

2008



Annual Report

Florida
Office of
Insurance
Regulation



down



OFFICE OF INSURANCE REGULATION
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COMMISSIONER

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COMMISSION

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ATTORNEY GENERAL

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE

March 2009

Dear Floridians:

I am pleased to submit the 2008 Annual Report of the Florida Office of Insurance Regulation for the 2007 Calendar Year, in compliance with Section 624.315, Florida Statutes.

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

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

Sincerely,

Kevin M. McCarty

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Office Activities

This section is a brief summary of major activities and accomplishments of the Office of Insurance Regulation during the 2007 Calendar Year.

THE OFFICE OF INSURANCE REGULATION

The Florida Legislature created the Office of Insurance Regulation (Office) in 2003:

"The Office of Insurance Regulation, which shall be responsible for 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 or chapter 636. The head of the Office of Insurance Regulation is the Director of the Office of Insurance Regulation, who may also be known as the Commissioner of Insurance Regulation."

--Section 20.121(3)(a)1, Florida Statutes

The Insurance Commissioner is appointed by, and reports to, the Financial Services Commission (FSC). The Commission is comprised of the Governor, the Attorney General, the Chief Financial Officer, and the Commissioner of Agriculture. The Commission serves as agency head for purposes of rulemaking pursuant to Sections 120.536-120.565, F.S. Commission action is taken by majority vote. The Commissioner of Insurance Regulation is considered the agency head for purposes of final agency action for all areas within the regulatory authority delegated to the Office.

The Office is, for purposes of administrative, personnel, and technology support, housed within the Department of Financial Services (DFS). Office funding is appropriated directly by the Legislature from the Insurance Regulatory Trust Fund, funded by insurance company licensing fees, fines that may be levied for non-compliance with provisions of the Insurance Code, and a portion of premium tax paid by surplus lines carriers transacting insurance in this State.

Vision

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

Mission Statement

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

Insurance Regulation and the Department of Financial Services

The Office's interaction with insurance regulatory responsibilities assigned to DFS occurs at several regulatory intersections: Consumer complaints received by the DFS Division of Consumer Services may constitute patterns of company practices in violation of the Insurance Code and are referred to the Market Investigation unit for investigation. In turn, Market Investigation examinations may discover potential fraudulent actions that are referred to and worked with the law enforcement personnel of the DFS Division of Insurance Fraud. In some instances, such investigations involve insurance agents licensed by the DFS Division of Agent and Agency Services and Office staff will work with the DFS to assist in making cases with the Division's Bureau of Agent Investigations. In instances where an insurance company's financial condition has significantly deteriorated to the point of insolvency, the Office may refer a company to the DFS Division of Rehabilitation and Liquidation.

Administrative Overview

As previously noted, the Office is administratively housed within DFS. In statute, that relationship is expressed in this excerpt of Section 20.121, F.S., emphasis provided: **20.121 Department of Financial Services.**—

(3) FINANCIAL SERVICES COMMISSION.—Effective January 7, 2003, there is created within the Department of Financial Services the Financial Services Commission, composed of the Governor, the Attorney General, the Chief Financial Officer, and the Commissioner of Agriculture, which shall for purposes of this section be referred to as

the commission. Commission members shall serve as agency head of the Financial Services Commission. **The commission shall be a separate budget entity and shall be exempt from the provisions of s. 20.052.** Commission action shall be by majority vote consisting of at least three affirmative votes. **The commission shall not be subject to control, supervision, or direction by the Department of Financial Services in any manner, including purchasing, transactions involving real or personal property, personnel, or budgetary matters.**

(e) *Administrative support.* --The offices shall have a sufficient number of attorneys, examiners, investigators, other professional personnel to carry out their responsibilities and administrative personnel as determined annually in the appropriations process. **The Department of Financial Services shall provide administrative and information systems support to the offices.**

Pursuant to this provision, the Office develops and presents its budget requests directly to the Executive Office of the Governor and the Florida Legislature. The Office has developed performance measures and standards to assess the performance of its activities in support of its budget requests.

With respect to the Office's interaction with DFS in matters involving administrative support, the Office has inherited the responsibility to directly manage its personnel matters - i.e., to recruit, advertise, and hire personnel -- subject to DFS personnel office review for compliance with required state agency hiring and personnel policies and procedures.

With respect to the Office's interaction with DFS in matters involving information systems support, the Office seeks independent and project-specific appropriations for technology initiatives and upgrades. The Office has direct liaison with DFS technology support staff; and it is the DFS Division of Information Systems that provides the Office with standard desktop, network, and programming assistance for integrated computer systems in use by both the Office and DFS.

Legislative Achievements

Property Insurance Reform - 2007

In the 2007 special and general sessions, the Office worked closely with the Governor's Office and the Florida Legislature on the enactment of House Bill 1A and Senate Bill 2498 which included a number of reforms intended to enhance and provide temporary relief for the Florida property insurance market, such as:

- Created the Temporary Increase in Coverage Limit options (TICL) for the 2007, 2008, and 2009 hurricane seasons. The TICL options allow an insurer to purchase additional reinsurance of up to \$12 billion above the Florida Hurricane Catastrophe Fund (FHCF) industry limit of \$16 billion estimated for 2007.
- Required every residential property insurer to make a rate filing with the Office which reflects the savings or reduction in loss exposure to the insurer due to the expanded FHCF coverage.
- Deleted the requirement that Citizens Property Insurance Corporation's (Citizens) rates be non-competitive and no lower than the top 20 insurers. Requires rates to be actuarially sound and subject to the standards that generally apply to property insurers under s. 627.062, F.S.
- Authorized Citizens to provide commercial (business) coverage statewide and requires the Office to order the transfer of commercial coverage to Citizens from the Property and Casualty Joint Underwriting Association.
- Authorized Citizens to write multiperil policies (as well as wind-only policies) in the areas eligible for coverage in the High Risk Account.

- Expanded the assessment base of Citizens (property insurance) to be the same as the FHCF.
- Required insurers to allow personal lines residential and commercial policyholders to pay premiums on a quarterly or semiannual installment plan.
- Required the chief executive officer or chief financial officer and the chief actuary of a property insurer to sign a sworn certification, subject to perjury and administrative penalties, that the information in the rate filing does not contain any untrue statements of a material fact or omit material facts; and reflects premium savings that are reasonably expected to result from legislative enactments; and are in accordance with accepted actuarial techniques.
- Prohibited excess profits by property insurers and requires refunds to consumers of any excess profits collected by an insurer over a 10-year period, if certain thresholds are met.
- Required property insurers to pay or deny a claim within 90 days of the receipt of the claim, unless the failure to pay the claim is caused by factors beyond the control of the insurer that reasonably prevent payment.
- Required insurers writing private passenger automobile insurance in Florida and that write homeowners policies in other states, to write homeowners' coverage in Florida, unless an affiliate writes homeowners insurance in Florida.
- Required the Financial Services Commission to develop by rule a uniform mitigation verification inspection form that must be used by all insurers to factor discounts for wind insurance.
- Required the Financial Services Commission to develop a uniform home grading scale to grade a home's ability to withstand the wind-load from a hurricane.
- Eliminated the "Panhandle Exemption" to the Florida building code.
- Authorized the Office to waive or lower the deposit requirement for reinsurers licensed in other countries, based on criteria related to the financial strength of the insurer and the quality of the regulatory jurisdiction.
- Required property insurers to provide coverage for catastrophic ground cover collapse (sinkholes).
- Allowed an insurer writing only manufactured housing residential property insurance to qualify for a surplus note of up to \$7 million, if the insurer's surplus, new capital, and the surplus note total at least \$14 million.
- Reenacted and revised the Florida Motor Vehicle No-Fault Law, effective January 1, 2008. All motor vehicle owners were required to obtain personal injury protection (PIP) coverage by that date; and insurers were required to add PIP coverage to motor vehicle insurance policies in force on that date.
- An insurer that fails to pay valid PIP claims, with such frequency that it indicates a general business practice, violates the unfair and deceptive practice pursuant to the Insurance Code, and is subject to a penalty pursuant to s. 626.9521, F.S.
- Changed the frequency of insurance examinations from 3 to 5 years; and investment specialists and information technology specialists were added to the eligible list of contract examiner services.
- Deleted the law that required the insurer and the Office to agree to terms of examination.
- Provided that rates of independent examiners must be consistent with rates charged by their firms in similar professions, such as examinations by certified public accountants.

Life & Health Insurance Reform - 2007

The 2007 Florida Legislature also enacted other pieces of legislation, directly related to life and health insurance issues that will have a profound effect on consumers and Florida's insurance market:

- Required the Financial Services Commission to adopt rules to protect members of the United States Armed Forces from dishonest and predatory sales practices by insurers and agents offering life insurance products.
- Expanded the right of a subscriber covered under a HMO contract, who is a resident of a continuing care facility or a retirement facility, to be referred to that facility's skilled nursing unit or assisted living facility.

Technology Initiatives

Property and Casualty Rate Data Collection and Management System (PCRDCMS)

The Office has the most comprehensive electronic insurance rate and policy submission system in the nation. Called I-File, it enables auto and homeowners (personal lines) insurers to submit their products to the Office for review and approval with tremendous speed and efficiency.

The I-File system is an online conduit that allows incoming filings to link with the older, "back-end" electronic system known as the Rate Collection System. The outdated system was not integrated with the Office's more advanced technology systems. In addition to helping insurers, the new system also now enables consumers to access competitive insurance product information. Accordingly, the development and implementation of a state-of-the-art rate data collection and management system allows consumers to analyze and compare rates of insurers, thus enabling them to make well-informed decisions, using the most up-to-date information available to the Office.

Unlike the outdated rate collection system, the PCRDCMS also has the capability to process commercial property insurance rate filings. This assists the ultimate stakeholder in this market - Florida business owners -- who must make informed decisions about business insurance policies in Florida's multibillion commercial insurance market.

Florida's National Leadership Role

The National Association of Insurance Commissioners (NAIC)

The National Association of Insurance Commissioners (NAIC) is the organization of insurance regulators from the 50 states, the District of Columbia and the five U.S. territories. The NAIC provides a forum for the development of uniform insurance regulatory policy, when uniformity is appropriate.

State insurance regulators created the NAIC in 1871 to address the need to coordinate regulation of multi-state insurers. The first major step in that process was the development of uniform financial reporting by insurance companies.

Since then, new legislative concepts, new levels of expertise in data collection and delivery, and a commitment to even greater technological capability have moved the NAIC forward into its role as a multidimensional, regulatory support organization.

With offices in Kansas City, Missouri, New York and Washington, D.C., the NAIC staff provide invaluable support and information to insurance regulators, companies and consumers.

The mission of the NAIC is to assist state insurance regulators, individually and collectively, in serving the public interest and achieving insurance regulatory goals in a responsive, efficient and cost effective manner, consistent with the wishes of its members.

Florida and the NAIC

Florida has exercised leadership within the NAIC by serving as Chair or Vice Chair of significant standing committees and continues to be actively involved in several key committees of the NAIC.

Chair

Southeastern Zone, Executive Committee
Property and Casualty Insurance (C) Committee
Catastrophe Insurance (C) Working Group
Disaster Reporting (E) Working Group
Property and Casualty Line of Business (E) Subgroup
Receivership Technology and Administration (E) Working Group

Vice-Chair

Speed to Market (EX) Task Force

Member

Military Sales (EX) Working Group
Principles-Based Reserving (EX) Working Group
Broker Activities (EX) Task Force
Climate Change and Global Warming (EX) Task Force
Government Relations Leadership Council (EX) Task Force
Interstate Compact National Standards (EX) Working Group
Operational Efficiencies (EX) Working Group
Personal Lines Market Regulatory Framework (EX) Working Group
Internal Administration (EX1) Subcommittee
Life Insurance and Annuities (A) Committee
Health Insurance and Managed Care (B) Committee
Regulatory Framework (B) Task Force
ERISA (B) Subgroup
Senior Issues (B) Task Force
Advisory Organization Examination Protocol (C) Working Group
New Madrid Earthquake (C) Subgroup
Terrorism Insurance Implementation (C) Working Group
Title Insurance Issues (C) Working Group
Statistical Information (C) Task Force
Surplus Lines (C) Task Force
Surplus Lines Financial Analysis (C) Working Group
Workers' Compensation (C) Task Force
NAIC/IAIABC Joint (C) Working Group
Professional Employer Organizations Model Law (C) Working Group
Complaint Handling and Reporting Standards (D) Subgroup
Market Analysis (D) Working Group
Market Analysis Priorities (D) Working Group
Market Conduct Annual Statement (D) Working Group
Market Regulation Handbook (D) Working Group
Producer Licensing (D) Working Group
Continuing Education (D) Subgroup
Independent Adjuster Licensing Model Act (D) Subgroup
Antifraud (D) Task Force
Antifraud Training and Seminar (D) Working Group
Information Sharing and Technology (D) Working Group
Antifraud Liaison (D) Working Group
Federal and International Enforcement Coordination (D) Working Group
Producer, Company, Unauthorized Entities and Unlawful Activity (D) Working Group
NAIC/NASAA Enforcement Coordination (D) Working Group

Financial Condition (E) Committee
Financial Analysis (E) Working Group
Hybrid Risk-Based Capital (E) Working Group
International Solvency and Accounting (E) Working Group
National Treatment and Coordination (E) Working Group
Issues (E) Subgroup
Accounting Practices and Procedures (E) Task Force
Blanks (E) Working Group
Property and Casualty Reinsurance (E) Study Group
Capital Adequacy (E) Task Force
Examination Oversight (E) Task Force
Financial Analysis Research and Development (E) Working Group
Receivership and Insolvency (E) Task Force
Receiver's Handbook (E) Working Group
Receivership Model Act Revision (E) Working Group
Reinsurance (E) Task Force
Risk Retention (E) Task Force
Financial Regulation Standards and Accreditation (F) Committee
International Regulatory Cooperation (G) Working Group
Information Resources Management (H) Committee
Information Systems (H) Task Force
Strategic Systems Planning (H) Working Group
XML-Web Services (H) Working Group
Life and Health Actuarial Task Force
Accident and Health Working Group
NAIC/Consumer Liaison Committee
SERFF Board of Directors

National Conference of Insurance Legislators (NCOIL)

The National Conference of Insurance Legislators (NCOIL) is an organization of state legislators whose main area of public policy concern is insurance legislation and regulation. Many legislators active in NCOIL either chair or are members of the committees responsible for insurance legislation in their respective state houses across the country.

NCOIL's primary goals are to:

- Educate state legislators on current and perennial insurance issues;
- Help state legislators from different states interface effectively with each other;
- Improve the quality of insurance regulation;
- Assert the prerogative of legislators in making state policy when it comes to insurance; and
- Speak on Congressional initiatives that attempt to encroach upon state primacy in overseeing insurance.

Florida and NCOIL

Office staff participates in and attends NCOIL committee meetings, special subcommittee meetings, roundtable discussions, and general sessions.

Business Units of the Office of Insurance Regulation

All business units and functions within the Office of Insurance Regulation are divided into one of two program areas also known as budget entities: Executive Direction and Support and Compliance and Enforcement.

Executive Direction and Support provides overall direction in carrying out the Office's statutory and administrative responsibilities. Executive Direction and Support includes the Commissioner's Office, Office of the General Counsel/Legal Services and the Office of the Inspector General.

The remaining areas of the Office fall under the Compliance and Enforcement program area. This service protects the public through regulatory oversight of company solvency, policy forms and rates and market investigations performance.

Office of the Commissioner

Commissioner of Insurance Regulation

The Commissioner of Florida's Office of Insurance Regulation provides the Office's policy and executive leadership. The Commissioner is the agency head for purposes of final agency action for all areas within the regulatory authority delegated to the Office in Florida Statutes.

The Commissioner serves as a member of the NAIC. Participation at the NAIC affords the Office the opportunity to take part in resolving major insurance issues and contribute to the development of national policies.

Office of Chief Economist

Reporting directly to the Commissioner, the Office of Chief Economist is charged with the responsibility to research the economic impact associated with emerging regulatory issues, to produce the annual Workers' Compensation and Medical Malpractice Market Reports, and to provide the Office with the ability to produce complex data-driven analyses of the Florida insurance markets.

Office of Inspector General

The Office of Inspector General is designed to assist the Commissioner of Insurance Regulation and other Office managers to successfully execute agency programs, functions and activities.

Since its inception, in October 2003, the Office of Inspector General has successfully developed and implemented the charter, programs, policies and procedures that are required to support the mission of an Inspector General.

The Office of Inspector General:

- Provides investigation services, internal audits, and internal management reviews in accordance with professional standards and, where applicable, federal and state laws and rules;
- Provides business consultation services and technical consultation services;
- Provides assessments of the effectiveness of management functions; and
- Promotes the integrity, economy, efficiency, effectiveness and cost-effectiveness of the Office's operations and administration.

The Office of Inspector General recently underwent a Quality Assurance Review that was performed by the state's Auditor General. The result of the review was a "no findings" report - i.e., the Office of Inspector General has met or exceeded the review criteria utilized by the state's Auditor General.

Legal Services

Office of General Counsel

The Office of General Counsel and Legal Services provides legal counsel to the Commissioner of Insurance Regulation, represents the Office in judicial, administrative and rule-making proceedings, provides legal assistance, coordination and oversight to the Market Investigations Business Unit.

The Legal Services Unit is organized into two principal legal sections:

Regulatory Actions Section

- Provides legal counsel to the Commissioner and staff on all matters related to the regulation of insurers.
- Responds to requests for legal opinions from inside and outside the Office.
- Advises the Commissioner and Office staff on a daily basis on all legal matters.
- Assists in the development and analysis of new legislation and rules.

- Assists Office staff in the preparation of complex contracts and agreements concerning financial and market conduct examinations of insurers.
- Reviews and provides analysis of the legal sufficiency of admissions applications and other company documents.
- Provides assistance to the Legislative Affairs Office in the development of and interpretation of proposed legislation.

Litigation Section

- Handles all litigation, including judicial proceedings, in state and federal courts, administrative proceedings before the Division of Administrative Hearings, and appeals before the Florida Supreme Court and District Courts of this State as well as cases from the Subscriber Assistance Panel (HMO appeals) referred to the Office by the Agency for Health Care Administration.
- Responds to public information requests and handles related litigation, including injunction hearings on alleged trade secret documents.
- Provides advice and litigation support in personnel matters and for challenges to Office rules.
- Provides advice as requested regarding the Office's review of insurers' annual rate filings required by the Insurance Code, including assistance with public rate hearings and defending Office actions regarding those filings if challenged.

Office of the Chief of Staff

Chief of Staff

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

The Office of Chief of Staff is responsible for the coordination and completion of a series of required executive actions, including:

- Submitting the Office's annual legislative budget requests;
- Serving as the chair of the Technology Steering Committee, which conducts bi-weekly meetings to identify, prioritize and oversee system technology plans and projects;
- Coordinating and approving Office personnel actions;
- Serving as the agency's safety coordinator;
- Serving as the agency's disaster coordinator;
- Serving as the agency's personnel and purchasing liaison contact for matters involving the Department of Financial Services; and
- Coordinating informational memoranda releases.

The Chief of Staff directly supervises the Deputy Chief of Staff, the Communications Office, Government Relations Office, NAIC activities and the budget, contracts and personnel managers of the Office.

Communications Office

The Communications Office represents the Office to the news media of Florida. The Communications and Public Information Office serves as the primary contact with news media and the significant responsibilities of the Communications Office include:

- Researching, writing, editing and distributing Office press releases;
- Coordinating interviews with news media and the commissioner and senior management;
- Responding to public or media requests for information;

- Continuously updating the Office's Web site content; and
- Coordinating internal communications to assure the media and interested parties have access to the most current information and expertise available to better understand complex insurance regulatory issues and actions.

Government Relations Office

The Government Relations Office consists of a Cabinet Affairs Office and Legislative Affairs Office and is responsible for the development, coordination, and communication of legislative priorities and rulemaking.

The Legislative and Cabinet Affairs Offices are responsible for establishing and maintaining contacts on legislative matters within the Executive Office of the Governor, the Florida Legislature, and other local, state, and federal entities. Among its responsibilities:

- Response and communication to legislative members and staff matters affecting policy and administration of Office insurance programs and activities.
- General oversight of legislative activities involving Office business units.
- Administration of pre-legislative activity that includes:
 - Coordination of interim meetings with legislators;
 - Coordination of interim legislative projects;
 - Gathering, where appropriate, input from industry representatives and other interested parties related to potential legislative initiatives;
 - Coordination of drafts for proposed bills and bill amendments;
 - Solicitation of legislative sponsorship for regulatory initiatives; and
 - Providing briefing materials for Financial Services Commission/Legislative Directors of interested or affected executive and Cabinet agencies.
- Representation of the Office during Legislative Session that includes:
 - Meeting with and providing information to legislators on matters that affect the regulation of the insurance industry.
 - Managing legislative calendars and required committee appearances.
 - Monitoring and prioritizing of legislation affecting the Office.
 - Coordinating bill analyses provided to legislative members and staff.
 - Appearing before legislative committees, as required.
 - Coordinating responses to legislative information requests.
- Coordination of post-session activities that include:
 - Publication/distribution of post-session legislative summaries and reports.
 - Implementation of policies, procedures and programs that assure the accurate and timely implementation of legislation.
 - Management of Office responses to constituent requests from legislative offices and committee staff.
 - Management of the Office's internal program to assure timely implementation of legislative mandates; to assure appropriate rules are developed and implemented; and ensure that the impact of new legislation is communicated effectively within the Office and its regulated entities.

The primary role of the Cabinet Affairs Office is to facilitate communication and respond to matters affecting Office oversight by the Financial Services Commission. The Cabinet Liaison works with and is an active part of the Governmental Relations Office. Unique responsibility assigned to Cabinet Affairs includes:

- Interaction with the Financial Services Commission -- providing information regarding proposed rules, board recommendations, legislation and other matters affecting the Office.
- Coordination and presentation to Cabinet Aide briefings on matters affecting the Office.
- Coordination of appointments and recommendations for boards and commissions.

Deputy Chief of Staff - Business Development/Company Admissions Unit

The Deputy Chief of Staff directly supervises and provides direction and support to the business development, market research and technology units. The Deputy Chief of Staff supports the Chief of Staff with personnel and budgetary matters.

The Deputy Chief of Staff directly supervises the Cabinet liaison as well as the market research and technology managers.

Business Development/Company Admissions

The Company Admissions Unit is responsible for the receipt and initial review of all company applications for the sale of insurance and insurance-related products regulated by the Office. The section also coordinates background and fingerprint investigations of the Officers and Directors of the companies seeking a license to operate in Florida's insurance market.

Unit Stats

In FY 2007-2008, the Office processed (meaning approved or disapproved) 311 company applications. They received and reviewed a total of 534 company applications. These were approved, disapproved, deemed incomplete or withdrawn in an average of 46 days. The applications section also completed 886 investigations of Officers and Directors in an average of 58 days.

In 2007, the Office licensed 32 new companies. These include property and casualty insurers, title insurers, life and health insurers, and premium finance companies.

Market Research & Technology Unit

The primary purpose of the Market Research Unit is to ensure efficiency and transparency in the collection, validation, analysis and subsequent republication of data, information and resource materials relating to the oversight and development of Florida's insurance markets for the benefit of the state's insurance consumers.

Data requested by the Legislature for reports or ad hoc requests is typically pulled by this Unit.

Insurance Regulation

Office of Deputy Commissioner, Property and Casualty Insurers

The Deputy Commissioner of Insurance Regulation of Property and Casualty Insurers provides direction and support for the business units regulating statutory compliance and monitoring of property and casualty industry markets. In addition, the Deputy Commissioner handles residual market issues including Citizens Property Insurance Corporation, Florida Hurricane Catastrophe Fund assessments, certain data calls, boards and committees.

The Deputy Commissioner for Property and Casualty Insurance provides leadership, administrative direction, and policy advice to the regulatory business units; manages fiscal resources and personnel; and advises the Commissioner and the Legislature on policies relating to the regulation of insurance.

Business Units

The Deputy Commissioner directly supervises the Property and Casualty Product Review and Property and Casualty Financial Oversight business units.

Business Unit Directors

Oversee the daily regulatory activity of the unit and manage the personnel and budget matters affecting the unit. The Director is also charged with the

responsibility to manage the development and implementation of legislation, and to represent the Office in local, state, and national forums.

Property and Casualty Product Review

Property and Casualty Product Review is responsible for the review and approval of policy forms, policy rates, policy rules and underwriting guidelines for property and casualty insurance products marketed in this state.

The unit must comply with specific statutory timelines for the review of each type of filing received. The statutory timelines range from 15 days for certain types of recoupment filings to 90 days for certain types of rate filings.

Property and Casualty Product Review is organized into two principal regulatory sections:

Rates Unit

- Responsible for conducting a timely review of each rate or rule filing submitted to ensure filings comply with the actuarial guidelines specified in law and rule; and,
- Responsible for the oversight and compliance requirements for the reporting of excess profits of private passenger automobile and workers' compensation insurance.

Forms Unit

- Responsible for conducting a timely review of each form filing submitted to ensure filings comply with the requirements specified in law and rule.

Unit Stats

In 2007, the Unit processed a total of 11,332 filings.

In addition to the regular legislative season, there were multiple special sessions in 2007. With the passage of House Bill 1A in January and Senate Bill 2498 in May, the Property and Casualty Product Review Unit was tasked with facilitating many parts of these bills. The unit was also instrumental in assisting in the creation of a new, online application that replaced the out-dated rate collection management system.

Property and Casualty Financial Oversight

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

The unit is also responsible for the review of material changes of ownership of insurers domiciled in Florida. The unit conducts actuarial reviews to assure companies maintain adequate reserves and performs field examinations and analyses of financial statements and reports. The unit conducts desk reviews, on-site financial examinations and targeted reviews in the event there are changes or potential changes to a company's financial condition.

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

Property and Casualty Financial Oversight is organized into four principal sections:

Actuarial Section

- Responsible for assisting the analysis and examination units on actuarial related items for all property and casualty insurers. The actuarial analysis and examinations are performed both at the Office, as well as on-site at the offices of the regulated entity.
- Participates with the review of actuarial related items in regards to applications for new domestic entities.

Applications Section

- Reviews applications for material changes in ownership of insurers as well as applications for new insurers requesting to conduct or expand business in Florida.

Examinations Section

- Responsible for periodic on-site financial examinations, including NAIC coordinated, multi-state exams of larger entities.

Analysis Section

- Responsible for the receipt and review of financial statements, submitted by insurers at least four times per year, holding company registration statements, and other requested documents related to the financial solvency of a regulated insurer.

Unit Stats

In 2007, the unit completed 3,938 financial reviews and completed 73 financial examinations. As of December 31, 2007, there were 1,418 licensed/regulated entities, with 26 newly-licensed companies. The unit assisted with the review of 13 companies who were granted State Board of Administration Capital Build-up funds. The unit also was involved in the intensive review of reinsurance contracts of all of Florida's domestic homeowner writers.

Office of Deputy Commissioner, Life and Health Insurers / Specialty Insurers

The Deputy Commissioner of Insurance Regulation of Life and Health/Specialty Insurers provides direction and support for the business units regulating statutory compliance and monitoring of life and health and specialty industry markets.

The Deputy Commissioner for Life and Health and Specialty Insurers provides leadership, administrative direction, and policy advice to the regulatory business units; manages fiscal resources and personnel; and advises the Commissioner and the Legislature on policies relating to the regulation of insurance.

Business Units

The Deputy Commissioner directly supervises the Life and Health Product Review, Life and Health Financial Oversight, and Specialty Product Administration business units.

Business Unit Directors

Oversee the daily regulatory activity of the unit and manages the personnel and budget matters affecting the unit. The Directors are also charged with the responsibility to manage the development and implementation of legislation, and to represent the Office, the Commissioner or the Deputy in local, state, and national forums.

Life and Health Product Review

Life and Health Product Review is responsible for the review and approval of policy form and rate filings received from life and health insurance companies, health maintenance organizations, discount medical plans, and related entities and products.

Health insurance includes, but is not limited to, 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. Health Maintenance Organizations, Prepaid Health Clinics, Continuing Care Retirement Community plans, Health Flex plans, Prepaid Limited Health plans, and Discount Medical Plan filings are included in the health category. The unit is also responsible for the actuarial review of individual health insurance rates and rates for groups under 51, to ensure premiums are reasonable in relation to benefits as required by law.

Life insurance includes: term life, whole life, universal life, variable life, as well as fixed and variable annuities, credit life, credit disability and viatical filings are also included in the life category.

The business unit receives policy and rate filings from over 900 carriers licensed to sell life and health products, including companies that are active in the Florida small group market.

Life and Health Product Review is organized into two principal regulatory sections:

Rates Unit

- Performs actuarial reviews of rate filings to ensure compliance; and
- Makes actuarial recommendations regarding approval or disapproval of each rate filing submitted.

Forms Unit

- Responsible for enforcing compliance with statutes and rules governing insurance policy contract forms, applications, endorsements or other forms associated life and health insurance products.

Unit Stats

During calendar year 2007, this unit reviewed 7,829 form and rate filings.

Life and Health Financial Oversight

Life and Health Financial Oversight monitors the financial solvency of life and health insurers and managed care health entities licensed to do business in the State of Florida.

The unit is responsible for the review and approval of material changes of ownership of insurers or managed care health entities domiciled in Florida. The unit also administers the admissions process for new life and health entities as well as those proposing to expand into additional lines of business.

Entities subject to the unit's regulatory oversight include Life and Health insurers, fraternal benefit societies, health maintenance organizations, pre-paid limited health service organizations, pre-paid health clinics, multiple employer welfare arrangements, fiscal intermediary service organizations, discount medical plan organizations, as well as Healthflex entities that are either licensed, authorized or otherwise approved to operate in the State of Florida.

The unit conducts actuarial reviews to ensure companies maintain adequate reserves and performs field examinations and analyses of financial statements and reports. The unit conducts desk reviews, on-site financial examinations and targeted reviews in the event there are changes or potential changes to a company's financial condition.

As part of the Office's involvement with the NAIC, the financial surveillance areas participate in the Financial Regulation Standards and Accreditation Program. The objective of the accreditation program is to provide consistent solvency regulation of multi-state insurance companies with an emphasis on developing solvency laws and regulatory

standards, effective and efficient financial analysis and examination processes, and appropriate organizational and personnel practices.

Life and Health Financial Oversight is organized into four principal sections:

Life and Health Insurer Financial Analysis Unit

- Responsible for monitoring the financial condition of all authorized life and health insurers and fraternal benefit societies;
- Performs financial monitoring via the review of periodically filed financial statements to ensure continued compliance with applicable financial statutes and rules as well as to identify signs of financial deterioration;
- Responsible for reviewing applications for new domestic insurer certificates of authority, foreign insurer certificates of authority, requests to add lines-of-business, and reorganization, merger and acquisition filings.

Managed Care Financial Analysis Unit

- Responsible for monitoring the financial condition of all health maintenance organizations, pre-paid limited health service organizations, pre-paid health clinics, multiple employer welfare arrangements, fiscal intermediary service organizations as well as Healthflex entities;
- Performs financial monitoring via the review of periodically filed financial statements to ensure continued compliance with all applicable financial statutes and rules as well as to identify signs of deteriorating financial condition; and
- Responsible for reviewing applications for new domestic entities, reorganizations, mergers and acquisitions.

Actuarial Analysis Unit

- Responsible for assisting the analysis and examination units on actuarial related items for all life and health insurers, health maintenance organizations, pre-paid limited health service organizations, pre-paid health clinics, multiple employer welfare arrangements, as well as Healthflex entities;
- Conducts actuarial analysis and examinations both at the Office and on-site at the offices of the regulated entity; and
- Participates with the review of actuarial related items regarding applications for new domestic entities.

Examination Unit

- Responsible for periodic on-site financial examinations.

Unit Stats

In 2007, this Unit completed 26 financial exams and 4,382 financial statements. As of December 31, 2007 there were 849 licensed or otherwise regulated Life and Health entities.

Specialty Product Administration

Specialty Product Administration provides regulatory oversight of, and is responsible for, a variety of insurance-related industries, including insurance administrators, continuing care retirement communities, motor vehicle service agreement companies, home warranty associations, service warranty associations, service warranty manufacturers, premium finance companies, donor annuities, legal expense insurance corporations, viatical settlement providers, and life expectancy providers.

The primary responsibilities of the unit are to license, examine, and monitor the solvency and market conduct of regulated entities and to protect policyholders from insolvency risks and unethical business practices.

The unit reviews the financial statement filings of the specified specialty insurers licensed to operate in Florida. The unit conducts periodic on-site examinations to verify the quality

of assets, adequacy of stated liabilities, general operating results, and market conduct of the regulated entity.

Specialty Product Administration is organized into four principal sections:

Continuing Care Retirement Communities (CCRCs) and Donor Annuities Section

- Reviews CCRC applications for certificates of authority and acquisition;
- Regulates authorized CCRCs for statutory compliance and monitors solvency;
- Reviews Donor Annuity applications for registration;
- Regulates Donor Annuity entities for statutory compliance; and
- Investigates unauthorized entities.

Viatical Settlement Section

- Regulates Viatical Settlement Providers and Life Expectancy Providers;
- Reviews Viatical Settlement Provider applications for licensure and acquisition;
- Reviews Life Expectancy Providers applications for registration;
- Regulates Viatical Settlement Provider and Life Expectancy Providers for statutory compliance;
- Participates in pre-licensing examinations of applicants;
- Participates in field and target examinations of licensees; and
- Investigates unauthorized entities.

Warranties and Financial Services Section

- Reviews applications for licensure, certificates of authority and acquisition;
- Examines for statutory compliance; and,
- Regulates and monitors company solvency for the following license types:
 - Insurance Administrators;
 - Premium Finance Companies;
 - Motor Vehicle Service Agreement Companies;
 - Service Warranty Associations;
 - Service Warranty Manufacturers;
 - Home Warranty Associations; and
 - Legal Expense Insurance Corporations.

Field Examination Section

- Performs on-site financial and market conduct examinations of companies regulated by the unit - the section performed 107 examinations in 2007; and
- Performs target examinations and investigations, on an as-needed basis.

Unit Stats

In 2007, the Unit conducted 107 on-site field examinations and 1,849 in-house financial statement reviews and analyses. As of December 31, 2007, there were 1,438 licensed or regulated entities.

Market Investigations

Market Investigations is the enforcement and compliance unit for the Office. It monitors the activities of authorized Life and Health and Property and Casualty insurers within the Florida insurance marketplace to assure proper compliance with the Florida Insurance Code.

When adverse business practices are identified relative to specific companies, markets or insurance products, companies are reviewed for compliance through a multitude of possible regulatory responses. Responses could include contacting the insurers for a response to the identified issue, desk investigations or on-site field examinations.

Over the last few years, Market Investigations has incorporated a targeted approach to market conduct reviews. Rather than only conducting reviews on a statutorily required,

routine basis, industry problems are identified through market analysis by trending patterns and practices of consumer complaints, financial data and other data available through market and environmental sources.

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

Market Investigations also investigates and initiates regulatory enforcement actions against unauthorized entities that illegally transact insurance business in Florida or with Florida consumers.

The Market Investigations unit participates with other states in NAIC multi-state reviews. Multi-state reviews allow regulators to work together to resolve similar problems and address issues through uniformity and collaborative actions that may affect consumers in numerous states.

Business Unit Organization

Market Investigations is organized into different sections:

- Property and Casualty
- Life and Health/Managed Care
- Unauthorized Entities

The fundamental charge of these sections is to assure compliance with governing statutes and rules and to monitor how the industry interacts with the citizens of Florida. Market Investigations has the authority to assess administrative penalties, direct corrective action and restitution, and mandate conduct that protects the insurance consumer from unlawful or harmful business practices.

Market Analysis

The primary responsibility of this sub-unit is to analyze current and historical market and financial data and trends to determine if any anomalies exist that may indicate an unlawful or harmful business practice or pattern exists.

Unit Stats

During calendar year 2007, Market Investigations closed 280 examinations and 366 investigations. Examinations focused on discount medical plan providers, life and health insurers and property and casualty insurers. Findings related to discount medical plan providers included violations of using unfiled forms, failure to include required disclosures in advertisements and marketing materials and website violations. Life and health examination findings included violations by insurers of the statutes and rules established pursuant to Florida's Freedom to Travel Act. Examinations of property and casualty insurers included examining compliance with data reporting requirements with findings that some insurers failed to timely and accurately submit data.

Specific findings as to Market Investigations' examination and enforcement efforts can be found at http://www.floir.com/market_conduct/is_market_conduct_index.aspx.

Insuring Entities Created By Statute and Residual Markets

Residual market organizations are created to be an “insurer of last resort” to issue insurance policies for those risks that cannot find coverage in the admitted market or surplus lines market. These organizations include Joint Underwriting Associations (JUA’s), Health Associations, and Compensation Funds. Each organization is created pursuant to legislative intent. Certain policy contracts and rates are subject to Office approval. JUA Plans of Operation are subject to approval by the Office, with the exception of Citizens Property Insurance Corporation, where the Plan of Operation is approved by Order of the FSC.*

Citizens Property Insurance Corporation (Citizens)

Statutory Reference: s. 627.351(6), F.S.

<https://www.citizensfla.com/index.cfm>

Citizens Property Insurance Corporation was formed in 2002 to merge the then existent Florida Residential Property and Casualty Joint Underwriting Association (FRPCJUA) and the Florida Windstorm Underwriting Association (FWUA). Citizens issues personal and commercial lines property insurance for risks that cannot find coverage in the private market.

Board of Governors: s. 627.351(c)4.a., F.S.

Eight (8) individuals who are residents of this state, from different geographical areas of this state.

- The Governor, the Chief Financial Officer, the President of the Senate, and the Speaker of the House of Representatives shall each appoint two members of the board.
- At least one of the two members appointed by each appointing officer must have demonstrated expertise in insurance.
- The Chief Financial Officer shall designate one of the appointees as chair.
- All board members serve at the pleasure of the appointing officer.
- All board members, including the chair, must be appointed to serve for 3-year terms beginning annually on a date designated by the plan.
- Any board vacancy shall be filled for the unexpired term by the appointing officer.
- The Chief Financial Officer shall appoint a technical advisory group to provide information and advice to the Board of Governors in connection with the board's duties under this subsection.

Property and Casualty Joint Underwriting Association

Statutory Reference: s. 627.351(5), F.S.

Rule 69P-2.001-.002; Property and Casualty Risk Apportionment Plan, F.A.C.

(Note: this entity was assumed by Citizens Property Insurance Corporation in July 2007)

The Commercial Property and Casualty Joint Underwriting Association (PCJUA) was activated in August of 2006, pursuant to the causal conditions met pursuant to s. 627.351(5), F.S., and pursuant to Rule 69P-2.001-.002; Property and Casualty Risk Apportionment Plan, F.A.C., adopted by the FSC on October 3, 2006.

The PCJUA was activated to help provide commercial property coverage to Florida’s business community when business owners were unable to procure property insurance coverage in the private market.

The PCJUA only writes commercial non-residential property coverage. Wind and hail are the sole cause of loss covered under the initial PCJUA program. The PCJUA writes wind-only commercial non-residential property coverage in all areas of the state except areas in which Citizens Property Insurance Corporation writes wind-only policies. In its initial program, the PCJUA only provides coverage for structures of up to \$1 million maximum total insured structure value per named insured. To be eligible for PCJUA coverage, the named insured cannot own commercial non-

*Pursuant to SB 1980 (Ch 2006-12), the Plan of Operation for Citizens is subject to approval by Order of the Financial Services Commission (s. 627.351(6)(a)2).

residential structures in the State of Florida with total insured value in the aggregate greater than \$1 million, excluding properties insured by Citizens Property Insurance Corporation.

Board of Governors: s. 627.351(5)(a)11, F.S.

Thirteen (13) members, appointed by the Chief Financial Officer for two (2) year terms.

Note: The Chief Financial Officer also appoints a Risk Underwriting Committee of the PCJUA that is not a committee or subcommittee of the Board. The Risk Underwriting Committee decisions are limited to the determination of eligibility of individual risks for coverage. The Committee consists of three (3) members experienced in evaluating insurance risks: One (1) member is a representative of the market assistance plan created under s. 627.3515; One (1) member is selected by the insurers participating in the Joint Underwriting Association; and One (1) member is named by the Chief Financial Officer.

Florida Automobile Joint Underwriting Association (FAJUA)

Statutory Reference: s. 627.311(3) and 627.351(1), F.S.

<https://www.aipso.com/fl>

The FAJUA was created in 1973 to provide automobile insurance to qualified applicants unable to procure coverage in the private market.

Board Members: s. 627.311(3)(e), F.S.

Eleven (11) Members, serving two (2) year terms:

- Five (5) members of the board must be appointed by the Chief Financial Officer.
- Six (6) members of the board must be appointed by the participating insurers, two of whom must be from the insurance agents' associations.

Florida Workers' Compensation Joint Underwriting Association (FWCJUA)

Statutory Reference: s. 627.311(5), F.S.

<http://www.fwcjua.com>

The Workers' Compensation Joint Underwriting Association (WCJUA) was established in 1994 to provide workers' compensation and employer's liability insurance to applicants who are required by law to have coverage but who are unable to obtain a policy in the private market.

Board of Governors: s. 627.311(5)(b), F.S.

Nine (9) members serving 4-year terms:

- Three (3) members appointed by the FSC.
 - Each member appointed by the Commission shall serve at the pleasure of the Commission;
- Two (2) of the 20 domestic insurers, as defined in s. 624.06(1), F.S., having the largest voluntary direct premiums written in this state for workers' compensation and employers' liability insurance, which shall be elected by those 20 domestic insurers;
- Two (2) of the 20 foreign insurers as defined in s. 624.06(2), F.S., having the largest voluntary direct premiums written in this state for workers' compensation and employer's liability insurance, which shall be elected by those 20 foreign insurers;
- One person (1) appointed by the largest property and casualty insurance agents' association in this state; and
- The consumer advocate appointed under s. 627.0613, F.S., or the Consumer Advocate's designee.

Note: Pursuant to s. 627.311(5)(d)3.f., F.S., if the FWCJUA plan does not have a sufficient cash basis to meet three (3) months of projected cash needs for sub-plan D, the board may request a transfer of funds from the Workers' Compensation Trust Fund to the plan. A

request for transfer is to be verified by the Office and approved by the Legislative Budget Commission. This contingency reserve provision expires on July 1, 2007.

Florida Medical Malpractice Joint Underwriting Association (FMMJUA)

Statutory Reference: s. 627.351(4), F.S.

<https://www.prod.fmmjua.com/fmmjua/index.jsp>

The FMMJUA was established in 1975 to afford health care providers coverage for claims arising out of a failure to render, or the rendering of, medical care or services. The policies offered are both assessable and participating.

Board of Directors: s. 627.351(4)(c), F.S.

Nine (9) members serving four (4)-year terms; one (1) of whom elected as Chair:

- Five (5) representatives selected by the Chief Financial Officer:
- One (1) attorney to be named by The Florida Bar,
- One (1) physician to be named by the Florida Medical Association,
- One (1) dentist to be named by the Florida Dental Association, and
- One (1) hospital representative to be named by the Florida Hospital Association.

Other Entities Created By Statute

In addition to residual market organizations, the Office has a regulatory relationship with other insuring entities created by Florida law. Those organizations:

Florida Surplus Lines Service Office (FSLSO)

Statutory Reference: Section 626.921, F.S.

<http://www.fslso.com>

The Florida Surplus Lines Service Office (FSLSO) was formed in 1997 to create a self-regulating, nonprofit association to promote and monitor surplus lines insurance. Surplus lines insurance is insurance for high-risk policies that companies in the private or admitted market will not cover (e.g., covering the insurance risk for a nuclear power plant or the many commercial properties along Florida's coastline). A familiar surplus lines company is Lloyd's of London. Surplus lines companies are not subject to the same regulations as companies in the admitted or private market, but must report policy information electronically to the FSLSO. The goal of the FSLSO is to promote a stable, efficient and financially viable surplus lines market in Florida.

Board of Governors: s. 626.921(4), F.S.

Nine (9) members, serving 3-year terms:

- Eight (8) members appointed by the Department of Financial Services
- The Insurance Consumer Advocate

Note: Pursuant to the provision in s. 627.921(3)(e), F.S., the FSLSO submits its annual budget for the operation of the service office to the Office for review and approval.

Florida Birth-Related Neurological Injury Compensation Association (NICA)

Statutory Reference: s. 766.301-766.316, F.S.

<http://www.nica.com/>

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

Board of Directors: s. 766.315, F.S.

Five (5) members appointed by the Chief Financial Officer; for staggered terms of three (3) years

Note: Pursuant to the provision in s. 766.314(7)(a), F.S., the Office is to conduct an actuarial valuation of the assets and liabilities of the plan no less frequently than biennially.

Florida Patients' Compensation Fund (FPCF)

Statutory Reference: s. 766.105, F.S.

(No Website Available)

The FPCF was created in 1975 as a fund to be utilized by health care providers to pay that portion of any liability claim for medical malpractice or property damage sustained by any patient of a member hospital. The FPCF has issued no new policies since June 3, 1983, and remains in existence for the sole purpose of managing claims pay-outs from claims incurred by its participating members prior to June 3, 1983.

Board of Directors: s. 766.105 (3)(b), F.S.

Eleven (11) members, serving four (4) year terms:

- Seven (7) members appointed by the Chief Financial Officer;
- One (1) attorney appointed by The Florida Bar;
- One (1) representative of physicians appointed by the Florida Medical Association; and
- Two (2) representatives of hospitals appointed by the Florida Hospital Association.

Florida Comprehensive Health Association (FCHA)

Statutory Reference: s. 627.648, F.S.

(No Website Available)

The FCHA was established to provide health insurance policies for high-risk individuals that cannot find health insurance in the voluntary market. FCHA has not written any new policies since 1993. FCHA assesses health insurers annually on all premiums except Medicare and Medicaid.

Board of Directors: s. 627.64872(3), F.S.

Nine (9) members; Director of FCHA serves as Chair;

- Director or his or her designated representative, who shall serve as a member of the board and shall be its chair,
- Five (5) members appointed by the Governor
 - At least two (2) of whom shall be individuals not representative of insurers or health care providers
- One (1) member shall be appointed by the President of the Senate
- One (1) member appointed by the Speaker of the House of Representatives
- One (1) member appointed by the Chief Financial Officer.

Health Maintenance Organization Consumer Assistance Plan (HMO CAP)

Statutory Reference: s. 631.811-631.828, F.S.

(No Website Available)

The HMOCAP was established to protect the subscribers of HMOs, subject to certain limitations, against the failure of an HMO to perform its contractual obligations due to its insolvency.

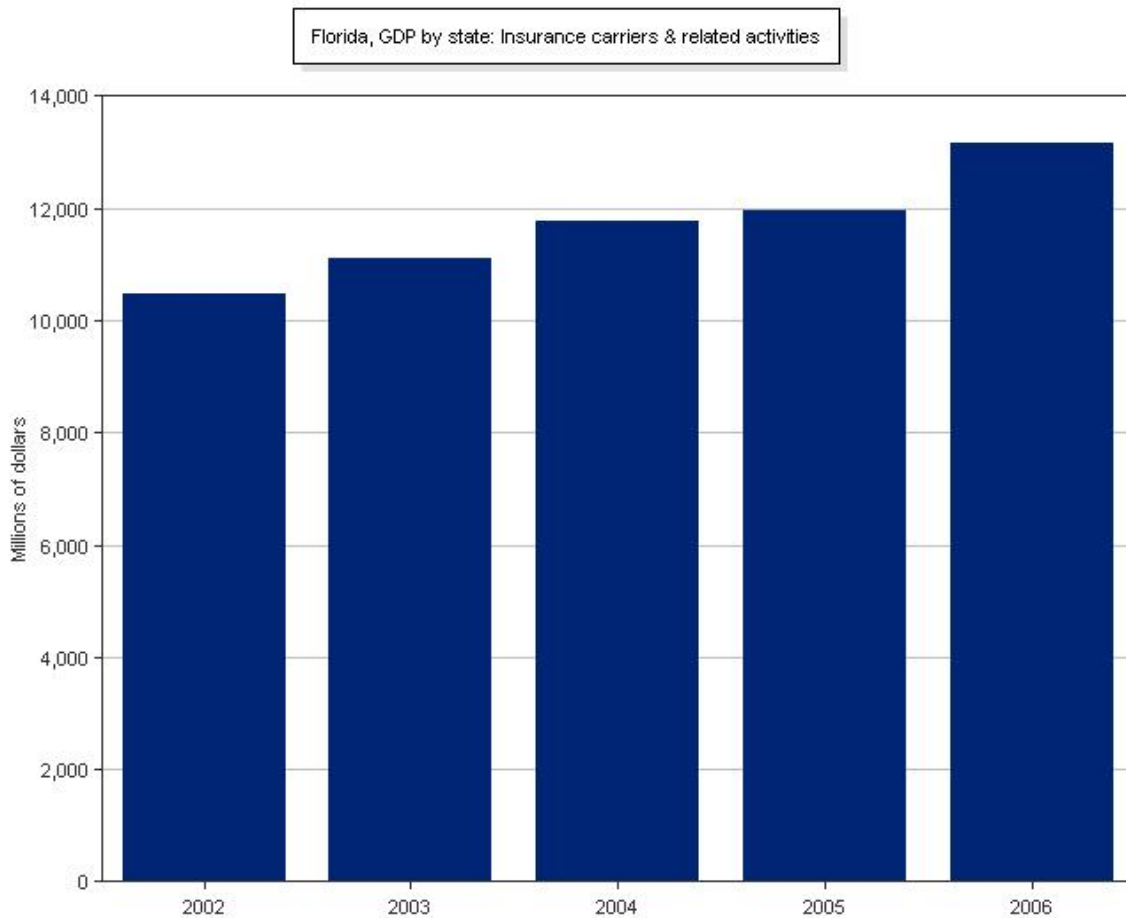
Board of Directors: s. 631.816, F.S.

Not less than five (5) nor more than nine (9) members approved and appointed by the Department of Financial Services among persons recommended by member HMOs.

Note: Pursuant to s. 631.823, F.S., the HMO CAP plan is subject to examination and regulation by the Office and must submit an annual financial report to the Office for review.

An Analysis of the Impact of the Insurance Industry on the Economy of the State in 2007

The Florida insurance industry continues to be an important economic driver for the state's overall economy. According to data from the Bureau of Economic Analysis (BEA), in 2006 (the last year for which data are currently available) the insurance industry created \$13.2 billion of the state's \$716.5 billion gross domestic product (1.8%). As the chart below shows, the insurance industry's contribution to GDP has consistently exceeded \$10 billion since 2002.



Moreover, the Florida insurance industry continues to be a significant driver to overall state employment. The BEA estimates that in 2006 the industry accounted for 179,564 jobs. For the same year, the BEA estimated the Florida aggregate labor force at 10,520,985 jobs so that the insurance industry employment accounted for 1.7% of total state employment.

Additionally, for Fiscal Year 2007-2008 the Florida Department of Revenue collected \$714 million in insurance premium taxes. As mandated by the Legislature, the Office received approximately \$270 million or 15.3 percent of the total insurance premium taxes collected, while the remaining funds were directed to General Revenue.

Indirect Effects

In addition to the direct contribution, a well functioning insurance industry has important second order effects on a state's economic well being and development. Whether it is insurance purchased by employers

for their business and employees, property insurance to protect the citizens' most important investment, or life and health insurance, a state's economic health is inextricably tied to its insurance market.

In the area of employer purchased insurance, the legislative changes made in Florida in 2003 continued in 2007 to secure a robust market. As noted in the Office's 2007 Workers' Compensation Annual Report, rates continued to fall, reflecting declines in the losses occurred in this line of business. As well, five new insurers entered the Florida workers' compensation insurance market. In aggregate, Florida has one of the most competitive workers' compensation markets in the United States.

Property insurance is always an area of interest and concern in the Florida marketplace owing to the possibility of catastrophic hurricane losses. 2007 was no exception. Absent a comprehensive national catastrophe plan, Floridians will continue to be required to buy hurricane coverage for their properties in the private marketplace.

Following the devastating impact of the hurricane seasons of 2004 and 2005, the capital necessary to underwrite a sufficient amount of catastrophic hurricane risk in Florida was in short supply. During 2006, this shortage severely disrupted the market. In response, the Florida legislature passed Senate Bill 1980 during 2006. The bill had several important components and their implementation during 2007 had a direct impact on the market.

The legislation authorized \$250 million in matching funds to new insurers entering the market to write residential property insurance. As a result, during the latter part of 2006 and into 2007, 13 companies applied for matching funds and as a result over \$540 million of new capital was injected into the property insurance market.

As well, \$250 million was authorized to implement a program of home inspection, hurricane resistance grading, and providing mitigation grants. The idea was to increase awareness of hurricane risk among property owners, provide an objective assessment to a property owner of the hurricane resistance of their property, and to provide a loan for recommended mitigation improvements. The end result should be an improvement in the hurricane resistance of properties in the state, which should ultimately result in lower losses when a storm occurs, which should in the end lead to a softening in insurance prices.

Lastly, during 2007, responding to a continuing constriction in catastrophic reinsurance market, the Florida Legislature in House Bill 1A authorized an expansion of the Florida Hurricane Catastrophe Fund (FHCF). Additional funds, up to \$5 billion, were made available below the FHCF's mandated trigger threshold at market reflective prices through the Temporary Emergency Additional Coverage Options program (TEACO). As well, an additional \$12 billion of coverage was made available above the FHCF's mandated exhaustion point through the Temporary Increase in Coverage program (TICL). During 2007, there was little to no industry activity in the TEACO layer. In contrast, almost the entire available TICL layer was purchased by the industry. These programs are legislated to sunset in 2010.

Analysis and Summary Report of the Florida's Insurance Industry in 2008

Legislative Reforms to Address the Florida Marketplace

Despite the 2004-2005 storm cycle that featured eight named storms and nearly \$36 billion in damage, in only three short years Florida obtained relative rate stability, and a stronger property insurance marketplace.

This has been in large part due to Florida legislative reforms, supported by the Governor, that have overhauled the insurance marketplace. The 2008 Legislature passed a significant piece of property legislation --- Senate Bill 2860 sponsored by Senators Atwater and Geller titled the "Homeowners' Bill of Rights." This bill featured several important consumer protection elements including the elimination of the option for companies to appeal the Office's decision and use an arbitration panel, a continued prohibition on the "use and file" rating filing option, strengthening requirements on the use of hurricane loss projection modeling, and increasing fines for unfair trade practices.

Although this legislation featured important consumer protection provisions, the major restructuring of the Florida property insurance marketplace occurred during the special session in 2007. Among other things, it expanded the FHCF to allow insurers to obtain more inexpensive reinsurance. This was not insignificant. A

study at the time showed that in 2003 - reinsurance costs represented 8.5% of the premium dollar; by 2006, reinsurance represented 44.9% of the premium dollar. This major change not only provided more resources and stability to the Florida market, but ultimately resulted in average savings of 15% for homeowners' policies in Florida due to this reinsurance factor.

A Stronger Admitted Market

Providing additional reinsurance, combined with other reforms, have not only halted spiraling increases in homeowners' premiums in Florida, but also provided incentives for the industry to re-invest in Florida's marketplace.

