



National Association of Insurance Commissioners



# INSURANCE REGULATORY INFORMATION SYSTEM (IRIS) RATIOS MANUAL

2018 EDITION



National Association of Insurance Commissioners

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# **Insurance Regulatory Information Systems (IRIS) Manual**

IRIS Ratios Manual for  
Property/Casualty, Life/Accident & Health, and Fraternal

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**2018 Edition**



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**EXAMINATION OVERSIGHT (E) TASK FORCE  
FINANCIAL ANALYSIS SOLVENCY TOOLS WORKING  
GROUP**

<p><b>SUBMIT TO NAIC – KC By June 1, 2019</b></p>
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**IRIS Proposed Revision Form**

<u>INSTRUCTIONS</u>		<u>FOR NAIC USE ONLY</u>	
<p>1. Complete this form for each IRIS proposal. Under "Identification of Item(s) to be Changed," include section &amp; page number, line or item identifier.</p> <p>2. All attachments should be presented in a format wherein new language is underscored and deletions struck through.</p> <p>3. Please consider whether this revision proposal is also addressed elsewhere in the IRIS.</p> <p>4. CAUTION: before completing this form, please read additional instructions on reverse side of this form.</p>		<u>DISPOSITION</u>	
		<input type="checkbox"/> ] ADOPTED <input type="checkbox"/> ] REJECTED <input type="checkbox"/> ] DEFERRED <input type="checkbox"/> ] OTHER (SPECIFY) <input type="checkbox"/> ] _____	
DATE: _____ NAME: _____ TITLE: _____ STATE: _____ ADDRESS: _____ TELEPHONE: _____ CONTACT PERSON: _____		<u>NOTES</u>	

**IRIS RATIO NAME TO WHICH PROPOSAL APPLIES**

**IF STATEMENT TYPE SPECIFIC, ALSO IDENTIFY THE TYPE:**

] Life/A&H       ] Fraternal       ] Property & Casualty

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**IDENTIFICATION OF ITEM(S) TO BE CHANGED**

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**REASON OR JUSTIFICATION FOR CHANGE \*\*  
(STATE, IN SPECIFIC TERMS, THE BENEFIT TO BE DERIVED FROM THIS PROPOSAL)**

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## **Additional Instructions and Information**

The Financial Analysis Solvency Tools (E) Working Group meets via conference call to consider proposed changes to the NAIC Insurance Regulatory Information System (IRIS). Suggestions to the IRIS should be submitted by **June 1, 2019**. Send proposals via email to Ralph Villegas, Life/Health Financial Analysis Manager, [rvillegas@naic.org](mailto:rvillegas@naic.org), or fax to 816-460-7563; or send to Rodney Good, Property/Casualty Financial Analysis Manager, [rgood@naic.org](mailto:rgood@naic.org), or fax to 816-460-0176. Original copies may be sent to:

National Association of Insurance Commissioners  
Financial Analysis & Examination Unit  
Financial Regulatory Services Department  
1100 Walnut Street, Suite 1500  
Kansas City, MO 64106-2197

For questions, call the Financial Analysis & Examination Unit at (816) 842-3600.

### **Proposed Revisions**

- During the Working Group's review, changes proposed via this form will be considered along with an analysis conducted by the NAIC Financial Analysis & Examination Unit of the effectiveness and usefulness of procedures, ratio limits and language.
- The Financial Analysis & Examination Unit also studies adopted changes to the Annual Statements and provides revision proposals to the Working Group. The Financial Analysis & Examination Unit automatically makes changes to the IRIS for minor changes, such as for page and line numbers.
- The IRIS ratios are automated on I-SITE. The IRIS is intended to be a dynamic tool. The Working Group is interested in feedback on both analytical and software features. Please contact the NAIC Help Desk at (816) 842-3600 before submitting a form. Many enhancements have been proposed which could not be implemented. Also, some proposals may relate to existing features that the Help Desk may be able to explain.

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## **I. THE SYSTEM**

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### **Introduction**

The NAIC Insurance Regulatory Information System (IRIS) is a collection of analytical solvency tools and databases designed to provide state insurance departments with an integrated approach to screening and analyzing the financial condition of insurers operating within their respective states. IRIS, developed by state insurance regulators participating in NAIC committees, is intended to assist state insurance departments in targeting resources to those insurers in greatest need of regulatory attention. IRIS is not intended to replace each state insurance department's own in-depth solvency monitoring efforts, such as financial analyses or examinations. This IRIS Manual is designed to assist state insurance departments and the public in understanding the IRIS ratios.

One of the most difficult tasks facing state insurance regulators is to make effective use of limited resources. All insurers are required to file financial statements with all of the states in which they are licensed to operate. No state is able to thoroughly review the financial condition of all licensed insurers immediately upon receipt of the financial statements. IRIS helps by providing solvency tools and databases that highlight those insurers that merit the highest priority in the allocation of the state insurance regulators' resources, thus directing those resources to the best possible use.

### **IRIS Ratio Application**

The IRIS Ratio Application generates key financial ratio results based on financial information obtained from insurers' statutory annual financial statements. The ratio results are used in determining the level of regulatory attention required. The NAIC Financial Analysis & Examination Unit of Financial Regulatory Services Department, under the direction of the NAIC Financial Analysis Solvency Tools Working Group, conducts annual reviews of the ratios to ensure that each ratio is current and is relevant to solvency monitoring.

IRIS Ratio Reports are made available to state insurance regulators and interested parties. The reports list insurers alphabetically by type of insurer and include ratio results, usual ranges and identification of unusual values.

A ratio that falls outside the usual range is not necessarily considered adverse. In some years, it may not be unusual for financially stable insurers to have several ratios with results outside the usual range. For example, a rise or decline in the equity markets may result in a significant change in policyholders' surplus. Because surplus is used as the divisor in many of the ratio formulas, certain ratios may fall outside of their usual range.

The ratios and trends are valuable in identifying insurers likely to experience financial difficulties. The ratios are not, in themselves, indicative of adverse financial conditions. The ratios and range comparisons are automatically generated upon data submission, if all data elements are present in the submission. If data elements are submitted with data validation failures or material accounting errors, these failures/errors will be reflected in

the results. If amended data is received after the results have been generated, the ratio results will be recalculated.

### **Limitations**

The IRIS ratios depend on the accuracy and standardization of the annual financial statements and electronic filings of insurers. The tool cannot identify a misstatement of financial condition or a financial statement not prepared in the proper or complete format. Also, there exists the possibility of data-processing errors.

The IRIS ratios have been reasonably effective in distinguishing between troubled and financially stable insurers. As previously stated, the results are not, in themselves, determinative of the financial condition of an insurer. The results are subject to individual insurer circumstances. The following caveats apply:

1. No state can rely on the tools' results as the state's only form of surveillance.
2. Important decisions, such as licensing, should not be based on the tools' results without further analysis or examination of the insurer.
3. Valid interpretation of the tools' results depends, to a considerable extent, on the judgment of financial analysts and examiners. An insurer's ratios may be outside the usual range because of unusual accounting methods, changes in corporate structure, restatements of prior periods, correction of errors in prior periods or other circumstances.
4. The criteria for determining usual range values and the usefulness of the IRIS ratios, although based on the recent experience of insurers becoming insolvent, may not be valid for future experience in different economic periods. For this reason, the components of the ratios are reviewed annually.
5. While the information contained in the IRIS reports is compiled in a manner and from sources believed to be reliable, its accuracy is not guaranteed.

**For Life Insurers and Fraternal Societies Only:** The IRIS ratios do not include tests of reserve adequacy or strength; however, they do include a test of reserve consistency. The test of consistency may identify insurers that have problems with reserve calculation. However, the determination of reserve adequacy is one of the primary purposes of an on-site examination.

### **Merged Insurers**

The IRIS ratio results of insurers that have entered into mergers during the previous year could be distorted. The distortion occurs if the prior year data used to calculate the ratios is obtained on a single-insurer basis. The ratios are calculated using prior year data obtained on the merged entity, if the merged data is provided by the insurer. Merged prior year data is obtained from insurers on a voluntary basis and is not subject to NAIC data-validation procedures or independent audit requirements.

## Branded Risk Classifications

The IRIS Manual has been updated to include the branded risk(s) associated with each ratio. The table below provides definitions of each branded risk classification.

<b>Branded Risk Classifications</b>		
<b>Risk</b>	<b>Symbol</b>	<b>Description</b>
Credit	CR	Amounts actually collected or collectible are less than those contractually due, or payments are not remitted on a timely basis.
Legal	LG	Nonconformance with laws, rules and regulations, prescribed practices, or ethical standards (in any jurisdiction in which the entity operates) will result in a disruption in business and financial loss.
Liquidity	LQ	Inability to meet contractual obligations as they become due because of an inability to liquidate assets and/or obtain adequate funding without incurring unacceptable losses.
Market	MK	Movement in market rates or prices, such as interest rates, foreign exchange rates or equity prices adversely affect the reported and/or market value of the investments.
Operational	OP	The risk of financial loss resulting from inadequate or failed internal processes, personnel and systems, as well as unforeseen external events.
Pricing/ Underwriting	PR/UW	Pricing and underwriting practices are inadequate to provide for risks assumed.
Reputation	RP	Negative publicity, whether true or not, causes a decline in the customer base, costly litigation and/or revenue reductions.
Reserving	RV	Actual losses and/or other contractual payments reflected in reported reserves or other liabilities will be greater than estimated.
Strategic	ST	Inability to implement an appropriate business plan, to make decisions, to allocate resources or to adapt to changes in the business environment will adversely affect competitive position and financial condition.



## **II. PROPERTY/CASUALTY RATIOS**

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This chapter describes the financial ratios of the statistical phase of IRIS and offers suggestions for interpreting ratio results as well as for determining the types of further analysis that need to be performed. The purpose of IRIS is to assist state insurance departments in allocating resources to those insurers in greatest need of regulatory attention.

The suggestions for analysis included in the discussion of each financial ratio are intended to assist state regulators in the interpretation of ratio results. The financial analyst or examiner should adjust the depth and direction of their analysis in accordance with their knowledge of the insurer and its particular circumstances.

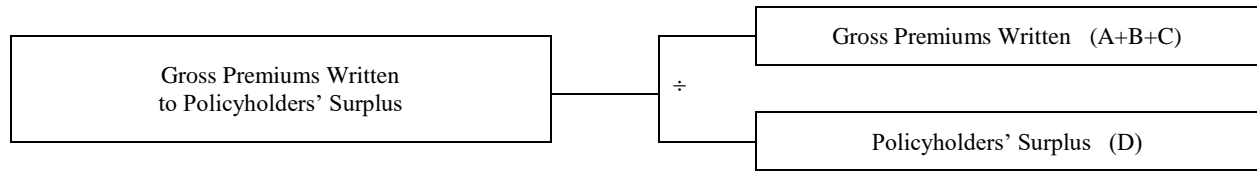
Analysis should begin with a review of the insurer's ratio results. The financial analyst or examiner should note the ratios reported outside the usual ranges and the amounts by which such values deviate from those ranges.

All ratios are reported as percentages, rounded to the nearest percent. For the Investment Yield ratio, results are rounded to the nearest tenth of one percent.

		<b><u>Ratio Ranges</u></b>	
		<b>Unusual Values Equal to or</b>	
		<b>Over</b>	<b>Under</b>
<b>Ratio</b>			
1.	Gross Premiums Written to Policyholders' Surplus	900	---
2.	Net Premiums Written to Policyholders' Surplus	300	---
3.	Change in Net Premiums Written	33	-33
4.	Surplus Aid to Policyholders' Surplus	15	---
5.	Two-Year Overall Operating Ratio	100	---
6.	Investment Yield	5.5	2.0
7.	Gross Change in Policyholders' Surplus	50	-10
8.	Change in Adjusted Policyholders' Surplus	25	-10
9.	Adjusted Liabilities to Liquid Assets	100	---
10.	Gross Agents' Balances (in collection) to Policyholders' Surplus	40	---
11.	One-Year Reserve Development to Policyholders' Surplus	20	---
12.	Two-Year Reserve Development to Policyholders' Surplus	20	---
13.	Estimated Current Reserve Deficiency to Policyholders' Surplus	25	---



**P/C OVERALL RATIO 1 – GROSS PREMIUMS WRITTEN TO POLICYHOLDERS’ SURPLUS**



A. Direct Premiums Written	Page 8, Line 35, Column 1	_____
B. Reinsurance Assumed – Affiliates	Page 8, Line 35, Column 2	_____
C. Reinsurance Assumed – Non-Affiliates	Page 8, Line 35, Column 3	_____
D. Policyholders’ Surplus	Page 3, Line 37, Column 1	_____

Result = 100 \* (A+B+C) / D \_\_\_\_\_ %

- If D is zero or negative, result is 999.
- If D is positive and (A+B+C) is negative, result is zero.

Policyholders’ surplus provides a cushion for absorbing losses. This ratio measures the adequacy of the cushion without the effect of premiums ceded to reinsurers. The higher the ratio, the more risk the insurer bears in relation to policyholders’ surplus.

The usual range for the ratio includes results up to 900 percent.

Problems could result from high gross premiums written in relation to policyholders’ surplus. Consider the following:

1. An insurer’s Gross Premiums Written to Policyholders’ Surplus ratio reflects its policyholders’ surplus exposure on all business written on a direct or assumed basis, without considering the effect of reinsurance. Therefore, it is important to review the result of this ratio with that of Ratio 2, Net Premiums Written to Policyholders’ Surplus. If the disparity between the two ratios is large, the insurer may be relying heavily on reinsurance. To the extent that the reinsurers are financially sound and make prompt payments to the insurer, this may not be a problem. However, the insurer is liable to the policyholder whether or not the reinsurer makes good on its obligations to the insurer. Under a pooling arrangement, the results of the Gross Premiums Written to Policyholders’ Surplus ratio may be skewed.
2. The distribution of premium between property and casualty lines of business should be reviewed when analyzing this ratio. Insurers with a larger portion of premium from long-tail lines, such as workers’ compensation, should generally maintain a lower Gross Premiums Written to Policyholders’ Surplus ratio, as it is more difficult to accurately estimate potential losses for these lines of business, resulting in a greater variability of losses.

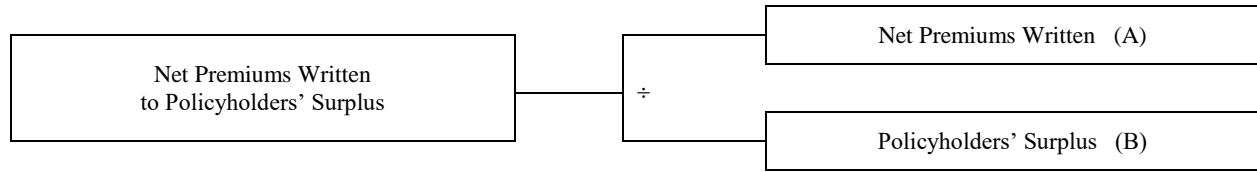
## **P/C OVERALL RATIO 1 – GROSS PREMIUMS WRITTEN TO POLICYHOLDERS' SURPLUS**

3. The percentage of assumed business versus direct business should be reviewed to determine how the insurer generates business. In general, an insurer has less control over business it assumes. However, this does not mean that direct business is preferable to assumed business. Special consideration should be given to assumptions among affiliates that are not part of a pooling arrangement. Assumptions of this type should be investigated to determine the ceding entity's expertise in writing the line of business, its overall underwriting experience, the reason(s) for not retaining the business, and the reason(s) for not utilizing outside reinsurance.
4. Determine whether the insurer's business is profitable and whether profits are stable, increasing, or decreasing. Ratio 5, Two-Year Overall Operating Ratio, provides a measure of profitability for the preceding two years. In general, insurers with stable profits and adequate reinsurance coverage with financially sound reinsurers are better able to sustain a higher Gross Premiums Written to Policyholders' Surplus ratio than insurers with losses, unstable profits, or inadequate reinsurance coverage and/or financially unsound reinsurers.

*Branded Risk(s): PR/UW, ST*



**P/C OVERALL RATIO 2 – NET PREMIUMS WRITTEN TO POLICYHOLDERS’ SURPLUS**



A. Net Premiums Written  
 B. Policyholders’ Surplus

Page 8, Line 35, Column 6  
 Page 3, Line 37, Column 1

\_\_\_\_\_

\_\_\_\_\_

Result = 100 \* (A / B)

- If B is zero or negative, result is 999.
- If B is positive and A is negative, result is zero.

\_\_\_\_\_ %

This ratio measures the adequacy of the policyholders’ surplus cushion, net of the effects of premiums ceded to reinsurers. The higher the ratio, the more risk the insurer bears in relation to policyholders’ surplus.

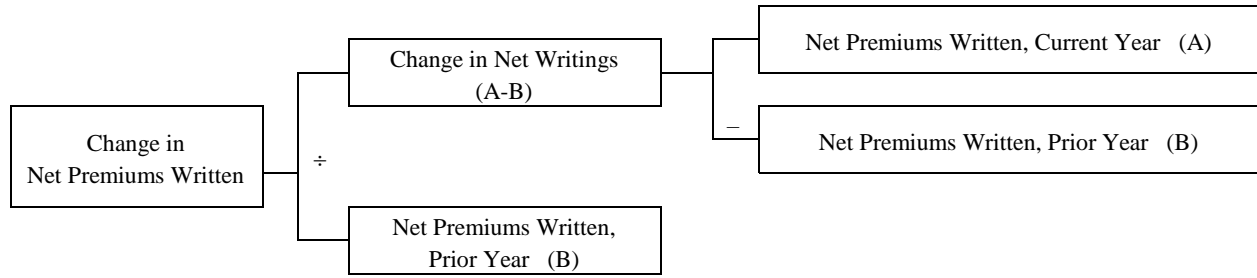
The usual range for the ratio includes results up to 300 percent.

Problems could result from high net premiums written in relation to policyholders’ surplus. The following should be taken into consideration:

1. If the insurer is within a holding company system, consider reviewing this ratio on a consolidated basis. This consolidated approach provides a sense of the degree of group leverage.
2. Determine whether the insurer’s business is profitable and whether profits are stable, increasing, or decreasing. Ratio 5, Two-Year Overall Operating Ratio, provides a measure of profitability for the preceding two years. In general, insurers with stable profits are better able to sustain a higher ratio of net writings to policyholders’ surplus without undue risk than insurers with losses or unstable profits.
3. The distribution of premium between property and liability lines of business should be reviewed when analyzing this ratio. Insurers with a larger portion of premium from long-tail lines, such as workers’ compensation, should generally maintain a lower Net Premiums Written to Policyholders’ Surplus ratio. It is more difficult to accurately estimate potential losses for long-tailed business lines, resulting in greater variability of losses.
4. Determine the level of adequacy of the insurer’s reinsurance protection against large losses. Review the reinsurance contracts that are in place to assess the level of retention.
5. Determine the quality of the reinsurers. For material cessions, review the reinsurers’ financial statements to determine their financial stability. For those situations where collateral must be posted, ensure that the proper level and type of collateral is in place.

*Branded Risk(s): PR/UW, ST*

**P/C OVERALL RATIO 3 – CHANGE IN NET PREMIUMS WRITTEN**



A. Net Premiums Written, Current Year

Page 8, Line 35, Column 6

B. Net Premiums Written, Prior Year

PY: Page 8, Line 35, Column 6

Result = 100 \* (A-B) / B

\_\_\_\_\_ %

- If A and B are both zero or negative, result is zero.
- If A is positive and B is zero or negative, result is 999.

Material changes in net premiums written could indicate a lack of stability in the insurer’s operations and/or management. A large increase in premiums may indicate entry into new lines of business or geographic locations. In addition, such an increase in premiums may be a sign that the insurer is attempting to increase cash flow in order to meet current loss payments. A large decrease in premiums may indicate the discontinuance of certain lines of business, scaled back writings due to large losses in certain lines, loss of market share due to competition, or increased use of reinsurance.

The usual range for the ratio includes results from -33 percent to 33 percent.

Familiarity with the insurer’s operations and history is useful in judging the importance of ratio results falling outside the range limits. Such results frequently indicate instability that may include dramatic shifts in product mix, marketing areas, or underwriting policy. When an unstable situation is apparent, further analysis or examination should be directed toward the following:

1. Determine whether the insurer’s assets are properly valued and sufficient liquidity is available to meet cash demands. Consider the results of Ratio 9, Adjusted Liabilities to Liquid Assets, and review Schedules A through E.
2. Review the insurer’s loss reserves and understand the level of adequacy by reviewing the reserve ratios (Ratios 11, 12, and 13) and Schedule P.

### **P/C OVERALL RATIO 3 – CHANGE IN NET PREMIUMS WRITTEN**

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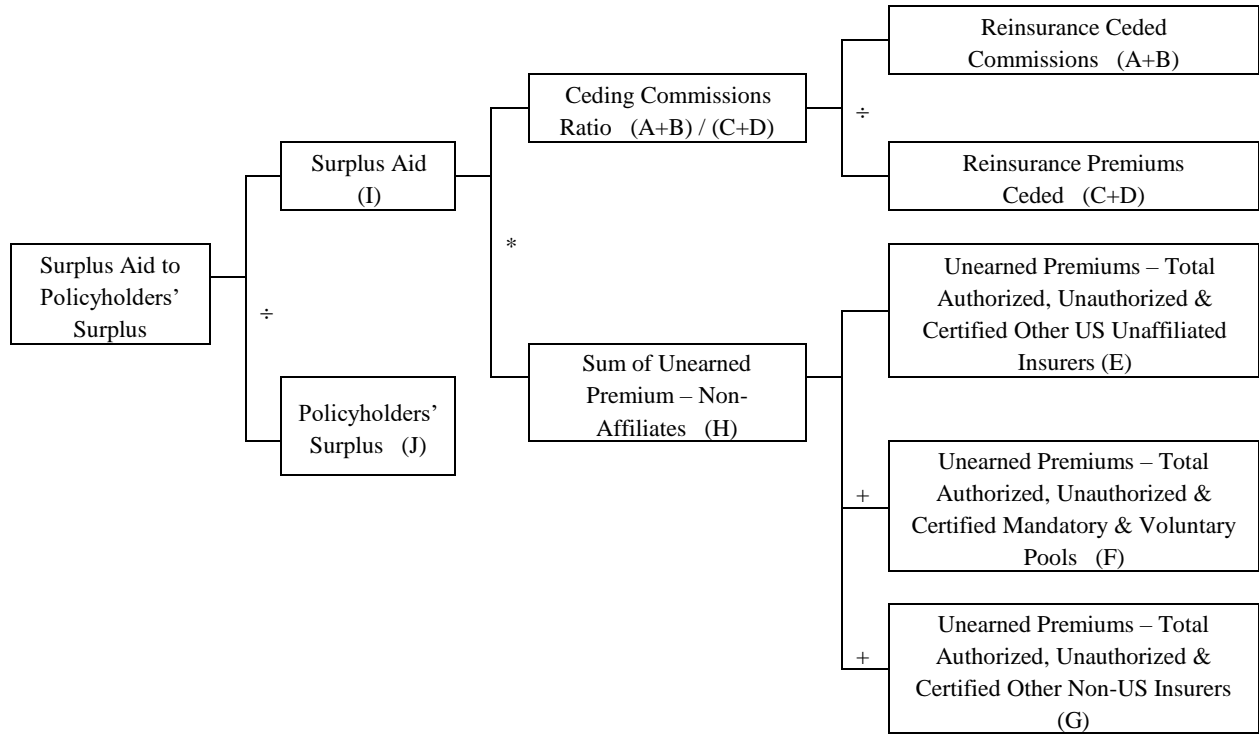
It is important to determine whether a notable increase in writings indicates that the insurer is increasing cash flow to pay current claims. This may be the case if the insurer's recent reserves were inadequate (see the one-year and two-year reserve development, Ratios 11 and 12). An increase in writings, particularly in the liability lines, to pay current claims provides a very short-term solution to underlying problems and quickly increases the risk of insolvency.

An increase in writings does not necessarily indicate difficulties that would threaten an insurer's solvency if they are accompanied by a reasonably low Net Premiums Written to Policyholders' Surplus ratio (Ratio 2), adequate reserving (Ratios 11, 12, and 13), profitable operations (Ratio 5), and a relatively stable product mix.

A decrease in net premiums written with stable gross writings may indicate that an insurer is attempting to increase cash flow related to ceding commissions from non-affiliated reinsurance. A review of Surplus Aid to Policyholders' Surplus ratio (Ratio 4) may help in understanding ratio results below the usual lower range.

*Branded Risk(s): ST, PR/UW*

**P/C OVERALL RATIO 4 – SURPLUS AID TO POLICYHOLDERS’ SURPLUS**



A. Reinsurance Ceded Commissions	Page 11, Line 2.3, Column 2	_____
B. Reinsurance Ceded Contingent Commissions	Page 11, Line 2.6, Column 2	_____
C. Reinsurance Premiums Ceded – Affiliates	Page 8, Line 35, Column 4	_____
D. Reinsurance Premiums Ceded – Non-Affiliates	Page 8, Line 35, Column 5	_____
E. Unearned Premiums – Total Authorized, Unauthorized & Certified Other US Unaffiliated Insurers	Page 22, Line (0999999 + 2399999 + 3799999), Column 13, * 1000	_____
F. Unearned Premiums – Total Authorized, Unauthorized & Certified Mandatory and Voluntary Pools	Page 22, Line (1099999 + 1199999 + 2499999 + 2599999 + 3899999 + 3999999), Column 13, * 1000	_____
G. Unearned Premiums – Total Authorized, Unauthorized & Certified Other Non-US Insurers	Page 22, Line (1299999 + 2699999 + 4099999), Column 13, * 1000	_____
H. Sum of Unearned Premiums (E+F+G)		_____
I. Surplus Aid = [(A+B) / (C+D)] * H		_____
J. Policyholders’ Surplus	Page 3, Line 37, Column 1	_____

Result = 100 \* I / J \_\_\_\_\_ %

- If (C+D) or I is zero or negative, result is zero.
- If I is positive and J is zero or negative, result is 999.

The use of surplus aid reinsurance treaties may be an indication that company management believes policyholders’ surplus to be inadequate. Additionally, the continued solvency of insurers with a large portion of policyholders’ surplus resulting from surplus aid may depend on the continuing participation in the treaty with the reinsurer.

The usual range for the ratio includes results less than 15 percent.

## **P/C OVERALL RATIO 4 – SURPLUS AID TO POLICYHOLDERS’ SURPLUS**

The Surplus Aid to Policyholders’ Surplus ratio is important for the following reasons:

1. The existence of significant amounts of surplus aid may be an indication that policyholders’ surplus is inadequate.
2. Surplus aid could improve results on other ratios enough to conceal important areas of concern.

For the reasons previously stated, all insurers with ratios greater than 15 percent should be given careful scrutiny regardless of their scores on other ratios. The following ratio results should be recalculated with policyholders’ surplus adjusted to remove surplus aid:

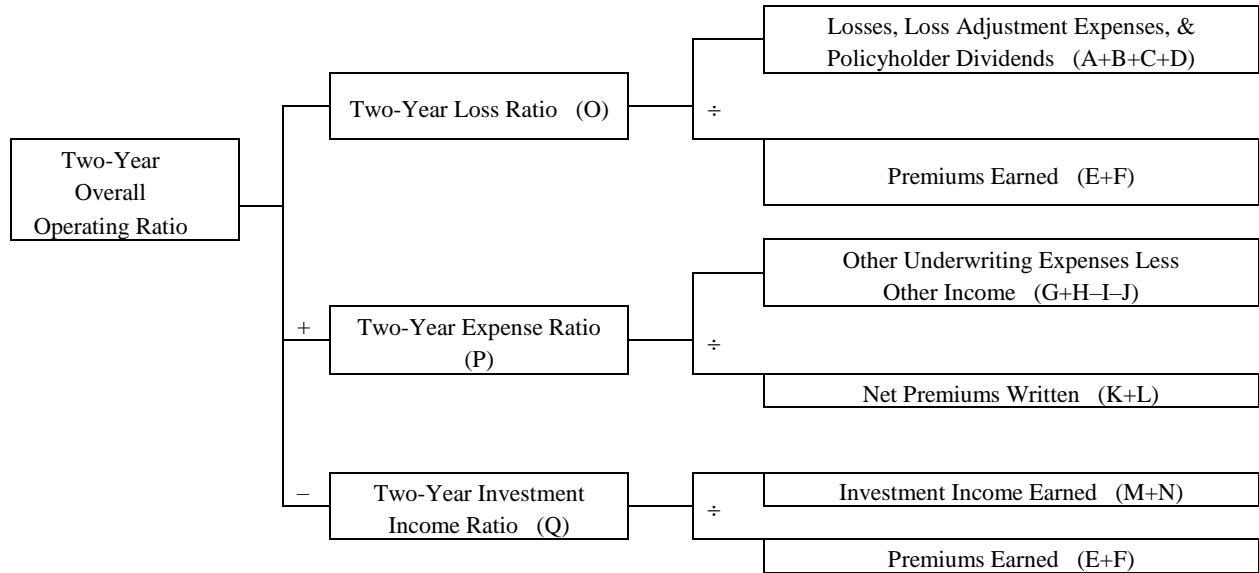
1. Gross and Net Premiums Written to Policyholders’ Surplus (Ratios 1 and 2).
2. Gross Change in Policyholders’ Surplus (Ratio 7). The previous year’s policyholders’ surplus should also be adjusted to remove surplus aid.
3. Gross Agents’ Balances (in collection) to Policyholders’ Surplus (Ratio 10).
4. Estimated Current Reserve Deficiency to Policyholders’ Surplus (Ratio 13).

These adjustments can be made without recalculating the numerator. Divide the result for each ratio by the difference between one and the surplus aid ratio result expressed as a decimal.

If an insurer’s IRIS value falls outside the usual range for several of the above ratios, they should be given higher priority. Reinsurance treaties of all insurers with a Surplus Aid to Policyholders’ Surplus ratio of more than 15 percent should be reviewed. This analysis should determine the potential impact on the insurer’s solvency should the treaty be cancelled.

*Branded Risk(s): ST, PR/UW*

**P/C PROFITABILITY RATIO 5 – TWO-YEAR OVERALL OPERATING RATIO**



A. Losses and LAE Incurred, Current Year	Page 4, Line 2 + 3, Column 1	_____
B. Losses and LAE Incurred, Prior Year	PY: Page 4, Line 2 + 3, Column 1	_____
C. Dividends to Policyholders, Current Year	Page 4, Line 17, Column 1	_____
D. Dividends to Policyholders, Prior Year	PY: Page 4, Line 17, Column 1	_____
E. Premiums Earned, Current Year	Page 4, Line 1, Column 1	_____
F. Premiums Earned, Prior Year	PY: Page 4, Line 1, Column 1	_____
G. Other Underwriting Exp & Write-ins, Current Year	Page 4, Line 4 + 5, Column 1	_____
H. Other Underwriting Exp & Write-ins, Prior Year	PY: Page 4, Line 4 + 5, Column 1	_____
I. Total Other Income, Current Year	Page 4, Line 15, Column 1	_____
J. Total Other Income, Prior Year	PY: Page 4, Line 15, Column 1	_____
K. Net Premiums Written, Current Year	Page 8, Line 35, Column 6	_____
L. Net Premiums Written, Prior Year	PY: Page 8, Line 35, Column 6	_____
M. Net Investment Income Earned, Current Year	Page 4, Line 9, Column 1	_____
N. Net Investment Income Earned, Prior Year	PY: Page 4, Line 9, Column 1	_____
O. Loss Ratio = 100 * [(A+B+C+D) / (E+F)]		_____ %
P. Expense Ratio = 100 * [(G+H-I-J) / (K+L)]		_____ %
Q. Investment Income Ratio = 100 * [(M+N) / (E+F)]		_____ %

Result = (O+P-Q) \_\_\_\_\_ %

- If (A+B+C+D+G+H-I-J-M-N) is zero or negative, result is zero.
- If (E+F) or (K+L) is zero or negative, result is 999.

The Two-Year Overall Operating Ratio is a measure of the profitability of an insurance company. Ultimately, the profitability of the business is a principal determinant of the insurer’s financial stability and solvency.

## **P/C PROFITABILITY RATIO 5 – TWO-YEAR OVERALL OPERATING RATIO**

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The usual range for the ratio includes results less than 100 percent. A Two-Year Overall Operating Ratio below 100 percent indicates an operating profit and a ratio result above 100 percent indicates an operating loss. Analysis of the Two-Year Overall Operating Ratio is helpful in determining the reasons behind the insurer's poor performance, whether it is due to a high loss ratio, a high expense ratio, or a low return on investments. When analyzing the result, consider the result of Ratio 11, One-Year Reserve Development to Policyholders' Surplus, and Ratio 13, Estimated Current Reserve Deficiency to Policyholders' Surplus, because prior year reserve development or current reserve deficiency may understate or overstate the true operating position of an insurer. For an insurer with a result outside the usual range on Ratio 11, the analyst should recalculate this ratio after eliminating the prior year development to obtain a more accurate picture of the insurer's current operating position.

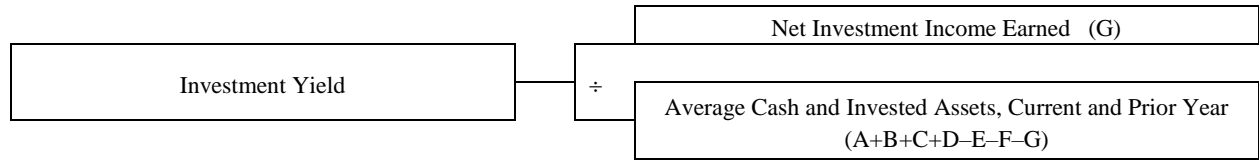
A high loss ratio may be the result of large amounts of losses incurred on poorly developed lines of business and/or reserve strengthening on certain lines of business. Loss adjustment expenses may be high due to inflated claim adjustment fees on adverse business.

A high expense ratio may be due to high commission and brokerage fees, as well as excessive salaries and other operating expenses.

The subtraction of the investment income ratio allows insurers a credit for their investment earnings to offset underwriting losses. The investment income ratio should be reviewed to understand the components that impact the Two-Year Overall Operating Ratio.

*Branded Risk(s): OP*

**P/C PROFITABILITY RATIO 6 – INVESTMENT YIELD**



A. Total Cash and Invested Assets, Current Year	Page 2, Line 12, Column 3	_____
B. Total Cash and Invested Assets, Prior Year	PY: Page 2, Line 12, Column 3	_____
C. Investment Inc. Due & Accrd, Current Year	Page 2, Line 14, Column 3	_____
D. Investment Inc. Due & Accrd, Prior Year	PY: Page 2, Line 14, Column 3	_____
E. Borrowed Money, Current Year	Page 3, Line 8, Column 1	_____
F. Borrowed Money, Prior Year	PY: Page 3, Line 8, Column 1	_____
G. Net Investment Income Earned	Page 4, Line 9, Column 1	_____

Result = 200 \* [G / (A+B+C+D-E-F-G)] \_\_\_\_\_ %

- Limit result to a minimum of zero.

The Investment Yield ratio provides the percentage of annual income on an investment portfolio.

The usual range for the ratio includes results greater than 2.0 percent and less than 5.5 percent.

The analyst should review the types of investments reported in the annual financial statement, Schedules A through E, and the yield on each type of investment as reported on the Exhibit of Net Investment Income to determine the cause of a high or low investment yield.

**Low yields may be caused by:**

1. Speculative Investments  
These investments occasionally produce large capital gains over the long run but provide little income in the interim. Analysis should focus on the proper valuation of these investments and the determination of their stability and liquidity.
2. Large Investments in Affiliated Entities Under the Control of the Company  
Analysis should focus on the appropriateness of these investments, their value, and their liquidity.
3. Large Investments in Home Office Facilities  
Analysis should focus on the ability of the insurer to afford its facilities while maintaining liquidity. Also, review the adequacy of the amount of rent charged to underwriting expenses and credited to investment income.



## **P/C PROFITABILITY RATIO 6 – INVESTMENT YIELD**

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### 4. Considerable Investments in Tax-Exempt Bonds

Analysis should focus on an estimate of the current fair value of these securities, which may be substantially less than the book/adjusted carrying value. If an insurer is currently paying federal income taxes and has large amounts of tax-exempt securities, its after-tax yield could be comparable to that of other insurers with a substantially higher before-tax yield derived from taxable securities. This type of investment philosophy is viewed as conservative.

### 5. Significant Interest Payments on Borrowed Money

Large borrowings by an insurer may result in significant interest payments, which will reduce the insurer's investment yield. Some reinsurance contracts may also require interest payments, which will also reduce the yield. In either instance, apart from the reduction in investment yield, these situations should be investigated further to determine if they are symptomatic of other problems, such as lack of liquidity.

### 6. Extraordinarily High Investment Expenses

Although an insurer may be investing in assets that would be expected to provide an adequate return, investment expenses and other deductions from investment income may be reducing the net investment yield.

## **High yields may be caused by:**

### 1. Investments in High-Risk Instruments

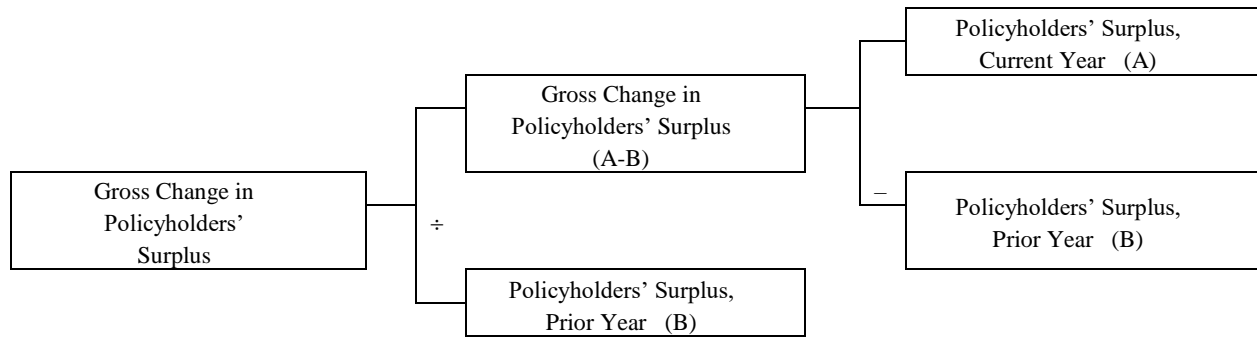
High-risk instruments could excessively leverage surplus and may fall outside statutory limitations.

### 2. Extraordinary Dividend Payments from Subsidiaries to the Parent

Review dividend laws for the insurer's state of domicile.

