

# 2025

## Annual Report



OKLAHOMA  
INSURANCE  
DEPARTMENT



**PROTECT**



**PROMOTE**



**REGULATE**



**ENFORCE**





Click the video above to hear a message from the Commissioner

**SECTION ONE**

# Overview



# Letter from the Commissioner



**The Honorable Kevin Stitt**, Governor of Oklahoma

**The Honorable Lonnie Paxton**, President Pro Tempore of the Senate

**The Honorable Kyle Hilbert**, Speaker of the House

**The Honorable Cindy Byrd**, State Auditor, and Inspector

I am pleased to present the Oklahoma Insurance Department's 2025 Annual Report. This report summarizes the required financial disclosures and lists companies doing business in Oklahoma. This report highlights the work completed by the various divisions of the Oklahoma Insurance Department on behalf of Oklahoma consumers.

The goal of the Oklahoma Insurance Department is to become more efficient and responsive to the needs of the public while encouraging a fair and competitive market for insurance.

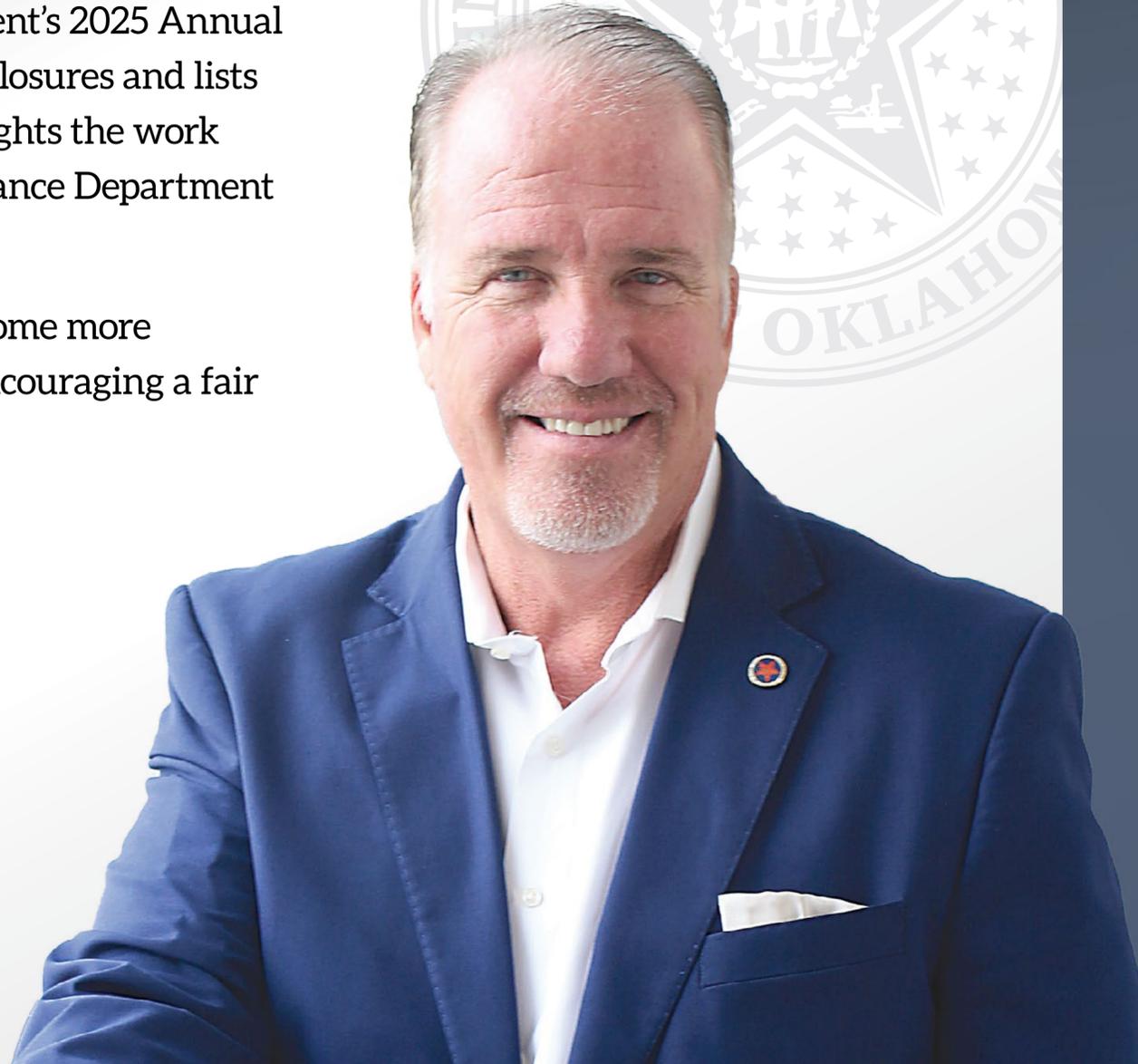
Our team at OID is proud to serve the people of Oklahoma.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Glen Mulready'.

**Glen Mulready**

*Oklahoma Insurance Commissioner*



**The Oklahoma Insurance Department is accredited by the National Association of Insurance Commissioners (NAIC) until 2025.** To achieve this accreditation, the Department must meet stringent national standards that demonstrate financial solvency regulation of insurance companies. The accreditation principles set by the NAIC allow the Department to better protect consumers and set and maintain the highest standards in financial regulation for Oklahoma's insurance industry.

Commissioner Mulready and the staff of the Oklahoma Insurance Department view accreditation by the NAIC as an important part of our commitment to the citizens of Oklahoma.

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# We are OID

The Insurance Commissioner is an elected executive officer of the state of Oklahoma. OID is the lead regulatory agency overseeing Oklahoma's insurance industry.



## Insurance Commissioner **Glen Mulready**

Commissioner Mulready serves as Oklahoma's 13th insurance commissioner. He started a second term as insurance commissioner in 2023. A former state legislator and longtime insurance professional, Commissioner Mulready first took office in 2019.

## OID PURSUES ITS MISSION TO **EDUCATE, PROTECT AND REGULATE BY:**

1

**Licensing** insurance companies and insurance-related entities;

2

**Reviewing** forms and rates for insurers and insurance-related entities;

3

**Monitoring** the financial condition of insurers and requiring corrective action when appropriate;

4

**Enforcing** insurer and insurance-related entity compliance with statutory market conduct requirements;

5

**Working** to attract more insurance-related companies, jobs and capital to the Oklahoma insurance market;

6

**Engaging** in national and global regulatory policy formulation and standard-setting affecting Oklahoma; and educating the Oklahoma consumer on the services provided by the Oklahoma Insurance Department.

# Mission & Vision



## MISSION

The Oklahoma Insurance Department will provide competent and trustworthy employees who will protect Oklahoma consumers by providing timely assistance and information and efficiently regulate the insurance industry's market behavior and financial solvency while fostering a competitive insurance marketplace.



## VISION

To protect Oklahoma consumers by monitoring the financial stability and market conduct of Oklahoma insurers and regulated entities.

**PROTECT | PROMOTE | REGULATE | EDUCATE | ENFORCE**

## OID Oversees:

**1,800**

FOREIGN AND DOMESTIC  
INSURERS

**121**

FULL-TIME EQUIVALENT  
POSITIONS

**\$473M**

IN PREMIUM TAX  
COLLECTIONS

# The Leadership Team



**Glen Mulready**  
*Insurance Commissioner*

Glen Mulready is the 13th Oklahoma Insurance Commissioner elected. Glen is a long-time insurance professional and private-sector businessman who is a recognized leader and champion in the insurance industry.



**Brian Downs**  
*Chief of Staff*

Brian was named First Deputy Commissioner and Chief of Staff in January 2020. He has over 15 years of experience in Oklahoma state government, including various administrative roles with the House of Representatives and the State Department of Health.



**Nicole Nash**  
*General Counsel*

Ms. Nash joined OID in 2021 and began serving as General Counsel in November 2025. She practiced law as a federal law clerk and then in private practice as a business litigator before serving the last 7 years in the Oklahoma State Government.



**Ashley Scott**  
*Deputy Commissioner External Affairs*

Ms. Scott joined OID in June 2020 as the Government and Community Affairs Director. She started her career working over 10 years with the House of Representatives and most recently was the legislative liaison for the Oklahoma State Department of Health.



**Mike Rhoads**  
*Deputy Commissioner Life & Health Insurance*

Mr. Rhoads joined OID in 2011 and brings over 40 years of combined executive experience. He worked for a top insurance company for 25 years and then as a consultant in the insurance industry in Oklahoma and Texas. He currently leads the Consumer Services division.



**Andy Schallhorn**  
*Deputy Commissioner Financial Regulation & Chief Actuary*

Mr. Schallhorn joined OID in 2018 as Chief Actuary and was soon thereafter promoted to overseeing the financial division. This division monitors the financial solvency of insurance companies and protects the consumer. He brings over 25 years of industry experience to OID.



**Erin Wainner**  
*Deputy Commissioner Licensing Services*

Ms. Wainner joined the Oklahoma Insurance Department in 2006. She is the Deputy Commissioner of Licensing Services and oversees the Bail Bonds, Licensing and Education, and Regulated Industry Services divisions.



**Liz Heigle**  
*Chief of Communications*

Ms. Heigle joined OID in 2019 as Communications Director. She brings over 25 years of experience. Her team is responsible for all activities involved in managing and orchestrating all internal and external communications, education and events.



**Sherry Marczewski**  
*Comptroller*

Ms. Marczewski joined the Oklahoma Insurance Department in 2010 as Finance Manager. In 2013 she was promoted to the Comptroller position. She has over 20 years of professional accounting experience, including 13 years of state service.



# 2025 Accomplishments

## RECOVERED OVER **\$210 MILLION**

in Unclaimed Life Insurance Benefits OID helped Oklahoma families reclaim more than \$200 million in benefits that had gone unclaimed putting money directly back into the hands of consumers.

## SAVED HOMEOWNERS AN ESTIMATED **\$22 MILLION**

Through Improved Fire Ratings Nearly 20% of Oklahoma fire departments improved their Public Protection Classification (PPC), lowering premiums and improving community safety.

## **LAUNCHED** STRENGTHEN OKLAHOMA HOMES (SOH) GRANT PROGRAM

Using new storm-loss data, OID promoted mitigation strategies like FORTIFIED roofing that reduce claims, lower risks, and can lead to lower premiums.

## HOSTED THE THIRD ANNUAL **OKLAHOMA INSURANCE DAY**

Brought together industry leaders, regulators, and consumer advocates for discussions focused on resilience, affordability, and consumer protection.

## **NATIONAL RECOGNITION** FOR OKLAHOMA'S CAPTIVE INSURANCE PROGRAM

OID was named a finalist for the International Insurance Domicile of the Year, reflecting Oklahoma's growing leadership in the captive insurance industry.

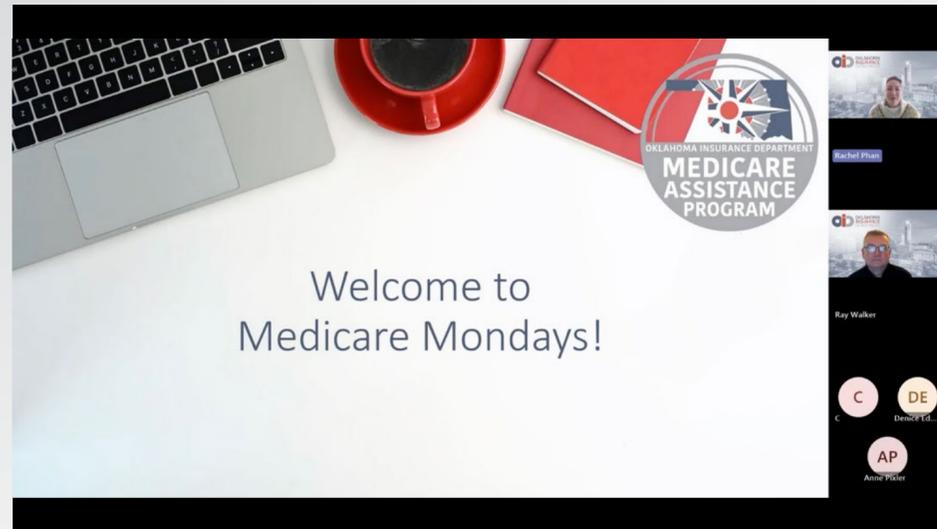
## ACHIEVED **5-YEAR NAIC ACCREDITATION**

The accreditation review is repeated every five years to confirm that the Oklahoma Insurance Department meets all requirements.

## **RELEASED** INSURANCE AND FINANCIAL RESOURCE GUIDE FOR CONSUMERS

#1 top-viewed page on the OID website. This guide summarizes a quick financial planning process; and explains auto, home, renters, health, and life insurance.

# OID Events



**12**  
MEDICARE MONDAY  
WEBINARS  
244 ATTENDANCE  
AVERAGE 21 PER WEBINAR



**12**  
COFFEE WITH THE  
COMMISSIONER  
EVENTS  
THROUGHOUT  
OKLAHOMA



**1**  
OKLAHOMA  
INSURANCE DAY  
CONFERENCE  
184 ATTENDEES  
AVERAGE EVENT RATING:  
4.78 OUT OF 5



**1**  
STATE CHARITABLE  
CAMPAIGN  
FUNDRAISING EVENT  
RAISED **\$1,932** FROM  
EMPLOYEE GIVING

# OID Events Continued



**4**  
STRENGTHEN  
OKLAHOMA HOMES  
STAKEHOLDERS  
MEETINGS  
ONE EVERY QUARTER



**2**  
WE CELEBRATE  
YOU EMPLOYEE  
EVENTS  
HONORING YEARS OF  
SERVICE & CERTIFICATIONS



**6**  
EMERGING  
LEADERS MEETINGS  
OID LEADERSHIP EVENT



**4**  
MARC - MULTI-  
AGENCY RESOURCE  
CENTER EVENTS  
IN MANNFORD, STILLWATER,  
LAWTON, & PITTSBURG, OK

**SECTION ONE**

# Divisions



# Consumer Assistance/Claims

For more information



**Donna Dorr**

*Director of Consumer Assistance/Claims*



**\$10,856,381**

MONEY RECOVERED FOR COMPLAINTS

**\$148,099**

MONEY RECOVERED FOR EXTERNAL REVIEWS

**3,379**

COMPLAINTS

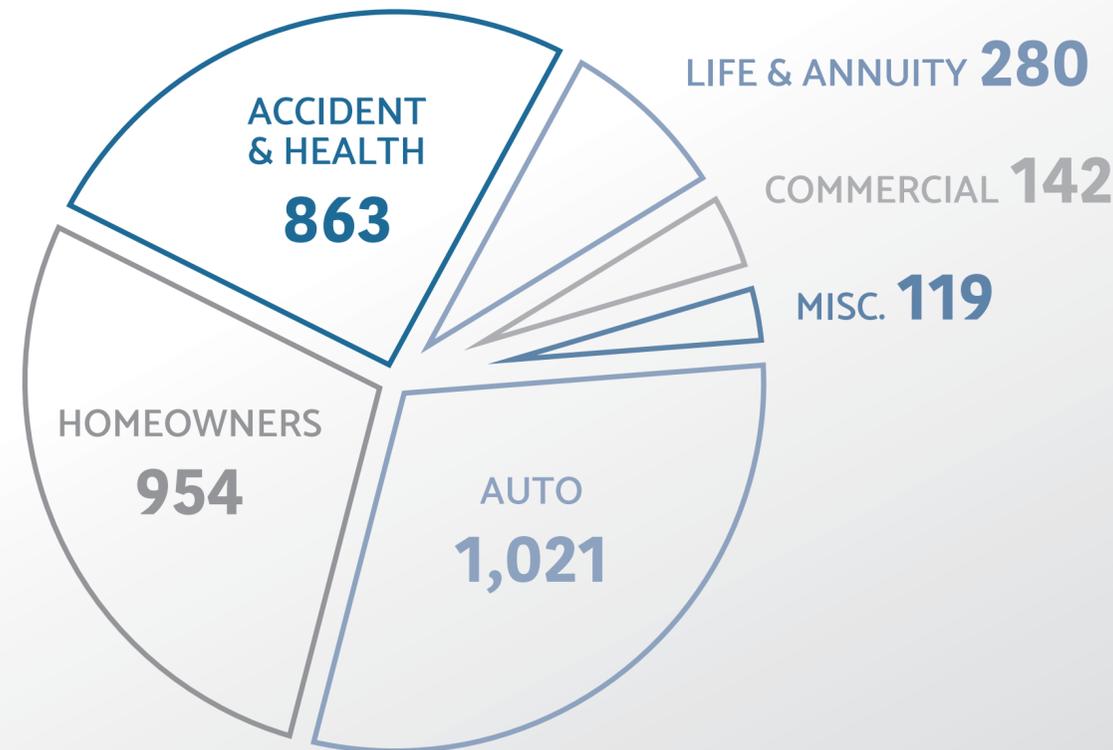
**3,379**

FEEDBACK INQUIRIES

**529**

EXTERNAL REVIEWS

## Complaints by the Number



## PROTECT & EDUCATE

The Consumer Assistance/Claims Division of the Oklahoma Insurance Department is responsible for investigating complaints against insurance companies, agents and adjusters submitted by Oklahoma consumers. This division plays a vital role in carrying out the Oklahoma Insurance Department’s mission is to protect and enhance the financial security of Oklahoma and Oklahomans. The division is also responsible for answering general insurance questions on all lines of insurance and educating Oklahomans through a variety of outreach efforts. Additionally, if disaster strikes, the division provides insurance guidance and critical assistance to policyholders.

