

**Florida Office of
Insurance
Regulation**



2015 Annual Report



Kevin M. McCarty
Insurance Commissioner



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GOVERNOR

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CHIEF FINANCIAL OFFICER

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ATTORNEY GENERAL

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AGRICULTURE



FLORIDA OFFICE OF INSURANCE REGULATION



Dear Floridians:

I am pleased to present the *2015 Annual Report of the Office of Insurance Regulation*. This report has been prepared pursuant to section 624.315, Florida Statutes. It describes Office activities and accomplishments, discusses the state of the insurance market and presents company statistical data.

Florida's property and casualty insurance market continued to strengthen in 2014. Markets became increasingly competitive and stable, resulting in more options at better prices for consumers. Insurers solidified their financial position, writing more premium and adding to policyholder surplus. For many homeowners, the cost to insure their home decreased due to lower reinsurance costs and another storm season without major catastrophe losses. For Florida employers, average workers' compensation rates reversed a recent string of minor rate increases, with the Office ordering a rate cut of 5.2 percent in November 2014 for additional employer savings of \$123 million. The health insurance market remained stable; however, some health insurers and health maintenance organizations faced mounting financial challenges resulting from the implementation of federal health insurance market reforms and changes to Medicare reimbursement rates.

Our team has an ambitious set of priorities for the year ahead. We plan to capitalize on the recent redomestication of the nation's third largest title insurer in promoting Florida as an opportunity-rich destination for insurers to transact business and invest additional capital. As an immediate concern, the Office will continue to address the fragile solvency condition of health maintenance organizations and, over the longer term, work to maintain a stable health insurance market. We are taking all necessary regulatory steps and have proposed strengthened statutory solvency requirements for legislative consideration. Finally, in the aftermath of several high profile cyber attacks, the Office is working with industry to safeguard sensitive policyholder information.

When asked how I define success as the state insurance commissioner, I point to the many victories during the course of the year: the \$70.6 billion in recoveries on behalf of consumers, the 20 percent growth in domestic property insurer surplus, the 18 insurance companies new to the Florida market, the elimination of discriminatory prescription drug practices, and a reduction of company rate and form processing times. Some of our biggest successes involve working with troubled companies and acting quickly to minimize the damage to consumers.

Please do not hesitate to contact the Office or visit our web site at www.floir.com if you have any questions or comments about this report or the work we are doing to promote competitive markets and protect Florida insurance consumers.

Sincerely,

Kevin M. McCarty
Insurance Commissioner

...

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Please note that all data contained in this report is for Calendar Year 2014, except where otherwise indicated.



OFFICE REVIEW

THE OFFICE OF INSURANCE REGULATION

ABOUT THE OFFICE

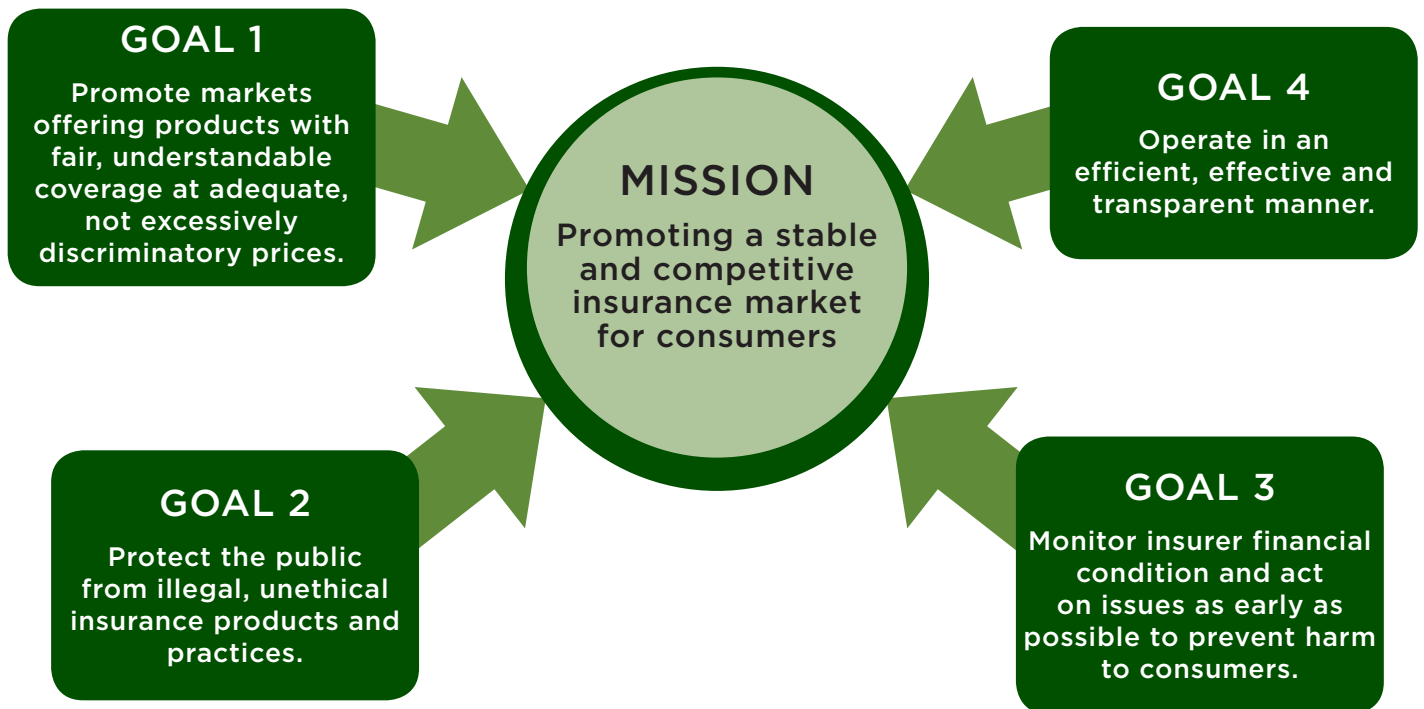
The Insurance Commissioner is considered the agency head for purposes of final agency action for all areas within the regulatory authority delegated to the Office of Insurance Regulation (Office). The Insurance Commissioner is appointed by, and reports to, the Financial Services Commission (FSC). The FSC is comprised of the Governor, the Attorney General, the Chief Financial Officer, and the Commissioner of Agriculture. The FSC serves as agency head for purposes of rulemaking. Commission action is taken by majority vote.

The Office is housed within the Department of Financial Services (DFS) for administrative, personnel, and technology support, and funded through legislative appropriations from the Insurance Regulatory Trust Fund. The Office receives no state general revenue dollars. For Fiscal Year (FY) 2014-15, the Legislature appropriated \$30.7 million and 288 full-time equivalent positions to the Office. This included funding for financial examination outsourcing contracts and public hurricane model upgrades by Florida International University.

MISSION AND GOALS¹

The Office mission is to promote a stable and competitive insurance market for consumers. The Office has four primary goals (Fig. 1).

Figure 1. Office Mission and Goals



ROLES AND RESPONSIBILITIES

The statutory duties of the Office include “all activities concerning insurers and other risk bearing entities, including licensing, rates, policy forms, market conduct, claims, issuance of certificates of authority, solvency, viatical settlements, premium financing, and administrative supervision, as provided under the insurance code... ”²

These duties are organized under the following primary roles and responsibilities:

- Licensing insurance companies and insurance-related entities.
- Reviewing forms and rates for insurers and insurance-related entities.
- Monitoring the financial condition of insurers and requiring corrective action when appropriate.
- Enforcing insurer and insurance-related entity compliance with statutory market conduct requirements.
- Working to attract more insurance-related companies, jobs and capital to the Florida insurance market.
- Engaging in national and global regulatory policy formulation and standard-setting affecting Florida.
- Collecting and analyzing insurance data for use by the Office, policymakers, companies and consumers.

ORGANIZATIONAL STRUCTURE

For state budget purposes, the Office is organized into two program areas: Executive Direction and Support Services, and Compliance and Enforcement. The first, Executive Direction and Support Services, provides overall direction in carrying out the administrative and statutory responsibilities of the Office. Executive Direction and Support includes the Commissioner’s Office, Office of the Inspector General, and Office of the General Counsel and Legal Services. The second, Compliance and Enforcement, provides regulatory oversight of company solvency, policy forms and rates, and market conduct. It includes the Office of the Chief of Staff, Office of the Deputy Commissioner for Life and Health, Office of the Deputy Commissioner for Property and Casualty; and, the Market Investigations unit.³

The roles and responsibilities of the Office and the DFS occasionally intersect. For example, a consumer complaint filed with the DFS Division of Consumer Services may allege a pattern or practice of fraudulent activity and be referred to Market Investigations within the Office for review. If it finds potential violations, Market Investigations may refer the complaint to the DFS Division of Insurance Fraud for action.

Office of the Commissioner

The Commissioner provides senior-level executive, regulatory and policy leadership. Through the Office, the Commissioner executes and enforces all regulatory responsibilities in furtherance of the public interest. The Commissioner oversees the review of company rate and form filings across regulated lines of insurance and takes appropriate action; monitors the financial strength, solvency and enterprise risk of insurance companies doing business in this state; and ensures that contract provisions keep up with changing legal and market conditions. The Commissioner also advises the Governor, FSC, and Legislature on matters affecting the insurance marketplace, and implements applicable statutory and regulatory policies. Finally, the Commissioner represents the Office before relevant constituencies, both within and outside of the insurance industry and institutions, both nationally and internationally, in a way that benefits Florida consumers and companies.

Office of the Chief of Staff

The Office of the Chief of Staff is the senior executive management branch of the Office and consists of the Chief of Staff, Deputy Chief of Staff, Government Affairs, Communications, and Market Research and Technology. The Chief of Staff provides overall staff leadership, in addition to administrative direction and policy guidance.

Office of the Inspector General

The Office of the Inspector General promotes accountability, integrity, efficiency and cost-effectiveness in Office operations and administration through internal audits, investigations, management and performance reviews, and other activities in accordance with professional standards and applicable laws.

Office of the General Counsel

The Office of the General Counsel supervises the Legal Services and Market Investigations units and provides overall legal support for the Office. This office handles cases involving the regulatory authority of the Office.

Office of the Deputy Commissioners

The Office of the Deputy Commissioners provides executive, regulatory and policy leadership, and administrative direction and support for the business units within their respective areas of supervision. They advise the Insurance Commissioner, and upon request, the Governor, FSC, and Legislature on policies and trends affecting insurance markets, companies and consumers specific to their respective areas of supervision.

Deputy Commissioners of Life and Health and Property and Casualty Insurance

The Deputy Commissioners for Life and Health and Property and Casualty supervise their respective Product Review and Financial Oversight business units. The Product Review units engage in the day-to-day review and approval of policy forms, policy rates, policy rules and underwriting guidelines, within specified timeframes. For the 2014 and 2015 plan years, the Legislature deferred Office health insurance rate review authority due to uncertainty over and frequent change in the federal regulatory environment emanating from the Patient Protection and Affordable Care Act (PPACA). The Financial Oversight units monitor the financial condition of insurers and insurer holding companies, and self-insurance funds. For additional information, click [here](#).

Property and casualty insurance includes such lines as homeowners, flood, motor vehicle, commercial liability, medical malpractice and workers' compensation insurance. Life⁴ and health⁵ insurance includes major medical, small group, and all other types of health insurance; and annuities, life and disability income insurance.

BUDGET

For fiscal year 2014-15, the Legislature appropriated \$30.7 million and 288 full-time equivalent positions to the Office. Administrative costs accounted for just 7 percent of the total Office budget (Table 1).

Table 1. Appropriations Overview

Category	FY 2013-14 Funding	FY 2014-15 Funding	Difference
Salaries and Benefits	\$18,259,213	\$19,425,731	\$1,166,518
Other Personal Services (OPS)	*\$375,000	\$265,169	(\$109,831)
Expenses	\$2,512,782	\$2,518,543	\$5,761
Operating Capital Outlay	\$35,000	\$35,000	0
Contracted Services	\$805,726	\$780,726	(\$25,000)
Financial Examination Contracts**	\$4,926,763	\$4,926,763	0
Florida Public Hurricane Loss Model	\$588,639	\$632,639	\$44,000
Enhancements to the Florida Public Model***	\$1,543,300	\$1,543,300	0
FIU Wall of Wind Enhancements***	\$0	\$300,000	\$300,000
Lease or Lease-Purchase of Equipment	\$27,403	\$27,403	0
Risk Management Insurance	\$262,960	\$162,559	(\$100,401)
DMS Human Resources Contract	\$101,323	\$95,221	(\$6,102)
Total	\$29,438,109	\$30,713,054	1,274,945

* The Legislature retained \$250,000 in funding in reserve (non-recurring). The Legislature released the portion of funds requested by the Office after the Office submitted a detailed operation and spending plan.

**Authority for financial examinations of Property and Casualty, and Life and Health companies. Companies reimburse the Insurance Regulatory Trust Fund for examination costs. The Trust Fund acts as a pass through; the transaction is revenue neutral.

***Funds are nonrecurring and disbursed directly to Florida International University (FIU).

ACTIVITIES AND ACCOMPLISHMENTS

ACCREDITATION AND RECOGNITIONS

The [NAIC Financial Standards and Accreditation Program](#) requires state insurance departments to meet certain financial, legal and organizational standards. The NAIC conducts full accreditation reviews once every five years, punctuated by annual reviews during the interim period. The Office last underwent a five-year review in 2013.

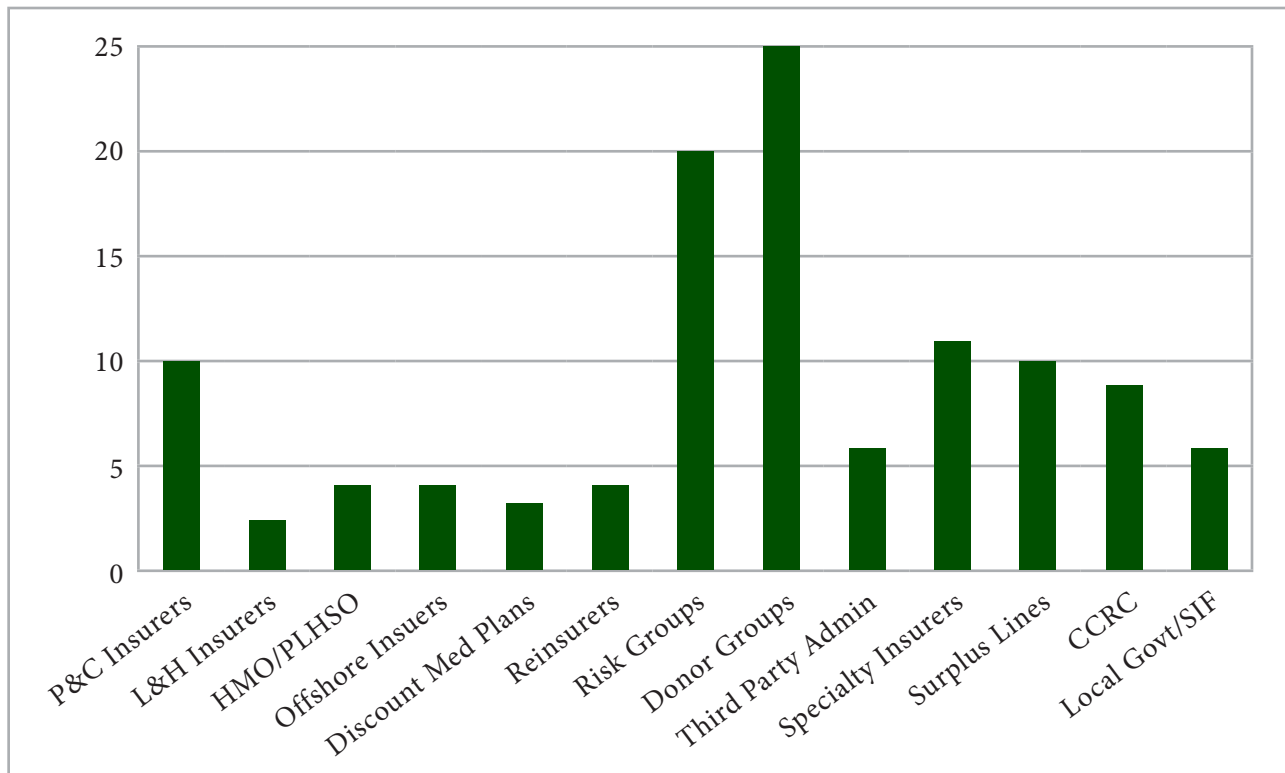
In addition, three business unit teams from within the Property and Casualty Product Review Unit and Life and Health Forms Unit received state productivity awards. Even with federal health care reform, the Life & Health Forms Review Team completed the review of forms within applicable timeframes and with no additional resources. The team eliminated the need for five additional OPS Analyst positions. Collective savings totaled an estimated \$261,530.

The NAIC bestowed its highest staff honor—the Robert Dineen Award for Outstanding Service and Contribution to the State Regulation of Insurance—on a senior staff member from within the Office.

BUSINESS DEVELOPMENT AND COMPANY ADMISSIONS

Office business development activities continued to bear fruit in 2014, with the Florida market adding 117 new entities, bringing the total number of insurance-related entities operating in Florida to 4,279 (Fig. 2).

Figure 2. New Entrants to the Florida Market



This included 10 newly licensed property and casualty insurers and two newly licensed life and health insurance companies. In addition to these 12 companies, Florida added two HMOs and two Prepaid Limited Health Service Organizations (PLHSO). Most of the insurers new to Florida were large national companies—companies affiliated with national or international insurance groups. In 2014, they accounted for two-thirds (eight of twelve) of the newly licensed companies. Some, such as donor annuities, are largely unregulated entities with little economic or regulatory impact.

Florida’s existing companies also added 36 new lines of business, with two expanding into the homeowners market and four into the Accident & Health market.⁶

Through the collective efforts of the Office, the Legislature and the Department of Economic Opportunity, two companies redomesticated to Florida—Old Republic National Title Insurance Company (the nation’s third largest title insurance company) and Lexington National Insurance Corporation (a bail bond writer).

Insurers generally must apply to the Office for a certificate of authority, permit, letter of eligibility, or letter of registration to transact business in Florida. In 2014, the Office processed 430 company applications⁷ in an average of 44 days, all within statutory timeframes (Table 2)⁸

Table 2. Applications Processed by the Office within Deadline (Deemer Period)

Deadline (Deemer)	Authority Type (not all-inclusive)	Number	Timely
45 Days	COA—Continuing Care Retirement Communities	20	100%
90 Days	COA—HMO, PLHSO and TPA; Amended COA; Permits; Licenses; Letters of Registration; Letters of Eligibility	374	100%
180 Days	COA—Life & Health, Property & Casualty and Title Insurers	36	100%
Total		430	100%

Over 40 percent of the applications were for certificates of authority. These included applications for both new and amended certificates of authority (Fig. 3).

The Office also hosted a business development conference entitled “Navigating the Changing Insurance Environment.” Over 260 individuals participated. This event is a critical component of the Office stakeholder outreach program. It gives companies an opportunity to discuss the full range of Office services, processes, and regulations.

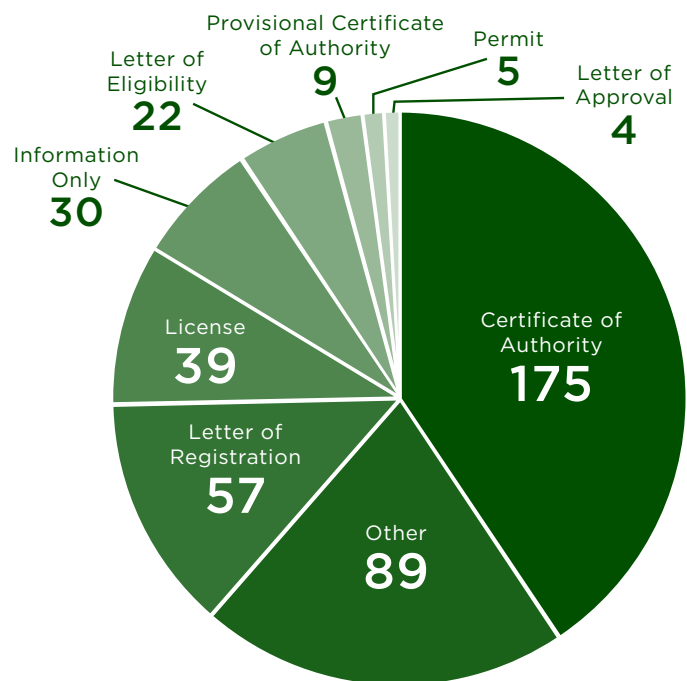


Figure 3. Applications Processed by Authority Type

CONSUMER RECOVERIES AND ENFORCEMENT

As shown in Table 3, Office recoveries on behalf of Florida consumers totaled \$70.6 million in 2014. Working in conjunction with the DFS and the Attorney General’s office, the Office secured \$67.9 million of this amount through a multi-agency, multi-state market conduct examination of life insurer claims settlement practices.

Table 3. Office Recoveries On Behalf of Florida Consumers

Source	Amount
Life settlement claims	\$67,962,962
Other multi-state recoveries	275,410
Non multi-state recoveries	779, 653
Excess profits—workers’ compensation	\$1,299,712
Miscellaneous refunds due to overcharging	\$310,821
Total	\$70,628,558

Source: Florida Office of Insurance Regulation

CONTRACT MANAGEMENT

In 2014, the Office managed 81 contracts. Fifty-two were Professional Service Agreements/Purchase Orders – Outsourced Examinations; six were Standard Two-Party Agreements; and twenty-three were State-Term Contracts. All were on schedule, in compliance with all requirements, and had no deficiencies.

DEPOPULATION OF CITIZENS PROPERTY INSURANCE CORPORATION

The depopulation of Citizens accelerated in 2014. The Office approved 1,109,644 policies for removal. Private insurers assumed 416,623 policies. By year-end 2014, Citizens’ policy count stood at 661,161, a precipitous 55 percent drop from the 2011 high of 1,472,391 policies and a 35 percent reduction since 2013 (Fig. 4).⁹

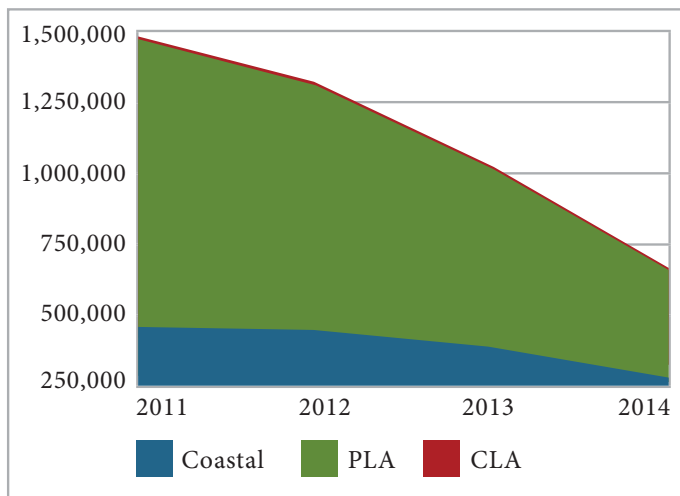


Figure 4. Change in Citizens’ Total Policies-in-Force, Year End

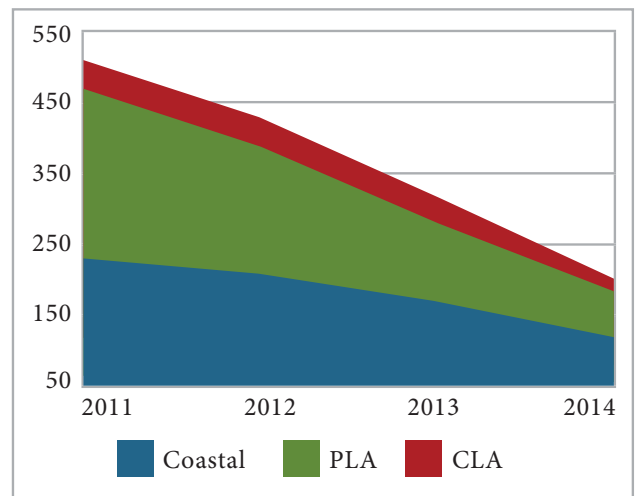


Figure 5. Change in Citizens’ Total Exposure, Year End (Billions of Dollars)

Over the same time period, Citizens’ total exposure dropped from \$511 billion to \$202 billion, an unprecedented 60 percent reduction.¹⁰ Citizens cut its 100-Year Probable Maximum Loss by 36 percent, reducing probable catastrophe losses by over \$5 billion.¹¹ Consequently, the potential annual assessments fell from \$5.53 billion in 2013 to \$1.69 billion in 2014, a dramatic 69 percent reduction (Fig. 5).¹²

Citizens also launched a Clearinghouse in early 2014 to find coverage in the voluntary market for applicants. While the take-out program is designed to move policies out of Citizens, the Clearinghouse is intended to keep them from being written by Citizens in the first place.

FINANCIAL OVERSIGHT

In 2014, the Office conducted 7,812 financial analyses and examinations—7,769 financial analyses and 43 financial examinations, with 99.8 percent of all reviews finished within prescribed timeframes.¹³

LEGAL/MARKET CONDUCT

Life Insurance Claim Settlement Practices

The multi-state, multi-agency market conduct examinations of the life claims settlement practices of the top 40 life insurers and annuity companies continued in 2014, with an additional six life insurance and annuity companies agreeing to reform their claims settlement practices to appropriately identify beneficiaries and return any monies owed. This brought to 17, the total number of companies in which the investigation has been completed or a settlement agreed upon. These 17 constitute more than 60 percent of the life insurance and annuity market.

HIV/AIDS Medications

The Office reviewed allegations of potential violations of Florida's HIV/AIDS anti-discrimination law by several health plans. The health plans agreed to limit cost-sharing for HIV/AIDS drugs in the highest tier of their drug formularies, eliminate prior authorizations or step therapy for prescribed medications or treatments, and explore long-term solutions for making HIV/AIDS medications more affordable and accessible for Floridians.

Examinations and Investigations

The Office conducted 565 market conduct examinations and investigations in 2014—78 examinations and 487 investigations. Issues included improper denial of a death benefit claim, policy cancellation for non-payment when premium had been received, discriminatory claims adjudication practices, discriminatory drug formularies, adding coverages without consumer approval resulting in overcharge, and underwriting practices resulting in improper policy cancellation and claim denial.

LEGISLATIVE

Throughout 2014, the Office worked with Florida's elected leadership to improve competitive conditions and attract private capital to the state, while maintaining consumer protections and sensible solvency and market oversight. The Office made two formal committee presentations and testified on numerous bills and amendments. Office staff also provided extensive research, analysis, and drafting support on a range of topics. For a summary of key insurance bills that became law, see the "Summary of Insurance Legislation" section of this report.

The Office continued to work creatively to facilitate a private market for primary flood coverage in Florida, as an alternative to the National Flood Insurance Program (NFIP). The Office assisted legislators in crafting a comprehensive flood insurance bill that became law in 2014. This came on the heels of congressional reversal or moderation of many of the most egregious rate provisions in the 2012 Biggert-Waters flood legislation by passing the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA).¹⁴

MARKET RESEARCH AND DATA COLLECTION

The Office engaged in extensive data collection in 2014 related to:

- Health and accident insurance, specific to plans and coverages
- Individual rated and excess rates
- Life insurance reserving (including the effects of principle-based reserving)
- Long-term care insurance survey
- Managed care specific to HMO financial and county enrollment data, both group and individual
- Private passenger automobile insurance, specific to excess profits and policy count reporting
- Private passenger motor vehicle insurance coverage
- Professional liability claims reporting (medical doctors, attorneys, and officers/directors)
- Property and casualty insurance (personal and commercial residential policy data and experience)
- Reinsurance data call
- Secondary life insurance
- Small employer insurance, specific to insurer estimates of earned premiums and membership

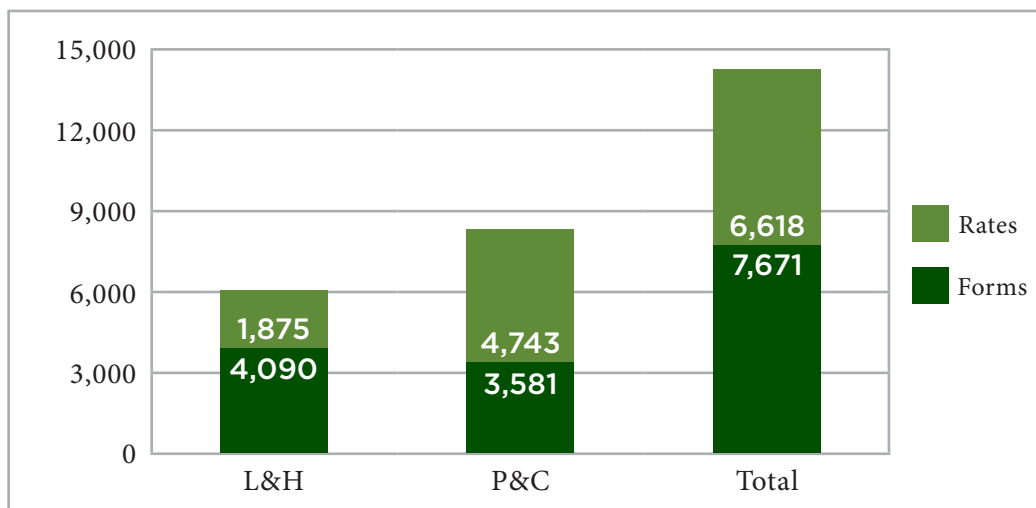
PERFORMANCE ACCOUNTABILITY

The Office reexamined and reconstructed its annual Long-Range Program Plan, from its mission statement and goals, to individual performance measures. Office services are consistent with stated objectives and outcomes and produce substantial value for Floridians. The Office also submitted performance reports to the Governor’s Office and the FSC on a weekly, bi-weekly, monthly, quarterly, and annual basis.

PRODUCT REVIEW

The Office processed 14,289 form and rate filings, with over 99 percent completed within required timeframes. Forms accounted for 7,671 of the filings, or 54 percent of total filings, and rates accounted for 6,618 of the filings (Fig. 5). A single form filing can include as few as one or as many as 50 or more individual forms. The Office took steps to improve the quality of insurer submissions and accelerate processing times, including updating form review checklists.

Figure 5. Form and Rate Filings Processed



PUBLIC OUTREACH AND STAKEHOLDER ENGAGEMENT

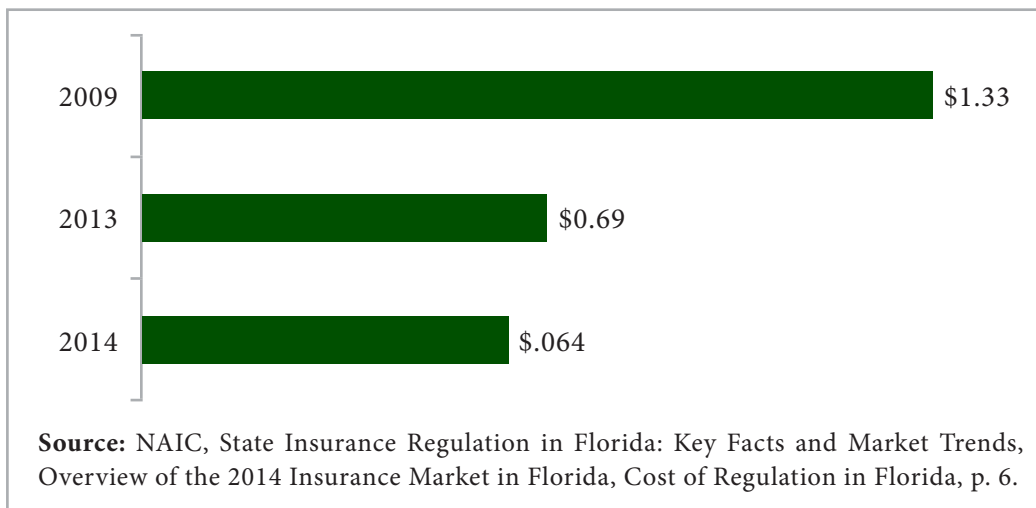
As part of its public outreach and stakeholder engagement activities in 2014, the Office:

- Issued press announcements (e.g., releases, advisories and/or statements)
- Maintained an active presence on social media for receiving feedback
- Updated Office website content with additional resources for industry and consumers
- Conducted public hearings (e.g., rates and rules) and responded to industry and consumer inquiries
- Made television, radio, and other media appearances
- Hosted an industry training conference and participated in insurance industry forums and meetings
- Published informational memoranda and bulletins
- Participated in meetings of insurance-related associations, boards and councils
- Expanded online rate comparison tools to include small group health and Medicare Supplement
- Issued reports (See “Reports” under this section of the Annual Report)
- Held pre-filing conferences and consultations with numerous companies
- Received industry and consumer input through National Association of Insurance Commissioners (NAIC) meetings and International Association of Insurance Supervisors (IAIS) stakeholder meetings
- Hosted informal meetings with insurer management on solvency issues and market conditions
- Made congressional, state legislative and editorial board visits and presentations

REGULATORY COSTS

In 2014, insurance regulatory costs continued to decline as a result of an expanding premium base and greater operational efficiencies. According to the NAIC, the cost of regulation in Florida per \$1,000 of premium dropped from 0.69 cents to \$0.64 cents from 2013 to 2014, compared to \$1.33 in 2009, a 52 percent decrease (Fig. 6).¹⁵ In 2014, Florida’s cost of insurance regulation ranked below the national average of \$0.68 cents and was the lowest among the 4 most populous states.¹⁶

Figure 6. Insurance Regulatory Cost, Per \$1,000 of Premium



REPORTS

The Office completed numerous statutorily required reports, including the following industry reports:

- Accident and Health Markets Gross Annual Premium (GAP) and Enrollment Report
- Annual Florida Office of Insurance Regulation Fast Facts Report
- Annual Report of Aggregate Net PML, Financing Options, and Potential Assessments
- Annual Report on Life Insurance Limitations (Based on Foreign Travel Experiences)
- Cover Florida Annual Report (with the Agency for Health Care Administration)
- Health Insurance Rate Changes Annual Report
- Health Flex Plan Program Annual Report (with the Agency for Health Care Administration)
- The Interstate Insurance Product Regulation Compact and Consumer Protections Under Florida Law
- Listing for Personal Lines Property Residential Coverage Annual Report
- Managed Care Quarterly Data Summary
- Medical Malpractice Financial Information Closed Claim Database and Rate Filing Annual Report
- Summary of Small Employer Group Health CY 2014 Annualized Premiums Earned Report
- Workers' Compensation Annual Report—Marketplace Availability and Affordability

The Office completed several reports and planning documents focused on Office priorities, activities, accomplishments, and operations. These included the following: the Office Annual Report, Legislative Budget Request, and Long Range Program Plan. The Office also submitted requested activity and performance reports to the Governor and the entire FSC, on a weekly, monthly, quarterly and annual basis.

RULEMAKING AND ADMINISTRATIVE HEARINGS

The Office continually evaluates its rules in a coordinated effort between its legal and business units. In 2014, the Office brought 23 rules to the FSC for repeal.¹⁷ The FSC accepted the Office recommendation and repealed the rules. In 2014, as in other years unless statutorily required to do so, the Office proposed no new rules. The Office held two property and casualty rate hearings in 2014. To access videos of rate hearings held in 2014, click [here](#).

TECHNOLOGY

With one of the most sophisticated regulatory technology systems in the country, the Office is continually undertaking initiatives and data collection activities in furtherance of its mission. In CY 2014, the Office completed several upgrades to enrich the online customer experience.

First, the Office modified the forms and rates system to provide company filers with greater assurance that trade secrets are protected in state computer files.

Second, the Office improved the Data Collection and Analysis Modules (DCAM) system. Customers experience considerable time savings, filing simplicity and fewer errors and the Office can complete data reviews quicker.

Third, the Office enhanced the I-Apply system. As a result, multiple domestic insurers may be included within a single acquisition filing. This increases filing speed and simplifies the review.

Fourth, the Office developed and deployed a standardized Financial Examination Tracking System enabling it to adopt common practices across examinations. Customers benefit from automation exam creation and standardized reporting of exam status.

POLICY LEADERSHIP BEYOND FLORIDA

As the 11th largest insurance market in the world based on premium volume,¹⁸ Florida is a leader in shaping national and international insurance policy through its participation in both the NAIC and IAIS.

NATIONAL

The importance of Florida's involvement in the NAIC cannot be overstated.

The Florida insurance regulatory structure is part of a broader national state-based insurance regulatory system. Under this state-based system, state insurance regulation is fully integrated into the NAIC—both from an operational and regulatory standpoint. Where uniformity is appropriate, state insurance regulators working through the NAIC formulate and recommend state-based solutions through model laws and regulations for adoption by the states.

Within the national framework of state supervision, Florida exercises significant influence over policy decisions. In 2014, the NAIC:

- Held its first Market Regulation Summit where commissioners prioritized market conduct regulatory activities.
- Adopted additional revisions to the Insurance Holding Company System Regulatory Model Act.
- Continued preparations for the implementation of principle-based reserving.
- Adopted a conceptual framework for life insurer use of captives including a reporting feature similar to one adopted by the Florida Legislature during the 2014 Session.
- Adopted amendments to the Long-Term Care Insurance Model Act on premium stability for future sales.
- Released 15 Consumer Alerts, to educate consumers on topics such as ride-sharing.
- Adopted model health insurance regulations to assist states in updating regulations as a result of the PPACA.
- Submitted 60 questions to the IAIS following the release of the IAIS Global Insurance Capital Standard.
- Continued to coordinate the multi-state examination of life claims settlement practices of annuity companies and life insurers.

The NAIC also accredits state insurance departments. Accreditation assures Florida that determinations made and processes used by member states are based on mutually agreed-upon standards. The NAIC also offers member states a national forum to discuss emerging insurance-related issues and trends of common interest. Working together through the NAIC, state insurance regulators achieve economy of scale efficiencies across the regulatory spectrum no individual state could match.

INTERNATIONAL

As the global economy recovers from the financial turmoil of 2007-2008, central banks and policy makers from around the globe have been pressing for more consistent and homogenous supervision of financial institutions, including insurance companies. The IAIS— the international standard setter for the insurance industry—stands at the center of these developments. International standard-setting is of critical importance to Florida with its reliance on Bermuda reinsurers and London's Lloyd's syndicates for catastrophe capacity.

The IAIS has been instrumental in the designation process for Global Systemically Important Insurers (G-SIIs). The G-SIIs are the global insurer equivalent of the U.S. Systemically Important Financial Institutions (SIFI)— organizations that, because of their possible effect on the global financial network, require an extra layer of scrutiny and regulation. The IAIS began the four-year field testing phase for ComFrame. Florida, along with other state insurance regulators, remained actively engaged in the ComFrame project and the discussions on a range of challenging issues in the areas of group accounting, capital, governance and solvency.

Commissioner McCarty serves as an NAIC representative on the IAIS Executive and Technical Committees and co-chairs the IAIS Executive Committee. He also serves on the ComFrame Oversight Task Force [i.e., the Common Framework for the Supervision of Internationally Active Insurance Groups (IAIG)]. ComFrame is designed to enhance cross-border supervision of IAIGs. He also serves on the Joint Forum (a key group of international regulators from the insurance, banking and securities sectors working to achieve their individual supervisory objectives).

The Commissioner's leadership role within the IAIS continues to elevate Florida's international presence, influence the direction of key regulatory initiatives, and bring attention to Florida's thriving insurance marketplace. He has worked to match global developments with supervisory best practices used in the U.S. His leadership position has strengthened Office relationships with non-U. S. supervisors and industry participants. In turn, this has improved their acceptance of Florida risk.

In addition to the IAIS initiatives, the European Union's regulatory framework, Solvency II, becomes effective in January 2016, after more than a decade of development. This has created some issues and concerns for a number of U.S. insurers. Under the Solvency II framework, the most favorable regulatory treatment for non-European Union insurers operating in the European Union occurs for those insurers domiciled in jurisdictions deemed equivalent by the European Union under their Directive. The U.S. is not currently one of these jurisdictions. U.S. regulators are deploying significant regulatory resources to resolve this for U.S. companies, up to and including efforts under the newly launched Covered Agreement process. In the interim, U.S. companies are relying on jurisdiction-specific exceptions allowed under Solvency II to carry on their normal operations without undue burden. For some U.S. insurers, this has been resolved; for others, it is still in process. Florida has been involved in assisting U.S. companies throughout this process and participating in discussions with the Federal Insurance Office, insurers, and appropriate European jurisdiction supervisors.

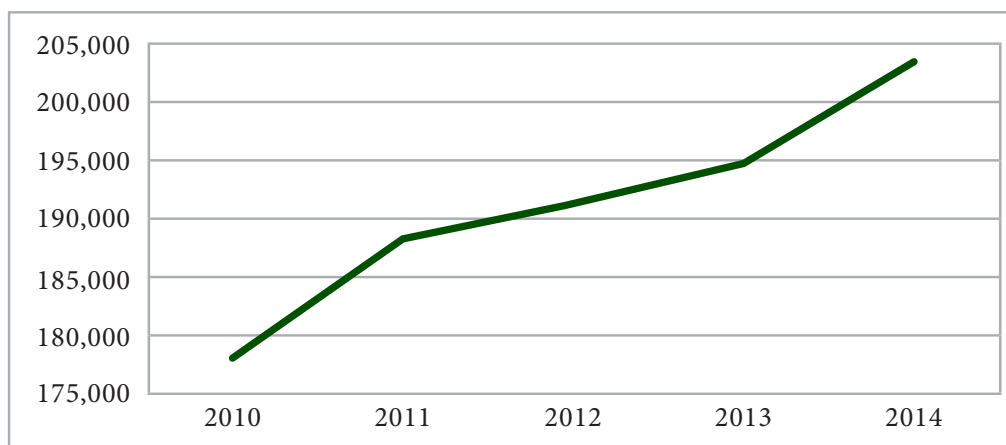
Florida's continued participation in these discussions is critical. Many of the proposed international standards could weaken Florida policyholder protections. Unnecessary and duplicative procedures and regulations could make it harder for our companies to compete in the broader market and obtain necessary risk transfer from the global catastrophe risk markets.

INSURANCE AND THE FLORIDA ECONOMY

The insurance industry is a catalyst for job growth, entrepreneurial activity and economic expansion in Florida. It was no different in 2014. Florida continued to enjoy steady job and compensation growth in the insurance sector, with Florida insurance-related entities adding over 8,000 jobs and an additional \$1.1 billion in total compensation based on a comparison of federal data for 2013 and 2014.¹⁹

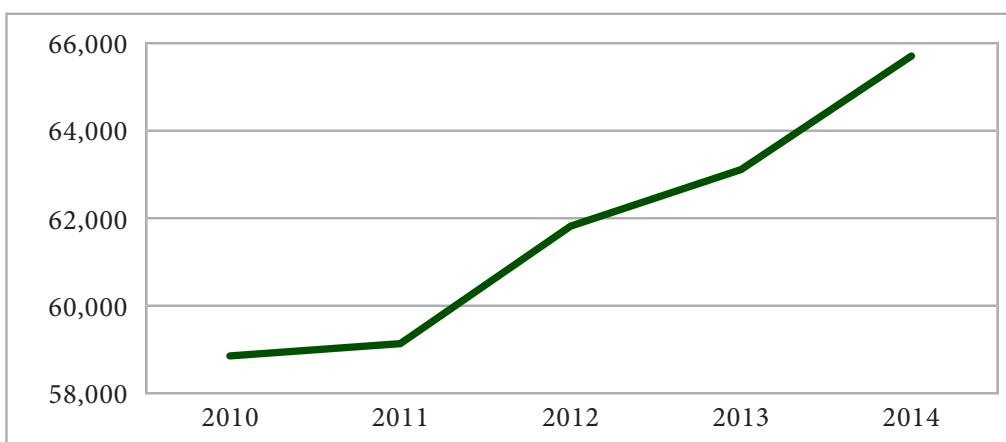
Insurance carriers and insurance-related activities accounted for 203,275 jobs,²⁰ or 1.9 percent of all jobs in Florida.²¹ As shown in Table 4, the number of jobs has climbed steadily over the past five years as the Florida economy has rebounded.

Table 4. Insurance Jobs in Florida



As depicted in Table 5, average annual salary and benefits in the insurance sector in Florida have also grown and stood at \$65,754 in 2014.²²

Table 5. Average Compensation for Insurance Jobs in Florida



Florida insurance industry employees received \$13.4 billion in total compensation, or 2.9 percent of the total compensation received by all Florida employees.²³ The Florida insurance industry generated approximately \$21.2 billion in total economic output, or 2.8 percent of Florida's gross state product.²⁴

In 2014, Florida domestic insurers remitted over \$879 million in dividends, with \$630 million remitted by life and health insurers. Insurance companies paid \$711 million in premium taxes.²⁵

THE STATE OF THE FLORIDA INSURANCE MARKET

Overall, the Florida insurance market is robust and growing. However, pockets of concern do exist, particularly among HMOs in the individual health insurance market and certain coastal areas for property insurance where it remains difficult to obtain coverage in the voluntary market.

In this section, the state of the market conditions is assessed against a variety of criteria, including new market entrants, market concentration, coverage availability and residual markets, premium volume, premium rates, and company financial condition.

NEW MARKET ENTRANTS

The Office continued to promote Florida as an opportunity-rich insurance destination through active business development outreach activities. In 2014, the Florida insurance market added another 117 new insurance and insurance-related entities, bringing the total number of insurance-related entities operating in Florida to 4,279. This included 2,104 foreign and 445 domestic insurers.²⁶ Existing companies added 36 new lines of business.

MARKET CONCENTRATION

Florida insurance markets are generally competitive, although market concentration varies widely across lines (Table 4).

Table 4. Market Share of Top Writers, Selected Lines (%)²⁷

Line of Business	Top Writer	Top 5 Writers	Top 10 Writers
Accident and Health	15.6	48.3	63.6
Commercial Multi-Peril	14.7	33.3	47.3
Homeowners Multi-Peril	9.1	31.7	47.5
Life	6.3	23.7	38.7
Medical Malpractice	20.9	47.0	61.2
Private Passenger Auto	16.6	46.9	63.2
Title	32.5	83.8	97.7
Workers' Compensation	10.5	29.4	43.1

Source: Prepared by Office of Insurance Regulation from premium tables in the Statistical Addendum section of the report

Based on premium volume, the top writer in the accident and health market commands nearly 16 percent market share and the top 10 has a combined market share of 63 percent. The top writer in the other selected lines, with the exception of title insurance, account for a similar share of the market—from between 9 and 20 percent. The least concentrated markets are those for life insurance and workers' compensation, with the top 10 writers having a market share of 39 and 43 percent, respectively. Title is the most concentrated of the selected lines, with the top 10 companies writing 98 percent of the premium.

COVERAGE AVAILABILITY AND RESIDUAL MARKETS²⁸

The size of a residual market (“insurers of last resort”) is a primary indicator of coverage availability. A small residual market generally is associated with a competitive voluntary market. The overwhelming majority of premium written in Florida is written by private insurers in the voluntary market. With the exception of the property insurance market, residual markets remain very small in Florida.

Health Insurance

Health insurance coverage is universally available in Florida. For Plan Year 2014, Floridians had a range of PPACA-compliant plan options available at all metal levels. The same can be expected in Plan Year 2015, both on and off the federally facilitated marketplace (FFM). The number of insurers offering coverage and the available plan options vary throughout the state. However, fewer carriers provided coverage in the individual market in 2014, both on and off Exchange. The number offering products on the Exchange declined from 14 to 11. Five companies were offering at least one plan in every county for Plan Year 2015, up from one company in Plan Year 2014. Offerings were more limited in many of the smaller and more rural counties.

In the small group market, 20 companies offered health plans for Plan Year 2014—one more than in Plan Year 2015. The number offering FFM coverage increased from 6 to 7 from Plan year 2013 to 2014, while the number offering off-FFM products dropped from 17 to 15. More were offering plans on the Small Business Health Options Program (SHOP) Exchange in Plan Year 2015 than in Plan Year 2014. SHOP Exchange plans accounted for a very small percentage of total plans.

Property Insurance

Markets in most areas of the state are competitive, with coverage widely available in the voluntary market. Some coastal areas are not as competitive and other areas such as Monroe County and parts of coastal Miami-Dade County have few if any private insurers offering coverage. Though still quite large relative to that of other lines, the property insurance residual market has contracted dramatically in the past three years and is now much smaller than at any time since the aftermath of the 2004 and 2005 storm seasons. See “Depopulation of Citizens Property Insurance Corporation” under the section entitled “Office Activities and Accomplishments.”

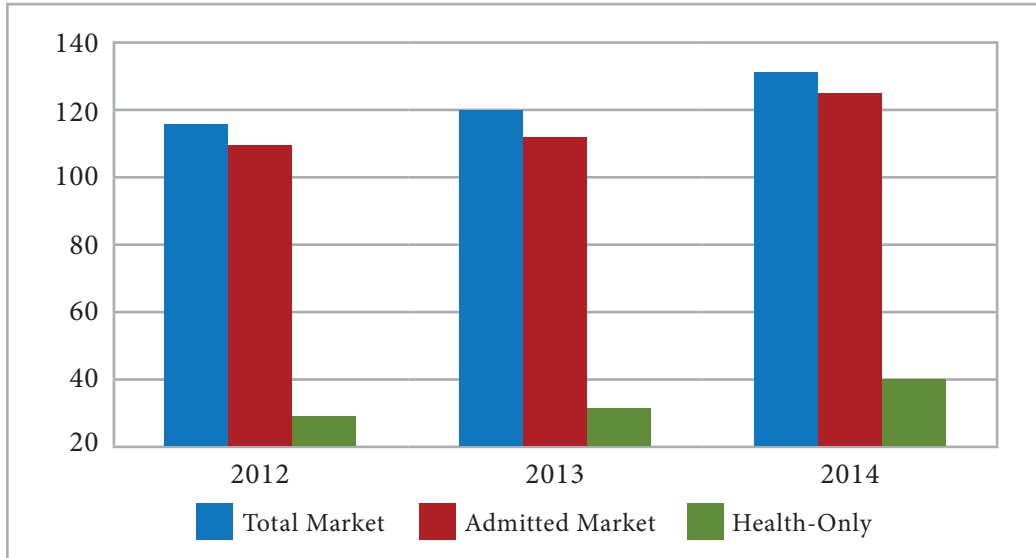
Workers’ Compensation Insurance

Based on a widely recognized measure of market concentration—the Hirschendahl-Hirschman Index—the Florida workers’ compensation market “exhibited a reasonable degree of competition.”²⁹ Coverage is readily available in the voluntary market. According to an analysis conducted by the National Council on Compensation Insurance (NCCI), Florida has the smallest residual market as a percentage of premium for all but one of 26 states studied, and the fewest policies of all but four states. In 2014, just 2.3 percent of policyholders received coverage in the residual market accounting for 1.2 percent of direct written premium.

PREMIUM VOLUME

Florida has experienced robust premium growth (Fig. 7). Among all writers, total premium grew from \$117.1 billion in CY 2012 to \$131.6 billion in CY 2014 — a 12.4 percent increase. Most of this resulted from an \$11.3 billion jump in written premium from CY 2013 to CY 2014 due primarily to a 33 percent (\$9 billion) surge in premium written by health-only companies. Florida-admitted insurers wrote \$124.8 billion of CY 2014 total premium, a nearly \$12 billion increase from \$112.8 billion in 2013. Premium written by specialty insurers jumped 39 percent between CY 2012 and CY 2014, with the biggest increase again occurring from CY 2013 to CY 2014. In 2014, Florida ranked 11th globally in total direct written premium.³⁰

Figure 7. Florida Written Premium (Billions of Dollars)



PREMIUM RATES

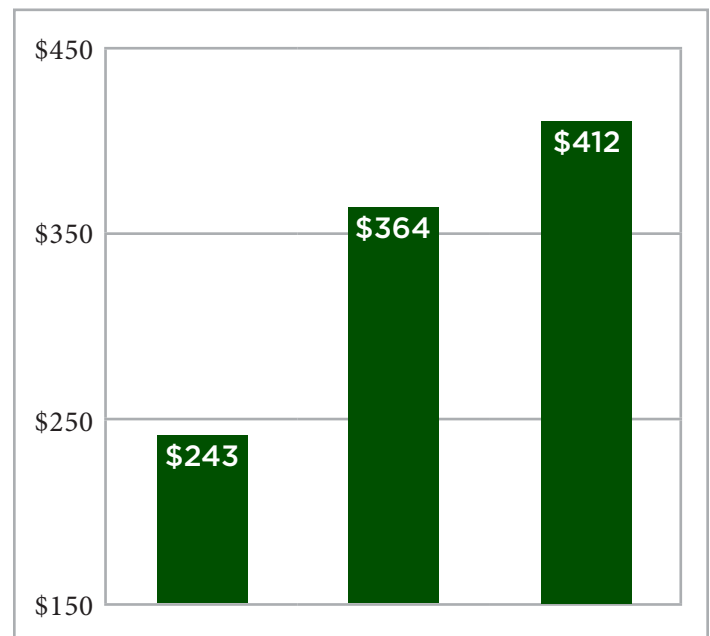
In 2014, rate trends varied across insurance lines, with much of the attention focused on health and property (especially homeowners) insurance premiums.

Health Insurance

Health insurance rates continued their upward march as a result of the PPACA. For Plan Year 2014, individual market rate increases ranged from 30-40% while rates in the small group market were 5-20% higher. Filed rates for Plan Year 2015 in the individual market are up 13.1 percent compared to Plan Year 2014—from \$364 for Plan Year 2014 to \$412 for Plan Year 2015 (Fig. 8). Premiums approved in 2014 for Plan Year 2015 jumped 76 percent from Plan Year 2013.³¹ Some of this cost will be offset for individuals purchasing coverage through the federally facilitated marketplace and eligible for a premium subsidy.

While health insurance premiums have increased, 93 percent of the 1.6 million Floridians purchasing coverage through the federal health insurance exchange for Plan Year 2015 qualified for premium assistance.³² In addition, for 2014, Florida families also received medical loss ratio refunds totaling over \$59.9 million—an average rebate of \$114 per family.³³ For Plan Year 2015, rates will be 8.3 percent higher in the small group market.

Figure 8. Individual Market Average Monthly Premium, Plan Years 2013-2015



Long-Term Care Insurance

The Office continued to receive large rate requests for closed blocks of business already in existence and historically underpriced due to inappropriate assumptions concerning claims costs, lapse rates and interest rates.

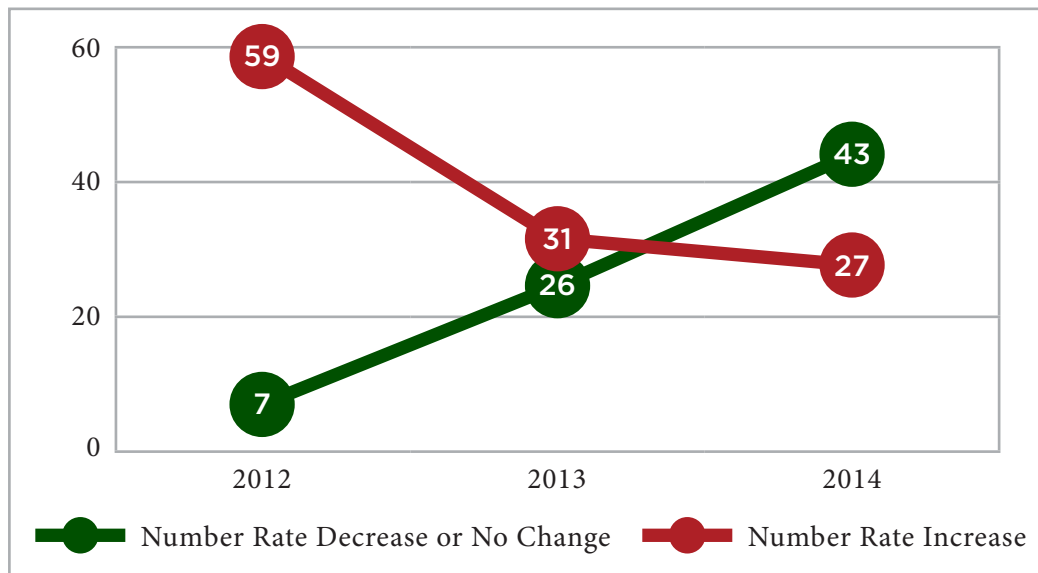
Medical Malpractice Insurance

During 2014, 86 Florida medical malpractice rate filings were either approved or processed as informational. The average rate change for a Florida physician as a result of rate filings resolved in 2013 was a decrease of 0.2 percent. Some of the specialized areas of medical malpractice also experienced average rate changes in 2014, including: dentists rates: up 3.4 percent; and podiatrists, optometrists, chiropractors and similar professionals rates: up 7.1 percent.³⁴ Having potential rate implications, the Florida Supreme Court in *Estate of Evette McCall vs. United States of America*,³⁵ declared the statutory cap on non-economic damages unconstitutional under the Florida equal protection clause.

Property Insurance

It has been 10 years since a major hurricane (Category 3+) made landfall in the U.S., the last being Hurricane Wilma in Florida in 2005. In 2014, global catastrophe losses were 22 percent below the 10-year average and were the lowest since 2009, according to one industry report.³⁶ This has had a positive effect on property insurance rates. Rates trended lower in 2014. In 2012, 59 of the 66 Office-approved homeowners filings had a rate increase; by 2014, two-thirds (43 of 70) had a rate decrease (Fig. 9)

Figure 9. Homeowners Approved Rate Trends



Workers' Compensation Insurance

For workers' compensation coverage, overall rates are down 58.3 percent since 2003. The Office approved a 5.2 percent rate decrease on November 12, 2014—the first in four years and reversing a string of minor rate increases. The new rates will take effect January 1, 2015. However, two major court cases pending before the Florida Supreme Court could have substantial ramifications for future workers' compensation rates. These include *Westphal v. City of St. Petersburg*,³⁷ in which the First District Court of Appeal held that “a worker who is totally disabled as a result of a workplace accident and remains totally disabled by the end of his or her eligibility for temporary total disability benefits is deemed to be at maximum medical improvement by operation of law and is therefore eligible to assert a claim for permanent and total disability benefits.”³⁸ The other is *Castellanos v. Next Door Co.*,³⁹ which is an appeal of the First District Court of Appeal decision upholding the constitutionality of the attorney's fee formula.

COMPANY FINANCIAL CONDITION

Health Insurance

In 2014, health insurers and, in particular, HMOs, as well as some life insurers, faced a more challenging financial environment than their counterparts in the property and casualty sector. Of particular concern to the Office has been the financial condition of HMOs. Many are experiencing financial challenges emanating from multiple sources. For some, this is contributing to a fragile solvency environment threatening their financial position. One major source of financial pressure is the federal PPACA: the rapid growth in plan enrollment through the federally facilitated marketplaces, the medical loss ratio requirements, and the uncertainty associated with the “3-Rs” (i.e., risk corridor, risk adjustment and reinsurance programs). From 2012 to 2014, total HMO enrollment rose 42 percent, while surplus increased 11 percent.⁴⁰

In the individual market, HMO enrollment jumped an unprecedented 519 percent, with the number of enrollees increasing from 105,962 in 2012 to 656,145 in 2014. The Office is closely monitoring this situation and encouraging the Legislature to adopt tougher surplus requirements during the 2015 legislative session.

Life Insurance

Life insurers have come under financial pressure from the low interest rate environment. Across all companies, net income declined 8.2 percent from 2013 to 2014.⁴¹ However, profitability was up for Florida domestics, with net income increasing 48.9 percent in 2014, following a 13.6 percent decline during the prior year.⁴²

Medical Malpractice Insurance

The Florida medical malpractice insurance market standing alone generated a direct (i.e., before reinsurance) return on surplus of 14.4 percent in 2014. This rate of return compared very favorably with the average countrywide all-lines net return on surplus for Florida’s leading medical malpractice writers of 5.2 percent. This represents the eleventh consecutive year of profitability.⁴³

Property Insurance

In the property insurance market, Florida domestic insurers write the majority of the coverage. They have solidified their financial position. Comparing the results from year-end 2014 to year-end 2013, gross written premium rose 20 percent; policyholder surplus increased 19.7 percent; underwriting gain jumped \$220 million; and after-tax income grew by \$115 million.⁴⁴ Surplus is up 87 percent since 2010.⁴⁵

SUMMARY OF KEY INSURANCE LEGISLATIVE

The 2014 Legislature produced several key pieces of insurance legislation affecting both companies and consumers. Five key measures were flood insurance, insurer solvency, a public records bill linked to the insurer solvency bill, life insurance reserving, and title insurance. Additional legislation is described in the [Legislative Summary 2014](#).

FLOOD INSURANCE

(CS/CS/CS/SB 542, 2ND ENG., BY BRANDES; CH. NO. 2014-80, L.O.F.)

This bill is designed to encourage private insurers to enter the market and provide a less-expensive alternative to the federal program. It authorizes insurers to write flood coverage on any residential structures or contents under specific terms and conditions. “Flood” is defined as it currently is under the National Flood Insurance Program (NFIP). However, flood coverage may also include water intrusion, as defined by the policy, originating from outside the structure. These terms and conditions in this bill do not apply to flood coverage for commercial residential and nonresidential properties and excess coverage. Insurers must notify the Office 30 days prior to writing flood coverage and file a plan of operation and financial projections with the Office, as applicable. Any limits on flood coverage or policy limits must be prominently disclosed on the policy declarations or face page. Insurers must offer coverage on a standard, preferred, customized or supplemental basis. Insurers have the option of making an informational rate filing for flood insurance rates filed with the Office prior to October 1, 2019. The Office may examine the rates based on specified rate factors in the rating law to determine if they are excessive, inadequate or unfairly discriminatory. In addition, insurers may use a model, method or “straight average” of models or methods acceptable to the Florida Commission on Hurricane Loss Projection Methodology to project flood losses. The Commission must adopt methods, principles, standards, models or output ranges for flood loss by July 1, 2017. Until July 1, 2017, surplus lines agents may place flood coverage with a surplus lines insurer without first obtaining at least three declinations from admitted carriers. Citizens Property Insurance Corporation may not write flood insurance and the Florida Hurricane Catastrophe Fund may not reimburse losses. An insurance agent receiving an application for coverage from an admitted or surplus lines insurer for a property covered under the NFIP must obtain a signed statement from the applicant prior to placing coverage with the admitted or surplus lines insurer acknowledging that the applicant could be subject to the full risk rate if it later becomes necessary to purchase coverage for the property through the NFIP. The bill authorizes the Commissioner to provide certifications required by federal law or rule as a condition of qualifying for private flood insurance or disaster assistance. This act expressly supersedes other parts of the Insurance Code in the event of a conflict. (Effective June 13, 2014.)

INSURER SOLVENCY

(CS/CS/SB 1308 by Simmons; Ch. No. 2014-101, L.O.F.)

The Legislature approved a package of NAIC-recommended updates to various NAIC financial solvency model laws. These updates equip the Office with the additional tools necessary to perform its solvency oversight mission and maintain regulatory accreditation. This bill adopts NAIC recommendations for expanding the capacity of the Office to evaluate entities within an insurance holding company system, by providing necessary access to books, records, and governance information. It includes provisions for acquisition and controlling stock reporting, registration and regulation of insurance holding companies, enterprise risk reporting, and Office disapproval of dividends and distributions for violations of enterprise risk requirements. Health maintenance organizations (HMO) and prepaid health service organizations are subjected to various risk-based capital requirements, and new trend tests designed to flag companies trending in a negative direction. HMO members of a holding company system are subjected to acquisition and enterprise risk reporting. Insurers reinsuring through captives must report certain information to the Office. The bill authorizes the Office to participate in Supervisory Colleges of regulators to ensure coordinated

oversight. The bill also permits the Office to serve as a group-wide supervisor for any international insurance group in which the ultimate controlling person is domiciled in, or has significant contacts with, this state, or acknowledge that another state should serve in this capacity. (Effective October 1, 2014, except as otherwise expressly provided in this act.)

LIFE INSURANCE RESERVING

(Sections 6-9 of CS/CS/SB 1308 by Simmons; Ch. No. 2014-101, L.O.F.)

Included within SB 1308, the Legislature approved model legislation designed by the NAIC to modernize life insurer reserving through the enactment of NAIC-recommended revisions to the Standard Valuation Law. These include the adoption of the new NAIC valuation manual and principle-based reserving (PBR) for term life insurance and universal life with a secondary guarantee issued on or after the operative date of the manual. Although the NAIC model must be adopted by 42 states before it can take effect, SB 1308 provides for an effective date of no sooner than January 1, 2017, to allow a reasonable transition period. (Effective October 1, 2014.)

OFFICE OF INSURANCE REGULATION/PUBLIC RECORDS

(CS/CS/SB 1300, 1st Eng. by Simmons; Ch. No. 2014-100, L.O.F.)

This bill is linked to CS/CS/SB 1308 by Simmons (Chapter No. 2014-101, Laws of Florida). It defines “proprietary business information” to include: 1) trade secrets; 2) information relating to competitive interests; 3) the source, nature, and amount of consideration used or to be used in carrying out a merger or other acquisition of control in the ordinary course of business; 4) information relating to bids or other contractual data; and 5) internal auditing controls and internal auditor reports. The bill makes proprietary business information contained in the following items held by the Office confidential and exempt: certain actuarial opinion summaries, notices of divestiture of controlling interest, forms for registration of insurance holding companies, enterprise risk reports and supervisory college materials. The bill makes proprietary business information contained in the following additional items confidential and exempt: certain specified actuarial examinations; the certification of the effectiveness of internal controls on the principle-based valuation; principle-based valuation report; and the mortality, morbidity, policyholder behavior, or expense experience and other data submitted which includes potentially company-identifiable or personally identifiable information. In addition, the bill makes confidential and exempt, information received from the NAIC, a state governmental entity, the federal government or another nation which is confidential or exempt if held by that entity and which is held by the office for use in the performance of its duties relating to insurer valuation and solvency. Finally, the bill specifies the circumstances under which the Office may disclose confidential and exempt information. (Effective October 1, 2014.)

TITLE INSURER RESERVES

(CS/CS/HB 805, 1st Eng., by Moraitis; Chapter No. 2014-132, L.O.F.)