*Branded Risk(s): MK, LQ, ST*

**P/C PROFITABILITY RATIO 7 – GROSS CHANGE IN POLICYHOLDERS’ SURPLUS**



A. Policyholders’ Surplus, Current Year  
 B. Policyholders’ Surplus, Prior Year

Page 3, Line 37, Column 1  
 PY: Page 3, Line 37, Column 1

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Result = 100 \* [(A-B) / B]

- If A is zero or negative, result is -99.
- If A is positive and B is zero or negative, result is 999.

\_\_\_\_\_ %

The Gross Change in Policyholders’ Surplus ratio is the ultimate measure of improvement or deterioration in the insurer’s financial condition during the year.

The usual range for the ratio includes results less than 50 percent and greater than -10 percent.

The lower range (-10 percent) is set more conservatively since a decrease in policyholders’ surplus is a cause for concern. The upper range (50 percent) is used because a number of insolvent insurers report dramatic increases in policyholders’ surplus prior to insolvency. Large increases in policyholders’ surplus may be an indication of instability and may sometimes be related to the shifting of capital from other companies within a group, significant growth, or mergers and acquisitions.

If the ratio result falls below -10 percent, further analysis should be directed at determining the reasons for the change and whether these factors will be repeated in future years. This analysis compares the changes to policyholders’ surplus for the two years and identifies the major factors affecting increases or decreases in policyholders’ surplus, including but not limited to:

1. Net income (also review Ratio 5, Two-Year Overall Operating Ratio).
2. Unrealized capital gains or losses – Review the Exhibit of Capital Gains (Losses) in the annual financial statement and compare the current components to the prior year-end components to determine which categories of investments are responsible for the changes in unrealized capital gains or losses. Determine whether a change in common stock was caused by decreases in the value of subsidiaries. If so, analyze the subsidiary to determine any solvency concerns.

## **P/C PROFITABILITY RATIO 7 – GROSS CHANGE IN POLICYHOLDERS’ SURPLUS**

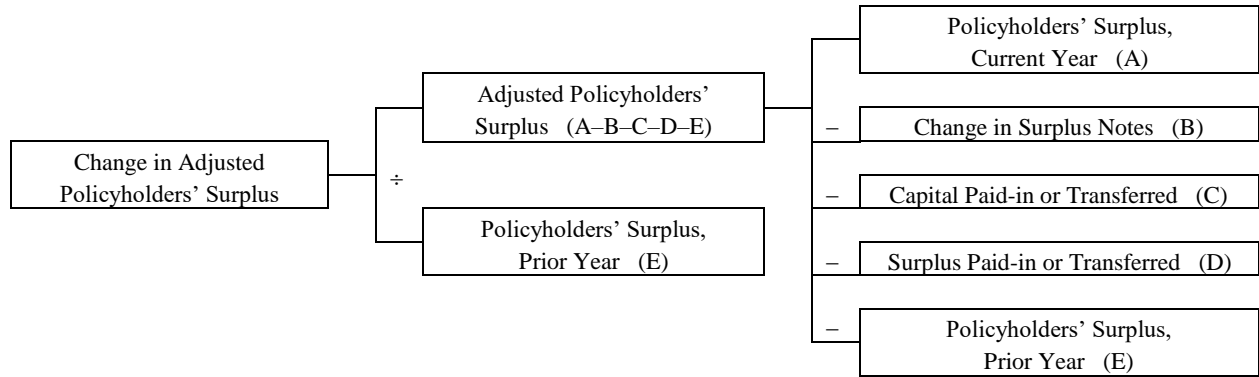
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Review the insurer’s investments and the supporting annual financial statement Schedules A through E. Determine whether changes in unrealized gains or losses were in line with changes experienced by other insurers investing in similar classes of assets during the same time period. If large unrealized losses have occurred, understand the steps the insurer took to protect it against further losses. If large unrealized gains have occurred, determine whether this was attributable to stock market increases, which could create a temporary rise in surplus.

3. To view the collective effects of a change in surplus notes, capital paid-in or transferred, and surplus paid-in or transferred, a review of Ratio 8, Change in Adjusted Policyholders’ Surplus, is suggested.
4. Dividends to stockholders.
5. Changes in nonadmitted assets – Review the Exhibit of Nonadmitted Assets in the annual financial statement.
6. Changes in surplus aid from reinsurance (Ratio 4).
7. Accounting changes and corrections of errors – Review Notes to Financial Statement #2 to determine the nature of the changes. Determine whether the insurer’s changes are consistent with changes experienced by other insurers with similar lines of business. Understand whether the changes will have a material impact on current year operations and/or future periods.
8. Change in net deferred income tax – Review Notes to Financial Statement #9 to obtain a greater understanding of the sources of the insurer’s book/tax differences and the changes in these items during the current year.
9. Change in ownership or program direction.

*Branded Risk(s): ST, OP*

**P/C PROFITABILITY RATIO 8 – CHANGE IN ADJUSTED POLICYHOLDERS’ SURPLUS**



A. Policyholders’ Surplus, Current Year	Page 3, Line 37, Column 1	_____
B. Change in Surplus Notes	Page 4, Line 29, Column 1	_____
C. Capital Paid-in or Transferred	Page 4, Line 32.1 + 32.2 + 32.3, Column 1	_____
D. Surplus Paid-in or Transferred	Page 4, Line 33.1 + 33.2 + 33.3, Column 1	_____
E. Policyholders’ Surplus, Prior Year	PY: Page 3, Line 37, Column 1	_____

Result = [(A-B-C-D-E) / ABS(E)] \* 100 \_\_\_\_\_ %

- If A is zero or negative, result is -99.
- If A is positive and E is zero or negative, result is 999.

This ratio measures the improvement or deterioration in the insurer’s financial condition during the year based on operational results. The usual range for the ratio includes results less than 25 percent and greater than -10 percent.

Changes in surplus notes, capital changes, and surplus adjustments are removed from policyholders’ surplus in order to highlight the insurer’s actual operations. In some cases, insurers may use capital contributions as a method of masking changes in surplus directly tied to operational issues. By removing these contributions, a more accurate picture of changes in policyholders’ surplus from operations is obtained.

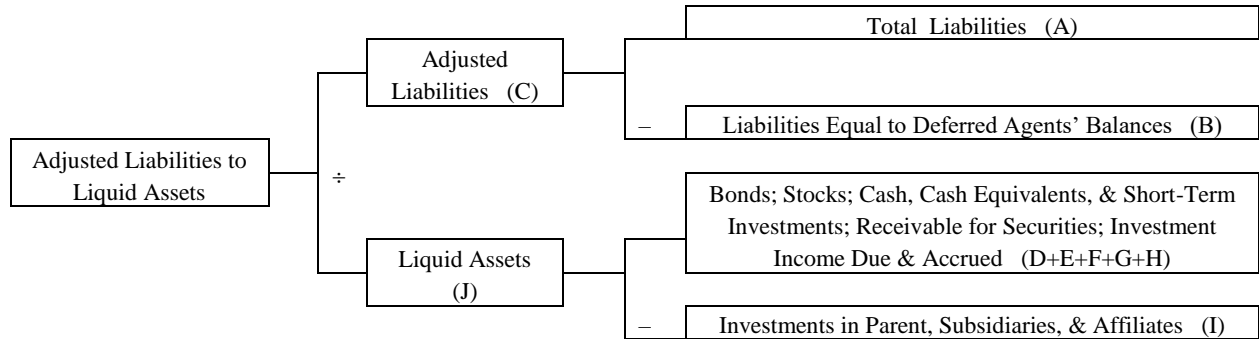
The lower range (-10 percent) is set more conservatively since a decrease in policyholders’ surplus is a cause for concern. The upper range (25 percent) is used because a number of insolvent insurers have dramatic increases in policyholders’ surplus prior to insolvency.

The following factors may contribute to increases or decreases in policyholders’ surplus:

- Net income
- Net unrealized capital gains or losses
- Changes in nonadmitted assets
- Changes in provision for reinsurance
- Cumulative effect of changes in accounting principles
- Dividends to stockholders
- Changes in treasury stock
- Other gains or losses

*Branded Risk(s): ST, OP*

**P/C LIQUIDITY RATIO 9 – ADJUSTED LIABILITIES TO LIQUID ASSETS**



A. Total Liabilities	Page 3, Line 28, Column 1	_____
B. Liabilities Equal to Deferred Agents' Balances	Page 2, Line 15.2, Column 3	_____
C. Adjusted Liabilities = (A-B)		_____
D. Bonds	Page 2, Line 1, Column 3	_____
E. Stocks, Preferred & Common	Page 2, Line 2.1 + 2.2, Column 3	_____
F. Cash, Cash Equivalents & Short-Term Investments	Page 2, Line 5, Column 3	_____
G. Receivable for Securities	Page 2, Line 9, Column 3	_____
H. Investment Income Due & Accrued	Page 2, Line 14, Column 3	_____
I. Investments in Parent, Sub, & Affiliates	Page 17, Line 42 + 43 + 44 + 45, Column 1	_____
J. Liquid Assets = (D+E+F+G+H-I)		_____

Result = 100 \* (C / J) \_\_\_\_\_ %  
 • If J is zero or negative, result is 999.

The Adjusted Liabilities to Liquid Assets ratio is a measure of the insurer’s ability to meet short-term obligations. It also provides a rough indication of the possible implications for policyholders if liquidation becomes necessary. Total liabilities are adjusted to remove the amount of liabilities equal to deferred agents’ balances. Agents’ balances deferred and not yet due is not a liquid asset; therefore, an adjustment is made to remove the corresponding liability. Note that bonds are included in this ratio at their annual book/adjusted carrying value, which is not necessarily equal to their fair value.

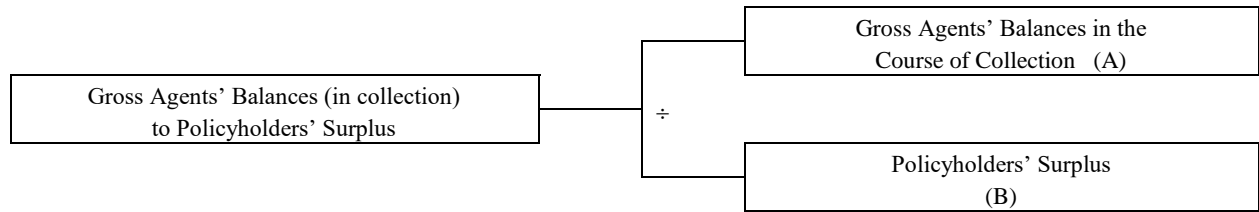
The usual range for the ratio includes results below 100 percent.

Analysis has shown that many insurers who become insolvent report increasing Adjusted Liabilities to Liquid Assets in their final years. Therefore, in interpreting the result of this ratio, it is important to consider its trend, as well as the current year result. Often, insurers maintaining large deposits with reinsured companies have unusually high ratio results. The deposits are excluded from liquid assets but the offsetting reinsurance liabilities are included in total liabilities.

Further analysis of an insurer with a high Adjusted Liabilities to Liquid Assets ratio should focus on the adequacy of reserves and on proper valuation, mix, and liquidity of assets to determine whether the insurer will be able to meet its obligations to policyholders.

*Branded Risk(s): LQ*

**P/C LIQUIDITY RATIO 10 – GROSS AGENTS’ BALANCES (IN COLLECTION) TO POLICYHOLDERS’ SURPLUS**



A. Gross Agents’ Balances in the Course of Collection      Page 2, Line 15.1, Column 3      \_\_\_\_\_  
 B. Policyholders’ Surplus      Page 3, Line 37, Column 1      \_\_\_\_\_

Result = 100 \* (A / B)      \_\_\_\_\_ %

- If A is zero or negative, result is zero.
- If A is positive and B is zero or negative, result is 999.

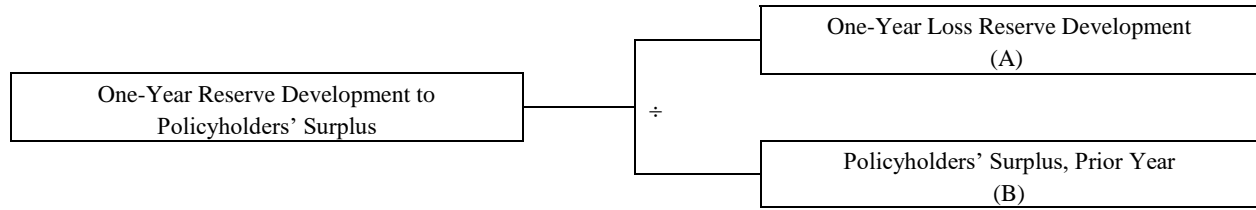
This ratio measures agents’ balances booked as written and billed to agents in relation to the insurer’s policyholders’ surplus.

The usual range for the ratio includes results less than 40 percent.

If the amount of agents’ balances is of concern, further analysis should determine whether agents’ balances that are more than 90 days old may have been included as an admitted asset. With regard to reinsurance companies, agents’ balances represent amounts due from reinsured companies that, in many cases, are subject to regulation. For reinsurers, premium amounts due may be offset against losses payable to the same insurer in the event of insolvency.

*Branded Risk(s): CR*

**P/C RESERVE RATIO 11 – ONE-YEAR RESERVE DEVELOPMENT TO POLICYHOLDERS’ SURPLUS**



A. One-Year Loss Reserve Development Page 34, Part 2, Line 12, Column 11 \* 1000  
 B. Policyholders’ Surplus, Prior Year PY: Page 3, Line 37, Column 1

Result = 100 \* (A / B) %

- If A is positive and B is zero or negative, result is 999.

This ratio measures the development of unpaid loss and loss adjustment expenses based on loss and loss adjustment expenses reported one year prior.

The estimate of losses outstanding a year prior and up to the current statement date is the sum of the current reserves for those losses still outstanding plus the payments on those losses made during the past year. The difference between this current estimate and the reserves that were established at the end of the prior year is the one-year reserve development. If the current estimate is greater than the prior year reserves, reserves are deficient. If the current estimate is less than the prior year reserves, reserves are redundant. A positive ratio result indicates a deficiency, while a negative result indicates a redundancy.

The usual range for the ratio includes results less than 20 percent.

For insurers with reserves that appear to be deficient, further analysis should focus on determining which lines of business and which accident years resulted in the deficiency. The amount of deficiency for each line of business and accident year may be determined from Schedule P, Part 2.

If the insurer’s ratio results consistently show adverse development and/or Ratio 12, Two-Year Reserve Development to Policyholders’ Surplus, result is consistently worse than the One-Year Reserve Development to Policyholders’ Surplus ratio, the insurer may be intentionally understating its reserves and deficiencies are appearing as losses paid. Significant increases in this ratio might also be indicative of reserve strengthening, while significant decreases might be indicative of current reserve understatements.

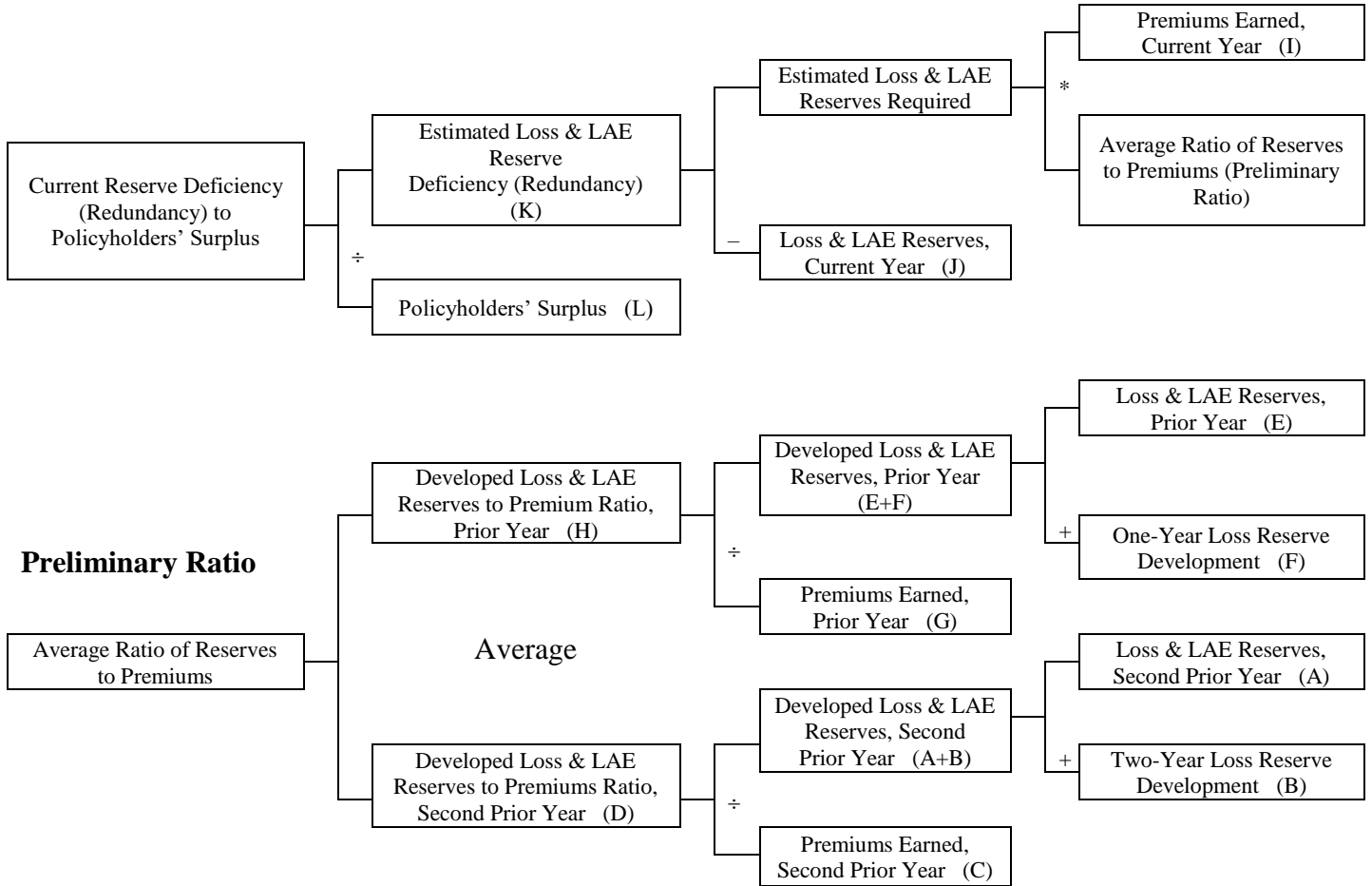
An analysis of Schedule P may assist in determining the reasons for reserve deficiencies, such as payments in excess of the amounts reserved. However, an on-site examination may be required to resolve any serious questions regarding the adequacy of reserves.

*Branded Risk(s): RV*





**P/C RESERVE RATIO 13 – EST. CURR. RESERVE DEFICIENCY TO POLICYHOLDERS’ SURPLUS**



- A. Loss & LAE Reserves, Second Prior Year
- B. Two-Year Loss Reserve Development
- C. Premiums Earned, Second Prior Year
- D. Developed Loss & LAE Reserves to Premiums Ratio, Second Prior Year = [(A+B) / C]
  - If C is zero, negative, or less than L/10, D = H
- E. Loss & LAE Reserves, Prior Year
- F. One-Year Loss Reserve Development
- G. Premiums Earned, Prior Year
- H. Developed Loss & LAE Reserves to Premium Ratio, Prior Year = [(E+F) / G]
- I. Premiums Earned, Current Year
- J. Loss & LAE Reserves, Current Year
- K. Estimated Loss & LAE Reserve Deficiency (Redundancy) = {[1/2 \* (D+H)] \* I} – J
  - If G is zero, negative, or less than L/10, K = zero
- L. Policyholders’ Surplus

2 <sup>nd</sup> PY: Page 3, Line 1 + 3, Column 1	_____
Page 34, Part 2, Line 12, Column 12 * 1000	_____
2 <sup>nd</sup> PY: Page 4, Line 1, Column 1	_____
	%
	_____
PY: Page 3, Line 1 + 3, Column 1	_____
Page 34, Part 2, Line 12, Column 11 *1000	_____
PY: Page 4, Line 1, Column 1	_____
	%
	_____
Page 4, Line 1, Column 1	_____
Page 3, Line 1 + 3, Column 1	_____
	_____
Page 3, Line 37, Column 1	_____

Result = 100 \* (K / L) \_\_\_\_\_ %

- If K is positive and L is zero or negative, result is 999.
- If K and L are both zero or negative, result is zero.

## **P/C RESERVE RATIO 13 – EST. CURR. RESERVE DEFICIENCY TO POLICYHOLDERS’ SURPLUS**

This ratio provides an estimate on the adequacy of current reserves. This estimated deficiency is the difference between the estimated reserves required by the insurer and the actual reserves maintained.

The usual range for the ratio includes results less than 25 percent.

The results of this ratio can be distorted by significant changes in premium volume. A major increase in premiums earned can produce ratio results that indicate a deficiency greater than the actual deficiency or vice versa. However, within the normal range of variations in premiums from year to year, the distortion from changes in premiums is not significant.

Ratio results can also be affected by changes in product mix, especially if there is a change in the balance between property and liability lines of business. A significant shift in premiums from property to liability lines may cause this ratio to reflect understated reserve deficiencies. For insurers that have major shifts in product mix, the estimated current reserve deficiency or redundancy should be calculated separately for the major product groups using the approach described above for each.

Within these limitations, the ratio provides a reasonable estimate of the adequacy of reserves and can be used to determine whether an insurer has corrected reserve deficiencies that may have existed in the past.

*Branded Risk(s): RV*

### III. LIFE, ACCIDENT & HEALTH RATIOS

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This chapter describes the financial ratios and offers suggestions for interpreting ratio results and for determining the types of further analysis that need to be performed. The purpose of IRIS is to assist state insurance departments in allocating resources to those insurers in the greatest need of regulatory attention.

The suggestions for analysis included in the discussion of each financial ratio are intended to assist state regulators in the interpretation of ratio results. The examiner or financial analyst should adjust the depth and direction of their analysis in accordance with their knowledge of the insurer and its particular circumstances.

Analysis should begin with a review of the insurer's ratio results. The analyst should note the ratios on which the insurer has values outside the usual ranges and the amounts by which such values deviate from those ranges.

All ratios are reported as percentages, rounded to the nearest percent. For Ratios 10 and 11, results are rounded to the nearest tenth of one percent.

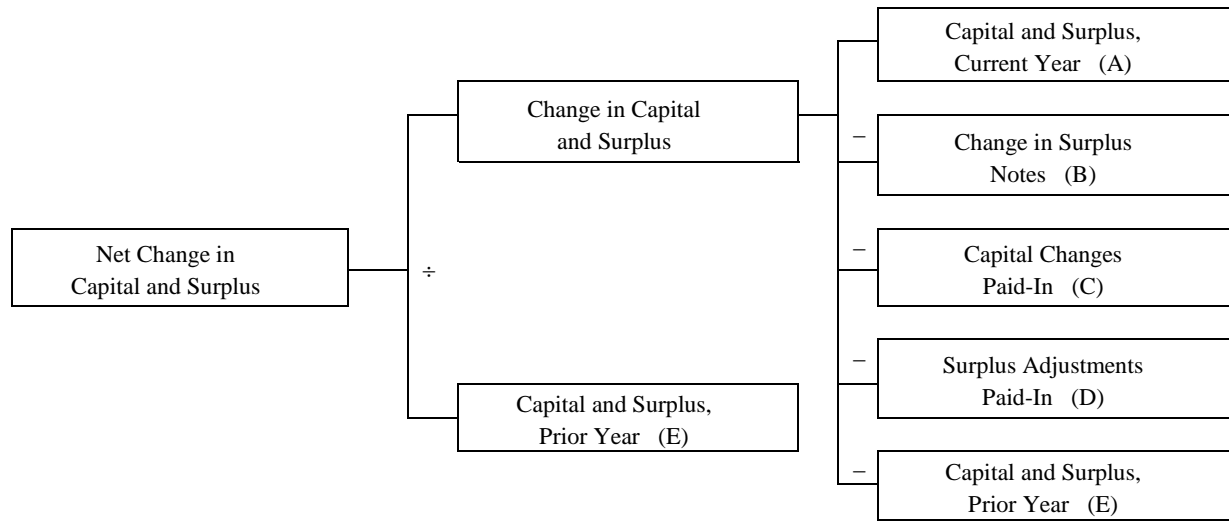
<b>IRIS Ratio</b>		<b>Unusual Values Equal to or</b>	
		<b>Over</b>	<b>Under</b>
1.	Net Change in Capital and Surplus	50	-10
2.	Gross Change in Capital and Surplus	50	-10
3.	Net Income to Total Income (Including Realized Capital Gains & Losses)	---	0
4.	Adequacy of Investment Income	900	125
5.	Nonadmitted to Admitted Assets	10	---
6.	Total Real Estate & Total Mortgage Loans to Cash & Invested Assets	30	---
7.	Total Affiliated Investments to Capital and Surplus	100	---
8.	Surplus Relief		
	(Over \$5 Million Capital and Surplus)	30	-99
	(\$5 Million or Less Capital and Surplus)	10	-10
9.	Change in Premium	50	-10
10.	Change in Product Mix	5.0	---
11.	Change in Asset Mix	5.0	---
12.	Change in Reserving	20	-20

U indicates result is automatically considered unusual.

NR indicates no result is calculated.



**LIFE/A&H OVERALL RATIO 1 – NET CHANGE IN CAPITAL AND SURPLUS**



A. Capital and Surplus, Current Year	Page 3, Line 38, Column 1	_____
B. Change in Surplus Notes	Page 4, Line 48, Column 1	_____
C. Capital Changes Paid-In	Page 4, Line 50.1, Column 1	_____
D. Surplus Adjustments Paid-in	Page 4, Line 51.1, Column 1	_____
E. Capital and Surplus, Prior Year	PY: Page 3, Line 38, Column 1	_____

Result = (A-B-C-D-E) / E \* 100 \_\_\_\_\_ %

- If A is zero or negative, result is -99.
- If E is zero or negative and A is positive, result is 999.
- If commenced business date is current year, no result is calculated (NR).

The Net Change in Capital and Surplus ratio is the most general measure of the improvement or deterioration in an insurer’s financial condition during the year. It does not consider capital and surplus paid-in to reflect the impact of operations on capital and surplus.

The usual range includes all results greater than -10 percent and less than 50 percent. If the Change in Capital and Surplus ratio equals or falls below the -10 percent range limit or equals or goes above the 50 percent range limit, further analysis should be conducted to determine the reasons behind the decrease or increase in capital and surplus and whether a trend is developing.

Review the capital and surplus account on the Summary of Operations page of the annual financial statement. If the only significant change in capital and surplus resulted from operations (including capital gains and losses), refer to the suggestions discussed under Ratio 3, Net Income to Total Income.

## LIFE/A&H OVERALL RATIO 1 – NET CHANGE IN CAPITAL AND SURPLUS

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Factors other than operations likely to have a significant negative impact on capital and surplus include:

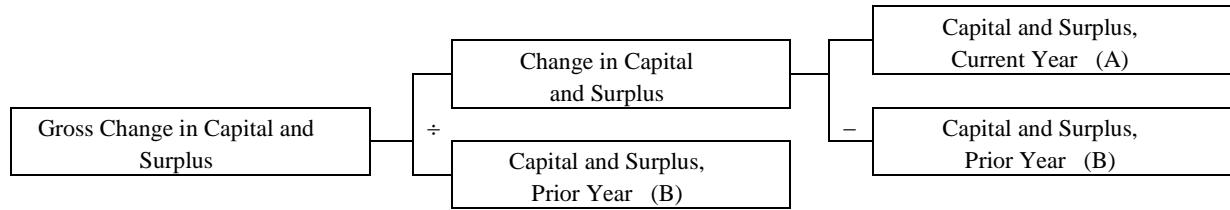
1. Stockholder dividends - Review the amount of dividends paid to stockholders to determine if it was appropriate, considering the insurer's net income (loss) and general financial condition. Evaluate the insurer's dividend policy to determine if over the past five years it has been consistent with protecting the insurer's ability to meet its financial obligations to policyholders.
2. Change in unrealized capital gains and losses on investments - Review the Exhibit of Capital Gains (Losses) in the annual financial statement. Compare the current year-end components to the prior year-end components to determine which categories of investments are responsible for the changes in unrealized capital gains and losses. Determine if unrealized capital losses on common stock were caused by decreases in the value of affiliates. Review the affiliate(s) for potential solvency issues. Review the Assets page of the annual financial statement and Schedules A through DB to gain an understanding of how the insurer's assets are currently invested. Compare changes in unrealized capital gains and losses to those experienced by other insurers investing in the same classes of assets during the same time period. If large decreases have occurred, review the annual financial statement investment schedules, the MD&A and other available information to determine if the insurer has taken any action to protect itself against further losses. If large increases have occurred, based on current stock market and economic information, determine if improvements in the stock market may have created a temporary increase to capital and surplus.
3. Increases in reserves due to valuation changes – Review Exhibit 5A and review the insurer's result on Ratio 12, Change in Reserving. Also, review the results of the Department's last reserve valuation. If the insurer appears to have been under-reserved, determine if the recent change in valuation basis corrected the problem, or if further decreases in surplus may be anticipated.
4. Losses from nonadmitted assets – Determine the source (or sources) of the losses from the Assets page and the Exhibit of Nonadmitted Assets page of the annual financial statement. Review the insurer's result on Ratio 5, Nonadmitted to Admitted Assets, and refer to the suggestions for further analysis under the section "Life/A&H Investment Ratios" later in this manual.
5. Change in accounting principle – Review Notes to financial statement #2 to determine the nature of the changes. Compare the insurer's changes for consistency with changes experienced by other insurers with similar lines of business. Evaluate if the changes are expected to have a material impact on current year operations and future periods.
6. Change in net deferred income tax – Review Notes to financial statement #9 to obtain a greater understanding of the sources of the insurer's book/tax differences and the changes in these items during the current year.

## **LIFE/A&H OVERALL RATIO 1 – NET CHANGE IN CAPITAL AND SURPLUS**

Also, determine the amount of any increases in capital and surplus from the capital and surplus account on the Summary of Operations page of the annual financial statement. Determine whether these increases partially masked other significant decreases in capital and surplus and whether the decreases are likely to be repeated in future years. Keep in mind that capital and surplus paid-in is netted out of the Net Change in Capital and Surplus ratio. See Ratio 2, Gross Change in Capital and Surplus, which does not exclude paid-in capital and surplus from the calculation of the ratio.

*Branded Risk(s): OP, ST*

**LIFE/A&H OVERALL RATIO 2 – GROSS CHANGE IN CAPITAL AND SURPLUS**



A. Capital and Surplus, Current Year Page 3, Line 38, Column 1 \_\_\_\_\_

B. Capital and Surplus, Prior Year PY: Page 3, Line 38, Column 1 \_\_\_\_\_

Result = (A-B) / B \* 100 \_\_\_\_\_ %

- If A is zero or negative, result is -99.
- If B is zero or negative and A is positive, result is 999.
- If commenced business date is current year, no result is calculated (NR).

The Gross Change in Capital and Surplus ratio is a measure of improvement or deterioration in the insurer’s financial condition during the year. It does take into account capital and surplus, including surplus notes, paid-in during the year. The usual range includes all results greater than -10 percent and less than 50 percent.

This ratio should be reviewed along with the review of Ratio 1, Net Change in Capital and Surplus. The interpretation comments that apply to Ratio 1 also apply to Ratio 2. However, if the insurer had paid-in capital and surplus during the year, the result for Ratio 2 may be significantly better than the result for Ratio 1. If capital and/or surplus were not paid-in during the year, the results of Ratios 1 and 2 should be the same.

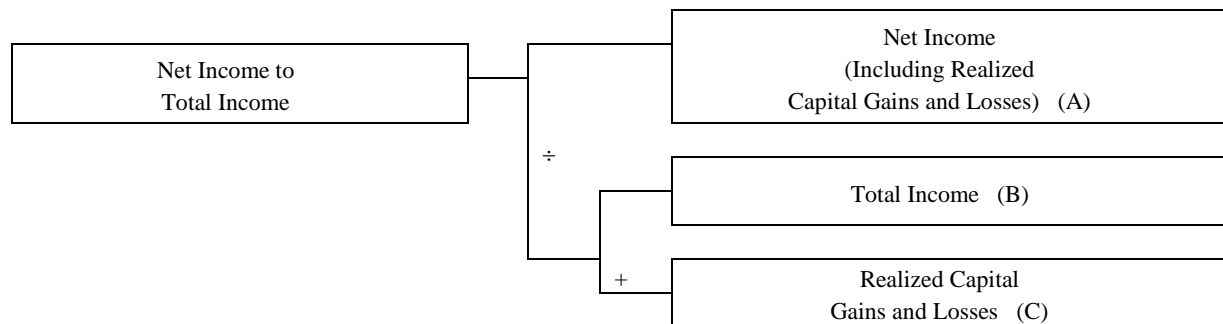
If Ratio 2 is negative or reflects a result less than the lower limit of the range despite paid-in capital and surplus, the reasons for the decrease to capital and surplus should be analyzed to determine the causes of the decrease and if the causes represent a trend. Operational problems may be a possibility if the results are part of a trend over a period of years.

If the result of Ratio 2 is higher than the result of Ratio 1, it may indicate a strong parent willing to maintain an adequate level of capital and surplus in its subsidiary. In some instances, a review of the nature of the assets funding the additional capital and surplus paid-in may be appropriate. Factors such as the stability of the parent, whether the insurance group is publicly held and the parent’s access to capital should be considered.

*Branded Risk(s): OP, ST*



**LIFE/A&H OVERALL RATIO 3 – NET INCOME TO TOTAL INCOME  
(INCLUDING REALIZED CAPITAL GAINS AND LOSSES)**



A. Net Income	Page 4, Line 35, Column 1	_____
B. Total Income	Page 4, Line 9, Column 1	_____
C. Realized Capital Gains/Losses	Page 4, Line 34, Column 1	_____

Result =  $A / (B+C) * 100$  \_\_\_\_\_ %

- If (B+C) is zero or negative and A is positive, no result is calculated (NR).
- If (B+C) is zero or negative and A is zero or negative, result is automatically considered unusual (U).

Net income (including realized capital gains and losses) is a measure of the insurer’s profitability. The usual range for this ratio includes all results greater than zero.

From the current and previous reports of financial ratio results, review the trend in the Net Income to Total Income ratio and review the income or loss by product line on the Analysis of Operations by Lines of Business page of the annual financial statement. Keep in mind that the insurer has considerable discretion in allocating expenses among product lines and that realized capital gains and losses are not allocated by line on the Analysis of Operations by Lines of Business page. If an insurer’s losses result from a few product lines, the following analysis may be done for only those lines of business.

Five principal factors affect the insurer’s net income, as reflected in this ratio:

1. Mortality and morbidity – Review the trend in benefits paid as a percentage of premiums by product line. If these ratios have increased, consider requesting supplemental information on mortality and morbidity experience and consult the department's actuary to determine the financial implications of the insurer’s mortality and morbidity experience.
2. Adequacy of investment income – See Ratio 4, Adequacy of Investment Income. If investment income is significantly less than the interest required to maintain policy reserves and interest credited on deposit funds, the probability of financial difficulty is high and the increase in reserves understates the true expense associated with future benefit payments. On the other hand, if investment income is greater than the interest required to maintain policy reserves and interest credited on deposit funds, ultimately the business will probably be more profitable than indicated by the current net income or loss.

### **LIFE/A&H OVERALL RATIO 3 – NET INCOME TO TOTAL INCOME**

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3. Commissions and expenses – High commissions and expenses could be caused by excessive spending or a high growth rate. Loose control over expenses, in general, may not pose an immediate threat to solvency. However, excessive spending may indicate that the insurer’s management attitude and objectives are not consistent with the long-term financial security of policyholders.
4. Relationship of statutory reserve requirements to prevailing interest and mortality rates - When statutory reserve requirements are materially more conservative than prevailing interest and mortality rates, an insurer basing its rates for new business on prevailing rates will suffer an apparent loss from operations. This is particularly noticeable for insurers writing substantial amounts of annuity business when prevailing interest rates are materially higher than the maximum interest rate permitted for statutory reserves (6 percent for most states). Such insurers are exposed to the risk that interest rates may decline in the future to the point where their renewal premiums may prove to be inadequate. (See the results of Ratio 4, Adequacy of Investment Income).
5. Realized capital gains and losses – Life insurers are required to establish an interest maintenance reserve (IMR). The reserve captures the realized capital gains and losses resulting from changes in the general level of interest rates. These gains and losses are amortized into investment income over the approximate remaining life of the investments sold. Realized capital gains are reported in the Summary of Operations net of transfers to the IMR.

*Branded Risk(s): OP*

## **LIFE/A&H INVESTMENT RATIOS**

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For life insurers, investments represent a particularly critical element in insurer performance and stability. Ratios 4, 5, 6 and 7 concern various investment aspects of significance in analyzing the financial condition of an insurer. Familiarize yourself with the insurer's investments on the Assets page of the annual financial statement and review the insurer's results on Ratio 11, Change in Asset Mix, to assist in determining the stability of the insurer's investment policy.

Review Ratio 5, Nonadmitted to Admitted Assets. For insurers with ratio results of 10 percent and above, review the Assets page and the Exhibit of Nonadmitted Assets page of the annual financial statement to determine the nature of the nonadmitted assets and the reasons for non-admission. Compare the amount of nonadmitted assets with capital and surplus to determine the impact of nonadmitted assets on the financial condition of the insurer.

Review the amount of investments in affiliated insurers and receivables from affiliates as a percentage of invested assets and as a percentage of capital and surplus (Ratio 7). If the amount is high, an insurer may experience illiquidity or a low yield. Large investments in affiliated insurers may also increase the overall risk to which an insurer is subject. Determine whether the insurer's investments in and amounts due from affiliates are consistent with protecting the interest of policyholders.

Review the insurer's investment in real estate and mortgages and the relationship of that investment to cash and invested assets (Ratio 6). A high result may indicate higher asset risk and possible liquidity concerns.

It is helpful to consider the insurer's investments from three points of view:

1. **Risk** – Certain classes of investments are generally more risky than others. For example, equity investments (such as stocks and real estate) tend to experience greater fluctuations in value than investments in debt (such as bonds and mortgage loans). Review the insurer's mix of assets. Compare the percentage of invested assets in equities with the ratios for similar insurers. Also, determine the percentage of each component of the asset valuation reserve to the appropriate investment in the various assets. Information provided in the annual financial statement with regard to derivative instruments should be reviewed carefully.
2. **Return** – Determine from the Exhibit of Net Investment Income the gross yield on each of the major classes of assets. Compare these to the interest requirements reflected in Exhibit 5 and the Interest Sensitive Life Insurance Products Report. This should show the degree of inadequacy of investment income resulting from large investments in assets that produce little or no current income. Some insurers may forego a certain amount of current income in the expectation of capital gains. Therefore, also compare

## LIFE/A&H INVESTMENT RATIOS

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the insurer's capital gains and losses, by type of investment [from the Exhibit of Capital Gains (Losses)], with other insurers over a period of several years. If the insurer has experienced large gains or losses, review Schedules A through E and attempt to determine whether the insurer's investments may be unduly speculative.