## Notes of Appreciation

“Tracee, thank you so much for helping me resolve this insurance claim! I can’t even begin to put into words my appreciation and your expertise in seeing my claim to its full justice! I received payment minus my deductible and paid the repairs of Mister Sparky the same day. I’m so relieved knowing I won’t be paying payments for ten years! I truly am so grateful for your help and without it, I’d only been just another insurance consumer whom been taken advantage of.”

“I was assigned to Niki Wigington who did an excellent job for me and represented your department in a professional and courteous manner. I know hard investigative work is and Ms. Wigington did that, she represented the State of Oklahoma well!”

“David Kalbert was amazing. He helped me throughout the claim process explaining the coverages. David was always very kind, even though we didn’t get the outcome we wanted, I knew David did everything he could possibly do to help.”

Quyen has been amazing during this transition time. Always so quick to respond and happy to help. We appreciate her very much and just wanted to give her a SHOUT OUT!!! THANK YOU!!!

# Anti-Fraud Unit

For more information



**Rick Wagnon**  
Chief of Anti-Fraud



## ENFORCE & PROTECT

The Anti-Fraud Unit is made up of both CLEET certified peace officers and civilian support staff serving all 77 counties of Oklahoma. The unit is responsible for the investigation of white-collar financial crimes related to the insurance industry. The unit is also responsible for the investigation of administrative rule violations committed by licensed providers that fall under the authority of the Oklahoma Insurance Department.

**1,808**  
TOTAL  
COMPLAINTS RECEIVED

**\$89,505**  
MONIES  
RECOVERED

**3**  
SUBMITTED FOR  
CRIMINAL PROSECUTION

**22**  
SUBMITTED FOR  
ADMINISTRATIVE ACTION

## Streamlined Improvement

This year the Anti-Fraud Unit took part in the transition to new software to streamline the online referral process of our administrative investigations to the [OID Legal Division](#). The 'OpenCaseware' system allows for the electronic submission of prosecution reports, generates district case numbers and assigned attorney information with a secure communication portal between investigator and prosecutor to maintain case collaboration, and allows for the continuous tracking of case progress from initial referral to final disposition.

## Case Highlight

Anti-Fraud Unit investigators determined that an Oklahoma insurance agent had been utilizing the personal identity information of various persons without their knowledge or permission, to earn commissions on numerous fraudulent insurance policies they had not requested. The agent utilized his girlfriend's information to pay initial premiums, and listed bogus address and contact information to keep his scheme from being discovered, including vacant lots, empty fields, and abandoned businesses. Investigators presented numerous criminal charges to the Oklahoma Attorney General and ultimately the agent plead guilty to ten felony counts of Identity Theft. He was ordered to pay over \$40,000 in restitution in exchange for a ten year suspended sentence, after already being revoked and fined \$10,000 by the Oklahoma Insurance Department.



# Bail Bonds

For more information



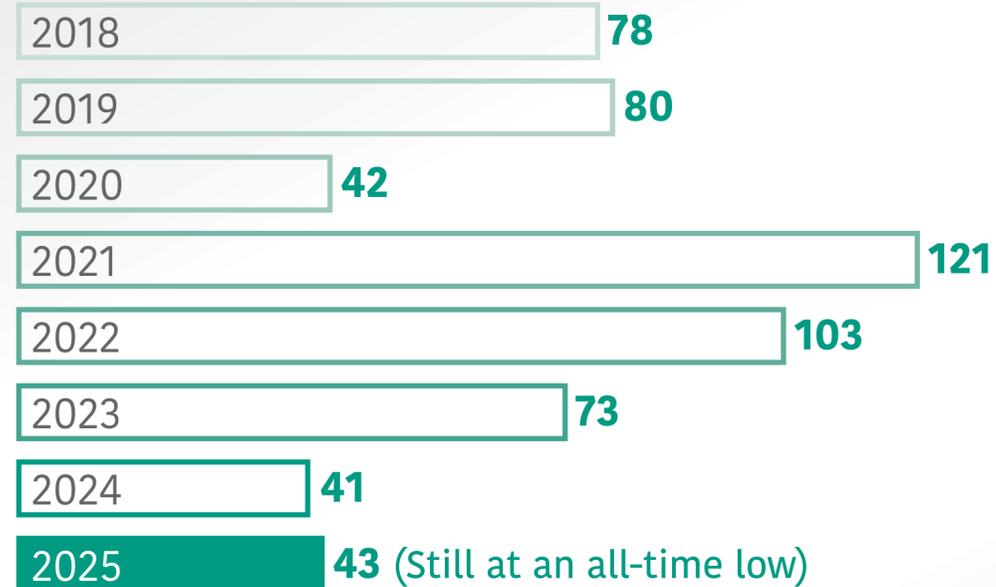
**Lewis Garrison**

*Director of Bail Bonds*

## REGULATE & PROTECT

The Bail Bond Division is responsible for licensing, regulating and supervising all bail bond professionals in the state of Oklahoma.

## Forfeitures



**465**

TOTAL  
BONDSMAN

**37**

NEW  
LICENSES ISSUED

**142**

CONSUMER  
COMPLAINTS

**158**

RENEWED  
LICENSES

## Did You Know?

The Bail Bond Division of the Oklahoma Insurance Department provides community outreach and educational programs yearly to all branches of the Oklahoma Criminal Justice System, Oklahoma Sheriff's Association Conference, Oklahoma Court Clerk's Conference, District Judge's Conference, and newly elected Sheriff's Academy.

The Bail Bond Division also participates in continuing education and provides the same to newly prospective licensees for the Oklahoma Bondsman Association and Associated Bail Bondsman of Tulsa. Our team has set the standard nationally in education and communication strategies to the Bail Industry.

## Bail Bond Division in Action



# Communications

For more information



**Liz Heigle**

Chief of Communications



## Division Duties



### MEDIA RELATIONS

Writing and distributing news releases, responding to media inquiries and preparing interviews and speakers.



### PUBLIC RELATIONS

Producing educational materials, writing and producing public service announcements (PSAs) and managing the OID website and social media.



### CRISIS COMMUNICATIONS

Disseminating information after a disaster.



### EMPLOYEE COMMUNICATIONS

Creating newsletters and documenting staff meetings.



### EVENT PLANNING

Developing, planning and promoting conferences for the public and industry.



### PODCAST

The Mulready Minute Podcast was launched in mid-2021. Hosted by Commissioner Mulready this podcast focuses on guests driving change and innovation within the insurance sector. To date, OID has released 36 episodes.

## PROMOTE & EDUCATE

The Communications Division plays a key role in how information is dispersed both internally and externally.

## Year in Review



### WEBSITE & EMAIL

**9.41%**  
increase in active web users (504,780)

**9.57%**  
increase in total web users (505,830)

**5,614,583**  
total website events

**2,052,740**  
page views

**919,000**  
email impressions with a 43.8% engagement



### FACEBOOK

**143.7%**  
increase in impressions (1,271,940)

**7.8%**  
increase in followers

**97.9%**  
increase in video views (81,082)



### INSTAGRAM

**40.2%**  
increase in impressions (32,830)

**9.3%**  
increase in followers

**22.2%**  
increase in video views (13,784)



### X (TWITTER)

**21.8%**  
increase in engagement rate

**11.3%**  
increase in video views

**42,677**  
impressions



### LINKEDIN

**160.5%**  
increase in followers

**73,872**  
impressions



### YOUTUBE

**15.88%**  
growth in subscribers

# Financial Regulation

For more information



**Andy Schallhorn**  
*Director of Bail Bonds*



88

DOMESTIC INSURERS

1,794

FOREIGN INSURERS  
(OUT OF STATE)

\$43.8

BILLION IN PREMIUMS

## REGULATE & PROTECT

The Financial Division monitors the financial condition of all insurance companies, both foreign\* and domestic, operating in the state of Oklahoma. This division is primarily responsible for conducting a thorough financial analysis of domestic companies and performing examinations on insurance companies & regulated entities. Other various regulatory compliance items that are monitored by Financial include: Anti-Fraud Assessments, Captive Insurance Companies, Certified Reinsurers, Accredited Reinsurers, Surplus Lines, Insurance Business Transfers (IBT), Health Maintenance Organizations (HMO), Risk Retention Groups (RRG), and Title Insurance Companies.

## Division Units



### THE FINANCIAL ANALYST UNIT

Charged with analyzing annual & quarterly statements for domestic insurance companies within NAIC guidelines, Oklahoma state statutes, and Oklahoma rules/regulations. This function ensures that domestic insurers comply with financial solvency requirements for the protection of Oklahoma policyholders.



### THE FINANCIAL EXAM UNIT

Primarily concerned with solvency or the possession of assets in excess of liabilities of the following entities: domestic insurers, pre-paid funeral home trusts, perpetual care funds, cemetery merchandising trusts and captive insurance companies. Statutory Financial Examinations are conducted to ensure that regulatory compliance and solvency are maintained.



### THE MARKET CONDUCT UNIT

A main focus on regulated entities' and their compliance with state laws – this includes evaluating contractual obligation fulfillment to policyholders/claimants and discovering problems that may be precursors to financial solvency concerns. Market Conduct Exams are conducted to evaluate the insurer practices and operations: company operations and management, complaint handling, marketing and sales, producer licensing, policyholder service, underwriting and claims.

# Captive Insurance

For more information



**Steve Kinion**

*Director of Captive Insurance*



## Year in Review

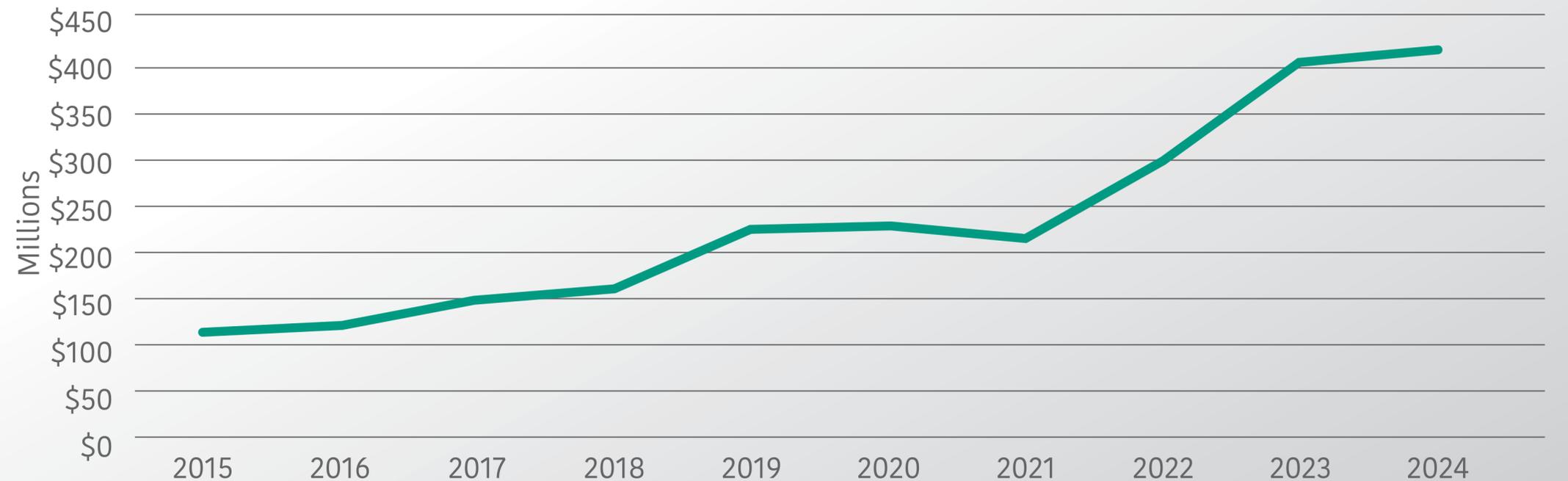
For 2024, the OID had a net gain of five captive insurers ending the year with 64 captives representing an 8.4% annual growth rate. The graph to the right shows an upward growth trend since 2022.

While its upward trend for the number of captive insurers is good, Oklahoma's captive insurance premium growth since 2015 is dramatic. The graph below illustrates a significant yearly premium increase. From 2023 to 2024, Oklahoma's premium grew 3%.

## YEAR END NUMBER OF CAPTIVE INSURERS (2015-2024)



## OKLAHOMA CAPTIVE INSURANCE PREMIUM (2015-2024)



These results affirm Oklahoma's position as a thriving hub for captive insurance activities.

## REGULATE & PROMOTE

The Captive Insurance Division of the Oklahoma Insurance Department is dedicated to establishing Oklahoma as the preferred domicile. Through updated laws, collaborative relationships, business-friendly criteria, and a proactive staff, OID is at the forefront of the rapidly expanding captive's market. As one of the fastest-growing domiciles nationwide, OID continues to draw in a growing number of companies seeking to conduct business in the state. OID remains steadfast in its commitment to aligning state statutes and regulations with the evolving requirements of the global captive insurance industry.

# Fire Protection Classification

For more information



**Lois Spinn**

*Director of Fire Protection Classification*

## PROTECT & EDUCATE

The Fire Protection Classification Division works with fire departments, community leaders, 911 facilities and water services to navigate and maximize the structure fire risk evaluations performed by the company Verisk, with the goal of lowering casualty insurance premiums for residents and businesses across the state. The Division provides educational resources and oversight of the risk evaluation process for Oklahoma's Fire Service and community leaders to help them achieve better Public Protection Classification (PPC) ratings. Classification ratings are based upon a Verisk document "Fire Suppression Rating Schedule" and general criteria of the National Fire Protection Association, and the American Water Association codes and standards. In addition to serving communities to improve ratings, the Division provides information and assistance to insurance brokers, agents and citizens with information to help ensure appropriate classifications are utilized.

**26**

MEETINGS WITH  
COMMUNITY LEADERS

**23**

INSURANCE  
AGENT ASSISTANCE

**33**

CITIZEN CONSUMER  
ASSISTANCE

**177**

FIRE DEPARTMENT  
CONSULTATIONS

**17**

FIRE DEPARTMENT  
WORKSHOPS

**55**

DEPARTMENT & RURAL  
COORDINATOR MEETINGS

## Director's Report

The Fire Protection Classification Division continues to work with communities and fire departments across the state to improve fire protection services for Oklahomans. Nearly 20% of the 1,000 fire protection areas across the state's 77 counties have received upgraded PPC ratings, resulting in improved classifications resulting in 22 million dollars of savings – a testament to the commitment of Oklahoma communities and their fire departments to protect citizens and lower insurance costs.





**Nicole Nash**

*General Counsel*



**1,112**

FILES OPENED

**752**

FILES CLOSED

**274**

OPEN RECORDS REQUESTS PROCESSED

**856**

SUMMONS RECEIVED

**21**

HEARINGS HELD

**157**

ORDERS ISSUED

**\$258,871**

FINES COLLECTED

## ENFORCE & REGULATE

The Legal Division provides advice and counsel to the Oklahoma Insurance Commissioner in his official capacity and the Oklahoma Insurance Department. The Legal Division also monitors the Oklahoma Receivership Office, provides counsel for the Anti-Fraud Unit and assists all other divisions in carrying out their assigned duties.

## Achievements

- ✓ The Legal Division continues to work closely with the Consumer Assistance Division to assist Oklahoma consumers with their complaints and questions and to offer mediations under the OID EAGLE Mediation program when a dispute between an Insurer and Consumer is outside OID's jurisdiction. The Legal Division handled 122 referrals from Consumer Assistance, which resulted in 77 fines for a total amount of \$46,400 in FY25. OID also worked 55 EAGLE mediation referrals and facilitated eight (8) EAGLE mediations.
- ✓ Legal also assisted the OID Anti-Fraud Unit on 64 referrals, which resulted in administrative penalties including 2 censures, a 1-year license probation, a license revocation, 3 six-month license suspensions, and 9 fines for a total amount of \$9,000.
- ✓ In November 2024, Legal implemented a new case management system that streamlines processes and improves efficiency and communications with other OID divisions about status of referrals. The Legal Case System (LCS) was designed with fields that are customized and change based on the referring Division and type of action being requested to make the user experience as efficient and friendly as possible. The LCS captures all referrals to Legal to ensure no requests for assistance are missed and has automated functions that include, but are not limited to, emails with deadline reminders and notices when fines have been paid.
- ✓ The Legal Division continues to work with the Comptroller Division to streamline and improve contract review processes, resulting in the review of 70 contracts in FY25, including several contracts of significance for OID, such as contracts for construction and maintenance of the OID building, the 5 Voices Leadership Training, the Strengthen Oklahoma Homes online platform, housekeeping services, and conference space and services for Oklahoma Insurance Day.
- ✓ The Legal Division assisted the Community & Government Affairs Division in the drafting of five (5) legislative bills and revisions to four (4) administrative rules, including group capital statutes and rules essential to maintain OID's accreditation with NAIC and HB 1512, which gives the Insurance Commissioner authority to establish a state-based exchange health insurance marketplace.
- ✓ Legal assisted various OID Divisions in the drafting and publication of 17 bulletins and 3 special notices.
- ✓ Legal continues to host monthly Legal Division team meetings to discuss upcoming hearings, trainings, and opportunities for the team, as well as complex legal issue discussions and trend analysis within the industry.