By September 2007, Citizens Property Insurance Corporation - the state-sponsored insurer of last resort -- had peaked at over 1.3 million residential policies. This represented over 21% of the residential marketplace in Florida. As of December 2008, this number had dropped to 1.1 million.

Part of the reason for this success is the continued emergence of "take-out" companies - companies that agree to assume policies from Citizens. In 2008, the Office approved the take-out plans of twelve companies to remove up to 500,000 policies throughout the year. Another positive development in 2008 was a recent settlement agreement with Allstate wherein Allstate agreed to infuse \$175 million in capital to the Florida market and write 100,000 new homeowners' insurance policies. All of these were signs of a recovering market.

Citizens Property Insurance Corporation

If there could be one symbol that epitomizes a recovering property insurance market, it is the operations of Citizens Property Insurance Corporation. Not only did the Florida Legislature move to freeze Citizens' rates in 2007, but the number of policies insured by Citizens continued to decline in 2008.

The 2007 Legislature also passed several reforms aimed at improving Citizens operations. One of the more high-profile initiatives was the development of the Task Force on Citizens Property Insurance Claims Handling and Resolution. In June 2008 the Task Force issued its final report which showed some dramatic improvements in the closing of hurricane claims left over from the 2004/2005 hurricane seasons. Of the 3,330 claims still open as of June, 2007, over 96% of these claims have been closed. Of the 10,359 new and re-opened claims since June, 2007 --- over 82% of these claims were closed in 2008.

The Task Force did more than simply work to close outstanding claims. It helped Citizens expand its operational capacity by establishing an infrastructure that includes 6,000 trained and certified adjusters, six mobile emergency operations centers, and 9,000 agents throughout the state of Florida. Citizens also worked to consolidate its call centers, improve agent education and training, improve customer service, establish an Office of the Internal Auditor, and achieve other efficiencies.

Citizens also went through a leadership change in 2008 with the retirement of Citizens' Board Chairman, Bruce Douglas. While Chairman Douglas' vision and expertise in managing this organization will be missed, the new Board Chairman, James Malone, continues to pursue Citizens' goal of ensuring Citizens is a customer-focused organization.

Other Legislative Reforms

Legislative reforms in the Workers' Compensation Market, and the Medical Malpractice Market from 2002 and 2003 continued to show dividends in 2008. In August 2008, the Office approved a rate filing for the National Council on Compensation Insurance (NCCI) that reduced workers' compensation rates in Florida another 14.1 %, saving Florida's businesses an estimated \$465 million. However, in October 2008, the Florida Supreme Court released its opinion in Emma Murray v. Mariner Health Inc., in which it eliminated the statutory caps on attorney fees that were imposed as a result of the 2003 reforms and enables claimant attorneys handling workers' compensation claims to collect increased fees for their services. This decision led Commissioner McCarty to request that NCCI submit another rate filing that reflected the anticipated increased costs the Murray decision would cause. In January 2009, NCCI filed for an 8.9 percent rate increase, and the Office ultimately approved a 6.4 percent increase.

The 2008 Legislature passed two other major reforms. The first pertains to Annuities - SB 2082 sponsored by Senator Bennett which strengthened the annuities laws against the practices of twisting and churning.

This law makes insurance companies and agents more accountable for these practices which disproportionately impact Florida's elderly population.

The 2008 reform that may have the most far-reaching effect pertains to health insurance. The Governor sponsored "Cover Florida Health Access Program" plan addresses a very significant problem in our society - 3.8 billion uninsured in Florida. The plan waives several legislatively mandated benefits in an attempt to develop a more affordable policy available to Florida's uninsured. From the outset, Governor Crist gave this program the ambitious goal of developing plans that cost as little as \$150 per month.



Company Activities

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

Some information contained herein is reported on the Fiscal Year 2007-2008 (July 1, 2007 - June 30, 2008) basis.

The data contained herein do not include surplus lines carriers, Citizens Property Insurance Corporation, or risk retention groups.

FLORIDA PROPERTY AND CASUALTY INSURANCE CALENDAR YEAR EXPERIENCE - 2007 pursuant to Section 627.915(2), FS Data Reporting Form: OIR-DO-308	Fire	Homeowners multiple peril	Commercial multiple peril (non- liability portion)	Commercial multiple peril (liability portion)	Medical malpractice	Workers' compensation
	2007 Direct Premiums Written For All Writing Companies	\$607,224,512	\$6,401,535,896	\$1,051,673,453	\$648,388,414	\$462,481,035
<i>The data below is attributed to companies exceeding .5% threshold (Direct Written Premium (2007) exceeds .5% of previous years total Direct Written Premium (2006))</i>						
DIRECT PREMIUMS WRITTEN	\$583,250,441	\$5,999,991,810	\$953,172,282	\$571,401,687	\$450,240,544	\$2,692,240,452
DIRECT PREMIUMS EARNED	\$480,378,068	\$5,798,947,497	\$907,440,998	\$541,482,036	\$471,355,311	\$2,537,825,042
DIRECT LOSSES PAID	\$91,518,589	\$1,514,134,995	\$413,638,709	\$164,809,615	\$299,918,293	\$943,217,097
LOSS RESERVES FOR ALL KNOWN CLAIMS - AT BEGINNING OF YEAR	\$38,000,105	\$395,038,899	\$355,937,467	\$269,560,558	\$815,818,987	\$1,750,815,468
LOSS RESERVES FOR ALL KNOWN CLAIMS - AT END OF YEAR	\$31,601,747	\$439,061,930	\$217,082,385	\$300,457,274	\$731,275,363	\$1,705,722,652
RESERVES FOR LOSSES INCURRED BUT NOT REPORTED (IBNR) - AT BEGINNING OF YEAR	\$47,066,188	\$592,546,731	\$339,686,988	\$363,325,783	\$506,003,651	\$2,533,531,550
RESERVES FOR LOSSES INCURRED BUT NOT REPORTED (IBNR) - AT END OF YEAR	\$38,644,926	\$507,686,065	\$246,604,831	\$372,313,027	\$376,163,252	\$2,730,710,015
DIRECT LOSSES INCURRED	\$76,698,969	\$1,473,297,360	\$181,701,470	\$204,693,575	\$85,534,270	\$1,095,302,746
RATIO DIRECT LOSSES INCURRED TO PREMIUMS EARNED	15.97%	25.41%	20.02%	37.80%	18.15%	43.16%
ALLOCATED LOSS ADJUSTMENT EXPENSE - RESERVES AT BEGINNING OF YEAR	\$3,297,661	\$81,572,575	\$73,454,099	\$191,326,682	\$475,029,531	\$530,993,275
ALLOCATED LOSS ADJUSTMENT EXPENSE - RESERVES AT END OF YEAR	\$3,648,962	\$90,306,940	\$91,208,558	\$217,495,520	\$440,281,202	\$514,169,377
ALLOCATED LOSS ADJUSTMENT EXPENSE - PAID	\$4,027,924	\$78,200,444	\$28,676,382	\$47,722,331	\$123,568,718	\$173,697,807
ALLOCATED LOSS ADJUSTMENT EXPENSE - INCURRED	\$4,379,225	\$86,934,809	\$46,430,841	\$73,891,169	\$88,820,389	\$156,873,909
RATIO ALLOCATED LOSS ADJUSTMENT EXPENSE TO PREMIUMS EARNED	0.91%	1.50%	5.12%	13.65%	18.84%	6.18%
UNALLOCATED LOSS ADJUSTED EXPENSE - RESERVES AT BEGINNING OF YEAR	\$3,991,288	\$114,568,961	\$23,414,497	\$30,440,284	\$27,092,813	\$183,730,596
UNALLOCATED LOSS ADJUSTED EXPENSE - RESERVES AT END OF YEAR	\$3,171,455	\$102,911,448	\$21,059,220	\$28,896,965	\$27,105,388	\$179,069,593
UNALLOCATED LOSS ADJUSTED EXPENSE - PAID	\$6,304,252	\$209,083,302	\$17,697,422	\$14,541,289	\$16,895,538	\$107,533,024
UNALLOCATED LOSS ADJUSTED EXPENSE - INCURRED	\$5,484,419	\$197,425,789	\$15,342,145	\$12,997,970	\$16,908,113	\$102,872,021
RATIO UNALLOCATED LOSS ADJUSTED EXPENSE TO PREMIUMS EARNED	1.14%	3.40%	1.69%	2.40%	3.59%	4.05%
TOTAL LOSS ADJUSTMENT EXPENSE - INCURRED	\$9,863,644	\$284,360,598	\$61,772,986	\$86,889,139	\$105,728,502	\$259,745,930
RATIO TOTAL LOSS ADJUSTMENT EXPENSE TO PREMIUMS EARNED	2.05%	4.90%	6.81%	16.05%	22.43%	10.23%
OTHER EXPENSE - OTHER ACQUISITION EXPENSE	\$26,954,506	\$413,932,754	\$44,138,991	\$23,245,161	\$13,376,928	\$114,705,012
OTHER EXPENSE - GENERAL EXPENSE	\$27,612,416	\$202,655,839	\$45,185,435	\$27,605,309	\$47,239,759	\$201,749,551
OTHER EXPENSE - COMMISSIONS AND BROKERAGE EXPENSES	\$68,203,070	\$781,527,916	\$142,617,457	\$88,237,601	\$28,886,919	\$232,231,768
OTHER EXPENSE - TAXES, LICENSES AND FEES	\$17,133,995	\$141,343,430	\$19,779,229	\$12,377,850	\$22,915,103	\$127,906,821
TOTAL OTHER EXPENSE	\$139,903,987	\$1,539,459,939	\$251,721,112	\$151,465,921	\$112,418,709	\$676,593,152
RATIO TOTAL OTHER EXPENSE TO PREMIUMS EARNED	29.12%	26.55%	27.74%	27.97%	23.85%	26.66%
UNDERWRITING GAIN OR LOSS	\$253,911,468	\$2,501,829,600	\$412,245,430	\$98,433,401	\$167,673,830	\$506,183,214
RATIO TO UNDERWRITING GAIN OR LOSS PREMIUMS EARNED	52.86%	43.14%	45.43%	18.18%	35.57%	19.95%
POLICYHOLDER DIVIDEND	\$0	\$0	\$46,693	\$3,210	\$3,198,192	\$109,355,499
NET INVESTMENT GAIN OR LOSS AND OTHER INCOME GAIN OR LOSS	\$20,177,545	\$190,304,379	\$41,500,665	\$75,892,749	\$76,337,662	\$332,907,204
NET INCOME AFTER DIVIDENDS TO POLICYHOLDER BUT BEFORE FEDERAL INCOME TAX	\$274,089,013	\$2,692,133,979	\$453,699,402	\$174,322,940	\$240,813,300	\$729,734,919

FLORIDA PROPERTY AND CASUALTY INSURANCE CALENDAR YEAR EXPERIENCE - 2007 pursuant to Section 627.915(2), FS Data Reporting Form: OIR-DO-308	Other liability	Directors' and Officers' Liability Only (a subset of Other Liability)	Products liability	Private passenger auto no-fault (personal injury)	Other private passenger auto liability	Commercial auto no- fault (personal injury protection)	Other commercial auto liability
2007 Direct Premiums Written For All Writing Companies	\$2,077,918,570	\$247,514,221	\$140,557,576	\$2,139,191,674	\$6,347,619,027	\$70,833,925	\$1,495,954,306
The data below is attributed to companies exceeding .5% threshold (Direct Written Premium (2007) exceeds .5%)							
DIRECT PREMIUMS WRITTEN	\$1,899,914,641	\$234,445,813	\$131,354,251	\$1,963,941,593	\$5,818,146,150	\$66,870,776	\$1,353,634,952
DIRECT PREMIUMS EARNED	\$1,553,598,730	\$230,411,388	\$125,829,962	\$2,010,554,322	\$5,445,597,689	\$59,300,418	\$1,188,976,565
DIRECT LOSSES PAID	\$492,602,322	\$60,835,597	\$27,311,757	\$1,430,389,725	\$3,478,929,792	\$34,996,427	\$724,457,883
LOSS RESERVES FOR ALL KNOWN CLAIMS - AT BEGINNING OF YEAR	\$792,480,580	\$86,659,322	\$64,506,986	\$448,465,856	\$2,721,393,535	\$12,669,722	\$722,356,595
LOSS RESERVES FOR ALL KNOWN CLAIMS - AT END OF YEAR	\$826,081,425	\$96,737,525	\$78,461,103	\$385,222,300	\$2,805,751,433	\$13,123,716	\$772,544,082
RESERVES FOR LOSSES INCURRED BUT NOT REPORTED (IBNR) - AT BEGINNING OF YEAR	\$1,611,948,371	\$262,507,639	\$120,058,925	\$351,979,303	\$952,294,746	\$16,534,081	\$461,865,443
RESERVES FOR LOSSES INCURRED BUT NOT REPORTED (IBNR) - AT END OF YEAR	\$1,804,938,591	\$287,884,937	\$119,297,634	\$370,507,448	\$997,948,750	\$17,780,431	\$474,214,587
DIRECT LOSSES INCURRED	\$719,193,387	\$96,291,098	\$40,504,583	\$1,385,674,314	\$3,608,941,694	\$36,696,771	\$786,994,514
RATIO DIRECT LOSSES INCURRED TO PREMIUMS EARNED	46.29%	41.79%	32.19%	68.92%	66.27%	61.88%	66.19%
ALLOCATED LOSS ADJUSTMENT EXPENSE - RESERVES AT BEGINNING OF YEAR	\$446,773,348	\$70,689,286	\$63,319,563	\$166,611,492	\$546,488,800	\$3,384,174	\$135,661,191
ALLOCATED LOSS ADJUSTMENT EXPENSE - RESERVES AT END OF YEAR	\$509,319,697	\$68,772,282	\$72,180,319	\$157,249,387	\$566,826,567	\$3,743,899	\$148,654,144
ALLOCATED LOSS ADJUSTMENT EXPENSE - PAID	\$105,276,487	\$20,356,395	\$16,621,518	\$83,822,559	\$199,996,277	\$2,750,878	\$66,030,646
ALLOCATED LOSS ADJUSTMENT EXPENSE - INCURRED	\$167,822,836	\$18,439,391	\$25,482,274	\$74,460,454	\$220,334,044	\$3,110,603	\$79,023,599
RATIO ALLOCATED LOSS ADJUSTMENT EXPENSE TO PREMIUMS EARNED	10.80%	8.00%	20.25%	3.70%	4.05%	5.25%	6.65%
UNALLOCATED LOSS ADJUSTED EXPENSE - RESERVES AT BEGINNING OF YEAR	\$60,770,307	\$5,060,094	\$9,684,988	\$111,044,760	\$340,901,243	\$6,061,938	\$49,868,175
UNALLOCATED LOSS ADJUSTED EXPENSE - RESERVES AT END OF YEAR	\$86,613,915	\$6,735,598	\$11,032,670	\$106,661,664	\$369,519,911	\$4,541,194	\$59,380,756
UNALLOCATED LOSS ADJUSTED EXPENSE - PAID	\$41,489,558	\$4,786,434	\$4,107,050	\$184,603,063	\$490,153,195	\$3,839,522	\$56,708,789
UNALLOCATED LOSS ADJUSTED EXPENSE - INCURRED	\$67,333,166	\$6,461,938	\$5,454,732	\$180,219,967	\$518,771,863	\$2,318,778	\$66,221,370
RATIO UNALLOCATED LOSS ADJUSTED EXPENSE TO PREMIUMS EARNED	4.33%	2.80%	4.34%	8.96%	9.53%	3.91%	5.57%
TOTAL LOSS ADJUSTMENT EXPENSE - INCURRED	\$235,156,002	\$24,901,329	\$30,937,006	\$254,680,421	\$739,105,907	\$5,429,381	\$145,244,969
RATIO TOTAL LOSS ADJUSTMENT EXPENSE TO PREMIUMS EARNED	15.14%	10.81%	24.59%	12.67%	13.57%	9.16%	12.22%
OTHER EXPENSE - OTHER ACQUISITION EXPENSE	\$126,350,253	\$10,495,374	\$7,782,984	\$118,014,173	\$388,664,987	\$2,304,686	\$43,497,719
OTHER EXPENSE - GENERAL EXPENSE	\$60,042,242	\$3,317,987	\$6,944,341	\$95,635,856	\$243,888,578	\$8,905,485	\$219,042,657
OTHER EXPENSE - COMMISSIONS AND BROKERAGE EXPENSES	\$190,765,421	\$29,253,657	\$16,425,268	\$163,405,460	\$417,819,254	\$6,211,027	\$159,184,761
OTHER EXPENSE - TAXES, LICENSES AND FEES	\$49,871,189	\$7,925,056	\$4,056,345	\$32,443,962	\$91,507,037	\$942,004	\$23,056,170
TOTAL OTHER EXPENSE	\$427,029,105	\$50,992,074	\$35,208,938	\$409,499,451	\$1,141,879,856	\$18,363,202	\$444,781,307
RATIO TOTAL OTHER EXPENSE TO PREMIUMS EARNED	27.49%	22.13%	27.98%	20.37%	20.97%	30.97%	37.41%
UNDERWRITING GAIN OR LOSS	\$172,220,236	\$58,226,887	\$19,179,435	(\$39,299,864)	(\$44,329,768)	(\$1,188,936)	(\$188,044,225)
RATIO TO UNDERWRITING GAIN OR LOSS PREMIUMS EARNED	11.09%	25.27%	15.24%	-1.95%	-0.81%	-2.00%	-15.82%
POLICYHOLDER DIVIDEND	\$8,110	\$87	\$25	\$5,227,835	\$18,663,902	\$12,996	\$249,964
NET INVESTMENT GAIN OR LOSS AND OTHER INCOME GAIN OR LOSS	\$711,913,929	\$373,507,609	\$25,182,571	\$126,722,608	\$255,706,250	\$4,972,630	\$89,911,934
NET INCOME AFTER DIVIDENDS TO POLICYHOLDER BUT BEFORE FEDERAL INCOME TAX	\$884,126,055	\$431,734,409	\$44,361,981	\$82,194,909	\$192,712,580	\$3,770,698	(\$98,382,255)

Top 10 Carriers by Line of Business for Calendar Year 2007 Accident and Life

Company Name	Line of Business	Florida Premiums	Sum of Florida Premium	Market Share
BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	Accident and Health	\$4,411,247,799	\$21,902,233,277	20.14%
UNITED HEALTHCARE INSURANCE COMPANY	Accident and Health	\$3,655,709,089		16.69%
AETNA HEALTH INC.	Accident and Health	\$1,985,778,679		9.07%
UNITED HEALTHCARE OF FLORIDA, INC.	Accident and Health	\$810,816,407		3.70%
HEALTH OPTIONS, INC.	Accident and Health	\$756,003,894		3.45%
AVMED, INC.	Accident and Health	\$717,838,820		3.28%
HUMANA MEDICAL PLAN, INC.	Accident and Health	\$552,479,311		2.52%
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	Accident and Health	\$529,563,340		2.42%
VISTA HEALTHPLAN, INC.	Accident and Health	\$528,425,226		2.41%
AETNA LIFE INSURANCE COMPANY	Accident and Health	\$447,459,768		2.04%
AXA EQUITABLE LIFE INSURANCE COMPANY	Annuity Consideration	\$1,384,924,665	\$16,638,015,919	8.32%
LINCOLN NATIONAL LIFE INSURANCE COMPANY	Annuity Consideration	\$1,250,265,063		7.51%
PACIFIC LIFE INSURANCE COMPANY	Annuity Consideration	\$1,041,322,163		6.26%
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	Annuity Consideration	\$961,300,027		5.78%
ING USA ANNUITY AND LIFE INSURANCE COMPANY	Annuity Consideration	\$891,396,339		5.36%
JACKSON NATIONAL LIFE INSURANCE COMPANY	Annuity Consideration	\$747,856,171		4.49%
RIVERSOURCE LIFE INSURANCE COMPANY	Annuity Consideration	\$727,537,319		4.37%
METLIFE INVESTORS USA INSURANCE COMPANY	Annuity Consideration	\$687,819,561		4.13%
PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION	Annuity Consideration	\$570,111,865		3.43%
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	Annuity Consideration	\$419,714,795		2.52%
PRINCIPAL LIFE INSURANCE COMPANY	Deposit Type Fund	\$538,924,971	\$1,373,134,551	39.25%
TRANSAMERICA LIFE INSURANCE COMPANY	Deposit Type Fund	\$406,122,229		29.58%
HARTFORD LIFE INSURANCE COMPANY	Deposit Type Fund	\$67,031,614		4.88%
DOMINION FINANCIAL LIFE INSURANCE COMPANY	Deposit Type Fund	\$52,215,598		3.80%
PHOENIX LIFE INSURANCE COMPANY	Deposit Type Fund	\$34,580,250		2.52%
UNITED OF OMAHA LIFE INSURANCE COMPANY	Deposit Type Fund	\$21,938,119		1.60%
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	Deposit Type Fund	\$19,759,673		1.44%
STANDARD LIFE INSURANCE COMPANY OF INDIANA	Deposit Type Fund	\$18,445,874		1.34%
SYMETRA LIFE INSURANCE COMPANY	Deposit Type Fund	\$16,126,529		1.17%
KNIGHTS OF COLUMBUS	Deposit Type Fund	\$13,958,689		1.02%
METROPOLITAN LIFE INSURANCE COMPANY	Life	\$539,620,316	\$7,764,717,611	6.95%
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	Life	\$430,380,626		5.54%
LINCOLN NATIONAL LIFE INSURANCE COMPANY	Life	\$355,907,524		4.58%
PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	Life	\$292,449,960		3.77%
JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)	Life	\$256,794,971		3.31%
AMERICAN GENERAL LIFE INSURANCE COMPANY	Life	\$227,571,596		2.93%
AXA EQUITABLE LIFE INSURANCE COMPANY	Life	\$214,895,673		2.77%
STATE FARM LIFE INSURANCE COMPANY	Life	\$194,845,136		2.51%
HARTFORD LIFE INSURANCE COMPANY	Life	\$192,233,573		2.48%
PACIFIC LIFE INSURANCE COMPANY	Life	\$184,483,743		2.38%
Title				
Company Name	Line of Business	Florida Premiums	Sum of Florida Premium	Market Share
FIRST AMERICAN TITLE INSURANCE COMPANY	Title	\$334,112,512	\$1,742,660,952	19.17%
ATTORNEYS' TITLE INSURANCE FUND, INC.	Title	\$332,905,096		19.10%
CHICAGO TITLE INSURANCE COMPANY	Title	\$197,274,244		11.32%
STEWART TITLE GUARANTY COMPANY	Title	\$165,292,781		9.49%
COMMONWEALTH LAND TITLE INSURANCE COMPANY	Title	\$156,905,485		9.00%
FIDELITY NATIONAL TITLE INSURANCE COMPANY	Title	\$142,727,205		8.19%
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY	Title	\$134,310,695		7.71%
LAWYERS TITLE INSURANCE CORPORATION	Title	\$104,776,822		6.01%
TICOR TITLE INSURANCE COMPANY OF FLORIDA	Title	\$41,670,435		2.39%
UNITED GENERAL TITLE INSURANCE COMPANY	Title	\$32,391,025		1.86%

Source: NAIC State Page Exhibit and Schedule T.

Top 10 Carriers by Line of Business for Calendar Year 2007 Property and Casualty

Company Name	Line of Business	Florida Premiums	Sum of Florida Premium	Market Share
LEXINGTON INSURANCE COMPANY	Fire	\$287,666,254	\$918,238,827	19.79%
CITIZENS PROPERTY INSURANCE CORPORATION	Fire	\$230,692,178		15.87%
AMERICAN SECURITY INSURANCE COMPANY	Fire	\$146,046,217		10.05%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	Fire	\$64,838,358		4.46%
BALBOA INSURANCE COMPANY	Fire	\$58,154,659		4.00%
LANDMARK AMERICAN INSURANCE COMPANY	Fire	\$39,706,277		2.73%
FACTORY MUTUAL INSURANCE COMPANY	Fire	\$25,744,860		1.77%
FLORIDA FAMILY INSURANCE COMPANY	Fire	\$23,355,782		1.61%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	Fire	\$21,613,160		1.49%
ARCH SPECIALTY INSURANCE COMPANY	Fire	\$20,421,082		1.40%
CITIZENS PROPERTY INSURANCE CORPORATION	Allied lines	\$1,985,025,114	\$2,679,639,716	58.03%
LEXINGTON INSURANCE COMPANY	Allied lines	\$158,547,369		4.63%
AMERICAN SECURITY INSURANCE COMPANY	Allied lines	\$98,417,230		2.88%
LANDMARK AMERICAN INSURANCE COMPANY	Allied lines	\$74,748,459		2.19%
WESTCHESTER SURPLUS LINES INSURANCE COMPANY	Allied lines	\$69,099,035		2.02%
AXIS SURPLUS INSURANCE COMPANY	Allied lines	\$67,880,350		1.98%
SAFECO SURPLUS LINES INSURANCE COMPANY	Allied lines	\$65,577,745		1.92%
BALBOA INSURANCE COMPANY	Allied lines	\$62,597,281		1.83%
FACTORY MUTUAL INSURANCE COMPANY	Allied lines	\$53,569,684		1.57%
ARCH SPECIALTY INSURANCE COMPANY	Allied lines	\$44,177,449		1.29%
FIREMAN'S FUND INSURANCE COMPANY	Multiple peril crop	\$35,340,801	\$127,318,338	27.76%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	Multiple peril crop	\$30,179,571		23.70%
GUIDEONE MUTUAL INSURANCE COMPANY	Multiple peril crop	\$20,734,933		16.29%
PRODUCERS AGRICULTURE INSURANCE COMPANY	Multiple peril crop	\$15,860,791		12.46%
AGRI GENERAL INSURANCE COMPANY	Multiple peril crop	\$12,370,764		9.72%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	Multiple peril crop	\$8,248,840		6.48%
WESTFIELD INSURANCE COMPANY	Multiple peril crop	\$1,837,204		1.44%
RURAL COMMUNITY INSURANCE COMPANY	Multiple peril crop	\$1,126,900		0.89%
STATE FARM FIRE AND CASUALTY COMPANY	Multiple peril crop	\$925,756		0.73%
AUSTIN MUTUAL INSURANCE COMPANY	Multiple peril crop	\$692,778		0.54%
FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY	Federal flood	\$150,931,460	\$626,510,861	17.51%
STATE FARM FIRE AND CASUALTY COMPANY	Federal flood	\$108,404,356		12.58%
ALLSTATE INSURANCE COMPANY	Federal flood	\$87,745,619		10.18%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	Federal flood	\$56,738,566		6.58%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	Federal flood	\$53,007,466		6.15%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	Federal flood	\$37,751,244		4.38%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	Federal flood	\$34,855,290		4.04%
USAA GENERAL INDEMNITY COMPANY	Federal flood	\$32,553,521		3.78%
STANDARD FIRE INSURANCE COMPANY	Federal flood	\$32,535,506		3.77%
FIDELITY NATIONAL INSURANCE COMPANY	Federal flood	\$31,987,833		3.71%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	Farmowners multiple peril	\$3,985,457	\$23,442,462	14.60%
GREAT AMERICAN ASSURANCE COMPANY	Farmowners multiple peril	\$3,292,627		12.06%
GREAT AMERICAN INSURANCE COMPANY	Farmowners multiple peril	\$3,028,177		11.09%
FCCI COMMERCIAL INSURANCE COMPANY	Farmowners multiple peril	\$2,590,307		9.49%
HISCOX INSURANCE COMPANY INC.	Farmowners multiple peril	\$2,585,371		9.47%
TRAVELERS INDEMNITY COMPANY OF AMERICA	Farmowners multiple peril	\$2,159,659		7.91%
ACE AMERICAN INSURANCE COMPANY	Farmowners multiple peril	\$2,125,820		7.78%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	Farmowners multiple peril	\$1,400,897		5.13%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	Farmowners multiple peril	\$1,338,096		4.90%
COTTON STATES MUTUAL INSURANCE COMPANY	Farmowners multiple peril	\$936,051		3.43%
STATE FARM FLORIDA INSURANCE COMPANY	Homeowners multiple peril	\$1,560,468,694	\$5,045,762,719	18.18%
CITIZENS PROPERTY INSURANCE CORPORATION	Homeowners multiple peril	\$1,502,253,598		17.50%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	Homeowners multiple peril	\$449,795,430		5.24%
ROYAL PALM INSURANCE COMPANY	Homeowners multiple peril	\$246,083,238		2.87%
NATIONWIDE INSURANCE COMPANY OF FLORIDA	Homeowners multiple peril	\$243,237,028		2.83%
ST. JOHNS INSURANCE COMPANY, INC.	Homeowners multiple peril	\$234,956,932		2.74%
UNITED SERVICES AUTOMOBILE ASSOCIATION	Homeowners multiple peril	\$234,742,738		2.73%
ALLSTATE FLORIDIAN INSURANCE COMPANY	Homeowners multiple peril	\$211,096,887		2.46%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	Homeowners multiple peril	\$189,398,607		2.21%
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	Homeowners multiple peril	\$173,729,567		2.02%

Top 10 Carriers by Line of Business for Calendar Year 2007 Property and Casualty

Company Name	Line of Business	Florida Premiums	Sum of Florida Premium	Market Share
NATIONAL FIRE AND MARINE INSURANCE COMPANY	Commercial multiple peril (non-liability)	\$97,155,925	\$576,191,800	6.73%
EMPIRE INDEMNITY INSURANCE COMPANY	Commercial multiple peril (non-liability)	\$93,388,363		6.46%
STATE FARM FLORIDA INSURANCE COMPANY	Commercial multiple peril (non-liability)	\$77,609,189		5.37%
MARYLAND CASUALTY COMPANY	Commercial multiple peril (non-liability)	\$67,101,328		4.64%
QBE INSURANCE CORPORATION	Commercial multiple peril (non-liability)	\$55,567,820		3.85%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	Commercial multiple peril (non-liability)	\$45,712,814		3.16%
AMERICAN CAPITAL ASSURANCE CORP.	Commercial multiple peril (non-liability)	\$36,072,050		2.50%
ACE AMERICAN INSURANCE COMPANY	Commercial multiple peril (non-liability)	\$35,104,208		2.43%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	Commercial multiple peril (non-liability)	\$34,725,362		2.40%
CHUBB CUSTOM INSURANCE COMPANY	Commercial multiple peril (non-liability)	\$33,754,741		2.34%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	Commercial multiple peril (liability)	\$45,097,196	\$254,172,352	5.93%
STATE FARM FLORIDA INSURANCE COMPANY	Commercial multiple peril (liability)	\$31,239,603		4.11%
OLD DOMINION INSURANCE COMPANY	Commercial multiple peril (liability)	\$29,166,226		3.84%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	Commercial multiple peril (liability)	\$27,183,815		3.58%
WESTFIELD INSURANCE COMPANY	Commercial multiple peril (liability)	\$22,186,423		2.92%
SOUTHERN-OWNERS INSURANCE COMPANY	Commercial multiple peril (liability)	\$22,058,116		2.90%
ZURICH AMERICAN INSURANCE COMPANY	Commercial multiple peril (liability)	\$20,989,305		2.76%
HARTFORD FIRE INSURANCE COMPANY	Commercial multiple peril (liability)	\$19,374,363		2.55%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	Commercial multiple peril (liability)	\$18,775,419		2.47%
STAR INSURANCE COMPANY	Commercial multiple peril (liability)	\$18,101,886		2.38%
MORTGAGE GUARANTY INSURANCE CORPORATION	Mortgage guaranty	\$143,512,980	\$510,508,996	27.41%
RADIAN GUARANTY, INC.	Mortgage guaranty	\$90,711,987		17.32%
PMI MORTGAGE INSURANCE CO.	Mortgage guaranty	\$80,148,655		15.31%
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY	Mortgage guaranty	\$72,234,401		13.79%
GENWORTH MORTGAGE INSURANCE CORPORATION	Mortgage guaranty	\$66,552,097		12.71%
REPUBLIC MORTGAGE INSURANCE COMPANY	Mortgage guaranty	\$46,050,768		8.79%
CMG MORTGAGE INSURANCE COMPANY	Mortgage guaranty	\$5,269,286		1.01%
GENWORTH RESIDENTIAL MORTGAGE INSURANCE CORP. OF NC	Mortgage guaranty	\$5,211,026		1.00%
UNITED GUARANTY MORTGAGE INDEMNITY COMPANY	Mortgage guaranty	\$802,360		0.15%
MGIC INDEMNITY CORPORATION	Mortgage guaranty	\$15,436		0.00%
CONTINENTAL INSURANCE COMPANY	Ocean marine	\$35,086,820	\$205,708,938	11.20%
ACE AMERICAN INSURANCE COMPANY	Ocean marine	\$33,912,127		10.83%
FEDERAL INSURANCE COMPANY	Ocean marine	\$30,038,077		9.59%
ST. PAUL FIRE & MARINE INSURANCE COMPANY	Ocean marine	\$23,759,862		7.59%
NORTHERN ASSURANCE COMPANY OF AMERICA	Ocean marine	\$23,044,331		7.36%
SEVEN SEAS INSURANCE COMPANY, INC.	Ocean marine	\$15,540,343		4.96%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	Ocean marine	\$12,907,970		4.12%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	Ocean marine	\$10,927,448		3.49%
MARKEL AMERICAN INSURANCE COMPANY	Ocean marine	\$10,683,097		3.41%
AMERICAN HOME ASSURANCE COMPANY	Ocean marine	\$9,808,863		3.13%
ASSURANCE COMPANY OF AMERICA	Inland marine	\$83,757,565	\$493,323,410	7.44%
CONTINENTAL CASUALTY COMPANY	Inland marine	\$78,623,022		6.98%
STATE FARM FLORIDA INSURANCE COMPANY	Inland marine	\$69,597,448		6.18%
LIBERTY MUTUAL INSURANCE COMPANY	Inland marine	\$55,638,112		4.94%
PROGRESSIVE EXPRESS INSURANCE COMPANY	Inland marine	\$47,191,471		4.19%
FIREMAN'S FUND INSURANCE COMPANY	Inland marine	\$39,635,993		3.52%
FEDERAL INSURANCE COMPANY	Inland marine	\$32,200,126		2.86%
WESTCHESTER SURPLUS LINES INSURANCE COMPANY	Inland marine	\$29,871,665		2.65%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	Inland marine	\$28,977,924		2.57%
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	Inland marine	\$27,830,084		2.47%
MBIA INSURANCE CORPORATION	Financial guaranty	\$41,053,006	\$344,666,916	35.36%
AMBAC ASSURANCE CORPORATION	Financial guaranty	\$23,575,980		20.31%
FINANCIAL GUARANTY INSURANCE COMPANY	Financial guaranty	\$19,533,024		16.82%
FINANCIAL SECURITY ASSURANCE INC	Financial guaranty	\$18,182,437		15.66%
CIFG ASSURANCE NORTH AMERICA, INC.	Financial guaranty	\$2,949,908		2.54%
ASSURED GUARANTY CORP.	Financial guaranty	\$1,844,905		1.59%
RADIAN ASSET ASSURANCE INC.	Financial guaranty	\$1,338,739		1.15%
ACA FINANCIAL GUARANTY CORPORATION	Financial guaranty	\$901,585		0.78%

Top 10 Carriers by Line of Business for Calendar Year 2007 Property and Casualty

Company Name	Line of Business	Florida Premiums	Sum of Florida Premium	Market Share
FIRST PROFESSIONALS INSURANCE COMPANY, INC	Medical malpractice	\$158,409,971	\$432,751,204	23.91%
MAG MUTUAL INSURANCE COMPANY	Medical malpractice	\$76,877,361		11.60%
DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE	Medical malpractice	\$46,767,524		7.06%
PRONATIONAL INSURANCE COMPANY	Medical malpractice	\$40,276,063		6.08%
LEXINGTON INSURANCE COMPANY	Medical malpractice	\$34,196,929		5.16%
EVANSTON INSURANCE COMPANY	Medical malpractice	\$17,538,505		2.65%
MEDICAL PROTECTIVE COMPANY (THE)	Medical malpractice	\$16,477,596		2.49%
CONTINENTAL CASUALTY COMPANY	Medical malpractice	\$15,246,714		2.30%
PHYSICIANS PREFERRED INSURANCE COMPANY	Medical malpractice	\$15,040,577		2.27%
ANESTHESIOLOGISTS PROFESSIONAL ASSURANCE COMPANY	Medical malpractice	\$11,919,964		1.80%
LEXINGTON INSURANCE COMPANY	Earthquake	\$20,222,338	\$31,119,008	57.07%
TRAVELERS EXCESS AND SURPLUS LINES COMPANY	Earthquake	\$2,752,328		7.77%
WESTCHESTER SURPLUS LINES INSURANCE COMPANY	Earthquake	\$2,341,218		6.61%
TRAVELERS INDEMNITY COMPANY	Earthquake	\$1,416,071		4.00%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	Earthquake	\$1,158,611		3.27%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	Earthquake	\$841,469		2.37%
STATE FARM FLORIDA INSURANCE COMPANY	Earthquake	\$787,118		2.22%
AXIS SURPLUS INSURANCE COMPANY	Earthquake	\$539,374		1.52%
ESSEX INSURANCE COMPANY	Earthquake	\$531,198		1.50%
MAX SPECIALTY INSURANCE COMPANY	Earthquake	\$529,283		1.49%
BRIDGEFIELD EMPLOYERS INSURANCE COMPANY	Workers' compensation	\$420,330,457	\$1,406,935,555	13.49%
ZENITH INSURANCE COMPANY	Workers' compensation	\$198,423,279		6.37%
FCCI INSURANCE COMPANY	Workers' compensation	\$156,064,852		5.01%
ZURICH AMERICAN INSURANCE COMPANY	Workers' compensation	\$117,850,249		3.78%
AMERICAN HOME ASSURANCE COMPANY	Workers' compensation	\$107,890,937		3.46%
COMMERCE AND INDUSTRY INSURANCE COMPANY	Workers' compensation	\$94,608,185		3.04%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	Workers' compensation	\$89,817,237		2.88%
FFVA MUTUAL INSURANCE COMPANY	Workers' compensation	\$86,528,007		2.78%
TECHNOLOGY INSURANCE COMPANY	Workers' compensation	\$67,957,644		2.18%
AMERISURE MUTUAL INSURANCE COMPANY	Workers' compensation	\$67,464,708		2.16%
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	Other liability	\$141,669,861	\$921,414,222	4.47%
ACE AMERICAN INSURANCE COMPANY	Other liability	\$116,604,897		3.68%
AMERICAN HOME ASSURANCE COMPANY	Other liability	\$110,007,117		3.47%
LEXINGTON INSURANCE COMPANY	Other liability	\$108,293,408		3.42%
SCOTTSDALE INSURANCE COMPANY	Other liability	\$97,630,373		3.08%
CONTINENTAL CASUALTY COMPANY	Other liability	\$85,892,517		2.71%
FEDERAL INSURANCE COMPANY	Other liability	\$78,682,546		2.48%
NEW HAMPSHIRE INSURANCE COMPANY	Other liability	\$62,105,536		1.96%
ZURICH AMERICAN INSURANCE COMPANY	Other liability	\$60,857,756		1.92%
AUTO-OWNERS INSURANCE COMPANY	Other liability	\$59,670,211		1.88%
MID-CONTINENT CASUALTY COMPANY	Products liability	\$21,663,066	\$105,055,931	8.52%
CRUM & FORSTER SPECIALTY INSURANCE COMPANY	Products liability	\$14,076,422		5.54%
EVANSTON INSURANCE COMPANY	Products liability	\$13,506,319		5.31%
LEXINGTON INSURANCE COMPANY	Products liability	\$10,278,303		4.04%
ADMIRAL INSURANCE COMPANY	Products liability	\$9,534,753		3.75%
AMERISURE MUTUAL INSURANCE COMPANY	Products liability	\$7,911,727		3.11%
FEDERAL INSURANCE COMPANY	Products liability	\$7,393,101		2.91%
HARTFORD FIRE INSURANCE COMPANY	Products liability	\$7,193,151		2.83%
AMERISURE INSURANCE COMPANY	Products liability	\$7,066,919		2.78%
NAUTILUS INSURANCE COMPANY	Products liability	\$6,432,170		2.53%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	Private passenger auto no-fault (pip)	\$315,244,111	\$1,171,287,616	14.66%
ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	Private passenger auto no-fault (pip)	\$145,462,491		6.77%
GEICO GENERAL INSURANCE COMPANY	Private passenger auto no-fault (pip)	\$128,243,445		5.96%
PROGRESSIVE AMERICAN INSURANCE COMPANY	Private passenger auto no-fault (pip)	\$120,564,567		5.61%
ALLSTATE INSURANCE COMPANY	Private passenger auto no-fault (pip)	\$111,092,506		5.17%
GEICO INDEMNITY COMPANY	Private passenger auto no-fault (pip)	\$83,968,840		3.91%
UNITED AUTOMOBILE INSURANCE COMPANY	Private passenger auto no-fault (pip)	\$77,361,420		3.60%
PROGRESSIVE SELECT INSURANCE COMPANY	Private passenger auto no-fault (pip)	\$73,801,375		3.43%
DIRECT GENERAL INSURANCE COMPANY	Private passenger auto no-fault (pip)	\$62,895,945		2.93%

Top 10 Carriers by Line of Business for Calendar Year 2007 Property and Casualty

Company Name	Line of Business	Florida Premiums	Sum of Florida Premium	Market Share
ALLSTATE INDEMNITY COMPANY	Private passenger auto no-fault (pip)	\$52,652,916		2.45%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	Other private passenger auto liability	\$1,332,333,387	\$3,744,313,250	20.93%
GEICO GENERAL INSURANCE COMPANY	Other private passenger auto liability	\$421,143,072		6.62%
ALLSTATE INSURANCE COMPANY	Other private passenger auto liability	\$386,815,914		6.08%
ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	Other private passenger auto liability	\$378,791,192		5.95%
PROGRESSIVE AMERICAN INSURANCE COMPANY	Other private passenger auto liability	\$280,333,706		4.40%
PROGRESSIVE SELECT INSURANCE COMPANY	Other private passenger auto liability	\$253,189,761		3.98%
UNITED SERVICES AUTOMOBILE ASSOCIATION	Other private passenger auto liability	\$193,090,117		3.03%
GEICO INDEMNITY COMPANY	Other private passenger auto liability	\$179,732,477		2.82%
GOVERNMENT EMPLOYEES INSURANCE COMPANY	Other private passenger auto liability	\$168,991,554		2.65%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	Other private passenger auto liability	\$149,892,070		2.35%
PROGRESSIVE EXPRESS INSURANCE COMPANY	Commercial auto no-fault (pip)	\$25,069,192	\$42,778,518	34.63%
AUTO-OWNERS INSURANCE COMPANY	Commercial auto no-fault (pip)	\$3,937,362		5.44%
ALLSTATE INSURANCE COMPANY	Commercial auto no-fault (pip)	\$2,807,391		3.88%
NEW HAMPSHIRE INDEMNITY COMPANY INC.	Commercial auto no-fault (pip)	\$2,076,912		2.87%
INTEGON NATIONAL INSURANCE COMPANY	Commercial auto no-fault (pip)	\$1,961,222		2.71%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	Commercial auto no-fault (pip)	\$1,907,434		2.64%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	Commercial auto no-fault (pip)	\$1,322,763		1.83%
U.S. SECURITY INSURANCE COMPANY	Commercial auto no-fault (pip)	\$1,303,100		1.80%
EMPIRE FIRE AND MARINE INSURANCE COMPANY	Commercial auto no-fault (pip)	\$1,197,627		1.65%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	Commercial auto no-fault (pip)	\$1,195,515		1.65%
PROGRESSIVE EXPRESS INSURANCE COMPANY	Other commercial auto liability	\$190,535,346	\$560,182,692	12.37%
AUTO-OWNERS INSURANCE COMPANY	Other commercial auto liability	\$82,811,824		5.38%
ALLSTATE INSURANCE COMPANY	Other commercial auto liability	\$52,699,879		3.42%
LINCOLN GENERAL INSURANCE COMPANY	Other commercial auto liability	\$47,542,664		3.09%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	Other commercial auto liability	\$41,266,953		2.68%
EMPIRE FIRE AND MARINE INSURANCE COMPANY	Other commercial auto liability	\$37,186,541		2.41%
ZURICH AMERICAN INSURANCE COMPANY	Other commercial auto liability	\$28,306,678		1.84%
AEQUICAP INSURANCE COMPANY	Other commercial auto liability	\$26,785,612		1.74%
WESTFIELD INSURANCE COMPANY	Other commercial auto liability	\$26,728,645		1.74%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	Other commercial auto liability	\$26,318,550		1.71%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	Private passenger auto physical damage	\$756,751,071	\$2,283,366,668	19.75%
GEICO GENERAL INSURANCE COMPANY	Private passenger auto physical damage	\$260,968,310		6.81%
ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	Private passenger auto physical damage	\$259,441,818		6.77%
ALLSTATE INSURANCE COMPANY	Private passenger auto physical damage	\$246,877,128		6.44%
PROGRESSIVE AMERICAN INSURANCE COMPANY	Private passenger auto physical damage	\$184,037,434		4.80%
PROGRESSIVE SELECT INSURANCE COMPANY	Private passenger auto physical damage	\$158,665,073		4.14%
GEICO INDEMNITY COMPANY	Private passenger auto physical damage	\$128,631,115		3.36%
GOVERNMENT EMPLOYEES INSURANCE COMPANY	Private passenger auto physical damage	\$101,812,167		2.66%
UNITED SERVICES AUTOMOBILE ASSOCIATION	Private passenger auto physical damage	\$100,251,266		2.62%
PROGRESSIVE EXPRESS INSURANCE COMPANY	Private passenger auto physical damage	\$85,931,286		2.24%
PROGRESSIVE EXPRESS INSURANCE COMPANY	Commercial auto physical damage	\$65,609,421	\$195,105,564	15.05%
AUTO-OWNERS INSURANCE COMPANY	Commercial auto physical damage	\$25,458,781		5.84%
BALBOA INSURANCE COMPANY	Commercial auto physical damage	\$21,450,403		4.92%
ALLSTATE INSURANCE COMPANY	Commercial auto physical damage	\$19,820,532		4.55%
INTREPID INSURANCE COMPANY	Commercial auto physical damage	\$14,887,973		3.42%
CUMIS INSURANCE SOCIETY, INC.	Commercial auto physical damage	\$11,084,006		2.54%
LINCOLN GENERAL INSURANCE COMPANY	Commercial auto physical damage	\$10,864,338		2.49%
EMPIRE FIRE AND MARINE INSURANCE COMPANY	Commercial auto physical damage	\$9,460,577		2.17%
REDLAND INSURANCE COMPANY	Commercial auto physical damage	\$8,391,443		1.93%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	Commercial auto physical damage	\$8,078,090		1.85%
XL SPECIALTY INSURANCE COMPANY	Aircraft (all perils)	\$21,152,476	\$113,386,644	14.08%
AMERICAN HOME ASSURANCE COMPANY	Aircraft (all perils)	\$13,672,849		9.10%
OLD REPUBLIC INSURANCE COMPANY	Aircraft (all perils)	\$12,384,159		8.24%
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	Aircraft (all perils)	\$11,721,787		7.80%
U.S. SPECIALTY INSURANCE COMPANY	Aircraft (all perils)	\$10,520,458		7.00%
NATIONAL INDEMNITY COMPANY OF THE SOUTH	Aircraft (all perils)	\$10,295,692		6.85%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	Aircraft (all perils)	\$9,067,849		6.04%
ACE AMERICAN INSURANCE COMPANY	Aircraft (all perils)	\$8,353,729		5.56%
LIBERTY MUTUAL INSURANCE COMPANY	Aircraft (all perils)	\$8,351,535		5.56%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	Aircraft (all perils)	\$7,866,110		5.24%

Top 10 Carriers by Line of Business for Calendar Year 2007 Property and Casualty

Company Name	Line of Business	Florida Premiums	Sum of Florida Premium	Market Share
FEDERAL INSURANCE COMPANY	Fidelity	\$8,967,820	\$41,676,620	15.76%
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	Fidelity	\$7,352,859		12.93%
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	Fidelity	\$7,151,629		12.57%
HARTFORD FIRE INSURANCE COMPANY	Fidelity	\$4,286,540		7.54%
CUMIS INSURANCE SOCIETY, INC.	Fidelity	\$3,732,995		6.56%
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	Fidelity	\$3,317,085		5.83%
GREAT AMERICAN INSURANCE COMPANY	Fidelity	\$1,919,039		3.37%
ZURICH AMERICAN INSURANCE COMPANY	Fidelity	\$1,706,688		3.00%
CONTINENTAL INSURANCE COMPANY	Fidelity	\$1,620,992		2.85%
OLD REPUBLIC SURETY COMPANY	Fidelity	\$1,620,973		2.85%
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	Surety	\$75,475,109	\$271,771,070	17.45%
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	Surety	\$39,064,374		9.03%
SAFECO INSURANCE COMPANY OF AMERICA	Surety	\$31,042,282		7.18%
WESTERN SURETY COMPANY	Surety	\$26,818,295		6.20%
FEDERAL INSURANCE COMPANY	Surety	\$25,942,431		6.00%
LIBERTY MUTUAL INSURANCE COMPANY	Surety	\$25,736,836		5.95%
ARCH INSURANCE COMPANY	Surety	\$16,995,109		3.93%
WESTCHESTER FIRE INSURANCE COMPANY	Surety	\$11,067,177		2.56%
HARTFORD FIRE INSURANCE COMPANY	Surety	\$10,275,693		2.38%
ALLEGHENY CASUALTY COMPANY	Surety	\$9,353,764		2.16%
CUMIS INSURANCE SOCIETY, INC.	Burglary and theft	\$1,464,623	\$7,422,445	15.43%
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	Burglary and theft	\$1,435,964		15.13%
FEDERAL INSURANCE COMPANY	Burglary and theft	\$1,385,872		14.60%
UNITED CASUALTY INSURANCE COMPANY OF AMERICA	Burglary and theft	\$634,811		6.69%
HARTFORD FIRE INSURANCE COMPANY	Burglary and theft	\$634,197		6.68%
LIBERTY INSURANCE UNDERWRITERS INC.	Burglary and theft	\$608,463		6.41%
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	Burglary and theft	\$356,909		3.76%
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	Burglary and theft	\$327,367		3.45%
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	Burglary and theft	\$306,516		3.23%
AMERICAN INTERNATIONAL SPECIALTY LINES INS. CO.	Burglary and theft	\$267,723		2.82%
FACTORY MUTUAL INSURANCE COMPANY	Boiler and machinery	\$9,687,112	\$41,509,976	17.65%
HARTFORD STEAM BOILER INSPECTION & INS. COMPANY	Boiler and machinery	\$7,687,435		14.01%
CONTINENTAL CASUALTY COMPANY	Boiler and machinery	\$5,955,815		10.85%
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	Boiler and machinery	\$4,991,363		9.10%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	Boiler and machinery	\$3,636,819		6.63%
LEXINGTON INSURANCE COMPANY	Boiler and machinery	\$3,271,458		5.96%
PHOENIX INSURANCE COMPANY	Boiler and machinery	\$1,722,620		3.14%
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	Boiler and machinery	\$1,580,280		2.88%
FEDERAL INSURANCE COMPANY	Boiler and machinery	\$1,505,182		2.74%
ZURICH AMERICAN INSURANCE COMPANY	Boiler and machinery	\$1,471,892		2.68%
FIRST COLONIAL INSURANCE COMPANY	Credit	\$16,153,581	\$57,508,363	24.04%
EULER HERMES AMERICAN CREDIT INDEMNITY COMPANY	Credit	\$14,032,368		20.89%
OLD REPUBLIC INSURANCE COMPANY	Credit	\$7,511,218		11.18%
BANKERS STANDARD INSURANCE COMPANY	Credit	\$3,792,373		5.64%
BALBOA INSURANCE COMPANY	Credit	\$3,584,569		5.34%
CONTINENTAL CASUALTY COMPANY	Credit	\$3,560,828		5.30%
WESCO INSURANCE COMPANY	Credit	\$2,636,951		3.93%
STONEBRIDGE CASUALTY INSURANCE COMPANY	Credit	\$2,626,242		3.91%
EMPLOYERS FIRE INSURANCE COMPANY	Credit	\$2,083,596		3.10%
LYNDON PROPERTY INSURANCE COMPANY	Credit	\$1,526,637		2.27%

Source: NAIC State Page Exhibit and Schedule T.

Consumer Complaint Ratios for CY2007

as submitted by FL-DFS to NAIC Complaint Database (CDS)



Rule 69O-142.002 of the Florida Administrative Code implements the publication requirements of Section 624.313, F.S., which requires the Office to publish complaint ratios for the 10 largest insurers or insurer groups by line of insurance and each insurer or insurer group that has 1 percent or more of a line of insurance in this state. This rule does not apply to private passenger automobile insurance coverages. However, a summary of this coverage has been provided.