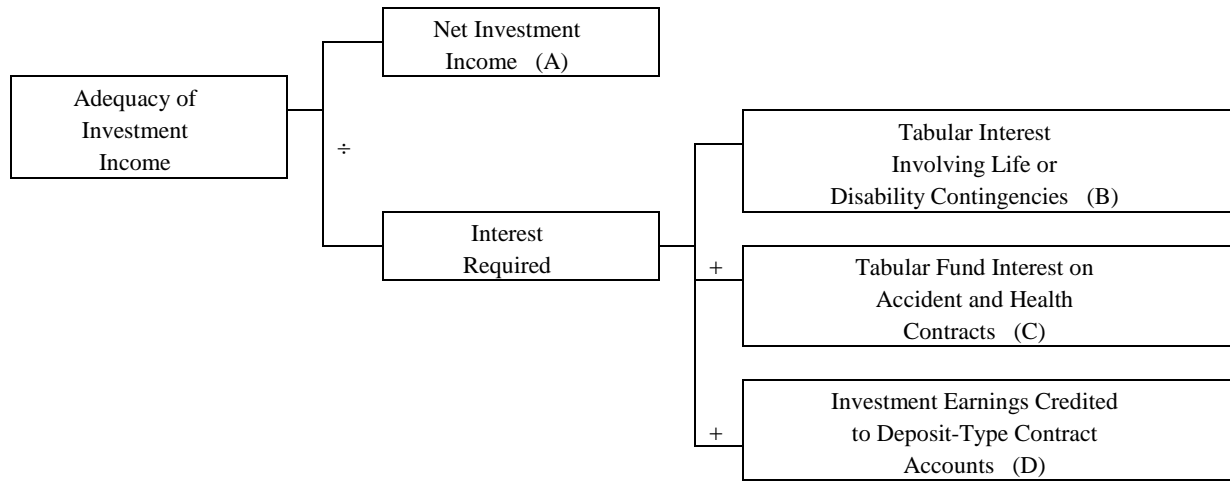
3. Liquidity – In the past, investment liquidity has been less important for life insurers than for accident and health and property/casualty insurers because of the long-term nature of the conventional life insurance contract. This has changed over the years. With many new products on the market, liquidity has become important to many life insurers. For any insurance company with a real and immediate potential for cash outflow, a problem arises if the realizable market value of investments is sufficiently below the statement value.

Under the present system of statutory life insurance accounting, equity securities are carried at market value while other investments are generally valued at cost. Some cash outflow situations could arise from conditions such as a sudden large spurt of new issues involving considerable sales and issue expense, a slow attrition by a mature block of business with declining sales, or sudden demand for policy loans or cash surrenders.

It is important when reviewing the distribution of an insurer's assets to consider 1) the possibility of cash outflow, as determined by the nature of the insurer's business; and 2) the ability of the insurer to withstand such a cash demand without undue deterioration of the asset portfolio. The summaries of the maturity distribution of bonds reported in Schedule D, Part 1A, short-term investment holdings reported in Schedule DA, Part 1 and the Cash Flow schedule of the annual financial statement are helpful in reviewing the insurer's liquidity.

Because an asset adequacy analysis is required by the *Standard Valuation Law* and the accompanying *Actuarial Opinion and Memorandum Model Regulation*, the insurer's actuarial opinion and supporting actuarial memorandum (if requested) should be reviewed carefully.

**LIFE/A&H INVESTMENT RATIO 4 – ADEQUACY OF INVESTMENT INCOME**



A. Net Investment Income	Page 4, Line 3, Column 1	_____
B. Tabular Interest Involving Life or Disability Contingencies	Page 7, Line 4, Column 1	_____
C. Tabular Fund Interest on A&H Contracts	Page 14, Exhibit of Aggregate Reserve for A&H Contracts, Line 18, Column 1	_____
D. Investment Earnings Credited to Deposit-Type Contract Accounts	Page 15, Exhibit of Deposit-Type Contracts, Line 3, Column 1	_____

Result =  $A / (B+C+D) * 100$  \_\_\_\_\_ %

- If (B+C+D) is zero, result is 999.
- If insurer has no beginning or ending reserves per page 7 of the annual financial statement and item B is zero, no result is calculated (NR).

This ratio indicates whether an insurer’s investment income is adequate to meet the interest requirements of its reserves. The adequacy of investment income in meeting an insurer’s interest obligations is a key element in an insurer’s profitability.

The usual range includes all results greater than 125 percent and less than 900 percent.

A ratio of 125 percent or less may indicate that an insurer’s investment yield is not adequate to meet its interest requirements. This may result from a low yield, or from interest guarantees or other interest requirements that may be too high for the investment environment of the insurer.

A ratio of 900 percent or more may indicate reporting errors concerning items of the interest required, as listed above, and should require an investigation concerning the method of determining interest required.

## LIFE/A&H INVESTMENT RATIO 4 – ADEQUACY OF INVESTMENT INCOME

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Analysis of the reasons for a low investment yield may reveal significant problems. Low yields may be caused by:

1. Speculative investments intended to produce large capital gains over the long run but providing little income in the interim – Analysis should focus on the proper valuation of these investments and a determination of their stability and liquidity. This includes a review of the hedging program and derivatives on Schedule DB, which may actually be speculative.
2. Large investments in affiliated companies or enterprises under the control of company management or owners – Analysis should focus on the propriety of these investments and their value and liquidity.
3. Large investments in home office facilities – Analysis should focus on the ability of the insurer to afford its facilities while maintaining liquidity and on the appropriateness of the amount of rent charged to underwriting expenses and credited to investment income.
4. Large investments in tax-exempt bonds – Analysis should focus on an estimate of the current market value of such securities, which might be substantially less than book/adjusted carrying value if the securities are long-term, tax-exempt bonds purchased many years ago. If an insurer is currently paying federal income taxes and has large amounts of tax-exempt securities, its after-tax yield would be comparable to that of other insurers with a substantially higher before-tax yield derived from taxable securities. Such an investment policy is often a sign of financial strength and stability.
5. Significant interest payments on borrowed money – Large borrowings by an insurer may result in significant interest payments, which will reduce the insurer's investment yield. Some reinsurance contracts may also require interest payments, which will also reduce the yield. In either instance, apart from the reduction in yield, these situations should be investigated further to determine if they are symptomatic of other problems, such as lack of liquidity.
6. Extraordinarily high investment expenses – Although an insurer may be investing in assets that would be expected to provide an adequate return, investment expenses and other deductions from investment income may be reducing the net investment yield below a point at which investment income is adequate.

While investment yields may be adequate, an insurer may have interest requirements that exceed the investment income received. This situation may be caused by:

1. Unreasonably high interest guarantees by the insurer – In order to sell its contracts, an insurer may have set guaranteed interest rates on its contracts at unreasonably high levels. If the guarantee period is too long, an insurer may be trapped in a period of declining interest rates with a guaranteed rate that is higher than the return it is able to realize on its investments.

## **LIFE/A&H INVESTMENT RATIO 4 – ADEQUACY OF INVESTMENT INCOME**

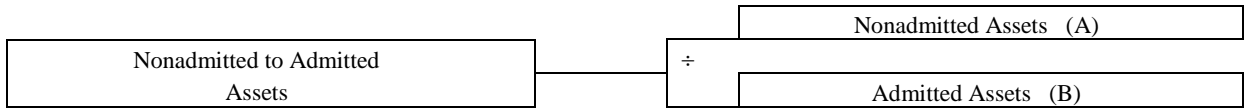
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2. Poor management of investments as they relate to the type of contracts an insurer may be writing – In the past, conventional life insurance products permitted long-term investments that matched the long-term nature of the contracts. Newer products require investments that match their particular requirements including cash flow.

See also the general comments on investments, “Life/A&H Investment Ratios,” preceding this ratio.

*Branded Risk(s): RV, MK, ST*

**LIFE/A&H INVESTMENT RATIO 5 – NONADMITTED TO ADMITTED ASSETS**



A. Nonadmitted Assets	Page 2, Line 28, Column 2	_____
B. Admitted Assets	Page 2, Line 28, Column 3	_____

Result = A / B \* 100 \_\_\_\_\_ %

- If B is zero or negative and A is positive, result is 999.
- If A and B are both zero or negative, result is zero.

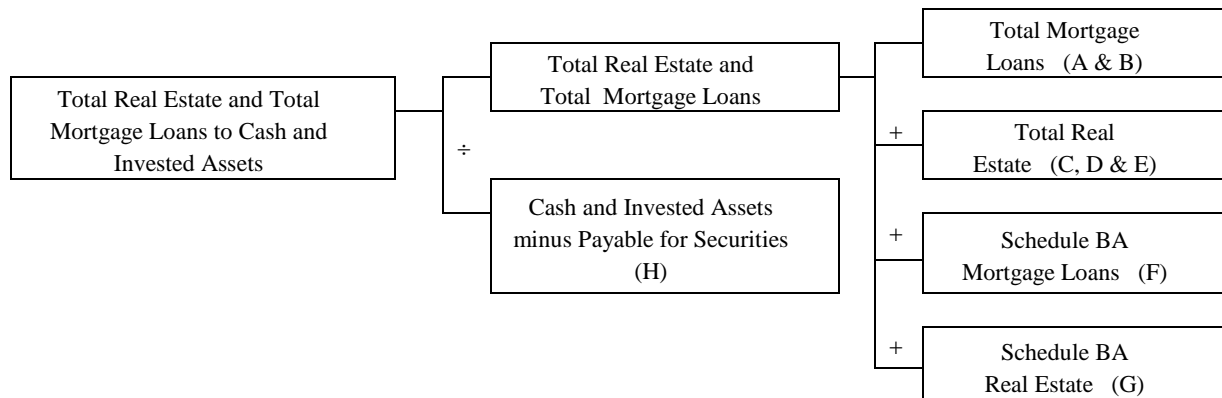
This ratio measures the degree to which an insurer has acquired nonadmitted assets that may represent either nonproductive assets or risky investments.

The usual range includes all results less than 10 percent. See the general comments on investments titled “Life/A&H Investment Ratios,” preceding Ratio 4.

*Branded Risk(s): CR, LQ*



**LIFE/A&H INVESTMENT RATIO 6 – TOTAL REAL ESTATE AND TOTAL MORTGAGE LOANS TO CASH AND INVESTED ASSETS**



A. Mortgage Loans – First Liens	Page 2, Line 3.1, Column 3	_____
B. Mortgage Loans – Other	Page 2, Line 3.2, Column 3	_____
C. Real Estate – Properties Occupied by the Company	Page 2, Line 4.1, Column 3	_____
D. Real Estate – Properties Held for the Production of Income	Page 2, Line 4.2, Column 3	_____
E. Real Estate – Properties Held for Sale	Page 2, Line 4.3, Column 3	_____
F. Schedule BA – Mortgage Loans	Page E07, Line 0999999 + 1099999 + 1999999 + 2099999, Column 12	_____
G. Schedule BA – Real Estate	Page E07, Line 1799999 + 1899999, Column 12	_____
H. Cash and Invested Assets minus Payable for Securities	(Page 2, Line 12, Column 3) – (Page 3, Line 24.09, Column 1)	_____
Result = [(A+B+C+D+E+F+G) / H] * 100		_____ %

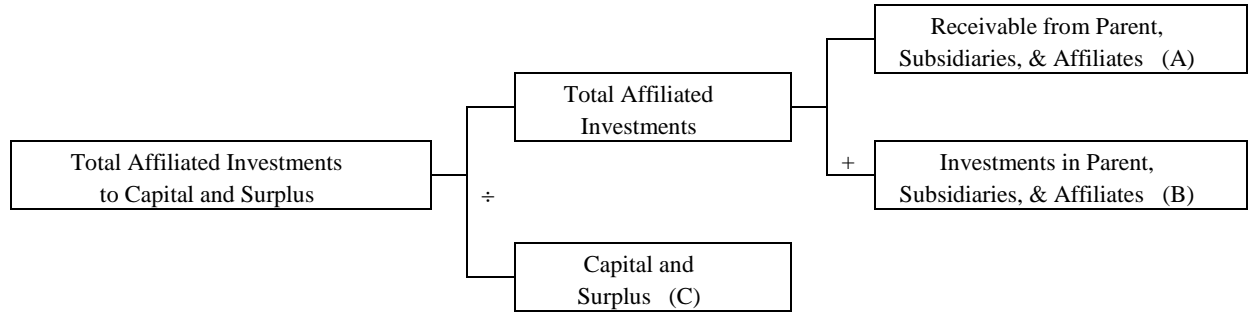
- If H is zero or negative and (A+B+C+D+E+F+G) is positive, result is 999.
- If (A+B+C+D+E+F+G) and H are both zero or negative, result is zero.

This ratio reflects the percentage of cash and invested assets that are invested in real estate and mortgage loans. Real estate and mortgage loans may be overstated. Excessive investment in real estate and mortgage loans, investment in non-income producing real estate, and overdue or restructured mortgage loans are relatively common sources of financial difficulty.

Results less than 30 percent are included in the usual range for all insurers. See the general comments on investments titled “Life/A&H Investment Ratios,” preceding Ratio 4.

*Branded Risk(s): CR, MK*

**LIFE/A&H INVESTMENT RATIO 7 – TOTAL AFFILIATED INVESTMENTS TO CAPITAL AND SURPLUS**



- |  |                            |       |
|--|----------------------------|-------|
| A. Receivable from Parent, Subs., & Affiliates | Page 2, Line 23, Column 3  | _____ |
| B. Investments in Parent, Subs., & Affiliates  | Page 23, Line 50, Column 1 | _____ |
| C. Capital and Surplus                         | Page 3, Line 38, Column 1  | _____ |

Result = (A+B) / C \*100 \_\_\_\_\_ %

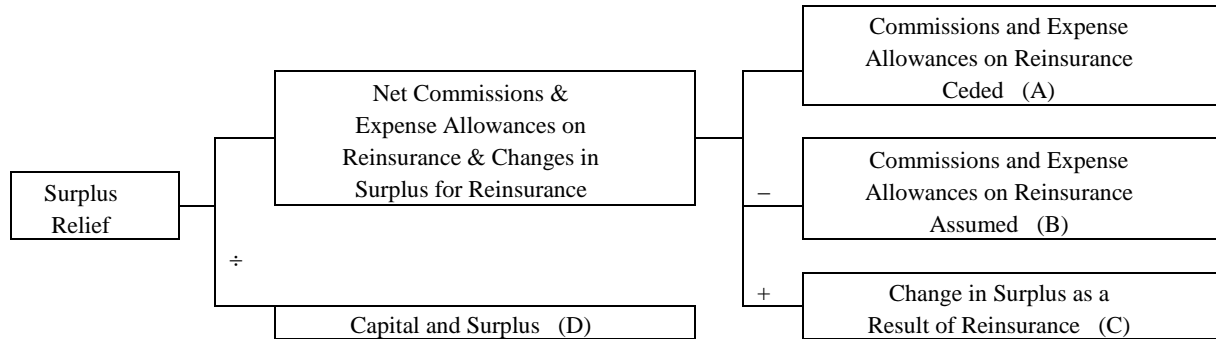
- If C is zero or negative and (A+B) is positive, result is 999.
- If (A+B) and C are zero or negative, result is zero.

This ratio is a measure of the amount of capital and surplus invested in affiliated investments and receivables that may not be liquid or available to meet policyholder obligations.

A relatively large value for this ratio should be questioned. The usual range includes all results less than 100 percent. See the general comments on investments titled “Life/A&H Investment Ratios,” preceding Ratio 4.

*Branded Risk(s): CR, LQ, MK*

**LIFE/A&H SURPLUS RELIEF RATIO 8 – SURPLUS RELIEF**



- |  |                             |       |
|--|-----------------------------|-------|
| A. Comm. & Expense Allowances on Reinsurance Ceded   | Page 6, Line 6, Column 1    | _____ |
| B. Comm. & Expense Allowances on Reinsurance Assumed | Page 6, Line 22, Column 1   | _____ |
| C. Change in Surplus as a Result of Reinsurance      | Page 4, Line 51.4, Column 1 | _____ |
| D. Capital and Surplus                               | Page 3, Line 38, Column 1   | _____ |

Result = (A-B+C) / D \* 100 \_\_\_\_\_ %

- If D is zero or negative, result is 999.

A positive value for this ratio generally indicates a temporary increase to surplus because often no liability is established for the unearned portion of reinsurance commissions and expense allowances ceded. A large positive value for this ratio may indicate that company management believes its surplus is inadequate.

This ratio result will be negative for insurers with large amounts of reinsurance assumed in relation to direct business. An extreme negative value may indicate that the additional reserves required for reinsurance assumed are beginning to strain capital and surplus or that excessive commissions and expenses are being incurred by the insurer in acquiring this business.

Results greater than -10 percent and less than 10 percent are included in the usual range for those insurers with capital and surplus of \$5 million or less. For insurers with capital and surplus in excess of \$5 million, the usual range includes results which are greater than -99 percent and less than 30 percent.

*Branded Risk(s): ST, PR/UW*

## **LIFE/A&H CHANGE IN OPERATIONS RATIOS**

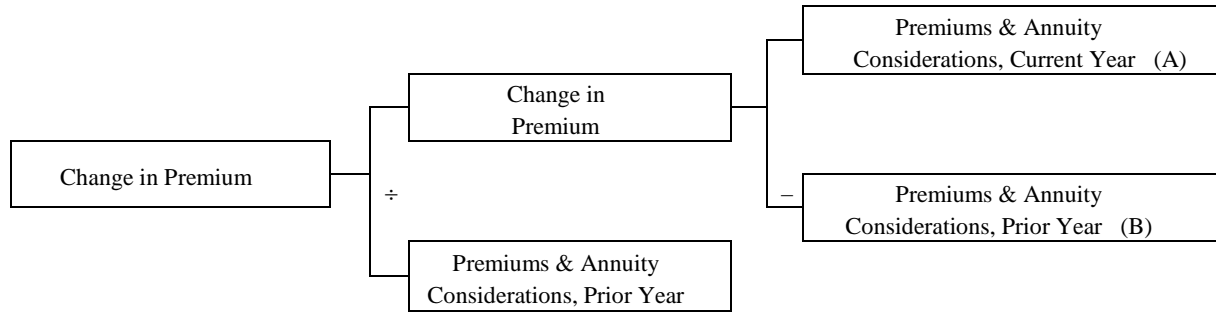
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In evaluating the significance of the following ratios for a particular insurer, familiarity with the insurer's history, management and operations are of particular importance. If an insurer increases or decreases its premium rapidly, changes its mix of products or assets, or alters its ratio of reserve increases to premium, key areas should be reviewed: management's business plan, management's control of the situation, and knowledge and experience required to maintain financial strength while operations are changing dramatically.

The analyst should determine the reasons for the changes in operations. For example, rapid premium growth or a decision to cease writing one or more products may have been the result of changes in the sales and distributions systems, exiting or entering an insurance market, changes in the economic environment, product development, or changes in the insurer's business plan. A change in the business plan may be indicated by the following ratios and may result from a change in company ownership or management.

Changes in the asset mix may also be indicative of changes in ownership and management or changes in the business focus of the insurer. A review of the insurer's investment strategy would assist in understanding management's investment philosophy. Life and health insurers should be reviewed carefully during their first years under new ownership or management.

**LIFE/A&H CHANGE IN OPERATIONS RATIO 9 – CHANGE IN PREMIUM**



- A. Premiums & Annuity Considerations, Current Year      Page 49, Line 99, Column 2, 3, 4, 5, 7      \_\_\_\_\_
- B. Premiums & Annuity Considerations, Prior Year      PY: Page 49, Line 99, Column 2, 3, 4, 5, 7      \_\_\_\_\_

Result = (A-B) / B \* 100 \_\_\_\_\_ %

- If A and B are both zero or negative, result is zero.
- If B is zero or negative and A is positive, result is 999.
- If commenced business date is current year, no result is calculated (NR).

This ratio represents the percentage change in premium from the prior to the current year.

The usual range includes all results less than 50 percent and greater than -10 percent. See the general comments preceding this ratio, “Life/A&H Change in Operations Ratios.”

*Branded Risk(s): PR/UW*

**LIFE/A&H CHANGE IN OPERATIONS RATIO 10 – CHANGE IN PRODUCT MIX**

	CURRENT YEAR AMOUNT (1)	CY % OF TOTAL (2)	PRIOR YEAR AMOUNT (3)	PY % OF TOTAL (4)	COL (2) LESS COL (4)% (5)
Premiums & Annuity Considerations					
Page 6, Line 1					
A. Industrial Life, Column 2	_____	_____	_____	_____	_____
B. Ordinary Life Ins., Column 3	_____	_____	_____	_____	_____
C. Ind. Annuities, Column 4	_____	_____	_____	_____	_____
D. Credit Life, Column 6	_____	_____	_____	_____	_____
E. Group Life, Column 7	_____	_____	_____	_____	_____
F. Group Annuities, Column 8	_____	_____	_____	_____	_____
G. Group A&H, Column 9	_____	_____	_____	_____	_____
H. Credit A&H, Column 10	_____	_____	_____	_____	_____
I. Other A&H, Column 11	_____	_____	_____	_____	_____
J. Total	_____	_____	_____	_____	_____
K. Total of Ratio Column 5 Disregarding Sign					_____
Result = K / 9					_____ %

- If J for either current or prior year is zero or negative, no result is calculated (NR).
- Ratio is calculated as follows: First determine the percentage of premium from each product line for CY and PY. Next, determine the difference in the percentage of premium between the two years for each product line. Finally, the total of these differences, without regard to sign, is divided by the number of product lines to determine the change in the percentage of premium for the average product line.

The result of this ratio represents the average change in the percentage of total premium from each product line during the year. The product lines are those defined in the Analysis of Operations by Line of Business page of the annual financial statement.

The usual range includes results less than 5 percent. See the general comments titled “Life/A&H Change in Operations Ratios,” preceding Ratio 9.

*Branded Risk(s): PR/UW*

## LIFE/A&H CHANGE IN OPERATIONS RATIO 11 – CHANGE IN ASSET MIX

Assets Page 2, Column 3	CURRENT YEAR AMOUNT (1)	CY % OF TOTAL (2)	PRIOR YEAR AMOUNT (3)	PY % OF TOTAL (4)	COL (2) LESS COL (4)% (5)
A. Bonds – Line 1	_____	_____	_____	_____	_____
B. Preferred Stocks – Line 2.1	_____	_____	_____	_____	_____
C. Common Stocks – Line 2.2	_____	_____	_____	_____	_____
D. Mortgage Loans – First Liens – Line 3.1	_____	_____	_____	_____	_____
E. Mortgage Loans – Other – Line 3.2	_____	_____	_____	_____	_____
F. Real Estate – Properties Occupied by Company – Line 4.1	_____	_____	_____	_____	_____
G. Real Estate – Properties Held for the Production of Income – Line 4.2	_____	_____	_____	_____	_____
H. Real Estates – Properties Held for Sale Line 4.3	_____	_____	_____	_____	_____
I. Contract Loans – Line 6 minus inside amount 1	_____	_____	_____	_____	_____
J. Premium Notes – Inside amount 1 of Line 6	_____	_____	_____	_____	_____
K. Derivatives – Line 7	_____	_____	_____	_____	_____
L. Cash, Cash Equivalents & Short-Term – Line 5	_____	_____	_____	_____	_____
M. Other Invested Assets – Line 8	_____	_____	_____	_____	_____
N. Receivable for Securities – Line 9 minus Payable for Securities – Page 3, Line 24.09, Column 1	_____	_____	_____	_____	_____
O. Securities Lending Reinvested Collateral Assets – Line 10	_____	_____	_____	_____	_____
P. Aggregate Write-Ins for Invested Assets – Line 11	_____	_____	_____	_____	_____
Q. Total	_____	_____	_____	_____	_____
R. Total of Ratio Column 5 Disregarding Sign	_____	_____	_____	_____	_____
Result = R / 16					_____ %

- If Q for either current or prior year is zero or negative, result is automatically considered unusual (U).
- Ratio is calculated as follows: First determine the percentage of total assets from each asset type for CY and PY. Next, determine the difference in the percentage of assets between the two years for each asset type. Finally, the total of these differences, without regard to sign, is divided by the number of asset types to determine the change in the percentage of assets for the average asset type.

## **LIFE/A&H CHANGE IN OPERATIONS RATIO 11 – CHANGE IN ASSET MIX**

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This ratio result represents the average change in the percentage of total cash and invested assets for the classes of assets listed above less payable for securities from the Liabilities, Surplus and Other Funds page of the annual financial statement.

The usual range includes all results less than 5 percent. See the general comments on investments titled “Life/A&H Investment Ratios,” preceding Ratio 4 and the comments titled “Life/A&H Change in Operations Ratios,” preceding Ratio 9.

*Branded Risk(s): CR, MK, ST*



**LIFE/A&H CHANGE IN OPERATIONS RATIO 12 – CHANGE IN RESERVING**

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		CURRENT YEAR	PRIOR YEAR
A. Increase in Agg. Reserves – Industrial Life	Page 6, Line 19, Column 2	_____	_____
B. Increase in Agg. Reserves – Ordinary Life Ins.	Page 6, Line 19, Column 3	_____	_____
C. Net Single Premiums – Industrial Life	Page 9, Line 10.4, Column 2	_____	_____
D. Net Renewal Premiums – Industrial Life	Page 9, Line 19.4, Column 2	_____	_____
E. Net Single Premiums – Ordinary Life Ins.	Page 9, Line 10.4, Column 3	_____	_____
F. Net Renewal Premiums – Ordinary Life Ins.	Page 9, Line 19.4, Column 3	_____	_____

Result =  $[(CY (A+B) / (C+D+E+F)) - (PY (A+B) / (C+D+E+F))] * 100$

\_\_\_\_\_ %

- If (A+B) and (C+D+E+F) for current or prior year are both zero or negative, (A+B) / (C+D+E+F) = 0 for that year.
- If (A+B) is positive and (C+D+E+F) is zero or negative for current or prior year, (A+B) / (C+D+E+F) = 100% for that year.
- This ratio represents the number of percentage points of difference between the reserving ratio for current and prior years. For each of these years, the reserving ratio is equal to the aggregate increase in reserves for individual life insurance taken as a percentage of renewal and single premiums for individual life insurance.

Positive ratio results indicate an increase in this ratio from the prior year. Negative results indicate a decrease. The usual range of the number of percentage points of difference between the reserving ratios for current and prior years includes all results less than 20 percent but greater than -20 percent. For insurers with no industrial or ordinary life lines of business, a ratio value of zero, which is within the range of acceptability for the ratio, will be reported. See the comments titled “Life/A&H Change in Operations Ratios,” preceding Ratio 9.

*Branded Risk(s): RV*

**LIFE/A&H CHANGE IN OPERATIONS RATIO 12 – CHANGE IN RESERVING**

		CURRENT YEAR	PRIOR YEAR
A. Increase in Agg. Reserves – Industrial Life	Page 6, Line 19, Column 2	_____	_____
B. Increase in Agg. Reserves – Ordinary Life Ins.	Page 6, Line 19, Column 3	_____	_____
C. Net Single Premiums – Industrial Life	Page 9, Line 10.4, Column 2	_____	_____
D. Net Renewal Premiums – Industrial Life	Page 9, Line 19.4, Column 2	_____	_____
E. Net Single Premiums – Ordinary Life Ins.	Page 9, Line 10.4, Column 3	_____	_____
F. Net Renewal Premiums – Ordinary Life Ins.	Page 9, Line 19.4, Column 3	_____	_____

Result =  $[(CY (A+B) / (C+D+E+F)) - (PY (A+B) / (C+D+E+F))] * 100$  \_\_\_\_\_ %

- If (A+B) and (C+D+E+F) for current or prior year are both zero or negative,  $(A+B) / (C+D+E+F) = 0$  for that year.
- If (A+B) is positive and (C+D+E+F) is zero or negative for current or prior year,  $(A+B) / (C+D+E+F) = 100\%$  for that year.
- This ratio represents the number of percentage points of difference between the reserving ratio for current and prior years. For each of these years, the reserving ratio is equal to the aggregate increase in reserves for individual life insurance taken as a percentage of renewal and single premiums for individual life insurance.

Positive ratio results indicate an increase in this ratio from the prior year. Negative results indicate a decrease. The usual range of the number of percentage points of difference between the reserving ratios for current and prior years includes all results less than 20 percent but greater than -20 percent. For insurers with no industrial or ordinary life lines of business, a ratio value of zero, which is within the range of acceptability for the ratio, will be reported. See the comments titled “Life/A&H Change in Operations Ratios,” preceding Ratio 9.

*Branded Risk(s): RV*

## IV. FRATERNAL RATIOS

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This section describes the financial ratios and offers suggestions for interpreting ratio results and for determining the types of further analysis that need to be performed. The purpose of IRIS is to assist state insurance departments in allocating resources to those societies in the greatest need of regulatory attention.

The suggestions for analysis included in the discussion of each financial ratio are intended to assist state regulators in the interpretation of ratio results. The examiner or financial analyst should adjust the depth and direction of their analysis in accordance with their knowledge of the society and its particular circumstances.

Analysis should begin with a review of the society's ratio results. The analyst should note the ratios on which the society has values outside the usual ranges and the amounts by which such values deviate from those ranges.

All ratios are reported as percentages, rounded to the nearest percent. For Ratios 9 and 10, results are rounded to the nearest tenth of one percent.

### Ratio Ranges

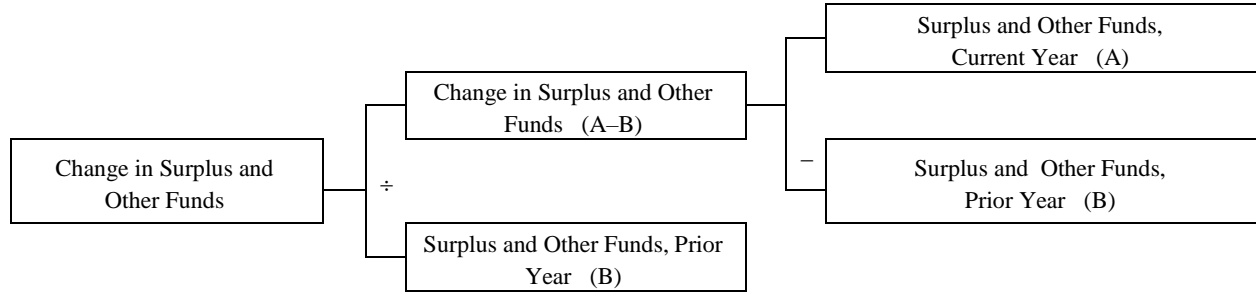
IRIS Ratio	Unusual Values Equal to or	
	Over	Under
1. Change in Surplus and Other Funds	50	-10
2. Net Income to Total Income (Including Realized Capital Gains & Losses)	---	0
3. Adequacy of Investment Income	900	125
4. Nonadmitted to Admitted Assets	10	---
5. Total Real Estate & Total Mortgage Loans to Cash & Invested Assets	30	---
6. Total Affiliated Investments to Surplus and Other Funds	100	---
7. Surplus Relief		
(Over \$5 Million Surplus and Other Funds)	30	-99
(\$5 Million or Less Surplus and Other Funds)	10	-10
8. Change in Premium	50	-10
9. Change in Product Mix	5.0	---
10. Change in Asset Mix	5.0	---
11. Change in Reserving	20	-20

U indicates result is automatically considered unusual.

NR indicates no result is calculated.



**FRATERNAL OVERALL RATIO 1 – CHANGE IN SURPLUS AND OTHER FUNDS**



A. Surplus and Other Funds, Current Year      Page 3, Line 30, Column 1      \_\_\_\_\_  
 B. Surplus and Other Funds, Prior Year      PY: Page 3, Line 30, Column 1      \_\_\_\_\_

Result = (A-B) / B \* 100      \_\_\_\_\_ %

- If A is zero or negative, result is -99.
- If B is zero or negative and A is positive, result is 999.
- If commenced business date is current year, no result is calculated (NR).

The Change in Surplus and Other Funds ratio is the most general measure of the improvement or deterioration in the society’s financial condition during the year.

The usual range includes all results greater than -10 percent and less than 50 percent. If the Change in Surplus and Other Funds ratio equals or falls outside the usual range limit, further analysis should be conducted to determine the reasons behind the decrease or increase in surplus and other funds and to determine whether a trend is developing. Review the surplus and other funds account on the Summary of Operations page of the annual financial statement. If the only significant change in surplus and other funds resulted from operations (including realized capital gains and losses), refer to the suggestions discussed under Ratio 2, Net Income to Total Income.

Factors other than operations likely to have a significant negative impact on surplus and other funds include:

1. Change in unrealized capital gains and losses on investments – Review the Exhibit of Capital Gains (Losses) in the annual financial statement, comparing the current components to the prior year-end components to determine which categories of investments are responsible for the changes in unrealized capital gains and losses. Determine if unrealized capital losses on common stock were caused by decreases in the value of affiliates. Review the affiliate(s) for potential solvency issues.

Review the Assets page of the annual financial statement and Schedules A through DB to gain an understanding of how the society's assets are currently invested. Compare changes in unrealized capital gains and losses to those experienced by other societies investing in the same classes of assets during the same time period. If large decreases have occurred, review the annual financial statement investment schedules, the MD&A and other available information to determine if the society has taken any action to protect

## **FRATERNAL OVERALL RATIO 1 – CHANGE IN SURPLUS AND OTHER FUNDS**

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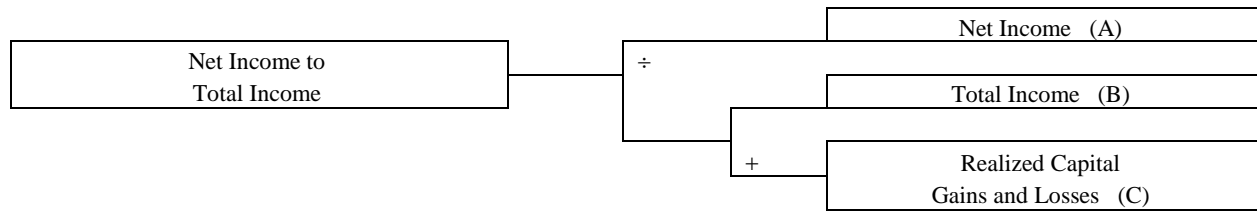
itself against further losses. If large increases have occurred, based on current stock market and economic information, determine if improvements in the stock market may have created a temporary increase to capital and surplus.

2. Increases in reserves due to valuation changes – Review Exhibit 5A and review the society’s result on Ratio 11, Change in Reserving. Also, review the results of the Department’s last reserve valuation. If the society appears to have been under-reserved, determine if the recent change in valuation basis corrected the problem, or if further decreases in surplus may be anticipated.
3. Losses from nonadmitted assets – Determine the source (or sources) of the losses from the Assets page and the Exhibit of Nonadmitted Assets page of the annual financial statement. Review the society’s result on Ratio 5, Nonadmitted to Admitted Assets. Also, refer to the suggestions, for further analysis, under the section on investments, “Fraternal Investment Ratios,” in this manual. Review Notes to financial statement #9 to obtain a greater understanding of the sources of the insurer’s book/tax differences and the changes in these items during the current year.
4. Change in accounting principle – Review Notes to financial statement #2 to determine the nature of the changes. Compare the society’s changes for consistency with changes experienced by other societies with similar lines of business. Evaluate if the changes are expected to have a material impact on current year operations and future periods.

Also, determine the amount of any increases in surplus and other funds from the surplus and other funds account on the Summary of Operations page of the annual financial statement. Determine whether these increases partially mask other significant decreases in surplus and other funds and whether the decreases are likely to be repeated in future years. Keep in mind that surplus and other funds paid-in is netted out of the Change in Surplus and Other Funds ratio.

*Branded Risk(s): OP, ST*

**FRATERNAL OVERALL RATIO 2 – NET INC. TO TOT. INC. (INCL. REALIZED CAP. GAINS AND LOSSES)**



A. Net Income	Page 4, Line 31, Column 1	_____
B. Total Income	Page 4, Line 9, Column 1	_____
C. Realized Capital Gains/Losses	Page 4, Line 30, Column 1	_____

Result = A / (B+C) \* 100 \_\_\_\_\_ %

- If (B+C) is zero or negative and A is positive, no result is calculated (NR).
- If (B+C) is zero or negative and A is zero or negative, result is automatically considered unusual (U).

Net income (including realized capital gains and losses) is a measure of the society’s profitability. The usual range for this ratio includes all results greater than zero.

From the current and previous reports of financial ratio results, review the trend in the Net Income to Total Income ratio and review the income or loss by product line on the Analysis of Operations by Lines of Business page of the annual financial statement. Keep in mind that the society has considerable discretion in allocating expenses among product lines and that realized capital gains and losses are not allocated by line on the Analysis of Operations by Lines of Business page. If a society’s losses result from a few product lines, the following analysis may be done for only those lines of business.

Five principal factors affect the society’s net income, as reflected in this ratio:

1. Mortality and morbidity – Review the trend in benefits paid as a percentage of premiums by product line. If these ratios have increased, consider requesting supplemental information on mortality and morbidity experience and consult the department’s actuary to determine the financial implications of the society’s mortality and morbidity experience.
2. Adequacy of investment income – See Ratio 3, Adequacy of Investment Income. If investment income is significantly less than the interest required to maintain policy reserves and interest credited on deposit funds, the probability of financial difficulty is high and the increase in reserves understates the true expense associated with future benefit payments. On the other hand, if the investment income is greater than the interest required to maintain policy reserves and interest credited on deposit funds, the business may ultimately be more profitable than indicated by the current net income or loss.

## **FRATERNAL OVERALL RATIO 2 – NET INCOME TO TOTAL INCOME**

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3. Commissions and expenses – Excessive spending or a high growth rate could cause high commissions and expenses. Loose control over expenses, in general, may not pose an immediate threat to solvency. However, excessive spending may indicate that the society's management attitude and objectives are not consistent with the long-term financial security of policyholders.
4. Relationship of statutory reserve requirements to prevailing interest and mortality rates – When statutory reserve requirements are materially more conservative than prevailing interest and mortality rates, a society basing its rates for new business on prevailing rates will suffer an apparent loss from operations. This is particularly noticeable for societies writing substantial amounts of annuity business when prevailing interest rates are materially higher than the maximum interest rate permitted for statutory reserves (6 percent for most states). Such societies are exposed to the risk that interest rates may decline in the future to the point where their renewal premiums may prove to be inadequate. (See the results of Ratio 3, Adequacy of Investment Income).
5. Realized capital gains and losses – Fraternal societies are required to establish an interest maintenance reserve (IMR). The reserve captures the realized capital gains and losses resulting from changes in the general level of interest rates. These gains and losses are amortized into investment income over the approximate remaining life of the investments sold. Realized capital gains are reported in the Summary of Operations net of transfers to the IMR.

