\$1,777,174,296)</b>
<b>Total Liabilities and Surplus</b>	<b>\$2,835,768,971</b>

**Income Statement**

Premiums earned	\$1,090,058,149
Deductions:	
Losses incurred	\$2,401,938,689
Loss expenses incurred	\$326,232,327
Other underwriting expenses incurred	\$198,365,451
Aggregate write-ins for underwriting deductions	\$0
<b>Total deductions</b>	<b>\$2,926,536,467</b>
<b>Net underwriting gain (premiums earned minus deductions)</b>	<b>(\$1,836,478,318)</b>
Net investment gain	<b>(\$6,235,967)</b>
Total other income	\$465,156,151
<b>Net Income</b>	<b>(\$1,377,558,134)</b>

# CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)

## Change in Surplus

Surplus for end prior year	(\$383,525,766)
Change in surplus for current year	(\$1,393,648,530)
<b>Surplus</b>	<b>(\$1,777,174,296)</b>

## Cash Flow Statement

### Cash from Operations

Premiums collected net of reinsurance	\$1,157,786,031
Net investment income	\$12,663,187
Miscellaneous income	\$468,833,556
<b>Total</b>	<b>\$1,639,282,774</b>
Benefit and loss related payments	\$2,935,197,786
Commissions, expenses paid and aggregate write-ins for deductions	\$97,105,032
<b>Total</b>	<b>\$3,032,302,818</b>
<b>Net cash from operations</b>	<b>(\$1,393,020,044)</b>

### Cash from Investments

Proceeds from investments sold	\$1,930,245,424
Cost of investments acquired (long-term only)	\$1,510,780,526
<b>Net cash from investments</b>	<b>\$419,464,898</b>

### Cash from Financing and Miscellaneous Sources

Other cash provided (applied)	(\$101,590,925)
<b>Net cash from financing and miscellaneous sources</b>	<b>(\$101,590,925)</b>

### Net Change in Cash and Cash Equivalents

(\$1,075,146,071)

Cash and Cash Equivalents: Beginning of year

\$1,562,150,942

Cash and Cash Equivalents: End of year

\$487,004,871



# THE FLORIDA HURRICANCE CATASTROPHE FUND (FHCF)

1801 Hermitage Blvd  
Tallahassee, Florida 32308  
(850) 413-1349  
[www.sbafla.com/fhcf](http://www.sbafla.com/fhcf)

***Statutory Reference: Section 215.555, Florida Statutes***

*Summary: The Florida Hurricane Catastrophe Fund (FHCF) was created in November 1993 during a special legislative session after Hurricane Andrew. The purpose of the FHCF is to protect and advance the state's interest in maintaining insurance capacity in Florida by providing reimbursements to insurers for a portion of their catastrophic hurricane losses. Financial statements for the fund can be found on their website at <http://www.sbafla.com/fhcf>*

The Fund can require the Office to levy an emergency assessment on insurers if revenues are insufficient to cover costs, obligations and expenses.

# FLORIDA AUTOMOBILE JOINT UNDERWRITING ASSOCIATION (FAJUA)

1425 Piedmont Drive, East Suite 201A  
Tallahassee, Florida 32308  
(850) 681-2003  
[www.aipso.com/FL](http://www.aipso.com/FL)

**Statutory Reference: Section 627.311(3) and 627.251(1), Florida Statutes**

*Summary: The FAJUA was created in 1973 to provide automobile insurance to qualified applicants unable to procure insurance through the voluntary market.*

Statement as of December 31, 2005

## Balance Sheet

### Assets

Cash and Invested Assets	\$6,691,782
Investment income due and accrued	\$18,532
Premiums and considerations	\$533,702
Aggregate write-ins for other than invested assets	\$102,928
<b>Total Assets</b>	<b>\$7,346,944</b>

### Liabilities

Losses	\$21,770,083
Loss adjustment expenses	\$3,703,703
Commissions payable, contingent commissions and other similar charges	\$10,037
Other expenses (excluding taxes, licenses and fees)	\$390,108
Unearned Premiums	\$3,253,201
Advance Premium	\$52,359
Amounts withheld or retained by company for account of others	\$928,723
Remittances and items not allocated	\$61,083
Drafts outstanding	\$12,641
Premium deficiency reserve (write-ins)	\$1,833,195
Member companies (write-ins)	\$113,492
<b>Total Liabilities</b>	<b>\$32,128,625</b>