Title insurers formed under the laws of Florida are required to set aside a statutory premium reserve of 30 cents per \$1,000 of net retained liability--one of the highest statutory premium reserves among states in which major title insurers are domiciled. Florida has no active domestic title insurers. Currently, the amount of unearned premium reserves for foreign title insurers transferring domicile to Florida is the amount required by the laws of the insurer’s former state of domicile on the date domicile is transferred and released from reserves according to the law in effect in the former state at the time of domicile. The bill lowers the statutory premium reserve to 6.5 percent of policy premium, plus other earnings and authorizes the release of a greater percentage of reserve funds for domestic title insurers with at least \$50 million in surplus. Beginning January 1, 2014, the bill applies Florida law to the statutory premium reserve for new business written after the effective date of the transfer of domicile to Florida. The bill exempts title insurers from the premium tax on all portions of title insurance premiums retained by title agents and agencies. Continuation of the exemption is contingent on title insurers adding at least 600 Florida-based employees between July 1, 2014, and July 1, 2016. The exemption expires on December 31, 2017, unless reenacted by the Legislature. (Effective June 13, 2014.)

CONSUMER RESOURCES

In 2014, the Office maintains an extensive set of online consumer resources, from practical navigational tools to informative and interactive educational materials and regulatory documents. These include:

NAVIGATIONAL TOOLS FOR QUESTIONS AND ASSISTANCE THROUGH DFS:

- Request assistance with an [insurance question or file an insurance-related complaint](#)
- Locate the [company complaint comparison database](#) for auto and homeowners insurance

SEARCHABLE DATABASES:

- Compare [rates](#) for auto, homeowners, Medicare Supplement Medigap and small group health insurance
- Determine if an [insurance company is licensed](#) in Florida
- Generate customized [market data reports](#) for residential property insurers in Florida
- Research [medical malpractice/closed claims](#) against Florida doctors, attorneys, and directors and officers
- Review insurer [form or rate filings](#)

INSURANCE TOPICS:

- Depopulation of Citizens and approved [take-out](#) companies
- [Federal Health Care Insurance Reform](#)
- [Flood Insurance](#)
- [Sinkholes](#)

LEGISLATIVE AND REGULATORY ACTIVITIES:

- [Informational memoranda/bulletins](#) issued on various topics by the Office
- [Legislative summaries and presentations](#) and [regulatory actions](#) taken by the Office

PUBLIC INFORMATION AND OUTREACH:

- [Industry reports](#) and other publications, such as annual reports, Fast Facts and new market entrants
- [News releases, advisories or statements](#) issued by the Office
- [Upcoming events](#), such as public rate and rule hearings, workshops and meetings

CONSUMER GUIDES/VIDEOS/RESOURCES:

- Premium Discounts for Hurricane Loss Mitigation – [Webpage](#)
- [Homeowners Insurance - A Toolkit for Consumers](#)
- [Hurricane Season: Are You Prepared?](#)
- [Natural Disasters](#) and Disaster Preparedness for Homeowners [Video](#)
- NAIC Consumer Alerts: [Disaster Preparedness](#), [Flood Insurance Information](#), [Hurricanes](#), [Five Reminders about Your Insurance Coverage](#), [Managing the Claims Process](#), [Basic Homeowners Insurance Does Not Cover Floods](#)

STATUTORY INSURANCE ENTITIES

RESIDUAL MARKET ENTITIES

- Florida Workers' Compensation JUA [s. 627.3115, F.S.] <https://www.fwcjua.com/>
- Florida Patients' Compensation Fund [s. 766.105, F.S.] (No Website Available)
- Florida Medical Malpractice JUA [s. 627.3514, F.S.] <https://www.fmmjua.com/fmmjua/>
- Florida Birth-Related Neurological Injury Compensation Association [ss. 766.315, F.S.] <https://www.nica.com/>
- Florida Automobile JUA [ss. 627.3113, 627.3511, F.S.] <https://www.aipso.com/PlanSites/Florida.aspx>
- Florida Comprehensive Health Association [s. 627.6488, F.S.] www.flcomphealth.org
- Citizens Property Insurance Corporation [s. 627.3516, F.S.] <https://www.citizensfla.com/>

GUARANTY ASSOCIATIONS

- Florida Insurance Guaranty Association [ss. 631.50-631.70, F.S.] <http://www.figafacts.com/>
- Florida Life and Health Insurance Guaranty Association [ss. 631.711-631.737, F.S.] <https://www.flahiga.org/>
- Florida Workers' Compensation Insurance Guaranty Association [ss. 631.901, 912, .932, F.S.] <http://fwciga.org/>

OTHER INSURANCE ENTITIES

- Florida Health Insurance Advisory Board [s. 627.6699(11), F.S.] <http://www.floir.com/sections/landh/fhiab.aspx>
- Florida Commission on Hurricane Loss Projection Methodology [s. 627.0628, F.S.] <https://www.sbafla.com/methodology/>
- Florida Hurricane Catastrophe Fund [s. 215.555, F.S.] <http://www.sbafla.com/fhcf/>
- Florida Patients' Compensation Fund [s. 766.105, F.S.] <http://www.floir.com/office/organization/associationslist.aspx>
- Florida Surplus Lines Service Office [s. 626.921, F.S.] <http://www.fslso.com/>
- Florida Health Maintenance Organization (HMO) Consumer Assistance Plan [s. 631.811-631.828, F.S.] <http://www.flhmocap.com/>
- Workers' Compensation Three-Member Panel [s. 440.1312, F.S.] <http://www.myfloridacfo.com/Division/WC/PublicationsFormsManualsReports/Reports/>

Notes

¹ Florida Office of Insurance Regulation, Long Range Program Plan, FY 2015-16 through FY 2019-20, at 2 (September 30, 2014).

² Fla. Stat. s. 20.121(3)(a)1., F.S. (2014).

³ Market Investigations is included under Compliance and Enforcement for state budgetary purposes. Operationally, it is under the Office of the General Counsel.

⁴ Life insurance includes term, whole, universal and variable life, and variable annuities. Credit life, credit disability and viatical filings are also included in the life category.

⁵ Health insurance includes indemnity and preferred provider organization major medical policies, managed care policies, Medicare Supplement policies, long-term care policies, limited benefit, disability income and catastrophic illness indemnity insurance.

⁶ Data derived from the COREN database of the Florida Office of Insurance Regulation.

⁷ “Applications processed” refers to those receiving a final disposition during the time period. Counts include all application types approved, withdrawn, denied, incomplete, or listed, except Investigation Only, Corporate Amendment, Surrender, Market Reduction, and Take-Outs.

⁸ Including approved, denied, withdrawn and incomplete applications.

⁹ Citizens Property Insurance Corporation, March 23, 2015.

¹⁰ Citizens Property Insurance Corporation, March 23, 2015.

¹¹ Citizens Property Insurance Corporation, March 23, 2015.

¹² Citizens Property Insurance Corporation, March 23, 2015.

¹³ Property and Casualty and Life and Health Financial Oversight business units of the Florida Office of Insurance Regulation.

¹⁴ Public Law No: 113-89 (03/21/2014)

¹⁵ National Association of Insurance Commissioners, State Insurance Regulation in Florida: Key Facts and Trends.

¹⁶ National Association of Insurance Commissioners: State Insurance Regulation in California: Key Facts and Trends; State Insurance Regulation in New York: Key Facts and Trends; State Insurance Regulation in Texas Key Facts and Trends; and State Insurance Regulation: Key Facts and Trends (United States).

¹⁷ Twenty three separate rules were repealed; twenty-one were continuing education rules and two were civil remedy rules.

¹⁸ National Association of Insurance Commissioners (NAIC) Financial Data Repository, NAIC IID Filings, U.S. residual market mechanisms, health insurers or captives not filing to FDR, and SwissRe Sigma No. 4/2015 for the remainder. Note: state totals are exclusive for state-only filers, and the U.S. total does not include deposit type contract funds.

¹⁹ U.S. Department of Commerce, Bureau of Economic Analysis (note: October 2015 for 2014).

²⁰ U.S. Department of Commerce, Bureau of Economic Analysis. Table Series SA27, SA27N: “Total full-time and part-time employment by NAICS industry, Insurance carriers and related activities” specific to Florida for 2014. The insurance carriers SIC group includes carriers of insurance of all types, including reinsurance agents and brokers dealing in insurance and organizations rendering services to insurance carriers or to policyholders are classified in Major Group 64. Industries in the Insurance Carriers and related Activities NAICS subsector group establishments are primarily engaged in one of the following (1) underwriting (assuming the risk, assigning premiums, and so forth) annuities and insurance policies or (2) facilitating such underwriting by selling insurance policies, and by providing other insurance and employee-benefit related services. The number includes both full and part-time employees. This information is at <http://www.bea.gov/iTable/iTable.cfm?reqid=70&step=1&isuri=1&acrdn=4#reqid=70&step=1&isuri=1>.

- ²¹ U.S. Department of Commerce, Bureau of Economic Analysis (BEA), U.S. Department of Commerce. The number is calculated by dividing 10,911,330 (Table series SA27, SA27N: “Total full-time and part-time employment by NAICS industry” specific to Florida) divided into 203,275 (Same table series but specific to “Insurance carriers and related activities.” This information is at <http://www.bea.gov/iTable/iTable.cfm?reqid=70&step=1&isuri=1&acrdn=4#reqid=70&step=1&isuri=1>).
- ²² Average compensation per job is based upon regional data published by the U.S. Department of Commerce, Bureau of Economic Analysis, for 2014. The number is calculated by dividing \$13,366,079,000 (Table series SA6, SA6N: “Compensation of employees by industry,” specific to “insurance carriers and related activities” for Florida) by 203,275 (Table Series SA27, SA27N: “Total full-time and part-time employment by NAICS industry” specific to ‘insurance carriers and related activities’ for Florida). This is at <http://www.bea.gov/iTable/iTable.cfm?reqid=70&step=1&isuri=1&acrdn=4#reqid=70&step=1&isuri=1>.
- ²³ U.S. Department of Commerce, Bureau of Economic Analysis (BEA). From Table Series SA6, SA6N: “Compensation of employees by NAICS industry” for 2013 and 2014.
- ²⁴ Florida Office of Insurance Regulation estimate based on data from the U.S. Department of Commerce, Bureau of Economic Analysis (BEA). Gross state product is the total value of all of the goods and services produced in Florida in a given year.
- ²⁵ Compiled by the Florida Office of Insurance Regulation from data maintained by the Florida Department of Revenue.
- ²⁶ NAIC, State Insurance Regulation in Florida: Key Facts and Market Trends, Published in 2015 for Calendar Year 2014.
- ²⁷ Compiled by the Florida Office of Insurance Regulation from NAIC CY 2014 company-reported premium data.
- ²⁸ For purposes of this report, “Residual market premium” means insurance premium written by the insurer of last resort. In Florida, this would include, among others, Citizens, the Florida Life and Health Insurance Guaranty Association, and the Florida Workers’ Compensation Joint Underwriting Association.
- ²⁹ 2015 Workers’ Compensation Annual Report, Florida Office of Insurance Regulation, at 9.
- ³⁰ Association of Insurance Commissioners (NAIC) Financial Data Repository, NAIC IID Filings, U.S. residual market mechanisms, health insurers or captives not filing to FDR, and SwissRe Sigma No. 4/2015 for the remainder. Note: state totals are exclusive for state-only filers, and the U.S. total does not include deposit type contract funds.
- ³¹ The average rate change is based upon rate filings submitted to the Florida Office of Insurance Regulation.
- ³² U.S. Department of Health and Human Services, “Addendum to the Health Insurance Marketplace Summary Enrollment Report for the Initial Annual Open Enrollment Period, For the Period: October 1, 2013 – March 31, 2014,” May 1, 2014, p. 10.
- ³³ 2014 Medical Loss Ratio (MLR) Report, U.S. Department of Health and Human Services, October 7, 2015 (A state-by-state account is available at <http://www.cms.gov/CCIIO/Resources/Data-Resources/mlr.html>).
- ³⁴ Florida Office of Insurance Regulation, Medical Malpractice Financial Information Closed Claims Database and Rate Filings, Annual Report 2015 (2014 data), at 10.
- ³⁵ Estate of McCall v. United States, 134 So. 3d 894, 897 (Fla. 2014)
- ³⁶ 2014 Annual Global Climate and Catastrophe Report, AON, at 1.
- ³⁷ Westphal v. City of St. Petersburg, 122 So. 3d 440 (Fla. 1st DCA 2013), rev. granted. SC13-1930.
- ³⁸ Id. at 442.
- ³⁹ Castellanos v. Next Door Company, 124 So. 3d 392 (Fla. 1st DCA 2013), rev. granted. SC13-2082.
- ⁴⁰ Office of Insurance Regulation. Numbers based on data used for Managed Care Quarterly Data Summary, as of December 30, 2014, and the Managed Care Quarterly Data Summary, as of December 31, 2012.
- ⁴¹ Florida Office of Insurance Regulation.
- ⁴² Florida Office of Insurance Regulation.
- ⁴³ Florida Office of Insurance Regulation, Medical Malpractice Financial Information Closed Claims Database and Rate Filings, Annual Report 2015 (for 2014 data), at 8.
- ⁴⁴ Willis Re, Florida Domestic Insurance Market—Primarily Property Writers, 2014 Year End Statutory Results (March 2015).
- ⁴⁵ Calculated from information contained in the NAIC Financial Data Repository.



STATISTICAL ADDENDUM

CALENDAR YEAR 2014

This section summarizes the financial information and activities of companies authorized to transact insurance-related business in Florida.

FLORIDA PROPERTY AND CASUALTY INSURANCE EXPERIENCE - CY 2014
PURSUANT TO SECTION 627.915(2), F.S.
DATA REPORTING FORM: OIR-DO-308*

LINE OF BUSINESS TABLE

SHORT LINE OF BUSINESS	LINE OF BUSINESS
FIRE	01 - FIRE
HO	04 - HOMEOWNERS MULTIPLE PERIL
CMP NON LIAB	05.1 - COMMERCIAL MULTIPLE PERIL (NON-LIABILITY PORTION)
CMP LIAB	05.2 - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION)
MED MAL	11 - MEDICAL MALPRACTICE
WC	16 - WORKERS' COMPENSATION
OTH LIAB	17 - OTHER LIABILITY
D&O	DIRECTORS' AND OFFICERS' LIABILITY ONLY (A SUBSET OF 17 - OTHER LIABILITY)
PROD LIAB	18 - PRODUCTS LIABILITY
PPA PIP	19.1 - PRIVATE PASSENGER AUTO NO-FAULT (PERSONAL INJURY PROTECTION)
PPA OTH LIAB	19.2 - OTHER PRIVATE PASSENGER AUTO LIABILITY
CA PIP	19.3 - COMMERCIAL AUTO NO-FAULT (PERSONAL INJURY PROTECTION)
CA OTH LIAB	19.4 - OTHER COMMERCIAL AUTO LIABILITY
PPA PD	21.1 - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE
CA PD	21.2 - COMMERCIAL AUTO PHYSICAL DAMAGE

*Values in the following tables (except for values in the row labeled 'CY 2014 Direct Premiums Written for All Companies') are attributed to companies that write at least 0.5% of the total premiums written for a given line of business. In order to determine whether a company meets this threshold, the Office divides a company's 2014 premiums written for a specific line of business by the 2013 total premiums written for that line of business. Note that this calculation is stipulated by statute. Additionally, note that the values shown in the following tables are compiled from data filed with the Office by each Property and Casualty insurer, and that it has not been audited or independently verified.

FLORIDA PROPERTY AND CASUALTY INSURANCE EXPERIENCE - CY 2014
PURSUANT TO SECTION 627.915(2), F.S.

LINE OF BUSINESS	FIRE	HO	CMP NON LIAB	CMP LIAB	MED MAL
CY 2014 DIRECT PREMIUMS WRITTEN FOR ALL COMPANIES	\$761,520,409	\$8,507,163,040	\$1,234,040,172	\$479,695,543	\$379,940,987
DIRECT PREMIUMS WRITTEN	\$583,284,691	\$7,948,495,403	\$1,013,764,677	\$385,162,722	\$359,143,029
DIRECT PREMIUMS EARNED	\$739,246,584	\$7,990,805,464	\$997,877,708	\$375,872,389	\$357,235,206
DIRECT LOSSES PAID	\$104,750,490	\$2,136,917,039	\$84,480,773	\$159,754,974	\$101,528,125
LOSS RESERVES FOR AKC - BEGINNING OF YEAR	\$36,976,557	\$829,477,973	\$49,905,543	\$239,153,487	\$251,165,092
LOSS RESERVES FOR AKC - END OF YEAR	\$34,817,678	\$794,429,133	\$54,158,525	\$258,133,137	\$254,980,938
RESERVES FOR LOSSES IBNR - BEGINNING OF YEAR	\$200,810,824	\$909,920,553	\$128,114,499	\$272,901,227	\$183,894,760
RESERVES FOR LOSSES IBNR - END OF YEAR	\$186,112,969	\$820,944,893	\$131,348,175	\$280,354,963	\$233,816,921
DIRECT LOSSES INCURRED	\$87,893,756	\$2,012,892,539	\$91,967,431	\$186,188,360	\$155,266,132
RATIO DIRECT LOSSES INCURRED TO PREMIUMS EARNED	11.9%	25.2%	9.2%	49.5%	43.5%
ALAE RESERVES - BEGINNING OF YEAR	\$31,419,555	\$311,126,137	\$15,077,975	\$216,012,797	\$168,825,419
ALAE RESERVES - END OF YEAR	\$33,030,486	\$297,229,769	\$11,942,891	\$230,073,797	\$179,822,269
ALAE - PAID	\$6,267,254	\$198,416,685	\$6,718,237	\$55,748,010	\$57,610,258
ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) INCURRED	\$7,878,185	\$184,520,317	\$3,583,153	\$69,809,010	\$68,607,108
RATIO ALAE TO PREMIUMS EARNED	1.1%	2.3%	0.4%	18.6%	19.2%
ULAE RESERVES - BEGINNING OF YEAR	\$11,847,950	\$198,804,949	\$210,477,144	\$154,524,325	\$24,102,279
ULAE RESERVES - END OF YEAR	\$12,809,879	\$219,304,429	\$214,782,774	\$157,685,094	\$25,457,900
ULAE - PAID	\$14,597,721	\$345,907,573	\$27,423,545	\$9,270,899	\$12,017,033
UNALLOCATED LOSS ADJUSTED EXPENSE (ULAE) INCURRED	\$15,559,650	\$366,407,053	\$31,729,175	\$12,431,668	\$13,372,654
RATIO ULAE TO PREMIUMS EARNED	2.1%	4.6%	3.2%	3.3%	3.7%
LOSS ADJUSTMENT EXPENSE (LAE) INCURRED	\$23,437,835	\$550,927,370	\$35,312,328	\$82,240,678	\$81,979,762
RATIO LAE TO PREMIUMS EARNED	3.2%	6.9%	3.5%	21.9%	22.9%
OE - OTHER ACQUISITION EXPENSE	\$51,440,504	\$376,653,160	\$62,755,677	\$23,443,213	\$9,319,472
OE - GENERAL EXPENSE	\$64,683,282	\$357,252,246	\$53,133,385	\$23,057,660	\$42,284,808
OE - COMMISSIONS AND BROKERAGE EXPENSES	\$84,630,180	\$1,084,528,122	\$140,542,294	\$62,878,440	\$32,813,333
OE - TAXES, LICENSES AND FEES	\$14,314,370	\$145,245,016	\$20,379,817	\$7,710,254	\$9,042,151
OTHER EXPENSE (OE)	\$215,068,336	\$1,963,678,544	\$276,811,173	\$117,089,567	\$93,459,764
RATIO OE TO PREMIUMS EARNED	29.1%	24.6%	27.7%	31.2%	26.2%
UNDERWRITING GAIN	\$412,846,657	\$3,463,307,011	\$593,786,776	(\$9,646,216)	\$26,529,548
RATIO UNDERWRITING GAIN TO PREMIUMS EARNED	55.8%	43.3%	59.5%	-2.6%	7.4%
POLICYHOLDER DIVIDENDS	\$0	\$40,616,409	\$1,151,499	\$12,710	\$5,406,530
NET INVESTMENT GAIN AND OTHER INCOME GAIN	\$8,656,391	\$151,630,192	\$24,858,993	\$30,679,551	\$41,487,057
NET INCOME AFTER POLICYHOLDER DIVIDENDS*	\$421,503,048	\$3,574,320,794	\$617,494,270	\$21,020,625	\$62,610,075

*BEFORE FEDERAL INCOME TAX

ABBREVIATION LIST

AKC: ALL KNOWN CLAIMS

IBNR: INCURRED BUT NOT REPORTED

IMPORTANT FORMULAS

LAE=ALAE+ULAE

UNDERWRITING GAIN=DIRECT PREMIUMS EARNED–DIRECT LOSSES INCURRED–LAE–OE

NET INCOME AFTER POLICYHOLDER DIVIDENDS=UNDERWRITING GAIN+NET INVESTMENT GAIN AND OTHER INCOME GAIN–POLICYHOLDER DIVIDENDS

FLORIDA PROPERTY AND CASUALTY INSURANCE EXPERIENCE - CY 2014

PURSUANT TO SECTION 627.915(2), F.S.

LINE OF BUSINESS	WC	OTH LIAB	D&O	PROD LIAB	PPA PIP
CY 2014 DIRECT PREMIUMS WRITTEN FOR ALL COMPANIES	\$2,536,404,656	\$2,808,276,064	\$235,499,430	\$121,385,956	\$3,135,000,080
DIRECT PREMIUMS WRITTEN	\$2,142,951,773	\$1,921,151,314	\$223,915,365	\$94,871,047	\$2,781,076,548
DIRECT PREMIUMS EARNED	\$2,063,307,043	\$1,878,350,700	\$215,535,000	\$90,433,656	\$2,848,665,439
DIRECT LOSSES PAID	\$906,171,592	\$1,058,729,049	\$115,467,548	\$36,818,893	\$1,691,494,004
LOSS RESERVES FOR AKC - BEGINNING OF YEAR	\$1,496,433,112	\$894,152,448	\$144,190,322	\$69,978,499	\$920,580,516
LOSS RESERVES FOR AKC - END OF YEAR	\$1,543,181,020	\$933,343,011	\$162,022,092	\$69,659,772	\$929,675,100
RESERVES FOR LOSSES IBNR - BEGINNING OF YEAR	\$2,315,117,386	\$1,424,885,912	\$315,529,054	\$128,094,779	\$544,909,521
RESERVES FOR LOSSES IBNR - END OF YEAR	\$2,429,973,561	\$1,397,334,092	\$286,862,895	\$136,354,790	\$544,445,445
DIRECT LOSSES INCURRED	\$1,067,775,675	\$1,070,367,792	\$104,633,159	\$44,760,177	\$1,700,124,512
RATIO DIRECT LOSSES INCURRED TO PREMIUMS EARNED	51.8%	57.0%	48.5%	49.5%	59.7%
ALAE RESERVES - BEGINNING OF YEAR	\$423,480,335	\$472,571,136	\$75,457,428	\$85,587,747	\$371,856,236
ALAE RESERVES - END OF YEAR	\$455,218,138	\$477,674,850	\$83,231,919	\$87,297,427	\$538,231,268
ALAE - PAID	\$129,579,468	\$112,204,553	\$23,131,118	\$30,019,330	\$232,449,093
ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) INCURRED	\$161,317,271	\$117,308,267	\$30,905,609	\$31,729,010	\$398,824,125
RATIO ALAE TO PREMIUMS EARNED	7.8%	6.2%	14.3%	35.1%	14.0%
ULAE RESERVES - BEGINNING OF YEAR	\$149,241,684	\$75,707,119	\$17,694,032	\$16,108,504	\$173,876,481
ULAE RESERVES - END OF YEAR	\$161,500,336	\$82,834,168	\$19,057,826	\$24,482,599	\$169,743,764
ULAE - PAID	\$157,005,090	\$45,885,464	\$8,133,712	\$5,487,896	\$275,166,324
UNALLOCATED LOSS ADJUSTED EXPENSE (ULAE) INCURRED	\$169,263,742	\$53,012,513	\$9,497,506	\$13,861,991	\$271,033,607
RATIO ULAE TO PREMIUMS EARNED	8.2%	2.8%	4.4%	15.3%	9.5%
LOSS ADJUSTMENT EXPENSE (LAE) INCURRED	\$330,581,013	\$170,320,780	\$40,403,115	\$45,591,001	\$669,857,732
RATIO LAE TO PREMIUMS EARNED	16.0%	9.1%	18.7%	50.4%	23.5%
OE - OTHER ACQUISITION EXPENSE	\$108,504,065	\$91,107,189	\$14,405,615	\$6,887,462	\$205,168,629
OE - GENERAL EXPENSE	\$155,993,276	\$76,559,923	\$6,694,812	\$5,584,920	\$139,747,161
OE - COMMISSIONS AND BROKERAGE EXPENSES	\$203,602,977	\$191,485,222	\$33,722,863	\$14,256,483	\$219,703,562
OE - TAXES, LICENSES AND FEES	\$86,654,550	\$40,874,133	\$5,101,861	\$1,924,488	\$37,993,668
OTHER EXPENSE (OE)	\$554,754,868	\$400,026,467	\$59,925,151	\$28,653,353	\$602,613,020
RATIO OE TO PREMIUMS EARNED	26.9%	21.3%	27.8%	31.7%	21.2%
UNDERWRITING GAIN	\$110,195,487	\$237,635,661	\$10,573,575	(\$28,570,875)	(\$123,929,825)
RATIO UNDERWRITING GAIN TO PREMIUMS EARNED	5.3%	12.7%	4.9%	-31.6%	-4.4%
POLICYHOLDER DIVIDENDS	\$57,604,792	\$22,855	\$0	\$1,607	\$6,130,154
NET INVESTMENT GAIN AND OTHER INCOME GAIN	\$155,796,635	\$144,857,425	\$20,615,276	\$21,734,238	\$60,604,481
NET INCOME AFTER POLICYHOLDER DIVIDENDS*	\$208,387,330	\$382,470,231	\$31,188,851	(\$6,838,244)	(\$69,455,498)

*BEFORE FEDERAL INCOME TAX

ABBREVIATION LIST

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LAE=ALAE+ULAE

UNDERWRITING GAIN=DIRECT PREMIUMS EARNED–DIRECT LOSSES INCURRED–LAE–OE

NET INCOME AFTER POLICYHOLDER DIVIDENDS=UNDERWRITING GAIN+NET INVESTMENT GAIN AND OTHER INCOME GAIN–POLICYHOLDER DIVIDENDS

FLORIDA PROPERTY AND CASUALTY INSURANCE EXPERIENCE - CY 2014
PURSUANT TO SECTION 627.915(2), F.S.

LINE OF BUSINESS	PPA OTH LIAB	CA PIP	CA OTH LIAB	PPA PD	CA PD
CY 2014 DIRECT PREMIUMS WRITTEN FOR ALL COMPANIES	\$7,627,700,499	\$76,889,810	\$1,453,441,723	\$3,772,177,666	\$288,888,188
DIRECT PREMIUMS WRITTEN	\$6,785,527,394	\$64,154,256	\$1,162,953,852	\$3,375,869,045	\$233,328,247
DIRECT PREMIUMS EARNED	\$6,659,675,557	\$67,075,062	\$1,092,232,672	\$3,264,447,616	\$221,655,781
DIRECT LOSSES PAID	\$4,318,737,141	\$35,699,533	\$649,240,239	\$2,209,736,750	\$119,800,884
LOSS RESERVES FOR AKC - BEGINNING OF YEAR	\$3,168,236,345	\$16,405,653	\$668,665,209	\$110,629,049	\$9,184,674
LOSS RESERVES FOR AKC - END OF YEAR	\$3,588,234,545	\$13,614,434	\$753,827,016	\$144,648,793	\$12,360,325
RESERVES FOR LOSSES IBNR - BEGINNING OF YEAR	\$1,051,697,344	\$27,145,695	\$363,754,489	\$18,067,815	\$4,001,974
RESERVES FOR LOSSES IBNR - END OF YEAR	\$1,186,254,457	\$27,420,520	\$402,500,176	\$10,603,048	\$6,615,318
DIRECT LOSSES INCURRED	\$4,873,292,454	\$33,183,139	\$773,147,733	\$2,236,291,727	\$125,589,879
RATIO DIRECT LOSSES INCURRED TO PREMIUMS EARNED	73.2%	49.5%	70.8%	68.5%	56.7%
ALAE RESERVES - BEGINNING OF YEAR	\$644,829,612	\$8,348,766	\$138,409,075	\$9,279,466	\$2,344,835
ALAE RESERVES - END OF YEAR	\$681,838,362	\$8,527,248	\$157,816,823	\$12,929,050	\$3,302,959
ALAE - PAID	\$268,971,130	\$4,409,649	\$70,937,077	\$16,984,281	\$2,528,675
ALLOCATED LOSS ADJUSTMENT EXPENSE (ALAE) INCURRED	\$305,979,880	\$4,588,131	\$90,344,825	\$20,633,865	\$3,486,799
RATIO ALAE TO PREMIUMS EARNED	4.6%	6.8%	8.3%	0.6%	1.6%
ULAE RESERVES - BEGINNING OF YEAR	\$393,622,638	\$3,647,411	\$175,134,910	\$75,210,420	\$1,766,493
ULAE RESERVES - END OF YEAR	\$439,648,045	\$4,261,268	\$185,799,279	\$83,588,477	\$3,417,970
ULAE - PAID	\$513,593,184	\$4,831,759	\$48,928,962	\$304,439,227	\$14,652,279
UNALLOCATED LOSS ADJUSTED EXPENSE (ULAE) INCURRED	\$559,618,591	\$5,445,616	\$59,593,331	\$312,817,284	\$16,303,756
RATIO ULAE TO PREMIUMS EARNED	8.4%	8.1%	5.5%	9.6%	7.4%
LOSS ADJUSTMENT EXPENSE (LAE) INCURRED	\$865,598,471	\$10,033,747	\$149,938,156	\$333,451,149	\$19,790,555
RATIO LAE TO PREMIUMS EARNED	13.0%	15.0%	13.7%	10.2%	8.9%
OE - OTHER ACQUISITION EXPENSE	\$526,468,705	\$2,130,046	\$48,739,392	\$274,865,682	\$9,669,658
OE - GENERAL EXPENSE	\$319,475,950	\$4,042,117	\$61,168,095	\$158,452,808	\$13,914,295
OE - COMMISSIONS AND BROKERAGE EXPENSES	\$433,725,026	\$7,010,972	\$172,678,286	\$211,116,528	\$34,611,046
OE - TAXES, LICENSES AND FEES	\$93,743,080	\$1,149,221	\$22,137,489	\$46,183,029	\$4,343,194
OTHER EXPENSE (OE)	\$1,373,412,761	\$14,332,356	\$304,723,262	\$690,618,047	\$62,538,193
RATIO OE TO PREMIUMS EARNED	20.6%	21.4%	27.9%	21.2%	28.2%
UNDERWRITING GAIN	(\$452,628,129)	\$9,525,820	(\$135,576,079)	\$4,086,693	\$13,737,154
RATIO UNDERWRITING GAIN TO PREMIUMS EARNED	-6.8%	14.2%	-12.4%	0.1%	6.2%
POLICYHOLDER DIVIDENDS	\$37,541,187	\$10	\$1,112	\$17,197,788	\$284
NET INVESTMENT GAIN AND OTHER INCOME GAIN	\$136,489,699	\$3,171,708	\$42,775,139	\$25,058,534	\$3,274,480
NET INCOME AFTER POLICYHOLDER DIVIDENDS*	(\$353,679,617)	\$12,697,518	(\$92,802,052)	\$11,947,439	\$17,011,350

*BEFORE FEDERAL INCOME TAX

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NET INCOME AFTER POLICYHOLDER DIVIDENDS=UNDERWRITING GAIN+NET INVESTMENT GAIN AND OTHER INCOME GAIN–POLICYHOLDER DIVIDENDS

TOP 15 PROPERTY AND CASUALTY COMPANIES – CY 2014
BY NAIC LINE OF BUSINESS
PURSUANT TO SECTION 624.313(1)(f), F.S.

ACCIDENT AND HEALTH

TOTAL FL PREMIUMS: \$194,852,170

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	25178	\$57,229,459	29.4%
2	CONTINENTAL CASUALTY COMPANY	20443	\$33,207,704	17.0%
3	NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$21,979,752	11.3%
4	ACE AMERICAN INSURANCE COMPANY	22667	\$19,988,667	10.3%
5	ZURICH AMERICAN INSURANCE COMPANY	16535	\$13,116,459	6.7%
6	BCS INSURANCE COMPANY	38245	\$8,073,575	4.1%
7	AMEX ASSURANCE COMPANY	27928	\$7,718,962	4.0%
8	UNITED STATES FIRE INSURANCE COMPANY	21113	\$4,898,498	2.5%
9	ATLANTIC SPECIALTY INSURANCE COMPANY	27154	\$4,434,634	2.3%
10	AMERICAN ALTERNATIVE INSURANCE CORPORATION	19720	\$3,406,798	1.7%
11	FEDERAL INSURANCE COMPANY	20281	\$3,328,500	1.7%
12	ARCH INSURANCE COMPANY	11150	\$2,113,389	1.1%
13	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	10111	\$2,005,071	1.0%
14	MARKEL INSURANCE COMPANY	38970	\$1,778,081	0.9%
15	CATLIN INSURANCE COMPANY, INC.	19518	\$1,376,963	0.7%

AGGREGATE WRITE-INS FOR OTHER LINES OF BUSINESS

TOTAL FL PREMIUMS: \$103,386,674

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	JEFFERSON INSURANCE COMPANY	11630	\$41,676,996	40.3%
2	AMERICAN ZURICH INSURANCE COMPANY	40142	\$38,746,938	37.5%
3	COURTESY INSURANCE COMPANY	26492	\$18,922,011	18.3%
4	CATERPILLAR INSURANCE COMPANY	11255	\$8,473,016	8.2%
5	ARAG INSURANCE COMPANY	34738	\$7,208,763	7.0%
6	AMERICAN ROAD INSURANCE COMPANY (THE)	19631	\$4,980,265	4.8%
7	MIDWEST EMPLOYERS CASUALTY COMPANY	23612	\$4,977,504	4.8%
8	GENERALI - U. S. BRANCH	11231	\$4,437,530	4.3%
9	AMERICAN MODERN HOME INSURANCE COMPANY	23469	\$2,024,613	2.0%
10	TRITON INSURANCE COMPANY	41211	\$1,872,888	1.8%
11	ARCH INSURANCE COMPANY	11150	\$1,761,248	1.7%
12	ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	30210	\$1,585,171	1.5%
13	YOSEMITE INSURANCE COMPANY	26220	\$1,200,624	1.2%
14	INDEPENDENCE AMERICAN INSURANCE COMPANY	26581	\$1,173,526	1.1%
15	ACE AMERICAN INSURANCE COMPANY	22667	\$920,200	0.9%

AIRCRAFT (ALL PERILS)

TOTAL FL PREMIUMS: \$97,207,440

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$16,289,471	16.8%
2	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	35300	\$8,511,273	8.8%
3	CATLIN INSURANCE COMPANY, INC.	19518	\$6,593,727	6.8%
4	XL SPECIALTY INSURANCE COMPANY	37885	\$6,488,014	6.7%
5	OLD REPUBLIC INSURANCE COMPANY	24147	\$5,749,321	5.9%
6	AMERICAN ALTERNATIVE INSURANCE CORPORATION	19720	\$4,901,544	5.0%
7	FEDERAL INSURANCE COMPANY	20281	\$4,279,804	4.4%
8	U.S. SPECIALTY INSURANCE COMPANY	29599	\$4,250,164	4.4%
9	STARR INDEMNITY & LIABILITY COMPANY	38318	\$4,244,310	4.4%
10	QBE INSURANCE CORPORATION	39217	\$3,845,279	4.0%

Source: NAIC State Page Exhibit

TOP 15 PROPERTY AND CASUALTY COMPANIES – CY 2014
BY NAIC LINE OF BUSINESS
PURSUANT TO SECTION 624.313(1)(f), F.S.

AIRCRAFT (ALL PERILS) (CONTINUED)

TOTAL FL PREMIUMS: \$97,207,440

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
11	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	19429	\$3,837,653	3.9%
12	STARNET INSURANCE COMPANY	40045	\$3,576,912	3.7%
13	STARR SURPLUS LINES INSURANCE COMPANY	13604	\$3,246,497	3.3%
14	LIBERTY MUTUAL INSURANCE COMPANY	23043	\$3,104,483	3.2%
15	NORTH AMERICAN ELITE INSURANCE COMPANY	29700	\$2,515,321	2.6%

ALLIED LINES

TOTAL FL PREMIUMS: \$3,124,390,200

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	CITIZENS PROPERTY INSURANCE CORPORATION	10064	\$1,185,079,687	37.9%
2	AMERICAN SECURITY INSURANCE COMPANY	42978	\$312,354,793	10.0%
3	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	10172	\$104,181,063	3.3%
4	WESTON INSURANCE COMPANY	14930	\$103,862,144	3.3%
5	QBE INSURANCE CORPORATION	39217	\$84,730,540	2.7%
6	LEXINGTON INSURANCE COMPANY	19437	\$76,622,320	2.5%
7	QBE SPECIALTY INSURANCE COMPANY	11515	\$60,619,901	1.9%
8	AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	12841	\$60,102,577	1.9%
9	LANDMARK AMERICAN INSURANCE COMPANY	33138	\$59,653,256	1.9%
10	WESTPORT INSURANCE CORPORATION	39845	\$55,271,254	1.8%
11	FACTORY MUTUAL INSURANCE COMPANY	21482	\$55,029,245	1.8%
12	ZURICH AMERICAN INSURANCE COMPANY	16535	\$54,337,233	1.7%
13	SCOTTSDALE INSURANCE COMPANY	41297	\$40,701,216	1.3%
14	ROCKHILL INSURANCE COMPANY	28053	\$38,761,055	1.2%
15	UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	10861	\$38,039,814	1.2%

BOILER AND MACHINERY

TOTAL FL PREMIUMS: \$62,133,754

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	FACTORY MUTUAL INSURANCE COMPANY	21482	\$12,797,450	20.6%
2	CONTINENTAL CASUALTY COMPANY	20443	\$5,430,155	8.7%
3	LEXINGTON INSURANCE COMPANY	19437	\$5,392,927	8.7%
4	HARTFORD STEAM BOILER INSPECTION & INS. COMPANY	11452	\$5,368,607	8.6%
5	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	25674	\$4,254,103	6.8%
6	NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$3,251,757	5.2%
7	FEDERAL INSURANCE COMPANY	20281	\$2,714,519	4.4%
8	ZURICH AMERICAN INSURANCE COMPANY	16535	\$2,123,697	3.4%
9	NATIONAL FIRE & MARINE INSURANCE COMPANY	20079	\$2,036,579	3.3%
10	LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	\$1,457,648	2.3%
11	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	26247	\$1,299,556	2.1%
12	WESTPORT INSURANCE CORPORATION	39845	\$1,291,102	2.1%
13	TRAVELERS INDEMNITY COMPANY OF AMERICA	25666	\$976,301	1.6%
14	XL INSURANCE AMERICA, INC.	24554	\$805,289	1.3%
15	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	22136	\$763,403	1.2%

Source: NAIC State Page Exhibit

TOP 15 PROPERTY AND CASUALTY COMPANIES – CY 2014
BY NAIC LINE OF BUSINESS
PURSUANT TO SECTION 624.313(1)(f), F.S.

BURGLARY AND THEFT		TOTAL FL PREMIUMS:		\$16,234,441
RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	31194	\$2,442,851	15.0%
2	NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$1,701,509	10.5%
3	FEDERAL INSURANCE COMPANY	20281	\$1,521,982	9.4%
4	HISCOX INSURANCE COMPANY INC.	10200	\$1,499,900	9.2%
5	CUMIS INSURANCE SOCIETY, INC.	10847	\$1,033,544	6.4%
6	U.S. SPECIALTY INSURANCE COMPANY	29599	\$920,543	5.7%
7	UNITED CASUALTY INSURANCE COMPANY OF AMERICA	11142	\$725,011	4.5%
8	ZURICH AMERICAN INSURANCE COMPANY	16535	\$663,753	4.1%
9	ASPEN SPECIALTY INSURANCE COMPANY	10717	\$599,556	3.7%
10	HARTFORD FIRE INSURANCE COMPANY	19682	\$446,523	2.8%
11	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	41181	\$383,229	2.4%
12	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	39306	\$371,948	2.3%
13	MASSACHUSETTS BAY INSURANCE COMPANY	22306	\$343,820	2.1%
14	COREPOINTE INSURANCE COMPANY	10499	\$309,296	1.9%
15	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	42579	\$295,826	1.8%

COMMERCIAL AUTO		TOTAL FL PREMIUMS:		\$1,879,841,998
RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	PROGRESSIVE EXPRESS INSURANCE COMPANY	10193	\$275,259,771	14.6%
2	NATIONAL INDEMNITY COMPANY OF THE SOUTH	42137	\$63,805,809	3.4%
3	AUTO-OWNERS INSURANCE COMPANY	18988	\$62,677,431	3.3%
4	WESTFIELD INSURANCE COMPANY	24112	\$54,456,231	2.9%
5	ALLSTATE INSURANCE COMPANY	19232	\$46,553,750	2.5%
6	OWNERS INSURANCE COMPANY	32700	\$37,761,036	2.0%
7	PHILADELPHIA INDEMNITY INSURANCE COMPANY	18058	\$32,799,959	1.7%
8	ASCENDANT COMMERCIAL INSURANCE, INC.	13683	\$31,653,387	1.7%
9	ZURICH AMERICAN INSURANCE COMPANY	16535	\$29,915,693	1.6%
10	EMPIRE FIRE AND MARINE INSURANCE COMPANY	21326	\$28,533,907	1.5%
11	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	25178	\$27,824,745	1.5%
12	AMERISURE INSURANCE COMPANY	19488	\$27,486,083	1.5%
13	MAPFRE INSURANCE COMPANY OF FLORIDA	34932	\$26,547,809	1.4%
14	CANAL INSURANCE COMPANY	10464	\$25,488,101	1.4%
15	ILLINOIS NATIONAL INSURANCE COMPANY	23817	\$24,633,500	1.3%

COMMERCIAL MULTIPLE PERIL		TOTAL FL PREMIUMS:		\$2,115,298,199
RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	AMERICAN COASTAL INSURANCE COMPANY	12968	\$310,233,130	14.7%
2	ZURICH AMERICAN INSURANCE COMPANY	16535	\$127,032,213	6.0%
3	AMERICAN CAPITAL ASSURANCE CORP	12601	\$91,443,324	4.3%
4	PHILADELPHIA INDEMNITY INSURANCE COMPANY	18058	\$88,611,065	4.2%
5	PRAETORIAN INSURANCE COMPANY	37257	\$87,500,568	4.1%
6	OLD DOMINION INSURANCE COMPANY	40231	\$78,635,770	3.7%
7	STEADFAST INSURANCE COMPANY	26387	\$58,636,540	2.8%
8	SCOTTSDALE INSURANCE COMPANY	41297	\$56,319,231	2.7%
9	ROCKHILL INSURANCE COMPANY	28053	\$53,079,443	2.5%
10	ACE AMERICAN INSURANCE COMPANY	22667	\$47,822,390	2.3%

Source: NAIC State Page Exhibit

TOP 15 PROPERTY AND CASUALTY COMPANIES – CY 2014
BY NAIC LINE OF BUSINESS
PURSUANT TO SECTION 624.313(1)(f), F.S.

COMMERCIAL MULTIPLE PERIL (CONTINUED)

TOTAL FL PREMIUMS: \$2,115,298,199

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
11	FIRST COMMUNITY INSURANCE COMPANY	13990	\$42,925,902	2.0%
12	FEDERAL INSURANCE COMPANY	20281	\$42,616,665	2.0%
13	WESTFIELD INSURANCE COMPANY	24112	\$36,558,893	1.7%
14	LIBERTY SURPLUS INSURANCE CORPORATION	10725	\$32,145,387	1.5%
15	SOUTHERN-OWNERS INSURANCE COMPANY	10190	\$31,227,644	1.5%

CREDIT

TOTAL FL PREMIUMS: \$74,826,454

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	EULER HERMES NORTH AMERICA INSURANCE COMPANY	20516	\$23,298,284	31.1%
2	OLD REPUBLIC INSURANCE COMPANY	24147	\$9,179,280	12.3%
3	COFACE NORTH AMERICA INSURANCE COMPANY	31887	\$6,975,059	9.3%
4	QBE INSURANCE CORPORATION	39217	\$4,621,227	6.2%
5	FIRST COLONIAL INSURANCE COMPANY	29980	\$3,804,069	5.1%
6	ARCH INSURANCE COMPANY	11150	\$3,687,094	4.9%
7	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	10111	\$3,433,838	4.6%
8	ATLANTIC SPECIALTY INSURANCE COMPANY	27154	\$2,584,688	3.5%
9	GREAT AMERICAN E & S INSURANCE COMPANY	37532	\$2,034,747	2.7%
10	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	28401	\$2,023,513	2.7%
11	ATRADIUS TRADE CREDIT INSURANCE, INC.	25422	\$1,843,251	2.5%
12	OHIO INDEMNITY COMPANY	26565	\$1,694,406	2.3%
13	GREAT AMERICAN INSURANCE COMPANY	16691	\$1,605,554	2.1%
14	ARCH SPECIALTY INSURANCE COMPANY	21199	\$1,476,302	2.0%
15	STEADFAST INSURANCE COMPANY	26387	\$1,133,865	1.5%

EARTHQUAKE

TOTAL FL PREMIUMS: \$25,279,281

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	LEXINGTON INSURANCE COMPANY	19437	\$7,196,124	28.5%
2	TRAVELERS EXCESS AND SURPLUS LINES COMPANY	29696	\$2,582,381	10.2%
3	ALTERRA EXCESS & SURPLUS INSURANCE COMPANY	33189	\$1,427,043	5.6%
4	ARCH SPECIALTY INSURANCE COMPANY	21199	\$1,134,738	4.5%
5	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	25674	\$1,118,386	4.4%
6	ALLIED WORLD ASSURANCE COMPANY (US), INC.	19489	\$1,107,110	4.4%
7	IRONSHORE SPECIALTY INSURANCE COMPANY	25445	\$961,753	3.8%
8	LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	\$917,107	3.6%
9	ZURICH AMERICAN INSURANCE COMPANY	16535	\$870,588	3.4%
10	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	10172	\$795,695	3.1%
11	TRAVELERS INDEMNITY COMPANY	25658	\$562,167	2.2%
12	NATIONAL FIRE & MARINE INSURANCE COMPANY	20079	\$490,922	1.9%
13	COLONY INSURANCE COMPANY	39993	\$486,674	1.9%
14	XL INSURANCE AMERICA, INC.	24554	\$455,352	1.8%
15	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	35300	\$428,061	1.7%

Source: NAIC State Page Exhibit

TOP 15 PROPERTY AND CASUALTY COMPANIES – CY 2014
BY NAIC LINE OF BUSINESS
PURSUANT TO SECTION 624.313(1)(f), F.S.

EXCESS WORKERS' COMPENSATION		TOTAL FL PREMIUMS:		\$58,707,150
RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	SAFETY NATIONAL CASUALTY CORPORATION	15105	\$16,233,233	27.7%
2	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	16608	\$8,028,119	13.7%
3	LM INSURANCE CORPORATION	33600	\$7,668,640	13.1%
4	ACE AMERICAN INSURANCE COMPANY	22667	\$7,618,110	13.0%
5	COLONY INSURANCE COMPANY	39993	\$5,021,599	8.6%
6	ARCH INSURANCE COMPANY	11150	\$3,478,131	5.9%
7	STATE NATIONAL INSURANCE COMPANY INC.	12831	\$2,729,221	4.6%
8	XL SPECIALTY INSURANCE COMPANY	37885	\$1,575,824	2.7%
9	NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$1,400,445	2.4%
10	WESCO INSURANCE COMPANY	25011	\$1,095,670	1.9%
11	ZURICH AMERICAN INSURANCE COMPANY	16535	\$948,569	1.6%
12	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	25674	\$855,015	1.5%
13	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	11118	\$790,114	1.3%
14	SECURITY NATIONAL INSURANCE COMPANY	19879	\$746,036	1.3%
15	HARTFORD CASUALTY INSURANCE COMPANY	29424	\$290,621	0.5%

FARMOWNERS MULTIPLE PERIL		TOTAL FL PREMIUMS:		\$23,064,737
RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	GREAT AMERICAN ASSURANCE COMPANY	26344	\$5,243,448	22.7%
2	GREAT AMERICAN INSURANCE COMPANY	16691	\$5,040,167	21.9%
3	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	22136	\$2,214,920	9.6%
4	TRAVELERS INDEMNITY COMPANY OF AMERICA	25666	\$2,115,418	9.2%
5	SCOTTSDALE INSURANCE COMPANY	41297	\$1,621,626	7.0%
6	FCCI INSURANCE COMPANY	10178	\$1,588,617	6.9%
7	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	43575	\$1,263,234	5.5%
8	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	25682	\$942,070	4.1%
9	CHARTER OAK FIRE INSURANCE COMPANY	25615	\$691,124	3.0%
10	MARKEL INSURANCE COMPANY	38970	\$537,178	2.3%
11	TRAVELERS INDEMNITY COMPANY	25658	\$524,167	2.3%
12	NATIONAL TRUST INSURANCE COMPANY	20141	\$471,657	2.0%
13	GEMINI INSURANCE COMPANY	10833	\$414,712	1.8%
14	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	26832	\$253,999	1.1%
15	ILLINOIS UNION INSURANCE COMPANY	27960	\$74,544	0.3%

FEDERAL FLOOD		TOTAL FL PREMIUMS:		\$875,331,924
RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	WRIGHT NATIONAL FLOOD INSURANCE COMPANY	11523	\$219,971,287	25.1%
2	ALLSTATE INSURANCE COMPANY	19232	\$83,543,448	9.5%
3	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	10111	\$82,974,455	9.5%
4	HARTFORD INSURANCE COMPANY OF THE MIDWEST	37478	\$78,303,561	8.9%
5	AMERICAN STRATEGIC INSURANCE CORP.	10872	\$59,873,016	6.8%
6	TOWER HILL PREFERRED INSURANCE COMPANY	29050	\$36,565,070	4.2%
7	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	23779	\$35,976,577	4.1%
8	USAA GENERAL INDEMNITY COMPANY	18600	\$34,634,613	4.0%
9	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	39926	\$32,187,311	3.7%
10	SERVICE INSURANCE COMPANY	36560	\$24,573,849	2.8%

Source: NAIC State Page Exhibit

TOP 15 PROPERTY AND CASUALTY COMPANIES – CY 2014
BY NAIC LINE OF BUSINESS
PURSUANT TO SECTION 624.313(1)(f), F.S.

FEDERAL FLOOD (CONTINUED)

TOTAL FL PREMIUMS: \$875,331,924

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
11	FIRST COMMUNITY INSURANCE COMPANY	13990	\$23,893,951	2.7%
12	AUTO CLUB SOUTH INSURANCE COMPANY	41041	\$20,350,238	2.3%
13	NATIONWIDE MUTUAL INSURANCE COMPANY	23787	\$18,678,196	2.1%
14	PHILADELPHIA INDEMNITY INSURANCE COMPANY	18058	\$17,528,398	2.0%
15	OLD DOMINION INSURANCE COMPANY	40231	\$11,856,384	1.4%

FIDELITY

TOTAL FL PREMIUMS: \$62,805,443

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	31194	\$11,640,673	18.5%
2	FEDERAL INSURANCE COMPANY	20281	\$9,617,366	15.3%
3	NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$4,972,645	7.9%
4	GREAT AMERICAN INSURANCE COMPANY	16691	\$4,256,625	6.8%
5	CUMIS INSURANCE SOCIETY, INC.	10847	\$3,131,596	5.0%
6	HARTFORD FIRE INSURANCE COMPANY	19682	\$3,044,142	4.8%
7	LIBERTY MUTUAL INSURANCE COMPANY	23043	\$2,757,360	4.4%
8	ZURICH AMERICAN INSURANCE COMPANY	16535	\$2,127,781	3.4%
9	CONTINENTAL INSURANCE COMPANY	35289	\$1,841,164	2.9%
10	WESTERN SURETY COMPANY	13188	\$1,284,839	2.0%
11	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	39306	\$1,279,690	2.0%
12	CONTINENTAL CASUALTY COMPANY	20443	\$1,213,661	1.9%
13	MASSACHUSETTS BAY INSURANCE COMPANY	22306	\$917,747	1.5%
14	HANOVER INSURANCE COMPANY (THE)	22292	\$698,031	1.1%
15	RLI INSURANCE COMPANY	13056	\$673,254	1.1%

FINANCIAL GUARANTY

TOTAL FL PREMIUMS: \$4,254,220

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	ASSURED GUARANTY MUNICIPAL CORP.	18287	\$3,297,648	77.5%
2	AMBAC ASSURANCE CORPORATION	18708	\$375,021	8.8%
3	MBIA INSURANCE CORPORATION	12041	\$371,861	8.7%
4	BUILD AMERICA MUTUAL ASSURANCE COMPANY	14380	\$209,690	4.9%

FIRE

TOTAL FL PREMIUMS: \$1,303,185,508

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	AMERICAN SECURITY INSURANCE COMPANY	42978	\$112,615,471	8.6%
2	CITIZENS PROPERTY INSURANCE CORPORATION	10064	\$103,813,763	8.0%
3	LEXINGTON INSURANCE COMPANY	19437	\$96,259,421	7.4%
4	ARCH SPECIALTY INSURANCE COMPANY	21199	\$71,094,469	5.5%
5	SECURITY FIRST INSURANCE COMPANY	10117	\$49,456,549	3.8%
6	VOYAGER INDEMNITY INSURANCE COMPANY	40428	\$44,843,320	3.4%
7	EMPIRE INDEMNITY INSURANCE COMPANY	21334	\$38,693,351	3.0%
8	LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	\$35,195,864	2.7%
9	HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	12944	\$31,754,001	2.4%
10	SOUTHERN FIDELITY INSURANCE COMPANY	10136	\$31,603,859	2.4%
11	INDIAN HARBOR INSURANCE COMPANY	36940	\$28,588,638	2.2%

Source: NAIC State Page Exhibit

TOP 15 PROPERTY AND CASUALTY COMPANIES – CY 2014
BY NAIC LINE OF BUSINESS
PURSUANT TO SECTION 624.313(1)(f), F.S.

FIRE (CONTINUED)

TOTAL FL PREMIUMS: \$1,303,185,508

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
12	SOUTHERN OAK INSURANCE COMPANY	12247	\$27,701,106	2.1%
13	SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	14166	\$27,185,651	2.1%
14	QBE SPECIALTY INSURANCE COMPANY	11515	\$24,695,625	1.9%
15	LANDMARK AMERICAN INSURANCE COMPANY	33138	\$22,410,245	1.7%

HOMEOWNERS MULTIPLE PERIL

TOTAL FL PREMIUMS: \$8,716,735,991

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	CITIZENS PROPERTY INSURANCE CORPORATION	10064	\$794,976,394	9.1%
2	UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	10861	\$680,118,549	7.8%
3	STATE FARM FLORIDA INSURANCE COMPANY	10739	\$639,786,895	7.3%
4	FEDERATED NATIONAL INSURANCE COMPANY	10790	\$340,103,640	3.9%
5	HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	12944	\$313,666,633	3.6%
6	FLORIDA PENINSULA INSURANCE COMPANY	10132	\$307,232,082	3.5%
7	UNITED PROPERTY & CASUALTY INSURANCE COMPANY	10969	\$282,809,776	3.2%
8	UNITED SERVICES AUTOMOBILE ASSOCIATION	25941	\$273,660,583	3.1%
9	HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	14407	\$273,578,435	3.1%
10	ST. JOHNS INSURANCE COMPANY, INC.	11844	\$248,772,740	2.9%
11	PEOPLE'S TRUST INSURANCE COMPANY	13125	\$248,155,136	2.8%
12	TOWER HILL PRIME INSURANCE COMPANY	11027	\$209,188,927	2.4%
13	SECURITY FIRST INSURANCE COMPANY	10117	\$198,460,685	2.3%
14	FEDERAL INSURANCE COMPANY	20281	\$168,364,867	1.9%
15	AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	12841	\$164,801,731	1.9%

INLAND MARINE

TOTAL FL PREMIUMS: \$1,093,858,162

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	CONTINENTAL CASUALTY COMPANY	20443	\$157,492,789	14.4%
2	LIBERTY MUTUAL INSURANCE COMPANY	23043	\$85,819,382	7.8%
3	AMERICAN ZURICH INSURANCE COMPANY	40142	\$45,638,344	4.2%
4	FEDERAL INSURANCE COMPANY	20281	\$35,481,070	3.2%
5	STATE FARM FLORIDA INSURANCE COMPANY	10739	\$32,168,129	2.9%
6	AMERICAN HOME ASSURANCE COMPANY	19380	\$29,329,338	2.7%
7	PROGRESSIVE AMERICAN INSURANCE COMPANY	24252	\$29,192,183	2.7%
8	FACTORY MUTUAL INSURANCE COMPANY	21482	\$28,247,023	2.6%
9	NEW HAMPSHIRE INSURANCE COMPANY	23841	\$27,599,150	2.5%
10	AGCS MARINE INSURANCE COMPANY	22837	\$25,087,180	2.3%
11	TRANSAMERICA CASUALTY INSURANCE COMPANY	10952	\$24,377,614	2.2%
12	OLD REPUBLIC INSURANCE COMPANY	24147	\$21,960,523	2.0%
13	NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$21,956,361	2.0%
14	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	10111	\$21,937,026	2.0%
15	PROGRESSIVE EXPRESS INSURANCE COMPANY	10193	\$18,443,565	1.7%

Source: NAIC State Page Exhibit

TOP 15 PROPERTY AND CASUALTY COMPANIES – CY 2014
BY NAIC LINE OF BUSINESS
PURSUANT TO SECTION 624.313(1)(f), F.S.

MEDICAL PROFESSIONAL LIABILITY

TOTAL FL PREMIUMS: \$592,577,078

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	DOCTORS COMPANY, AN INTERINSURANCE EXCHANGE (THE)	34495	\$124,015,643	20.9%
2	MAG MUTUAL INSURANCE COMPANY	42617	\$52,093,253	8.8%
3	MEDICAL PROTECTIVE COMPANY (THE)	11843	\$42,620,910	7.2%
4	THE HEALTHCARE UNDERWRITING COMPANY, A RISK RETENTION GROUP	10152	\$31,886,363	5.4%
5	FD INSURANCE COMPANY	12441	\$27,674,307	4.7%
6	HEALTH CARE INDEMNITY, INC.	35904	\$26,242,345	4.4%
7	PROASSURANCE CASUALTY COMPANY	38954	\$17,431,164	2.9%
8	EVANSTON INSURANCE COMPANY	35378	\$16,683,476	2.8%
9	MEDMAL DIRECT INSURANCE COMPANY	13793	\$12,605,226	2.1%
10	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	20427	\$11,634,528	2.0%
11	LEXINGTON INSURANCE COMPANY	19437	\$9,229,145	1.6%
12	NATIONAL FIRE & MARINE INSURANCE COMPANY	20079	\$8,994,414	1.5%
13	CONTINENTAL CASUALTY COMPANY	20443	\$8,867,422	1.5%
14	ALLIED WORLD SURPLUS LINES INSURANCE COMPANY	24319	\$8,809,584	1.5%
15	SAMARITAN RISK RETENTION GROUP, INC.	12511	\$8,661,507	1.5%

MORTGAGE GUARANTY

TOTAL FL PREMIUMS: \$201,550,079

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	RADIAN GUARANTY, INC.	33790	\$62,537,947	31.0%
2	UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY	15873	\$36,210,136	18.0%
3	GENWORTH MORTGAGE INSURANCE CORPORATION	38458	\$33,509,348	16.6%
4	MORTGAGE GUARANTY INSURANCE CORPORATION	29858	\$31,453,921	15.6%
5	REPUBLIC MORTGAGE INSURANCE COMPANY	28452	\$14,399,721	7.1%
6	ESSENT GUARANTY, INC.,	13634	\$13,476,736	6.7%
7	ARCH MORTGAGE INSURANCE COMPANY	40266	\$4,703,740	2.3%
8	MGIC INDEMNITY CORPORATION	18740	\$3,522,636	1.7%
9	GENWORTH RESIDENTIAL MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA	29823	\$1,058,330	0.5%
10	NATIONAL MORTGAGE INSURANCE CORPORATION	13695	\$394,547	0.2%
11	UNITED GUARANTY MORTGAGE INDEMNITY COMPANY	26999	\$271,942	0.1%
12	ARCH MORTGAGE GUARANTY COMPANY	18732	\$11,075	0.0%

MULTIPLE PERIL CROP

TOTAL FL PREMIUMS: \$98,874,798

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	20699	\$22,723,149	23.0%
2	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	12548	\$18,969,977	19.2%
3	PRODUCERS AGRICULTURE INSURANCE COMPANY	34312	\$17,755,024	18.0%
4	GREAT AMERICAN INSURANCE COMPANY	16691	\$15,414,574	15.6%
5	AGRI GENERAL INSURANCE COMPANY	42757	\$14,053,049	14.2%
6	RURAL COMMUNITY INSURANCE COMPANY	39039	\$6,338,062	6.4%
7	NAU COUNTRY INSURANCE COMPANY	25240	\$1,921,793	1.9%
8	JOHN DEERE INSURANCE COMPANY	36781	\$708,124	0.7%
9	GUIDEONE MUTUAL INSURANCE COMPANY	15032	\$508,301	0.5%
10	ACCEPTANCE INDEMNITY INSURANCE COMPANY	20010	\$282,308	0.3%
11	STATE FARM FIRE AND CASUALTY COMPANY	25143	\$200,948	0.2%
12	STARR INDEMNITY & LIABILITY COMPANY	38318	-\$511	0.0%

Source: NAIC State Page Exhibit

TOP 15 PROPERTY AND CASUALTY COMPANIES – CY 2014
BY NAIC LINE OF BUSINESS
PURSUANT TO SECTION 624.313(1)(f), F.S.

OCEAN MARINE

TOTAL FL PREMIUMS: \$320,011,346

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	20052	\$35,760,799	11.2%
2	NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$31,789,579	9.9%
3	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	25674	\$20,159,390	6.3%
4	XL SPECIALTY INSURANCE COMPANY	37885	\$19,192,285	6.0%
5	ACE AMERICAN INSURANCE COMPANY	22667	\$18,423,247	5.8%
6	SEAWORTHY INSURANCE COMPANY	37923	\$17,888,879	5.6%
7	SEVEN SEAS INSURANCE COMPANY, INC.	37672	\$16,364,533	5.1%
8	FEDERAL INSURANCE COMPANY	20281	\$15,193,308	4.7%
9	ATLANTIC SPECIALTY INSURANCE COMPANY	27154	\$14,614,358	4.6%
10	STARR INDEMNITY & LIABILITY COMPANY	38318	\$10,416,069	3.3%
11	NAVIGATORS INSURANCE COMPANY	42307	\$9,721,118	3.0%
12	AGCS MARINE INSURANCE COMPANY	22837	\$9,543,945	3.0%
13	AIG PROPERTY CASUALTY COMPANY	19402	\$7,220,856	2.3%
14	ZURICH AMERICAN INSURANCE COMPANY	16535	\$6,696,572	2.1%
15	MARKEL AMERICAN INSURANCE COMPANY	28932	\$6,474,807	2.0%

OTHER LIABILITY

TOTAL FL PREMIUMS: \$3,846,364,352

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	10111	\$745,310,082	19.4%
2	ACE AMERICAN INSURANCE COMPANY	22667	\$138,046,759	3.6%
3	CONTINENTAL CASUALTY COMPANY	20443	\$103,268,933	2.7%
4	FEDERAL INSURANCE COMPANY	20281	\$78,991,736	2.1%
5	SOUTHERN-OWNERS INSURANCE COMPANY	10190	\$71,956,162	1.9%
6	NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	19445	\$69,734,833	1.8%
7	SCOTTSDALE INSURANCE COMPANY	41297	\$67,349,932	1.8%
8	LEXINGTON INSURANCE COMPANY	19437	\$58,980,512	1.5%
9	AIG SPECIALTY INSURANCE COMPANY	26883	\$45,914,743	1.2%
10	ZURICH AMERICAN INSURANCE COMPANY	16535	\$42,280,102	1.1%
11	COMMERCE AND INDUSTRY INSURANCE COMPANY	19410	\$41,994,636	1.1%
12	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	31194	\$36,650,913	1.0%
13	STATE FARM FLORIDA INSURANCE COMPANY	10739	\$35,842,810	0.9%
14	COLUMBIA CASUALTY COMPANY	31127	\$35,198,575	0.9%
15	NAUTILUS INSURANCE COMPANY	17370	\$35,141,779	0.9%

PRIVATE CROP

TOTAL FL PREMIUMS: \$241,577

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	NAU COUNTRY INSURANCE COMPANY	25240	\$130,984	54.2%
2	GUIDEONE MUTUAL INSURANCE COMPANY	15032	\$49,379	20.4%
3	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	12548	\$22,391	9.3%
4	GREAT AMERICAN INSURANCE COMPANY	16691	\$18,044	7.5%
5	PRODUCERS AGRICULTURE INSURANCE COMPANY	34312	\$16,689	6.9%
6	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	20699	\$3,579	1.5%
7	STARR INDEMNITY & LIABILITY COMPANY	38318	\$511	0.2%

Source: NAIC State Page Exhibit

TOP 15 PROPERTY AND CASUALTY COMPANIES – CY 2014
BY NAIC LINE OF BUSINESS
PURSUANT TO SECTION 624.313(1)(f), F.S.