*Branded Risk(s): OP*



## FRATERNAL INVESTMENT RATIOS

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For fraternal societies, investments represent a particularly critical element in society performance and stability. Ratios 3, 4, 5, and 6 concern various investment aspects of significance in analyzing the financial condition of a society. Familiarize yourself with the society's investments on the Assets page of the annual financial statement and review the society's results on Ratio 10, Change in Asset Mix, to assist in determining the stability of the society's investment policy.

Review Ratio 4, Nonadmitted to Admitted Assets. For societies with ratio results of 10 percent and above, review the Assets page and the Exhibit of Nonadmitted Assets page to determine the nature of the nonadmitted assets and the reasons for non-admission. Compare the amount of nonadmitted assets with surplus and other funds to determine the impact of nonadmitted assets on the financial condition of the society.

Review the amount of investments in affiliated societies (Five-Year Historical Data page of the annual financial statement) and receivables from affiliates (Assets page) as a percentage of invested assets and as a percentage of surplus and other funds (Ratio 6). If the amount is high, a society may experience illiquidity and/or a low yield. Large investments in affiliated societies may also increase the overall risk to which a society is subject. Determine whether the society's investments in and amounts due from affiliates are consistent with protecting the interest of policyholders.

Review the society's investment in real estate and mortgages and the relationship of that investment to cash and invested assets (Ratio 5). A high result may indicate higher asset risk and possible liquidity concerns.

It is helpful to consider the society's investments from three points of view:

1. **Risk** – Certain classes of investments are generally more risky than others. For example, equity investments (such as stocks and real estate) tend to experience greater fluctuations in value than investments in debt (such as bonds and mortgage loans). Review the society's mix of assets. Compare the percentage of invested assets in equities with the ratios for similar societies. Also, determine the percentage of each component of the asset valuation reserve to the appropriate investment in the various assets. Information provided in the annual financial statement with regard to derivative instruments should be reviewed carefully.
2. **Return** – Determine from Exhibit of Net Investment Income the gross yield on each of the major classes of assets. Compare these to the interest requirements reflected in Exhibit 5 and the Fraternal Interest Sensitive Life Insurance Products Report. This should show the degree of inadequacy of investment income resulting from large investments in assets that produce little or no current income. Some societies may forego a certain amount of current income in the expectation of capital gains. Therefore, also compare the society's capital gains and losses, by type of investment [from the Exhibit of Capital Gains (Losses)], with other societies over a period of several years. If the society

## FRATERNAL INVESTMENT RATIOS

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has experienced large gains or losses, review Schedules A through E and attempt to determine whether the society's investments may be unduly speculative.

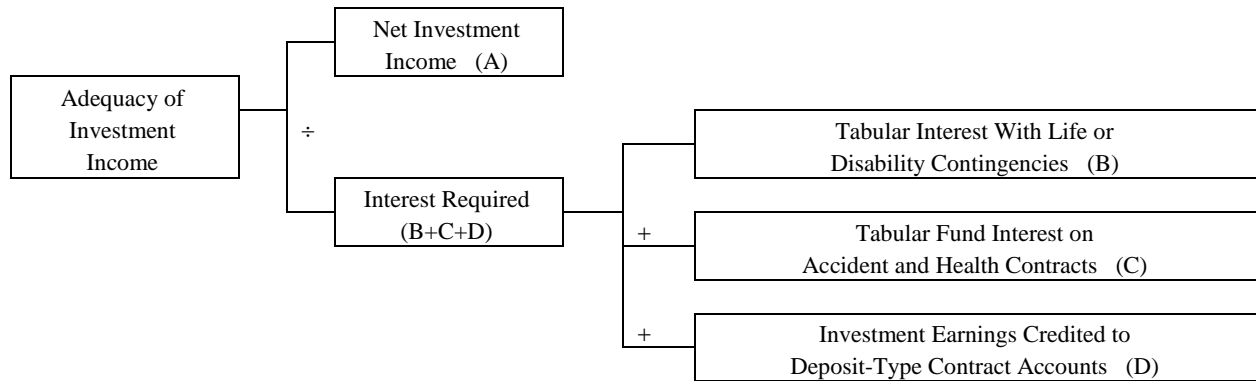
3. Liquidity – In the past, investment liquidity has been less important for life insurers and fraternal societies than for accident and health and property/casualty insurers because of the long-term nature of the conventional fraternal insurance contract. This has changed in recent years. With many new products on the market, liquidity has become important to many life insurers and some fraternal societies. For any society with a real and immediate potential for cash outflow, a problem arises if the realizable market value of investments is sufficiently below the book/adjusted carrying value.

Under the present system of statutory fraternal insurance accounting, equity securities are carried at market value while other investments are generally valued at cost. Some cash outflow situations could arise from conditions such as a sudden large spurt of new issues involving considerable sales and issue expense, a slow attrition by a mature block of business with declining sales, or sudden demand for policy loans or cash surrenders.

It is important in reviewing the distribution of a society's assets to consider 1) the possibility of cash outflow, as determined by the nature of the society's business; and 2) the ability of the society to withstand such a cash demand without undue deterioration of the asset portfolio. The summaries of the maturity distribution of bonds reported in Schedule D, Part 1A, short-term investment holdings reported in Schedule DA, Part 1 and the Cash Flow schedule of the annual financial statement are helpful in reviewing the society's liquidity.

Because an asset adequacy analysis is required by the *Standard Valuation Law* and the *Actuarial Opinion and Memorandum Model Regulation*, the society's actuarial opinion and supporting actuarial memorandum (if requested) should be reviewed carefully.

**FRATERNAL INVESTMENT RATIO 3 – ADEQUACY OF INVESTMENT INCOME**



- |  |   |       |
|--|---|-------|
| A. Net Investment Income   | Page 4, Line 3, Column 1  | _____ |
| B. Tabular Interest Involving Life or Disability Contingencies     | Page 7, Line 4, Column 1  | _____ |
| C. Tabular Fund Interest on A&H Contract                           | Page 14, Exhibit of Aggregate Reserves for A&H Contracts, Line 17, Column 1 | _____ |
| D. Investment Earnings Credited to Deposit-Type Contracts Accounts | Page 14, Exhibit of Deposit-Type Contracts, Line 3, Column 1                | _____ |

Result = A / (B+C+D) \* 100 \_\_\_\_\_ %

- If (B+C+D) is zero, result is 999.
- If Company has no beginning or ending reserves per page 7 of the annual financial statement and item B is zero, no result is calculated (NR).

This ratio indicates whether a society’s investment income is adequate to meet the interest requirements of its reserves. The adequacy of investment income in meeting a society’s interest obligations is a key element in a society’s profitability. The usual range includes all results greater than 125 percent and less than 900 percent.

A ratio of 125 percent or less may indicate that a society’s investment yield is not adequate to meet its interest requirements. This may result from a low yield or from interest guarantees or other interest requirements that may be too high for the investment environment of the society.

A ratio of 900 percent or more may indicate reporting errors concerning items of the interest required, as listed above, and should call for an investigation concerning the method of determining interest required.

Analysis of the reasons for a low investment yield may reveal significant problems. Low yields may be caused by:

1. Speculative investments intended to produce large capital gains over the long run but providing little income in the interim – Analysis should focus on the proper valuation of these investments and a determination of their stability and liquidity. This includes a review of the hedging program and derivatives on Schedule DB, which may actually be speculative.

### **FRATERNAL RATIO 3 – ADEQUACY OF INVESTMENT INCOME**

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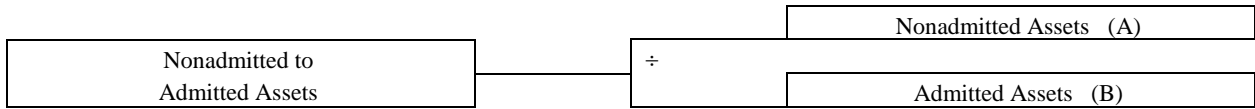
2. Large investments in affiliated societies or enterprises under the control of society management or owners – Analysis should focus on the propriety of these investments and their value and liquidity.
3. Large investments in home office facilities – Analysis should focus on the ability of the society to afford its facilities while maintaining liquidity and on the appropriateness of the amount of rent charged to underwriting expenses and credited to investment income.
4. Significant interest payments on borrowed money – Large borrowings by a society may result in significant interest payments, which will reduce the society’s investment yield. Some reinsurance contracts may also require interest payments, which will also reduce the yield. In either instance, apart from the reduction in yield, these situations should be investigated further to determine if they are symptomatic of other problems, such as lack of liquidity.
5. Extraordinarily high investment expenses – Although a society may be investing in assets that would be expected to provide an adequate return, investment expenses and other deductions from investment income may be reducing the net investment yield below a point at which investment income is adequate.

While investment yields may be adequate, a society may have interest requirements that exceed the investment income received. This situation may be caused by:

1. Unreasonably high interest guarantees by the society – In order to sell its contracts, a society may have set guaranteed interest rates on its contracts at unreasonably high levels. If the guarantee period is too long, a society may be trapped in a period of declining interest rates with a guaranteed rate that is higher than the return it is able to realize on its investments.
2. Poor management of investments as they relate to the type of contracts a society may be writing – In the past, conventional fraternal insurance products permitted long-term investments that matched the long-term nature of the contracts. Newer products require investments that match their particular requirements including cash flow. See the general comments on investments preceding this ratio, “Fraternal Investment Ratios.”

*Branded Risk(s): MK, RV, ST*

**FRATERNAL INVESTMENT RATIO 4 – NONADMITTED TO ADMITTED ASSETS**



A. Nonadmitted Assets	Page 2, Line 28, Column 2	_____
B. Admitted Assets	Page 2, Line 28, Column 3	_____

Result = A / B \* 100 \_\_\_\_\_ %

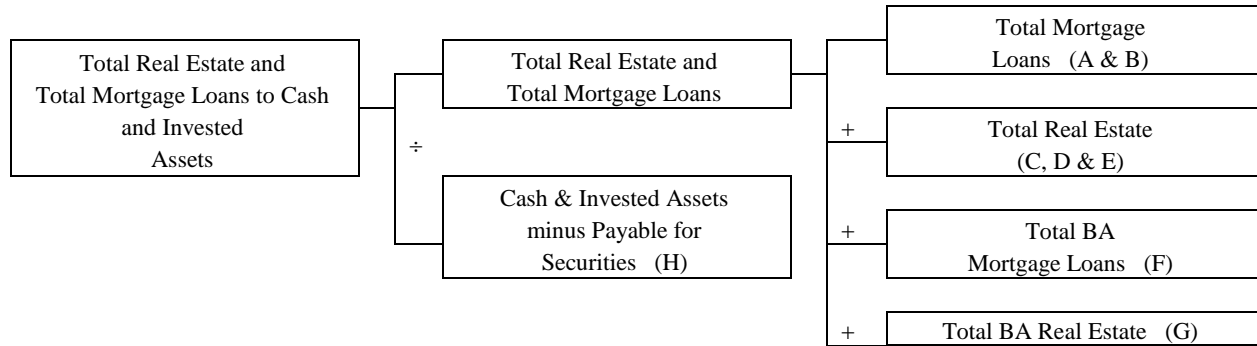
- If B is zero or negative and A is positive, result is 999.
- If A and B are both zero or negative, result is zero.

This ratio measures the degree to which a society has acquired nonadmitted assets that may represent either nonproductive assets or risky investments.

The usual range includes all results less than 10 percent. See the general comments on investments titled “Fraternal Investment Ratios,” preceding Ratio 3.

*Branded Risk(s): CR, LQ*

**FRATERNAL INV. RATIO 5 – TOT. REAL EST. & TOT. MORT. LOANS TO CASH & INV. ASSETS**



A. Mortgage Loans – First Liens	Page 2, Line 3.1, Column 3	_____
B. Mortgage Loans – Other	Page 2, Line 3.2, Column 3	_____
C. Real Estate – Properties Occupied by the Society	Page 2, Line 4.1, Column 3	_____
D. Real Estate – Properties Held for the Production of Income	Page 2, Line 4.2, Column 3	_____
E. Real Estate – Properties Held for Sale	Page 2, Line 4.3, Column 3	_____
F. Schedule BA – Mortgage Loans	Page E07, Line 0999999 + 1099999 +1999999 + 2099999, Column 12	_____
G. Schedule BA – Real Estate	Page E07, Line 1799999 + 1899999, Column 12	_____
H. Cash and Invested Assets minus Payable for Securities	(Page 2, Line 12, Column 3) – (Page 3, Line 21.8, Column 1)	_____
Result = [(A+B+C+D+E+F+G) / H] * 100		_____ %

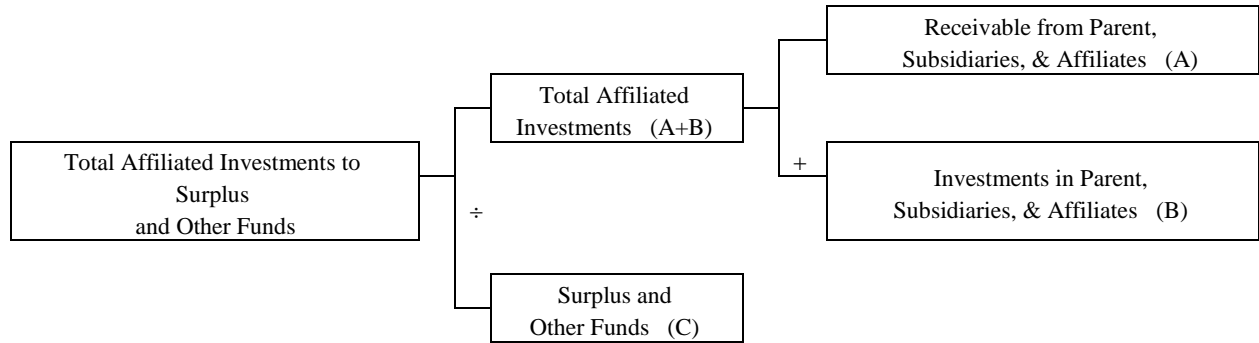
- If H is zero or negative and (A+B+C+D+E+F+G) is positive, result is 999.
- If (A+B+C+D+E+F+G) and H are both zero or negative, result is zero.

This ratio reflects the percentage of cash and invested assets that are invested in real estate and mortgage loans. Real estate and mortgage loan assets may be overstated. Excessive investment in real estate and mortgage loans, investment in non-income producing real estate, and overdue or restructured mortgage loans are relatively common sources of financial difficulty.

Results less than 30 percent are included in the usual range for all societies. See the general comments on investments titled “Fraternal Investment Ratios,” preceding Ratio 3.

*Branded Risk(s): CR, MK*

**FRATERNAL INVESTMENT RATIO 6 – TOT. AFFIL. INV. TO SURPLUS AND OTHER FUNDS**



- |  |                            |       |
|--|----------------------------|-------|
| A. Receivable from Parent, Subs., & Affiliates | Page 2, Line 23, Column 3  | _____ |
| B. Investments in Subs., & Affiliates          | Page 21, Line 37, Column 1 | _____ |
| C. Surplus and Other Funds                     | Page 3, Line 30, Column 1  | _____ |

Result = (A+B) / C \* 100 \_\_\_\_\_ %

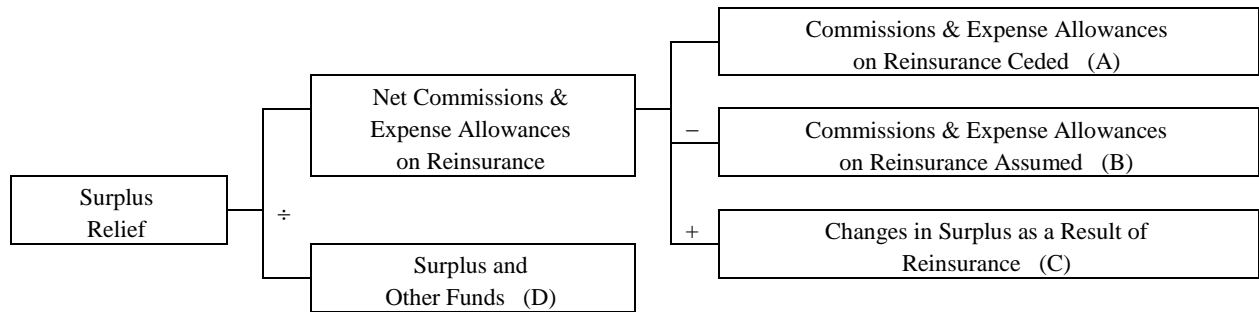
- If C is zero or negative and (A+B) is positive, result is 999.
- If (A+B), and C are zero or negative, result is zero.

This ratio is a measure of the amount of capital and surplus invested in affiliated investments and receivables that may not be liquid or available to meet policyholder obligations.

The usual range includes all results less than 100 percent. A relatively large value for this ratio should be questioned. See the general comments on investments titled “Fraternal Investment Ratios,” preceding Ratio 3.

*Branded Risk(s): CR, LQ, MK*

**FRATERNAL SURPLUS RELIEF RATIO 7 – SURPLUS RELIEF**



- |  |                           |       |
|--|---------------------------|-------|
| A. Comm. & Expense Allowances on Reinsurance Ceded   | Page 6, Line 6, Column 1  | _____ |
| B. Comm. & Expense Allowances on Reinsurance Assumed | Page 6, Line 20, Column 1 | _____ |
| C. Change in Surplus as a Result of Reinsurance      | Page 4, Line 44, Column 1 | _____ |
| D. Surplus and Other Funds                           | Page 3, Line 30, Column 1 | _____ |

Result = (A-B+C) / D \* 100 \_\_\_\_\_ %

- If D is zero or negative, result is 999.

A positive value for this ratio generally indicates a temporary increase to surplus, because often no liability is established for the unearned portion of reinsurance commissions and expense allowances ceded. A large positive value for this ratio may indicate that society management believes its surplus is inadequate.

For societies with large amounts of reinsurance assumed in relation to direct business, this ratio will be negative. An extreme negative value may indicate that the additional reserves required for reinsurance assumed are beginning to strain surplus and other funds or that excessive commissions and expenses are being incurred by the society in acquiring this business.

Results greater than -10 percent and less than 10 percent are included in the usual range for those societies with surplus and other funds of \$5 million or less. For societies with surplus and other funds in excess of \$5 million, the usual range includes those results which are greater than -99 percent and less than 30 percent.

*Branded Risk(s): ST, PR/UW*



## **FRATERNAL CHANGE IN OPERATIONS RATIOS**

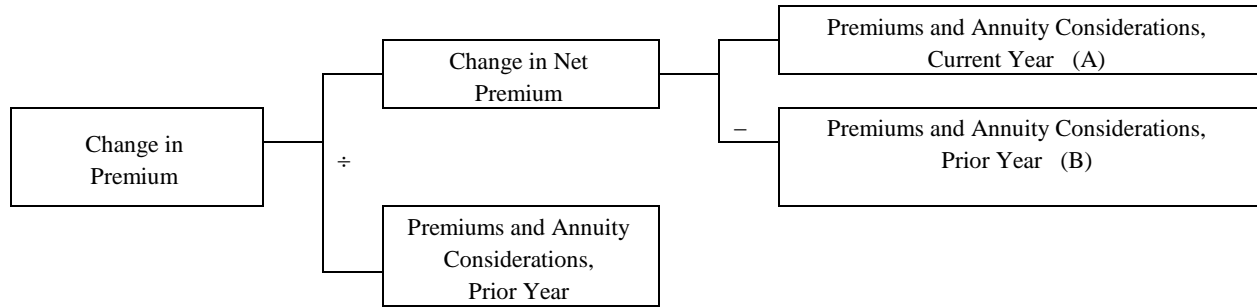
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In evaluating the significance of the following ratios for a particular society, familiarity with the society's history, management and operations are of particular importance. If a society increases or decreases its premium rapidly, changes its mix of products or assets, or alters its ratio of reserve increases to premium, key areas should be reviewed: management's business plan, management's control of the situation, and knowledge and experience required to maintain financial strength while operations are changing dramatically.

The analyst should determine the reasons for the changes in operations. For example, rapid premium growth or a decision to cease writing one or more products may have been the result of changes in the sales and distribution systems, exiting or entering an insurance market, changes in the economic environment, product development, or changes in the society's business plan. A change in business plan may be indicated by the following ratios and may result from a change in society ownership or affiliation.

Changes in the asset mix may also be indicative of changes in ownership and management or changes in the business focus of the society. A review of the society's investment strategy would assist in understanding management's investment philosophy. Fraternal societies should be reviewed carefully during their first years under new ownership or management.

**FRATERNAL CHANGE IN OPERATIONS RATIO 8 – CHANGE IN PREMIUM**



A. Premiums & Annuity Considerations, Current Year      Page 46, Line 99, Column 2, 3, 4, 5, 7      \_\_\_\_\_  
 B. Premiums & Annuity Considerations, Prior Year      PY: Page 46, Line 99, Column 2, 3, 4, 5, 7      \_\_\_\_\_

Result = 100 \* (A-B) / B      \_\_\_\_\_ %

- If A and B are both zero or negative, result is zero.
- If B is zero or negative and A is positive, result is 999.
- If commenced business date is current year, no result is calculated (NR).

This ratio represents the percentage change in net premium from the prior to the current year.

The usual range includes all results less than 50 percent and greater than -10 percent. See the general comments preceding this ratio, “Fraternal Change in Operations Ratios.”

*Branded Risk(s): PR/UW*

**FRATERNAL CHANGE IN OPERATIONS RATIO 9 – CHANGE IN PRODUCT MIX**

	CURRENT YEAR AMOUNT (1)	CY % OF TOTAL (2)	PRIOR YEAR AMOUNT (3)	PY % OF TOTAL (4)	COL (2) LESS COL (4)% (5)
Premiums & Annuity Considerations Page 6, Line 1					
A. Life Insurance, Column 2	_____	_____	_____	_____	_____
B. Individual Annuities, Column 3	_____	_____	_____	_____	_____
C. Accident & Health, Column 5	_____	_____	_____	_____	_____
D. Total	_____	_____	_____	_____	_____
E. Total of Ratio Column 5 Disregarding Sign					_____
Result = E / 3					_____ %

- If D for either current or prior year is zero or negative, no result is calculated (NR).
- Ratio is calculated as follows: First determine the percentage of premium from each product line for CY and PY. Next, determine the difference in the percentage of premium between the two years for each product line. Finally, the total of these differences, without regard to sign, is divided by the number of product lines to determine the change in the percentage of premium for the average product line.

The result of the Change in Product Mix ratio represents the average change in the percentage of total premium from each product line during the year. The product lines are those defined in the Analysis of Operations by Line of Business page of the annual financial statement.

The usual range includes all results less than 5 percent. See the general comments titled “Fraternal Change in Operations Ratios,” preceding Ratio 8.

*Branded Risk(s): PR/UW*

**FRATERNAL CHANGE IN OPERATIONS RATIO 10 – CHANGE IN ASSET MIX**

---

Assets Page 2, Column 3	CURRENT YEAR AMOUNT (1)	CY % OF TOTAL (2)	PRIOR YEAR AMOUNT (3)	PY % OF TOTAL (4)	COL (2) LESS COL (4)% (5)
A. Bonds – Line 1	_____	_____	_____	_____	_____
B. Preferred Stock – Line 2.1	_____	_____	_____	_____	_____
C. Common Stock – Line 2.2	_____	_____	_____	_____	_____
D. Mortgage Loans – First Liens – Line 3.1	_____	_____	_____	_____	_____
E. Mortgage Loans – Other – Line 3.2	_____	_____	_____	_____	_____
F. Real Estate – Properties Occupied by Society – Line 4.1	_____	_____	_____	_____	_____
G. Real Estate – Properties Held for the Production of Income – Line 4.2	_____	_____	_____	_____	_____
H. Real Estate – Properties Held for Sale – Line 4.3	_____	_____	_____	_____	_____
I. Contract Loans (including Premium Notes) – Line 6	_____	_____	_____	_____	_____
J. Derivatives – Line 7	_____	_____	_____	_____	_____
K. Cash, Cash Equivalents & Short Term – Line 5	_____	_____	_____	_____	_____
L. Other Invested Assets – Line 8	_____	_____	_____	_____	_____
M. Receivable for Securities – Line 9 minus Payable for Securities – Page 3, Line 21.8, Column 1	_____	_____	_____	_____	_____
N. Securities Lending Reinvested Collateral Assets – Line 10	_____	_____	_____	_____	_____
O. Aggregate Write-ins for Invested Assets – Line 11	_____	_____	_____	_____	_____
P. Total	_____	_____	_____	_____	_____
Q. Total of Ratio Column 5 Disregarding Sign	_____	_____	_____	_____	_____

Result = Q / 15 \_\_\_\_\_ %

- If P for either current or prior year is zero or negative, result is automatically considered unusual (U).
- Ratio is calculated as follows: First determine the percentage of total assets from each asset type for CY and PY. Next, determine the difference in the percentage of assets between the two years for each asset type. Finally, the total of these differences, without regard to sign, is divided by the number of asset types to determine the change in the percentage of assets for the average asset type.

This ratio result represents the average change in the percentage of total cash and invested assets for the classes of assets listed above, less payable for securities from the Liabilities, Surplus and Other Funds page of the annual financial statement.

The usual range includes all results less than 5 percent. See the general comments on investments titled “Fraternal Investment Ratios,” preceding Ratio 3 and the comments titled “Fraternal Change in Operations Ratios,” preceding Ratio 8.

*Branded Risk(s): CR, MK, ST*

**FRATERNAL CHANGE IN OPERATIONS RATIO 11 – CHANGE IN RESERVING**

---

		CURRENT YEAR	PRIOR YEAR
A. Increase in Agg. Reserves – Life Insurance	Page 6, Line 17, Column 2	_____	_____
B. Net Single Premiums – Life Insurance	Page 9, Line 10.4, Column 2	_____	_____
C. Net Renewal Premiums – Life Insurance	Page 9, Line 19.4, Column 2	_____	_____

Result =  $\{ [CY A / (B+C)] - [PY A / (B+C)] \} * 100$  \_\_\_\_\_ %

- If A and (B+C) for current or prior year are both zero or negative,  $[A / (B+C)] = 0$  for that year.
- If A is positive and (B+C) is zero or negative for current or prior year,  $[A / (B+C)] = 100\%$  for that year.
  
- The Change in Reserving ratio represents the number of percentage points of difference between the reserving ratio for current and prior years. For each of these years, the reserving ratio is equal to the aggregate increase in reserves for individual fraternal insurance taken as a percentage of renewal and single premiums for individual fraternal insurance.

Positive ratio results indicate an increase in this ratio from the prior year. Negative results indicate a decrease. The usual range of the number of percentage points of difference between the reserving ratios for current and prior years includes all results less than 20 percent but greater than -20 percent. For societies with no industrial or ordinary fraternal lines of business, a ratio value of zero, which is within the range of acceptability for the ratio, will be reported.

See the comments titled “Fraternal Change in Operations Ratios,” preceding Ratio 8.

*Branded Risk(s): RV*



## V. INDUSTRY MEANS AND MEDIAN

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### PREFACE

The following tables present simple mean and median statistics for the individual company ratio results shown in the remaining sections. These statistics were calculated with and without minimum and maximum values. The simple mean is equal to the sum of the individual company ratio values divided by the number of companies. The median value represents the midpoint of the distribution of individual ratio results, or a value such that about half of the companies have a ratio result below that number and about half have a result greater than that number. For some ratios, more than half of the companies have a zero value. In these instances, the median value is zero.

A limitation of these statistical calculations is the effect of default and extreme values. As explained in the discussion of ratio calculations, results are limited to minimum and maximum values. Also, a number of small and new companies may have ratio results that tend toward either extreme. These conditions distort the statistical calculations, particularly the mean, and cause some of the statistics to diverge from what would be considered normal or the average industry experience. Statistical calculations with minimum and maximum values excluded appear to be more realistic for some ratios, but they still may not reflect the actual experience of the industry.

## 2018 PROPERTY AND CASUALTY RATIOS

### MEAN AND MEDIAN

( 2,600 Companies)

Ratios		Simple Mean	Median
1. Gross Premium to Surplus	(A)	358.9	122
	(E)	209.6	134.0
2. Net Premium to Surplus	(A)	69.0	38
	(E)	93.2	75
3. Change in Net Writings	(A)	0.0	0
	(E)	15.0	5
4. Surplus Aid to Surplus	(A)	3.9	0
	(E)	13.0	4
5. Two-Year Overall Operating Ratio	(A)	0.0	86
	(E)	97.2	92
6. Investment Yield	(A)	2.3	2.2
	(E)	2.4	2.30
7. Gross Change in Surplus	(A)	17.6	2
	(E)	4.0	2.0
8. Net Change in Adjusted Policy holder Surplus	(A)	12.1	1
	(E)	0.2	2
9. Liabilities to Liquid Assets	(A)	0.0	55
	(E)	62.5	57
10. Agents' Balance to Surplus	(A)	16.8	3
	(E)	17.8	8
11. One-Year Reserve Development to Surplus	(A)	1.3	0
	(E)	0.8	-2
12. Two-Year Reserve Development to Surplus	(A)	4.0	0
	(E)	1.6	-2
13. Estimated Current Reserve Deficiency to Surplus	(A)	-1.6	0
	(E)	2.4	-2

(A) - All company ratio results are included in the statistical calculations.

(E) - For all ratios except ratio 6, ratio results equal to -99, 0, and 999 have been excluded.

For ratio 6, the minimum value is 0 and there is no maximum. Only 0 is excluded.

Source: 2018 Property and Casualty IRIS



## 2018 LIFE, ACCIDENT AND HEALTH RATIOS MEAN AND MEDIAN

( 713 Companies)

Ratios		Simple Mean	Median
1. Net Change in Capital and Surplus	(A)	-0.4	2
	(E)	1.1	2
2. Gross Change in Capital and Surplus	(A)	8.7	3
	(E)	8.0	4
3. Net Income to Total Income	(A)	0.0	5
	(E)	10.3	6
4. Adequacy of Investment Income	(A)	0.0	156
	(E)	197.6	145
5. Non-Admitted to Admitted Assets	(A)	5.3	1
	(E)	9.0	2
6. Real Estate and Mortgage Loans to Cash & Invested	(A)	6.0	0
	(E)	13.0	9
7. Investments in Affiliates to Capital and Surplus	(A)	25.1	2
	(E)	43.4	19
8. Surplus Relief	(A)	15.2	0
	(E)	18.6	3.0
9. Change in Premium	(A)	161.1	0
	(E)	12.4	2
10. Change in Product Mix	(A)	3.8	0.4
	(E)	1.4	0.7
11. Change in Asset Mix	(A)	0.8	0.40
	(E)	0.8	0.4
12. Change in Reserving Ratio	(A)	0.0	0
	(E)	19.1	-2

(A) - All company ratio results are included in the statistical calculations.

(E) - For all ratios except ratio 10 and 11, ratio results equal to -99, 0, and 999 have been excluded.

For ratio 10 and 11 ratio results equal to 0 and 9.9 have been excluded.

Source: 2018 Life, Accident and Health IRIS

## 2018 FRATERNAL RATIOS MEAN AND MEDIAN

( 73 Companies)

Ratios		Simple Mean	Median
1. Change in Surplus and Other Funds	(A)	0.9	1
	(E)	1.0	2
2. Net Income to Total Income	(A)	-0.9	2
	(E)	2.5	3.0
3. Adequacy of Investment Income	(A)	170.2	145
	(E)	158.3	145
4. Non-Admitted to Admitted Assets	(A)	0.5	0
	(E)	2.1	1
5. Real Estate & Mortgage Loans to Cash & Invested Assets	(A)	5.4	1.0
	(E)	10.1	4
6. Investments in Affiliates to Surplus and Other Funds	(A)	2.5	0
	(E)	15.1	6
7. Surplus Relief	(A)	2.5	0
	(E)	12.8	4
8. Change in Premium	(A)	1.4	-1
	(E)	1.5	-3
9. Change in Product Mix	(A)	2.4	1
	(E)	2.5	1.5
10. Change in Asset Mix	(A)	0.4	0.2
	(E)	0.4	0.3
11. Change in Reserving Ratio	(A)	-87.5	-1
	(E)	24.8	-1.0

(A) - All company ratio results are included in the statistical calculations.

(E) - For all ratios except ratio 9 and 10, ratio results equal to -99, 0, and 999 have been excluded.

For ratio 9 and 10 ratio results equal to 0 and 9.9 have been excluded.

Source: 2018 Fraternal IRIS

## **VI. RATIO RESULTS**

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### **PREFACE**

The following footnote denoted with a C in the Property and Casualty Ratio Results sections applies to multiple peril crop insurers.

The company writes multiple peril crop insurance (MPCI) which is reinsured in part by the United States Department of Agriculture. Reporting the MPCI line of business as prescribed by the NAIC Accounting Practices and Procedures Manual (SSAP NO.78) may result in ratios with unusual values. The NAIC Crop Insurance Handbook should be consulted for information on the Federal Crop Insurance program to aid in determining the impact on these ratios.

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## NAIC IRIS Ratios Property and Casualty

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
															Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		1	2	3	4	5	6	7	8	9	10	11	12	13			
Unusual if Equal to or Under ==>																	
15267	1ST ATLANTIC SURETY CO	NC	18	18	-52 *	0	57	1.2 *	-9	0	102 *	0	-2	-1	-5	2,163	396
44725	1ST AUTO & CAS INS CO	WI	272	250	8	1	105 *	1.8 *	-11 *	-11 *	60	3	4	-4	41 *	9,714	24,238
10750	1ST CHOICE ADVANTAGE INS CO IN	PA	327	260	-8	0	110 *	2.9	-33 *	-33 *	76	10	-2	1	-9	4,962	12,921
25232	21ST CENTURY ADVANTAGE INS CO	MN	8	0	0	0	0	1.4 *	1	1	3	0	0	0	0	29,997	
44245	21ST CENTURY ASSUR CO	DE	0	0	0	0	0	1.7 *	1	1	0	0	0	0	0	71,422	
10184	21ST CENTURY AUTO INS CO OF NJ	NJ	0	0	0	0	0	1.4 *	1	1	0	0	0	0	0	25,628	
36404	21ST CENTURY CAS CO	CA	0	0	0	0	0	1.7 *	1	1	0	0	0	0	0	12,616	
34789	21ST CENTURY CENTENNIAL INS CO	PA	11	0	0	0	0	0.7 *	2	2	0	0	0	0	0	612,437	
43974	21ST CENTURY IND INS CO	PA	1	0	0	0	0	1.6 *	2	2	0	0	0	0	0	70,865	
12963	21ST CENTURY INS CO	CA	53	0	0	0	0	3	3	3	1	0	0	0	0	1,021,700	
10245	21ST CENTURY INS CO OF THE SW	TX	0	0	0	0	0	1.2 *	2	2	0	0	0	0	0	7,031	
32220	21ST CENTURY N AMER INS CO	NY	110	0	0	0	0	2 *	2	2	5	0	0	0	0	582,160	
23795	21ST CENTURY PACIFIC INS CO	CO	0	0	0	0	0	1.5 *	1	1	0	0	0	0	0	44,897	
10710	21ST CENTURY PINNACLE INS CO	NJ	0	0	0	0	0	1.5 *	1	1	0	0	0	0	0	43,351	
22225	21ST CENTURY PREFERRED INS CO	PA	0	0	0	0	0	1.9 *	2	2	0	0	0	0	0	43,050	
20796	21ST CENTURY PREMIER INS CO	PA	0	0	0	0	0	1.4 *	2	2	0	0	0	0	0	295,052	
43761	21ST CENTURY SUPERIOR INS CO	CA	0	0	0	0	0	1.5 *	1	1	0	0	0	0	0	31,368	
13686	360 INS CO	WY	45	41	18	0	84	2.5	5	5	36	14	-2	0	-2	25,229	10,272
15742	7710 INS CO	SC	164	115	-22	3	103 *	1.3 *	-5	-5	153 *	5	-12	-7	-29	6,021	6,921
23833	@HOME INS CO	NJ	0	0	0	0	0	18 *	-95 *	-57 *	1	0	0	0	0	9,918	
11105	A CENTRAL INS CO	NY	283	136	9	0	96	2.4	1	1	70	11	-2	-3	1	41,886	57,123
15597	A ONE COMMERCIAL INS RRG INC	TN	415	357 *	35 *	0	109 *	1.7 *	-14 *	-25 *	140 *	12	41 *	79 *	132 *	4,434	15,826
22896	ACA FIN GUAR CORP	MD	0	0	-74 *	0	9900*	3.3	-1	-1	76	0	-21	-26	-42	55,752	3
42544	ACADEMIC HLTH PROFESSIONALS IN	NY	999 *	999 *	42 *	0	51	3.2	-99 *	-99 *	123 *	999 *	43 *	46 *	999 *	-36,328	72,862
12934	ACADEMIC MEDICAL PROFESSIONALS	VT	38	33	-14	0	95	0 *	10	0	46	0	-7	-7	-28	2,648	881

R: Revised Report C: See MPCF footnote at the beginning of this section. \*: Values outside 'Usual Range'

M: Survivor of a Merger. IRIS results have been calculated based on data that is reflective of the merger.