### Surplus

**Total Liabilities and Surplus** **\$7,346,944**

## Income Statement

Premiums earned	\$1,863,708
Deductions:	
Losses incurred	\$2,224,593
Loss expenses incurred	\$697,120
Other underwriting expenses incurred	\$707,164
Aggregate write-ins for underwriting deductions	(\$498,080)
<b>Total deductions</b>	<b>\$3,130,797</b>

**Net underwriting gain (premiums earned minus deductions)** **(\$1,267,089)**

Net investment gain \$41,649

Total other income \$23,110

**Net Income** **(\$1,202,330)**

# FLORIDA AUTOMOBILE JOINT UNDERWRITING ASSOCIATION (FAJUA)

## Change in Surplus

Surplus for end prior year	(\$27,594,843)
Change in surplus for current year	\$2,813,162
<b>Surplus</b>	<b>(\$24,781,681)</b>

## Cash Flow Statement

### Cash from Operations

Premiums collected net of reinsurance	\$1,348,373
Net investment income	\$42,608
Miscellaneous income	\$23,110
<b>Total</b>	<b>\$1,414,091</b>

Benefit and loss related payments	\$2,556,798
Commissions, expenses paid and aggregate write-ins for deductions	\$2,029,213
<b>Total</b>	<b>\$4,586,011</b>

**Net cash from operations** (\$3,171,920)

### Cash from Investments

Proceeds from investments sold	\$5,102,640
Cost of investments acquired (long-term only)	\$0
<b>Net cash from investments</b>	<b>\$5,102,640</b>

### Cash from Financing and Miscellaneous Sources

Capital and paid in surplus, less treasury stock	\$3,997,904
Other cash provided (applied)	(\$1,358,170)
<b>Net cash from financing and miscellaneous sources</b>	<b>\$2,639,734</b>

Net Change in Cash and Cash Equivalents **\$4,570,454**

Cash and Cash Equivalents: Beginning of year \$2,121,328

Cash and Cash Equivalents: End of year \$6,691,782



# FLORIDA INSURANCE GUARANTY ASSOCIATION (FIGA)

P.O. Box 10366  
Jacksonville, Florida 32247  
1-800-988-1450  
<http://www.figafacts.com/>

## **Statutory Reference: Section 631.50 - 631.70, Florida Statutes**

*Summary: FIGA is a nonprofit corporation established by the Legislature in 1970. FIGA services pending claims by or against Florida policyholders of member insurance companies that become insolvent and are ordered liquidated. FIGA's membership is composed of all Florida licensed direct writers of property and casualty insurance.*

Statement as of December 31, 2005

### **Balance Sheet**

#### **Assets**

Cash and short term investments	\$101,176,420
Accrued interest income	\$355,312
Fixed assets	\$296,130
Other assets	\$1,126,280
<b>Total Assets</b>	<b>\$102,954,142</b>

#### **Liabilities and Account Balance**

Accounts payable	\$195
Unclaimed property	\$491,482
<b>Total Liabilities</b>	<b>\$491,677</b>

Auto liability account balance	\$43,593,360
Auto physical damage account balance	\$16,655,363
All other account balance	\$42,213,742
<b>Total Account Balance</b>	<b>\$102,462,465</b>

**Total Liabilities and Account Balance** **\$102,954,142**

### **Statement of Operations**

#### **Revenue:**

Reimbursements	\$84,446,042
Interest income	\$3,202,964
<b>Total Revenue</b>	<b>\$87,649,006</b>

#### **Expenses:**

Total claims funding	\$159,346,608
Total claims administrative costs	\$6,769,653
<b>Total Expenses</b>	<b>\$166,116,261</b>

Increase (decrease) in Net Assets	<b>(\$78,467,255)</b>
Net Assets: Beginning of Period	\$180,929,720
Net Assets: End of Period	\$102,462,465

# FLORIDA SURPLUS LINES SERVICE OFFICE (FSLSO)

P.O. Box 10968  
Tallahassee, Florida 32302  
(850) 562-4496  
[www.fslso.com](http://www.fslso.com)

## **Statutory Reference: Section 626.921, Florida Statutes**

*Summary: The goal of the Florida Surplus Lines Service Office Association is to promote a stable, efficient and financially strong surplus lines market in Florida. Each licensed surplus lines agent must also be a member of the FSLSO.*