For purposes of this complaint index reporting:

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

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

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

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

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

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

Complaints Year: 2007 Total Complaints for Index: 1504
Policy Type: Group Accident and Health
Premiums Year: 2007 Total Premiums for Index: \$16,230,861,002
States selected for Index: FL
Complaint Set used: Confirmed Complaints
Report Date: 09/25/2008
Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.40216	95088	AETNA HLTH INC FL CORP	0.0492	74	0.12235	\$1,985,778,679
1.10826	60054	AETNA LIFE INS CO	0.02593	39	0.0234	\$379,766,564
6.0831	66842	AIG LIFE INS CO	0.00199	3	0.00033	\$5,322,187
0.00	67369	ALTA HLTH & LIFE INS CO	0	0	0.00062	\$10,121,481
75.07998	60380	AMERICAN FAMILY LIFE ASSUR CO OF COL	0.00199	3	0.00003	\$431,212
14.52965	60534	AMERICAN HERITAGE LIFE INS CO	0.00066	1	0.00005	\$742,743
1.17668	97179	AMERICAN MEDICAL SECURITY LIFE INS C	0.00266	4	0.00226	\$36,685,486
0	60739	AMERICAN NATL INS CO	0	0	0.00001	\$160,772
8.08235	71773	AMERICAN NATL LIFE INS CO OF TX	0.00133	2	0.00016	\$2,670,459
1.47117	60763	AMERICAN PIONEER LIFE INS CO	0.00133	2	0.0009	\$14,671,002
1.72955	61301	AMERITAS LIFE INS CORP	0.00266	4	0.00154	\$24,958,597
0	61069	ANTHEM LIFE INS CO	0	0	0	\$407
11.48021	71439	ASSURITY LIFE INS CO	0.00066	1	0.00006	\$940,035
0.25557	95263	AVMED INC	0.0113	17	0.04423	\$717,838,820
1.47956	98167	BCBS OF FL	0.28723	432	0.19414	\$3,150,983,224
16.74618	74900	BROKERS NATL LIFE ASSUR CO	0.00199	3	0.00012	\$1,933,300
0.22426	95112	CAPITAL HLTH PLAN INC	0.00532	8	0.02372	\$384,982,245
4.37439	80799	CELTIC INS CO	0.00465	7	0.00106	\$17,269,280
62.45072	61727	CENTRAL RESERVE LIFE INS CO	0.00066	1	0.00001	\$172,805
184.44677	61883	CENTRAL UNITED LIFE INS CO	0.00066	1	0	\$58,509
21.03	61832	CHESAPEAKE LIFE INS CO	0.00066	1	0.00003	\$513,162
1.43606	95136	CIGNA HLTHCARE OF FL INC	0.01463	22	0.01019	\$165,327,329
1.90919	60984	COMPBENEFITS INS CO	0.00465	7	0.00244	\$39,567,920
0.81329	62308	CONNECTICUT GEN LIFE INS CO	0.02593	39	0.03188	\$517,504,972
78.48921	71404	CONTINENTAL GEN INS CO	0.00066	1	0.00001	\$137,494
1.8557	62626	CUNA MUT INS SOCIETY	0.00066	1	0.00036	\$5,815,471
1.64914	81396	DELTA DENTAL INS CO	0.00798	12	0.00484	\$78,526,904
654.04824	24384	FAIRMONT SPECIALTY INS CO	0.00066	1	0	\$16,500
2.25337	71870	FIDELITY SECURITY LIFE INS CO	0.00199	3	0.00089	\$14,367,555
7.93276	90328	FIRST HLTH LIFE & HLTH INS CO	0.00066	1	0.00008	\$1,360,408
3.80401	76031	FLORIDA COMBINED LIFE INS CO INC	0.00532	8	0.0014	\$22,695,597
0.07216	95124	FLORIDA HLTH CARE PLAN INC	0.00066	1	0.00921	\$149,550,625
0.73868	62286	GOLDEN RULE INS CO	0.0113	17	0.0153	\$248,362,511
0.89704	68322	GREAT W LIFE & ANN INS CO	0.00266	4	0.00296	\$48,121,615
1.13394	64211	GUARANTEE TRUST LIFE INS CO	0.00066	1	0.00059	\$9,517,044
0.40979	64246	GUARDIAN LIFE INS CO OF AMER	0.00332	5	0.00811	\$131,676,162
0.07648	70815	HARTFORD LIFE & ACCIDENT INS CO	0.00066	1	0.00869	\$141,104,774
0.66341	88072	HARTFORD LIFE INS CO	0.00066	1	0.001	\$16,267,118
0.09286	95019	HEALTH FIRST HLTH PLANS INC	0.00066	1	0.00716	\$116,214,849
0.63614	95089	HEALTH OPTIONS INC	0.02726	41	0.04285	\$695,548,956
1.27088	69671	HUMANA HLTH INS CO OF FL INC	0.02527	38	0.01988	\$322,679,825
11.04131	73288	HUMANA INS CO	0.00532	8	0.00048	\$7,819,212
0.68688	95270	HUMANA MEDICAL PLAN INC	0.02327	35	0.03388	\$549,893,584
0	65080	JOHN ALDEN LIFE INS CO	0	0	0.00043	\$6,957,712
5.75791	65110	KANAWHA INS CO	0.00066	1	0.00012	\$1,874,256
5.91331	74217	MEDICAL SAVINGS INS CO	0.00532	8	0.0009	\$14,599,998
0.83037	97055	MEGA LIFE & HLTH INS CO THE	0.00332	5	0.004	\$64,981,629
0	87726	METLIFE INS CO OF CT	0	0	0	\$31,181
0.41075	65978	METROPOLITAN LIFE INS CO	0.00598	9	0.01457	\$236,457,804
1.71599	66087	MID WEST NATL LIFE INS CO OF TN	0.00598	9	0.00349	\$56,600,564
925.85757	66044	MIDLAND NATL LIFE INS CO	0.00066	1	0	\$11,656

Complaints Year: 2007 Total Complaints for Index: 1504
Policy Type: Group Accident and Health
 Premiums Year: 2007 Total Premiums for Index: \$16,230,861,002
 States selected for Index: FL
 Complaint Set used: Confirmed Complaints
 Report Date: 09/25/2008
 Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0	71412	MUTUAL OF OMAHA INS CO	0	0	0.00032	\$5,192,998
0.31356	19445	NATIONAL UNION FIRE INS CO OF PITTS	0.00133	2	0.00424	\$68,833,036
0	66869	NATIONWIDE LIFE INS CO	0	0	0.00029	\$4,670,452
0.53665	95123	NEIGHBORHOOD HLTH PARTNERSHIP INC	0.01396	21	0.02602	\$422,300,211
0	91626	NEW ENGLAND LIFE INS CO	0	0	0.00005	\$753,917
8.75644	70785	PACIFICARE LIFE & HLTH INS CO	0.00066	1	0.00008	\$1,232,441
496.6073	95271	PREFERRED MEDICAL PLAN INC	0.01463	22	0.00003	\$478,083
1.19064	61271	PRINCIPAL LIFE INS CO	0.00532	8	0.00447	\$72,511,171
56207.2702	68284	PYRAMID LIFE INS CO	0.00133	2	0	\$384
1.89339	79014	SAFEHEALTH LIFE INS CO	0.00066	1	0.00035	\$5,699,719
0	68721	SECURITY LIFE INS CO OF AMER	0	0	0.00003	\$535,575
3.20074	68845	SHENANDOAH LIFE INS CO	0.00133	2	0.00042	\$6,743,318
0.14625	69019	STANDARD INS CO	0.00066	1	0.00455	\$73,791,061
1.3554	69078	STANDARD SECURITY LIFE INS CO OF NY	0.00066	1	0.00049	\$7,962,062
1.45441	80926	SUN LIFE & HLTH INS CO	0.00199	3	0.00137	\$22,260,124
1.48415	69477	TIME INS CO	0.00665	10	0.00448	\$72,713,833
1.87795	86231	TRANSAMERICA LIFE INS CO	0.00066	1	0.00035	\$5,746,583
3.4637	62863	TRUSTMARK LIFE INS CO	0.00066	1	0.00019	\$3,115,680
0.386	80314	UNICARE LIFE & HEALTH INS CO	0.00133	2	0.00345	\$55,916,752
25.02495	69744	UNION LABOR LIFE INS CO	0.00133	2	0.00005	\$862,483
0.23673	70408	UNION SECURITY INS CO	0.00066	1	0.00281	\$45,586,867
31.51061	92916	UNITED AMERICAN INS CO	0.00532	8	0.00017	\$2,739,851
1.01782	79413	UNITED HEALTHCARE INS CO	0.16556	249	0.16266	\$2,640,118,759
0.87943	95264	UNITED HEALTHCARE OF FL INC	0.04322	65	0.04914	\$797,634,097
0.4734	70106	UNITED STATES LIFE INS CO IN NYC	0.00066	1	0.0014	\$22,796,170
0	62235	UNUM LIFE INS CO OF AMER	0	0	0.00727	\$118,013,219
0	80705	US BR GREAT WEST LIFE ASSUR CO	0	0	0.00009	\$1,499,266
0	80802	US BR SUNLIFE ASSUR CO OF CANADA	0	0	0.00205	\$33,225,544
942.02129	69663	USAA LIFE INS CO	0.00066	1	0	\$11,456
0.6907	95114	VISTA HEALTH PLAN INC	0.02261	34	0.03273	\$531,227,478
10.24817	95266	VISTA HLTHPLN OF S FL INC	0.01596	24	0.00156	\$25,273,096
8.48194	60091	VISTA INS PLAN INC	0.00399	6	0.00047	\$7,633,956
5.60553	70319	WASHINGTON NATL INS CO	0.00066	1	0.00012	\$1,925,204
0	70629	WORLD INS CO	0	0	0.00019	\$3,098,917

Complaints Year: 2007 Total Complaints for Index: 1766
Policy Type: Individual Accident and Health
Premiums Year: 2007 Total Premiums for Index: \$3,441,055,319
States selected for Index: FL
Complaint Set used: Confirmed Complaints
Report Date: 09/25/2008
Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0	71854	AAA LIFE INS CO	0	0	0	\$11,195
2.46977	60054	AETNA LIFE INS CO	0.0051	9	0.00206	\$7,100,467
1.32052	35963	AF&L INS CO	0.00396	7	0.003	\$10,328,907
1257.90991	34789	AIG CENTENNIAL INS CO	0.00057	1	0	\$1,549
3.27	66842	AIG LIFE INS CO	0.00113	2	0.00035	\$1,192,892
0	90611	ALLIANZ LIFE INS CO OF N AMER	0	0	0.0032	\$10,997,993
31.66186	60186	ALLSTATE LIFE INS CO	0.00113	2	0.00004	\$123,082
16.39588	10111	AMERICAN BANKERS INS CO OF FL	0.00113	2	0.00007	\$237,682
12.13665	60275	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.00057	1	0.00005	\$160,547
0.16702	60380	AMERICAN FAMILY LIFE ASSUR CO OF COL	0.01246	22	0.07459	\$256,657,774
0	60410	AMERICAN FIDELITY ASSUR CO	0	0	0.00085	\$2,916,350
1.40	66672	AMERICAN GEN LIFE & ACC INS CO	0.0034	6	0.00242	\$8,339,529
0.50448	60534	AMERICAN HERITAGE LIFE INS CO	0.00793	14	0.01571	\$54,073,212
0.62114	60577	AMERICAN INCOME LIFE INS CO	0.00057	1	0.00091	\$3,136,976
5198.31688	97179	AMERICAN MEDICAL SECURITY LIFE INS C	0.0034	6	0	\$2,249
6.15438	60739	AMERICAN NATL INS CO	0.00057	1	0.00009	\$316,604
3.6812	71773	AMERICAN NATL LIFE INS CO OF TX	0.0017	3	0.00046	\$1,587,936
299.63132	81078	AMERICAN NTWRK INS CO	0.00057	1	0	\$6,503
0.75903	60763	AMERICAN PIONEER LIFE INS CO	0.01189	21	0.01567	\$53,909,155
5.33968	60801	AMERICAN PUBLIC LIFE INS CO	0.00057	1	0.00011	\$364,910
102.47186	61301	AMERITAS LIFE INS CORP	0.00057	1	0.00001	\$19,015
0.73712	71439	ASSURITY LIFE INS CO	0.00057	1	0.00077	\$2,643,386
0.00	61190	AUTO OWNERS LIFE INS CO	0	0	0.00019	\$651,758
0.68054	12316	AVALON HLTHCARE INC	0.00057	1	0.00083	\$2,863,162
0.23372	62944	AXA EQUITABLE LIFE INS CO	0.00057	1	0.00242	\$8,336,912
1.53605	61239	BANKERS FIDELITY LIFE INS CO	0.00057	1	0.00037	\$1,268,515
1.15355	61263	BANKERS LIFE & CAS CO	0.03511	62	0.03043	\$104,726,378
0.8448	98167	BCBS OF FL	0.19932	352	0.23594	\$811,879,440
21.13274	61476	BOSTON MUT LIFE INS CO	0.00057	1	0.00003	\$92,203
0.54643	80799	CELTIC INS CO	0.0017	3	0.00311	\$10,697,558
0.40183	61751	CENTRAL STATES H & L CO OF OMAHA	0.00057	1	0.00141	\$4,849,047
957.49506	34274	CENTRAL STATES IND CO OF OMAHA	0.00057	1	0	\$2,035
6.62961	61883	CENTRAL UNITED LIFE INS CO	0.00227	4	0.00034	\$1,175,637
125.22107	61832	CHESAPEAKE LIFE INS CO	0.00113	2	0.00001	\$31,121
0	76236	CINCINNATI LIFE INS CO	0	0	0.00005	\$179,673
1.95545	11836	CITRUS HLTH CARE INC	0.00113	2	0.00058	\$1,992,890
0.22071	62049	COLONIAL LIFE & ACCIDENT INS CO	0.00396	7	0.01796	\$61,797,817
1.44619	62065	COLONIAL PENN LIFE INS CO	0.00057	1	0.00039	\$1,347,333
0.2374	62146	COMBINED INS CO OF AMER	0.00113	2	0.00477	\$16,415,121
18.69861	62308	CONNECTICUT GEN LIFE INS CO	0.00396	7	0.00021	\$729,440
0.84527	78174	CONSECO HLTH INS CO	0.00396	7	0.00469	\$16,136,214
22.34641	60682	CONSECO INS CO	0.0017	3	0.00008	\$261,586
120.69702	65900	CONSECO LIFE INS CO	0.00227	4	0.00002	\$64,575
5.77216	76325	CONSECO SENIOR HLTH INS CO	0.04643	82	0.00804	\$27,680,646
0.44665	62359	CONSTITUTION LIFE INS CO	0.00113	2	0.00254	\$8,725,032
36.38252	62413	CONTINENTAL ASSUR CO	0.00057	1	0.00002	\$53,556
0.38263	20443	CONTINENTAL CAS CO	0.0034	6	0.00888	\$30,554,532
0.5903	71404	CONTINENTAL GEN INS CO	0.0051	9	0.00863	\$29,708,007
0.51497	68500	CONTINENTAL LIFE INS CO BRENTWOOD	0.00283	5	0.0055	\$18,918,698
1.95241	62626	CUNA MUT INS SOCIETY	0.0017	3	0.00087	\$2,993,989

Complaints Year: 2007 Total Complaints for Index: 1766
Policy Type: Individual Accident and Health
Premiums Year: 2007 Total Premiums for Index: \$3,441,055,319
States selected for Index: FL
Complaint Set used: Confirmed Complaints
Report Date: 09/25/2008
Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
11.38453	25518	FAIRMONT PREMIER INS CO	0.00113	2	0.0001	\$342,307
1.47224	63258	FEDERATED LIFE INS CO	0.00057	1	0.00038	\$1,323,491
255.5413	71870	FIDELITY SECURITY LIFE INS CO	0.00057	1	0	\$7,625
0.20727	76031	FLORIDA COMBINED LIFE INS CO INC	0.00227	4	0.01093	\$37,602,512
4.18065	62324	FREEDOM LIFE INS CO OF AMER	0.00057	1	0.00014	\$466,076
0.54198	65536	GENWORTH LIFE & ANN INS CO	0.00057	1	0.00104	\$3,595,167
0.08201	70025	GENWORTH LIFE INS CO	0.00227	4	0.02762	\$95,036,423
0	91472	GLOBE LIFE & ACCIDENT INS CO	0	0	0.00078	\$2,679,096
8.62499	62286	GOLDEN RULE INS CO	0.01416	25	0.00164	\$5,647,841
2.8265	64211	GUARANTEE TRUST LIFE INS CO	0.00396	7	0.0014	\$4,825,592
0	64246	GUARDIAN LIFE INS CO OF AMER	0	0	0.0044	\$15,137,200
2041.17164	70815	HARTFORD LIFE & ACCIDENT INS CO	0.00566	10	0	\$9,546
35.0974	71153	HARTFORD LIFE & ANN INS CO	0.00057	1	0.00002	\$55,517
106.63871	88072	HARTFORD LIFE INS CO	0.00057	1	0.00001	\$18,272
0.12892	95089	HEALTH OPTIONS INC	0.00227	4	0.01757	\$60,454,938
1.04985	69671	HUMANA HLTH INS CO OF FL INC	0.02378	42	0.02265	\$77,950,890
27.25696	73288	HUMANA INS CO	0.00396	7	0.00015	\$500,405
38.4316	95270	HUMANA MEDICAL PLAN INC	0.02888	51	0.00075	\$2,585,727
1.01545	97764	IDEALIFE INS CO	0.00057	1	0.00056	\$1,918,857
0.31903	64580	ILLINOIS MUT LIFE INS CO	0.00057	1	0.00177	\$6,107,526
2.3925	65080	JOHN ALDEN LIFE INS CO	0.00113	2	0.00047	\$1,628,839
0.17127	65099	JOHN HANCOCK LIFE INS CO	0.00396	7	0.02314	\$79,637,045
963.65106	65838	JOHN HANCOCK LIFE INS CO (USA)	0.00057	1	0	\$2,022
1.08177	65110	KANAWHA INS CO	0.00566	10	0.00523	\$18,012,242
0	65315	LIBERTY LIFE ASSUR CO OF BOSTON	0	0	0	\$3,869
189.11991	23043	LIBERTY MUT INS CO	0.00057	1	0	\$10,303
0.9814	65331	LIBERTY NATL LIFE INS CO	0.00453	8	0.00462	\$15,883,371
309.47031	65498	LIFE INS CO OF N AMER	0.00227	4	0.00001	\$25,185
2.69438	64130	LIFE INVESTORS INS CO OF AMER	0.0051	9	0.00189	\$6,508,563
193.0931	62057	LINCOLN LIFE & ANN CO OF NY	0.00113	2	0.00001	\$20,182
1.18346	65676	LINCOLN NATL LIFE INS CO	0.00227	4	0.00191	\$6,585,755
1.85456	65722	LOYAL AMER LIFE INS CO	0.00113	2	0.00061	\$2,101,308
758.46728	65781	MADISON NATL LIFE INS CO INC	0.00057	1	0	\$2,569
9.30526	67083	MANHATTAN NATL LIFE INS CO	0.00057	1	0.00006	\$209,398
0	31119	MEDICO INS CO	0	0	0.00912	\$31,386,652
5.21998	71471	MEDICO LIFE INS CO	0.00227	4	0.00043	\$1,493,110
44.82299	97055	MEGA LIFE & HLTH INS CO THE	0.01189	21	0.00027	\$912,892
5.03085	65951	MERIT LIFE INS CO	0.00057	1	0.00011	\$387,311
0.15444	87726	METLIFE INS CO OF CT	0.00113	2	0.00733	\$25,232,409
0.36205	65978	METROPOLITAN LIFE INS CO	0.00566	10	0.01564	\$53,818,675
177.4477	66087	MID WEST NATL LIFE INS CO OF TN	0.00396	7	0.00002	\$76,865
0.68737	66168	MINNESOTA LIFE INS CO	0.00057	1	0.00082	\$2,834,718
1.25774	66281	MONUMENTAL LIFE INS CO	0.00396	7	0.00315	\$10,844,433
0.38271	71412	MUTUAL OF OMAHA INS CO	0.00396	7	0.01036	\$35,639,765
179.66828	11991	NATIONAL CAS CO	0.00057	1	0	\$10,845
0	98205	NATIONAL FOUND LIFE INS CO	0	0	0.00014	\$484,293
1.08768	60593	NATIONAL STATES INS CO	0.00793	14	0.00729	\$25,079,974
8.30141	19445	NATIONAL UNION FIRE INS CO OF PITTS	0.00453	8	0.00055	\$1,877,756
2.77096	66869	NATIONWIDE LIFE INS CO	0.0017	3	0.00061	\$2,109,559
0.44434	78743	NEW ERA LIFE INS CO	0.00057	1	0.00127	\$4,385,154

Complaints Year: 2007 Total Complaints for Index: 1766
Policy Type: Individual Accident and Health
Premiums Year: 2007 Total Premiums for Index: \$3,441,055,319
States selected for Index: FL
Complaint Set used: Confirmed Complaints
Report Date: 09/25/2008
Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.04233	67091	NORTHWESTERN MUT LIFE INS CO	0.00057	1	0.01338	\$46,026,152
2.12986	67539	PAN AMER LIFE INS CO	0.00057	1	0.00027	\$914,849
0.29377	67598	PAUL REVERE LIFE INS CO	0.0017	3	0.00578	\$19,897,936
1.15641	63282	PENN TREATY NTRWK AMER INS CO	0.01359	24	0.01175	\$40,438,931
0.98388	67660	PENNSYLVANIA LIFE INS CO	0.00057	1	0.00058	\$1,980,434
0.66462	67784	PHILADELPHIA AMER LIFE INS CO	0.00057	1	0.00085	\$2,931,768
0.20769	80578	PHYSICIANS MUT INS CO	0.00057	1	0.00273	\$9,381,601
0.1849	95271	PREFERRED MEDICAL PLAN INC	0.00396	7	0.02144	\$73,766,075
0.43148	61271	PRINCIPAL LIFE INS CO	0.00227	4	0.00525	\$18,063,444
0.54661	68047	PROFESSIONAL INS CO	0.0017	3	0.00311	\$10,694,035
0	68136	PROTECTIVE LIFE INS CO	0	0	0.00268	\$9,224,679
0.14227	68195	PROVIDENT LIFE & ACCIDENT INS CO	0.00227	4	0.01592	\$54,782,511
3.58678	68241	PRUDENTIAL INS CO OF AMER	0.00793	14	0.00221	\$7,605,438
18.97266	68284	PYRAMID LIFE INS CO	0.02095	37	0.0011	\$3,799,921
0.32367	70211	REASSURE AMER LIFE INS CO	0.00057	1	0.00175	\$6,019,938
561.85192	68381	RELIANCE STANDARD LIFE INS CO	0.0017	3	0	\$10,404
1.87536	76759	SENIOR AMERICAN LIFE INS CO	0.00057	1	0.0003	\$1,039,002
1.03382	68845	SHENANDOAH LIFE INS CO	0.00057	1	0.00055	\$1,884,756
0.9076	69019	STANDARD INS CO	0.0017	3	0.00187	\$6,440,630
532.17415	69078	STANDARD SECURITY LIFE INS CO OF NY	0.00283	5	0.00001	\$18,307
0.06718	25178	STATE FARM MUT AUTO INS CO	0.00113	2	0.01686	\$58,010,989
2.25715	65021	STONEBRIDGE LIFE INS CO	0.00113	2	0.0005	\$1,726,512
1.92388	69477	TIME INS CO	0.01019	18	0.0053	\$18,230,403
0.57095	86231	TRANSAMERICA LIFE INS CO	0.00057	1	0.00099	\$3,412,755
1.90429	67121	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.00566	10	0.00297	\$10,232,149
0.26793	61425	TRUSTMARK INS CO	0.00057	1	0.00211	\$7,272,472
0	80314	UNICARE LIFE & HEALTH INS CO	0	0	0.0365	\$125,584,454
2.35948	69701	UNION BANKERS INS CO	0.00113	2	0.00048	\$1,651,635
0.79788	69744	UNION LABOR LIFE INS CO	0.00227	4	0.00284	\$9,768,455
0.2647	70408	UNION SECURITY INS CO	0.00113	2	0.00428	\$14,722,351
0.91008	92916	UNITED AMERICAN INS CO	0.03058	54	0.0336	\$115,615,718
4.58217	95264	UNITED HEALTHCARE OF FL INC	0.01755	31	0.00383	\$13,182,310
3.91578	69930	UNITED INS CO OF AMER	0.00227	4	0.00058	\$1,990,408
29.01155	69868	UNITED OF OMAHA LIFE INS CO	0.00057	1	0.00002	\$67,163
2.24324	63479	UNITED TEACHER ASSOC INS CO	0.00227	4	0.00101	\$3,474,447
0.12119	72850	UNITED WORLD LIFE INS CO	0.00057	1	0.00467	\$16,078,383
22821.96597	11574	UNIVERSAL HLTH CARE INC	0.08381	148	0	\$12,636
1.16081	62235	UNUM LIFE INS CO OF AMER	0.01019	18	0.00878	\$30,214,201
4717.9236	80802	US BR SUNLIFE ASSUR CO OF CANADA	0.00057	1	0	\$413
0.12764	95266	VISTA HLTHPLN OF S FL INC	0.0034	6	0.02662	\$91,591,108
1.92695	70319	WASHINGTON NATL INS CO	0.00793	14	0.00411	\$14,156,586
1.4192	95081	WELLCARE OF FL INC	0.03114	55	0.02194	\$75,512,737
0.69942	70483	WESTERN & SOUTHERN LIFE INS CO	0.00057	1	0.00081	\$2,785,864
0	70629	WORLD INS CO	0	0	0.00084	\$2,884,082

Complaints Year: 2007 Total Complaints for Index: 277
Policy Type: Long Term Care
 Premiums Year: 2007 Total Premiums for Index: \$648,744,198
 States selected for Index: FL
 Complaint Set used: Confirmed Complaints
 Report Date: 09/25/2008
 Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0	60054	AETNA LIFE INS CO	0	0	0.00167	\$1,084,651
1.39657	35963	AF&L INS CO	0.02527	7	0.01809	\$11,738,944
0	90611	ALLIANZ LIFE INS CO OF N AMER	0	0	0.01359	\$8,814,303
1.70956	60534	AMERICAN HERITAGE LIFE INS CO	0.00722	2	0.00422	\$2,739,925
1.29085	60763	AMERICAN PIONEER LIFE INS CO	0.01805	5	0.01398	\$9,071,690
1.65832	61263	BANKERS LIFE & CAS CO	0.18412	51	0.11103	\$72,026,885
0.6112	98167	BCBS OF FL	0.01083	3	0.01772	\$11,495,652
64.35051	78174	CONSECO HLTH INS CO	0.00722	2	0.00011	\$72,790
5.39625	76325	CONSECO SENIOR HLTH INS CO	0.2852	79	0.05285	\$34,286,919
0.4605	20443	CONTINENTAL CAS CO	0.02166	6	0.04704	\$30,515,015
0.13978	70025	GENWORTH LIFE INS CO	0.01444	4	0.10331	\$67,022,023
0	64211	GUARANTEE TRUST LIFE INS CO	0	0	0.00315	\$2,043,143
0	88072	HARTFORD LIFE INS CO	0	0	0.00026	\$170,690
0.20516	65099	JOHN HANCOCK LIFE INS CO	0.02527	7	0.12318	\$79,909,478
1.04058	65110	KANAWHA INS CO	0.02888	8	0.02775	\$18,005,590
3.91098	64130	LIFE INVESTORS INS CO OF AMER	0.02888	8	0.00738	\$4,790,695
3.08419	65722	LOYAL AMER LIFE INS CO	0.00722	2	0.00234	\$1,518,735
10.91706	67083	MANHATTAN NATL LIFE INS CO	0.00361	1	0.00033	\$214,530
0	31119	MEDICO INS CO	0	0	0.00498	\$3,232,302
27.6965	71471	MEDICO LIFE INS CO	0.01444	4	0.00052	\$338,243
0.17085	65978	METROPOLITAN LIFE INS CO	0.01083	3	0.06339	\$41,124,742
0.6963	71412	MUTUAL OF OMAHA INS CO	0.01083	3	0.01555	\$10,090,565
1.96527	60593	NATIONAL STATES INS CO	0.03971	11	0.02021	\$13,108,829
1.28122	63282	PENN TREATY NTRWK AMER INS CO	0.07942	22	0.06199	\$40,215,438
0.3998	68241	PRUDENTIAL INS CO OF AMER	0.00361	1	0.00903	\$5,858,066
1.03798	70211	REASSURE AMER LIFE INS CO	0.00361	1	0.00348	\$2,256,341
2.1209	76759	SENIOR AMERICAN LIFE INS CO	0.00361	1	0.0017	\$1,104,265
0.90475	86231	TRANSAMERICA LIFE INS CO	0.00361	1	0.00399	\$2,588,598
2.16992	67121	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.0361	10	0.01664	\$10,793,199
833.76177	69744	UNION LABOR LIFE INS CO	0.00361	1	0	\$2,809
0.4439	62235	UNUM LIFE INS CO OF AMER	0.01444	4	0.03253	\$21,104,358
2.76349	70319	WASHINGTON NATL INS CO	0.04332	12	0.01568	\$10,169,924

Complaints Year: 2007 Total Complaints for Index: 526
Policy Type: Medicare Supplement
 Premiums Year: 2007 Total Premiums for Index: \$ 1,308,997,494
 States selected for Index: FL
 Complaint Set used: Confirmed Complaints
 Report Date: 09/25/2008
 Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
1.07786	60380	AMERICAN FAMILY LIFE ASSUR CO OF COL	0.0057	3	0.00529	\$6,926,454
0.43511	60763	AMERICAN PIONEER LIFE INS CO	0.02281	12	0.05243	\$68,633,329
0.41059	61263	BANKERS LIFE & CAS CO	0.01521	8	0.03704	\$48,488,119
0.19128	98167	BCBS OF FL	0.05133	27	0.26835	\$351,274,466
0.39124	61751	CENTRAL STATES H & L CO OF OMAHA	0.0019	1	0.00486	\$6,360,746
0	62308	CONNECTICUT GEN LIFE INS CO	0	0	0.00007	\$90,080
0.56238	62359	CONSTITUTION LIFE INS CO	0.0038	2	0.00676	\$8,850,215
0.16589	71404	CONTINENTAL GEN INS CO	0.0019	1	0.01146	\$15,001,442
0.36995	68500	CONTINENTAL LIFE INS CO BRENTWOOD	0.0057	3	0.01542	\$20,180,361
0	71471	MEDICO LIFE INS CO	0	0	0.00084	\$1,097,388
0.29587	66281	MONUMENTAL LIFE INS CO	0.0019	1	0.00643	\$8,411,020
0	71412	MUTUAL OF OMAHA INS CO	0	0	0.01288	\$16,853,831
0.70983	60593	NATIONAL STATES INS CO	0.0057	3	0.00803	\$10,517,742
0.4376	61271	PRINCIPAL LIFE INS CO	0.0057	3	0.01303	\$17,060,646
21.9203	68284	PYRAMID LIFE INS CO	0.04373	23	0.00199	\$2,611,166
0.71272	69744	UNION LABOR LIFE INS CO	0.0057	3	0.008	\$10,475,071
0.13866	92916	UNITED AMERICAN INS CO	0.0076	4	0.05484	\$71,788,149
0.09494	79413	UNITED HEALTHCARE INS CO	0.03422	18	0.36043	\$471,802,452
1.73068	63479	UNITED TEACHER ASSOC INS CO	0.0038	2	0.0022	\$2,875,844
0.29322	70319	WASHINGTON NATL INS CO	0.0019	1	0.00648	\$8,487,119

Complaints Year: 2007 Total Complaints for Index: 641

Policy Type: Individual Life (Number of Policies)

Policy Year: 2007 Total Policies for Index: 6,824,401

States selected for Index: FL

Complaint Set used: Confirmed Complaints

Report Date: 09/25/2008

Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Number of Policies
0	71854	AAA LIFE INS CO	0	0	0.00106	7,229
2.43404	60054	AETNA LIFE INS CO	0.00156	1	0.00064	4,374
77.71162	70432	AIG ANN INS CO	0.00312	2	0.00004	274
8.85731	66842	AIG LIFE INS CO	0.00624	4	0.0007	4,808
6.84442	60941	AIG SUNAMERICA LIFE ASSUR CO	0.00312	2	0.00046	3,111
0.65852	90611	ALLIANZ LIFE INS CO OF N AMER	0.00624	4	0.00948	64,669
1.08034	60186	ALLSTATE LIFE INS CO	0.01404	9	0.013	88,693
2.3738	68594	AMERICAN AMICABLE LIFE INS CO OF TX	0.00156	1	0.00066	4,485
0.92273	60275	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.00156	1	0.00169	11,538
0.69621	60380	AMERICAN FAMILY LIFE ASSUR CO OF COL	0.00312	2	0.00448	30,584
1.20164	60429	AMERICAN FIDELITY LIFE INS CO	0.00156	1	0.0013	8,860
343.43521	68373	AMERICAN GEN ASSUR CO	0.00156	1	0	31
1.23257	66672	AMERICAN GEN LIFE & ACC INS CO	0.07956	51	0.06455	440,518
1.24763	60488	AMERICAN GEN LIFE INS CO	0.02964	19	0.02376	162,134
1.13788	60534	AMERICAN HERITAGE LIFE INS CO	0.0078	5	0.00686	46,782
13.34147	60518	AMERICAN HLTH & LIFE INS CO	0.00156	1	0.00012	798
0.63473	60577	AMERICAN INCOME LIFE INS CO	0.00468	3	0.00737	50,320
18.9777	60607	AMERICAN INTL LIFE ASSUR CO OF NY	0.00156	1	0.00008	561
0.19528	60739	AMERICAN NATL INS CO	0.00156	1	0.00799	54,518
46.28909	71773	AMERICAN NATL LIFE INS CO OF TX	0.00156	1	0.00003	230
0.87138	61999	AMERICO FIN LIFE & ANN INS CO	0.00312	2	0.00358	24,436
10.04702	61093	ATLANTA LIFE INS CO	0.00468	3	0.00047	3,179
0	61182	AURORA NATL LIFE ASSUR CO	0	0	0.00022	1,486
1.11634	61689	AVIVA LIFE & ANN CO	0.00156	1	0.0014	9,537
0.36328	62944	AXA EQUITABLE LIFE INS CO	0.00312	2	0.00859	58,613
2.91047	61239	BANKERS FIDELITY LIFE INS CO	0.00156	1	0.00054	3,658
7.25258	61263	BANKERS LIFE & CAS CO	0.03744	24	0.00516	35,231
665.40571	81043	BANKERS LIFE INS CO	0.00156	1	0	16
1.5426	94250	BANNER LIFE INS CO	0.00936	6	0.00607	41,410
0	61476	BOSTON MUT LIFE INS CO	0	0	0.00259	17,643
0	81647	BUPA INS CO	0	0	0	22
11.55344	61883	CENTRAL UNITED LIFE INS CO	0.00312	2	0.00027	1,843
2.60688	61832	CHESAPEAKE LIFE INS CO	0.00156	1	0.0006	4,084
9.60875	61921	CITIZENS SECURITY LIFE INS CO	0.00156	1	0.00016	1,108
0.48818	62049	COLONIAL LIFE & ACCIDENT INS CO	0.00468	3	0.00959	65,425
0.76967	62065	COLONIAL PENN LIFE INS CO	0.00312	2	0.00405	27,665
1.2764	84786	COLORADO BANKERS LIFE INS CO	0.00156	1	0.00122	8,341
0.83182	76023	COLUMBIAN LIFE INS CO	0.00156	1	0.00188	12,799
3.2444	99937	COLUMBUS LIFE INS CO	0.00312	2	0.00096	6,563
0	84824	COMMONWEALTH ANN & LIFE INS CO	0	0	0.00056	3,799
0	62308	CONNECTICUT GEN LIFE INS CO	0	0	0.00118	8,062
2.76245	60682	CONSECO INS CO	0.00312	2	0.00113	7,708
5.12155	65900	CONSECO LIFE INS CO	0.02652	17	0.00518	35,339
7.58838	76325	CONSECO SENIOR HLTH INS CO	0.00156	1	0.00021	1,403
15.11212	62359	CONSTITUTION LIFE INS CO	0.00312	2	0.00021	1,409
1.92801	62413	CONTINENTAL ASSUR CO	0.00156	1	0.00081	5,522
0.42186	62626	CUNA MUT INS SOCIETY	0.00156	1	0.0037	25,237
0.34546	97705	DIRECT GEN LIFE INS CO	0.00156	1	0.00452	30,818
0	67652	FIRST PENN PACIFIC LIFE INS CO	0	0	0.00246	16,767
4.4305	76031	FLORIDA COMBINED LIFE INS CO INC	0.00312	2	0.0007	4,806
3.2683	63657	GARDEN STATE LIFE INS CO	0.00312	2	0.00095	6,515
0.6082	63665	GENERAL AMER LIFE INS CO	0.00156	1	0.00257	17,505
0.72608	65536	GENWORTH LIFE & ANN INS CO	0.00936	6	0.01289	87,978
0.51882	91472	GLOBE LIFE & ACCIDENT INS CO	0.01872	12	0.03608	246,249
3.21549	62286	GOLDEN RULE INS CO	0.00156	1	0.00049	3,311
1.33181	63312	GREAT AMER LIFE INS CO	0.00156	1	0.00117	7,994
3.12535	90212	GREAT SOUTHERN LIFE INS CO	0.00312	2	0.001	6,813
0.43224	64211	GUARANTEE TRUST LIFE INS CO	0.00156	1	0.00361	24,631

Complaints Year: 2007 Total Complaints for Index: 641

Policy Type: Individual Life (Number of Policies)

Policy Year: 2007 Total Policies for Index: 6,824,401

States selected for Index: FL

Complaint Set used: Confirmed Complaints

Report Date: 09/25/2008

Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Number of Policies
0.25291	64246	GUARDIAN LIFE INS CO OF AMER	0.00156	1	0.00617	42,096
29.62845	70815	HARTFORD LIFE & ACCIDENT INS CO	0.00468	3	0.00016	1,078
0.8861	71153	HARTFORD LIFE & ANN INS CO	0.00312	2	0.00352	24,030
0.59987	88072	HARTFORD LIFE INS CO	0.00312	2	0.0052	35,496
0	93777	HOUSEHOLD LIFE INS CO	0	0	0.00017	1,169
0	64580	ILLINOIS MUT LIFE INS CO	0	0	0.0006	4,085
1.50141	64645	INDIANAPOLIS LIFE INS CO	0.00312	2	0.00208	14,182
1.25979	86509	ING LIFE INS & ANN CO	0.00156	1	0.00124	8,451
12.19064	63487	INVESTORS LIFE INS CO N AMER	0.00468	3	0.00038	2,620
1.36792	65056	JACKSON NATL LIFE INS CO	0.01872	12	0.01369	93,396
0	64017	JEFFERSON NATL LIFE INS CO	0	0	0.00055	3,784
3.02817	65099	JOHN HANCOCK LIFE INS CO	0.01716	11	0.00567	38,674
0.4164	90204	JOHN HANCOCK VARIABLE LIFE INS CO	0.00156	1	0.00375	25,568
3.1452	65242	LAFAYETTE LIFE INS CO	0.00156	1	0.0005	3,385
2.81927	68543	LIBERTY BANKERS LIFE INS CO	0.00468	3	0.00166	11,329
1.83497	61492	LIBERTY LIFE INS CO	0.00312	2	0.0017	11,604
0.56163	65331	LIBERTY NATL LIFE INS CO	0.0156	10	0.02778	189,564
4.23236	65528	LIFE INS CO OF THE SOUTHWEST	0.00624	4	0.00147	10,062
0.55252	64130	LIFE INVESTORS INS CO OF AMER	0.00156	1	0.00282	19,269
5.47941	77720	LIFESECURE INS CO	0.00156	1	0.00028	1,943
0.64783	65595	LINCOLN BENEFIT LIFE CO	0.00624	4	0.00963	65,736
1.07663	65676	LINCOLN NATL LIFE INS CO	0.01248	8	0.01159	79,110
8.67261	65722	LOYAL AMER LIFE INS CO	0.0078	5	0.0009	6,138
7.93922	65870	MANHATTAN LIFE INS CO	0.00156	1	0.0002	1,341
4.54008	67083	MANHATTAN NATL LIFE INS CO	0.00156	1	0.00034	2,345
0.27829	65935	MASSACHUSETTS MUT LIFE INS CO	0.00312	2	0.01121	76,515
0	97055	MEGA LIFE & HLTH INS CO THE	0	0	0.00031	2,083
0.46845	87726	METLIFE INS CO OF CT	0.00156	1	0.00333	22,727
0.90416	65978	METROPOLITAN LIFE INS CO	0.04836	31	0.05349	365,025
0.47175	97136	METROPOLITAN TOWER LIFE INS CO	0.00156	1	0.00331	22,568
1.47125	66044	MIDLAND NATL LIFE INS CO	0.00936	6	0.00636	43,418
1.03787	66168	MINNESOTA LIFE INS CO	0.00156	1	0.0015	10,258
28.69674	66265	MONARCH LIFE INS CO	0.00156	1	0.00005	371
1.47334	66281	MONUMENTAL LIFE INS CO	0.04056	26	0.02753	187,879
0.40769	66370	MONY LIFE INS CO	0.00156	1	0.00383	26,114
0	78077	MONY LIFE INS CO OF AMER	0	0	0.00133	9,059
0.83078	66680	NATIONAL LIFE INS CO	0.00156	1	0.00188	12,815
9.07371	60593	NATIONAL STATES INS CO	0.00468	3	0.00052	3,520
14.64442	70750	NATIONWIDE LIFE & ANN CO OF AMER	0.00156	1	0.00011	727
0.29066	66869	NATIONWIDE LIFE INS CO	0.00156	1	0.00537	36,629
0.90864	68225	NATIONWIDE LIFE INS CO OF AMER	0.00156	1	0.00172	11,717
0.82589	91626	NEW ENGLAND LIFE INS CO	0.00156	1	0.00189	12,891
0	78743	NEW ERA LIFE INS CO	0	0	0.00003	219
0.46878	91596	NEW YORK LIFE INS & ANN CORP	0.00156	1	0.00333	22,711
0.84924	66915	NEW YORK LIFE INS CO	0.01716	11	0.02021	137,901
1.34754	66974	NORTH AMER CO LIFE & HLTH INS	0.00468	3	0.00347	23,702
0.09294	67091	NORTHWESTERN MUT LIFE INS CO	0.00312	2	0.03357	229,101
2.58159	67148	OCCIDENTAL LIFE INS CO OF NC	0.00156	1	0.0006	4,124
1.01174	89206	OHIO NATL LIFE ASSUR CORP	0.00156	1	0.00154	10,523
1.44693	67180	OHIO STATE LIFE INS CO	0.00156	1	0.00108	7,358
1.48146	63274	OM FIN LIFE INS CO	0.01248	8	0.00842	57,492
1.12104	67466	PACIFIC LIFE INS CO	0.00312	2	0.00278	18,994
0	93459	PAN AMER ASSUR CO	0	0	0.00055	3,769
3.95633	67539	PAN AMER LIFE INS CO	0.00156	1	0.00039	2,691
5.58285	67598	PAUL REVERE LIFE INS CO	0.00156	1	0.00028	1,907
0.85247	72125	PHYSICIANS LIFE INS CO	0.00312	2	0.00366	24,978
0.45831	65919	PRIMERICA LIFE INS CO	0.00936	6	0.02042	139,380
0.34232	61271	PRINCIPAL LIFE INS CO	0.00156	1	0.00456	31,101

Complaints Year: 2007 Total Complaints for Index: 641

Policy Type: Individual Life (Number of Policies)

Policy Year: 2007 Total Policies for Index: 6,824,401

States selected for Index: FL

Complaint Set used: Confirmed Complaints

Report Date: 09/25/2008

Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Number of Policies
2.2827	68047	PROFESSIONAL INS CO	0.00312	2	0.00137	9,328
47.10837	88536	PROTECTIVE LIFE AND ANNUITY INS CO	0.00312	2	0.00007	452
0.79747	68136	PROTECTIVE LIFE INS CO	0.01404	9	0.01761	120,153
52.96762	86630	PRUDENTIAL ANN LIFE ASSUR CORP	0.00156	1	0.00003	201
1.14583	68241	PRUDENTIAL INS CO OF AMER	0.06708	43	0.05855	399,536
0.63013	70211	REASSURE AMER LIFE INS CO	0.0078	5	0.01238	84,478
27.07309	68381	RELIANCE STANDARD LIFE INS CO	0.01248	8	0.00046	3,146
0.64002	67105	RELIASTAR LIFE INS CO	0.00468	3	0.00731	49,904
0.90988	61360	RELIASTAR LIFE INS CO OF NY	0.00156	1	0.00171	11,701
0.71415	65005	RIVERSOURCE LIFE INS CO	0.00312	2	0.00437	29,816
0	68721	SECURITY LIFE INS CO OF AMER	0	0	0.00012	852
2.45707	68845	SHENANDOAH LIFE INS CO	0.00624	4	0.00254	17,332
0	68896	SOUTHERN FARM BUREAU LIFE INS CO	0	0	0.00857	58,500
2.79362	88323	SOUTHERN LIFE & HEALTH INS CO	0.00156	1	0.00056	3,811
65.3159	69019	STANDARD INS CO	0.00312	2	0.00005	326
3.5079	68985	STARMOUNT LIFE INS CO	0.00156	1	0.00044	3,035
0.18794	69108	STATE FARM LIFE INS CO	0.01092	7	0.0581	396,529
0	69132	STATE MUT INS CO	0	0	0.00048	3,295
1.65408	65021	STONEBRIDGE LIFE INS CO	0.00624	4	0.00377	25,746
4.99015	69310	SURETY LIFE INS CO	0.00312	2	0.00063	4,267
0.63109	68608	SYMETRA LIFE INS CO	0.00156	1	0.00247	16,870
1.97927	69477	TIME INS CO	0.00156	1	0.00079	5,379
12.39405	70688	TRANSAMERICA FINANCIAL LIFE INS CO	0.00312	2	0.00025	1,718
0.81159	86231	TRANSAMERICA LIFE INS CO	0.00156	1	0.00192	13,118
0.5974	67121	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.00468	3	0.00783	53,464
6.47203	61425	TRUSTMARK INS CO	0.00156	1	0.00024	1,645
10.61818	69701	UNION BANKERS INS CO	0.00468	3	0.00044	3,008
0.90454	80837	UNION CENTRAL LIFE INS CO	0.00156	1	0.00172	11,770
3.80504	62596	UNION FIDELITY LIFE INS CO	0.00156	1	0.00041	2,798
19.67928	69744	UNION LABOR LIFE INS CO	0.00156	1	0.00008	541
0.62612	70408	UNION SECURITY INS CO	0.00156	1	0.00249	17,004
2.16392	92916	UNITED AMERICAN INS CO	0.00312	2	0.00144	9,840
5.22399	87645	UNITED FIDELITY LIFE INS CO	0.00156	1	0.0003	2,038
0	79413	UNITED HEALTHCARE INS CO	0	0	0	4
1.91482	69930	UNITED INS CO OF AMER	0.03588	23	0.01874	127,881
1.37694	94099	UNITED INVESTORS LIFE INS CO	0.00156	1	0.00113	7,732
0.56308	69868	UNITED OF OMAHA LIFE INS CO	0.00936	6	0.01662	113,446
5.74927	70106	UNITED STATES LIFE INS CO IN NYC	0.0078	5	0.00136	9,259
1.20928	63819	UNITY FINANCIAL LIFE INS CO	0.00156	1	0.00129	8,804
4.14906	62235	UNUM LIFE INS CO OF AMER	0.00156	1	0.00038	2,566
1.59953	80802	US BR SUNLIFE ASSUR CO OF CANADA	0.00312	2	0.00195	13,312
0	80659	US BUSINESS OF CANADA LIFE ASSUR CO	0	0	0.0002	1,386
0	80675	US BUSINESS OF CROWN LIFE INS CO	0	0	0.00019	1,304
3.24061	84530	US FINANCIAL LIFE INS CO	0.00468	3	0.00144	9,856
6.17761	70319	WASHINGTON NATL INS CO	0.0078	5	0.00126	8,617
0.63874	70335	WEST COAST LIFE INS CO	0.00312	2	0.00488	33,336
1.93796	92622	WESTERN SOUTHERN LIFE ASSUR CO	0.00468	3	0.00242	16,481
2.46333	66230	WILLIAM PENN LIFE INS CO OF NY	0.00156	1	0.00063	4,322
4.85919	60704	WILTON REASSURANCE LIFE CO OF NY	0.00156	1	0.00032	2,191

Complaints Year: 2007 Total Complaints for Index: 641
Policy Type: Individual Life (Premium Amount)
Premiums Year: 2007 Total Premiums for Index: \$6,265,996,001
States selected for Index: FL
Complaint Set used: Confirmed Complaints
Report Date: 09/25/2008
Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0	71854	AAA LIFE INS CO	0	0	0.00051	\$3,226,259
3.59605	60054	AETNA LIFE INS CO	0.00156	1	0.00043	\$2,718,359
326.55781	70432	AIG ANN INS CO	0.00312	2	0.00001	\$59,869
8.29222	66842	AIG LIFE INS CO	0.00624	4	0.00075	\$4,715,431
6.17801	60941	AIG SUNAMERICA LIFE ASSUR CO	0.00312	2	0.00051	\$3,164,562
1.69164	90611	ALLIANZ LIFE INS CO OF N AMER	0.00624	4	0.00369	\$23,114,490
1.60325	60186	ALLSTATE LIFE INS CO	0.01404	9	0.00876	\$54,874,983
4.55595	68594	AMERICAN AMICABLE LIFE INS CO OF TX	0.00156	1	0.00034	\$2,145,623
0.55969	60275	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.00156	1	0.00279	\$17,465,561
1.71154	60380	AMERICAN FAMILY LIFE ASSUR CO OF COL	0.00312	2	0.00182	\$11,422,863
6.74691	60429	AMERICAN FIDELITY LIFE INS CO	0.00156	1	0.00023	\$1,448,862
1262.80129	68373	AMERICAN GEN ASSUR CO	0.00156	1	0	\$7,741
7.19946	66672	AMERICAN GEN LIFE & ACC INS CO	0.07956	51	0.01105	\$69,247,203
0.81359	60488	AMERICAN GEN LIFE INS CO	0.02964	19	0.03643	\$228,285,738
2.37352	60534	AMERICAN HERITAGE LIFE INS CO	0.0078	5	0.00329	\$20,592,475
157.37241	60518	AMERICAN HLTH & LIFE INS CO	0.00156	1	0.00001	\$62,116
1.65714	60577	AMERICAN INCOME LIFE INS CO	0.00468	3	0.00282	\$17,696,826
12.36997	60607	AMERICAN INTL LIFE ASSUR CO OF NY	0.00156	1	0.00013	\$790,248
0.35466	60739	AMERICAN NATL INS CO	0.00156	1	0.0044	\$27,562,663
40.76049	71773	AMERICAN NATL LIFE INS CO OF TX	0.00156	1	0.00004	\$239,824
1.39933	61999	AMERICO FIN LIFE & ANN INS CO	0.00312	2	0.00223	\$13,971,469
167.14182	61093	ATLANTA LIFE INS CO	0.00468	3	0.00003	\$175,456
0	61182	AURORA NATL LIFE ASSUR CO	0	0	0.00046	\$2,885,072
0.56393	61689	AVIVA LIFE & ANN CO	0.00156	1	0.00277	\$17,334,191
0.09098	62944	AXA EQUITABLE LIFE INS CO	0.00312	2	0.0343	\$214,895,673
9.41645	61239	BANKERS FIDELITY LIFE INS CO	0.00156	1	0.00017	\$1,038,114
11.51674	61263	BANKERS LIFE & CAS CO	0.03744	24	0.00325	\$20,371,075
199.46427	81043	BANKERS LIFE INS CO	0.00156	1	0.00001	\$49,008
1.40511	94250	BANNER LIFE INS CO	0.00936	6	0.00666	\$41,742,107
0	61476	BOSTON MUT LIFE INS CO	0	0	0.0007	\$4,368,278
0	81647	BUPA INS CO	0	0	0	\$7,740
97.33782	61883	CENTRAL UNITED LIFE INS CO	0.00312	2	0.00003	\$200,854
3.78744	61832	CHESAPEAKE LIFE INS CO	0.00156	1	0.00041	\$2,580,993
22.40263	61921	CITIZENS SECURITY LIFE INS CO	0.00156	1	0.00007	\$436,348
1.62071	62049	COLONIAL LIFE & ACCIDENT INS CO	0.00468	3	0.00289	\$18,094,522
4.24674	62065	COLONIAL PENN LIFE INS CO	0.00312	2	0.00073	\$4,603,698
3.13174	84786	COLORADO BANKERS LIFE INS CO	0.00156	1	0.0005	\$3,121,376
1.88563	76023	COLUMBIAN LIFE INS CO	0.00156	1	0.00083	\$5,184,114
0.84378	99937	COLUMBUS LIFE INS CO	0.00312	2	0.0037	\$23,170,369
0	84824	COMMONWEALTH ANN & LIFE INS CO	0	0	0.00057	\$3,571,976
0	62308	CONNECTICUT GEN LIFE INS CO	0	0	0.00219	\$13,741,772
7.25292	60682	CONSECO INS CO	0.00312	2	0.00043	\$2,695,561
7.80239	65900	CONSECO LIFE INS CO	0.02652	17	0.0034	\$21,298,713
29.92623	76325	CONSECO SENIOR HLTH INS CO	0.00156	1	0.00005	\$326,648
25.9227	62359	CONSTITUTION LIFE INS CO	0.00312	2	0.00012	\$754,192
4.02137	62413	CONTINENTAL ASSUR CO	0.00156	1	0.00039	\$2,430,850
0.99454	62626	CUNA MUT INS SOCIETY	0.00156	1	0.00157	\$9,829,007
1.97194	97705	DIRECT GEN LIFE INS CO	0.00156	1	0.00079	\$4,957,224
0	67652	FIRST PENN PACIFIC LIFE INS CO	0	0	0.00164	\$10,290,372
11.54949	76031	FLORIDA COMBINED LIFE INS CO INC	0.00312	2	0.00027	\$1,692,775
5.05263	63657	GARDEN STATE LIFE INS CO	0.00312	2	0.00062	\$3,869,410
0.23959	63665	GENERAL AMER LIFE INS CO	0.00156	1	0.00651	\$40,799,800
0.69117	65536	GENWORTH LIFE & ANN INS CO	0.00936	6	0.01354	\$84,858,923
6.37523	91472	GLOBE LIFE & ACCIDENT INS CO	0.01872	12	0.00294	\$18,399,971
1.09481	62286	GOLDEN RULE LIFE CO	0.00156	1	0.00142	\$8,928,795
1.49135	63312	GREAT AMER LIFE INS CO	0.00156	1	0.00105	\$6,554,683
4.70789	90212	GREAT SOUTHERN LIFE INS CO	0.00312	2	0.00066	\$4,152,747