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
31325	ACADIA INS CO	IA	706	0	0	0	3.1	1	1	19	34	0	0	0	53,975		
10807	ACCC INS CO	TX	570	375 *	-17	12	101 *	1.6 *	10	10	115 *	35	86 *	151 *	57 *	57,145	214,452
10349	ACCEPTANCE CAS INS CO	NE	181	132	35 *	2	98	2.7	-7	-7	70	10	7	12	16	62,617	82,670
20010	ACCEPTANCE IND INS CO	NE	173	82	35 *	2	97	2.2	-19 *	-19 *	70	7	4	7	25 *	147,614	120,331
37958	ACCEPTANCE INS CO	NE	6	6	999 *	0	2522*	3	9	9	67	0	-70	24 *	0	3,268	180
14134	ACCESS HOME INS CO	LA	262	87	-5	0	92	0.8 *	11	11	78	40 *	-3	-3	-9	14,259	12,428
12304	ACCIDENT FUND GEN INS CO	MI	316	0	0	0	2.3	50 *	1	46	42 *	0	0	0	108,215		
10166	ACCIDENT FUND INS CO OF AMER	MI	181	158	12	0	80	2.5	-6	-6	102 *	24	-10	-12	-9	937,250	1,480,540
12305	ACCIDENT FUND NATL INS CO	MI	300	0	0	0	2.4	0	0	34	27	0	0	0	83,220		
R 11573	ACCIDENT INS CO INC	NM	90	87	18	0	115 *	0.9 *	-32 *	-42 *	157 *	23	-7	19	-19	17,913	15,548
26379	ACCREDITED SURETY & CAS CO INC	FL	118	11	-14	17 *	0	2.6	23	22	79	38	-7	3	-1	66,836	7,438
22667	ACE AMER INS CO	PA	537	100	172 *	2	68	6.1 *	114 *	-2	129 *	11	-8	-12	12	5,429,441	5,455,906
20702	ACE FIRE UNDERWRITERS INS CO	PA	178	0	-132 *	0	68	2.4	3	3	24	0	0	0	0	80,142	-3,475
26417	ACE INS CO OF THE MIDWEST	IN	279	0	0	0	3.1	2	2	36	0	0	0	0	0	38,671	
20699	ACE PROP & CAS INS CO	PA	141	147	125 *	0	82	3.9	47	8	92	16	-8	-13	21	2,902,364	4,270,895
19984	ACIG INS CO	IL	83	76	44 *	0	97	2.5	4	1	85	2	-15	-26	60 *	148,869	112,491
22950	ACSTAR INS CO	IL	4	4	3	0	0	3.5	-3	-3	55	0	-8	-9	0	22,781	824
14184	ACUITY A MUT INS CO	WI	83	79	7	0	85	4.1	3	3	54	3	-6	-11	-6	1,869,272	1,467,713
10324	ADDISON INS CO	IA	323	93	4	0	96	3	-5	-5	70	6	-2	-4	-9	45,592	42,467
12583	ADIRONDACK INS EXCH	NY	396	147	4	44 *	104 *	2.7	-10 *	-10 *	97	4	4	5	12	90,139	132,623
33987	ADM INS CO	AZ	0	0	0	0	999 *	1.8 *	1	1	-5	0	0	0	0	23,422	
44318	ADMIRAL IND CO	DE	182	0	0	0	0	3.1	2	2	20	19	0	0	0	43,623	
24856	ADMIRAL INS CO	DE	85	0	0	0	0	2.2	4	4	20	8	0	0	0	690,012	
39381	ADRIATIC INS CO	ND	35	35	10	0	65	2.3	11	11	22	4	-6	-6	-7	83,210	29,002
12166	ADVANCED PROVIDERS INS RRG INC	AZ	10	10	-1	0	63	1.4 *	1	1	4	3	-1	-1	0	1,451	148

R: Revised Report C: See MPCF footnote at the beginning of this section. \*: Values outside 'Usual Range'

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
40517	ADVANTAGE WORKERS COMP INS CO	UT	66	32	3	0	90	2.6	2	2	59	1	-3	-5	0	220,260	70,124
12252	AEGIS HLTHCARE RRG INC	DC	75	37	-1	0	112 *	1.4 *	-8	-8	126 *	1	-5	-29	-25	2,627	977
33898	AEGIS SECURITY INS CO	PA	335	216	30	13	95	8.8 *	17	-11 *	74	27	-1	-3	7	62,668	135,594
36153	AETNA INS CO OF CT	CT	0	0	0	0	0	3.1	2	2	2	0	0	0	0	16,279	
35963	AF&L INS CO	PA	707	704 *	-12	0	57	5.8 *	999 *	999 *	102 *	3	68 *	13	47 *	2,051	14,433
10014	AFFILIATED FM INS CO	RI	56	27	-2	1	115 *	2.1	-6	-6	61	9	3	-1	-15	1,666,733	447,352
13661	AFFILIATES INS CO	IN	0	0	0	0	0	2.8	6	6	14	0	0	0	0	60,970	
13677	AFFILIATES INS RECIP A RRG	VT	53	7	0	0	76	1.9 *	-3	-3	23	0	0	-2	0	5,555	368
16748	AFFINITY MUT INS CO	OH	105	55	0	0	99	1.8 *	-2	-2	36	3	-7	-10	-5	8,005	4,383
10413	AFFIRMATIVE DIRECT INS CO	NY	0	0	0	0	999 *	1.3 *	0	0	2	0	0	0	0	5,051	
21571	AG SECURITY INS CO	OK	92	61	5	0	91	2.3	4	4	54	20	0	-1	6	33,491	20,487
22837	AGCS MARINE INS CO	IL	352	0	0	1	0	2.2	-17 *	-17 *	93	0	0	0	0	163,485	
35173	AGENCY INS CO OF MD INC	MD	292	286	15	0	90	2.2	29	29 *	72	9	-5	4	-15	56,759	162,269
10389	AGENT ALLIANCE INS CO	AL	140	0	0	0	0	3.2	-10 *	-7	42	40 *	0	0	0	45,968	
18236	AGENTS MUT INS CO	AR	259	52	-6	4	71	2.2	10	10	30	0	0	0	0	3,002	1,555
13698	AGIC INC	FL	0	0	0	0	0	1.8 *	70 *	70 *	22	0	-5	-10	0	1,404	
42757	AGRI GEN INS CO	IA	329	0	0	0	0	1.3 *	26	26 *	1	0	0	0	0	110,727	
28380	AGRI INS EXCH RRG	IN	6	6	-1	0	0	4.4	-8	-5	16	0	-2	-6	0	14,872	937
18430	AGRICULTURAL WORKERS MUT AUTO	TX	247	118	13	0	102 *	1.3 *	0	0	68	0	1	1	-2	37,643	44,552
40258	AIG ASSUR CO	IL	12	0	0	0	0	2.7	2	2	3	0	0	0	0	35,114	
R 31674	AIG INS CO PR	PR	97	16	58 *	1	57	1.4 *	8	8	41	3	0	2	-4	93,366	15,326
19402	AIG PROP CAS CO	PA	663	0	0	0	0	3.1	-42 *	-42 *	14	0	0	0	0	243,630	
26883	AIG SPECIALTY INS CO	IL	788	0	0	0	0	3.3	1	1	50	0	0	0	0	84,020	
11545	AIMCO MUT INS CO	NC	0	0	157 *	0	5303*	2.6	-4	-4	13	0	0	-1	0	6,351	1
13740	AIOI INS CO LTD	GU	74	73	8	0	74	0 *	21	21	64	20	-6	-3	0	16,698	12,204

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
19399	AIU INS CO	NY	2	0	-100*	0	2.1	-4	-4	8	0	0	0	0	74,249		
12833	AIX SPECIALTY INS CO	DE	291	0	0	0	3.4	10	10	2	0	0	0	0	50,755		
17710	ALABAMA MUNICIPAL INS CORP	AL	79	64	3	0	87	2.3	2	2	65	14	-3	-11	-9	55,818	35,637
13190	ALAMANCE FARMERS MUT INS CO	NC	96	82	9	0	107*	2.2	-25*	-25*	45	2	3	-3	-6	4,579	3,759
10957	ALAMANCE INS CO	IL	10	10	17	0	49	4.3	-3	-3	59	2	-1	-3	0	359,816	34,912
38733	ALASKA NATL INS CO	AK	52	43	-5	1	65	3	4	4	54	6	-8	-14	-10	501,384	216,049
38687	ALASKA TIMBER INS EXCH	AK	61	42	-2	0	91	1.8*	6	7	47	0	-3	-5	-5	8,377	3,558
24899	ALEA NORTH AMERICA INS CO	NY	0	0	-19	0	1268*	3.3	-7	-7	72	0	-1	-2	0	50,348	3
18791	ALFA ALLIANCE INS CORP	VA	250	65	2	1	103*	2.2	0	0	39	6	-1	-2	-1	20,944	13,594
41661	ALFA GEN INS CORP	AL	175	108	2	0	100*	2.6	-2	-2	54	11	-1	-3	-3	50,479	54,371
22330	ALFA INS CORP	AL	520	103	2	0	98	2.7	-9	-9	72	11	-1	-2	-2	39,679	40,779
19143	ALFA MUT FIRE INS CO	AL	115	95	2	0	101*	2.7	-2	-2	56	8	-1	-3	-3	430,722	407,787
19151	ALFA MUT GEN INS CO	AL	193	89	2	0	101*	2.8	-1	-1	46	7	-1	-3	-2	61,109	54,371
19135	ALFA MUT INS CO	AL	276	140	2	0	103*	1.7*	1	1	125*	9	-2	-5	-3	503,610	706,819
15449	ALINSCO INS CO	TX	609	161	112*	33*	73	1.1*	22	22	54	4	-2	0	7	18,552	29,798
20222	ALL AMER INS CO	OH	102	71	6	0	94	3	2	2	47	4	2	-2	-1	159,801	112,800
30970	ALLEGANY CO-OP INS CO	NY	49	36	-5	0	87	2.4	1	1	36	2	1	4	7	36,850	13,440
13285	ALLEGHENY CAS CO	NJ	163	128	3	0	97	1.2*	4	4	33	3	0	0	0	23,652	30,238
34541	ALLEGHENY SURETY CO	PA	61	61	20	0	85	1.5*	0	0	51	2	-2	-9	16	2,538	1,544
13016	ALLEGHENYPOINT INS CO	PA	98	0	0	0	0	1.5*	1	1	31	1	0	0	0	17,765	
11965	ALLEGIANT INS CO INC A RRG	HI	153	61	16	0	62	1.8*	5	5	69	11	20*	34*	28*	14,021	8,560
33154	ALLIANCE IND CO	KS	571	60	8	0	96	1.4*	2	2	33	0	-3	-3	3	7,137	4,315
19186	ALLIANCE INS CO INC	KS	246	143	8	0	97	1.3*	3	3	55	0	-7	-8	6	12,039	17,259
10023	ALLIANCE OF NONPROFITS FOR INS	VT	129	93	13	2	91	2.5	2	2	68	9	0	0	-5	38,855	36,200
10920	ALLIANCE UNITED INS CO	CA	369	369*	34*	0	95	11.2*	18	7	71	0	6	9	20	233,401	860,206

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
35300	ALLIANZ GLOBAL RISKS US INS CO	IL	203	122	15	0	95	5.4	4	-6	146 *	40 *	-7	-10	30 *	1,929,028	2,356,911
21911	ALLIANZ REINS AMER INC	CA	39	0	0	0	0	3.1	4	4	83	0	-87	-149	0	621,375	-425,600
36420	ALLIANZ UNDERWRITERS INS CO	IL	166	0	0	0	0	2.9	-16 *	-16 *	32	0	0	0	0	61,724	
11242	ALLIED EASTERN IND CO	PA	754	144	34 *	0	88	2.4	24	24	66	8	-5	-12	-3	19,241	27,757
13024	ALLIED GUAR INS CO RRG	NV	29	29	-75 *	0	63	3.5	57 *	57 *	215 *	0	-1	6	0	4,217	1,217
10127	ALLIED INS CO OF AMER	OH	1054*	0	0	0	0	1.6 *	2	2	181 *	35	0	0	0	14,587	
11710	ALLIED PROFESSIONALS INS CO RR	AZ	64	49	15	2	90	1.2 *	0	0	65	4	-5	-7	-23	21,463	10,437
42579	ALLIED PROP & CAS INS CO	IA	1490*	0	0	0	999 *	0 *	-1	-1	235 *	60 *	0	0	0	59,569	
12013	ALLIED SERV RRG	SC	28	28	2	0	95	1.9 *	-9	-9	41	0	5	5	0	3,692	1,046
15816	ALLIED TRUST INS CO	TX	258	142	89 *	11	93	0.5 *	72 *	-3	61	0	-5	-2	4	20,681	29,342
19489	ALLIED WORLD ASSUR CO US INC	DE	429	108	236 *	12	98	1.3 *	-4	-4	90	19	1	3	59 *	135,310	146,657
22730	ALLIED WORLD INS CO	NH	181	78	236 *	0	95	2.5	-16 *	-16 *	200 *	13	0	2	42 *	851,363	659,958
10690	ALLIED WORLD NATL ASSUR CO	NH	436	99	236 *	7	99	1.1 *	-3	-3	93	17	1	3	54 *	148,800	146,657
16624	ALLIED WORLD SPECIALTY INS CO	DE	177	107	236 *	1	99	1.5 *	-19 *	-19 *	188 *	19	1	3	59 *	341,513	366,643
24319	ALLIED WORLD SURPLUS LINES INS	AR	435	160	236 *	12	99	1.6 *	-5	-5	103 *	28	1	5	87 *	91,715	146,657
10212	ALLMERICA FIN ALLIANCE INS CO	NH	837	0	0	0	0	2.8	0	0	0	0	0	0	0	19,499	
41840	ALLMERICA FIN BENEFIT INS CO	MI	888	0	0	0	0	2.9	11	2	0	0	0	0	0	50,342	
29335	ALLSTATE CNTY MUT INS CO	TX	1996*	0	0	0	0	0.4 *	0	0	1	0	0	0	0	14,772	
29688	ALLSTATE FIRE & CAS INS CO	IL	3811*	0	0	0	0	2.5	0	0	4	0	0	0	0	239,850	
19240	ALLSTATE IND CO	IL	2968*	0	0	1	0	1.9 *	0	0	15	0	0	0	0	103,258	
19232	ALLSTATE INS CO	IL	186	183	6	0	89	4.3	-3	-3	90	8	-1	-4	-2	16,864,098	30,919,863
11110	ALLSTATE N AMER INS CO	IL	0	0	0	0	0	2.9	-3	-3	0	0	0	0	0	10,566	
10852	ALLSTATE NJ INS CO	IL	150	145	5	0	81	2.8	-1	-1	72	7	-4	-9	-4	822,115	1,190,790
14940	ALLSTATE NJ PROP & CAS INS CO	NJ	891	0	0	0	0	4.2	1261*	1261*	2	0	0	0	0	71,311	
36455	ALLSTATE NORTHBROOK IND CO	IL	4350*	0	0	0	0	2.3	-6	-6	1	0	0	0	0	55,307	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
17230	ALLSTATE PROP & CAS INS CO	IL	2406*	0	0	0	2.2	-7	-7	9	0	0	0	0	201,388		
26530	ALLSTATE TX LLOYDS	TX	1959*	0	0	0	1.1 *	1	1	23	0	0	0	0	17,379		
37907	ALLSTATE VEHICLE & PROP INS CO	IL	5890*	0	0	0	2.6	-13 *	-13 *	22	0	0	0	0	47,798		
16375	ALLWAYS HEALTH PARTNERS INS CO	MA	0	0	0	0	0.9 *	999 *	999 *	0	0	0	0	0	4,017		
38156	ALPHA PROP & CAS INS CO	WI	520	0	0	0	3.4	4	4	116 *	117 *	0	0	0	13,838		
16439	ALPINE TRANSPORTATION INS CO R	HI	0	0	0	999 *	0 *	999 *	999 *	0	0	0	0	0	1,951		
32450	ALPS PROP & CAS INS CO	MT	117	79	1	0	86	2.9	2	4	72	7	-7	-10	-12	41,642	32,777
21296	ALTERRA AMER INS CO	DE	249	97	-66 *	0	0	4.4	-95 *	-19 *	60	3	-3	-20	502 *	10,159	9,830
13293	AMALGAMATED CAS INS CO	DC	34	32	-13	0	134 *	2.6	-15 *	-15 *	43	5	4	1	-6	36,216	11,669
18708	AMBAC ASSUR CORP	WI	3	1	-68 *	0	65	0 *	65 *	-40 *	376 *	0	-33	-1	248 *	1,152,346	11,708
19100	AMCO INS CO	IA	752	0	0	1	0	1.9 *	-4	-4	145 *	27	0	0	0	201,357	
12696	AMERICA FIRST INS CO	NH	45	0	0	0	0	2.1	2	2	1	0	0	0	0	15,217	
11526	AMERICA FIRST LLOYDS INS CO	TX	21	0	0	0	0	2 *	2	2	7	0	0	0	0	6,521	
10730	AMERICAN ACCESS CAS CO	IL	639	639 *	18	0	96	1.8 *	10	10	103 *	49 *	25 *	66 *	69 *	68,893	439,969
12548	AMERICAN AGRI BUSINESS INS CO	TX	2509*	0	0	12	0	2.1	5	5	2496*	145 *	0	0	0	33,150	
10103	AMERICAN AGRICULTURAL INS CO	IN	171	55	-12	0	101 *	1.8 *	-1	-1	69	16	-7	-7	-18	580,253	320,993
13752	AMERICAN ALLIANCE CAS CO	IL	566	303 *	45 *	40 *	101 *	2.4	12	-27 *	106 *	61 *	24 *	72 *	59 *	11,567	35,025
19720	AMERICAN ALT INS CORP	DE	475	0	0	16 *	0	2.2	6	6	139 *	40 *	0	0	0	214,342	
R 10232	AMERICAN ASSOC OF OTHODONTISTS	AZ	49	42	3	0	83	2.1	-6	-6	69	3	-42	-73	-55	16,153	6,738
21849	AMERICAN AUTOMOBILE INS CO	MO	287	0	0	0	0	2.3	2	2	78	0	0	0	0	79,858	
10111	AMERICAN BANKERS INS CO OF FL	FL	752	188	20	25 *	75	3.5	13	6	107 *	14	5	-1	-2	637,151	1,197,403
11240	AMERICAN BUILDERS INS CO	DE	259	43	-15	1	71	3	15	15	74	19	-3	-4	-10	48,322	20,828
R 12631	AMERICAN BUILDERS INS CO RRG I	AL	396	355 *	308 *	0	84	1.3 *	77 *	-8	204 *	133 *	13	-6	18	1,074	3,817
40789	AMERICAN BUSINESS & MERCANTILE	DE	11	10	57 *	0	63	4.2	12	12	77	2	-11	-4	0	36,560	3,488
12601	AMERICAN CAPITAL ASSUR CORP	FL	143	71	25	0	101 *	2.2	-5	-7	59	6	-1	-11	-7	61,056	43,215

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
20427	AMERICAN CAS CO OF READING PA	PA	426	0	0	0	1.8 *	-7	-7	0	0	0	0	0	132,085		
12968	AMERICAN COASTAL INS CO	FL	200	113	11	0	79	2.6	-19 *	-19 *	65	14	0	-2	-5	129,413	145,868
19941	AMERICAN COMMERCE INS CO	OH	482	231	27	0	101 *	3.5	5	0	131 *	63 *	7	12	6	107,003	247,078
45934	AMERICAN COMPENSATION INS CO	MN	125	0	0	0	1.8 *	2	2	53	2	0	0	0	55,492		
10216	AMERICAN CONTRACTORS IND CO	CA	49	14	-3	1	12	3	-2	-2	67	2	-4	-12	-5	126,460	17,547
12300	AMERICAN CONTRACTORS INS CO RR	TX	655	0	0	0	0.8 *	3	3	10	0	0	0	0	10,667		
38237	AMERICAN COUNTRY INS CO	IL	986 *	339 *	-13	11	111 *	1.7 *	-19 *	-19 *	150 *	28	77 *	124 *	169 *	14,725	49,879
19690	AMERICAN ECONOMY INS CO	IN	36	0	0	0	1.6 *	1	1	1	0	0	0	0	69,331		
37990	AMERICAN EMPIRE INS CO	OH	0	0	0	0	2.4	2	2	5	0	0	0	0	21,350		
35351	AMERICAN EMPIRE SURPLUS LINES	DE	104	0	-146 *	0	86	2.5	-21 *	5	2	0	0	0	0	122,079	-40,575
43117	AMERICAN EQUITY INS CO	AZ	0	0	0	0	4.8	-1	-1	0	0	0	0	0	97,926		
10819	AMERICAN EQUITY SPECIALTY INS	CT	90	90	5	0	90	2.9	-2	-2	68	10	-1	-3	2	26,748	24,061
23337	AMERICAN EUROPEAN INS CO	NH	96	63	28	1	105 *	2.1	-8	-8	91	13	2	7	13	53,181	33,706
10903	AMERICAN EXCESS INS EXCH RRG	VT	19	16	0	0	105 *	2.6	-29 *	-29 *	54	0	11	4	3	125,495	20,264
R 23450	AMERICAN FAMILY HOME INS CO	FL	230	107	-9	0	104 *	2.3	-17 *	-17 *	83	28	-2	-3	-2	147,646	158,255
10386	AMERICAN FAMILY INS CO	WI	7342 *	0	0	0	1.2 *	5	5	55	0	0	0	0	25,313		
19275	AMERICAN FAMILY MUT INS CO SI	WI	144	142	5	0	96	7 *	-4	-4	78	0	-1	0	-5	6,335,532	8,997,548
41475	AMERICAN FARMERS & RANCHERS MU	OK	175	163	5	0	91	1.8 *	12	12	59	1	1	1	-6	81,168	132,281
10170	AMERICAN FEDERATED INS CO	MS	154	154	14	0	80	2.8	9	9	79	0	-1	-1	-1	14,384	22,216
24066	AMERICAN FIRE & CAS CO	NH	1201 *	0	0	0	1.8 *	1	1	3	0	0	0	0	41,299		
11590	AMERICAN FOREST CAS CO RRG	VT	94	71	39 *	0	97	2.9	-10 *	-10 *	67	11	-4	-6	-7	4,116	2,907
10864	AMERICAN FREEDOM INS CO	IL	266	74	66 *	0	86	3.2	13	13	60	13	-5	-5	-15	24,106	17,937
26247	AMERICAN GUAR & LIAB INS	NY	569	0	0	7	0	2.6	1	1	40	0	0	0	0	185,558	
43494	AMERICAN HALLMARK INS CO OF TX	TX	324	89	0	2	92	2.3	5	5	143 *	54 *	2	13	24	138,859	123,703
10031	AMERICAN HEARTLAND INS CO	IL	314	314 *	-8	0	93	0.1 *	17	17	92	10	-26	-63	-20	3,489	10,953

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
	Unusual if Equal to or Over ==>	900	300	33	15	100	6.5	50	25	105	40	20	20	25			
	Unusual if Equal to or Under ==>			-33			3.0	-10	-10								
19380	AMERICAN HOME ASSUR CO	NY	133	84	-1	1	107 *	4.9	-5	-7	121 *	16	3	5	3	5,921,540	4,984,969
17957	AMERICAN INDEPENDENT INS CO	PA	1703*	178	-34 *	7	116 *	2.5	19	19	1719*	1170*	4	26 *	-3	4,282	7,633
21857	AMERICAN INS CO	OH	284	0	0	0	0	2.7	3	3	109 *	0	0	0	0	68,365	
12841	AMERICAN INTEGRITY INS CO OF F	FL	424	177	5	18 *	96	2.7	1	1	109 *	5	9	27 *	0	74,658	132,463
40088	AMERICAN INTER FIDELITY EXCH	IN	217	184	15	0	93	2.6	12	1	87	20	-13	4	-6	31,178	57,268
31895	AMERICAN INTERSTATE INS CO	NE	92	72	0	0	70	3.5	0	0	76	5	-9	-16	-18	383,575	275,420
12228	AMERICAN INTERSTATE INS CO OF	TX	60	60	0	0	76	2.4	2	2	57	5	-8	-14	-16	27,989	16,730
12200	AMERICAN LIBERTY INS CO	UT	369	82	-48 *	14	80	1.8 *	33	33 *	70	0	-45	0	-61	4,673	3,853
32964	AMERICAN MEDICAL ASSUR CO	IL	0	0	0	0	999 *	1.4 *	-1	-1	19	0	1	3	0	2,790	
16810	AMERICAN MERCURY INS CO	OK	112	110	9	0	92	2.8	-4	-4	64	5	2	5	-7	167,761	185,088
25470	AMERICAN MERCURY LLOYDS INS CO	TX	264	0	0	0	0	1.5 *	6	6	17	0	0	0	0	5,853	
26140	AMERICAN MILLENNIUM INS CO	NJ	561	100	-7	35 *	93	2.2	7	7	110 *	24	25 *	40 *	10	9,330	9,367
R 23469	AMERICAN MODERN HOME INS CO	OH	337	77	-9	3	104 *	2.4	-5	-5	272 *	39	-2	-3	-1	360,426	278,411
R 12314	AMERICAN MODERN INS CO OF FL	FL	173	78	-9	0	106 *	1.5 *	38	-8	106 *	33	-3	-4	-1	15,012	11,723
	42005 AMERICAN MODERN LLOYDS INS CO	TX	449	0	0	0	999 *	1.3 *	-11 *	-11 *	20	43 *	0	0	0	3,702	
R 42722	AMERICAN MODERN PROP & CAS INS	OH	504	9	-9	0	89	2 *	91 *	2	57	24	0	-1	0	32,299	2,931
R 38652	AMERICAN MODERN SELECT INS CO	OH	508	50	-9	0	90	2.7	-1	-1	97	32	-1	-2	-1	58,647	29,306
R 12489	AMERICAN MODERN SURPLUS LINES	OH	110	112	-9	0	106 *	2.2	-8	-8	91	18	-3	-4	-2	26,072	29,306
	12700 AMERICAN MUT SHARE INS CORP	OH	0	0	-8	0	0	1.6 *	5	5	8	0	-5	-6	0	246,213	175
	29319 AMERICAN NATL CNTY MUT INS CO	TX	615	0	-31	0	0	1.9 *	-2	-2	47	1	0	0	0	10,691	
	39942 AMERICAN NATL GEN INS CO	MO	83	75	8	0	104 *	3.6	-4	-4	42	0	5	2	-2	62,537	46,819
	10043 AMERICAN NATL LLOYDS INS CO	TX	63	42	26	0	94	3.8	5	5	27	3	-1	0	-1	69,787	29,187
	28401 AMERICAN NATL PROP & CAS CO	MO	143	109	12	1	98	2.7	-3	-3	66	1	-1	-5	0	639,496	697,880
	10805 AMERICAN PACIFIC INS CO INC	HI	0	0	0	0	0	1.3 *	1	1	0	0	0	0	0	11,732	
	12190 AMERICAN PET INS CO	NY	458	458 *	25	0	94	1.3 *	51 *	31 *	45	0	1	0	-1	56,244	257,620

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
33006	AMERICAN PHYSICIANS ASSUR CORP	MI	0	0	0	0	2.3	-81 *	-8	3	0	0	0	0	28,590		
13563	AMERICAN PLATINUM PROP & CAS I	FL	40	18	-24	0	121 *	1.9 *	-4	-4	23	1	-1	-1	15,973	2,814	
21806	AMERICAN PROP INS CO	NJ	210	132	9	0	80	2.2	19	19	85	55 *	-5	0	-19	10,157	13,422
19615	AMERICAN RELIABLE INS CO	AZ	446	158	97 *	5	106 *	3.1	-12 *	-12 *	103 *	12	-5	-3	-5	73,944	117,086
41300	AMERICAN RESOURCES INS CO INC	OK	233	143	-37 *	1	129 *	1.4 *	23	-18 *	108 *	8	19	46 *	-9	4,686	6,704
12898	AMERICAN RISK INS CO INC	TX	332	145	16	11	91	1.5 *	14	14	66	7	-2	-9	5	13,644	19,785
15853	AMERICAN RISK MGMT RRG INC	TN	158	158	37 *	0	102 *	0.5 *	16	16	64	9	-19	-5	-41	1,719	2,723
19631	AMERICAN ROAD INS CO	MI	121	52	6	27 *	74	2.2	20	20	65	20	0	0	-1	323,782	169,588
33103	AMERICAN SAFETY INS CO	GA	23	0	0	0	4.1	-6	-6	6	5	0	0	0	15,349		
42978	AMERICAN SECURITY INS CO	DE	208	163	3	1	98	3.9	6	-5	111 *	0	-2	-3	-5	534,817	871,378
19992	AMERICAN SELECT INS CO	OH	426	77	-1	0	99	3.3	-3	-3	52	4	-2	-1	-3	119,505	91,697
17965	AMERICAN SENTINEL INS CO	PA	343	81	-60 *	29 *	97	2.2	-30 *	-70 *	63	9	11	-5	-25	12,432	10,088
42897	AMERICAN SERV INS CO INC	IL	699	305 *	-13	5	112 *	0.9 *	-8	-8	139 *	12	79 *	103 *	152 *	27,276	83,132
R 41998	AMERICAN SOUTHERN HOME INS CO	FL	268	54	-9	0	101 *	2 *	-9	-9	91	26	-1	-2	-1	43,087	23,445
10235	AMERICAN SOUTHERN INS CO	KS	137	125	2	0	89	4	0	0	81	15	-2	-8	-11	43,467	54,410
35092	AMERICAN SPECIAL RISK INS CO	DE	0	0	0	0	999 *	1.5 *	0	0	0	0	0	0	0	815	
10387	AMERICAN STANDARD INS CO OF OH	WI	1250*	0	0	0	0	1.5 *	1	1	25	0	0	0	0	8,845	
19283	AMERICAN STANDARD INS CO OF WI	WI	64	0	0	0	0	2.5	1	1	15	0	0	0	0	351,119	
19704	AMERICAN STATES INS CO	IN	244	0	0	0	0	2.4	2	2	7	0	0	0	0	135,193	
19712	AMERICAN STATES INS CO OF TX	TX	112	0	0	0	0	2.5	1	1	2	0	0	0	0	12,586	
31933	AMERICAN STATES LLOYDS INS CO	TX	35	0	0	0	0	2.5	2	2	0	0	0	0	0	3,740	
37214	AMERICAN STATES PREFERRED INS	IN	537	0	0	0	0	2 *	1	1	5	0	0	0	0	22,584	
R 13366	AMERICAN STEAMSHIP OWNERS MUT	NY	140	107	-4	0	99	2.1	-21 *	-21 *	96	29	1	-15	-32	59,168	63,360
10872	AMERICAN STRATEGIC INS CORP	FL	188	167	36 *	2	100 *	2 *	25	-8	63	2	-1	-7	-6	636,127	1,062,555
19623	AMERICAN SUMMIT INS CO	TX	147	141	-4	0	102 *	0.6 *	-21 *	-21 *	48	0	-3	-3	-5	17,908	25,244

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
	Unusual if Equal to or Over ==>	900	300	33	15	100	6.5	50	25	105	40	20	20	25			
	Unusual if Equal to or Under ==>			-33			3.0	-10	-10								
31380	AMERICAN SURETY CO	IN	87	87	-23	0	96	1.8 *	-4	-4	22	14	-9	-6	-6	10,053	8,738
11534	AMERICAN T & T INS CO RRG	MT	303	148	-34 *	0	124 *	2.1	204 *	93 *	127 *	85 *	-3	25 *	49 *	7,247	10,696
12359	AMERICAN TRADITIONS INS CO	FL	369	209	89 *	1	103 *	1.6 *	51 *	53 *	77	4	1	-10	-7	30,005	62,840
16616	AMERICAN TRANSIT INS CO	NY	349	349 *	-2	0	96	2.3	22	12	75	19	154 *	325 *	175 *	93,750	327,462
16384	AMERICAN TRANSPORTATION GRP IN	NC	234	188	999 *	0	80	0 *	999 *	999 *	131 *	104 *	0	0	0	3,678	6,896
10251	AMERICAN UNDERWRITERS INS CO	AR	141	0	0	0	1.5 *	1	1	4	8	0	0	0	0	4,995	
44270	AMERICAN WEST INS CO	ND	150	130	30	0	87	2.2	12	12	35	0	2	-4	-4	13,889	18,091
R 35912	AMERICAN WESTERN HOME INS CO	OK	102	79	-9	0	104 *	2.7	-6	-6	96	18	-2	-3	-1	66,866	52,752
40142	AMERICAN ZURICH INS CO	IL	498	0	0	1	0	2.7	3	3	32	0	0	0	0	241,697	
27898	AMERICAS INS CO	DC	307	33	-16	40 *	105 *	0.4 *	8	9	74	3	0	-1	-3	8,027	2,617
12504	AMERIPRISE INS CO	WI	68	0	0	0	0	3.3	2	2	3	0	0	0	0	49,335	
19488	AMERISURE INS CO	MI	268	101	0	0	98	2.9	1	1	100 *	55 *	2	8	1	243,264	245,819
23396	AMERISURE MUT INS CO	MI	85	56	0	0	93	3	0	-1	88	13	1	5	0	984,141	548,997
11050	AMERISURE PARTNERS INS CO	MI	341	104	0	0	99	2.3	-1	-1	111 *	60 *	2	8	1	23,719	24,582
10665	AMERITRUST INS CORP	MI	52	0	0	0	0	2.8	2	2	8	2	0	0	0	12,795	
27928	AMEX ASSUR CO	IL	98	97	5	0	55	1.9 *	9	9	21	3	-3	0	-4	192,191	185,629
16459	AMFED ADVANTAGE INS CO	MS	0	0	0	0	0	0.1 *	999 *	999 *	0	0	0	0	0	5,197	
11963	AMFED CAS INS CO	MS	155	0	0	0	0	1.1 *	0	0	-32	5	0	0	0	5,148	
11208	AMFED NATL INS CO	MS	53	32	13	2	76	1.9 *	4	4	63	11	-9	-13	3	35,810	11,296
15931	AMFIRST SPECIALTY INS CO	MS	6	2	999 *	1	0	3.8	4	2	5	1	0	0	0	2,510	59
42390	AMGUARD INS CO	PA	746	129	19	7	81	1.8 *	11	11	118 *	64 *	-4	-11	-7	187,436	241,663
19976	AMICA MUT INS CO	RI	95	93	4	0	102 *	2.5	-4	-4	60	3	-4	-7	-1	2,558,277	2,374,259
12287	AMICA PROP & CAS INS CO	RI	53	0	0	0	0	2.5	1	1	17	3	0	0	0	80,854	
15590	AMSHIELD INS CO	MO	17	10	1046*	0	-417	1.7 *	11	11	11	0	0	0	0	6,274	642
15954	AMTRUST INS CO OF KS INC	KS	470	0	-100*	0	12	3.9	4	4	40	0	0	0	0	66,651	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
40010	ANCHOR GEN INS CO	CA	396	104	-44 *	19 *	105 *	1.3 *	5	5	117 *	26	4	10	-20	21,981	22,827
15617	ANCHOR PROP & CAS INS CO	FL	273	124	-1	9	186 *	1.9 *	-1	-86 *	103 *	2	14	53 *	0	25,045	31,024
11853	ANCHOR SPECIALTY INS CO	TX	154	45	12	18 *	164 *	1.5 *	-1	-24 *	53	8	-10	-12	-7	10,002	4,514
11140	ANPAC LA INS CO	LA	114	95	13	1	95	3.2	2	2	46	1	2	0	-2	72,174	68,575
10984	ANSUR AMER INS	MI	165	110	9	0	89	2.9	8	8	68	22	-8	-13	-10	50,468	55,535
18104	ANTHRACITE MUT FIRE INS CO	PA	11	11	13	0	56	2 *	2	2	1	0	0	0	0	4,356	460
10343	APOLLO CAS CO	IL	198	73	-34 *	6	116 *	1.3 *	2	2	167 *	82 *	1	66 *	4	5,358	3,910
27197	APOLLO MUT FIRE INS CO	PA	5	3	-1	0	5	3.5	0	0	2	0	0	0	0	4,096	139
10316	APPALACHIAN INS CO	RI	37	37	-2	0	130 *	2.2	-8	-8	40	10	0	0	2	187,376	69,074
11598	APPLIED MEDICO LEGAL SOLUTIONS	AZ	139	82	-20	0	103 *	1.6 *	-3	-10 *	86	2	3	6	2	44,124	36,140
14144	APPLIED UNDERWRITERS CAPTIVE R	IA	57	0	0	0	0	1.6 *	12	12	93	0	-23	-55	0	83,158	
34738	ARAG INS CO	IA	140	140	12	0	77	3.1	11	11	30	5	-1	0	-3	68,205	95,290
10017	ARBELLA IND INS CO	MA	249	129	1	0	93	2.5	6	6	71	5	-3	-7	-9	18,224	23,521
17000	ARBELLA MUT INS CO	MA	127	92	1	0	92	2.1	5	5	64	3	-2	-5	-6	649,494	595,872
41360	ARBELLA PROTECTION INS CO	MA	333	115	1	3	93	2.9	5	5	81	8	-2	-6	-8	109,454	125,447
10946	ARCH EXCESS & SURPLUS INS CO	MO	0	0	0	0	0	1.3 *	7	7	1	0	0	0	0	73,907	
30830	ARCH IND INS CO	MO	217	0	0	1	0	2.1	14	14	77	10	0	0	0	35,407	
11150	ARCH INS CO	MO	271	231	999 *	6	85	1.5 *	-2	-13 *	109 *	10	-2	-104	0	912,693	2,111,246
29114	ARCH MORTGAGE ASSUR CO	WI	1	1	-78 *	0	0	1.2 *	-68 *	-68 *	7	0	0	-1	0	5,884	40
18732	ARCH MORTGAGE GUAR CO	WI	4	0	42 *	0	867 *	0.6 *	-3	-3	4	0	0	0	0	47,697	177
40266	ARCH MORTGAGE INS CO	WI	273	100	-26	0	63	2.2	-35 *	4	94	36	-7	-19	-4	308,849	309,854
10348	ARCH REINS CO	DE	49	14	-12	0	73	1.1 *	-4	-12 *	68	2	-16	-13	-13	1,232,470	170,863
21199	ARCH SPECIALTY INS CO	MO	152	0	0	8	0	2.5	0	0	60	4	0	0	0	299,791	
13694	ARCH STRUCTURED MORTGAGE INS C	NC	0	0	0	0	0	1.8 *	1	1	0	0	0	0	0	8,199	
44148	ARCHITECTS & ENGINEERS INS CO	DE	44	2	-85 *	13	63	1.3 *	-4	-4	72	37	-4	-2	-18	10,452	232