Statement as of December 31, 2005

Current assets	\$16,736,410
Property and equipment	\$5,534,548
Deposits	\$11,810
<b>Total assets</b>	<b>\$22,282,768</b>
Current Liabilities	\$739,358
Net assets	\$21,543,410
<b>Total liabilities and net assets</b>	<b>\$22,282,768</b>
<b>Operating revenues</b>	<b>\$8,422,539</b>
Operating expenses:	
Administration	\$1,226,210
Education and outreach	\$611,214
Agent and insurer relations	\$1,010,095
Depreciation and amortization	\$485,406
<b>Total operating expenses</b>	<b>\$3,332,925</b>
<b>Operating Income</b>	<b>\$5,089,614</b>

## Financial Highlights

representing an increase of \$5.1 million over the prior year. Premium levels increased by approximately \$500 million from 2004 resulting in an increase in revenues of approximately \$1.1 million. Due to this trend, FSLSO requested a rate reduction from .25% to .20%. This reduction was approved by the Department of Financial Services and is to be effective for all policies with and effective date on or after April 1, 2006.

The following table indicates the trend in the surplus lines market service fee revenue over the period 2001-2005.

	FSLSO service fee	% change
Year	revenue	from prior year
2005	\$8,356,017	
2004	\$7,286,300	(1.5)%
2003	\$7,434,000	25.80%
2002	\$5,908,527	52.50%
2001	\$3,875,350	31.80%

# FLORIDA WORKERS' COMPENSATION JOINT UNDERWRITING ASSOCIATION, INC.

6003 Honore Avenue, Suite 204  
Sarasota, Florida 34238  
(941) 378-7400  
[www.fwcjua.com](http://www.fwcjua.com)

*Statutory Reference: Section 627.311(4), Florida Statutes*

*Summary: The Workers' Compensation JUA was established in 1994 by the legislature to provide workers compensation and employer's liability insurance to applicants who are required by law to have the insurance but have been unable to obtain it through the voluntary market.*

Statement as of December 31, 2005

## Balance Sheet

### Assets

Cash and Invested Assets	\$101,099,131
Investment income due and accrued	\$701,769
Premiums and considerations	\$27,365,290
Reinsurance	\$130,717
Net deferred tax asset	\$6,297,032
Electronic data processing equipment and software	\$86,643
Aggregate write-ins for other than invested assets	\$1,598,306
<b>Total Assets</b>	<b>\$137,278,888</b>

### Liabilities

Losses	\$75,281,244
Loss adjustment expenses	\$5,300,001
Commissions payable, contingent commissions and other similar charges	\$6,857,213
Other expenses (excluding taxes, licenses and fees)	\$4,296,411
Current federal and foreign income taxes	\$8,380,765
Unearned Premiums	\$27,714,795
Advance Premium	\$474,913
Ceded reinsurance premiums payable	\$2,518,191
Retroactive Reinsurance (write-ins)	(\$8,498,765)
Deposit premium liability (write-ins)	\$6,392,142
State Authorized Payable (write-ins)	\$89,580
<b>Total Liabilities</b>	<b>\$128,806,490</b>
Surplus	\$8,472,398
<b>Total Liabilities and Surplus</b>	<b>\$137,278,888</b>

# FLORIDA WORKERS' COMPENSATION JOINT UNDERWRITING ASSOCIATION, INC.

## Income Statement

	<b>Premiums earned</b>	\$65,708,268
	Deductions:	
	Losses incurred	\$13,858,907
	Loss expenses incurred	\$5,457,105
	Other underwriting expenses incurred	\$23,063,985
	Aggregate write-ins for underwriting deductions	(\$1,087,030)
	<b>Total deductions</b>	\$41,292,967
	<b>Net underwriting gain (premiums earned minus deductions)</b>	\$24,415,301
	Net investment gain	\$2,728,918
	Total other income	(\$924,400)
	Federal and foreign income tax incurred	\$9,685,418
	<b>Net Income</b>	\$16,534,401

## Change in Surplus

	Surplus for end prior year	(\$9,336,599)
	Change in surplus for current year	\$17,808,997
	<b>Surplus</b>	\$8,472,398

## Cash Flow Statement

### Cash from Operations

	Premiums collected net of reinsurance	\$57,159,553
	Net investment income	\$2,597,426
	Miscellaneous income	(\$924,400)
	<b>Total</b>	<b>\$58,832,579</b>
	Benefit and loss related payments	\$6,480,165
	Commissions, expenses paid and aggregate write-ins for deductions	\$21,835,633
	Federal and foreign income taxes paid	\$1,277,385
	<b>Total</b>	<b>\$29,593,183</b>
	<b>Net cash from operations</b>	<b>\$29,293,396</b>