Complaints Year: 2007 Total Complaints for Index: 641
Policy Type: Individual Life (Premium Amount)
Premiums Year: 2007 Total Premiums for Index: \$6,265,996,001
States selected for Index: FL
Complaint Set used: Confirmed Complaints
Report Date: 09/25/2008
Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
3.37893	64211	GUARANTEE TRUST LIFE INS CO	0.00156	1	0.00046	\$2,893,032
0.07098	64246	GUARDIAN LIFE INS CO OF AMER	0.00156	1	0.02198	\$137,721,736
11.17853	70815	HARTFORD LIFE & ACCIDENT INS CO	0.00468	3	0.00042	\$2,623,425
0.20014	71153	HARTFORD LIFE & ANN INS CO	0.00312	2	0.01559	\$97,687,451
1.57412	88072	HARTFORD LIFE INS CO	0.00312	2	0.00198	\$12,420,055
0	93777	HOUSEHOLD LIFE INS CO	0	0	0.00006	\$349,089
0	64580	ILLINOIS MUT LIFE INS CO	0	0	0.0004	\$2,526,843
0.51396	64645	INDIANAPOLIS LIFE INS CO	0.00312	2	0.00607	\$38,039,374
0.90886	86509	ING LIFE INS & ANN CO	0.00156	1	0.00172	\$10,755,641
17.87348	63487	INVESTORS LIFE INS CO N AMER	0.00468	3	0.00026	\$1,640,757
2.73253	65056	JACKSON NATL LIFE INS CO	0.01872	12	0.00685	\$42,928,710
0	64017	JEFFERSON NATL LIFE INS CO	0	0	0.00029	\$1,807,164
2.9444	65099	JOHN HANCOCK LIFE INS CO	0.01716	11	0.00583	\$36,519,798
0.11693	90204	JOHN HANCOCK VARIABLE LIFE INS CO	0.00156	1	0.01334	\$83,599,000
0.95875	65242	LAFAYETTE LIFE INS CO	0.00156	1	0.00163	\$10,195,950
18.00032	68543	LIBERTY BANKERS LIFE INS CO	0.00468	3	0.00026	\$1,629,195
3.43845	61492	LIBERTY LIFE INS CO	0.00312	2	0.00091	\$5,685,906
1.74546	65331	LIBERTY NATL LIFE INS CO	0.0156	10	0.00894	\$56,004,499
2.77793	65528	LIFE INS CO OF THE SOUTHWEST	0.00624	4	0.00225	\$14,075,730
0.24537	64130	LIFE INVESTORS INS CO OF AMER	0.00156	1	0.00636	\$39,839,715
15.03296	77720	LIFESECURE INS CO	0.00156	1	0.0001	\$650,261
0.36308	65595	LINCOLN BENEFIT LIFE CO	0.00624	4	0.01719	\$107,694,967
0.25262	65676	LINCOLN NATL LIFE INS CO	0.01248	8	0.0494	\$309,565,095
48.7948	65722	LOYAL AMER LIFE INS CO	0.0078	5	0.00016	\$1,001,679
6.73769	65870	MANHATTAN LIFE INS CO	0.00156	1	0.00023	\$1,450,845
4.5525	67083	MANHATTAN NATL LIFE INS CO	0.00156	1	0.00034	\$2,147,246
0.12324	65935	MASSACHUSETTS MUT LIFE INS CO	0.00312	2	0.02532	\$158,643,692
0	97055	MEGA LIFE & HLTH INS CO THE	0	0	0.00014	\$883,581
0.18051	87726	METLIFE INS CO OF CT	0.00156	1	0.00864	\$54,154,501
1.47575	65978	METROPOLITAN LIFE INS CO	0.04836	31	0.03277	\$205,343,048
0.7417	97136	METROPOLITAN TOWER LIFE INS CO	0.00156	1	0.0021	\$13,179,722
1.38405	66044	MIDLAND NATL LIFE INS CO	0.00936	6	0.00676	\$42,377,042
0.32177	66168	MINNESOTA LIFE INS CO	0.00156	1	0.00485	\$30,379,709
97.45426	66265	MONARCH LIFE INS CO	0.00156	1	0.00002	\$100,307
5.43658	66281	MONUMENTAL LIFE INS CO	0.04056	26	0.00746	\$46,749,782
0.622	66370	MONY LIFE INS CO	0.00156	1	0.00251	\$15,715,876
0	78077	MONY LIFE INS CO OF AMER	0	0	0.00331	\$20,723,595
0.37343	66680	NATIONAL LIFE INS CO	0.00156	1	0.00418	\$26,177,013
13.58244	60593	NATIONAL STATES INS CO	0.00468	3	0.00034	\$2,159,114
2.09083	70750	NATIONWIDE LIFE & ANN CO OF AMER	0.00156	1	0.00075	\$4,675,344
0.19586	66869	NATIONWIDE LIFE INS CO	0.00156	1	0.00797	\$49,910,035
0.93084	68225	NATIONWIDE LIFE INS CO OF AMER	0.00156	1	0.00168	\$10,501,668
0.33094	91626	NEW ENGLAND LIFE INS CO	0.00156	1	0.00471	\$29,538,022
0	78743	NEW ERA LIFE INS CO	0	0	0	\$18,408
0.15306	91596	NEW YORK LIFE INS & ANN CORP	0.00156	1	0.01019	\$63,864,872
0.90153	66915	NEW YORK LIFE INS CO	0.01716	11	0.01904	\$119,273,669
0.93636	66974	NORTH AMER CO LIFE & HLTH INS	0.00468	3	0.005	\$31,319,274
0.04543	67091	NORTHWESTERN MUT LIFE INS CO	0.00312	2	0.06869	\$430,380,626
5.49276	67148	OCCIDENTAL LIFE INS CO OF NC	0.00156	1	0.00028	\$1,779,678
0.38832	89206	OHIO NATL LIFE ASSUR CORP	0.00156	1	0.00402	\$25,173,567
2.22094	67180	OHIO STATE LIFE INS CO	0.00156	1	0.0007	\$4,401,440
1.28708	63274	OM FIN LIFE INS CO	0.01248	8	0.0097	\$60,759,977
0.10598	67466	PACIFIC LIFE INS CO	0.00312	2	0.02944	\$184,483,743
0	93459	PAN AMER ASSUR CO	0	0	0.00094	\$5,910,166
7.45851	67539	PAN AMER LIFE INS CO	0.00156	1	0.00021	\$1,310,629
14.92114	67598	PAUL REVERE LIFE INS CO	0.00156	1	0.0001	\$655,134
2.48093	72125	PHYSICIANS LIFE INS CO	0.00312	2	0.00126	\$7,880,388

Complaints Year: 2007 Total Complaints for Index: 641
Policy Type: Individual Life (Premium Amount)
Premiums Year: 2007 Total Premiums for Index: \$6,265,996,001
States selected for Index: FL
Complaint Set used: Confirmed Complaints
Report Date: 09/25/2008
Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.50551	65919	PRIMERICA LIFE INS CO	0.00936	6	0.01852	\$116,026,451
0.107	61271	PRINCIPAL LIFE INS CO	0.00156	1	0.01458	\$91,354,522
6.24745	68047	PROFESSIONAL INS CO	0.00312	2	0.0005	\$3,129,389
52.96711	88536	PROTECTIVE LIFE AND ANNUITY INS CO	0.00312	2	0.00006	\$369,110
0.77923	68136	PROTECTIVE LIFE INS CO	0.01404	9	0.01802	\$112,903,732
32.77732	86630	PRUDENTIAL ANN LIFE ASSUR CORP	0.00156	1	0.00005	\$298,235
4.11932	68241	PRUDENTIAL INS CO OF AMER	0.06708	43	0.01628	\$102,041,042
0.69493	70211	REASSURE AMER LIFE INS CO	0.0078	5	0.01122	\$70,332,902
54.06751	68381	RELIANCE STANDARD LIFE INS CO	0.01248	8	0.00023	\$1,446,391
0.50025	67105	RELIASTAR LIFE INS CO	0.00468	3	0.00936	\$58,622,799
1.66448	61360	RELIASTAR LIFE INS CO OF NY	0.00156	1	0.00094	\$5,872,902
0.33097	65005	RIVERSOURCE LIFE INS CO	0.00312	2	0.00943	\$59,070,333
0	68721	SECURITY LIFE INS CO OF AMER	0	0	0.00002	\$126,620
2.43667	68845	SHENANDOAH LIFE INS CO	0.00624	4	0.00256	\$16,047,024
0	68896	SOUTHERN FARM BUREAU LIFE INS CO	0	0	0.00474	\$29,720,251
77.08563	69019	STANDARD INS CO	0.00312	2	0.00004	\$253,623
5.84261	68985	STARMOUNT LIFE INS CO	0.00156	1	0.00027	\$1,673,113
0.35342	69108	STATE FARM LIFE INS CO	0.01092	7	0.0309	\$193,617,038
0	69132	STATE MUT INS CO	0	0	0.00036	\$2,252,853
6.16654	65021	STONEBRIDGE LIFE INS CO	0.00624	4	0.00101	\$6,340,899
7.89733	69310	SURETY LIFE INS CO	0.00312	2	0.0004	\$2,475,607
0.89588	68608	SYMETRA LIFE INS CO	0.00156	1	0.00174	\$10,911,494
3.39235	69477	TIME INS CO	0.00156	1	0.00046	\$2,881,585
11.9825	70688	TRANSAMERICA FINANCIAL LIFE INS CO	0.00312	2	0.00026	\$1,631,604
0.46245	86231	TRANSAMERICA LIFE INS CO	0.00156	1	0.00337	\$21,138,104
0.21057	67121	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.00468	3	0.02223	\$139,270,651
15.5516	61425	TRUSTMARK INS CO	0.00156	1	0.0001	\$628,575
17.89371	69701	UNION BANKERS INS CO	0.00468	3	0.00026	\$1,638,902
0.40026	80837	UNION CENTRAL LIFE INS CO	0.00156	1	0.0039	\$24,422,211
19.44576	62596	UNION FIDELITY LIFE INS CO	0.00156	1	0.00008	\$502,698
54.27039	69744	UNION LABOR LIFE INS CO	0.00156	1	0.00003	\$180,123
1.76768	70408	UNION SECURITY INS CO	0.00156	1	0.00088	\$5,530,045
7.40236	92916	UNITED AMERICAN INS CO	0.00312	2	0.00042	\$2,641,141
14.67818	87645	UNITED FIDELITY LIFE INS CO	0.00156	1	0.00011	\$665,978
9.87552	69930	UNITED INS CO OF AMER	0.03588	23	0.00363	\$22,766,702
1.6153	94099	UNITED INVESTORS LIFE INS CO	0.00156	1	0.00097	\$6,051,703
0.96472	69868	UNITED OF OMAHA LIFE INS CO	0.00936	6	0.0097	\$60,797,155
2.85757	70106	UNITED STATES LIFE INS CO IN NYC	0.0078	5	0.00273	\$17,104,297
2.25955	63819	UNITY FINANCIAL LIFE INS CO	0.00156	1	0.00069	\$4,326,232
7.09308	62235	UNUM LIFE INS CO OF AMER	0.00156	1	0.00022	\$1,378,153
0.22542	80802	US BR SUNLIFE ASSUR CO OF CANADA	0.00312	2	0.01384	\$86,728,394
0	80659	US BUSINESS OF CANADA LIFE ASSUR CO	0	0	0.0008	\$5,009,209
0	80675	US BUSINESS OF CROWN LIFE INS CO	0	0	0.00038	\$2,387,554
1.45735	84530	US FINANCIAL LIFE INS CO	0.00468	3	0.00321	\$20,122,910
14.90061	70319	WASHINGTON NATL INS CO	0.0078	5	0.00052	\$3,280,183
0.43523	70335	WEST COAST LIFE INS CO	0.00312	2	0.00717	\$44,920,269
3.70088	92622	WESTERN SOUTHERN LIFE ASSUR CO	0.00468	3	0.00126	\$7,924,068
1.21229	66230	WILLIAM PENN LIFE INS CO OF NY	0.00156	1	0.00129	\$8,063,537
9.22419	60704	WILTON REASSURANCE LIFE CO OF NY	0.00156	1	0.00017	\$1,059,751

Complaints Year: 2007 Total Complaints for Index: 308
Policy Type: Individual Annuity
 Premiums Year: 2007 Total Premiums for Index: \$15,356,174,551
 States selected for Index: FL
 Complaint Set used: Confirmed Complaints
 Report Date: 09/25/2008
 Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
1.1603	70432	AIG ANN INS CO	0.02922	9	0.02518	\$386,726,403
1.45591	66842	AIG LIFE INS CO	0.00325	1	0.00223	\$34,244,942
0.18595	60941	AIG SUNAMERICA LIFE ASSUR CO	0.00325	1	0.01746	\$268,130,576
2.85257	90611	ALLIANZ LIFE INS CO OF N AMER	0.17857	55	0.0626	\$961,300,027
1.27554	60186	ALLSTATE LIFE INS CO	0.01299	4	0.01018	\$156,350,246
1.4937	92738	AMERICAN EQUITY INVEST LIFE INS CO	0.02597	8	0.01739	\$267,028,470
19.75872	66672	AMERICAN GEN LIFE & ACC INS CO	0.00974	3	0.00049	\$7,569,980
4.06004	60488	AMERICAN GEN LIFE INS CO	0.01299	4	0.0032	\$49,120,408
852.06948	60534	AMERICAN HERITAGE LIFE INS CO	0.00974	3	0.00001	\$175,541
0.72783	60631	AMERICAN INVESTORS LIFE INS CO	0.01299	4	0.01784	\$274,006,297
0.71057	60739	AMERICAN NATL INS CO	0.00325	1	0.00457	\$70,165,862
5.82	61999	AMERICO FIN LIFE & ANN INS CO	0.00649	2	0.00112	\$17,134,745
2.4601	61689	AVIVA LIFE & ANN CO	0.03247	10	0.0132	\$202,665,261
5.54	62898	AVIVA LIFE INS CO	0.01299	4	0.00235	\$36,014,049
0.04	62944	AXA EQUITABLE LIFE INS CO	0.00325	1	0.08459	\$1,298,967,806
16.78974	61263	BANKERS LIFE & CAS CO	0.07143	22	0.00425	\$65,329,774
2.67924	81043	BANKERS LIFE INS CO	0.00325	1	0.00121	\$18,608,877
46100.51741	81647	BUPA INS CO	0.00649	2	0	\$2,163
0	84824	COMMONWEALTH ANN & LIFE INS CO	0	0	0.00014	\$2,157,264
5.53134	60682	CONSECO INS CO	0.00974	3	0.00176	\$27,041,050
3533.87742	65900	CONSECO LIFE INS CO	0.01299	4	0	\$56,434
25620.6113	76325	CONSECO SENIOR HLTH INS CO	0.00325	1	0	\$1,946
1.46693	62510	EQUITRUST LIFE INS CO	0.01299	4	0.00885	\$135,950,966
940711.5015	74004	FAMILY SERV LIFE INS CO	0.00649	2	0	\$106
0	93696	FIDELITY INVESTMENTS LIFE INS CO	0	0	0.01585	\$243,376,153
0.47517	65536	GENWORTH LIFE & ANN INS CO	0.01299	4	0.02733	\$419,700,085
1.04784	70025	GENWORTH LIFE INS CO	0.00325	1	0.0031	\$47,581,625
14245.05988	62200	GREAT AMER LIFE ASSUR CO	0.00325	1	0	\$3,500
0.00	63312	GREAT AMER LIFE INS CO	0	0	0.00515	\$79,075,161
0.63697	78778	GUARDIAN INS & ANN CO INC	0.00325	1	0.0051	\$78,273,258
8.56031	64246	GUARDIAN LIFE INS CO OF AMER	0.00325	1	0.00038	\$5,824,290
30.09116	71153	HARTFORD LIFE & ANN INS CO	0.01299	4	0.00043	\$6,627,555
0.37703	80942	ING USA ANN & LIFE INS CO	0.01948	6	0.05167	\$793,433,320
0.47033	65056	JACKSON NATL LIFE INS CO	0.02273	7	0.04832	\$742,046,004
13.74971	65099	JOHN HANCOCK LIFE INS CO	0.01299	4	0.00094	\$14,504,362
427351.7964	65838	JOHN HANCOCK LIFE INS CO (USA)	0.00974	3	0	\$350
98.24121	65331	LIBERTY NATL LIFE INS CO	0.00325	1	0.00003	\$507,503
1.30881	65528	LIFE INS CO OF THE SOUTHWEST	0.00649	2	0.00496	\$76,187,956
32672.15569	77720	LIFESECURE INS CO	0.00325	1	0	\$1,526
1.05481	65595	LINCOLN BENEFIT LIFE CO	0.00649	2	0.00616	\$94,534,047
7.3815	62057	LINCOLN LIFE & ANN CO OF NY	0.00325	1	0.00044	\$6,754,416
0.0438	65676	LINCOLN NATL LIFE INS CO	0.00325	1	0.07413	\$1,138,422,069
3.36579	65722	LOYAL AMER LIFE INS CO	0.00325	1	0.00096	\$14,813,099
0.55935	65935	MASSACHUSETTS MUT LIFE INS CO	0.00325	1	0.0058	\$89,135,827
0	79022	MERRILL LYNCH LIFE INS CO	0	0	0.00564	\$86,555,764
0.15179	61050	METLIFE INVESTORS USA INS CO	0.00649	2	0.04278	\$656,940,143
1.51195	65978	METROPOLITAN LIFE INS CO	0.03247	10	0.02147	\$329,756,887
3.75686	66044	MIDLAND NATL LIFE INS CO	0.04221	13	0.01123	\$172,524,472
3471.26015	66370	MONY LIFE INS CO	0.00325	1	0	\$14,363
14.72615	66850	NATIONAL WESTERN LIFE INS CO	0.01299	4	0.00088	\$13,542,636
979.93349	92657	NATIONWIDE LIFE & ANN INS CO	0.00974	3	0.00001	\$152,636

Complaints Year: 2007 Total Complaints for Index: 308
Policy Type: Individual Annuity
 Premiums Year: 2007 Total Premiums for Index: \$15,356,174,551
 States selected for Index: FL
 Complaint Set used: Confirmed Complaints
 Report Date: 09/25/2008
 Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
981.81819	68225	NATIONWIDE LIFE INS CO OF AMER	0.00325	1	0	\$50,781
0.18371	91596	NEW YORK LIFE INS & ANN CORP	0.00325	1	0.01767	\$271,393,862
0.56	66974	NORTH AMER CO LIFE & HLTH INS	0.00325	1	0.00579	\$88,968,432
6.71	63274	OM FIN LIFE INS CO	0.07	22.00	0.01	\$163,443,762
0.05	67466	PACIFIC LIFE INS CO	0.00	1.00	0.07	\$1,041,075,982
1,580.83	67539	PAN AMER LIFE INS CO	0.00	1.00	0.00	\$31,539
0.00	67660	PENNSYLVANIA LIFE INS CO	0.00	0.00	0.00	\$13,029
0.83	61271	PRINCIPAL LIFE INS CO	0.01	3.00	0.01	\$181,256,114
0.53	86630	PRUDENTIAL ANN LIFE ASSUR CORP	0.02	6.00	0.04	\$561,079,570
32.46	68241	PRUDENTIAL INS CO OF AMER	0.01	2.00	0.00	\$3,071,812
41,204.72	68284	PYRAMID LIFE INS CO	0.01	2.00	0.00	\$2,420
0.47	67105	RELIASTAR LIFE INS CO	0.00	1.00	0.01	\$105,233,714
0.14	65005	RIVERSOURCE LIFE INS CO	0.01	2.00	0.05	\$712,758,500
8.26	68845	SHENANDOAH LIFE INS CO	0.01	3.00	0.00	\$18,099,115
313.58	69051	STANDARD LIFE INS CO OF IN	0.01	4.00	0.00	\$635,983
1.63	79065	SUN LIFE ASSUR CO OF CANADA US	0.01	3.00	0.01	\$91,596,753
519.70	69256	SUNAMERICA LIFE INS CO	0.01	2.00	0.00	\$191,870
0.28	69345	TEACHERS INS & ANN ASSOC OF AMER	0.00	1.00	0.01	\$175,945,579
12.10	60142	TIAA CREF LIFE INS CO	0.01	2.00	0.00	\$8,237,816
0.26	86231	TRANSAMERICA LIFE INS CO	0.01	2.00	0.02	\$383,748,987
0.00	67121	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.00	0.00	0.00	\$2,846,989
2,042.60	70106	UNITED STATES LIFE INS CO IN NYC	0.00	1.00	0.00	\$24,409
0.36	70238	VARIABLE ANNUITY LIFE INS CO	0.01	2.00	0.02	\$277,630,561

Complaints Year: 2007 Total Complaints for Index: 52

Policy Type: Credit (Number of Policies)

Policy Year: 2007 Total Policies for Index: 974,542

States selected for Index: FL

Complaint Set used: Confirmed Complaints

Report Date: 09/25/2008

Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Number of Policies
0.17452	60275	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.03846	2	0.22038	214,770
0.75387	68373	AMERICAN GEN ASSUR CO	0.01923	1	0.02551	24,860
5.80807	60534	AMERICAN HERITAGE LIFE INS CO	0.07692	4	0.01324	12,907
1.06526	60518	AMERICAN HLTH & LIFE INS CO	0.03846	2	0.03611	35,186
4.27588	60739	AMERICAN NATL INS CO	0.01923	1	0.0045	4,383
16.05929	60895	AMERICAN UNITED LIFE INS CO	0.01923	1	0.0012	1,167
0	81043	BANKERS LIFE INS CO	0	0	0.00042	407
13.62996	71455	CARDIF LIFE INS CO	0.01923	1	0.00141	1,375
7.56303	61824	CHEROKEE NATL LIFE INS CO	0.01923	1	0.00254	2,478
0.70709	62626	CUNA MUT INS SOCIETY	0.17308	9	0.24477	238,542
0	64025	GREAT ATLANTIC LIFE	0	0	0.00166	1,617
1.18052	93777	HOUSEHOLD LIFE INS CO	0.05769	3	0.04887	47,626
2.43434	89958	JMIC LIFE INS CO	0.05769	3	0.0237	23,096
0	64130	LIFE INVESTORS INS CO OF AMER	0	0	0.00867	8,450
1.00495	97691	LIFE OF THE SOUTH INS CO	0.09615	5	0.09568	93,244
302.2773	65978	METROPOLITAN LIFE INS CO	0.01923	1	0.00006	62
0	66281	MONUMENTAL LIFE INS CO	0	0	0.00028	274
0	67261	OLD REPUBLIC LIFE INS CO	0	0	0.00069	675
2.47507	61506	RESOURCE LIFE INS CO	0.03846	2	0.01554	15,144
14.57324	70106	UNITED STATES LIFE INS CO IN NYC	0.01923	1	0.00132	1,286
0	70173	UNIVERSAL UNDERWRITERS LIFE INS CO	0	0	0.01208	11,768

Complaints Year: 2007 Total Complaints for Index: 52

Policy Type: Credit (Premium Amount)

Premiums Year: 2007 Total Premiums for Index: \$143,641,668

States selected for Index: FL

Complaint Set used: Confirmed Complaints

Report Date: 09/25/2008

Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
300254.3227	10111	AMERICAN BANKERS INS CO OF FL	0.09615	5	0	\$46
0.96105	60275	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.03846	2	0.04002	\$5,748,602
1.55159	68373	AMERICAN GEN ASSUR CO	0.01923	1	0.01239	\$1,780,324
2.42694	60534	AMERICAN HERITAGE LIFE INS CO	0.07692	4	0.0317	\$4,552,802
0.99588	60518	AMERICAN HLTH & LIFE INS CO	0.03846	2	0.03862	\$5,547,537
6.86808	60739	AMERICAN NATL INS CO	0.01923	1	0.0028	\$402,200
5.36384	60836	AMERICAN REPUBLIC INS CO	0.01923	1	0.00359	\$514,993
22.12988	60895	AMERICAN UNITED LIFE INS CO	0.01923	1	0.00087	\$124,824
0	81043	BANKERS LIFE INS CO	0	0	-0.00008	(\$11,100)
9.57424	71455	CARDIF LIFE INS CO	0.01923	1	0.00201	\$288,518
5.96077	61824	CHEROKEE NATL LIFE INS CO	0.01923	1	0.00323	\$463,420
0.78	20443	CONTINENTAL CAS CO	0.01923	1	0.02479	\$3,560,828
1.71378	62626	CUNA MUT INS SOCIETY	0.17308	9	0.10099	\$14,506,595
0	64025	GREAT ATLANTIC LIFE	0	0	-0.00015	(\$21,698)
1.10614	93777	HOUSEHOLD LIFE INS CO	0.05769	3	0.05216	\$7,491,866
-22.57828	89958	JMIC LIFE INS CO	0.05769	3	-0.00256	(\$367,035)
0	64130	LIFE INVESTORS INS CO OF AMER	0	0	0.01297	\$1,863,620
0.73567	97691	LIFE OF THE SOUTH INS CO	0.09615	5	0.1307	\$18,774,350
1545.7973	65978	METROPOLITAN LIFE INS CO	0.01923	1	0.00001	\$1,787
0	66281	MONUMENTAL LIFE INS CO	0	0	0.00009	\$12,497
0	67261	OLD REPUBLIC LIFE INS CO	0	0	0.00031	\$43,925
2.07692	61506	RESOURCE LIFE INS CO	0.03846	2	0.01852	\$2,660,038
-70.37091	70106	UNITED STATES LIFE INS CO IN NYC	0.01923	1	-0.00027	(\$39,254)
0	70173	UNIVERSAL UNDERWRITERS LIFE INS CO	0	0	-0.00687	(\$986,777)

Complaints Year: 2007 Total Complaints for Index: 5084
Policy Type: Homeowner
Premiums Year: 2007 Total Premiums for Index: \$8,585,265,045
States selected for Index: FL
Complaint Set used: Confirmed Complaints
Report Date: 09/25/2008
Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
1.46027	10324	ADDISON INS CO	0.0002	1	0.00013	\$1,156,421
0.91774	10835	ALLSTATE FLORIDIAN IND CORP	0.00629	32	0.00686	\$58,881,569
1.9039	30511	ALLSTATE FLORIDIAN INS CO	0.04681	238	0.02459	\$211,096,887
0	19240	ALLSTATE IND CO	0	0	0.00002	\$133,177
0	21849	AMERICAN AUTOMOBILE INS CO	0	0	0.00131	\$11,277,041
2.98938	10111	AMERICAN BANKERS INS CO OF FL	0.00472	24	0.00158	\$13,557,451
0.07554	19380	AMERICAN HOME ASSUR CO	0.00098	5	0.01302	\$111,777,355
0.78055	12841	AMERICAN INTEGRITY INS CO OF FL	0.00354	18	0.00454	\$38,942,128
0.52341	16810	AMERICAN MERCURY INS CO	0.00118	6	0.00225	\$19,357,989
0	12314	AMERICAN MODERN INS CO OF FL	0	0	0.00008	\$657,854
149.58513	28401	AMERICAN NATL PROP & CAS CO	0.00177	9	0.00001	\$101,602
17.82422	19615	AMERICAN RELIABLE INS CO	0.00256	13	0.00014	\$1,231,632
826.42872	42978	AMERICAN SECURITY INS CO	0.00393	20	0	\$40,867
1.05318	10872	AMERICAN STRATEGIC INS CORP	0.01397	71	0.01326	\$113,842,792
1.25493	12359	AMERICAN TRADITIONS INS CO	0.0057	29	0.00455	\$39,023,530
72.69798	35912	AMERICAN WESTERN HOME INS CO	0.00079	4	0.00001	\$92,915
1.41823	27928	AMEX ASSUR CO	0.0002	1	0.00014	\$1,190,695
0.31141	19976	AMICA MUT INS CO	0.00177	9	0.00568	\$48,804,206
3.82376	10203	ARGUS FIRE & CAS INS CO	0.00629	32	0.00165	\$14,132,113
0.59112	41459	ARMED FORCES INS EXCH	0.00059	3	0.001	\$8,570,266
0.36387	12196	ASI ASSUR CORP	0.00433	22	0.01189	\$102,099,252
0.9383	19895	ATLANTIC MUT INS CO	0.0002	1	0.00021	\$1,799,732
2.25271	18988	AUTO OWNERS INS CO	0.00216	11	0.00096	\$8,245,869
12.7798	16187	AXA RE PROP & CAS INS CO	0.00256	13	0.0002	\$1,717,780
0.13985	26620	AXIS SURPLUS INS CO	0.0002	1	0.00141	\$12,075,204
-28492.96624	24813	BALBOA INS CO	0.0059	30	0	(\$1,778)
0.85621	10908	CAPITOL PREFERRED INS CO	0.00374	19	0.00436	\$37,473,311
0	38989	CHUBB CUSTOM INS CO	0	0	0.00071	\$6,135,863
0.36084	10677	CINCINNATI INS CO	0.00098	5	0.00273	\$23,399,535
1.13084	10064	CITIZENS PROP INS CORP	0.19788	1006	0.17498	\$1,502,253,598
-5634.57835	20532	CLARENDON NATL INS CO	0.00197	10	0	(\$2,997)
-1229.25642	22560	CLARENDON SELECT INS CO	0.00767	39	-0.00001	(\$53,576)
1.06424	12157	COMPANION PROP & CAS INS CO	0.00157	8	0.00148	\$12,693,955
0.98274	18163	COOPERATIVA D SEGUROS MULTIPLES PR	0.00079	4	0.0008	\$6,873,358
1.13516	11956	CORAL INS CO	0.00472	24	0.00416	\$35,702,804
0.45	20966	COTTON STATES MUT INS CO	0.00098	5	0.00221	\$18,969,916
1.28374	10953	CYPRESS PROP & CAS INS CO	0.01121	57	0.00873	\$74,980,353
1.01678	40649	ECONOMY PREMIER ASSUR CO	0.00039	2	0.00039	\$3,321,645
0.19278	12482	EDISON INS CO	0.00118	6	0.00612	\$52,558,615
598.75303	21334	EMPIRE IND INS CO	0.00118	6	0	\$16,922
0.36494	11996	ENCOMPASS FLORIDIAN IND CO	0.0002	1	0.00054	\$4,627,261
0.24935	11993	ENCOMPASS FLORIDIAN INS CO	0.00039	2	0.00158	\$13,544,936
0.06648	20281	FEDERAL INS CO	0.00118	6	0.01775	\$152,418,657
1.64698	27980	FEDERATED NATL INS CO	0.01928	98	0.0117	\$100,481,479
0.15409	10186	FIDELITY FIRE & CAS CO	0.00039	2	0.00255	\$21,918,701
-400.58905	25180	FIDELITY NATL INS CO	0.00039	2	0	(\$8,431)
0.57576	16578	FIDELITY NATL PROP & CAS INS CO	0.00079	4	0.00137	\$11,731,813
0.08732	21873	FIREMANS FUND INS CO	0.00059	3	0.00676	\$58,013,926
0.68007	13990	FIRST COMMUNITY INS CO	0.00216	11	0.00318	\$27,314,180
1.2179	10647	FIRST FLORIDIAN AUTO & HOME INS CO	0.01475	75	0.01211	\$103,991,236
3.12714	10149	FIRST HOME INS CO	0.00649	33	0.00208	\$17,820,297

Complaints Year: 2007 Total Complaints for Index: 5084

Policy Type: Homeowner

Premiums Year: 2007 Total Premiums for Index: \$8,585,265,045

States selected for Index: FL

Complaint Set used: Confirmed Complaints

Report Date: 09/25/2008

Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.27097	33588	FIRST LIBERTY INS CORP	0.00157	8	0.00581	\$49,856,789
0.91527	10897	FIRST PROTECTIVE INS CO	0.01101	56	0.01203	\$103,320,384
0.61524	10688	FLORIDA FAMILY INS CO	0.0057	29	0.00927	\$79,597,878
0.46	21817	FLORIDA FARM BUR GEN INS CO	0.00197	10	0.00431	\$36,997,548
0.66357	31216	FLORIDA FARM BUREAU CAS INS CO	0.00551	28	0.0083	\$71,255,256
1.53943	10132	FLORIDA PENINSULA INS CO	0.01515	77	0.00984	\$84,465,261
-4.32254	10663	FLORIDA SELECT INS CO	0.00865	44	-0.002	(\$17,189,430)
1.13598	11185	FOREMOST INS CO	0.00688	35	0.00606	\$52,029,090
0.9237	11800	FOREMOST PROP & CAS INS CO	0.00374	19	0.00405	\$34,735,319
0.90542	41513	FOREMOST SIGNATURE INS CO	0.0002	1	0.00022	\$1,865,091
1.44009	10182	GEOVERA SPECIALTY INS CO	0.012	61	0.00833	\$71,529,892
0.66972	20303	GREAT NORTHERN INS CO	0.0002	1	0.00029	\$2,521,481
2.40944	12237	GULFSTREAM PROP & CAS INS CO	0.01593	81	0.00661	\$56,769,656
1.37979	22292	HANOVER INS CO	0.00098	5	0.00071	\$6,119,343
-1697.16898	21806	HARBOR SPECIALTY INS CO	0.0002	1	0	(\$995)
2.36342	29424	HARTFORD CAS INS CO	0.00177	9	0.00075	\$6,430,567
1.13937	19682	HARTFORD FIRE IN CO	0.00256	13	0.00224	\$19,267,529
1.04515	37478	HARTFORD INS CO OF THE MIDWEST	0.01062	54	0.01016	\$87,249,857
1.21565	38261	HARTFORD INS CO OF THE SOUTHEAST	0.00275	14	0.00227	\$19,447,726
0	30104	HARTFORD UNDERWRITERS INS CO	0	0	0.00008	\$719,774
0.48928	12306	HILLCREST INS CO	0.00157	8	0.00322	\$27,611,149
0.29943	11072	HOME POINTE INS CO	0.00059	3	0.00197	\$16,918,750
1.03	11156	HOMESITE INS CO OF FL	0.00039	2	0.00038	\$3,280,390
2.56018	12438	HOMEWISE INS CO	0.00649	33	0.00254	\$21,766,628
0.03171	12582	HOMEWISE PREFERRED INS CO	0.0002	1	0.0062	\$53,262,340
37.25235	22578	HORACE MANN INS CO	0.00452	23	0.00012	\$1,042,611
0.34367	29068	IDS PROP CAS INS CO	0.0002	1	0.00057	\$4,913,643
15.40849	10914	KEMPER INDEPENDENCE INS CO	0.00118	6	0.00008	\$657,566
0.579	19437	LEXINGTON INS CO	0.00374	19	0.00645	\$55,414,846
5.08715	10955	LIBERTY AMER INS CO	0.00551	28	0.00108	\$9,294,622
2.3241	32760	LIBERTY AMER SELECT INS CO	0.00374	19	0.00161	\$13,805,339
0.33881	23035	LIBERTY MUT FIRE INS CO	0.00747	38	0.02206	\$189,398,607
0.22837	22306	MASSACHUSETTS BAY INS CO	0.0002	1	0.00086	\$7,394,410
2.5609	24821	MERITPLAN INS CO	0.00177	9	0.00069	\$5,934,682
0.2965	40169	METROPOLITAN CAS INS CO	0.00059	3	0.00199	\$17,086,448
0.87389	26298	METROPOLITAN PROP & CAS INS CO	0.00138	7	0.00158	\$13,526,599
0.8331	10948	NATIONWIDE INS CO OF FL	0.0236	120	0.02833	\$243,237,028
-1115.74703	23779	NATIONWIDE MUT FIRE INS CO	0.00039	2	0	(\$3,027)
-4515.19554	37877	NATIONWIDE PROP & CAS INS CO	0.0002	1	0	(\$374)
1.73957	23841	NEW HAMPSHIRE INS CO	0.00157	8	0.0009	\$7,766,000
-8998.31154	39462	NORTH POINTE CAS INS CO	0.00059	3	0	(\$563)
0.24116	12568	NORTHERN CAPITAL INS CO	0.00157	8	0.00653	\$56,019,026
1.56085	40231	OLD DOMINION INS CO	0.00039	2	0.00025	\$2,163,793
0.22163	12954	OLYMPUS INS CO	0.00079	4	0.00355	\$30,478,123
0.78223	38644	OMEGA INS CO	0.00393	20	0.00503	\$43,176,021
0.80159	32700	OWNERS INS CO	0.00039	2	0.00049	\$4,213,312
1.58518	12538	ROYAL PALM INS CO	0.04544	231	0.02866	\$246,083,238
1.28783	12563	SAFE HARBOR INS CO	0.00138	7	0.00107	\$9,178,831
154.08	24740	SAFECO INS CO OF AMER	0.00138	7	0.00001	\$76,719
3.14518	17248	SAFEMART PROP INS CO	0.01416	72	0.0045	\$38,657,660
2.85	41297	SCOTTSDALE INS CO	0.00236	12	0.00083	\$7,106,347

Complaints Year: 2007 Total Complaints for Index: 5084
Policy Type: Homeowner
Premiums Year: 2007 Total Premiums for Index: \$8,585,265,045
States selected for Index: FL
Complaint Set used: Confirmed Complaints
Report Date: 09/25/2008
Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.81672	10117	SECURITY FIRST INS CO	0.00865	44	0.0106	\$90,976,540
5.37939	24988	SENTRY INS A MUT CO	0.00079	4	0.00015	\$1,255,668
4.68771	36560	SERVICE INS CO	0.00236	12	0.0005	\$4,322,834
1.00362	10136	SOUTHERN FIDELITY INS CO INC	0.01082	55	0.01078	\$92,542,922
1.21068	12247	SOUTHERN OAK INS CO	0.00452	23	0.00374	\$32,080,794
1.45567	10190	SOUTHERN-OWNERS INS CO	0.00157	8	0.00108	\$9,280,551
0.53904	11844	ST JOHNS INS CO INC	0.01475	75	0.02737	\$234,956,932
-23713.95382	25143	STATE FARM FIRE AND CAS CO	0.00374	19	0	(\$1,353)
0.43611	10739	STATE FARM FLORIDA INS CO	0.07927	403	0.18176	\$1,560,468,694
1.92237	10860	SUNSHINE STATE INS CO	0.01456	74	0.00757	\$65,004,375
1.50135	22683	TEACHERS INS CO	0.00452	23	0.00301	\$25,869,865
1.59205	29050	TOWER HILL PREFERRED INS CO	0.01731	88	0.01087	\$93,341,478
0.94027	11027	TOWER HILL PRIME INSURANCE COMPANY	0.01101	56	0.01171	\$100,573,747
0.6576	12011	TOWER HILL SELECT INS CO	0.00649	33	0.00987	\$84,742,006
0.32638	25666	TRAVELERS IND CO OF AMER	0.0002	1	0.0006	\$5,174,039
9.66259	29459	TWIN CITY FIRE INS CO CO	0.0002	1	0.00002	\$174,765
0.95181	13021	UNITED FIRE & CAS CO	0.0002	1	0.00021	\$1,774,188
1.59605	10969	UNITED PROP & CAS INS CO	0.02183	111	0.01368	\$117,442,276
1.37055	11986	UNIVERSAL INS CO OF NA	0.02773	141	0.02024	\$173,729,567
1.13006	10861	UNIVERSAL PROP & CAS INS	0.05921	301	0.05239	\$449,795,430
0.06474	25941	USAA	0.00177	9	0.02734	\$234,742,738
0.27086	25968	USAA CAS INS CO	0.00452	23	0.0167	\$143,395,168
1.34118	18600	USAA GENERAL IND CO	0.0002	1	0.00015	\$1,259,104
0	20397	VIGILANT INS CO	0	0	0.00009	\$776,547
1.74439	40428	VOYAGER IND INS CO	0.00118	6	0.00068	\$5,808,382

Complaints Year: 2007 Total Complaints for Index: 4680
Policy Type: Private Passenger
Premiums Year: 2007 Total Premiums for Index: \$12,347,180,549
States selected for Index: FL
Complaint Set used: Confirmed Complaints
Report Date: 09/25/2008
Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
2.02443	12963	21ST CENTURY INS CO	0.01902	89	0.00939	\$115,986,752
586.02542	11711	ACCESS INS CO	0.00021	1	0	\$4,502
99557.97895	22667	ACE AMER INS CO	0.00085	4	0	\$106
2.83837	42609	AFFIRMATIVE INS CO	0.00684	32	0.00241	\$29,744,204
1.53309	35173	AGENCY INS CO OF MD INC	0.00021	1	0.00014	\$1,720,900
1.45939	19402	AIG CAS CO	0.00214	10	0.00146	\$18,078,066
0.93952	34789	AIG CENTENNIAL INS CO	0.00085	4	0.00091	\$11,232,498
4.70238	43974	AIG IND INS CO	0.00278	13	0.00059	\$7,293,696
1.89835	22225	AIG PREFERRED INS CO	0.00385	18	0.00203	\$25,016,001
0.20583	20796	AIG PREMIER INS CO	0.00021	1	0.00104	\$12,817,727
5.3155	12188	ALFA VISION INS CORP	0.00321	15	0.0006	\$7,445,080
0.2506	41840	ALLMERICA FIN BENEFIT INS CO	0.00064	3	0.00256	\$31,583,857
0.52089	19240	ALLSTATE IND CO	0.0094	44	0.01805	\$222,856,408
0.48884	19232	ALLSTATE INS CO	0.02949	138	0.06032	\$744,785,548
0.43764	17230	ALLSTATE PROP & CAS INS CO	0.02778	130	0.06347	\$783,695,501
2.09095	38156	ALPHA PROP & CAS INS CO	0.00171	8	0.00082	\$10,094,120
0.15379	21849	AMERICAN AUTOMOBILE INS CO	0.00021	1	0.00139	\$17,155,204
1.38976	10111	AMERICAN BANKERS INS CO OF FL	0.00021	1	0.00015	\$1,898,378
2049.95062	20427	AMERICAN CAS CO OF READING PA	0.00021	1	0	\$1,287
7.59446	23450	AMERICAN FAMILY HOME INS CO	0.00085	4	0.00011	\$1,389,585
1.48632	19380	AMERICAN HOME ASSUR CO	0.00128	6	0.00086	\$10,650,256
2.83	17957	AMERICAN INDEPENDENT INS CO	0.00427	20	0.00151	\$18,660,016
2.00933	32220	AMERICAN INTL INS CO	0.00171	8	0.00085	\$10,504,147
0	40258	AMERICAN INTL S INS CO	0	0	0.00103	\$12,772,819
3955.45194	23469	AMERICAN MODERN HOME INS CO	0.00043	2	0	\$1,334
5.65881	39942	AMERICAN NATL GEN INS CO	0.00021	1	0.00004	\$466,226
0.7736	28401	AMERICAN NATL PROP & CAS CO	0.00043	2	0.00055	\$6,820,765
1.07474	19615	AMERICAN RELIABLE INS CO	0.00064	3	0.0006	\$7,364,457
5.51403	42897	AMERICAN SERV INS CO INC	0.00064	3	0.00012	\$1,435,404
0.14062	41998	AMERICAN SOUTHERN HOME INS CO	0.00021	1	0.00152	\$18,762,287
12.12867	10790	AMERICAN VEHICLE INS CO	0.0015	7	0.00012	\$1,522,673
1.51	27928	AMEX ASSUR CO	0.00107	5	0.00071	\$8,754,588
0.38023	19976	AMICA MUT INS CO	0.00214	10	0.00562	\$69,386,042
0.17853	10194	ARTISAN & TRUCKERS CAS CO	0.00043	2	0.00239	\$29,556,477
3.39732	11558	ASSURANCEAMERICA INS CO	0.00855	40	0.00252	\$31,063,145
0.2688	41041	AUTO CLUB S INS CO	0.00064	3	0.00238	\$29,445,649
1.59223	18988	AUTO OWNERS INS CO	0.00342	16	0.00215	\$26,511,555
2971.04329	33162	BANKERS INS CO	0.00021	1	0	\$888
23.61551	19658	BRISTOL W INS CO	0.02158	101	0.00091	\$11,283,558
0.76324	20117	CALIFORNIA CAS IND EXCH	0.00085	4	0.00112	\$13,826,751
0	19909	CENTENNIAL INS CO	0	0	0.00005	\$605,452
0.21251	10677	CINCINNATI INS CO	0.00021	1	0.00101	\$12,415,025
-143.26376	20532	CLARENDON NATL INS CO	0.00363	17	-0.00003	(\$313,065)
0.30	19410	COMMERCE & INDUSTRY INS CO	0.00064	3	0.00211	\$26,076,930
-40176.95089	20443	CONTINENTAL CAS CO	0.00064	3	0	(\$197)
-158.81	35289	CONTINENTAL INS CO	0.00021	1	0	(\$16,613)
0.40817	18163	COOPERATIVA D SEGUROS MULTIPLES PR	0.00021	1	0.00052	\$6,463,715
1.33377	10783	CORNERSTONE NATL INS CO	0.0015	7	0.00112	\$13,846,444
1.08865	20966	COTTON STATES MUT INS CO	0.00192	9	0.00177	\$21,810,988
1.50093	21164	DAIRYLAND INS CO	0.00534	25	0.00356	\$43,944,331
1.18376	37907	DEERBROOK INS CO	0.00107	5	0.0009	\$11,143,678

Complaints Year: 2007 Total Complaints for Index: 4680
Policy Type: Private Passenger
Premiums Year: 2007 Total Premiums for Index: \$12,347,180,549
States selected for Index: FL
Complaint Set used: Confirmed Complaints
Report Date: 09/25/2008
Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
3.56085	42781	DIRECT GEN INS CO	0.05192	243	0.01458	\$180,042,219
1.74098	21261	ELECTRIC INS CO	0.0015	7	0.00086	\$10,607,802
0.36965	11993	ENCOMPASS FLORIDIAN INS CO	0.00064	3	0.00173	\$21,412,041
0.7418	15130	ENCOMPASS IND CO	0.00128	6	0.00173	\$21,339,571
9.00131	28746	EQUITY INS CO	0.00748	35	0.00083	\$10,258,511
1.04496	25712	ESURANCE INS CO	0.01068	50	0.01022	\$126,238,268
1.76478	40029	EXPLORER INS CO	0.00085	4	0.00048	\$5,979,877
0	20281	FEDERAL INS CO	0	0	0.00158	\$19,510,156
40.8819	27980	FEDERATED NATL INS CO	0.00128	6	0.00003	\$387,206
-117.73334	21873	FIREMANS FUND INS CO	0.00064	3	-0.00001	(\$67,227)
4.99105	10336	FIRST ACCEPTANCE INS CO INC	0.01944	91	0.0039	\$48,102,882
11.86685	29980	FIRST COLONIAL INS CO	0.00021	1	0.00002	\$222,324
0.64548	10647	FIRST FLORIDIAN AUTO & HOME INS CO	0.00705	33	0.01092	\$134,882,416
0	33588	FIRST LIBERTY INS CORP	0	0	0.00417	\$51,448,351
0.21245	21817	FLORIDA FARM BUR GEN INS CO	0.0015	7	0.00704	\$86,927,150
1.20265	31216	FLORIDA FARM BUREAU CAS INS CO	0.00214	10	0.00178	\$21,937,203
0.47794	11185	FOREMOST INS CO	0.00021	1	0.00045	\$5,520,083
0	11800	FOREMOST PROP & CAS INS CO	0	0	0.00002	\$301,986
0.43759	21253	GARRISON PROP & CAS INS CO	0.00043	2	0.00098	\$12,058,253
3.29763	41491	GEICO CAS CO	0.03098	145	0.0094	\$116,007,937
0.3158	35882	GEICO GEN INS CO	0.02073	97	0.06563	\$810,354,827
0.37658	22055	GEICO IND CO	0.01197	56	0.03178	\$392,332,432
13.19721	11044	GMAC INS CO ONLINE INC	0.00043	2	0.00003	\$399,825
0.2927	22063	GOVERNMENT EMPLOYEES INS CO	0.00748	35	0.02555	\$315,475,702
15.26826	16691	GREAT AMER INS CO	0.00043	2	0.00003	\$345,591
343.57	22136	GREAT AMER INS CO OF NY	0.00021	1	0	\$7,679
2.24611	20303	GREAT NORTHERN INS CO	0.00021	1	0.0001	\$1,174,601
40.00101	15032	GUIDEONE MUT INS CO	0.00043	2	0.00001	\$131,911
1.29389	36064	HANOVER AMER INS CO	0.00043	2	0.00033	\$4,078,070
9.97351	22292	HANOVER INS CO	0.00171	8	0.00017	\$2,116,234
3.67632	22357	HARTFORD ACCIDENT & IND CO	0.00171	8	0.00046	\$5,741,145
77882.9946	29424	HARTFORD CAS INS CO	0.00342	16	0	\$542
-1187.21406	19682	HARTFORD FIRE IN CO	0.00085	4	0	(\$8,889)
1.17821	37478	HARTFORD INS CO OF THE MIDWEST	0.00855	40	0.00725	\$89,569,663
1555.20043	38261	HARTFORD INS CO OF THE SOUTHEAST	0.0015	7	0	\$11,875
1.02052	30104	HARTFORD UNDERWRITERS INS CO	0.00256	12	0.00251	\$31,022,749
0	22578	HORACE MANN INS CO	0	0	0.00115	\$14,195,398
5.01339	25054	HUDSON INS CO	0.00406	19	0.00081	\$9,998,719
0	29068	IDS PROP CAS INS CO	0	0	0.00198	\$24,478,972
1.27661	23817	ILLINOIS NATL INS CO	0.00192	9	0.00151	\$18,599,659
5.49683	39497	INFINITY ASSUR INS CO	0.00064	3	0.00012	\$1,439,896
1.04203	11738	INFINITY AUTO INS CO	0.00726	34	0.00697	\$86,084,042
1.19062	21792	INFINITY CAS INS CO	0.00043	2	0.00036	\$4,431,798
0.95058	10061	INFINITY IND INS CO	0.00299	14	0.00315	\$38,856,248
35.38357	22268	INFINITY INS CO	0.01132	53	0.00032	\$3,951,811
1.52983	20260	INFINITY SELECT INS CO	0.00085	4	0.00056	\$6,898,247
-269.04818	12599	INFINITY STANDARD INS CO	0.00021	1	0	(\$9,806)
0.76001	19429	INSURANCE CO OF THE STATE OF PA	0.00214	10	0.00281	\$34,713,891
0.40206	22780	INTEGON GEN INS CORP	0.00043	2	0.00106	\$13,123,755
0.32343	22772	INTEGON IND CORP	0.00128	6	0.00396	\$48,942,856
11.26262	29742	INTEGON NATL INS CO	0.00043	2	0.00004	\$468,503

Complaints Year: 2007 Total Complaints for Index: 4680
Policy Type: Private Passenger
Premiums Year: 2007 Total Premiums for Index: \$12,347,180,549
States selected for Index: FL
Complaint Set used: Confirmed Complaints
Report Date: 09/25/2008
Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0	10914	KEMPER INDEPENDENCE INS CO	0	0	0.00008	\$946,241
0.45764	42404	LIBERTY INS CORP	0.00064	3	0.0014	\$17,294,862
0.33635	23035	LIBERTY MUT FIRE INS CO	0.00342	16	0.01016	\$125,500,239
1.68463	23043	LIBERTY MUT INS CO	0.0094	44	0.00558	\$68,907,873
0	35769	LYNDON PROP INS CO	0	0	0	(\$46,682)
18.25778	34932	MAPFRE INS CO OF FL	0.00064	3	0.00004	\$433,506
-15798.12241	19356	MARYLAND CAS CO	0.00021	1	0	(\$167)
0.72351	22306	MASSACHUSETTS BAY INS CO	0.00021	1	0.0003	\$3,646,508
2.3679	33650	MENDOTA INS CO	0.00577	27	0.00244	\$30,083,024
2.00254	31968	MERASTAR INS CO	0.00085	4	0.00043	\$5,269,888
1.82989	11202	MERCURY INS CO OF FL	0.02393	112	0.01308	\$161,478,270
0.38134	40169	METROPOLITAN CAS INS CO	0.00427	20	0.01121	\$138,370,526
0.48764	39950	METROPOLITAN GEN INS CO	0.00064	3	0.00131	\$16,231,113
0	34339	METROPOLITAN GRP PROP & CAS INS CO	0	0	0.00001	\$90,516
2.61704	26298	METROPOLITAN PROP & CAS INS CO	0.00107	5	0.00041	\$5,040,587
3.12663	40150	MGA INS CO INC	0.02286	107	0.00731	\$90,287,800
-148.61911	38660	MIC GEN INS CORP	0.00021	1	0	(\$17,752)
0.59242	42447	NATIONAL GEN ASSUR CO	0.00192	9	0.00325	\$40,080,417
7.90091	23728	NATIONAL GEN INS CO	0.00021	1	0.00003	\$333,922
-290.60	22608	NATIONAL SPECIALTY INS CO	0.00171	8	-0.00001	(\$72,631)
0.66	19445	NATIONAL UNION FIRE INS CO OF PITTS	0.00128	6	0.00194	\$23,925,900
0.36992	23760	NATIONWIDE GEN INS CO	0.00321	15	0.00866	\$106,980,077
-52717.80357	25453	NATIONWIDE INS CO OF AMER	0.0047	22	0	(\$1,101)
0.43939	23779	NATIONWIDE MUT FIRE INS CO	0.00962	45	0.02188	\$270,201,999
2.5404	23787	NATIONWIDE MUT INS CO	0.0062	29	0.00244	\$30,117,419
4.31655	37877	NATIONWIDE PROP & CAS INS CO	0.00171	8	0.0004	\$4,889,622
1.06202	23833	NEW HAMPSHIRE IND CO INC	0.00641	30	0.00604	\$74,526,760
0.46326	36455	NORTHBROOK IND CO	0.00021	1	0.00046	\$5,695,041
2.64396	23248	OCCIDENTAL FIRE & CAS CO OF NC	0.00171	8	0.00065	\$7,982,839
6.14479	12360	OCEAN HARBOR CAS INS CO	0.03355	157	0.00546	\$67,408,485
-76472.07079	24074	OHIO CAS INS CO	0.00043	2	0	(\$69)
5.61028	40231	OLD DOMINION INS CO	0.00043	2	0.00008	\$940,518
1.95259	34940	OMNI IND CO	0.00064	3	0.00033	\$4,053,524
10.66	39098	OMNI INS CO	0.00043	2	0.00004	\$494,822
635.81	21970	ONEBEACON INS CO	0.00043	2	0	\$8,299
0.16	32700	OWNERS INS CO	0.00043	2	0.00265	\$32,704,169
0.10	20346	PACIFIC IND CO	0.00021	1	0.00204	\$25,169,118
1.06	25755	PEACHTREE CAS INS CO	0.00064	3	0.0006	\$7,448,194
1.21	18139	PEAK PROP & CAS INS CORP	0.00107	5	0.00088	\$10,907,003
1,136.21	24198	PEERLESS INS CO	0.00021	1	0	\$2,322
1.33	37648	PERMANENT GEN ASSUR CORP	0.0015	7	0.00113	\$13,914,775
0.00	18058	PHILADELPHIA IND INS CO	0	0	0.00019	\$2,340,976
0.41	24252	PROGRESSIVE AMERICAN INS CO	0.01923	90	0.04737	\$584,935,707
-383,750.76	24260	PROGRESSIVE CAS INS CO	0.00513	24	0	(\$165)
1.15	10193	PROGRESSIVE EXPRESS INS CO	0.0188	88	0.01636	\$201,969,915
0.29	10192	PROGRESSIVE SELECT INS CO	0.01154	54	0.03933	\$485,656,209
2,471.46	38784	PROGRESSIVE SOUTHEASTERN INS CO	0.00043	2	0	\$2,135
0.94	34690	PROPERTY & CAS INS CO OF HARTFORD	0.01026	48	0.01088	\$134,389,454
1.56	37303	REDLAND INS CO	0.00192	9	0.00124	\$15,255,886
2.21	43044	RESPONSE INS CO	0.0015	7	0.00068	\$8,341,965
0.85	20133	RESPONSE WORLDWIDE DIRECT AUTO INS C	0.00128	6	0.00151	\$18,612,003