PRIVATE PASSENGER AUTO

TOTAL FL PREMIUMS: \$14,557,448,072

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	25178	\$2,414,193,999	16.6%
2	GEICO GENERAL INSURANCE COMPANY	35882	\$1,623,628,083	11.2%
3	PROGRESSIVE AMERICAN INSURANCE COMPANY	24252	\$1,120,751,954	7.7%
4	PROGRESSIVE SELECT INSURANCE COMPANY	10192	\$849,662,647	5.8%
5	GEICO INDEMNITY COMPANY	22055	\$812,692,345	5.6%
6	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	29688	\$795,570,244	5.5%
7	GOVERNMENT EMPLOYEES INSURANCE COMPANY	22063	\$469,013,605	3.2%
8	ALLSTATE INSURANCE COMPANY	19232	\$408,530,839	2.8%
9	UNITED SERVICES AUTOMOBILE ASSOCIATION	25941	\$403,162,237	2.8%
10	USAA CASUALTY INSURANCE COMPANY	25968	\$292,228,576	2.0%
11	INFINITY AUTO INSURANCE COMPANY	11738	\$265,367,757	1.8%
12	SAFECO INSURANCE COMPANY OF ILLINOIS	39012	\$239,969,287	1.6%
13	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	17230	\$227,533,907	1.6%
14	SECURITY NATIONAL INSURANCE COMPANY	33120	\$214,548,246	1.5%
15	21ST CENTURY CENTENNIAL INSURANCE COMPANY	34789	\$211,197,857	1.5%

PRODUCTS LIABILITY

TOTAL FL PREMIUMS: \$193,200,056

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	FEDERAL INSURANCE COMPANY	20281	\$10,274,890	5.3%
2	NATIONAL TRUST INSURANCE COMPANY	20141	\$8,758,387	4.5%
3	HARTFORD FIRE INSURANCE COMPANY	19682	\$8,150,147	4.2%
4	MID-CONTINENT CASUALTY COMPANY	23418	\$6,712,604	3.5%
5	FIRST MERCURY INSURANCE COMPANY	10657	\$6,652,028	3.4%
6	AMERISURE INSURANCE COMPANY	19488	\$5,828,542	3.0%
7	EVANSTON INSURANCE COMPANY	35378	\$5,645,311	2.9%
8	AMERISURE MUTUAL INSURANCE COMPANY	23396	\$5,208,068	2.7%
9	GREAT AMERICAN E & S INSURANCE COMPANY	37532	\$5,120,229	2.7%
10	LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	\$4,757,469	2.5%
11	COLONY INSURANCE COMPANY	39993	\$4,607,887	2.4%
12	ARCH INSURANCE COMPANY	11150	\$3,660,449	1.9%
13	FCCI INSURANCE COMPANY	10178	\$3,422,799	1.8%
14	WESTERN WORLD INSURANCE COMPANY	13196	\$3,314,687	1.7%
15	FCCI COMMERCIAL INSURANCE COMPANY	33472	\$3,225,728	1.7%

SURETY

TOTAL FL PREMIUMS: \$335,490,561

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	31194	\$50,443,170	15.0%
2	LIBERTY MUTUAL INSURANCE COMPANY	23043	\$38,634,118	11.5%
3	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	39306	\$36,512,290	10.9%
4	WESTERN SURETY COMPANY	13188	\$17,442,728	5.2%
5	WESTCHESTER FIRE INSURANCE COMPANY	10030	\$14,331,950	4.3%
6	FEDERAL INSURANCE COMPANY	20281	\$10,215,631	3.0%
7	BERKLEY INSURANCE COMPANY	32603	\$9,836,517	2.9%
8	INTERNATIONAL FIDELITY INSURANCE COMPANY	11592	\$8,881,049	2.6%
9	HARTFORD FIRE INSURANCE COMPANY	19682	\$7,859,110	2.3%
10	GREAT AMERICAN INSURANCE COMPANY	16691	\$6,440,901	1.9%

Source: NAIC State Page Exhibit

TOP 15 PROPERTY AND CASUALTY COMPANIES – CY 2014
BY NAIC LINE OF BUSINESS
PURSUANT TO SECTION 624.313(1)(f), F.S.

SURETY (CONTINUED)

TOTAL FL PREMIUMS: \$335,490,561

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
11	ARCH INSURANCE COMPANY	11150	\$6,140,580	1.8%
12	HUDSON INSURANCE COMPANY	25054	\$4,637,428	1.4%
13	OHIO CASUALTY INSURANCE COMPANY	24074	\$4,632,864	1.4%
14	RLI INSURANCE COMPANY	13056	\$4,232,406	1.3%
15	LEXON INSURANCE COMPANY	13307	\$4,169,486	1.2%

WARRANTY

TOTAL FL PREMIUMS: \$379,476,477

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	COURTESY INSURANCE COMPANY	26492	\$219,184,505	57.8%
2	MIC PROPERTY & CASUALTY INS. CORP.	38601	\$20,788,183	5.5%
3	WESCO INSURANCE COMPANY	25011	\$20,665,069	5.4%
4	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	41181	\$16,733,978	4.4%
5	TOYOTA MOTOR INSURANCE COMPANY	37621	\$13,353,862	3.5%
6	LYNDON PROPERTY INSURANCE COMPANY	35769	\$11,909,928	3.1%
7	CONTINENTAL INSURANCE COMPANY	35289	\$11,694,540	3.1%
8	ZALE INDEMNITY COMPANY	30325	\$11,296,400	3.0%
9	MOTORS INSURANCE CORPORATION	22012	\$10,819,761	2.9%
10	CIM INSURANCE CORPORATION	22004	\$8,799,375	2.3%
11	AMERICAN ROAD INSURANCE COMPANY (THE)	19631	\$7,509,869	2.0%
12	OLD UNITED CASUALTY COMPANY	37060	\$6,673,463	1.8%
13	DEALERS ASSURANCE COMPANY	16705	\$5,865,353	1.5%
14	HERITAGE INDEMNITY COMPANY	39527	\$3,688,565	1.0%
15	NEW HAMPSHIRE INSURANCE COMPANY	23841	\$2,274,712	0.6%

WORKERS' COMPENSATION

TOTAL FL PREMIUMS: \$2,536,894,470

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	BRIDGEFIELD EMPLOYERS INSURANCE COMPANY	10701	\$267,482,074	10.5%
2	FCCI INSURANCE COMPANY	10178	\$133,609,821	5.3%
3	ZENITH INSURANCE COMPANY	13269	\$132,811,824	5.2%
4	TECHNOLOGY INSURANCE COMPANY	42376	\$127,764,932	5.0%
5	RETAILFIRST INSURANCE COMPANY	10700	\$87,251,291	3.4%
6	COMP OPTIONS INSURANCE COMPANY, INC.	10834	\$82,380,240	3.2%
7	ASSOCIATED INDUSTRIES INSURANCE COMPANY, INC.	23140	\$72,799,918	2.9%
8	AMERISURE INSURANCE COMPANY	19488	\$67,523,519	2.7%
9	FFVA MUTUAL INSURANCE COMPANY	10385	\$63,054,681	2.5%
10	TWIN CITY FIRE INSURANCE COMPANY	29459	\$60,199,153	2.4%
11	GUARANTEE INSURANCE COMPANY	11398	\$55,760,231	2.2%
12	CHARTER OAK FIRE INSURANCE COMPANY	25615	\$51,188,856	2.0%
13	AMERICAN ZURICH INSURANCE COMPANY	40142	\$47,181,344	1.9%
14	BRIDGEFIELD CASUALTY INSURANCE COMPANY	10335	\$43,539,933	1.7%
15	TRAVELERS INDEMNITY COMPANY OF AMERICA	25666	\$42,029,509	1.7%

Source: NAIC State Page Exhibit

**LICENSED TITLE COMPANIES – CY 2014
PURSUANT TO SECTION 624.313(1)(f), F.S.**

TOTAL FL PREMIUMS: \$1,076,822,241

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY	50520	\$349,459,199	32.50%
2	FIRST AMERICAN TITLE INSURANCE COMPANY	50814	\$245,762,380	22.80%
3	CHICAGO TITLE INSURANCE COMPANY	50229	\$145,102,913	13.50%
4	FIDELITY NATIONAL TITLE INSURANCE COMPANY	51586	\$100,458,963	9.30%
5	STEWART TITLE GUARANTY COMPANY	50121	\$61,916,292	5.70%
6	WESTCOR LAND TITLE INSURANCE COMPANY	50050	\$57,925,198	5.40%
7	COMMONWEALTH LAND TITLE INSURANCE COMPANY	50083	\$33,202,546	3.10%
8	NORTH AMERICAN TITLE INSURANCE COMPANY	50130	\$20,337,004	1.90%
9	WFG NATIONAL TITLE INSURANCE COMPANY	51152	\$19,211,534	1.80%
10	TITLE RESOURCES GUARANTY COMPANY	50016	\$18,632,608	1.70%
11	ALLIANT NATIONAL TITLE INSURANCE COMPANY, INC.	12309	\$12,632,022	1.20%
12	NATIONAL TITLE INSURANCE OF NEW YORK INC.	51020	\$5,582,656	0.50%
13	PREMIER LAND TITLE INSURANCE COMPANY	50026	\$5,310,646	0.50%
14	INVESTORS TITLE INSURANCE COMPANY	50369	\$656,683	0.10%
15	ENTITLE INSURANCE COMPANY	51632	\$604,578	0.10%
16	SOUTHERN TITLE INSURANCE CORPORATION	50792	\$27,019	0.00%

Source: NAIC Schedule T

TOP 35 LIFE AND HEALTH COMPANIES – CY 2014
BY NAIC SCHEDULE-T PREMIUM TYPE
PURSUANT TO SECTION 624.313(1)(f), F.S.

ACCIDENT AND HEALTH INSURANCE

TOTAL FL PREMIUMS: \$51,525,931,164

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	98167	\$8,044,573,972	15.60%
2	HUMANA MEDICAL PLAN, INC.	95270	\$6,616,730,858	12.80%
3	UNITEDHEALTHCARE INSURANCE COMPANY	79413	\$5,067,020,233	9.80%
4	WELLCARE OF FLORIDA, INC.	95081	\$2,813,223,700	5.50%
5	UNITEDHEALTHCARE OF FLORIDA, INC.	95264	\$2,352,536,643	4.60%
6	SUNSHINE STATE HEALTH PLAN, INC.	13148	\$2,274,074,860	4.40%
7	HEALTH OPTIONS, INC.	95089	\$1,607,551,986	3.10%
8	HUMANA INSURANCE COMPANY	73288	\$1,496,694,170	2.90%
9	CAREPLUS HEALTH PLANS, INC.	95092	\$1,379,238,204	2.70%
10	COVENTRY HEALTH CARE OF FLORIDA, INC.	95114	\$1,116,717,973	2.20%
11	AETNA HEALTH INC.	95088	\$1,100,634,899	2.10%
12	AETNA LIFE INSURANCE COMPANY	60054	\$1,039,554,137	2.00%
13	CIGNA HEALTH AND LIFE INSURANCE COMPANY	67369	\$960,971,419	1.90%
14	AMERIGROUP FLORIDA, INC.	95093	\$938,450,419	1.80%
15	SIMPLY HEALTHCARE PLANS, INC.	13726	\$835,894,546	1.60%
16	HEALTHSPRING OF FLORIDA, INC	11532	\$779,033,843	1.50%
17	AVMED, INC.	95263	\$721,981,110	1.40%
18	COVENTRY HEALTH PLAN OF FLORIDA, INC.	95266	\$700,204,526	1.40%
19	CAPITAL HEALTH PLAN, INC.	95112	\$677,967,654	1.30%
20	FREEDOM HEALTH, INC.	10119	\$664,011,877	1.30%
21	PREFERRED CARE PARTNERS, INC.	11176	\$582,822,526	1.10%
22	HEALTHSUN HEALTH PLANS, INC.	10122	\$503,810,405	1.00%
23	MEDICA HEALTHCARE PLANS, INC.	12155	\$487,356,865	0.90%
24	NEIGHBORHOOD HEALTH PARTNERSHIP, INC.	95123	\$485,108,070	0.90%
25	MOLINA HEALTHCARE OF FLORIDA, INC.	13128	\$454,844,763	0.90%
26	OPTIMUM HEALTHCARE, INC.	12259	\$440,710,247	0.90%
27	HEALTH FIRST HEALTH PLANS, INC.	95019	\$367,342,956	0.70%
28	PREFERRED MEDICAL PLAN, INC.	95271	\$355,168,499	0.70%
29	METROPOLITAN LIFE INSURANCE COMPANY	65978	\$347,674,942	0.70%
30	FLORIDA HEALTH CARE PLAN, INC.	13567	\$336,411,894	0.70%
31	GOLDEN RULE INSURANCE COMPANY	62286	\$308,682,476	0.60%
32	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	60380	\$305,938,765	0.60%
33	HUMANA HEALTH INSURANCE COMPANY OF FLORIDA, INC.	69671	\$286,415,700	0.60%
34	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	62308	\$235,728,756	0.50%
35	DELTA DENTAL INSURANCE COMPANY	81396	\$193,469,369	0.40%

ANNUITY CONSIDERATIONS

TOTAL FL PREMIUMS: \$18,312,413,847

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	JACKSON NATIONAL LIFE INSURANCE COMPANY	65056	\$1,575,514,671	8.60%
2	LINCOLN NATIONAL LIFE INSURANCE COMPANY	65676	\$1,477,158,702	8.10%
3	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	90611	\$1,174,364,277	6.40%
4	AMERICAN GENERAL LIFE INSURANCE COMPANY	60488	\$1,151,690,960	6.30%
5	TRANSAMERICA LIFE INSURANCE COMPANY	86231	\$867,849,879	4.70%
6	VARIABLE ANNUITY LIFE INSURANCE COMPANY	70238	\$705,225,257	3.90%
7	AXA EQUITABLE LIFE INSURANCE COMPANY	62944	\$687,850,116	3.80%
8	PRUCO LIFE INSURANCE COMPANY	79227	\$677,828,732	3.70%
9	SECURITY BENEFIT LIFE INSURANCE COMPANY	68675	\$629,459,902	3.40%
10	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	91596	\$571,552,006	3.10%

Source: NAIC Schedule T

TOP 35 LIFE AND HEALTH COMPANIES – CY 2014
BY NAIC SCHEDULE-T PREMIUM TYPE
PURSUANT TO SECTION 624.313(1)(f), F.S.

ANNUITY CONSIDERATIONS (CONTINUED)

TOTAL FL PREMIUMS: \$18,312,413,847

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
11	VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	86509	\$528,985,142	2.90%
12	METLIFE INSURANCE COMPANY USA	87726	\$479,379,283	2.60%
13	PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	68241	\$456,291,163	2.50%
14	PACIFIC LIFE INSURANCE COMPANY	67466	\$434,554,584	2.40%
15	FORETHOUGHT LIFE INSURANCE COMPANY	91642	\$388,948,723	2.10%
16	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY	92738	\$360,976,916	2.00%
17	GREAT AMERICAN LIFE INSURANCE COMPANY	63312	\$314,167,564	1.70%
18	RIVERSOURCE LIFE INSURANCE COMPANY	65005	\$311,435,009	1.70%
19	OHIO NATIONAL LIFE INSURANCE COMPANY	67172	\$268,956,149	1.50%
20	SYMETRA LIFE INSURANCE COMPANY	68608	\$264,190,755	1.40%
21	TEACHERS INS. & ANNUITY ASSOCIATION OF AMERICA	69345	\$263,862,383	1.40%
22	METROPOLITAN LIFE INSURANCE COMPANY	65978	\$230,166,951	1.30%
23	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	63274	\$223,514,686	1.20%
24	MIDLAND NATIONAL LIFE INSURANCE COMPANY	66044	\$195,069,587	1.10%
25	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	93696	\$191,469,682	1.00%
26	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	68322	\$187,478,056	1.00%
27	PRINCIPAL LIFE INSURANCE COMPANY	61271	\$183,827,638	1.00%
28	EQUITRUST LIFE INSURANCE COMPANY	62510	\$159,468,406	0.90%
29	VOYA INSURANCE AND ANNUITY COMPANY	80942	\$157,714,323	0.90%
30	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	67091	\$153,476,910	0.80%
31	ATHENE ANNUITY AND LIFE COMPANY	61689	\$141,703,721	0.80%
32	PROTECTIVE LIFE INSURANCE COMPANY	68136	\$136,427,881	0.70%
33	GUARDIAN INSURANCE & ANNUITY COMPANY, INC.	78778	\$130,949,209	0.70%
34	PHL VARIABLE INSURANCE COMPANY	93548	\$120,459,449	0.70%
35	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	65935	\$113,983,510	0.60%

DEPOSIT-TYPE CONTRACTS

TOTAL FL PREMIUMS: \$1,102,240,180

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	PRINCIPAL LIFE INSURANCE COMPANY	61271	\$428,766,323	38.90%
2	HARTFORD LIFE INSURANCE COMPANY	88072	\$228,156,822	20.70%
3	PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY COMPANY	93629	\$142,106,003	12.90%
4	KNIGHTS OF COLUMBUS	58033	\$36,330,501	3.30%
5	PHOENIX LIFE INSURANCE COMPANY	67814	\$31,212,982	2.80%
6	MINNESOTA LIFE INSURANCE COMPANY	66168	\$27,889,128	2.50%
7	ELCO MUTUAL LIFE AND ANNUITY COMPANY	84174	\$25,497,435	2.30%
8	SYMETRA LIFE INSURANCE COMPANY	68608	\$20,838,904	1.90%
9	PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	68241	\$14,370,657	1.30%
10	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	91596	\$13,057,768	1.20%
11	UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	\$12,796,556	1.20%
12	TEACHERS INS. & ANNUITY ASSOCIATION OF AMERICA	69345	\$11,840,783	1.10%
13	EQUITRUST LIFE INSURANCE COMPANY	62510	\$10,821,948	1.00%
14	AETNA LIFE INSURANCE COMPANY	60054	\$10,483,797	1.00%
15	AMERICAN GENERAL LIFE INSURANCE COMPANY	60488	\$9,426,921	0.90%
16	AMERICAN NATIONAL INSURANCE COMPANY	60739	\$7,953,614	0.70%
17	ATHENE ANNUITY AND LIFE COMPANY	61689	\$4,553,338	0.40%
18	PACIFIC LIFE INSURANCE COMPANY	67466	\$4,279,317	0.40%
19	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	67091	\$4,189,884	0.40%
20	INTEGRITY LIFE INSURANCE COMPANY	74780	\$4,082,118	0.40%

Source: NAIC Schedule T

TOP 35 LIFE AND HEALTH COMPANIES – CY 2014
BY NAIC SCHEDULE-T PREMIUM TYPE
PURSUANT TO SECTION 624.313(1)(f), F.S.

DEPOSIT-TYPE CONTRACTS (CONTINUED)

TOTAL FL PREMIUMS: \$1,102,240,180

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
21	RIVERSOURCE LIFE INSURANCE COMPANY	65005	\$3,763,002	0.30%
22	AMERITAS LIFE INSURANCE CORP.	61301	\$2,874,163	0.30%
23	PROTECTIVE LIFE INSURANCE COMPANY	68136	\$2,842,991	0.30%
24	PHL VARIABLE INSURANCE COMPANY	93548	\$2,774,092	0.30%
25	BALTIMORE LIFE INSURANCE COMPANY	61212	\$2,705,664	0.20%
26	PENN MUTUAL LIFE INSURANCE COMPANY	67644	\$2,155,726	0.20%
27	USAA LIFE INSURANCE COMPANY	69663	\$1,927,179	0.20%
28	METLIFE INSURANCE COMPANY USA	87726	\$1,822,816	0.20%
29	TIAA-CREF LIFE INSURANCE COMPANY	60142	\$1,753,765	0.20%
30	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	68322	\$1,699,529	0.20%
31	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY/OMAHA WOODMEN	57320	\$1,669,605	0.20%
32	PRUCO LIFE INSURANCE COMPANY	79227	\$1,647,700	0.10%
33	STATE FARM LIFE INSURANCE COMPANY	69108	\$1,500,152	0.10%
34	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION	86630	\$1,447,666	0.10%
35	GUGGENHEIM LIFE AND ANNUITY COMPANY	83607	\$1,440,598	0.10%

LIFE INSURANCE

TOTAL FL PREMIUMS: \$8,519,302,697

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	67091	\$538,152,769	6.30%
2	METROPOLITAN LIFE INSURANCE COMPANY	65978	\$394,008,057	4.60%
3	LINCOLN NATIONAL LIFE INSURANCE COMPANY	65676	\$392,599,699	4.60%
4	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	65935	\$347,371,363	4.10%
5	JOHN HANCOCK LIFE INSURANCE COMPANY U.S.A.	65838	\$345,966,724	4.10%
6	TRANSAMERICA LIFE INSURANCE COMPANY	86231	\$291,338,253	3.40%
7	NEW YORK LIFE INSURANCE COMPANY	66915	\$276,763,280	3.20%
8	PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	68241	\$267,245,699	3.10%
9	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	64246	\$230,183,730	2.70%
10	MINNESOTA LIFE INSURANCE COMPANY	66168	\$223,067,385	2.60%
11	AMERICAN GENERAL LIFE INSURANCE COMPANY	60488	\$222,260,019	2.60%
12	STATE FARM LIFE INSURANCE COMPANY	69108	\$213,262,049	2.50%
13	METLIFE INSURANCE COMPANY USA	87726	\$174,995,193	2.10%
14	AXA EQUITABLE LIFE INSURANCE COMPANY	62944	\$167,912,793	2.00%
15	PRUCO LIFE INSURANCE COMPANY	79227	\$162,853,684	1.90%
16	PACIFIC LIFE INSURANCE COMPANY	67466	\$146,994,632	1.70%
17	PRIMERICA LIFE INSURANCE COMPANY	65919	\$132,589,786	1.60%
18	MIDLAND NATIONAL LIFE INSURANCE COMPANY	66044	\$114,560,082	1.30%
19	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	68322	\$113,993,066	1.30%
20	UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	\$111,009,776	1.30%
21	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	91596	\$105,890,857	1.20%
22	LINCOLN BENEFIT LIFE COMPANY	65595	\$102,732,496	1.20%
23	RELIASTAR LIFE INSURANCE COMPANY	67105	\$91,604,941	1.10%
24	PROTECTIVE LIFE INSURANCE COMPANY	68136	\$91,420,797	1.10%
25	PRINCIPAL LIFE INSURANCE COMPANY	61271	\$76,618,709	0.90%
26	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	65536	\$75,255,864	0.90%
27	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	66281	\$72,047,117	0.80%
28	NATIONWIDE LIFE INSURANCE COMPANY	66869	\$69,737,980	0.80%
29	LIFE INSURANCE COMPANY OF NORTH AMERICA	65498	\$69,286,082	0.80%
30	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	71153	\$68,520,421	0.80%

Source: NAIC Schedule T

TOP 35 LIFE AND HEALTH COMPANIES – CY 2014
BY NAIC SCHEDULE-T PREMIUM TYPE
PURSUANT TO SECTION 624.313(1)(f), F.S.

LIFE INSURANCE (CONTINUED)

TOTAL FL PREMIUMS: \$8,519,302,697

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
31	SECURITY LIFE OF DENVER INSURANCE COMPANY	68713	\$68,357,231	0.80%
32	SUN LIFE ASSURANCE COMPANY OF CANADA	80802	\$68,336,482	0.80%
33	JACKSON NATIONAL LIFE INSURANCE COMPANY	65056	\$67,353,383	0.80%
34	BANNER LIFE INSURANCE COMPANY	94250	\$63,588,137	0.70%
35	USAA LIFE INSURANCE COMPANY	69663	\$63,426,323	0.70%

OTHER CONSIDERATIONS

TOTAL FL PREMIUMS: \$3,738,532,699

RANK	COMPANY	NAIC COMPANY CODE	FLORIDA WRITTEN PREMIUMS	MARKET SHARE
1	NATIONWIDE LIFE INSURANCE COMPANY	66869	\$1,081,528,719	28.90%
2	JOHN HANCOCK LIFE INSURANCE COMPANY U.S.A.	65838	\$809,501,876	21.70%
3	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	70688	\$806,010,047	21.60%
4	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	65935	\$172,425,514	4.60%
5	TRANSAMERICA LIFE INSURANCE COMPANY	86231	\$145,102,386	3.90%
6	STANDARD INSURANCE COMPANY	69019	\$114,509,556	3.10%
7	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	88668	\$111,103,019	3.00%
8	PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	68241	\$108,648,934	2.90%
9	HARTFORD LIFE INSURANCE COMPANY	88072	\$97,896,098	2.60%
10	MINNESOTA LIFE INSURANCE COMPANY	66168	\$91,201,558	2.40%
11	NEW YORK LIFE INSURANCE COMPANY	66915	\$67,744,634	1.80%
12	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	92657	\$38,562,790	1.00%
13	PENN MUTUAL LIFE INSURANCE COMPANY	67644	\$30,836,695	0.80%
14	METROPOLITAN LIFE INSURANCE COMPANY	65978	\$19,261,766	0.50%
15	AXA EQUITABLE LIFE INSURANCE COMPANY	62944	\$14,481,044	0.40%
16	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	71153	\$10,835,964	0.30%
17	OHIO NATIONAL LIFE INSURANCE COMPANY	67172	\$8,203,489	0.20%
18	METLIFE INSURANCE COMPANY USA	87726	\$5,000,000	0.10%
19	VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	86509	\$4,293,910	0.10%
20	GUARDIAN INSURANCE & ANNUITY COMPANY, INC.	78778	\$658,688	0.00%
21	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	66281	\$211,299	0.00%
22	PENN INSURANCE AND ANNUITY COMPANY	93262	\$185,000	0.00%
23	AMERICAN MATURITY LIFE INSURANCE COMPANY	81213	\$153,000	0.00%
24	PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY COMPANY	93629	\$147,088	0.00%
25	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	70815	\$15,172	0.00%
26	PRINCIPAL LIFE INSURANCE COMPANY	61271	\$12,445	0.00%
27	COUNTRY LIFE INSURANCE COMPANY	62553	\$1,408	0.00%
28	UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	\$600	0.00%

Source: NAIC Schedule T

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

FRATERNAL		TOTAL FLORIDA DIRECT WRITTEN PREMIUMS:			\$368,714,259
COMPANY	DOMICILE	NET ADMITTED ASSETS	LIABILITIES	CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
ASSURED LIFE ASSN	FOREIGN	\$58,706,586	\$46,267,316	\$12,439,269	\$252,612
BAPTIST LIFE ASSN	FOREIGN	\$30,759,436	\$29,651,076	\$1,108,360	\$30,335
CATHOLIC ASSN OF FORESTERS	FOREIGN	\$12,988,947	\$7,086,345	\$5,902,601	\$3,240
CATHOLIC FINANCIAL LIFE	FOREIGN	\$1,350,071,147	\$1,304,077,496	\$45,993,651	\$388,115
CATHOLIC HOLY FAMILY SOCIETY	FOREIGN	\$132,022,342	\$127,627,591	\$4,394,752	\$888,605
CATHOLIC LIFE INS	FOREIGN	\$1,064,943,224	\$986,447,632	\$78,495,592	\$13,509
CROATIAN FRATERNAL UNION OF AMER	FOREIGN	\$436,474,040	\$403,336,119	\$33,137,921	\$302,515
CSA FRATERNAL LIFE	FOREIGN	\$135,293,220	\$131,845,789	\$3,447,431	\$591,273
EVERENCE ASSN INC	FOREIGN	\$410,152,546	\$316,819,076	\$93,333,471	\$1,729,829
FIRST CATH SLOVAK LADIES ASSN USA	FOREIGN	\$781,260,866	\$688,716,869	\$92,544,021	\$211,443
FIRST CATH SLOVAK UNION OF US & CN	FOREIGN	\$351,426,549	\$327,276,867	\$24,149,682	\$113,401
GBU FINANCIAL LIFE	FOREIGN	\$1,630,593,394	\$1,525,255,262	\$105,338,132	\$3,942,720
GLENER LIFE INS SOCIETY	FOREIGN	\$1,363,466,920	\$1,278,439,511	\$85,027,409	\$2,271,194
GREEK CATHOLIC UNION OF THE USA	FOREIGN	\$1,196,636,848	\$1,124,811,418	\$71,825,430	\$4,594,002
INDEPENDENT ORDER OF FORESTERS US BR	ALIEN	\$2,911,783,932	\$2,805,341,987	\$106,441,945	\$30,462,173
KNIGHTS OF COLUMBUS	FOREIGN	\$21,461,707,706	\$19,564,403,028	\$1,897,304,678	\$69,421,601
LOYAL CHRISTIAN BENEFIT ASSN	FOREIGN	\$181,113,227	\$175,764,080	\$5,349,147	\$192,337
MODERN WOODMEN OF AMER	FOREIGN	\$14,131,105,296	\$12,652,058,759	\$1,479,046,536	\$40,119,617
NATIONAL SLOVAK SOCIETY OF THE USA	FOREIGN	\$801,926,321	\$773,707,691	\$28,218,630	\$5,979,649
ORDER OF UNITED COMMERCIAL TRAVELERS	FOREIGN	\$19,931,492	\$10,319,057	\$9,612,436	\$4,003,797
POLISH NATL ALLIANCE US OF NA	FOREIGN	\$432,834,622	\$416,914,234	\$15,920,388	\$131,509
POLISH NATL UNION OF AMER	FOREIGN	\$27,699,689	\$27,057,125	\$642,564	\$5,966
POLISH ROMAN CATHOLIC UNION OF AMER	FOREIGN	\$204,120,608	\$197,001,980	\$7,118,628	\$61,542
POLISH WOMENS ALLIANCE OF AMER	FOREIGN	\$54,749,783	\$55,385,378	(\$635,595)	\$130
ROYAL NEIGHBORS OF AMER	FOREIGN	\$904,386,925	\$695,325,203	\$209,061,723	\$10,780,873
SLOVENE NATL BENEFIT SOCIETY	FOREIGN	\$203,299,193	\$197,790,247	\$5,508,945	\$19,610
SONS OF NORWAY	FOREIGN	\$357,481,495	\$344,433,581	\$13,047,914	\$699,574
SUPREME COUNCIL THE ROYAL ARCANUM	FOREIGN	\$105,722,150	\$92,004,287	\$13,717,863	\$159,744
THRIVENT FINANCIAL FOR LUTHERANS	FOREIGN	\$76,994,356,207	\$70,501,770,040	\$6,492,586,166	\$143,203,161
TRAVELERS PROTECTIVE ASSN OF AMER	FOREIGN	\$15,506,510	\$2,166,170	\$13,340,340	\$1,696
UKRAINIAN NATL ASSN INC	FOREIGN	\$197,978,841	\$190,553,114	\$7,425,730	\$1,569,775
UNITED STATES LETTER CARRIERS MUT BE	FOREIGN	\$234,166,862	\$204,448,174	\$29,718,668	\$1,391,785
WILLIAM PENN ASSN	FOREIGN	\$354,819,752	\$328,982,153	\$25,837,598	\$5,197,562
WOMANS LIFE INS SOCIETY	FOREIGN	\$196,904,906	\$174,492,996	\$22,411,910	\$86,013
WOODMEN WORLD LIFE INS SOC	FOREIGN	\$10,439,989,589	\$9,343,085,118	\$1,096,904,471	\$39,835,794
WORKMENS BENEFIT FUND OF THE USA	FOREIGN	\$34,042,839	\$33,281,525	\$761,315	\$57,558

HEALTH		TOTAL FLORIDA DIRECT WRITTEN PREMIUMS:			\$39,724,698,210
COMPANY	DOMICILE	NET ADMITTED ASSETS	LIABILITIES	CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
ACCENDO INS CO	FOREIGN	\$15,817,216	\$7,009,102	\$8,808,114	\$0
ADVANTICA INS CO	FOREIGN	\$6,682,509	\$662,454	\$6,020,055	\$0
AETNA HLTH INC FL CORP	DOMESTIC	\$266,496,515	\$136,078,665	\$130,417,850	\$1,100,634,899
AETNA HLTH INS CO	FOREIGN	\$59,122,912	\$20,263,735	\$38,859,177	\$0
AIDS HLTHCARE FOUND MCO OF FL INC	DOMESTIC	\$20,076,565	\$12,876,676	\$7,199,889	\$88,185,994
AMERICAN SPECIALTY HLTH INS CO	FOREIGN	\$8,119,190	\$590,628	\$7,528,562	\$0
AMERIGROUP FL INC	DOMESTIC	\$219,433,430	\$135,827,502	\$83,605,928	\$938,450,419
AMFIRST INS CO	FOREIGN	\$41,452,630	\$6,483,889	\$34,968,741	\$203,285
AVMED INC	DOMESTIC	\$253,637,778	\$138,434,504	\$115,203,274	\$721,981,110
BANKERS RESERVE LIFE INS CO OF WI	FOREIGN	\$468,762,090	\$200,730,026	\$268,032,064	\$0

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

HEALTH (CONTINUED)		TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$39,724,698,210			
COMPANY	DOMICILE	NET ADMITTED ASSETS	LIABILITIES	CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
BCBS OF FL	DOMESTIC	\$4,969,136,332	\$3,530,094,937	\$1,439,041,395	\$8,044,573,972
BEHEALTHY FLORIDA INC	DOMESTIC	\$3,565,999	\$1,386,006	\$2,179,993	\$5,123,588
BUPA INS CO	DOMESTIC	\$401,193,988	\$276,460,969	\$124,733,019	\$9,157
CAPITAL HLTH PLAN INC	DOMESTIC	\$461,291,187	\$92,519,044	\$368,772,143	\$677,967,654
CARE IMPROVEMENT PLUS S CENTRAL INS	FOREIGN	\$646,874,788	\$298,289,945	\$348,584,843	\$4,278,055
CAREPLUS HLTH PLANS INC	DOMESTIC	\$336,057,068	\$224,660,068	\$111,397,000	\$1,379,238,204
CIGNA DENTAL HLTH OF FL INC	DOMESTIC	\$6,180,447	\$1,402,720	\$4,777,727	\$33,448,798
CIGNA HLTHCARE OF FL INC	DOMESTIC	\$4,354,287	\$350,104	\$4,004,183	\$1,300,374
COMPBENEFITS CO	DOMESTIC	\$37,990,478	\$12,261,916	\$25,728,562	\$109,544,217
COMPBENEFITS INS CO	FOREIGN	\$47,292,249	\$8,277,552	\$39,014,697	\$45,334,615
COVENTRY HLTH & LIFE INS CO	FOREIGN	\$1,616,312,328	\$912,072,240	\$704,240,085	\$31,982,645
COVENTRY HLTH CARE OF FL INC	DOMESTIC	\$476,532,011	\$421,778,581	\$54,753,430	\$1,116,717,973
COVENTRY HLTH PLAN OF FL INC	DOMESTIC	\$199,046,707	\$98,536,578	\$100,510,129	\$700,204,526
DELTA DENTAL INS CO	FOREIGN	\$188,265,625	\$93,089,142	\$95,176,483	\$193,469,369
DENTAL BENEFIT PROVIDERS OF IL INC	FOREIGN	\$3,568,114	\$869,080	\$2,699,034	\$1,922,695
DENTEGRA INS CO	FOREIGN	\$48,027,217	\$11,053,150	\$36,974,067	\$1,005,052
EMPLOYER CHOICE INS CO INC	DOMESTIC	\$2,675,547	\$207,892	\$2,467,655	\$1,057,994
ENVISION INS CO	FOREIGN	\$515,036,057	\$477,390,360	\$37,645,697	\$5,620,875
FLORIDA HLTH CARE PLAN INC	DOMESTIC	\$117,326,482	\$42,714,770	\$74,611,712	\$336,411,894
FLORIDA HLTH SOLUTION HMO CO	DOMESTIC	\$5,215,127	\$10,045	\$5,205,082	\$0
FLORIDA MHS INC	DOMESTIC	\$124,457,352	\$95,162,030	\$29,295,322	\$188,890,544
FLORIDA TRUE HLTH INC	DOMESTIC	\$14,798,253	\$3,936,476	\$10,861,777	\$9,897,365
FREEDOM HLTH INC	DOMESTIC	\$103,676,359	\$78,635,184	\$25,041,175	\$664,011,877
FRESENIUS HLTH PLANS INS CO	FOREIGN	\$13,286,148	\$341,000	\$12,945,148	\$3,748
GROUP DENTAL SERV OF MD INC	FOREIGN	\$13,947,443	\$1,258,980	\$12,688,463	\$0
HCSC INS SERV CO	FOREIGN	\$464,948,837	\$215,222,904	\$249,725,933	\$0
HEALTH CARE SERV CORP A MUT LEGAL RE	FOREIGN	\$17,829,420,895	\$7,887,174,434	\$9,942,246,461	\$174,582,304
HEALTH FIRST HLTH PLANS INC	DOMESTIC	\$110,619,360	\$45,274,102	\$65,345,258	\$367,342,956
HEALTH FIRST INS INC	DOMESTIC	\$10,217,520	\$7,461,272	\$2,756,248	\$23,359,403
HEALTH OPTIONS INC	DOMESTIC	\$560,170,402	\$319,217,255	\$240,953,148	\$1,607,551,986
HEALTH SUN HLTH PLANS	DOMESTIC	\$74,049,661	\$50,719,263	\$23,330,398	\$503,810,405
HEALTHSPRING LIFE & HLTH INS CO INC	FOREIGN	\$581,094,615	\$253,232,446	\$327,862,169	\$1,450,301
HEALTHSPRING OF FL INC	DOMESTIC	\$123,702,610	\$69,032,787	\$54,669,824	\$779,033,843
HEALTHY PALM BEACHES INC	DOMESTIC	\$24,623,281	\$8,076,530	\$16,546,751	\$31,857,271
HUMANA HLTH INS CO OF FL INC	DOMESTIC	\$134,607,091	\$75,535,270	\$59,071,821	\$286,976,351
HUMANA INS CO	FOREIGN	\$6,237,012,936	\$2,929,513,208	\$3,307,499,728	\$1,499,366,093
HUMANA MEDICAL PLAN INC	DOMESTIC	\$1,742,234,279	\$1,150,684,776	\$591,549,503	\$6,616,730,858
HUMANADENTAL INS CO	FOREIGN	\$150,649,004	\$55,485,338	\$95,163,666	\$22,835,133
MEDCO CONTAINMENT LIFE INS CO	FOREIGN	\$1,180,772,137	\$870,579,241	\$310,192,896	\$16,106,831
MEDICA HLTH PLANS OF FL INC	DOMESTIC	\$7,921,544	\$406,140	\$7,515,404	\$18,358,277
MEDICA HLTHCARE PLANS INC	DOMESTIC	\$118,804,818	\$98,438,138	\$20,366,680	\$487,356,865
MOLINA HLTHCARE OF FL INC	DOMESTIC	\$113,772,829	\$105,689,960	\$8,082,869	\$454,844,763
NEIGHBORHOOD HLTH PARTNERSHIP INC	DOMESTIC	\$93,415,767	\$64,973,578	\$28,442,189	\$485,108,070
OPTIMUM HLTHCARE INC	DOMESTIC	\$77,650,099	\$54,448,022	\$23,202,077	\$440,710,247
PENNSYLVANIA LIFE INS CO	FOREIGN	\$478,018,471	\$47,179,581	\$430,838,890	\$215,157
PREFERRED CARE PARTNERS INC	DOMESTIC	\$196,874,450	\$87,273,907	\$109,600,543	\$582,822,526
PREFERRED MEDICAL PLAN INC	DOMESTIC	\$263,663,414	\$236,457,079	\$27,206,335	\$355,168,499
PREMIER ACCESS INS CO	FOREIGN	\$38,218,090	\$19,578,031	\$18,640,059	\$0
PUBLIC HLTH TRUST OF DADE CNTY	DOMESTIC	\$5,904,531	\$882,187	\$5,022,344	\$0
QCC INS CO	FOREIGN	\$1,100,750,509	\$604,748,390	\$496,002,119	\$0
RENAISSANCE LIFE & HLTH INS CO OF AM	FOREIGN	\$68,623,437	\$17,264,943	\$51,358,494	\$5,020,245

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

HEALTH (CONTINUED)		TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$39,724,698,210			
COMPANY	DOMICILE	NET ADMITTED ASSETS	LIABILITIES	CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
SAFEGUARD HLTH PLANS INC	DOMESTIC	\$9,410,486	\$1,916,940	\$7,493,546	\$23,009,028
SAFEHEALTH LIFE INS CO	FOREIGN	\$12,596,713	\$695,337	\$11,901,376	\$522,798
SENIORDENT DENTAL PLAN INC	FOREIGN	\$493,047	\$37,541	\$455,506	\$19,890
SIERRA HLTH & LIFE INS CO INC	FOREIGN	\$170,074,073	\$94,489,263	\$75,584,810	\$0
SILVERSCRIPT INS CO	FOREIGN	\$2,764,215,754	\$2,316,137,741	\$448,078,013	\$102,309,936
SIMPLY HLTHCARE PLANS INC	DOMESTIC	\$199,847,662	\$172,528,370	\$27,319,293	\$835,894,546
SMART INS CO	FOREIGN	\$44,753,024	\$818,013	\$43,935,011	\$0
SOLSTICE BENEFITS INC	DOMESTIC	\$5,060,848	\$3,107,429	\$1,953,419	\$14,993,121
STERLING LIFE INS CO	FOREIGN	\$110,465,300	\$60,825,370	\$49,639,930	\$1,715,478
SUNSHINE STATE HLTH PLAN INC	DOMESTIC	\$541,528,377	\$425,287,551	\$116,240,826	\$2,274,074,860
THE DENTAL CONCERN INC	FOREIGN	\$9,886,064	\$3,778,021	\$6,108,043	\$47,936
ULTIMATE HLTH PLANS INC	DOMESTIC	\$8,810,009	\$3,975,506	\$4,834,503	\$26,744,327
UNITED CONCORDIA INS CO	FOREIGN	\$61,342,157	\$23,499,834	\$37,842,323	\$11,704,394
UNITED HLTHCARE OF FL INC	DOMESTIC	\$651,326,944	\$546,286,240	\$105,040,704	\$2,352,536,643
VISION SERV PLAN INS CO	FOREIGN	\$50,177,443	\$27,377,620	\$22,799,823	\$47,887,895
WELLCARE HLTH INS OF AZ INC	FOREIGN	\$162,473,485	\$96,050,718	\$66,422,767	\$0
WELLCARE OF FL INC	DOMESTIC	\$537,362,095	\$460,885,526	\$76,476,569	\$2,813,223,700
WELLCARE PRESCRIPTION INS INC	DOMESTIC	\$822,182,837	\$713,183,655	\$108,999,182	\$57,934,376

LIFE, ACCIDENT AND HEALTH		TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$43,093,625,670			
COMPANY	DOMICILE	NET ADMITTED ASSETS	LIABILITIES	CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
4 EVER LIFE INS CO	FOREIGN	\$198,537,762	\$106,272,512	\$92,265,250	\$5,734,649
5 STAR LIFE INS CO	FOREIGN	\$268,587,888	\$227,793,496	\$40,794,392	\$10,868,887
AAA LIFE INS CO	FOREIGN	\$575,090,689	\$452,388,585	\$122,702,103	\$59,284,223
ABILITY INS CO	FOREIGN	\$957,998,490	\$925,135,374	\$32,863,116	\$2,122,267
ACCORDIA LIFE & ANN CO	FOREIGN	\$7,754,848,161	\$7,258,103,918	\$496,744,243	\$2,312,472
ACE LIFE INS CO	FOREIGN	\$37,365,647	\$30,146,471	\$7,219,176	\$0
AETNA HLTH & LIFE INS CO	FOREIGN	\$2,254,618,361	\$1,934,881,375	\$319,736,987	\$15,955
AETNA LIFE INS CO	FOREIGN	\$22,795,394,563	\$18,923,493,871	\$3,871,900,692	\$1,102,166,915
ALFA LIFE INS CORP	FOREIGN	\$1,317,983,072	\$1,091,128,378	\$226,854,694	\$2,755
ALL SAVERS INS CO	FOREIGN	\$61,591,282	\$30,445,392	\$31,145,890	\$14,036,702
ALLIANZ LIFE & ANN CO	FOREIGN	\$17,642,728	\$4,995,498	\$12,647,230	\$0
ALLIANZ LIFE INS CO OF N AMER	FOREIGN	\$116,205,628,297	\$110,950,448,016	\$5,255,180,281	\$1,229,680,834
ALLSTATE ASSUR CO	FOREIGN	\$12,192,804	\$1,452,359	\$10,740,445	\$0
ALLSTATE LIFE INS CO	FOREIGN	\$34,120,938,338	\$31,408,683,049	\$2,712,255,289	\$42,634,394
AMALGAMATED LIFE INS CO	FOREIGN	\$111,781,088	\$60,781,898	\$50,999,190	\$256,280
AMERICAN AMICABLE LIFE INS CO OF TX	FOREIGN	\$285,928,362	\$192,521,660	\$93,406,702	\$5,150,937
AMERICAN BANKERS LIFE ASSUR CO OF FL	DOMESTIC	\$489,614,860	\$433,698,312	\$55,916,548	\$9,058,009
AMERICAN CONTINENTAL INS CO	FOREIGN	\$177,247,515	\$90,888,543	\$86,358,972	\$3,406,586
AMERICAN EQUITY INVEST LIFE INS CO	FOREIGN	\$36,129,668,298	\$33,957,213,592	\$2,172,454,706	\$362,946,952
AMERICAN FAMILY LIFE ASSUR CO OF COL	FOREIGN	\$100,966,070,689	\$90,126,951,437	\$10,839,119,252	\$319,307,279
AMERICAN FIDELITY ASSUR CO	FOREIGN	\$4,958,979,797	\$4,578,606,502	\$380,373,295	\$23,914,201
AMERICAN FIDELITY LIFE INS CO	DOMESTIC	\$433,113,521	\$364,967,871	\$68,145,650	\$968,758
AMERICAN GEN LIFE INS CO	FOREIGN	\$161,875,759,132	\$152,709,015,447	\$9,166,743,685	\$1,394,953,953
AMERICAN HERITAGE LIFE INS CO	DOMESTIC	\$1,799,723,020	\$1,446,467,236	\$353,255,784	\$108,957,675
AMERICAN HLTH & LIFE INS CO	FOREIGN	\$912,753,300	\$724,136,823	\$188,616,477	\$5,416,123
AMERICAN HOME LIFE INS CO	FOREIGN	\$241,636,543	\$221,159,305	\$20,477,238	\$255,072
AMERICAN INCOME LIFE INS CO	FOREIGN	\$2,898,631,113	\$2,669,768,131	\$228,862,982	\$31,788,414
AMERICAN MATURITY LIFE INS CO	FOREIGN	\$61,674,434	\$14,404,361	\$47,270,073	\$153,000

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

LIFE, ACCIDENT AND HEALTH (CONTINUED)		TOTAL FLORIDA DIRECT WRITTEN PREMIUMS:			\$43,093,625,670
COMPANY	DOMICILE	NET ADMITTED ASSETS	LIABILITIES	CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
AMERICAN MEDICAL & LIFE INS CO	FOREIGN	\$5,741,979	\$7,843,489	(\$2,101,511)	\$852,364
AMERICAN MEMORIAL LIFE INS CO	FOREIGN	\$2,655,547,582	\$2,543,114,446	\$112,433,136	\$25,771,688
AMERICAN MODERN LIFE INS CO	FOREIGN	\$47,789,370	\$19,863,218	\$27,926,152	\$0
AMERICAN NATL INS CO	FOREIGN	\$18,112,985,349	\$15,233,831,008	\$2,879,154,341	\$105,905,167
AMERICAN NATL LIFE INS CO OF TX	FOREIGN	\$136,259,315	\$99,508,589	\$36,750,726	\$677,235
AMERICAN PIONEER LIFE INS CO	DOMESTIC	\$94,249,970	\$87,652,596	\$6,597,374	\$35,637,888
AMERICAN PUBLIC LIFE INS CO	FOREIGN	\$83,209,412	\$61,583,935	\$21,625,477	\$15,420,896
AMERICAN REPUBLIC INS CO	FOREIGN	\$802,461,386	\$334,400,094	\$468,061,292	\$2,258,628
AMERICAN RETIREMENT LIFE INS CO	FOREIGN	\$55,701,547	\$24,690,202	\$31,011,345	\$718,681
AMERICAN UNITED LIFE INS CO	FOREIGN	\$23,401,515,600	\$22,384,506,344	\$1,017,009,256	\$79,619,033
AMERICO FIN LIFE & ANN INS CO	FOREIGN	\$3,921,857,768	\$3,463,158,911	\$458,698,857	\$42,319,361
AMERITAS LIFE INS CORP	FOREIGN	\$16,822,004,590	\$15,198,546,412	\$1,623,458,178	\$99,355,791
AMICA LIFE INS CO	FOREIGN	\$1,196,382,593	\$936,068,945	\$260,313,648	\$4,921,779
ANNUITY INVESTORS LIFE INS CO	FOREIGN	\$2,994,759,275	\$2,767,668,799	\$227,090,476	\$26,341,857
ANTHEM LIFE INS CO	FOREIGN	\$582,363,060	\$473,225,028	\$109,138,032	\$614,442
ASSURITY LIFE INS CO	FOREIGN	\$2,463,612,964	\$2,163,065,748	\$300,547,225	\$7,366,247
ATHENE ANN & LIFE ASSUR CO OF NY	FOREIGN	\$3,382,915,134	\$3,214,768,038	\$168,147,096	\$1,276,415
ATHENE ANN & LIFE CO	FOREIGN	\$44,405,332,951	\$43,365,306,514	\$1,040,026,437	\$194,339,549
ATHENE ANNUITY & LIFE ASSUR CO	FOREIGN	\$11,159,891,851	\$10,005,803,074	\$1,154,088,777	\$48,183,229
ATHENE LIFE INS CO OF NY	FOREIGN	\$1,861,188,614	\$1,806,379,809	\$54,808,805	\$4,314,593
ATLANTA LIFE INS CO	FOREIGN	\$45,890,698	\$32,027,312	\$13,863,386	\$70,515
ATLANTIC COAST LIFE INS CO	FOREIGN	\$129,135,995	\$114,268,616	\$14,867,379	\$114,768
AURIGEN REINS CO OF AMER	FOREIGN	\$25,984,291	\$3,894,992	\$22,089,299	\$0
AURORA NATL LIFE ASSUR CO	FOREIGN	\$3,061,578,704	\$2,740,480,660	\$321,098,044	\$1,647,033
AUTO CLUB LIFE INS CO	FOREIGN	\$562,461,921	\$488,858,902	\$73,603,019	\$157,780
AUTO OWNERS LIFE INS CO	FOREIGN	\$3,632,333,612	\$3,288,311,326	\$344,022,286	\$12,847,291
AXA EQUITABLE LIFE & ANN CO	FOREIGN	\$468,631,368	\$447,678,504	\$20,952,864	\$1,594,709
AXA EQUITABLE LIFE INS CO	FOREIGN	\$165,941,801,748	\$160,771,788,444	\$5,170,013,304	\$874,888,156
BALTIMORE LIFE INS CO	FOREIGN	\$1,140,445,883	\$1,065,703,989	\$74,741,894	\$13,988,520
BANKERS FIDELITY ASSUR CO	FOREIGN	\$9,478,599	\$163,942	\$9,314,656	\$0
BANKERS FIDELITY LIFE INS CO	FOREIGN	\$139,087,086	\$105,082,657	\$34,004,429	\$1,912,741
BANKERS LIFE & CAS CO	FOREIGN	\$16,590,665,198	\$15,397,588,608	\$1,193,076,590	\$193,380,020
BANKERS LIFE INS CO	DOMESTIC	\$345,740,944	\$322,709,400	\$23,031,541	\$20,845,341
BANNER LIFE INS CO	FOREIGN	\$1,818,562,008	\$1,449,475,225	\$369,086,783	\$63,589,657
BENEFICIAL LIFE INS CO	FOREIGN	\$2,910,594,426	\$2,356,958,691	\$553,635,735	\$303,487
BERKLEY LIFE & HLTH INS CO	FOREIGN	\$197,606,088	\$91,608,657	\$105,997,431	\$4,001,206
BERKSHIRE HATHAWAY LIFE INS CO NE	FOREIGN	\$14,786,448,315	\$11,503,186,536	\$3,283,261,779	\$0
BERKSHIRE LIFE INS CO OF AMER	FOREIGN	\$3,377,311,135	\$3,107,848,633	\$269,462,502	\$26,902,709
BEST LIFE & HLTH INS CO	FOREIGN	\$16,176,043	\$4,768,292	\$11,407,751	\$208,654
BEST MERIDIAN INS CO	DOMESTIC	\$277,813,867	\$224,846,437	\$52,967,430	\$378,846
BOSTON MUT LIFE INS CO	FOREIGN	\$1,245,223,950	\$1,099,913,578	\$145,310,372	\$5,933,825
CATAMARAN INS OF OHIO INC	FOREIGN	\$46,647,307	\$34,493,722	\$12,153,585	\$40,902
CELTIC INS CO	FOREIGN	\$136,599,483	\$107,238,824	\$29,360,659	\$5,678,370
CENTRAL SECURITY LIFE INS CO	FOREIGN	\$71,872,310	\$64,483,014	\$7,389,295	\$16,352
CENTRAL STATES H & L CO OF OMAHA	FOREIGN	\$414,730,492	\$295,148,795	\$119,581,697	\$7,798,000
CENTRAL UNITED LIFE INS CO	FOREIGN	\$305,059,546	\$228,268,706	\$76,790,840	\$1,223,266
CENTRE LIFE INS CO	FOREIGN	\$1,926,095,952	\$1,828,136,570	\$97,959,378	\$666,191
CENTURION LIFE INS CO	FOREIGN	\$1,259,284,336	\$1,008,053,627	\$251,230,709	\$623
CHARTER NATL LIFE INS CO	FOREIGN	\$132,679,484	\$121,002,226	\$11,677,258	\$130,400
CHESAPEAKE LIFE INS CO	FOREIGN	\$75,099,170	\$31,964,166	\$43,135,004	\$11,262,425
CHRISTIAN FIDELITY LIFE INS CO	FOREIGN	\$71,222,816	\$42,672,003	\$28,550,813	\$188,727

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

LIFE, ACCIDENT AND HEALTH (CONTINUED)		TOTAL FLORIDA DIRECT WRITTEN PREMIUMS:			\$43,093,625,670
COMPANY	DOMICILE	NET ADMITTED ASSETS	LIABILITIES	CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
CHURCH LIFE INS CORP	FOREIGN	\$287,478,662	\$235,781,098	\$51,697,564	\$2,552,184
CIGNA HLTH & LIFE INS CO	FOREIGN	\$6,204,475,323	\$3,404,804,103	\$2,799,671,220	\$961,097,472
CINCINNATI LIFE INS CO	FOREIGN	\$3,915,974,595	\$3,692,520,568	\$223,454,028	\$7,473,913
CITIZENS NATL LIFE INS CO	FOREIGN	\$12,316,423	\$10,194,928	\$2,121,495	\$4,014
CITIZENS SECURITY LIFE INS CO	FOREIGN	\$22,066,384	\$9,256,778	\$12,809,606	\$475,705
CM LIFE INS CO	FOREIGN	\$8,792,464,583	\$7,487,710,675	\$1,304,753,908	\$47,019,368
CMFG LIFE INS CO	FOREIGN	\$15,490,072,587	\$13,857,195,918	\$1,632,876,670	\$117,683,114
COLONIAL LIFE & ACCIDENT INS CO	FOREIGN	\$2,921,975,114	\$2,354,916,768	\$567,058,347	\$113,174,541
COLONIAL PENN LIFE INS CO	FOREIGN	\$742,844,382	\$669,588,639	\$73,255,743	\$56,815,681
COLORADO BANKERS LIFE INS CO	FOREIGN	\$284,191,759	\$250,297,062	\$33,894,697	\$4,927,164
COLUMBIAN LIFE INS CO	FOREIGN	\$314,519,899	\$276,608,830	\$37,911,070	\$11,750,944
COLUMBIAN MUT LIFE INS CO	FOREIGN	\$1,326,349,017	\$1,247,159,563	\$79,189,454	\$2,702,921
COLUMBUS LIFE INS CO	FOREIGN	\$3,337,259,451	\$3,114,629,083	\$222,630,368	\$15,371,883
COMBINED INS CO OF AMER	FOREIGN	\$1,378,320,774	\$1,243,960,988	\$134,359,786	\$26,085,371
COMBINED LIFE INS CO OF NY	FOREIGN	\$391,855,135	\$352,002,030	\$39,853,105	\$936,759
COMMERCIAL TRAVELERS MUT INS CO	FOREIGN	\$18,038,670	\$12,096,750	\$5,941,920	\$59,453
COMMONWEALTH ANN & LIFE INS CO	FOREIGN	\$10,497,030,311	\$8,851,048,741	\$1,645,981,570	\$33,699,077
COMPANION LIFE INS CO	FOREIGN	\$284,897,238	\$135,873,450	\$149,023,788	\$24,907,890
CONNECTICUT GEN LIFE INS CO	FOREIGN	\$17,768,919,754	\$14,295,618,338	\$3,473,301,416	\$253,645,806
CONSTITUTION LIFE INS CO	FOREIGN	\$316,533,984	\$279,553,704	\$36,980,280	\$4,864,707
CONTINENTAL AMER INS CO	FOREIGN	\$396,955,753	\$287,305,041	\$109,650,712	\$24,443,006
CONTINENTAL GEN INS CO	FOREIGN	\$242,413,932	\$220,913,797	\$21,500,135	\$8,286,891
CONTINENTAL LIFE INS CO BRENTWOOD	FOREIGN	\$277,835,490	\$121,468,711	\$156,366,779	\$10,414,724
CORVESTA LIFE INS CO	FOREIGN	\$9,189,420	\$1,555,944	\$7,633,476	\$0
COTTON STATES LIFE INS CO	FOREIGN	\$332,317,442	\$269,502,227	\$62,815,215	\$3,605,526
COUNTRY INVESTORS LIFE ASSUR CO	FOREIGN	\$286,451,529	\$108,138,040	\$178,313,489	\$1,386,232
COUNTRY LIFE INS CO	FOREIGN	\$10,697,206,271	\$9,573,237,948	\$1,123,968,323	\$4,242,466
CSI LIFE INS CO	FOREIGN	\$17,690,913	\$3,050,095	\$14,640,817	\$23,632
DEARBORN NATL LIFE INS CO	FOREIGN	\$2,145,535,964	\$1,630,850,715	\$514,685,249	\$4,097,431
DELAWARE AMER LIFE INS CO	FOREIGN	\$136,746,424	\$67,464,680	\$69,281,744	\$220,744
DELAWARE LIFE INS CO	FOREIGN	\$40,699,777,266	\$39,108,294,573	\$1,591,482,693	\$80,876,711
DIRECT GEN LIFE INS CO	FOREIGN	\$26,996,546	\$12,096,046	\$14,900,500	\$7,179,413
EAGLE LIFE INS CO	FOREIGN	\$216,379,485	\$174,103,699	\$42,275,787	\$32,920,164
EDUCATORS LIFE INS CO OF AMER	FOREIGN	\$417,743,224	\$17,253,604	\$400,489,620	\$0
ELCO MUT LIFE & ANN	FOREIGN	\$526,745,537	\$482,230,788	\$44,514,749	\$47,639,792
EMC NATL LIFE CO	FOREIGN	\$1,009,848,367	\$911,001,996	\$98,846,371	\$836,269
EMPLOYERS REASSUR CORP	FOREIGN	\$10,776,318,555	\$9,945,927,113	\$830,391,438	\$0
EPIC LIFE INS CO	FOREIGN	\$61,444,182	\$30,087,292	\$31,356,890	\$0
EQUITABLE LIFE & CAS INS CO	FOREIGN	\$295,922,553	\$254,121,448	\$41,801,105	\$462,195
EQUITRUST LIFE INS CO	FOREIGN	\$14,454,695,663	\$13,557,662,315	\$897,033,347	\$190,650,364
FAMILY HERITAGE LIFE INS CO OF AMER	FOREIGN	\$775,235,289	\$707,828,523	\$67,406,766	\$3,181,186
FAMILY LIFE INS CO	FOREIGN	\$146,501,477	\$110,271,118	\$36,230,359	\$2,205,505
FAMILY SERV LIFE INS CO	FOREIGN	\$372,029,783	\$339,396,250	\$32,633,533	\$846
FARMERS NEW WORLD LIFE INS CO	FOREIGN	\$7,063,723,256	\$6,566,094,302	\$497,628,954	\$3,666,760
FEDERAL LIFE INS CO	FOREIGN	\$229,695,155	\$212,408,306	\$17,286,849	\$1,524,260
FEDERATED LIFE INS CO	FOREIGN	\$1,526,253,229	\$1,218,168,699	\$308,084,530	\$6,710,099
FIDELITY & GUAR LIFE INS CO	FOREIGN	\$18,973,194,928	\$17,761,596,910	\$1,211,598,017	\$256,311,572
FIDELITY INVESTMENTS LIFE INS CO	FOREIGN	\$24,504,253,713	\$23,818,439,957	\$685,813,756	\$192,251,904
FIDELITY LIFE ASSN A LEGAL RESERVE L	FOREIGN	\$411,863,776	\$277,162,471	\$134,701,305	\$11,065,773
FIDELITY SECURITY LIFE INS CO	FOREIGN	\$831,653,147	\$679,796,197	\$151,856,954	\$32,719,511
FINANCIAL AMER LIFE INS CO	FOREIGN	\$21,856,415	\$12,031,847	\$9,824,569	(\$5,909)

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

LIFE, ACCIDENT AND HEALTH (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$43,093,625,670

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	WRITTEN PREMIUMS
FIRST ALLMERICA FIN LIFE INS CO	FOREIGN	\$4,240,478,852	\$4,024,041,324	\$216,437,528	\$1,193,531
FIRST CONTINENTAL LIFE & ACC	FOREIGN	\$4,001,010	\$1,867,822	\$2,133,188	\$0
FIRST HLTH LIFE & HLTH INS CO	FOREIGN	\$475,010,553	\$248,989,745	\$226,020,808	\$44,932,524
FIRST PENN PACIFIC LIFE INS CO	FOREIGN	\$1,741,790,314	\$1,533,364,076	\$208,426,238	\$6,843,626
FLORIDA COMBINED LIFE INS CO INC	DOMESTIC	\$46,898,114	\$21,059,844	\$25,838,271	\$130,953,448
FORESTERS LIFE INS ANN CO	FOREIGN	\$1,852,770,484	\$1,794,070,960	\$58,699,524	\$13,514,108
FORETHOUGHT LIFE INS CO	FOREIGN	\$12,583,872,787	\$11,778,917,351	\$804,955,436	\$410,332,712
FREEDOM LIFE INS CO OF AMER	FOREIGN	\$59,928,785	\$34,198,912	\$25,729,873	\$24,911,934
FUNERAL DIRECTORS LIFE INS CO	FOREIGN	\$1,068,899,167	\$977,001,845	\$91,897,322	\$1,296,884
GARDEN STATE LIFE INS CO	FOREIGN	\$121,538,305	\$66,225,209	\$55,313,096	\$2,297,903
GENERAL AMER LIFE INS CO	FOREIGN	\$12,213,417,953	\$11,346,879,052	\$866,538,901	\$25,278,704
GENERAL FIDELITY LIFE INS CO	FOREIGN	\$38,203,123	\$12,388,965	\$25,814,158	\$0
GENERAL RE LIFE CORP	FOREIGN	\$3,422,172,719	\$2,719,658,693	\$702,514,026	\$0
GENERATION LIFE INS CO	FOREIGN	\$32,347,733	\$1,713,307	\$30,634,427	\$424,546
GENWORTH LIFE & ANN INS CO	FOREIGN	\$24,241,988,787	\$22,093,819,070	\$2,148,169,717	\$175,415,005
GENWORTH LIFE INS CO	FOREIGN	\$38,163,215,437	\$34,938,855,986	\$3,224,359,451	\$213,892,445
GENWORTH LIFE INS CO OF NY	FOREIGN	\$8,474,589,501	\$7,993,468,692	\$481,120,809	\$9,301,382
GERBER LIFE INS CO	FOREIGN	\$2,812,152,435	\$2,526,829,135	\$285,323,300	\$34,760,419
GLOBE LIFE & ACCIDENT INS CO	FOREIGN	\$3,519,428,649	\$3,280,028,936	\$239,399,713	\$47,995,224
GOLDEN RULE INS CO	FOREIGN	\$718,208,451	\$405,025,824	\$313,182,627	\$311,921,952
GOVERNMENT PERSONNEL MUT LIFE INS CO	FOREIGN	\$837,512,818	\$725,133,023	\$112,379,794	\$4,371,936
GREAT AMER LIFE INS CO	FOREIGN	\$22,772,579,798	\$21,136,547,805	\$1,636,031,993	\$318,638,642
GREAT SOUTHERN LIFE INS CO	FOREIGN	\$224,791,153	\$181,903,017	\$42,888,136	\$4,537,289
GREAT W LIFE & ANN INS CO	FOREIGN	\$54,523,476,934	\$53,522,539,369	\$1,000,937,565	\$306,292,410
GREAT WESTERN INS CO	FOREIGN	\$900,043,517	\$833,704,348	\$66,339,171	\$5,492,643
GUARANTEE TRUST LIFE INS CO	FOREIGN	\$433,253,656	\$370,983,779	\$62,269,877	\$6,736,627
GUARANTY INCOME LIFE INS CO	FOREIGN	\$479,514,412	\$445,512,656	\$34,001,756	\$2,524,796
GUARDIAN INS & ANN CO INC	FOREIGN	\$15,656,247,058	\$15,429,062,236	\$227,184,821	\$135,553,020
GUARDIAN LIFE INS CO OF AMER	FOREIGN	\$45,297,378,336	\$39,605,810,243	\$5,691,568,093	\$390,836,967
GUGGENHEIM LIFE & ANN CO	FOREIGN	\$12,812,436,818	\$12,166,479,063	\$645,957,755	\$51,168,646
HANNOVER LIFE REASSUR CO OF AMER	DOMESTIC	\$4,346,698,620	\$4,134,647,943	\$212,050,677	\$50,000
HARLEYSVILLE LIFE INS CO	FOREIGN	\$415,114,461	\$381,041,852	\$34,072,609	\$394,846
HARTFORD LIFE & ACCIDENT INS CO	FOREIGN	\$9,086,882,540	\$7,494,547,445	\$1,592,335,095	\$148,900,736
HARTFORD LIFE & ANN INS CO	FOREIGN	\$47,246,337,570	\$43,837,440,540	\$3,408,897,030	\$113,738,295
HARTFORD LIFE INS CO	FOREIGN	\$123,444,990,551	\$117,880,548,350	\$5,564,442,201	\$360,294,387
HCC LIFE INS CO	FOREIGN	\$923,464,635	\$369,192,378	\$554,272,257	\$24,285,978
HEALTH NET LIFE INS CO	FOREIGN	\$624,028,022	\$260,149,910	\$363,878,112	\$0
HEALTHMARKETS INS CO	FOREIGN	\$29,179,210	\$11,302,792	\$17,876,418	\$167,082
HEARTLAND NATL LIFE INS CO	FOREIGN	\$9,846,541	\$5,549,462	\$4,297,079	\$2,581,185
HERITAGE LIFE INS CO	FOREIGN	\$4,685,944,032	\$3,658,309,590	\$1,027,634,441	\$0
HERITAGE UNION LIFE INS CO	FOREIGN	\$11,749,574	\$1,294,786	\$10,454,788	\$116,162
HM LIFE INS CO	FOREIGN	\$574,505,906	\$265,296,664	\$309,209,242	\$25,240,163
HOMESTEADERS LIFE CO	FOREIGN	\$2,500,755,676	\$2,339,622,461	\$161,133,215	\$10,221,690
HORACE MANN LIFE INS CO	FOREIGN	\$7,893,969,654	\$7,495,316,113	\$398,653,542	\$31,600,709
IA AMER LIFE INS CO	FOREIGN	\$241,359,293	\$100,268,849	\$141,090,444	\$76,023
IDEALIFE INS CO	FOREIGN	\$20,463,742	\$5,642,714	\$14,821,028	\$699,459
ILLINOIS MUT LIFE INS CO	FOREIGN	\$1,367,748,178	\$1,171,442,706	\$196,305,472	\$7,495,565
INDEPENDENCE LIFE & ANN CO	FOREIGN	\$2,639,454,147	\$2,512,955,487	\$126,498,660	\$0
INDIVIDUAL ASSUR CO LIFE HLTH & ACC	FOREIGN	\$17,859,431	\$9,815,362	\$8,044,069	\$12,077
INTEGRITY LIFE INS CO	FOREIGN	\$6,107,078,432	\$5,443,290,301	\$663,788,131	\$38,064,071
INTRAMERICA LIFE INS CO	FOREIGN	\$34,587,989	\$24,859,670	\$9,728,319	\$53,948