### Cash from Investments

	Proceeds from investments sold	\$5,112,447
	Cost of investments acquired (long-term only)	\$32,103,471
	<b>Net cash from investments</b>	<b>(\$26,991,024)</b>

### Cash from Financing and Miscellaneous Sources

	Other cash provided (applied)	\$1,610,693
	<b>Net cash from financing and miscellaneous sources</b>	<b>\$1,610,693</b>

Net Change in Cash and Cash Equivalents	\$3,859,065
Cash and Cash Equivalents: Beginning of year	\$39,978,977
Cash and Cash Equivalents: End of year	\$43,838,042



# FLORIDA MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION (FMMJUA)

1836-201 Hermitage Boulevard

Tallahassee, Florida 32308

(850) 385-8114

[www.fmmjua.com](http://www.fmmjua.com)

***Statutory Reference: Section 627.351(4), Florida Statutes***

*Summary: The Association is officially an “insurance risk apportionment plan” created by law (Sec.627.351 F.S.) for the purpose of assuring the availability of medical liability (malpractice) insurance to Florida health care providers. It is structured on a non-profit basis, but otherwise functions in much the same manner as a commercial insurance company with a few notable exceptions.*

*In 1975, the Florida Legislature enacted law authorizing the Association. A number of health care providers found it difficult to obtain necessary insurance coverage for claims brought by patients. It is prudent, and often legally mandated that health care providers be financially responsible for negligent acts. Thus Florida law provides the Association as a source of insurance for those medical providers who may be unable to obtain coverage from the competitive voluntary insurance market. The law provides that the licensed casualty insurance companies in Florida join together to make coverage available from the Association. Further information about the FMMJUA can be found at [www.fmmjua.com](http://www.fmmjua.com).*

# FLORIDA COMPREHENSIVE HEALTH ASSOCIATION

820 East Park Avenue, Suite D-200

Tallahassee, Florida 32301

(850) 309-1200

## ***Statutory Reference: Section 627.648, Florida Statutes***

*Summary: The FCHA was established to provide health insurance policies for high-risk individuals that cannot find health insurance in the voluntary market. FCHA has not written any new policies since 1993. FCHA assesses private health insurers annually, if necessary, to cover claims payments and administrative costs in excess of premiums paid by policyholders.*

Statement as of December 31, 2005

### **Balance Sheet**

#### **Assets**

Cash and Invested Assets	\$1,093,808
Investment income due and accrued	\$2,599
Aggregate write-ins for other than invested assets	\$3,939,790
<b>Total Assets</b>	<b>\$5,036,197</b>

#### **Liabilities**

Claims unpaid	\$1,193,182
Unpaid claims adjustment expenses	\$35,000
Aggregate health policy reserves	\$2,904,961
Premiums received in advance	\$91,865
General expenses due or accrued	\$52,910
Borrowed money and interest thereon	\$1,006
<b>Total Liabilities</b>	<b>\$4,278,924</b>
Capital and Surplus	\$757,273
<b>Total Liabilities and Surplus</b>	<b>\$5,036,197</b>

### **Income Statement**

Net premium income	\$2,194,802
<b>Total Revenues</b>	<b>\$2,194,802</b>
Deductions:	
Hospital/medical benefits	\$4,009,306
Prescription drugs	\$1,484,539
Claims adjustment expenses	\$224,941
General administrative expenses	\$500,631
Increase in reserves for life and accident and health contracts	(\$55,359)
<b>Total deductions</b>	<b>\$6,164,058</b>
<b>Net underwriting gain</b>	<b>(\$3,969,256)</b>
Net investment gain	\$29,521
<b>Net Income</b>	<b>(\$3,939,735)</b>

### **Change in Capital and Surplus**

Capital and Surplus for end prior year	\$762,296
Change in Capital and surplus for current year	(\$5,023)
<b>Capital and Surplus</b>	<b>\$757,273</b>