Complaints Year: 2007 Total Complaints for Index: 4680
Policy Type: Private Passenger
Premiums Year: 2007 Total Premiums for Index: \$12,347,180,549
States selected for Index: FL
Complaint Set used: Confirmed Complaints
Report Date: 09/25/2008
Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.62	26050	RESPONSE WORLDWIDE INS CO	0.00021	1	0.00034	\$4,256,416
1.99	24740	SAFECO INS CO OF AMER	0.00427	20	0.00215	\$26,510,541
0.23	39012	SAFECO INS CO OF IL	0.00214	10	0.00931	\$114,946,861
0.48	33120	SECURITY NATL INS CO	0.00513	24	0.01076	\$132,803,927
5.78	33545	SEMINOLE CAS INS CO	0.02009	94	0.00347	\$42,874,668
0.53	11000	SENTINEL INS CO LTD	0.00128	6	0.0024	\$29,616,893
3.76	24988	SENTRY INS A MUT CO	0.00043	2	0.00011	\$1,404,507
0.12	10190	SOUTHERN-OWNERS INS CO	0.00064	3	0.00533	\$65,754,766
24.26	32387	STAR CAS INS CO	0.025	117	0.00103	\$12,726,134
1.68	19530	STATE AUTO NATL INS CO	0.00021	1	0.00013	\$1,569,544
0.60	25127	STATE AUTO PROP & CAS INS CO	0.00043	2	0.00071	\$8,807,926
0.79	25143	STATE FARM FIRE AND CAS CO	0.0141	66	0.01778	\$219,492,846
0.27	25178	STATE FARM MUT AUTO INS CO	0.05342	250	0.19473	\$2,404,328,569
0.68	22683	TEACHERS INS CO	0.00085	4	0.00125	\$15,479,678
0.73	13242	TITAN IND CO	0.00043	2	0.00058	\$7,184,701
-70.78	29050	TOWER HILL PREFERRED INS CO	0.00021	1	0	(\$37,276)
0.65	36137	TRAVELERS COMMERCIAL INS CO	0.00043	2	0.00066	\$8,150,724
0.20	27998	TRAVELERS HOME & MARINE INS CO	0.00085	4	0.00432	\$53,381,758
-69,125.41	25658	TRAVELERS IND CO	0.00128	6	0	(\$229)
1.16	25666	TRAVELERS IND CO OF AMER	0.0015	7	0.00129	\$15,984,937
29.00	25674	TRAVELERS PROPERTY CAS CO OF AMER	0.00107	5	0.00004	\$454,944
0.33	29459	TWIN CITY FIRE INS CO CO	0.00085	4	0.00256	\$31,574,189
6.79	35319	UNITED AUTOMOBILE INS CO	0.0985	461	0.01451	\$179,098,456
3.62	16063	UNITRIN AUTO & HOME INS CO	0.00021	1	0.00006	\$727,813
2.67	10915	UNITRIN DIRECT PROPERTY & CAS CO	0.00748	35	0.0028	\$34,621,880
1,150.58	11986	UNIVERSAL INS CO OF NA	0.00021	1	0	\$2,293
3.61	21300	US SECURITY INS CO	0.0188	88	0.00521	\$64,277,686
0.11	25941	USAA	0.00278	13	0.02612	\$322,540,758
0.91	25968	USAA CAS INS CO	0.01688	79	0.01849	\$228,360,290
0.83	18600	USAA GENERAL IND CO	0.00107	5	0.00128	\$15,798,460
2.21	42889	VICTORIA FIRE & CAS CO	0.00021	1	0.0001	\$1,194,670
1.11	10105	VICTORIA SELECT INS CO	0.00321	15	0.00288	\$35,529,782
10.48	27502	WESTERN GENERAL INS CO	0.00064	3	0.00006	\$754,903
5.74	12541	WINDHAVEN INS CO	0.00641	30	0.00112	\$13,778,803
4.99	13250	WORKMENS AUTO INS CO	0.00449	21	0.0009	\$11,106,316
-94,902.39	16535	ZURICH AMERICAN INS CO	0.00107	5	0	(\$139)

Complaints Year: 2007 Total Complaints for Index: 196
Policy Type: Commercial Property
 Premiums Year: 2007 Total Premiums for Index: \$2,886,154,542
 States selected for Index: FL
 Complaint Set used: Confirmed Complaints
 Report Date: 09/25/2008
 Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
0.2083	22667	ACE AMER INS CO	0.0051	1	0.02449	\$70,692,657
0.68976	35300	ALLIANZ GLOBAL RISKS US INS CO	0.0051	1	0.0074	\$21,348,480
1.51546	30511	ALLSTATE FLORIDIAN INS CO	0.0102	2	0.00673	\$19,433,437
5.50706	19232	ALLSTATE INS CO	0.0051	1	0.00093	\$2,673,893
4.83533	17230	ALLSTATE PROP & CAS INS CO	0.0051	1	0.00106	\$3,045,353
0.90762	19690	AMERICAN ECONOMY INS CO	0.0051	1	0.00562	\$16,224,044
1.69053	19704	AMERICAN STATES INS CO	0.0051	1	0.00302	\$8,710,435
0.41201	10872	AMERICAN STRATEGIC INS CORP	0.0051	1	0.01238	\$35,740,466
16.14633	21199	ARCH SPECIAITY INS CO	0.0051	1	0.00032	\$911,989
2.75451	18988	AUTO OWNERS INS CO	0.0051	1	0.00185	\$5,345,875
5.10338	26620	AXIS SURPLUS INS CO	0.0051	1	0.001	\$2,885,400
0	27790	CANAL IND CO	0	0	0.00002	\$54,962
2.04279	32930	CAPACITY INS CO	0.0051	1	0.0025	\$7,208,432
1.50005	36951	CENTURY SURETY CO	0.0051	1	0.0034	\$9,816,515
2.12816	25615	CHARTER OAK FIRE INS CO	0.0051	1	0.0024	\$6,919,254
0	18767	CHURCH MUT INS CO	0	0	0.00388	\$11,204,387
1.0706	10677	CINCINNATI INS CO	0.0051	1	0.00477	\$13,754,242
0.86509	43095	CLARENDON AMER INS CO	0.0051	1	0.0059	\$17,021,673
0	20532	CLARENDON NATL INS CO	0	0	0.00004	\$122,008
0	39993	COLONY INS CO	0	0	0.00337	\$9,725,831
0	20443	CONTINENTAL CAS CO	0	0	0.02886	\$83,305,358
11.88978	42048	DIAMOND STATE INS CO	0.0051	1	0.00043	\$1,238,482
0.31536	21334	EMPIRE IND INS CO	0.0102	2	0.03236	\$93,388,363
1.36332	33472	FCCI COMMERCIAL INS CO	0.0051	1	0.00374	\$10,801,045
0	13935	FEDERATED MUT INS CO	0	0	0.00269	\$7,773,589
1.72991	21817	FLORIDA FARM BUR GEN INS CO	0.0051	1	0.00295	\$8,512,160
22.72795	16870	GRANADA INS CO	0.02551	5	0.00112	\$3,239,464
4.70578	23809	GRANITE STATE INS CO	0.0051	1	0.00108	\$3,129,188
0.25239	22136	GREAT AMER INS CO OF NY	0.0051	1	0.02022	\$58,344,183
0	42331	GUIDEONE AMER INS CO	0	0	0.00059	\$1,713,823
0	15032	GUIDEONE MUT INS CO	0	0	0.00239	\$6,906,746
7329.65569	12237	GULFSTREAM PROP & CAS INS CO	0.0102	2	0	\$4,018
0	22292	HANOVER INS CO	0	0	0.00653	\$18,841,666
0.43173	19682	HARTFORD FIRE IN CO	0.0051	1	0.01182	\$34,107,351
0	38261	HARTFORD INS CO OF THE SOUTHEAST	0	0	0.00485	\$13,995,620
0	10200	HISCOX INS CO INC	0	0	0.00016	\$475,885
0.79902	12573	ICAT SPECIALTY INS CO	0.0051	1	0.00639	\$18,429,115
1.04682	43575	INDEMNITY INS CO OF NORTH AMER	0.0051	1	0.00487	\$14,066,641
59.75093	36940	INDIAN HARBOR INS CO	0.01531	3	0.00026	\$739,333
0.56625	33138	LANDMARK AMER INS CO	0.0051	1	0.00901	\$26,004,679
0.42485	19437	LEXINGTON INS CO	0.0051	1	0.01201	\$34,659,775
6.97915	23035	LIBERTY MUT FIRE INS CO	0.0102	2	0.00146	\$4,219,791
0.23937	23043	LIBERTY MUT INS CO	0.0051	1	0.02131	\$61,517,290
0	34932	MAPFRE INS CO OF FL	0	0	0.0032	\$9,221,274
0.64989	19356	MARYLAND CAS CO	0.01531	3	0.02355	\$67,974,067
0	26522	MOUNT VERNON FIRE INS CO	0	0	0.00015	\$437,279
109.93116	37974	MT HAWLEY INS CO	0.0051	1	0.00005	\$133,950
0.15007	20079	NATIONAL FIRE & MARINE INS CO	0.0051	1	0.034	\$98,121,675
48.25993	12076	NATIONAL INS CO	0.01531	3	0.00032	\$915,373
128.91621	20052	NATIONAL LIAB & FIRE INS CO	0.05612	11	0.00044	\$1,256,460
10.50012	10948	NATIONWIDE INS CO OF FL	0.03061	6	0.00292	\$8,414,351
0.77417	23779	NATIONWIDE MUT FIRE INS CO	0.0051	1	0.00659	\$19,020,608
1.97299	23787	NATIONWIDE MUT INS CO	0.0102	2	0.00517	\$14,926,894
6.42833	37877	NATIONWIDE PROP & CAS INS CO	0.0051	1	0.00079	\$2,290,684
0	17370	NAUTILUS INS CO	0	0	0.00013	\$375,580
27.68048	39462	NORTH POINTE CAS INS CO	0.01531	3	0.00055	\$1,595,920
63.85097	27740	NORTH POINTE INS CO	0.0102	2	0.00016	\$461,239
3.4815	19372	NORTHERN INS CO OF NY	0.01531	3	0.0044	\$12,688,752

Complaints Year: 2007 Total Complaints for Index: 196
Policy Type: Commercial Property
 Premiums Year: 2007 Total Premiums for Index: \$2,886,154,542
 States selected for Index: FL
 Complaint Set used: Confirmed Complaints
 Report Date: 09/25/2008
 Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
1.7296	42552	NOVA CAS CO	0.0051	1	0.00295	\$8,513,709
1.41485	40231	OLD DOMINION INS CO	0.01531	3	0.01082	\$31,222,906
5.22361	32700	OWNERS INS CO	0.0051	1	0.00098	\$2,818,983
6.15334	10046	PACIFIC INS CO LTD	0.0102	2	0.00166	\$4,786,110
1.86943	32859	PENN AMER INS CO	0.0102	2	0.00546	\$15,753,794
0	23850	PHILADELPHIA INS CO	0	0	0.00031	\$884,382
1.94084	37257	PRAETORIAN INS CO	0.0102	2	0.00526	\$15,174,100
0.31203	10193	PROGRESSIVE EXPRESS INS CO	0.0051	1	0.01635	\$47,191,471
2.11892	39217	QBE INS CORP	0.04082	8	0.01926	\$55,595,485
1.94294	41297	SCOTTSDALE INS CO	0.01531	3	0.00788	\$22,736,580
17.08394	10729	SENECA SPECIALTY INS CO	0.0051	1	0.0003	\$861,937
4.53325	36560	SERVICE INS CO	0.0102	2	0.00225	\$6,496,567
1.16094	10190	SOUTHERN-OWNERS INS CO	0.0051	1	0.00439	\$12,683,894
545380.6769	25143	STATE FARM FIRE AND CAS CO	0.0051	1	0	\$27
0.70022	10739	STATE FARM FLORIDA INS CO	0.03571	7	0.051	\$147,206,637
0	10340	STONINGTON INS CO	0	0	0.00131	\$3,790,645
0	25658	TRAVELERS IND CO	0	0	0.00166	\$4,782,899
1.87309	25682	TRAVELERS IND CO OF CT	0.0102	2	0.00545	\$15,722,996
28.5595	13064	UNITED NATL INS CO	0.01531	3	0.00054	\$1,546,800
328.54258	10861	UNIVERSAL PROP & CAS INS	0.0102	2	0.00003	\$89,640
32.19745	41181	UNIVERSAL UNDERWRITERS INS CO	0.0051	1	0.00016	\$457,343
5.56951	20508	VALLEY FORGE INS CO	0.0051	1	0.00092	\$2,643,910
0	37885	XL SPECIALTY INS CO	0	0	0.00199	\$5,753,319
0	16535	ZURICH AMERICAN INS CO	0	0	0.02014	\$58,112,989

Complaints Year: 2007 Total Complaints for Index: 17
Policy Type: Fidelity and Surety
 Premiums Year: 2007 Total Premiums for Index: \$489,990,236
 States selected for Index: FL
 Complaint Set used: Confirmed Complaints
 Report Date: 09/25/2008
 Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
10.487	26379	ACCREDITED SURETY & CAS CO INC	0.05882	1	0.00561	\$2,748,445
0	33898	AEGIS SECURITY INS CO	0	0	0.00083	\$406,120
0.68008	39306	FIDELITY & DEPOSIT CO OF MD	0.05882	1	0.08649	\$42,381,459
3.35211	16691	GREAT AMER INS CO	0.05882	1	0.01755	\$8,598,439
67.85592	14265	INDIANA LUMBERMENS MUT INS CO	0.05882	1	0.00087	\$424,767
3.68392	11592	INTERNATIONAL FIDELITY INS CO	0.05882	1	0.01597	\$7,823,985
7.68881	14494	MERCHANTS BONDING CO A MUT	0.05882	1	0.00765	\$3,748,689
0	29874	NORTH AMER SPECIALTY INS CO	0	0	0.00977	\$4,786,600
65.3544	42552	NOVA CAS CO	0.23529	4	0.0036	\$1,764,102
6.7392	40444	OLD REPUBLIC SURETY CO	0.05882	1	0.00873	\$4,276,909
0.34883	31194	TRAVELERS CAS & SURETY CO OF AMER	0.05882	1	0.16863	\$82,626,738
17.23398	32778	WASHINGTON INTL INS CO	0.11765	2	0.00683	\$3,344,899
2.03549	13188	WESTERN SURETY CO	0.11765	2	0.0578	\$28,320,370

Complaints Year: 2007 Total Complaints for Index: 49

Policy Type: Title

Premiums Year: 2007 Total Premiums for Index: \$ 1742660952

States selected for Index: FL

Complaint Set used: Confirmed Complaints

Report Date: 09/25/2008

Database: DSSSPLP

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	Market Share	Premiums
29736.21173	50035	ALLIANCE TITLE OF AMER INC	0.02041	1	0	1,196
0.74782	50687	ATTORNEYS TITLE INS FUND	0.14286	7	0.19103	332,905,096
0.54084	50229	CHICAGO TITLE INS CO	0.06122	3	0.1132	197,274,244
1.35997	50083	COMMONWEALTH LAND TITLE INS CO	0.12245	6	0.09004	156,905,485
1.24589	51586	FIDELITY NATL TITLE INS CO	0.10204	5	0.0819	142,727,205
1.06445	50814	FIRST AMER TITLE INS CO	0.20408	10	0.19173	334,112,512
0	50024	LAWYERS TITLE INS CORP	0	0	0.06012	104,776,822
10.68619	50695	NATIONAL TITLE INS CO	0.02041	1	0.00191	3,328,080
1.32396	50520	OLD REPUBLIC NATL TITLE INS CO	0.10204	5	0.07707	134,310,695
9.28238	50792	SOUTHERN TITLE INS CORP	0.02041	1	0.0022	3,831,398
1.29096	50121	STEWART TITLE GUARANTY CO	0.12245	6	0.09485	165,292,781
3.41388	51535	TICOR TITLE INS CO OF FL	0.08163	4	0.02391	41,670,435
0	51624	UNITED GENERAL TITLE INS CO	0	0	0.01859	32,391,025

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
FRATERNAL			Total Direct Business		\$215,357,813
1 ACA ASSURANCE	Foreign	\$70,988,907	\$137,943,676	\$4,034,138	\$122,715
2 BAPTIST LIFE ASSOCIATION	Foreign	\$25,089,519	\$48,179,664	\$1,999,374	\$37,054
3 CATHOLIC ASSOCIATION OF FORESTERS	Foreign	\$13,688,614	\$13,714,100	\$13,663,128	\$6,328
4 CATHOLIC HOLY FAMILY SOCIETY	Foreign	\$30,648,032	\$38,184,032	\$23,112,036	\$298,122
5 CATHOLIC KNIGHTS INSURANCE SOCIETY	Foreign	\$817,567,391	\$1,531,389,644	\$103,745,138	\$9,828
6 CATHOLIC LIFE INSURANCE	Foreign	\$671,496,322	\$620,217,134	\$51,279,188	\$20,610
7 CROATIAN FRATERNAL UNION OF AMERICA	Foreign	\$304,100,149	\$573,673,546	\$34,526,752	\$9,646
8 CSA FRATERNAL LIFE	Foreign	\$115,200,904	\$223,309,736	\$7,092,072	\$59,245
9 FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE U.S.A.	Foreign	\$529,122,574	\$438,387,797	\$90,734,775	\$36,829
10 FIRST CATHOLIC SLOVAK UNION USA	Foreign	\$203,610,335	\$190,498,071	\$13,112,264	\$37,928
11 GLEANER LIFE INSURANCE SOCIETY	Foreign	\$1,148,018,389	\$1,055,080,366	\$92,938,023	\$4,838,053
12 GREATER BENEFICIAL UNION OF PITTSBURGH	Foreign	\$464,484,922	\$432,617,304	\$31,867,618	\$941,705
13 HUNGARIAN REFORMED FEDERATION OF AMERICA	Foreign	\$20,977,723	\$16,275,996	\$4,701,727	\$8,107
14 INDEPENDENT ORDER OF FORESTERS	Alien	\$2,778,717,304	\$2,506,450,153	\$272,267,151	\$12,013,491
15 INDEPENDENT ORDER OF FORESTERS	Alien	\$2,778,717,304	\$5,012,900,306	\$544,534,302	\$12,013,491
16 KNIGHTS OF COLUMBUS	Foreign	\$14,013,812,651	\$24,525,192,308	\$3,502,432,994	\$32,999,450
17 LOYAL CHRISTIAN BENEFIT ASSOCIATION	Foreign	\$150,943,783	\$145,242,107	\$5,701,676	\$37,994
18 MENNONITE MUTUAL AID ASSOCIATION	Foreign	\$338,906,754	\$500,695,958	\$177,117,550	\$1,046,427
19 MODERN WOODMEN OF AMERICA	Foreign	\$8,318,153,211	\$21,443,035,323	\$3,511,424,307	\$29,076,625
20 NAT'L SLOVAK SOCIETY OF THE UNITED STATES OF AMER.	Foreign	\$235,750,882	\$228,847,537	\$6,903,345	\$2,594,686

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
21 ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	Foreign	\$18,612,494	\$29,232,478	\$7,992,510	\$7,313,819
22 POLISH NATIONAL ALLIANCE OF THE US OF NA	Foreign	\$435,039,878	\$399,795,465	\$35,244,412	\$335,930
23 POLISH NATIONAL UNION OF AMERICA	Foreign	\$24,897,313	\$47,911,630	\$1,882,996	\$4,887
24 POLISH ROMAN CATHOLIC UNION OF AMERICA	Foreign	\$161,982,892	\$149,901,198	\$12,081,694	\$506,735
25 POLISH WOMEN'S ALLIANCE OF AMERICA	Foreign	\$53,544,406	\$51,032,205	\$2,512,201	\$15
26 ROYAL NEIGHBORS OF AMERICA	Foreign	\$683,224,144	\$877,730,320	\$488,717,968	\$1,391,024
27 SLOVENE NATIONAL BENEFIT SOCIETY	Foreign	\$156,724,487	\$147,431,854	\$9,292,633	\$201,468
28 SONS OF NORWAY	Foreign	\$247,360,015	\$474,471,506	\$20,248,524	\$535,145
29 SUPREME COUNCIL OF THE ROYAL ARCANUM	Foreign	\$67,056,582	\$51,607,266	\$15,449,316	\$12,044
30 THRIVENT FINANCIAL FOR LUTHERANS	Foreign	\$53,474,099,420	\$196,161,912,880	\$17,734,484,800	\$85,672,959
31 TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA	Foreign	\$11,290,841	\$1,570,082	\$9,720,759	\$2,732
32 UKRAINIAN NATIONAL ASSOCIATION, INC.	Foreign	\$68,923,337	\$62,150,830	\$6,772,507	\$40,511
33 WILLIAM PENN ASSOCIATION	Foreign	\$188,434,658	\$161,879,633	\$26,555,026	\$376,850
34 WOMAN'S LIFE INSURANCE SOCIETY	Foreign	\$184,370,544	\$303,062,002	\$65,679,086	\$34,539
35 WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY/OMAHA W	Foreign	\$7,647,374,215	\$26,922,562,712	\$3,666,934,148	\$22,653,767
36 WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION	Foreign	\$59,203,409	\$99,202,934	\$19,203,884	\$9,679
37 WORKMEN'S BENEFIT FUND OF THE USA	Foreign	\$37,188,875	\$72,308,436	\$2,069,310	\$57,375

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business	
LIFE, ANNUITY, ACCIDENT & HEALTH			Total Direct Business	\$56,731,157,044		
1	5 STAR LIFE INSURANCE COMPANY	Foreign	\$165,974,478	\$341,099,763	\$149,323,521	\$7,962,396
2	AAA LIFE INSURANCE COMPANY	Foreign	\$296,327,765	\$682,770,780	\$198,712,515	\$18,511,820
3	ACACIA LIFE INSURANCE COMPANY	Foreign	\$1,647,280,136	\$3,917,776,743	\$962,563,662	\$5,548,199
4	ADVANTA LIFE INSURANCE COMPANY	Foreign	\$9,196,752	\$1,168,587	\$18,921,669	\$3,911
5	AETNA HEALTH INC.	Domestic	\$409,047,351	\$220,617,366	\$188,429,985	\$1,985,778,679
6	AETNA LIFE INSURANCE COMPANY	Foreign	\$33,471,046,409	\$211,623,173,895	\$22,234,792,048	\$497,790,396
7	AF&L INSURANCE COMPANY	Foreign	\$162,812,974	\$161,214,416	(\$2,151,443)	\$10,328,907
8	AGL LIFE ASSURANCE COMPANY	Foreign	\$5,091,050,715	\$25,398,343,605	\$43,034,975	\$13,252,725
9	AIG ANNUITY INSURANCE COMPANY	Foreign	\$50,552,567,578	\$187,285,171,980	\$14,915,098,332	\$387,177,143
10	AIG LIFE INSURANCE COMPANY	Foreign	\$10,790,222,356	\$72,417,915,710	\$3,079,456,177	\$63,231,186
11	AIG SUNAMERICA LIFE ASSURANCE COMPANY	Foreign	\$35,072,376,831	\$135,670,788,532	\$4,604,674,792	\$327,105,652
12	ALFA LIFE INSURANCE CORPORATION	Foreign	\$1,100,149,668	\$2,668,005,765	\$619,808,745	\$6,494
13	ALL SAVERS INSURANCE COMPANY	Foreign	\$4,179,938	\$840,780	\$5,699,034	\$205
14	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	Foreign	\$68,688,474,221	\$463,729,955,619	\$16,817,039,540	\$995,901,202
15	ALLSTATE LIFE INSURANCE COMPANY	Foreign	\$77,027,928,739	\$446,432,579,772	\$15,702,577,062	\$225,671,743
16	ALTA HEALTH & LIFE INSURANCE COMPANY	Foreign	\$130,838,782	\$509,344,108	\$388,887,366	\$12,141,924
17	AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	Domestic	\$789,737,579	\$3,311,604,235	\$614,721,955	\$27,806,516
18	AMERICAN CAPITOL INSURANCE COMPANY	Foreign	\$70,097,564	\$247,727,156	\$22,663,100	\$72,488
19	AMERICAN CONTINENTAL INSURANCE COMPANY	Foreign	\$10,696,592	\$2,198,036	\$6,998,556	\$3,122
20	AMERICAN CREDITORS LIFE INSURANCE COMPANY	Foreign	\$17,065,398	\$22,509,995	\$53,106,995	\$124

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
21 AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY	Foreign	\$12,697,226,855	\$46,825,701,600	\$3,953,205,820	\$268,006,244
22 AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	Foreign	\$55,667,865,394	\$154,378,704,159	\$12,613,253,208	\$268,692,682
23 AMERICAN FIDELITY ASSURANCE COMPANY	Foreign	\$3,211,690,427	\$11,992,183,844	\$844,577,864	\$21,648,765
24 AMERICAN FIDELITY LIFE INSURANCE COMPANY	Domestic	\$477,239,761	\$1,600,737,480	\$298,221,564	\$1,750,725
25 AMERICAN GENERAL ASSURANCE COMPANY	Foreign	\$287,680,612	\$715,039,330	\$710,863,730	\$8,503,056
26 AMERICAN GENERAL LIFE & ACCIDENT INSURANCE COMPANY	Foreign	\$9,134,161,267	\$42,936,371,295	\$2,356,415,615	\$85,158,593
27 AMERICAN GENERAL LIFE INSURANCE COMPANY	Foreign	\$36,523,158,001	\$215,798,264,976	\$39,815,891,031	\$292,200,064
28 AMERICAN HEALTH AND LIFE INSURANCE COMPANY	Foreign	\$1,676,167,789	\$3,949,912,105	\$4,415,926,840	\$11,294,892
29 AMERICAN HERITAGE LIFE INSURANCE COMPANY	Domestic	\$1,376,587,014	\$5,863,121,235	\$1,003,257,250	\$83,521,682
30 AMERICAN HOME LIFE INSURANCE COMPANY (THE)	Foreign	\$164,090,307	\$149,453,312	\$14,636,995	\$116,457
31 AMERICAN INCOME LIFE INSURANCE COMPANY	Foreign	\$1,705,886,648	\$4,454,100,699	\$628,518,924	\$21,107,424
32 AMERICAN INTERNATIONAL LIFE ASSURANCE CO. OF NY	Foreign	\$7,092,806,593	\$32,700,849,935	\$2,747,058,035	\$3,990,668
33 AMERICAN INVESTORS LIFE INS. CO., INC.	Foreign	\$10,586,318,042	\$19,889,212,536	\$1,278,422,386	\$281,947,801
34 AMERICAN MATURITY LIFE INSURANCE COMPANY	Foreign	\$65,197,563	\$95,766,720	\$155,023,532	\$690,237
35 AMERICAN MEDICAL AND LIFE INSURANCE COMPANY	Foreign	\$21,690,882	\$26,955,852	\$32,116,794	\$464,636
36 AMERICAN MEDICAL SECURITY LIFE INSURANCE COMPANY	Foreign	\$237,915,974	\$253,487,772	\$442,260,150	\$36,735,574
37 AMERICAN MEMORIAL LIFE INSURANCE COMPANY	Foreign	\$1,935,452,212	\$5,547,073,488	\$251,783,148	\$2,139,790
38 AMERICAN MODERN LIFE INSURANCE COMPANY	Foreign	\$64,638,775	\$170,284,940	\$78,270,160	\$5,109
39 AMERICAN NATIONAL INSURANCE COMPANY	Foreign	\$13,839,936,491	\$81,725,870,793	\$14,937,857,501	\$117,541,017
40 AMERICAN NATIONAL LIFE INS. CO. OF TEXAS	Foreign	\$140,309,000	\$480,588,845	\$205,956,155	\$4,499,011
41 AMERICAN PIONEER LIFE INSURANCE COMPANY	Domestic	\$174,096,511	\$723,011,600	\$134,885,680	\$72,133,187
42 AMERICAN PUBLIC LIFE INSURANCE COMPANY	Foreign	\$77,027,071	\$309,872,860	\$62,051,495	\$1,065,548

LIFE, ANNUITY, ACCIDENT & HEALTH

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
43 AMERICAN REPUBLIC INSURANCE COMPANY	Foreign	\$475,302,982	\$1,556,829,282	\$1,264,988,610	\$3,062,051
44 AMERICAN SPECIALTY HEALTH INSURANCE COMPANY	Foreign	\$8,264,607	\$3,943,233	\$11,850,588	(\$92)
45 AMERICAN UNITED LIFE INSURANCE COMPANY	Foreign	\$14,032,817,875	\$93,484,238,883	\$4,710,486,242	\$71,865,364
46 AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS	Foreign	\$335,744,094	\$834,818,328	\$162,938,694	\$2,724,082
47 AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	Foreign	\$3,735,648,072	\$10,530,598,953	\$668,430,339	\$37,463,417
48 AMERIGROUP FLORIDA, INC.	Domestic	\$108,533,718	\$56,396,130	\$52,137,588	\$102,273,575
49 AMERITAS LIFE INSURANCE CORP.	Foreign	\$6,392,306,514	\$27,570,930,540	\$4,378,102,025	\$54,144,929
50 AMICA LIFE INSURANCE COMPANY	Foreign	\$923,146,400	\$1,529,010,200	\$307,282,600	\$4,298,640
51 ANNUITY & LIFE REASSURANCE AMERICA, INC.	Foreign	\$11,886,360	\$328,326	\$18,444,388	\$220,658
52 ANNUITY INVESTORS LIFE INSURANCE COMPANY	Foreign	\$1,739,484,511	\$5,020,645,614	\$190,307,922	\$15,501,021
53 ANTHEM LIFE INSURANCE COMPANY	Foreign	\$276,394,403	\$636,748,335	\$182,632,233	\$232,264
54 ASSURITY LIFE INSURANCE COMPANY	Foreign	\$2,189,167,875	\$9,718,233,360	\$1,215,106,025	\$7,470,298
55 ATLANTA LIFE INSURANCE COMPANY	Foreign	\$75,638,755	\$168,790,623	\$41,716,068	\$197,680
56 AURORA NATIONAL LIFE ASSURANCE COMPANY	Foreign	\$3,246,604,483	\$14,728,623,100	\$1,489,399,315	\$2,934,557
57 AUTO-OWNERS LIFE INSURANCE COMPANY	Foreign	\$2,009,920,583	\$5,355,758,883	\$663,652,866	\$9,628,723
58 AVAHEALTH, INC.	Domestic	\$3,096,935	\$966,089	\$2,130,846	\$3,415,057
59 AVIVA LIFE AND ANNUITY COMPANY	Foreign	\$11,603,131,647	\$33,162,340,614	\$1,617,054,327	\$225,951,657
60 AVIVA LIFE AND ANNUITY COMPANY OF NEW YORK	Foreign	\$1,335,949,888	\$6,227,622,095	\$442,115,815	\$6,751,497
61 AVIVA LIFE INSURANCE COMPANY	Foreign	\$6,789,989,668	\$32,257,993,470	\$1,677,780,370	\$42,147,774
62 AVMED, INC.	Domestic	\$363,240,701	\$169,181,287	\$194,059,414	\$717,838,820
63 AVMED, INC.	Domestic	\$363,240,701	\$169,181,287	\$194,059,414	\$717,838,820
64 AXA EQUITABLE LIFE INSURANCE COMPANY	Foreign	\$142,433,163,303	\$951,047,301,470	\$45,967,341,651	\$1,623,315,293

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
65 AXA LIFE AND ANNUITY COMPANY	Foreign	\$554,700,751	\$1,797,821,568	\$410,981,436	\$2,655,622
66 BALBOA LIFE INSURANCE COMPANY	Foreign	\$41,328,726	\$67,205,870	\$126,937,760	\$902,135
67 BALTIMORE LIFE INSURANCE COMPANY	Foreign	\$810,286,921	\$3,689,490,630	\$349,443,975	\$1,820,203
68 BANKERS FIDELITY LIFE INSURANCE COMPANY	Foreign	\$119,805,337	\$257,985,102	\$93,930,909	\$2,325,173
69 BANKERS LIFE AND CASUALTY COMPANY	Foreign	\$10,612,762,762	\$29,780,592,396	\$2,027,695,893	\$205,190,753
70 BANKERS LIFE INSURANCE COMPANY	Domestic	\$179,892,623	\$856,381,635	\$28,081,495	\$19,040,702
71 BANNER LIFE INSURANCE COMPANY	Foreign	\$1,293,365,859	\$6,407,517,360	\$1,055,077,794	\$41,748,847
72 BCS LIFE INSURANCE COMPANY	Foreign	\$196,901,736	\$349,065,540	\$234,139,668	\$207,672
73 BENEFICIAL LIFE INSURANCE COMPANY	Foreign	\$3,559,645,864	\$6,436,999,948	\$677,291,780	\$16,996,382
74 BERKLEY LIFE AND HEALTH INSURANCE COMPANY	Foreign	\$25,442,901	\$485,498	\$45,400,300	\$1,916
75 BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$2,292,683,445	\$9,530,378,870	\$1,917,048,365	\$14,996,196
76 BEST LIFE AND HEALTH INSURANCE COMPANY	Foreign	\$16,880,529	\$18,532,878	\$24,608,709	\$517,647
77 BEST MERIDIAN INSURANCE COMPANY	Domestic	\$153,191,905	\$781,367,910	\$133,283,520	\$254,969
78 BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.	Domestic	\$4,346,457,712	\$2,302,460,124	\$2,043,997,588	\$4,411,247,799
79 BOSTON MUTUAL LIFE INSURANCE COMPANY	Foreign	\$893,464,627	\$4,747,954,146	\$612,833,616	\$7,293,341
80 BROKERS NATIONAL LIFE ASSURANCE COMPANY	Foreign	\$26,976,158	\$55,708,500	\$66,672,290	\$2,066,475
81 BUPA INSURANCE COMPANY	Domestic	\$91,286,165	\$216,474,258	\$53,241,546	\$9,903
82 C.M. LIFE INSURANCE COMPANY	Foreign	\$8,625,435,450	\$32,070,347,420	\$2,421,394,380	\$60,549,970
83 CANADA LIFE ASSURANCE COMPANY (US BUSINESS OF THE)	Alien	\$3,357,530,973	\$9,518,532,384	\$554,060,535	\$5,952,179
84 CANADA LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$2,049,364,906	\$9,394,328,185	\$827,496,345	\$27,206
85 CAPITAL HEALTH PLAN, INC.	Domestic	\$278,777,780	\$94,381,454	\$184,396,326	\$384,982,245
86 CARDIF LIFE INSURANCE COMPANY	Foreign	\$62,018,863	\$255,927,360	\$41,516,955	\$428,600

LIFE, ANNUITY, ACCIDENT & HEALTH

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
87 CELTIC INSURANCE COMPANY	Foreign	\$99,644,523	\$252,949,010	\$232,773,605	\$27,983,915
88 CENTRAL SECURITY LIFE INSURANCE COMPANY	Foreign	\$83,987,963	\$227,889,660	\$18,074,229	\$19,834
89 CENTRAL STATES HEALTH & LIFE COMPANY OF OMAHA	Foreign	\$290,810,706	\$958,805,630	\$495,247,900	\$14,342,019
90 CENTRAL UNITED LIFE INSURANCE COMPANY	Foreign	\$332,547,989	\$886,589,361	\$102,954,606	\$1,446,584
91 CENTRE LIFE INSURANCE COMPANY	Foreign	\$1,658,221,510	\$1,564,999,801	\$90,721,696	\$1,199,906
92 CENTURION LIFE INSURANCE COMPANY	Foreign	\$1,521,633,986	\$1,715,085,285	\$2,842,316,673	(\$46,092)
93 CHARTER NATIONAL LIFE INSURANCE COMPANY	Foreign	\$254,443,178	\$1,713,252,793	\$43,979,453	\$29,500
94 CHEROKEE NATIONAL LIFE INSURANCE COMPANY	Foreign	\$34,699,043	\$91,355,804	\$41,440,368	\$578,823
95 CHESAPEAKE LIFE INSURANCE COMPANY	Foreign	\$96,029,243	\$143,187,957	\$136,895,772	\$3,127,758
96 CHRISTIAN FIDELITY LIFE INSURANCE COMPANY	Foreign	\$79,113,671	\$107,399,904	\$45,787,438	\$164,492
97 CHURCH LIFE INSURANCE CORPORATION	Foreign	\$201,278,960	\$491,467,647	\$94,369,233	\$1,691,799
98 CIGNA DENTAL HEALTH OF FLORIDA, INC.	Domestic	\$7,279,506	\$2,307,471	\$4,972,035	\$47,092,513
99 CIGNA HEALTHCARE OF FLORIDA, INC.	Domestic	\$44,086,417	\$17,201,091	\$26,885,326	\$165,327,329
100 CINCINNATI LIFE INSURANCE COMPANY (THE)	Foreign	\$2,549,964,945	\$6,219,088,479	\$1,421,806,356	\$5,515,451
101 CITIZENS NATIONAL LIFE INSURANCE COMPANY	Foreign	\$11,465,569	\$28,055,238	\$3,341,469	\$10,733
102 CITIZENS SECURITY LIFE INSURANCE COMPANY	Foreign	\$109,900,779	\$297,650,667	\$19,374,498	\$440,228
103 CITRUS HEALTH CARE, INC.	Domestic	\$29,439,523	\$21,627,048	\$7,812,475	\$1,992,890
104 COLONIAL AMERICAN LIFE INSURANCE COMPANY	Foreign	\$26,535,537	\$81,496,060	\$45,681,625	\$2,326,125
105 COLONIAL LIFE AND ACCIDENT INSURANCE COMPANY	Foreign	\$1,902,120,719	\$4,598,584,536	\$1,062,548,991	\$81,841,317
106 COLONIAL PENN LIFE INSURANCE COMPANY	Foreign	\$710,859,441	\$2,654,531,876	\$178,905,888	\$10,177,950
107 COLORADO BANKERS LIFE INSURANCE COMPANY	Foreign	\$140,920,112	\$358,972,524	\$56,287,812	\$4,120,282
108 COLUMBIAN LIFE INSURANCE COMPANY	Foreign	\$242,456,067	\$1,100,979,010	\$98,740,700	\$5,591,615

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
109 COLUMBIAN MUTUAL LIFE INSURANCE COMPANY	Foreign	\$892,831,899	\$2,455,873,794	\$222,621,903	\$2,609,069
110 COLUMBUS LIFE INSURANCE COMPANY	Foreign	\$2,507,354,294	\$9,113,173,868	\$876,243,308	\$25,081,183
111 COMBINED INSURANCE COMPANY OF AMERICA	Foreign	\$3,214,960,555	\$11,406,143,570	\$4,526,966,370	\$31,439,183
112 COMBINED LIFE INSURANCE COMPANY OF NEW YORK	Foreign	\$359,854,582	\$899,351,991	\$174,211,755	\$861,243
113 COMMERCIAL TRAVELERS MUTUAL INSURANCE COMPANY	Foreign	\$37,616,922	\$24,787,767	\$12,829,155	\$108,098
114 COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	Foreign	\$9,653,746,406	\$45,961,976,310	\$2,294,125,720	\$5,974,281
115 COMPANION LIFE INSURANCE COMPANY	Foreign	\$122,046,803	\$177,005,436	\$181,634,973	\$15,263,003
116 COMPBENEFITS COMPANY	Domestic	\$28,050,082	\$30,973,106	\$25,127,058	\$153,342,452
117 COMPBENEFITS INSURANCE COMPANY	Foreign	\$63,556,776	\$142,537,235	\$165,226,645	\$39,681,663
118 CONCORD HERITAGE LIFE INSURANCE COMPANY, INC.	Foreign	\$47,498,609	\$119,005,398	\$15,465,429	\$109,946
119 CONNECTICUT GENERAL LIFE INSURANCE COMPANY	Foreign	\$16,582,318,540	\$88,111,372,722	\$11,203,188,858	\$552,923,954
120 CONSECO HEALTH INSURANCE COMPANY	Foreign	\$2,361,267,595	\$6,758,311,809	\$317,990,979	\$16,613,216
121 CONSECO INSURANCE COMPANY	Foreign	\$1,242,276,701	\$3,027,925,653	\$689,904,450	\$30,031,030
122 CONSECO LIFE INSURANCE COMPANY	Foreign	\$4,256,094,683	\$12,323,805,375	\$431,944,008	\$21,426,903
123 CONSECO SENIOR HEALTH INSURANCE COMPANY	Foreign	\$3,401,109,603	\$9,820,292,394	\$360,536,400	\$28,483,306
124 CONSTITUTION LIFE INSURANCE COMPANY	Foreign	\$87,691,024	\$210,664,821	\$44,908,191	\$9,479,589
125 CONTINENTAL AMERICAN INSURANCE COMPANY	Foreign	\$102,768,997	\$227,428,581	\$72,478,410	\$1,673,693
126 CONTINENTAL ASSURANCE COMPANY	Foreign	\$4,120,081,429	\$21,893,350,908	\$2,696,152,482	\$3,755,746
127 CONTINENTAL GENERAL INSURANCE COMPANY	Foreign	\$262,038,170	\$632,184,945	\$141,339,888	\$30,425,266
128 CONTINENTAL LIFE INS. CO. OF BRENTWOOD, TENNESSEE	Foreign	\$155,922,226	\$287,442,291	\$175,823,856	\$19,350,248
129 COTTON STATES LIFE INSURANCE COMPANY	Foreign	\$273,720,192	\$1,213,308,405	\$145,292,555	\$6,457,912
130 COUNTRY INVESTORS LIFE ASSURANCE COMPANY	Foreign	\$167,569,760	\$105,523,020	\$388,186,260	\$166,025

LIFE, ANNUITY, ACCIDENT & HEALTH

AUTHORIZED FLORIDA INSURERS

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as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
131 COUNTRY LIFE INSURANCE COMPANY	Foreign	\$7,356,242,648	\$19,125,751,626	\$2,929,476,318	\$2,305,775
132 CROWN LIFE INSURANCE COMPANY	Alien	\$414,452,847	\$1,542,847,700	\$529,416,535	\$2,620,943
133 CUNA MUTUAL INSURANCE SOCIETY	Foreign	\$12,215,107,420	\$100,617,053,751	\$9,318,913,020	\$103,518,626
134 DELAWARE AMERICAN LIFE INSURANCE COMPANY	Foreign	\$76,361,993	\$150,135,654	\$71,450,325	\$691,764
135 DELTA DENTAL INSURANCE COMPANY	Foreign	\$96,632,322	\$112,080,738	\$56,890,748	\$78,526,904
136 DENTAL BENEFIT PROVIDERS OF ILLINOIS, INC.	Foreign	\$1,160,326	\$84,677	\$1,075,649	\$117,048
137 DENTAL CONCERN, INC., THE	Foreign	\$4,479,557	\$2,508,580	\$6,450,534	\$446,696
138 DIRECT GENERAL LIFE INSURANCE COMPANY	Foreign	\$26,948,630	\$11,447,246	\$13,001,384	\$4,957,224
139 DIRECT LIFE INSURANCE COMPANY	Foreign	\$11,676,319	\$1,585,640	\$18,736,996	\$1,360,820
140 DIXIE NATIONAL LIFE INSURANCE COMPANY	Foreign	\$4,878,942	\$5,614,350	\$4,522,476	\$78,515
141 EASTERN LIFE AND HEALTH INSURANCE COMPANY	Foreign	\$85,667,066	\$74,962,764	\$177,538,434	\$187
142 EMC NATIONAL LIFE COMPANY	Foreign	\$663,410,840	\$1,831,286,898	\$123,945,519	\$2,425,467
143 EMPLOYEES LIFE COMPANY (MUTUAL)	Foreign	\$266,335,374	\$729,636,663	\$69,369,459	\$6,657,316
144 EQUITRUST LIFE INSURANCE COMPANY	Foreign	\$6,841,530,626	\$19,349,676,558	\$1,165,915,320	\$143,633,705
145 FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$262,362,285	\$470,544,158	\$49,068,412	\$1,361,478
146 FAMILY LIFE INSURANCE COMPANY	Foreign	\$127,816,018	\$421,207,944	\$70,056,128	\$946,646
147 FAMILY SERVICE LIFE INSURANCE COMPANY	Foreign	\$560,761,001	\$932,523,658	\$183,998,344	\$1,051
148 FARMERS NEW WORLD LIFE INSURANCE COMPANY	Foreign	\$6,987,510,433	\$31,731,275,005	\$3,173,277,995	\$2,910,207
149 FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	Foreign	\$235,622,938	\$810,597,832	\$131,893,920	\$967,360
150 FEDERATED LIFE INSURANCE COMPANY	Foreign	\$919,053,189	\$2,808,306,168	\$851,906,584	\$7,097,083
151 FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	Foreign	\$16,033,979,145	\$46,166,268,438	\$1,926,668,997	\$264,275,592
152 FIDELITY LIFE ASSOCIATION, A LEGAL RESERVE LIFE INSURANC	Foreign	\$538,267,750	\$789,058,545	\$818,244,705	\$3,749,036

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
153 FIDELITY SECURITY LIFE INSURANCE COMPANY	Foreign	\$488,086,997	\$2,054,056,615	\$358,878,370	\$16,996,119
154 FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY	Foreign	\$2,155,843,246	\$11,952,686,952	\$952,372,464	\$1,296,771
155 FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	Foreign	\$481,778,799	\$1,050,282,609	\$387,553,788	\$78,110,864
156 FIRST INVESTORS LIFE INSURANCE COMPANY	Foreign	\$1,370,124,701	\$6,285,486,050	\$552,446,645	\$3,006,224
157 FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	Foreign	\$1,921,633,284	\$5,204,761,752	\$552,638,100	\$10,299,278
158 FLORIDA COMBINED LIFE INSURANCE COMPANY	Domestic	\$94,212,616	\$192,537,228	\$85,600,617	\$93,337,996
159 FLORIDA HEALTH CARE PLAN, INC.	Domestic	\$101,031,995	\$38,372,171	\$62,659,824	\$149,965,477
160 FLORIDA HEALTH CARE PLAN, INC.	Domestic	\$101,031,995	\$38,372,171	\$62,659,824	\$149,965,477
161 FORETHOUGHT LIFE INSURANCE COMPANY	Foreign	\$777,409,635	\$1,322,069,560	\$227,749,710	\$14,360,439
162 FORT DEARBORN LIFE INSURANCE COMPANY	Foreign	\$2,238,645,596	\$7,080,729,200	\$1,853,837,184	\$16,675,076
163 FREEDOM LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$33,054,163	\$120,818,510	\$35,643,225	\$13,347,096
164 FUNERAL DIRECTORS LIFE INSURANCE COMPANY	Foreign	\$500,388,949	\$903,755,648	\$92,022,250	\$349,298
165 GARDEN STATE LIFE INSURANCE COMPANY	Foreign	\$92,178,815	\$224,728,461	\$44,307,984	\$3,874,847
166 GENERAL AMERICAN LIFE INSURANCE COMPANY	Foreign	\$14,122,916,714	\$59,216,022,085	\$11,383,561,485	\$43,413,885
167 GENERAL FIDELITY LIFE INSURANCE COMPANY	Foreign	\$250,146,832	\$440,968,250	\$784,765,910	(\$151,045)
168 GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	Foreign	\$29,146,511,226	\$194,125,867,621	\$9,720,153,961	\$514,167,085
169 GENWORTH LIFE INSURANCE COMPANY	Foreign	\$34,571,590,532	\$94,286,389,749	\$9,413,798,073	\$175,815,541
170 GENWORTH LIFE INSURANCE COMPANY OF NEW YORK	Foreign	\$6,465,057,785	\$12,112,434,546	\$811,569,026	\$11,288,596
171 GERBER LIFE INSURANCE COMPANY	Foreign	\$1,422,128,346	\$3,662,924,223	\$157,960,815	\$16,132,531
172 GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	Foreign	\$2,554,739,390	\$11,151,092,665	\$1,590,964,790	\$35,105,845
173 GOLDEN RULE INSURANCE COMPANY	Foreign	\$590,141,392	\$978,801,441	\$781,834,623	\$267,719,750
174 GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	Foreign	\$786,598,798	\$2,095,924,281	\$263,872,113	\$6,088,993

LIFE, ANNUITY, ACCIDENT & HEALTH

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
175 GREAT AMERICAN LIFE ASSURANCE COMPANY	Foreign	\$21,374,235	\$25,456,726	\$12,291,744	\$3,500
176 GREAT AMERICAN LIFE INSURANCE COMPANY	Foreign	\$9,295,573,673	\$34,252,983,552	\$2,919,261,140	\$94,232,841
177 GREAT ATLANTIC LIFE INSURANCE COMPANY	Domestic	\$14,081,481	\$9,234,370	\$59,098,035	(\$49,808)
178 GREAT SOUTHERN LIFE INSURANCE COMPANY	Foreign	\$289,242,374	\$774,552,141	\$85,674,981	\$4,485,201
179 GREAT WEST LIFE ASSURANCE COMPANY	Foreign	\$145,615,793	\$326,402,676	\$110,444,703	\$2,738,274
180 GREAT WESTERN INSURANCE COMPANY	Foreign	\$499,841,710	\$932,035,570	\$62,647,850	\$7,021,330
181 GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	Foreign	\$36,530,317,644	\$173,420,734,240	\$9,195,693,980	\$196,667,576
182 GUARANTEE TRUST LIFE INSURANCE COMPANY	Foreign	\$207,662,649	\$820,725,910	\$217,587,335	\$18,054,893
183 GUARANTY INCOME LIFE INSURANCE COMPANY	Foreign	\$373,694,421	\$1,050,293,004	\$63,290,259	\$4,493,163
184 GUARDIAN INSURANCE & ANNUITY COMPANY, INC.	Foreign	\$10,402,934,835	\$40,633,043,620	\$968,695,724	\$131,463,724
185 GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$28,328,339,500	\$122,888,970,940	\$18,752,726,555	\$301,346,876
186 HARLEYSVILLE LIFE INSURANCE COMPANY	Foreign	\$374,093,456	\$1,411,587,600	\$78,666,224	\$819,321
187 HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	Foreign	\$14,187,518,569	\$50,408,675,190	\$34,701,436,218	\$210,185,604
188 HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	Foreign	\$89,347,776,522	\$607,538,321,005	\$17,878,614,649	\$922,836,296
189 HARTFORD LIFE INSURANCE COMPANY	Foreign	\$165,997,882,123	\$1,130,845,858,758	\$31,099,486,103	\$986,693,665
190 HCC LIFE INSURANCE COMPANY	Foreign	\$623,202,851	\$861,112,857	\$1,000,995,696	\$10,622,736
191 HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESE	Foreign	\$10,007,659,680	\$3,911,967,091	\$6,095,692,588	\$56,140,729
192 HEALTH FIRST HEALTH PLANS, INC.	Domestic	\$71,490,346	\$44,966,615	\$26,523,731	\$116,214,849
193 HEALTH FIRST HEALTH PLANS, INC.	Domestic	\$71,490,346	\$44,966,615	\$26,523,731	\$116,214,849
194 HEALTH NET LIFE INSURANCE COMPANY	Foreign	\$656,004,575	\$2,112,125,155	\$1,155,397,720	\$6,702,528
195 HEALTH OPTIONS, INC.	Domestic	\$412,040,620	\$187,053,963	\$224,986,657	\$756,003,894
196 HEALTHEASE OF FLORIDA, INC.	Domestic	\$135,773,721	\$78,983,976	\$56,789,745	\$15,154,153

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
197 HEALTHY PALM BEACHES, INC.	Domestic	\$6,358,721	\$2,237,060	\$4,121,661	\$331,065
198 HERITAGE LIFE INSURANCE COMPANY	Foreign	\$57,938,436	\$71,641,525	\$205,550,655	\$828,179
199 HM LIFE INSURANCE COMPANY	Foreign	\$317,950,858	\$528,403,539	\$416,449,035	\$13,532,583
200 HOMESTEADERS LIFE COMPANY	Foreign	\$1,473,812,393	\$2,798,184,992	\$149,439,794	\$5,351,418
201 HORACE MANN LIFE INSURANCE COMPANY	Foreign	\$5,069,883,515	\$19,173,091,876	\$1,096,442,184	\$15,771,675
202 HOUSEHOLD LIFE INSURANCE COMPANY	Foreign	\$943,406,231	\$2,597,013,395	\$2,107,517,760	\$12,575,247
203 HUMANA HEALTH INSURANCE COMPANY OF FLORIDA, INC.	Domestic	\$137,186,199	\$275,640,951	\$135,917,646	\$405,399,998
204 HUMANA INSURANCE COMPANY	Foreign	\$3,836,601,610	\$5,872,228,230	\$5,611,076,592	\$413,209,137
205 HUMANA MEDICAL PLAN, INC.	Domestic	\$951,274,627	\$658,961,655	\$292,312,972	\$552,479,311
206 HUMANADENTAL INSURANCE COMPANY	Foreign	\$96,610,859	\$92,942,241	\$189,090,336	\$17,669,474
207 IDEALIFE INSURANCE COMPANY	Foreign	\$21,185,158	\$22,171,035	\$33,884,439	\$2,196,573
208 ILLINOIS MUTUAL LIFE INSURANCE COMPANY	Foreign	\$1,253,563,333	\$3,323,747,400	\$436,942,599	\$14,415,996
209 INDIANAPOLIS LIFE INSURANCE COMPANY	Foreign	\$3,554,450,783	\$16,514,688,995	\$1,211,064,925	\$41,081,021
210 INDIVIDUAL ASSURANCE CO., LIFE, HEALTH & ACCIDENT	Foreign	\$45,308,411	\$170,857,030	\$43,185,025	\$14,949
211 ING LIFE INSURANCE AND ANNUITY COMPANY	Foreign	\$67,000,402,765	\$328,061,924,055	\$6,926,339,770	\$331,548,925
212 ING USA ANNUITY AND LIFE INSURANCE COMPANY	Foreign	\$74,257,086,116	\$358,522,348,955	\$12,750,581,625	\$893,854,684
213 INTEGRITY LIFE INSURANCE COMPANY	Foreign	\$4,692,411,949	\$26,022,423,666	\$2,114,048,028	\$62,197,307
214 INTRAMERICA LIFE INSURANCE COMPANY	Foreign	\$42,650,626	\$68,310,138	\$12,791,114	\$155,427
215 INVESTORS CONSOLIDATED INSURANCE COMPANY	Foreign	\$15,606,094	\$26,883,078	\$12,435,204	\$7,456
216 INVESTORS HERITAGE LIFE INSURANCE COMPANY	Foreign	\$341,832,327	\$1,613,746,300	\$87,915,335	\$375,625
217 INVESTORS INSURANCE CORPORATION	Foreign	\$245,173,032	\$640,422,609	\$87,446,490	\$1,653,008
218 INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	Foreign	\$936,374,597	\$3,554,479,232	\$180,819,156	\$1,749,523

LIFE, ANNUITY, ACCIDENT & HEALTH

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
219 JACKSON NATIONAL LIFE INSURANCE COMPANY	Foreign	\$73,963,866,616	\$349,699,049,495	\$20,051,283,585	\$795,168,906
220 JEFFERSON NATIONAL LIFE INSURANCE COMPANY	Foreign	\$1,727,625,955	\$8,432,723,030	\$180,361,185	\$12,838,598
221 JMIC LIFE INSURANCE COMPANY	Domestic	\$183,778,087	\$193,132,696	\$169,423,478	(\$955,924)
222 JOHN ALDEN LIFE INSURANCE COMPANY	Foreign	\$526,042,586	\$2,164,658,000	\$452,554,930	\$10,588,856
223 JOHN HANCOCK LIFE INSURANCE COMPANY	Foreign	\$69,812,524,144	\$457,835,272,741	\$28,542,396,267	\$202,624,954
224 JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)	Foreign	\$126,026,506,355	\$622,516,017,155	\$7,592,369,945	\$1,936,127,070
225 JOHN HANCOCK VARIABLE LIFE INSURANCE COMPANY	Foreign	\$15,151,720,942	\$72,711,430,380	\$3,034,674,340	\$83,792,212
226 KANAWHA INSURANCE COMPANY	Foreign	\$664,719,715	\$1,796,411,934	\$183,873,804	\$20,208,874
227 KANSAS CITY LIFE INSURANCE COMPANY	Foreign	\$3,258,282,902	\$14,504,753,950	\$1,671,056,295	\$10,557,244
228 KEMPER INVESTORS LIFE INSURANCE COMPANY	Foreign	\$16,700,204,661	\$66,053,115,276	\$737,703,368	\$33,770,567
229 LAFAYETTE LIFE INSURANCE COMPANY	Foreign	\$1,937,269,421	\$5,457,183,174	\$347,125,089	\$20,374,690
230 LIBERTY BANKERS LIFE INSURANCE COMPANY	Foreign	\$620,178,137	\$1,701,304,305	\$151,730,106	\$12,099,104
231 LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	Foreign	\$11,185,421,236	\$53,513,771,990	\$2,400,834,190	\$42,052,369
232 LIBERTY LIFE INSURANCE COMPANY	Foreign	\$3,722,392,183	\$24,225,952,149	\$1,761,353,132	\$14,735,631
233 LIBERTY NATIONAL LIFE INSURANCE COMPANY	Foreign	\$4,981,019,308	\$21,869,948,180	\$2,823,194,820	\$74,842,208
234 LIFE INSURANCE COMPANY OF ALABAMA	Foreign	\$79,199,132	\$312,833,690	\$75,661,970	\$357,517
235 LIFE INSURANCE COMPANY OF NORTH AMERICA	Foreign	\$5,880,599,929	\$31,436,074,338	\$3,832,525,236	\$70,758,063
236 LIFE INSURANCE COMPANY OF THE SOUTHWEST	Foreign	\$5,849,879,678	\$21,941,012,156	\$1,446,506,556	\$96,566,064
237 LIFE INVESTORS INSURANCE COMPANY OF AMERICA	Foreign	\$10,027,949,528	\$67,238,327,163	\$2,936,768,163	\$66,337,579
238 LIFE OF THE SOUTH INSURANCE COMPANY	Foreign	\$62,283,850	\$210,693,440	\$88,225,805	\$20,414,272
239 LIFESECURE INSURANCE COMPANY	Foreign	\$19,891,016	\$5,971,410	\$80,983,670	\$685,491
240 LINCOLN BENEFIT LIFE COMPANY	Foreign	\$3,442,530,270	\$22,117,192,335	\$1,963,019,555	\$217,310,201