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

LIFE, ACCIDENT AND HEALTH (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$43,093,625,670

COMPANY	DOMICILE	NET		CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
		ADMITTED ASSETS	LIABILITIES		
INVESTORS HERITAGE LIFE INS CO	FOREIGN	\$482,821,382	\$461,953,119	\$20,868,262	\$451,065
INVESTORS LIFE INS CO N AMER	FOREIGN	\$680,739,980	\$627,412,830	\$53,327,150	\$985,273
JACKSON NATL LIFE INS CO	FOREIGN	\$180,834,423,488	\$176,348,286,221	\$4,486,137,267	\$1,647,126,734
JEFFERSON NATL LIFE INS CO	FOREIGN	\$3,713,998,496	\$3,674,181,175	\$39,817,321	\$66,367,656
JOHN ALDEN LIFE INS CO	FOREIGN	\$313,837,975	\$278,219,084	\$35,618,891	\$3,566,478
JOHN HANCOCK LIFE & HLTH INS CO	FOREIGN	\$10,700,129,491	\$9,954,373,192	\$745,756,299	\$12,754,495
JOHN HANCOCK LIFE INS CO USA	FOREIGN	\$245,892,218,376	\$240,563,927,760	\$5,328,290,616	\$1,294,683,689
KANAWHA INS CO	FOREIGN	\$1,458,809,873	\$1,336,736,208	\$122,073,665	\$19,653,591
KANSAS CITY LIFE INS CO	FOREIGN	\$3,402,139,995	\$3,063,717,952	\$338,422,042	\$14,729,519
LAFAYETTE LIFE INS CO	FOREIGN	\$4,067,788,940	\$3,863,420,643	\$204,368,297	\$24,188,101
LANDMARK LIFE INS CO	FOREIGN	\$44,606,741	\$40,204,179	\$4,402,562	\$15,220
LIBERTY BANKERS LIFE INS CO	FOREIGN	\$1,141,378,966	\$945,924,219	\$195,454,747	\$17,017,727
LIBERTY LIFE ASSUR CO OF BOSTON	FOREIGN	\$14,628,754,778	\$13,726,313,892	\$902,440,886	\$79,384,729
LIBERTY NATL LIFE INS CO	FOREIGN	\$7,419,550,203	\$6,841,015,742	\$578,534,461	\$62,713,016
LIFE INS CO OF AL	FOREIGN	\$113,480,640	\$76,227,942	\$37,252,698	\$426,986
LIFE INS CO OF N AMER	FOREIGN	\$7,562,577,546	\$6,216,541,258	\$1,346,036,288	\$161,880,569
LIFE INS CO OF THE SOUTHWEST	FOREIGN	\$13,382,043,080	\$12,603,064,083	\$778,978,997	\$146,317,273
LIFE OF THE SOUTH INS CO	FOREIGN	\$81,700,411	\$60,585,845	\$21,114,566	\$3,877,221
LIFESECURE INS CO	FOREIGN	\$226,861,672	\$206,494,944	\$20,366,728	\$2,935,683
LINCOLN BENEFIT LIFE CO	FOREIGN	\$12,651,250,363	\$11,932,235,777	\$719,014,586	\$113,701,266
LINCOLN HERITAGE LIFE INS CO	FOREIGN	\$805,208,480	\$696,193,316	\$109,015,164	\$23,548,131
LINCOLN LIFE & ANN CO OF NY	FOREIGN	\$12,840,172,369	\$12,187,628,988	\$652,543,381	\$8,934,390
LINCOLN NATL LIFE INS CO	FOREIGN	\$213,625,079,308	\$206,098,741,203	\$7,526,338,105	\$1,982,172,173
LOMBARD INTL LIFE ASSUR CO	FOREIGN	\$4,910,397,714	\$4,890,267,242	\$20,130,472	\$5,879,323
LONDON LIFE REINS CO	FOREIGN	\$316,205,050	\$259,575,660	\$56,629,390	\$891
LONGEVITY INS CO	FOREIGN	\$8,553,613	\$1,011,968	\$7,541,645	\$13,215
LOYAL AMER LIFE INS CO	FOREIGN	\$249,349,234	\$175,805,143	\$73,544,091	\$1,778,847
MADISON NATL LIFE INS CO INC	FOREIGN	\$496,738,368	\$415,204,287	\$81,534,081	\$3,991,706
MAGNA INS CO	FOREIGN	\$2,610,565	\$257,575	\$2,352,990	\$0
MANHATTAN LIFE INS CO	FOREIGN	\$362,391,250	\$321,424,262	\$40,966,988	\$6,202,471
MANHATTAN NATL LIFE INS CO	FOREIGN	\$176,927,574	\$163,792,310	\$13,135,264	\$1,340,853
MAPFRE LIFE INS CO	FOREIGN	\$26,010,533	\$3,231,892	\$22,778,641	\$6,145
MARQUETTE NATL LIFE INS CO	FOREIGN	\$6,728,466	\$1,133,835	\$5,594,631	\$75,646
MASSACHUSETTS MUT LIFE INS CO	FOREIGN	\$197,189,089,372	\$182,957,763,321	\$14,231,326,051	\$660,450,992
MEDAMERICA INS CO OF FL	DOMESTIC	\$28,040,886	\$24,463,613	\$3,577,273	\$4,495,374
MEDICO CORP LIFE INS CO	FOREIGN	\$27,457,900	\$3,047,711	\$24,410,189	\$12,724
MEDICO INS CO	FOREIGN	\$69,133,931	\$38,194,993	\$30,938,938	\$9,296,119
MEMBERS LIFE INS CO	FOREIGN	\$25,249,429	\$6,884,519	\$18,364,910	\$12,938,783
MERIT LIFE INS CO	FOREIGN	\$588,178,042	\$416,794,956	\$171,383,086	\$6,624,419
METLIFE INS CO USA	FOREIGN	\$174,605,977,568	\$168,564,450,103	\$6,041,527,465	\$682,057,963
METROPOLITAN LIFE INS CO	FOREIGN	\$391,924,845,165	\$379,916,948,582	\$12,007,896,583	\$991,551,191
METROPOLITAN TOWER LIFE INS CO	FOREIGN	\$4,999,226,927	\$4,232,027,343	\$767,199,584	\$10,365,697
MID WEST NATL LIFE INS CO OF TN	FOREIGN	\$291,780,077	\$201,157,258	\$90,622,819	\$13,734,592
MIDLAND NATL LIFE INS CO	FOREIGN	\$41,138,735,763	\$38,344,688,895	\$2,794,046,868	\$310,933,737
MIDWESTERN UNITED LIFE INS CO	FOREIGN	\$236,542,256	\$111,782,165	\$124,760,091	\$115,596
MINNESOTA LIFE INS CO	FOREIGN	\$35,716,004,025	\$33,115,584,301	\$2,600,419,724	\$424,574,009
MML BAY STATE LIFE INS CO	FOREIGN	\$4,670,965,245	\$4,459,271,547	\$211,693,698	\$2,217,639
MONITOR LIFE INS CO OF NY	FOREIGN	\$23,802,134	\$13,486,400	\$10,315,734	\$1,830,133
MONY LIFE INS CO	FOREIGN	\$7,674,481,936	\$7,183,834,445	\$490,647,491	\$13,138,615
MONY LIFE INS CO OF AMER	FOREIGN	\$2,830,558,476	\$2,445,679,116	\$384,879,360	\$39,736,606
MOTORISTS LIFE INS CO	FOREIGN	\$523,588,518	\$467,229,522	\$56,358,996	\$1,208,162

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

LIFE, ACCIDENT AND HEALTH (CONTINUED)		TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$43,093,625,670			
COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT
		ADMITTED	LIABILITIES	AND	WRITTEN
		ASSETS		SURPLUS	PREMIUMS
MUNICH AMER REASSUR CO	FOREIGN	\$7,289,466,048	\$6,551,581,778	\$737,884,270	\$0
MUTUAL OF AMER LIFE INS CO	FOREIGN	\$17,790,884,082	\$16,793,164,684	\$997,719,398	\$111,426,384
MUTUAL OF OMAHA INS CO	FOREIGN	\$6,426,766,074	\$3,631,108,856	\$2,795,657,218	\$59,376,134
MUTUAL SAVINGS LIFE INS CO	FOREIGN	\$445,140,854	\$413,509,629	\$31,631,225	\$157,634
MUTUAL TRUST LIFE INS CO A PAN AMER	FOREIGN	\$1,927,955,280	\$1,795,933,496	\$132,021,784	\$8,540,638
NATIONAL BENEFIT LIFE INS CO	FOREIGN	\$481,623,158	\$309,688,446	\$171,934,712	\$3,510,525
NATIONAL GUARDIAN LIFE INS CO	FOREIGN	\$2,948,271,841	\$2,698,138,560	\$250,133,281	\$38,416,870
NATIONAL INTEGRITY LIFE INS CO	FOREIGN	\$4,776,950,516	\$4,399,411,577	\$377,538,939	\$2,854,571
NATIONAL LIFE INS CO	FOREIGN	\$9,209,944,765	\$7,668,789,330	\$1,541,155,435	\$33,548,772
NATIONAL SECURITY INS CO	FOREIGN	\$51,672,607	\$39,581,206	\$12,091,400	\$76,849
NATIONAL TEACHERS ASSOC LIFE INS CO	FOREIGN	\$422,858,061	\$341,914,628	\$80,943,433	\$2,455,729
NATIONAL WESTERN LIFE INS CO	FOREIGN	\$10,262,747,688	\$9,077,105,010	\$1,185,642,678	\$73,529,919
NATIONWIDE LIFE & ANN INS CO	FOREIGN	\$7,896,735,000	\$7,206,112,429	\$690,622,571	\$88,855,717
NATIONWIDE LIFE INS CO	FOREIGN	\$128,585,070,175	\$124,177,092,002	\$4,407,978,173	\$1,208,359,505
NEW ENGLAND LIFE INS CO	FOREIGN	\$11,179,519,199	\$10,504,281,672	\$675,237,527	\$20,728,681
NEW ERA LIFE INS CO	FOREIGN	\$402,468,586	\$336,297,781	\$66,170,805	\$2,271,363
NEW ERA LIFE INS CO OF MIDWEST	FOREIGN	\$83,609,425	\$71,922,786	\$11,686,639	\$0
NEW YORK LIFE INS & ANN CORP	FOREIGN	\$126,837,329,332	\$119,168,826,114	\$7,668,503,218	\$690,500,631
NEW YORK LIFE INS CO	FOREIGN	\$146,267,047,744	\$127,661,055,161	\$18,605,992,583	\$367,174,613
NIPPON LIFE INS CO OF AMER	FOREIGN	\$216,430,578	\$75,330,901	\$141,099,677	\$50,090
NORTH AMER CO LIFE & HLTH INS	FOREIGN	\$16,970,038,184	\$15,793,325,928	\$1,176,712,256	\$153,605,622
NORTHWESTERN LONG TERM CARE INS CO	FOREIGN	\$161,441,477	\$84,261,005	\$77,180,472	\$28,156,755
NORTHWESTERN MUT LIFE INS CO	FOREIGN	\$230,003,964,120	\$210,948,836,393	\$19,055,127,727	\$766,769,436
NYLIFE INS CO OF AZ	FOREIGN	\$199,780,662	\$120,133,159	\$79,647,503	\$2,958,421
OCCIDENTAL LIFE INS CO OF NC	FOREIGN	\$261,386,126	\$224,492,503	\$36,893,623	\$2,219,675
OHIO NATL LIFE ASSUR CORP	FOREIGN	\$3,605,811,636	\$3,309,791,442	\$296,020,190	\$37,845,960
OHIO NATL LIFE INS CO	FOREIGN	\$27,449,336,934	\$26,352,263,142	\$1,097,073,789	\$296,589,632
OHIO STATE LIFE INS CO	FOREIGN	\$13,765,198	\$3,288,903	\$10,476,295	\$2,726,799
OLD AMER INS CO	FOREIGN	\$250,085,459	\$227,259,694	\$22,825,769	\$1,917,443
OLD REPUBLIC LIFE INS CO	FOREIGN	\$125,093,454	\$94,521,819	\$30,571,635	\$1,003,946
OLD UNITED LIFE INS CO	FOREIGN	\$91,393,882	\$45,139,693	\$46,254,189	\$193,893
OPTIMUM RE INS CO	FOREIGN	\$132,735,052	\$103,579,968	\$29,155,084	\$0
OXFORD LIFE INS CO	FOREIGN	\$1,197,512,867	\$1,039,001,361	\$158,511,506	\$12,585,832
OZARK NATL LIFE INS CO	FOREIGN	\$750,202,824	\$625,673,012	\$124,529,812	\$522,612
PACIFIC LIFE & ANN CO	FOREIGN	\$6,151,140,522	\$5,638,550,825	\$512,589,697	\$6,523,814
PACIFIC LIFE INS CO	FOREIGN	\$112,503,492,765	\$105,331,940,612	\$7,171,552,153	\$585,828,533
PACIFICARE LIFE & HLTH INS CO	FOREIGN	\$204,827,926	\$11,557,289	\$193,270,637	\$672,710
PAN AMER ASSUR CO	FOREIGN	\$22,391,666	\$5,283,022	\$17,108,644	\$4,553,987
PAN AMER ASSUR CO INTL INC	ALIEN	\$1,550,835	\$25,963	\$1,524,873	\$0
PAN AMER LIFE INS CO	FOREIGN	\$1,345,435,957	\$1,107,936,670	\$237,499,288	\$10,071,704
PARK AVENUE LIFE INS CO	FOREIGN	\$305,282,167	\$229,592,404	\$75,689,763	\$29,533
PARKER CENTENNIAL ASSUR CO	FOREIGN	\$89,420,686	\$43,380,061	\$46,040,626	\$0
PAUL REVERE LIFE INS CO	FOREIGN	\$4,145,126,886	\$3,867,095,696	\$278,031,190	\$13,464,332
PAVONIA LIFE INS CO OF MI	FOREIGN	\$405,918,819	\$323,625,193	\$82,293,626	\$3,726,804
PENN INS & ANN CO	FOREIGN	\$3,254,696,442	\$2,837,462,214	\$417,234,228	\$11,832,876
PENN MUT LIFE INS CO	FOREIGN	\$17,270,765,708	\$15,470,989,167	\$1,799,776,541	\$83,270,846
PHILADELPHIA AMER LIFE INS CO	FOREIGN	\$220,219,624	\$186,974,966	\$33,244,658	\$2,396,489
PHL VARIABLE INS CO	FOREIGN	\$6,533,901,953	\$6,335,312,915	\$198,589,038	\$140,287,796
PHOENIX LIFE & ANN CO	FOREIGN	\$45,380,354	\$23,766,053	\$21,614,301	\$583,565
PHOENIX LIFE INS CO	FOREIGN	\$13,249,349,913	\$12,640,152,335	\$609,197,578	\$53,813,083
PHYSICIANS LIFE INS CO	FOREIGN	\$1,430,485,171	\$1,300,423,290	\$130,061,881	\$8,447,604

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

LIFE, ACCIDENT AND HEALTH (CONTINUED)		TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$43,093,625,670			
COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT
		ADMITTED	LIABILITIES	AND	WRITTEN
		ASSETS		SURPLUS	PREMIUMS
PHYSICIANS MUT INS CO	FOREIGN	\$2,026,151,800	\$1,180,684,893	\$845,466,907	\$6,472,753
PIONEER AMER INS CO	FOREIGN	\$58,920,386	\$39,345,763	\$19,574,623	\$947,988
PIONEER MUT LIFE INS CO	FOREIGN	\$511,371,179	\$473,026,029	\$38,345,150	\$1,052,877
PIONEER SECURITY LIFE INS CO	FOREIGN	\$132,186,579	\$22,505,616	\$109,680,963	\$2,687,658
PLATEAU INS CO	FOREIGN	\$26,253,556	\$14,204,492	\$12,049,064	\$105,153
PRIMERICA LIFE INS CO	FOREIGN	\$1,279,436,962	\$780,445,342	\$498,991,620	\$133,045,193
PRINCIPAL LIFE INS CO	FOREIGN	\$154,073,617,247	\$149,871,496,642	\$4,202,120,604	\$778,923,702
PRINCIPAL NATL LIFE INS CO	FOREIGN	\$141,247,957	\$56,434,690	\$84,813,267	\$35,411,196
PROFESSIONAL INS CO	FOREIGN	\$108,916,752	\$72,998,774	\$35,917,978	\$4,707,201
PROTECTIVE LIFE & ANNUITY INS CO	FOREIGN	\$2,093,743,896	\$1,910,302,454	\$183,441,442	\$926,440
PROTECTIVE LIFE INS CO	FOREIGN	\$41,231,735,899	\$37,732,829,816	\$3,498,906,083	\$237,698,915
PROVIDENT AMER LIFE & HLTH INS CO	FOREIGN	\$16,644,210	\$2,055,091	\$14,589,119	\$41,772
PROVIDENT LIFE & ACCIDENT INS CO	FOREIGN	\$8,297,289,793	\$7,577,330,750	\$719,959,043	\$77,690,879
PRUCO LIFE INS CO	FOREIGN	\$106,837,998,680	\$104,181,505,180	\$2,656,493,500	\$842,330,116
PRUDENTIAL ANN LIFE ASSUR CORP	FOREIGN	\$47,706,642,857	\$47,100,902,370	\$605,740,487	\$8,270,330
PRUDENTIAL INS CO OF AMER	FOREIGN	\$309,101,912,391	\$298,770,935,243	\$10,330,977,148	\$917,185,000
PRUDENTIAL RETIREMENT INS & ANN CO	FOREIGN	\$78,877,499,229	\$77,944,830,318	\$932,668,911	\$142,253,091
PURITAN LIFE INS CO OF AMER	FOREIGN	\$37,782,921	\$31,816,070	\$5,966,851	\$72,210
PYRAMID LIFE INS CO	FOREIGN	\$168,559,684	\$80,195,647	\$88,364,037	\$2,009,884
RELIABLE LIFE INS CO	FOREIGN	\$21,190,360	\$8,402,511	\$12,787,849	\$22,288
RELIANCE STANDARD LIFE INS CO	FOREIGN	\$7,583,752,327	\$6,870,420,542	\$713,331,785	\$124,692,395
RELIASTAR LIFE INS CO	FOREIGN	\$21,468,698,792	\$19,523,991,291	\$1,944,707,501	\$236,466,153
RELIASTAR LIFE INS CO OF NY	FOREIGN	\$3,201,620,470	\$2,902,869,562	\$298,750,908	\$6,409,659
RESERVE NATL INS CO	FOREIGN	\$118,152,919	\$67,183,728	\$50,969,191	\$2,101,554
RESOURCE LIFE INS CO	FOREIGN	\$8,828,262	\$3,147,249	\$5,681,013	(\$251)
RGA REINS CO	FOREIGN	\$24,178,419,690	\$22,650,118,256	\$1,528,301,434	\$0
RIVERSOURCE LIFE INS CO	FOREIGN	\$104,762,556,052	\$101,430,218,077	\$3,332,337,975	\$393,022,787
S USA LIFE INS CO INC	FOREIGN	\$13,576,181	\$5,629,027	\$7,947,154	\$161,088
SAGICOR LIFE INS CO	FOREIGN	\$1,214,894,898	\$1,140,644,940	\$74,249,958	\$24,903,680
SCOR GLOBAL LIFE AMER REINS CO	FOREIGN	\$1,479,982,450	\$1,328,257,127	\$151,725,324	\$0
SCOR GLOBAL LIFE RE INS CO OF DE	FOREIGN	\$456,492,606	\$409,981,558	\$46,511,048	\$0
SCOR GLOBAL LIFE USA REINS CO	FOREIGN	\$812,301,337	\$434,692,974	\$377,608,363	\$0
SCOTTISH RE US INC	FOREIGN	\$1,735,057,328	\$1,565,194,382	\$169,862,946	\$0
SEARS LIFE INS CO	FOREIGN	\$49,435,453	\$29,697,516	\$19,737,937	\$979,874
SECURIAN LIFE INS CO	FOREIGN	\$325,440,185	\$123,380,367	\$202,059,818	\$2,736,852
SECURITY BENEFIT LIFE INS CO	FOREIGN	\$24,987,372,794	\$23,685,916,711	\$1,301,456,083	\$631,406,807
SECURITY LIFE INS CO OF AMER	FOREIGN	\$72,704,144	\$52,453,147	\$20,250,998	\$718,060
SECURITY LIFE OF DENVER INS CO	FOREIGN	\$14,228,256,535	\$13,099,466,444	\$1,128,790,091	\$68,364,579
SECURITY MUT LIFE INS CO OF NY	FOREIGN	\$2,672,043,579	\$2,533,428,909	\$138,614,670	\$13,355,948
SECURITY NATL LIFE INS CO	FOREIGN	\$507,817,132	\$473,460,975	\$34,356,157	\$1,801,660
SENIOR HLTH INS CO OF PA	FOREIGN	\$2,906,965,242	\$2,826,959,318	\$80,005,924	\$11,274,146
SENIOR LIFE INS CO	FOREIGN	\$47,410,720	\$35,684,518	\$11,726,202	\$2,622,644
SENTINEL AMER LIFE INS CO	FOREIGN	\$31,170,354	\$26,210,298	\$4,960,056	\$232
SENTINEL SECURITY LIFE INS CO	FOREIGN	\$479,497,782	\$453,776,875	\$25,720,907	\$75,877,046
SENTRY LIFE INS CO	FOREIGN	\$5,333,589,502	\$5,062,200,142	\$271,389,360	\$6,771,670
SETTLERS LIFE INS CO	FOREIGN	\$394,243,255	\$341,667,581	\$52,575,674	\$986,303
SHELTERPOINT INS CO	DOMESTIC	\$7,952,596	\$205,041	\$7,747,555	\$0
SHELTERPOINT LIFE INS CO	FOREIGN	\$104,351,445	\$49,470,605	\$54,880,840	\$0
SOUTHERN FARM BUREAU LIFE INS CO	FOREIGN	\$12,995,542,044	\$10,559,102,661	\$2,436,439,383	\$41,446,563
SOUTHERN LIFE & HLTH INS CO	FOREIGN	\$91,321,530	\$56,329,812	\$34,991,718	\$0
SOUTHLAND NATL INS CORP	FOREIGN	\$318,144,227	\$295,257,386	\$22,886,841	\$72,182

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

LIFE, ACCIDENT AND HEALTH (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$43,093,625,670

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	WRITTEN PREMIUMS
STANDARD INS CO	FOREIGN	\$20,361,117,513	\$19,209,332,932	\$1,151,784,581	\$241,413,287
STANDARD LIFE & ACCIDENT INS CO	FOREIGN	\$530,176,673	\$271,092,750	\$259,083,923	\$8,508,993
STANDARD LIFE & CAS INS CO	FOREIGN	\$30,004,049	\$24,662,643	\$5,341,406	\$264,725
STANDARD SECURITY LIFE INS CO OF NY	FOREIGN	\$252,408,335	\$135,883,814	\$116,524,521	\$5,017,338
STARMOUNT LIFE INS CO	FOREIGN	\$59,129,619	\$34,122,394	\$25,007,225	\$2,082,771
STATE FARM LIFE INS CO	FOREIGN	\$63,530,488,452	\$54,529,382,761	\$9,001,105,691	\$255,930,253
STATE LIFE INS CO	FOREIGN	\$5,522,202,232	\$5,168,039,608	\$354,162,624	\$47,375,589
STATE MUT INS CO	FOREIGN	\$292,459,963	\$258,559,113	\$33,900,850	\$3,643,369
STERLING INVESTORS LIFE INS CO	FOREIGN	\$15,271,110	\$8,977,774	\$6,293,336	\$896,309
STONEBRIDGE LIFE INS CO	FOREIGN	\$1,711,257,368	\$1,560,810,068	\$150,447,300	\$30,832,954
SUN LIFE & HLTH INS CO	FOREIGN	\$371,841,185	\$196,348,977	\$175,492,208	\$2,775,042
SUNSET LIFE INS CO OF AMER	FOREIGN	\$354,148,522	\$322,112,631	\$32,035,894	\$212,189
SURETY LIFE INS CO	FOREIGN	\$16,941,100	\$713,004	\$16,228,096	\$1,716,572
SWISS RE LIFE & HLTH AMER INC	FOREIGN	\$11,247,500,270	\$9,786,525,410	\$1,460,974,859	\$0
SYMETRA LIFE INS CO	FOREIGN	\$29,151,723,813	\$27,073,388,512	\$2,078,335,301	\$370,245,474
SYMETRA NATL LIFE INS CO	FOREIGN	\$16,936,532	\$6,981,198	\$9,955,334	\$8,460
SYMPHONIX HLTH INS INC	FOREIGN	\$64,923,539	\$57,354,085	\$7,569,454	\$43,019
TEACHERS INS & ANN ASSOC OF AMER	FOREIGN	\$262,634,190,313	\$228,714,246,336	\$33,919,943,977	\$286,140,053
TEXAS LIFE INS CO	FOREIGN	\$1,016,569,505	\$947,622,039	\$68,947,466	\$5,907,100
THE SAVINGS BANK LIFE INS CO OF MA	FOREIGN	\$2,795,576,924	\$2,538,776,359	\$256,800,565	\$9,198,832
THRIVENT LIFE INS CO	FOREIGN	\$3,500,428,807	\$3,340,775,510	\$159,653,297	\$2,360,584
TIAA CREF LIFE INS CO	FOREIGN	\$9,803,159,467	\$9,448,584,288	\$354,575,179	\$65,765,734
TIME INS CO	FOREIGN	\$991,019,739	\$601,298,030	\$389,721,709	\$126,399,619
TRANS OCEANIC LIFE INS CO	FOREIGN	\$64,929,148	\$31,194,367	\$33,734,781	\$3,945
TRANS WORLD ASSUR CO	FOREIGN	\$350,116,629	\$268,728,464	\$81,388,164	\$518,094
TRANSAMERICA ADVISORS LIFE INS CO	FOREIGN	\$9,692,474,317	\$8,780,384,399	\$912,089,918	\$3,603,284
TRANSAMERICA FINANCIAL LIFE INS CO	FOREIGN	\$31,099,279,951	\$30,141,583,288	\$957,696,663	\$832,927,437
TRANSAMERICA LIFE INS CO	FOREIGN	\$124,486,492,983	\$118,651,156,316	\$5,835,336,667	\$1,363,536,487
TRANSAMERICA PREMIER LIFE INS CO	FOREIGN	\$42,248,242,420	\$40,473,537,559	\$1,774,704,861	\$190,675,537
TRUASSURE INS CO	FOREIGN	\$7,382,845	\$321,131	\$7,061,714	\$0
TRUSTMARK INS CO	FOREIGN	\$1,393,483,997	\$1,105,809,949	\$287,674,048	\$53,373,566
TRUSTMARK LIFE INS CO	FOREIGN	\$353,189,337	\$190,552,387	\$162,636,950	\$2,773,241
UBS LIFE INS CO USA	FOREIGN	\$43,282,938	\$4,033,387	\$39,249,551	\$0
ULLICO LIFE INS CO	FOREIGN	\$11,736,283	\$240,257	\$11,496,026	\$4,535
UNICARE LIFE & HLTH INS CO	FOREIGN	\$413,315,992	\$349,488,941	\$63,827,051	\$11,953,880
UNIFIED LIFE INS CO	FOREIGN	\$183,540,213	\$158,616,082	\$24,924,131	\$1,261,429
UNIMERICA INS CO	FOREIGN	\$415,039,544	\$227,204,857	\$187,834,687	\$3,245,744
UNION FIDELITY LIFE INS CO	FOREIGN	\$19,673,708,526	\$19,155,280,168	\$518,428,357	\$2,048,594
UNION LABOR LIFE INS CO	FOREIGN	\$3,337,533,949	\$3,261,148,297	\$76,385,652	\$2,189,061
UNION NATL LIFE INS CO	FOREIGN	\$18,770,418	\$4,075,714	\$14,694,703	\$18,609
UNION SECURITY INS CO	FOREIGN	\$4,937,110,191	\$4,521,390,048	\$415,720,143	\$72,274,116
UNITED AMER INS CO	FOREIGN	\$1,694,915,509	\$1,516,495,425	\$178,420,084	\$104,368,359
UNITED HERITAGE LIFE INS CO	FOREIGN	\$522,580,520	\$464,563,521	\$58,016,998	\$61,707
UNITED HOME LIFE INS CO	FOREIGN	\$78,259,191	\$58,782,304	\$19,476,887	\$3,548,025
UNITED INS CO OF AMER	FOREIGN	\$3,644,802,345	\$3,205,401,572	\$439,400,773	\$21,755,028
UNITED LIFE INS CO	FOREIGN	\$1,635,363,969	\$1,479,696,473	\$155,667,496	\$484,742
UNITED OF OMAHA LIFE INS CO	FOREIGN	\$18,786,688,405	\$17,363,965,214	\$1,422,723,191	\$223,786,288
UNITED SECURITY ASSUR CO OF PA	FOREIGN	\$151,298,206	\$140,620,485	\$10,677,721	\$3,227,244
UNITED STATES LIFE INS CO IN THE CIT	FOREIGN	\$27,985,441,605	\$25,984,607,379	\$2,000,834,226	\$51,718,376
UNITED TEACHER ASSOC INS CO	FOREIGN	\$1,018,098,765	\$961,960,787	\$56,137,978	\$11,286,424
UNITED WORLD LIFE INS CO	FOREIGN	\$119,429,408	\$70,058,873	\$49,370,535	\$10,944,475

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

LIFE, ACCIDENT AND HEALTH (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$43,093,625,670

COMPANY	DOMICILE	NET	LIABILITIES	CAPITAL	FL DIRECT
		ADMITTED ASSETS		AND SURPLUS	
UNITEDHEALTHCARE INS CO	FOREIGN	\$15,113,367,649	\$9,517,539,233	\$5,595,828,416	\$5,076,285,753
UNITEDHEALTHCARE LIFE INS CO	FOREIGN	\$132,599,648	\$91,161,575	\$41,438,073	\$28,038,938
UNITY FINANCIAL LIFE INS CO	FOREIGN	\$190,111,762	\$178,631,893	\$11,479,869	\$4,712,106
UNIVERSAL UNDERWRITERS LIFE INS CO	FOREIGN	\$160,613,987	\$137,442,560	\$23,171,427	\$645,072
UNUM INS CO	FOREIGN	\$56,158,883	\$14,524,847	\$41,634,036	\$409,058
UNUM LIFE INS CO OF AMER	FOREIGN	\$19,701,372,348	\$18,155,241,114	\$1,546,131,234	\$197,115,832
US BR GREAT WEST LIFE ASSUR CO	FOREIGN	\$77,558,369	\$59,205,957	\$18,352,412	\$1,463,181
US BR SUN LIFE ASSUR CO OF CANADA	ALIEN	\$17,090,507,612	\$16,150,213,386	\$940,294,226	\$150,648,365
US BUSINESS OF CANADA LIFE ASSUR CO	ALIEN	\$4,425,111,975	\$4,288,899,943	\$136,212,032	\$5,038,647
US FINANCIAL LIFE INS CO	FOREIGN	\$642,942,359	\$540,763,382	\$102,178,977	\$9,970,866
USAA LIFE INS CO	FOREIGN	\$21,985,395,139	\$19,844,668,007	\$2,140,727,132	\$169,910,159
USABLE LIFE	FOREIGN	\$446,030,490	\$251,747,357	\$194,283,133	\$4,726,066
VANTIS LIFE INS CO	FOREIGN	\$874,350,771	\$804,792,997	\$69,557,774	\$1,305,771
VARIABLE ANN LIFE INS CO	FOREIGN	\$77,095,194,647	\$73,477,118,550	\$3,618,076,097	\$705,225,257
VOYA INS & ANN CO	FOREIGN	\$66,778,843,977	\$64,659,433,958	\$2,119,410,019	\$159,116,900
VOYA RETIREMENT INS & ANN CO	FOREIGN	\$89,253,482,555	\$87,245,595,289	\$2,007,887,266	\$540,812,674
WASHINGTON NATL INS CO	FOREIGN	\$4,775,251,768	\$4,448,263,396	\$326,988,372	\$32,058,982
WEST COAST LIFE INS CO	FOREIGN	\$4,810,067,779	\$4,397,800,652	\$412,267,127	\$35,373,854
WESTERN & SOUTHERN LIFE INS CO	FOREIGN	\$9,918,275,587	\$5,624,065,714	\$4,294,209,873	\$10,281,821
WESTERN SOUTHERN LIFE ASSUR CO	FOREIGN	\$13,146,952,405	\$12,095,608,479	\$1,051,343,926	\$31,478,674
WESTERN UNITED LIFE ASSUR CO	FOREIGN	\$990,678,290	\$928,875,685	\$61,802,605	\$4,283
WILCAC LIFE INS CO	FOREIGN	\$2,450,382,232	\$2,200,075,915	\$250,306,317	\$2,032,550
WILCO LIFE INS CO	FOREIGN	\$3,732,015,328	\$3,506,671,100	\$225,344,228	\$13,820,690
WILLIAM PENN LIFE INS CO OF NY	FOREIGN	\$1,146,364,058	\$969,797,295	\$176,566,763	\$6,983,653
WILTON REASSUR CO	FOREIGN	\$3,095,513,352	\$2,252,915,557	\$842,597,817	\$0
WILTON REASSUR LIFE CO OF NY	FOREIGN	\$910,837,663	\$804,278,633	\$106,559,024	\$2,998,632
XL LIFE INS & ANN CO	FOREIGN	\$15,136,552	\$6,340	\$15,130,212	\$0
ZALE LIFE INS CO	FOREIGN	\$11,673,328	\$2,242,950	\$9,430,378	\$167,906
ZURICH AMER LIFE INS CO	FOREIGN	\$12,689,297,745	\$12,542,356,851	\$146,940,894	\$51,575,068

PROPERTY AND CASUALTY

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET	LIABILITIES	CAPITAL	FL DIRECT
		ADMITTED ASSETS		AND SURPLUS	
21ST CENTURY CENTENNIAL INS CO	FOREIGN	\$574,071,755	\$11,318,358	\$562,753,398	\$211,198,456
21ST CENTURY IND INS CO	FOREIGN	\$65,933,507	\$1,062,854	\$64,870,653	\$3,619,512
21ST CENTURY INS CO	FOREIGN	\$895,405,798	\$14,785,754	\$880,620,044	\$0
21ST CENTURY N AMER INS CO	FOREIGN	\$577,638,236	\$32,616,304	\$545,021,933	\$14,624,378
21ST CENTURY NATL INS CO	FOREIGN	\$24,336,526	\$549,472	\$23,787,054	\$0
21ST CENTURY PREFERRED INS CO	FOREIGN	\$41,394,610	\$1,066,856	\$40,327,754	\$4,461,331
21ST CENTURY PREMIER INS CO	FOREIGN	\$275,700,295	\$5,056,839	\$270,643,456	\$13,222
21ST CENTURY SECURITY INS CO	FOREIGN	\$196,367,240	\$4,500,748	\$191,866,492	\$0
ACA FIN GUAR CORP	FOREIGN	\$370,865,469	\$303,963,343	\$66,902,126	\$0
ACCEPTANCE IND INS CO	FOREIGN	\$240,876,987	\$111,695,294	\$129,181,693	\$2,268,182
ACCESS INS CO	FOREIGN	\$134,126,203	\$103,829,997	\$30,296,206	\$5,250
ACCIDENT FUND GEN INS CO	FOREIGN	\$172,817,199	\$113,532,056	\$59,285,143	\$958,837
ACCIDENT FUND INS CO OF AMER	FOREIGN	\$2,387,026,798	\$1,636,090,648	\$750,936,150	\$990,003
ACCIDENT FUND NATL INS CO	FOREIGN	\$189,976,458	\$129,042,545	\$60,933,913	\$523,458
ACCIDENT INS CO INC	FOREIGN	\$160,685,186	\$146,003,941	\$14,681,245	\$23,871,958
ACCREDITED SURETY & CAS CO INC	DOMESTIC	\$24,347,094	\$3,470,217	\$20,876,877	\$952,546
ACE AMER INS CO	FOREIGN	\$12,150,666,209	\$9,157,758,998	\$2,992,907,211	\$295,168,712

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT WRITTEN PREMIUMS
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	
ACE FIRE UNDERWRITERS INS CO	FOREIGN	\$100,108,832	\$27,083,861	\$73,024,971	\$398,875
ACE INS CO OF THE MIDWEST	FOREIGN	\$71,964,873	\$8,941,128	\$63,023,745	\$27,219,549
ACE PROP & CAS INS CO	FOREIGN	\$7,360,749,029	\$5,296,323,459	\$2,064,425,570	\$37,637,059
ACIG INS CO	FOREIGN	\$412,616,200	\$294,875,570	\$117,740,630	\$984,778
ACSTAR INS CO	FOREIGN	\$60,506,600	\$32,455,122	\$28,051,478	\$145,579
ADDISON INS CO	FOREIGN	\$102,104,784	\$62,085,127	\$40,019,657	\$9,831,902
ADMIRAL INS CO	FOREIGN	\$688,462,675	\$72,820,864	\$615,641,811	\$25,846,631
ADRIATIC INS CO	FOREIGN	\$72,463,321	\$11,729,352	\$60,733,969	\$1,421,931
ADVANCED PHYSICIANS INS RRG INC	FOREIGN	\$1,859,727	\$164,982	\$1,694,745	\$5,002
ADVANTAGE WORKERS COMP INS CO	FOREIGN	\$107,859,928	\$57,057,333	\$50,802,595	\$117,942
AEGIS SECURITY INS CO	FOREIGN	\$101,270,992	\$47,870,227	\$53,400,765	\$3,535,465
AETNA INS CO OF CT	FOREIGN	\$15,774,357	\$647,034	\$15,127,323	\$2,245,837
AFFILIATED FM INS CO	FOREIGN	\$2,528,717,670	\$1,131,067,901	\$1,397,649,769	\$26,116,008
AFFILIATES INS RECIP A RRG	FOREIGN	\$5,071,531	\$1,856,129	\$3,215,402	\$38,715
AFFIRMATIVE INS CO	FOREIGN	\$188,142,900	\$163,878,043	\$24,264,857	\$0
AGCS MARINE INS CO	FOREIGN	\$328,306,416	\$163,715,848	\$164,590,567	\$42,264,182
AGENCY INS CO OF MD INC	FOREIGN	\$99,464,027	\$64,498,805	\$34,965,222	\$4,023,631
AGIC INC	DOMESTIC	\$7,012,411	\$2,632,107	\$4,380,304	\$1,531,341
AGRI GEN INS CO	FOREIGN	\$188,222,552	\$1,220,554	\$187,001,998	\$14,053,049
AIG ASSUR CO	FOREIGN	\$33,184,342	\$1,250,672	\$31,933,670	\$367,064
AIG PROP CAS CO	FOREIGN	\$5,025,917,295	\$3,438,785,517	\$1,587,131,778	\$214,268,817
AIG SPECIALTY INS CO	FOREIGN	\$121,502,483	\$76,139,226	\$45,363,257	\$48,811,455
AIU INS CO	FOREIGN	\$234,596,960	\$325,933	\$234,271,027	(\$2,635)
AIX SPECIALTY INS CO	FOREIGN	\$53,055,590	\$3,166,051	\$49,889,539	\$11,536,659
ALAMANCE INS CO	FOREIGN	\$488,090,233	\$118,598,698	\$369,491,535	\$0
ALASKA NATL INS CO	FOREIGN	\$879,775,080	\$499,257,673	\$380,517,407	\$506,329
ALEA NORTH AMERICA INS CO	FOREIGN	\$145,812,539	\$48,131,621	\$97,680,918	\$0
ALFA MUT INS CO	FOREIGN	\$1,275,046,484	\$737,289,660	\$537,756,823	\$0
ALLEGHENY CAS CO	FOREIGN	\$37,646,377	\$14,611,762	\$23,034,615	\$1,783,025
ALLEGIANZ INS CO INC A RRG	FOREIGN	\$19,915,109	\$13,809,764	\$6,105,345	\$588,912
ALLIANCE OF NONPROFITS FOR INS RRG	FOREIGN	\$73,473,942	\$44,943,304	\$28,530,638	\$3,040,548
ALLIANZ GLOBAL RISKS US INS CO	FOREIGN	\$3,322,664,851	\$2,563,583,921	\$759,080,930	\$13,958,917
ALLIANZ UNDERWRITERS INS CO	FOREIGN	\$95,640,748	\$30,886,465	\$64,754,283	\$1,021,490
ALLIED EASTERN IND CO	FOREIGN	\$61,922,465	\$47,202,592	\$14,719,873	\$191,766
ALLIED INS CO OF AMER	FOREIGN	\$13,978,147	\$57,918	\$13,920,229	\$0
ALLIED PROFESSIONALS INS CO RRG	FOREIGN	\$39,856,929	\$25,546,015	\$14,310,914	\$1,646,015
ALLIED PROP & CAS INS CO	FOREIGN	\$357,918,666	\$298,877,589	\$59,041,077	\$83,645,687
ALLIED WORLD ASSUR CO US INC	FOREIGN	\$326,459,510	\$186,851,543	\$139,607,967	\$35,885,708
ALLIED WORLD INS CO	FOREIGN	\$1,727,155,179	\$634,229,637	\$1,092,925,542	\$5,882,666
ALLIED WORLD NATL ASSUR CO	FOREIGN	\$270,261,736	\$140,605,100	\$129,656,632	\$14,014,077
ALLIED WORLD SPECIALTY INS CO	FOREIGN	\$752,009,860	\$354,614,343	\$397,395,510	\$5,051,282
ALLIED WORLD SURPLUS LINES INS CO	FOREIGN	\$258,166,020	\$165,615,736	\$92,550,293	\$22,376,499
ALLMERICA FIN BENEFIT INS CO	FOREIGN	\$34,667,673	\$28,423	\$34,639,250	\$2,372,317
ALLSTATE FIRE & CAS INS CO	FOREIGN	\$175,306,065	\$1,438,186	\$173,867,879	\$795,748,124
ALLSTATE IND CO	FOREIGN	\$144,973,774	\$3,498,484	\$141,475,290	\$77,460,090
ALLSTATE INS CO	FOREIGN	\$43,246,270,304	\$26,980,707,561	\$16,265,562,743	\$547,350,352
ALLSTATE NORTHBROOK IND CO	FOREIGN	\$39,697,773	\$197,671	\$39,500,103	\$0
ALLSTATE PROP & CAS INS CO	FOREIGN	\$215,540,942	\$9,585,096	\$205,955,846	\$239,159,455
ALLSTATE VEHICLE & PROP INS CO	FOREIGN	\$24,311,712	\$748,832	\$23,562,880	\$0
ALPHA PROP & CAS INS CO	FOREIGN	\$33,390,806	\$20,336,016	\$13,054,790	\$11,809,900
ALTERRA AMER INS CO	FOREIGN	\$246,466,179	\$81,018,812	\$165,447,367	\$20,383,677

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	WRITTEN PREMIUMS
ALTERRA EXCESS & SURPLUS INS CO	FOREIGN	\$391,393,392	\$233,072,245	\$158,321,147	\$28,591,379
AMALGAMATED CAS INS CO	FOREIGN	\$45,088,343	\$6,861,588	\$38,226,756	\$0
AMBAC ASSUR CORP	FOREIGN	\$4,464,307,527	\$4,364,307,527	\$100,000,000	\$375,021
AMCO INS CO	FOREIGN	\$1,001,016,327	\$793,036,984	\$207,979,343	(\$201)
AMERICAN AGRI BUSINESS INS CO	FOREIGN	\$725,792,178	\$697,336,745	\$28,455,433	\$18,992,368
AMERICAN AGRICULTURAL INS CO	FOREIGN	\$1,105,115,297	\$579,425,576	\$525,689,721	\$0
AMERICAN ALT INS CORP	FOREIGN	\$526,391,380	\$357,470,046	\$168,921,334	\$42,988,351
AMERICAN ASSOC OF OTHODONTISTS RRG	FOREIGN	\$42,532,870	\$29,579,703	\$12,953,167	\$580,806
AMERICAN AUTOMOBILE INS CO	FOREIGN	\$189,186,573	\$24,868,503	\$164,318,070	\$59,218,058
AMERICAN BANKERS INS CO OF FL	DOMESTIC	\$1,967,504,415	\$1,403,566,495	\$563,937,920	\$898,950,361
AMERICAN BUILDERS INS CO	FOREIGN	\$111,705,696	\$78,436,914	\$33,268,782	\$20,002,378
AMERICAN CAPITAL ASSUR CORP	DOMESTIC	\$185,652,345	\$101,287,994	\$84,364,351	\$91,443,324
AMERICAN CAS CO OF READING PA	FOREIGN	\$146,336,202	\$44,319	\$146,291,883	\$30,696,453
AMERICAN COASTAL INS CO	DOMESTIC	\$328,074,390	\$138,095,854	\$189,978,536	\$310,291,048
AMERICAN COLONIAL INS CO	DOMESTIC	\$35,510,361	\$11,049,376	\$24,460,985	\$8,180,642
AMERICAN COMMERCE INS CO	FOREIGN	\$310,456,683	\$206,772,475	\$103,684,208	\$1,174,521
AMERICAN COMPENSATION INS CO	FOREIGN	\$69,455,445	\$16,768,674	\$52,686,771	\$1,575,217
AMERICAN CONTRACTORS IND CO	FOREIGN	\$312,092,071	\$225,889,692	\$86,202,379	\$708,915
AMERICAN CONTRACTORS INS CO RRG	FOREIGN	\$21,419,974	\$13,264,717	\$8,155,257	\$1,039,403
AMERICAN ECONOMY INS CO	FOREIGN	\$73,789,878	\$7,081,901	\$66,707,977	\$24,252,555
AMERICAN EMPIRE INS CO	FOREIGN	\$40,932,765	\$20,497,936	\$20,434,830	\$0
AMERICAN EMPIRE SURPLUS LINES INS CO	FOREIGN	\$298,808,937	\$190,395,090	\$108,413,847	\$4,446,840
AMERICAN EQUITY INS CO	FOREIGN	\$101,077,279	\$871,599	\$100,205,679	\$0
AMERICAN EQUITY SPECIALTY INS CO	FOREIGN	\$77,096,048	\$48,548,457	\$28,547,591	\$0
AMERICAN EXCESS INS EXCH RRG	FOREIGN	\$389,535,351	\$147,270,728	\$242,264,623	\$0
AMERICAN FAMILY HOME INS CO	DOMESTIC	\$532,605,794	\$376,945,354	\$155,660,440	\$1,182,145
AMERICAN FAMILY MUT INS CO	FOREIGN	\$14,500,523,875	\$8,470,441,111	\$6,030,082,764	\$0
AMERICAN FIRE & CAS CO	FOREIGN	\$40,756,664	\$1,729,802	\$39,026,862	\$3,740,715
AMERICAN GUAR & LIAB INS	FOREIGN	\$263,514,735	\$82,577,646	\$180,937,089	\$95,295,234
AMERICAN HALLMARK INS CO OF TX	FOREIGN	\$344,057,908	\$222,781,194	\$121,276,714	\$154,493
AMERICAN HLTHCARE IND CO	FOREIGN	\$103,957,446	\$82,786,217	\$21,171,230	\$0
AMERICAN HOME ASSUR CO	FOREIGN	\$26,376,943,831	\$19,129,040,400	\$7,247,903,431	\$69,723,801
AMERICAN INDEPENDENT INS CO	FOREIGN	\$56,423,934	\$36,872,614	\$19,551,320	\$0
AMERICAN INS CO	FOREIGN	\$323,726,213	\$34,026,054	\$289,700,159	\$10,124,902
AMERICAN INTEGRITY INS CO OF FL	DOMESTIC	\$175,911,100	\$120,461,597	\$55,449,503	\$239,929,952
AMERICAN INTERSTATE INS CO	FOREIGN	\$1,185,591,641	\$807,849,633	\$377,742,008	\$24,572,507
AMERICAN MERCURY INS CO	FOREIGN	\$378,484,273	\$204,094,970	\$174,389,303	\$1,992,522
AMERICAN MODERN HOME INS CO	FOREIGN	\$1,286,171,803	\$905,710,700	\$380,461,103	\$5,401,059
AMERICAN MODERN INS CO OF FL	DOMESTIC	\$33,919,920	\$26,158,174	\$7,761,746	\$11,553,268
AMERICAN MODERN SELECT INS CO	FOREIGN	\$288,491,912	\$243,612,843	\$44,879,069	\$32,518
AMERICAN MODERN SURPLUS LINES INS CO	FOREIGN	\$81,728,252	\$55,044,788	\$26,683,464	\$1,895,043
AMERICAN NATL GEN INS CO	FOREIGN	\$101,710,382	\$40,888,901	\$60,821,481	\$0
AMERICAN NATL PROP & CAS CO	FOREIGN	\$1,218,493,924	\$621,562,749	\$596,931,175	\$2,883,467
AMERICAN PET INS CO	FOREIGN	\$38,917,013	\$15,255,824	\$23,661,189	\$6,089,565
AMERICAN PLATINUM PROP & CAS INS CO	DOMESTIC	\$19,172,363	\$5,136,486	\$14,035,877	\$8,681,260
AMERICAN PROP INS CO	FOREIGN	\$13,595,168	\$6,887,691	\$6,707,477	\$0
AMERICAN RELIABLE INS CO	FOREIGN	\$315,303,016	\$226,103,943	\$89,199,073	\$16,153,422
AMERICAN ROAD INS CO	FOREIGN	\$556,896,758	\$310,308,085	\$246,588,673	\$12,987,755
AMERICAN SAFETY CAS INS CO	FOREIGN	\$185,477,639	\$36,854,209	\$148,623,430	\$626,497
AMERICAN SAFETY IND CO	FOREIGN	\$267,449,649	\$139,302,856	\$128,146,793	\$1,977,391
AMERICAN SAFETY INS CO	FOREIGN	\$19,160,201	\$1,259,412	\$17,900,789	\$2,072,470

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	WRITTEN PREMIUMS
AMERICAN SAFETY RRG INC	FOREIGN	\$10,637,466	\$3,879,338	\$6,758,128	\$30,723
AMERICAN SECURITY INS CO	FOREIGN	\$1,915,801,260	\$1,254,294,461	\$661,506,799	\$434,233,983
AMERICAN SENTINEL INS CO	FOREIGN	\$30,164,540	\$14,507,736	\$15,656,804	\$0
AMERICAN SERV INS CO INC	FOREIGN	\$129,174,083	\$97,451,636	\$31,722,447	\$0
AMERICAN SOUTHERN HOME INS CO	DOMESTIC	\$146,569,180	\$107,863,678	\$38,705,502	\$24,330,188
AMERICAN SOUTHERN INS CO	FOREIGN	\$108,543,072	\$69,531,526	\$39,011,546	\$8,448,499
AMERICAN STATES INS CO	FOREIGN	\$144,241,669	\$20,250,832	\$123,990,837	\$39,592,104
AMERICAN STRATEGIC INS CORP	DOMESTIC	\$885,256,306	\$509,828,425	\$375,427,883	\$141,566,717
AMERICAN SUMMIT INS CO	FOREIGN	\$45,545,995	\$16,582,416	\$28,963,579	\$0
AMERICAN SURETY CO	FOREIGN	\$14,979,897	\$4,147,697	\$10,832,200	\$960,240
AMERICAN TRADITIONS INS CO	DOMESTIC	\$47,064,192	\$27,123,504	\$19,940,688	\$48,265,480
AMERICAN WESTERN HOME INS CO	FOREIGN	\$197,172,777	\$133,944,572	\$63,228,205	\$5,094,969
AMERICAN ZURICH INS CO	FOREIGN	\$264,457,506	\$106,992,567	\$157,464,939	\$146,918,699
AMERIGUARD RRG INC	FOREIGN	\$11,745,546	\$4,492,709	\$7,252,837	\$910,465
AMERISURE INS CO	FOREIGN	\$752,182,243	\$527,674,318	\$224,507,925	\$126,926,270
AMERISURE MUT INS CO	FOREIGN	\$2,069,743,432	\$1,226,736,303	\$843,007,129	\$79,487,766
AMERISURE PARTNERS INS CO	FOREIGN	\$75,124,419	\$52,316,579	\$22,807,840	\$4,247,524
AMERITRUST INS CORP	FOREIGN	\$131,385,955	\$99,545,061	\$31,840,893	\$4,070,747
AMEX ASSUR CO	FOREIGN	\$280,226,874	\$91,391,256	\$188,835,622	\$18,685,596
AMGUARD INS CO	FOREIGN	\$419,651,716	\$309,692,970	\$109,958,746	\$1,407,756
AMICA MUT INS CO	FOREIGN	\$5,061,654,429	\$2,301,898,943	\$2,759,755,486	\$142,217,031
ANCHOR GEN INS CO	FOREIGN	\$92,969,387	\$72,129,084	\$20,840,303	\$0
ANCHOR PROP & CAS INS CO	DOMESTIC	\$24,724,039	\$768	\$24,723,271	\$0
APPALACHIAN INS CO	FOREIGN	\$287,588,563	\$90,578,092	\$197,010,471	\$4,187,526
APPLIED MEDICO LEGAL SOLUTIONS RRG	FOREIGN	\$122,367,506	\$89,351,120	\$33,016,386	\$3,219,495
ARAG INS CO	FOREIGN	\$71,624,504	\$17,686,229	\$53,938,275	\$7,208,763
ARCH EXCESS & SURPLUS INS CO	FOREIGN	\$61,829,185	\$476,981	\$61,352,204	\$0
ARCH IND INS CO	FOREIGN	\$33,518,519	\$9,150,652	\$24,367,867	\$0
ARCH INS CO	FOREIGN	\$3,200,859,275	\$2,422,491,339	\$778,367,936	\$79,599,453
ARCH MORTGAGE GUAR CO	FOREIGN	\$50,579,613	\$1,459,819	\$49,119,794	\$11,075
ARCH MORTGAGE INS CO	FOREIGN	\$399,604,496	\$247,122,247	\$152,482,249	\$4,703,740
ARCH REINS CO	FOREIGN	\$1,736,857,781	\$632,905,670	\$1,103,952,111	\$0
ARCH SPECIALTY INS CO	FOREIGN	\$470,557,258	\$178,119,251	\$292,438,007	\$116,551,550
ARCOA RRG INC	FOREIGN	\$11,849,450	\$7,674,201	\$4,175,249	\$3,912,259
ARGONAUT GREAT CENTRAL INS CO	FOREIGN	\$49,432,932	\$24,597,574	\$24,835,358	\$0
ARGONAUT INS CO	FOREIGN	\$1,280,403,500	\$889,638,529	\$390,764,971	\$13,833,912
ARGONAUT MIDWEST INS CO	FOREIGN	\$31,893,673	\$15,740,759	\$16,152,915	\$953,988
ARISE BOILER INSPECTION & INS CO RRG	FOREIGN	\$3,315,855	\$813,915	\$2,501,940	\$7,825
ARK ROYAL INS CO	DOMESTIC	\$92,402,741	\$57,946,865	\$34,455,876	\$122,116,540
ARMED FORCES INS EXCH	FOREIGN	\$136,390,541	\$65,653,912	\$70,736,629	\$9,216,653
ARROWOOD IND CO	FOREIGN	\$1,473,661,724	\$1,224,614,182	\$249,047,542	\$49,201
ARROWOOD SURPLUS LINES INS CO	FOREIGN	\$136,163,685	\$12,866,772	\$123,296,913	\$0
ARTISAN & TRUCKERS CAS CO	FOREIGN	\$292,516,281	\$235,438,255	\$57,078,026	\$12,036,752
ASCENDANT COMMERCIAL INS INC	DOMESTIC	\$45,798,412	\$36,378,249	\$9,420,163	\$55,574,914
ASHMERE INS CO	FOREIGN	\$12,566,190	\$22,121	\$12,544,069	\$0
ASI ASSUR CORP	DOMESTIC	\$145,600,570	\$86,076,283	\$59,524,287	\$92,196,915
ASI HOME INS CORP	DOMESTIC	\$17,690,960	\$1,044,134	\$16,646,826	\$4,055,892
ASI LLOYDS	FOREIGN	\$203,624,374	\$116,316,243	\$87,308,131	\$0
ASI PREFERRED INS CORP	DOMESTIC	\$57,669,249	\$33,152,738	\$24,516,511	\$135,119,450
ASPEN AMER INS CO	FOREIGN	\$502,270,089	\$239,456,878	\$262,813,211	\$8,272,040
ASPEN SPECIALTY INS CO	FOREIGN	\$327,126,454	\$195,186,258	\$131,940,196	\$71,950,100

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	WRITTEN PREMIUMS
ASSOC OF CERT MORTG ORIGINATORS RRG	FOREIGN	\$1,378,612	\$378,612	\$1,000,000	\$0
ASSOCIATED IND CORP	FOREIGN	\$95,308,190	\$11,078,819	\$84,229,371	\$4,369,312
ASSOCIATED INDUSTRIES INS CO INC	DOMESTIC	\$197,908,454	\$123,893,985	\$74,014,469	\$72,799,918
ASSOCIATED INTL INS CO	FOREIGN	\$281,559,042	\$172,484,206	\$109,074,836	\$2,677,777
ASSOCIATION CAS INS CO	FOREIGN	\$45,967,318	\$27,403,968	\$18,563,350	\$0
ASSURANCE CO OF AMER	FOREIGN	\$24,431,675	\$3,954,086	\$20,477,588	(\$224,666)
ASSURANCEAMERICA INS CO	FOREIGN	\$49,989,523	\$37,621,388	\$12,368,135	\$25,702,800
ASSURED GUAR CORP	FOREIGN	\$2,539,243,653	\$1,453,105,381	\$1,086,138,272	\$0
ASSURED GUAR MUNICIPAL CORP	FOREIGN	\$5,961,221,953	\$3,694,371,523	\$2,266,850,430	\$3,297,648
ATAIN INS CO	FOREIGN	\$72,628,687	\$26,886,010	\$45,742,677	\$36,939
ATAIN SPECIALTY INS CO	FOREIGN	\$309,523,505	\$156,111,170	\$153,412,335	\$3,272,928
ATLANTIC BONDING CO	FOREIGN	\$11,419,372	\$952,762	\$10,466,610	\$0
ATLANTIC CAS INS CO	FOREIGN	\$240,766,746	\$155,088,427	\$85,678,319	\$6,594,051
ATLANTIC SPECIALTY INS CO	FOREIGN	\$2,550,903,113	\$1,829,388,399	\$721,514,714	\$46,096,087
ATRADIUS TRADE CREDIT INS CO	FOREIGN	\$116,266,336	\$52,034,652	\$64,231,684	\$1,843,251
ATTORNEYS LIAB ASSUR SOCIETY INC RRG	FOREIGN	\$2,036,038,978	\$1,441,891,646	\$594,147,332	\$14,861,641
ATTPRO RRG RECIP RRG	FOREIGN	\$1,849,554	\$509,020	\$1,340,534	\$565,545
ATX PREMIER INSURANCE COMPANY	FOREIGN	\$9,536,149	\$4,780,309	\$4,755,840	\$0
AUSTIN MUT INS CO	FOREIGN	\$49,529,451	\$16,150,631	\$33,378,820	\$0
AUTO CLUB INS ASSOC	FOREIGN	\$3,673,564,043	\$2,148,791,514	\$1,524,772,528	\$0
AUTO CLUB INS CO OF FL	DOMESTIC	\$318,059,684	\$184,443,279	\$133,616,404	\$195,414,620
AUTO CLUB S INS CO	DOMESTIC	\$113,094,138	\$59,778,287	\$53,315,851	\$68,627,396
AUTO OWNERS INS CO	FOREIGN	\$12,207,734,312	\$4,238,662,003	\$7,969,072,309	\$127,785,656
AUTOMOBILE INS CO OF HARTFORD CT	FOREIGN	\$1,013,208,296	\$692,425,939	\$320,782,357	\$46,599
AVATAR PROP & CAS INS CO	DOMESTIC	\$35,547,446	\$18,155,882	\$17,391,564	\$24,216,332
AVEMCO INS CO	FOREIGN	\$109,546,041	\$32,958,468	\$76,587,573	\$1,411,017
AVIATION ALLIANCE INS RRG INC	FOREIGN	\$3,415,878	\$1,940,818	\$1,475,060	\$576,297
AXA ART INS CORP	FOREIGN	\$44,433,171	\$9,895,350	\$34,537,820	(\$1,739)
AXA INS CO	FOREIGN	\$254,302,377	\$142,178,569	\$112,123,808	\$6,314,807
AXIS INS CO	FOREIGN	\$1,483,774,009	\$905,626,479	\$578,147,530	\$27,642,687
AXIS REINS CO	FOREIGN	\$2,872,772,623	\$2,007,887,467	\$864,885,156	\$260,740
AXIS SPECIALTY INS CO	FOREIGN	\$75,416,117	\$17,123,251	\$58,292,866	\$0
AXIS SURPLUS INS CO	FOREIGN	\$440,315,183	\$234,377,378	\$205,937,805	\$46,820,666
BALBOA INS CO	FOREIGN	\$243,612,524	\$44,217,453	\$199,395,071	(\$904,755)
BANKERS INS CO	DOMESTIC	\$162,666,764	\$93,562,781	\$69,103,983	\$3,527,549
BANKERS SPECIALTY INS CO	FOREIGN	\$57,605,264	\$11,833,024	\$45,772,240	\$1,238,744
BANKERS STANDARD FIRE & MARINE CO	FOREIGN	\$190,108,485	\$111,510,382	\$78,598,103	\$0
BANKERS STANDARD INS CO	FOREIGN	\$434,558,457	\$293,292,895	\$141,265,562	\$1,094,548
BAR VERMONT RRG INC	FOREIGN	\$27,075,529	\$10,330,438	\$16,745,111	\$386,296
BCS INS CO	FOREIGN	\$279,607,832	\$122,418,148	\$157,189,684	\$8,240,253
BEAZLEY INS CO INC	FOREIGN	\$266,409,572	\$144,152,131	\$122,257,441	\$4,801,379
BEDIVERE INS CO	FOREIGN	\$295,214,862	\$165,193,114	\$130,021,748	\$18,154
BENCHMARK INS CO	FOREIGN	\$172,943,327	\$115,566,928	\$57,376,399	\$3,070
BERKLEY ASSUR CO	FOREIGN	\$57,446,169	\$5,700,437	\$51,745,732	\$7,774,498
BERKLEY INS CO	FOREIGN	\$16,934,115,493	\$11,496,925,117	\$5,437,190,376	\$13,779,013
BERKLEY NATL INS CO	FOREIGN	\$86,518,367	\$36,859,839	\$49,658,528	\$3,369,256
BERKLEY REGIONAL INS CO	FOREIGN	\$700,390,562	\$33,819,568	\$666,570,994	\$1,333,324
BERKLEY REGIONAL SPECIALTY INS CO	FOREIGN	\$59,399,744	\$6,466,081	\$52,933,663	\$2,347
BERKSHIRE HATHAWAY ASSUR CORP	FOREIGN	\$2,275,735,509	\$816,183,510	\$1,459,551,999	\$0
BERKSHIRE HATHAWAY HOMESTATE INS CO	FOREIGN	\$2,008,135,254	\$848,620,818	\$1,159,514,436	\$5,795,307
BERKSHIRE HATHAWAY SPECIALTY INS CO	FOREIGN	\$3,521,608,096	\$287,464,815	\$3,234,143,281	\$79,134