# FLORIDA COMPREHENSIVE HEALTH ASSOCIATION

## Cash Flow Statement

Cash from Operations		
	Premiums collected net of reinsurance	\$2,145,461
	Net investment income	\$30,075
	Miscellaneous income	\$0
	<b>Total</b>	<b>\$2,175,536</b>
	Benefit and loss related payments	\$4,866,589
	Commissions, expenses paid and aggregate write-ins for deductions	\$676,775
	<b>Total</b>	<b>\$5,543,364</b>
	<b>Net cash from operations</b>	<b>(\$3,367,828)</b>
Cash from Investments		
	Proceeds from investments sold	\$0
	Cost of investments acquired (long-term only)	\$2,488
	<b>Net cash from investments</b>	<b>(\$2,488)</b>
Cash from Financing and Miscellaneous Sources		
	Capital and paid in surplus, less treasury stock	\$1,736,826
	Other cash provided (applied)	(\$8,292)
	<b>Net cash from financing and miscellaneous sources</b>	<b>\$1,728,534</b>
Net Change in Cash and Cash Equivalents		<b>(\$1,641,782)</b>
Cash and Cash Equivalents: Beginning of year		\$2,735,590
Cash and Cash Equivalents: End of year		\$1,093,808

## FLORIDA PATIENTS' COMPENSATION FUND (FPCF)

P.O. Box 13359  
Tallahassee, Florida 32317  
(850) 681-6667

***Statutory Reference: Section 766.105, Florida Statutes***

*Summary: The FPCF was created in 1975 as a fund for the purpose of paying medical malpractice claims against member health care providers. Member health care providers are those who join the Fund by paying a yearly fee. Payments by the Fund for malpractice claims against members arising during any membership year are paid from accumulated yearly fees received from members enrolled during that year only. If yearly fees are inadequate to satisfy reserve requirements for a known claim in any membership year, the Fund assesses members for that year in amounts necessary to satisfy the reserve requirements. Each membership year of the Fund operates independently of other membership years. Participants are liable for assessments for only those claims for years during which they were members of the fund. The FPCF has taken no new policies since June 3, 1983.*

Projected operating expenses for 2005 was \$366,950. For the six months ending June 30, 2005 actual operating expenses was \$171,345.

As of June 30, 2005 the Fund showed a cash balance of \$12,239,699.



# FLORIDA HEALTH MAINTENANCE ORGANIZATION CONSUMER ASSISTANCE PLAN (HMOCAP)

P.O. Box 1877  
 Tallahassee, Florida 32302-1877  
 (850) 425-2694

**Statutory Reference: Section 631.811 - 631.828, Florida Statutes**

*Summary: The HMOCAP was established in accordance with the provisions of Part IV of Section 631, Florida Statutes, to protect the subscribers of HMOs, subject to certain limitations, against the failure of the HMO to perform its contractual obligations due to its insolvency. The board shall assess member HMOs at such time and such amounts as the Board finds necessary to implement the purposes of the plan. In no event shall assessments exceed .5% of each members's annual earned premium revenue for non-Medicare and non-Medicaid contracts in a calendar year, based on the current audited annual report on file with the Office.*

Statement as of December 31, 2005

**Balance Sheet**

<b>Assets</b>		
	Cash and cash equivalents	\$37,651
	Investments	\$3,339,464
	<b>Total Assets</b>	<b>\$3,377,115</b>
<b>Liabilities</b>		
	Medical claims payable	\$33,681
	<b>Total Liabilities</b>	<b>\$33,681</b>
	Unrestricted net assets	\$3,343,434
	<b>Total Liabilities and Surplus</b>	<b>\$3,377,115</b>

**Cash Flow Statement**

<b>Cash from Operations</b>		
	Increase (decrease) in unrestricted assets	\$228,078
	Increase (decrease) in medical claims payable	(\$17,578)
	<b>Net cash from operations</b>	<b>\$210,500</b>
<b>Cash from Investments</b>		
	Proceeds from investments sold	\$1,000,000
	Cost of investments acquired (long-term only)	\$2,344,429
	<b>Net cash from investments</b>	<b>(\$1,344,429)</b>
	<b>Net Change in Cash and Cash Equivalents</b>	<b>(\$1,133,929)</b>
	Cash and Cash Equivalents: Beginning of year	\$1,171,580
	Cash and Cash Equivalents: End of year	\$37,651

# FLORIDA BIRTH-RELATED NEUROLOGICAL INJURY COMPENSATION ASSOCIATION (NICA)

P.O. Box 14567  
Tallahassee, Florida 32317  
(850) 488-8191  
[www.nica.com](http://www.nica.com)