# Licensing Services & Education

For more information



**Erin Wainner**

*Deputy Commissioner of Licensing Services and Education*



## REGULATE & EDUCATE

The Licensing Division manages the issuance of new and renewal licenses for resident and non-resident producers, adjusters, and business entities. The Education Division supports Oklahoma Continuing Education Providers in developing informative and accurate courses for licensees in the state.

**23,166**

RESIDENT  
PRODUCERS

**3,627**

RESIDENT  
ADJUSTERS

**10,544**

CE COURSES  
OFFERED

**5,007**

CE COURSES  
APPROVED

**342,456**

TOTAL  
LICENSEES

## Division Duties



### EXAMINES

license applications to ensure applicants meet all state requirements



### ENSURES

that licensees meet the requirements in the Oklahoma Insurance Code



### RECORDS

formal administrative actions taken against license holders



### ADMINISTERS

continuing education credit at various events



### REGULATES

continuing education providers offering insurance courses in the state

# Medicare Assistance Program

For more information

**34,197** PEOPLE REACHED BY COMMUNITY EVENTS

**20,129** ONE-ON-ONE CLIENT CONTACTS

**371** COMMUNITY PRESENTATIONS

**7,551** COUNSELING HOURS



**Ray Walker**

*Director of Medicare Assistance Program*

## PROTECT & EDUCATE

The Medicare Assistance Program (MAP) provides assistance to seniors, their families and caregivers on matters related to Medicare.

## Year in Review

The MAP Division continued to work diligently to reach as many older Oklahomans as possible through presentations, health fairs, and social media to educate them on the services we provide, as well as any changes taking place in the Medicare program. One of the more critical services we provide is the annual review of Part D prescription drug coverage for beneficiaries. In 2025 there were 17 different Part D plans available, each with their own formularies, cost structures, and pharmacy networks. This was three less plans than we had available in 2024. Our mission is to help seniors identify the plan that provides them with the most comprehensive coverage at the best price. From July through December of 2024, we advised over 1500 beneficiaries on their Part D prescription plans, saving a total of over \$1.2 million.

We also provided Medicare supplement insurance rate comparisons to beneficiaries who took advantage of the new "Birthday Rule" that was implemented by the Oklahoma Insurance Department in September of 2023. Under this new rule, beneficiaries who are currently enrolled in

a Medicare supplement policy have a 60-day period, starting on their birthdate, to review or purchase a different Medicare supplement policy of equal or lesser benefits without having to go through underwriting. This new rule has the potential to create significant savings to beneficiaries who were previously trapped in Medicare supplement plans with ever-increasing monthly premiums. We also screened beneficiaries for assistance programs for which they might qualify to assist with the costs associated with their Medicare coverage.

The MAP Division has trained counselors around the state in various agencies to assist beneficiaries in their local communities. In addition, we've trained several individuals within many of the tribes and clinics in Oklahoma to assist their elders with their healthcare decisions. Each of these counselors complete extensive training and testing before providing counseling to beneficiaries.

Medicare fraud continued to be a major issue across the country, and Oklahoma was no exception. The most common reports we received were related to COVID 19 test kits and urinary catheters. Another frequently reported problem was phone callers claiming to be from government agencies requesting personal data. Between January 1st and August 31st of 2024, the Medicare Assistance Program assisted with 758 suspected Medicare fraud calls.

MAP is available for presentations to groups of any size around the state. We speak at senior centers, churches, cultural centers, health fairs, etc. to educate as many people as possible about all aspects of Medicare so beneficiaries can make educated decisions about their healthcare coverage.

## Division Funding

**SHIP GRANT** provides funding for education and counseling about Medicare, Medicare Supplemental Insurance, Medicare Advantage plans and Part D prescription drug coverage.

**SMP GRANT** provides funding for education on fraud, waste and abuse related to the Medicare program. We also assist beneficiaries if they think they have been a victim of a scam.

**MIPPA GRANT** provides funding for outreach to low-income seniors who may qualify for assistance in paying for Medicare coverage, including health and drug costs.

# Strengthen Oklahoma Homes Program

For more information



**Ashley Scott**

*Deputy Commissioner of External Affairs*



## REGULATE & PROTECT

The Strengthen Oklahoma Homes Program offers grants of up to \$10,000 to eligible homeowners who wish to upgrade to Insurance Institute for Business & Home Safety (IBHS) FORTIFIED Home – Roof standards. These upgrades enhance the resistance of roofs to severe weather, qualifying homeowners for substantial insurance premium discounts.

## 2025 Program Impact & Wins

In just one year, Strengthen Oklahoma Homes delivered measurable results statewide:

**500** COMPLETED HOMEOWNER APPLICATIONS

**139** FORTIFIED™ ROOFS COMPLETED

**34** APPROVED ROOFING COMPANIES PARTICIPATING STATEWIDE

**6** TRAINED, INDEPENDENT FORTIFIED EVALUATORS

**90** OKLAHOMA ZIP CODES SERVED IN 2025

These results demonstrate strong homeowner demand, growing contractor participation, and the successful statewide expansion of mitigation efforts.



STRENGTHEN OKLAHOMA HOMES PROGRAM

SOH provides grants to Oklahoma residents for residential wind and hail mitigation on new and existing, owner-occupied, primary residence single-family homes. The mitigation standard adopted by the Strengthen Oklahoma Homes program is known as FORTIFIED Home™. It was developed after decades of research by the Insurance Institute for Business & Home Safety and is a voluntary beyond-code construction and re-roofing program.





**Ashley Scott**

*Deputy Commissioner of External Affairs*



## PROTECT & EDUCATE

The Government Affairs Division works closely with state lawmakers to assist with policy development at the State Capitol. Our goal is to represent and educate policymakers on key issues that benefit consumers while also fostering a competitive insurance marketplace.

## 2025 Legislative Recap

### HB1497

requires the controlling person of an insurer to file an annual group capital calculation with their registration unless the insurer meets specific exemption criteria. Insurers subject to registration and scoped into the National Association of Insurance Commissioners (NAIC) Liquidity Stress Test Framework must also report the results of the stress test. The criteria for determining which insurers must complete the test are set by the NAIC's framework. The reports must be submitted to the lead state insurance commissioner, as determined by the NAIC's Financial Analysis Handbook procedures. This data will remain confidential, exempt from open records laws, and cannot be used in private civil actions.

### HB1498

corrects a component of the Insurance Data Security Act passed last year, to ensure the Board of Insurers is the entity that receives the report. It also requires prepaid funeral benefit and cemetery merchandise permit holders to respond to an inquiry from the commissioner within 20 days and notify the Insurance Commissioner of any changes in business name, address, or contact information within 30 days. Permit holders may apply to renew an expired permit within 90 days of expiration with an additional fee. Additionally, the measure allows a fixed annuity to cover prepaid funeral benefits and reduces the notification period for organizations to inform the commissioner about the termination of a cemetery merchandise surety bond from 90 days to 30 days prior to the bond's termination. The measure also removes the requirement for the Insurance Commissioner to submit a report analyzing the administrative costs of medical professional liability trusts and insurers providing medical liability coverage. Finally, the measure repeals the sections of law requiring composite data reports on closed medical liability claims to be compiled, stored in a database, and submitted to the Governor and Legislature. The section exempting surplus lines insurers from due diligence searches is also repealed.

### HB1512

authorizes the Insurance Commissioner to establish and operate a state-based health insurance marketplace.

### CHAPTER 10 PERMANENT RULES

Subchapter 29 Removes an outdated external review request form and updates the rule with where the new form can be obtained. It also updates the Department's physical address.

### CHAPTER 25 PERMANENT RULES

Subchapter 7 Updates rules to adopt newer model law provision Group Capital Calculations, which is a requirement for Accreditation with the National Association of Insurance Commissioners (NAIC).

# Community Outreach

For more information



## PROMOTE & EDUCATE

The Community Outreach Division of the Oklahoma Insurance Department works to build trust and foster strong relationships with communities across the state. The division plans, organizes, and attends community meetings and consumer events, and hosts *Coffee with the Commissioner* for licensed producers, brokers, and agents. Our mission is to connect with underserved populations and ensure they are informed about insurance and the services offered by the Department. We meet with diverse groups and minority communities to share resources that strengthen relationships and support community growth. Through various outreach efforts, the division educates Oklahomans by participating in promotional videos and creating educational materials shared on social media. We also present and distribute resources at agencies, chambers of commerce, libraries, and nonprofit organizations to expand insurance education statewide.

## Year in Review

- ✓ Began speaking with various stakeholders on the new Strengthen Oklahoma Homes program
- ✓ Participated in the Asian Chamber 2nd Year Anniversary Celebration & the Tribal Impact Report Statewide Meeting
- ✓ Presented at the National Association of Insurance and Financial Advisors (NAIFA) Meeting & Business Networking Lunch & Learn meetings
- ✓ OID booth at the Hispanic Chamber Annual Luncheon, OKABA 2nd Annual Tradeshow, OKC Black Chamber of Commerce Annual Event, Diabetes Advocacy Day at the State Capitol, INSURCON, Hispanic Cultural Day at the State Capitol, Senior Resource Fair, and the Oklahoma Traffic Safety Summit, and in Stillwater to assist Homeowners Impacted by Wildfire
- ✓ Attended several Capitol Hill Civic Group meetings to reach the Hispanic community

## Communities Visited



## Events



Lunch With the Commissioner for Various Civic Groups



Fire Department Visits



Business Networking Events



Coffee Sessions With Licensed Agents



Oid Booth at Conferences, Outreach Fairs, and Disaster Recovery Events

# Rate & Form Compliance

For more information



**Lien Skaggs**

*Director of Rate & Form Compliance*



## REGULATE & PROTECT

The Rate and Form Compliance Division works to protect Oklahomans by reviewing the policy forms and rates submitted by insurers to ensure compliance with state statutes and regulations. This division processes the policy forms and rates for most property and casualty lines of insurance, such as Private Passenger Auto, Homeowners, Commercial Property and Liability, and many other related lines of insurance. The division also processes the forms associated with Life insurance products, Annuities, Accident and Health policies, and other related and similar lines of insurance, along with the rates for some (but not all) of those lines. Additionally, this division reviews and approves licenses for rating and advisory organizations, joint underwriting associations, and utilization review providers. This division also serves in a supporting and complementary role to the Commissioner and to other divisions, such as Legal, Market Conduct, Consumer Assistance, to provide information and assistance when needed.

**5,038**

PROPERTY & CASUALTY  
FILINGS RECEIVED

**2,844**

LIFE & HEALTH  
FILINGS RECEIVED

**111**

UTILIZATION REVIEW  
LICENSES ISSUED

**28**

ADVISORY ORGANIZATION  
LICENSES ISSUED



## Project Spotlight

The SERFF Modernization project is a multi-year endeavor that started in early 2022 with a targeted completion date in 2026. The goal of the modernization is to create a new system that adapts technology to improve the efficiency and accuracy of rate and form filing for both industry filers and state regulator reviewers. This will enable regulators to review the filings more easily and improve product speed to market. The new platform launched in Q1 of 2025 and is known as the SERFF Appian platform. Interstate Compact was the first adopter/user of the platform. As Oklahoma is a member of the Interstate Compact, our Rate & Form team has been able to access and navigate the new platform.

49 States and certain territories currently use the Legacy SERFF platform for Rate & Form filing reviews. The Appian SERFF platform is expected to be introduced to 10 Early Adopter states in Q1 of 2026. As of June 2025, Oklahoma was selected to be an Early Adopter State. We have had the opportunity to be a beta tester for the Appian SERFF platform along with testing the AI component of the system. We work closely with the SERFF Modernization team to test, refine and make recommendations for the new platform.

We are excited for the launch in Q1 of 2026 and that Oklahoma had an opportunity to contribute to this endeavor.

# Real Estate Appraiser Board

For more information



**Christine  
McEntire**

*Director of Real Estate  
Appraiser Board*



## Year in Review

- ✓ The REAB has continued to issue test cards to appraiser applicants who obtained all their work product experience through a Practical Applications of Real Estate Appraisals Course (PAREA). PAREA allows applicants to obtain work product experience hours in a virtual setting. This is particularly helpful to those individuals in a rural setting or those having difficulty locating a supervisor.
- ✓ To stay up to date on national and state regulatory and legislative issues, Board members attended the Fall Conference of the Association of Appraiser Regulatory Officials (AARO) in Boston, Massachusetts and the Spring Conference in Nashville, Tennessee.

## Going Forward

Over the next year, the REAB will be implementing a direct update of the data exchanged with the Appraisal Subcommittee's National Registry. This procedure is called SOAP and is a private appraiser data exchange. The REAB will move from a manual update to a real-time automatic update of data with the Appraisal Subcommittee. This is both a time saving measure for REAB staff, as well as a quicker and complete update of data, which is beneficial to the appraiser or appraisal management company.

## Application Testing

### WORK PRODUCT REVIEW

**35** Submissions  
**26** Passes  
**6** Pending



PASS RATE

### TEST CARDS

**33** Issued  
**17** Passed  
**16** Pending



PASS RATE

**1,192**

APPRAISERS

**526**

APPRAISER  
CREDENTIALS ISSUED

**44**

COMPLAINTS  
FILED

**30**

COMPLAINT  
FILES CLOSED

**231**

TEMPORARY PRACTICE  
PERMITS ISSUED

**88**

APPRAISAL MANAGEMENT  
COMPANIES

# Regulated Industry Services

For more information



**Rowena Ehrman**

*Director of Regulated Industry Services*



## Division Duties

The division ensures the following businesses are compliant with state law:

- ▶ Cemetery Merchandise Trust
- ▶ Charitable Gift Annuities
- ▶ Discount Medical Plan Organizations (DMPO)
- ▶ Home Service Contract Provider Registrations
- ▶ Interlocals
- ▶ Multiple Employer Welfare Associations (MEWA)
- ▶ Motor Service Club
- ▶ Perpetual Care Cemeteries
- ▶ Pharmacy Benefit Manager Licensing
- ▶ Prepaid Funeral Benefits
- ▶ Professional Employer Organizations (PEO)
- ▶ Risk Purchasing Groups
- ▶ Service Warranty Associations (SWA)
- ▶ Third-Party Administrators (TPA)
- ▶ Vehicle Protection Product Warranty Companies (VPP)
- ▶ Viatical Settlement Providers (VSP)

## REGULATE & PROTECT

The Regulated Industry Services (RIS) Division oversees the licensing, registration and regulation of business entities that are not traditional insurance carriers. These business entities are, however, obligated by law to be regulated in some capacity by the OID.

**16**  
PHARMACY BENEFIT MANAGERS  
(PBM) LICENSED

**1,153**  
QUARTERLY  
FILINGS

**1,596**  
ANNUAL  
RENEWALS

**6**  
TRANSFER  
OF OWNERSHIP

**\$4,608,414**  
APPLICATION  
FEES

**\$143,589**  
TRUST  
CONVERSION AMOUNT

**1,689**  
RIS  
ENTITIES

**188**  
INITIAL  
APPLICATIONS

**580**  
ANNUAL FINANCIAL  
REPORTS/STATEMENTS

**\$55,104,920**  
TRUST FUNDS  
(CMT & PCF)

**2**  
TRUST  
CONVERSIONS

# Comptroller



**Sherry Marczewski**

*Director of Regulated Industry Services*



## Division Duties

The division ensures the following processes are compliant with state law:

- ▶ Revenue
- ▶ Accounts Receivable
- ▶ Oid Financial Statements
- ▶ Security Holdings
- ▶ Oid Financial Audits
- ▶ NAIC Grant Funds
- ▶ Banking Information
- ▶ OID Issued Refunds
- ▶ Budgeting
- ▶ OST Stop Payment Requests
- ▶ Expenditure Reports
- ▶ Admitted And Captive Company Premium Tax
- ▶ Federal Grants-Financial Reporting
- ▶ Surplus Lines Broker Premium Tax
- ▶ Fixed Assets
- ▶ Premium Tax Credits
- ▶ Travel
- ▶ Premium Tax Refunds
- ▶ Registrations For Events, Continuing Education & Designations
- ▶ Quarterly And Annual Premium Tax Filings
- ▶ Procurement
- ▶ Accounts Payable

## Fiscal Year 2025

Gross Revenue Collections	<b>\$607,381,817</b>
Premium Tax Revenue Collections	<b>\$473,342,559</b>
Surplus Lines Tax Revenue Collections	<b>\$65,409,556</b>
Licensing Permits & Fees Collections	<b>\$63,578,719</b>
Revenue Transfers to State General Fund	<b>\$257,881,011</b>
Revenue Transfers to Pension Funds	<b>\$218,064,250</b>

Through fiscal year 2025 the Oklahoma Insurance Department advanced the use of the Surplus Lines Information Portal (SLIP+) as a platform for surplus lines tax filings and remittance for new and renewal policies. This implementation has enhanced reporting and auditing practices of the department. The licensees and brokers have benefited by enabling policy information reporting directly into the SLIP+ system thus resulting in the annual reporting to be seamless. The filer also benefits from the compiled information into one single report. The SLIP+ platform provides more reporting features for department analysis which includes premium collections, policy counts, coverages by premium, and insurers by premium.