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	WRITTEN PREMIUMS
BITCO GEN INS CORP	FOREIGN	\$810,940,020	\$522,442,751	\$288,497,269	\$9,362,570
BITCO NATL INS CO	FOREIGN	\$471,687,803	\$318,608,929	\$153,078,874	\$7,447,008
BLUESHORE INS CO	FOREIGN	\$48,061,268	\$31,421,518	\$16,639,750	\$0
BOND SAFEGUARD INS CO	FOREIGN	\$77,556,952	\$41,992,151	\$35,564,801	\$690,870
BOSTON IND CO INC	FOREIGN	\$7,462,443	\$2,691,737	\$4,770,706	\$11,220
BRIDGEFIELD CAS INS CO	DOMESTIC	\$56,942,782	\$8,512,343	\$48,430,439	\$43,539,933
BRIDGEFIELD EMPLOYERS INS CO	DOMESTIC	\$122,119,855	\$4,442,571	\$117,677,283	\$267,482,074
BRIERFIELD INS CO	FOREIGN	\$12,551,916	\$4,133,048	\$8,418,868	\$4,551,836
BRISTOL W INS CO	FOREIGN	\$125,209,027	\$79,796,707	\$45,412,320	\$1,922,407
BROTHERHOOD MUT INS CO	FOREIGN	\$469,732,018	\$280,381,442	\$189,350,576	\$255,127
BUILD AMER MUT ASSUR CO	FOREIGN	\$475,718,740	\$26,940,544	\$448,778,196	\$209,690
BUILDERS INS	FOREIGN	\$482,586,926	\$280,742,711	\$201,844,215	\$0
BUILDERS MUT INS CO	FOREIGN	\$638,663,273	\$376,087,364	\$262,575,909	\$3,287,075
BURLINGTON INS CO	FOREIGN	\$390,571,434	\$209,826,774	\$180,744,660	\$17,295,471
BUSINESSFIRST INS CO	DOMESTIC	\$37,772,830	\$22,372,009	\$15,400,821	\$24,766,345
CALIFORNIA CAS IND EXCH	FOREIGN	\$557,643,295	\$238,522,789	\$319,120,505	\$0
CALIFORNIA CAS INS CO	FOREIGN	\$112,708,248	\$28,298,756	\$84,409,492	\$10,934,583
CAMICO MUT INS CO	FOREIGN	\$91,796,324	\$52,604,407	\$39,191,917	\$1,071,702
CAMPMED CAS & IND CO INC	FOREIGN	\$20,335,197	\$278,192	\$20,057,005	\$501,957
CANAL IND CO	FOREIGN	\$44,183,220	\$2,491,123	\$41,692,099	(\$6,447)
CANAL US CO	FOREIGN	\$818,759,661	\$371,548,109	\$447,211,552	\$26,726,355
CANOPIUS US INS	FOREIGN	\$188,233,671	\$81,977,022	\$106,256,649	\$18,141,646
CAPACITY INS CO	DOMESTIC	\$20,078,731	\$10,973,483	\$9,105,247	\$14,187,157
CAPITOL IND CORP	FOREIGN	\$462,393,090	\$240,517,610	\$221,875,480	\$2,883,446
CAPITOL PREFERRED INS CO	DOMESTIC	\$47,574,428	\$24,670,684	\$22,903,744	\$54,373,797
CAPITOL SPECIALTY INS CORP	FOREIGN	\$113,609,878	\$60,124,843	\$53,485,035	\$10,981,614
CARE RRG INC	FOREIGN	\$18,787,801	\$14,003,976	\$4,783,825	\$1,014,087
CARING COMMUNITIES RECIP RRG	FOREIGN	\$106,522,615	\$61,936,307	\$44,586,308	\$644,011
CAROLINA CAS INS CO	FOREIGN	\$181,825,888	\$86,271,465	\$95,554,423	\$10,317,740
CASTLE KEY IND CO	FOREIGN	\$9,738,731	\$4,193,838	\$5,544,893	\$81,785,756
CASTLE KEY INS CO	FOREIGN	\$360,588,524	\$170,635,014	\$189,953,511	\$123,460,325
CASTLEPOINT FL INS CO	DOMESTIC	\$30,573,602	\$23,669,751	\$6,903,851	\$20,309,789
CASTLEPOINT INS CO	FOREIGN	\$226,389,670	\$218,307,367	\$8,082,303	\$0
CASTLEPOINT NATL INS CO	FOREIGN	\$409,186,273	\$373,277,585	\$35,908,688	\$6,444,884
CATERPILLAR INS CO	FOREIGN	\$660,672,370	\$388,745,616	\$271,926,754	\$9,324,370
CATLIN IND CO	FOREIGN	\$105,288,909	\$28,392,016	\$76,896,893	\$2,256,357
CATLIN INS CO	FOREIGN	\$230,321,433	\$166,640,727	\$63,680,706	\$18,637,268
CATLIN SPECIALTY INS CO	FOREIGN	\$591,437,337	\$387,161,094	\$204,276,243	\$34,867,964
CENSTAT CAS CO	FOREIGN	\$19,115,719	\$2,628,753	\$16,486,966	\$0
CENTAURI SPECIALTY INS CO	DOMESTIC	\$71,488,205	\$43,390,665	\$28,097,540	\$64,408
CENTENNIAL CAS CO	FOREIGN	\$109,324,123	\$45,382,351	\$63,941,772	\$595,834
CENTRAL STATES IND CO OF OMAHA	FOREIGN	\$434,991,267	\$71,242,657	\$363,748,609	\$922,913
CENTRE INS CO	FOREIGN	\$148,741,012	\$109,887,066	\$38,853,946	\$0
CENTURION CAS CO	FOREIGN	\$142,948,252	\$898,565	\$142,049,687	\$0
CENTURION MEDICAL LIAB PROTECT RRG	FOREIGN	\$19,840,857	\$9,759,052	\$10,081,805	\$1,892,543
CENTURY NATL INS CO	FOREIGN	\$593,149,605	\$208,134,945	\$385,014,660	\$2,039,085
CENTURY SURETY CO	FOREIGN	\$615,734,827	\$429,020,651	\$186,714,176	\$956,751
CHARTER OAK FIRE INS CO	FOREIGN	\$926,061,791	\$672,413,442	\$253,648,349	\$87,375,615
CHEROKEE GUAR CO INC A RRG	FOREIGN	\$12,572,230	\$10,524,473	\$2,047,757	\$358,562
CHEROKEE INS CO	FOREIGN	\$424,944,853	\$266,014,588	\$158,930,265	\$430,940
CHICAGO INS CO	FOREIGN	\$112,747,991	\$58,518,422	\$54,229,569	\$3,087,742

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	WRITTEN PREMIUMS
CHUBB CUSTOM INS CO	FOREIGN	\$398,675,379	\$211,293,504	\$187,381,875	\$56,119,879
CHUBB IND INS CO	FOREIGN	\$351,113,116	\$210,450,872	\$140,662,244	\$5,364,300
CHUBB NATL INS CO	FOREIGN	\$303,851,367	\$163,195,532	\$140,655,835	\$837,846
CHURCH INS CO	FOREIGN	\$25,301,389	\$10,036,175	\$15,265,214	\$0
CHURCH MUT INS CO	FOREIGN	\$1,453,567,001	\$916,906,477	\$536,660,525	\$13,534,772
CIM INS CORP	FOREIGN	\$18,416,703	\$1,160,380	\$17,256,323	\$8,799,375
CINCINNATI CAS CO	FOREIGN	\$371,768,778	\$41,548,185	\$330,220,593	\$896,920
CINCINNATI INS CO	FOREIGN	\$11,017,151,254	\$6,544,940,815	\$4,472,210,439	\$43,291,648
CIRCLE STAR INS CO RRG	FOREIGN	\$2,861,013	\$1,032,067	\$1,828,946	\$0
CITIZENS PROP INS CORP	DOMESTIC	\$13,914,246,792	\$6,530,219,347	\$7,384,027,445	\$2,083,869,844
CLAIM PROFESSIONALS LIAB INS CO RRG	FOREIGN	\$3,768,761	\$1,650,038	\$2,118,723	\$262,859
CLARENDON AMER INS CO	FOREIGN	\$261,347,260	\$129,335,505	\$132,011,755	\$0
CLARENDON NATL INS CO	FOREIGN	\$585,390,061	\$344,637,016	\$240,753,045	(\$77)
CLEAR BLUE INS CO	FOREIGN	\$44,159,474	\$462,308	\$43,697,166	\$47,524
CLEAR BLUE SPECIALTY INS CO	FOREIGN	\$76,694,511	\$24,811,433	\$51,883,078	\$1,847,281
CLEARWATER INS CO	FOREIGN	\$1,201,310,011	\$864,003,805	\$337,306,206	\$0
COAST NATL INS CO	FOREIGN	\$609,467,241	\$198,189,166	\$411,278,075	\$0
COFACE N AMER INS CO	FOREIGN	\$155,207,668	\$83,263,222	\$71,944,446	\$6,975,059
COLISEUM REINS CO	FOREIGN	\$291,387,741	\$116,074,891	\$175,312,850	\$0
COLLEGE RRG INC	FOREIGN	\$18,867,699	\$12,490,614	\$6,377,085	\$302,903
COLONIAL AMER CAS & SURETY CO	FOREIGN	\$23,182,574	\$1,366,351	\$21,816,223	\$527,756
COLONIAL SURETY CO	FOREIGN	\$50,422,375	\$21,683,875	\$28,738,500	\$623,894
COLONY INS CO	FOREIGN	\$1,318,763,766	\$998,918,784	\$319,844,982	\$51,967,612
COLONY SPECIALTY INS CO	FOREIGN	\$65,324,235	\$45,335,316	\$19,988,919	\$1,139,994
COLORADO CAS INS CO	FOREIGN	\$24,035,889	\$3,568	\$24,032,321	\$0
COLUMBIA CAS CO	FOREIGN	\$242,044,523	\$437,059	\$241,607,464	\$56,525,164
COLUMBIA INS CO	FOREIGN	\$20,054,177,125	\$5,063,944,750	\$14,990,232,371	\$0
COLUMBIA NATL RRG INC	FOREIGN	\$1,674,863	\$573,474	\$1,101,389	\$26,490
COMMERCE & INDUSTRY INS CO	FOREIGN	\$4,770,784,966	\$3,145,864,980	\$1,624,919,986	\$70,543,104
COMMERCE INS CO	FOREIGN	\$2,217,411,812	\$1,534,579,531	\$682,832,281	\$0
COMMERCIAL CAS INS CO	FOREIGN	\$117,210,651	\$62,880,063	\$54,330,588	\$0
COMMERCIAL GUAR INS CO	FOREIGN	\$33,187,669	\$139,332	\$33,048,337	\$0
COMMONWEALTH INS CO OF AMER	FOREIGN	\$22,225,237	\$2,656,659	\$19,568,578	\$58
COMMUNITY BLOOD CNTR EXCH RRG	FOREIGN	\$22,183,296	\$7,469,134	\$14,714,162	\$173,562
COMP OPTIONS INS CO INC	DOMESTIC	\$130,962,665	\$101,951,708	\$29,010,957	\$82,380,240
COMPANION SPECIALTY INS CO	FOREIGN	\$59,462,261	(\$4,272,847)	\$63,735,108	\$8,163,959
COMPUTER INS CO	FOREIGN	\$23,990,915	(\$279,808)	\$24,270,723	\$0
CONIFER INS CO	FOREIGN	\$67,662,886	\$39,359,298	\$28,303,588	\$6,528,155
CONSOLIDATED INS CO	FOREIGN	\$13,877,083	\$722,656	\$13,154,427	\$0
CONSTITUTION INS CO	FOREIGN	\$20,861,748	\$5,737,132	\$15,124,616	\$0
CONSUMER SPECIALTIES INS CO RRG	FOREIGN	\$5,275,219	\$2,038,646	\$3,236,573	\$6,000
CONTINENTAL CAS CO	FOREIGN	\$43,309,655,886	\$32,154,436,631	\$11,155,219,255	\$360,029,637
CONTINENTAL HERITAGE INS CO	DOMESTIC	\$7,347,140	\$400,347	\$6,946,793	\$585,440
CONTINENTAL IND CO	FOREIGN	\$156,574,028	\$90,814,819	\$65,759,209	\$11,827,581
CONTINENTAL INS CO	FOREIGN	\$1,995,334,145	\$557,993,041	\$1,437,341,104	\$32,486,921
CONTRACTORS BONDING & INS CO	FOREIGN	\$198,299,261	\$86,127,650	\$112,171,611	\$1,588,060
CONTRACTORS INS CO OF N AMER INC RRG	FOREIGN	\$40,503,690	\$12,274,716	\$28,228,974	\$13,744
COREPOINTE INS CO	FOREIGN	\$203,888,978	\$65,358,119	\$138,530,859	\$21,087,103
CORNERSTONE NATL INS CO	FOREIGN	\$35,737,503	\$24,196,323	\$11,541,180	\$0
COUNTRY CAS INS CO	FOREIGN	\$78,245,186	\$10,359,654	\$67,885,532	\$0
COUNTRY MUT INS CO	FOREIGN	\$4,255,547,843	\$2,291,334,560	\$1,964,213,283	(\$17,943)

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	WRITTEN PREMIUMS
COUNTRY PREF INS CO	FOREIGN	\$206,238,695	\$140,825,320	\$65,413,375	\$0
COURTESY INS CO	DOMESTIC	\$735,449,537	\$393,827,254	\$341,622,283	\$238,112,707
COVINGTON SPECIALTY INS CO	FOREIGN	\$95,585,403	\$47,070,575	\$48,514,828	\$62,069,254
CPA MUT INS CO OF AMER RRG	FOREIGN	\$22,001,693	\$13,088,318	\$8,913,375	\$497,752
CRESTBROOK INS CO	FOREIGN	\$106,019,481	\$10,952,644	\$95,066,837	\$0
CROSSFIT RRG INC	FOREIGN	\$4,747,679	\$2,334,991	\$2,412,688	\$163,815
CRUDEN BAY RRG INC	FOREIGN	\$11,813,830	\$7,590,057	\$4,223,773	\$1,549,464
CRUM & FORSTER IND CO	FOREIGN	\$45,475,291	\$30,666,851	\$14,808,440	\$1,225,923
CRUM & FORSTER SPECIALTY INS CO	FOREIGN	\$57,764,399	\$10,451,245	\$47,313,154	\$6,273,938
CUMIS INS SOCIETY INC	FOREIGN	\$2,062,800,695	\$1,347,915,590	\$714,885,105	\$17,106,983
CUMIS SPECIALTY INS CO INC	FOREIGN	\$151,430,085	\$78,778,733	\$72,651,352	\$50,436
CYPRESS PROP & CAS INS CO	DOMESTIC	\$100,781,027	\$67,950,236	\$32,830,791	\$93,391,043
DAILY UNDERWRITERS OF AMER	FOREIGN	\$37,164,212	\$10,813,775	\$26,350,437	\$951,403
DAIRYLAND INS CO	FOREIGN	\$1,194,949,208	\$709,694,304	\$485,254,904	\$8,810,287
DAKOTA TRUCK UNDERWRITERS	FOREIGN	\$103,138,635	\$60,818,293	\$42,320,342	\$0
DEALERS ASSUR CO	FOREIGN	\$86,349,464	\$31,957,840	\$54,391,624	\$5,865,353
DEERFIELD INS CO	FOREIGN	\$119,638,460	\$53,063,060	\$66,575,400	\$0
DELAWARE PROFESSIONAL INS CO RRG	FOREIGN	\$7,524,891	\$5,543,995	\$1,980,897	\$0
DEPOSITORS INS CO	FOREIGN	\$282,630,457	\$245,855,145	\$36,775,312	\$125,496,557
DEVELOPERS SURETY & IND CO	FOREIGN	\$134,652,912	\$52,409,721	\$82,243,190	\$2,684,839
DIAMOND STATE INS CO	FOREIGN	\$123,613,652	\$63,369,954	\$60,243,698	\$1,986,681
DIRECT GEN INS CO	FOREIGN	\$384,571,733	\$270,412,833	\$114,158,900	\$208,910,339
DIRECT NATL INS CO	FOREIGN	\$17,704,043	\$10,953,558	\$6,750,485	\$0
DISCOVER PROP & CAS INS CO	FOREIGN	\$141,033,077	\$76,970,231	\$64,062,846	\$57,041
DISCOVER SPECIALTY INS CO	FOREIGN	\$107,062,770	\$68,388,439	\$38,674,331	\$0
DOCTORS & SURGEONS NATL RRG INC	FOREIGN	\$9,992,410	\$9,047,856	\$944,554	\$967,786
DOCTORS CO AN INTERINS EXCH	FOREIGN	\$3,559,777,673	\$1,737,908,690	\$1,821,868,983	\$124,015,643
DORINCO REINS CO	FOREIGN	\$1,565,932,150	\$1,031,120,723	\$534,811,427	\$2,071
EASTERN ADVANTAGE ASSUR CO	FOREIGN	\$35,912,351	\$23,377,209	\$12,535,142	\$126
EASTERN ALLIANCE INS CO	FOREIGN	\$236,525,770	\$148,977,156	\$87,548,614	\$114,865
EASTERN ATLANTIC INS CO	FOREIGN	\$65,555,892	\$33,200,794	\$32,355,098	\$0
EASTGUARD INS CO	FOREIGN	\$92,661,846	\$57,253,923	\$35,407,923	\$274,389
ECONOMY FIRE & CAS CO	FOREIGN	\$467,921,051	\$98,609,167	\$369,311,884	\$0
ECONOMY PREFERRED INS CO	FOREIGN	\$35,237,236	\$24,754,954	\$10,482,282	\$0
ECONOMY PREMIER ASSUR CO	FOREIGN	\$86,661,561	\$40,740,178	\$45,921,383	\$1,224,329
EDISON INS CO	DOMESTIC	\$20,613,674	\$613,674	\$20,000,000	\$173,183
ELECTRIC INS CO	FOREIGN	\$1,467,197,215	\$929,642,384	\$537,554,831	\$17,636,903
ELEMENTS PROPERTY INS CO	DOMESTIC	\$59,739,949	\$34,519,673	\$25,220,276	\$23,497,867
ELITE TRANSPORTATION RRG INC	FOREIGN	\$10,505,278	\$8,999,959	\$1,505,319	\$0
EMC PROP & CAS INS CO	FOREIGN	\$159,754,326	\$81,285,708	\$78,468,618	\$80,695
EMC REINS CO	FOREIGN	\$409,245,794	\$232,288,732	\$176,957,062	\$0
EMERGENCY MEDICINE PROFESSIONAL ASR	FOREIGN	\$23,524,377	\$15,974,208	\$7,550,169	\$842,642
EMERGENCY PHYSICIANS INS CO RRG	FOREIGN	\$33,738,615	\$23,023,144	\$10,715,471	\$0
EMPIRE FIRE & MARINE INS CO	FOREIGN	\$79,631,868	\$35,236,315	\$44,395,554	\$30,218,004
EMPIRE IND INS CO	FOREIGN	\$60,844,784	\$10,814,758	\$50,030,026	\$64,700,548
EMPLOYERS ASSUR CO	DOMESTIC	\$617,828,914	\$416,185,394	\$201,643,520	\$11,427,394
EMPLOYERS COMPENSATION INS CO	FOREIGN	\$1,802,229,937	\$1,483,683,697	\$318,546,240	\$272,452
EMPLOYERS FIRE INS CO	FOREIGN	\$13,007,803	\$1,937,342	\$11,070,460	(\$64,785)
EMPLOYERS INS OF WAUSAU	FOREIGN	\$5,277,707,190	\$3,884,543,021	\$1,393,164,169	\$14,043,779
EMPLOYERS INS CO OF NV	FOREIGN	\$2,342,421,861	\$1,968,081,345	\$374,340,516	\$0
EMPLOYERS MUT CAS CO	FOREIGN	\$2,721,407,264	\$1,506,429,477	\$1,214,977,787	\$3,254,941

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
		ADMITTED ASSETS	LIABILITIES		
EMPLOYERS PREFERRED INS CO	DOMESTIC	\$752,283,280	\$491,142,989	\$261,140,291	\$15,351,166
ENDURANCE AMER INS CO	FOREIGN	\$1,243,856,448	\$1,002,655,086	\$241,201,362	\$0
ENDURANCE AMER SPECIALTY INS CO	FOREIGN	\$365,347,947	\$275,088,895	\$90,259,052	\$32,372,612
ENDURANCE REINS CORP OF AMER	FOREIGN	\$1,562,057,491	\$887,999,511	\$674,057,980	\$7,563,751
EQUITY INS CO	FOREIGN	\$71,344,317	\$40,596,798	\$30,747,519	\$8,379,211
ESSENT GUAR INC	FOREIGN	\$817,255,685	\$352,029,946	\$465,225,739	\$13,476,736
ESSENTIA INS CO	FOREIGN	\$55,119,774	\$24,941,257	\$30,178,517	\$13,634,197
ESSEX INS CO	FOREIGN	\$1,339,821,335	\$923,289,610	\$416,531,725	\$50,448,303
ESURANCE INS CO	FOREIGN	\$195,943,522	\$17,709,853	\$178,233,669	\$24,109,737
ESURANCE PROP & CAS INS CO	FOREIGN	\$113,191,891	\$86,747,785	\$26,444,106	\$190,094,559
EULER HERMES N AMER INS CO	FOREIGN	\$420,771,057	\$277,513,433	\$143,257,624	\$23,298,284
EVANSTON INS CO	FOREIGN	\$2,401,494,528	\$1,766,160,524	\$635,334,004	\$48,562,083
EVEREST IND INS CO	FOREIGN	\$161,133,564	\$103,585,484	\$57,548,080	\$37,238,907
EVEREST NATL INS CO	FOREIGN	\$692,002,385	\$555,921,475	\$136,080,910	\$21,451,278
EVEREST REINS CO	FOREIGN	\$9,616,200,650	\$6,723,201,971	\$2,892,998,679	\$1,418,656
EVERGREEN NATL IND CO	FOREIGN	\$46,759,508	\$13,550,174	\$33,209,334	\$1,053,372
EVERGREEN USA RRG INC	FOREIGN	\$12,834,843	\$6,360,342	\$6,474,501	\$311,344
EVERSPAN FIN GUAR CORP	FOREIGN	\$220,627,463	\$2,642,274	\$217,985,189	\$0
EXCALIBUR REINS CORP	FOREIGN	\$14,916,623	\$14,802,763	\$113,860	\$0
EXCESS SHARE INS CORP	FOREIGN	\$50,687,707	\$29,841,701	\$20,846,006	\$62,388
EXECUTIVE RISK IND INC	FOREIGN	\$3,024,828,557	\$1,766,809,138	\$1,258,019,419	\$9,134,841
EXECUTIVE RISK SPECIALTY INS CO	FOREIGN	\$274,055,647	\$120,391,199	\$153,664,448	\$812,720
EXPLORER INS CO	FOREIGN	\$257,780,290	\$177,139,902	\$80,640,388	\$0
FACTORY MUT INS CO	FOREIGN	\$15,070,065,036	\$4,928,219,299	\$10,141,845,737	\$116,155,480
FAIR AMER INS & REINS CO	FOREIGN	\$256,920,013	\$13,863,065	\$243,056,948	\$2,624,197
FAIR AMERICAN SELECT INS CO	FOREIGN	\$48,599,850	\$1,712,861	\$46,886,989	\$1,412,259
FAIRMONT PREMIER INS CO	FOREIGN	\$144,857,534	\$17,659,858	\$127,197,676	\$0
FAIRMONT SPECIALTY INS CO	FOREIGN	\$152,391,637	\$56,478,406	\$95,913,231	\$0
FALLS LAKE NATL INS CO	FOREIGN	\$264,331,258	\$214,775,845	\$49,555,413	(\$26)
FARMERS INS EXCH	FOREIGN	\$15,591,306,853	\$11,409,850,909	\$4,181,455,944	\$0
FARMERS MUT HAIL INS CO OF IA	FOREIGN	\$676,326,120	\$366,798,193	\$309,527,927	\$0
FARMERS SPECIALTY INS CO	FOREIGN	\$25,997,857	\$9,566,272	\$16,431,585	(\$2,931)
FARMINGTON CAS CO	FOREIGN	\$1,009,570,522	\$721,916,377	\$287,654,145	(\$40,505)
FARMLAND MUT INS CO	FOREIGN	\$521,114,166	\$353,563,344	\$167,550,822	\$1,392,810
FCCI ADVANTAGE INS CO	DOMESTIC	\$6,914,079	\$791,386	\$6,122,693	\$6,694,661
FCCI COMMERCIAL INS CO	DOMESTIC	\$14,167,555	(\$2,749,316)	\$16,916,871	\$42,851,975
FCCI INS CO	DOMESTIC	\$1,709,074,611	\$1,130,366,729	\$578,707,882	\$185,140,506
FD INS CO	DOMESTIC	\$80,711,770	\$58,110,345	\$22,601,425	\$27,674,307
FEDERAL INS CO	FOREIGN	\$32,484,336,984	\$17,655,954,301	\$14,828,382,683	\$457,731,758
FEDERATED MUT INS CO	FOREIGN	\$4,783,738,220	\$2,126,640,941	\$2,657,097,279	\$29,399,925
FEDERATED NATL INS CO	DOMESTIC	\$354,596,153	\$229,265,781	\$125,330,372	\$360,718,590
FEDERATED RURAL ELECTRIC INS EXCH	FOREIGN	\$473,444,232	\$306,295,880	\$167,148,352	\$5,991,324
FEDERATED SERV INS CO	FOREIGN	\$428,303,263	\$235,040,528	\$193,262,735	\$5,772,893
FFVA MUT INS CO	DOMESTIC	\$307,767,057	\$169,763,298	\$138,003,759	\$63,054,681
FHM INS CO	DOMESTIC	\$94,927,652	\$58,777,219	\$36,150,433	\$19,848,200
FIDELITY & DEPOSIT CO OF MD	FOREIGN	\$223,768,523	\$55,295,807	\$168,472,716	\$39,661,674
FIDELITY & GUAR INS CO	FOREIGN	\$24,363,611	\$5,262,265	\$19,101,346	(\$83,149)
FIDELITY & GUAR INS UNDERWRITERS INC	FOREIGN	\$165,821,338	\$64,965,599	\$100,855,739	\$14,900
FIDELITY FIRE & CAS CO	DOMESTIC	\$74,824,638	\$50,047,296	\$24,777,342	\$87,660,808
FINANCIAL AMER PROP & CAS INS CO	FOREIGN	\$12,866,644	\$2,802,251	\$10,064,393	\$0
FINANCIAL CAS & SURETY INC	FOREIGN	\$22,809,868	\$9,822,538	\$12,987,330	\$244,054

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	WRITTEN PREMIUMS
FINANCIAL PACIFIC INS CO	FOREIGN	\$219,959,042	\$133,621,870	\$86,337,172	\$0
FINIAL REINS CO	FOREIGN	\$1,230,232,992	\$382,037,031	\$848,195,961	\$0
FIRE INS EXCH	FOREIGN	\$2,281,746,242	\$1,510,696,042	\$771,050,200	\$0
FIREMANS FUND INS CO	FOREIGN	\$9,434,599,317	\$7,300,424,121	\$2,134,175,196	\$49,866,126
FIREMANS FUND INS CO OF OH	FOREIGN	\$52,427,431	\$3,441,562	\$48,985,869	(\$2)
FIRST ACCEPTANCE INS CO INC	FOREIGN	\$217,242,762	\$121,210,561	\$96,032,201	\$34,957,864
FIRST AMER PROP & CAS INS CO	FOREIGN	\$99,324,652	\$52,785,718	\$46,538,934	\$2,496,044
FIRST AMER SPECILATY INS CO	FOREIGN	\$105,808,634	\$58,995,284	\$46,813,350	(\$17,270)
FIRST COLONIAL INS CO	DOMESTIC	\$353,346,666	\$194,353,992	\$158,992,674	\$6,236,583
FIRST COMMUNITY INS CO	DOMESTIC	\$125,887,541	\$86,929,617	\$38,957,924	\$122,913,610
FIRST DAKOTA IND CO	FOREIGN	\$40,927,123	\$28,659,985	\$12,267,138	\$0
FIRST FIN INS CO	FOREIGN	\$540,166,067	\$133,739,141	\$406,426,926	(\$750)
FIRST FLORIDIAN AUTO & HOME INS CO	DOMESTIC	\$278,657,637	\$81,395,007	\$197,262,630	\$69,941,774
FIRST GUARD INS CO	FOREIGN	\$21,271,317	\$1,222,489	\$20,048,828	\$434,203
FIRST LIBERTY INS CORP	FOREIGN	\$22,597,699	\$344,511	\$22,253,188	\$46,788,774
FIRST MERCURY INS CO	FOREIGN	\$143,584,004	\$87,722,048	\$55,861,956	\$31,875,479
FIRST NATL INS CO OF AMER	FOREIGN	\$55,202,966	\$888,612	\$54,314,354	\$17,606,666
FIRST NONPROFIT INS CO	FOREIGN	\$139,391,154	\$103,287,400	\$36,103,754	\$2,641,631
FIRST PROFESSIONALS INS CO	DOMESTIC	\$402,702,519	\$214,218,040	\$188,484,480	(\$626,065)
FIRST PROTECTIVE INS CO	DOMESTIC	\$81,970,582	\$52,372,203	\$29,598,379	\$111,862,239
FIRST SPECIALTY INS CORP	FOREIGN	\$187,309,395	\$117,173,860	\$70,135,535	\$41,770,498
FLORIDA FAMILY INS CO	DOMESTIC	\$110,207,163	\$55,718,140	\$54,489,023	\$126,824,321
FLORIDA FARM BUR GEN INS CO	DOMESTIC	\$9,536,360	\$10,191	\$9,526,169	\$206,104,028
FLORIDA FARM BUREAU CAS INS CO	DOMESTIC	\$532,223,167	\$263,244,185	\$268,978,982	\$100,914,787
FLORIDA LAWYERS MUT INS CO	DOMESTIC	\$73,816,378	\$34,569,685	\$39,246,692	\$14,087,578
FLORIDA PENINSULA INS CO	DOMESTIC	\$337,835,306	\$230,855,970	\$106,979,336	\$307,290,361
FLORIDA SPECIALTY INS CO	DOMESTIC	\$50,422,715	\$18,207,834	\$32,214,881	\$30,254,984
FLORISTS INS CO	FOREIGN	\$6,992,384	\$489,296	\$6,503,088	\$1,210,266
FLORISTS MUT INS CO	FOREIGN	\$147,341,093	\$113,291,218	\$34,049,875	\$2,621,661
FMH AG RISK INS CO	FOREIGN	\$380,518,120	\$273,021,741	\$107,496,379	\$708,124
FOREMOST INS CO GRAND RAPIDS MI	FOREIGN	\$2,093,267,221	\$1,033,212,333	\$1,060,054,889	\$64,369,675
FOREMOST PROP & CAS INS CO	FOREIGN	\$70,224,093	\$52,556,360	\$17,667,733	\$32,104,011
FOREMOST SIGNATURE INS CO	FOREIGN	\$93,542,059	\$73,755,004	\$19,787,055	\$13,769,468
FORTRESS INS CO	FOREIGN	\$135,776,730	\$74,645,049	\$61,131,681	\$2,853,607
FOUNDERS INS CO	FOREIGN	\$152,718,344	\$83,865,657	\$68,852,686	\$87,705
FRANK WINSTON CRUM INS CO	DOMESTIC	\$49,615,339	\$34,975,473	\$14,639,866	\$7,752,295
FRANKENMUTH MUT INS CO	FOREIGN	\$1,107,445,218	\$643,676,109	\$463,769,109	\$175,705
FREEDOM SPECIALTY INS CO	FOREIGN	\$36,632,357	\$24,288,119	\$12,344,238	\$1,487,522
FRONTLINE INS UNLIMITED CO	FOREIGN	\$25,978,869	\$718,304	\$25,260,566	\$728,074
GABLES RRG INC	FOREIGN	\$7,587,014	\$4,285,330	\$3,301,684	\$3,128,750
GARRISON PROP & CAS INS CO	FOREIGN	\$1,492,585,851	\$892,485,021	\$600,100,830	\$95,643,121
GATEWAY INS CO	FOREIGN	\$50,898,344	\$38,004,627	\$12,893,718	\$26,571
GEICO CAS CO	FOREIGN	\$2,347,313,597	\$1,367,422,011	\$979,891,587	(\$5,757)
GEICO GEN INS CO	FOREIGN	\$214,803,635	\$83,698,829	\$131,104,806	\$1,623,628,083
GEICO IND CO	FOREIGN	\$6,962,823,404	\$2,944,541,183	\$4,018,282,221	\$812,692,345
GEICO MARINE INS CO	FOREIGN	\$90,665,281	\$37,169,309	\$53,495,972	\$21,785,451
GEMINI INS CO	FOREIGN	\$117,154,289	\$62,883,095	\$54,271,194	\$24,993,836
GENERAL CAS CO OF WI	FOREIGN	\$762,322,232	\$452,691,221	\$309,631,011	\$453,587
GENERAL FIDELITY INS CO	FOREIGN	\$431,046,771	\$72,410,577	\$358,636,194	\$0
GENERAL INS CO OF AMER	FOREIGN	\$110,892,523	\$5,831,392	\$105,061,131	\$11,161,801
GENERAL REINS CORP	FOREIGN	\$16,157,471,084	\$4,450,858,912	\$11,706,612,172	\$0

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	WRITTEN PREMIUMS
GENERAL SECURITY IND CO OF AZ	FOREIGN	\$238,514,488	\$186,838,150	\$51,676,338	\$20,625,043
GENERAL SECURITY NATL INS CO	FOREIGN	\$302,649,348	\$198,794,004	\$103,855,344	\$391,657
GENERAL STAR IND CO	FOREIGN	\$848,879,180	\$232,894,246	\$615,984,934	\$20,043,897
GENERAL STAR NATL INS CO	FOREIGN	\$244,126,289	\$59,837,728	\$184,288,561	\$432,087
GENERALI US BRANCH	FOREIGN	\$62,869,986	\$35,487,524	\$27,382,461	\$6,647,410
GENESIS INS CO	FOREIGN	\$194,254,720	\$61,582,134	\$132,672,586	\$1,009,028
GENWORTH FINANCIAL ASSUR CORP	FOREIGN	\$7,374,648	\$210,536	\$7,164,112	\$0
GENWORTH MORTGAGE INS CORP	FOREIGN	\$2,696,361,496	\$1,336,476,044	\$1,359,885,452	\$33,509,348
GENWORTH MORTGAGE INS CORP OF NC	FOREIGN	\$349,191,233	\$195,914,815	\$153,276,418	\$0
GENWORTH RESIDENTIAL MORTGAGE INS CO	FOREIGN	\$219,958,849	\$134,016,768	\$85,942,081	\$1,058,330
GEORGIA CAS & SURETY CO	FOREIGN	\$40,341,897	\$21,651,581	\$18,690,316	\$0
GEOVERA SPECIALTY INS CO	FOREIGN	\$102,434,090	\$80,075,367	\$22,358,723	\$54,062,842
GLOBAL LIBERTY INS CO OF NY	FOREIGN	\$53,937,072	\$38,434,889	\$15,502,183	\$952,237
GOLDEN INS CO RRG	FOREIGN	\$9,063,881	\$5,734,290	\$3,329,591	\$28,615
GOTHAM INS CO	FOREIGN	\$200,073,483	\$123,893,433	\$76,180,050	\$4,738,634
GOVERNMENT EMPLOYEES INS CO	FOREIGN	\$23,472,632,076	\$10,029,664,979	\$13,442,967,097	\$495,710,538
GOVERNMENT TECHNOLOGY INS CO RRG INC	FOREIGN	\$1,795,014	\$1,206,049	\$588,965	\$0
GRANADA INS CO	DOMESTIC	\$28,569,291	\$20,248,808	\$8,320,355	\$27,073,981
GRANITE RE INC	FOREIGN	\$39,107,983	\$20,592,632	\$18,515,351	\$162,843
GRANITE STATE INS CO	FOREIGN	\$34,374,358	\$3,500,166	\$30,874,192	\$35,115,064
GRAPHIC ARTS MUT INS CO	FOREIGN	\$139,691,284	\$85,531,300	\$54,159,984	\$49,259
GRAY INS CO	FOREIGN	\$292,565,948	\$181,103,541	\$111,462,407	\$1,424,185
GREAT AMER ALLIANCE INS CO	FOREIGN	\$29,111,462	\$0	\$29,111,462	\$2,516,032
GREAT AMER ASSUR CO	FOREIGN	\$19,213,892	\$5,360	\$19,208,532	\$25,622,080
GREAT AMER CAS INS CO	FOREIGN	\$12,795,451	\$11,540	\$12,783,911	\$0
GREAT AMER CONTEMPORARY INS CO	FOREIGN	\$10,357,255	\$0	\$10,357,255	\$0
GREAT AMER E&S INS CO	FOREIGN	\$45,965,372	\$9,964	\$45,955,408	\$14,713,740
GREAT AMER FIDELITY INS CO	FOREIGN	\$45,981,493	\$0	\$45,981,493	\$556,564
GREAT AMER INS CO	FOREIGN	\$5,811,739,783	\$4,398,173,784	\$1,413,566,000	\$65,754,230
GREAT AMER INS CO OF NY	FOREIGN	\$47,191,278	\$0	\$47,191,278	\$37,727,112
GREAT AMER SECURITY INS CO	FOREIGN	\$17,984,937	\$0	\$17,984,937	\$0
GREAT AMER SPIRIT INS CO	FOREIGN	\$20,110,696	\$27,475	\$20,083,221	\$62,189
GREAT DIVIDE INS CO	FOREIGN	\$197,304,770	\$130,395,590	\$66,909,180	\$14,831,961
GREAT NORTHERN INS CO	FOREIGN	\$1,641,723,366	\$1,164,754,275	\$476,969,091	\$19,862,897
GREAT NORTHWEST INS CO	FOREIGN	\$20,256,729	\$13,382,851	\$6,873,878	\$0
GREAT WEST CAS CO	FOREIGN	\$1,848,385,475	\$1,275,257,121	\$573,128,354	\$15,502,126
GREEN HILLS INS CO RRG	FOREIGN	\$11,580,944	\$6,884,872	\$4,696,072	\$324,565
GREENPATH INS CO	FOREIGN	\$12,364,977	\$2,214,238	\$10,150,739	\$0
GREENWICH INS CO	FOREIGN	\$1,073,077,237	\$675,738,142	\$397,339,095	\$30,032,807
GUARANTEE CO OF N AMER USA	FOREIGN	\$197,604,649	\$31,331,761	\$166,272,887	\$2,823,029
GUARANTEE INS CO	DOMESTIC	\$441,851,625	\$373,133,266	\$68,718,359	\$55,760,231
GUIDEONE AMER INS CO	FOREIGN	\$13,270,515	\$2,831,988	\$10,438,527	\$578,900
GUIDEONE ELITE INS CO	FOREIGN	\$27,054,288	\$5,974,861	\$21,079,427	\$19,716,634
GUIDEONE MUT INS CO	FOREIGN	\$1,695,178,682	\$1,253,059,610	\$442,119,072	\$13,261,481
GUIDEONE NATL INS CO	FOREIGN	\$48,072,098	\$2,680,165	\$45,391,933	\$3,328,210
GUIDEONE SPECIALTY MUT INS CO	FOREIGN	\$392,516,963	\$296,689,279	\$95,827,684	\$2,070,389
GUILFORD INS CO	FOREIGN	\$393,292,322	\$118,988,521	\$274,303,801	\$0
GULF UNDERWRITERS INS CO	FOREIGN	\$49,561,657	\$555,450	\$49,006,208	\$0
GULFSTREAM PROP & CAS INS CO	DOMESTIC	\$109,785,020	\$75,760,824	\$34,024,196	\$106,990,139
HALLMARK INS CO	FOREIGN	\$241,546,755	\$158,294,755	\$83,252,000	\$2,757,038
HALLMARK NATL INS CO	FOREIGN	\$92,122,436	\$68,025,555	\$24,096,881	\$0

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	WRITTEN PREMIUMS
HALLMARK SPECIALTY INS CO	FOREIGN	\$231,199,970	\$173,840,485	\$57,359,485	\$2,781,854
HAMILTON INS CO	FOREIGN	\$21,474,997	\$1,364,721	\$20,110,276	\$0
HANOVER AMER INS CO	FOREIGN	\$29,232,042	\$45,045	\$29,186,997	\$11,469,397
HANOVER INS CO	FOREIGN	\$6,482,091,183	\$4,429,675,903	\$2,052,415,280	\$36,254,507
HARCO NATL INS CO	FOREIGN	\$350,273,217	\$167,043,028	\$183,230,190	\$2,976,241
HARLEYSVILLE INS CO	FOREIGN	\$120,507,615	\$95,527,741	\$24,979,874	\$350,695
HARLEYSVILLE PREFERRED INS CO	FOREIGN	\$141,077,344	\$98,092,570	\$42,984,774	\$488,593
HARLEYSVILLE WORCESTER INS CO	FOREIGN	\$163,238,097	\$110,434,030	\$52,804,067	\$596,635
HARTFORD ACCIDENT & IND CO	FOREIGN	\$11,348,371,324	\$8,023,487,026	\$3,324,884,299	\$16,803,880
HARTFORD CAS INS CO	FOREIGN	\$2,233,840,835	\$1,320,500,121	\$913,340,714	\$53,478,331
HARTFORD FIRE IN CO	FOREIGN	\$25,520,152,924	\$11,722,706,543	\$13,797,446,381	\$103,409,522
HARTFORD INS CO OF THE MIDWEST	FOREIGN	\$581,457,372	\$128,524,702	\$452,932,670	\$165,682,424
HARTFORD INS CO OF THE SOUTHEAST	FOREIGN	\$178,729,340	\$119,884,600	\$58,844,740	\$36,488,656
HARTFORD STEAM BOIL INSPEC & INS CO	FOREIGN	\$1,406,584,248	\$765,523,303	\$641,060,945	\$5,816,612
HARTFORD STEAM BOIL INSPEC INS CO CT	FOREIGN	\$97,533,096	\$49,294,861	\$48,238,235	\$3,276
HARTFORD UNDERWRITERS INS CO	FOREIGN	\$1,581,752,380	\$961,434,697	\$620,317,683	\$142,853,191
HDI GERLING AMER INS CO	FOREIGN	\$300,519,822	\$169,427,611	\$131,092,210	\$14,749,036
HEALTH CARE CAS RRG INC	FOREIGN	\$13,809,344	\$11,800,433	\$2,008,911	\$5,227,640
HEALTH CARE IND INC	FOREIGN	\$525,702,851	\$339,249,848	\$186,453,003	\$26,242,345
HEALTHCARE UNDERWRITERS GRP OF FL IN	DOMESTIC	\$41,635,311	\$17,615,243	\$24,020,068	\$5,575,532
HEALTHCARE UNDERWRITERS GRP OF OH IN	FOREIGN	\$28,102,699	\$13,950,081	\$14,152,618	\$0
HERITAGE CAS INS CO	FOREIGN	\$61,663,345	\$182,965	\$61,480,380	\$0
HERITAGE IND CO	FOREIGN	\$151,512,292	\$99,876,889	\$51,635,402	\$3,688,565
HERITAGE PROP & CAS INS CO	DOMESTIC	\$496,738,104	\$324,026,239	\$172,711,865	\$287,107,624
HERMITAGE INS CO	FOREIGN	\$215,880,798	\$208,384,301	\$7,496,497	\$266,354
HIGHMARK CAS INS CO	FOREIGN	\$438,966,956	\$272,648,978	\$166,317,978	\$0
HISCOX INS CO INC	FOREIGN	\$149,432,027	\$94,411,014	\$55,021,013	\$10,611,815
HOMELAND INS CO OF NY	FOREIGN	\$115,194,019	\$3,866,377	\$111,327,642	\$15,303,744
HOMEOWNERS CHOICE PROP & CAS INS CO	DOMESTIC	\$415,603,595	\$247,568,912	\$168,034,683	\$345,420,634
HOMESITE INS CO	FOREIGN	\$125,389,674	\$41,176,374	\$84,213,300	\$2,398,188
HOMESITE INS CO OF FL	FOREIGN	\$11,132,863	\$197,440	\$10,935,423	(\$796)
HORACE MANN INS CO	FOREIGN	\$444,297,573	\$258,018,910	\$186,278,663	\$15,099,221
HORACE MANN PROP & CAS INS CO	FOREIGN	\$282,154,786	\$160,125,529	\$122,029,257	\$11,713,452
HOUSING AUTHORITY PROP A MUT CO	FOREIGN	\$164,675,070	\$48,587,555	\$116,087,515	\$0
HOUSING AUTHORITY RRG INC	FOREIGN	\$313,220,865	\$116,497,632	\$196,723,233	\$938,909
HOUSING ENTERPRISE INS CO INC	FOREIGN	\$66,328,875	\$35,287,892	\$31,040,984	\$111,868
HOUSING SPECIALTY INS CO INC	FOREIGN	\$15,786,790	\$187,603	\$15,599,187	\$0
HOUSTON CAS CO	FOREIGN	\$2,960,152,277	\$1,068,281,251	\$1,891,871,026	\$23,159,470
HOUSTON SPECIALTY INS CO	FOREIGN	\$471,059,552	\$207,418,977	\$263,640,575	\$11,319,040
HSB SPECIALTY INS CO	FOREIGN	\$51,919,085	\$2,125,584	\$49,793,501	\$241,005
HUDSON EXCESS INS CO	FOREIGN	\$70,028,264	\$11,181,706	\$58,846,558	\$19,789
HUDSON INS CO	FOREIGN	\$1,042,651,623	\$602,476,473	\$440,175,150	\$13,539,074
HUDSON SPECIALTY INS CO	FOREIGN	\$366,909,397	\$180,130,860	\$186,778,537	\$14,467,725
ICI MUT INS CO RRG	FOREIGN	\$333,885,529	\$84,307,772	\$249,577,757	\$108,230
IDS PROP CAS INS CO	FOREIGN	\$1,414,322,994	\$854,378,743	\$559,944,249	\$30,885,870
ILLINOIS INS CO	FOREIGN	\$35,348,550	\$12,494,443	\$22,854,107	\$0
ILLINOIS NATL INS CO	FOREIGN	\$40,115,357	\$3,143,304	\$36,972,053	\$72,271,510
ILLINOIS UNION INS CO	FOREIGN	\$387,392,793	\$227,842,471	\$159,550,322	\$34,143,389
IMPERIAL FIRE & CAS INS CO	FOREIGN	\$80,737,967	\$39,719,830	\$41,018,137	\$26,171,762
IMPERIUM INS CO	FOREIGN	\$420,748,331	\$247,003,537	\$173,744,795	\$12,391,305
INDEMNITY INS CO OF NORTH AMER	FOREIGN	\$404,027,923	\$292,045,979	\$111,981,944	\$31,577,870

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	WRITTEN PREMIUMS
INDEPENDENCE AMER INS CO	FOREIGN	\$102,871,957	\$42,704,320	\$60,167,637	\$2,233,542
INDIAN HARBOR INS CO	FOREIGN	\$208,891,794	\$162,720,302	\$46,171,492	\$62,336,326
INDIANA INS CO	FOREIGN	\$74,004,747	\$9,140,316	\$64,864,431	\$0
INDIANA LUMBERMENS MUT INS CO	FOREIGN	\$57,058,706	\$41,646,767	\$15,411,938	\$1,277,416
INFINITY ASSUR INS CO	FOREIGN	\$6,974,146	\$1,359,267	\$5,614,879	\$46,573,368
INFINITY AUTO INS CO	FOREIGN	\$9,451,631	\$1,869,229	\$7,582,402	\$287,093,603
INFINITY CAS INS CO	FOREIGN	\$7,446,104	\$1,362,299	\$6,083,805	\$3
INFINITY IND INS CO	FOREIGN	\$7,173,392	\$1,371,237	\$5,802,155	\$134,206,010
INFINITY INS CO	FOREIGN	\$1,991,454,434	\$1,316,810,003	\$674,644,431	\$2,116,971
INFINITY SAFEGUARD INS CO	FOREIGN	\$5,263,116	\$1,360,001	\$3,903,115	\$0
INFINITY SECURITY INS CO	FOREIGN	\$8,827,435	\$4,334,296	\$4,493,139	\$0
INFINITY SELECT INS CO	FOREIGN	\$6,675,305	\$1,364,288	\$5,311,017	(\$865)
INFINITY STANDARD INS CO	FOREIGN	\$6,887,780	\$1,339,132	\$5,548,648	\$32
INSURANCE CO OF N AMER	FOREIGN	\$869,901,272	\$644,669,188	\$225,232,084	\$895,948
INSURANCE CO OF THE STATE OF PA	FOREIGN	\$307,412,533	\$187,504,227	\$119,908,306	\$38,434,081
INSURANCE CO OF THE WEST	FOREIGN	\$1,613,230,364	\$955,020,804	\$658,209,560	\$11,401,515
INTEGON CAS INS CO	FOREIGN	\$48,493,268	\$37,040,141	\$11,453,127	\$0
INTEGON GEN INS CORP	FOREIGN	\$28,907,792	\$17,597,767	\$11,310,025	\$1,052,674
INTEGON IND CORP	FOREIGN	\$49,547,317	\$16,668,143	\$32,879,174	\$17,855,362
INTEGON NATL INS CO	FOREIGN	\$1,740,969,055	\$1,408,563,888	\$332,405,167	\$16,501,379
INTEGON PREFERRED INS CO	FOREIGN	\$53,278,576	\$43,954,864	\$9,323,713	\$9,311,946
INTERINS EXCH OF THE AUTOMOBILE CLUB	FOREIGN	\$8,547,889,949	\$3,051,140,693	\$5,496,749,256	\$0
INTERNATIONAL FIDELITY INS CO	FOREIGN	\$210,141,849	\$126,234,737	\$83,907,112	\$8,883,290
INTERSTATE FIRE & CAS CO	FOREIGN	\$182,386,446	\$25,962,696	\$156,423,750	\$4,980,290
INTREPID INS CO	FOREIGN	\$33,375,067	\$4,167,796	\$29,207,271	\$0
IRONSHORE IND INC	FOREIGN	\$347,414,611	\$190,811,131	\$156,603,481	\$6,427,059
IRONSHORE RRG (DC) INC	FOREIGN	\$2,463,763	\$1,521,793	\$941,970	\$0
IRONSHORE SPECIALTY INS CO	FOREIGN	\$974,047,421	\$648,231,969	\$325,815,452	\$97,556,602
JAMES RIVER INS CO	FOREIGN	\$500,620,599	\$342,363,400	\$158,257,199	\$17,294,997
JEFFERSON INS CO	FOREIGN	\$66,911,983	\$21,480,405	\$45,431,578	\$41,676,996
JEWELERS MUT INS CO	FOREIGN	\$338,736,201	\$131,021,136	\$207,715,065	\$19,405,478
JM WOODWORTH RRG INC	FOREIGN	\$12,851,298	\$12,058,085	\$793,212	\$0
KEY RISK INS CO	FOREIGN	\$50,170,643	\$20,725,264	\$29,445,379	\$55,518
KINGSWAY AMIGO INS CO	DOMESTIC	\$17,236,314	\$15,206,435	\$2,029,879	\$0
KINSALE INS CO	FOREIGN	\$308,195,586	\$204,094,594	\$104,100,991	\$12,420,518
KNIGHT SPECIALTY INS CO	FOREIGN	\$24,133,812	\$1,571,882	\$22,561,930	\$0
KNIGHTBROOK INS CO	FOREIGN	\$213,511,965	\$155,777,003	\$57,734,962	\$12,763,075
LAFAYETTE INS CO	FOREIGN	\$176,396,717	\$98,071,574	\$78,325,143	\$0
LAKEVIEW INS CO	DOMESTIC	\$34,856,247	\$18,384,012	\$16,472,235	\$0
LAMORAK INS CO	FOREIGN	\$25,860,274	\$2,594,195	\$23,266,079	(\$106,324)
LANCER IND CO	FOREIGN	\$23,036,028	\$12,665,864	\$10,370,164	\$0
LANCER INS CO	FOREIGN	\$574,972,414	\$385,493,236	\$189,479,178	\$17,984,567
LANCET IND RRG INC	FOREIGN	\$19,072,275	\$14,303,148	\$4,769,127	\$6,430,503
LANDMARK AMER INS CO	FOREIGN	\$388,864,613	\$164,509,140	\$224,355,473	\$107,427,180
LEXINGTON INS CO	FOREIGN	\$25,328,918,234	\$18,794,844,679	\$6,534,073,555	\$357,072,005
LEXINGTON NATL INS CORP	DOMESTIC	\$55,314,339	\$39,718,755	\$15,595,584	\$1,539,344
LEXON INS CO	FOREIGN	\$161,709,369	\$109,195,915	\$52,513,454	\$4,174,565
LIBERTY AMER INS CO	DOMESTIC	\$8,446,690	\$240,878	\$8,205,812	\$0
LIBERTY AMER SELECT INS CO	DOMESTIC	\$8,219,366	\$244,405	\$7,974,961	(\$1,332,967)
LIBERTY INS CORP	FOREIGN	\$232,041,001	\$8,797,185	\$223,243,816	\$43,041,945
LIBERTY INS UNDERWRITERS INC	FOREIGN	\$174,395,985	\$51,496,582	\$122,899,403	\$46,063,930

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	WRITTEN PREMIUMS
LIBERTY MUT FIRE INS CO	FOREIGN	\$5,297,887,108	\$3,995,773,620	\$1,302,113,488	\$226,065,616
LIBERTY MUT INS CO	FOREIGN	\$42,655,158,668	\$26,085,858,680	\$16,569,299,988	\$219,138,105
LIBERTY MUT MID ATLANTIC INS CO	FOREIGN	\$20,401,364	\$1,710,418	\$18,690,946	\$0
LIBERTY SURPLUS INS CORP	FOREIGN	\$148,064,173	\$50,499,564	\$97,564,609	\$45,649,361
LION INS CO	DOMESTIC	\$208,621,601	\$131,070,473	\$77,551,127	\$11,302,695
LM GEN INS CO	FOREIGN	\$10,329,490	\$86,224	\$10,243,266	\$133,365,385
LM INS CORP	FOREIGN	\$118,026,726	\$4,324,605	\$113,702,121	\$45,463,350
LM PROP & CAS INS CO	FOREIGN	\$71,848,032	\$35,672,373	\$36,175,659	\$0
LONE STAR ALLIANCE RRG	FOREIGN	\$981,810	\$232,410	\$749,400	\$0
LUMBERMENS UNDERWRITING ALLIANCE	FOREIGN	\$298,282,677	\$320,785,428	(\$22,502,751)	\$8,109,643
LYNDON PROP INS CO	FOREIGN	\$362,039,947	\$216,902,429	\$145,137,518	\$14,612,996
LYNDON SOUTHERN INS CO	FOREIGN	\$95,133,751	\$54,004,784	\$41,128,967	\$29,967,575
MACHINERY INS INC ASSESSABLE MUT CO	DOMESTIC	\$2,335,184	\$377,455	\$1,957,729	\$480,282
MAG MUT INS CO	FOREIGN	\$1,635,632,573	\$862,371,259	\$773,261,314	\$52,905,864
MAIDEN REINS N AMER INC	FOREIGN	\$1,216,115,996	\$926,892,152	\$289,223,844	\$0
MAIN ST AMER ASSUR CO	DOMESTIC	\$37,449,593	\$10,669	\$37,438,924	\$0
MAIN STREET AMER PROTECTION INS CO	DOMESTIC	\$14,961,905	\$152,512	\$14,809,393	\$0
MANUFACTURERS ALLIANCE INS CO	FOREIGN	\$180,125,548	\$118,308,545	\$61,817,003	\$5,119,232
MAPFRE INS CO	FOREIGN	\$64,579,970	\$39,388,311	\$25,191,659	\$0
MAPFRE INS CO OF FL	DOMESTIC	\$81,332,081	\$44,416,866	\$36,915,215	\$42,666,086
MARATHON FIN INS CO INC RRG	FOREIGN	\$7,074,240	\$4,737,255	\$2,336,985	\$0
MARKEL AMER INS CO	FOREIGN	\$323,705,948	\$186,165,299	\$137,540,649	\$11,162,206
MARKEL GLOBAL REINS CO	FOREIGN	\$1,491,632,398	\$742,260,384	\$749,372,014	\$0
MARKEL INS CO	FOREIGN	\$1,386,875,058	\$979,658,742	\$407,216,316	\$50,112,497
MARYLAND CAS CO	FOREIGN	\$161,119,903	\$12,371,779	\$148,748,124	(\$73,144)
MASSACHUSETTS BAY INS CO	FOREIGN	\$62,749,834	\$22,923	\$62,726,911	\$16,248,230
MAXUM CAS INS CO	FOREIGN	\$53,385,985	\$36,314,868	\$17,071,117	\$4,258
MAXUM IND CO	FOREIGN	\$282,793,701	\$173,069,850	\$109,723,851	\$18,562,194
MBIA INS CORP	FOREIGN	\$960,166,930	\$418,673,698	\$541,493,232	\$371,861
MCIC VT A RECIP RRG	FOREIGN	\$1,674,122,179	\$1,097,779,895	\$576,342,284	\$3,351,818
MEDICAL MUT INS CO OF NC	FOREIGN	\$475,520,194	\$254,202,144	\$221,318,050	\$0
MEDICAL PROTECTIVE CO	FOREIGN	\$2,699,597,231	\$1,110,523,139	\$1,589,074,092	\$42,670,769
MEDICAL SECURITY INS CO	FOREIGN	\$26,631,461	\$9,976,457	\$16,655,004	\$1,177,548
MEDICUS INS CO	FOREIGN	\$80,683,114	\$47,209,121	\$33,473,993	\$7,265,875
MEDMAL DIRECT INS CO	DOMESTIC	\$27,312,091	\$16,132,843	\$11,179,248	\$12,605,226
MEDMARC CAS INS CO	FOREIGN	\$250,991,787	\$78,380,333	\$172,611,454	\$5,548,986
MEMIC IND CO	FOREIGN	\$328,122,745	\$200,644,385	\$127,478,360	\$6,409,889
MENDOTA INS CO	FOREIGN	\$124,409,178	\$87,396,892	\$37,012,286	\$21,439,709
MENTAL HLTH RRG	FOREIGN	\$26,327,013	\$12,340,999	\$13,986,014	\$2,779,523
MERASTAR INS CO	FOREIGN	\$26,473,979	\$16,963,022	\$9,510,957	\$2,373,819
MERCHANTS BONDING CO A MUT	FOREIGN	\$141,935,907	\$50,108,936	\$91,826,971	\$4,461,368
MERCHANTS NATL BONDING INC	FOREIGN	\$20,004,756	\$8,482,662	\$11,522,094	\$310,643
MERCURY CAS CO	FOREIGN	\$1,952,184,698	\$927,561,632	\$1,024,623,066	\$0
MERCURY IND CO OF AMER	DOMESTIC	\$54,088,766	\$16,217,729	\$37,871,037	\$105,769,574
MERCURY INS CO OF FL	DOMESTIC	\$46,797,747	\$6,528,674	\$40,269,073	\$50,595,218
MERIDIAN SECURITY INS CO	FOREIGN	\$114,173,119	\$45,294,508	\$68,878,611	(\$3,519)
MERITPLAN INS CO	FOREIGN	\$41,527,413	\$3,669,753	\$37,857,660	\$0
MESA UNDERWRITERS SPECIALTY INS CO	FOREIGN	\$289,397,505	\$222,603,038	\$66,794,467	\$12,656,265
METROPOLITAN CAS INS CO	FOREIGN	\$201,426,790	\$148,545,086	\$52,881,705	\$172,901,906
METROPOLITAN DRT PROP & CAS INS CO	FOREIGN	\$119,779,735	\$88,780,388	\$30,999,347	\$0
METROPOLITAN GEN INS CO	FOREIGN	\$47,962,187	\$11,878,964	\$36,083,223	\$4,957,699

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT WRITTEN PREMIUMS
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	
METROPOLITAN GRP PROP & CAS INS CO	FOREIGN	\$611,683,651	\$233,375,180	\$378,308,471	\$28,039
METROPOLITAN PROP & CAS INS CO	FOREIGN	\$5,645,610,836	\$3,257,655,249	\$2,387,955,587	\$4,754,996
MGA INS CO INC	FOREIGN	\$249,734,898	\$139,151,837	\$110,583,061	\$64,045,652
MGIC ASSUR CORP GEN ACCOUNT	FOREIGN	\$10,548,675	\$291,534	\$10,257,141	\$0
MGIC IND CORP	FOREIGN	\$498,953,867	\$29,764,838	\$469,189,029	\$3,522,636
MIC GEN INS CORP	FOREIGN	\$36,402,079	\$16,602,294	\$19,799,785	\$492
MIC PROP & CAS INS CORP	FOREIGN	\$91,330,091	\$37,375,465	\$53,954,626	\$22,062,217
MICHIGAN COMMERCIAL INS MUT	FOREIGN	\$90,528,225	\$65,415,356	\$25,112,869	\$13,397,493
MID CENTURY INS CO	FOREIGN	\$3,765,866,595	\$2,779,425,608	\$986,440,987	\$69,529
MID CONTINENT CAS CO	FOREIGN	\$483,409,332	\$340,732,478	\$142,676,854	\$18,390,441
MID CONTINENT EXCESS AND SURPLUS INS	FOREIGN	\$17,150,203	\$51,586	\$17,098,617	\$209,229
MIDDLESEX INS CO	FOREIGN	\$673,093,498	\$422,042,474	\$251,051,024	\$4,116,389
MIDWEST EMPLOYERS CAS CO	FOREIGN	\$124,041,549	\$24,699,215	\$99,342,334	\$7,957,629
MINNESOTA LAWYERS MUT INS CO	FOREIGN	\$161,096,547	\$84,259,137	\$76,837,410	\$0
MISSISSIPPI FARM BUREAU CAS INS CO	FOREIGN	\$375,356,600	\$146,871,598	\$228,485,002	\$558,779
mitsui sumitomo ins co of amer	FOREIGN	\$900,647,369	\$568,355,191	\$332,292,178	\$6,260,835
MITSUI SUMITOMO INS USA INC	FOREIGN	\$124,122,192	\$63,285,184	\$60,837,008	\$5,502,551
MMIC RRG INC	FOREIGN	\$664,393	\$27,522	\$636,871	\$0
MODERN SERV INS CO	FOREIGN	\$28,308,563	\$640,446	\$27,668,117	\$0
MODERN USA INS CO	DOMESTIC	\$39,275,206	\$23,046,499	\$16,228,707	\$39,743,298
MONROE GUAR INS CO	FOREIGN	\$48,137,043	(\$2,737,001)	\$50,874,044	\$10,339,824
MONTGOMERY MUT INS CO	FOREIGN	\$51,089,241	\$1,408,813	\$49,680,428	\$0
MORTGAGE GUAR INS CORP	FOREIGN	\$4,162,463,705	\$2,644,785,374	\$1,517,678,331	\$31,453,921
MOSAIC INS CO	FOREIGN	\$17,539,765	\$891,578	\$16,648,187	\$0
MOTORS INS CORP	FOREIGN	\$2,458,717,875	\$1,398,802,600	\$1,059,915,275	\$16,297,420
MOUNT BEACON INS CO	DOMESTIC	\$51,895,264	\$26,556,883	\$25,338,381	\$0
MOUNT VERNON FIRE INS CO	FOREIGN	\$586,923,453	\$191,682,119	\$395,241,334	\$26,945,100
MOUNTAIN LAKE RRG INC	FOREIGN	\$2,298,209	\$672,345	\$1,625,864	\$0
MSA INS CO	FOREIGN	\$17,965,372	\$175,477	\$17,789,895	\$8,650,784
MT HAWLEY INS CO	FOREIGN	\$874,197,086	\$413,056,868	\$461,140,218	\$45,406,108
MUNICH REINS AMER INC	FOREIGN	\$16,484,839,741	\$11,230,033,659	\$5,254,806,082	\$0
MUNICIPAL ASSUR COR	FOREIGN	\$1,519,753,850	\$908,219,359	\$611,534,491	\$0
NASW RRG INC	FOREIGN	\$2,963,914	\$1,658,110	\$1,305,804	\$210,854
NATIONAL AMER INS CO	FOREIGN	\$184,685,403	\$121,372,874	\$63,312,529	\$116,181
NATIONAL AMER INS CO OF CA	FOREIGN	\$39,164,287	\$23,174,481	\$15,989,806	\$0
NATIONAL ASSISTED LIVING RRG INC	FOREIGN	\$8,534,292	\$4,387,932	\$4,146,360	\$1,410,665
NATIONAL BUILDERS INS CO	FOREIGN	\$72,508,425	\$49,525,919	\$22,982,506	\$18,206,605
NATIONAL CAS CO	FOREIGN	\$285,389,372	\$155,248,382	\$130,140,990	\$45,905,291
NATIONAL CONTINENTAL INS CO	FOREIGN	\$162,570,317	\$114,775,825	\$47,794,492	\$0
NATIONAL CONTRACTORS INS CO INC RRG	FOREIGN	\$2,751,512	\$2,878,890	(\$127,378)	\$9,410
NATIONAL FARMERS UNION PROP & CAS	FOREIGN	\$156,174,044	\$115,761,482	\$40,412,561	\$0
NATIONAL FIRE & IND EXCH	FOREIGN	\$11,625,937	\$5,414,979	\$6,210,958	\$901,848
NATIONAL FIRE & MARINE INS CO	FOREIGN	\$8,436,971,727	\$2,832,245,818	\$5,604,725,908	\$66,517,867
NATIONAL FIRE INS CO OF HARTFORD	FOREIGN	\$121,108,518	\$92,689	\$121,015,829	\$14,165,871
NATIONAL GEN ASSUR CO	FOREIGN	\$39,297,682	\$21,807,556	\$17,490,126	\$8,351,053
NATIONAL GEN INS CO	FOREIGN	\$58,391,769	\$30,469,104	\$27,922,665	\$157,639
NATIONAL GENERAL INS ONLINE INC	FOREIGN	\$31,280,768	\$20,403,173	\$10,877,595	\$26,772,252
NATIONAL GUARDIAN RRG INC	FOREIGN	\$15,840,140	\$9,354,636	\$6,485,504	\$104,596
NATIONAL HOME INS CO RRG	FOREIGN	\$33,501,550	\$22,042,529	\$11,459,021	\$0
NATIONAL IND CO	FOREIGN	\$166,985,400,908	\$72,987,749,044	\$93,997,651,864	\$71,203
NATIONAL IND CO OF THE SOUTH	FOREIGN	\$319,162,224	\$141,714,760	\$177,447,464	\$69,237,564