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
241 LINCOLN HERITAGE LIFE INSURANCE COMPANY	Foreign	\$587,072,063	\$1,494,374,298	\$259,341,891	\$12,875,085
242 LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	Foreign	\$9,000,554,238	\$24,503,284,005	\$2,490,458,709	\$8,876,784
243 LINCOLN NATIONAL LIFE INSURANCE COMPANY	Foreign	\$144,609,572,040	\$977,561,878,356	\$34,530,125,924	\$1,712,406,527
244 LONDON LIFE REINSURANCE COMPANY	Foreign	\$1,502,478,107	\$4,282,343,409	\$183,090,912	\$1,835
245 LOYAL AMERICAN LIFE INSURANCE COMPANY	Foreign	\$438,979,709	\$1,985,924,510	\$180,774,035	\$17,924,931
246 MADISON NATIONAL LIFE INSURANCE COMPANY INC.	Foreign	\$757,894,293	\$3,106,625,895	\$664,845,570	\$5,569,804
247 MAGNA INSURANCE COMPANY	Foreign	\$59,532,837	\$223,473,715	\$68,171,725	\$572,806
248 MANHATTAN LIFE INSURANCE COMPANY	Foreign	\$363,058,113	\$981,947,532	\$87,177,063	\$1,455,813
249 MANHATTAN NATIONAL LIFE INSURANCE COMPANY	Foreign	\$265,320,138	\$650,451,717	\$138,008,694	\$2,360,202
250 MARQUETTE NATIONAL LIFE INSURANCE COMPANY	Foreign	\$22,021,930	\$37,727,286	\$20,838,504	\$339,971
251 MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	Foreign	\$119,085,813,267	\$777,543,657,590	\$56,057,035,286	\$788,375,086
252 MEDAMERICA INSURANCE COMPANY	Foreign	\$365,274,738	\$1,014,626,682	\$66,308,436	\$16,969
253 MEDAMERICA INSURANCE COMPANY OF FLORIDA	Domestic	\$5,861,830	\$3,136,747	\$2,715,083	\$2,325,778
254 MEDCO CONTAINMENT LIFE INSURANCE COMPANY	Foreign	\$215,553,324	\$133,432,774	\$82,120,550	\$6,246,198
255 MEDICA HEALTH PLANS OF FLORIDA, INC.	Domestic	\$2,817,409	\$345,049	\$2,472,360	\$769,363
256 MEDICAL SAVINGS INSURANCE COMPANY	Foreign	\$43,511,355	\$196,081,410	\$21,475,365	\$14,621,818
257 MEDICO LIFE INSURANCE COMPANY	Foreign	\$185,155,268	\$439,429,599	\$108,536,211	\$1,664,066
258 MEGA LIFE & HEALTH INSURANCE COMPANY	Foreign	\$1,061,133,009	\$3,930,991,255	\$1,362,173,790	\$67,066,515
259 MEMBERS LIFE INSURANCE COMPANY	Foreign	\$66,612,191	\$142,902,252	\$103,546,516	\$85,982
260 MERIT LIFE INSURANCE CO.	Foreign	\$1,096,281,946	\$1,946,379,080	\$3,522,530,650	\$4,563,048
261 MERRILL LYNCH LIFE INSURANCE COMPANY	Foreign	\$13,911,027,437	\$54,180,066,652	\$1,454,043,100	\$87,946,050
262 METLIFE INSURANCE COMPANY OF CONNECTICUT	Foreign	\$83,221,522,972	\$553,091,861,805	\$28,853,380,955	\$145,821,761

LIFE, ANNUITY, ACCIDENT & HEALTH

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
263 METLIFE INVESTORS INSURANCE COMPANY	Foreign	\$11,882,622,910	\$57,770,298,750	\$1,613,821,340	\$102,572,800
264 METLIFE INVESTORS USA INSURANCE COMPANY	Foreign	\$29,684,127,590	\$145,499,796,775	\$2,908,341,175	\$759,682,202
265 METROPOLITAN LIFE INSURANCE COMPANY	Foreign	\$297,465,527,467	1,991,230,838,611	\$90,993,240,989	\$1,318,224,115
266 METROPOLITAN TOWER LIFE INSURANCE COMPANY	Foreign	\$6,179,137,672	\$15,124,072,929	\$3,405,840,087	\$13,195,496
267 MIDLAND NATIONAL LIFE INSURANCE COMPANY	Foreign	\$23,518,176,018	\$156,861,277,923	\$7,748,108,130	\$218,043,216
268 MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TN	Foreign	\$374,848,497	\$1,147,908,190	\$713,834,295	\$58,966,774
269 MIDWESTERN UNITED LIFE INSURANCE COMPANY	Foreign	\$250,387,500	\$462,732,726	\$280,929,774	\$145,642
270 MINNESOTA LIFE INSURANCE COMPANY	Foreign	\$23,829,005,162	\$154,076,565,762	\$12,691,470,372	\$158,875,662
271 MML BAY STATE LIFE INSURANCE COMPANY	Foreign	\$4,636,984,037	\$22,268,130,350	\$904,288,835	\$4,465,551
272 MOLINA HEALTHCARE INSURANCE COMPANY	Foreign	\$8,777,951	\$1,763,055	\$16,388,976	\$65,478
273 MONITOR LIFE INSURANCE COMPANY OF NEW YORK	Foreign	\$9,128,095	\$7,614,236	\$8,641,956	\$34,912
274 MONUMENTAL LIFE INSURANCE COMPANY	Foreign	\$37,935,163,485	\$260,423,691,598	\$5,051,492,747	\$189,223,097
275 MONY LIFE INSURANCE COMPANY	Foreign	\$9,917,632,927	\$35,825,436,084	\$3,835,095,628	\$18,939,629
276 MONY LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$5,594,466,523	\$31,818,910,464	\$1,732,888,674	\$24,674,818
277 MOTORISTS LIFE INSURANCE COMPANY	Foreign	\$333,633,313	\$565,654,500	\$99,212,126	\$860,407
278 MTL INSURANCE COMPANY	Foreign	\$1,273,967,163	\$4,674,763,200	\$411,105,452	\$3,378,993
279 MUTUAL OF AMERICA LIFE INSURANCE COMPANY	Foreign	\$13,016,897,966	\$60,926,941,365	\$4,157,548,460	\$64,963,115
280 MUTUAL OF DETROIT INSURANCE COMPANY	Foreign	\$76,218,253	\$175,177,197	\$53,477,562	\$1,062
281 MUTUAL OF OMAHA INSURANCE COMPANY	Foreign	\$4,541,724,649	\$2,324,341,280	\$2,217,383,369	\$52,838,000
282 MUTUAL SAVINGS LIFE INSURANCE COMPANY	Foreign	\$425,913,233	\$1,206,951,030	\$64,508,391	\$206,151
283 NALIC LIFE INSURANCE COMPANY (PUERTO RICO)	Alien	\$134,974,947	\$543,523,145	\$119,668,840	\$317,489
284 NATIONAL BENEFIT LIFE INSURANCE COMPANY	Foreign	\$691,213,015	\$1,545,057,928	\$1,209,794,132	\$3,828,506

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
285 NATIONAL GUARDIAN LIFE INSURANCE COMPANY	Foreign	\$1,485,978,672	\$3,955,587,321	\$502,348,695	\$11,322,888
286 NATIONAL INTEGRITY LIFE INSURANCE COMPANY	Foreign	\$3,677,508,548	\$14,141,493,936	\$560,540,256	\$6,655,007
287 NATIONAL LIFE INSURANCE COMPANY	Foreign	\$8,275,645,628	\$37,244,310,895	\$4,121,417,250	\$35,572,193
288 NATIONAL SECURITY INSURANCE COMPANY	Foreign	\$43,166,732	\$102,832,722	\$22,167,471	\$135,767
289 NATIONAL STATES INSURANCE COMPANY	Foreign	\$79,092,803	\$310,761,955	\$49,702,055	\$27,239,088
290 NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE CO.	Foreign	\$198,081,333	\$684,834,520	\$97,490,812	\$1,053,774
291 NATIONAL WESTERN LIFE INSURANCE COMPANY	Foreign	\$6,078,773,805	\$16,103,517,339	\$2,121,937,104	\$28,760,893
292 NATIONWIDE LIFE AND ANNUITY COMPANY OF AMERICA	Foreign	\$833,106,945	\$5,248,876,234	\$565,372,381	\$4,893,098
293 NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	Foreign	\$5,270,430,990	\$30,582,988,518	\$1,023,757,422	\$15,565,013
294 NATIONWIDE LIFE INSURANCE COMPANY	Foreign	\$99,016,727,763	\$675,609,483,269	\$17,480,907,619	\$884,013,038
295 NATIONWIDE LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$6,338,508,071	\$28,322,317,565	\$3,320,222,790	\$11,460,651
296 NEIGHBORHOOD HEALTH PARTNERSHIP, INC.	Domestic	\$135,645,222	\$81,301,085	\$54,344,137	\$422,300,211
297 NEIGHBORHOOD HEALTH PARTNERSHIP, INC.	Domestic	\$135,645,222	\$81,301,085	\$54,344,137	\$422,300,211
298 NEW ENGLAND LIFE INSURANCE COMPANY	Foreign	\$12,459,013,660	\$59,573,885,475	\$2,708,682,825	\$136,788,985
299 NEW ERA LIFE INSURANCE COMPANY	Foreign	\$299,808,772	\$765,449,847	\$126,476,469	\$4,434,469
300 NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	Foreign	\$72,685,505,779	\$280,142,291,796	\$10,499,731,320	\$396,067,480
301 NEW YORK LIFE INSURANCE COMPANY	Foreign	\$122,753,466,537	\$664,765,421,940	\$71,755,377,282	\$239,022,954
302 NIPPON LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$169,463,841	\$154,451,571	\$343,139,952	\$167,698
303 NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	Foreign	\$6,637,313,203	\$31,248,305,295	\$1,925,760,720	\$126,574,616
304 NORTH CAROLINA MUTUAL LIFE INSURANCE COMPANY	Foreign	\$132,732,722	\$359,283,744	\$38,914,422	\$197,104
305 NORTHWESTERN LONG TERM CARE INSURANCE COMPANY	Foreign	\$287,379,918	\$701,442,765	\$153,196,989	\$7,565,057
306 NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	Foreign	\$156,332,489,608	\$721,132,599,570	\$60,529,848,470	\$567,304,612

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
307 NYLIFE INSURANCE COMPANY OF ARIZONA	Foreign	\$178,117,568	\$710,323,185	\$167,764,655	\$4,238,850
308 OCCIDENTAL LIFE INSURANCE COMPANY OF N CAROLINA	Foreign	\$255,218,065	\$1,137,290,010	\$126,300,315	\$1,949,981
309 OHIO NATIONAL LIFE ASSURANCE CORPORATION	Foreign	\$2,690,965,634	\$12,511,720,805	\$895,107,345	\$26,128,079
310 OHIO NATIONAL LIFE INSURANCE COMPANY	Foreign	\$13,004,212,920	\$73,255,590,846	\$4,709,686,674	\$302,597,692
311 OHIO STATE LIFE INSURANCE COMPANY (THE)	Foreign	\$9,326,447	\$7,850,991	\$12,628,350	\$4,433,005
312 OLD AMERICAN INSURANCE COMPANY	Foreign	\$245,541,808	\$670,353,144	\$54,272,292	\$1,598,075
313 OLD REPUBLIC LIFE INSURANCE COMPANY	Foreign	\$162,491,182	\$597,374,895	\$202,581,015	\$1,508,160
314 OLD UNITED LIFE INSURANCE COMPANY	Foreign	\$73,460,573	\$77,638,944	\$64,282,202	\$128,031
315 OM FINANCIAL LIFE INSURANCE COMPANY	Foreign	\$18,202,294,476	\$122,497,065,369	\$4,897,995,963	\$276,419,737
316 ONENATION INSURANCE COMPANY	Foreign	\$93,780,472	\$4,514,310	\$464,388,040	\$8,800
317 OXFORD LIFE INSURANCE COMPANY	Foreign	\$535,776,902	\$2,057,995,360	\$608,389,160	\$424,232
318 OZARK NATIONAL LIFE INSURANCE COMPANY	Foreign	\$586,246,729	\$1,497,360,951	\$237,304,236	\$585,838
319 PACIFIC LIFE & ANNUITY COMPANY	Foreign	\$2,415,294,899	\$10,231,105,820	\$1,830,868,675	\$14,448,467
320 PACIFIC LIFE INSURANCE COMPANY	Foreign	\$96,551,165,675	\$464,215,952,705	\$18,389,875,670	\$1,225,805,906
321 PACIFICARE LIFE AND HEALTH INSURANCE COMPANY	Foreign	\$896,999,905	\$1,720,313,680	\$2,749,685,845	(\$515,403)
322 PAN-AMERICAN ASSURANCE COMPANY	Foreign	\$22,386,998	\$23,585,592	\$55,962,400	\$5,910,166
323 PAN-AMERICAN LIFE INSURANCE COMPANY	Foreign	\$1,582,707,720	\$7,657,347,366	\$1,808,898,954	\$6,822,732
324 PARK AVENUE LIFE INSURANCE COMPANY	Foreign	\$434,885,522	\$853,062,234	\$444,094,335	\$101,083
325 PAUL REVERE LIFE INSURANCE COMPANY	Foreign	\$4,920,983,852	\$22,311,238,005	\$2,244,681,255	\$22,111,613
326 PAUL REVERE VARIABLE ANNUITY INSURANCE COMPANY	Foreign	\$132,607,770	\$74,245,568	\$446,185,512	\$242,089
327 PENN INSURANCE AND ANNUITY COMPANY	Foreign	\$1,117,455,520	\$3,000,580,119	\$344,286,441	\$1,501,553
328 PENN MUTUAL LIFE INSURANCE COMPANY	Foreign	\$10,546,348,301	\$46,220,687,420	\$6,511,054,090	\$44,056,196

LIFE, ANNUITY, ACCIDENT & HEALTH

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
329 PENN TREATY NETWORK AMERICA INSURANCE COMPANY	Foreign	\$1,039,140,838	\$3,042,149,580	\$67,770,534	\$40,520,703
330 PENNSYLVANIA LIFE INSURANCE COMPANY	Foreign	\$1,180,290,072	\$5,217,331,720	\$661,145,645	\$22,573,759
331 PERICO LIFE INSURANCE COMPANY	Foreign	\$50,960,307	\$96,769,480	\$145,532,055	\$702,355
332 PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	Foreign	\$187,708,684	\$1,008,971,088	\$99,281,016	\$4,150,451
333 PHILADELPHIA-UNITED LIFE INSURANCE COMPANY	Foreign	\$44,325,743	\$108,627,210	\$21,034,080	\$171,611
334 PHL VARIABLE INSURANCE COMPANY	Foreign	\$5,342,708,080	\$25,876,358,240	\$824,682,160	\$65,539,633
335 PHOENIX LIFE AND ANNUITY COMPANY	Foreign	\$65,294,334	\$180,943,240	\$70,234,096	\$1,493,151
336 PHOENIX LIFE INSURANCE COMPANY	Foreign	\$16,714,605,994	\$79,332,442,870	\$4,190,587,100	\$76,177,095
337 PHYSICIANS LIFE INSURANCE COMPANY	Foreign	\$1,290,549,948	\$2,412,093,136	\$163,996,760	\$8,091,285
338 PHYSICIANS MUTUAL INSURANCE COMPANY	Foreign	\$1,389,129,257	\$629,102,448	\$760,026,809	\$9,441,590
339 PIONEER AMERICAN INSURANCE COMPANY	Foreign	\$47,128,954	\$108,800,826	\$25,086,036	\$216,714
340 PIONEER MUTUAL LIFE INSURANCE COMPANY	Foreign	\$458,568,762	\$429,136,446	\$26,432,316	\$511,646
341 PIONEER SECURITY LIFE INSURANCE COMPANY	Foreign	\$91,061,079	\$61,829,733	\$203,853,504	\$532,518
342 PREFERRED MEDICAL PLAN, INC.	Domestic	\$35,736,016	\$22,446,760	\$13,289,256	\$74,431,221
343 PREFERRED MEDICAL PLAN, INC.	Domestic	\$35,736,016	\$22,446,760	\$13,289,256	\$74,431,221
344 PRESIDENTIAL LIFE INSURANCE COMPANY	Foreign	\$3,925,691,691	\$10,695,957,447	\$1,073,615,001	\$18,440,374
345 PRIMERICA LIFE INSURANCE COMPANY	Foreign	\$5,895,972,126	\$21,205,618,115	\$8,261,742,520	\$116,245,260
346 PRINCIPAL LIFE INSURANCE COMPANY	Foreign	\$135,714,881,712	\$660,086,980,105	\$18,474,928,450	\$921,942,574
347 PROFESSIONAL INSURANCE COMPANY	Foreign	\$97,315,240	\$200,761,890	\$83,683,830	\$13,827,551
348 PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	Foreign	\$620,997,170	\$1,748,998,680	\$106,486,830	\$616,197
349 PROTECTIVE LIFE INSURANCE COMPANY	Foreign	\$25,800,879,575	\$168,027,544,923	\$12,543,612,102	\$231,479,805
350 PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE COMPANY	Foreign	\$10,588,092	\$22,472,478	\$1,791,798	\$360,091

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
351 PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	Foreign	\$7,735,411,139	\$36,501,705,125	\$1,957,844,545	\$82,607,314
352 PRUCO LIFE INSURANCE COMPANY	Foreign	\$27,253,774,296	\$105,923,658,496	\$3,081,438,688	\$305,945,584
353 PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION	Foreign	\$43,236,056,729	\$213,988,540,415	\$2,179,243,230	\$571,741,028
354 PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	Foreign	\$252,761,434,698	1,720,464,481,372	\$48,848,061,514	\$768,853,266
355 PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY COMPANY	Foreign	\$61,437,059,037	\$302,457,218,045	\$4,715,577,140	\$289,275,523
356 PYRAMID LIFE INSURANCE COMPANY (THE)	Foreign	\$462,012,921	\$934,564,596	\$443,966,364	\$47,416,230
357 QCC INSURANCE COMPANY	Foreign	\$1,557,405,523	\$911,390,591	\$646,014,932	(\$59,254)
358 REASSURE AMERICA LIFE INSURANCE COMPANY	Foreign	\$18,276,974,513	\$124,466,119,652	\$3,455,201,939	\$78,156,192
359 RELIABLE LIFE INSURANCE COMPANY	Foreign	\$730,531,888	\$3,361,156,015	\$271,503,425	\$30,109
360 RELIANCE STANDARD LIFE INSURANCE COMPANY	Foreign	\$3,240,629,252	\$11,132,324,984	\$1,686,179,572	\$69,791,406
361 RELIASTAR LIFE INSURANCE COMPANY	Foreign	\$22,384,570,846	\$140,410,509,939	\$16,263,285,983	\$254,550,497
362 RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	Foreign	\$3,251,995,151	\$14,825,225,965	\$1,420,971,160	\$8,120,307
363 RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERIC	Foreign	\$34,861,370	\$48,675,085	\$113,131,765	\$810,667
364 RESERVE NATIONAL INSURANCE COMPANY	Foreign	\$108,314,190	\$191,074,158	\$126,150,915	\$1,391,463
365 RESOURCE LIFE INSURANCE COMPANY	Foreign	\$103,153,962	\$441,748,670	\$61,521,145	\$5,700,935
366 RIVERSOURCE LIFE INSURANCE COMPANY	Foreign	\$79,870,146,548	\$385,248,528,650	\$14,087,204,090	\$809,315,731
367 S.USA LIFE INSURANCE COMPANY, INC.	Foreign	\$17,332,526	\$9,957,288	\$31,507,290	\$133,211
368 SAFEGUARD HEALTH PLANS, INC.	Domestic	\$2,937,405	\$1,526,185	\$1,411,220	\$10,542,994
369 SAFEHEALTH LIFE INSURANCE COMPANY	Foreign	\$27,770,313	\$29,663,526	\$45,022,413	\$5,699,719
370 SAGICOR LIFE INSURANCE COMPANY	Foreign	\$527,925,714	\$1,478,349,885	\$97,927,257	\$185,122
371 SCOR LIFE INSURANCE COMPANY	Foreign	\$18,040,672	\$32,775,765	\$12,969,327	\$17,724
372 SEARS LIFE INSURANCE COMPANY	Foreign	\$73,650,925	\$111,501,785	\$244,252,845	\$2,508,553

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
373 SECURIAN LIFE INSURANCE COMPANY	Foreign	\$141,542,651	\$112,964,105	\$582,249,150	\$398,357
374 SECURITY BENEFIT LIFE INSURANCE COMPANY	Foreign	\$12,341,315,068	\$58,694,764,335	\$2,976,810,355	\$104,061,261
375 SECURITY LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$96,470,567	\$215,469,234	\$66,442,467	\$672,347
376 SECURITY LIFE OF DENVER INSURANCE COMPANY	Foreign	\$24,221,950,465	\$114,581,396,890	\$6,513,955,435	\$95,763,153
377 SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK	Foreign	\$2,116,278,992	\$6,004,646,937	\$344,190,039	\$12,353,305
378 SECURITY NATIONAL LIFE INSURANCE COMPANY	Foreign	\$329,293,994	\$1,557,092,925	\$76,627,045	\$3,202,504
379 SENIOR LIFE INSURANCE COMPANY	Foreign	\$21,775,071	\$26,838,420	\$13,413,768	\$539,307
380 SENTINEL AMERICAN LIFE INSURANCE COMPANY	Foreign	\$46,876,444	\$59,988,624	\$31,764,264	\$219
381 SENTRY LIFE INSURANCE COMPANY	Foreign	\$3,338,037,766	\$21,534,420,047	\$1,809,711,862	\$10,487,542
382 SETTLERS LIFE INSURANCE COMPANY	Foreign	\$381,810,616	\$999,039,354	\$53,885,088	\$133,644
383 SHENANDOAH LIFE INSURANCE COMPANY	Foreign	\$1,664,854,647	\$4,617,194,520	\$377,369,421	\$44,287,721
384 SILVERSCRIPT INSURANCE COMPANY	Foreign	\$234,153,660	\$165,835,585	\$68,318,075	\$2,896,496
385 SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY	Foreign	\$9,949,155,536	\$41,809,821,015	\$7,928,456,665	\$39,195,286
386 SOUTHLAND NATIONAL INSURANCE CORPORATION	Foreign	\$151,221,216	\$421,575,495	\$27,579,999	\$937,189
387 STANDARD INSURANCE COMPANY	Foreign	\$13,265,338,273	\$49,003,829,524	\$2,362,168,792	\$175,573,671
388 STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	Foreign	\$531,349,226	\$961,208,205	\$623,839,473	\$11,222,282
389 STANDARD LIFE AND CASUALTY INSURANCE COMPANY	Foreign	\$21,467,830	\$50,571,792	\$8,961,282	\$62,057
390 STANDARD LIFE INSURANCE COMPANY OF INDIANA	Foreign	\$1,988,891,653	\$9,413,458,960	\$515,727,850	\$19,628,441
391 STANDARD SECURITY LIFE INSURANCE CO. OF NEW YORK	Foreign	\$367,198,928	\$772,652,268	\$321,183,981	\$8,038,749
392 STARMOUNT LIFE INSURANCE COMPANY	Foreign	\$24,768,575	\$39,129,795	\$26,175,930	\$1,707,415
393 STATE FARM LIFE INSURANCE COMPANY	Foreign	\$43,307,956,809	\$228,314,548,518	\$31,515,192,336	\$222,202,326
394 STATE LIFE INSURANCE COMPANY	Foreign	\$2,504,180,763	\$7,060,146,411	\$443,395,878	\$3,503,479

LIFE, ANNUITY, ACCIDENT & HEALTH

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
395 STATE MUTUAL INSURANCE COMPANY	Foreign	\$374,893,023	\$1,032,859,749	\$91,819,320	\$10,133,186
396 STERLING INVESTORS LIFE INSURANCE COMPANY	Foreign	\$22,647,382	\$48,584,025	\$11,858,121	\$472,094
397 STERLING LIFE INSURANCE COMPANY	Foreign	\$303,865,990	\$479,902,432	\$735,561,528	\$4,859,846
398 STONEBRIDGE LIFE INSURANCE COMPANY	Foreign	\$2,206,086,016	\$9,822,759,290	\$1,195,170,790	\$32,428,250
399 SUN LIFE AND HEALTH INSURANCE COMPANY (U.S.)	Foreign	\$119,234,776	\$251,834,790	\$96,869,538	\$28,885,936
400 SUN LIFE ASSURANCE COMPANY OF CANADA	Alien	\$14,719,905,912	\$70,846,153,870	\$2,753,375,690	\$138,611,138
401 SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)	Foreign	\$44,700,805,700	\$174,106,646,728	\$4,670,828,072	\$394,640,747
402 SUNAMERICA LIFE INSURANCE COMPANY	Foreign	\$39,454,567,710	\$138,932,898,832	\$18,862,826,408	\$622,684
403 SUNSET LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$430,172,070	\$1,175,417,853	\$99,138,369	\$304,661
404 SURETY LIFE INSURANCE COMPANY	Foreign	\$12,600,069	\$2,980,635	\$27,319,572	\$2,516,224
405 SYMETRA LIFE INSURANCE COMPANY	Foreign	\$18,004,829,093	\$83,899,154,555	\$6,099,990,910	\$99,677,945
406 SYMETRA NATIONAL LIFE INSURANCE COMPANY	Foreign	\$16,807,590	\$12,607,252	\$16,007,928	\$15,383
407 TEACHERS INS. & ANNUITY ASSOCIATION OF AMERICA	Foreign	\$196,409,274,903	\$714,328,620,124	\$71,298,479,488	\$262,776,978
408 TEXAS LIFE INSURANCE COMPANY	Foreign	\$630,854,947	\$1,170,282,340	\$85,072,846	\$3,458,776
409 THE PUBLIC HEALTH TRUST OF DADE COUNTY	Domestic	\$36,276,057	\$14,834,816	\$21,441,241	\$38,896,496
410 THRIVENT LIFE INSURANCE COMPANY	Foreign	\$3,664,564,029	\$6,972,975,912	\$346,152,146	\$2,181,473
411 TIAA-CREF LIFE INSURANCE COMPANY	Foreign	\$3,115,349,760	\$11,132,877,872	\$1,318,521,168	\$11,306,675
412 TIME INSURANCE COMPANY	Foreign	\$812,867,383	\$2,791,797,410	\$1,260,039,505	\$95,152,160
413 TOTAL HEALTH CHOICE, INC.	Domestic	\$15,308,799	\$9,187,538	\$6,121,261	\$31,324,352
414 TRANS WORLD ASSURANCE COMPANY	Foreign	\$331,958,650	\$529,676,706	\$129,240,590	\$767,155
415 TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	Foreign	\$17,771,744,889	\$67,833,799,852	\$3,243,179,704	\$416,789,659
416 TRANSAMERICA LIFE INSURANCE COMPANY	Foreign	\$73,509,105,557	\$500,635,492,413	\$13,896,941,786	\$928,812,435

LIFE, ANNUITY, ACCIDENT & HEALTH

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as of December 31, 2007

pursuant to Section 624.315(a), FS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
417 TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY	Foreign	\$31,011,957,970	\$191,898,137,963	\$24,992,404,311	\$219,837,784
418 TRANS-OCEANIC LIFE INSURANCE COMPANY	Alien	\$24,691,336	\$29,703,846	\$14,678,826	\$8,097
419 TRUASSURE INSURANCE COMPANY	Foreign	\$5,345,340	\$379,980	\$9,701,040	\$478
420 TRUSTMARK INSURANCE COMPANY	Foreign	\$1,236,855,539	\$3,001,392,717	\$701,673,900	\$38,398,870
421 TRUSTMARK LIFE INSURANCE COMPANY	Foreign	\$361,680,502	\$569,950,218	\$507,591,285	\$3,343,414
422 U.S. FINANCIAL LIFE INSURANCE COMPANY	Foreign	\$543,683,858	\$1,494,759,390	\$124,142,184	\$20,122,910
423 ULLICO LIFE INSURANCE COMPANY	Foreign	\$14,292,854	\$10,100,559	\$15,731,103	\$5,972
424 UNICARE LIFE & HEALTH INSURANCE COMPANY	Foreign	\$1,725,804,981	\$4,142,608,893	\$1,025,806,050	\$181,943,592
425 UNIFIED LIFE INSURANCE COMPANY	Foreign	\$95,602,140	\$165,793,506	\$20,410,774	\$413,374
426 UNIMERICA INSURANCE COMPANY	Foreign	\$135,192,042	\$180,196,284	\$84,987,800	\$878,322
427 UNION BANKERS INSURANCE COMPANY	Foreign	\$104,521,421	\$269,935,272	\$35,624,982	\$3,300,530
428 UNION CENTRAL LIFE INSURANCE COMPANY (THE)	Foreign	\$7,284,871,050	\$34,819,062,700	\$1,592,792,550	\$39,876,022
429 UNION FIDELITY LIFE INSURANCE COMPANY	Foreign	\$18,204,149,019	\$88,948,572,925	\$2,057,653,295	\$4,737,385
430 UNION LABOR LIFE INSURANCE COMPANY	Foreign	\$4,058,034,518	\$11,795,491,278	\$367,876,176	\$11,759,681
431 UNION NATIONAL LIFE INSURANCE COMPANY	Foreign	\$429,709,858	\$1,102,120,344	\$182,509,230	\$6,884
432 UNION SECURITY INSURANCE COMPANY	Foreign	\$7,195,167,472	\$40,537,461,096	\$2,603,543,736	\$75,505,907
433 UNITED AMERICAN INSURANCE COMPANY	Foreign	\$1,309,631,500	\$3,423,481,842	\$496,412,658	\$146,093,296
434 UNITED CONCORDIA DENTAL PLANS OF FLORIDA, INC.	Domestic	\$240,381	\$11,124	\$229,257	\$10,356
435 UNITED CONCORDIA INSURANCE COMPANY	Foreign	\$71,416,207	\$88,423,416	\$125,825,205	\$23,473,240
436 UNITED FAMILY LIFE INSURANCE COMPANY	Foreign	\$80,304,763	\$313,708,630	\$73,615,185	\$69,035
437 UNITED HEALTHCARE INSURANCE COMPANY	Foreign	\$11,425,483,510	\$24,961,855,371	\$9,305,595,159	\$3,664,563,212
438 UNITED HEALTHCARE OF FLORIDA, INC.	Domestic	\$326,270,234	\$196,389,697	\$129,880,537	\$810,816,407

LIFE, ANNUITY, ACCIDENT & HEALTH

AUTHORIZED FLORIDA INSURERS

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as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
439 UNITED HOME LIFE INSURANCE COMPANY	Foreign	\$59,190,965	\$129,916,848	\$40,146,306	\$1,379,914
440 UNITED INSURANCE COMPANY OF AMERICA	Foreign	\$2,055,249,126	\$5,553,157,194	\$582,133,920	\$24,760,448
441 UNITED INVESTORS LIFE INSURANCE COMPANY	Foreign	\$3,058,371,933	\$13,343,648,315	\$1,933,211,350	\$6,827,492
442 UNITED LIBERTY LIFE INSURANCE COMPANY	Foreign	\$27,339,997	\$50,136,888	\$2,543,106	\$11,753
443 UNITED LIFE INSURANCE COMPANY	Foreign	\$1,356,738,832	\$5,962,852,810	\$794,516,345	\$188,439
444 UNITED OF OMAHA LIFE INSURANCE COMPANY	Foreign	\$13,227,857,612	\$59,348,988,605	\$6,745,299,455	\$108,052,300
445 UNITED STATES LIFE INSURANCE COMPANY IN CITY OF NY	Foreign	\$5,314,658,764	\$24,211,297,030	\$2,342,190,210	\$45,213,086
446 UNITED TEACHER ASSOCIATES INSURANCE COMPANY	Foreign	\$499,286,186	\$2,168,174,490	\$315,756,415	\$4,359,949
447 UNITED WORLD LIFE INSURANCE COMPANY	Foreign	\$91,903,643	\$208,041,180	\$60,079,749	\$16,215,816
448 UNITY FINANCIAL LIFE INSURANCE COMPANY	Foreign	\$57,747,401	\$255,003,285	\$21,111,210	\$4,350,054
449 UNIVERSAL HEALTH CARE, INC.	Domestic	\$57,813,493	\$35,362,960	\$22,450,533	\$12,636
450 UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY	Foreign	\$328,939,851	\$1,412,660,640	\$219,538,615	(\$694,412)
451 UNUM LIFE INSURANCE COMPANY OF AMERICA	Foreign	\$16,438,518,655	\$59,792,062,968	\$5,942,011,652	\$195,200,077
452 USAA LIFE INSURANCE COMPANY	Foreign	\$10,862,262,253	\$69,279,957,187	\$6,738,378,577	\$130,929,215
453 VANTISLIFE INSURANCE COMPANY	Foreign	\$649,526,441	\$2,328,851,032	\$259,254,332	\$586,595
454 VARIABLE ANNUITY LIFE INSURANCE COMPANY	Foreign	\$63,998,991,276	\$183,473,057,016	\$8,513,191,812	\$748,012,698
455 VISION SERVICE PLAN INSURANCE COMPANY	Foreign	\$70,562,712	\$11,080,067	\$59,482,645	\$17,525,564
456 VISTA HEALTHPLAN OF SOUTH FLORIDA, INC.	Domestic	\$54,427,322	\$37,561,127	\$16,866,195	\$116,723,632
457 VISTA HEALTHPLAN OF SOUTH FLORIDA, INC.	Domestic	\$54,427,322	\$37,561,127	\$16,866,195	\$116,723,632
458 VISTA HEALTHPLAN, INC.	Domestic	\$100,558,666	\$76,850,541	\$23,708,125	\$528,425,226
459 VISTA HEALTHPLAN, INC.	Domestic	\$100,558,666	\$76,850,541	\$23,708,125	\$528,425,226
460 WASHINGTON NATIONAL INSURANCE COMPANY	Foreign	\$2,473,581,370	\$12,227,975,058	\$2,463,292,056	\$38,775,009

LIFE, ANNUITY, ACCIDENT & HEALTH

AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
461 WELLCARE OF FLORIDA, INC.	Domestic	\$288,608,636	\$209,284,537	\$79,324,099	\$75,525,202
462 WELLCARE PRESCRIPTION INSURANCE, INC.	Domestic	\$345,194,461	\$181,215,488	\$163,978,973	\$95,703,412
463 WEST COAST LIFE INSURANCE COMPANY	Foreign	\$3,130,421,068	\$8,493,131,163	\$883,132,041	\$50,440,469
464 WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	Foreign	\$8,832,318,171	\$15,379,060,884	\$11,114,893,629	\$13,884,321
465 WESTERN RESERVE LIFE ASSURANCE COMPANY OF OHIO	Foreign	\$11,768,905,053	\$56,401,012,640	\$2,431,012,625	\$59,154,662
466 WESTERN-SOUTHERN LIFE ASSURANCE COMPANY	Foreign	\$9,294,093,634	\$25,801,328,997	\$2,073,451,905	\$26,505,757
467 WESTWARD LIFE INSURANCE COMPANY	Foreign	\$23,665,940	\$14,830,128	\$69,833,632	\$31,106
468 WILLIAM PENN LIFE INSURANCE COMPANY OF NEW YORK	Foreign	\$976,985,832	\$2,599,529,655	\$325,420,341	\$8,080,860
469 WILTON REASSURANCE LIFE COMPANY OF NEW YORK	Foreign	\$1,219,486,267	\$5,630,624,505	\$454,294,490	\$1,207,974
470 WORLD CORP INSURANCE COMPANY	Foreign	\$23,198,424	\$2,887,857	\$50,367,327	\$2,859
471 WORLD INSURANCE COMPANY	Foreign	\$231,500,679	\$575,624,395	\$569,379,000	\$6,093,585
472 XL LIFE INSURANCE AND ANNUITY COMPANY	Foreign	\$736,668,962	\$2,842,473,224	\$84,202,624	\$28,296
473 ZALE LIFE INSURANCE COMPANY	Foreign	\$12,127,567	\$12,412,865	\$35,724,970	\$161,197

AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
PROPERTY & CASUALTY			Total Direct Business	\$34,695,918,256	
1 21ST CENTURY INSURANCE COMPANY OF CALIFORNIA, INC.	Foreign	\$1,552,778,564	\$1,780,246,140	\$1,325,310,988	\$115,986,752
2 ACA FINANCIAL GUARANTY CORPORATION	Foreign	\$691,791,549	\$925,302,986	\$458,280,114	\$901,585
3 ACCESS INSURANCE COMPANY	Foreign	\$55,550,654	\$416,685,699	\$83,274,624	\$4,502
4 ACCREDITED SURETY AND CASUALTY COMPANY, INC.	Domestic	\$32,599,788	\$62,183,988	\$133,414,740	\$2,753,963
5 ACE AMERICAN INSURANCE COMPANY	Foreign	\$7,799,063,925	\$157,216,244,517	\$53,358,481,458	\$268,179,429
6 ACE FIRE UNDERWRITERS INSURANCE COMPANY	Foreign	\$90,804,997	\$676,133,220	\$1,230,771,717	\$4,417,760
7 ACE PROPERTY AND CASUALTY INSURANCE COMPANY	Foreign	\$5,965,997,449	\$81,718,795,420	\$37,601,153,560	\$45,029,088
8 ACIG INSURANCE COMPANY	Foreign	\$288,262,342	\$840,137,796	\$312,911,576	\$125,611
9 ACSTAR INSURANCE COMPANY	Foreign	\$89,619,104	\$1,102,174,762	\$600,588,214	\$985,379
10 ADDISON INSURANCE COMPANY	Foreign	\$75,332,937	\$499,958,305	\$328,704,002	\$12,484,829
11 ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY	Foreign	\$109,488,518	\$157,779,804	\$170,685,750	\$1,251,388
12 AEGIS SECURITY INSURANCE COMPANY	Foreign	\$78,028,890	\$508,983,098	\$505,392,472	\$700,646
13 AEQUICAP INSURANCE COMPANY	Domestic	\$79,463,036	\$1,117,095,498	\$313,239,150	\$64,778,970
14 AEQUICAP PROPERTY AND CASUALTY INSURANCE COMPANY	Domestic	\$7,981,143	\$54,771,108	\$56,964,894	\$10,639,503
15 AETNA INSURANCE COMPANY OF CONNECTICUT	Foreign	\$18,984,981	\$5,228,368	\$70,711,556	\$672,054
16 AFFILIATED FM INSURANCE COMPANY	Foreign	\$1,361,223,254	\$7,542,901,718	\$7,430,554,076	\$26,767,814
17 AFFIRMATIVE INSURANCE COMPANY	Foreign	\$500,796,865	\$6,733,825,224	\$3,782,908,920	\$29,744,204
18 AGENCY INSURANCE COMPANY OF MARYLAND, INC.	Foreign	\$55,018,870	\$67,056,874	\$42,980,866	\$1,720,900
19 AGRI GENERAL INSURANCE COMPANY	Foreign	\$601,366,750	\$2,454,618,491	\$7,768,616,259	\$12,370,764
20 AIG CASUALTY COMPANY	Foreign	\$4,835,789,903	\$61,987,074,492	\$39,564,513,471	\$20,332,754

AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
21 AIG CENTENNIAL INSURANCE COMPANY	Foreign	\$630,728,830	\$6,505,494,754	\$7,370,539,506	\$20,064,157
22 AIG INDEMNITY INSURANCE COMPANY	Foreign	\$62,486,785	\$99,698,235	\$87,762,120	\$7,293,696
23 AIG NATIONAL INSURANCE COMPANY, INC.	Foreign	\$50,729,977	\$519,800,912	\$291,878,720	\$4,208,662
24 AIG PREFERRED INSURANCE COMPANY	Foreign	\$78,810,759	\$99,301,162	\$58,320,356	\$25,016,001
25 AIG PREMIER INSURANCE COMPANY	Foreign	\$374,283,126	\$2,121,404,990	\$1,621,426,270	\$12,901,703
26 AIU INSURANCE COMPANY	Foreign	\$3,104,196,330	\$32,408,376,038	\$26,571,354,232	\$1,356,595
27 ALASKA NATIONAL INSURANCE COMPANY	Foreign	\$708,244,500	\$2,316,096,915	\$1,225,125,585	\$691,725
28 ALEA NORTH AMERICA INSURANCE COMPANY	Foreign	\$453,690,249	\$4,631,520,000	\$2,627,523,984	(\$142,652)
29 ALLEGHENY CASUALTY COMPANY	Foreign	\$22,171,287	\$23,643,908	\$65,041,240	\$9,353,764
30 ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	Foreign	\$4,707,822,151	\$17,733,741,488	\$57,591,412,928	\$37,821,589
31 ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	Foreign	\$140,231,104	\$1,425,071,340	\$2,781,861,780	\$4,725
32 ALLIED WORLD NATIONAL ASSURANCE COMPANY	Foreign	\$120,628,379	\$129,046,182	\$112,210,576	\$1,184,750
33 ALLIED WORLD REINSURANCE COMPANY	Foreign	\$57,681,826	\$268,343,530	\$1,058,338,468	(\$50,467)
34 ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	Foreign	\$15,563,104	\$30,429	\$420,173,379	\$31,583,857
35 ALLSTATE FLORIDIAN INDEMNITY COMPANY	Foreign	\$17,024,088	\$64,615,120	\$207,770,288	\$59,634,305
36 ALLSTATE FLORIDIAN INSURANCE COMPANY	Foreign	\$431,687,513	\$4,500,149,780	\$4,133,600,480	\$232,964,798
37 ALLSTATE INDEMNITY COMPANY	Foreign	\$77,000,453	\$72,641,982	\$1,544,367,531	\$251,686,305
38 ALLSTATE INSURANCE COMPANY	Foreign	\$46,162,434,295	\$759,453,210,171	\$486,932,515,767	\$917,653,117
39 ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	Foreign	\$68,884,359	\$16,484,952	\$1,498,970,946	\$787,567,272
40 ALPHA PROPERTY & CASUALTY INSURANCE COMPANY	Foreign	\$28,903,189	\$90,919,440	\$82,499,700	\$10,094,120
41 AMBAC ASSURANCE CORPORATION	Foreign	\$10,791,563,779	\$22,426,263,384	\$9,948,427,953	\$23,575,980
42 AMCOMP ASSURANCE CORPORATION	Domestic	\$264,687,583	\$2,439,292,620	\$1,531,021,125	\$5,064,343

PROPERTY & CASUALTY

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
43 AMCOMP PREFERRED INSURANCE COMPANY	Domestic	\$423,654,658	\$247,191,498	\$176,463,160	\$58,095,407
44 AMERICAN ALTERNATIVE INSURANCE CORPORATION	Foreign	\$421,563,437	\$6,677,216,425	\$3,861,869,500	\$29,262,500
45 AMERICAN AMBASSADOR CASUALTY COMPANY	Foreign	\$9,136,524	\$1,994,763	\$25,414,809	(\$1,261)
46 AMERICAN AUTOMOBILE INSURANCE COMPANY	Foreign	\$447,529,524	\$7,023,836,932	\$5,506,989,740	\$42,793,523
47 AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	Domestic	\$1,348,064,515	\$34,103,982,150	\$13,078,275,875	\$175,642,980
48 AMERICAN CAPITAL ASSURANCE CORP.	Domestic	\$82,457,830	\$178,142,334	\$316,604,640	\$47,827,765
49 AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	Foreign	\$120,743,364	\$618,309	\$3,500,939,247	\$89,207,385
50 AMERICAN COASTAL INSURANCE COMPANY	Domestic	\$56,007,906	\$157,317,840	\$178,729,596	\$27,081,878
51 AMERICAN COMMERCE INSURANCE COMPANY	Foreign	\$387,941,826	\$3,392,126,486	\$2,039,059,078	\$487,858
52 AMERICAN COMPENSATION INSURANCE COMPANY	Foreign	\$130,270,403	\$83,749,180	\$46,521,225	\$135,067
53 AMERICAN CONTRACTORS INDEMNITY COMPANY	Foreign	\$248,800,804	\$556,211,100	\$190,191,312	\$2,381,771
54 AMERICAN ECONOMY INSURANCE COMPANY	Foreign	\$1,525,338,883	\$19,125,082,552	\$6,805,678,459	\$31,379,615
55 AMERICAN FAMILY HOME INSURANCE COMPANY	Domestic	\$447,224,154	\$8,013,167,240	\$3,614,660,764	\$2,126,352
56 AMERICAN FEDERATION INSURANCE COMPANY	Domestic	\$19,541,651	\$95,209,475	\$276,081,894	\$5,335,910
57 AMERICAN FIRE AND CASUALTY COMPANY	Foreign	\$37,032,712	\$28,237,419	\$749,449,512	\$3,450,711
58 AMERICAN GENERAL PROPERTY INS CO OF FLORIDA	Domestic	\$12,666,720	\$16,628,218	\$274,706,342	\$298,137
59 AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	Foreign	\$339,931,884	\$3,912,519,723	\$3,226,049,841	\$107,831,856
60 AMERICAN HOME ASSURANCE COMPANY	Foreign	\$28,856,269,427	\$474,304,888,002	\$160,533,039,392	\$414,337,986
61 AMERICAN INDEPENDENT INSURANCE COMPANY	Foreign	\$116,331,159	\$162,989,948	\$69,672,370	\$18,660,016
62 AMERICAN INSURANCE COMPANY (THE)	Foreign	\$1,655,051,455	\$28,960,519,835	\$19,035,972,360	\$24,831,493
63 AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	Domestic	\$94,489,405	\$292,586,772	\$85,370,848	\$56,645,004
64 AMERICAN INTERNATIONAL INSURANCE COMPANY	Foreign	\$1,221,895,014	\$15,385,160,304	\$6,608,949,948	\$24,093,119

PROPERTY & CASUALTY

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
65 AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	Foreign	\$37,913,030	\$16,215,420	\$552,480,030	\$17,421,005
66 AMERICAN INTERSTATE INSURANCE COMPANY	Foreign	\$851,627,007	\$1,221,209,580	\$482,044,434	\$15,160,573
67 AMERICAN KEYSTONE INSURANCE COMPANY	Domestic	\$7,812,187	\$12,090,590	\$26,970,350	\$2,141,512
68 AMERICAN MERCURY INSURANCE COMPANY	Foreign	\$363,632,373	\$3,122,330,757	\$1,604,890,092	\$26,183,319
69 AMERICAN MODERN HOME INSURANCE COMPANY	Foreign	\$877,724,844	\$12,497,136,897	\$5,935,084,827	\$4,112,032
70 AMERICAN MODERN INSURANCE COMPANY OF FLORIDA, INC.	Domestic	\$18,450,196	\$154,107,005	\$85,745,543	\$657,854
71 AMERICAN NATIONAL GENERAL INSURANCE COMPANY	Foreign	\$99,226,959	\$86,472,480	\$211,208,397	\$466,226
72 AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	Foreign	\$1,181,719,127	\$9,628,266,522	\$6,915,801,256	\$8,493,369
73 AMERICAN RELIABLE INSURANCE COMPANY	Foreign	\$371,216,531	\$5,066,846,603	\$1,986,267,486	\$21,171,174
74 AMERICAN ROAD INSURANCE COMPANY	Foreign	\$675,244,738	\$2,471,008,592	\$2,930,949,312	\$69,510,050
75 AMERICAN SAFETY CASUALTY INSURANCE COMPANY	Foreign	\$181,190,754	\$1,581,181,616	\$1,317,870,448	\$197,349
76 AMERICAN SECURITY INSURANCE COMPANY	Foreign	\$1,660,438,327	\$16,059,103,839	\$12,168,347,720	\$255,329,573
77 AMERICAN SERVICE INSURANCE COMPANY	Foreign	\$87,772,545	\$290,027,055	\$148,835,670	\$1,435,404
78 AMERICAN SOUTHERN HOME INSURANCE COMPANY	Domestic	\$89,902,047	\$1,706,245,814	\$631,207,408	\$29,939,342
79 AMERICAN SOUTHERN INSURANCE COMPANY	Foreign	\$99,900,837	\$1,110,378,798	\$687,836,268	\$5,818,226
80 AMERICAN STATES INSURANCE COMPANY	Foreign	\$2,069,992,619	\$35,832,352,073	\$11,777,478,164	\$50,689,667
81 AMERICAN STRATEGIC INSURANCE CORP.	Domestic	\$259,280,528	\$818,981,154	\$736,702,014	\$220,505,663
82 AMERICAN SURETY COMPANY	Foreign	\$15,352,837	\$4,626,862	\$26,078,812	\$1,071,292
83 AMERICAN TRADITIONS INSURANCE COMPANY	Domestic	\$23,316,474	\$116,738,699	\$46,476,619	\$39,023,530
84 AMERICAN VEHICLE INSURANCE COMPANY	Domestic	\$71,139,518	\$653,548,275	\$413,544,495	\$22,417,884
85 AMERICAN ZURICH INSURANCE COMPANY	Foreign	\$263,666,267	\$2,306,335,869	\$4,812,653,340	\$59,192,947
86 AMERISURE INSURANCE COMPANY	Foreign	\$607,016,108	\$11,445,711,134	\$4,336,707,674	\$77,567,995

PROPERTY & CASUALTY

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
87 AMERISURE INSURANCE COMPANY	Foreign	\$607,016,108	\$440,219,659	\$166,796,449	\$77,567,995
88 AMERISURE MUTUAL INSURANCE COMPANY	Foreign	\$1,719,367,364	\$29,239,779,244	\$15,463,772,220	\$150,188,028
89 AMERITRUST INSURANCE CORPORATION	Foreign	\$71,155,177	\$52,166,635	\$18,988,542	\$6,737,902
90 AMEX ASSURANCE COMPANY	Foreign	\$232,390,855	\$2,601,662,850	\$4,370,062,800	\$40,430,404
91 AMGUARD INSURANCE COMPANY	Foreign	\$263,526,254	\$201,995,143	\$61,531,111	\$432,096
92 AMICA MUTUAL INSURANCE COMPANY	Foreign	\$4,077,429,748	\$21,450,644,340	\$27,478,512,636	\$122,157,705
93 ANESTHESIOLOGISTS PROFESSIONAL ASSURANCE COMPANY	Domestic	\$90,088,943	\$63,593,660	\$26,495,283	\$11,919,964
94 APOLLO CASUALTY COMPANY OF FLORIDA	Domestic	\$10,030,014	\$6,568,972	\$13,491,056	\$3,396,057
95 ARAG INSURANCE COMPANY	Foreign	\$46,912,713	\$14,586,923	\$32,325,790	\$7,744,186
96 ARCH INSURANCE COMPANY	Foreign	\$1,464,993,714	\$20,337,815,234	\$11,892,046,474	\$59,053,039
97 ARCH REINSURANCE COMPANY	Foreign	\$1,114,503,089	\$791,047,032	\$1,437,959,146	\$176
98 ARGONAUT INSURANCE COMPANY	Foreign	\$1,567,866,261	\$30,742,913,768	\$13,157,341,540	\$7,025,292
99 ARGONAUT-MIDWEST INSURANCE COMPANY	Foreign	\$74,993,581	\$491,277,978	\$858,606,462	\$3,484,094
100 ARGUS FIRE & CASUALTY INSURANCE COMPANY	Domestic	\$24,356,608	\$105,411,635	\$65,084,621	\$14,179,313
101 ARMED FORCES INSURANCE EXCHANGE	Foreign	\$147,828,181	\$746,635,910	\$731,645,900	\$10,029,797
102 ARROWOOD INDEMNITY COMPANY	Foreign	\$2,998,163,220	\$61,260,863,568	\$10,695,053,712	\$2,575,237
103 ARTISAN AND TRUCKERS CASUALTY COMPANY	Foreign	\$36,518,123	\$164,094,588	\$55,014,150	\$29,556,477
104 ASI ASSURANCE CORP.	Domestic	\$72,164,316	\$262,626,220	\$98,195,360	\$136,019,090
105 ASSOCIATED INDEMNITY CORPORATION	Foreign	\$177,620,305	\$2,961,955,724	\$2,011,412,816	\$25,368,727
106 ASSOCIATED INDUSTRIES INSURANCE COMPANY, INC.	Domestic	\$211,741,603	\$714,007,076	\$132,959,336	\$62,588,184
107 ASSOCIATION CASUALTY INSURANCE COMPANY	Foreign	\$81,847,801	\$693,068,816	\$207,256,995	\$2,509,242
108 ASSOCIATION INSURANCE COMPANY	Foreign	\$75,108,025	\$106,976,978	\$43,239,072	\$11,913,079