Ultimately, the SLIP+ system has allowed for enhanced review of areas for internal audit advancement, and increased communication and education with licensees and brokers. Further the platform improves the collection of unpaid taxes by reducing probability of improper filings, clears up filers acting as surplus lines licensee or brokers, and resolves unfiled annual statements and returns.

**SECTION TWO**

# Company Listings



# 2025 MARKET SHARE REPORTS

The following data summarizes market share by the line of business as well as depicting the top premium-producing companies for each major category of insurance sold within the State of Oklahoma. This data is used by the Oklahoma Insurance Department in tracking market problems for specific types of coverage.

Tables I and II are overviews of total premiums written by Life Accident & Health (Table I) and Property & Casualty (Table II) carriers.

Tables III and IV are overviews of Title (Table III) and Health (Table IV) carriers.

Tables V, VI, VII, and VIII list the name, specific premium volume, market share percentage and cumulative market share for each of the top ten writers of each line of insurance for Life (Tables V), Property & Casualty (Table VI), Title (Table VII) and Health (Table VIII).

Some companies with financial reporting requirements differing from these categories are not listed in the following tables. Specific information for these companies may be found in their individual profiles in the Licensed Companies section of the report.

**TABLE I. LIFE, ACCIDENT AND HEALTH LINES OF BUSINESS**

LINES OF BUSINESS SUMMARY	PREMIUMS WRITTEN
LIFE-ORDINARY (INDIVIDUAL)	\$1,313,102,322.00
LIFE-GROUP	\$410,292,321.00
<b>LIFE-TOTAL PREMIUMS</b>	<b>\$1,723,394,643.00</b>
OTHER CONSIDERATIONS	\$948,535,840.00
<b>TOTAL OTHER NON-TAXABLE ITEMS</b>	<b>\$948,535,840.00</b>
ANNUITY-ORDINARY (INDIVIDUAL)	\$2,855,493,304.00
ANNUITY-GROUP	\$529,881,727.00
<b>ANNUITY-TOTAL PREMIUMS</b>	<b>\$3,385,375,031.00</b>
A&H-COMPREHENSIVE INDIVIDUAL	-\$482,534.00
A&H-COMPREHENSIVE GROUP	\$346,257,872.00
A&H-MEDICARE SUPPLEMENT	\$287,794,675.00
A&H-VISION ONLY	\$30,372,862.00
A&H-DENTAL ONLY	\$119,844,975.00
A&H-FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM	\$17,163,800.00
A&H-MEDICARE TITLE XVIII	\$110,421,877.00
A&H-MEDICAID TITLE XIX	NO DATA
A&H-CREDIT	\$2,755,805.00
A&H-DISABILITY INCOME	\$304,387,837.00
A&H-LONG TERM CARE	\$74,181,352.00
A&H-OTHER HEALTH	\$543,639,497.00
<b>A&amp;H-TOTAL PREMIUMS</b>	<b>\$1,836,338,018.00</b>
<b>TOTAL OKLAHOMA PREMIUMS</b>	<b>\$7,893,643,532.00</b>

## TABLE II. PROPERTY AND CASUALTY LINES OF BUSINESS

LINES OF BUSINESS SUMMARY	PREMIUMS WRITTEN
FIRE	\$184,260,601.00
ALLIED LINES	\$280,006,633.00
MULTIPLE PERIL CROP	\$300,756,330.00
FEDERAL FLOOD	\$6,595,352.00
PRIVATE CROP	\$9,560,251.00
PRIVATE FLOOD	\$3,037,702.00
FARMOWNERS MULTIPLE PERIL	\$251,188,258.00
HOMEOWNERS MULTIPLE PERIL	\$2,693,191,749.00
COMMERCIAL MULTIPLE PERIL (NON-LIABILITY PORTION)	\$543,545,552.00
COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION)	\$174,791,678.00
MORTGAGE GUARANTY	\$50,392,043.00
OCEAN MARINE	\$18,209,641.00
INLAND MARINE	\$353,768,707.00
FINANCIAL GUARANTY	\$1,558,981.00
MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE	\$20,754,493.00
MEDICAL PROFESSIONAL LIABILITY - CLAIMS MADE	\$61,095,538.00
EARTHQUAKE	\$16,085,095.00
P&C COMPREHENSIVE (HOSPITAL AND MEDICAL) INDIVIDUAL	NO DATA
P&C COMPREHENSIVE (HOSPITAL AND MEDICAL) GROUP	\$10,885,306.00
P&C - CREDIT A&H (GROUP AND INDIVIDUAL)	\$7,231.00
P&C - VISION ONLY	\$75,913.00
P&C - DENTAL ONLY	\$244,534.00
P&C DISABILITY INCOME	\$1,457,588.00
P&C MEDICARE SUPPLEMENT	\$11,196,637.00
P&C - LONG TERM CARE	\$6,497,963.00
P&C - OTHER HEALTH	\$50,782,573.00
WORKERS COMPENSATION	\$641,049,264.00
OTHER LIABILITY (OCCURRENCE)	\$455,499,213.00
OTHER LIABILITY (CLAIMS-MADE)	\$154,384,488.00
EXCESS WORKERS' COMPENSATION	\$154,384,488.00
PRODUCT LIABILITY - OCCURRENCE	\$32,677,117.00
PRODUCT LIABILITY - CLAIMS MADE	\$1,024,119.00
PRIVATE PASSENGER AUTO NO-FAULT (PERSONAL INJURY PROTECTION)	\$37,716,636.00
OTHER PRIVATE PASSENGER AUTO LIABILITY	\$1,962,887,554.00

COMMERCIAL AUTO NO-FAULT (PERSONAL INJURY PROTECTION)	\$80,699.00
OTHER COMMERCIAL AUTO LIABILITY	\$563,291,666.00
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	\$1,963,981,924.00
COMMERCIAL AUTO PHYSICAL DAMAGE	\$240,060,754.00
AIRCRAFT (ALL PERILS)	\$34,126,289.00
FIDELITY	\$12,886,974.00
SURETY	\$123,364,381.00
BURGLARY AND THEFT	\$6,269,129.00
BOILER AND MACHINERY	\$24,954,831.00
P&C - CREDIT	\$24,198,757.00
INTERNATIONAL	\$5,744.00
WARRANTY	\$12,956,291.00
PET INSURANCE	\$14,115,350.00
AGGREGATE WRITE-INS FOR OTHER LINES OF BUSINESS	\$14,097,566.00
<b>TOTAL OKLAHOMA PREMIUMS</b>	<b>\$11,523,959,583.00</b>

### TABLE III. TITLE LINES OF BUSINESS

LINES OF BUSINESS SUMMARY	PREMIUMS WRITTEN
DIRECT OPERATIONS	\$12,156,988
NON-AFFILIATED AGENCY OPERATIONS	\$55,450,557
AFFILIATED AGENCY OPERATIONS	\$42,427,991
<b>TOTAL OKLAHOMA PREMIUMS</b>	<b>\$110,035,536</b>

### TABLE IV. HMO, NON-PROFIT ORGANIZATION AND PREPAID DENTAL LINES OF BUSINESS

LINES OF BUSINESS SUMMARY	PREMIUMS WRITTEN
HEALTH-INDIVIDUAL COMPREHENSIVE	\$1,961,382,905.00
HEALTH-GROUP COMPREHENSIVE	\$2,086,766,986.00
<b>TOTAL COMPREHENSIVE PREMIUMS</b>	<b>\$4,048,149,891.00</b>
HEALTH-MEDICARE SUPPLEMENT	\$188,835,195.00
HEALTH-VISION ONLY	\$55,379,335.00
HEALTH-DENTAL ONLY	\$383,869,027.00
HEALTH-FEDERAL EMPLOYEES HEALTH BENEFIT PROGRAM	\$968,685,711.00
HEALTH-MEDICARE TITLE XVIII	\$4,772,208,184.00
HEALTH-MEDICAID TITLE XIX	\$2,449,995,832.00
HEALTH-CREDIT	NO DATA
HEALTH-DISABILITY INCOME	\$22,076.00

HEALTH-LONG TERM CARE	\$1,015,312.00
HEALTH-OTHER HEALTH	\$341,902,561.00
<b>TOTAL OKLAHOMA PREMIUMS</b>	<b>\$13,210,063,124.00</b>

## TABLE V. LIFE, ACCIDENT AND HEALTH TOP TEN COMPANIES

FOREIGN AND DOMESTIC LIFE COMPANIES MARKET SHARE OF BUSINESS IN 2025 TOP TEN COMPANIES			DIRECT PREMIUMS WRITTEN	MARKET SHARE %	CUMULATIVE MARKET SHARE %
<b>LIFE - ORDINARY</b>					
67091	NORTHWESTERN MUT LIFE INS CO	WI	\$91,269,498	6.95%	6.95%
65935	MASSACHUSETTS MUT LIFE INS CO	MA	\$90,920,791	6.92%	13.87%
69108	STATE FARM LIFE INS CO	IL	\$81,030,231	6.17%	20.05%
66915	NEW YORK LIFE INS CO	NY	\$50,103,104	3.82%	23.86%
68136	PROTECTIVE LIFE INS CO	NE	\$49,599,831	3.78%	27.64%
65676	LINCOLN NATL LIFE INS CO	IN	\$45,394,716	3.46%	31.10%
79227	PRUCO LIFE INS CO	AZ	\$41,593,542	3.17%	34.26%
63177	FARMERS NEW WORLD LIFE INS CO	WA	\$41,574,474	3.17%	37.43%
63088	FARM BUREAU LIFE INS CO	IA	\$36,587,984	2.79%	40.22%
67466	PACIFIC LIFE INS CO	NE	\$36,576,792	2.79%	43.00%
	REMAINING COMPANIES		\$748,451,359	57.00%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$1,313,102,322</b>	<b>100.00%</b>	
<b>LIFE - GROUP</b>					
65978	METROPOLITAN LIFE INS CO	NY	\$79,690,529	19.42%	19.42%
68241	PRUDENTIAL INS CO OF AMER	NJ	\$28,630,431	6.98%	26.40%
65498	LIFE INS CO OF N AMER	PA	\$22,652,823	5.52%	31.92%
70815	HARTFORD LIFE & ACCIDENT INS CO	CT	\$22,467,924	5.48%	37.40%
66915	NEW YORK LIFE INS CO	NY	\$20,331,711	4.96%	42.35%
65676	LINCOLN NATL LIFE INS CO	IN	\$18,630,824	4.54%	46.89%
69868	UNITED OF OMAHA LIFE INS CO	NE	\$17,494,234	4.26%	51.16%
71129	DEARBORN LIFE INS CO	IL	\$16,640,404	4.06%	55.21%
62235	UNUM LIFE INS CO OF AMER	ME	\$15,873,328	3.87%	59.08%
93742	SECURIAN LIFE INS CO	MN	\$14,928,179	3.64%	62.72%
	REMAINING COMPANIES		\$152,951,934	37.28%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$410,292,321</b>	<b>100.00%</b>	
<b>OTHER CONSIDERATIONS</b>					
65838	JOHN HANCOCK LIFE INS CO USA	MI	\$180,547,374	38.07%	38.07%
68241	PRUDENTIAL INS CO OF AMER	NJ	\$70,285,254	14.82%	52.89%
69019	STANDARD INS CO	OR	\$57,447,456	12.11%	65.00%
70688	TRANSAMERICA FINANCIAL LIFE INS CO	NY	\$34,701,251	7.32%	72.32%
66168	MINNESOTA LIFE INS CO	MN	\$33,709,544	7.11%	79.43%
65935	MASSACHUSETTS MUT LIFE INS CO	MA	\$27,187,823	5.73%	85.16%

86231	TRANSAMERICA LIFE INS CO	IA	\$21,351,022	4.50%	89.66%
88668	MUTUAL OF AMER LIFE INS CO	NY	\$20,556,626	4.33%	93.99%
66915	NEW YORK LIFE INS CO	NY	\$12,720,525	2.68%	96.68%
62626	CMFG LIFE INS CO	IA	\$5,662,059	1.19%	97.87%
	REMAINING COMPANIES		\$484,366,906	2.13%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$948,535,840</b>	<b>100.00%</b>	

#### ANNUITY - ORDINARY

91596	NEW YORK LIFE INS & ANN CORP	DE	\$187,694,531	6.57%	6.57%
61689	ATHENE ANN & LIFE CO	IA	\$163,581,671	5.73%	12.30%
91642	FORETHOUGHT LIFE INS CO	IN	\$154,049,676	5.39%	17.70%
65676	LINCOLN NATL LIFE INS CO	IN	\$152,492,746	5.34%	23.04%
90611	ALLIANZ LIFE INS CO OF N AMER	MN	\$131,123,834	4.59%	27.63%
65056	JACKSON NATL LIFE INS CO	MI	\$127,357,955	4.46%	32.09%
63274	FIDELITY & GUAR LIFE INS CO	IA	\$105,317,951	3.69%	35.78%
60488	AMERICAN GEN LIFE INS CO	TX	\$100,528,565	3.52%	39.30%
65935	MASSACHUSETTS MUT LIFE INS CO	MA	\$95,793,511	3.35%	42.65%
92738	AMERICAN EQUITY INVEST LIFE INS CO	IA	\$93,568,733	3.28%	45.93%
	REMAINING COMPANIES		\$1,543,984,131	54.07%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$2,855,493,304</b>	<b>100.00%</b>	

#### ANNUITY - GROUP

86509	VOYA RETIREMENT INS & ANN CO	CT	\$93,905,014	17.72%	17.72%
68241	PRUDENTIAL INS CO OF AMER	NJ	\$69,859,226	13.18%	30.91%
61271	PRINCIPAL LIFE INS CO	IA	\$57,821,830	10.91%	41.82%
69345	TEACHERS INS & ANN ASSOC OF AMER	NY	\$48,881,215	9.22%	51.04%
66869	NATIONWIDE LIFE INS CO	OH	\$40,469,957	7.64%	58.68%
60739	AMERICAN NATL INS CO	TX	\$32,056,113	6.05%	64.73%
97136	METROPOLITAN TOWER LIFE INS CO	NE	\$23,779,361	4.49%	69.22%
60895	AMERICAN UNITED LIFE INS CO	IN	\$20,876,838	3.94%	73.16%
65935	MASSACHUSETTS MUT LIFE INS CO	MA	\$19,753,787	3.73%	76.89%
63274	FIDELITY & GUAR LIFE INS CO	IA	\$14,874,404	2.81%	79.69%
	REMAINING COMPANIES		\$107,603,982	20.31%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$529,881,727</b>	<b>100.00%</b>	

#### A&H - COMPREHENSIVE GROUP

79413	UNITEDHEALTHCARE INS CO	CT	\$205,499,755	59.35%	59.35%
60054	AETNA LIFE INS CO	CT	\$81,809,717	23.63%	82.98%
67369	CIGNA HLTH & LIFE INS CO	CT	\$56,738,370	16.39%	99.36%
80985	4 EVER LIFE INS CO	IL	\$1,109,648	0.32%	99.68%

65757	SHELTER LIFE INS CO	MO	\$1,084,755	0.31%	100.00%
70106	UNITED STATES LIFE INS CO IN THE CIT	NY	\$13,696	0.00%	100.00%
98205	NATL FOUNDATION LIFE INS CO	TX	\$10,807	0.00%	100.00%
93734	NASSAU LIFE & ANN CO	CT	\$3,844	0.00%	100.00%
61409	NATIONAL BENEFIT LIFE INS CO	NY	\$3,200	0.00%	100.01%
71390	PURITAN LIFE INS CO OF AMER	AZ	\$1,232	0.00%	100.01%
	REMAINING COMPANIES		(\$17,152)	-0.01%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$346,257,872</b>	<b>100.00%</b>	

**A&H - COMPREHENSIVE INDIVIDUAL**

65978	METROPOLITAN LIFE INS CO	NY	\$36,500	-7.56%	-7.56%
86355	STANDARD LIFE & ACCIDENT INS CO	TX	\$26,878	-5.57%	-13.13%
62944	EQUITABLE FINANCIAL LIFE INS CO	NY	\$13,796	-2.86%	-15.99%
81132	LIFE OF AMER INS CO	TX	\$4,856	-1.01%	-17.00%
11121	UNIFIED LIFE INS CO	TX	\$3,688	-0.76%	-17.76%
64246	GUARDIAN LIFE INS CO OF AMER	NY	\$3,035	-0.63%	-18.39%
66869	NATIONWIDE LIFE INS CO	OH	\$2,822	-0.58%	-18.98%
68241	PRUDENTIAL INS CO OF AMER	NJ	\$2,170	-0.45%	-19.43%
86231	TRANSAMERICA LIFE INS CO	IA	\$1,323	-0.27%	-19.70%
65757	SHELTER LIFE INS CO	MO	\$1,268	-0.26%	-19.96%
	REMAINING COMPANIES		(\$578,870)	119.96%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>(\$482,534)</b>	<b>100.00%</b>	