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL	FL DIRECT WRITTEN PREMIUMS
		ADMITTED ASSETS	LIABILITIES	AND SURPLUS	
NATIONAL INDEPENDENT TRUCKERS IC RRG	FOREIGN	\$11,690,257	\$5,200,018	\$6,490,238	\$1,401,762
NATIONAL INTERSTATE INS CO	FOREIGN	\$1,117,627,560	\$832,947,856	\$284,679,704	\$20,612,985
NATIONAL LIAB & FIRE INS CO	FOREIGN	\$2,229,863,351	\$1,262,478,267	\$967,385,084	\$59,534,565
NATIONAL MEDICAL PROFESSIONAL RRG IN	FOREIGN	\$9,810,362	\$6,456,786	\$3,353,576	\$3,016,331
NATIONAL MORTGAGE INS CORP	FOREIGN	\$261,907,635	\$38,789,337	\$223,118,298	\$394,547
NATIONAL PUBLIC FINANCE GUAR CORP	FOREIGN	\$5,142,361,691	\$2,951,951,703	\$2,190,409,988	\$0
NATIONAL SECURITY FIRE & CAS CO	FOREIGN	\$73,639,965	\$41,325,956	\$32,314,009	\$0
NATIONAL SPECIALTY INS CO	FOREIGN	\$71,118,825	\$27,861,044	\$43,257,781	\$6,691,379
NATIONAL SURETY CORP	FOREIGN	\$161,037,183	\$32,028,864	\$129,008,319	\$7,298,041
NATIONAL TRUST INS CO	FOREIGN	\$35,462,218	(\$808,580)	\$36,270,798	\$62,495,943
NATIONAL UNION FIRE INS CO OF PITTS	FOREIGN	\$26,135,779,925	\$19,455,007,575	\$6,680,772,350	\$205,485,574
NATIONWIDE AFFINITY CO OF AMER	FOREIGN	\$391,357,349	\$378,342,381	\$13,014,968	(\$181)
NATIONWIDE AGRIBUSINESS INS CO	FOREIGN	\$529,070,519	\$460,263,057	\$68,807,462	\$3,564,169
NATIONWIDE ASSUR CO	FOREIGN	\$153,701,631	\$93,307,740	\$60,393,891	\$0
NATIONWIDE GEN INS CO	FOREIGN	\$242,488,378	\$220,069,692	\$22,418,686	\$0
NATIONWIDE INS CO OF AMER	FOREIGN	\$493,399,329	\$340,631,784	\$152,767,545	\$133,073,133
NATIONWIDE INS CO OF FL	FOREIGN	\$338,367,150	\$49,424,300	\$288,942,850	\$47,094,930
NATIONWIDE MUT FIRE INS CO	FOREIGN	\$5,733,324,440	\$3,174,217,590	\$2,559,106,850	\$35,991,440
NATIONWIDE MUT INS CO	FOREIGN	\$34,711,194,770	\$22,573,205,749	\$12,137,989,021	\$24,045,247
NATIONWIDE PROP & CAS INS CO	FOREIGN	\$630,839,189	\$577,061,867	\$53,777,322	\$27
NAU COUNTRY INS CO	FOREIGN	\$1,321,064,169	\$1,076,387,808	\$244,676,361	\$2,052,777
NAUTILUS INS CO	FOREIGN	\$251,757,147	\$97,236,433	\$154,520,714	\$50,591,681
NAVIGATORS INS CO	FOREIGN	\$2,454,029,605	\$1,560,083,638	\$893,945,967	\$14,291,684
NAVIGATORS SPECIALTY INS CO	FOREIGN	\$160,675,674	\$27,706,651	\$132,969,023	\$13,995,925
NCMIC INS CO	FOREIGN	\$654,904,780	\$402,844,072	\$252,060,708	\$597,386
NCMIC RRG INC	FOREIGN	\$6,407,994	\$2,470,351	\$3,937,643	\$4,565,753
NEW ENGLAND INS CO	FOREIGN	\$37,657,885	\$3,380,093	\$34,277,792	\$0
NEW ENGLAND REINS CORP	FOREIGN	\$38,306,676	\$3,392,077	\$34,914,598	\$0
NEW HAMPSHIRE INS CO	FOREIGN	\$314,086,472	\$147,972,163	\$166,114,309	\$89,243,123
NEW HOME WARRANTY INS CO A RRG	FOREIGN	\$16,010,214	\$10,298,100	\$5,712,114	\$1,584,328
NEW JERSEY RE INS CO	FOREIGN	\$556,834,729	\$163,707,824	\$393,126,905	\$0
NEW YORK MARINE & GEN INS CO	FOREIGN	\$1,062,939,183	\$710,297,431	\$352,641,752	\$26,402,199
NGM INS CO	DOMESTIC	\$2,314,400,775	\$1,346,179,032	\$968,221,743	\$4,721,111
NOETIC SPECIALTY INS CO	FOREIGN	\$119,418,495	\$56,227,861	\$63,190,634	\$1,136,389
NORCAL MUT INS CO	FOREIGN	\$1,359,345,436	\$717,210,017	\$642,135,419	\$0
NORGUARD INS CO	FOREIGN	\$482,712,339	\$320,321,927	\$162,390,412	\$21,997,139
NORMANDY INS CO	DOMESTIC	\$30,053,988	\$19,919,332	\$10,134,656	\$22,062,344
NORTH AMER CAPACITY INS CO	FOREIGN	\$109,055,453	\$60,505,878	\$48,549,575	\$11,536,010
NORTH AMER ELITE INS CO	FOREIGN	\$141,450,009	\$105,731,792	\$35,718,217	\$4,878,722
NORTH AMER SPECIALTY INS CO	FOREIGN	\$547,290,661	\$163,069,988	\$384,220,673	\$12,483,102
NORTH LIGHT SPECIALTY INS CO	FOREIGN	\$50,260,934	\$2,467,171	\$47,793,763	\$0
NORTH POINTE INS CO	FOREIGN	\$89,259,264	\$63,625,217	\$25,634,046	\$10,455,458
NORTH RIVER INS CO	FOREIGN	\$945,822,334	\$681,067,855	\$264,754,479	\$19,761,948
NORTHERN INS CO OF NY	FOREIGN	\$36,932,515	\$6,572,714	\$30,359,801	(\$329,795)
NORTHFIELD INS CO	FOREIGN	\$389,014,842	\$262,830,663	\$126,184,179	\$6,531,917
NORTHLAND CAS CO	FOREIGN	\$110,471,579	\$75,062,427	\$35,409,151	\$0
NORTHLAND INS CO	FOREIGN	\$1,166,235,049	\$627,294,687	\$538,940,363	\$18,759,198
NOVA CAS CO	FOREIGN	\$99,107,769	\$7,363,045	\$91,744,724	\$7,035,358
NUTMEG INS CO	FOREIGN	\$448,063,414	\$167,865,993	\$280,197,422	\$0
OAK RIVER INS CO	FOREIGN	\$571,063,370	\$379,156,554	\$191,906,816	\$0
OAKWOOD INS CO	FOREIGN	\$71,215,274	\$42,182,693	\$29,032,580	\$0

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)			TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599		
COMPANY	DOMICILE	NET ADMITTED ASSETS	LIABILITIES	CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
OBI NATL INS CO	FOREIGN	\$13,060,195	\$25,786	\$13,034,409	\$11,061
OCCIDENTAL FIRE & CAS CO OF NC	FOREIGN	\$517,974,786	\$355,114,176	\$162,860,610	\$30,268,971
OCEAN HARBOR CAS INS CO	DOMESTIC	\$216,109,978	\$167,380,359	\$48,729,620	\$112,986,557
OCEANUS INS CO A RRG	FOREIGN	\$70,882,407	\$57,384,200	\$13,498,207	\$1,942,948
ODYSSEY REINS CO	FOREIGN	\$7,577,353,738	\$4,328,689,314	\$3,248,664,424	\$0
OHIO CAS INS CO	FOREIGN	\$5,408,162,296	\$3,878,379,246	\$1,529,783,050	\$21,518,067
OHIO FARMERS INS CO	FOREIGN	\$2,595,105,375	\$692,655,841	\$1,902,449,534	\$219,006
OHIO IND CO	FOREIGN	\$149,730,431	\$104,460,400	\$45,270,033	\$2,466,419
OHIO SECURITY INS CO	FOREIGN	\$16,035,806	\$854,009	\$15,181,797	\$39,243,753
OLD DOMINION INS CO	DOMESTIC	\$34,005,087	\$213,629	\$33,791,458	\$107,869,733
OLD REPUBLIC GEN INS CORP	FOREIGN	\$1,925,685,166	\$1,431,597,331	\$494,087,835	\$8,793,214
OLD REPUBLIC INS CO	FOREIGN	\$2,609,357,023	\$1,573,573,956	\$1,035,783,067	\$82,766,086
OLD REPUBLIC SECURITY ASSUR CO	FOREIGN	\$6,654,332	\$78,789	\$6,575,543	\$0
OLD REPUBLIC SURETY CO	FOREIGN	\$112,764,176	\$56,699,433	\$56,064,743	\$3,767,000
OLD REPUBLIC UNION INS CO	FOREIGN	\$58,719,766	\$7,012,179	\$51,707,587	\$0
OLD UNITED CAS CO	FOREIGN	\$656,647,557	\$321,274,351	\$335,373,206	\$7,965,163
OLYMPUS INS CO	DOMESTIC	\$81,567,486	\$55,791,240	\$25,776,246	\$131,192,584
OMEGA INS CO	DOMESTIC	\$37,069,426	\$21,718,339	\$15,351,087	\$67,336,951
OMNI IND CO	FOREIGN	\$69,550,518	\$46,073,275	\$23,477,243	\$932,624
OMNI INS CO	FOREIGN	\$198,563,733	\$132,636,027	\$65,927,706	\$1,405
OMS NATL INS CO RRG	FOREIGN	\$374,811,260	\$159,744,483	\$215,066,777	\$5,619,027
ONECIS INS CO	FOREIGN	\$23,534,468	\$2,354,365	\$21,180,104	\$900
OOIDA RRG INC	FOREIGN	\$93,610,480	\$74,475,061	\$19,135,418	\$5,053,412
OPHTHALMIC MUT INS CO RRG	FOREIGN	\$268,509,733	\$85,653,202	\$182,856,531	\$6,041,688
ORTHOFORUM INS CO RRG	FOREIGN	\$16,220,601	\$12,734,471	\$3,486,130	\$1,036,905
OWNERS INS CO	FOREIGN	\$3,721,925,886	\$2,326,428,773	\$1,395,497,113	\$90,611,760
PACIFIC EMPLOYERS INS CO	FOREIGN	\$3,390,509,399	\$2,220,329,886	\$1,170,179,513	\$100,945
PACIFIC IND CO	FOREIGN	\$6,822,352,880	\$3,900,139,320	\$2,922,213,560	\$34,918,907
PACIFIC INS CO LTD	FOREIGN	\$635,629,515	\$408,422,092	\$227,207,424	\$897,803
PACIFIC SPECIALTY INS CO	FOREIGN	\$304,598,069	\$170,785,060	\$133,812,973	\$2,292,711
PACO ASSUR CO INC	FOREIGN	\$73,451,732	\$37,766,612	\$35,685,120	\$1,846,004
PALMETTO SURETY CORP	FOREIGN	\$10,684,592	\$7,173,216	\$3,511,377	\$1,885,628
PARATRANSIT INS CO MUT RRG	FOREIGN	\$23,869,759	\$11,518,364	\$12,351,395	\$0
PARTNER REINS CO OF THE US	FOREIGN	\$4,742,621,557	\$3,322,577,650	\$1,420,043,907	\$0
PARTNERRE AMER INS CO	FOREIGN	\$298,448,429	\$164,857,867	\$133,590,562	\$3,076,364
PARTNERRE INS CO OF NY	FOREIGN	\$141,186,717	\$24,769,827	\$116,416,890	\$0
PATRIOT GEN INS CO	FOREIGN	\$27,394,388	\$1,120,450	\$26,273,937	\$4,341,149
PCH MUT INS CO INC RRG	FOREIGN	\$9,716,807	\$7,102,498	\$2,614,309	\$43,013
PEACE CHURCH RRG INC	FOREIGN	\$19,718,742	\$4,732,834	\$14,985,908	\$104,661
PEACHTREE CAS INS CO	DOMESTIC	\$34,951,274	\$25,953,426	\$8,997,848	\$25,831,774
PEAK PROP & CAS INS CORP	FOREIGN	\$47,510,842	\$7,895,562	\$39,615,280	\$64,733,804
PEERLESS IND INS CO	FOREIGN	\$190,231,127	\$10,002,204	\$180,228,923	\$0
PEERLESS INS CO	FOREIGN	\$12,800,884,898	\$9,741,967,989	\$3,058,916,909	\$13,421
PELEUS INS CO	FOREIGN	\$65,393,519	\$34,084,948	\$31,308,571	\$0
PENINSULAR SURETY CO	DOMESTIC	\$2,385,771	\$437,407	\$1,948,364	\$70,862
PENN AMER INS CO	FOREIGN	\$190,598,961	\$106,180,604	\$84,418,357	\$14,710,942
PENN MILLERS INS CO	FOREIGN	\$147,446,402	\$64,133,856	\$83,312,546	\$457,677
PENNSYLVANIA INS CO	FOREIGN	\$47,921,560	\$12,597,954	\$35,323,606	\$0
PENNSYLVANIA LUMBERMENS MUT INS	FOREIGN	\$445,050,850	\$333,593,282	\$111,457,568	\$9,584,453
PENNSYLVANIA MANUFACTURERS ASSOC INS	FOREIGN	\$834,044,074	\$567,974,963	\$266,069,111	\$26,435,402
PENNSYLVANIA MANUFACTURERS IND CO	FOREIGN	\$191,170,186	\$118,970,898	\$72,199,288	\$1,359,773

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
		ADMITTED ASSETS	LIABILITIES		
PENNSYLVANIA NATL MUT CAS INS CO	FOREIGN	\$1,192,559,503	\$633,731,862	\$558,827,641	\$344,042
PEOPLES TRUST INS CO	DOMESTIC	\$262,153,916	\$172,816,830	\$89,337,086	\$264,799,616
PERMANENT GEN ASSUR CORP	FOREIGN	\$260,114,914	\$170,276,857	\$89,838,057	\$32,250,421
PETROLEUM CAS CO	FOREIGN	\$30,775,360	\$8,224,033	\$22,551,327	\$6,346
PHARMACISTS MUT INS CO	FOREIGN	\$258,815,995	\$161,052,804	\$97,763,191	\$215,987
PHILADELPHIA IND INS CO	FOREIGN	\$7,182,216,895	\$4,844,841,354	\$2,337,375,541	\$174,806,499
PHOENIX INS CO	FOREIGN	\$4,196,159,024	\$2,456,771,571	\$1,739,387,453	\$44,228,744
PHYSICIANS CAS RRG INC	FOREIGN	\$7,622,055	\$6,222,871	\$1,399,184	\$3,137,907
PHYSICIANS IND RRG	FOREIGN	\$7,281,094	\$5,767,929	\$1,513,165	\$2,474,368
PHYSICIANS INS CO	DOMESTIC	\$10,584,330	\$3,400,195	\$7,184,135	\$5,533,608
PHYSICIANS PROFESSIONAL LIAB RRG	FOREIGN	\$39,319,455	\$19,964,080	\$19,355,376	\$5,014,675
PHYSICIANS SPECIALTY LTD RRG	FOREIGN	\$14,855,588	\$9,963,417	\$4,892,171	\$0
PIA PROFESSIONAL LIAB INS CO A RRG	FOREIGN	\$2,140,106	\$693,055	\$1,447,051	\$0
PLANS LIAB INS CO	FOREIGN	\$80,090,202	\$42,499,519	\$37,590,683	\$0
PLATEAU CAS INS CO	FOREIGN	\$39,503,952	\$19,044,219	\$20,459,733	\$0
PLATTE RIVER INS CO	FOREIGN	\$124,541,152	\$83,001,429	\$41,539,723	\$3,209,616
PLAZA INS CO	FOREIGN	\$64,793,434	\$38,520,932	\$26,272,502	\$4,688,445
PMSLIC INS CO	FOREIGN	\$457,428,720	\$227,766,296	\$229,662,424	\$0
PODIATRY INS CO OF AMER	FOREIGN	\$318,805,653	\$190,082,787	\$128,722,866	\$6,598,090
PONCE DE LEON LTC RRG INC	DOMESTIC	\$9,916,062	\$5,017,510	\$4,898,552	\$882,045
PRAETORIAN INS CO	FOREIGN	\$996,841,152	\$731,911,588	\$264,929,564	\$112,093,023
PREFERRED CONTRACTORS INS CO RRG LLC	FOREIGN	\$106,686,763	\$97,706,304	\$8,980,458	\$1,952,630
PREFERRED PHYSICIANS MEDICAL RRG	FOREIGN	\$200,600,420	\$82,573,265	\$118,027,145	\$1,431,268
PREFERRED PROFESSIONAL INS CO	FOREIGN	\$311,384,981	\$160,693,835	\$150,691,145	\$473,453
PREMIER GRP INS CO INC	FOREIGN	\$51,523,268	\$17,920,872	\$33,602,396	\$2,989,819
PREPARED INS CO	DOMESTIC	\$53,561,348	\$35,015,977	\$18,545,371	\$53,384,606
PRIME INS CO	FOREIGN	\$67,832,115	\$32,961,946	\$34,870,169	\$2,744,466
PRINCETON EXCESS & SURPLUS LINES INS	FOREIGN	\$163,842,106	\$105,771,736	\$58,070,370	\$27,578,649
PRIVILEGE UNDERWRITERS RECP EXCH	DOMESTIC	\$219,951,543	\$151,270,905	\$68,680,639	\$81,244,778
PROASSURANCE CAS CO	FOREIGN	\$1,274,129,972	\$740,059,136	\$534,070,836	\$17,431,164
PROASSURANCE IND CO INC	FOREIGN	\$1,539,315,245	\$872,064,963	\$667,250,282	\$1,241,164
PROASSURANCE SPECIALTY INS CO	FOREIGN	\$38,204,437	\$8,994,229	\$29,210,208	\$2,081,709
PROBUILDERS SPECIALTY INS CO RRG	FOREIGN	\$35,489,117	\$22,400,331	\$13,088,787	\$0
PRODUCERS AGRICULTURE INS CO	FOREIGN	\$302,171,503	\$246,187,963	\$55,983,540	\$17,771,713
PROFESSIONAL SECURITY INS CO	FOREIGN	\$22,879,111	\$6,411,687	\$16,467,424	\$574,431
PROFESSIONALS ADVOCATE INS CO	FOREIGN	\$129,545,087	\$28,755,694	\$100,789,393	\$0
PROFESSIONALS DIRECT INS CO	FOREIGN	\$22,417,903	\$73,581	\$22,344,322	\$0
PROGRESSIVE ADVANCED INS CO	FOREIGN	\$355,261,366	\$208,085,618	\$147,175,748	\$0
PROGRESSIVE AMER INS CO	FOREIGN	\$416,237,096	\$240,883,262	\$175,353,834	\$1,162,710,157
PROGRESSIVE BAYSIDE INS CO	FOREIGN	\$108,188,702	\$75,644,982	\$32,543,720	\$0
PROGRESSIVE CAS INS CO	FOREIGN	\$6,061,656,758	\$4,450,278,978	\$1,611,377,780	\$1,834
PROGRESSIVE DIRECT INS CO	FOREIGN	\$5,180,160,669	\$3,608,709,705	\$1,571,450,964	\$0
PROGRESSIVE EXPRESS INS CO	FOREIGN	\$183,614,143	\$134,900,399	\$48,713,744	\$355,921,450
PROGRESSIVE SELECT INS CO	FOREIGN	\$525,450,979	\$377,850,050	\$147,600,929	\$870,376,877
PROGRESSIVE SOUTHEASTERN INS CO	FOREIGN	\$151,641,136	\$95,181,274	\$56,459,862	\$0
PROGRESSIVE SPECIALTY INS CO	FOREIGN	\$880,174,181	\$566,029,103	\$314,145,078	\$0
PROPERTY & CAS INS CO OF HARTFORD	FOREIGN	\$229,682,005	\$121,723,880	\$107,958,125	\$38,147,121
PROTECTIVE INS CO	FOREIGN	\$791,785,634	\$394,394,897	\$397,390,737	\$8,964,536
PROVIDENCE WASHINGTON INS CO	FOREIGN	\$138,812,539	\$102,604,387	\$36,208,150	\$0
PUBLIC SERV INS CO	FOREIGN	\$505,738,039	\$393,693,924	\$112,044,115	\$137,203
PURE INS CO	DOMESTIC	\$211,161,433	\$74,544,683	\$136,616,750	\$0

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
		ADMITTED ASSETS	LIABILITIES		
PXRE REINS CO	FOREIGN	\$25,839,653	\$8,748,188	\$17,091,465	\$0
QBE INS CORP	FOREIGN	\$2,113,301,678	\$1,432,057,094	\$681,244,584	\$117,047,887
QBE REINS CORP	FOREIGN	\$1,176,116,556	\$349,280,869	\$826,835,687	\$0
QBE SPECIALTY INS CO	FOREIGN	\$735,929,948	\$538,471,012	\$197,458,936	\$116,563,981
QUANTA IND CO	FOREIGN	\$53,387,348	\$34,396,974	\$18,990,374	\$0
R&Q REINS CO	FOREIGN	\$148,129,179	\$139,651,499	\$8,477,680	\$0
RADIAN ASSET ASSUR INC	FOREIGN	\$1,349,699,345	\$210,756,860	\$1,138,942,485	\$0
RADIAN GUAR INC	FOREIGN	\$3,643,318,258	\$2,318,133,997	\$1,325,184,261	\$62,537,947
RADIAN MORTGAGE ASSUR INC	FOREIGN	\$17,507,206	\$36,419	\$17,470,787	\$0
REGENT INS CO	FOREIGN	\$114,150,324	\$83,644,536	\$30,505,787	\$315,502
RENAISSANCE REINS US INC	FOREIGN	\$1,564,653,416	\$1,033,285,200	\$531,368,216	\$0
REPUBLIC IND CO OF AMER	FOREIGN	\$2,229,469,356	\$1,725,840,575	\$503,628,782	\$0
REPUBLIC MORTGAGE INS CO	FOREIGN	\$803,216,099	\$770,747,330	\$32,468,769	\$14,399,721
REPUBLIC MORTGAGE INS CO OF FL	DOMESTIC	\$26,394,552	\$18,391,580	\$8,002,972	\$0
REPUBLIC MORTGAGE INS OF NC	FOREIGN	\$216,138,476	\$201,503,579	\$14,634,897	\$0
REPUBLIC VANGUARD INS CO	FOREIGN	\$24,418,779	\$174,375	\$24,244,404	\$3,304,853
RESPONSE INS CO	FOREIGN	\$26,888,433	\$3,471,469	\$23,416,964	\$347,337
RESPONSE WORLDWIDE DIRECT AUTO INS C	FOREIGN	\$6,708,875	\$53,125	\$6,655,750	(\$527)
RESPONSE WORLDWIDE INS CO	FOREIGN	\$10,615,410	\$58,560	\$10,556,850	\$0
RESPONSIVE AUTO INS CO	DOMESTIC	\$24,498,477	\$16,395,770	\$8,102,707	\$27,509,812
RESTORATION RRG INC	FOREIGN	\$62,835,287	\$43,058,128	\$19,777,159	\$693,656
RETAILFIRST INS CO	DOMESTIC	\$284,851,458	\$146,131,391	\$138,720,068	\$87,251,291
RIDER INS CO	FOREIGN	\$46,908,017	\$33,550,350	\$13,357,668	\$1,496
RIVERPORT INS CO	FOREIGN	\$111,994,407	\$73,538,915	\$38,455,493	\$185,784
RLI INS CO	FOREIGN	\$1,706,981,908	\$857,685,062	\$849,296,846	\$34,398,872
ROCHE SURETY & CAS CO INC	DOMESTIC	\$22,210,775	\$13,729,843	\$8,480,932	\$1,146,708
ROCKHILL INS CO	FOREIGN	\$152,120,560	\$52,307,649	\$99,812,911	\$101,712,936
ROCKWOOD CAS INS CO	FOREIGN	\$237,323,761	\$157,491,895	\$79,831,866	\$1,647
RPX RRG INC	FOREIGN	\$5,342,685	\$1,241,066	\$4,101,620	\$0
RSUI IND CO	FOREIGN	\$3,286,793,888	\$1,820,655,444	\$1,466,138,444	\$16,363,072
RURAL COMM INS CO	FOREIGN	\$3,758,240,333	\$3,139,754,097	\$618,486,236	\$10,719,566
RURAL TRUST INS CO	FOREIGN	\$12,772,116	\$1,342,882	\$11,429,234	\$0
RVI AMER INS CO	FOREIGN	\$100,004,916	\$29,457,717	\$70,547,199	\$0
SAFE HARBOR INS CO	DOMESTIC	\$66,643,625	\$46,317,676	\$20,325,949	\$62,391,847
SAFECO INS CO OF AMER	FOREIGN	\$4,233,251,417	\$2,954,334,281	\$1,278,917,136	\$15,182,573
SAFECO INS CO OF IL	FOREIGN	\$185,380,505	\$7,368,046	\$178,012,459	\$239,969,287
SAFECO NATL INS CO	FOREIGN	\$16,492,945	\$2,138,533	\$14,354,412	\$0
SAFEPOINT INS CO	DOMESTIC	\$99,930,400	\$70,037,410	\$29,892,990	\$43,973,538
SAFETY FIRST INS CO	FOREIGN	\$18,167,064	\$3,523,050	\$14,644,014	\$274,155
SAFETY NATL CAS CORP	FOREIGN	\$4,985,126,645	\$3,617,497,180	\$1,367,629,465	\$23,347,852
SAFEWAY INS CO	FOREIGN	\$446,113,529	\$147,309,494	\$298,804,035	\$0
SAGAMORE INS CO	FOREIGN	\$156,080,634	\$31,419,822	\$124,660,812	\$743,329
SAMARITAN RRG INC	FOREIGN	\$30,482,823	\$12,212,948	\$18,269,875	\$8,661,507
SAMSUNG FIRE & MARINE INS CO LTD	FOREIGN	\$213,638,597	\$158,421,894	\$55,216,703	\$845,150
SAN FRANCISCO REINS CO	FOREIGN	\$98,434,952	\$23,958,228	\$74,476,724	\$0
SAVERS PROP & CAS INS CO	FOREIGN	\$255,088,377	\$191,909,178	\$63,179,199	\$415,738
SAWGRASS MUTUAL INS CO	DOMESTIC	\$37,647,743	\$21,269,040	\$16,378,703	\$46,590,626
SCOR REINS CO	FOREIGN	\$2,269,577,653	\$1,565,315,459	\$704,262,194	\$0
SCOTTSDALE IND CO	FOREIGN	\$72,124,114	\$34,891,975	\$37,232,139	\$15,966,615
SCOTTSDALE INS CO	FOREIGN	\$2,222,641,176	\$1,457,789,349	\$764,851,827	\$186,701,273
SCRUBS MUT ASSUR CO RRG	FOREIGN	\$13,657,957	\$9,666,115	\$3,991,837	\$144,273

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
		ADMITTED ASSETS	LIABILITIES		
SEABRIGHT INS CO	FOREIGN	\$463,113,807	\$358,281,091	\$104,832,716	\$369,410
SECURIAN CAS CO	FOREIGN	\$193,267,327	\$90,674,813	\$102,592,514	\$7,631,449
SECURITY AMER RRG INC	FOREIGN	\$5,686,360	\$3,056,811	\$2,629,549	\$235,740
SECURITY FIRST INS CO	DOMESTIC	\$157,516,181	\$103,425,636	\$54,090,546	\$247,917,234
SECURITY NATL INS CO	FOREIGN	\$701,461,675	\$577,888,985	\$123,572,690	\$16,691,943
SECURITY NATL INS CO	DOMESTIC	\$120,860,023	\$85,148,362	\$35,711,662	\$214,548,246
SELECT INS CO	FOREIGN	\$73,783,192	\$229,254	\$73,553,938	\$0
SELECTIVE INS CO OF THE SOUTHEAST	FOREIGN	\$429,792,120	\$344,869,460	\$84,922,660	\$34,084,613
SENECA INS CO INC	FOREIGN	\$193,914,742	\$59,767,946	\$134,146,796	\$3,678,769
SENECA SPECIALTY INS CO	FOREIGN	\$48,606,697	\$206,256	\$48,400,441	\$14,064,518
SENTINEL INS CO LTD	FOREIGN	\$224,787,336	\$71,982,901	\$152,804,436	\$34,964,616
SENTRUITY CAS CO	FOREIGN	\$140,073,624	\$96,947,775	\$43,125,849	\$0
SENTRY CAS CO	FOREIGN	\$261,478,106	\$190,030,570	\$71,447,536	\$2,388,375
SENTRY INS A MUT CO	FOREIGN	\$6,981,318,965	\$2,816,902,887	\$4,164,416,078	\$10,608,020
SENTRY SELECT INS CO	FOREIGN	\$658,607,814	\$423,480,932	\$235,126,882	\$32,875,953
SERVICE INS CO	DOMESTIC	\$50,049,280	\$15,376,484	\$34,672,796	\$33,330,686
SEVEN SEAS INS CO INC	DOMESTIC	\$19,315,777	\$2,636,562	\$16,679,215	\$18,730,367
SFM MUT INS CO	FOREIGN	\$502,085,316	\$392,027,608	\$110,057,708	\$43,061
SIRIUS AMER INS CO	FOREIGN	\$1,550,473,635	\$929,885,908	\$620,587,727	\$580,497
SOMPO JAPAN FIRE & MAR INS CO AMER	FOREIGN	\$75,781,858	\$1,796,998	\$73,984,859	\$0
SOMPO JAPAN INS CO OF AMER	FOREIGN	\$1,238,485,340	\$640,209,003	\$598,276,337	\$6,857,827
SOUTHERN FARM BUREAU CAS INS CO	FOREIGN	\$2,094,549,775	\$818,927,076	\$1,275,622,699	\$0
SOUTHERN FARM BUREAU PROP	FOREIGN	\$54,703,282	\$210,856	\$54,492,426	\$0
SOUTHERN FIDELITY INS CO INC	DOMESTIC	\$187,371,816	\$105,076,199	\$82,295,617	\$99,626,556
SOUTHERN FIDELITY PROP & CAS INC	DOMESTIC	\$97,385,293	\$70,035,867	\$27,349,426	\$97,285,046
SOUTHERN INS CO	FOREIGN	\$44,666,846	\$14,006,928	\$30,659,918	\$1,137,578
SOUTHERN OAK INS CO	DOMESTIC	\$111,487,814	\$69,953,348	\$41,534,466	\$103,378,683
SOUTHERN OWNERS INS CO	FOREIGN	\$628,810,809	\$430,597,882	\$198,212,926	\$293,344,311
SOUTHWEST PHYSICIANS RRG INC	FOREIGN	\$76,928,899	\$59,975,269	\$16,953,631	\$2,604,278
SPARTA INS CO	FOREIGN	\$377,113,669	\$251,472,184	\$125,641,485	\$5,075,200
SPARTA SPECIALTY INS CO	FOREIGN	\$97,297,878	\$61,398,497	\$35,899,381	(\$1,360)
SPIRIT COMMERCIAL AUTO RRG INC	FOREIGN	\$58,060,448	\$47,987,659	\$10,072,789	\$570,976
SPIRIT MOUNTAIN INS CO RRG INC	FOREIGN	\$6,456,732	\$3,122,075	\$3,334,657	\$156,861
ST JOHNS INS CO INC	DOMESTIC	\$118,042,691	\$67,829,042	\$50,213,649	\$271,078,825
ST PAUL FIRE & MARINE INS CO	FOREIGN	\$18,917,210,617	\$12,923,140,386	\$5,994,070,231	\$32,788,536
ST PAUL GUARDIAN INS CO	FOREIGN	\$76,477,907	\$50,351,643	\$26,126,263	\$1,104,299
ST PAUL MERCURY INS CO	FOREIGN	\$345,048,268	\$214,799,342	\$130,248,926	\$2,448,357
ST PAUL PROTECTIVE INS CO	FOREIGN	\$507,768,007	\$281,545,248	\$226,222,759	\$488,593
ST PAUL SURPLUS LINES INS CO	FOREIGN	\$633,582,985	\$438,714,418	\$194,868,566	\$1,296,332
STANDARD FIRE INS CO	FOREIGN	\$3,627,132,137	\$2,411,960,075	\$1,215,172,062	\$40,854,849
STANDARD GUAR INS CO	FOREIGN	\$490,774,011	\$330,041,448	\$160,732,563	\$202,150
STAR & SHIELD INS EXCH	DOMESTIC	\$19,989,682	\$13,459,790	\$6,529,892	\$22,564,011
STAR CAS INS CO	DOMESTIC	\$17,102,363	\$7,456,373	\$9,645,990	\$13,803,062
STAR INS CO	FOREIGN	\$963,829,942	\$639,545,335	\$324,284,608	\$22,836,747
STARNET INS CO	FOREIGN	\$219,676,806	\$108,423,833	\$111,252,973	\$10,141,900
STARR IND & LIAB CO	FOREIGN	\$3,755,060,445	\$1,922,733,965	\$1,832,326,480	\$55,292,273
STARR SURPLUS LINES INS CO	FOREIGN	\$297,615,650	\$200,378,691	\$97,236,959	\$26,894,747
STARSTONE NATL INS CO	FOREIGN	\$180,283,671	\$103,097,832	\$77,185,839	\$10,251,573
STARSTONE SPECIALTY INS CO	FOREIGN	\$149,958,803	\$60,486,590	\$89,472,213	\$6,806,903
STATE AUTO PROP & CAS INS CO	FOREIGN	\$2,291,463,865	\$1,662,568,448	\$628,895,417	\$103,060
STATE AUTOMOBILE MUT INS CO	FOREIGN	\$2,352,071,830	\$1,535,307,594	\$816,764,236	\$1,091,582

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
		ADMITTED ASSETS	LIABILITIES		
STATE FARM FIRE & CAS CO	FOREIGN	\$33,480,991,866	\$21,287,152,916	\$12,193,838,950	\$63,608,286
STATE FARM FL INS CO	DOMESTIC	\$1,915,617,344	\$1,021,087,379	\$894,529,966	\$731,340,642
STATE FARM GEN INS CO	FOREIGN	\$6,714,926,061	\$2,893,722,354	\$3,821,203,707	\$247
STATE FARM MUT AUTO INS CO	FOREIGN	\$138,797,902,951	\$58,921,027,185	\$79,876,875,766	\$2,499,476,184
STATE NATL INS CO INC	FOREIGN	\$290,718,867	\$74,877,022	\$215,841,845	\$29,276,924
STATES SELF INSURERS RRG	FOREIGN	\$24,295,973	\$14,862,039	\$9,433,934	\$0
STEADFAST INS CO	FOREIGN	\$528,837,794	\$92,652,536	\$436,185,259	\$105,332,579
STICO MUT INS CO RRG	FOREIGN	\$24,491,992	\$13,038,429	\$11,453,563	\$33,997
STILLWATER INS CO	FOREIGN	\$307,246,072	\$145,405,338	\$161,840,734	\$3,554,850
STILLWATER PROP & CAS INS CO	FOREIGN	\$119,042,685	\$6,647,847	\$112,394,839	\$16,102,046
STONINGTON INS CO	FOREIGN	\$156,696,337	\$115,555,456	\$41,140,881	\$649,254
STRATFORD INS CO	FOREIGN	\$163,938,064	\$83,777,767	\$80,160,296	\$1,946,168
SU INS CO	FOREIGN	\$22,212,475	\$10,098,960	\$12,113,515	\$0
SUECIA INS CO	FOREIGN	\$46,796,933	\$26,283,257	\$20,513,676	\$0
SUN SURETY INS CO	FOREIGN	\$17,972,516	\$9,316,361	\$8,656,155	\$350,704
SUNLAND RRG INC	FOREIGN	\$4,891,369	\$3,662,561	\$1,228,808	\$1,030,160
SUNZ INS CO	DOMESTIC	\$68,320,274	\$55,862,273	\$12,458,001	\$13,801,412
SURETEC INS CO	FOREIGN	\$175,585,675	\$93,701,407	\$81,884,269	\$2,214,523
SUSSEX INS CO	FOREIGN	\$1,046,157,998	\$828,119,607	\$218,038,391	\$10,597,182
SWISS REINS AMER CORP	FOREIGN	\$13,109,146,296	\$8,849,312,014	\$4,259,834,282	\$0
T H E INS CO	FOREIGN	\$195,849,647	\$131,546,889	\$64,302,757	\$10,441,267
TDC SPECIALTY INS CO	FOREIGN	\$60,529,492	\$16,332,812	\$44,196,679	\$375,903
TEACHERS INS CO	FOREIGN	\$340,467,638	\$190,613,925	\$149,853,713	\$5,895,335
TECHNOLOGY INS CO INC	FOREIGN	\$1,502,380,648	\$1,022,944,128	\$479,436,520	\$130,425,786
TERRA INS CO RRG	FOREIGN	\$28,295,396	\$9,912,978	\$18,382,418	\$0
TERRAFIRMA RRG LLC	FOREIGN	\$5,527,890	\$938,754	\$4,589,136	\$6,796
TEXAS FARMERS INS CO	FOREIGN	\$269,725,543	\$183,581,085	\$86,144,458	\$0
THE BAR PLAN MUT INS CO	FOREIGN	\$47,876,252	\$29,992,168	\$17,884,084	\$61,659
THE CINCINNATI IND CO	FOREIGN	\$123,020,536	\$37,441,282	\$85,579,254	\$22,121,916
THE CINCINNATI SPECIALTY UNDERWRITER	FOREIGN	\$545,826,793	\$280,271,122	\$265,555,671	\$5,176,171
THE HLTHCARE UNDERWRITING CO RRG	FOREIGN	\$125,658,490	\$102,799,795	\$22,858,695	\$31,886,363
THE NATL CATHOLIC RRG INC	FOREIGN	\$65,582,552	\$46,872,690	\$18,709,864	\$0
THE TRAVELERS CAS CO	FOREIGN	\$203,936,821	\$140,780,243	\$63,156,579	\$0
TIG INS CO	FOREIGN	\$2,054,933,559	\$1,340,053,111	\$714,880,448	(\$52,849)
TITAN IND CO	FOREIGN	\$250,913,009	\$78,954,872	\$171,958,137	\$3,810,676
TITAN INS CO	FOREIGN	\$117,599,406	\$10,694,814	\$106,904,592	\$2,846,805
TITLE INDUSTRY ASSUR CO RRG	FOREIGN	\$6,350,713	\$2,486,924	\$3,863,789	\$120,694
TNUS INS CO	FOREIGN	\$68,808,405	\$17,081,589	\$51,726,816	\$193,824
TOA RE INS CO OF AMER	FOREIGN	\$1,773,335,184	\$1,058,718,831	\$714,616,353	\$0
TOKIO MARINE AMER INS CO	FOREIGN	\$1,349,243,923	\$851,924,554	\$497,319,369	\$18,150,209
TOKIO MARINE SPECIALTY INS CO	FOREIGN	\$464,989,383	\$291,052,808	\$173,936,575	\$6,722,065
TOPA INS CO	FOREIGN	\$173,037,681	\$95,398,703	\$77,638,978	\$633,122
TOWER HILL PREFERRED INS CO	DOMESTIC	\$98,479,957	\$49,983,277	\$48,496,680	\$171,486,489
TOWER HILL PRIME INS CO	DOMESTIC	\$149,098,500	\$74,387,955	\$74,710,545	\$236,681,460
TOWER HILL SELECT INS CO	DOMESTIC	\$77,280,155	\$44,269,467	\$33,010,688	\$130,237,170
TOWER HILL SIGNATURE INS CO	DOMESTIC	\$109,513,722	\$56,351,856	\$53,161,866	\$165,733,666
TOWER INS CO OF NY	FOREIGN	\$480,507,426	\$346,531,618	\$133,975,808	\$51,038
TOYOTA MOTOR INS CO	FOREIGN	\$452,976,245	\$241,613,350	\$211,362,895	\$13,928,632
TRADERS INS CO	FOREIGN	\$46,268,143	\$31,519,647	\$14,748,495	\$0
TRANS PACIFIC INS CO	FOREIGN	\$68,121,710	\$18,473,895	\$49,647,815	\$1,148,572
TRANSAMERICA CAS INS CO	FOREIGN	\$314,274,524	\$183,948,515	\$130,326,009	\$25,645,174

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
		ADMITTED ASSETS	LIABILITIES		
TRANSATLANTIC REINS CO	FOREIGN	\$14,574,640,306	\$9,804,140,889	\$4,770,499,417	\$0
TRANSGUARD INS CO OF AMER INC	FOREIGN	\$245,580,126	\$117,815,811	\$127,764,315	\$3,245,902
TRANSPORTATION INS CO	FOREIGN	\$82,220,451	\$92,540	\$82,127,911	\$18,218,290
TRAVCO INS CO	FOREIGN	\$219,743,467	\$149,574,396	\$70,169,071	\$0
TRAVELERS CAS & SURETY CO	FOREIGN	\$16,436,177,879	\$9,966,707,354	\$6,469,470,525	\$17,134,382
TRAVELERS CAS & SURETY CO OF AMER	FOREIGN	\$4,225,233,665	\$2,110,576,190	\$2,114,657,475	\$101,177,607
TRAVELERS CAS CO OF CT	FOREIGN	\$322,385,866	\$229,624,434	\$92,761,432	\$0
TRAVELERS CAS INS CO OF AMER	FOREIGN	\$1,918,485,444	\$1,352,302,547	\$566,182,898	\$8,312,826
TRAVELERS COMMERCIAL CAS CO	FOREIGN	\$327,240,655	\$230,800,815	\$96,439,841	\$0
TRAVELERS COMMERCIAL INS CO	FOREIGN	\$344,667,982	\$250,319,730	\$94,348,252	\$31,584,165
TRAVELERS EXCESS & SURPLUS LINES CO	FOREIGN	\$205,987,424	\$140,647,193	\$65,340,232	\$27,210,872
TRAVELERS HOME & MARINE INS CO	FOREIGN	\$410,165,241	\$272,871,472	\$137,293,770	\$172,538,132
TRAVELERS IND CO	FOREIGN	\$20,724,465,599	\$14,091,059,403	\$6,633,406,196	\$44,548,523
TRAVELERS IND CO OF AMER	FOREIGN	\$635,734,673	\$432,934,507	\$202,800,166	\$73,798,792
TRAVELERS IND CO OF CT	FOREIGN	\$1,117,795,981	\$734,728,684	\$383,067,297	\$42,009,780
TRAVELERS PROP CAS CO OF AMER	FOREIGN	\$933,171,265	\$428,165,314	\$505,005,950	\$130,335,527
TRAVELERS PROP CAS INS CO	FOREIGN	\$233,327,383	\$162,415,930	\$70,911,453	\$0
TRINITY UNIVERSAL INS CO	FOREIGN	\$2,200,122,184	\$1,256,699,167	\$943,423,017	\$0
TRITON INS CO	FOREIGN	\$492,798,576	\$302,384,051	\$190,414,525	\$1,873,835
TRIUMPHE CAS CO	FOREIGN	\$36,843,295	\$18,393,406	\$18,449,889	\$2,222,657
TRUCK INS EXCH	FOREIGN	\$2,077,583,374	\$1,458,878,815	\$618,704,559	\$68,375
TRUMBULL INS CO	FOREIGN	\$216,884,309	\$120,862,068	\$96,022,240	(\$1,017,824)
TUDOR INS CO	FOREIGN	\$359,624,286	\$187,203,414	\$172,420,872	\$1,801,286
TWIN CITY FIRE INS CO CO	FOREIGN	\$650,422,253	\$361,513,736	\$288,908,518	\$83,844,870
UFG SPECIALTY INS CO	FOREIGN	\$26,178,298	\$10,838,834	\$15,339,464	\$0
UNITED AUTOMOBILE INS CO	DOMESTIC	\$343,844,399	\$267,565,722	\$76,278,678	\$134,315,863
UNITED CAS & SURETY INS CO	FOREIGN	\$9,313,989	\$4,574,530	\$4,739,459	\$31,656
UNITED CAS INS CO OF AMER	FOREIGN	\$11,515,113	\$3,229,620	\$8,285,493	\$3,846,366
UNITED EDUCATORS INS RRG INC	FOREIGN	\$820,359,178	\$538,603,659	\$281,755,519	\$2,736,872
UNITED FINANCIAL CAS CO	FOREIGN	\$2,301,125,168	\$1,755,050,159	\$546,075,009	\$0
UNITED FIRE & CAS CO	FOREIGN	\$1,661,866,621	\$976,000,488	\$685,866,133	\$16,344,055
UNITED FIRE & IND CO	FOREIGN	\$46,817,836	\$29,690,153	\$17,127,683	\$4,504
UNITED GUAR COMM INS CO OF NC	FOREIGN	\$69,822,665	\$15,363,387	\$54,459,278	\$0
UNITED GUAR MORTGAGE IND CO	FOREIGN	\$284,068,307	\$168,928,149	\$115,140,158	\$271,942
UNITED GUAR RESIDENTIAL INS CO	FOREIGN	\$3,247,682,924	\$1,863,851,838	\$1,383,831,086	\$36,210,136
UNITED GUAR RESIDENTIAL INS CO OF NC	FOREIGN	\$461,106,721	\$28,823,223	\$432,283,498	\$209,750
UNITED HOME INS CO A RRG	FOREIGN	\$2,220,832	\$631,662	\$1,589,170	\$0
UNITED NATL INS CO	FOREIGN	\$380,709,501	\$184,833,927	\$195,875,574	\$12,656,794
UNITED NATL SPECIALTY INS CO	FOREIGN	\$37,854,517	\$18,600,786	\$19,253,731	\$16,772
UNITED PROP & CAS INS CO	DOMESTIC	\$422,038,176	\$295,789,628	\$126,248,548	\$308,617,901
UNITED SERV AUTOMOBILE ASSN	FOREIGN	\$30,991,005,190	\$8,136,627,127	\$22,854,378,063	\$714,082,311
UNITED SPECIALTY INS CO	FOREIGN	\$121,306,644	\$46,326,430	\$74,980,214	\$51,712,504
UNITED STATES FIDELITY & GUAR CO	FOREIGN	\$4,677,408,630	\$2,211,176,642	\$2,466,231,987	\$96,111
UNITED STATES FIRE INS CO	FOREIGN	\$3,248,634,293	\$2,350,018,339	\$898,615,954	\$41,916,219
UNITED STATES LIAB INS CO	FOREIGN	\$885,903,737	\$322,582,463	\$563,321,275	\$27,842,551
UNITED STATES SURETY CO	FOREIGN	\$57,839,268	\$20,821,134	\$37,018,134	\$1,239,505
UNITED WI INS CO	FOREIGN	\$283,777,468	\$194,944,801	\$88,832,667	\$2,305,012
UNITRIN AUTO & HOME INS CO	FOREIGN	\$92,587,481	\$59,187,523	\$33,399,958	\$0
UNITRIN DIRECT PROP & CAS CO	FOREIGN	\$17,107,828	\$7,354,122	\$9,753,707	\$7,061,786
UNIVERSAL FIRE & CAS INS CO	FOREIGN	\$14,161,578	\$7,482,238	\$6,679,340	\$276,145
UNIVERSAL INS CO	FOREIGN	\$805,527,769	\$552,380,566	\$253,147,203	\$0

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
		ADMITTED ASSETS	LIABILITIES		
UNIVERSAL INS CO OF NA	DOMESTIC	\$120,068,784	\$77,971,549	\$42,097,235	\$89,119,198
UNIVERSAL PROP & CAS INS	DOMESTIC	\$626,767,517	\$426,594,459	\$200,173,058	\$735,577,352
UNIVERSAL SURETY OF AMER	FOREIGN	\$15,850,789	\$85,465	\$15,765,324	\$813,724
UNIVERSAL UNDERWRITERS INS CO	FOREIGN	\$363,810,365	\$24,919,817	\$338,890,548	\$61,240,582
UPPER HUDSON NATL INS CO	FOREIGN	\$3,310,048	\$1,567,346	\$1,742,702	\$0
URGENT CARE ASSUR CO RRG INC	FOREIGN	\$4,517,486	\$3,366,324	\$1,151,162	\$198,005
US SPECIALTY INS CO	FOREIGN	\$1,890,819,611	\$1,313,753,067	\$577,066,544	\$15,840,882
USAA CAS INS CO	FOREIGN	\$8,699,013,159	\$4,306,808,907	\$4,392,204,252	\$443,166,041
USAA GEN IND CO	FOREIGN	\$2,933,590,822	\$1,836,893,817	\$1,096,697,005	\$208,676,631
USPLATE GLASS INS CO	FOREIGN	\$26,162,727	\$5,558,820	\$20,603,907	\$10,634,100
UTICA MUT INS CO	FOREIGN	\$2,228,815,219	\$1,422,940,511	\$805,874,708	\$493,145
UV INS RRG INC	FOREIGN	\$1,003,949	\$395,148	\$608,801	\$0
VALLEY FORGE INS CO	FOREIGN	\$73,715,106	\$44,145	\$73,670,961	\$21,880,149
VANLINER INS CO	FOREIGN	\$352,467,544	\$225,207,275	\$127,260,269	\$9,643,546
VERLAN FIRE INS CO MD	FOREIGN	\$25,407,221	\$33,334	\$25,373,887	\$116,731
VERTERRA INS CO	FOREIGN	\$45,551,656	\$15,738,393	\$29,813,263	\$0
VICTORIA AUTOMOBILE INS CO	FOREIGN	\$25,814,333	\$15,143,821	\$10,670,512	\$0
VICTORIA FIRE & CAS CO	FOREIGN	\$170,777,376	\$112,309,491	\$58,467,885	\$3,192,647
VICTORIA SELECT INS CO	FOREIGN	\$37,399,891	\$29,063,290	\$8,336,601	\$12,952,025
VIGILANT INS CO	FOREIGN	\$502,538,912	\$210,226,134	\$292,312,778	\$14,502,339
VIRGINIA SURETY CO INC	FOREIGN	\$1,022,672,656	\$721,883,548	\$300,789,108	\$16,852,904
VOYAGER IND INS CO	FOREIGN	\$84,568,731	\$25,298,842	\$59,269,889	\$73,754,121
WARNER INS CO	FOREIGN	\$11,696,302	\$87,528	\$11,608,774	\$0
WARRANTY UNDERWRITERS INS CO	FOREIGN	\$39,157,826	\$25,821,488	\$13,336,338	\$0
WASHINGTON INTL INS CO	FOREIGN	\$104,291,998	\$29,797,036	\$74,494,962	\$931,119
WAUSAU BUSINESS INS CO	FOREIGN	\$39,677,878	\$13,039,879	\$26,637,999	\$353,036
WAUSAU UNDERWRITERS INS CO	FOREIGN	\$96,128,883	\$31,589,655	\$64,539,228	\$2,027,723
WELLINGTON INS CO	FOREIGN	\$34,291,638	\$16,647,405	\$17,644,233	\$0
WESCO INS CO	FOREIGN	\$1,113,582,513	\$898,052,435	\$215,530,078	\$61,941,403
WEST AMER INS CO	FOREIGN	\$77,516,503	\$32,348,948	\$45,167,555	\$2,631,656
WESTCHESTER FIRE INS CO	FOREIGN	\$2,011,859,711	\$1,105,801,577	\$906,058,134	\$39,554,875
WESTCHESTER SURPLUS LINES INS CO	FOREIGN	\$343,251,492	\$173,464,204	\$169,787,288	\$146,698,329
WESTERN GEN INS CO	FOREIGN	\$54,846,195	\$32,935,869	\$21,910,326	\$7,783
WESTERN HERITAGE INS CO	FOREIGN	\$151,778,826	\$44,294,515	\$107,484,311	\$19,317,456
WESTERN PACIFIC MUT INS CO RRG	FOREIGN	\$142,722,255	\$33,097,844	\$109,624,411	\$91,939
WESTERN SURETY CO	FOREIGN	\$1,998,252,964	\$630,226,850	\$1,368,026,114	\$18,943,733
WESTERN WORLD INS CO	FOREIGN	\$1,047,618,295	\$595,529,295	\$452,089,000	\$28,498,004
WESTFIELD INS CO	FOREIGN	\$2,536,054,216	\$1,493,012,840	\$1,043,041,376	\$121,638,876
WESTFIELD NATL INS CO	FOREIGN	\$598,653,135	\$335,594,420	\$263,058,715	\$2,121
WESTON INS CO	DOMESTIC	\$67,421,415	\$23,391,712	\$44,029,704	\$103,862,144
WESTPORT INS CORP	FOREIGN	\$5,215,702,758	\$3,585,174,746	\$1,630,528,012	\$75,665,616
WHITE PINE INS CO	FOREIGN	\$30,888,843	\$17,679,957	\$13,208,886	\$4,103,602
WILLIAMSBURG NATL INS CO	FOREIGN	\$140,559,388	\$106,712,747	\$33,846,641	\$0
WILSHIRE INS CO	FOREIGN	\$226,428,856	\$118,789,885	\$107,638,971	\$20,168,222
WINDHAVEN INS CO	DOMESTIC	\$107,761,177	\$83,002,911	\$24,758,266	\$193,314,463
WORK FIRST CAS CO	FOREIGN	\$40,226,794	\$31,102,709	\$9,124,085	\$129,064
WORKMENS AUTO INS CO	FOREIGN	\$43,959,079	\$26,567,897	\$17,391,182	\$5,121,391
WRIGHT NATL FLOOD INS CO	FOREIGN	\$17,667,730	\$6,793,573	\$10,874,157	\$220,282,265
WRM AMER IND CO INC	FOREIGN	\$24,915,460	\$10,029,940	\$14,885,520	\$0
X L INS CO OF NY	FOREIGN	\$211,186,254	\$131,964,930	\$79,221,324	\$0
XL INS AMER INC	FOREIGN	\$752,911,588	\$520,619,197	\$232,292,391	\$24,919,026

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**AUTHORIZED FLORIDA INSURER FINANCIAL ABSTRACTS BY NAIC STATEMENT TYPE
PURSUANT TO SECTION 624.315(1)(a), F.S.**

PROPERTY AND CASUALTY (CONTINUED)

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$42,893,522,599

COMPANY	DOMICILE	NET		CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
		ADMITTED ASSETS	LIABILITIES		
XL REINS AMER INC	FOREIGN	\$5,627,641,628	\$3,394,046,033	\$2,233,595,595	\$0
XL SELECT	FOREIGN	\$139,609,226	\$88,049,368	\$51,559,858	\$0
XL SPECIALTY INS CO	FOREIGN	\$432,658,950	\$289,478,624	\$143,180,326	\$72,311,253
YEL CO INS	DOMESTIC	\$15,726,727	\$4,502,217	\$11,224,510	\$1,198,076
YOSEMITE INS CO	FOREIGN	\$210,061,763	\$102,366,188	\$107,695,575	\$1,782,544
ZALE IND CO	FOREIGN	\$47,488,740	\$31,069,032	\$16,419,708	\$11,806,419
ZENITH INS CO	FOREIGN	\$1,834,094,724	\$1,269,559,962	\$564,534,762	\$132,811,824
ZURICH AMER INS CO	FOREIGN	\$30,309,699,066	\$22,294,290,200	\$8,015,408,866	\$341,729,494
ZURICH AMER INS CO OF IL	FOREIGN	\$53,641,553	\$18,349,257	\$35,292,297	(\$24,709,870)

TITLE

TOTAL FLORIDA DIRECT WRITTEN PREMIUMS: \$1,076,822,241

COMPANY	DOMICILE	NET		CAPITAL AND SURPLUS	FL DIRECT WRITTEN PREMIUMS
		ADMITTED ASSETS	LIABILITIES		
ALLIANT NATL TITLE INS CO INC	FOREIGN	\$18,208,923	\$11,904,274	\$6,304,649	\$12,632,022
AMERICAN GUAR TITLE INS CO	FOREIGN	\$33,979,525	\$10,629,317	\$23,350,208	\$0
CHICAGO TITLE INS CO	FOREIGN	\$1,905,830,081	\$934,754,377	\$971,075,704	\$145,102,913
COMMONWEALTH LAND TITLE INS CO	FOREIGN	\$581,846,381	\$336,738,790	\$245,107,591	\$33,202,546
ENTITLE INS CO	FOREIGN	\$16,140,763	\$6,090,001	\$10,050,762	\$604,578
FIDELITY NATL TITLE INS CO	FOREIGN	\$1,267,783,803	\$790,931,355	\$476,852,448	\$100,458,963
FIRST AMER TITLE GUAR CO	FOREIGN	\$15,045,654	\$2,369,351	\$12,676,303	\$0
FIRST AMER TITLE INS CO	FOREIGN	\$2,187,243,933	\$1,208,517,105	\$978,726,828	\$245,762,380
INVESTORS TITLE INS CO	FOREIGN	\$140,364,933	\$67,850,001	\$72,514,932	\$656,683
NATIONAL INVESTORS TITLE INS CO	FOREIGN	\$14,448,469	\$3,830,567	\$10,617,902	\$0
NATIONAL TITLE INS OF NY INC	FOREIGN	\$119,526,096	\$68,141,455	\$51,384,641	\$5,582,656
NORTH AMER TITLE INS CO	FOREIGN	\$90,021,645	\$38,885,523	\$51,136,122	\$20,337,004
OLD REPUBLIC NATL TITLE INS CO	DOMESTIC	\$953,146,310	\$517,077,193	\$436,069,117	\$349,459,199
PREMIER LAND TITLE INS CO	FOREIGN	\$14,864,063	\$7,509,397	\$7,354,666	\$5,310,646
SOUTHERN TITLE INS CORP	FOREIGN	\$8,733,307	\$28,722,713	(\$19,989,408)	\$27,019
STEWART TITLE GUAR CO	FOREIGN	\$1,082,474,389	\$556,708,298	\$525,766,091	\$61,916,292
TITLE RESOURCES GUAR CO	FOREIGN	\$73,381,436	\$45,684,273	\$27,697,162	\$18,632,608
WESTCOR LAND TITLE INS CO	FOREIGN	\$82,805,443	\$59,028,325	\$23,777,118	\$57,925,198
WFG NATL TITLE INS CO	FOREIGN	\$69,751,034	\$50,836,094	\$18,914,940	\$19,211,534

SOURCE: CY 2014 ANNUAL STATEMENT - EXHIBIT OF ASSETS; EXHIBIT OF LIABILITIES, SURPLUS AND OTHER FUNDS; AND EXHIBIT OF PREMIUMS WRITTEN (SCHEDULE T)

**COMPANIES DISCONTINUING OPERATIONS IN FLORIDA DURING CALENDAR YEAR 2014
BY FLORIDA AUTHORITY CATEGORY
PURSUANT TO SECTION 624.315(B), F.S.**

CONTINUING CARE RETIREMENT COMMUNITY (CCRC)

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
ARC FREEDOM SQUARE, LLC	FOREIGN	SURRENDERED	12/11/2014	Merged with and into CCRC OPCO - FREEDOM SQUARE, LLC	\$104,758,450	\$96,994,692
BLC - CYPRESS VILLAGE, LLC	FOREIGN	SURRENDERED	12/11/2014	Merged with and into CCRC OPCO - CYPRESS VILLAGE, LLC	\$165,555,218	\$156,955,271
FREEDOM VILLAGE OF BRADENTON, LLC	FOREIGN	SURRENDERED	12/11/2014	Merged with and into CCRC OPCO - BRADENTON, LLC	\$152,307,510	\$141,342,566
FREEDOM VILLAGE OF SUN CITY CTR, LTD.	DOMESTIC	SURRENDERED	12/11/2014	Merged with and into CCRC OPCO - SUN CITY CENTER, LLC	\$156,627,509	\$153,285,664
LAKE PORT SQUARE, LLC	FOREIGN	SURRENDERED	12/11/2014	Merged with and into CCRC - LAKE PORT SQUARE, LLC	\$80,878,236	\$23,052,585
REGENCY OAKS, LLC	FOREIGN	SURRENDERED	12/11/2014	Merged with and into CCRC - REGENCY OAKS, LLC	\$96,970,956	\$29,755,258
SOUTH PORT SQUARE, LLC	FOREIGN	SURRENDERED	12/11/2014	Merged with and into CCRC - SOUTH PORT SQUARE, LLC	\$84,996,864	\$23,480,228

DISCOUNT MEDICAL PLAN ORGANIZATION

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
MANATEE COUNTY RURAL HEALTH SERVICES, INC.	DOMESTIC	SURRENDERED	7/1/2014	Voluntarily surrendered license	No financials filed with OIR for 2014	No financials filed with OIR for 2014
TRUHEARING, INC.	FOREIGN	SURRENDERED	2/3/2014	Voluntarily surrendered license; active TPA license	See 2014 annual filing of TruHearing - active TPA	See 2014 annual filing of TruHearing - active TPA

DONOR ANNUITY

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
AMERICAN TRACT SOCIETY	FOREIGN	WITHDRAWN	10/1/2014	Voluntarily left Florida	N/A	N/A
FLORIDA CHRISTIAN COLLEGE FOUNDATION, INC.	DOMESTIC	SURRENDERED	12/30/2014	Voluntarily left Florida	N/A	N/A
NEW LIFE INTERNATIONAL	FOREIGN	WITHDRAWN	7/22/2014	Voluntarily left Florida	N/A	N/A

HEALTH MAINTENANCE ORGANIZATION (HMO)

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
BETTER HEALTH, INC.	DOMESTIC	SURRENDERED	8/14/2014	Obtained license and subsequently surrendered it voluntarily; obtained an HMO certificate of authority in 2015 and has since been acquired by the Anthem Group	No financials filed with OIR for 2014	No financials filed with OIR for 2014

SOURCE: OFFICE OF INSURANCE REGULATION, COMPANY AND RELATED ENTITIES DATA WAREHOUSE

**COMPANIES DISCONTINUING OPERATIONS IN FLORIDA DURING CALENDAR YEAR 2014
BY FLORIDA AUTHORITY CATEGORY
PURSUANT TO SECTION 624.315(B), F.S.**

HEALTH MAINTENANCE ORGANIZATION (HMO) (CONTINUED)

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
CITRUS HEALTH CARE, INC.	DOMESTIC	SURRENDERED	12/31/2014	Merged with and into UnitedHealthcare of Florida	Included in 2014 annual financials of UnitedHealthcare of Florida	Included in 2014 annual financials of UnitedHealthcare of Florida
COVENTRY SUMMIT HEALTH PLAN, INC.	DOMESTIC	SURRENDERED	5/1/2014	Merged with and into Coventry Health Plan of Florida	Included in 2014 annual financials of Coventry Health Plan of Florida	Included in 2014 annual financials of Coventry Health Plan of Florida
FIRST MEDICAL HEALTH PLAN OF FLORIDA, INC.	DOMESTIC	SURRENDERED	11/14/2014	Voluntarily surrendered license	Final statement received reflected \$1,172,386 in assets	Final statement received reflected \$0 in liabilities
HUMANA ADVANTAGECARE PLAN, INC.	DOMESTIC	SURRENDERED	6/30/2014	Merged with and into Humana Medical Plan	Included in 2014 annual financials of Humana Medical Plan	Included in 2014 annual financials of Humana Medical Plan
PHYSICIANS UNITED PLAN, INC.	DOMESTIC	REVOKED	7/1/2014	Sent to DFS Division of Rehabilitation & Liquidation	As of 12/31/2014, DFS Division of Rehabilitation & Liquidation website showed assets \$25,593,428	As of 12/31/2014, DFS Division of Rehabilitation & Liquidation website showed liabilities \$104,613,104

HOME WARRANTY ASSOCIATION

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
SENSIBLE HOME WARRANTY, LLC	FOREIGN	EXPIRED	6/1/2014	Due to not renewing license or filing financial statements	N/R	N/R

LEGAL EXPENSE INSURANCE

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
CONCEALSURE LEGAL DEFENSE INSURANCE, INC.	DOMESTIC	SURRENDERED	8/12/2014	Company never wrote business and decided not to pursue business	\$10,586	\$0

SOURCE: OFFICE OF INSURANCE REGULATION, COMPANY AND RELATED ENTITIES DATA WAREHOUSE

**COMPANIES DISCONTINUING OPERATIONS IN FLORIDA DURING CALENDAR YEAR 2014
BY FLORIDA AUTHORITY CATEGORY
PURSUANT TO SECTION 624.315(B), F.S.**

LIFE AND HEALTH INSURER

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
ACACIA LIFE INSURANCE COMPANY	FOREIGN	SURRENDERED	7/1/2014	Merged with an into Ameritas Life Insurance Corporation	Included in 2014 annual financials of Ameritas Life Insurance Corporation	Included in 2014 annual financials of Ameritas Life Insurance Corporation
AMERICAN MEDICAL AND LIFE INSURANCE COMPANY	FOREIGN	SUSPENDED	9/29/2014	Suspended due to non-compliance with Florida law	2014 annual financial statement included \$5,741,979 in assets	2014 annual financial statement included \$7,843,489 in liabilities
BALBOA LIFE INSURANCE COMPANY	FOREIGN	SURRENDERED	12/31/2014	Merged with and into Securian Life Insurance Company	Included in 2014 annual financials of Securian Life Insurance Company	Included in 2014 annual financials of Securian Life Insurance Company
CHEROKEE NATIONAL LIFE INSURANCE COMPANY	FOREIGN	SURRENDERED	12/31/2014	Merged with and into Securian Life Insurance Company	Included in 2014 annual financials of Securian Life Insurance Company	Included in 2014 annual financials of Securian Life Insurance Company
MEGA LIFE & HEALTH INSURANCE COMPANY	FOREIGN	SURRENDERED	12/30/2014	Merged with and into Mid-West National Life Insurance Company of TN	Included in 2014 annual financials of Mid-West National Life Insurance Company of TN	Included in 2014 annual financials of Mid-West National Life Insurance Company of TN
METLIFE INVESTORS INSURANCE COMPANY	FOREIGN	SURRENDERED	11/14/2014	Merged with and into Metlife Insurance Company USA	Included in Metlife Insurance Company USA	Included in Metlife Insurance Company USA
METLIFE INVESTORS USA INSURANCE COMPANY	FOREIGN	SURRENDERED	11/14/2014	Merged with and into Metlife Insurance Company USA	Included in 2014 annual financials of Metlife Insurance Company USA	Included in 2014 annual financials of Metlife Insurance Company USA
UNION CENTRAL LIFE INSURANCE COMPANY (THE)	FOREIGN	SURRENDERED	7/1/2014	Merged with an into Ameritas Life Insurance Corporation	Included in 2014 annual financials of Ameritas Life Insurance Corporation	Included in 2014 annual financials of Ameritas Life Insurance Corporation

SOURCE: OFFICE OF INSURANCE REGULATION, COMPANY AND RELATED ENTITIES DATA WAREHOUSE

**COMPANIES DISCONTINUING OPERATIONS IN FLORIDA DURING CALENDAR YEAR 2014
BY FLORIDA AUTHORITY CATEGORY
PURSUANT TO SECTION 624.315(B), F.S.**

LIFE AND HEALTH INSURER (CONTINUED)

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
WESTERN RESERVE LIFE ASSURANCE COMPANY OF OHIO	FOREIGN	SURRENDERED	10/1/2014	Merged with and into Transamerica Premier Life Insurance Company	Included in 2014 annual financials of Transamerica Premier Life Insurance Company	Included in 2014 annual financials of Transamerica Premier Life Insurance Company

MOTOR VEHICLE SERVICE AGREEMENT COMPANY

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
NATIONAL WARRANTY OF FLORIDA, INC.	DOMESTIC	SURRENDERED	6/23/2014	Merged into parent after assumption of policies and liabilities by affiliate	\$1,428,367	\$169,992

PRE-PAID LIMITED HEALTH SERVICE ORGANIZATION

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
RESCUECARE	DOMESTIC	SURRENDERED	11/14/2014	Voluntarily surrendered license	Final statement received reflected \$293,739 in assets	Final statement received reflected \$0 in liabilities

PREMIUM FINANCE COMPANY

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
APPCO FINANCE CORPORATION	FOREIGN	SURRENDERED	6/20/2014	No business written since 2011	\$48,664	\$81,029
DISTINCT ADVANTAGE PREMIUM FINANCE, INC.	DOMESTIC	SURRENDERED	5/23/2014	No business written since 2012	(\$394,184)	(\$57,926)
SECO INC.	DOMESTIC	SURRENDERED	7/28/2014	No business written since 2011	\$10,278	\$0
SELECT PREMIUM SERVICES, INC.	FOREIGN	REVOKED	3/14/2014	Due to not renewing license or filing financial statements	N/R	N/R
UNITED CAPITAL PREMIUM FINANCE LLC	DOMESTIC	SURRENDERED	4/4/2014	No business written since 2012	\$2,576	\$0
UNITED PREMIUM FINANCE COMPANY	DOMESTIC	SURRENDERED	5/30/2014	Company was impaired and surrendered the license	\$520,479	\$2,698,406