**Statutory Reference: Section 766.301 - 766.316, Florida Statutes**

*Summary: NICA was created in 1988 for the purpose of providing compensation, irrespective of fault, for birth-related neurological injury claims and encouraging physicians to practice obstetrics without fear of medical malpractice lawsuits.*

Statement as of June 30, 2005

**Balance Sheet**

Assets

Receivables for securities sold	\$49,212,962
Investment income receivables	\$1,526,670
Assessments receivables	\$962,681
Prepaid expenses	\$14,390
Investments	\$500,202,393
Property and equipment	\$55,414
Due from Association	\$182,170
<b>Total Assets</b>	<b>\$552,156,680</b>

Liabilities

Accrued investment fees	\$388,039
Payable for securities purchased	\$91,844,877
Assessments refundable	\$242,100
Claims reserves	\$364,000,000
<b>Total liabilities</b>	<b>\$456,475,016</b>
Net Assets, restricted	\$95,681,664
<b>Total Liabilities and Net Assets</b>	<b>\$552,156,680</b>

**Statement of Revenues, Expenses and Change in Net Assets**

<b>Operating Revenues:</b>	
Hospitals	\$4,733,622
Physicians	\$17,016,076
<b>Total Operating Revenues</b>	<b>\$21,749,698</b>
<b>Operating Expenses:</b>	
Claims expenses	\$38,587,127
Administrative fees	\$1,336,045
Depreciation	\$31,509
<b>Total Operating Expenses</b>	<b>\$39,954,681</b>
<b>Operating Income (Loss)</b>	<b>(\$18,204,983)</b>

<b>Nonoperating revenues (expenses):</b>	
Investment income	\$43,454,989
Investment fees	\$1,903,011
<b>Total NonOperating Revenues</b>	<b>\$41,551,978</b>
<b>Change in Net Assets</b>	
Net Assets: Beginning of Year	\$72,334,669
Net Assets: End of Year	\$95,681,664

**Cash Flow Statement**

Cash from Operations		
	<b>Net cash from operations</b>	<b>\$14,097,504</b>
Cash from Capital and Related Financing Activities		
	<b>Net cash from capital and related financing activities</b>	<b>(\$7,507)</b>
Cash from Investments		
	<b>Net cash from investments</b>	<b>(\$14,089,999)</b>
Net Change in Cash and Cash Equivalents		\$0
Cash and Cash Equivalents: Beginning of year		\$0
Cash and Cash Equivalents: End of year		\$0





## Part 3 - Budget



# Part 3 - Budget



This section summarizes the Office of Insurance Regulation's budget appropriations, expenditures, and revenues for the Fiscal Year 2005-2006 (July 1, 2005 - June 30, 2006).