**A&H - MEDICARE SUPPLEMENT**

79413	UNITEDHEALTHCARE INS CO	CT	\$105,081,945	36.51%	36.51%
13100	OMAHA INS CO	NE	\$38,851,959	13.50%	50.01%
71412	MUTUAL OF OMAHA INS CO	NE	\$30,180,577	10.49%	60.50%
69868	UNITED OF OMAHA LIFE INS CO	NE	\$11,899,528	4.14%	64.63%
72125	PHYSICIANS LIFE INS CO	NE	\$7,390,501	2.57%	67.20%
88366	AMERICAN RETIREMENT LIFE INS CO	OH	\$6,636,731	2.31%	69.51%
80578	PHYSICIANS MUT INS CO	NE	\$6,305,528	2.19%	71.70%
67369	CIGNA HLTH & LIFE INS CO	CT	\$5,897,719	2.05%	73.75%
67326	OLD SURETY LIFE INS CO	OK	\$5,167,356	1.80%	75.54%
62065	COLONIAL PENN LIFE INS CO	PA	\$4,136,615	1.44%	76.98%
	REMAINING COMPANIES		\$66,246,216	23.02%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$287,794,675</b>	<b>100.00%</b>	

<b>A&amp;H - VISION ONLY</b>					
65978	METROPOLITAN LIFE INS CO	NY	\$7,728,008	25.44%	25.44%
71870	FIDELITY SECURITY LIFE INS CO	MO	\$5,245,065	17.27%	42.71%
71129	DEARBORN LIFE INS CO	IL	\$2,703,748	8.90%	51.62%
61301	AMERITAS LIFE INS CORP	NE	\$2,675,618	8.81%	60.42%
64246	GUARDIAN LIFE INS CO OF AMER	NY	\$2,371,503	7.81%	68.23%
61271	PRINCIPAL LIFE INS CO	IA	\$2,003,256	6.60%	74.83%
80802	US BR SUN LIFE ASSUR CO OF CANADA	MI	\$1,030,178	3.39%	78.22%
69019	STANDARD INS CO	OR	\$935,662	3.08%	81.30%
79413	UNITEDHEALTHCARE INS CO	CT	\$884,826	2.91%	84.21%
69868	UNITED OF OMAHA LIFE INS CO	NE	\$787,627	2.59%	86.81%
	REMAINING COMPANIES		\$4,007,371	13.19%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$30,372,862</b>	<b>100.00%</b>	

<b>A&amp;H - DENTAL ONLY</b>					
65978	METROPOLITAN LIFE INS CO	NY	\$34,500,438	28.79%	28.79%
67369	CIGNA HLTH & LIFE INS CO	CT	\$15,461,281	12.90%	41.69%
64246	GUARDIAN LIFE INS CO OF AMER	NY	\$11,121,884	9.28%	50.97%
61301	AMERITAS LIFE INS CORP	NE	\$10,889,148	9.09%	60.06%
61271	PRINCIPAL LIFE INS CO	IA	\$8,708,560	7.27%	67.32%
60054	AETNA LIFE INS CO	CT	\$5,674,374	4.74%	72.06%
79413	UNITEDHEALTHCARE INS CO	CT	\$5,266,095	4.39%	76.45%
80802	US BR SUN LIFE ASSUR CO OF CANADA	MI	\$5,097,759	4.25%	80.70%
80578	PHYSICIANS MUT INS CO	NE	\$3,627,233	3.03%	83.73%
69868	UNITED OF OMAHA LIFE INS CO	NE	\$3,066,504	2.56%	86.29%
	REMAINING COMPANIES		\$16,431,699	13.71%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$119,844,975</b>	<b>100.00%</b>	

<b>A&amp;H - FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM</b>					
60054	AETNA LIFE INS CO	CT	\$17,046,504	99.32%	99.32%
79413	UNITEDHEALTHCARE INS CO	CT	\$117,296	0.68%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$17,163,800</b>	<b>100.00%</b>	

<b>A&amp;H - CREDIT</b>					
66168	MINNESOTA LIFE INS CO	MN	\$1,120,570	40.66%	40.66%
70548	WICHITA NATL LIFE INS CO	OK	\$605,995	21.99%	62.65%
60518	AMERICAN HLTH & LIFE INS CO	TX	\$527,915	19.16%	81.81%
97691	LIFE OF THE SOUTH INS CO	GA	\$348,490	12.65%	94.45%

62626	CMFG LIFE INS CO	IA	\$129,438	4.70%	99.15%
61751	CENTRAL STATES H & L CO OF OMAHA	NE	\$37,867	1.37%	100.53%
86231	TRANSAMERICA LIFE INS CO	IA	\$2,343	0.09%	100.61%
99538	SWBC LIFE INS CO	TX	\$834	0.03%	100.64%
93742	SECURIAN LIFE INS CO	MN	\$377	0.01%	100.65%
	REMAINING COMPANIES		(\$18,024)	-0.65%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$2,755,805</b>	<b>100.00%</b>	

#### A&H-MEDICARE TITLE XVIII

60054	AETNA LIFE INS CO	CT	\$102,162,791	92.52%	92.52%
67369	CIGNA HLTH & LIFE INS CO	CT	\$8,271,763	7.49%	100.01%
	REMAINING COMPANIES		(\$12,677)	-0.01%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$110,421,877</b>	<b>100.00%</b>	

#### A&H - LONG TERM CARE

70025	GENWORTH LIFE INS CO	DE	\$14,895,688	20.08%	20.08%
65838	JOHN HANCOCK LIFE INS CO USA	MI	\$10,326,427	13.92%	34.00%
69000	NORTHWESTERN LONG TERM CARE INS CO	WI	\$4,846,275	6.53%	40.53%
66915	NEW YORK LIFE INS CO	NY	\$4,691,249	6.32%	46.86%
65978	METROPOLITAN LIFE INS CO	NY	\$4,633,448	6.25%	53.10%
71412	MUTUAL OF OMAHA INS CO	NE	\$4,217,965	5.69%	58.79%
68241	PRUDENTIAL INS CO OF AMER	NJ	\$3,063,525	4.13%	62.92%
61263	BANKERS LIFE & CAS CO	IL	\$2,804,151	3.78%	66.70%
65935	MASSACHUSETTS MUT LIFE INS CO	MA	\$2,802,694	3.78%	70.48%
86231	TRANSAMERICA LIFE INS CO	IA	\$2,665,547	3.59%	74.07%
	REMAINING COMPANIES		\$19,234,383	25.93%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$74,181,352</b>	<b>100.00%</b>	

#### A&H - DISABILITY INCOME

60410	AMERICAN FIDELITY ASSUR CO	OK	\$39,531,012	12.99%	12.99%
65978	METROPOLITAN LIFE INS CO	NY	\$25,718,736	8.45%	21.44%
65676	LINCOLN NATL LIFE INS CO	IN	\$24,379,107	8.01%	29.45%
62235	UNUM LIFE INS CO OF AMER	ME	\$22,621,334	7.43%	36.88%
65498	LIFE INS CO OF N AMER	PA	\$22,581,332	7.42%	44.30%
70815	HARTFORD LIFE & ACCIDENT INS CO	CT	\$19,058,646	6.26%	50.56%
69868	UNITED OF OMAHA LIFE INS CO	NE	\$18,114,789	5.95%	56.51%
64246	GUARDIAN LIFE INS CO OF AMER	NY	\$14,180,896	4.66%	61.17%

69019	STANDARD INS CO	OR	\$13,521,938	4.44%	65.61%
68241	PRUDENTIAL INS CO OF AMER	NJ	\$11,518,952	3.78%	69.39%
	REMAINING COMPANIES		\$93,161,095	30.61%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$304,387,837</b>	<b>100.00%</b>	

<b>A&amp;H - ALL OTHER</b>					
79413	UNITEDHEALTHCARE INS CO	CT	\$70,536,603	12.98%	12.98%
60410	AMERICAN FIDELITY ASSUR CO	OK	\$49,910,912	9.18%	22.16%
60380	AMERICAN FAMILY LIFE ASSUR CO OF COL	NE	\$48,406,695	8.90%	31.06%
67369	CIGNA HLTH & LIFE INS CO	CT	\$31,509,367	5.80%	36.86%
92711	HCC LIFE INS CO	IN	\$25,788,608	4.74%	41.60%
80802	US BR SUN LIFE ASSUR CO OF CANADA	MI	\$25,261,813	4.65%	46.25%
62324	FREEDOM LIFE INS CO OF AMER	TX	\$19,488,589	3.59%	49.83%
70319	WASHINGTON NATL INS CO	IN	\$19,161,303	3.53%	53.36%
60054	AETNA LIFE INS CO	CT	\$17,598,235	3.24%	56.59%
67105	RELIASTAR LIFE INS CO	MN	\$16,343,226	3.01%	59.60%
	REMAINING COMPANIES		\$219,634,146	40.40%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$543,639,497</b>	<b>100.00%</b>	

## TABLE VI. PROPERTY AND CASUALTY TOP TEN COMPANIES

FOREIGN AND DOMESTIC PROPERTY AND CASUALTY COMPANIES MARKET SHARE OF BUSINESS IN 2025 TOP TEN COMPANIES			DIRECT PREMIUMS WRITTEN	MARKET SHARE %	CUMULATIVE MARKET SHARE %
<b>P&amp;C - FIRE</b>					
11185	FOREMOST INS CO GRAND RAPIDS MI	MI	\$24,397,565	13.24%	13.24%
42722	AMERICAN MODERN PROP & CAS INS CO	OH	\$17,099,626	9.28%	22.52%
21482	FACTORY MUT INS CO	RI	\$12,076,244	6.55%	29.08%
41475	AMERICAN FARMERS & RANCHERS MUT INS	OK	\$10,732,124	5.82%	34.90%
23388	SHELTER MUT INS CO	MO	\$9,415,498	5.11%	40.01%
24740	SAFECO INS CO OF AMER	NH	\$8,908,859	4.84%	44.84%
25674	TRAVELERS PROP CAS CO OF AMER	CT	\$6,944,258	3.77%	48.61%
10014	AFFILIATED FM INS CO	RI	\$5,326,878	2.89%	51.50%
42986	STANDARD GUAR INS CO	DE	\$4,863,045	2.64%	54.14%
21563	OKLAHOMA FARM BUREAU MUT INS CO	OK	\$4,856,786	2.64%	56.78%
	REMAINING COMPANIES		\$79,639,718	43.22%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$184,260,601</b>	<b>100.00%</b>	

<b>P&amp;C - ALLIED LINES</b>					
23388	SHELTER MUT INS CO	MO	\$39,036,924	13.94%	13.94%
11185	FOREMOST INS CO GRAND RAPIDS MI	MI	\$28,745,254	10.27%	24.21%
24740	SAFECO INS CO OF AMER	NH	\$23,896,148	8.53%	32.74%
16535	ZURICH AMER INS CO	NY	\$18,231,803	6.51%	39.25%
42722	AMERICAN MODERN PROP & CAS INS CO	OH	\$15,317,523	5.47%	44.72%
21482	FACTORY MUT INS CO	RI	\$14,027,693	5.01%	49.73%
21563	OKLAHOMA FARM BUREAU MUT INS CO	OK	\$13,170,290	4.70%	54.44%
25941	UNITED SERV AUTOMOBILE ASSN	TX	\$11,566,145	4.13%	58.57%
42986	STANDARD GUAR INS CO	DE	\$11,234,503	4.01%	62.58%
10014	AFFILIATED FM INS CO	RI	\$6,370,881	2.28%	64.86%
	REMAINING COMPANIES		\$98,409,469	35.15%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$280,006,633</b>	<b>100.00%</b>	

<b>P&amp;C - MULTIPLE PERIL CROP</b>					
25240	NAU COUNTRY INS CO	MN	\$74,659,666	24.82%	24.82%
12548	AMERICAN AGRI BUSINESS INS CO	TX	\$71,822,316	23.88%	48.71%
34312	PRODUCERS AGRICULTURE INS CO	TX	\$43,720,252	14.54%	63.24%
16691	GREAT AMER INS CO	OH	\$36,394,045	12.10%	75.34%
39039	RURAL COMM INS CO	MN	\$26,203,384	8.71%	84.06%
20699	ACE PROP & CAS INS CO	PA	\$13,590,752	4.52%	88.57%
20338	PALOMAR SPECIALTY INS CO	OR	\$11,442,428	3.81%	92.38%
10103	AMERICAN AGRICULTURAL INS CO	IN	\$8,829,170	2.94%	95.31%
13897	FARMERS MUT HAIL INS CO OF IA	IA	\$8,116,299	2.70%	98.01%
40436	STRATFORD INS CO	NH	\$4,617,333	1.54%	99.55%
	REMAINING COMPANIES		\$1,360,685	0.45%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$300,756,330</b>	<b>100.00%</b>	

<b>P&amp;C - FEDERAL FLOOD</b>					
11523	WRIGHT NATL FLOOD INS CO	TX	\$1,168,889	17.72%	17.72%
10111	AMERICAN BANKERS INS CO OF FL	FL	\$1,150,176	17.44%	35.16%
21628	FARMERS INS CO INC	KS	\$885,428	13.43%	48.59%
18600	USAA GEN IND CO	TX	\$776,724	11.78%	60.36%
37478	HARTFORD INS CO OF THE MIDWEST	IN	\$690,429	10.47%	70.83%
39926	SELECTIVE INS CO OF THE SOUTHEAST	IN	\$570,919	8.66%	79.49%
19232	ALLSTATE INS CO	IL	\$393,543	5.97%	85.46%
18058	PHILADELPHIA IND INS CO	PA	\$276,595	4.19%	89.65%
10872	AMERICAN STRATEGIC INS CORP	IN	\$139,091	2.11%	91.76%

20419	HOMESITE IND CO	WI	\$117,243	1.78%	93.54%
	REMAINING COMPANIES		\$426,315	6.46%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$6,595,352</b>	<b>100.00%</b>	

<b>P&amp;C - PRIVATE CROP</b>					
40436	STRATFORD INS CO	NH	\$3,185,501	33.32%	33.32%
25240	NAU COUNTRY INS CO	MN	\$1,362,702	14.25%	47.57%
39039	RURAL COMM INS CO	MN	\$1,255,033	13.13%	60.70%
12548	AMERICAN AGRI BUSINESS INS CO	TX	\$1,149,405	12.02%	72.73%
16691	GREAT AMER INS CO	OH	\$1,087,959	11.38%	84.11%
13897	FARMERS MUT HAIL INS CO OF IA	IA	\$550,033	5.75%	89.86%
34312	PRODUCERS AGRICULTURE INS CO	TX	\$427,775	4.48%	94.33%
10103	AMERICAN AGRICULTURAL INS CO	IN	\$273,745	2.86%	97.20%
20699	ACE PROP & CAS INS CO	PA	\$212,423	2.22%	99.42%
20338	PALOMAR SPECIALTY INS CO	OR	\$35,020	0.37%	99.78%
	REMAINING COMPANIES		\$20,655	0.22%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$9,560,251</b>	<b>100.00%</b>	

<b>P&amp;C - PRIVATE FLOOD</b>					
29700	SWISS RE CORP SOLUTIONS ELITE INS CO	MO	\$678,953	22.35%	22.35%
24554	XL INS AMER INC	DE	\$430,072	14.16%	36.51%
10391	BERKSHIRE HATHAWAY DIRECT INS CO	NE	\$394,033	12.97%	49.48%
42978	AMERICAN SECURITY INS CO	DE	\$389,827	12.83%	62.31%
20338	PALOMAR SPECIALTY INS CO	OR	\$248,404	8.18%	70.49%
35300	ALLIANZ GLOBAL RISKS US INS CO	IL	\$176,247	5.80%	76.29%
11150	ARCH INS CO	MO	\$152,812	5.03%	81.32%
23728	NATIONAL GEN INS CO	MO	\$137,236	4.52%	85.84%
21458	EMPLOYERS INS CO OF WAUSAU	WI	\$110,171	3.63%	89.47%
29742	INTEGON NATL INS CO	NC	\$93,454	3.08%	92.54%
	REMAINING COMPANIES		\$226,493	7.46%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$3,037,702</b>	<b>100.00%</b>	

<b>P&amp;C - FARMOWNERS MULTIPLE PERIL</b>					
21563	OKLAHOMA FARM BUREAU MUT INS CO	OK	\$89,198,821	35.51%	35.51%
41475	AMERICAN FARMERS & RANCHERS MUT INS	OK	\$61,100,274	24.33%	59.84%
25143	STATE FARM FIRE & CAS CO	IL	\$16,976,659	6.76%	66.59%
12810	MDOW INS CO	TX	\$14,147,243	5.63%	72.23%
10220	ACCELERANT NATL INS CO	DE	\$13,736,706	5.47%	77.70%
19194	FARMERS ALLIANCE MUT INS CO	KS	\$9,608,895	3.83%	81.52%

25135	STATE AUTOMOBILE MUT INS CO	OH	\$7,015,538	2.79%	84.31%
14850	NORTH STAR MUT INS CO	MN	\$6,821,220	2.72%	87.03%
28681	UNION MUT INS CO	OK	\$6,267,890	2.50%	89.52%
11932	WHITE PINE INS CO	MI	\$5,857,848	2.33%	91.86%
	REMAINING COMPANIES		\$20,457,164	8.14%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$251,188,258</b>	<b>100.00%</b>	