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
13177	ARCOA RRG INC	NV	146	146	13	0	85	2.5	18	18	62	10	-2	-1	-17	9,390	13,724
16141	ARDELLIS INS LTD	MI	128	127	3492*	0	76	2.2	35	35 *	29	1	-2	0	0	11,190	14,200
16926	ARECA INS EXCH	AK	28	16	-14	0	57	2.3	10	10	21	0	-7	-4	0	22,365	3,629
19860	ARGONAUT GREAT CENTRAL INS CO	IL	159	0	0	0	0	2.7	2	2	34	19	0	0	0	27,883	
19801	ARGONAUT INS CO	IL	87	41	21	4	93	1.6 *	3	3	95	11	2	4	25 *	895,678	364,342
26409	ARGONAUT LTD RISK INS CO	IL	0	0	0	0	0	2.6	2	2	1	0	0	0	0	12,179	
19828	ARGONAUT MIDWEST INS CO	IL	238	0	0	0	0	2.4	2	2	26	19	0	0	0	18,074	
19844	ARGONAUT SW INS CO	IL	0	0	0	0	0	2.5	2	2	1	0	0	0	0	18,893	
37680	ARI CAS CO	NJ	0	0	0	0	0	3.1	2	2	0	0	0	0	0	8,614	
13900	ARI INS CO	PA	77	0	0	0	999 *	2.3	2	2	104 *	0	0	0	0	17,454	
13580	ARISE BOILER INSPECTION & INS	KY	44	42	51 *	0	49	0.8 *	13	13	29	3	-5	-5	-4	3,606	1,502
11805	ARIZONA AUTOMOBILE INS CO	AZ	923 *	126	5	0	97	3.4	4	4	75	12	-8	-7	-9	9,511	11,958
38490	ARIZONA HOME INS CO	AZ	93	47	-2	0	88	1.5 *	5	5	35	2	-2	-4	-4	19,939	9,277
13565	ARKANSAS MUT INS CO	AR	531	0	0	2	999 *	0.1 *	-31 *	-31 *	-66	5	0	0	0	1,149	
41459	ARMED FORCES INS EXCH	KS	135	115	-1	0	106 *	3.3	-13 *	-13 *	74	15	2	-6	-5	58,668	67,456
13374	ARROW MUT LIAB INS CO	MA	28	25	13	0	102 *	1.7 *	0	0	34	0	-4	-4	2	30,528	7,643
24678	ARROWOOD IND CO	DE	0	0	0	0	999 *	3.5	-5	-5	102 *	0	9	20 *	0	173,154	-385
41807	ARROWOOD SURPLUS LINES INS CO	DE	0	0	0	0	0	2.4	-12 *	1	6	0	1	1	0	66,476	
10194	ARTISAN & TRUCKERS CAS CO	WI	796	79	18	0	79	2.2	17	16	116 *	22	-2	0	3	77,040	61,184
13683	ASCENDANT COMMERCIAL INS INC	FL	664	189	-7	67 *	90	2.8	9	9	76	12	12	46 *	56 *	12,342	23,338
16096	ASCENT INS CO	IL	1	0	0	0	999 *	1.7 *	5	-2	1	1	0	0	0	2,033	
23752	ASCOT INS CO	CO	0	0	0	0	999 *	0.5 *	546 *	-42 *	4	0	0	0	0	102,544	
45055	ASCOT SPECIALTY INS CO	RI	0	0	0	0	999 *	0.4 *	2617*	-24 *	1	0	0	0	0	51,500	
16845	ASHLAND MUT FIRE INS CO OF PA	PA	4	1	-4	0	612 *	4.1	-8	-8	3	0	-1	0	0	378	3
40398	ASHMERE INS CO	FL	80	47	-85 *	0	145 *	1.4 *	-50 *	-58 *	79	34	1	0	-28	3,351	1,584

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
12196	ASI ASSUR CORP	FL	259	226	8	0	114 *	2.5	-23 *	-23 *	76	1	5	-3	-9	34,708	78,408
11072	ASI HOME INS CORP	FL	14	12	17	0	61	1.8 *	0	0	12	1	1	-1	-1	15,961	1,934
11059	ASI LLOYDS	TX	412	168	23	5	102 *	2.2	3	-3	64	2	-2	-8	1	93,777	157,196
13142	ASI PREFERRED INS CORP	FL	456	104	-13	1	113 *	2.1	29	5	73	3	-1	-4	-3	43,393	44,951
16140	ASI SELECT AUTO INS CORP	CA	22	11	1469 *	0	483 *	1.2 *	-4	-4	6	1	0	0	0	17,299	1,945
14042	ASI SELECT INS CORP	DE	233	84	248 *	1	186 *	1.8 *	9	-55 *	75	5	3	-1	-19	22,057	18,592
10899	ASOC DE SUSCRIPCION CONJUNTA D	PR	141	141	-10	0	84	3.6	2	2	63	0	-2	-1	3	41,352	58,303
43460	ASPEN AMER INS CO	TX	133	62	293 *	6	104 *	1.2 *	8	1	62	11	4	17	61 *	545,312	340,495
10717	ASPEN SPECIALTY INS CO	ND	304	66	212 *	23 *	119 *	2.2	41	4	104 *	29	7	56 *	42 *	196,742	129,619
15290	ASPIRE GEN INS CO	CA	450	189	64 *	11	94	0.9 *	11	11	99	20	-10	-6	11	9,289	17,538
12224	ASSET PROTECTION PROGRAM RRG I	SC	0	0	0	0	999 *	0 *	-12 *	-12 *	3	0	-2	-5	0	864	
14425	ASSOC OF CERT MORTG ORIGINATOR	NV	156	13	-11	0	43	0 *	7	7	50	33	-2	-2	-2	1,234	159
11104	ASSOCIATED EMPLOYERS INS CO	MA	601	0	0	1	0	2 *	1	1	13	0	0	0	0	6,062	
21865	ASSOCIATED IND CORP	CA	46	0	0	0	0	2.3	2	2	13	0	0	0	0	91,873	
23140	ASSOCIATED INDUSTRIES INS CO I	FL	672	0	-100 *	0	35	2.5	7	7	36	0	0	0	0	51,549	
33758	ASSOCIATED INDUSTRIES OF MA MU	MA	67	53	-4	2	79	3	9	9	63	6	-7	-14	-13	257,820	137,171
37370	ASSOCIATED LOGGERS EXCH	ID	106	92	8	0	103 *	2.3	-4	-4	65	0	-11	4	-10	13,792	12,699
16489	ASSOCIATED MUT INS CO	NY	121	94	-2	1	100 *	1.8 *	-6	-6	68	3	6	14	26 *	8,931	8,423
35629	ASSOCIATION CAS INS CO	TX	226	102	-8	0	101 *	2.2	2	2	63	11	-1	6	-1	18,698	19,065
11558	ASSURANCEAMERICA INS CO	NE	674	220	26	0	80	1.8 *	34	34 *	70	0	-10	-10	-8	24,918	54,819
30180	ASSURED GUAR CORP	MD	16	12	907 *	0	0	4.3	-14 *	-4	45	1	3	2	0	1,792,961	217,637
18287	ASSURED GUAR MUNICIPAL CORP	NY	10	7	-28	0	0	3.2	12	12	74	1	-1	7	0	2,533,492	187,681
11511	ASURE WORLDWIDE INS CO	MI	103	103	9	0	88	2.8	8	8	63	16	-8	-12	-10	20,280	20,825
29033	ATAIN INS CO	TX	34	19	-22	1	93	2.5	-1	-1	41	6	-1	-1	-9	51,475	10,032
17159	ATAIN SPECIALTY INS CO	MI	49	30	-22	1	98	2.1	0	0	70	7	-1	-1	-14	190,671	56,849

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
16427	ATEGRITY SPECIALTY INS CO	DE	21	14	999 *	0	124 *	0.8 *	999 *	999 *	27	13	0	0	0	50,190	7,167
20931	ATLANTA INTL INS CO	NY	394	79	59 *	0	93	1 *	7	7	96	23	-1	0	15	28,901	22,773
41114	ATLANTIC BONDING CO	MD	7	7	11	0	119 *	0 *	-8	-8	4	0	-1	0	0	7,950	577
42846	ATLANTIC CAS INS CO	NC	79	64	35 *	1	80	2.4	63 *	17	57	7	-8	-12	17	177,735	113,662
44326	ATLANTIC CHARTER INS CO	MA	108	102	-10	0	65	2.1	2	2	65	4	-30	-71	-31	57,669	58,752
38938	ATLANTIC EMPLOYERS INS CO	NJ	91	0	0	0	0	3	2	2	13	0	0	0	0	60,443	
27154	ATLANTIC SPECIALTY INS CO	NY	199	172	91 *	1	107 *	2.2	0	1	94	15	11	26 *	137 *	619,195	1,062,657
22586	ATLANTIC STATES INS CO	PA	352	237	2	0	103 *	2.3	-13 *	-13 *	89	20	6	7	-14	194,386	460,223
25422	ATRADIUS TRADE CREDIT INS CO	MD	115	31	19	7	55	1.6 *	18	18	34	5	-7	-11	-5	76,078	23,940
10362	ATRIUM INS CORP	NY	0	0	0	0	999 *	0 *	-1	-4	1	0	0	0	0	1,540	
33677	ATTORNEYS INS MUT OF THE SOUTH	DC	75	29	-40 *	0	132 *	1.5 *	-20 *	-20 *	63	2	-10	-15	-31	5,019	1,451
22670	ATTORNEYS INS MUT RRG INC	HI	59	37	17	0	105 *	2.4	-4	-4	49	0	-6	-4	-12	8,381	3,118
13795	ATTPRO RRG RECIP RRG	DC	580	12	32	0	109 *	0.4 *	-1	-1	125 *	45 *	-1	0	0	962	112
13412	AUSTIN MUT INS CO	MN	147	0	0	0	0	1.8 *	9	9	24	0	0	0	0	54,195	
11009	AUTO CLUB CAS CO	TX	0	0	0	0	0	1.5 *	1	1	0	0	0	0	0	2,940	
29327	AUTO CLUB CNTY MUT INS CO	TX	6966*	0	0	0	999 *	0 *	-38 *	-29 *	302 *	54 *	0	0	0	5,195	
27235	AUTO CLUB FAMILY INS CO	MO	350	87	13	0	96	2.3	0	0	61	18	1	1	1	49,774	43,162
21210	AUTO CLUB GRP INS CO	MI	429	115	2	1	96	2.7	3	3	72	12	2	-1	-4	134,066	153,663
11008	AUTO CLUB IND CO	TX	2572*	0	0	0	0	1.6 *	2	2	136 *	7	0	0	0	5,563	
21202	AUTO CLUB INS ASSOC	MI	123	85	2	0	95	2.8	-1	-1	78	9	1	-1	-3	1,905,721	1,624,433
12813	AUTO CLUB INS CO OF FL	FL	126	111	5	0	96	2.6	12	12	54	1	-4	-4	-6	186,061	206,941
11983	AUTO CLUB PROP CAS INS CO	MI	340	129	2	0	97	2.5	2	2	69	11	3	-2	-5	34,143	43,904
41041	AUTO CLUB S INS CO	FL	140	111	6	5	94	2.5	3	3	54	1	-2	-1	1	60,469	67,138
18988	AUTO OWNERS INS CO	MI	38	36	10	0	83	2.1	4	4	44	1	1	-1	2	11,017,600	3,918,284
12508	AUTO OWNERS SPECIALTY INS CO	DE	0	0	0	0	0	2.5	1	1	0	0	0	0	0	28,850	

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
15512	AUTOMOBILE CLUB INTERINS EXCH	MO	236	87	13	0	96	2.5	0	0	70	23	1	1	1	197,576	172,647
19062	AUTOMOBILE INS CO OF HARTFORD	CT	291	108	5	0	90	3.2	0	0	75	6	-1	-4	2	304,379	329,637
13139	AVATAR PROP & CAS INS CO	FL	438	268	-11	0	121 *	1.5 *	-24 *	-24 *	92	5	15	7	-3	19,636	52,668
10367	AVEMCO INS CO	MD	44	42	3	0	81	2.3	5	5	38	0	-7	-6	-7	58,839	24,524
22390	AVENTUS INS CO	TX	224	3	-85 *	24 *	60	1.7 *	9	9	33	2	-4	-9	-2	22,604	746
36579	AVIVA INS CO OF CN	NY	0	0	0	0	0	1.6 *	0	0	17	0	1	0	0	12,889	
15708	AWBURY INS CO	DE	0	0	0	0	999 *	0 *	0	0	1	0	0	0	0	1,015	
29530	AXA ART INS CORP	NY	0	0	0	0	999 *	0.4 *	13	13	1	0	0	-7	0	12,182	
33022	AXA INS CO	NY	145	39	2	0	91	2.2	4	4	54	24	-2	-5	0	141,200	55,634
37273	AXIS INS CO	IL	211	135	123 *	11	98	3.1	3	3	91	12	-7	-6	90 *	558,992	752,098
20370	AXIS REINS CO	NY	122	116	84 *	33 *	99	3.4	0	0	93	9	-3	-5	96 *	967,046	1,125,142
15610	AXIS SPECIALTY INS CO	CT	180	180	3688 *	0	-179	1 *	179 *	-48 *	153 *	158 *	0	2	0	142,809	257,496
26620	AXIS SURPLUS INS CO	IL	426	83	177 *	15 *	91	2.7	-7	-7	121 *	32	-4	-2	25 *	160,593	133,510
13420	BADGER MUT INS CO	WI	163	131	4	2	98	1.6 *	0	0	65	0	5	6	-1	70,034	91,420
24813	BALBOA INS CO	CA	0	0	0	0	0	1.2 *	-32 *	-13 *	10	2	2	3	0	53,015	-20
31186	BALDWIN MUT INS CO	AL	38	32	-8	0	80	0.4 *	5	5	17	0	-1	-2	-1	10,145	3,231
16039	BALTIMORE EQUITABLE SOCIETY	MD	0	0	0	0	999 *	3.5	-12 *	-12 *	36	0	0	0	0	99,190	-1,340
13455	BANKERS INDEPENDENT INS CO	PA	230	192	-34 *	0	116 *	1.7 *	-2	-11 *	181 *	143 *	3	48 *	7	2,721	5,213
33162	BANKERS INS CO	FL	77	51	1	1	105 *	1.6 *	-6	-6	76	1	3	15	22	73,032	37,365
13041	BANKERS SPECIALTY INS CO	LA	48	23	-7	2	97	0.1 *	-14 *	-14 *	54	0	-1	-1	-1	39,006	9,010
18279	BANKERS STANDARD INS CO	PA	398	0	-132 *	0	99	1.8 *	19	8	100 *	0	0	0	0	199,824	-52,128
10966	BAR PLAN SURETY & FIDELITY CO	MO	25	11	9	4	16	1.4 *	5	5	18	2	-4	-6	0	4,695	506
10174	BAR VERMONT RRG INC	VT	181	10	0	0	52	0 *	-4	-4	33	0	-1	-4	0	20,577	1,983
41955	BARNSTABLE CNTY INS CO	MA	12	8	0	0	62	1.8 *	1	1	7	0	0	0	0	22,918	1,899
13463	BARNSTABLE CNTY MUT INS CO	MA	30	20	-2	0	94	1 *	-2	-2	25	0	-1	-2	-1	89,086	17,838

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
16373	BATTLE CREEK MUT INS CO	NE	625	0	0	0	3.6	3	3	-51	0	0	0	0	6,052		
15582	BAY INS RRG INC	SC	0	0	0	0	0 *	50 *	0	64	0	0	0	0	1,062		
19763	BAY STATE INS CO	MA	54	29	14	0	88	3	-10 *	-10 *	45	19	-1	-2	-4	331,912	95,930
38245	BCS INS CO	OH	333	69	-1	8	84	2.7	-3	-3	80	27	-5	-9	-1	141,915	97,584
24017	BEACON MUT INS CO	RI	83	80	0	0	102 *	3.5	0	0	63	1	4	13	-12	153,637	122,431
14487	BEACONHARBOR MUT RRG	ME	2	0	21	0	1483 *	0 *	0	0	39	0	0	0	0	1,031	
13471	BEAR RIVER MUT INS CO	UT	156	153	10	0	104 *	2 *	-5	-5	58	5	3	4	4	115,248	176,516
14402	BEARING MIDWEST CAS CO	KS	87	0	0	0	1.6 *	2	2	37	0	0	0	0	5,931		
37540	BEAZLEY INS CO INC	CT	195	227	500 *	0	94	2.2	44	-23 *	82	26	-9	-9	56 *	172,913	392,759
16888	BEDFORD GRANGE MUT INS CO	PA	101	76	2	0	74	1.6 *	7	7	41	2	-4	-8	-6	7,052	5,334
12933	BEDFORD PHYSICIANS RRG INC	VT	206	136	13	0	99	1.9 *	0	0	121 *	8	-9	-22	-49	9,142	12,428
21970	BEDIVERE INS CO	PA	1	0	127 *	0	2623 *	3.2	-8	-8	82	11	-3	-2	0	99,707	223
19020	BELL UNITED INS CO	NV	32	26	22	0	106 *	2.2	1	1	39	0	-4	-3	11	22,007	5,711
41394	BENCHMARK INS CO	KS	301	61	20	18 *	70	1.4 *	14	14	70	0	-6	-1	-7	112,752	68,704
12987	BENEFIT SECURITY INS CO	IL	35	35	3	0	70	2.4	-1	-1	51	0	-8	-26	-23	4,736	1,646
39462	BERKLEY ASSUR CO	IA	333	0	0	0	0	2.8	2	2	65	64 *	0	0	0	56,097	
15911	BERKLEY CAS CO	IA	215	0	0	0	0	2.8	2	2	16	4	0	0	0	26,765	
32603	BERKLEY INS CO	DE	120	102	2	2	79	5.9 *	2	2	127 *	29	-1	-1	-5	5,587,930	5,722,538
38911	BERKLEY NATL INS CO	IA	762	0	0	0	0	3.1	4	4	142 *	140 *	0	0	0	52,978	
29580	BERKLEY REGIONAL INS CO	IA	14	0	0	0	0	3	4	4	12	3	0	0	0	757,944	
31295	BERKLEY SPECIALTY INS CO	DE	67	0	0	0	0	3.3	3	3	3	4	0	0	0	58,700	
13070	BERKSHIRE HATHAWAY ASSUR CORP	NY	0	0	-97 *	0	0	3	6	6	16	0	0	0	0	1,908,772	253
10391	BERKSHIRE HATHAWAY DIRECT INS	NE	13	1	170 *	0	0	1.6 *	-4	-4	11	5	0	0	0	130,955	1,733
20044	BERKSHIRE HATHAWAY HOMESTATE I	NE	41	40	22	0	76	2.3	-10 *	-10 *	53	14	-4	-9	-7	1,495,309	603,290
22276	BERKSHIRE HATHAWAY SPECIALTY I	NE	36	14	36 *	0	84	2 *	-7	-7	30	9	0	0	0	3,480,398	484,477

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>	900	300	33	15	100	6.5	50	25	105	40	20	20	25				
Unusual if Equal to or Under ==>			-33			3.0	-10	-10									
20095	BITCO GEN INS CORP	IL	158	123	-8	0	95	3.6	-9	-9	75	12	-2	-5	-12	266,686	328,271
20109	BITCO NATL INS CO	IL	68	22	537 *	0	55	3.5	-9	-9	61	0	-2	5	-37	142,317	31,578
26611	BLACKBOARD INS CO	DE	90	12	35 *	0	477 *	1.5 *	-7	-41 *	50	7	-2	-1	0	40,301	4,690
13551	BLACKBOARD SPECIALTY INS CO	DE	18	2	-88 *	1	385 *	1.1 *	-22 *	-34 *	66	1	0	-1	-17	70,708	1,496
10949	BLOOMFIELD MUT INS CO	MN	42	36	11	0	70	3.2	10	10	18	0	-1	-1	1	10,620	3,802
12311	BLOOMINGTON COMPENSATION INS C	MN	52	0	0	0	0	1.6 *	2	2	11	1	0	0	0	14,252	
15643	BLUE HILL SPECIALTY INS CO INC	IL	0	0	0	0	0	1.9 *	1	1	1	0	0	0	0	15,850	
40754	BLUE RIDGE IND CO	DE	37	24	999 *	2	78	0 *	133 *	0	17	0	-1	0	0	15,729	3,843
22250	BLUESHORE INS CO	TX	10	10	333 *	0	371 *	2.1	22	14	78	1	-2	-1	0	21,865	2,188
27081	BOND SAFEGUARD INS CO	SD	63	48	-56 *	1	100 *	1.6 *	6	6	59	2	17	1	-41	41,551	19,740
13010	BONDED BUILDERS INS CO RRG	NV	44	37	-11	0	55	1.9 *	13	13	45	0	-5	-7	-6	2,215	828
12965	BONDEX INS CO	NJ	187	188	80 *	0	86	1.6 *	4	4	81	42 *	-5	-13	-8	3,660	6,875
30279	BOSTON IND CO INC	SD	9	8	24	0	122 *	0.7 *	468 *	-9	39	1	-5	-10	0	25,646	1,942
15881	BREMEN FARMERS MUT INS CO	KS	118	97	-1	0	86	2 *	16	16	40	0	-2	-7	-4	26,328	25,565
13501	BRETHREN MUT INS CO	MD	106	89	-3	0	97	2 *	-3	-3	48	1	-1	1	-3	130,486	115,992
16918	BRIAR CREEK MUT INS CO	PA	38	18	-5	2	80	1.4 *	0	0	15	0	-1	-3	-1	12,019	2,178
12372	BRICKSTREET MUT INS CO	WV	116	74	69 *	0	91	2.6	1	1	76	6	-8	-10	89 *	809,537	599,092
10335	BRIDGEFIELD CAS INS CO	FL	709	0	0	0	0	1.9 *	13	2	24	9	0	0	0	52,573	
10701	BRIDGEFIELD EMPLOYERS INS CO	FL	216	0	0	0	0	2 *	-7	-7	11	0	0	0	0	107,779	
10993	BRIERFIELD INS CO	MS	538	0	0	0	0	2.2	3	3	32	0	0	0	0	9,374	
11034	BRISTOL W CAS INS CO	OH	274	0	0	0	0	1.7 *	2	2	38	2	0	0	0	9,052	
19658	BRISTOL W INS CO	OH	654	0	0	0	0	1.4 *	-2	-2	67	9	0	0	0	45,279	
12774	BRISTOL W PREFERRED INS CO	MI	249	0	0	2	0	1.5 *	1	1	41	3	0	0	0	11,877	
32875	BRITISH AMER INS CO	TX	17	15	20	0	99	1.7 *	-1	-1	40	2	8	10	33 *	32,319	4,835
13788	BROADLINE RRG INC	VT	78	70	5	0	103 *	0 *	2	2	1074 *	0	-13	-2	17	28,238	19,704

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
16396	BROOKLYN SPECIALTY INS CO RRG	NC	36	30	999 *	0	8	0.3 *	999 *	999 *	42	5	0	0	0	1,266	384
11014	BROOKWOOD INS CO	IA	0	0	0	0	0	1.4 *	1	1	2	0	0	0	0	17,338	
10371	BROOME CO OPERATIVE INS CO	NY	54	46	5	0	86	1.7 *	5	5	35	1	-1	-1	-5	15,656	7,200
13528	BROTHERHOOD MUT INS CO	IN	209	173	15	1	101 *	1.5 *	-10 *	-10 *	72	9	15	12	0	240,585	416,972
16713	BUCKEYE STATE MUT INS CO	OH	212	161	-23	3	107 *	0.4 *	-5	-5	81	14	4	9	-3	18,122	29,255
16934	BUCKS CNTY CONTRIBUTIONSHIP	PA	0	0	-45 *	0	1554*	3.5	-6	-6	14	0	0	0	0	5,618	
14380	BUILD AMER MUT ASSUR CO	NY	12	2	-15	11	92	0.5 *	-3	1	21	0	0	0	0	413,734	7,306
10704	BUILDERS INS	GA	72	57	1	0	87	2.5	7	7	71	5	-4	-5	-13	301,120	170,638
10844	BUILDERS MUT INS CO	NC	96	87	11	0	82	2.8	9	9	59	3	-8	-9	-6	390,768	341,700
13036	BUILDERS PREMIER INS CO	NC	537	0	0	0	0	2 *	2	2	0	0	0	0	0	12,247	
13060	BUILDING INDUSTRY INS ASSN INC	VA	247	201	-3	0	93	2.1	24	24	79	15	7	93 *	23	8,330	16,785
13643	BUNKER HILL INS CAS CO	MA	341	197	157 *	0	83	1.4 *	-1	-1	68	4	-3	-19	0	6,297	12,395
10394	BUNKER HILL INS CO	MA	185	33	999 *	1	105 *	1.1 *	10	-2	98	2	-1	-4	1	38,032	12,395
16035	BUNKER HILL PREFERRED INS CO	MA	290	217	46 *	0	76	1.4 *	-3	-3	71	2	-4	0	6	5,708	12,395
16036	BUNKER HILL PROP INS CO	MA	288	217	46 *	0	76	1.4 *	-3	-3	70	2	-4	0	6	5,708	12,395
16037	BUNKER HILL SECURITY INS CO	MA	299	217	46 *	0	76	1.4 *	-3	-3	71	2	-4	0	6	5,707	12,395
23620	BURLINGTON INS CO	IL	142	29	17	2	91	2.1	-4	-4	65	19	-3	-7	7	171,957	49,459
10830	BUSINESS ALLIANCE INS CO	CA	48	40	-8	0	98	2.2	-2	-2	35	0	1	12	-2	12,846	5,151
11697	BUSINESSFIRST INS CO	FL	337	71	-2	0	90	2.8	4	4	77	16	-5	-6	-11	18,045	12,857
15921	C A R RRG INC	TN	82	82	39 *	0	103 *	0 *	1	-7	191 *	13	-21	-7	-29	1,315	1,077
38342	CALIFORNIA AUTOMOBILE INS CO	CA	490	284	-15	1	102 *	3.7	7	7	90	9	3	20 *	13	202,205	574,261
13544	CALIFORNIA CAPITAL INS CO	CA	201	111	6	0	125 *	2.4	-5	-38 *	85	3	-1	13	2	209,144	232,400
27464	CALIFORNIA CAS & FIRE INS CO	CA	484	323 *	5	0	111 *	2.5	-28 *	-28 *	84	1	5	3	1	11,619	37,530
10063	CALIFORNIA CAS COMP INS CO	CA	0	0	-46 *	0	0	2.2	4	4	24	0	-3	-4	0	74,281	
35955	CALIFORNIA CAS GEN INS CO OF O	OR	879	329 *	5	0	112 *	2.5	-28 *	-28 *	107 *	2	5	3	1	13,701	45,036

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
20117	CALIFORNIA CAS IND EXCH	CA	198	137	5	0	112 *	1.7 *	-21 *	-21 *	79	0	2	2	1	191,624	262,710
20125	CALIFORNIA CAS INS CO	OR	86	72	5	0	111 *	1.4 *	-24 *	-24 *	62	0	1	1	0	41,844	30,024
31046	CALIFORNIA GEN UNDERWRITERS IN	CA	2	2	74 *	0	0	3.3	2	2	4	0	1	3	0	21,814	356
44504	CALIFORNIA HLTHCARE INS CO INC	HI	50	31	17	2	79	2.2	-1	2	52	1	-7	-18	1	57,997	17,832
38865	CALIFORNIA INS CO	CA	78	47	-15	0	73	1.4 *	-10 *	-10 *	49	0	0	-1	-20	558,491	262,840
12180	CALIFORNIA MEDICAL GRP INS CO	AZ	105	105	-10	0	98	1.7 *	-7	-7	83	26	-26	-89	-109	4,515	4,756
27480	CALIFORNIA MUT INS CO	CA	51	40	4	0	98	1.2 *	-5	-5	29	2	-2	-4	-9	11,214	4,451
43800	CALLICOON CO OPERATIVE INS CO	NY	23	17	-3	0	65	2.6	6	6	14	1	-2	0	0	28,201	4,912
27200	CAMBRIA CNTY MUT INS CO	PA	15	5	-11	1	217 *	2 *	-13 *	-13 *	7	0	0	0	0	348	19
19771	CAMBRIDGE MUT FIRE INS CO	MA	63	41	14	0	92	3	-7	-7	57	27	-2	-2	-5	540,974	223,837
15725	CAMERON MUT INS CO	MO	210	193	17	1	96	10.3 *	3	3	61	1	2	-6	2	35,601	68,839
42498	CAMERON NATL INS CO	MO	0	0	0	0	0	1.6 *	-58 *	-48 *	0	0	0	0	0	4,541	
36340	CAMICO MUT INS CO	CA	79	71	-8	0	93	1.4 *	4	4	62	10	0	-1	-6	42,644	30,380
12260	CAMPMED CAS & IND CO INC	NH	5	0	0	0	0	2.8	1	1	0	0	0	0	0	20,252	
27790	CANAL IND CO	SC	0	0	0	0	0	3.5	2	2	4	0	0	0	0	48,020	
10464	CANAL INS CO	SC	58	57	14	0	93	3.7	-3	-3	53	5	1	1	9	439,725	249,429
12961	CANOPIUS US INS	DE	50	46	56 *	0	86	2.1	-1	-1	44	6	-9	-21	3	120,858	55,007
16434	CANOPY RRG INC	NC	0	0	0	0	0	0.5 *	999 *	999 *	0	0	0	0	0	1,002	
32930	CAPACITY INS CO	FL	158	96	4	2	102 *	1.8 *	-6	-6	62	9	14	24 *	19	9,563	9,198
29769	CAPITOL CAS CO	NE	2	2	2	0	0	2.8	0	0	8	0	-1	-1	0	29,800	680
29211	CAPITOL CNTY MUT FIRE INS CO	TX	343	0	0	0	999 *	0.9 *	-6	-6	96	7	0	1	0	5,836	
10472	CAPITOL IND CORP	WI	116	80	13	0	94	1.5 *	1	1	76	11	-1	-1	-4	268,403	214,200
R 10480	CAPITOL INS CO	PA	326	172	16	12	122 *	1 *	999 *	999 *	67	10	29 *	186 *	67 *	5,912	10,179
10908	CAPITOL PREFERRED INS CO	FL	373	81	34 *	42 *	113 *	0.8 *	-8	-8	71	3	5	2	6	24,478	19,797
10328	CAPITOL SPECIALTY INS CORP	WI	421	76	13	2	92	2.4	3	3	77	18	-1	-1	-5	60,748	45,900

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
11825	CARE RRG INC	VT	161	142	-8	0	101 *	2.6	-8	-8	122 *	49 *	-12	-30	-55	4,429	6,302
10520	CARE W INS CO	CA	71	53	-13	1	69	2.8	19	19	68	0	-18	-34	-22	45,086	23,707
11544	CAREGIVERS UNITED LIAB INS CO	SC	21	19	2	0	51	2.1	-1	-1	38	5	-9	-10	-13	27,336	5,287
30590	CARIBBEAN AMER PROP INS CO	PR	252	162	4	0	79	1.9 *	6	6	69	38	-3	-3	2	21,848	35,322
12373	CARING COMMUNITIES RECIP RRG	DC	55	21	11	0	74	3	1	1	62	0	4	1	0	55,488	11,424
10510	CAROLINA CAS INS CO	IA	184	0	0	0	0	3.2	4	4	20	8	0	0	0	107,527	
10720	CAROLINA FARMERS MUT INS CO	NC	51	41	-6	0	81	0.2 *	-6	-6	33	0	0	-2	-5	7,130	2,953
14090	CAROLINA MUT INS INC	NC	60	56	-5	0	75	1.8 *	10	10	40	2	-11	-17	-13	55,073	30,907
25950	CASCO IND CO	ME	210	129	13	0	89	2.5	8	8	52	4	-4	-8	-2	15,473	19,954
10808	CASSATT RRG INC	VT	479	3	0	1	63	1.1 *	-1	-1	188 *	7	0	0	0	3,693	100
10835	CASTLE KEY IND CO	IL	609	0	0	0	0	2.5	4	4	90	0	0	0	0	11,199	
30511	CASTLE KEY INS CO	IL	65	54	3	0	88	2.4	8	8	47	1	-2	-6	-4	232,576	126,374
10537	CASUALTY CORP OF AMER	OK	338	296	3	0	88	0.9 *	31	31 *	80	40 *	16	9	4	4,793	14,179
26697	CASUALTY UNDERWRITERS INS CO	UT	234	46	98 *	1	88	2.8	-1	-1	20	0	0	1	3	4,468	2,077
12578	CATASTROPHE REINS CO	TX	9	9	4	0	22	3.6	-9	-9	11	2	1	0	0	1,720,102	152,492
24937	CATAWBA INS CO	SC	0	0	0	0	999 *	1.2 *	-11 *	-11 *	12	0	10	11	0	4,904	
11255	CATERPILLAR INS CO	MO	132	76	27	0	82	1.9 *	2	2	64	6	1	0	-2	353,512	268,769
24503	CATLIN IND CO	DE	33	11	24	0	110 *	0.4 *	-8	-8	108 *	0	1	1	0	61,507	6,699
19518	CATLIN INS CO	TX	231	92	24	0	112 *	1.2 *	-9	-9	95	2	8	13	142 *	50,758	46,896
15989	CATLIN SPECIALTY INS CO	DE	70	35	24	1	104 *	1.7 *	-5	-5	87	1	3	5	53 *	232,774	80,393
11171	CBIA COMP SERV INC	CT	42	37	-12	0	74	2.9	1	1	55	0	-15	-24	-23	11,005	4,040
20273	CEDAR INS CO	NY	0	0	0	0	999 *	1.3 *	-4	-4	3	0	0	-1	0	13,944	
20176	CELINA MUT INS CO	OH	344	132	10	0	96	2.4	7	7	58	9	-1	-2	-2	35,772	47,277
10891	CEM INS CO	IL	871	217	5	38 *	94	5	-4	-4	97	1	21 *	25 *	32 *	11,536	24,994
11499	CENSTAT CAS CO	NE	10	10	-11	0	37	3.1	8	8	28	1	-6	-6	-6	19,662	1,871

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
16181	CENTAURI NATL INS CO	LA	530	11	352 *	4	10	2 *	3	3	25	11	0	0	0	6,538	694
R 12573	CENTAURI SPECIALTY INS CO	FL	661	142	-35 *	96 *	116 *	1.8 *	-20 *	-20 *	130 *	17	4	-7	-36	28,251	40,213
34568	CENTENNIAL CAS CO	AL	28	14	2	0	62	2 *	-7	-7	42	1	0	-1	-1	77,352	10,889
34606	CENTER MUT INS CO	ND	112	101	7	0	96	1.4 *	2	2	43	4	-4	-3	1	29,699	30,033
27219	CENTER VALLEY MUT FIRE INS CO	PA	7	4	-10	0	57	2.5	2	2	4	0	0	0	0	2,553	112
43826	CENTRAL CO OPERATIVE INS CO	NY	71	62	9	0	70	1.8 *	12	12	35	1	1	-1	-3	13,946	8,661
20230	CENTRAL MUT INS CO	OH	95	73	6	0	95	2.1	-2	-2	58	4	2	-2	-1	808,625	592,201
11694	CENTRAL PA PHYSICIANS RRG INC	SC	56	53	-9	0	113 *	2.2	-13 *	-12 *	62	4	14	23 *	43 *	19,646	10,378
34274	CENTRAL STATES IND CO OF OMAHA	NE	36	2	-85 *	1	64	2.3	0	0	12	1	0	0	0	464,658	9,585
27340	CENTRE CNTY MUT FIRE INS CO	PA	94	78	12	0	73	5.4	4	4	48	2	-2	3	-2	4,277	3,332
34649	CENTRE INS CO	DE	0	0	0	0	999 *	1.4 *	0	0	129 *	0	0	-23	0	20,716	
42765	CENTURION CAS CO	IA	21	21	-4	0	11	2.5	17	17	0	0	0	-1	0	46,055	9,538
11976	CENTURION MEDICAL LIAB PROTECT	AZ	55	64	12	0	96	2.2	-17 *	-17 *	57	1	18	32 *	24	10,490	6,725
10917	CENTURY CAS CO	GA	0	0	0	0	999 *	1 *	31	31 *	2	0	0	37 *	0	1,487	
20710	CENTURY IND CO	PA	0	0	0	0	999 *	2.5	0	-155 *	246 *	0	828 *	1325 *	0	25,000	
12633	CENTURY INS CO GU LTD	GU	65	34	-24	1	70	1.6 *	2	2	48	25	3	5	0	18,137	6,090
13725	CENTURY MUT INS CO	NC	43	31	-6	0	103 *	2 *	-8	-8	22	0	-1	-2	-3	7,719	2,360
26905	CENTURY NATL INS CO	CA	717	0	0	8	999 *	2.5	-24 *	-24 *	79	8	0	-1	0	31,477	
36951	CENTURY SURETY CO	OH	6	0	0	0	0	0.5 *	-7	-7	9	0	0	0	0	90,766	
11445	CGB INS CO	IN	626	0	0	8	0	1.8 *	16	9	263 *	12	0	0	0	185,845	
37524	CHARTER IND CO	TX	197	0	0	0	0	4	5	5	41	38	0	0	0	7,436	
25615	CHARTER OAK FIRE INS CO	CT	793	134	5	0	91	3.3	1	1	84	8	-2	-4	2	228,733	305,576
10372	CHAUTAUQUA PATRONS INS CO	NY	79	63	-5	0	97	1.9 *	2	2	39	1	-2	-2	5	12,050	7,584
14388	CHEROKEE GUAR CO INC A RRG	AZ	175	175	-3	0	87	2.4	42	42 *	89	15	-41	69 *	-17	5,324	9,329
10642	CHEROKEE INS CO	MI	118	107	7	0	92	3.9	-6	-6	72	17	-6	-2	-18	186,348	199,414

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
	Unusual if Equal to or Over ==>	900	300	33	15	100	6.5	50	25	105	40	20	20	25			
	Unusual if Equal to or Under ==>			-33			3.0	-10	-10								
29670	CHERRY VALLEY COOP INS CO	NY	32	22	-23	1	84	1.6 *	8	8	27	5	0	3	-17	1,634	358
11039	CHESAPEAKE EMPLOYERS INS CO	MD	28	27	-5	0	73	2.7	10	10	69	1	-8	-30	-17	763,420	208,637
22810	CHICAGO INS CO	IL	19	0	0	0	0	2.1	0	0	36	0	0	0	0	66,326	
16356	CHIRON INS CO	IA	0	0	0	0	0	4.7	999 *	999 *	1	0	0	0	0	15,297	
38989	CHUBB CUSTOM INS CO	NJ	69	0	-157 *	0	65	2.8	3	3	37	11	0	0	0	229,290	-14,564
12777	CHUBB IND INS CO	NY	221	0	-157 *	0	90	2.2	3	3	53	24	0	0	0	176,202	-14,564
41386	CHUBB INS CO OF NJ	NJ	620	0	0	0	0	2.9	2	2	71	0	0	0	0	36,203	
30953	CHUBB INS CO OF PR	PR	257	157	35 *	5	72	2 *	38	38 *	164 *	35	-151	-22	-53	66,043	103,453
27774	CHUBB LLOYDS INS CO OF TX	TX	4012 *	0	0	0	0	2.6	1	1	790 *	218 *	0	0	0	5,475	
10052	CHUBB NATL INS CO	IN	320	0	-157 *	0	82	2.8	3	3	55	0	0	0	0	176,647	-14,564
10669	CHURCH INS CO	NY	0	0	103 *	0	0	3.2	3	3	25	0	-1	-7	0	18,330	90
18767	CHURCH MUT INS CO	WI	136	125	6	0	107 *	2.2	-12 *	-12 *	86	6	7	3	-16	619,858	772,191
22004	CIM INS CORP	MI	0	0	0	0	0	1.2 *	1	1	1	0	0	0	0	17,677	
20400	CIMARRON INS CO INC	AZ	20	17	999 *	0	-210	2.2	-8	-8	21	16	0	0	0	12,489	2,121
16721	CINCINNATI EQUITABLE INS CO	OH	0	0	0	0	0	3.5	2	2	3	0	0	0	0	3,156	
11839	CIRCLE STAR INS CO RRG	VT	475	24	-6	0	0	0 *	-2	-2	44	5	-1	-7	-10	1,888	449
40274	CITATION INS CO	MA	586	237	-3	0	102 *	3.6	-7	-7	102 *	13	6	12	5	65,923	156,449
24830	CITIES & VILLAGES MUT INS CO	WI	55	54	-1	0	109 *	2.8	-12 *	-12 *	51	0	-8	-2	-6	25,257	13,761
31534	CITIZENS INS CO OF AMER	MI	220	120	9	1	83	4	1	1	57	2	1	-1	4	703,260	842,134
10714	CITIZENS INS CO OF IL	IL	809	0	0	0	0	1.8 *	2	2	0	0	0	0	0	5,453	
10176	CITIZENS INS CO OF OH	OH	100	0	0	0	0	3.3	-7	-7	0	0	0	0	0	13,677	
10395	CITIZENS INS CO OF THE MIDWEST	IN	890	0	0	0	0	2.7	17	2	0	0	0	0	0	69,290	
10064	CITIZENS PROP INS CORP	FL	14	10	0	0	194 *	2 *	-2	-2	34	1	2	1	5	6,230,729	615,962
37028	CITIZENS UNITED RECIP EXCH	NJ	328	198	9	10	126 *	1.8 *	3	3	79	15	13	55 *	41 *	14,564	28,865
41335	CITY NATL INS CO	TX	110	69	-15	6	78	1.6 *	10	10	51	21	0	0	-4	13,237	9,147