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as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
109 ASSURANCE COMPANY OF AMERICA	Foreign	\$91,259,325	\$1,646,885,307	\$452,079,168	\$89,967,209
110 ASSURANCEAMERICA INSURANCE COMPANY	Foreign	\$61,111,324	\$98,299,810	\$23,922,838	\$31,475,016
111 ASSURED GUARANTY CORP.	Foreign	\$1,361,538,502	\$961,967,238	\$399,571,264	\$1,844,905
112 ATHENA ASSURANCE COMPANY	Foreign	\$198,335,316	\$5,269,184,386	\$2,267,557,622	\$35,848
113 ATLANTIC MUTUAL INSURANCE COMPANY	Foreign	\$428,678,010	\$14,406,091,858	\$1,454,994,512	\$3,017,511
114 ATLANTIC SPECIALTY INSURANCE COMPANY	Foreign	\$67,932,823	\$290,739,168	\$864,118,823	\$1,109,318
115 AUDUBON INSURANCE COMPANY	Foreign	\$91,631,298	\$689,440,528	\$593,397,644	\$2,074,890
116 AUSTIN MUTUAL INSURANCE COMPANY	Foreign	\$137,305,049	\$132,668,416	\$141,941,682	\$692,778
117 AUTO CLUB INSURANCE COMPANY OF FLORIDA	Domestic	\$6,983,536	\$1,394,715	\$47,490,037	\$37,895
118 AUTO CLUB SOUTH INSURANCE COMPANY	Domestic	\$65,931,657	\$195,317,772	\$200,272,176	\$48,396,364
119 AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CT	Foreign	\$964,543,776	\$18,379,941,412	\$8,627,284,316	\$127,406
120 AUTO-OWNERS INSURANCE COMPANY	Foreign	\$9,507,238,842	\$95,946,035,204	\$122,720,458,162	\$248,592,316
121 AVEMCO INSURANCE COMPANY	Foreign	\$123,444,564	\$376,499,564	\$487,612,384	\$3,441,311
122 AXA ART INSURANCE CORPORATION	Foreign	\$69,806,330	\$32,713,228	\$37,093,102	\$2,573,760
123 AXA INSURANCE COMPANY	Foreign	\$158,152,884	\$1,197,908,900	\$1,965,148,780	\$1,767,834
124 AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	Foreign	\$62,902,377	\$648,978,592	\$546,166,571	\$1,737,786
125 AXIS INSURANCE COMPANY	Foreign	\$479,872,338	\$2,085,933,454	\$8,471,257,982	\$3,658,587
126 AXIS REINSURANCE COMPANY	Foreign	\$2,007,378,497	\$28,005,188,180	\$12,142,381,760	\$23,480,903
127 BALBOA INSURANCE COMPANY	Foreign	\$2,175,411,214	\$28,589,761,156	\$19,269,285,552	\$148,995,672
128 BANKERS INSURANCE COMPANY	Domestic	\$111,480,713	\$1,741,620,700	\$1,045,397,100	\$11,718,199
129 BANKERS STANDARD INSURANCE COMPANY	Foreign	\$297,808,031	\$4,809,767,725	\$2,635,433,050	\$3,842,346
130 BAR PLAN MUTUAL INSURANCE COMPANY (THE)	Foreign	\$62,260,246	\$38,820,859	\$23,439,387	\$95,772

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AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
131 BCS INSURANCE COMPANY	Foreign	\$221,832,792	\$724,882,905	\$1,271,612,223	\$13,430,806
132 BEAZLEY INSURANCE COMPANY, INC.	Foreign	\$155,059,479	\$843,770,316	\$1,792,240,827	\$8,827,484
133 BENCHMARK INSURANCE COMPANY	Foreign	\$88,970,145	\$492,038,480	\$397,662,970	\$2,332,224
134 BERKLEY REGIONAL INSURANCE COMPANY	Foreign	\$2,565,873,584	\$5,734,930,608	\$1,962,690,144	\$5,683,404
135 BITUMINOUS CASUALTY CORPORATION	Foreign	\$791,538,671	\$7,790,393,220	\$4,082,686,860	\$15,569,801
136 BITUMINOUS FIRE AND MARINE INSURANCE COMPANY	Foreign	\$527,305,641	\$6,024,538,290	\$1,885,046,310	\$9,419,608
137 BOND SAFEGUARD INSURANCE COMPANY	Foreign	\$43,661,767	\$25,004,123	\$18,657,644	\$4,860,846
138 BRIDGEFIELD CASUALTY INSURANCE COMPANY	Domestic	\$122,875,928	\$165,761,510	\$79,990,346	\$47,907,622
139 BRIDGEFIELD EMPLOYERS INSURANCE COMPANY	Domestic	\$202,092,857	\$108,468,706	\$93,624,151	\$420,330,457
140 BRISTOL WEST INSURANCE COMPANY	Foreign	\$167,759,858	\$404,202,846	\$99,076,728	\$11,283,558
141 BUSINESSFIRST INSURANCE COMPANY	Domestic	\$34,423,861	\$24,079,491	\$10,344,370	\$19,300,056
142 C.P.A. INSURANCE COMPANY	Foreign	\$8,906,252	\$8,029,908	\$18,688,848	\$7,008
143 CALIFORNIA CASUALTY INDEMNITY EXCHANGE	Foreign	\$611,425,594	\$1,759,843,836	\$1,908,709,728	\$13,826,751
144 CAMICO MUTUAL INSURANCE COMPANY	Foreign	\$167,862,356	\$116,884,827	\$50,977,529	\$1,896,046
145 CAMPMED CASUALTY & INDEMNITY COMPANY, INC. OF MARYLAN	Foreign	\$33,676,384	\$95,623,912	\$39,081,624	\$2,836,107
146 CANAL INSURANCE COMPANY	Foreign	\$1,377,428,345	\$10,163,018,508	\$6,366,121,632	\$24,132,921
147 CAPACITY INSURANCE COMPANY	Domestic	\$10,709,055	\$53,265,820	\$53,824,730	\$11,705,706
148 CAPITAL CITY INSURANCE COMPANY, INC.	Foreign	\$136,104,536	\$293,453,811	\$114,859,797	\$2,373,270
149 CAPITOL INDEMNITY CORPORATION	Foreign	\$446,842,900	\$2,604,424,284	\$2,310,847,616	\$543,328
150 CAPITOL PREFERRED INSURANCE COMPANY, INC.	Domestic	\$31,041,909	\$191,620,791	\$87,756,390	\$52,175,434
151 CAROLINA CASUALTY INSURANCE COMPANY	Foreign	\$872,987,503	\$10,464,989,370	\$4,375,798,181	\$20,666,979
152 CATERPILLAR INSURANCE COMPANY	Foreign	\$203,664,383	\$2,606,533,616	\$652,096,512	\$12,408,359

PROPERTY & CASUALTY

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as of December 31, 2007

pursuant to Section 624.315(a), FS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
153 CATLIN INSURANCE COMPANY, INC.	Foreign	\$41,094,186	\$197,851,104	\$706,220,988	\$1,188,716
154 CENTENNIAL INSURANCE COMPANY	Foreign	\$182,974,768	\$4,027,680,288	\$363,714,144	\$1,860,116
155 CENTRAL STATES INDEMNITY COMPANY OF OMAHA	Foreign	\$259,388,340	\$292,894,632	\$1,263,435,408	\$3,193,572
156 CENTURY NATIONAL INSURANCE COMPANY	Foreign	\$586,810,947	\$1,985,644,878	\$1,535,220,804	\$722,633
157 CHARTER OAK FIRE INSURANCE COMPANY	Foreign	\$836,143,678	\$13,370,678,178	\$5,024,482,738	\$76,749,972
158 CHEROKEE INSURANCE COMPANY	Foreign	\$249,313,468	\$1,178,321,809	\$566,872,467	\$1,767,330
159 CHICAGO INSURANCE COMPANY	Foreign	\$285,938,430	\$2,763,251,640	\$2,383,640,100	\$7,673,550
160 CHUBB INDEMNITY INSURANCE COMPANY	Foreign	\$234,483,968	\$3,397,314,800	\$1,292,364,560	\$1,841,454
161 CHURCH INSURANCE COMPANY	Foreign	\$53,909,109	\$350,454,450	\$188,636,640	\$104,730
162 CHURCH MUTUAL INSURANCE COMPANY	Foreign	\$1,178,569,396	\$11,837,483,505	\$5,841,057,435	\$21,634,021
163 CIFG ASSURANCE NORTH AMERICA, INC.	Foreign	\$204,542,362	\$138,449,675	\$66,092,687	\$2,949,908
164 CIM INSURANCE CORPORATION	Foreign	\$17,418,551	\$22,701,186	\$81,810,114	(\$16,528)
165 CINCINNATI CASUALTY COMPANY	Foreign	\$331,941,900	\$748,441,064	\$3,898,745,536	\$897,416
166 CINCINNATI INDEMNITY COMPANY	Foreign	\$77,505,672	\$232,961,720	\$1,317,151,720	\$61,242
167 CINCINNATI INSURANCE COMPANY	Foreign	\$10,019,658,449	\$119,962,677,219	\$90,450,150,189	\$122,264,018
168 CLARENDON NATIONAL INSURANCE COMPANY	Foreign	\$950,458,111	\$14,299,090,960	\$12,313,736,176	\$1,181,659
169 CLARENDON SELECT INSURANCE COMPANY	Domestic	\$16,021,098	\$21,948,921	\$410,620,725	(\$53,279)
170 CMG MORTGAGE ASSURANCE COMPANY	Foreign	\$9,308,403	\$2,009,288	\$7,299,115	\$2,920
171 CMG MORTGAGE INSURANCE COMPANY	Foreign	\$335,861,636	\$258,849,771	\$77,011,865	\$5,269,286
172 COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	Foreign	\$37,682,896	\$239,004,882	\$439,287,246	\$6,931,103
173 COLONIAL SURETY COMPANY	Foreign	\$26,919,940	\$49,581,111	\$31,178,709	\$285,161
174 COLONY NATIONAL INSURANCE COMPANY	Foreign	\$388,334,754	\$4,052,923,042	\$1,383,763,514	(\$2,138)

PROPERTY & CASUALTY

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
175 COLONY SPECIALTY INSURANCE COMPANY	Foreign	\$214,392,324	\$1,762,315,478	\$596,000,086	\$169,369
176 COMMERCE AND INDUSTRY INSURANCE COMPANY	Foreign	\$8,622,519,611	\$118,691,712,520	\$53,758,679,700	\$137,486,888
177 COMMERCIAL INSURANCE ALLIANCE, A RECIPROCAL INSURANC	Domestic	\$1,352,739	\$4,393,452	\$5,075,721	\$1,229,751
178 COMMONWEALTH INSURANCE COMPANY OF AMERICA	Foreign	\$50,063,406	\$56,919,478	\$43,207,334	\$515,448
179 COMP OPTIONS INSURANCE COMPANY, INC.	Domestic	\$57,805,721	\$33,248,868	\$24,556,853	\$40,917,189
180 COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	Foreign	\$456,666,485	\$6,722,177,198	\$3,324,485,472	\$39,453,707
181 CONTINENTAL CASUALTY COMPANY	Foreign	\$38,899,575,941	\$977,650,007,968	\$267,136,422,144	\$292,237,769
182 CONTINENTAL HERITAGE INSURANCE COMPANY	Foreign	\$8,163,924	\$10,614,715	\$30,204,905	\$1,041,676
183 CONTINENTAL INDEMNITY COMPANY	Foreign	\$37,263,996	\$337,497,660	\$221,462,280	\$588,466
184 CONTINENTAL INSURANCE COMPANY	Foreign	\$4,258,804,305	\$61,293,314,768	\$57,953,205,772	\$104,618,475
185 CONTRACTORS BONDING & INSURANCE COMPANY	Foreign	\$214,519,446	\$381,303,573	\$262,254,765	\$2,488,129
186 COOPERATIVA DE SEGUROS MULTIPLES DE PUERTO RICO, INC.	Foreign	\$513,200,716	\$807,248,892	\$732,352,443	\$13,337,073
187 CORAL INSURANCE COMPANY	Domestic	\$15,862,344	\$8,717,640	\$7,144,704	\$35,702,804
188 CORNERSTONE NATIONAL INSURANCE COMPANY	Foreign	\$47,649,551	\$242,276,902	\$91,269,955	\$13,846,444
189 COTTON STATES MUTUAL INSURANCE COMPANY	Foreign	\$219,637,955	\$2,695,176,504	\$1,258,306,686	\$43,991,240
190 COURTESY INSURANCE COMPANY	Domestic	\$431,035,495	\$2,358,022,880	\$1,090,261,080	\$137,560,624
191 CRUM & FORSTER INDEMNITY COMPANY	Foreign	\$35,998,886	\$187,518,680	\$100,472,408	\$4,925,667
192 CUMIS INSURANCE SOCIETY, INC.	Foreign	\$1,301,742,579	\$15,074,148,389	\$9,658,960,612	\$28,430,300
193 CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	Domestic	\$100,604,410	\$585,450,492	\$621,802,440	\$75,581,653
194 DAILY UNDERWRITERS OF AMERICA	Foreign	\$32,419,565	\$58,303,310	\$103,794,515	\$2,079,187
195 DAIMLERCHRYSLER INSURANCE COMPANY	Foreign	\$218,492,687	\$2,278,028,544	\$1,217,854,448	\$7,789,587
196 DAIRYLAND INSURANCE COMPANY	Foreign	\$1,183,285,026	\$7,228,093,520	\$4,604,756,760	\$43,944,331

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AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
197 DARWIN NATIONAL ASSURANCE COMPANY	Foreign	\$585,943,013	\$5,507,147,085	\$3,281,998,125	\$4,574,593
198 DEALERS ASSURANCE COMPANY	Foreign	\$64,032,623	\$252,389,599	\$195,838,762	\$483,609
199 DEERBROOK INSURANCE COMPANY	Foreign	\$21,312,330	\$617,340	\$42,007,320	\$11,143,678
200 DELOS INSURANCE COMPANY	Foreign	\$462,981,753	\$2,296,983,789	\$1,869,851,988	\$426,963
201 DEVELOPERS SURETY AND INDEMNITY COMPANY	Foreign	\$129,733,301	\$65,328,439	\$64,404,862	\$7,320,988
202 DIAMOND STATE INSURANCE COMPANY	Foreign	\$184,591,153	\$1,277,986,460	\$2,413,836,580	\$4,177,157
203 DIRECT GENERAL INSURANCE COMPANY	Foreign	\$373,762,435	\$4,236,028,326	\$2,491,695,504	\$180,042,219
204 DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	Foreign	\$112,954,277	\$1,331,451,860	\$927,633,680	\$21,307,118
205 DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE (THE)	Foreign	\$2,099,948,790	\$3,887,408,928	\$2,412,437,442	\$46,767,524
206 EASTGUARD INSURANCE COMPANY	Foreign	\$79,438,988	\$61,255,198	\$18,183,790	\$9,856,568
207 ECONOMY FIRE AND CASUALTY COMPANY	Foreign	\$360,127,518	\$443,171,490	\$10,360,654,020	\$14
208 ECONOMY PREMIER ASSURANCE COMPANY	Foreign	\$34,141,445	\$2,306,271	\$373,249,613	\$11,996,855
209 EDISON INSURANCE COMPANY	Domestic	\$26,263,468	\$56,318,874	\$22,471,530	\$52,558,615
210 ELECTRIC INSURANCE COMPANY	Foreign	\$1,246,018,444	\$11,362,550,212	\$4,835,689,547	\$23,004,659
211 EMC PROPERTY & CASUALTY COMPANY	Foreign	\$123,512,984	\$1,064,819,360	\$911,388,384	(\$77,662)
212 EMPIRE FIRE AND MARINE INSURANCE COMPANY	Foreign	\$196,843,506	\$2,986,097,331	\$1,147,616,295	\$56,008,964
213 EMPLOYERS COMPENSATION INSURANCE COMPANY	Foreign	\$1,469,143,071	\$1,133,812,945	\$335,330,126	\$134,478
214 EMPLOYERS FIRE INSURANCE COMPANY	Foreign	\$101,248,632	\$1,191,653,680	\$1,643,308,016	\$6,733,479
215 EMPLOYERS INSURANCE COMPANY OF WAUSAU	Foreign	\$4,077,177,589	\$75,026,671,713	\$35,057,123,190	\$21,873,625
216 EMPLOYERS MUTUAL CASUALTY COMPANY	Foreign	\$2,151,774,292	\$25,110,991,380	\$17,924,494,460	\$1,836,625
217 ENCOMPASS FLORIDIAN INDEMNITY COMPANY	Foreign	\$5,898,604	\$2,606,282	\$38,683,946	\$14,987,975
218 ENCOMPASS FLORIDIAN INSURANCE COMPANY	Foreign	\$6,683,271	\$8,097,726	\$38,685,171	\$37,145,515

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
219 ENCOMPASS INDEMNITY COMPANY	Foreign	\$22,448,513	\$8,019,984	\$351,156,224	\$21,641,458
220 EQUITY INSURANCE COMPANY	Foreign	\$56,625,006	\$57,754,770	\$55,495,242	\$10,258,511
221 ESURANCE INSURANCE COMPANY	Foreign	\$440,125,532	\$4,135,424,865	\$1,586,207,038	\$126,696,376
222 EULER HERMES AMERICAN CREDIT INDEMNITY COMPANY	Foreign	\$362,072,586	\$189,962,968	\$172,109,618	\$14,032,368
223 EVEREST NATIONAL INSURANCE COMPANY	Foreign	\$448,436,421	\$4,316,783,440	\$2,858,199,280	\$54,003,000
224 EVERGREEN NATIONAL INDEMNITY COMPANY	Foreign	\$47,278,396	\$111,725,439	\$219,223,333	\$1,583,682
225 EXCESS SHARE INSURANCE CORPORATION	Foreign	\$59,945,880	\$84,323,266	\$35,568,494	\$219,395
226 EXECUTIVE RISK INDEMNITY INC.	Foreign	\$2,603,966,536	\$53,500,711,740	\$24,618,284,340	\$16,733,291
227 EXPLORER INSURANCE COMPANY	Foreign	\$148,780,581	\$423,318,964	\$171,802,136	\$5,979,877
228 FACTORY MUTUAL INSURANCE COMPANY	Foreign	\$9,961,924,333	\$46,105,583,436	\$63,475,584,227	\$106,457,327
229 FAIRFIELD INSURANCE COMPANY	Foreign	\$28,693,378	\$179,239,683	\$423,321,255	(\$290,349)
230 FAIRMONT PREMIER INSURANCE COMPANY	Foreign	\$206,927,583	\$595,378,980	\$3,543,172,680	\$679,181
231 FAIRMONT SPECIALTY INSURANCE COMPANY	Foreign	\$228,131,046	\$1,956,610,633	\$2,377,879,241	\$451,001
232 FARMINGTON CASUALTY COMPANY	Foreign	\$981,914,275	\$13,472,635,064	\$5,183,736,161	\$22,934
233 FARMLAND MUTUAL INSURANCE COMPANY	Foreign	\$331,323,576	\$2,883,225,312	\$2,417,951,904	\$256,811
234 FCCI ADVANTAGE INSURANCE COMPANY	Domestic	\$5,455,952	\$2,249,988	\$68,677,388	\$975,871
235 FCCI COMMERCIAL INSURANCE COMPANY	Domestic	\$12,463,514	(\$34,180,211)	\$196,205,893	\$92,833,625
236 FCCI INSURANCE COMPANY	Domestic	\$1,407,347,101	\$15,788,621,344	\$6,728,932,272	\$208,742,675
237 FEDERAL INSURANCE COMPANY	Foreign	\$29,671,057,233	\$386,259,190,941	\$296,175,125,418	\$438,513,294
238 FEDERATED MUTUAL INSURANCE COMPANY	Foreign	\$3,905,197,221	\$40,295,098,901	\$33,903,648,317	\$75,096,123
239 FEDERATED NATIONAL INSURANCE COMPANY	Domestic	\$91,523,370	\$532,770,687	\$290,939,643	\$100,868,685
240 FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	Foreign	\$312,997,956	\$2,369,289,054	\$1,073,688,462	\$6,620,307

PROPERTY & CASUALTY

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
241 FEDERATED SERVICE INSURANCE COMPANY	Foreign	\$363,174,413	\$4,105,848,619	\$2,068,116,419	\$328,357
242 FFVA MUTUAL INSURANCE COMPANY	Domestic	\$254,555,431	\$141,804,850	\$112,750,581	\$86,528,007
243 FIDELITY AND DEPOSIT COMPANY OF MARYLAND	Foreign	\$315,360,399	\$3,213,329,224	\$5,616,761,948	\$51,750,008
244 FIDELITY AND GUARANTY INSURANCE COMPANY	Foreign	\$28,322,909	\$180,731,360	\$385,726,800	\$10,869,216
245 FIDELITY AND GUARANTY INSURANCE UNDERWRITERS INC.	Foreign	\$88,404,254	\$1,395,795,300	\$814,311,050	\$276,356
246 FIDELITY FIRE & CASUALTY COMPANY	Domestic	\$17,377,235	\$19,973,475	\$32,158,230	\$22,289,397
247 FIDELITY NATIONAL INSURANCE COMPANY	Foreign	\$281,772,157	\$1,961,673,363	\$1,701,364,678	\$32,311,838
248 FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE CO	Foreign	\$95,753,057	\$371,983,080	\$1,064,312,775	\$163,110,498
249 FINANCIAL CASUALTY & SURETY, INC.	Foreign	\$15,924,025	\$10,111,714	\$21,736,336	\$3,329
250 FINANCIAL GUARANTY INSURANCE COMPANY	Foreign	\$4,298,781,176	\$16,151,489,668	\$1,043,635,036	\$19,533,024
251 FINANCIAL SECURITY ASSURANCE INC	Foreign	\$4,289,263,705	\$7,980,972,375	\$4,886,818,740	\$18,182,437
252 FIREMAN'S FUND INSURANCE COMPANY	Foreign	\$9,982,460,921	\$219,735,804,839	\$89,720,483,712	\$177,827,571
253 FIRST ACCEPTANCE INSURANCE COMPANY, INC.	Foreign	\$241,149,029	\$260,101,648	\$222,196,410	\$48,102,882
254 FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPAN	Foreign	\$83,446,786	\$598,121,552	\$737,027,040	\$1,051,698
255 FIRST COLONIAL INSURANCE COMPANY	Domestic	\$379,568,851	\$3,591,366,268	\$1,722,597,632	\$17,057,913
256 FIRST COMMERCIAL INSURANCE COMPANY	Domestic	\$102,049,558	\$1,191,070,695	\$339,672,675	\$60,928,323
257 FIRST COMMERCIAL TRANSPORTATION AND PROPERTY INSURA	Domestic	\$17,170,004	\$152,101,460	\$88,278,596	\$9,189,341
258 FIRST COMMUNITY INSURANCE COMPANY	Domestic	\$51,512,804	\$332,953,740	\$182,174,300	\$50,259,296
259 FIRST FINANCIAL INSURANCE COMPANY	Foreign	\$503,718,942	\$3,283,940,505	\$4,271,843,625	\$58,949
260 FIRST FLORIDIAN AUTO AND HOME INSURANCE COMPANY	Domestic	\$450,742,118	\$2,566,994,903	\$2,391,168,395	\$241,399,608
261 FIRST GUARD INSURANCE COMPANY	Foreign	\$11,115,342	\$1,612,576	\$20,618,108	\$1,075,212
262 FIRST HOME INSURANCE COMPANY	Domestic	\$68,050,094	\$75,839,916	\$196,360,460	\$22,400,229

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as of December 31, 2007

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
263 FIRST LIBERTY INSURANCE CORPORATION (THE)	Foreign	\$47,641,180	\$595,713,432	\$500,033,708	\$121,123,448
264 FIRST NATIONAL INSURANCE COMPANY OF AMERICA	Foreign	\$254,088,224	\$4,661,088,016	\$1,945,205,808	\$34,786,045
265 FIRST NONPROFIT INSURANCE COMPANY	Foreign	\$107,979,339	\$592,760,146	\$595,012,583	\$229,185
266 FIRST PROFESSIONALS INSURANCE COMPANY, INC	Domestic	\$669,092,678	\$2,170,078,380	\$1,175,385,010	\$158,790,408
267 FIRST PROTECTIVE INSURANCE COMPANY	Domestic	\$26,347,480	\$82,139,850	\$75,945,030	\$107,071,418
268 FIRST SEALORD SURETY, INC.	Foreign	\$12,788,242	\$959,016	\$11,829,226	\$6,414,914
269 FLORIDA DOCTORS INSURANCE COMPANY	Domestic	\$36,918,604	\$53,790,096	\$20,047,112	\$8,507,573
270 FLORIDA FAMILY INSURANCE COMPANY	Domestic	\$71,838,900	\$364,316,925	\$138,555,375	\$108,524,910
271 FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	Domestic	\$397,725,770	\$1,514,175,033	\$1,269,905,357	\$103,524,253
272 FLORIDA FARM BUREAU GENERAL INSURANCE COMPANY	Domestic	\$5,242,713	\$835,584	\$88,290,537	\$152,011,447
273 FLORIDA HOSPITALITY MUTUAL INSURANCE COMPANY	Domestic	\$134,914,516	\$85,630,665	\$49,283,851	\$40,712,135
274 FLORIDA LAWYERS MUTUAL INSURANCE COMPANY	Domestic	\$52,740,071	\$31,590,186	\$21,149,885	\$14,072,494
275 FLORIDA PENINSULA INSURANCE COMPANY	Domestic	\$122,771,331	\$268,987,700	\$222,097,624	\$84,465,261
276 FLORIDA SELECT INSURANCE COMPANY	Domestic	\$14,211,373	\$271,269,911	(\$114,944,808)	(\$18,851,258)
277 FLORISTS' INSURANCE COMPANY	Foreign	\$11,899,921	\$85,999,852	\$187,698,331	\$2,212,162
278 FLORISTS' MUTUAL INSURANCE COMPANY	Foreign	\$162,666,034	\$2,126,164,540	\$1,127,156,140	\$5,065,336
279 FOREMOST INSURANCE COMPANY	Foreign	\$1,902,835,939	\$37,329,316,287	\$17,852,925,944	\$58,098,103
280 FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	Foreign	\$39,517,517	\$409,291,150	\$262,506,639	\$35,037,305
281 FOREMOST SIGNATURE INSURANCE COMPANY	Foreign	\$56,900,753	\$195,285,125	\$89,218,640	\$1,865,091
282 FORTRESS INSURANCE COMPANY	Foreign	\$49,394,526	\$28,479,207	\$20,915,319	\$2,571,542
283 FRANK WINSTON CRUM INSURANCE, INC.	Domestic	\$72,020,344	\$58,885,846	\$13,134,498	\$7,300,469
284 FRANKENMUTH MUTUAL INSURANCE COMPANY	Foreign	\$981,110,916	\$12,672,170,931	\$7,931,158,326	\$208,130

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pursuant to Section 624.315(a), FS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
285 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	Foreign	\$109,348,537	\$639,109,152	\$345,027,681	\$12,058,253
286 GATEWAY INSURANCE COMPANY	Foreign	\$37,135,260	\$249,489,468	\$196,133,652	\$2,291,840
287 GEICO CASUALTY COMPANY	Foreign	\$245,726,724	\$253,297,830	\$238,155,618	\$116,007,936
288 GEICO GENERAL INSURANCE COMPANY	Foreign	\$153,862,251	\$1,626,108,519	\$1,604,998,752	\$810,354,827
289 GEICO INDEMNITY COMPANY	Foreign	\$4,514,020,517	\$13,433,887,810	\$9,136,214,775	\$392,332,432
290 GENERAL CASUALTY COMPANY OF WISCONSIN	Foreign	\$1,558,130,280	\$13,016,104,608	\$11,913,979,872	\$1,014,369
291 GENERAL FIDELITY INSURANCE COMPANY	Foreign	\$718,084,766	\$5,140,052,527	\$7,067,388,495	\$6,610,976
292 GENERAL INSURANCE COMPANY OF AMERICA	Foreign	\$2,432,373,782	\$49,626,712,962	\$16,047,379,152	\$16,739,862
293 GENERAL STAR NATIONAL INSURANCE COMPANY	Foreign	\$536,820,566	\$6,394,242,708	\$4,878,989,178	\$2,590,908
294 GENERALI - U. S. BRANCH	Foreign	\$70,640,283	\$492,933,450	\$566,670,795	\$759,603
295 GENESIS INSURANCE COMPANY	Foreign	\$217,517,284	\$1,930,313,873	\$2,202,514,523	\$1,285,479
296 GENWORTH MORTGAGE INSURANCE CORPORATION	Foreign	\$2,817,420,406	\$2,573,921,381	\$243,499,025	\$66,552,097
297 GENWORTH MORTGAGE INSURANCE CORPORATION OF NORTH	Foreign	\$275,212,575	\$224,077,114	\$51,135,461	\$1,610
298 GENWORTH RESIDENTIAL MORTGAGE INSURANCE CORPORATIO	Foreign	\$111,054,991	\$1,072,003,982	\$482,765,892	\$5,211,026
299 GEORGIA CASUALTY AND SURETY COMPANY	Foreign	\$64,194,803	\$738,456,183	\$352,855,468	\$2,475,752
300 GERLING AMERICA INSURANCE COMPANY	Foreign	\$173,854,801	\$580,360,627	\$636,623,001	\$1,689,575
301 GMAC INSURANCE COMPANY ONLINE, INC.	Foreign	\$11,261,016	\$1,604,568	\$20,917,464	\$399,825
302 GOVERNMENT EMPLOYEES INSURANCE COMPANY	Foreign	\$12,908,294,425	\$124,862,611,872	\$81,670,098,928	\$322,322,648
303 GRAMERCY INSURANCE COMPANY	Foreign	\$32,364,807	\$106,314,900	\$87,873,942	\$183,589
304 GRANADA INSURANCE COMPANY	Domestic	\$31,911,784	\$288,203,955	\$126,649,757	\$29,696,570
305 GRANITE STATE INSURANCE COMPANY	Foreign	\$45,303,759	\$246,053,892	\$705,325,047	\$26,976,498
306 GRAPHIC ARTS MUTUAL INSURANCE COMPANY	Foreign	\$128,532,903	\$1,449,225,630	\$864,366,624	\$247,817

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
307 GRAY INSURANCE COMPANY (THE)	Foreign	\$331,734,016	\$1,158,882,800	\$499,787,280	\$2,766,754
308 GREAT AMERICAN ALLIANCE INSURANCE COMPANY	Foreign	\$26,467,799	\$441,950	\$661,253,025	\$885,327
309 GREAT AMERICAN ASSURANCE COMPANY	Foreign	\$16,385,873	\$318,724	\$458,485,720	\$48,211,239
310 GREAT AMERICAN INSURANCE COMPANY	Foreign	\$5,358,846,081	\$123,969,318,773	\$42,154,909,738	\$48,587,322
311 GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	Foreign	\$56,999,564	\$1,111,752	\$1,537,876,476	\$73,630,203
312 GREAT AMERICAN SPIRIT INSURANCE COMPANY	Foreign	\$18,641,854	\$725,463	\$502,604,595	\$19,518
313 GREAT DIVIDE INSURANCE COMPANY	Foreign	\$141,635,703	\$2,344,282,000	\$2,046,424,793	\$5,433,385
314 GREAT NORTHERN INSURANCE COMPANY	Foreign	\$1,519,598,704	\$20,615,821,884	\$6,736,954,788	\$11,705,290
315 GREAT WEST CASUALTY COMPANY	Foreign	\$1,595,042,049	\$7,854,043,904	\$3,311,250,439	\$720,133
316 GREENWICH INSURANCE COMPANY	Foreign	\$816,605,745	\$8,988,082,920	\$7,344,031,980	\$34,155,281
317 GUARANTEE COMPANY OF NORTH AMERICA USA (THE)	Foreign	\$167,995,812	\$58,236,979	\$109,758,833	\$1,357,144
318 GUARANTEE INSURANCE COMPANY	Domestic	\$108,548,876	\$1,780,983,905	\$281,444,720	\$49,694,032
319 GUIDEONE AMERICA INSURANCE COMPANY	Foreign	\$12,838,537	\$90,201,147	\$205,085,204	\$3,107,994
320 GUIDEONE ELITE INSURANCE COMPANY	Foreign	\$27,682,778	\$146,605,260	\$268,636,410	\$14,917,088
321 GUIDEONE MUTUAL INSURANCE COMPANY	Foreign	\$1,020,087,622	\$15,431,309,937	\$8,030,705,369	\$37,349,033
322 GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	Foreign	\$228,584,573	\$3,059,355,053	\$1,283,751,834	\$4,206,815
323 GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY	Domestic	\$59,029,476	\$272,160,483	\$141,045,849	\$68,927,722
324 HANOVER AMERICAN INSURANCE COMPANY (THE)	Foreign	\$15,352,768	\$214,084	\$199,371,900	\$13,652,185
325 HANOVER INSURANCE COMPANY (THE)	Foreign	\$4,330,777,214	\$50,623,682,498	\$31,661,084,568	\$48,976,775
326 HARBOR POINT REINSURANCE U.S., INC.	Foreign	\$523,197,920	\$234,528,525	\$7,613,440,275	(\$389)
327 HARBOR SPECIALTY INSURANCE COMPANY	Foreign	\$144,408,657	\$2,205,488,430	\$393,867,396	(\$536,952)
328 HARCO NATIONAL INSURANCE COMPANY	Foreign	\$421,386,270	\$4,798,928,900	\$3,628,796,500	\$3,583,932

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
329 HARLEYSVILLE MUTUAL INSURANCE COMPANY	Foreign	\$1,559,613,958	\$6,664,635,896	\$5,812,275,768	\$18,849,879
330 HARLEYSVILLE-ATLANTIC INSURANCE COMPANY	Foreign	\$186,161,435	\$4,998,893,140	\$1,889,079,955	\$1,314,012
331 HARTFORD ACCIDENT AND INDEMNITY COMPANY	Foreign	\$12,046,553,794	\$235,032,191,251	\$114,317,868,775	\$11,264,025
332 HARTFORD CASUALTY INSURANCE COMPANY	Foreign	\$2,164,551,152	\$33,596,952,768	\$24,845,928,336	\$61,419,516
333 HARTFORD FIRE INSURANCE COMPANY	Foreign	\$26,570,549,450	\$351,720,446,569	\$418,825,487,481	\$152,397,050
334 HARTFORD INSURANCE COMPANY OF THE MIDWEST	Foreign	\$325,940,157	\$2,698,307,808	\$5,124,255,960	\$239,836,913
335 HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	Foreign	\$189,440,712	\$2,793,528,550	\$1,942,489,250	\$43,474,932
336 HARTFORD STEAM BOILER INSPECTION & INS. COMPANY	Foreign	\$1,321,168,259	\$4,209,740,766	\$5,038,437,047	\$9,067,392
337 HARTFORD STEAM BOILER INSPECTION AND INSURANCE CO. OF	Foreign	\$95,497,865	\$208,985,612	\$173,005,848	\$6,995
338 HARTFORD UNDERWRITERS INSURANCE COMPANY	Foreign	\$1,551,801,541	\$24,271,487,379	\$17,627,154,228	\$88,321,999
339 HEALTH CARE INDEMNITY, INC.	Foreign	\$2,001,123,912	\$3,740,123,151	\$2,263,248,585	\$8,063,874
340 HEALTHCARE UNDERWRITERS GROUP OF FLORIDA	Domestic	\$34,370,085	\$19,166,626	\$15,203,459	\$10,345,345
341 HERITAGE CASUALTY INSURANCE COMPANY	Foreign	\$115,662,766	\$494,695,980	\$1,240,245,510	\$451,426
342 HERITAGE INDEMNITY COMPANY	Foreign	\$174,138,802	\$750,898,722	\$468,072,892	\$3,149,933
343 HIGHMARK CASUALTY INSURANCE COMPANY.	Foreign	\$208,238,574	\$242,809,042	\$173,668,106	\$783,309
344 HILLCREST INSURANCE COMPANY	Domestic	\$19,641,418	\$79,464,189	\$58,025,737	\$27,672,144
345 HISCOX INSURANCE COMPANY INC.	Foreign	\$60,002,692	\$46,678,940	\$253,334,520	\$3,061,256
346 HOME POINTE INSURANCE COMPANY	Domestic	\$17,802,342	\$19,402,232	\$123,016,504	\$20,998,947
347 HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE CO	Domestic	\$36,327,522	\$49,788,736	\$20,866,310	\$5,535,090
348 HOMESITE INSURANCE COMPANY OF FLORIDA	Domestic	\$13,208,112	\$24,447,728	\$81,217,168	\$3,280,390
349 HOMEWISE INSURANCE COMPANY, INC.	Domestic	\$13,635,171	\$15,791,092	\$38,749,592	\$21,766,628
350 HOMEWISE PREFERRED INSURANCE COMPANY	Domestic	\$56,189,032	\$195,360,140	\$85,585,020	\$53,262,340

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351 HORACE MANN INSURANCE COMPANY	Foreign	\$392,234,427	\$3,648,783,255	\$2,234,733,150	\$15,239,442
352 HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COMP	Foreign	\$150,617,527	\$626,023,908	\$729,533,835	\$1,058,861
353 HUDSON INSURANCE COMPANY	Foreign	\$390,766,359	\$5,142,596,126	\$2,281,964,695	\$12,848,734
354 ICAT SPECIALTY INSURANCE COMPANY	Domestic	\$19,771,894	\$12,424,668	\$27,119,120	\$18,429,115
355 IDS PROPERTY CASUALTY INSURANCE COMPANY	Foreign	\$991,211,450	\$3,968,455,372	\$2,970,024,778	\$29,470,141
356 ILLINOIS NATIONAL INSURANCE COMPANY	Foreign	\$65,271,147	\$120,372,450	\$858,694,755	\$61,536,845
357 INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	Foreign	\$383,170,359	\$7,270,778,538	\$3,074,821,155	\$30,065,053
358 INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	Foreign	\$129,487,372	\$1,456,768,692	\$874,004,004	\$454,607
359 INFINITY ASSURANCE INSURANCE COMPANY	Foreign	\$6,707,797	\$7,692,286	\$39,262,293	\$1,439,280
360 INFINITY AUTO INSURANCE COMPANY	Foreign	\$12,147,193	\$8,402,208	\$40,186,564	\$93,501,839
361 INFINITY CASUALTY INSURANCE COMPANY	Foreign	\$8,454,895	\$2,222,694	\$14,687,096	\$4,431,798
362 INFINITY INDEMNITY INSURANCE COMPANY	Foreign	\$6,874,797	\$6,595,134	\$34,653,648	\$38,856,248
363 INFINITY INSURANCE COMPANY	Foreign	\$1,541,076,203	\$21,354,063,080	\$9,467,460,980	\$3,951,811
364 INFINITY PREMIER INSURANCE COMPANY	Foreign	\$6,885,282	\$2,199,572	\$11,570,992	\$184,413
365 INFINITY SELECT INSURANCE COMPANY	Foreign	\$7,010,053	\$2,269,038	\$11,751,068	\$6,898,247
366 INFINITY SPECIALTY INSURANCE COMPANY	Foreign	\$9,735,947	\$5,498,245	\$43,181,490	\$2,492,943
367 INFINITY STANDARD INSURANCE COMPANY	Foreign	\$31,248,416	\$132,736,956	\$54,753,540	\$4,165,982
368 INSURANCE COMPANY OF NORTH AMERICA	Foreign	\$712,620,871	\$12,946,716,702	\$6,294,046,815	\$7,531,101
369 INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	Foreign	\$4,806,873,596	\$63,943,009,614	\$41,808,209,498	\$154,063,629
370 INSURANCE COMPANY OF THE WEST	Foreign	\$874,009,661	\$8,364,419,620	\$9,115,773,600	\$9,444,313
371 INTEGON GENERAL INSURANCE CORPORATION	Foreign	\$50,710,529	\$163,846,240	\$647,522,224	\$13,123,755
372 INTEGON INDEMNITY CORPORATION	Foreign	\$100,301,277	\$914,425,087	\$790,696,622	\$48,942,856

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373 INTEGON NATIONAL INSURANCE COMPANY	Foreign	\$183,702,385	\$2,758,254,282	\$1,099,495,803	\$13,323,789
374 INTERNATIONAL FIDELITY INSURANCE COMPANY	Foreign	\$170,693,907	\$253,083,465	\$258,998,256	\$7,823,985
375 INTERSTATE INDEMNITY COMPANY	Foreign	\$147,418,598	\$1,663,311,936	\$1,579,897,220	(\$117,414)
376 INTREPID INSURANCE COMPANY	Foreign	\$41,202,186	\$16,379,181	\$24,823,005	\$14,887,973
377 JEWELERS MUTUAL INSURANCE COMPANY	Foreign	\$197,766,868	\$627,962,192	\$954,172,752	\$10,778,869
378 KEMPER INDEPENDENCE INSURANCE COMPANY	Foreign	\$117,388,594	\$675,528,532	\$146,191,626	\$1,630,445
379 KEY RISK INSURANCE COMPANY	Foreign	\$73,587,606	\$50,392,781	\$23,194,825	\$711,671
380 LANCER INSURANCE COMPANY	Foreign	\$615,903,056	\$8,338,094,890	\$2,132,257,062	\$7,221,264
381 LAURIER INDEMNITY COMPANY	Foreign	\$26,728,030	\$89,279,919	\$151,272,333	\$80,432
382 LEXINGTON NATIONAL INSURANCE CORPORATION	Foreign	\$45,739,934	\$32,453,696	\$13,286,238	\$2,039,200
383 LEXON INSURANCE COMPANY	Foreign	\$77,468,824	\$80,190,562	\$74,747,086	\$3,248,279
384 LIBERTY AMERICAN INSURANCE COMPANY	Domestic	\$35,068,546	\$52,441,932	\$157,969,344	\$9,308,235
385 LIBERTY AMERICAN SELECT INSURANCE COMPANY	Domestic	\$30,041,780	\$33,778,428	\$146,472,252	\$32,378,583
386 LIBERTY INSURANCE CORPORATION	Foreign	\$1,198,834,163	\$14,192,234,984	\$6,187,945,770	\$88,563,403
387 LIBERTY INSURANCE UNDERWRITERS INC.	Foreign	\$148,455,198	\$1,240,167,480	\$1,728,936,480	\$7,115,416
388 LIBERTY MUTUAL FIRE INSURANCE COMPANY	Foreign	\$3,565,128,451	\$57,284,335,746	\$21,148,490,176	\$501,822,961
389 LIBERTY MUTUAL INSURANCE COMPANY	Foreign	\$34,829,204,572	\$529,135,806,214	\$271,935,898,942	\$199,585,895
390 LINCOLN GENERAL INSURANCE COMPANY	Foreign	\$409,209,434	\$5,211,923,402	\$2,563,055,844	\$70,065,025
391 LION INSURANCE COMPANY	Domestic	\$452,278,473	\$5,182,675,797	\$696,944,352	\$12,980,330
392 LM INSURANCE CORPORATION	Foreign	\$71,238,882	\$1,133,238,194	\$434,017,210	\$16,241,017
393 LUMBERMEN'S UNDERWRITING ALLIANCE	Foreign	\$361,641,423	\$3,531,648,904	\$1,531,331,018	\$5,989,513
394 LYNDON PROPERTY INSURANCE COMPANY	Foreign	\$475,549,680	\$4,966,670,280	\$2,166,574,920	\$22,730,863

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AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
395 LYNDON SOUTHERN INSURANCE COMPANY	Foreign	\$17,256,849	\$86,514,828	\$120,567,360	\$11,879,582
396 MACHINERY INS. INC., AN ASSESSABLE MUTUAL INSURER	Domestic	\$2,217,108	\$1,057,860	\$5,593,464	\$418,794
397 MADISON INSURANCE COMPANY	Foreign	\$6,238,287	\$2,467,190	\$59,915,680	(\$105,800)
398 MAG MUTUAL INSURANCE COMPANY	Foreign	\$1,303,016,466	\$5,819,057,040	\$1,999,041,756	\$77,622,395
399 MAJESTIC INSURANCE COMPANY	Foreign	\$258,525,142	\$390,699,000	\$126,351,284	\$13,218
400 MANUFACTURERS ALLIANCE INSURANCE COMPANY	Foreign	\$197,303,062	\$1,372,497,310	\$600,533,310	\$1,649,428
401 MAPFRE INSURANCE COMPANY OF FLORIDA	Domestic	\$42,958,568	\$313,390,980	\$288,028,972	\$20,542,567
402 MARKEL AMERICAN INSURANCE COMPANY	Foreign	\$402,770,476	\$5,369,747,472	\$1,880,121,096	\$26,051,114
403 MARKEL INSURANCE COMPANY	Foreign	\$643,454,318	\$11,702,538,166	\$2,453,456,830	\$15,999,792
404 MARYLAND CASUALTY COMPANY	Foreign	\$584,716,035	\$4,725,659,250	\$10,476,957,686	\$100,238,619
405 MASSACHUSETTS BAY INSURANCE COMPANY	Foreign	\$45,270,613	\$9,159,680	\$715,170,128	\$22,598,586
406 MBIA INSURANCE CORPORATION	Foreign	\$11,410,224,019	\$23,241,517,017	\$10,989,155,040	\$41,053,006
407 MEDICAL ASSURANCE COMPANY, INC. (THE)	Foreign	\$1,848,736,930	\$2,590,520,762	\$1,106,953,098	\$585,766
408 MEDICAL PROTECTIVE COMPANY (THE)	Foreign	\$1,805,155,499	\$2,330,904,312	\$1,279,406,686	\$16,477,596
409 MEDMARC CASUALTY INSURANCE COMPANY	Foreign	\$111,430,803	\$1,595,468,496	\$1,078,870,776	\$7,884,201
410 MEMIC INDEMNITY COMPANY	Foreign	\$135,196,685	\$80,008,001	\$55,188,684	\$14,254
411 MENDOTA INSURANCE COMPANY	Foreign	\$55,641,923	\$224,285,166	\$165,208,295	\$30,083,024
412 MERASTAR INSURANCE COMPANY	Foreign	\$24,840,658	\$172,189,170	\$200,420,700	\$5,811,800
413 MERCHANTS BONDING COMPANY (MUTUAL)	Foreign	\$74,775,969	\$72,595,857	\$151,732,050	\$4,202,736
414 MERCURY INSURANCE COMPANY OF FLORIDA	Domestic	\$59,089,336	\$159,492,718	\$254,132,634	\$182,015,269
415 MERITPLAN INSURANCE COMPANY	Foreign	\$140,323,388	\$1,035,238,162	\$929,289,270	\$7,509,262
416 METROPOLITAN CASUALTY INSURANCE COMPANY	Foreign	\$48,711,456	\$6,643,650	\$285,625,092	\$155,765,115

PROPERTY & CASUALTY

AUTHORIZED FLORIDA INSURERS

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
417 METROPOLITAN GENERAL INSURANCE COMPANY	Foreign	\$31,204,857	\$5,051,160	\$182,177,988	\$16,231,113
418 METROPOLITAN GROUP PROPERTY AND CASUALTY INS. CO.	Foreign	\$390,155,438	\$1,129,604,710	\$2,771,949,660	\$90,516
419 METROPOLITAN PROPERTY AND CASUALTY INSURANCE CO	Foreign	\$5,333,546,608	\$38,584,886,439	\$20,084,126,326	\$20,683,734
420 MGA INSURANCE COMPANY, INC.	Foreign	\$208,701,797	\$1,014,084,342	\$864,231,831	\$90,287,800
421 MGIC INDEMNITY CORPORATION	Foreign	\$23,532,106	\$476,417	\$23,055,689	\$15,436
422 MIC GENERAL INSURANCE CORPORATION	Foreign	\$45,651,519	\$685,229,811	\$273,452,088	\$6,146,977
423 MIC PROPERTY & CASUALTY INS. CORP.	Foreign	\$148,901,819	\$2,060,247,400	\$917,788,980	\$40,875,538
424 MICHIGAN CONSTRUCTION INDUSTRY MUTUAL INSURANCE COM	Foreign	\$125,898,648	\$80,726,741	\$45,171,907	\$9,740,399
425 MID-CONTINENT CASUALTY COMPANY	Foreign	\$882,270,320	\$4,405,510,696	\$2,652,651,856	\$74,807,894
426 MIDDLESEX INSURANCE COMPANY	Foreign	\$644,473,962	\$7,427,394,630	\$4,173,136,668	\$4,928,562
427 MIDWEST EMPLOYERS CASUALTY COMPANY	Foreign	\$326,072,294	\$394,220,574	\$257,924,014	\$14,532,211
428 MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY	Foreign	\$108,023,921	\$52,977,016	\$55,046,905	\$16,017
429 MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	Foreign	\$674,579,746	\$10,591,751,988	\$4,923,582,170	\$3,481,473
430 MITSUI SUMITOMO INSURANCE USA INC.	Foreign	\$105,629,668	\$1,258,825,719	\$1,170,656,645	\$790,914
431 MODERN SERVICE INSURANCE COMPANY	Foreign	\$25,838,983	\$14,297,945	\$114,896,970	\$106
432 MODERN USA INSURANCE COMPANY	Domestic	\$16,632,336	\$21,803,082	\$94,623,270	\$2,659,054
433 MORTGAGE GUARANTY INSURANCE CORPORATION	Foreign	\$7,110,368,721	\$5,851,838,701	\$1,258,530,020	\$143,512,980
434 MOTORS INSURANCE CORPORATION	Foreign	\$6,601,523,161	\$70,771,570,155	\$28,251,277,260	\$4,891,254
435 NATIONAL AMERICAN INSURANCE COMPANY	Foreign	\$140,881,643	\$1,359,481,620	\$753,743,025	\$607,941
436 NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA	Foreign	\$35,861,247	\$378,558,972	\$266,943,474	\$10,462
437 NATIONAL CASUALTY COMPANY	Foreign	\$185,511,172	\$1,310,999,040	\$1,657,179,712	\$32,943,540
438 NATIONAL CONTINENTAL INSURANCE COMPANY	Foreign	\$185,470,777	\$1,088,303,208	\$395,463,008	\$2,185

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
439 NATIONAL FIRE AND INDEMNITY EXCHANGE	Foreign	\$12,302,883	\$43,172,941	\$42,947,233	\$1,552,934
440 NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	Foreign	\$221,702,391	\$1,010,948,062	\$5,418,421,277	\$22,111,460
441 NATIONAL GENERAL ASSURANCE COMPANY	Foreign	\$39,571,378	\$38,813,548	\$40,329,208	\$40,080,418
442 NATIONAL GENERAL INSURANCE COMPANY	Foreign	\$100,678,448	\$471,004,992	\$334,422,592	\$333,922
443 NATIONAL GROUP INSURANCE COMPANY	Domestic	\$7,056,307	\$16,145,790	\$54,417,280	\$6,413,470
444 NATIONAL INDEMNITY COMPANY	Foreign	\$74,163,534,479	\$733,049,960,758	\$676,057,194,343	\$5,759
445 NATIONAL INDEMNITY COMPANY OF THE SOUTH	Domestic	\$197,710,815	\$1,440,347,984	\$1,723,025,056	\$31,131,641
446 NATIONAL INSURANCE COMPANY	Foreign	\$138,260,670	\$1,365,887,872	\$846,282,848	\$2,350,870
447 NATIONAL INTERSTATE INSURANCE COMPANY	Foreign	\$694,674,348	\$7,685,591,190	\$2,734,524,015	\$20,358,273
448 NATIONAL LIABILITY AND FIRE INSURANCE COMPANY	Foreign	\$1,203,062,035	\$2,869,468,900	\$3,145,841,275	\$7,741,246
449 NATIONAL SECURITY FIRE & CASUALTY COMPANY	Foreign	\$70,812,647	\$293,525,992	\$272,975,184	\$132,609
450 NATIONAL SPECIALTY INSURANCE COMPANY	Foreign	\$28,485,174	\$418,820,928	\$492,704,640	\$9,537,007
451 NATIONAL SURETY CORPORATION	Foreign	\$585,417,525	\$10,626,631,675	\$6,350,476,550	\$16,206,368
452 NATIONAL TRUST INSURANCE COMPANY	Foreign	\$7,996,786	(\$104,906,895)	\$224,858,685	\$25,570,989
453 NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	Foreign	\$34,575,350,644	\$560,458,912,950	\$303,924,853,150	\$336,861,366
454 NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	Foreign	\$90,015,279	\$521,405,820	\$828,823,365	\$5,757,215
455 NATIONWIDE ASSURANCE COMPANY	Foreign	\$83,269,468	\$19,796,206	\$146,742,730	\$6,939,643
456 NATIONWIDE GENERAL INSURANCE COMPANY	Foreign	\$59,801,708	\$107,485,080	\$71,920,044	\$106,985,834
457 NATIONWIDE INSURANCE COMPANY OF AMERICA	Foreign	\$134,108,410	\$951,829,400	\$1,730,338,800	(\$1,101)
458 NATIONWIDE INSURANCE COMPANY OF FLORIDA	Foreign	\$601,042,749	\$5,074,799,408	\$3,339,799,078	\$255,756,430
459 NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	Foreign	\$4,330,933,799	\$56,757,834,700	\$51,515,510,275	\$382,739,530
460 NATIONWIDE MUTUAL INSURANCE COMPANY	Foreign	\$29,520,738,919	\$399,504,201,184	\$249,952,055,034	\$104,138,481

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
461 NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	Foreign	\$103,617,981	\$1,428,072,015	\$540,669,624	\$12,921,491
462 NAVIGATORS INSURANCE COMPANY	Foreign	\$1,594,942,247	\$13,211,567,343	\$7,522,681,868	\$15,999,444
463 NCMIC INSURANCE COMPANY	Foreign	\$512,752,071	\$692,296,608	\$333,207,534	\$4,233,141
464 NEW HAMPSHIRE INDEMNITY COMPANY INC.	Foreign	\$303,460,596	\$2,615,518,139	\$1,329,469,609	\$88,551,376
465 NEW HAMPSHIRE INSURANCE COMPANY	Foreign	\$4,452,304,207	\$70,909,103,178	\$31,493,893,583	\$136,547,594
466 NEW YORK MARINE AND GENERAL INSURANCE COMPANY	Foreign	\$593,599,166	\$2,817,201,065	\$1,337,993,097	\$8,617,076
467 NGM INSURANCE COMPANY	Domestic	\$1,817,113,917	\$25,148,468,142	\$13,010,924,115	\$436,358
468 NIPPONKOA INSURANCE COMPANY, LIMITED (US BRANCH)	Foreign	\$227,267,046	\$3,223,256,180	\$1,322,084,720	\$29,068
469 NORGUARD INSURANCE COMPANY	Foreign	\$353,870,224	\$268,261,223	\$85,609,001	\$3,694,775
470 NORTH AMERICAN SPECIALTY INSURANCE COMPANY	Foreign	\$459,892,079	\$4,543,448,721	\$5,114,284,938	\$10,217,813
471 NORTH POINTE CASUALTY INSURANCE COMPANY	Domestic	\$45,796,056	\$721,200,213	\$515,293,299	\$27,870,804
472 NORTH POINTE INSURANCE COMPANY	Foreign	\$107,742,349	\$1,037,808,960	\$578,326,275	\$14,011,147
473 NORTH RIVER INSURANCE COMPANY	Foreign	\$971,070,060	\$16,036,639,946	\$14,066,531,914	\$22,011,031
474 NORTHBROOK INDEMNITY COMPANY	Foreign	\$39,547,597	\$5,651,780	\$785,300,160	\$5,695,041
475 NORTHERN ASSURANCE COMPANY OF AMERICA	Foreign	\$321,109,435	\$3,802,637,178	\$4,867,317,567	\$23,251,543
476 NORTHERN CAPITAL INSURANCE COMPANY	Domestic	\$35,563,166	\$220,483,285	\$170,711,541	\$56,019,026
477 NORTHERN INSURANCE COMPANY OF NEW YORK	Foreign	\$61,645,069	\$709,530,074	\$646,661,444	\$17,379,873
478 NORTHLAND INSURANCE COMPANY	Foreign	\$1,216,632,016	\$11,660,388,958	\$11,455,619,365	\$17,640,439
479 NOVA CASUALTY COMPANY	Foreign	\$139,944,217	\$1,413,305,595	\$1,245,634,566	\$22,647,174
480 OCCIDENTAL FIRE AND CASUALTY COMPANY OF NC	Foreign	\$256,414,474	\$1,566,125,552	\$2,536,506,032	\$13,394,689
481 OCEAN HARBOR CASUALTY INSURANCE COMPANY	Domestic	\$96,745,899	\$725,477,588	\$338,727,301	\$67,408,485
482 OHIO CASUALTY INSURANCE COMPANY	Foreign	\$4,581,054,663	\$64,492,453,600	\$27,128,639,740	\$33,119,252