<b>P&amp;C - HOMEOWNERS MULTIPLE PERIL</b>					
25143	STATE FARM FIRE & CAS CO	IL	\$821,839,157	30.52%	30.52%
37907	ALLSTATE VEHICLE & PROP INS CO	IL	\$219,138,898	8.14%	38.65%
21628	FARMERS INS CO INC	KS	\$162,186,818	6.02%	44.67%
25941	UNITED SERV AUTOMOBILE ASSN	TX	\$104,905,808	3.90%	48.57%
19690	AMERICAN ECONOMY INS CO	IN	\$102,255,813	3.80%	52.37%
20419	HOMESITE IND CO	WI	\$101,290,165	3.76%	56.13%
16810	AMERICAN MERCURY INS CO	OK	\$74,990,441	2.78%	58.91%
37770	CSAA GEN INS CO	IN	\$74,934,304	2.78%	61.69%
23388	SHELTER MUT INS CO	MO	\$68,956,076	2.56%	64.26%
25968	USAA CAS INS CO	TX	\$63,561,168	2.36%	66.62%
	REMAINING COMPANIES		\$899,133,101	33.39%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$2,693,191,749</b>	<b>100.00%</b>	

<b>P&amp;C - COMMERCIAL MULTIPLE PERIL (NON-LIABILITY PORTION)</b>					
25143	STATE FARM FIRE & CAS CO	IL	\$61,638,528	11.34%	11.34%
13528	BROTHERHOOD MUT INS CO	IN	\$40,609,307	7.47%	18.81%
21563	OKLAHOMA FARM BUREAU MUT INS CO	OK	\$26,633,844	4.90%	23.71%
18767	CHURCH MUT INS CO S I	WI	\$21,804,313	4.01%	27.72%
20281	FEDERAL INS CO	IN	\$19,397,401	3.57%	31.29%
18058	PHILADELPHIA IND INS CO	PA	\$15,908,051	2.93%	34.22%
20044	BERKSHIRE HATHAWAY HOMESTATE INS CO	NE	\$13,189,156	2.43%	36.65%
25674	TRAVELERS PROP CAS CO OF AMER	CT	\$12,215,338	2.25%	38.89%
25615	CHARTER OAK FIRE INS CO	CT	\$11,220,200	2.06%	40.96%
25623	PHOENIX INS CO	CT	\$11,163,863	2.05%	43.01%
	REMAINING COMPANIES		\$309,765,551	56.99%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$543,545,552</b>	<b>100.00%</b>	

<b>P&amp;C - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION)</b>					
18058	PHILADELPHIA IND INS CO	PA	\$13,155,564	7.53%	7.53%
25143	STATE FARM FIRE & CAS CO	IL	\$11,306,476	6.47%	14.00%
24082	OHIO SECURITY INS CO	NH	\$8,485,274	4.86%	18.85%

25623	PHOENIX INS CO	CT	\$7,561,845	4.33%	23.18%
20095	BITCO GEN INS CORP	IA	\$6,057,247	3.47%	26.64%
22098	GRAIN DEALERS MUT INS CO	IN	\$5,940,143	3.40%	30.04%
25615	CHARTER OAK FIRE INS CO	CT	\$5,709,274	3.27%	33.31%
20281	FEDERAL INS CO	IN	\$5,396,163	3.09%	36.39%
20508	VALLEY FORGE INS CO	PA	\$5,246,287	3.00%	39.40%
35289	CONTINENTAL INS CO	PA	\$4,622,135	2.64%	42.04%
	REMAINING COMPANIES		\$101,311,270	57.96%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$174,791,678</b>	<b>100.00%</b>	

**P&C - MORTGAGE GUARANTY**

40266	ARCH MORTGAGE INS CO	WI	\$11,706,541	23.23%	23.23%
33790	RADIAN GUAR INC	PA	\$11,017,267	21.86%	45.09%
38458	ENACT MORTGAGE INS CORP	NC	\$8,637,590	17.14%	62.24%
13634	ESSENT GUAR INC	PA	\$8,024,503	15.92%	78.16%
29858	MORTGAGE GUAR INS CORP	WI	\$5,586,329	11.09%	89.25%
13695	NATIONAL MORTGAGE INS CORP	WI	\$4,546,772	9.02%	98.27%
15873	UNITED GUAR RESIDENTIAL INS CO	NC	\$710,234	1.41%	99.68%
28452	REPUBLIC MORTGAGE INS CO	NC	\$43,646	0.09%	99.76%
27251	PMI MORTGAGE INS CO	AZ	\$37,847	0.08%	99.84%
16675	ENACT MORTGAGE INS CORP OF NC	NC	\$30,990	0.06%	99.90%
	REMAINING COMPANIES		\$50,324	0.10%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$50,392,043</b>	<b>100.00%</b>	

**P&C - OCEAN MARINE**

19445	NATIONAL UNION FIRE INS CO OF PITTSB	PA	\$4,276,517	23.49%	23.49%
27154	ATLANTIC SPECIALTY INS CO	NY	\$2,419,675	13.29%	36.77%
11185	FOREMOST INS CO GRAND RAPIDS MI	MI	\$1,985,632	10.90%	47.68%
28932	MARKEL AMER INS CO	VA	\$1,031,703	5.67%	53.34%
22667	ACE AMER INS CO	PA	\$1,008,359	5.54%	58.88%
25674	TRAVELERS PROP CAS CO OF AMER	CT	\$821,975	4.51%	63.39%
42307	NAVIGATORS INS CO	NY	\$624,882	3.43%	66.83%
16691	GREAT AMER INS CO	OH	\$521,140	2.86%	69.69%
37273	AXIS INS CO	IL	\$410,639	2.26%	71.94%
35289	CONTINENTAL INS CO	PA	\$365,931	2.01%	73.95%
	REMAINING COMPANIES		\$4,743,188	26.05%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$18,209,641</b>	<b>100.00%</b>	

<b>P&amp;C - INLAND MARINE</b>					
20443	CONTINENTAL CAS CO	IL	\$68,450,597	19.35%	19.35%
19917	LIBERTY INS UNDERWRITERS INC	IL	\$19,904,138	5.63%	24.98%
25143	STATE FARM FIRE & CAS CO	IL	\$16,852,080	4.76%	29.74%
11630	JEFFERSON INS CO	NY	\$12,895,803	3.65%	33.38%
35300	ALLIANZ GLOBAL RISKS US INS CO	IL	\$11,876,382	3.36%	36.74%
40142	AMERICAN ZURICH INS CO	IL	\$9,639,550	2.73%	39.47%
25674	TRAVELERS PROP CAS CO OF AMER	CT	\$9,616,583	2.72%	42.18%
38628	PROGRESSIVE NORTHERN INS CO	WI	\$8,562,685	2.42%	44.61%
23418	MID CONTINENT CAS CO	OH	\$7,500,120	2.12%	46.73%
24074	OHIO CAS INS CO	NH	\$6,917,379	1.96%	48.68%
	REMAINING COMPANIES		\$181,553,390	51.32%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$353,768,707</b>	<b>100.00%</b>	

<b>P&amp;C - FINANCIAL GUARANTY</b>					
14380	BUILD AMER MUT ASSUR CO	NY	\$1,558,981	100.00%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$1,558,981</b>	<b>100.00%</b>	

<b>P&amp;C - MEDICAL PROFESSIONAL LIABILITY - OCCURENCE</b>					
39594	PLICO INC	OK	\$7,559,507	36.42%	36.42%
11843	MEDICAL PROTECTIVE CO	IN	\$5,371,213	25.88%	62.30%
20427	AMERICAN CAS CO OF READING PA	PA	\$2,717,254	13.09%	75.40%
19917	LIBERTY INS UNDERWRITERS INC	IL	\$941,640	4.54%	79.93%
15865	NCMIC INS CO	IA	\$651,365	3.14%	83.07%
13714	PHARMACISTS MUT INS CO	IA	\$640,522	3.09%	86.16%
11127	PROFESSIONAL SOLUTIONS INS CO	IA	\$516,042	2.49%	88.64%
18767	CHURCH MUT INS CO S I	WI	\$378,962	1.83%	90.47%
11860	COPIC INS CO	CO	\$281,700	1.36%	91.83%
25224	GREAT DIVIDE INS CO	ND	\$236,537	1.14%	92.97%
	REMAINING COMPANIES		\$1,459,751	7.03%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$20,754,493</b>	<b>100.00%</b>	

<b>P&amp;C - MEDICAL PROFESSIONAL LIABILITY - CLAIMS MADE</b>					
39594	PLICO INC	OK	\$19,112,919	31.28%	31.28%
11843	MEDICAL PROTECTIVE CO	IN	\$11,826,663	19.36%	50.64%
20443	CONTINENTAL CAS CO	IL	\$6,007,838	9.83%	60.48%
11860	COPIC INS CO	CO	\$5,743,046	9.40%	69.88%
11832	HEALTH CARE INDUSTRY LIAB RECIP INS	DC	\$2,150,454	3.52%	73.40%
34495	DOCTORS CO AN INTERINS EXCH	CA	\$2,106,631	3.45%	76.84%

32514	TEXAS HOSPITAL INS EXCH	TX	\$1,776,563	2.91%	79.75%
33200	NORCAL INS CO	CA	\$1,556,996	2.55%	82.30%
42617	MAG MUT INS CO	GA	\$1,360,284	2.23%	84.53%
22730	ALLIED WORLD INS CO	NH	\$979,828	1.60%	86.13%
	REMAINING COMPANIES		\$8,474,316	13.87%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$61,095,538</b>	<b>100.00%</b>	

<b>P&amp;C - EARTHQUAKE</b>					
25143	STATE FARM FIRE & CAS CO	IL	\$6,383,167	39.68%	39.68%
25941	UNITED SERV AUTOMOBILE ASSN	TX	\$2,142,809	13.32%	53.01%
25968	USAA CAS INS CO	TX	\$1,025,269	6.37%	59.38%
20338	PALOMAR SPECIALTY INS CO	OR	\$653,475	4.06%	63.44%
37770	CSAA GEN INS CO	IN	\$631,979	3.93%	67.37%
18600	USAA GEN IND CO	TX	\$554,694	3.45%	70.82%
37850	PACIFIC SPECIALTY INS CO	CA	\$495,695	3.08%	73.90%
29700	SWISS RE CORP SOLUTIONS ELITE INS CO	MO	\$444,147	2.76%	76.66%
23388	SHELTER MUT INS CO	MO	\$439,210	2.73%	79.39%
20303	GREAT NORTHERN INS CO	IN	\$386,548	2.40%	81.80%
	REMAINING COMPANIES		\$2,928,102	18.20%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$16,085,095</b>	<b>100.00%</b>	

<b>P&amp;C - COMPREHENSIVE (HOSPITAL &amp; MEDICAL) GROUP</b>					
25178	STATE FARM MUT AUTO INS CO	IL	\$6,556,936	60.24%	60.24%
38776	SIRIUSPOINT AMER INS CO	NY	\$3,762,198	34.56%	94.80%
32280	WELLFLEET INS CO	IN	\$321,167	2.95%	97.75%
38245	BCS INS CO	OH	\$214,244	1.97%	99.72%
38318	STARR IND & LIAB CO	TX	\$24,357	0.22%	99.94%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$10,885,306</b>	<b>100.00%</b>	

<b>P&amp;C - COMPREHENSIVE (HOSPITAL &amp; MEDICAL) INDIVIDUAL</b>					
	<b>NO DATA FOUND</b>				

<b>P&amp;C - CREDIT A&amp;H (GROUP AND INDIVIDUAL)</b>					
34274	CENTRAL STATES IND CO OF OMAHA	NE	\$6,176	85.41%	85.41%
10952	TRANSAMERICA CAS INS CO	IA	\$1,055	14.59%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$7,231</b>	<b>100.00%</b>	

P&C - VISION ONLY						
38245	BCS INS CO	OH	\$71,145	93.72%	93.72%	
26581	INDEPENDENCE AMER INS CO	DE	\$4,458	5.87%	99.59%	
37273	AXIS INS CO	IL	\$310	0.41%	100.00%	
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$75,913</b>	<b>100.00%</b>		

P&C - DENTAL ONLY						
38245	BCS INS CO	OH	\$183,471	75.03%	75.03%	
26581	INDEPENDENCE AMER INS CO	DE	\$59,736	24.43%	99.46%	
37273	AXIS INS CO	IL	\$1,327	0.54%	100.00%	
19690	AMERICAN ECONOMY INS CO	IN	\$100,286,153	4.2%	47.8%	
25941	UNITED SERV AUTOMOBILE ASSN	TX	\$97,746,040	4.1%	51.9%	
20419	HOMESITE IND CO	WI	\$69,785,552	2.9%	54.8%	
37770	CSAA GEN INS CO	IN	\$65,540,875	2.7%	57.5%	
21687	MID CENTURY INS CO	CA	\$57,993,832	2.4%	60.0%	
25968	USAA CAS INS CO	TX	\$56,926,494	2.4%	62.3%	
23388	SHELTER MUT INS CO	MO	\$56,289,028	2.3%	64.7%	
	REMAINING COMPANIES		\$846,407,979	35.3%		
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$2,396,476,646</b>	<b>100.0%</b>		

P&C - DISABILITY INCOME						
25178	STATE FARM MUT AUTO INS CO	IL	\$1,456,357	99.92%	99.92%	
34274	CENTRAL STATES IND CO OF OMAHA	NE	\$1,231	0.09%	100.00%	
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$1,457,588</b>	<b>100.00%</b>		

P&C - MEDICARE SUPPLEMENT						
25178	STATE FARM MUT AUTO INS CO	IL	\$5,771,778	51.55%	51.55%	
20699	ACE PROP & CAS INS CO	PA	\$5,131,005	45.83%	97.38%	
34274	CENTRAL STATES IND CO OF OMAHA	NE	\$161,979	1.45%	98.82%	
21113	UNITED STATES FIRE INS CO	DE	\$125,865	1.12%	99.95%	
26581	INDEPENDENCE AMER INS CO	DE	\$6,010	0.05%	100.00%	
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$11,196,637</b>	<b>100.00%</b>		

P&C - LONG TERM CARE						
25178	STATE FARM MUT AUTO INS CO	IL	\$3,462,346	53.28%	53.28%	
20443	CONTINENTAL CAS CO	IL	\$2,879,318	44.31%	97.60%	
35963	AF&L INS CO	PA	\$152,994	2.36%	99.95%	
24988	SENTRY INS CO	WI	\$3,305	0.05%	100.00%	
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$6,497,963</b>	<b>100.00%</b>		

<b>P&amp;C - OTHER HEALTH</b>					
22276	BERKSHIRE HATHAWAY SPECIALTY INS CO	NE	\$7,658,721	15.08%	15.08%
18694	GREAT MIDWEST INS CO	TX	\$7,265,220	14.31%	29.39%
21113	UNITED STATES FIRE INS CO	DE	\$7,153,098	14.09%	43.47%
39217	QBE INS CORP	PA	\$6,221,420	12.25%	55.73%
16535	ZURICH AMER INS CO	NY	\$3,576,750	7.04%	62.77%
38245	BCS INS CO	OH	\$3,236,182	6.37%	69.14%
29874	SWISS RE CORP SOLUTIONS AMER INS CO	MO	\$2,900,227	5.71%	74.85%
20281	FEDERAL INS CO	IN	\$2,708,123	5.33%	80.19%
25178	STATE FARM MUT AUTO INS CO	IL	\$1,301,640	2.56%	82.75%
19917	LIBERTY INS UNDERWRITERS INC	IL	\$1,083,172	2.13%	84.88%
	REMAINING COMPANIES		\$7,678,020	15.12%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$50,782,573</b>	<b>100.00%</b>	

<b>P&amp;C - WORKERS' COMPENSATION</b>					
36188	COMPSOURCE MUT INS CO	OK	\$205,211,419	32.01%	32.01%
16535	ZURICH AMER INS CO	NY	\$18,814,455	2.94%	34.95%
23663	NATIONAL AMER INS CO	OK	\$11,879,617	1.85%	36.80%
22667	ACE AMER INS CO	PA	\$11,546,144	1.80%	38.60%
42376	TECHNOLOGY INS CO INC	DE	\$9,007,090	1.41%	40.01%
11000	SENTINEL INS CO LTD	CT	\$8,331,199	1.30%	41.31%
11042	STONETRUST COMMERCIAL INS CO	NE	\$8,252,362	1.29%	42.59%
13269	ZENITH INS CO	CA	\$8,208,893	1.28%	43.87%
11150	ARCH INS CO	MO	\$8,184,522	1.28%	45.15%
10166	ACCIDENT FUND INS CO OF AMER	MI	\$8,094,788	1.26%	46.41%
	REMAINING COMPANIES		\$343,518,775	53.59%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$641,049,264</b>	<b>100.00%</b>	