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
10315	CIVIC PROP & CAS CO	CA	123	116	-2	0	99	2 *	3	3	53	2	1	0	-2	119,582	138,375
10693	CIVIL SERV EMPLOYEES INS CO	CA	193	118	-8	0	113 *	1.6 *	0	-26 *	75	5	12	8	-14	94,656	111,491
12172	CLAIM PROFESSIONALS LIAB INS C	VT	109	25	11	0	94	0.9 *	3	-1	46	2	-2	-3	-11	2,955	729
20532	CLARENDON NATL INS CO	TX	0	0	999 *	0	999 *	3	-19 *	-19 *	89	0	-3	1	0	223,105	731
43834	CLAVERACK COOP INS CO	NY	214	0	0	0	999 *	0 *	-10 *	-10 *	54	3	0	-9	0	1,431	
28860	CLEAR BLUE INS CO	IL	794	0	0	111 *	0	1.6 *	6	6	54	30	0	0	0	48,325	
37745	CLEAR BLUE SPECIALTY INS CO	NC	80	0	0	14	0	1 *	4	4	8	1	2	17	0	107,934	
15563	CLEAR SPRING PROP & CAS CO	TX	63	43	6	1	100 *	3.6	3	3	62	32	-1	0	-8	52,204	22,196
R 16273	CLEARPATH MUT INS CO	KY	98	88	999 *	0	91	4.7	2459*	2459*	83	25	-394	0	0	57,576	50,846
33480	CLERMONT INS CO	IA	91	0	0	0	0	2.9	3	3	10	10	0	0	0	23,962	
18007	CLOISTER MUT CAS INS CO	PA	2	2	12	0	26	2.5	0	0	1	0	0	0	0	9,876	168
12356	CM REGENT INS CO	PA	68	0	0	1	0	2 *	5	5	49	3	-6	-18	-65	85,882	-74
16203	CM SELECT INS CO	WI	0	0	0	0	0	2.2	2	2	0	0	0	0	0	20,434	
15872	CM VANTAGE SPECIALTY INS CO	WI	95	0	0	1	0	2.4	1	1	19	10	0	0	0	53,620	
13756	CMIC RRG	DC	246	11	-1	0	273 *	0.4 *	8	8	96	46 *	-3	18	-39	2,406	260
18686	CO OPERATIVE INS COS	VT	100	86	2	1	91	2 *	1	1	42	0	-2	-5	-3	80,358	68,890
25089	COAST NATL INS CO	CA	89	0	0	0	0	2.5	2	2	16	1	0	0	0	442,151	
13741	COASTAL AMERICAN INS CO	MS	277	171	42 *	0	87	1.9 *	20	20	64	7	-8	-7	-12	4,844	8,265
10887	COASTAL SELECT INS CO	CA	219	126	1	0	87	1.5 *	7	7	80	8	-1	2	-2	37,758	47,548
33421	CODAN INS CO LTD US BRANCH	NY	0	0	0	0	999 *	1.2 *	-5	-5	2	0	-181	-200	0	1,773	-3
31887	COFACE N AMER INS CO	MA	234	105	1	0	86	1.6 *	2	2	83	35	-46	-45	-31	48,056	50,352
36552	COLISEUM REINS CO	DE	0	0	-120 *	0	0	3.6	7	7	81	0	0	0	0	190,472	-3
44598	COLLEGE LIAB INS CO RECIP RRG	HI	71	71	18	0	67	2.3	32	32 *	58	0	-53	-27	-8	6,918	4,945
13613	COLLEGE RRG INC	VT	66	50	-4	0	88	2.1	12	12	65	0	-12	-14	-16	11,401	5,732
34347	COLONIAL AMER CAS & SURETY CO	IL	99	0	0	1	0	2.6	-2	-2	4	0	0	0	0	22,856	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
29262	COLONIAL CNTY MUT INS CO	TX	2627*	0	0	999 *	2.3	-1	-1	373 *	147 *	0	0	0	13,732		
40673	COLONIAL LLOYDS	TX	91	10	-1	14	31	0.4 *	9	9	25	0	-1	-2	0	7,456	732
43192	COLONIAL MORTGAGE INS CO	TX	0	0	-167 *	0	0	1.8 *	8	8	6	0	-6	2	0	2,419	-47
10758	COLONIAL SURETY CO	PA	45	26	15	5	29	2.7	14	14	37	7	-5	-10	1	46,243	12,223
39993	COLONY INS CO	VA	168	102	59 *	5	87	2.5	5	5	95	16	-4	-11	36 *	444,375	453,526
36927	COLONY SPECIALTY INS CO	OH	128	0	0	2	0	2.6	1	1	67	7	0	0	0	24,057	
41785	COLORADO CAS INS CO	NH	31	0	0	0	0	2 *	1	1	2	0	0	0	0	25,191	
13641	COLORADO FARM BUREAU MUT INS C	CO	227	78	-2	7	105 *	1.8 *	-7	-7	75	5	-2	-8	3	32,890	25,545
31127	COLUMBIA CAS CO	IL	240	0	0	0	0	4.4	-2	-2	0	0	0	0	0	238,919	
10692	COLUMBIA FEDERAL INS CO	DC	39	39	9	0	116 *	0 *	-7	-7	31	4	-1	-3	2	2,285	892
27812	COLUMBIA INS CO	NE	3	3	24	0	0	4	-2	-2	33	0	0	0	0	19,222,054	617,947
20320	COLUMBIA LLOYDS INS CO	TX	189	61	-9	19 *	79	0.5 *	18	18	61	5	-1	-5	-1	32,796	20,053
40371	COLUMBIA MUT INS CO	MO	130	78	-8	1	102 *	2.2	4	4	76	9	-1	4	0	179,151	139,810
19640	COLUMBIA NATL INS CO	NE	193	96	-8	0	101 *	2.3	2	2	61	11	-1	6	0	37,702	36,012
10803	COLUMBIA NATL RRG INC	VT	27	27	1	0	27	1.4 *	-6	-6	40	7	0	0	0	1,210	331
11864	COMCARE PRO INS RECIP RRG	VT	192	192	27	0	126 *	1.4 *	-30 *	-30 *	60	0	47 *	39 *	94 *	1,806	3,463
19410	COMMERCE & INDUSTRY INS CO	NY	76	0	0	0	999 *	4.6	2	2	6	0	0	0	0	421,347	
34754	COMMERCE INS CO	MA	432	244	5	7	100 *	2.8	-11 *	-11 *	95	22	6	12	5	556,045	1,359,058
13161	COMMERCE W INS CO	CA	448	219	11	0	96	2.8	0	0	90	49 *	6	12	5	54,117	118,615
10906	COMMERCIAL ALLIANCE INS CO	TX	210	139	35 *	0	96	3.7	-7	-7	70	31	7	12	30 *	42,992	59,706
15836	COMMERCIAL HIRECAR INS CO RRG	TN	320	303 *	62 *	2	87	2.7	7	1	133 *	33	1	1	-84	2,176	6,595
13930	COMMONWEALTH CAS CO	AZ	278	276	-17	0	108 *	3.1	21	21	122 *	48 *	-16	24 *	-2	10,536	29,067
10220	COMMONWEALTH INS CO OF AMER	DE	0	0	-100 *	0	1896*	1.3 *	-1	-1	4	0	0	11	0	8,770	
11807	COMMUNITIES OF FAITH RRG	SC	8	8	-14	0	0	2.7	-3	-3	6	0	-6	-6	0	12,586	980
13893	COMMUNITY BLOOD CNTR EXCH RRG	IN	20	12	-28	0	61	0.9 *	-8	-10 *	15	0	-1	-2	-2	14,371	1,740

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
	Unusual if Equal to or Over ==>	900	300	33	15	100	6.5	50	25	105	40	20	20	25			
	Unusual if Equal to or Under ==>			-33			3.0	-10	-10								
15798	COMMUNITY CARE RRG INC	DC	143	90	45 *	0	82	2.3	-7	-6	123 *	97 *	-40	-23	-108	2,514	2,269
11536	COMMUNITY HLTH ALLIANCE RECIP	VT	0	0	0	0	999 *	1.8 *	-10 *	-10 *	73	0	2	-4	0	9,648	
11259	COMMUNITY HOSPITAL RRG	VT	29	13	-53 *	0	34	2.7	-3	-10 *	44	0	-2	-12	-38	136,398	17,776
17485	COMMUNITY INS CO	PA	103	80	20	0	99	1.3 *	4	4	42	1	-7	-2	1	3,457	2,750
11250	COMMUNITY INS CORP	WI	134	0	0	0	0	0.8 *	2	2	1	2	0	0	0	6,207	
10025	COMMUNITY MUT INS CO	NY	404	0	0	0	0	12.7 *	11	11	0	11	0	0	0	1,376	
21989	COMPASS INS CO	NY	0	0	0	0	999 *	1.5 *	-10 *	-8	13	0	1	1	0	5,891	
15867	COMPASS SPECIALTY INS RRG INC	TN	234	156	1	0	90	0.2 *	49	2	96	58 *	8	18	-7	2,642	4,115
36188	COMPSOURCE MUT INS CO	OK	34	34	0	0	76	2.9	9	9	70	7	-6	-7	-4	597,794	201,723
13071	COMPTRUST AGC MUT CAPTIVE INS	GA	201	186	-3	0	100 *	2.5	-7	-7	72	7	-16	-20	-32	9,781	18,170
12177	COMPWEST INS CO	CA	118	11	-2	0	56	2.4	3	3	33	29	0	-1	0	142,487	15,275
20672	CONCORD GEN MUT INS CO	NH	61	60	12	0	88	2.4	5	5	42	3	-1	-4	3	317,599	190,005
16985	CONEMAUGH VALLEY MUT INS CO	PA	107	46	0	0	88	1.8 *	4	4	64	5	-1	4	0	7,308	3,332
29734	CONIFER INS CO	MI	169	144	9	0	103 *	2.1	31	4	74	15	24 *	48 *	2	47,121	67,977
15890	CONNECTICUT MEDICAL INS CO	CT	10	8	-16	0	129 *	2.7	-3	-3	39	1	-1	2	-10	298,172	23,705
22640	CONSOLIDATED INS CO	IN	1061*	0	0	0	0	1.5 *	5	5	7	0	0	0	0	13,964	
32190	CONSTITUTION INS CO	NY	5	1	-60 *	1	206 *	1.9 *	10	5	3	0	-8	-9	0	24,990	336
10075	CONSUMER SPECIALTIES INS CO RR	VT	62	26	-2	3	157 *	1.8 *	-13 *	-13 *	56	5	-14	-15	-26	1,890	487
29246	CONSUMERS CNTY MUT INS CO	TX	2489*	0	16	1596*	0	0 *	0	0	1556*	1066*	0	0	0	2,324	4
10204	CONSUMERS INS USA INC	TN	153	93	7	0	108 *	2.3	-5	-5	81	7	-11	-10	-94	24,829	23,152
M 20443	CONTINENTAL CAS CO	IL	100	59	3	0	76	5.6 *	-4	-4	96	10	-1	-5	13	10,411,342	6,171,234
35939	CONTINENTAL DIVIDE INS CO	CO	171	0	0	0	0	0.9 *	9	9	45	54 *	0	0	0	14,538	
39551	CONTINENTAL HERITAGE INS CO	FL	32	31	7	0	79	1.8 *	2	2	23	3	-3	-3	-7	25,691	7,861
28258	CONTINENTAL IND CO	IA	297	96	45 *	0	81	1.4 *	-14 *	-14 *	63	7	0	-1	-19	99,200	95,380
35289	CONTINENTAL INS CO	PA	73	0	0	1	0	3.9	3	3	13	2	0	2	0	1,600,063	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
42625	CONTINENTAL INS CO OF NJ	NJ	265	0	0	0	3.3	2	2	0	0	0	0	0	19,453		
16993	CONTINENTAL MUT INS CO	PA	109	112	7	0	94	3.5	11	11	18	2	2	0	1,598	1,782	
10804	CONTINENTAL WESTERN INS CO	IA	324	0	0	0	2.9	3	3	20	12	0	0	0	96,697		
11798	CONTINUING CARE RRG INC	VT	383	73	-73 *	0	86	0.6 *	8	-9	174 *	145 *	-233	-162	-89	1,473	1,081
37206	CONTRACTORS BONDING & INS CO	IL	65	63	4	0	81	2.8	-1	-1	48	4	-4	-4	-14	114,133	71,838
11603	CONTRACTORS INS CO OF N AMER I	HI	58	10	-15	0	333 *	1.8 *	-9	-9	72	13	7	18	-4	18,243	1,896
10341	CONTROLLED RISK INS CO OF VT R	VT	381	57	17	0	81	3.2	9	9	29	1	-3	-4	2	44,330	25,343
11535	CONVENTUS INTER INS EXCH	NJ	50	28	-15	0	94	2.2	-1	-1	56	1	-10	-15	-23	41,261	11,726
18163	COOPERATIVA D SEGUROS MULTIPLE	PR	203	185	14	0	98	2.4	-18 *	-23 *	91	5	20 *	-4	5	125,454	231,879
11860	COPIC INS CO	CO	31	29	-17	0	86	2.8	-4	-4	47	2	-7	-8	-16	285,214	83,312
14906	COPIC RRG	DC	127	6	64 *	0	0	0 *	0	0	68	71 *	0	0	0	688	38
13751	COPPERPOINT AMER INS CO	AZ	164	0	0	0	0	1.8 *	34	1	15	4	0	0	0	7,205	
13210	COPPERPOINT CAS INS CO	AZ	338	0	0	0	999 *	1.6 *	35	-3	35	11	0	0	0	6,089	
13043	COPPERPOINT GEN INS CO	AZ	401	0	0	0	999 *	1.6 *	18	0	42	16	0	0	0	11,094	
13928	COPPERPOINT IND INS CO	AZ	351	0	0	0	999 *	1.8 *	20	-4	33	14	0	0	0	8,895	
14216	COPPERPOINT INS CO	AZ	16	16	-4	0	69	3	2	2	75	1	-1	-2	-1	1,500,074	235,127
13929	COPPERPOINT NATL INS CO	AZ	304	0	0	0	999 *	1.4 *	38	-2	36	13	0	0	0	6,168	
12741	COPPERPOINT PREMIER INS CO	AZ	37	0	0	0	0	0.7 *	9	-119 *	11	2	0	0	0	21,241	
13209	COPPERPOINT WESTERN INS CO	AZ	441	0	0	0	999 *	1.5 *	33	-1	36	14	0	0	0	6,645	
10499	COREPOINTE INS CO	DE	83	0	-97 *	0	116 *	2.6	5	-3	19	0	-1	0	0	14,124	51
10783	CORNERSTONE NATL INS CO	MO	285	203	-17	5	114 *	3.6	8	-36 *	114 *	39	7	11	-4	8,169	16,582
20982	COUNTRY CAS INS CO	IL	69	0	0	0	0	2.7	2	2	13	2	0	0	0	70,728	
20990	COUNTRY MUT INS CO	IL	96	91	4	0	93	3.8	2	2	50	2	0	-1	-1	2,628,526	2,399,601
21008	COUNTRY PREF INS CO	IL	1012*	0	0	0	0	2 *	0	0	63	7	0	0	0	74,027	
10022	COUNTRYWAY INS CO	NY	160	0	0	0	0	2.6	5	5	-9	22	0	0	0	25,043	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
10839	COUNTRYWIDE INS CO	NY	306	209	-17	10	96	2.7	10	10	88	10	18	48 *	53 *	38,222	79,789
15947	COUNTY HALL INS CO INC A RRG	NC	305	256	230 *	0	91	0.9 *	183 *	-32 *	114 *	44 *	25 *	3	-12	16,651	42,615
26492	COURTESY INS CO	FL	124	53	-1	0	76	2.6	6	6	58	0	0	0	2	426,413	228,049
10062	COVENANT INS CO	CT	253	129	1	0	93	2.8	6	6	71	6	-3	-7	-9	30,498	39,202
14160	COVERYS RRG INC	DC	460	19	38 *	3	171 *	2.5	-10 *	-10 *	121 *	88 *	17	32 *	31 *	10,917	2,086
15686	COVERYS SPECIALTY INS CO	NJ	107	0	0	2	0	2.7	4	4	53	21	0	0	0	53,179	
13027	COVINGTON SPECIALTY INS CO	NH	279	28	-3	0	85	2.9	5	5	69	30	1	3	-5	49,748	13,759
10164	CPA MUT INS CO OF AMER RRG	VT	146	74	1	5	106 *	2.2	-12 *	-13 *	81	23	2	21 *	0	5,146	3,794
18961	CRESTBROOK INS CO	OH	642	0	0	0	0	3.3	-46 *	-46 *	88	1	0	0	0	46,529	
16070	CRONUS INS CO	TX	13	13	-63 *	0	0	2.2	11	11	26	4	0	0	0	24,637	3,262
13720	CROSSFIT RRG INC	MT	249	113	-24	0	118 *	1.9 *	0	-1	111 *	20	1	18	1	1,592	1,803
12636	CROWN CAPTIVE INS CO	GA	55	55	-13	0	67	0.8 *	19	19	45	0	-17	-25	-29	1,413	770
12156	CROWN CAPTIVE INS CO INC	DC	193	193	2	0	102 *	1.5 *	1	1	74	22	-37	-30	-17	1,670	3,218
11676	CRUDEN BAY RRG INC	VT	34	34	0	0	134 *	2.2	16	16	64	0	-103	-39	-61	5,835	2,000
31348	CRUM & FORSTER IND CO	DE	502	98	6	0	93	2.3	15	15	69	6	-1	-2	9	20,128	19,803
42471	CRUM & FORSTER INS CO	NJ	119	99	6	0	94	1.8 *	10	10	69	6	-1	-2	9	19,926	19,803
44520	CRUM & FORSTER SPECIALTY INS C	DE	554	0	0	0	0	1.7 *	2	2	44	32	0	0	0	51,355	
14010	CRUSADER INS CO	CA	65	52	-18	0	113 *	2.2	-1	-1	62	6	4	13	-5	50,148	25,874
16275	CRYSTAL RIDGE SPECIALTY INS CO	IL	0	0	0	0	0	1.7 *	1	1	1	0	0	0	0	15,391	
13655	CRYSTAL RUN RECIP RRG	VT	0	44	83 *	0	74	0.5 *	4	4	103 *	0	25 *	29 *	112 *	3,419	1,490
11681	CSAA AFFINITY INS CO	AZ	110	40	5	0	102 *	2.1	0	0	41	5	-2	-1	-5	149,346	59,550
10921	CSAA FIRE & CAS INS CO	IN	918 *	42	5	7	98	1.9 *	3	3	86	11	-3	-1	-5	47,534	19,850
37770	CSAA GEN INS CO	IN	685	83	5	0	100 *	2.3	1	1	73	13	-5	-2	-10	143,286	119,100
15539	CSAA INS EXCH	CA	139	128	5	0	104 *	3.3	-10 *	-10 *	71	11	-7	-3	-15	2,910,741	3,735,766
10675	CSAA MID-ATLANTIC INS CO	AZ	50	50	5	0	102 *	2.6	0	0	34	5	-3	-1	-6	23,672	11,910

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
42960	CSAA MID-ATLANTIC INS CO OF NJ	NJ	203	107	5	0	104 *	2.7	-1	-1	59	11	-6	-3	-12	22,185	23,820
18953	CSE SAFEGUARD INS CO	CA	601	161	-8	0	113 *	2.1	3	-22 *	79	7	17	11	-19	34,660	55,662
10448	CUMBERLAND INS CO INC	NJ	43	40	7	0	91	2.4	3	3	45	1	-5	-1	-2	57,278	22,978
13684	CUMBERLAND MUT FIRE INS CO	NJ	66	58	3	0	90	1.5 *	2	2	51	1	-1	-1	0	174,359	100,892
10847	CUMIS INS SOCIETY INC	IA	99	98	2	0	86	4.4	3	3	68	28	-6	-7	-5	942,355	920,452
15353	CUMIS MORTGAGE REINS CO	WI	22	22	44 *	0	78	2.2	1	1	23	4	0	-1	-1	32,151	7,123
12758	CUMIS SPECIALTY INS CO INC	IA	3	0	0	0	0	3.6	-15 *	-15 *	3	0	0	0	0	47,442	
16222	CUSA RRG INC	VT	89	89	0	0	109 *	0.1 *	-17 *	-17 *	114 *	0	71 *	0	484 *	1,664	1,484
10855	CYPRESS INS CO	CA	73	72	-8	0	77	1.8 *	11	11	83	24	-16	-32	-47	576,091	416,138
10953	CYPRESS PROP & CAS INS CO	FL	279	131	-10	5	111 *	1.5 *	-3	0	87	9	12	7	-4	25,396	33,166
11578	CYPRESS TX INSURANCE COMPANY	TX	527	100	-48 *	38 *	111 *	0.8 *	-3	-3	110 *	9	-1	15	4	11,777	11,732
35483	DAILY UNDERWRITERS OF AMER	PA	49	49	22	0	70	3.2	-2	-2	28	3	2	3	2	34,136	16,608
26441	DAIRYLAND CNTY MUT INS CO OF T	TX	639	0	0	0	999 *	3.1	0	0	78	0	0	0	0	12,553	
21164	DAIRYLAND INS CO	WI	129	85	9	0	89	4	-1	-1	77	16	-1	-1	2	470,631	400,397
10863	DAKOTA FIRE INS CO	ND	180	167	5	0	95	3.1	-8	-8	76	10	-3	-7	-3	66,050	110,614
34924	DAKOTA TRUCK UNDERWRITERS	SD	144	80	12	3	83	2.7	11	11	64	3	-6	-10	-8	53,668	42,928
15928	DAN RRG INC	SC	174	0	0	6	0	0.9 *	11	11	73	6	0	1	0	1,069	-138
37346	DANBURY INS CO	MA	76	55	-3	0	95	2.2	-4	-4	42	6	-1	-3	-4	7,668	4,193
19269	DANIELSON NATL INS CO	CA	0	0	-61 *	0	1123*	2.2	-28 *	-2	4	0	-1	-1	0	4,102	4
R 13620	DB INS CO LTD	GU	90	35	5	5	81	2.1	-5	-5	29	0	0	-2	-3	43,923	15,459
12502	DB INS CO LTD (US BRANCH)	HI	154	100	2	7	98	2.2	29	10	64	0	-5	-1	11	101,530	102,030
31445	DE SMET FARM MUT INS CO OF SD	SD	130	67	1	6	87	0.9 *	10	10	63	0	1	-4	1	19,146	12,871
38539	DE SMET INS CO OF SD	SD	232	127	1	4	93	1.9 *	24	24	51	1	-27	-16	-8	8,350	10,592
16705	DEALERS ASSUR CO	OH	213	21	-2	0	22	2.1	11	11	47	2	-1	0	0	74,723	15,793
29122	DELAWARE GRANGE MUT INS CO	DE	71	20	28	10	87	1.9 *	-7	-7	16	1	0	-1	1	1,317	264

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
11862	DELPHI CAS CO	IL	1	0	0	0	1.2 *	2	2	8	0	0	0	0	2,136		
10898	DELTA FIRE & CAS INS CO	GA	34	34	-5	0	109 *	3.1	-5	-5	35	1	-3	-4	-3	5,466	1,863
15458	DELTA LLOYDS INS CO OF HOUSTON	TX	0	0	0	0	999 *	0.9 *	-14 *	-14 *	12	0	-3	-9	0	5,173	-1
M R 40975	DENTISTS INS CO	CA	55	51	9	0	94	2.7	-10 *	-10 *	51	1	-4	-3	-7	165,222	84,100
42587	DEPOSITORS INS CO	IA	1618*	0	0	0	0 *	-2	-2	212 *	63 *	0	0	0	0	38,245	
12718	DEVELOPERS SURETY & IND CO	CA	285	216	19	0	95	3.6	13	-7	107 *	56 *	9	40 *	505 *	115,393	249,301
10659	DIAMOND INS CO	IL	167	156	3	0	89	0.6 *	19	19	101 *	27	-33	-24	-14	11,494	17,955
42048	DIAMOND STATE INS CO	IN	319	178	79 *	1	111 *	2.6	-26 *	-26 *	84	18	-4	-2	21	28,681	50,941
34711	DIGITAL ADVANTAGE INS CO	RI	0	0	0	0	999 *	0.5 *	-11 *	-11 *	0	0	0	0	0	7,858	
12721	DIRECT AUTO INS CO	IL	232	232	23	0	83	0.4 *	59 *	59 *	81	31	-99	-119	-46	19,146	44,497
42781	DIRECT GEN INS CO	IN	558	0	0	0	0	3.8	13	13	95	44 *	0	0	0	50,529	
10889	DIRECT GEN INS CO OF MS	MS	518	0	0	0	0	2 *	33	2	78	41 *	0	0	0	6,518	
37220	DIRECT INS CO	TN	922 *	0	0	0	0	1.3 *	-62 *	-62 *	148 *	72 *	0	0	0	9,101	
23736	DIRECT NATL INS CO	AR	61	0	0	0	0	2.3	-15 *	-15 *	17	9	0	0	0	4,773	
36463	DISCOVER PROP & CAS INS CO	CT	54	54	5	0	87	2.9	1	1	55	6	-1	-2	1	62,447	33,686
10213	DISCOVER SPECIALTY INS CO	CT	92	92	5	0	90	2.9	-1	-1	69	11	-1	-3	2	36,420	33,686
22635	DISCOVERY INS CO	NC	322	164	7	13	93	3.5	12	12	62	20	-3	-5	-2	15,251	25,037
12006	DISTRICTS MUT INS & RISK MGMT	WI	48	38	0	0	88	2 *	-1	-1	41	0	-9	-22	-12	14,987	5,727
34495	DOCTORS CO AN INTERINS EXCH	CA	34	31	4	0	94	2.8	-6	-6	64	2	0	-4	-2	2,014,941	620,395
12843	DOCTORS DIRECT INS INC	IL	53	0	-143 *	0	429 *	3.9	-40 *	-40 *	76	0	-8	10	-195	3,546	-729
15893	DOCTORS PROFESSIONAL LIABILITY R	NC	183	158	18	0	107 *	2.2	-8	-21 *	100 *	12	17	-8	-55	1,766	2,789
13692	DONEGAL MUT INS CO	PA	230	56	2	0	102 *	2.9	-6	-6	164 *	10	2	6	-13	280,371	158,301
31461	DORCHESTER INS CO LTD	VI	111	42	140 *	10	49	2.8	14	14	96	30	-16	-20	-5	19,549	8,301
13706	DORCHESTER MUT INS CO	MA	165	75	6	0	93	2.6	-3	-3	66	2	-5	-5	-11	45,370	34,166
33499	DORINCO REINS CO	MI	55	36	38 *	0	73	2 *	4	4	74	3	-10	-22	26 *	604,050	216,460

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
15894	DOVER BAY SPECIALTY INS CO	IL	14	11	44 *	0	69	1.6 *	1	1	10	2	0	0	0	50,701	5,593
11410	DRIVE NJ INS CO	NJ	903 *	90	11	0	79	2.2	15	15	94	29	-3	-6	-3	41,349	37,310
13919	DRYDEN MUT INS CO	NY	44	43	5	0	76	2.3	5	5	37	1	2	4	-2	152,187	65,914
37265	DTRIC INS CO LTD	HI	148	98	-2	2	97	2.1	2	2	64	1	-4	-14	-9	45,890	45,192
12903	DTRIC INS UNDERWRITERS LTD	HI	222	0	0	0	0	2.5	3	3	68	1	0	0	0	5,274	
11842	DUBOIS MEDICAL RRG	DC	23	23	23	0	231 *	3.8	-36 *	-36 *	40	0	3	5	10	6,095	1,398
16104	EAGLE BUILDERS INS CO RRG INC	NC	22	22	-55 *	0	144 *	4.7	2	-1	46	2	5	0	0	1,538	340
11767	EAGLE POINT MUT INS CO	WI	41	32	16	0	83	2.4	11	11	23	0	-1	0	2	4,100	1,293
12890	EAGLE W INS CO	CA	590	288	6	0	125 *	3	-40 *	-40 *	90	8	-1	20 *	6	21,140	60,957
10651	EAGLESTONE REINS CO	PA	0	0	0	0	999 *	1.4 *	-88 *	-7	49	0	-37	-36	-256	244,501	-293,098
13019	EASTERN ADVANTAGE ASSUR CO	PA	491	147	41 *	0	88	2.3	15	15	79	6	-6	-9	3	17,177	25,170
10724	EASTERN ALLIANCE INS CO	PA	260	128	42 *	0	86	2.2	1	1	74	2	-4	-7	4	110,399	141,306
28649	EASTERN ATLANTIC INS CO	PA	77	72	35 *	0	87	2.4	2	2	59	16	-9	-14	1	34,242	24,795
10115	EASTERN DENTISTS INS CO RRG	VT	50	44	0	1	91	2.5	-1	-1	66	11	-6	-12	-17	25,223	11,102
43320	EASTERN MUT INS CO	NY	47	33	0	0	80	2.1	5	5	30	0	0	-5	0	18,216	6,076
14702	EASTGUARD INS CO	PA	291	120	19	0	81	1.9 *	11	11	85	46 *	-4	-10	-7	57,670	69,047
11702	ECHELON PROP & CAS INS CO	IL	439	264	26	22 *	113 *	3	38	-36 *	97	38	18	58 *	26 *	3,338	8,809
13601	ECOLE INS CO	AZ	63	61	25	0	90	1.3 *	3	3	62	22	-25	-12	-45	8,000	4,867
22926	ECONOMY FIRE & CAS CO	IL	107	0	0	0	0	5.2	-5	-5	0	0	0	0	0	371,644	
38067	ECONOMY PREFERRED INS CO	IL	685	0	0	0	0	3	55 *	-2	12	7	0	0	0	21,703	
40649	ECONOMY PREMIER ASSUR CO	IL	330	0	0	0	0	4	-4	-4	7	7	0	0	0	45,057	
12482	EDISON INS CO	FL	447	207	34 *	32 *	109 *	1.4 *	0	-17 *	124 *	3	-6	4	-31	21,050	43,621
21261	ELECTRIC INS CO	MA	76	72	4	0	91	3.7	-18 *	-18 *	107 *	2	-8	-12	-13	404,551	291,047
13688	ELEPHANT INS CO	VA	499	164	23	44 *	116 *	1.6 *	-4	-18 *	63	7	5	3	-3	54,428	89,508
10989	ELLINGTON MUT INS CO	WI	106	67	1	0	99	0.6 *	10	10	39	1	-2	-3	-3	4,149	2,771

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
25186	EMC PROP & CAS INS CO	IA	90	0	0	0	3.4	-18 *	-18 *	4	0	0	0	0	68,261		
40509	EMC REINS CO	IA	75	73	14	0	99	2.9	-4	-4	65	17	-2	-2	-5	206,822	150,518
21407	EMCASCOS INS CO	IA	425	157	5	0	94	3.1	-7	-7	75	9	-3	-7	-3	146,080	229,736
14163	EMERGENCY CAPITAL MGMT LLC A R	VT	0	0	-112 *	0	101 *	1.4 *	-28 *	-28 *	92	0	19	32 *	-240	2,483	-348
12003	EMERGENCY MEDICINE PROFESSIONA	NV	71	61	-9	0	103 *	1.7 *	-3	-2	63	0	-6	22 *	14	8,119	4,984
11714	EMERGENCY PHYSICIANS INS EXCHA	VT	79	74	-11	0	141 *	2.6	-32 *	-32 *	74	3	41 *	37 *	89 *	5,439	4,046
14051	EMPIRE BONDING & INS CO	NY	32	32	-8	0	48	1.7 *	13	13	38	3	0	0	-2	2,837	895
21326	EMPIRE FIRE & MARINE INS CO	IL	929 *	0	0	2	0	1.9 *	-2	-2	48	0	0	0	0	38,622	
21334	EMPIRE IND INS CO	OK	242	0	0	0	0	2.4	3	3	15	0	0	0	0	53,785	
21350	EMPIRE INS CO	NY	0	0	0	0	0	2.2	2	2	52	0	0	0	0	10,745	
25402	EMPLOYERS ASSUR CO	FL	296	140	219 *	0	76	2.8	4	4	133 *	9	-9	-8	-9	197,512	277,251
11512	EMPLOYERS COMPENSATION INS CO	CA	40	30	-59 *	0	78	3.2	-1	-1	66	1	-3	-3	3	342,565	103,236
20648	EMPLOYERS FIRE INS CO	PA	0	0	0	0	0	3.6	-2	-2	1	0	0	0	0	11,683	
10640	EMPLOYERS INS CO OF NV	NV	26	25	-62 *	0	76	3.2	0	-1	69	0	-3	-3	3	197,806	50,107
21458	EMPLOYERS INS CO OF WAUSAU	WI	198	154	11	0	97	4.3	9	9	90	8	-4	2	12	1,655,986	2,546,478
M R 21415	EMPLOYERS MUT CAS CO	IA	139	85	5	0	95	3.2	-3	-3	98	38	-2	-3	-1	1,433,742	1,220,942
10346	EMPLOYERS PREFERRED INS CO	FL	392	164	23	0	80	2.6	20	27 *	120 *	15	-15	-15	4	190,053	312,248
11996	ENCOMPASS FLORIDIAN IND CO	IL	0	0	0	0	0	3.8	3	3	1	0	0	0	0	4,614	
11993	ENCOMPASS FLORIDIAN INS CO	IL	0	0	0	0	0	3.8	3	3	1	0	0	0	0	4,614	
11252	ENCOMPASS HOME & AUTO INS CO	IL	2191 *	0	0	0	0	2.6	2	2	7	0	0	0	0	18,360	
15130	ENCOMPASS IND CO	IL	1208 *	0	0	0	0	2.2	2	2	8	0	0	0	0	26,247	
11251	ENCOMPASS INDEPENDENT INS CO	IL	193	0	0	0	0	3.7	3	3	2	0	0	0	0	6,234	
10358	ENCOMPASS INS CO	IL	999 *	0	0	0	0	3.5	3	3	3	0	0	0	0	9,385	
10071	ENCOMPASS INS CO OF AMER	IL	528	0	0	0	0	1.9 *	2	2	3	0	0	0	0	20,189	
12154	ENCOMPASS INS CO OF MA	MA	2	0	0	0	0	3	2	2	1	0	0	0	0	6,096	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
11599	ENCOMPASS INS CO OF NJ	IL	145	0	0	0	2.3	-8	-8	1	0	0	0	0	22,451		
10072	ENCOMPASS PROP & CAS CO	IL	392	0	0	0	2.7	2	2	4	0	0	0	0	10,074		
12496	ENCOMPASS PROP & CAS INS CO OF	IL	298	0	0	0	2.4	-4	-4	1	0	0	0	0	10,552		
10664	ENDEAVOUR INS CO	MA	39	0	0	0	2.4	2	2	0	0	0	0	0	6,415		
10641	ENDURANCE AMER INS CO	DE	348	102	74 *	15 *	99	1.9 *	28	-7	128 *	41 *	3	8	19	546,900	560,568
41718	ENDURANCE AMER SPECIALTY INS C	DE	585	167	74 *	0	100 *	2.4	71 *	-9	113 *	79 *	6	11	31 *	171,449	285,573
11551	ENDURANCE ASSUR CORP	DE	87	93	172 *	0	89	1.7 *	24	-5	82	3	-3	-4	46 *	1,108,738	1,027,335
43630	ENDURANCE RISK SOLUTIONS ASSUR	DE	257	160	74 *	0	100 *	2.3	94 *	-9	84	10	6	12	29 *	132,238	211,535
11232	ENUMCLAW PROP & CAS INS CO	OR	1452*	0	0	0	2.1	2	2	1	0	0	0	0	8,189		
10183	EQUITABLE LIAB INS CO	DC	82	82	-4	0	109 *	0 *	-2	-2	56	0	1	11	7	1,031	848
28746	EQUITY INS CO	TX	307	185	-9	9	100 *	2.1	1	1	62	7	-6	3	-6	30,690	56,711
10374	ERIE & NIAGRA INS ASSOC	NY	47	44	7	0	75	3	6	6	30	1	0	1	-1	170,779	75,910
26263	ERIE INS CO	PA	512	94	7	0	94	3.2	1	1	57	12	-2	-4	-1	376,469	354,575
16233	ERIE INS CO OF NY	NY	580	106	7	0	95	2.6	0	0	56	11	-2	-5	-1	33,434	35,457
26271	ERIE INS EXCH	PA	83	78	7	0	92	3.4	-2	-2	55	1	-1	-4	-1	8,602,605	6,701,467
26830	ERIE INS PROP & CAS CO	PA	2654*	0	0	0	0	2.2	2	2	39	39	0	0	0	12,787	
13634	ESSENT GUAR INC	PA	77	57	18	0	18	2.4	15	13	62	4	-3	-2	-2	872,105	501,313
13748	ESSENT GUARANTY OF PA INC	PA	20	20	-16	0	14	2.5	8	8	52	1	-1	-1	-1	49,336	10,028
37915	ESSENTIA INS CO	MO	1153*	0	0	10	0	1.5 *	1	1	175 *	93 *	0	0	0	31,451	
25712	ESURANCE INS CO	WI	318	0	0	0	0	2.5	1	1	31	0	0	0	0	166,369	
21741	ESURANCE INS CO OF NJ	WI	645	0	0	0	0	2.4	1	1	45	0	0	0	0	12,094	
30210	ESURANCE PROP & CAS INS CO	WI	3215*	0	0	0	0	11.9 *	-1	-1	1412*	0	0	0	0	42,385	
10802	ETHIO AMER INS CO	GA	164	164	10	0	97	2.1	25	18	66	0	0	-1	-13	3,902	6,410
20516	EULER HERMES N AMER INS CO	MD	217	67	16	0	67	2.3	13	13	79	16	-1	-4	-2	178,422	119,616
35378	EVANSTON INS CO	IL	151	92	1	5	82	2.4	-14 *	-14 *	82	12	-10	-19	-26	1,178,435	1,089,338