PROPERTY AND CASUALTY INSURER

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
ANESTHESIOLOGISTS PROFESSIONAL ASSURANCE COMPANY	DOMESTIC	SURRENDERED	4/30/2014	Merged with its parent - FPIC Insurance Group, Inc	\$0	\$0

SOURCE: OFFICE OF INSURANCE REGULATION, COMPANY AND RELATED ENTITIES DATA WAREHOUSE

**COMPANIES DISCONTINUING OPERATIONS IN FLORIDA DURING CALENDAR YEAR 2014
BY FLORIDA AUTHORITY CATEGORY
PURSUANT TO SECTION 624.315(B), F.S.**

PROPERTY AND CASUALTY INSURER (CONTINUED)

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
ATLANTIC BONDING COMPANY, INC. D/B/A ATLANTIC MD BONDING COMPANY INC.	FOREIGN	SURRENDERED	4/21/2014	No longer sees a business need to maintain the COA	\$11,492,450	\$1,046,036
CAPITAL ASSURANCE COMPANY, INC.	DOMESTIC	SURRENDERED	3/27/2014	Merged into Providence Washington Insurance Company	\$0	\$0
CONSOLIDATED INSURANCE COMPANY	FOREIGN	SURRENDERED	2/20/2014	No longer sees a business need to maintain the COA	\$18,623,645	\$5,763,749
COUNTRY CASUALTY INSURANCE COMPANY	FOREIGN	SURRENDERED	6/19/2014	No longer sees a business need to maintain the COA	\$78,120,539	\$10,835,571
ENCOMPASS FLORIDIAN INDEMNITY COMPANY	FOREIGN	SURRENDERED	4/3/2014	No longer sees a business need to maintain the COA	\$4,633,417	\$66,900
ENCOMPASS FLORIDIAN INSURANCE COMPANY	FOREIGN	SURRENDERED	4/3/2014	No longer sees a business need to maintain the COA	\$4,633,529	\$67,071
ENCOMPASS INDEMNITY COMPANY	FOREIGN	SURRENDERED	4/3/2014	No longer sees a business need to maintain the COA	\$27,140,463	\$2,074,817
GENWORTH HOME EQUITY INSURANCE CORPORATION	FOREIGN	SURRENDERED	3/3/2014	No longer sees a business need to maintain the COA	\$6,474,629	\$4,009,078
GENWORTH RESIDENTIAL MORTGAGE ASSURANCE CORPORATION	FOREIGN	SURRENDERED	11/4/2014	Merged with Genworth Mortgage Insurance Corporation	\$0	\$0
HEALTHCARE UNDERWRITERS GROUP OF FLORIDA INC.	DOMESTIC	INACTIVE	12/31/2014	Merged into Healthcare Underwriters Group of Ohio, Inc	\$0	\$0
INFINITY SAFEGUARD INSURANCE COMPANY	FOREIGN	SURRENDERED	8/7/2014	No longer sees a business need to maintain the COA	\$5,591,966	\$1,397,010
INFINITY SECURITY INSURANCE COMPANY	FOREIGN	SURRENDERED	8/7/2014	No longer sees a business need to maintain the COA	\$6,060,207	\$1,381,541
MADISON INSURANCE COMPANY	FOREIGN	INACTIVE	12/31/2014	Merged into Accident Insurance Company	\$0	\$0
MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	FOREIGN	SURRENDERED	7/2/2014	Merged with State Automobile Insurance Company	\$0	\$0
MODERN SERVICE INSURANCE COMPANY	FOREIGN	SURRENDERED	6/19/2014	No longer sees a business need to maintain the COA	\$27,877,238	\$592,111
NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY	FOREIGN	SURRENDERED	9/24/2014	No longer sees a business need to maintain the COA	\$178,640,015	\$138,119,541
NIPPONKOA INSURANCE COMPANY, LIMITED (US BRANCH)	FOREIGN	SURRENDERED	10/15/2014	Merged with Sompo Japan Insurance Company	\$0	\$0
SUNSHINE STATE INSURANCE COMPANY	DOMESTIC	SURRENDERED	6/3/2014	Company was placed into liquidation	\$22,865,795	\$15,621,608

RISK PURCHASING GROUP

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
CONSTRUCTION SERVICES RISK PURCHASING GROUP, INC.	FOREIGN	WITHDRAWN	11/12/2014	Entity was dissolved	N/A	N/A

SOURCE: OFFICE OF INSURANCE REGULATION, COMPANY AND RELATED ENTITIES DATA WAREHOUSE

**COMPANIES DISCONTINUING OPERATIONS IN FLORIDA DURING CALENDAR YEAR 2014
BY FLORIDA AUTHORITY CATEGORY
PURSUANT TO SECTION 624.315(B), F.S.**

RISK PURCHASING GROUP (CONTINUED)

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
HLI SERVICES, INC.	FOREIGN	WITHDRAWN	12/31/2014	Entity ceased doing business	N/A	N/A
MARQUEE HOSPITALITY GROUP	FOREIGN	WITHDRAWN	8/26/2014	Voluntarily withdrawn	N/A	N/A
MED3000 RPG	FOREIGN	WITHDRAWN	11/4/2014	Voluntarily withdrawn	N/A	N/A
PROTECTOR PG, INC.	FOREIGN	WITHDRAWN	4/30/2014	No longer operating in Florida	N/A	N/A
SELECT HOTEL INSURANCE GROUP	FOREIGN	WITHDRAWN	8/26/2014	Voluntarily withdrawn	N/A	N/A
TERRACE INSURANCE GROUP, INC.	FOREIGN	WITHDRAWN	8/26/2014	Voluntarily withdrawn	N/A	N/A

RISK RETENTION GROUP

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
FIDUCIARIES RISK RETENTION GROUP, INC.	FOREIGN	SURRENDERED	4/3/2014	No longer sees a business need to be registered in the state	\$500,065	\$0
HEALTHCARE SAFETY & PROTECTION RISK RETENTION GROUP INC.	FOREIGN	WITHDRAWN	5/1/2014	Requested to be removed; per SC DOI not required to file financials	N/R	N/R
INDEMNITY INSURANCE CORPORATION RISK RETENTION GROUP	FOREIGN	WITHDRAWN	4/10/2014	Withdrawn due to being placed in liquidation with Delaware	N/R	N/R
LIVESTOCK MARKET ENHANCEMENT RISK RETENTION GROUP	FOREIGN	SURRENDERED	4/3/2014	No longer sees a business need to be registered in the state	\$511,797	\$5,000
PROAIR RISK RETENTION GROUP, INC.	FOREIGN	WITHDRAWN	4/3/2014	Withdrawn due to no business written	\$772,132	\$270,623
STATE CAPITOL INSURANCE RISK RETENTION GROUP, INC.	FOREIGN	WITHDRAWN	4/29/2014	Withdrawn due to no business written	\$604,792	\$74,072

SERVICE WARRANTY ASSOCIATION

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
AMERICAN HOME SHIELD OF FLORIDA, INC.	DOMESTIC	SURRENDERED	10/28/2014	Voluntarily withdrawn as no business written	\$0	\$0
MARINE INNOVATIONS WARRANTY CORP. OF FLORIDA	DOMESTIC	SURRENDERED	4/21/2014	Corporation dissolved	\$0	\$0
NATIONAL WARRANTY OF FLORIDA, INC.	DOMESTIC	SURRENDERED	6/23/2014	Merged into parent after assumption of policies and liabilities by affiliate	\$1,428,367	\$169,992
SCHMITT INC.	DOMESTIC	SURRENDERED	5/5/2014	Voluntarily withdrawn as no business written	\$4,577,237	\$2,559,417
STEREO TOWN, INC.	FOREIGN	SURRENDERED	6/10/2014	Voluntarily withdrawn as no business written	\$7,634,286	\$703,433
TOTAL COMFORT HEAT & AIR CONDITIONING, INC.	DOMESTIC	REVOKED	9/16/2014	Due to failure to file financial statements	N/R	N/R
UNITED STATES WARRANTY CORP.	DOMESTIC	SURRENDERED	3/17/2014	Voluntarily withdrawn as no business written	\$138,890,923	\$114,031,975

SOURCE: OFFICE OF INSURANCE REGULATION, COMPANY AND RELATED ENTITIES DATA WAREHOUSE

**COMPANIES DISCONTINUING OPERATIONS IN FLORIDA DURING CALENDAR YEAR 2014
BY FLORIDA AUTHORITY CATEGORY
PURSUANT TO SECTION 624.315(B), F.S.**

SURPLUS LINES

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
ALLIANZ GLOBAL CORPORATE & SPECIALTY (FRANCE)	ALIEN	WITHDRAWN	2/18/2014	Merged into Allianz Global Corporate & Specialty AG	N/A	N/A
AVIVA INTERNATIONAL INSURANCE LIMITED	ALIEN	WITHDRAWN	11/6/2014	Voluntarily withdrawn as no business written	N/A	N/A
CATALINA LONDON LIMITED	ALIEN	WITHDRAWN	4/3/2014	Voluntarily withdrawn as no business written	N/A	N/A
LANTANA INSURANCE LTD	ALIEN	WITHDRAWN	4/1/2014	Voluntarily withdrawn as no business written	N/A	N/A
LONDON AND EDINBURGH INSURANCE COMPANY LIMITED	ALIEN	WITHDRAWN	2/24/2014	Voluntarily withdrawn as no business written	N/A	N/A

SURPLUS LINES - AVIATION/WET MARINE

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
BRITISH AVIATION INSURANCE COMPANY, LTD.	ALIEN	WITHDRAWN	1/31/2014	Voluntarily withdrawn as no business written	N/A	N/A

THIRD PARTY ADMINISTRATOR

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
BENEFIT COORDINATORS CORPORATION	FOREIGN	SURRENDERED	5/23/2014	TPA sold to another licensed TPA, current license no longer needed, requested surrender	N/A	N/A
CHICKERING CLAIMS ADMINISTRATORS, INC.	FOREIGN	SURRENDERED	12/23/2014	Ceased business in FL, requested surrender	N/A	N/A
DIRECT ASSIGNMENT BENEFIT PLANS, INC.	DOMESTIC	SURRENDERED	1/1/2014	Requested surrender, reason unknown, assigned to examiner who is no longer here, no further documentation	N/A	N/A
GM-SOUTHWEST, INC.	FOREIGN	REVOKED	12/1/2014	Principal and owner pled guilty to felonies of conspiracy to violate federal racketeering act, immediate order issued to revoke, owner incarcerated, company no longer exists	N/A	N/A
NOVASYS HEALTH, INC.	FOREIGN	SURRENDERED	3/12/2014	Business transferred to a licensed affiliate	N/A	N/A
SALUBRIS LLC	DOMESTIC	SURRENDERED	6/24/2014	Never conducted any business, requested surrender	N/A	N/A
SEABURY & SMITH, INC.	FOREIGN	SURRENDERED	6/2/2014	Requested surrender, reason unknown, assigned to examiner who is no longer here, no further documentation	N/A	N/A

SOURCE: OFFICE OF INSURANCE REGULATION, COMPANY AND RELATED ENTITIES DATA WAREHOUSE

**COMPANIES DISCONTINUING OPERATIONS IN FLORIDA DURING CALENDAR YEAR 2014
BY FLORIDA AUTHORITY CATEGORY
PURSUANT TO SECTION 624.315(B), F.S.**

THIRD PARTY ADMINISTRATOR (CONTINUED)

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY	FOREIGN	SURRENDERED	12/18/2014	Never conducted any business, requested surrender	N/A	N/A
U.S. HEALTHCARE HOLDINGS, LLC	FOREIGN	SURRENDERED	6/6/2014	Ceased business in Florida in 2012, requested surrender	N/A	N/A

VIATICAL SETTLEMENT PROVIDER

COMPANY	DOMICILE	DISPOSITION	DATE	REASON FOR CLOSING BUSINESS	ASSETS	LIABILITIES
LIFE SETTLEMENTS INTERNATIONAL, LLC	FOREIGN	SURRENDERED	12/1/2014	No longer purchasing policies, ceased in 2012, requested surrender of COA	N/A	N/A
PEACHTREE LIFE SETTLEMENTS LLC	FOREIGN	SURRENDERED	5/12/2014	Ceased business in 2009, requested surrender of COA	N/A	N/A

SOURCE: OFFICE OF INSURANCE REGULATION, COMPANY AND RELATED ENTITIES DATA WAREHOUSE

CONSUMER COMPLAINT RATIOS CY 2014

Rule 69O-142.002 of the Florida Administrative Code implements Section 624.313(1)(i), F.S., which requires the Office to publish complaint ratios for the 10 largest insurers or insurer groups by line of insurance for each insurer or insurer group that has one percent or more of the market share. Although this rule does not apply to private passenger automobile insurance, this report does provide a summary of this coverage.

For purposes of this complaint index reporting:

“Complaint Share” is the number of complaints received by the Office relative to the insurance industry expressed as a percentage.

“Complaint” is any written communication by an insured or named beneficiary expressing dissatisfaction with an insurance entity over which the Office has regulatory authority. This does not include complaints against an incorrect entity; complaints against companies providing administrative services for self-funded benefit plans; complaints for properly filed or approved rates; suspected fraudulent claim complaints; and complaints that are duplicative or frivolous.

“Market Share” is the company’s direct written premium relative to the industry for a given line of insurance. The report expresses this ratio as a percentage.

“Premiums” are consideration paid to an insurer for the issuance and delivery of any binder or policy of insurance or annuity written directly to the consumer.

“Complaint Index” is a ratio derived by dividing a company’s complaint share by its market share.

1. A complaint index of greater than 1.00 indicates the company’s complaint share is disproportionately higher than its market share for a specific line of insurance.
2. A complain index of less than 1.00 indicates the company’s complaint share is disproportionately lower than its market share for a specific line of insurance.

Reporting based on submissions by the Florida Department of Financial Services, Consumer Services Division, to the National Association of Insurance Commissioners (NAIC) Complaint Database (CDS). The Office extracts these numbers from the NAIC CDS database, which receives the data and standardizes the definition of complaints across all 50 states. Companies that do not appear in the following tables have zero confirmed complaints.

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: COMMERCIAL AUTO

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
PROGRESSIVE EXPRESS INS CO	10193	15	12.4%	\$275,259,771	14.6%	0.9
NATIONAL IND CO OF THE SOUTH	42137	3	2.5%	\$63,805,809	3.4%	0.7
AUTO OWNERS INS CO	18988	2	1.7%	\$62,677,431	3.3%	0.5
ALLSTATE INS CO	19232	2	1.7%	\$46,553,750	2.5%	0.7
PHILADELPHIA IND INS CO	18058	2	1.7%	\$32,799,959	1.8%	1.0
ASCENDANT COMMERCIAL INS INC	13683	10	8.3%	\$31,653,387	1.7%	4.9
ZURICH AMER INS CO	16535	2	1.7%	\$29,915,693	1.6%	1.0
STATE FARM MUT AUTO INS CO	25178	6	5.0%	\$27,824,745	1.5%	3.4
AMERISURE INS CO	19488	2	1.7%	\$27,486,083	1.5%	1.1
MAPFRE INS CO OF FL	34932	3	2.5%	\$26,547,809	1.4%	1.8
CANAL INS CO	10464	3	2.5%	\$25,488,101	1.4%	1.8
NATIONAL TRUST INS CO	20141	1	0.8%	\$24,400,666	1.3%	0.6
INFINITY AUTO INS CO	11738	1	0.8%	\$21,725,846	1.2%	0.7
NATIONAL LIAB & FIRE INS CO	20052	3	2.5%	\$18,992,809	1.0%	2.5
OHIO SECURITY INS CO	24082	2	1.7%	\$18,917,015	1.0%	1.6
ARCH INS CO	11150	1	0.8%	\$18,547,742	1.0%	0.8
OCCIDENTAL FIRE & CAS CO OF NC	23248	2	1.7%	\$18,071,637	1.0%	1.7
MERCURY IND CO OF AMER	11201	2	1.7%	\$18,041,140	1.0%	1.7
ACE AMER INS CO	22667	2	1.7%	\$17,202,102	0.9%	1.8
LANCER INS CO	26077	3	2.5%	\$16,612,335	0.9%	2.8
TRAVELERS PROP CAS CO OF AMER	25674	1	0.8%	\$16,589,647	0.9%	0.9
NORTHLAND INS CO	24015	2	1.7%	\$15,725,238	0.8%	2.0
NATIONAL UNION FIRE INS CO OF PITTS	19445	1	0.8%	\$15,645,281	0.8%	1.0
INTEGON NATL INS CO	29742	4	3.3%	\$15,554,249	0.8%	4.0
STATE NATL INS CO INC	12831	1	0.8%	\$15,497,161	0.8%	1.0
GOVERNMENT EMPLOYEES INS CO	22063	2	1.7%	\$14,357,878	0.8%	2.2
KNIGHTBROOK INS CO	13722	2	1.7%	\$12,729,636	0.7%	2.4
GREAT WEST CAS CO	11371	1	0.8%	\$11,783,408	0.6%	1.3
GRANADA INS CO	16870	3	2.5%	\$10,665,025	0.6%	4.4
CASTLEPOINT FL INS CO	13599	4	3.3%	\$10,000,659	0.5%	6.2
LEXINGTON INS CO	19437	1	0.8%	\$9,322,351	0.5%	1.7
CHARTER OAK FIRE INS CO	25615	2	1.7%	\$8,062,709	0.4%	3.9
NEW HAMPSHIRE INS CO	23841	2	1.7%	\$7,258,356	0.4%	4.3
HANOVER AMER INS CO	36064	1	0.8%	\$5,594,492	0.3%	2.8
SPARTA INS CO	20613	1	0.8%	\$3,509,247	0.2%	4.4
FIRST NATL INS CO OF AMER	24724	1	0.8%	\$2,593,136	0.1%	6.0
AXIS SURPLUS INS CO	26620	1	0.8%	\$2,489,390	0.1%	6.2
AMERICAN INS CO	21857	1	0.8%	\$2,345,678	0.1%	6.6
MESA UNDERWRITERS SPECIALTY INS CO	36838	1	0.8%	\$2,099,209	0.1%	7.4
PROTECTIVE INS CO	12416	1	0.8%	\$1,369,335	0.1%	11.4
NATIONAL INDEPENDENT TRUCKERS IC RRG	11197	1	0.8%	\$1,219,541	0.1%	12.7
ADRIATIC INS CO	39381	1	0.8%	\$1,020,326	0.1%	15.2
GLOBAL LIBERTY INS CO OF NY	11092	1	0.8%	\$948,145	0.1%	16.4
NORTH POINTE INS CO	27740	1	0.8%	\$742,324	0.0%	20.9
XL INS AMER INC	24554	1	0.8%	\$622,644	0.0%	25.0
NATIONAL IND CO	20087	2	1.7%	\$54,310	0.0%	572.3
TOWER INS CO OF NY	44300	1	0.8%	\$53,423	0.0%	290.9
CAPACITY INS CO	32930	1	0.8%	\$12,714	0.0%	1,222.3
CANAL IND CO	27790	1	0.8%	\$4,263	0.0%	3,645.5
UNDERWRITERS AT LLOYD'S LONDON	15642	4	3.3%	\$0	0.0%	.
AIG PROP CAS CO	19402	1	0.8%	\$0	0.0%	.
ASSURANCE CO OF AMER	19305	1	0.8%	\$0	0.0%	.

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: COMMERCIAL AUTO (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
BANKERS INS CO	33162	1	0.8%	\$0	0.0%	.
GEICO CAS CO	41491	1	0.8%	\$0	0.0%	.
GEICO IND CO	22055	1	0.8%	\$0	0.0%	.
LINCOLN GEN INS CO	33855	1	0.8%	\$0	0.0%	.
PREFERRED CONTRACTORS INS CO RRG LLC	12497	1	0.8%	\$0	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$870,031,197	46.4%	0.0
GRAND TOTAL		121	100.0%	\$1,880,424,802	100.0%	5,933.4

POLICY TYPE: COMMERCIAL LIABILITY

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
PHILADELPHIA IND INS CO	18058	4	5.6%	\$61,628,368	4.5%	1.2
SOUTHERN OWNERS INS CO	10190	2	2.8%	\$26,437,741	1.9%	1.4
WESTFIELD INS CO	24112	2	2.8%	\$25,321,644	1.9%	1.5
SCOTTSDALE INS CO	41297	1	1.4%	\$22,756,376	1.7%	0.8
ROCKHILL INS CO	28053	3	4.2%	\$19,393,681	1.4%	3.0
GRANADA INS CO	16870	6	8.3%	\$13,732,170	1.0%	8.3
DEPOSITORS INS CO	42587	1	1.4%	\$13,259,950	1.0%	1.4
HARTFORD FIRE IN CO	19682	1	1.4%	\$12,822,051	0.9%	1.5
AMERISURE INS CO	19488	1	1.4%	\$12,821,618	0.9%	1.5
ZURICH AMER INS CO	16535	2	2.8%	\$12,654,092	0.9%	3.0
COVINGTON SPECIALTY INS CO	13027	1	1.4%	\$10,178,212	0.7%	1.9
HARTFORD CAS INS CO	29424	1	1.4%	\$9,549,040	0.7%	2.0
CHARTER OAK FIRE INS CO	25615	1	1.4%	\$7,912,412	0.6%	2.4
FCCI INS CO	10178	1	1.4%	\$7,242,668	0.5%	2.6
TRAVELERS PROP CAS CO OF AMER	25674	1	1.4%	\$7,219,824	0.5%	2.6
MID CONTINENT CAS CO	23418	2	2.8%	\$6,712,604	0.5%	5.7
AMERICAN STATES INS CO	19704	1	1.4%	\$5,951,349	0.4%	3.2
WESTERN WORLD INS CO	13196	1	1.4%	\$5,306,847	0.4%	3.6
UNITED SPECIALTY INS CO	12537	2	2.8%	\$5,263,637	0.4%	7.3
MARKEL INS CO	38970	1	1.4%	\$4,448,263	0.3%	4.3
ENDURANCE AMER SPECIALTY INS CO	41718	1	1.4%	\$4,411,798	0.3%	4.3
CAPITOL SPECIALTY INS CORP	10328	1	1.4%	\$3,542,448	0.3%	5.4
WESTERN HERITAGE INS CO	37150	1	1.4%	\$2,850,445	0.2%	6.7
ST PAUL FIRE & MARINE INS CO	24767	1	1.4%	\$2,554,935	0.2%	7.5
CAPACITY INS CO	32930	3	4.2%	\$2,269,476	0.2%	25.2
UNITED STATES FIRE INS CO	21113	1	1.4%	\$1,917,685	0.1%	9.9
AUTO OWNERS INS CO	18988	2	2.8%	\$1,908,726	0.1%	20.0
STATE NATL INS CO INC	12831	1	1.4%	\$1,839,810	0.1%	10.4
MAXUM IND CO	26743	1	1.4%	\$1,601,146	0.1%	11.9
ILLINOIS NATL INS CO	23817	2	2.8%	\$1,153,098	0.1%	33.1
WEST AMER INS CO	44393	1	1.4%	\$1,063,793	0.1%	17.9
NORTHFIELD INS CO	27987	2	2.8%	\$734,708	0.1%	51.9
SENECA SPECIALTY INS CO	10729	1	1.4%	\$718,548	0.1%	26.5
TUDOR INS CO	37982	1	1.4%	\$324,995	0.0%	58.7
LIBERTY MUT INS CO	23043	1	1.4%	\$318,496	0.0%	59.9
MOUNT VERNON FIRE INS CO	26522	1	1.4%	\$318,119	0.0%	59.9
GREAT AMER INS CO	16691	1	1.4%	\$152,096	0.0%	125.4
PLAZA INS CO	30945	1	1.4%	\$84,725	0.0%	225.1
SCOTTSDALE IND CO	15580	1	1.4%	\$75	0.0%	254,239.0
ACCIDENT INS CO INC	11573	2	2.8%	\$0	0.0%	.

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: COMMERCIAL LIABILITY (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
CYPRESS PROP & CAS INS CO	10953	2	2.8%	\$0	0.0%	.
ALTERRA EXCESS & SURPLUS INS CO	33189	1	1.4%	\$0	0.0%	.
AMERICAN COASTAL INS CO	12968	1	1.4%	\$0	0.0%	.
AMERICAN RELIABLE INS CO	19615	1	1.4%	\$0	0.0%	.
CANAL IND CO	27790	1	1.4%	\$0	0.0%	.
PRIME INS CO	12588	1	1.4%	\$0	0.0%	.
PROGRESSIVE EXPRESS INS CO	10193	1	1.4%	\$0	0.0%	.
REPWEST INS CO	31089	1	1.4%	\$0	0.0%	.
TRAVELERS COMMERCIAL INS CO	36137	1	1.4%	\$0	0.0%	.
WESTPORT INS CORP	39845	1	1.4%	\$0	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$1,054,512,647	77.0%	0.0
GRAND TOTAL		72	100.0%	\$1,372,890,316	100.0%	255,057.9

POLICY TYPE: COMMERCIAL PROPERTY

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
ZURICH AMER INS CO	16535	2	2.6%	\$132,723,677	4.5%	0.6
STATE FARM FL INS CO	10739	1	1.3%	\$52,093,342	1.8%	0.7
OLD DOMINION INS CO	40231	1	1.3%	\$51,440,884	1.7%	0.8
TRAVELERS PROP CAS CO OF AMER	25674	2	2.6%	\$44,503,013	1.5%	1.7
SCOTTSDALE INS CO	41297	2	2.6%	\$35,562,829	1.2%	2.2
ROCKHILL INS CO	28053	2	2.6%	\$33,741,084	1.1%	2.3
PROGRESSIVE AMER INS CO	24252	1	1.3%	\$29,192,183	1.0%	1.3
GREAT AMER INS CO OF NY	22136	1	1.3%	\$28,195,811	1.0%	1.4
PHILADELPHIA IND INS CO	18058	1	1.3%	\$28,042,656	1.0%	1.4
CHUBB CUSTOM INS CO	38989	1	1.3%	\$21,031,851	0.7%	1.8
PROGRESSIVE EXPRESS INS CO	10193	2	2.6%	\$18,443,565	0.6%	4.2
ATLANTIC SPECIALTY INS CO	27154	1	1.3%	\$17,973,741	0.6%	2.1
AMERICAN STATES INS CO	19704	1	1.3%	\$15,542,616	0.5%	2.5
ASPEN SPECIALTY INS CO	10717	1	1.3%	\$13,504,736	0.5%	2.8
HANOVER INS CO	22292	2	2.6%	\$13,349,939	0.5%	5.8
ESSEX INS CO	39020	2	2.6%	\$12,859,876	0.4%	6.0
COVINGTON SPECIALTY INS CO	13027	1	1.3%	\$11,655,956	0.4%	3.3
HARTFORD CAS INS CO	29424	1	1.3%	\$11,627,040	0.4%	3.3
FLORIDA FARM BUR GEN INS CO	21817	1	1.3%	\$9,117,940	0.3%	4.2
AMERICAN GUAR & LIAB INS	26247	1	1.3%	\$8,654,449	0.3%	4.4
OCCIDENTAL FIRE & CAS CO OF NC	23248	1	1.3%	\$7,321,046	0.3%	5.2
CAPACITY INS CO	32930	2	2.6%	\$7,139,908	0.2%	10.8
GREAT AMER INS CO	16691	1	1.3%	\$7,055,609	0.2%	5.4
FCCI INS CO	10178	1	1.3%	\$6,981,538	0.2%	5.5
FIRST NATL INS CO OF AMER	24724	1	1.3%	\$6,577,764	0.2%	5.8
ST PAUL FIRE & MARINE INS CO	24767	1	1.3%	\$5,235,282	0.2%	7.3
SENTINEL INS CO LTD	11000	2	2.6%	\$4,566,007	0.2%	16.8
AMERICAN CAS CO OF READING PA	20427	1	1.3%	\$4,249,995	0.1%	9.0
STATE NATL INS CO INC	12831	1	1.3%	\$4,072,989	0.1%	9.4
TRAVELERS IND CO OF AMER	25666	1	1.3%	\$3,623,574	0.1%	10.6
FEDERATED MUT INS CO	13935	1	1.3%	\$2,956,640	0.1%	13.0
LANDMARK AMER INS CO	33138	1	1.3%	\$2,919,027	0.1%	13.1
GENERAL INS CO OF AMER	24732	1	1.3%	\$2,889,837	0.1%	13.3
WESTERN HERITAGE INS CO	37150	1	1.3%	\$2,304,206	0.1%	16.7
GRANADA INS CO	16870	1	1.3%	\$2,159,886	0.1%	17.8

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: COMMERCIAL PROPERTY (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
AUTO OWNERS INS CO	18988	1	1.3%	\$1,869,247	0.1%	20.5
SENECA INS CO INC	10936	1	1.3%	\$1,513,464	0.1%	25.4
AEGIS SECURITY INS CO	33898	1	1.3%	\$1,395,869	0.1%	27.5
COREPOINTE INS CO	10499	1	1.3%	\$1,021,194	0.0%	37.6
WESTERN WORLD INS CO	13196	1	1.3%	\$879,447	0.0%	43.6
NOVA CAS CO	42552	1	1.3%	\$557,455	0.0%	68.8
QBE INS CORP	39217	1	1.3%	\$337,967	0.0%	113.5
NORTH POINTE INS CO	27740	1	1.3%	\$317,992	0.0%	120.7
MID CONTINENT CAS CO	23418	1	1.3%	\$265,184	0.0%	144.7
GEMINI INS CO	10833	1	1.3%	\$210,835	0.0%	182.0
MOUNT VERNON FIRE INS CO	26522	1	1.3%	\$196,297	0.0%	195.4
MESA UNDERWRITERS SPECIALTY INS CO	36838	1	1.3%	\$189,425	0.0%	202.5
BURLINGTON INS CO	23620	1	1.3%	\$91,589	0.0%	418.9
CENTURY SURETY CO	36951	2	2.6%	\$45,813	0.0%	1,674.9
SAMSUNG FIRE & MARINE INS CO LTD	38300	1	1.3%	\$24,328	0.0%	1,577.0
CITIZENS PROP INS CORP	10064	7	9.1%	\$0	0.0%	.
UNDERWRITERS AT LLOYD'S LONDON	15642	3	3.9%	\$0	0.0%	.
ACCIDENT INS CO INC	11573	1	1.3%	\$0	0.0%	.
AMERICAN SAFETY CAS INS CO	39969	1	1.3%	\$0	0.0%	.
AMERICAN SAFETY RRG INC	25448	1	1.3%	\$0	0.0%	.
ASCENDANT COMMERCIAL INS INC	13683	1	1.3%	\$0	0.0%	.
BANKERS INS CO	33162	1	1.3%	\$0	0.0%	.
BRISTOL W INS CO	19658	1	1.3%	\$0	0.0%	.
NORTHERN INS CO OF NY	19372	1	1.3%	\$0	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$2,285,871,734	77.6%	0.0
GRAND TOTAL		77	100.0%	\$2,954,098,336	100.0%	5,065.2

POLICY TYPE: CREDIT

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
CMFG LIFE INS CO	62626	2	8.3%	\$11,874,969	10.9%	0.8
MINNESOTA LIFE INS CO	66168	3	12.5%	\$4,705,338	4.3%	2.9
MERIT LIFE INS CO	65951	1	4.2%	\$3,154,081	2.9%	1.4
CENTRAL STATES H & L CO OF OMAHA	61751	2	8.3%	\$2,178,691	2.0%	4.2
AMERICAN BANKERS LIFE ASSUR CO OF FL	60275	2	8.3%	\$1,917,454	1.8%	4.7
UNITED STATES LIFE INS CO IN THE CIT	70106	1	4.2%	\$724	0.0%	6,262.6
LIFE INS CO OF N AMER	65498	3	12.5%	\$0	0.0%	.
PRUDENTIAL INS CO OF AMER	68241	2	8.3%	\$0	0.0%	.
COURTESY INS CO	26492	1	4.2%	\$0	0.0%	.
KANAWHA INS CO	65110	1	4.2%	\$0	0.0%	.
LINCOLN NATL LIFE INS CO	65676	1	4.2%	\$0	0.0%	.
PROVIDENT LIFE & ACCIDENT INS CO	68195	1	4.2%	\$0	0.0%	.
RELIANCE STANDARD LIFE INS CO	68381	1	4.2%	\$0	0.0%	.
TRITON INS CO	41211	1	4.2%	\$0	0.0%	.
UNITED OF OMAHA LIFE INS CO	69868	1	4.2%	\$0	0.0%	.
UNUM LIFE INS CO OF AMER	62235	1	4.2%	\$0	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$84,986,955	79.8%	0.0
GRAND TOTAL		24	100.0%	\$108,818,212	100.0%	6,276.5

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: FIDELITY AND SURETY

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
FIDELITY & DEPOSIT CO OF MD	39306	1	12.5%	\$37,791,980	9.5%	1.3
GREAT AMER INS CO	16691	3	37.5%	\$10,697,526	2.7%	14.0
INTERNATIONAL FIDELITY INS CO	11592	1	12.5%	\$8,883,290	2.2%	5.6
SAFECO INS CO OF AMER	24740	1	12.5%	\$2,690,511	0.7%	18.5
AUTO OWNERS INS CO	18988	1	12.5%	\$1,614,541	0.4%	30.8
WASHINGTON INTL INS CO	32778	1	12.5%	\$931,119	0.2%	53.5
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$335,692,478	84.4%	0.0
GRAND TOTAL		8	100.0%	\$398,301,445	100.0%	123.7

POLICY TYPE: GROUP ACCIDENT AND HEALTH

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
BCBS OF FL	98167	151	22.9%	\$2,720,497,934	17.3%	1.3
UNITEDHEALTHCARE INS CO	79413	87	13.2%	\$2,693,612,148	17.2%	0.8
SUNSHINE STATE HLTH PLAN INC	13148	3	0.5%	\$1,301,937,470	8.3%	0.1
HEALTH OPTIONS INC	95089	16	2.4%	\$938,674,157	6.0%	0.4
AETNA HLTH INC FL CORP	95088	22	3.3%	\$883,613,759	5.6%	0.6
HUMANA MEDICAL PLAN INC	95270	10	1.5%	\$777,179,453	5.0%	0.3
CIGNA HLTH & LIFE INS CO	67369	49	7.4%	\$758,898,014	4.8%	1.5
AETNA LIFE INS CO	60054	29	4.4%	\$568,100,209	3.6%	1.2
CAPITAL HLTH PLAN INC	95112	3	0.5%	\$488,608,549	3.1%	0.2
NEIGHBORHOOD HLTH PARTNERSHIP INC	95123	17	2.6%	\$483,611,906	3.1%	0.8
UNITED HLTHCARE OF FL INC	95264	10	1.5%	\$403,587,013	2.6%	0.6
GOLDEN RULE INS CO	62286	3	0.5%	\$296,914,816	1.9%	0.2
METROPOLITAN LIFE INS CO	65978	15	2.3%	\$288,287,373	1.8%	1.2
COVENTRY HLTH CARE OF FL INC	95114	21	3.2%	\$287,829,786	1.8%	1.7
AVMED INC	95263	21	3.2%	\$273,614,411	1.7%	1.8
FLORIDA HLTH CARE PLAN INC	13567	2	0.3%	\$168,976,654	1.1%	0.3
GUARDIAN LIFE INS CO OF AMER	64246	5	0.8%	\$148,970,752	1.0%	0.8
UNUM LIFE INS CO OF AMER	62235	4	0.6%	\$122,114,037	0.8%	0.8
LINCOLN NATL LIFE INS CO	65676	3	0.5%	\$108,545,484	0.7%	0.7
TIME INS CO	69477	5	0.8%	\$100,803,975	0.6%	1.2
HARTFORD LIFE & ACCIDENT INS CO	70815	2	0.3%	\$98,648,260	0.6%	0.5
LIFE INS CO OF N AMER	65498	7	1.1%	\$92,378,115	0.6%	1.8
HEALTH FIRST HLTH PLANS INC	95019	1	0.2%	\$90,377,619	0.6%	0.3
US BR SUN LIFE ASSUR CO OF CANADA	80802	1	0.2%	\$82,311,883	0.5%	0.3
PRINCIPAL LIFE INS CO	61271	3	0.5%	\$62,192,308	0.4%	1.2
FLORIDA COMBINED LIFE INS CO INC	76031	3	0.5%	\$61,405,869	0.4%	1.2
PRUDENTIAL INS CO OF AMER	68241	5	0.8%	\$60,129,844	0.4%	2.0
STANDARD INS CO	69019	2	0.3%	\$57,496,220	0.4%	0.8
RELIANCE STANDARD LIFE INS CO	68381	3	0.5%	\$51,857,109	0.3%	1.4
UNION SECURITY INS CO	70408	1	0.2%	\$48,596,245	0.3%	0.5
UNITED OF OMAHA LIFE INS CO	69868	1	0.2%	\$42,290,843	0.3%	0.6
TRANSAMERICA PREMIER LIFE INS CO	66281	1	0.2%	\$41,118,615	0.3%	0.6
AMERICAN HERITAGE LIFE INS CO	60534	4	0.6%	\$37,290,173	0.2%	2.6
HUMANA HLTH INS CO OF FL INC	69671	3	0.5%	\$35,069,718	0.2%	2.0
TRANSAMERICA LIFE INS CO	86231	1	0.2%	\$34,205,003	0.2%	0.7
RELIASTAR LIFE INS CO	67105	1	0.2%	\$33,920,572	0.2%	0.7
AMERITAS LIFE INS CORP	61301	1	0.2%	\$29,739,789	0.2%	0.8
LIBERTY LIFE ASSUR CO OF BOSTON	65315	3	0.5%	\$29,103,328	0.2%	2.5
UNITEDHEALTHCARE LIFE INS CO	97179	1	0.2%	\$27,339,962	0.2%	0.9

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: GROUP ACCIDENT AND HEALTH (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
CONNECTICUT GEN LIFE INS CO	62308	9	1.4%	\$25,702,399	0.2%	8.3
COMPANION LIFE INS CO	77828	3	0.5%	\$24,703,562	0.2%	2.9
FIDELITY SECURITY LIFE INS CO	71870	1	0.2%	\$24,678,526	0.2%	1.0
FREEDOM LIFE INS CO OF AMER	62324	4	0.6%	\$22,467,438	0.1%	4.2
NATIONAL UNION FIRE INS CO OF PITTS	19445	2	0.3%	\$21,607,247	0.1%	2.2
MINNESOTA LIFE INS CO	66168	1	0.2%	\$20,144,091	0.1%	1.2
ACE AMER INS CO	22667	1	0.2%	\$19,988,667	0.1%	1.2
ALL SAVERS INS CO	82406	1	0.2%	\$14,008,790	0.1%	1.7
STONEBRIDGE LIFE INS CO	65021	2	0.3%	\$13,218,163	0.1%	3.6
COMBINED INS CO OF AMER	62146	1	0.2%	\$9,769,961	0.1%	2.4
UNITED STATES LIFE INS CO IN THE CIT	70106	1	0.2%	\$9,094,853	0.1%	2.6
COLONIAL LIFE & ACCIDENT INS CO	62049	2	0.3%	\$8,995,989	0.1%	5.3
PAN AMER LIFE INS CO	67539	6	0.9%	\$8,692,655	0.1%	16.4
NATIONWIDE LIFE INS CO	66869	1	0.2%	\$6,764,428	0.0%	3.5
NEW YORK LIFE INS CO	66915	2	0.3%	\$6,657,396	0.0%	7.1
KANAWHA INS CO	65110	1	0.2%	\$5,933,148	0.0%	4.0
UNITED STATES FIRE INS CO	21113	2	0.3%	\$4,898,498	0.0%	9.7
PREFERRED MEDICAL PLAN INC	95271	1	0.2%	\$3,037,481	0.0%	7.8
TRUSTMARK INS CO	61425	1	0.2%	\$2,961,710	0.0%	8.0
GUARANTEE TRUST LIFE INS CO	64211	2	0.3%	\$1,380,405	0.0%	34.4
COVENTRY HLTH PLAN OF FL INC	95266	5	0.8%	\$1,358,784	0.0%	87.5
FIRST HLTH LIFE & HLTH INS CO	90328	2	0.3%	\$1,173,832	0.0%	40.5
CIGNA HLTHCARE OF FL INC	95136	1	0.2%	\$1,064,538	0.0%	22.3
UNITED TEACHER ASSOC INS CO	63479	1	0.2%	\$503,486	0.0%	47.2
AMERICAN FAMILY LIFE ASSUR CO OF COL	60380	2	0.3%	\$109,244	0.0%	435.2
HUMANA INS CO	73288	6	0.9%	\$5,070	0.0%	28,131.8
AETNA HLTH INS CO	72052	21	3.2%	\$0	0.0%	.
DELTA DENTAL INS CO	81396	11	1.7%	\$0	0.0%	.
COMPBENEFITS INS CO	60984	10	1.5%	\$0	0.0%	.
COMPBENEFITS CO	52015	6	0.9%	\$0	0.0%	.
HUMANADENTAL INS CO	70580	6	0.9%	\$0	0.0%	.
SAFEGUARD HLTH PLANS INC	52009	4	0.6%	\$0	0.0%	.
AVMED HEALTH INS CO	82516	3	0.5%	\$0	0.0%	.
UNITED HLTHCARE INS CO OF IL	60318	3	0.5%	\$0	0.0%	.
AETNA HLTH & LIFE INS CO	78700	2	0.3%	\$0	0.0%	.
UNITED CONCORDIA INS CO	85766	2	0.3%	\$0	0.0%	.
AETNA INS CO OF CT	36153	1	0.2%	\$0	0.0%	.
AMERICAN SPECIALTY HLTH INS CO	84697	1	0.2%	\$0	0.0%	.
CIGNA DENTAL HLTH OF FL INC	52021	1	0.2%	\$0	0.0%	.
CUNA MUTUAL LIFE INS CO	65749	1	0.2%	\$0	0.0%	.
HUMANA HLTH PLAN INC	95885	1	0.2%	\$0	0.0%	.
MOLINA HLTHCARE OF FL INC	13128	1	0.2%	\$0	0.0%	.
OPTIMUM HLTHCARE INC	12259	1	0.2%	\$0	0.0%	.
OXFORD HLTH INS INC	78026	1	0.2%	\$0	0.0%	.
PHYSICIANS UNITED PLAN INC	10775	1	0.2%	\$0	0.0%	.
SOLSTICE BENEFITS INC	12341	1	0.2%	\$0	0.0%	.
VISION SERV PLAN INS CO	32395	1	0.2%	\$0	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$600,332,324	4.0%	0.0
GRAND TOTAL		660	100.0%	\$15,689,102,060	100.0%	28,929.7

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: GROUP ANNUITY

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
PRUDENTIAL ANN LIFE ASSUR CORP	86630	1	100.0%	\$0	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$2,538,342,837	100.0%	0.0
GRAND TOTAL		1	100.0%	\$2,538,342,837	100.0%	0.0

POLICY TYPE: GROUP LIFE

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
METROPOLITAN LIFE INS CO	65978	5	7.0%	\$239,623,830	15.8%	0.4
PRUDENTIAL INS CO OF AMER	68241	9	12.7%	\$202,926,249	13.4%	1.0
NEW YORK LIFE INS CO	66915	4	5.6%	\$103,596,540	6.9%	0.8
AETNA LIFE INS CO	60054	4	5.6%	\$50,119,842	3.3%	1.7
HARTFORD LIFE & ACCIDENT INS CO	70815	5	7.0%	\$48,484,035	3.2%	2.2
LINCOLN NATL LIFE INS CO	65676	3	4.2%	\$48,478,780	3.2%	1.3
TRUSTMARK INS CO	61425	1	1.4%	\$31,069,098	2.1%	0.7
FLORIDA COMBINED LIFE INS CO INC	76031	1	1.4%	\$27,781,960	1.8%	0.8
UNITED OF OMAHA LIFE INS CO	69868	2	2.8%	\$27,583,089	1.8%	1.6
GLOBE LIFE & ACCIDENT INS CO	91472	7	9.9%	\$25,685,151	1.7%	5.8
US BR SUN LIFE ASSUR CO OF CANADA	80802	1	1.4%	\$25,601,994	1.7%	0.8
RELIANCE STANDARD LIFE INS CO	68381	1	1.4%	\$21,686,584	1.4%	1.0
RELIASTAR LIFE INS CO	67105	2	2.8%	\$15,990,500	1.1%	2.7
PRINCIPAL LIFE INS CO	61271	2	2.8%	\$14,574,951	1.0%	2.9
LIBERTY LIFE ASSUR CO OF BOSTON	65315	1	1.4%	\$14,119,257	0.9%	1.5
CONNECTICUT GEN LIFE INS CO	62308	1	1.4%	\$9,068,950	0.6%	2.4
TRANSAMERICA LIFE INS CO	86231	2	2.8%	\$8,480,212	0.6%	5.0
AMERICAN HERITAGE LIFE INS CO	60534	1	1.4%	\$3,834,682	0.3%	5.6
CMFG LIFE INS CO	62626	1	1.4%	\$3,410,391	0.2%	6.3
CONTINENTAL AMER INS CO	71730	2	2.8%	\$1,892,296	0.1%	22.5
TRANSAMERICA PREMIER LIFE INS CO	66281	2	2.8%	\$1,654,309	0.1%	25.8
AMERICAN UNITED LIFE INS CO	60895	1	1.4%	\$1,074,917	0.1%	19.8
DEARBORN NATL LIFE INS CO	71129	1	1.4%	\$1,055,558	0.1%	20.2
UNION FIDELITY LIFE INS CO	62596	1	1.4%	\$648,618	0.0%	32.9
COLONIAL LIFE & ACCIDENT INS CO	62049	1	1.4%	\$552,036	0.0%	38.6
AMERICAN BANKERS LIFE ASSUR CO OF FL	60275	2	2.8%	\$132,850	0.0%	320.9
LAFAYETTE LIFE INS CO	65242	1	1.4%	\$4,665	0.0%	4,568.8
BANNER LIFE INS CO	94250	1	1.4%	\$0	0.0%	.
METLIFE INS CO USA	87726	1	1.4%	\$0	0.0%	.
METLIFE INVESTORS USA INS CO	61050	1	1.4%	\$0	0.0%	.
OHIO STATE LIFE INS CO	67180	1	1.4%	\$0	0.0%	.
PHILADELPHIA AMER LIFE INS CO	67784	1	1.4%	\$0	0.0%	.
STANDARD LIFE & ACCIDENT INS CO	86355	1	1.4%	\$0	0.0%	.
UNITED HOME LIFE INS CO	69922	1	1.4%	\$0	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	(\$584,127,917)	38.8%	0.0
GRAND TOTAL		71	100.0%	(\$1,513,259,261)	100.0%	5,093.8

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: HOMEOWNERS

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
CITIZENS PROP INS CORP	10064	1,550	31.2%	\$794,976,394	9.1%	3.4
UNIVERSAL PROP & CAS INS	10861	334	6.7%	\$680,118,549	7.8%	0.9
STATE FARM FL INS CO	10739	270	5.4%	\$639,786,895	7.3%	0.7
FEDERATED NATL INS CO	10790	89	1.8%	\$340,103,640	3.9%	0.5
HOMEOWNERS CHOICE PROP & CAS INS CO	12944	83	1.7%	\$313,666,633	3.6%	0.5
FLORIDA PENINSULA INS CO	10132	192	3.9%	\$307,232,082	3.5%	1.1
UNITED PROP & CAS INS CO	10969	146	2.9%	\$282,809,776	3.3%	0.9
UNITED SERV AUTOMOBILE ASSN	25941	13	0.3%	\$273,660,583	3.1%	0.1
HERITAGE PROP & CAS INS CO	14407	117	2.4%	\$273,578,435	3.1%	0.8
ST JOHNS INS CO INC	11844	101	2.0%	\$248,772,740	2.9%	0.7
PEOPLES TRUST INS CO	13125	171	3.4%	\$248,155,136	2.9%	1.2
TOWER HILL PRIME INS CO	11027	77	1.6%	\$209,188,927	2.4%	0.7
SECURITY FIRST INS CO	10117	235	4.7%	\$198,460,685	2.3%	2.1
FEDERAL INS CO	20281	6	0.1%	\$168,364,867	1.9%	0.1
AMERICAN INTEGRITY INS CO OF FL	12841	152	3.1%	\$164,801,731	1.9%	1.6
USAA CAS INS CO	25968	28	0.6%	\$139,765,753	1.6%	0.4
TOWER HILL SIGNATURE INS CO	12538	50	1.0%	\$138,553,231	1.6%	0.6
TOWER HILL PREFERRED INS CO	29050	46	0.9%	\$134,547,259	1.5%	0.6
TOWER HILL SELECT INS CO	12011	65	1.3%	\$129,789,658	1.5%	0.9
OLYMPUS INS CO	12954	65	1.3%	\$121,228,302	1.4%	0.9
ASI PREFERRED INS CORP	13142	14	0.3%	\$120,861,813	1.4%	0.2
CASTLE KEY INS CO	30511	73	1.5%	\$118,128,249	1.4%	1.1
FIRST PROTECTIVE INS CO	10897	32	0.6%	\$102,097,861	1.2%	0.6
AUTO CLUB INS CO OF FL	12813	18	0.4%	\$98,702,874	1.1%	0.3
FLORIDA FAMILY INS CO	10688	25	0.5%	\$97,946,741	1.1%	0.5
GULFSTREAM PROP & CAS INS CO	12237	28	0.6%	\$93,134,967	1.1%	0.5
ARK ROYAL INS CO	13038	21	0.4%	\$91,010,531	1.1%	0.4
FIDELITY FIRE & CASUALTY CO	10186	14	0.3%	\$85,516,787	1.0%	0.3
CASTLE KEY IND CO	10835	30	0.6%	\$81,084,740	0.9%	0.7
SOUTHERN OAK INS CO	12247	37	0.8%	\$75,677,577	0.9%	0.9
FLORIDA FARM BUREAU CAS INS CO	31216	12	0.2%	\$75,487,232	0.9%	0.3
CYPRESS PROP & CAS INS CO	10953	19	0.4%	\$74,326,434	0.9%	0.5
SOUTHERN FIDELITY PROP & CAS INC	14166	43	0.9%	\$70,099,395	0.8%	1.1
SOUTHERN FIDELITY INS CO INC	10136	60	1.2%	\$68,004,217	0.8%	1.6
UNIVERSAL INS CO OF NA	11986	46	0.9%	\$67,552,500	0.8%	1.2
OMEGA INS CO	38644	19	0.4%	\$67,147,491	0.8%	0.5
AMERICAN STRATEGIC INS CORP	10872	33	0.7%	\$60,443,319	0.7%	1.0
LEXINGTON INS CO	19437	2	0.0%	\$58,497,770	0.7%	0.1
LIBERTY MUT FIRE INS CO	23035	20	0.4%	\$58,235,205	0.7%	0.6
FLORIDA FARM BUR GEN INS CO	21817	10	0.2%	\$55,478,814	0.6%	0.3
GEOVERA SPECIALTY INS CO	10182	6	0.1%	\$53,722,024	0.6%	0.2
FIRST COMMUNITY INS CO	13990	14	0.3%	\$51,918,778	0.6%	0.5
SAFE HARBOR INS CO	12563	30	0.6%	\$51,293,346	0.6%	1.0
ASI ASSUR CORP	12196	24	0.5%	\$50,863,473	0.6%	0.8
HARTFORD INS CO OF THE MIDWEST	37478	12	0.2%	\$50,652,699	0.6%	0.4
PREPARED INS CO	13687	19	0.4%	\$50,599,363	0.6%	0.7
AMERICAN TRADITIONS INS CO	12359	28	0.6%	\$47,390,737	0.5%	1.0
SAWGRASS MUTUAL INS CO	13619	32	0.6%	\$46,590,103	0.5%	1.2
NATIONWIDE INS CO OF FL	10948	17	0.3%	\$46,343,084	0.5%	0.6
FOREMOST INS CO GRAND RAPIDS MI	11185	8	0.2%	\$42,326,588	0.5%	0.3
AMICA MUT INS CO	19976	9	0.2%	\$40,102,070	0.5%	0.4
MODERN USA INS CO	12957	27	0.5%	\$39,034,011	0.5%	1.2

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: HOMEOWNERS (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
AMERICAN BANKERS INS CO OF FL	10111	25	0.5%	\$35,019,573	0.4%	1.3
CAPITOL PREFERRED INS CO	10908	30	0.6%	\$30,601,987	0.4%	1.7
FLORIDA SPECIALTY INS CO	17248	4	0.1%	\$30,250,696	0.4%	0.2
SAFEPOINT INS CO	15341	7	0.1%	\$25,897,228	0.3%	0.5
AVATAR PROP & CAS INS CO	13139	3	0.1%	\$24,216,332	0.3%	0.2
FIRST LIBERTY INS CORP	33588	6	0.1%	\$23,927,981	0.3%	0.4
FOREMOST PROP & CAS INS CO	11800	4	0.1%	\$23,287,144	0.3%	0.3
FIRST FLORIDIAN AUTO & HOME INS CO	10647	10	0.2%	\$22,804,103	0.3%	0.8
AMERICAN AUTOMOBILE INS CO	21849	2	0.0%	\$19,763,076	0.2%	0.2
QBE SPECIALTY INS CO	11515	3	0.1%	\$19,649,110	0.2%	0.3
METROPOLITAN CAS INS CO	40169	3	0.1%	\$16,672,424	0.2%	0.3
ELEMENTS PROPERTY INS CO	15312	23	0.5%	\$15,995,933	0.2%	2.5
STILLWATER PROP & CAS INS CO	16578	6	0.1%	\$15,976,716	0.2%	0.7
AMERICAN MODERN INS CO OF FL	12314	5	0.1%	\$11,553,268	0.1%	0.8
AMERICAN HOME ASSUR CO	19380	1	0.0%	\$10,033,283	0.1%	0.2
ASPEN SPECIALTY INS CO	10717	2	0.0%	\$9,101,280	0.1%	0.4
AMERICAN PLATINUM PROP & CAS INS CO	13563	1	0.0%	\$8,681,260	0.1%	0.2
ARMED FORCES INS EXCH	41459	2	0.0%	\$8,223,301	0.1%	0.4
SCOTTSDALE INS CO	41297	8	0.2%	\$8,168,195	0.1%	1.7
SOUTHERN OWNERS INS CO	10190	3	0.1%	\$8,066,616	0.1%	0.7
AMERICAN SOUTHERN HOME INS CO	41998	3	0.1%	\$7,550,247	0.1%	0.7
SUSSEX INS CO	12157	1	0.0%	\$6,208,232	0.1%	0.3
CINCINNATI INS CO	10677	1	0.0%	\$5,180,550	0.1%	0.3
VOYAGER IND INS CO	40428	1	0.0%	\$4,709,888	0.1%	0.4
USAA GEN IND CO	18600	2	0.0%	\$4,687,525	0.1%	0.8
ELECTRIC INS CO	21261	1	0.0%	\$4,623,283	0.1%	0.4
NEW HAMPSHIRE INS CO	23841	1	0.0%	\$3,516,156	0.0%	0.5
ASI HOME INS CORP	11072	1	0.0%	\$3,382,195	0.0%	0.5
IDS PROP CAS INS CO	29068	2	0.0%	\$3,294,080	0.0%	1.1
TEACHERS INS CO	22683	2	0.0%	\$2,362,817	0.0%	1.5
AIG SPECIALTY INS CO	26883	1	0.0%	\$2,058,575	0.0%	0.9
UNITED FIRE & CAS CO	13021	2	0.0%	\$1,399,007	0.0%	2.5
TRAVELERS IND CO OF AMER	25666	2	0.0%	\$1,361,708	0.0%	2.6
OLD DOMINION INS CO	40231	1	0.0%	\$1,063,691	0.0%	1.7
ADDISON INS CO	10324	1	0.0%	\$986,286	0.0%	1.8
EDISON INS CO	12482	2	0.0%	\$173,183	0.0%	20.3
HARTFORD UNDERWRITERS INS CO	30104	1	0.0%	\$157,656	0.0%	11.1
HORACE MANN INS CO	22578	2	0.0%	\$83,542	0.0%	42.0
LIBERTY MUT INS CO	23043	29	0.6%	\$0	0.0%	.
HOMEWISE INS CO	10149	22	0.4%	\$0	0.0%	.
UNDERWRITERS AT LLOYD'S LONDON	15642	17	0.3%	\$0	0.0%	.
STATE FARM FIRE & CAS CO	25143	11	0.2%	\$0	0.0%	.
SUNSHINE STATE INS CO	10860	9	0.2%	\$0	0.0%	.
ALLSTATE INS CO	19232	8	0.2%	\$0	0.0%	.
BALBOA INS CO	24813	8	0.2%	\$0	0.0%	.
COOPERATIVA D SEGUROS MULTIPLES PR	18163	7	0.1%	\$0	0.0%	.
ARGUS FIRE & CAS INS CO	10203	6	0.1%	\$0	0.0%	.
QBE INS CORP	39217	5	0.1%	\$0	0.0%	.
NATIONWIDE INS CO OF AMER	25453	4	0.1%	\$0	0.0%	.
POLK CNTY MUT INS CO	13908	4	0.1%	\$0	0.0%	.
AMERICAN MERCURY INS CO	16810	3	0.1%	\$0	0.0%	.
ATLANTIC SPECIALTY INS CO	27154	3	0.1%	\$0	0.0%	.

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: HOMEOWNERS (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
BANKERS INS CO	33162	3	0.1%	\$0	0.0%	.
GREAT AMER INS CO	16691	3	0.1%	\$0	0.0%	.
HOMEWISE PREFERRED INS CO	12582	3	0.1%	\$0	0.0%	.
STATE FARM GEN INS CO	25151	3	0.1%	\$0	0.0%	.
UNIVERSAL INS CO	31704	3	0.1%	\$0	0.0%	.
WRIGHT NATL FLOOD INS CO	11523	3	0.1%	\$0	0.0%	.
AMERICAN STATES INS CO	19704	2	0.0%	\$0	0.0%	.
CAPACITY INS CO	32930	2	0.0%	\$0	0.0%	.
COLONY INS CO	39993	2	0.0%	\$0	0.0%	.
COVINGTON SPECIALTY INS CO	13027	2	0.0%	\$0	0.0%	.
ENDURANCE AMER SPECIALTY INS CO	41718	2	0.0%	\$0	0.0%	.
NORTH POINTE INS CO	27740	2	0.0%	\$0	0.0%	.
STATE FARM MUT AUTO INS CO	25178	2	0.0%	\$0	0.0%	.
UNITED CAS INS CO OF AMER	11142	2	0.0%	\$0	0.0%	.
ALLSTATE FIRE & CAS INS CO	29688	1	0.0%	\$0	0.0%	.
ALLSTATE IND CO	19240	1	0.0%	\$0	0.0%	.
AMERICAN ALT INS CORP	19720	1	0.0%	\$0	0.0%	.
AMERICAN INS CO	21857	1	0.0%	\$0	0.0%	.
AMERICAN MODERN HOME INS CO	23469	1	0.0%	\$0	0.0%	.
AMERICAN PROP INS CO	21806	1	0.0%	\$0	0.0%	.
AMERICAN ZURICH INS CO	40142	1	0.0%	\$0	0.0%	.
AMERIPRISE INS CO	12504	1	0.0%	\$0	0.0%	.
AUTO CLUB S INS CO	41041	1	0.0%	\$0	0.0%	.
AXA INS CO	33022	1	0.0%	\$0	0.0%	.
BCBS OF FL	98167	1	0.0%	\$0	0.0%	.
CAPITOL SPECIALTY INS CORP	10328	1	0.0%	\$0	0.0%	.
CHUBB IND INS CO	12777	1	0.0%	\$0	0.0%	.
CHUBB NATL INS CO	10052	1	0.0%	\$0	0.0%	.
COMPANION SPECIALTY INS CO	13124	1	0.0%	\$0	0.0%	.
COTTON STATES MUTUAL INS CO	20966	1	0.0%	\$0	0.0%	.
COUNTRY MUT INS CO	20990	1	0.0%	\$0	0.0%	.
EMPIRE IND INS CO	21334	1	0.0%	\$0	0.0%	.
ENCOMPASS FLORIDIAN INS CO	11993	1	0.0%	\$0	0.0%	.
FARMINGTON CAS CO	41483	1	0.0%	\$0	0.0%	.
FEDERATED MUT INS CO	13935	1	0.0%	\$0	0.0%	.
FIRST ACCEPTANCE INS CO INC	10336	1	0.0%	\$0	0.0%	.
GEICO IND CO	22055	1	0.0%	\$0	0.0%	.
GRANADA INS CO	16870	1	0.0%	\$0	0.0%	.
HARTFORD INS CO OF THE SOUTHEAST	38261	1	0.0%	\$0	0.0%	.
HILLCREST INS CO	12306	1	0.0%	\$0	0.0%	.
HOMEWISE INS CO INC	12438	1	0.0%	\$0	0.0%	.
INFINITY IND INS CO	10061	1	0.0%	\$0	0.0%	.
LIBERTY MUT MID ATLANTIC INS CO	14486	1	0.0%	\$0	0.0%	.
MAGNOLIA INS CO	13141	1	0.0%	\$0	0.0%	.
METROPOLITAN PROP & CAS INS CO	26298	1	0.0%	\$0	0.0%	.
NATIONWIDE GEN INS CO	23760	1	0.0%	\$0	0.0%	.
NAUTILUS INS CO	17370	1	0.0%	\$0	0.0%	.
NORTHERN CAPITAL INS CO	12568	1	0.0%	\$0	0.0%	.
PENN AMER INS CO	32859	1	0.0%	\$0	0.0%	.
PROGRESSIVE AMER INS CO	24252	1	0.0%	\$0	0.0%	.
PROGRESSIVE SELECT INS CO	10192	1	0.0%	\$0	0.0%	.
PROPERTY & CAS INS CO OF HARTFORD	34690	1	0.0%	\$0	0.0%	.