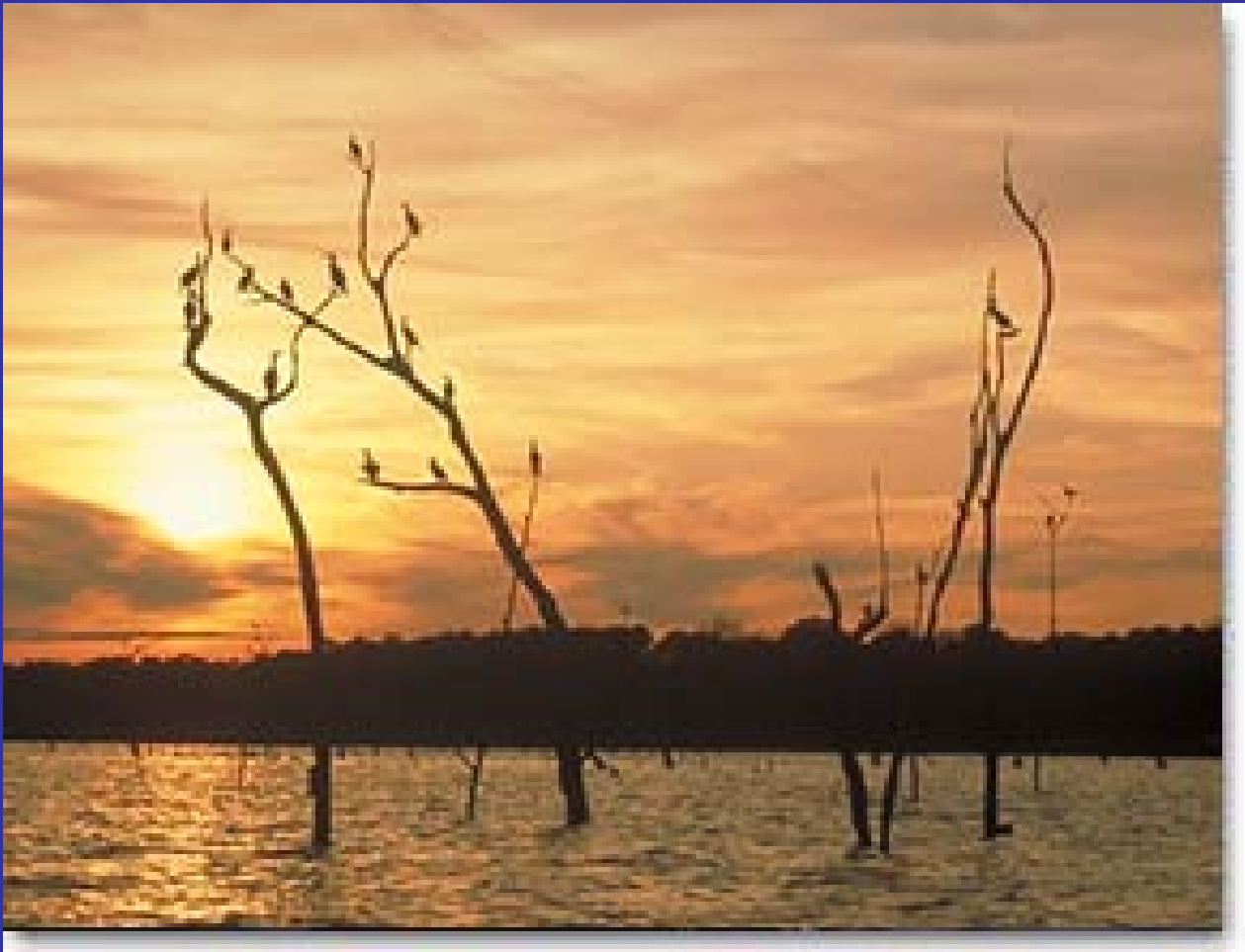
**Budget Appropriation & Expenditures FY 05-06**  
**Financial Services Commission**  
**Office of Insurance Regulation**

		OIR Compliance & Enforcement Appropriation	OIR Executive Direction & Support Appropriation	Total Appropriation	Total Expenditures
Full-time Equivalent Positions		267.00	38.00	305.00	
<b>Total</b>		<b>267.00</b>	<b>38.00</b>	<b>305.00</b>	
Salaries and Benefits	010000	14,939,668	2,598,794	17,538,462	17,079,669
<b>Total S&amp;B</b>		<b>14,939,668</b>	<b>2,598,794</b>	<b>17,538,462</b>	<b>17,079,669</b>
OPS	030000	832,750	-	832,750	797,787
<b>Total OPS</b>		<b>832,750</b>	<b>0</b>	<b>832,750</b>	<b>797,787</b>
Expense	040000	2,682,490	224,339	2,906,829	2,795,862
<b>Total Expense</b>		<b>2,682,490</b>	<b>224,339</b>	<b>2,906,829</b>	<b>2,795,862</b>
OCO	060000	-	2,000	2,000	1,915
<b>Total OCO</b>		<b>0</b>	<b>2,000</b>	<b>2,000</b>	<b>1,915</b>
Risk Management	103241	189,435	-	189,435	189,435
<b>Total Risk Man</b>		<b>189,435</b>	<b>0</b>	<b>189,435</b>	<b>189,435</b>
Transfer to DMS/Human Resources (Non-Operating)	107040	68,419	1,169	69,588	69,588
<b>Transfer to DMS/Human Resources</b>	<b>107040</b>	<b>68,419</b>	<b>1,169</b>	<b>69,588</b>	<b>69,588</b>
<b>SERVICE TOTAL</b>		<b>18,712,762</b>	<b>2,826,302</b>	<b>21,539,064</b>	<b>20,934,256</b>

**Fiscal Year 2005-2006 Revenues**

Insurance Commissioner's Regulatory Trust Fund  
 Deposits to General Revenue

**56,458,320**  
**137,040,877**



Florida Office of Insurance Regulation  
The Larson Building  
200 East Gaines Street  
Tallahassee, Florida 32399-0326