<b>P&amp;C - OTHER LIABILITY - OCCURRENCE</b>					
25674	TRAVELERS PROP CAS CO OF AMER	CT	\$31,406,198	6.90%	6.90%
23663	NATIONAL AMER INS CO	OK	\$25,731,556	5.65%	12.54%
10051	LYNDON SOUTHERN INS CO	DE	\$21,368,434	4.69%	17.24%
25143	STATE FARM FIRE & CAS CO	IL	\$15,920,487	3.50%	20.73%
35289	CONTINENTAL INS CO	PA	\$15,686,160	3.44%	24.17%
20281	FEDERAL INS CO	IN	\$15,554,706	3.42%	27.59%
23418	MID CONTINENT CAS CO	OH	\$13,934,277	3.06%	30.65%
16535	ZURICH AMER INS CO	NY	\$12,865,190	2.82%	33.47%
11150	ARCH INS CO	MO	\$12,116,598	2.66%	36.13%

38318	STARR IND & LIAB CO	TX	\$10,194,455	2.24%	38.37%
	REMAINING COMPANIES		\$280,721,152	61.63%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$455,499,213</b>	<b>100.00%</b>	

<b>P&amp;C - OTHER LIABILITY - CLAIMS-MADE</b>					
31194	TRAVELERS CAS & SURETY CO OF AMER	CT	\$18,605,482	12.05%	12.05%
39411	OKLAHOMA ATTORNEYS MUT INS CO	OK	\$13,797,517	8.94%	20.99%
20281	FEDERAL INS CO	IN	\$13,362,043	8.66%	29.64%
20443	CONTINENTAL CAS CO	IL	\$9,040,885	5.86%	35.50%
37885	XL SPECIALTY INS CO	DE	\$6,152,795	3.99%	39.49%
19445	NATIONAL UNION FIRE INS CO OF PITTSB	PA	\$5,628,500	3.65%	43.13%
18058	PHILADELPHIA IND INS CO	PA	\$4,684,393	3.03%	46.17%
11150	ARCH INS CO	MO	\$4,676,917	3.03%	49.19%
22667	ACE AMER INS CO	PA	\$3,962,609	2.57%	51.76%
29459	TWIN CITY FIRE INS CO CO	IN	\$3,104,838	2.01%	53.77%
	REMAINING COMPANIES		\$71,368,509	46.23%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$154,384,488</b>	<b>100.00%</b>	

<b>P&amp;C - EXCESS WORKERS' COMPENSATION</b>					
15105	SAFETY NATL CAS CORP	MO	\$6,519,883	50.94%	50.94%
38318	STARR IND & LIAB CO	TX	\$1,646,831	12.87%	63.81%
18023	STAR INS CO	MI	\$798,187	6.24%	70.05%
11150	ARCH INS CO	MO	\$735,231	5.75%	75.79%
23035	LIBERTY MUT FIRE INS CO	WI	\$641,819	5.02%	80.81%
22667	ACE AMER INS CO	PA	\$508,766	3.98%	84.78%
25674	TRAVELERS PROP CAS CO OF AMER	CT	\$314,826	2.46%	87.24%
29424	HARTFORD CAS INS CO	IN	\$289,124	2.26%	89.50%
11090	INCLINE CAS CO	TX	\$286,485	2.24%	91.74%
11371	GREAT WEST CAS CO	NE	\$256,512	2.00%	93.74%
	REMAINING COMPANIES		\$800,774	6.26%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$154,384,488</b>	<b>100.00%</b>	

<b>P&amp;C - PRODUCTS LIABILITY - OCCURRENCE</b>					
23418	MID CONTINENT CAS CO	OH	\$5,473,817	16.75%	16.75%
23663	NATIONAL AMER INS CO	OK	\$4,521,374	13.84%	30.59%
20281	FEDERAL INS CO	IN	\$2,300,282	7.04%	37.63%
23426	OKLAHOMA SURETY CO	OH	\$1,526,698	4.67%	42.30%
16535	ZURICH AMER INS CO	NY	\$1,518,621	4.65%	46.95%
21415	EMPLOYERS MUT CAS CO	IA	\$1,358,822	4.16%	51.11%

20699	ACE PROP & CAS INS CO	PA	\$1,052,786	3.22%	54.33%
19682	HARTFORD FIRE INS CO	CT	\$775,627	2.37%	56.70%
13935	FEDERATED MUT INS CO	MN	\$740,773	2.27%	58.97%
20303	GREAT NORTHERN INS CO	IN	\$674,097	2.06%	61.03%
	REMAINING COMPANIES		\$12,734,220	38.97%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$32,677,117</b>	<b>100.00%</b>	

**P&C - PRODUCTS LIABILITY - CLAIMS-MADE**

20443	CONTINENTAL CAS CO	IL	\$408,231	39.86%	39.86%
20281	FEDERAL INS CO	IN	\$180,004	17.58%	57.44%
23043	LIBERTY MUT INS CO	MA	\$171,464	16.74%	74.18%
41343	HDI GLOBAL INS CO	IL	\$131,840	12.87%	87.05%
25674	TRAVELERS PROP CAS CO OF AMER	CT	\$55,210	5.39%	92.45%
22322	GREENWICH INS CO	DE	\$38,000	3.71%	96.16%
16848	SUTTON SPECIALTY INS CO	OK	\$36,897	3.60%	99.76%
23809	GRANITE STATE INS CO	IL	\$1,546	0.15%	99.91%
24147	OLD REPUBLIC INS CO	PA	\$866	0.09%	99.99%
18058	PHILADELPHIA IND INS CO	PA	\$54	0.01%	100.00%
	REMAINING COMPANIES		\$7	0.00%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$1,024,119</b>	<b>100.00%</b>	

**P&C - PRIVATE PASSENGER AUTO NO-FAULT (PERSONAL INJURY PROTECTION)**

41475	AMERICAN FARMERS & RANCHERS MUT INS	OK	\$36,077,781	95.66%	95.66%
12810	MDOW INS CO	TX	\$1,624,733	4.31%	99.96%
26697	CASUALTY UNDERWRITERS INS CO	UT	\$9,544	0.03%	99.99%
28746	EQUITY INS CO	TX	\$4,784	0.01%	100.00%
11665	OLD AMER IND CO	TX	\$252	0.00%	100.00%
	REMAINING COMPANIES		(\$458)	0.00%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$37,716,636</b>	<b>100.00%</b>	

**P&C - OTHER PRIVATE PASSENGER AUTO LIABILITY**

25178	STATE FARM MUT AUTO INS CO	IL	\$441,125,958	22.47%	22.47%
38628	PROGRESSIVE NORTHERN INS CO	WI	\$205,489,040	10.47%	32.94%
16322	PROGRESSIVE DIRECT INS CO	OH	\$200,857,744	10.23%	43.18%
29688	ALLSTATE FIRE & CAS INS CO	IL	\$128,054,139	6.52%	49.70%
21628	FARMERS INS CO INC	KS	\$99,707,889	5.08%	54.78%
23388	SHELTER MUT INS CO	MO	\$69,110,847	3.52%	58.30%
21563	OKLAHOMA FARM BUREAU MUT INS CO	OK	\$65,260,972	3.33%	61.62%
41491	GEICO CAS CO	NE	\$49,747,574	2.53%	64.16%

14137	GEICO SECURE INS CO	NE	\$49,190,201	2.51%	66.66%
24740	SAFECO INS CO OF AMER	NH	\$41,010,865	2.09%	68.75%
	REMAINING COMPANIES		\$613,332,325	31.25%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$1,962,887,554</b>	<b>100.00%</b>	

**P&C - COMMERCIAL AUTO NO-FAULT (PERSONAL INJURY PROTECTION)**

19445	NATIONAL UNION FIRE INS CO OF PITTSB	PA	\$48,132	59.64%	59.64%
32514	TEXAS HOSPITAL INS EXCH	TX	\$16,929	20.98%	80.62%
25135	STATE AUTOMOBILE MUT INS CO	OH	\$6,427	7.96%	88.59%
11126	SOMPO AMER INS CO	NY	\$4,586	5.68%	94.27%
25496	STARSTONE NATL INS CO	DE	\$2,872	3.56%	97.83%
11090	INCLINE CAS CO	TX	\$786	0.97%	98.80%
11150	ARCH INS CO	MO	\$672	0.83%	99.63%
22322	GREENWICH INS CO	DE	\$604	0.75%	100.38%
38997	SOMPO AMER FIRE & MAR INS CO AMER	NY	\$390	0.48%	100.87%
38911	BERKLEY NATL INS CO	IA	\$86	0.11%	100.97%
	REMAINING COMPANIES		(\$785)	-0.97%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$80,699</b>	<b>100.00%</b>	

**P&C - OTHER COMMERCIAL AUTO LIABILITY**

38628	PROGRESSIVE NORTHERN INS CO	WI	\$77,775,510	13.81%	13.81%
23663	NATIONAL AMER INS CO	OK	\$19,047,392	3.38%	17.19%
11371	GREAT WEST CAS CO	NE	\$18,351,768	3.26%	20.45%
16535	ZURICH AMER INS CO	NY	\$17,064,352	3.03%	23.48%
20052	NATIONAL LIAB & FIRE INS CO	CT	\$12,422,527	2.21%	25.68%
19445	NATIONAL UNION FIRE INS CO OF PITTSB	PA	\$12,281,621	2.18%	27.86%
25682	TRAVELERS IND CO OF CT	CT	\$12,264,424	2.18%	30.04%
20095	BITCO GEN INS CORP	IA	\$11,839,080	2.10%	32.14%
25674	TRAVELERS PROP CAS CO OF AMER	CT	\$11,343,916	2.01%	34.16%
21563	OKLAHOMA FARM BUREAU MUT INS CO	OK	\$11,287,909	2.00%	36.16%
	REMAINING COMPANIES		\$359,613,167	63.84%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$563,291,666</b>	<b>100.00%</b>	

**P&C - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE**

25178	STATE FARM MUT AUTO INS CO	IL	\$533,355,468	27.16%	27.16%
38628	PROGRESSIVE NORTHERN INS CO	WI	\$199,943,964	10.18%	37.34%
16322	PROGRESSIVE DIRECT INS CO	OH	\$151,956,264	7.74%	45.08%
29688	ALLSTATE FIRE & CAS INS CO	IL	\$112,756,445	5.74%	50.82%
21563	OKLAHOMA FARM BUREAU MUT INS CO	OK	\$78,958,312	4.02%	54.84%

21628	FARMERS INS CO INC	KS	\$78,886,474	4.02%	58.85%
23388	SHELTER MUT INS CO	MO	\$76,745,175	3.91%	62.76%
41475	AMERICAN FARMERS & RANCHERS MUT INS	OK	\$57,618,521	2.93%	65.69%
41491	GEICO CAS CO	NE	\$49,785,102	2.54%	68.23%
25941	UNITED SERV AUTOMOBILE ASSN	TX	\$48,218,784	2.46%	70.68%
	REMAINING COMPANIES		\$575,757,415	29.32%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$1,963,981,924</b>	<b>100.00%</b>	

**P&C - COMMERCIAL AUTO PHYSICAL DAMAGE**

38628	PROGRESSIVE NORTHERN INS CO	WI	\$45,144,753	18.81%	18.81%
22012	MOTORS INS CORP	MI	\$25,643,087	10.68%	29.49%
16535	ZURICH AMER INS CO	NY	\$15,673,572	6.53%	36.02%
25178	STATE FARM MUT AUTO INS CO	IL	\$9,234,937	3.85%	39.86%
11371	GREAT WEST CAS CO	NE	\$8,096,462	3.37%	43.24%
23663	NATIONAL AMER INS CO	OK	\$6,544,639	2.73%	45.96%
21563	OKLAHOMA FARM BUREAU MUT INS CO	OK	\$5,800,742	2.42%	48.38%
20095	BITCO GEN INS CORP	IA	\$4,349,128	1.81%	50.19%
24015	NORTHLAND INS CO	CT	\$4,305,088	1.79%	51.98%
16810	AMERICAN MERCURY INS CO	OK	\$4,128,993	1.72%	53.70%
	REMAINING COMPANIES		\$111,139,353	46.30%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$240,060,754</b>	<b>100.00%</b>	

**P&C - AIRCRAFT (ALL PERILS)**

19445	NATIONAL UNION FIRE INS CO OF PITTSB	PA	\$4,128,566	12.10%	12.10%
38318	STARR IND & LIAB CO	TX	\$3,324,372	9.74%	21.84%
10641	ENDURANCE AMER INS CO	DE	\$3,216,475	9.43%	31.27%
24147	OLD REPUBLIC INS CO	PA	\$3,054,850	8.95%	40.22%
16691	GREAT AMER INS CO	OH	\$2,577,105	7.55%	47.77%
19720	AMERICAN ALT INS CORP	DE	\$2,029,030	5.95%	53.71%
37885	XL SPECIALTY INS CO	DE	\$1,762,429	5.16%	58.88%
20052	NATIONAL LIAB & FIRE INS CO	CT	\$1,573,298	4.61%	63.49%
22667	ACE AMER INS CO	PA	\$1,573,295	4.61%	68.10%
39217	QBE INS CORP	PA	\$1,420,887	4.16%	72.26%
	REMAINING COMPANIES		\$9,465,982	27.74%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$34,126,289</b>	<b>100.00%</b>	

<b>P&amp;C - FIDELITY</b>					
31194	TRAVELERS CAS & SURETY CO OF AMER	CT	\$2,543,302	19.74%	19.74%
16691	GREAT AMER INS CO	OH	\$2,023,988	15.71%	35.44%
20281	FEDERAL INS CO	IN	\$1,181,283	9.17%	44.61%
10847	CUMIS INS SOCIETY INC	IA	\$854,829	6.63%	51.24%
26832	GREAT AMER ALLIANCE INS CO	OH	\$646,860	5.02%	56.26%
19445	NATIONAL UNION FIRE INS CO OF PITTSB	PA	\$520,397	4.04%	60.30%
13188	WESTERN SURETY CO	SD	\$453,958	3.52%	63.82%
37540	BEAZLEY INS CO INC	CT	\$329,851	2.56%	66.38%
13056	RLI INS CO	IL	\$327,844	2.54%	68.92%
21113	UNITED STATES FIRE INS CO	DE	\$299,384	2.32%	71.25%
	REMAINING COMPANIES		\$3,705,278	28.75%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$12,886,974</b>	<b>100.00%</b>	

<b>P&amp;C - SURETY</b>					
31194	TRAVELERS CAS & SURETY CO OF AMER	CT	\$15,415,432	12.50%	12.50%
39306	FIDELITY & DEPOSIT CO OF MD	IL	\$11,361,660	9.21%	21.71%
13056	RLI INS CO	IL	\$8,191,876	6.64%	28.35%
24074	OHIO CAS INS CO	NH	\$5,346,295	4.33%	32.68%
13188	WESTERN SURETY CO	SD	\$5,277,399	4.28%	36.96%
20281	FEDERAL INS CO	IN	\$5,268,896	4.27%	41.23%
26310	GRANITE RE INC	MN	\$4,554,827	3.69%	44.92%
23043	LIBERTY MUT INS CO	MA	\$3,741,093	3.03%	47.95%
16691	GREAT AMER INS CO	OH	\$3,717,333	3.01%	50.97%
36226	UNITED CAS & SURETY INS CO	NE	\$3,119,407	2.53%	53.50%
	REMAINING COMPANIES		\$57,370,163	46.51%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$123,364,381</b>	<b>100.00%</b>	

<b>P&amp;C - BURGLARY AND THEFT</b>					
23388	SHELTER MUT INS CO	MO	\$2,542,115	40.55%	40.55%
20281	FEDERAL INS CO	IN	\$1,357,864	21.66%	62.21%
31194	TRAVELERS CAS & SURETY CO OF AMER	CT	\$662,922	10.57%	72.78%
16691	GREAT AMER INS CO	OH	\$242,576	3.87%	76.65%
37885	XL SPECIALTY INS CO	DE	\$187,538	2.99%	79.65%
32603	BERKLEY INS CO	DE	\$175,084	2.79%	82.44%
20443	CONTINENTAL CAS CO	IL	\$157,924	2.52%	84.96%
10200	HISCOX INS CO INC	IL	\$140,144	2.24%	87.19%
16535	ZURICH AMER INS CO	NY	\$107,695	1.72%	88.91%

29459	TWIN CITY FIRE INS CO CO	IN	\$68,206	1.09%	90.00%
	REMAINING COMPANIES		\$627,061	10.00%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$6,269,129</b>	<b>100.00%</b>	

<b>P&amp;C - BOILER AND MACHINERY</b>					
21482	FACTORY MUT INS CO	RI	\$9,366,634	37.53%	37.53%
10014	AFFILIATED FM INS CO	RI	\$1,228,663	4.92%	42.46%
11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT	\$1,170,212	4.69%	47.15%
20281	FEDERAL INS CO	IN	\$1,102,177	4.42%	51.56%
19445	NATIONAL UNION FIRE INS CO OF PITTSB	PA	\$1,096,362	4.39%	55.96%
25674	TRAVELERS PROP CAS CO OF AMER	CT	\$948,575	3.80%	59.76%
16535	ZURICH AMER INS CO	NY	\$944,274	3.78%	63.54%
29700	SWISS RE CORP SOLUTIONS ELITE INS CO	MO	\$805,453	3.23%	66.77%
13528	BROTHERHOOD MUT INS CO	IN	\$744,387	2.98%	69.75%
24554	XL INS AMER INC	DE	\$537,109	2.15%	71.91%
	REMAINING COMPANIES		\$7,010,985	28.09%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$24,954,831</b>	<b>100.00%</b>	