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: HOMEOWNERS (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
STAR & SHIELD INS EXCH	13621	1	0.0%	\$0	0.0%	.
STARNET INS CO	40045	1	0.0%	\$0	0.0%	.
TRAVELERS CAS INS CO OF AMER	19046	1	0.0%	\$0	0.0%	.
TRAVELERS PROP CAS CO OF AMER	25674	1	0.0%	\$0	0.0%	.
TRAVELERS PROP CAS INS CO	36161	1	0.0%	\$0	0.0%	.
UNITED NATL INS CO	13064	1	0.0%	\$0	0.0%	.
WESTON INS CO	14930	1	0.0%	\$0	0.0%	.
WINDHAVEN INS CO	12541	1	0.0%	\$0	0.0%	.
DEPOSITORS INS CO	42587	1	0.0%	(\$165)	0.0%	.
AMERICAN RELIABLE INS CO	19615	6	0.1%	(\$459)	0.0%	.
ALLIED PROP & CAS INS CO	42579	1	0.0%	(\$552)	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$298,216,971	3.4%	0.0
GRAND TOTAL		4,971	100.0%	\$8,716,735,991	100.0%	142.0

POLICY TYPE: INDIVIDUAL ACCIDENT AND HEALTH

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
BCBS OF FL	98167	767	31.9%	\$2,103,376,615	30.0%	1.1
HUMANA MEDICAL PLAN INC	95270	187	7.8%	\$573,891,796	8.2%	1.0
COVENTRY HLTH CARE OF FL INC	95114	323	13.4%	\$506,373,776	7.2%	1.9
HEALTH OPTIONS INC	95089	73	3.0%	\$360,534,584	5.1%	0.6
AMERICAN FAMILY LIFE ASSUR CO OF COL	60380	5	0.2%	\$304,852,147	4.3%	0.1
PREFERRED MEDICAL PLAN INC	95271	123	5.1%	\$290,685,217	4.1%	1.2
CONNECTICUT GEN LIFE INS CO	62308	42	1.8%	\$210,026,357	3.0%	0.6
CIGNA HLTH & LIFE INS CO	67369	87	3.6%	\$187,633,330	2.7%	1.4
AETNA LIFE INS CO	60054	52	2.2%	\$158,330,359	2.3%	1.0
GENWORTH LIFE INS CO	70025	7	0.3%	\$125,208,677	1.8%	0.2
WELLCARE OF FL INC	95081	12	0.5%	\$110,841,882	1.6%	0.3
JOHN HANCOCK LIFE INS CO USA	65838	3	0.1%	\$108,969,646	1.6%	0.1
UNITED HLTHCARE OF FL INC	95264	16	0.7%	\$104,662,388	1.5%	0.5
AETNA HLTH INC FL CORP	95088	22	0.9%	\$86,791,225	1.2%	0.7
COLONIAL LIFE & ACCIDENT INS CO	62049	9	0.4%	\$82,401,086	1.2%	0.3
BANKERS LIFE & CAS CO	61263	17	0.7%	\$81,491,032	1.2%	0.6
HUMANA HLTH INS CO OF FL INC	69671	30	1.3%	\$76,365,149	1.1%	1.2
UNITED AMER INS CO	92916	6	0.3%	\$74,843,533	1.1%	0.2
AMERIGROUP FL INC	95093	3	0.1%	\$73,417,615	1.1%	0.1
METROPOLITAN LIFE INS CO	65978	8	0.3%	\$59,387,568	0.9%	0.4
HUMANA INS CO	73288	36	1.5%	\$59,064,048	0.8%	1.8
PROVIDENT LIFE & ACCIDENT INS CO	68195	1	0.0%	\$55,211,759	0.8%	0.1
COVENTRY HLTH PLAN OF FL INC	95266	61	2.5%	\$54,081,231	0.8%	3.3
MUTUAL OF OMAHA INS CO	71412	4	0.2%	\$50,810,072	0.7%	0.2
AMERICAN HERITAGE LIFE INS CO	60534	8	0.3%	\$49,977,659	0.7%	0.5
STATE FARM MUT AUTO INS CO	25178	2	0.1%	\$44,864,468	0.6%	0.1
COLONIAL PENN LIFE INS CO	62065	5	0.2%	\$44,103,996	0.6%	0.3
FLORIDA COMBINED LIFE INS CO INC	76031	33	1.4%	\$39,540,390	0.6%	2.4
AVMED INC	95263	7	0.3%	\$29,615,975	0.4%	0.7
WASHINGTON NATL INS CO	70319	4	0.2%	\$26,643,863	0.4%	0.4
USAA LIFE INS CO	69663	2	0.1%	\$24,757,320	0.4%	0.2
CONTINENTAL CAS CO	20443	11	0.5%	\$24,483,124	0.4%	1.3
TIME INS CO	69477	8	0.3%	\$22,860,132	0.3%	1.0
TRANSAMERICA LIFE INS CO	86231	5	0.2%	\$22,458,719	0.3%	0.7

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: INDIVIDUAL ACCIDENT AND HEALTH (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
FLORIDA HLTH CARE PLAN INC	13567	1	0.0%	\$22,106,030	0.3%	0.1
UNUM LIFE INS CO OF AMER	62235	3	0.1%	\$21,583,923	0.3%	0.4
METLIFE INS CO USA	87726	4	0.2%	\$20,850,672	0.3%	0.6
AMERICAN PIONEER LIFE INS CO	60763	3	0.1%	\$19,361,804	0.3%	0.5
TRUSTMARK INS CO	61425	2	0.1%	\$18,932,902	0.3%	0.3
RIVERSOURCE LIFE INS CO	65005	1	0.0%	\$18,443,185	0.3%	0.2
HEALTH FIRST INS INC	14140	2	0.1%	\$17,473,536	0.3%	0.3
COVENTRY HLTH & LIFE INS CO	81973	19	0.8%	\$14,209,142	0.2%	3.9
COMBINED INS CO OF AMER	62146	3	0.1%	\$13,239,450	0.2%	0.7
LIBERTY NATL LIFE INS CO	65331	4	0.2%	\$12,940,005	0.2%	0.9
PAUL REVERE LIFE INS CO	67598	2	0.1%	\$12,528,604	0.2%	0.5
JOHN HANCOCK LIFE & HLTH INS CO	93610	1	0.0%	\$12,196,983	0.2%	0.2
STANDARD INS CO	69019	1	0.0%	\$11,885,138	0.2%	0.3
GOLDEN RULE INS CO	62286	23	1.0%	\$11,767,660	0.2%	5.7
UNION SECURITY INS CO	70408	2	0.1%	\$11,277,464	0.2%	0.5
SENIOR HLTH INS CO OF PA	76325	6	0.3%	\$11,170,036	0.2%	1.6
PRUDENTIAL INS CO OF AMER	68241	4	0.2%	\$10,498,703	0.2%	1.1
GERBER LIFE INS CO	70939	1	0.0%	\$10,301,665	0.2%	0.3
GUARDIAN LIFE INS CO OF AMER	64246	4	0.2%	\$10,282,262	0.2%	1.1
UNITED TEACHER ASSOC INS CO	63479	1	0.0%	\$10,230,820	0.2%	0.3
KANAWHA INS CO	65110	9	0.4%	\$10,177,230	0.2%	2.6
ALLIANZ LIFE INS CO OF N AMER	90611	2	0.1%	\$10,115,421	0.2%	0.6
CHESAPEAKE LIFE INS CO	61832	3	0.1%	\$9,597,418	0.1%	0.9
MEDICO INS CO	31119	1	0.0%	\$9,129,519	0.1%	0.3
AMERICAN GEN LIFE INS CO	60488	5	0.2%	\$8,390,080	0.1%	1.7
UNITED OF OMAHA LIFE INS CO	69868	1	0.0%	\$7,831,771	0.1%	0.4
TRANSAMERICA PREMIER LIFE INS CO	66281	3	0.1%	\$7,492,965	0.1%	1.2
HCC LIFE INS CO	92711	1	0.0%	\$6,452,383	0.1%	0.5
AMERICAN FIDELITY ASSUR CO	60410	1	0.0%	\$5,276,452	0.1%	0.6
STONEBRIDGE LIFE INS CO	65021	4	0.2%	\$4,858,571	0.1%	2.4
USABLE LIFE	94358	1	0.0%	\$4,700,289	0.1%	0.6
OXFORD LIFE INS CO	76112	1	0.0%	\$4,678,572	0.1%	0.6
AMERITAS LIFE INS CORP	61301	1	0.0%	\$4,067,465	0.1%	0.7
LINCOLN NATL LIFE INS CO	65676	3	0.1%	\$3,868,288	0.1%	2.3
GUARANTEE TRUST LIFE INS CO	64211	3	0.1%	\$3,676,682	0.1%	2.4
PROFESSIONAL INS CO	68047	2	0.1%	\$3,674,592	0.1%	1.6
CONSTITUTION LIFE INS CO	62359	2	0.1%	\$3,648,119	0.1%	1.6
FAMILY HERITAGE LIFE INS CO OF AMER	77968	2	0.1%	\$3,150,646	0.1%	1.9
MOLINA HLTHCARE OF FL INC	13128	2	0.1%	\$2,779,951	0.0%	2.1
HEARTLAND NATL LIFE INS CO	66214	3	0.1%	\$2,581,078	0.0%	3.4
GLOBE LIFE & ACCIDENT INS CO	91472	1	0.0%	\$2,135,548	0.0%	1.4
PYRAMID LIFE INS CO	68284	1	0.0%	\$1,604,858	0.0%	1.8
NEIGHBORHOOD HLTH PARTNERSHIP INC	95123	4	0.2%	\$1,496,163	0.0%	7.8
BANKERS FIDELITY LIFE INS CO	61239	1	0.0%	\$1,326,176	0.0%	2.2
UNITED INS CO OF AMER	69930	4	0.2%	\$1,180,215	0.0%	9.9
CENTRAL UNITED LIFE INS CO	61883	3	0.1%	\$1,101,571	0.0%	7.9
AMERICAN CONTINENTAL INS CO	12321	1	0.0%	\$1,079,484	0.0%	2.7
JOHN ALDEN LIFE INS CO	65080	1	0.0%	\$1,015,069	0.0%	2.9
SUNSHINE STATE HLTH PLAN INC	13148	2	0.1%	\$926,543	0.0%	6.3
FEDERATED LIFE INS CO	63258	1	0.0%	\$800,346	0.0%	3.6
UNITEDHEALTHCARE LIFE INS CO	97179	2	0.1%	\$686,961	0.0%	8.5
PAN AMER LIFE INS CO	67539	3	0.1%	\$587,635	0.0%	14.9

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: INDIVIDUAL ACCIDENT AND HEALTH (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
FREEDOM LIFE INS CO OF AMER	62324	6	0.3%	\$380,895	0.0%	45.9
NATIONAL UNION FIRE INS CO OF PITTS	19445	2	0.1%	\$372,505	0.0%	15.7
NATIONAL GUARDIAN LIFE INS CO	66583	1	0.0%	\$282,160	0.0%	10.3
UNIFIED LIFE INS CO	11121	5	0.2%	\$238,832	0.0%	61.1
CIGNA HLTHCARE OF FL INC	95136	3	0.1%	\$235,836	0.0%	37.1
MEDICA HLTH PLANS OF FL INC	12756	1	0.0%	\$229,257	0.0%	12.7
UNION LABOR LIFE INS CO	69744	1	0.0%	\$221,065	0.0%	13.2
LIFE INS CO OF N AMER	65498	4	0.2%	\$216,371	0.0%	53.9
UNITED STATES LIFE INS CO IN THE CIT	70106	1	0.0%	\$105,762	0.0%	27.6
STANDARD SECURITY LIFE INS CO OF NY	69078	4	0.2%	\$74,063	0.0%	157.5
CONTINENTAL AMER INS CO	71730	1	0.0%	\$71,699	0.0%	40.7
FEDERAL INS CO	20281	2	0.1%	\$64,891	0.0%	89.9
INDEPENDENCE AMER INS CO	26581	2	0.1%	\$42,958	0.0%	135.8
ALL SAVERS INS CO	82406	1	0.0%	\$27,809	0.0%	104.9
AETNA HLTH & LIFE INS CO	78700	3	0.1%	\$15,956	0.0%	548.2
HARTFORD LIFE & ACCIDENT INS CO	70815	2	0.1%	\$14,239	0.0%	409.6
RELIANCE STANDARD LIFE INS CO	68381	1	0.0%	\$12,028	0.0%	242.4
LINCOLN LIFE & ANN CO OF NY	62057	1	0.0%	\$3,237	0.0%	900.8
COMPANION LIFE INS CO	77828	11	0.5%	\$1,319	0.0%	24,317.7
VOYA INS & ANN CO	80942	1	0.0%	\$1,103	0.0%	2,643.6
LIBERTY LIFE ASSUR CO OF BOSTON	65315	1	0.0%	\$142	0.0%	20,534.6
UNITEDHEALTHCARE INS CO	79413	62	2.6%	\$0	0.0%	.
DELTA DENTAL INS CO	81396	28	1.2%	\$0	0.0%	.
AETNA HLTH INS CO	72052	22	0.9%	\$0	0.0%	.
COMPBENEFITS CO	52015	11	0.5%	\$0	0.0%	.
HUMANADENTAL INS CO	70580	10	0.4%	\$0	0.0%	.
FREEDOM HLTH INC	10119	7	0.3%	\$0	0.0%	.
HUMANA ADVANTAGECARE PLAN INC	10126	7	0.3%	\$0	0.0%	.
FLORIDA HLTHCARE PLUS INC	14050	6	0.3%	\$0	0.0%	.
OPTIMUM HLTHCARE INC	12259	6	0.3%	\$0	0.0%	.
PREFERRED CARE PARTNERS INC	11176	4	0.2%	\$0	0.0%	.
CAREPLUS HLTH PLANS INC	95092	3	0.1%	\$0	0.0%	.
COVENTRY SUMMIT HEALTH PLAN INC	10771	3	0.1%	\$0	0.0%	.
SAFEGUARD HLTH PLANS INC	52009	3	0.1%	\$0	0.0%	.
SIMPLY HLTHCARE PLANS INC	13726	3	0.1%	\$0	0.0%	.
UNITED STATES FIRE INS CO	21113	3	0.1%	\$0	0.0%	.
AVMED HEALTH INS CO	82516	2	0.1%	\$0	0.0%	.
CAPITAL HLTH PLAN INC	95112	2	0.1%	\$0	0.0%	.
FIRST HLTH LIFE & HLTH INS CO	90328	2	0.1%	\$0	0.0%	.
HEALTH FIRST HLTH PLANS INC	95019	2	0.1%	\$0	0.0%	.
HEALTH OPTIONS CONNECT INC	95014	2	0.1%	\$0	0.0%	.
MANAGED CARE OF N AMER INC	52014	2	0.1%	\$0	0.0%	.
UNITED CONCORDIA INS CO	85766	2	0.1%	\$0	0.0%	.
AIDS HLTHCARE FOUND MCO OF FL INC	12973	1	0.0%	\$0	0.0%	.
BUPA INS CO	81647	1	0.0%	\$0	0.0%	.
CARE IMPROVEMENT PLUS S CENTRAL INS	12567	1	0.0%	\$0	0.0%	.
CIGNA DENTAL HLTH OF FL INC	52021	1	0.0%	\$0	0.0%	.
COMPBENEFITS INS CO	60984	1	0.0%	\$0	0.0%	.
HEALTHSPRING OF FL INC	11532	1	0.0%	\$0	0.0%	.
HUMANA HLTH PLAN INC	95885	1	0.0%	\$0	0.0%	.
JOHN HANCOCK LIFE INS CO	65099	1	0.0%	\$0	0.0%	.
MEGA LIFE AND HEALTH INS CO THE	97055	1	0.0%	\$0	0.0%	.

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: INDIVIDUAL ACCIDENT AND HEALTH (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
METLIFE INVESTORS INS CO	93513	1	0.0%	\$0	0.0%	.
NATIONAL STATES INS CO	60593	1	0.0%	\$0	0.0%	.
PENN TREATY NTRK AMER INS CO	63282	1	0.0%	\$0	0.0%	.
PENNSYLVANIA LIFE INS CO	67660	1	0.0%	\$0	0.0%	.
SILVERSCRIPT INS CO	12575	1	0.0%	\$0	0.0%	.
SOLSTICE BENEFITS INC	12341	1	0.0%	\$0	0.0%	.
STATE FARM LIFE INS CO	69108	1	0.0%	\$0	0.0%	.
ULTIMATE HLTH PLANS INC	14243	1	0.0%	\$0	0.0%	.
UNION BANKERS INS CO	69701	1	0.0%	\$0	0.0%	.
UNITED HLTHCARE INS CO OF IL	60318	1	0.0%	\$0	0.0%	.
US BR SUN LIFE ASSUR CO OF CANADA	80802	1	0.0%	\$0	0.0%	.
WELLCARE HLTH INS OF AZ INC	83445	1	0.0%	\$0	0.0%	.
ZURICH AMER INS CO	16535	1	0.0%	\$0	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$368,982,022	5.4%	0.0
GRAND TOTAL		2,408	100.0%	\$7,021,518,932	100.0%	50,546.7

POLICY TYPE: INDIVIDUAL ANNUITY

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
JACKSON NATL LIFE INS CO	65056	3	2.1%	\$1,557,145,252	10.0%	0.2
LINCOLN NATL LIFE INS CO	65676	3	2.1%	\$1,300,184,303	8.3%	0.3
ALLIANZ LIFE INS CO OF N AMER	90611	19	13.4%	\$1,174,364,277	7.5%	1.8
AMERICAN GEN LIFE INS CO	60488	1	0.7%	\$1,016,459,754	6.5%	0.1
PRUCO LIFE INS CO	79227	3	2.1%	\$677,828,732	4.4%	0.5
SECURITY BENEFIT LIFE INS CO	68675	9	6.3%	\$626,395,902	4.0%	1.6
NEW YORK LIFE INS & ANN CORP	91596	1	0.7%	\$558,894,565	3.6%	0.2
PACIFIC LIFE INS CO	67466	2	1.4%	\$434,345,370	2.8%	0.5
METLIFE INS CO USA	87726	1	0.7%	\$433,256,694	2.8%	0.3
FORETHOUGHT LIFE INS CO	91642	3	2.1%	\$374,726,435	2.4%	0.9
AMERICAN EQUITY INVEST LIFE INS CO	92738	2	1.4%	\$360,976,916	2.3%	0.6
GREAT AMER LIFE INS CO	63312	4	2.8%	\$312,525,567	2.0%	1.4
OHIO NATL LIFE INS CO	67172	1	0.7%	\$268,956,149	1.7%	0.4
SYMETRA LIFE INS CO	68608	2	1.4%	\$260,810,450	1.7%	0.8
VARIABLE ANN LIFE INS CO	70238	3	2.1%	\$259,506,758	1.7%	1.3
FIDELITY & GUAR LIFE INS CO	63274	5	3.5%	\$223,514,686	1.4%	2.5
METROPOLITAN LIFE INS CO	65978	2	1.4%	\$187,302,793	1.2%	1.2
PRINCIPAL LIFE INS CO	61271	1	0.7%	\$169,267,876	1.1%	0.7
VOYA INS & ANN CO	80942	2	1.4%	\$156,715,545	1.0%	1.4
NORTHWESTERN MUT LIFE INS CO	67091	1	0.7%	\$153,476,910	1.0%	0.7
ATHENE ANN & LIFE CO	61689	5	3.5%	\$140,571,605	0.9%	3.9
PROTECTIVE LIFE INS CO	68136	1	0.7%	\$136,427,881	0.9%	0.8
PHL VARIABLE INS CO	93548	3	2.1%	\$120,459,449	0.8%	2.7
MASSACHUSETTS MUT LIFE INS CO	65935	1	0.7%	\$111,421,013	0.7%	1.0
LIFE INS CO OF THE SOUTHWEST	65528	4	2.8%	\$106,215,948	0.7%	4.1
GENWORTH LIFE & ANN INS CO	65536	2	1.4%	\$97,207,271	0.6%	2.3
NORTH AMER CO LIFE & HLTH INS	66974	4	2.8%	\$93,104,563	0.6%	4.7
RELIASTAR LIFE INS CO	67105	2	1.4%	\$82,595,251	0.5%	2.7
SENTINEL SECURITY LIFE INS CO	68802	2	1.4%	\$74,382,391	0.5%	3.0
TRANSAMERICA PREMIER LIFE INS CO	66281	1	0.7%	\$69,662,205	0.5%	1.6
BANKERS LIFE & CAS CO	61263	4	2.8%	\$65,477,296	0.4%	6.7
DELAWARE LIFE INS CO	79065	2	1.4%	\$65,147,991	0.4%	3.4

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: INDIVIDUAL ANNUITY (CONTINUED)

COMPANY	NAIC	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
	COMPANY CODE					
NATIONAL WESTERN LIFE INS CO	66850	2	1.4%	\$61,829,140	0.4%	3.6
MINNESOTA LIFE INS CO	66168	1	0.7%	\$53,165,403	0.3%	2.1
AMERICAN NATL INS CO	60739	1	0.7%	\$52,356,179	0.3%	2.1
NATIONWIDE LIFE INS CO	66869	1	0.7%	\$49,163,674	0.3%	2.2
ATHENE ANNUITY & LIFE ASSUR CO	61492	3	2.1%	\$42,008,587	0.3%	7.8
STATE FARM LIFE INS CO	69108	1	0.7%	\$41,168,052	0.3%	2.7
HARTFORD LIFE & ANN INS CO	71153	3	2.1%	\$34,393,511	0.2%	9.6
INTEGRITY LIFE INS CO	74780	1	0.7%	\$33,948,386	0.2%	3.2
ANNUITY INVESTORS LIFE INS CO	93661	1	0.7%	\$25,221,236	0.2%	4.4
ELCO MUT LIFE & ANN	84174	1	0.7%	\$22,116,049	0.1%	5.0
BANKERS LIFE INS CO	81043	1	0.7%	\$19,849,652	0.1%	5.5
AMERICO FIN LIFE & ANN INS CO	61999	1	0.7%	\$19,400,448	0.1%	5.7
HARTFORD LIFE INS CO	88072	1	0.7%	\$17,868,366	0.1%	6.2
AMERITAS LIFE INS CORP	61301	1	0.7%	\$15,739,428	0.1%	7.0
JOHN HANCOCK LIFE INS CO USA	65838	3	2.1%	\$14,681,011	0.1%	22.4
ALLSTATE LIFE INS CO	60186	3	2.1%	\$7,362,109	0.1%	44.8
PRUDENTIAL ANN LIFE ASSUR CORP	86630	3	2.1%	\$6,683,791	0.0%	49.3
PACIFIC LIFE & ANN CO	97268	1	0.7%	\$6,372,487	0.0%	17.2
PRUDENTIAL INS CO OF AMER	68241	1	0.7%	\$6,097,317	0.0%	18.0
MANHATTAN LIFE INS CO	65870	1	0.7%	\$4,734,034	0.0%	23.2
TRANSAMERICA ADVISORS LIFE INS CO	79022	2	1.4%	\$2,714,357	0.0%	80.9
NATIONWIDE LIFE & ANN INS CO	92657	2	1.4%	\$99,145	0.0%	2,215.6
INVESTORS LIFE INS CO N AMER	63487	1	0.7%	\$3,120	0.0%	35,203.4
PHOENIX LIFE & ANN CO	93734	4	2.8%	\$0	0.0%	.
ALLIANZ LIFE & ANN CO	69604	1	0.7%	\$0	0.0%	.
KNIGHTS OF COLUMBUS	58033	1	0.7%	\$0	0.0%	.
METLIFE INVESTORS INS CO	93513	1	0.7%	\$0	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$3,390,201,476	21.9%	0.0
GRAND TOTAL		142	100.0%	\$15,596,504,756	100.0%	37,795.8

POLICY TYPE: INDIVIDUAL LIFE

COMPANY	NAIC	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
	COMPANY CODE					
NORTHWESTERN MUT LIFE INS CO	67091	4	0.8%	\$538,152,769	7.8%	0.1
JOHN HANCOCK LIFE INS CO USA	65838	9	1.8%	\$345,989,304	5.0%	0.4
LINCOLN NATL LIFE INS CO	65676	10	2.0%	\$344,120,919	5.0%	0.4
TRANSAMERICA LIFE INS CO	86231	7	1.4%	\$280,108,900	4.1%	0.3
MASSACHUSETTS MUT LIFE INS CO	65935	4	0.8%	\$262,163,767	3.8%	0.2
AMERICAN GEN LIFE INS CO	60488	64	12.5%	\$220,103,086	3.2%	3.9
STATE FARM LIFE INS CO	69108	6	1.2%	\$211,184,239	3.1%	0.4
GUARDIAN LIFE INS CO OF AMER	64246	3	0.6%	\$208,481,000	3.0%	0.2
METLIFE INS CO USA	87726	2	0.4%	\$174,995,193	2.6%	0.2
NEW YORK LIFE INS CO	66915	7	1.4%	\$173,166,741	2.5%	0.5
AXA EQUITABLE LIFE INS CO	62944	3	0.6%	\$167,912,793	2.4%	0.2
PRUCO LIFE INS CO	79227	1	0.2%	\$162,853,684	2.4%	0.1
METROPOLITAN LIFE INS CO	65978	15	2.9%	\$154,384,227	2.3%	1.3
PRIMERICA LIFE INS CO	65919	6	1.2%	\$132,589,786	1.9%	0.6
MIDLAND NATL LIFE INS CO	66044	6	1.2%	\$114,404,950	1.7%	0.7
GREAT W LIFE & ANN INS CO	68322	1	0.2%	\$108,941,514	1.6%	0.1
MINNESOTA LIFE INS CO	66168	3	0.6%	\$103,707,888	1.5%	0.4
LINCOLN BENEFIT LIFE CO	65595	5	1.0%	\$102,346,946	1.5%	0.7

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: INDIVIDUAL LIFE (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
NEW YORK LIFE INS & ANN CORP	91596	2	0.4%	\$96,084,951	1.4%	0.3
PROTECTIVE LIFE INS CO	68136	7	1.4%	\$90,494,256	1.3%	1.0
UNITED OF OMAHA LIFE INS CO	69868	12	2.3%	\$83,426,687	1.2%	1.9
RELIASTAR LIFE INS CO	67105	1	0.2%	\$75,614,441	1.1%	0.2
GENWORTH LIFE & ANN INS CO	65536	6	1.2%	\$75,217,199	1.1%	1.1
TRANSAMERICA PREMIER LIFE INS CO	66281	29	5.6%	\$70,341,374	1.0%	5.5
HARTFORD LIFE & ANN INS CO	71153	3	0.6%	\$68,520,421	1.0%	0.6
JACKSON NATL LIFE INS CO	65056	20	3.9%	\$66,614,601	1.0%	4.0
PRUDENTIAL INS CO OF AMER	68241	12	2.3%	\$64,319,450	0.9%	2.5
BANNER LIFE INS CO	94250	2	0.4%	\$63,588,137	0.9%	0.4
USAA LIFE INS CO	69663	2	0.4%	\$63,426,323	0.9%	0.4
NORTH AMER CO LIFE & HLTH INS	66974	2	0.4%	\$56,812,022	0.8%	0.5
ATHENE ANN & LIFE CO	61689	4	0.8%	\$47,514,388	0.7%	1.1
ALLIANZ LIFE INS CO OF N AMER	90611	2	0.4%	\$44,837,346	0.7%	0.6
LIBERTY NATL LIFE INS CO	65331	7	1.4%	\$42,715,480	0.6%	2.2
AMERICAN NATL INS CO	60739	6	1.2%	\$37,726,233	0.6%	2.1
PENN MUT LIFE INS CO	67644	1	0.2%	\$37,357,258	0.5%	0.4
BANKERS LIFE & CAS CO	61263	16	3.1%	\$36,195,868	0.5%	5.9
LIFE INS CO OF THE SOUTHWEST	65528	1	0.2%	\$36,048,658	0.5%	0.4
WEST COAST LIFE INS CO	70335	3	0.6%	\$35,261,390	0.5%	1.1
SOUTHERN FARM BUREAU LIFE INS CO	68896	2	0.4%	\$35,044,374	0.5%	0.8
GENWORTH LIFE INS CO	70025	1	0.2%	\$34,516,814	0.5%	0.4
FIDELITY & GUAR LIFE INS CO	63274	3	0.6%	\$32,711,756	0.5%	1.2
ALLSTATE LIFE INS CO	60186	8	1.6%	\$29,700,111	0.4%	3.6
NATIONAL LIFE INS CO	66680	2	0.4%	\$26,705,661	0.4%	1.0
NATIONWIDE LIFE INS CO	66869	1	0.2%	\$25,200,385	0.4%	0.5
GENERAL AMER LIFE INS CO	63665	2	0.4%	\$24,600,034	0.4%	1.1
ZURICH AMER LIFE INS CO	90557	1	0.2%	\$22,866,661	0.3%	0.6
CMFG LIFE INS CO	62626	4	0.8%	\$22,502,878	0.3%	2.4
COLONIAL LIFE & ACCIDENT INS CO	62049	3	0.6%	\$21,224,725	0.3%	1.9
PROVIDENT LIFE & ACCIDENT INS CO	68195	1	0.2%	\$21,190,600	0.3%	0.6
LINCOLN HERITAGE LIFE INS CO	65927	4	0.8%	\$20,960,049	0.3%	2.6
UNITED INS CO OF AMER	69930	26	5.1%	\$20,574,259	0.3%	16.9
EQUITRUST LIFE INS CO	62510	1	0.2%	\$20,360,010	0.3%	0.7
GLOBE LIFE & ACCIDENT INS CO	91472	17	3.3%	\$20,174,525	0.3%	11.3
AMERICO FIN LIFE & ANN INS CO	61999	4	0.8%	\$18,659,853	0.3%	2.9
GERBER LIFE INS CO	70939	4	0.8%	\$18,445,162	0.3%	2.9
AMERICAN HERITAGE LIFE INS CO	60534	4	0.8%	\$17,306,877	0.3%	3.1
AMERICAN FAMILY LIFE ASSUR CO OF COL	60380	1	0.2%	\$13,314,882	0.2%	1.0
NEW ENGLAND LIFE INS CO	91626	2	0.4%	\$13,101,397	0.2%	2.0
WILCO LIFE INS CO	65900	17	3.3%	\$13,094,023	0.2%	17.4
NATIONAL WESTERN LIFE INS CO	66850	1	0.2%	\$11,659,405	0.2%	1.2
COLUMBIAN LIFE INS CO	76023	6	1.2%	\$11,294,691	0.2%	7.1
COLONIAL PENN LIFE INS CO	62065	1	0.2%	\$10,836,904	0.2%	1.2
WESTERN SOUTHERN LIFE ASSUR CO	92622	2	0.4%	\$10,828,950	0.2%	2.5
METROPOLITAN TOWER LIFE INS CO	97136	2	0.4%	\$10,181,497	0.2%	2.6
MONY LIFE INS CO	66370	1	0.2%	\$9,980,887	0.2%	1.3
US FINANCIAL LIFE INS CO	84530	3	0.6%	\$9,970,866	0.2%	4.0
WESTERN & SOUTHERN LIFE INS CO	70483	2	0.4%	\$8,557,033	0.1%	3.1
PHYSICIANS LIFE INS CO	72125	3	0.6%	\$7,734,111	0.1%	5.2
STONEBRIDGE LIFE INS CO	65021	1	0.2%	\$7,609,624	0.1%	1.8
FIRST PENN PACIFIC LIFE INS CO	67652	1	0.2%	\$6,831,559	0.1%	2.0

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: INDIVIDUAL LIFE (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
FIDELITY LIFE ASSN A LEGAL RESERVE L	63290	1	0.2%	\$6,362,217	0.1%	2.1
TEXAS LIFE INS CO	69396	2	0.4%	\$5,906,990	0.1%	4.5
SHENANDOAH LIFE INS CO	68845	1	0.2%	\$5,720,819	0.1%	2.3
ATHENE ANNUITY & LIFE ASSUR CO	61492	1	0.2%	\$5,427,584	0.1%	2.5
HARTFORD LIFE INS CO	88072	1	0.2%	\$5,225,886	0.1%	2.6
ASSURITY LIFE INS CO	71439	1	0.2%	\$4,866,358	0.1%	2.8
RELIASTAR LIFE INS CO OF NY	61360	2	0.4%	\$4,285,796	0.1%	6.2
COMMONWEALTH ANN & LIFE INS CO	84824	1	0.2%	\$4,178,237	0.1%	3.2
WASHINGTON NATL INS CO	70319	5	1.0%	\$3,625,618	0.1%	18.4
COLORADO BANKERS LIFE INS CO	84786	1	0.2%	\$3,519,525	0.1%	3.8
COUNTRY LIFE INS CO	62553	1	0.2%	\$3,057,848	0.1%	4.4
PIONEER SECURITY LIFE INS CO	67946	1	0.2%	\$2,681,246	0.0%	5.0
SENIOR LIFE INS CO	78662	7	1.4%	\$2,622,644	0.0%	35.7
LIBERTY BANKERS LIFE INS CO	68543	3	0.6%	\$2,380,119	0.0%	16.9
AMERICAN CONTINENTAL INS CO	12321	2	0.4%	\$2,327,102	0.0%	11.5
FLORIDA COMBINED LIFE INS CO INC	76031	1	0.2%	\$2,225,229	0.0%	6.0
COLUMBIAN MUT LIFE INS CO	62103	1	0.2%	\$2,165,365	0.0%	6.2
PAVONIA LIFE INS CO OF MI	93777	1	0.2%	\$2,041,960	0.0%	6.6
OCCIDENTAL LIFE INS CO OF NC	67148	1	0.2%	\$1,902,374	0.0%	7.0
AETNA LIFE INS CO	60054	2	0.4%	\$1,837,242	0.0%	14.6
HARTFORD LIFE & ACCIDENT INS CO	70815	3	0.6%	\$1,739,031	0.0%	23.1
SURETY LIFE INS CO	69310	1	0.2%	\$1,701,078	0.0%	7.9
GUARANTEE TRUST LIFE INS CO	64211	1	0.2%	\$1,683,410	0.0%	7.9
CHESAPEAKE LIFE INS CO	61832	1	0.2%	\$1,662,962	0.0%	8.0
SECURITY NATL LIFE INS CO	69485	1	0.2%	\$1,461,490	0.0%	9.2
RESERVE NATL INS CO	68462	2	0.4%	\$1,447,556	0.0%	18.5
FAMILY LIFE INS CO	63053	1	0.2%	\$1,161,868	0.0%	11.5
MANHATTAN LIFE INS CO	65870	1	0.2%	\$1,129,722	0.0%	11.8
PIONEER MUT LIFE INS CO	67911	1	0.2%	\$1,050,477	0.0%	12.7
PROFESSIONAL INS CO	68047	1	0.2%	\$1,029,443	0.0%	13.0
INVESTORS LIFE INS CO N AMER	63487	1	0.2%	\$980,892	0.0%	13.6
JOHN ALDEN LIFE INS CO	65080	1	0.2%	\$883,714	0.0%	15.1
FIRST ALLMERICA FIN LIFE INS CO	69140	1	0.2%	\$664,223	0.0%	20.1
GENERATION LIFE INS CO	73504	1	0.2%	\$424,546	0.0%	31.5
PAUL REVERE LIFE INS CO	67598	1	0.2%	\$424,540	0.0%	31.5
LIFESECURE INS CO	77720	1	0.2%	\$318,157	0.0%	42.0
TRUSTMARK INS CO	61425	1	0.2%	\$280,019	0.0%	47.8
AMERICAN NATL LIFE INS CO OF TX	71773	2	0.4%	\$166,326	0.0%	160.8
MUTUAL SAVINGS LIFE INS CO	66397	2	0.4%	\$135,345	0.0%	197.6
INDEPENDENT ORDER OF FORESTERS US BR	58068	13	2.5%	\$0	0.0%	.
AMERICAN GENERAL LIFE & ACCIDENT INS CO	66672	6	1.2%	\$0	0.0%	.
METLIFE INVESTORS USA INS CO	61050	2	0.4%	\$0	0.0%	.
AMERICAN GENERAL ASSUR CO	68373	1	0.2%	\$0	0.0%	.
GEORGIA LIFE & HLTH INS CO	63800	1	0.2%	\$0	0.0%	.
JOHN HANCOCK VARIABLE LIFE INS CO	90204	1	0.2%	\$0	0.0%	.
MUTUAL OF OMAHA INS CO	71412	1	0.2%	\$0	0.0%	.
NATIONAL UNION FIRE INS CO OF PITTS	19445	1	0.2%	\$0	0.0%	.
ROYAL NEIGHBORS OF AMER	57657	1	0.2%	\$0	0.0%	.
USAA DIRECT LIFE INS CO	72613	1	0.2%	\$0	0.0%	.
WOODMEN WORLD LIFE INS SOC	57320	1	0.2%	\$0	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$1,207,794,801	17.8%	0.0
GRAND TOTAL		514	100.0%	\$6,873,964,511	100.0%	995.4

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: LONG TERM CARE

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
GENWORTH LIFE INS CO	70025	8	9.0%	\$134,660,289	19.8%	0.5
JOHN HANCOCK LIFE INS CO USA	65838	4	4.5%	\$123,557,761	18.2%	0.3
BANKERS LIFE & CAS CO	61263	8	9.0%	\$42,751,700	6.3%	1.4
METROPOLITAN LIFE INS CO	65978	8	9.0%	\$36,357,606	5.4%	1.7
CONTINENTAL CAS CO	20443	11	12.4%	\$33,203,744	4.9%	2.5
TRANSAMERICA LIFE INS CO	86231	3	3.4%	\$21,181,267	3.1%	1.1
METLIFE INS CO USA	87726	6	6.7%	\$20,270,870	3.0%	2.3
PRUDENTIAL INS CO OF AMER	68241	2	2.3%	\$18,768,169	2.8%	0.8
KANAWHA INS CO	65110	9	10.1%	\$12,833,409	1.9%	5.4
MUTUAL OF OMAHA INS CO	71412	2	2.3%	\$12,632,521	1.9%	1.2
JOHN HANCOCK LIFE & HLTH INS CO	93610	2	2.3%	\$12,564,212	1.9%	1.2
SENIOR HLTH INS CO OF PA	76325	6	6.7%	\$11,274,146	1.7%	4.1
RIVERSOURCE LIFE INS CO	65005	2	2.3%	\$10,925,430	1.6%	1.4
ALLIANZ LIFE INS CO OF N AMER	90611	2	2.3%	\$10,115,421	1.5%	1.5
STATE FARM MUT AUTO INS CO	25178	1	1.1%	\$10,051,832	1.5%	0.8
TRANSAMERICA PREMIER LIFE INS CO	66281	2	2.3%	\$5,782,633	0.9%	2.6
UNITED TEACHER ASSOC INS CO	63479	1	1.1%	\$3,135,503	0.5%	2.4
WASHINGTON NATL INS CO	70319	1	1.1%	\$2,337,099	0.3%	3.3
AMERICAN PIONEER LIFE INS CO	60763	3	3.4%	\$1,937,621	0.3%	11.8
AMERICAN HERITAGE LIFE INS CO	60534	1	1.1%	\$1,849,234	0.3%	4.1
UNITED AMER INS CO	92916	1	1.1%	\$239,310	0.0%	31.9
AMERICAN FIDELITY ASSUR CO	60410	1	1.1%	\$0	0.0%	.
BCBS OF FL	98167	1	1.1%	\$0	0.0%	.
JOHN HANCOCK LIFE INS CO	65099	1	1.1%	\$0	0.0%	.
METLIFE INVESTORS INS CO	93513	1	1.1%	\$0	0.0%	.
PENN TREATY NTWRK AMER INS CO	63282	1	1.1%	\$0	0.0%	.
UNION BANKERS INS CO	69701	1	1.1%	\$0	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$153,659,225	22.6%	0.0
GRAND TOTAL		89	100.0%	\$680,089,002	100.0%	82.3

POLICY TYPE: MEDICAL PROFESSIONAL LIABILITY

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$592,577,078	100.2%	0.0
GRAND TOTAL		0	100.0%	\$592,577,078	100.0%	0.0

POLICY TYPE: MEDICARE SUPPLEMENT

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
UNITEDHEALTHCARE INS CO	79413	16	20.3%	\$963,570,704	54.4%	0.4
BCBS OF FL	98167	25	31.7%	\$374,079,085	21.1%	1.5
UNITED AMER INS CO	92916	4	5.1%	\$76,067,329	4.3%	1.2
BANKERS LIFE & CAS CO	61263	2	2.5%	\$45,416,413	2.6%	1.0
COLONIAL PENN LIFE INS CO	62065	4	5.1%	\$43,530,571	2.5%	2.1
MUTUAL OF OMAHA INS CO	71412	1	1.3%	\$33,887,012	1.9%	0.7
USAA LIFE INS CO	69663	1	1.3%	\$22,988,824	1.3%	1.0
STATE FARM MUT AUTO INS CO	25178	1	1.3%	\$15,265,054	0.9%	1.5
TRANSAMERICA LIFE INS CO	86231	1	1.3%	\$14,151,967	0.8%	1.6
GERBER LIFE INS CO	70939	1	1.3%	\$9,363,717	0.5%	2.4
HUMANA HLTH INS CO OF FL INC	69671	3	3.8%	\$8,600,252	0.5%	7.8

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: MEDICARE SUPPLEMENT (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
AMERICAN FAMILY LIFE ASSUR CO OF COL	60380	2	2.5%	\$3,167,377	0.2%	14.2
STONEBRIDGE LIFE INS CO	65021	3	3.8%	\$2,021,021	0.1%	33.3
AETNA LIFE INS CO	60054	1	1.3%	\$1,787,378	0.1%	12.5
PYRAMID LIFE INS CO	68284	1	1.3%	\$1,292,674	0.1%	17.3
CIGNA HLTH & LIFE INS CO	67369	1	1.3%	\$1,069,719	0.1%	21.0
CONNECTICUT GEN LIFE INS CO	62308	1	1.3%	\$121,723	0.0%	184.1
HUMANA INS CO	73288	5	6.3%	\$0	0.0%	.
FIRST HLTH LIFE & HLTH INS CO	90328	2	2.5%	\$0	0.0%	.
COVENTRY HLTH CARE OF FL INC	95114	1	1.3%	\$0	0.0%	.
HUMANA MEDICAL PLAN INC	95270	1	1.3%	\$0	0.0%	.
UNITED STATES LIFE INS CO IN THE CIT	70106	1	1.3%	\$0	0.0%	.
WELLCARE HLTH INS OF AZ INC	83445	1	1.3%	\$0	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$154,159,292	8.7%	0.0
GRAND TOTAL		79	100.0%	\$1,770,540,112	100.0%	303.4

POLICY TYPE: PRIVATE PASSENGER AUTO

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
STATE FARM MUT AUTO INS CO	25178	270	10.9%	\$2,414,193,999	16.6%	0.7
GEICO GEN INS CO	35882	178	7.2%	\$1,623,628,083	11.2%	0.6
PROGRESSIVE AMER INS CO	24252	89	3.6%	\$1,120,751,954	7.7%	0.5
PROGRESSIVE SELECT INS CO	10192	88	3.6%	\$849,662,647	5.8%	0.6
GEICO IND CO	22055	98	4.0%	\$812,692,345	5.6%	0.7
ALLSTATE FIRE & CAS INS CO	29688	90	3.6%	\$795,570,244	5.5%	0.7
GOVERNMENT EMPLOYEES INS CO	22063	18	0.7%	\$469,013,605	3.2%	0.2
ALLSTATE INS CO	19232	40	1.6%	\$408,530,839	2.8%	0.6
UNITED SERV AUTOMOBILE ASSN	25941	6	0.2%	\$403,162,237	2.8%	0.1
USAA CAS INS CO	25968	47	1.9%	\$292,228,576	2.0%	0.9
INFINITY AUTO INS CO	11738	101	4.1%	\$265,367,757	1.8%	2.2
SAFECO INS CO OF IL	39012	27	1.1%	\$239,969,287	1.7%	0.7
ALLSTATE PROP & CAS INS CO	17230	18	0.7%	\$227,533,907	1.6%	0.5
SECURITY NATL INS CO	33120	24	1.0%	\$214,548,246	1.5%	0.7
21ST CENTURY CENTENNIAL INS CO	34789	41	1.7%	\$211,197,857	1.5%	1.1
DIRECT GEN INS CO	42781	152	6.1%	\$208,910,339	1.4%	4.3
WINDHAVEN INS CO	12541	229	9.2%	\$193,314,463	1.3%	7.0
ESURANCE PROP & CAS INS CO	30210	22	0.9%	\$188,509,388	1.3%	0.7
TRAVELERS HOME & MARINE INS CO	27998	18	0.7%	\$172,480,119	1.2%	0.6
USAA GEN IND CO	18600	22	0.9%	\$168,128,499	1.2%	0.8
METROPOLITAN CAS INS CO	40169	16	0.7%	\$155,981,517	1.1%	0.6
SOUTHERN OWNERS INS CO	10190	19	0.8%	\$153,568,359	1.1%	0.7
INFINITY IND INS CO	10061	36	1.5%	\$134,206,010	0.9%	1.6
LM GEN INS CO	36447	12	0.5%	\$133,365,385	0.9%	0.5
UNITED AUTOMOBILE INS CO	35319	82	3.3%	\$131,789,942	0.9%	3.7
FLORIDA FARM BUR GEN INS CO	21817	13	0.5%	\$120,814,976	0.8%	0.6
OCEAN HARBOR CAS INS CO	12360	118	4.8%	\$112,986,557	0.8%	6.1
HARTFORD UNDERWRITERS INS CO	30104	13	0.5%	\$112,257,489	0.8%	0.7
AMICA MUT INS CO	19976	4	0.2%	\$97,597,586	0.7%	0.2
GARRISON PROP & CAS INS CO	21253	4	0.2%	\$95,540,343	0.7%	0.3
AUTO CLUB INS CO OF FL	12813	10	0.4%	\$94,107,039	0.7%	0.6
NATIONWIDE INS CO OF AMER	25453	6	0.2%	\$88,999,410	0.6%	0.4
MERCURY IND CO OF AMER	11201	9	0.4%	\$87,720,968	0.6%	0.6

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: PRIVATE PASSENGER AUTO (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
DEPOSITORS INS CO	42587	5	0.2%	\$74,570,564	0.5%	0.4
LIBERTY MUT INS CO	23043	21	0.9%	\$72,918,715	0.5%	1.7
PEAK PROP & CAS INS CORP	18139	14	0.6%	\$64,733,804	0.5%	1.3
MGA INS CO INC	40150	22	0.9%	\$64,045,652	0.4%	2.0
ALLSTATE IND CO	19240	7	0.3%	\$62,994,759	0.4%	0.7
PROGRESSIVE EXPRESS INS CO	10193	9	0.4%	\$57,862,389	0.4%	0.9
STATE FARM FIRE & CAS CO	25143	7	0.3%	\$53,220,787	0.4%	0.8
AIG PROP CAS CO	19402	1	0.0%	\$50,260,199	0.4%	0.1
AUTO CLUB S INS CO	41041	4	0.2%	\$48,277,159	0.3%	0.5
OWNERS INS CO	32700	4	0.2%	\$46,644,976	0.3%	0.5
INFINITY ASSUR INS CO	39497	19	0.8%	\$46,573,368	0.3%	2.4
FIRST FLORIDIAN AUTO & HOME INS CO	10647	3	0.1%	\$44,180,191	0.3%	0.4
MERCURY INS CO OF FL	11202	12	0.5%	\$42,603,540	0.3%	1.7
STANDARD FIRE INS CO	19070	1	0.0%	\$40,712,727	0.3%	0.1
ALLIED PROP & CAS INS CO	42579	4	0.2%	\$37,361,675	0.3%	0.6
PROPERTY & CAS INS CO OF HARTFORD	34690	4	0.2%	\$36,425,929	0.3%	0.6
LIBERTY MUT FIRE INS CO	23035	6	0.2%	\$34,978,195	0.2%	1.0
FIRST ACCEPTANCE INS CO INC	10336	23	0.9%	\$34,957,864	0.2%	3.9
HARTFORD INS CO OF THE MIDWEST	37478	4	0.2%	\$32,849,899	0.2%	0.7
PERMANENT GEN ASSUR CORP	37648	19	0.8%	\$32,250,421	0.2%	3.5
TRAVELERS COMMERCIAL INS CO	36137	2	0.1%	\$31,584,166	0.2%	0.4
RESPONSIVE AUTO INS CO	13131	4	0.2%	\$27,509,812	0.2%	0.9
IDS PROP CAS INS CO	29068	6	0.2%	\$27,296,720	0.2%	1.3
HARTFORD INS CO OF THE SOUTHEAST	38261	5	0.2%	\$27,202,417	0.2%	1.1
NATIONAL GENERAL INS ONLINE INC	11044	15	0.6%	\$26,772,252	0.2%	3.3
PEACHTREE CAS INS CO	25755	25	1.0%	\$25,831,774	0.2%	5.7
ASSURANCEAMERICA INS CO	11558	14	0.6%	\$25,515,994	0.2%	3.2
IMPERIAL FIRE & CAS INS CO	44369	8	0.3%	\$24,801,645	0.2%	1.9
ESURANCE INS CO	25712	1	0.0%	\$23,916,883	0.2%	0.3
STAR & SHIELD INS EXCH	13621	1	0.0%	\$22,564,011	0.2%	0.3
AUTO OWNERS INS CO	18988	6	0.2%	\$21,697,214	0.2%	1.6
MENDOTA INS CO	33650	22	0.9%	\$21,439,709	0.2%	6.0
AMERICAN AUTOMOBILE INS CO	21849	1	0.0%	\$19,897,484	0.1%	0.3
INTEGON IND CORP	22772	11	0.4%	\$17,838,578	0.1%	3.6
FLORIDA FARM BUREAU CAS INS CO	31216	2	0.1%	\$16,242,986	0.1%	0.7
PRIVILEGE UNDERWRITERS RECP EXCH	12873	1	0.0%	\$14,286,643	0.1%	0.4
STAR CAS INS CO	32387	25	1.0%	\$13,799,158	0.1%	10.6
ESSENTIA INS CO	37915	1	0.0%	\$13,038,908	0.1%	0.5
HARTFORD ACCIDENT & IND CO	22357	3	0.1%	\$12,552,961	0.1%	1.4
LM INS CORP	33600	2	0.1%	\$12,040,607	0.1%	1.0
ARTISAN & TRUCKERS CAS CO	10194	1	0.0%	\$12,036,752	0.1%	0.5
FIRST LIBERTY INS CORP	33588	4	0.2%	\$12,024,617	0.1%	2.0
ALPHA PROP & CAS INS CO	38156	3	0.1%	\$11,809,900	0.1%	1.5
CALIFORNIA CAS INS CO	20125	4	0.2%	\$10,934,583	0.1%	2.2
ELECTRIC INS CO	21261	1	0.0%	\$8,882,579	0.1%	0.7
VICTORIA SELECT INS CO	10105	1	0.0%	\$8,721,876	0.1%	0.7
EQUITY INS CO	28746	6	0.2%	\$8,379,211	0.1%	4.2
NATIONAL GEN ASSUR CO	42447	3	0.1%	\$8,351,053	0.1%	2.1
AMERICAN COLONIAL INS CO	31151	3	0.1%	\$8,180,642	0.1%	2.2
INTEGON PREFERRED INS CO	31488	1	0.0%	\$7,907,798	0.1%	0.7
UNITRIN DIRECT PROP & CAS CO	10915	1	0.0%	\$7,061,786	0.1%	0.8
FOREMOST INS CO GRAND RAPIDS MI	11185	5	0.2%	\$6,994,914	0.1%	4.2

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: PRIVATE PASSENGER AUTO (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
AMERICAN RELIABLE INS CO	19615	1	0.0%	\$6,622,993	0.1%	0.9
MAPFRE INS CO OF FL	34932	2	0.1%	\$6,480,440	0.1%	1.8
TWIN CITY FIRE INS CO CO	29459	1	0.0%	\$6,359,286	0.0%	0.9
CINCINNATI INS CO	10677	1	0.0%	\$5,860,846	0.0%	1.0
TRAVELERS IND CO OF AMER	25666	1	0.0%	\$5,696,508	0.0%	1.0
WORKMENS AUTO INS CO	13250	5	0.2%	\$5,121,391	0.0%	5.7
SENTINEL INS CO LTD	11000	2	0.1%	\$4,848,665	0.0%	2.4
21ST CENTURY PREFERRED INS CO	22225	1	0.0%	\$4,461,331	0.0%	1.3
OCCIDENTAL FIRE & CAS CO OF NC	23248	3	0.1%	\$4,120,556	0.0%	4.3
PHILADELPHIA IND INS CO	18058	2	0.1%	\$4,045,190	0.0%	2.9
AGENCY INS CO OF MD INC	35173	1	0.0%	\$4,023,631	0.0%	1.5
VIGILANT INS CO	20397	1	0.0%	\$3,956,220	0.0%	1.5
21ST CENTURY IND INS CO	43974	4	0.2%	\$3,619,512	0.0%	6.5
TEACHERS INS CO	22683	1	0.0%	\$3,342,042	0.0%	1.8
TITAN INS CO	36269	2	0.1%	\$2,846,805	0.0%	4.1
INFINITY INS CO	22268	31	1.3%	\$2,116,971	0.0%	85.9
BRISTOL W INS CO	19658	4	0.2%	\$1,922,407	0.0%	12.2
MERASTAR INS CO	31968	1	0.0%	\$1,802,805	0.0%	3.3
AGIC INC	13698	3	0.1%	\$1,531,341	0.0%	11.5
METROPOLITAN PROP & CAS INS CO	26298	2	0.1%	\$1,464,101	0.0%	8.0
FEDERATED NATL INS CO	10790	2	0.1%	\$1,415,270	0.0%	8.3
HARTFORD CAS INS CO	29424	2	0.1%	\$1,344,314	0.0%	8.7
INTEGON NATL INS CO	29742	2	0.1%	\$947,130	0.0%	12.4
FOREMOST PROP & CAS INS CO	11800	1	0.0%	\$937,704	0.0%	6.3
OLD DOMINION INS CO	40231	1	0.0%	\$259,193	0.0%	22.6
NATIONAL GEN INS CO	23728	1	0.0%	\$157,639	0.0%	37.2
HARTFORD FIRE IN CO	19682	2	0.1%	\$3,001	0.0%	3,908.8
ACE AMER INS CO	22667	2	0.1%	\$2,400	0.0%	4,887.7
SENTRY INS A MUT CO	24988	1	0.0%	\$100	0.0%	58,652.1
INFINITY CAS INS CO	21792	1	0.0%	\$3	0.0%	1,955,069.0
KINGSWAY AMIGO INS CO	21300	5	0.2%	\$0	0.0%	.
MERCURY CAS CO	11908	5	0.2%	\$0	0.0%	.
PROGRESSIVE DIRECT INS CO	16322	4	0.2%	\$0	0.0%	.
STATE FARM FL INS CO	10739	4	0.2%	\$0	0.0%	.
ALLSTATE VEHICLE & PROP INS CO	37907	3	0.1%	\$0	0.0%	.
ASCENDANT COMMERCIAL INS INC	13683	3	0.1%	\$0	0.0%	.
NATIONWIDE INS CO OF FL	10948	3	0.1%	\$0	0.0%	.
PROGRESSIVE CAS INS CO	24260	3	0.1%	\$0	0.0%	.
FARMERS SPECIALTY INS CO	43699	2	0.1%	\$0	0.0%	.
GRANADA INS CO	16870	2	0.1%	\$0	0.0%	.
METLIFE INS CO USA	87726	2	0.1%	\$0	0.0%	.
NATIONAL UNION FIRE INS CO OF PITTS	19445	2	0.1%	\$0	0.0%	.
SENTRY SELECT INS CO	21180	2	0.1%	\$0	0.0%	.
21ST CENTURY NATL INS CO	36587	1	0.0%	\$0	0.0%	.
ACCEPTANCE IND INS CO	20010	1	0.0%	\$0	0.0%	.
AMERICAN HERITAGE LIFE INS CO	60534	1	0.0%	\$0	0.0%	.
AMERICAN STATES INS CO	19704	1	0.0%	\$0	0.0%	.
ANCHOR GEN INS CO	40010	1	0.0%	\$0	0.0%	.
CALIFORNIA CAS IND EXCH	20117	1	0.0%	\$0	0.0%	.
CASTLEPOINT FL INS CO	13599	1	0.0%	\$0	0.0%	.
CHARTER OAK FIRE INS CO	25615	1	0.0%	\$0	0.0%	.
ESSEX INS CO	39020	1	0.0%	\$0	0.0%	.

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: PRIVATE PASSENGER AUTO (CONTINUED)

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
EXCELSIOR INS CO	11045	1	0.0%	\$0	0.0%	.
GREAT WEST CAS CO	11371	1	0.0%	\$0	0.0%	.
HUDSON INS CO	25054	1	0.0%	\$0	0.0%	.
ILLINOIS NATL INS CO	23817	1	0.0%	\$0	0.0%	.
MARKEL INS CO	38970	1	0.0%	\$0	0.0%	.
MIC PROP & CAS INS CORP	38601	1	0.0%	\$0	0.0%	.
NATIONAL INDEPENDENT TRUCKERS IC RRG	11197	1	0.0%	\$0	0.0%	.
NATIONAL TRUST INS CO	20141	1	0.0%	\$0	0.0%	.
OMEGA INS CO	38644	1	0.0%	\$0	0.0%	.
OOIDA RRG INC	10353	1	0.0%	\$0	0.0%	.
PROGRESSIVE SOUTHEASTERN INS CO	38784	1	0.0%	\$0	0.0%	.
PURE INS CO	13204	1	0.0%	\$0	0.0%	.
QBE SPECIALTY INS CO	11515	1	0.0%	\$0	0.0%	.
REPWEST INS CO	31089	1	0.0%	\$0	0.0%	.
SEMINOLE CAS INS CO	33545	1	0.0%	\$0	0.0%	.
STATE FARM GEN INS CO	25151	1	0.0%	\$0	0.0%	.
TOWER HILL SELECT INS CO	12011	1	0.0%	\$0	0.0%	.
TRAVELERS CAS & SURETY CO OF AMER	31194	1	0.0%	\$0	0.0%	.
UNITED PROP & CAS INS CO	10969	1	0.0%	\$0	0.0%	.
WAUSAU UNDERWRITERS INS CO	26042	1	0.0%	\$0	0.0%	.
STATE NATL INS CO INC	12831	2	0.1%	(\$5)	0.0%	.
NATIONWIDE AFFINITY CO OF AMER	26093	1	0.0%	(\$181)	0.0%	.
RESPONSE WORLDWIDE DIRECT AUTO INS C	20133	1	0.0%	(\$526)	0.0%	.
NATIONWIDE MUT INS CO	23787	1	0.0%	(\$2,148)	0.0%	.
MASSACHUSETTS BAY INS CO	22306	1	0.0%	(\$3,096)	0.0%	.
HANOVER AMER INS CO	36064	1	0.0%	(\$5,468)	0.0%	.
GEICO CAS CO	41491	24	1.0%	(\$5,757)	0.0%	.
ALLMERICA FIN BENEFIT INS CO	41840	1	0.0%	(\$14,619)	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$158,297,329	1.1%	0.0
GRAND TOTAL		2,482	100.0%	\$14,557,443,742	100.0%	2,022,901.7

POLICY TYPE: TITLE

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
OLD REPUBLIC NATL TITLE INS CO	50520	5	16.7%	\$349,459,199	32.5%	0.5
FIRST AMER TITLE INS CO	50814	4	13.3%	\$245,762,380	22.8%	0.6
CHICAGO TITLE INS CO	50229	4	13.3%	\$145,102,913	13.5%	1.0
FIDELITY NATL TITLE INS CO	51586	7	23.3%	\$100,458,963	9.3%	2.5
STEWART TITLE GUAR CO	50121	2	6.7%	\$61,916,292	5.8%	1.2
WESTCOR LAND TITLE INS CO	50050	2	6.7%	\$57,925,198	5.4%	1.2
COMMONWEALTH LAND TITLE INS CO	50083	2	6.7%	\$33,202,546	3.1%	2.2
ATTORNEYS' TITLE INS FUND INC	50687	3	10.0%	\$0	0.0%	.
KEL TITLE INS GRP	12953	1	3.3%	\$0	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$82,994,750	7.7%	0.0
GRAND TOTAL		30	100.0%	\$1,076,822,241	100.0%	9.2

CONSUMER COMPLAINT RATIOS – CY 2014

POLICY TYPE: WORKERS' COMPENSATION

COMPANY	NAIC COMPANY CODE	CONFIRMED COMPLAINTS	COMPLAINT SHARE	PREMIUMS	MARKET SHARE	COMPLAINT INDEX
BRIDGEFIELD EMPLOYERS INS CO	10701	1	3.5%	\$267,482,074	10.5%	0.3
TECHNOLOGY INS CO INC	42376	1	3.5%	\$127,764,932	5.0%	0.7
GUARANTEE INS CO	11398	4	13.8%	\$55,760,231	2.2%	6.3
AMERICAN ZURICH INS CO	40142	1	3.5%	\$47,181,344	1.9%	1.9
BRIDGEFIELD CAS INS CO	10335	1	3.5%	\$43,539,933	1.7%	2.0
BUSINESSFIRST INS CO	11697	1	3.5%	\$24,766,345	1.0%	3.5
NORMANDY INS CO	13012	1	3.5%	\$22,062,344	0.9%	4.0
ASCENDANT COMMERCIAL INS INC	13683	1	3.5%	\$20,364,587	0.8%	4.3
STAR INS CO	18023	2	6.9%	\$18,557,274	0.7%	9.4
AMERICAN BUILDERS INS CO	11240	1	3.5%	\$17,425,094	0.7%	5.0
SUNZ INS CO	34762	2	6.9%	\$13,801,412	0.6%	12.7
CASTLEPOINT FL INS CO	13599	3	10.4%	\$10,309,130	0.4%	25.5
STATE FARM FIRE & CAS CO	25143	1	3.5%	\$6,222,771	0.3%	14.1
EVEREST NATL INS CO	10120	1	3.5%	\$3,615,242	0.1%	24.2
TRAVELERS IND CO	25658	1	3.5%	\$3,228,606	0.1%	27.1
CASTLEPOINT NATL INS CO	40134	1	3.5%	\$2,917,845	0.1%	30.0
NATIONAL TRUST INS CO	20141	1	3.5%	\$1,768,300	0.1%	49.5
CHURCH MUT INS CO	18767	1	3.5%	\$1,738,743	0.1%	50.3
SOUTHERN INS CO	19216	1	3.5%	\$1,137,578	0.1%	76.9
AMERICAN STATES INS CO	19704	1	3.5%	\$866,580	0.0%	101.0
FLORIDA CITRUS BUSINESS & INDUSTRIES	15764	2	6.9%	\$0	0.0%	.
ALL OTHER COMPANIES WITH POLICY TYPE		0	0.0%	\$1,846,449,626	73.0%	0.0
GRAND TOTAL		29	100.0%	\$2,536,959,991	100.0%	448.5

SUMMARY OF OFFICERS AND DIRECTORS' LIABILITY CLAIMS - CY 2014
PURSUANT TO SECTION 627.9122(3), F.S.

YEAR OF CLAIM CLOSURE	2014
NUMBER OF REPORTED CLOSED CLAIMS	709
INDEMNITY PAID BY INSURERS	\$27,523,638
DEDUCTIBLES PAID BY DEFENDANTS	\$4,321,201
LOSS ADJUSTMENT EXPENSES	\$19,879,774
OTHER LOSS ADJUSTMENT EXPENSES	\$461,131
ECONOMIC LOSSES	\$137,531
NON-ECONOMIC LOSSES	\$245,000
PUNITIVE DAMAGES	\$0

SOURCE: OIR PLCR DATABASE, DECEMBER 21, 2015

SUMMARY OF WORKERS' COMPENSATION INSURANCE EXPERIENCE
PURSUANT TO SECTION 627.914, F.S.

POLICY PERIOD JANUARY 1, 2012 TO DECEMBER 31, 2012 AT A FIRST REPORT

COVERAGE	EXPOSURE	MANUAL PREMIUM	STANDARD PREMIUM
FULL	\$215,137,748,057	\$2,595,418,099	\$2,372,134,767
INJURY TYPE	CLAIM COUNT	INDEMNITY LOSSES	MEDICAL LOSSES
DEATH	93	\$10,002,479	\$4,798,150
PERMANENT TOTAL DISABILITY	36	\$6,888,553	\$32,293,897
PERMANENT PARTIAL DISABILITY	8,499	\$98,979,836	\$223,297,762
TEMPORARY TOTAL DISABILITY	32,871	\$247,122,579	\$543,374,639
MEDICAL TREATMENT ONLY	130,540	\$0	\$183,738,988
CONTRACT MEDICAL	10	\$0	\$36,642

Key Terms:

- Full** coverage includes workers' compensation and employers' liability coverages.
- Standard premium** is equal to the manual premium multiplied by coverage and risk-quality adjustment factors.
- Contract medical** refers to when an insurer contracts with a healthcare provider to treat injured workers for a predetermined fee regardless of the number of claims that actually occur.
- Policy period** refers to a specified period in which a policy became effective (in this case, 1/1/2012 to 12/31/2012).
- At a first report** refers to losses valued as of 18 months after the month in which a policy became effective. Therefore, losses within this report have valuation dates ranging from 6/30/2013 (for a policy with an effective date of 1/1/2012) to 6/30/2014 (for a policy with an effective date of 12/31/2012).

**SUMMARY OF MOTOR VEHICLE SERVICE AGREEMENTS
PURSUANT TO SECTION 634.137, F.S.**

AS OF DECEMBER 31, 2014*	
NUMBER OF LICENSED COMPANIES IN FLORIDA (TOTAL AUTHORITIES)	82
REPORTED TOTAL ADMITTED ASSETS	\$2,671,573,548
REPORTED FLORIDA GROSS PREMIUMS WRITTEN	\$1,238,506,076

Source: OIR FAME database on December 23, 2015. Note that these values do not include Motor Vehicle Manufacturers (exempted in 2008 per Section 634.137(6), F.S.).

**FLORIDA VOLUNTARY PRIVATE PASSENGER AUTOMOBILE EXPERIENCE
FOR ACCIDENT YEARS (AY) 2014, 2013 AND 2012*
PURSUANT TO SECTION 627.915, F.S.**

	AY 2014	AY 2013	AY 2012	TOTAL
CALENDAR YEAR EARNED PREMIUM	\$14,040,255,849	\$13,623,608,423	\$13,095,728,222	\$40,759,592,494
AY PAID LOSSES	\$6,748,774,034	\$7,388,002,452	\$7,728,213,701	\$21,864,990,187
AY RESERVES OUTSTANDING	\$2,450,510,539	\$1,076,297,518	\$547,811,263	\$4,074,619,320
ALLOCATED LOSS ADJUSTMENT EXPENSE INCURRED	\$385,644,318	\$378,239,450	\$443,838,463	\$1,207,722,231
UNALLOCATED LOSS ADJUSTMENT EXPENSE INCURRED	\$1,287,274,673	\$1,226,891,762	\$1,161,515,731	\$3,675,682,166
AY INCURRED LOSS AND LOSS ADJUSTMENT EXPENSE	\$10,872,203,564	\$10,069,431,182	\$9,881,379,158	\$30,823,013,904
DEVELOPED LOSS AND LOSS ADJUSTMENT EXPENSE INCURRED	\$11,392,303,381	\$10,267,569,515	\$9,994,127,737	\$31,654,000,633
POLICYHOLDER DIVIDENDS	\$14,208,414	\$16,170,956	\$10,285,803	\$40,665,173
ALL OTHER EXPENSES	\$2,990,690,749	\$2,931,302,639	\$2,716,773,919	\$8,638,767,307
UNDERWRITING GAIN (OR LOSS)	(\$356,946,695)	\$408,565,313	\$374,540,763	\$426,159,381

*All values are as of March 31, 2015. Highlighted/outlined rows and the 'Total' column are computed values. Bold values are used in the calculation of the underwriting gain (or loss).

MEDICAL LOSS RATIOS FOR FLORIDA HEALTH MAINTENANCE ORGANIZATIONS - CY 2014
PER SECTION 641.23, F.S.

COMPANY	2014 RATIOS	2013 RATIOS
AETNA HEALTH, INC.	80.35%	80.58%
AIDS HEALTHCARE FOUNDATION MCO OF FLORIDA, INC.	97.01%	93.12%
AMERIGROUP FLORIDA, INC.	92.30%	87.31%
AVMED, INC.	90.18%	83.84%
BEHEALTHY FLORIDA, INC.	112.64%	(A)
CAPITAL HEALTH PLAN, INC.	94.36%	94.36%
CAREPLUS HEALTH PLANS, INC.	81.73%	81.81%
CIGNA HEALTHCARE OF FLORIDA, INC.	103.83%	67.11%
COVENTRY HEALTH CARE OF FLORIDA, INC. (F/K/A VISTA HEALTHPLAN, INC.)	89.80%	85.25%
COVENTRY HEALTH PLAN OF FLORIDA, INC. (F/K/A VISTA HEALTHPLAN OF SOUTH FLORIDA, INC.)	87.69%	81.55%
FLORIDA HEALTH CARE PLAN, INC.	86.75%	84.65%
FLORIDA HEALTH SOLUTION HMO COMPANY	(B)	(B)
FLORIDA MHS, INC.	97.91%	101.70%
FLORIDA TRUE HEALTH, INC.	49.67%	101.96%
FREEDOM HEALTH, INC.	85.81%	87.32%
HEALTH FIRST HEALTH PLANS, INC.	82.19%	82.21%
HEALTH OPTIONS, INC.	80.63%	81.40%
HEALTHSPRING OF FLORIDA, INC. (F/K/A LEON MEDICAL CENTERS HEALTH PLANS INC)	85.95%	81.48%
HEALTHSUN HEALTH PLANS, INC.	86.67%	87.45%
HEALTHY PALM BEACHES, INC.	66.87%	94.95%
HUMANA MEDICAL PLAN, INC.	79.67%	80.35%
MEDICA HEALTH PLANS OF FLORIDA, INC.	82.23%	104.18%
MEDICA HEALTHCARE PLANS, INC.	95.52%	98.46%
MOLINA HEALTHCARE OF FL INC	91.36%	84.73%
NEIGHBORHOOD HEALTH PARTNERSHIP, INC.	79.72%	79.33%
OPTIMUM HEALTHCARE, INC.	83.95%	86.48%
PREFERRED CARE PARTNERS, INC.	82.84%	86.96%
PREFERRED MEDICAL PLAN, INC.	79.94%	80.00%
SIMPLY HEALTHCARE PLANS, INC.	88.58%	86.35%
SUNSHINE STATE HEALTH PLAN, INC.	100.59%	89.34%
THE PUBLIC HEALTH TRUST DADE COUNTY FLORIDA	91.85%	90.34%
ULTIMATE HEALTH PLANS, INC.	80.96%	139.44%
UNITED HEALTHCARE OF FLORIDA, INC.	98.05%	91.28%
WELLCARE OF FLORIDA, INC.	89.34%	84.93%

Legend and Notes:

A= Licensed as an HMO on 04/25/2013; no business written as of 12/31/2013

B= Licensed as an HMO on 12/10/2014; no business written as of 12/31/2014

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.

SOURCE: COMPANY DATA SUBMITTED TO THE NAIC



FLORIDA OFFICE OF INSURANCE REGULATION

Kevin M. McCarty, Insurance Commissioner

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