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483 OHIO FARMERS INSURANCE COMPANY	Foreign	\$1,588,895,038	\$7,441,160,422	\$29,103,425,452	\$622,680
484 OHIO INDEMNITY COMPANY	Foreign	\$110,764,578	\$656,995,390	\$450,650,390	\$1,273,451
485 OHIO SECURITY INSURANCE COMPANY	Foreign	\$13,257,805	\$22,363	\$251,875,951	\$1,262,482
486 OLD DOMINION INSURANCE COMPANY	Domestic	\$28,408,903	\$10,058,600	\$558,119,460	\$92,710,095
487 OLD REPUBLIC GENERAL INSURANCE CORPORATION	Foreign	\$991,315,714	\$11,460,758,352	\$4,400,293,072	\$19,344,944
488 OLD REPUBLIC INSURANCE COMPANY	Foreign	\$2,427,802,795	\$41,982,770,664	\$23,567,904,801	\$64,969,322
489 OLD REPUBLIC SURETY COMPANY	Foreign	\$99,113,070	\$106,857,028	\$91,369,112	\$4,276,909
490 OLD UNITED CASUALTY COMPANY	Foreign	\$365,925,468	\$1,760,602,536	\$1,166,801,208	\$3,603,684
491 OLYMPUS INSURANCE COMPANY	Domestic	\$74,156,248	\$243,352,176	\$349,897,808	\$30,485,914
492 OMEGA INSURANCE COMPANY	Domestic	\$25,737,100	\$161,465,664	\$147,379,536	\$43,405,992
493 OMNI INDEMNITY COMPANY	Foreign	\$72,042,703	\$169,949,372	\$118,221,440	\$4,053,524
494 OMNI INSURANCE COMPANY	Foreign	\$164,277,547	\$177,868,122	\$150,686,972	\$494,822
495 ONEBEACON AMERICA INSURANCE COMPANY	Foreign	\$904,285,713	\$14,136,890,220	\$12,991,681,170	\$6,257,066
496 ONEBEACON INSURANCE COMPANY	Foreign	\$3,494,072,143	\$40,792,331,030	\$36,077,256,116	\$373,861
497 OWNERS INSURANCE COMPANY	Foreign	\$2,371,220,207	\$31,925,399,751	\$17,870,224,596	\$64,591,886
498 PACIFIC EMPLOYERS INSURANCE COMPANY	Foreign	\$2,385,907,661	\$40,593,184,392	\$16,668,599,472	\$412,925
499 PACIFIC INDEMNITY COMPANY	Foreign	\$5,636,175,867	\$75,866,250,040	\$36,857,267,300	\$42,458,234
500 PACIFIC SPECIALTY INSURANCE COMPANY	Foreign	\$257,815,574	\$2,172,793,050	\$2,467,887,282	\$736,546
501 PACO ASSURANCE COMPANY, INC.	Foreign	\$42,006,203	\$40,867,648	\$43,144,758	\$1,948,322
502 PARIS RE AMERICA INSURANCE COMPANY	Foreign	\$55,752,790	\$26,413,457	\$363,856,073	(\$37,078)
503 PATHFINDER INSURANCE COMPANY	Foreign	\$10,656,372	\$6,011,196	\$25,957,920	\$79
504 PATRIOT GENERAL INSURANCE COMPANY	Foreign	\$22,168,482	\$16,821,600	\$315,705,630	\$6,524,367

PROPERTY & CASUALTY

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
505 PEACHTREE CASUALTY INSURANCE COMPANY	Domestic	\$10,682,519	\$8,100,890	\$13,264,148	\$7,448,195
506 PEAK PROPERTY AND CASUALTY INSURANCE CORP.	Foreign	\$24,987,288	\$166,835,340	\$207,973,980	\$10,724,643
507 PEERLESS INSURANCE COMPANY	Foreign	\$6,025,003,036	\$100,203,299,922	\$32,346,766,870	\$56,237
508 PEGASUS INSURANCE COMPANY, INC.	Foreign	\$11,252,518	\$12,970,713	\$20,786,832	\$6,396,738
509 PENN MILLERS INSURANCE COMPANY	Foreign	\$183,665,199	\$2,258,798,636	\$863,509,747	\$2,850,251
510 PENNSYLVANIA GENERAL INSURANCE COMPANY	Foreign	\$472,682,136	\$4,520,632,864	\$3,042,281,312	\$1,691
511 PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	Foreign	\$312,921,426	\$3,015,854,325	\$1,677,967,050	\$18,909,791
512 PENNSYLVANIA MANUFACTURERS' ASSOCIATION INS. CO.	Foreign	\$678,818,526	\$9,896,540,409	\$4,358,648,637	\$18,803,440
513 PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	Foreign	\$205,695,955	\$1,379,097,880	\$677,861,670	\$2,917,344
514 PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE CO	Foreign	\$1,059,354,947	\$14,246,981,057	\$10,118,182,724	\$431,273
515 PERMANENT GENERAL ASSURANCE CORPORATION	Foreign	\$220,086,491	\$291,381,662	\$148,791,320	\$13,914,775
516 PETROLEUM CASUALTY COMPANY	Foreign	\$19,945,492	\$7,173,290	\$12,772,202	\$112,067
517 PHILADELPHIA INDEMNITY INSURANCE COMPANY	Foreign	\$3,328,324,362	\$36,707,679,199	\$19,873,834,938	\$109,050,664
518 PHOENIX INDEMNITY INSURANCE COMPANY	Foreign	\$170,102,960	\$495,944,084	\$184,467,756	\$2,093,155
519 PHOENIX INSURANCE COMPANY	Foreign	\$3,569,463,726	\$57,499,458,216	\$28,167,671,208	\$76,989,582
520 PHYSICIANS INSURANCE COMPANY	Domestic	\$16,870,729	\$10,068,861	\$6,801,868	\$9,561,732
521 PHYSICIANS PREFERRED INSURANCE COMPANY	Domestic	\$33,522,641	\$23,619,330	\$9,903,311	\$15,040,577
522 PLATTE RIVER INSURANCE COMPANY	Foreign	\$156,431,613	\$2,557,534,254	\$883,961,232	\$3,801,358
523 PMI MORTGAGE INSURANCE CO.	Foreign	\$3,682,586,137	\$3,187,128,826	\$495,457,311	\$80,148,655
524 PODIATRY INSURANCE COMPANY OF AMERICA, A MUTUAL COMP	Foreign	\$266,390,266	\$185,602,778	\$80,787,488	\$7,158,414
525 PONCE DE LEON LTC RISK RETENTION GROUP, INC.	Domestic	\$19,239,189	\$22,625,308	\$15,853,070	\$6,392,776
526 PRAETORIAN INSURANCE COMPANY	Foreign	\$1,290,261,499	\$22,389,460,128	\$12,447,600,345	\$28,619,857

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527 PREFERRED PROFESSIONAL INSURANCE COMPANY	Foreign	\$305,143,829	\$1,119,009,930	\$711,853,044	\$1,909,734
528 PREMIER GROUP INSURANCE COMPANY	Foreign	\$47,811,776	\$23,116,886	\$24,694,890	\$3,576,291
529 PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	Domestic	\$59,393,434	\$61,618,620	\$294,741,984	\$18,359,276
530 PRODUCERS AGRICULTURE INSURANCE COMPANY	Foreign	\$103,102,226	\$210,442,674	\$98,864,004	\$15,862,483
531 PROFESSIONALS DIRECT INSURANCE COMPANY	Foreign	\$44,980,190	\$30,015,513	\$14,964,677	\$1,277,641
532 PROGRESSIVE AMERICAN INSURANCE COMPANY	Domestic	\$343,124,556	\$1,259,717,298	\$799,030,038	\$584,959,483
533 PROGRESSIVE CASUALTY INSURANCE COMPANY	Foreign	\$4,772,594,188	\$52,780,906,485	\$18,808,006,335	\$2,954,174
534 PROGRESSIVE EXPRESS INSURANCE COMPANY	Domestic	\$306,327,048	\$1,287,816,102	\$550,146,186	\$543,329,056
535 PROGRESSIVE SELECT INSURANCE COMPANY	Domestic	\$231,608,193	\$649,595,852	\$276,836,920	\$498,877,119
536 PROGRESSIVE SOUTHEASTERN INSURANCE COMPANY	Foreign	\$123,302,974	\$642,085,632	\$344,338,160	\$2,135
537 PRONATIONAL INSURANCE COMPANY	Foreign	\$1,138,600,579	\$1,783,601,126	\$493,600,032	\$40,276,063
538 PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	Foreign	\$209,501,417	\$2,234,574,760	\$1,955,453,580	\$135,778,024
539 PROTECTIVE INSURANCE COMPANY	Foreign	\$619,784,943	\$3,902,280,165	\$5,394,493,980	\$1,167,094
540 PROVIDENCE PROPERTY & CASUALTY INSURANCE COMPANY	Foreign	\$86,257,151	\$780,100,944	\$254,984,868	\$10,928,885
541 PROVIDENCE WASHINGTON INSURANCE COMPANY	Foreign	\$172,683,292	\$3,122,943,082	\$848,772,634	(\$142)
542 QBE INSURANCE CORPORATION	Foreign	\$469,671,150	\$10,783,061,975	\$5,655,428,275	\$120,252,891
543 QUANTA INDEMNITY COMPANY	Foreign	\$231,835,213	\$2,210,133,120	\$1,267,395,075	(\$658,434)
544 RADIAN ASSET ASSURANCE INC.	Foreign	\$2,529,830,714	\$2,784,901,344	\$2,274,760,086	\$1,338,739
545 RADIAN GUARANTY, INC.	Foreign	\$3,995,042,265	\$3,877,760,869	\$117,281,396	\$90,711,987
546 RANCHERS AND FARMERS INSURANCE COMPANY	Foreign	\$8,977,425	\$8,009,553	\$18,922,725	\$2,099
547 REDLAND INSURANCE COMPANY	Foreign	\$170,634,752	\$2,589,053,472	\$1,506,180,576	\$32,580,055
548 REGENT INSURANCE COMPANY	Foreign	\$280,617,060	\$4,290,139,590	\$1,883,435,752	\$1,478,530

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549 REPUBLIC MORTGAGE INSURANCE COMPANY	Foreign	\$1,811,359,352	\$1,690,511,133	\$120,848,219	\$46,050,768
550 RESPONSE INSURANCE COMPANY	Foreign	\$96,160,249	\$450,324,160	\$1,088,239,824	\$8,341,965
551 RESPONSE WORLDWIDE DIRECT AUTO INSURANCE COMPANY	Foreign	\$47,159,961	\$256,415,520	\$120,864,168	\$18,612,003
552 RESPONSE WORLDWIDE INSURANCE COMPANY	Foreign	\$68,764,964	\$837,980,046	\$399,789,306	\$4,256,416
553 RIVERPORT INSURANCE COMPANY	Foreign	\$78,344,251	\$644,062,335	\$531,101,415	\$979,822
554 RLI INDEMNITY COMPANY	Foreign	\$41,511,305	\$59,983,716	\$479,663,249	\$126,786
555 RLI INSURANCE COMPANY	Foreign	\$1,351,885,102	\$9,598,092,432	\$12,032,069,200	\$26,665,308
556 ROCHE SURETY AND CASUALTY COMPANY, INC.	Domestic	\$16,004,102	\$69,904,114	\$42,124,600	\$1,127,010
557 ROCKWOOD CASUALTY INSURANCE COMPANY	Foreign	\$245,719,676	\$1,479,847,203	\$731,629,881	\$4,082,208
558 ROYAL PALM INSURANCE COMPANY	Domestic	\$243,117,765	\$363,607,164	\$122,628,366	\$256,184,704
559 RSUI INDEMNITY COMPANY	Foreign	\$2,499,798,495	\$14,157,548,780	\$10,840,436,170	\$11,427,348
560 RURAL COMMUNITY INSURANCE COMPANY	Foreign	\$3,085,387,732	\$5,540,635,036	\$630,140,428	\$1,126,900
561 SAFE HARBOR INSURANCE COMPANY	Domestic	\$12,580,634	\$30,329,715	\$32,573,455	\$9,178,831
562 SAFECO INSURANCE COMPANY OF AMERICA	Foreign	\$4,067,248,117	\$87,173,210,421	\$22,642,488,738	\$64,415,450
563 SAFECO INSURANCE COMPANY OF ILLINOIS	Foreign	\$671,062,138	\$971,128,306	\$370,995,970	\$114,946,861
564 SAFETY FIRST INSURANCE COMPANY	Foreign	\$15,460,265	\$8,581,710	\$37,799,085	\$21,402
565 SAFETY NATIONAL CASUALTY CORPORATION	Foreign	\$1,778,544,979	\$15,787,121,820	\$5,555,417,928	\$5,701,827
566 SAFEWAY PROPERTY INSURANCE COMPANY	Foreign	\$30,221,879	\$50,307,060	\$40,358,577	\$38,657,660
567 SCOTTSDALE INDEMNITY COMPANY	Foreign	\$22,195,240	\$71,534,565	\$261,394,035	\$1,729,329
568 SEABOARD SURETY COMPANY	Foreign	\$154,528,452	\$141,252,564	\$785,918,148	\$72,375
569 SEABRIGHT INSURANCE COMPANY	Foreign	\$675,195,528	\$9,634,083,186	\$5,895,413,958	\$9,852,465
570 SECURITY FIRST INSURANCE COMPANY	Domestic	\$46,798,610	\$47,460,108	\$46,137,112	\$100,449,814

PROPERTY & CASUALTY

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
571 SECURITY NATIONAL INSURANCE COMPANY	Domestic	\$90,455,506	\$307,424,204	\$54,397,820	\$132,803,927
572 SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	Foreign	\$322,346,033	\$3,667,708,800	\$1,167,481,695	\$41,776,854
573 SEMINOLE CASUALTY INSURANCE COMPANY	Domestic	\$44,014,512	\$352,813,668	\$175,360,476	\$42,950,976
574 SENECA INSURANCE COMPANY, INC.	Foreign	\$318,435,422	\$3,623,544,169	\$2,426,728,849	\$2,529,680
575 SENTINEL INSURANCE COMPANY, LTD.	Foreign	\$369,702,005	\$1,340,027,220	\$6,054,012,880	\$32,277,899
576 SENTRY INSURANCE A MUTUAL COMPANY	Foreign	\$5,525,349,588	\$65,266,087,250	\$78,393,002,012	\$16,197,360
577 SENTRY SELECT INSURANCE COMPANY	Foreign	\$654,865,660	\$10,443,262,128	\$5,273,513,712	\$33,734,600
578 SERVICE INSURANCE COMPANY	Domestic	\$22,600,756	\$166,604,994	\$240,208,614	\$41,267,095
579 SEVEN SEAS INSURANCE COMPANY, INC.	Domestic	\$10,414,948	\$4,229,474	\$16,600,424	\$16,195,754
580 SFM MUTUAL INSURANCE COMPANY	Foreign	\$336,308,620	\$269,332,269	\$66,976,351	\$2,819
581 SHIELD INSURANCE COMPANY	Foreign	\$25,613,497	\$35,024,172	\$272,337,792	\$2,300,944
582 SOMPO JAPAN INSURANCE COMPANY OF AMERICA	Foreign	\$770,799,110	\$7,577,126,874	\$6,297,257,106	\$3,280,868
583 SOUTHERN EAGLE INSURANCE COMPANY	Domestic	\$24,133,632	\$12,370,194	\$11,763,438	\$18,126,271
584 SOUTHERN FIDELITY INSURANCE COMPANY	Domestic	\$114,929,474	\$275,795,735	\$298,851,635	\$112,557,248
585 SOUTHERN OAK INSURANCE COMPANY	Domestic	\$42,700,658	\$98,075,592	\$30,026,367	\$42,635,117
586 SOUTHERN-OWNERS INSURANCE COMPANY	Foreign	\$336,343,403	\$3,682,418,576	\$2,708,106,062	\$135,900,177
587 ST. JOHNS INSURANCE COMPANY, INC.	Domestic	\$116,262,412	\$467,104,589	\$346,732,295	\$235,101,363
588 ST. PAUL FIRE & MARINE INSURANCE COMPANY	Foreign	\$19,842,695,554	\$349,962,883,776	\$185,789,896,182	\$90,531,898
589 ST. PAUL GUARDIAN INSURANCE COMPANY	Foreign	\$76,423,237	\$1,060,091,340	\$544,796,637	\$2,409,107
590 ST. PAUL MERCURY INSURANCE COMPANY	Foreign	\$261,366,150	\$5,454,090,315	\$1,602,795,735	\$22,265,139
591 ST. PAUL PROTECTIVE INSURANCE COMPANY	Foreign	\$510,243,219	\$6,391,696,550	\$5,343,897,487	\$40,452
592 STANDARD FIRE INSURANCE COMPANY	Foreign	\$3,750,201,302	\$67,515,542,727	\$41,240,295,031	\$42,059,502

PROPERTY & CASUALTY

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
593 STANDARD GUARANTY INSURANCE COMPANY	Foreign	\$192,934,763	\$1,248,783,228	\$1,066,433,928	\$1,287,134
594 STAR CASUALTY INSURANCE COMPANY	Domestic	\$26,088,740	\$55,237,560	\$49,117,400	\$12,726,134
595 STAR INSURANCE COMPANY	Foreign	\$524,580,928	\$5,043,005,325	\$2,825,708,595	\$32,408,959
596 STARNET INSURANCE COMPANY	Foreign	\$163,575,204	\$865,591,230	\$1,588,036,830	\$11,421,030
597 STATE AUTO FLORIDA INSURANCE COMPANY	Foreign	\$12,778,863	\$38,304,981	\$127,820,238	\$11,998,286
598 STATE AUTO NATIONAL INSURANCE COMPANY	Foreign	\$106,627,631	\$668,113,700	\$1,464,438,920	\$1,569,544
599 STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	Foreign	\$1,604,496,398	\$20,759,221,371	\$12,935,202,987	\$12,265,218
600 STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	Foreign	\$1,845,151,826	\$14,981,931,176	\$27,456,560,822	\$1,095,115
601 STATE FARM FIRE AND CASUALTY COMPANY	Foreign	\$26,187,616,433	\$384,627,672,504	\$243,875,121,912	\$358,809,690
602 STATE FARM FLORIDA INSURANCE COMPANY	Domestic	\$2,343,588,860	\$10,649,563,449	\$5,755,558,564	\$1,792,808,955
603 STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	Foreign	\$104,842,398,449	\$371,386,164,114	\$572,195,421,927	\$2,516,518,693
604 STATE NATIONAL INSURANCE COMPANY INC.	Foreign	\$175,470,188	\$1,145,584,208	\$1,661,938,816	\$29,506,829
605 STONEBRIDGE CASUALTY INSURANCE COMPANY	Foreign	\$289,832,880	\$1,357,504,368	\$961,158,672	\$13,788,846
606 STONINGTON INSURANCE COMPANY	Foreign	\$384,124,045	\$4,407,324,562	\$2,122,784,203	\$22,021,202
607 SUA INSURANCE COMPANY	Foreign	\$303,028,470	\$3,197,750,595	\$1,347,676,455	\$44,098,460
608 SUN SURETY INSURANCE COMPANY	Foreign	\$12,137,702	\$12,308,944	\$11,966,460	\$170,298
609 SUNSHINE STATE INSURANCE COMPANY	Domestic	\$24,527,647	\$110,388,642	\$36,777,240	\$80,072,359
610 SUNZ INSURANCE COMPANY	Domestic	\$25,586,817	\$19,229,792	\$6,357,025	\$5,370,068
611 SURETEC INSURANCE COMPANY	Foreign	\$85,590,061	\$34,520,777	\$51,069,284	\$86,722
612 SYNCORA GUARANTEE, INC.	Foreign	\$653,987,182	\$3,696,029,472	\$1,535,867,984	\$6,722,201
613 T.H.E. INSURANCE COMPANY	Foreign	\$174,050,582	\$1,314,198,600	\$600,357,802	\$12,781,309
614 TEACHERS INSURANCE COMPANY	Foreign	\$311,367,645	\$1,934,382,390	\$1,179,294,060	\$41,998,801

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
615 TECHNOLOGY INSURANCE COMPANY	Foreign	\$401,438,454	\$4,569,364,805	\$2,255,088,913	\$77,750,069
616 THE CAMDEN FIRE INSURANCE ASSOCIATION, INC.	Foreign	\$73,951,586	\$13,304,978	\$1,391,775,156	\$1,711,623
617 TIG INSURANCE COMPANY	Foreign	\$2,061,585,008	\$35,725,492,071	\$19,937,303,145	(\$49,128)
618 TITAN INDEMNITY COMPANY	Foreign	\$133,701,918	\$470,233,244	\$1,267,891,690	\$7,184,701
619 TOKIO MARINE AND NICHIDO FIRE INS. CO., LTD. (US BRANCH)	Foreign	\$1,685,125,738	\$21,051,184,626	\$9,281,078,658	\$25,862,186
620 TOWER HILL PREFERRED INSURANCE COMPANY	Domestic	\$67,936,364	\$360,477,153	\$250,950,123	\$111,801,019
621 TOWER HILL PRIME INSURANCE COMPANY	Domestic	\$84,269,873	\$343,700,364	\$246,188,747	\$118,377,516
622 TOWER HILL SELECT INSURANCE COMPANY	Domestic	\$65,500,770	\$349,812,000	\$239,694,930	\$85,053,230
623 TOYOTA MOTOR INSURANCE COMPANY	Foreign	\$306,521,018	\$885,377,612	\$340,706,460	\$8,154,476
624 TRANS PACIFIC INSURANCE COMPANY	Foreign	\$59,828,926	\$182,557,104	\$535,390,008	\$460,704
625 TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	Foreign	\$207,402,544	\$1,642,630,587	\$1,053,602,485	\$1,749,543
626 TRANSPORTATION INSURANCE COMPANY	Foreign	\$91,954,944	\$17,484,180	\$2,557,254,252	\$28,595,362
627 TRAVELERS CASUALTY AND SURETY COMPANY	Foreign	\$15,376,976,596	\$289,083,377,686	\$156,848,943,598	\$26,907,828
628 TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	Foreign	\$3,555,971,086	\$38,510,521,617	\$21,940,986,862	\$109,928,283
629 TRAVELERS COMMERCIAL INSURANCE COMPANY	Foreign	\$307,861,356	\$4,953,306,336	\$1,819,643,518	\$8,150,723
630 TRAVELERS HOME AND MARINE INSURANCE COMPANY(THE)	Foreign	\$196,797,359	\$1,032,112,496	\$542,266,376	\$53,406,167
631 TRAVELERS INDEMNITY COMPANY	Foreign	\$21,284,346,648	\$320,342,575,025	\$211,766,091,175	\$54,383,536
632 TRAVELERS INDEMNITY COMPANY OF AMERICA	Foreign	\$502,787,650	\$8,474,043,824	\$3,090,072,126	\$41,036,762
633 TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	Foreign	\$987,959,041	\$15,155,917,896	\$7,567,140,047	\$45,711,303
634 TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	Foreign	\$263,501,709	\$3,785,547,304	\$2,011,490,272	\$209,647,906
635 TRITON INSURANCE COMPANY	Foreign	\$587,237,915	\$2,287,119,904	\$2,410,783,416	\$3,163,461
636 TWIN CITY FIRE INSURANCE COMPANY	Foreign	\$637,635,566	\$8,694,933,936	\$7,883,590,780	\$123,143,502

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
637 U.S. SECURITY INSURANCE COMPANY	Domestic	\$86,763,054	\$476,348,256	\$304,519,239	\$98,711,364
638 U.S. SPECIALTY INSURANCE COMPANY	Foreign	\$945,514,546	\$7,352,959,053	\$3,047,700,953	\$24,865,379
639 ULLICO CASUALTY COMPANY	Foreign	\$150,631,761	\$1,656,632,340	\$1,054,739,376	\$2,398,960
640 UNITED AUTOMOBILE INSURANCE COMPANY	Domestic	\$537,823,382	\$2,188,101,145	\$501,015,765	\$192,924,130
641 UNITED CASUALTY AND SURETY INSURANCE COMPANY	Foreign	\$13,828,910	\$10,164,910	\$3,664,000	\$53,606
642 UNITED CASUALTY INSURANCE COMPANY OF AMERICA	Foreign	\$19,774,764	\$12,555,952	\$26,993,576	\$5,455,265
643 UNITED FINANCIAL CASUALTY COMPANY	Foreign	\$1,764,001,051	\$10,783,405,528	\$3,328,602,880	(\$635)
644 UNITED FIRE & INDEMNITY COMPANY	Foreign	\$36,860,359	\$393,860,124	\$269,626,338	\$26,385
645 UNITED FIRE AND CASUALTY COMPANY	Foreign	\$1,254,220,957	\$9,692,308,784	\$10,375,226,528	\$13,913,676
646 UNITED GUARANTY MORTGAGE INDEMNITY COMPANY	Foreign	\$229,289,293	\$173,847,630	\$55,441,663	\$802,360
647 UNITED GUARANTY RESIDENTIAL INS. COMPANY OF NC	Foreign	\$734,094,673	\$1,619,774,601	\$582,509,418	\$702,665
648 UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY	Foreign	\$1,907,961,281	\$1,412,449,338	\$495,511,943	\$72,234,401
649 UNITED NATIONAL SPECIALTY INSURANCE COMPANY	Foreign	\$82,986,934	\$843,236,964	\$2,144,292,696	(\$205)
650 UNITED PROPERTY & CASUALTY INSURANCE COMPANY, INC.	Domestic	\$145,153,411	\$841,093,227	\$465,287,472	\$139,559,635
651 UNITED SERVICES AUTOMOBILE ASSOCIATION	Foreign	\$18,401,816,176	\$66,063,041,700	\$154,758,752,400	\$593,107,290
652 UNITED STATES FIDELITY AND GUARANTY COMPANY	Foreign	\$4,079,567,049	\$58,078,727,865	\$52,069,582,458	\$5,895,849
653 UNITED STATES FIRE INSURANCE COMPANY	Foreign	\$3,694,722,840	\$81,081,376,992	\$37,149,753,888	\$45,972,318
654 UNITED STATES LIABILITY INSURANCE COMPANY	Foreign	\$481,398,209	\$5,559,084,810	\$8,882,861,430	\$11,433,622
655 UNITED STATES SURETY COMPANY	Foreign	\$57,854,803	\$25,999,759	\$31,855,044	\$504,440
656 UNITRIN AUTO AND HOME INSURANCE COMPANY	Foreign	\$165,934,522	\$2,327,696,389	\$493,190,468	\$748,954
657 UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	Foreign	\$53,701,832	\$117,981,288	\$43,124,208	\$34,621,880
658 UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	Foreign	\$7,562,012	\$1,724,920	\$5,837,092	\$69,729

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as of December 31, 2007

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
659 UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	Domestic	\$98,049,251	\$475,098,712	\$309,295,296	\$188,866,180
660 UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	Domestic	\$330,116,480	\$1,157,147,430	\$493,434,965	\$498,748,778
661 UNIVERSAL SURETY OF AMERICA	Foreign	\$24,348,445	\$34,671,987	\$38,373,348	\$894,461
662 UNIVERSAL UNDERWRITERS INSURANCE COMPANY	Foreign	\$418,321,599	\$1,809,331,200	\$8,230,387,176	\$77,400,380
663 USAA CASUALTY INSURANCE COMPANY	Foreign	\$6,040,601,742	\$38,294,865,084	\$34,192,355,820	\$385,031,284
664 USAA GENERAL INDEMNITY COMPANY	Foreign	\$358,339,161	\$2,475,830,064	\$1,824,239,868	\$49,681,241
665 USF INSURANCE COMPANY	Foreign	\$142,136,056	\$1,087,761,156	\$617,871,516	\$134,451
666 USIC OF FLORIDA, INC.	Domestic	\$6,158,045	\$1,321,986	\$17,152,149	\$1,355,395
667 USPLATE GLASS INSURANCE COMPANY	Foreign	\$16,415,614	\$7,677,531	\$8,738,083	\$11,249,818
668 UTICA MUTUAL INSURANCE COMPANY	Foreign	\$2,187,614,360	\$34,155,181,632	\$18,347,563,008	\$2,670,018
669 VALIANT INSURANCE COMPANY	Foreign	\$51,544,727	\$24,645,696	\$1,160,883,025	\$578
670 VALLEY FORGE INSURANCE COMPANY	Foreign	\$58,840,129	\$334,936	\$1,647,188,676	\$59,363,648
671 VANLINER INSURANCE COMPANY	Foreign	\$479,807,970	\$4,335,040,680	\$1,422,654,960	\$9,666,784
672 VEREX ASSURANCE INC	Foreign	\$27,394,725	\$12,079,476	\$15,315,249	\$13,403
673 VICTORIA FIRE & CASUALTY COMPANY	Foreign	\$180,878,011	\$415,449,726	\$127,184,307	\$1,194,670
674 VICTORIA INSURANCE COMPANY	Foreign	\$27,669,761	\$49,659,408	\$61,019,636	\$12,425
675 VICTORIA SELECT INSURANCE COMPANY	Foreign	\$16,088,144	\$35,456,228	\$28,888,348	\$49,374,624
676 VIGILANT INSURANCE COMPANY	Foreign	\$392,431,088	\$4,842,290,360	\$3,006,331,400	\$15,940,717
677 VININGS INSURANCE COMPANY	Foreign	\$42,119,610	\$136,827,840	\$73,770,210	\$10,629,267
678 VIRGINIA SURETY COMPANY, INC.	Foreign	\$1,135,059,769	\$19,463,126,914	\$5,508,188,026	\$21,226,933
679 VOYAGER PROPERTY AND CASUALTY INSURANCE COMPANY	Foreign	\$80,058,047	\$396,802,416	\$243,661,960	\$24,337,688
680 WARNER INSURANCE COMPANY	Foreign	\$30,949,814	\$165,948,174	\$391,148,478	\$627,772

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681 WARRANTY UNDERWRITERS INSURANCE COMPANY	Foreign	\$42,928,152	\$33,023,370	\$9,904,782	\$50,000
682 WASHINGTON INTERNATIONAL INSURANCE COMPANY	Foreign	\$100,062,534	\$785,376,812	\$915,686,266	\$3,344,899
683 WAUSAU BUSINESS INSURANCE COMPANY	Foreign	\$176,625,394	\$1,769,817,504	\$702,938,012	\$31,387,496
684 WAUSAU UNDERWRITERS INSURANCE COMPANY	Foreign	\$233,032,611	\$2,844,710,020	\$1,815,942,200	\$32,758,157
685 WESCO INSURANCE COMPANY	Foreign	\$97,938,003	\$1,388,827,608	\$667,870,455	\$3,691,632
686 WEST AMERICAN INSURANCE COMPANY	Foreign	\$271,633,241	\$1,097,379,542	\$4,063,652,018	\$7,599,966
687 WESTCHESTER FIRE INSURANCE COMPANY	Foreign	\$2,542,889,887	\$53,938,678,377	\$24,890,908,120	\$24,092,474
688 WESTERN GENERAL INSURANCE COMPANY	Foreign	\$103,037,469	\$428,063,304	\$190,161,510	\$2,984,908
689 WESTERN SURETY COMPANY	Foreign	\$1,083,774,330	\$1,924,648,371	\$1,326,674,619	\$28,523,435
690 WESTFIELD INSURANCE COMPANY	Foreign	\$2,235,508,685	\$39,214,079,138	\$18,909,146,672	\$97,136,436
691 WESTFIELD NATIONAL INS. COMPANY	Foreign	\$474,762,542	\$6,211,907,856	\$3,758,105,526	\$1,953
692 WESTPORT INSURANCE CORPORATION	Foreign	\$10,594,632,330	\$128,054,523,340	\$52,054,226,270	\$4,740,415
693 WILLIAMSBURG NATIONAL INSURANCE COMPANY	Foreign	\$89,306,419	\$202,381,944	\$65,537,313	(\$386)
694 WINDHAVEN INSURANCE COMPANY	Domestic	\$11,391,441	\$13,027,592	\$9,755,290	\$13,778,803
695 WORK FIRST CASUALTY COMPANY	Foreign	\$24,025,514	\$106,802,144	\$85,401,968	\$504,589
696 WORKMEN'S AUTO INSURANCE COMPANY	Foreign	\$63,331,543	\$203,428,980	\$113,228,735	\$11,106,316
697 XL INSURANCE AMERICA, INC.	Foreign	\$542,736,297	\$6,623,267,200	\$4,231,458,740	\$13,105,186
698 XL SPECIALTY INSURANCE COMPANY	Foreign	\$555,492,269	\$7,270,148,484	\$2,728,712,358	\$77,931,127
699 YEL CO. INSURANCE	Domestic	\$14,335,638	\$13,004,702	\$15,666,574	\$1,198,076
700 YOSEMITE INSURANCE COMPANY	Foreign	\$558,607,533	\$1,772,963,929	\$8,840,579,198	\$1,624,192
701 ZENITH INSURANCE COMPANY	Foreign	\$2,252,913,454	\$16,216,369,245	\$4,059,851,841	\$198,423,279
702 ZURICH AMERICAN INSURANCE COMPANY	Foreign	\$31,808,017,253	\$576,456,014,126	\$155,128,382,693	\$322,368,504

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	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
703 ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	Foreign	\$63,392,037	\$431,072,928	\$963,551,908	\$56,134,681

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TITLE	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
					Total Direct Business
					\$1,742,658,422
1 ALLIANCE TITLE OF AMERICA, INC.	Domestic	\$3,707,325	\$599,662	\$3,107,663	\$1,196
2 AMERICAN GUARANTY TITLE INSURANCE COMPANY	Foreign	\$14,283,946	\$2,776,365	\$11,507,581	\$4,020
3 ATTORNEYS' TITLE INSURANCE FUND, INC.	Domestic	\$324,304,826	\$174,477,082	\$149,827,744	\$332,905,096
4 CENSTAR TITLE INSURANCE COMPANY	Foreign	\$29,562,039	\$4,420,438	\$25,141,601	\$17,369,262
5 CHICAGO TITLE INSURANCE COMPANY	Foreign	\$1,578,158,243	\$1,303,675,705	\$274,482,538	\$197,274,244
6 COMMERCE TITLE INSURANCE COMPANY	Foreign	\$22,292,662	\$13,480,750	\$8,811,912	\$6,789,026
7 COMMONWEALTH LAND TITLE INSURANCE COMPANY	Foreign	\$745,238,011	\$491,145,534	\$254,092,477	\$156,905,485
8 FIDELITY NATIONAL TITLE INSURANCE COMPANY	Foreign	\$860,789,383	\$623,107,279	\$237,682,104	\$142,727,205
9 FIRST AMERICAN TITLE INSURANCE COMPANY	Foreign	\$1,873,280,555	\$1,446,753,312	\$426,527,243	\$334,112,512
10 INVESTORS TITLE INSURANCE COMPANY	Foreign	\$105,684,657	\$55,581,895	\$50,102,762	\$1,428,570
11 K.E.L. TITLE INSURANCE GROUP, INC.	Domestic	\$2,378,411	\$45,957	\$2,332,454	\$583,915
12 LAWYERS TITLE INSURANCE CORPORATION	Foreign	\$614,576,148	\$485,289,739	\$129,286,409	\$104,776,822
13 MASON TITLE INSURANCE COMPANY, INC.	Domestic	\$2,655,165	\$109,123	\$2,546,042	\$1,552,282
14 NATIONAL TITLE INSURANCE COMPANY	Domestic	\$5,352,265	\$2,302,030	\$3,050,235	\$3,328,080
15 NATIONAL TITLE INSURANCE OF NEW YORK INC.	Foreign	\$15,929,860	\$9,216,496	\$6,713,364	\$4,027
16 NORTH AMERICAN TITLE INSURANCE COMPANY	Foreign	\$83,058,030	\$32,158,738	\$50,899,292	\$13,503,109
17 OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY	Foreign	\$484,403,894	\$368,402,069	\$116,001,825	\$134,310,695
18 SECURITY UNION TITLE INSURANCE COMPANY	Foreign	\$83,985,606	\$37,420,423	\$46,565,183	\$59,799
19 SOUTHERN TITLE INSURANCE CORPORATION	Foreign	\$23,386,522	\$15,670,916	\$7,715,606	\$3,831,398
20 STEWART TITLE GUARANTY COMPANY	Foreign	\$1,082,024,546	\$566,123,531	\$515,901,015	\$165,292,781

AUTHORIZED FLORIDA INSURERS

FINANCIAL STATEMENT ABSTRACT

as of December 31, 2007

pursuant to Section 624.315(a), FS

source: CY2007 Annual Statement - Exhibit of Assets, Exhibit of Liabilities, Surplus and Other Funds, and Schedule T - Exhibit of Premiums Written



	Domiciliary	Assets	Liabilities	Surplus	Direct Florida Business
21 TICOR TITLE INSURANCE COMPANY	Foreign	\$237,995,198	\$170,308,285	\$67,686,913	\$30,485,437
22 TICOR TITLE INSURANCE COMPANY OF FLORIDA	Foreign	\$120,872,364	\$95,285,888	\$25,586,476	\$41,670,435
23 TITLE RESOURCES GUARANTY COMPANY	Foreign	\$40,058,907	\$14,347,303	\$25,711,604	\$1,252,864
24 TRANSNATION TITLE INSURANCE COMPANY	Foreign	\$159,577,693	\$137,242,911	\$22,334,782	\$472,431
25 TRANSUNION NATIONAL TITLE INSURANCE COMPANY	Foreign	\$15,575,501	\$5,526,969	\$10,048,532	\$1,195,363
26 UNITED CAPITAL TITLE INSURANCE COMPANY	Foreign	\$51,191,665	\$28,424,123	\$22,767,542	\$35,543
27 UNITED GENERAL TITLE INSURANCE COMPANY	Foreign	\$115,295,014	\$90,383,868	\$24,911,146	\$32,391,025
28 WESTCOR LAND TITLE INSURANCE COMPANY	Foreign	\$24,062,681	\$15,400,201	\$8,662,482	\$18,395,800

Authorities Deactivated during CY2007

pursuant to Section 624.315(b), FS

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



HEALTH MAINTENANCE ORGANIZATION (HMO)

	Domiciliary	Type of Deactivation	Date of Deactivation
1 GREAT-WEST HEALTHCARE OF FLORIDA, INC.	Domestic	SURRENDERED	10/18/2007
2 SUNCOAST PHYSICIAN HEALTH PLAN, INC.	Domestic	REVOKED	8/10/2007

LIFE AND HEALTH INSURER

	Domiciliary	Type of Deactivation	Date of Deactivation
1 AF&L INSURANCE COMPANY	Foreign	REVOKED	3/9/2007
2 AMERICAN INSURANCE COMPANY OF TEXAS	Foreign	SURRENDERED	10/4/2007
3 AMERICAN MAYFLOWER LIFE INSURANCE CO. OF NEW YORK	Foreign	SURRENDERED	1/1/2007
4 AMERICOM LIFE & ANNUITY INSURANCE COMPANY	Foreign	SURRENDERED	9/30/2007
5 AMERITAS VARIABLE LIFE INSURANCE COMPANY	Foreign	SURRENDERED	5/1/2007
6 CHASE INSURANCE LIFE AND ANNUITY COMPANY	Foreign	SURRENDERED	4/1/2007
7 CHASE INSURANCE LIFE COMPANY	Foreign	SURRENDERED	4/1/2007
8 CHASE LIFE & ANNUITY COMPANY	Foreign	SURRENDERED	1/1/2007
9 COMMONWEALTH DEALERS LIFE INSURANCE COMPANY	Foreign	SURRENDERED	4/2/2007
10 CUNA MUTUAL LIFE INSURANCE COMPANY	Foreign	SURRENDERED	12/31/2007
11 EMPIRE GENERAL LIFE ASSURANCE CORPORATION	Foreign	SURRENDERED	1/1/2007
12 FARMERS AND TRADERS LIFE INSURANCE COMPANY	Foreign	SURRENDERED	10/1/2007
13 FEDERAL HOME LIFE INSURANCE COMPANY	Foreign	SURRENDERED	1/1/2007
14 FIDELITY MUTUAL LIFE INSURANCE COMPANY	Foreign	REVOKED	1/26/2007
15 FIRST COLONY LIFE INSURANCE COMPANY	Foreign	SURRENDERED	1/1/2007
16 FIRST NATIONAL LIFE INSURANCE COMPANY	Foreign	REVOKED	1/31/2007
17 FRANKLIN PROTECTIVE LIFE INSURANCE COMPANY	Foreign	REVOKED	1/27/2007
18 JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	Foreign	SURRENDERED	7/2/2007
19 JEFFERSON-PILOT LIFE INSURANCE COMPANY	Foreign	SURRENDERED	4/2/2007
20 KEYSTONE STATE LIFE INSURANCE COMPANY	Foreign	SURRENDERED	12/31/2007
21 MAYFLOWER NATIONAL LIFE INSURANCE COMPANY	Foreign	SURRENDERED	12/1/2007
22 MEDAMERICA INSURANCE COMPANY	Foreign	SURRENDERED	12/15/2007
23 METLIFE LIFE AND ANNUITY COMPANY OF CONNECTICUT	Foreign	SURRENDERED	12/7/2007
24 MUTUAL SERVICE LIFE INSURANCE COMPANY	Foreign	SURRENDERED	11/1/2007
25 PENN TREATY NETWORK AMERICA INSURANCE COMPANY	Foreign	SUSPENDED	6/4/2007
26 PEOPLES BENEFIT LIFE INSURANCE COMPANY	Foreign	SURRENDERED	10/1/2007
27 REASSURE AMERICA LIFE INSURANCE COMPANY	Foreign	SURRENDERED	9/30/2007
28 SECURITY FINANCIAL LIFE INSURANCE COMPANY	Foreign	SURRENDERED	1/1/2007
29 SOUTHERN PIONEER LIFE INSURANCE COMPANY	Foreign	REVOKED	8/26/2007
30 SOUTHERN SECURITY LIFE INSURANCE COMPANY	Domestic	SURRENDERED	12/24/2007
31 VETERANS LIFE INSURANCE COMPANY	Foreign	SURRENDERED	7/1/2007

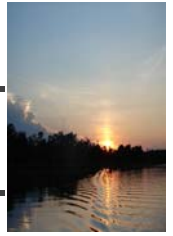
PROPERTY AND CASUALTY INSURER

	Domiciliary	Type of Deactivation	Date of Deactivation
1 AMERICAN PHYSICIANS ASSURANCE CORPORATION	Foreign	REVOKED	7/26/2007
2 ARA CASUALTY INSURANCE COMPANY	Domestic	SURRENDERED	9/25/2007
3 BOSTON OLD COLONY INSURANCE COMPANY	Foreign	SURRENDERED	1/16/2007
4 BUCKEYE UNION INSURANCE COMPANY	Foreign	SURRENDERED	1/16/2007
5 COMMERCIAL INSURANCE COMPANY OF NEWARK, NEW JERSEY	Foreign	SURRENDERED	1/16/2007
6 CONTINENTAL REINSURANCE CORPORATION	Foreign	SURRENDERED	1/16/2007
7 COREGIS INSURANCE COMPANY	Foreign	SURRENDERED	7/25/2007
8 FIDELITY AND CASUALTY COMPANY OF NEW YORK	Foreign	SURRENDERED	1/16/2007
9 FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY	Foreign	SURRENDERED	1/16/2007
10 FORT WAYNE HEALTH & CASUALTY INSURANCE COMPANY	Foreign	SURRENDERED	2/1/2007
11 GLENS FALLS INSURANCE COMPANY	Foreign	SURRENDERED	1/16/2007
12 KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	Foreign	SURRENDERED	1/16/2007

Authorities Deactivated during CY2007

pursuant to Section 624.315(b), FS

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



13 NATIONAL BEN FRANKLIN INSURANCE CO. OF ILLINOIS	Foreign	SURRENDERED	1/16/2007
14 NIAGARA FIRE INSURANCE COMPANY	Foreign	SURRENDERED	1/16/2007
15 PENINSULA INSURANCE COMPANY (THE)	Foreign	SURRENDERED	5/9/2007
16 PROVIDENCE WASHINGTON INSURANCE COMPANY	Foreign	REVOKED	8/8/2007
17 SECURITY INSURANCE COMPANY OF HARTFORD	Foreign	SURRENDERED	9/30/2007
18 TRANSCONTINENTAL INSURANCE COMPANY	Foreign	SURRENDERED	12/31/2007
19 USF INSURANCE COMPANY	Foreign	SURRENDERED	7/3/2007
20 VANGUARD FIRE AND CASUALTY COMPANY	Domestic	REVOKED	3/26/2007

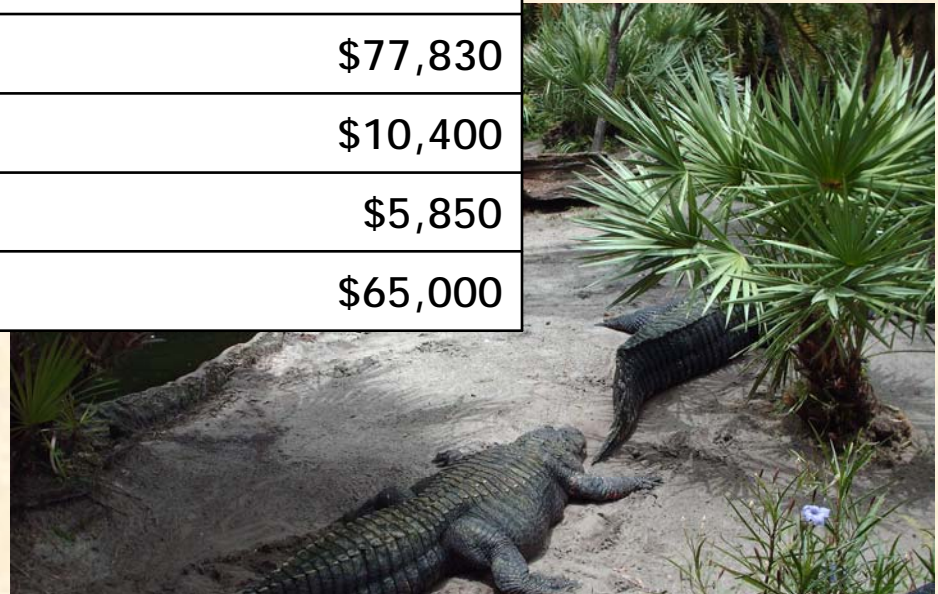
RECIPROCAL

	Domiciliary	Type of Deactivation	Date of Deactivation
1 FLORIDA HEALTHCARE PROVIDERS INSURANCE EXCHANGE	Domestic	SURRENDERED	12/31/2007

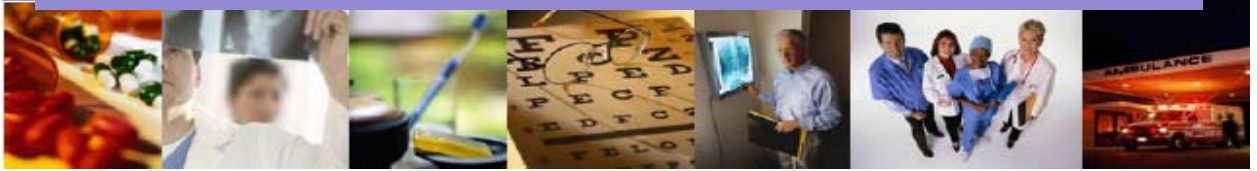
Summary of Officers and Directors' Liability Claims as reported by Insurers for CY2007

pursuant to Section 627.9122(3), FS

Year of Claim Closure	2007
Number of Reported Closed Claims	353
Amount Paid by Indemnity Insurers	\$5,522,749
Amount Paid by Defendant Deductibles	\$49,245,850
Loss Adjustment	\$5,295,530
Other Loss Adjustment	\$77,830
Economic Loss	\$10,400
Non-Economic Loss	\$5,850
Punitive Damages Levied	\$65,000



SUMMARY OF WORKERS' COMPENSATION INSURANCE EXPERIENCE
pursuant to Section 627.914, F.S.
FLORIDA CLASSIFICATION EXPERIENCE



January 1, 2007 to December 31, 2007 Policy Period First Report

Coverage	Exposure	Manual Premium	Standard Premium
Full	\$189,645,178,066	\$4,774,443,891	\$4,647,058,464
Industry Type	Claim Count	Indemnity Losses	Medical Losses
Death	198	\$17,185,829	\$4,164,238
Permanent Total	193	\$21,267,010	\$63,879,091
Permanent Partial	12,397	\$186,205,821	\$340,286,053
Temporary Total	46,648	\$280,584,795	\$528,869,954
Medical Only	188,090	0	\$181,471,579
Contract Medical	22	0	\$63,556



*Summary of
Florida Motor Vehicle Service Agreements
pursuant to Section 634.137, F.S
as of December 31, 2007*

Number of Licensed Companies in Florida	65
Reported Combined Assets of 64 FL Licensees	\$628.5 Billion
Reported Premiums Written	\$6.9 Billion
Reported Florida Premiums Written	\$2.9 Billion

Florida Voluntary Private Passenger Automobile Experience

Accident Years 2004, 2005, 2006 With Valuation as of March 31, 2007

Per Section 627.915, FS

	Accident Year 2004 as of March 31, 2007	Accident Year 2005 as of March 31, 2007	Accident Year 2006 as of March 31, 2007	Accident Years 2004, 2005, 2006 as of March 31, 2007
Calendar Year Earned Premium	\$ 11,415,864,718.00	\$ 11,847,941,395.00	\$ 12,290,915,810.00	\$ 35,554,721,923.00
Accident Year Paid Losses	\$ 6,936,848,210.00	\$ 7,150,006,762.00	\$ 5,657,921,688.00	\$ 19,744,776,660.00
Accident Year Reserves Outstanding	\$ 480,200,353.00	\$ 996,602,730.00	\$ 2,024,043,085.00	\$ 3,500,846,168.00
Allocated Loss Adjustment Expense Incurred	\$ 267,817,671.00	\$ 289,621,893.00	\$ 616,381,642.00	\$ 1,173,821,206.00
Unallocated Loss Adjustment Expense Incurred	\$ 1,077,206,343.00	\$ 1,206,095,200.00	\$ 1,200,425,182.00	\$ 3,483,726,725.00
Accident Year Incurred Loss and Loss Adjustment Expense	\$ 8,762,072,577.00	\$ 9,642,326,585.00	\$ 9,498,771,597.00	\$ 27,903,170,759.00
Developed Loss and Loss Adjustment Expense Incurred	\$ 8,933,784,966.00	\$ 10,053,105,485.00	\$ 10,237,678,075.00	\$ 29,224,568,526.00
Policyholders Dividends	\$ 14,043,783.00	\$ 11,020,928.00	\$ 33,370,728.00	\$ 58,435,439.00
All Other Expenses	\$ 2,413,420,507.00	\$ 2,506,819,051.00	\$ 2,669,447,007.00	\$ 7,589,686,565.00
Underwriting Gain (or Loss)	\$ 54,615,462.00	\$ (723,004,069.00)	\$ (649,580,000.00)	\$ (1,317,968,607.00)

Medical Loss Ratios for Florida Health Maintenance Organizations

COMPANY NAME	2006 Ratios	2007 Ratios
Aetna Health, Inc.	80%	81%
AIDS Healthcare Foundation MCO of Florida, Inc.	(B)	(B)
American Pioneer Health Plans, Inc.	(A)	93%
Americas Health Choice Medical Plan, Inc.	85%	80%
Amerigroup Florida, Inc.	79%	77%
AvMed, Inc.	86%	84%
Capital Health Plan, Inc.	89%	90%
CarePlus Health Plans, Inc.	82%	80%
Cigna Healthcare of Florida, Inc.	87%	86%
Citrus Health Care, Inc.	82%	87%
First Medical Health Plan of Florida, Inc.	(B)	(B)
Florida Health Care Plan, Inc.	87%	88%
Freedom Health, Inc.	88%	93%
Health First Health Plans, Inc.	90%	90%
Health Options, Inc.	82%	82%
Health Sun Health Plans, Inc.	85%	85%
Healthease of Florida, Inc.	81%	83%
Healthy Palm Beaches, Inc.	76%	86%
Humana Medical Plan, Inc.	84%	85%
Healthspring of Florida,, Inc..	87%	78%
Medica Health Plans of Florida, Inc.	(A)	55%
Medica HealthCare Plans, Inc.	89%	87%
Metcare Health Plans, Inc.	88%	84%
Neighborhood Health Partnership, Inc.	73%	78%
Optimum Healthcare, Inc.	(A)	82%
PartnerCare Health Plan, Inc.	127%	76%
Physicians United Plan, Inc.	97%	91%
Preferred Care Partners, Inc.	88%	86%
Preferred Medical Plan, Inc.	82%	79%
Public Health Trust Dade County Florida	88%	89%
Quality Health Plans, Inc.	94%	76%
Summit Health Plan, Inc.	77%	79%
Total Health Choice, Inc.	81%	80%
United Healthcare Of Florida, Inc.	81%	85%
Universal Health Care, Inc.	93%	85%
Vista Health Plan, Inc.	82%	84%
Vista Healthplan of South Florida, Inc.	83%	83%
WellCare of Florida, Inc.	82%	84%

A = Licensed but had no enrollment in 2006

B = Licensed but had no enrollment in 2007

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.



Budget

This section summarizes the Office of Insurance Regulation's budget appropriations, expenditures, and revenues for the Fiscal Year 2007-2008 (July 1, 2007 - June 30, 2008).

Budget Appropriation & Expenditures FY 07-08
Financial Services Commission
Office of Insurance Regulation

		OIR Compliance & Enforcement Appropriation	OIR Executive Direction & Support Appropriation	Total Appropriation
Full-time Equivalent Positions		276.00	38.00	314.00
Total				
Salaries and Benefits	010000	16,873,927	2,819,112	19,693,039
Total S&B		16,873,927	2,819,112	19,693,039
OPS	030000	1,087,439	0	1,087,439
Total OPS		1,087,439	0	1,087,439
Expense	040000	3,438,431	230,250	3,668,681
Total Expense		3,438,431	230,250	3,668,681
OCO	060000	36,278	1,300	37,578
Total OCO		36,278	1,300	37,578
Special Categories - Wind Mitigation Study	100511	0	700,000	700,000
Total Special Categories		0	700,000	700,000
Contracted Services	100777	2,207,387	267,710	2,475,097
Total Contracted Services		2,207,387	267,710	2,475,097
Risk Management	103241	216,375	0	216,375
Total Risk Management		216,375	0	216,375
Transfer to DMS/Human Resource: 107040 (Non-Operating)		111,203 0	15,997	127,200
Total Transfer to DMS/Human Resources		111,203	15,997	127,200
Qualified Expenditures	200080	0	0	0
Total Qualified Expenditures		0	0	0
SERVICE TOTAL		23,971,040	4,034,369	28,005,409
SERVICE TOTAL ESTIMATED EXPENDITURES				26,433,293
Fiscal Year 2006-2007 Revenues				
Insurance Commissioner's Regulatory Trust Fund			72,058,066	
Deposits to General Revenue			164,167,031	



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

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