<b>P&amp;C - CREDIT</b>					
26565	OHIO IND CO	OH	\$5,675,008	23.45%	23.45%
26344	GREAT AMER ASSUR CO	OH	\$2,691,751	11.12%	34.58%
20516	EULER HERMES N AMER INS CO	MD	\$2,272,377	9.39%	43.97%
31925	FALLS LAKE NATL INS CO	OH	\$2,139,920	8.84%	52.81%
38660	MIC GEN INS CORP	MI	\$2,080,125	8.60%	61.41%
16691	GREAT AMER INS CO	OH	\$2,044,152	8.45%	69.85%
25011	WESCO INS CO	DE	\$1,665,605	6.88%	76.74%
28401	AMERICAN NATL PROP & CAS CO	NE	\$1,590,704	6.57%	83.31%
10051	LYNDON SOUTHERN INS CO	DE	\$729,641	3.02%	86.32%
29980	FIRST COLONIAL INS CO	FL	\$572,859	2.37%	88.69%
	REMAINING COMPANIES		\$2,736,615	11.31%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$24,198,757</b>	<b>100.00%</b>	

<b>P&amp;C - INTERNATIONAL</b>					
35181	EXECUTIVE RISK IND INC	DE	\$5,744	100.00%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$5,744</b>	<b>100.00%</b>	

<b>P&amp;C - WARRANTY</b>					
41181	UNIVERSAL UNDERWRITERS INS CO	IL	\$3,700,710	28.56%	28.56%
35769	PROTECTIVE PROP & CAS INS CO	MO	\$3,650,587	28.18%	56.74%
16705	DEALERS ASSUR CO	OH	\$1,669,524	12.89%	69.63%

38318	STARR IND & LIAB CO	TX	\$1,167,953	9.01%	78.64%
10051	LYNDON SOUTHERN INS CO	DE	\$1,134,319	8.76%	87.39%
24147	OLD REPUBLIC INS CO	PA	\$1,068,869	8.25%	95.64%
16810	AMERICAN MERCURY INS CO	OK	\$346,368	2.67%	98.32%
11991	NATIONAL CAS CO	OH	\$104,489	0.81%	99.12%
25011	WESCO INS CO	DE	\$89,997	0.69%	99.82%
29980	FIRST COLONIAL INS CO	FL	\$34,213	0.26%	100.08%
	REMAINING COMPANIES		(\$10,738)	-0.08%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$12,956,291</b>	<b>100.00%</b>	

**P&C - PET INSURANCE**

11991	NATIONAL CAS CO	OH	\$2,940,580	20.83%	20.83%
12190	AMERICAN PET INS CO	NY	\$2,850,380	20.19%	41.03%
26581	INDEPENDENCE AMER INS CO	DE	\$2,712,268	19.22%	60.24%
23469	AMERICAN MODERN HOME INS CO	OH	\$1,234,284	8.74%	68.99%
16023	LEMONADE INS CO	NY	\$1,127,128	7.99%	76.97%
39950	METROPOLITAN GEN INS CO	RI	\$944,196	6.69%	83.66%
10030	WESTCHESTER FIRE INS CO	PA	\$535,148	3.79%	87.45%
37273	AXIS INS CO	IL	\$414,167	2.93%	90.39%
21113	UNITED STATES FIRE INS CO	DE	\$383,026	2.71%	93.10%
22225	TRISURA INS CO	OK	\$356,936	2.53%	95.63%
	REMAINING COMPANIES		\$617,237	4.37%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$14,115,350</b>	<b>100.00%</b>	

**P&C - AGGREGATE WRITE-INS FOR OTHER LINES OF BUSINESS**

23612	MIDWEST EMPLOYERS CAS CO	DE	\$7,182,722	50.95%	50.95%
19631	AMERICAN ROAD INS CO	MI	\$2,856,618	20.26%	71.21%
11665	OLD AMER IND CO	TX	\$1,917,940	13.61%	84.82%
27090	YOUNG AMER INS CO	TX	\$592,204	4.20%	89.02%
26492	COURTESY INS CO	FL	\$268,427	1.90%	90.92%
41211	TRITON INS CO	TX	\$260,367	1.85%	92.77%
40827	VIRGINIA SURETY CO INC	IL	\$250,453	1.78%	94.55%
34738	ARAG INS CO	IA	\$228,799	1.62%	96.17%
37869	PRE PAID LEGAL CAS INC	OK	\$102,305	0.73%	96.90%
10003	EXCESS SHARE INS CORP	OH	\$92,511	0.66%	97.55%
	REMAINING COMPANIES		\$345,220	2.45%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$14,097,566</b>	<b>100.00%</b>	

## TABLE VII. TITLE TOP TEN COMPANIES

TITLE COMPANIES MARKET SHARE OF BUSINESS IN 2025 TOP TEN COMPANIES				DIRECT PREMIUMS WRITTEN	MARKET SHARE %	CUMULATIVE MARKET SHARE %
<b>TITLE - DIRECT OPERATIONS</b>						
50814	FIRST AMER TITLE INS CO	NE	\$11,660,482	96.04%	96.04%	
51586	FIDELITY NATL TITLE INS CO	FL	\$264,557	2.18%	98.22%	
50229	CHICAGO TITLE INS CO	FL	\$87,861	0.72%	98.95%	
50050	WESTCOR LAND TITLE INS CO	SC	\$84,000	0.69%	99.64%	
50440	REAL ADVANTAGE TITLE INS CO	CA	\$43,768	0.36%	100.00%	
50520	OLD REPUBLIC NATL TITLE INS CO	FL	\$12,570	0.10%	100.10%	
50121	STEWART TITLE GUAR CO	TX	\$3,750	0.03%	100.13%	
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$12,156,988</b>	<b>100.00%</b>		
<b>TITLE - NON-AFFILIATED AGENCY OPERATIONS</b>						
50814	FIRST AMER TITLE INS CO	NE	\$15,117,630	27.26%	27.26%	
50520	OLD REPUBLIC NATL TITLE INS CO	FL	\$12,942,082	23.34%	50.60%	
51586	FIDELITY NATL TITLE INS CO	FL	\$9,758,891	17.60%	68.20%	
50001	AMERICAN EAGLE TITLE INS CO	OK	\$3,732,915	6.73%	74.93%	
51365	AMERICAN SECURITY TITLE INS CO	OK	\$3,434,506	6.19%	81.13%	
50121	STEWART TITLE GUAR CO	TX	\$2,784,720	5.02%	86.15%	
51152	WFG NATL TITLE INS CO	FL	\$2,147,039	3.87%	90.02%	
12309	ALLIANT NATL TITLE INS CO INC	CO	\$1,771,890	3.20%	93.22%	
14199	AVSURE INC	OK	\$1,325,158	2.39%	95.61%	
50050	WESTCOR LAND TITLE INS CO	SC	\$1,127,776	2.03%	97.64%	
	REMAINING COMPANIES		\$1,307,950	2.36%	100.00%	
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$55,450,557</b>	<b>100.00%</b>		
<b>TITLE - AFFILIATED AGENCY OPERATIONS</b>						
50229	CHICAGO TITLE INS CO	FL	\$13,879,485	32.71%	32.71%	
51586	FIDELITY NATL TITLE INS CO	FL	\$9,088,471	21.42%	54.13%	
16749	APEX UNDERWRITERS INC	OK	\$6,660,468	15.70%	69.83%	
50121	STEWART TITLE GUAR CO	TX	\$4,260,771	10.04%	79.87%	
50001	AMERICAN EAGLE TITLE INS CO	OK	\$3,515,764	8.29%	88.16%	
51411	AMERICAN GUAR TITLE INS CO	OK	\$3,156,412	7.44%	95.60%	
50520	OLD REPUBLIC NATL TITLE INS CO	FL	\$748,187	1.76%	97.36%	
16832	DHI TITLE INS CO	TX	\$623,268	1.47%	98.83%	
50083	COMMONWEALTH LAND TITLE INS CO	FL	\$348,079	0.82%	99.65%	
12522	ESSENT TITLE INS INC	PA	\$60,688	0.14%	99.80%	

	REMAINING COMPANIES		\$86,398	0.20%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$42,427,991</b>	<b>100.00%</b>	

## TABLE VIII. HEALTH TOP TEN COMPANIES

FOREIGN AND DOMESTIC HEALTH COMPANIES MARKET SHARE OF BUSINESS IN 2025 TOP TEN COMPANIES      DIRECT PREMIUMS WRITTEN    MARKET SHARE %      CUMULATIVE MARKET SHARE %

HEALTH - INDIVIDUAL COMPREHENSIVE					
70670	HEALTH CARE SERV CORP A MUT LEGAL RE	IL	\$1,337,734,827	68.20%	68.20%
80799	CELTIC INS CO	IL	\$320,932,326	16.36%	84.57%
11691	COMMUNITYCARE HMO INC	OK	\$99,816,096	5.09%	89.66%
96903	UNITEDHEALTHCARE OF OK INC	OK	\$66,307,649	3.38%	93.04%
12459	MEDICA INS CO	MN	\$65,722,276	3.35%	96.39%
15777	OSCAR INS CO	TX	\$64,508,089	3.29%	99.68%
62286	GOLDEN RULE INS CO	IN	\$7,792,439	0.40%	100.07%
19178	SOUTHERN GUAR INS CO	WI	\$3,644	0.00%	100.07%
	REMAINING COMPANIES		(\$1,434,441)	-0.07%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$1,961,382,905</b>	<b>100.00%</b>	

HEALTH - GROUP COMPREHENSIVE					
70670	HEALTH CARE SERV CORP A MUT LEGAL RE	IL	\$1,588,906,469	76.14%	76.14%
11691	COMMUNITYCARE HMO INC	OK	\$261,158,389	12.52%	88.66%
11814	GHS HMO INC DBA BLUELINCS HMO	OK	\$183,775,502	8.81%	97.46%
96903	UNITEDHEALTHCARE OF OK INC	OK	\$18,926,222	0.91%	98.37%
89008	COMMUNITYCARE LIFE & HLTH INS CO	OK	\$17,250,283	0.83%	99.20%
13667	GLOBALHEALTH INC	OK	\$16,366,944	0.78%	99.98%
95109	AETNA HLTH INC PA CORP	PA	\$383,177	0.02%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$2,086,766,986</b>	<b>100.00%</b>	

HEALTH - MEDICARE SUPPLEMENT					
70670	HEALTH CARE SERV CORP A MUT LEGAL RE	IL	\$136,061,350	72.05%	72.05%
72052	AETNA HLTH INS CO	PA	\$17,108,749	9.06%	81.11%
78700	AETNA HLTH & LIFE INS CO	CT	\$8,872,727	4.70%	85.81%
63444	ACCENDO INS CO	UT	\$4,896,955	2.59%	88.41%
70580	HUMANADENTAL INS CO	WI	\$3,555,788	1.88%	90.29%
84549	UNITEDHEALTHCARE INS CO OF AMER	IL	\$2,969,602	1.57%	91.86%
60984	COMPBENEFITS INS CO	TX	\$2,553,745	1.35%	93.21%
63762	MEDCO CONTAINMENT LIFE INS CO	PA	\$2,346,193	1.24%	94.46%
19178	SOUTHERN GUAR INS CO	WI	\$1,928,654	1.02%	95.48%
17414	PHYSICIANS SELECT INS CO	NE	\$1,912,175	1.01%	96.49%

	REMAINING COMPANIES		\$6,629,257	3.51%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$188,835,195</b>	<b>100.00%</b>	
<b>HEALTH - VISION ONLY</b>					
39616	VISION SERV PLAN INS CO	OH	\$54,163,266	97.80%	97.80%
73288	HUMANA INS CO	WI	\$604,924	1.09%	98.90%
62286	GOLDEN RULE INS CO	IN	\$545,278	0.99%	99.88%
70670	HEALTH CARE SERV CORP A MUT LEGAL RE	IL	\$50,210	0.09%	99.97%
97179	UNITEDHEALTHCARE LIFE INS CO	WI	\$10,670	0.02%	99.99%
81264	NIPPON LIFE INS CO OF AMER	IA	\$3,228	0.01%	100.00%
85766	UNITED CONCORDIA INS CO	AZ	\$1,759	0.00%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$55,379,335</b>	<b>100.00%</b>	
<b>HEALTH - DENTAL ONLY</b>					
53937	DELTA DENTAL OF OK	OK	\$212,661,019	55.40%	55.40%
16939	LIBERTY DENTAL PLAN OF OK INC	OK	\$93,761,305	24.43%	79.83%
70670	HEALTH CARE SERV CORP A MUT LEGAL RE	IL	\$60,921,762	15.87%	95.70%
11953	STERLING DENTAL SERV LLC	OK	\$4,087,045	1.07%	96.76%
73288	HUMANA INS CO	WI	\$3,082,438	0.80%	97.56%
13208	PRE PAID DENTAL SERV INC	OK	\$2,868,550	0.75%	98.31%
62286	GOLDEN RULE INS CO	IN	\$2,317,818	0.60%	98.91%
73474	DENTEGRA INS CO	DE	\$1,996,584	0.52%	99.43%
14343	ACCESSCARE GEN OK LLC	OK	\$1,177,887	0.31%	99.74%
92525	TRUASSURE INS CO	IL	\$610,629	0.16%	99.90%
	REMAINING COMPANIES		\$383,990	0.10%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$383,869,027</b>	<b>100.00%</b>	
<b>HEALTH - FEDERAL EMPLOYEES HEALTH BENEFIT PROGRAM</b>					
70670	HEALTH CARE SERV CORP A MUT LEGAL RE	IL	\$967,424,093	99.87%	99.87%
73288	HUMANA INS CO	WI	\$1,261,618	0.13%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$968,685,711</b>	<b>100.00%</b>	
<b>HEALTH - MEDICARE TITLE XVIII</b>					
12567	CARE IMPROVEMENT PLUS S CENTRAL INS	NE	\$1,774,540,647	37.19%	37.19%
73288	HUMANA INS CO	WI	\$1,094,793,884	22.94%	60.13%
95710	UNITEDHEALTHCARE OF WI INC	WI	\$645,411,393	13.52%	73.65%
15732	COMMUNITYCARE GOVERNMENT PROGRAMS IN	OK	\$473,893,770	9.93%	83.58%
13667	GLOBALHEALTH INC	OK	\$217,320,799	4.55%	88.14%
95342	HUMANA WI HLTH ORG INS CORP	WI	\$192,296,219	4.03%	92.16%
78700	AETNA HLTH & LIFE INS CO	CT	\$153,472,225	3.22%	95.38%

29718	GHS INS CO	OK	\$58,501,858	1.23%	96.61%
16117	WELLCARE OF OK INC	OK	\$36,533,098	0.77%	97.37%
71420	SIERRA HLTH & LIFE INS CO INC	NV	\$27,156,510	0.57%	97.94%
	REMAINING COMPANIES		\$98,287,781	2.06%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$4,772,208,184</b>	<b>100.00%</b>	
<b>HEALTH-MEDICAID TITLE XIX</b>					
15919	AETNA BETTER HLTH OF OK INC	OK	\$1,055,122,603	43.07%	43.07%
16904	OKLAHOMA COMPLETE HLTH INC	OK	\$850,567,558	34.72%	77.78%
95342	HUMANA WI HLTH ORG INS CORP	WI	\$544,305,671	22.22%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$2,449,995,832</b>	<b>100.00%</b>	
<b>HEALTH - CREDIT</b>					
	NO DATA FOUND				
<b>HEALTH - OTHER</b>					
70670	HEALTH CARE SERV CORP A MUT LEGAL RE	IL	\$93,840,220	27.45%	27.45%
12575	SILVERSCRIPT INS CO	TN	\$66,325,743	19.40%	46.85%
78611	HCSC INS SERV CO	IL	\$47,849,551	14.00%	60.84%
73288	HUMANA INS CO	WI	\$47,458,309	13.88%	74.72%
10155	WELLCARE PRESCRIPTION INS INC	AZ	\$44,902,939	13.13%	87.86%
63762	MEDCO CONTAINMENT LIFE INS CO	PA	\$11,948,391	3.50%	91.35%
62286	GOLDEN RULE INS CO	IN	\$11,300,798	3.31%	94.65%
93521	GRANULAR INS CO	SC	\$7,269,605	2.13%	96.78%
82406	ALL SAVERS INS CO	IN	\$3,760,449	1.10%	97.88%
78301	CLEAR SPRING HLTH INS CO	AZ	\$3,546,429	1.04%	98.92%
	REMAINING COMPANIES		\$3,700,127	1.08%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$341,902,561</b>	<b>100.00%</b>	
<b>HEALTH - DISABILITY INCOME</b>					
73288	HUMANA INS CO	WI	\$16,017	72.55%	72.55%
81264	NIPPON LIFE INS CO OF AMER	IA	\$5,015	22.72%	95.27%
97179	UNITEDHEALTHCARE LIFE INS CO	WI	\$1,044	4.73%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$22,076</b>	<b>100.00%</b>	
<b>HEALTH - LONG TERM CARE</b>					
70670	HEALTH CARE SERV CORP A MUT LEGAL RE	IL	\$1,015,312	100.00%	100.00%
	<b>TOTAL PREMIUMS WRITTEN</b>		<b>\$1,015,312</b>	<b>100.00%</b>	