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
17213	EVER GREENE MUT INS CO	PA	7	7	0	0	78	2.5	-3	-3	3	0	0	0	6,105	400	
16044	EVEREST DENALI INS CO	DE	158	0	0	0	1.8 *	6	6	55	28	0	0	0	26,721		
10851	EVEREST IND INS CO	DE	558	0	0	3	0	1.9 *	13	13	148 *	14	0	0	74,777		
10120	EVEREST NATL INS CO	DE	635	0	0	2	0	2.1	18	18	180 *	34	0	0	183,764		
16045	EVEREST PREMIER INS CO	DE	209	0	0	0	0	1.9 *	7	7	55	29	0	0	27,151		
26921	EVEREST REINS CO	DE	180	138	190 *	1	127 *	2.3	8	-36 *	114 *	25	16	-5	266 *	3,650,594	5,052,259
22110	EVEREST SECURITY INS CO	GA	61	0	0	0	0	1.9 *	6	6	20	1	0	0	24,941		
17043	EVERETT CASH MUT INS CO	PA	107	103	1	0	94	2.6	-1	-1	55	3	1	4	-4	62,314	64,008
12750	EVERGREEN NATL IND CO	OH	99	36	5	14	58	4	0	0	34	5	-9	-9	-9	34,428	12,233
24961	EVERSPAN FIN GUAR CORP	WI	0	0	999 *	0	0	2.9	2	2	0	0	0	0	0	239,133	109
10318	EXACT PROP & CAS CO INC	CA	119	116	-2	0	99	1.9 *	3	3	53	2	1	0	-2	119,561	138,375
15918	EXCALIBUR NATL INS CO	LA	523	201	-9	33 *	112 *	1.5 *	-44 *	-17 *	72	22	-3	-1	-30	4,029	8,105
15337	EXCELA RECIPROCAL RRG	VT	90	90	2	0	111 *	3.7	110 *	10	72	0	7	124 *	13	4,209	3,806
11045	EXCELSIOR INS CO	NH	79	0	0	0	0	2.1	3	3	8	0	0	0	0	36,832	
10003	EXCESS SHARE INS CORP	OH	10	9	7	0	55	1.5 *	3	3	59	0	-6	-9	0	22,489	1,968
25917	EXECUTIVE INS CO	NY	0	0	0	0	999 *	0.9 *	-1	-1	2	0	0	0	0	1,214	
35181	EXECUTIVE RISK IND INC	DE	138	139	443 *	0	73	3.9	6	6	89	14	-5	-11	54 *	1,584,261	2,206,510
44792	EXECUTIVE RISK SPECIALTY INS C	CT	0	0	-157 *	0	72	2.8	3	3	2	0	0	0	0	189,689	-14,564
40029	EXPLORER INS CO	CA	112	94	3	0	83	2.7	10	10	68	7	-7	-10	-29	157,962	149,087
10818	FACILITY INS CORP	TX	0	0	0	0	0	2.4	2	2	9	0	0	0	0	70,803	
21482	FACTORY MUT INS CO	RI	41	28	8	1	131 *	1.7 *	-10 *	-10 *	63	6	-1	-1	-12	11,241,267	3,112,159
35157	FAIR AMER INS & REINS CO	NY	40	4	95 *	0	0	2.9	3	3	15	2	0	0	0	199,445	7,785
15201	FAIR AMERICAN SELECT INS CO	DE	26	2	-4	0	91	2.4	0	0	5	2	2	1	0	103,019	2,381
11186	FAIRMONT FARMERS MUT INS CO	MN	107	85	5	0	97	2.4	-1	-1	40	0	-1	-3	-3	20,177	17,070
14254	FALCON INS CO	IL	486	187	41 *	26 *	98	2.6	2	0	112 *	48 *	19	45 *	34 *	11,557	21,567

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
15884	FALLS LAKE FIRE & CAS CO	CA	408	11	16	2	85	1.1 *	231 *	-24 *	71	19	-1	0	-3	50,616	5,734
31925	FALLS LAKE NATL INS CO	OH	202	10	66 *	3	88	0.5 *	62 *	2	1504 *	42 *	0	0	0	94,031	9,557
14432	FAMILY SECURITY INS CO INC	HI	352	238	39 *	0	93	2.5	88 *	-30 *	102 *	5	5	3	-17	41,494	98,579
27820	FARM BUREAU CNTY MUT INS CO OF	TX	1041 *	0	0	0	0	2.4	2	2	2	2	0	0	0	6,108	
21547	FARM BUREAU GEN INS CO OF MI	MI	209	118	9	1	96	3.7	1	1	55	5	2	6	4	323,613	381,511
10034	FARM BUREAU INS OF NC INC	NC	7	0	0	0	0	3.3	3	3	1	0	0	0	0	10,011	
13757	FARM BUREAU MUT INS CO OF AR I	AR	96	78	-1	0	96	2.8	0	0	36	2	-1	-2	-2	252,555	195,766
13765	FARM BUREAU MUT INS CO OF ID	ID	101	97	13	1	109 *	2.4	-4	-4	71	5	-1	1	-3	230,942	223,690
21555	FARM BUREAU MUT INS CO OF MI	MI	106	92	5	0	93	3.9	-1	-1	55	14	1	0	1	403,481	371,715
13773	FARM BUREAU PROP & CAS INS CO	IA	99	87	3	0	85	3.4	13	13	47	6	-1	-5	-2	1,469,517	1,274,972
R 26859	FARM BUREAU TOWN & COUNTRY INS	MO	111	105	9	0	87	3.6	17	17	48	0	-1	-2	1	224,679	236,499
30805	FARM CREDIT SYSTEM ASSN CAPTIV	CO	24	21	2	0	70	2.9	-3	-3	27	0	-2	2	-1	82,139	17,620
13803	FARM FAMILY CAS INS CO	NY	97	88	2	0	85	3.4	8	8	59	3	-4	-11	-5	519,115	455,207
12611	FARMERS & MECHANICS FIRE & CAS	WV	159	107	11	9	81	2.4	28	28 *	32	2	-14	-6	4	6,831	7,291
31259	FARMERS & MECHANICS MUT INS AS	MD	307	113	-37 *	18 *	95	1.6 *	-15 *	-15 *	62	9	-3	-2	-4	375	425
17086	FARMERS & MECHANICS MUT INS CO	PA	59	5	6	0	33	2.7	-2	-2	14	7	-1	-1	0	5,420	272
30341	FARMERS & MERCHANTS MUT FIRE I	MI	16	13	-2	0	78	3	3	3	14	0	0	0	-1	28,060	3,773
19194	FARMERS ALLIANCE MUT INS CO	KS	101	82	8	0	95	2.1	5	5	54	18	-4	-5	4	183,930	151,014
24201	FARMERS AUTOMOBILE INS ASSOC	IL	133	100	-2	0	98	2.2	0	0	88	15	-6	-7	-7	480,404	479,850
11061	FARMERS FIRE INS CO	PA	110	99	2	0	95	0.4 *	0	0	48	5	-2	-1	-1	15,633	15,410
21628	FARMERS INS CO INC	KS	1038 *	96	-2	0	99	1.9 *	3	3	81	1	1	1	-2	108,538	103,782
21598	FARMERS INS CO OF AZ	AZ	1329 *	0	0	0	0	1.5 *	0	0	687 *	0	0	0	0	4,174	
16446	FARMERS INS CO OF FLEMINGTON	NJ	93	67	-10	1	96	1 *	-2	-2	69	13	-11	-10	-18	29,683	19,809
21601	FARMERS INS CO OF ID	ID	267	143	-2	0	99	2 *	3	3	61	2	1	0	-3	72,598	103,782
21636	FARMERS INS CO OF OR	OR	227	172	-2	0	98	2.7	6	6	65	2	1	1	-4	561,605	968,628

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
21644	FARMERS INS CO OF WA	WA	269	128	-2	0	98	3	5	5	60	2	1	0	-3	216,742	276,751
21652	FARMERS INS EXCH	CA	592	175	-2	9	102 *	0.5 *	-3	2	205 *	5	1	2	-4	4,096,344	7,160,926
28487	FARMERS INS HI INC	HI	20	0	0	0	0	1.4 *	1	1	3	0	0	0	0	96,108	
36889	FARMERS INS OF COLUMBUS INC	OH	240	132	-2	0	99	2.2	4	4	60	2	1	0	-3	104,661	138,375
36315	FARMERS MECH MUT FIRE INS OF W	WV	49	42	2	0	90	2.2	3	3	28	1	0	0	-2	52,788	22,323
28738	FARMERS MUT FIRE INS CO	OK	81	57	-6	0	103 *	4.1	-1	-1	32	8	-11	-1	-6	13,391	7,573
17094	FARMERS MUT FIRE INS CO OF MAR	PA	53	39	4	1	80	1.8 *	1	1	26	0	-2	-3	-1	25,197	9,870
17108	FARMERS MUT FIRE INS CO OF MCC	PA	103	90	-1	0	107 *	1.3 *	-12 *	-12 *	42	2	3	3	3	6,132	5,540
13854	FARMERS MUT FIRE INS CO OF SAL	NJ	65	53	5	0	87	1.3 *	1	1	47	1	-5	-7	-2	81,449	43,400
13897	FARMERS MUT HAIL INS CO OF IA	IA	193	113	9	2	97	1.6 *	-3	-3	123 *	10	-6	-5	-15	436,792	492,213
10323	FARMERS MUT INS CO	KS	94	78	-2	0	84	1 *	7	7	35	0	-1	1	0	3,370	2,632
40070	FARMERS MUT INS CO	WV	54	48	4	0	79	1.1 *	5	5	25	0	-1	-1	-1	12,704	6,053
33448	FARMERS MUT INS CO OF MI	MI	205	107	-5	14	92	2.1	-9	-9	40	6	9	7	5	1,110	1,191
13889	FARMERS MUT INS CO OF NE	NE	103	95	7	0	90	2.3	9	9	57	12	0	-1	-2	386,490	366,698
30651	FARMERS MUT OF TN	TN	106	89	2	0	102 *	1.5 *	-2	-2	44	2	-1	-7	-4	13,189	11,744
10806	FARMERS NEW CENTURY INS CO	IL	181	142	-2	0	99	1.9 *	3	3	59	2	1	0	-3	73,230	103,782
10873	FARMERS REINS CO	CA	81	81	146 *	0	92	2.1	209 *	16	52	11	-1	1	0	239,824	193,889
43699	FARMERS SPECIALTY INS CO	MI	638	0	0	0	0	1.5 *	3	3	61	2	0	0	0	17,935	
24392	FARMERS TX CNTY MUT INS CO	TX	2838 *	0	0	0	0	1.4 *	7	7	202 *	0	0	0	0	57,349	
28436	FARMERS UNION MUT INS CO	MT	81	65	8	0	85	2.5	5	5	43	4	-1	1	-2	39,821	25,799
32670	FARMERS UNION MUT INS CO	ND	116	95	7	0	89	1.8 *	6	6	44	2	-3	-3	-4	74,273	70,807
37613	FARMERS UNION MUT INS CO	AR	308	57	-39 *	0	92	1.5 *	18	18	64	20	5	-1	-6	2,472	1,417
41483	FARMINGTON CAS CO	CT	203	124	5	0	91	3.2	4	4	79	10	-2	-4	2	286,234	356,105
13838	FARMLAND MUT INS CO	IA	235	111	-4	1	103 *	3.3	0	0	84	22	1	1	-2	162,874	181,333
23000	FB INS CO	KY	0	0	0	0	0	0 *	0	0	0	0	0	0	0	1,250	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
15826	FBALLIANCE INS CO	IL	7	7	365 *	0	374 *	1.8 *	-14 *	-14 *	8	1	0	0	0	37,240	2,453
15922	FBALLIANCE INS INC	VA	23	0	0	0	0	0.5 *	1	1	15	2	0	0	0	4,561	
12842	FCCI ADVANTAGE INS CO	FL	0	0	0	0	0	1.9 *	2	2	14	0	0	0	0	6,477	
33472	FCCI COMMERCIAL INS CO	FL	0	0	0	0	0	1.9 *	1	1	-16	0	0	0	0	17,627	
10178	FCCI INS CO	FL	141	135	1	0	97	2.8	1	1	77	6	-2	-1	-1	598,515	806,829
12441	FD INS CO	FL	2	0	0	0	0	3.1	3	3	5	0	0	0	0	11,447	
13608	FDM PREFERRED INS CO INC	NY	206	38	-9	0	57	2.2	17	17	62	3	-16	-27	-29	4,615	1,773
20281	FEDERAL INS CO	IN	350	84	14	0	72	4.2	-34 *	-28 *	108 *	12	-3	-3	58 *	4,789,842	4,035,681
13935	FEDERATED MUT INS CO	MN	45	39	-13	0	85	3.4	3	3	55	4	-1	-3	-15	3,453,825	1,331,697
16024	FEDERATED RESERVE INS CO	MN	144	53	-31	0	87	3.9	4	4	50	3	-2	-4	-18	55,883	29,593
11118	FEDERATED RURAL ELECTRIC INS E	KS	80	61	4	1	82	2.7	3	3	66	0	-6	-18	-17	209,153	127,244
28304	FEDERATED SERV INS CO	MN	115	34	-31	0	81	4.4	5	5	38	2	-1	-3	-12	257,435	88,780
10790	FEDNAT INS CO	FL	350	228	5	4	101 *	2.3	0	0	88	2	3	9	18	161,709	369,053
10385	FFVA MUT INS CO	FL	66	64	-8	0	93	2.4	-1	0	49	2	-5	-9	-9	161,835	103,031
16236	FFVA SELECT INS CO	FL	8	0	0	0	0	2.4	2	2	1	0	0	0	0	5,208	
10699	FHM INS CO	FL	86	79	-9	0	113 *	2.3	-8	-8	54	2	0	10	12	31,666	24,926
39306	FIDELITY & DEPOSIT CO OF MD	IL	229	0	0	0	0	2.5	60 *	1	30	1	0	0	0	273,710	
35386	FIDELITY & GUAR INS CO	IA	0	0	0	0	0	2.7	2	2	9	2	0	0	0	18,145	
25879	FIDELITY & GUAR INS UNDERWRITE	WI	287	27	5	0	83	2.7	0	0	46	2	0	-1	0	88,921	24,061
15750	FIDELITY MOHAWK INS CO	NJ	0	0	0	0	0	1.5 *	-6	-6	7	0	0	0	0	17,150	
21075	FINANCIAL AMER PROP & CAS INS	TX	0	0	-551 *	407 *	999 *	0.4 *	0	0	16	0	-1	0	-1	8,081	-686
35009	FINANCIAL CAS & SURETY INC	TX	111	111	16	0	99	1 *	-20 *	-20 *	42	1	-8	-16	-18	13,232	14,627
12815	FINANCIAL GUAR INS CO	NY	8	7	-27	0	320 *	3.6	0	0	101 *	0	-889	-299	-215	66,400	4,902
19852	FINANCIAL IND CO	IL	1508*	0	0	0	0	3	-2	6	343 *	467 *	0	0	0	20,060	
31453	FINANCIAL PACIFIC INS CO	CA	186	83	4	0	95	3.2	4	4	66	5	-2	-4	-8	101,760	84,933

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Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
43842	FINGER LAKES FIRE & CAS INS CO	NY	40	33	2	0	79	1.7 *	3	3	27	2	0	-1	3	31,125	10,336
39136	FINIAL REINS CO	CT	0	0	-108 *	0	0	2.4	-8	-8	40	0	2	-3	0	718,984	-18
13610	FIRE DISTRICTS INS CO INC	NY	83	37	-9	0	56	2 *	17	17	61	1	-16	-27	-28	7,188	2,659
37400	FIRE DISTRICTS OF NY MUT INS C	NY	41	28	-9	0	56	2 *	19	19	63	1	-13	-19	-22	47,254	13,297
21660	FIRE INS EXCH	CA	785	125	-2	1	101 *	1 *	5	5	323 *	3	1	1	-3	829,746	1,037,815
11380	FIREMANS FUND IND CORP	NJ	0	0	0	0	0	2.4	2	2	3	0	0	0	0	15,231	
M R 21873	FIREMANS FUND INS CO	CA	109	0	0	0	0	2.4	-5	-5	110 *	16	0	0	0	1,313,284	
21784	FIREMENS INS CO OF WASHINGTON	DE	543	0	0	0	0	2.8	2	2	33	25	0	0	0	33,953	
10336	FIRST ACCEPTANCE INS CO INC	TX	269	156	-20	0	96	1.9 *	43	37 *	77	3	-14	-9	-5	94,751	148,043
11508	FIRST ACCEPTANCE INS CO OF GA	GA	519	279	9	0	95	2 *	39	34 *	75	0	-22	-15	-11	28,577	79,715
12825	FIRST ACCEPTANCE INS CO OF TN	TN	511	268	20	0	94	1.9 *	51 *	36 *	74	2	-23	-14	-11	10,100	27,114
37710	FIRST AMER PROP & CAS INS CO	CA	162	147	-8	0	107 *	3	-16 *	-16 *	63	0	8	6	4	34,554	50,939
34525	FIRST AMER SPECILATY INS CO	CA	227	208	-4	0	120 *	3.1	-36 *	-36 *	78	0	17	8	18	32,917	68,631
13098	FIRST BENEFITS INS MUT INC	NC	208	176	1	0	99	1.7 *	-2	-2	94	47 *	-39	-62	-60	10,265	18,025
13587	FIRST CHICAGO INS CO	IL	328	284	20	4	88	2.7	26	26 *	80	7	-12	-19	-4	23,003	65,381
15214	FIRST CHOICE CAS INS CO	NV	113	70	-27	3	89	2.3	11	11	155 *	0	-16	-16	-59	5,625	3,912
29980	FIRST COLONIAL INS CO	FL	152	18	-20	0	166 *	2.4	-4	-4	61	0	-1	3	2	128,016	22,698
13990	FIRST COMMUNITY INS CO	FL	371	198	22	6	108 *	2.8	-19 *	-19 *	72	0	-3	1	-3	30,805	60,924
10351	FIRST DAKOTA IND CO	SD	343	107	12	8	84	2.7	16	16	67	8	-9	-15	-11	18,006	19,287
11177	FIRST FIN INS CO	IL	34	6	17	0	17	5.2	0	0	105 *	8	-1	-2	0	430,483	26,184
41726	FIRST FIRE & CAS INS OF HI INC	HI	774	0	0	0	0	2.7	10	10	0	0	0	0	0	10,240	
10647	FIRST FLORIDIAN AUTO & HOME IN	FL	27	26	-7	0	95	3	-3	-3	24	0	2	0	0	182,497	47,729
12150	FIRST FOUNDERS ASSUR CO	NJ	8	8	-2	0	36	3.2	5	5	19	1	-1	-2	0	4,870	388
10676	FIRST GUARD INS CO	AZ	82	79	9	0	78	1.6 *	17	17	8	0	-2	-1	0	33,604	26,465
41734	FIRST IND INS OF HI INC	HI	636	0	0	0	0	2.8	4	4	0	0	0	0	0	7,912	

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
38326	FIRST IND OF AMER INS CO	NJ	90	82	-23	0	90	4.2	0	0	44	4	0	-9	-6	7,157	5,853
41742	FIRST INS CO OF HI LTD	HI	91	77	5	1	90	3.1	-1	-1	61	3	-5	-7	-2	280,133	215,962
33588	FIRST LIBERTY INS CORP	IL	2260*	0	0	0	1.1 *	2	2	0	0	0	0	0	0	22,670	
11278	FIRST MEDICAL INS CO RRG	VT	34	34	7	0	83	0 *	-38 *	-38 *	61	0	-6	-6	-5	35,353	11,963
10657	FIRST MERCURY INS CO	DE	364	0	0	0	1.4 *	21	2	6	9	0	0	0	0	63,917	
43877	FIRST MUT INS CO	NC	118	25	-11	14	91	0.6 *	-6	-6	32	19	-1	0	-3	4,987	1,233
24724	FIRST NATL INS CO OF AMER	NH	948 *	0	0	0	2.6	2	2	2	0	0	0	0	0	58,493	
10859	FIRST NONPROFIT INS CO	DE	213	0	-100*	1	132 *	0 *	-4	-4	20	0	0	0	0	15,025	
33383	FIRST PROFESSIONALS INS CO	FL	0	0	0	0	3.1	1	1	23	0	0	2	0	0	157,478	-1,503
10897	FIRST PROTECTIVE INS CO	FL	647	88	-23	50 *	93	2.6	-6	-6	72	7	-11	-24	-13	64,080	56,393
10938	FIRST SECURITY INS OF HI INC	HI	520	0	0	0	2.6	5	5	0	0	0	0	0	0	5,892	
34916	FIRST SPECIALTY INS CORP	MO	339	0	999 *	0	0	3.7	10	10	154 *	33	-5	-1	0	80,990	
21822	FIRST STATE INS CO	CT	0	0	5681*	0	6694*	1.7 *	-51 *	-223 *	160 *	0	247 *	830 *	0	31,553	48
38504	FIRST SURETY CORP	WV	18	9	-46 *	0	86	2.1	-8	-8	41	1	-1	0	11	12,667	1,113
14699	FIRST WA INS CO INC	DC	0	0	0	0	999 *	0 *	-5	-5	0	0	-5	-5	0	1,197	
27626	FIRSTCOMP INS CO	NE	110	56	-7	0	57	1.8 *	-34 *	-34 *	66	7	-12	-18	-14	73,440	40,841
40100	FIRSTLINE NATL INS CO	MD	197	87	7	0	103 *	2.1	-10 *	-10 *	53	8	2	2	-7	51,850	45,314
13943	FITCHBURG MUT INS CO	MA	137	76	6	0	92	2.7	-2	-2	59	1	-5	-5	-11	64,268	48,808
35585	FLAGSHIP CITY INS CO	PA	1049*	0	0	0	0	2.3	2	2	9	12	0	0	0	12,943	
13648	FLORIDA FAMILY HOME INS CO	FL	113	90	-14	5	103 *	2.7	0	0	51	3	3	-1	1	17,124	15,403
10688	FLORIDA FAMILY INS CO	FL	190	83	-14	3	103 *	2.3	0	0	59	3	3	-1	1	55,557	46,210
21817	FLORIDA FARM BUR GEN INS CO	FL	2136*	0	0	0	0	3.4	3	3	28	0	0	0	0	11,000	
31216	FLORIDA FARM BUREAU CAS INS CO	FL	119	99	6	0	102 *	2.8	1	1	52	3	0	-1	5	281,207	278,508
34150	FLORIDA LAWYERS MUT INS CO	FL	28	24	9	0	48	2 *	10	10	39	0	-11	-19	-7	56,859	13,373
10132	FLORIDA PENINSULA INS CO	FL	234	81	-22	15 *	112 *	1.4 *	-10 *	-8	80	1	1	4	-9	97,948	79,109

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
17248	FLORIDA SPECIALTY INS CO	FL	570	0	-136*	94 *	177 *	1.8 *	11	11	133 *	34	30 *	6	-21	16,610	-6,422
33278	FLORISTS INS CO	IL	52	0	0	0	0	2.9	-3	-6	8	0	0	0	0	5,117	
13978	FLORISTS MUT INS CO	IL	345	83	9	1	95	2.8	2	2	102 *	15	-1	-2	2	27,647	22,880
36781	FMH AG RISK INS CO	IA	187	0	0	0	0	3	-1	64 *	9	8	0	0	0	113,365	
37699	FMI INS CO	NJ	232	0	0	0	0	1.6 *	1	1	13	0	0	0	0	46,957	
29254	FOREMOST CNTY MUT INS CO	TX	3856*	0	0	0	0	0.9 *	10	10	156 *	114 *	0	0	0	6,100	
11185	FOREMOST INS CO GRAND RAPIDS M	MI	245	0	0	0	0	3.3	3	3	49	13	0	0	0	1,203,335	
41688	FOREMOST LLOYDS OF TX	TX	3200*	0	0	0	0	0 *	7	7	418 *	301 *	0	0	0	5,326	
11800	FOREMOST PROP & CAS INS CO	MI	761	0	0	0	0	1.3 *	2	2	90	23	0	0	0	18,644	
41513	FOREMOST SIGNATURE INS CO	MI	269	0	0	0	0	1.4 *	2	2	44	6	0	0	0	20,519	
10941	FORESTRY MUT INS CO	NC	95	84	11	0	89	2.2	15	15	56	6	-8	-9	-5	27,833	23,278
12625	FORT WAYNE MEDICAL SURETY CO R	AZ	30	30	2	0	77	1.8 *	14	1	31	0	5	5	10	2,960	889
10801	FORTRESS INS CO	IL	36	32	-4	0	79	2.4	4	4	51	1	-10	-8	-6	67,520	21,801
10985	FORTUITY INS CO	MI	99	99	9	0	88	2.8	8	8	62	16	-7	-11	-9	20,949	20,825
10994	FOUNDERS INS CO	NJ	394	0	0	0	0	3	1	1	0	0	0	0	0	6,670	
14249	FOUNDERS INS CO	IL	206	69	7	0	90	2.6	4	4	68	22	-2	-2	3	75,410	51,963
18180	FOUNDERS INS CO OF MI	MI	0	0	0	0	0	3	1	1	4	0	0	0	0	5,892	
42536	FRANDISCO PROP & CAS INS CO	GA	35	35	21	0	56	3.2	9	9	25	2	-2	-1	-2	100,188	35,501
11600	FRANK WINSTON CRUM INS CO	FL	205	77	-8	14	79	2 *	10	10	86	6	9	23 *	1	23,385	18,095
13986	FRANKENMUTH MUT INS CO	MI	118	84	9	0	89	2.4	6	6	66	7	-6	-10	-8	640,901	541,462
10842	FRANKLIN CAS INS CO RRG	VT	958 *	70	0	0	86	0.5 *	11	11	156 *	0	-3	-19	-1	5,065	3,535
10728	FRANKLIN INS CO	PA	115	85	4	0	95	3.2	-6	-6	64	5	-2	-4	-8	12,492	10,617
16454	FRANKLIN MUT INS CO	NJ	20	16	1	1	80	2.1	-7	-7	27	0	-1	-3	-1	736,623	121,164
14753	FREDERICK MUT INS CO	MD	120	101	3	0	104 *	1.6 *	-6	-6	57	2	-8	-5	3	18,030	18,298
12016	FREDERICKSBURG PROFESSIONAL RI	VT	14	14	-11	0	75	2.4	1	1	44	0	-20	-21	-17	13,152	1,785

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
11831	FREEDOM ADVANTAGE INS CO	PA	66	55	-10	0	109 *	2.7	-6	-6	62	11	-1	-3	-25	4,071	2,229
22209	FREEDOM SPECIALTY INS CO	OH	712	0	0	0	2.5	4	4	143 *	97 *	0	0	0	22,910		
13994	FREMONT INS CO	MI	638	132	2	6	96	2.9	4	4	85	14	3	-2	-5	50,068	65,855
17175	FRIENDS COVE MUT INS CO	PA	102	87	0	0	98	0.8 *	-7	-7	42	1	2	2	5	3,284	2,846
26735	FRONTIER MT CARROLL MUT INS CO	IL	74	60	3	0	86	3.1	2	2	32	1	1	7	-5	17,995	10,745
10074	FRONTLINE INS UNLIMITED CO	IL	105	42	11	0	99	1.7 *	-5	-5	35	3	1	-1	-4	26,003	11,007
26760	FULMONT MUT INS CO	NY	484	214	50 *	58 *	110 *	0.6 *	-8	-8	91	12	-28	-15	49 *	853	1,824
14032	GABLES RRG INC	VT	61	61	7	0	51	1.9 *	29	29 *	44	1	2	-7	-3	6,033	3,684
21253	GARRISON PROP & CAS INS CO	TX	477	212	19	0	97	2.5	7	7	69	12	-1	-2	3	908,818	1,930,969
28339	GATEWAY INS CO	MO	961 *	325 *	-13	12	110 *	2.2	-16 *	-16 *	121 *	16	77 *	118 *	162 *	10,235	33,253
14138	GEICO ADVANTAGE INS CO	NE	212	106	32	0	115 *	1.5 *	-6	-6	52	12	-4	-2	-5	1,530,613	1,621,490
41491	GEICO CAS CO	MD	402	201	14	0	101 *	1.4 *	11	11	76	11	-8	-1	-7	1,230,298	2,475,880
14139	GEICO CHOICE INS CO	NE	314	157	21	0	101 *	1.5 *	6	6	65	19	-5	-1	-5	513,787	806,210
29181	GEICO CNTY MUT INS CO	TX	4186*	0	0	0	0	1.4 *	0	0	3379*	0	0	0	0	5,009	
35882	GEICO GEN INS CO	MD	6106*	0	0	0	0	1.6 *	2	2	19	0	0	0	0	169,923	
22055	GEICO IND CO	MD	102	50	7	0	89	1.5 *	-4	-4	43	4	-2	0	-1	6,028,866	3,011,746
37923	GEICO MARINE INS CO	MD	428	97	18	0	109 *	1.9 *	30	-16 *	84	20	10	3	10	70,531	68,270
14137	GEICO SECURE INS CO	NE	183	91	14	0	96	1.2 *	10	10	45	10	-1	-1	-2	368,719	336,604
12000	GEISINGER INS CORP RRG	VT	169	11	3	0	91	0.6 *	1	1	44	0	0	0	1	11,877	1,303
18457	GEM STATE INS CO	ID	88	67	9	0	136 *	3.6	-28 *	-28 *	39	0	-1	-1	-9	6,554	4,418
10833	GEMINI INS CO	DE	743	0	0	0	0	3	4	4	75	72 *	0	0	0	59,065	
24414	GENERAL CAS CO OF WI	WI	264	169	18	0	100 *	2 *	1	1	170 *	15	-5	-3	11	254,502	431,039
18821	GENERAL CAS INS CO	WI	283	0	0	7	0	2.2	0	0	21	0	0	0	0	7,602	
24732	GENERAL INS CO OF AMER	NH	269	0	0	0	0	1.9 *	1	1	3	0	0	0	0	108,881	
22039	GENERAL REINS CORP	DE	25	13	52 *	0	69	3.6	-7	-7	88	4	-1	-2	0	10,550,144	1,346,411

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
	Unusual if Equal to or Over ==>	900	300	33	15	100	6.5	50	25	105	40	20	20	25			
	Unusual if Equal to or Under ==>			-33			3.0	-10	-10								
20559	GENERAL SECURITY IND CO OF AZ	AZ	543	21	19	1	126 *	2.7	0	0	142 *	70 *	-1	-2	-3	49,683	10,303
39322	GENERAL SECURITY NATL INS CO	NY	131	90	27	0	112 *	2.5	-10 *	-10 *	96	67 *	3	4	12	109,885	98,949
37362	GENERAL STAR IND CO	DE	38	18	32	0	84	2 *	-6	-6	32	4	-3	-6	-1	638,544	112,205
11967	GENERAL STAR NATL INS CO	DE	15	7	15	0	59	2.2	-1	-1	21	1	-2	-3	0	182,954	12,963
11231	GENERALI US BRANCH	NY	415	2	31	0	383 *	1.3 *	4	4	68	38	4	22 *	0	35,302	712
10364	GENESEE PATRONS COOP INS CO	NY	110	91	7	0	93	0 *	-3	-3	46	3	-1	1	0	5,793	5,274
38962	GENESIS INS CO	DE	17	9	2	0	145 *	1.8 *	-10 *	-10 *	37	1	4	4	0	114,174	9,712
37095	GENWORTH FINANCIAL ASSUR CORP	NC	0	0	0	0	0	2.5	13	13	1	0	0	0	0	9,895	
38458	GENWORTH MORTGAGE INS CORP	NC	57	50	0	0	21	3.2	1	1	71	3	-5	-7	13	1,380,560	684,995
16675	GENWORTH MORTGAGE INS CORP OF	NC	35	35	6	0	0	3.1	17	17	59	10	-8	-10	11	224,765	78,354
11049	GENWORTH MORTGAGE REINS CORP	NC	5	5	-24	0	0	2.4	3	3	27	1	1	4	0	11,580	606
11258	GEORGIA CAS & SURETY CO	GA	91	77	-8	0	100 *	2.6	1	1	54	8	-1	5	0	19,379	14,828
13009	GEORGIA DEALERS INS CO	GA	0	2	338 *	0	404 *	1.6 *	-10 *	-10 *	39	0	6	-18	0	3,608	59
34436	GEORGIA FARM BUREAU CAS INS CO	GA	73	0	0	0	0	1.9 *	1	1	0	0	0	0	0	3,576	
14001	GEORGIA FARM BUREAU MUT INS CO	GA	182	147	8	2	98	1.4 *	15	15	71	9	-2	-2	-6	274,241	402,275
13672	GEORGIA MUNICIPAL CAPTIVE INS	GA	59	59	-2	0	79	2.3	18	18	89	75 *	-19	-25	-38	4,630	2,749
12811	GEORGIA TRANSPORTATION CAPTIVE	GA	48	48	-14	0	94	2.6	-8	-8	49	1	-3	-3	-9	1,367	650
10799	GEOVERA INS CO	CA	677	142	1	0	87	1.3 *	9	9	86	18	-1	2	-2	26,289	37,323
10182	GEOVERA SPECIALTY INS CO	DE	1244*	86	1	0	84	1.2 *	5	5	179 *	28	-1	1	-1	20,209	17,383
12877	GERMAN AMER FARM MUT	TX	162	33	9	3	102 *	1 *	-3	-3	30	1	-1	-1	-1	3,220	1,051
17884	GERMAN MUT INS CO	OH	119	119	6	0	92	1.7 *	5	5	69	30	5	-1	-1	19,649	23,444
29610	GERMANIA FARM MUT INS ASSOC	TX	135	92	9	3	87	8.9 *	23	8	74	1	-1	-2	-4	237,167	218,252
19470	GERMANIA FIRE & CAS CO	TX	278	277	36 *	0	105 *	2.7	41	-8	59	1	-3	3	3	13,026	36,056
36854	GERMANIA INS CO	TX	81	79	8	0	77	3.2	-32 *	-32 *	43	0	1	2	1	34,911	27,617
11521	GERMANIA SELECT INS CO	TX	225	224	13	0	103 *	2.8	41	2	57	1	-2	2	-4	86,371	193,183

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
11282	GERMANTOWN INS CO	PA	180	71	9	0	94	2.8	-1	-1	61	10	-2	-3	-2	49,517	35,060
14036	GERMANTOWN MUT INS CO	WI	89	81	11	0	87	3.1	6	6	44	1	-3	-10	-8	65,622	53,090
12254	GLENCAR INS CO	WI	146	144	999 *	0	102 *	1.4 *	195 *	-64 *	56	13	0	-9	0	62,570	89,948
11948	GLOBAL HAWK INS CO RRG	VT	244	142	-55 *	0	149 *	0.5 *	-12 *	-85 *	96	9	77 *	350 *	51 *	6,226	8,859
15587	GLOBAL HAWK PROP & CAS INS CO	DE	0	0	0	0	0	0.5 *	1	1	1	0	0	0	0	7,158	
11092	GLOBAL LIBERTY INS CO OF NY	NY	526	376 *	-16	19 *	113 *	2.1	-40 *	-40 *	110 *	25	49 *	75 *	92 *	9,034	33,931
21032	GLOBAL REINS CORP OF AMER	NY	0	0	-96 *	0	0	2.9	-24 *	1	65	0	0	-12	0	76,531	6
10814	GNV CUSTOM INS CO	AZ	8	7	14	0	48	2.6	2	2	10	1	0	0	0	55,318	3,621
10685	GOAUTO INS CO	LA	547	107	16	31 *	56	1.6 *	95 *	95 *	83	31	-4	-2	1	31,291	33,446
39861	GOLDEN BEAR INS CO	CA	199	74	17	20 *	86	2.6	5	5	83	18	-13	-30	-28	56,361	41,453
10836	GOLDEN EAGLE INS CORP	NH	18	0	0	0	0	2.3	2	2	3	0	0	0	0	57,971	
11145	GOLDEN INS CO RRG	NC	263	205	-7	0	125 *	1.3 *	-12 *	-36 *	113 *	41 *	22 *	76 *	113 *	1,930	3,948
12512	GOOD SHEPHERD RECIP RRG INC	SC	40	40	6	0	27	1.3 *	-17 *	22	25	0	-6	-8	6	6,918	2,759
14044	GOODVILLE MUT CAS CO	PA	101	79	6	0	91	2.2	4	4	48	14	3	-1	-1	167,361	132,848
25569	GOTHAM INS CO	NY	236	151	40 *	0	88	2.9	6	6	87	34	-1	4	8	83,863	126,813
22063	GOVERNMENT EMPLOYEES INS CO	MD	85	42	9	0	86	2.1	-3	-6	40	2	-1	0	0	19,766,072	8,392,530
11687	GOVERNMENT ENTITIES MUT INC	DC	49	34	5	0	84	2.6	-3	6	68	0	0	11	25 *	25,186	8,508
13973	GOVERNMENT TECHNOLOGY INS CO R	NV	121	95	9	0	91	1.1 *	21	21	86	6	0	0	-3	948	905
37036	GOVERNMENTAL INTERINS EXCH	IL	22	10	-14	2	105 *	3	-4	-4	24	2	1	-5	-5	47,495	4,765
11581	GRACO RRG INC	SC	273	0	0	0	999 *	0.7 *	0	0	14	1	0	0	0	511	
22098	GRAIN DEALERS MUT INS CO	IN	201	0	0	0	0	2.7	5	5	21	0	0	0	0	11,348	
16870	GRANADA INS CO	FL	530	83	12	69 *	82	0.3 *	18	18	54	22	5	27 *	13	15,921	13,205
14060	GRANGE CAS CO	OH	93	88	-3	0	89	2 *	8	8	70	19	-5	-5	-1	1,317,172	1,154,552
10322	GRANGE IND INS CO	OH	321	0	0	0	0	2.5	2	2	1	0	0	0	0	59,538	
22101	GRANGE INS ASSN	WA	145	139	4	0	106 *	2.6	-10 *	-10 *	62	0	5	7	3	123,746	171,390

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
11136	GRANGE INS CO OF MI	OH	89	0	0	0	2.4	2	2	0	0	0	0	0	45,280		
17191	GRANGE MUT FIRE INS CO	PA	34	27	-3	0	55	5.1	4	4	16	0	-1	-1	4,222	1,155	
11982	GRANGE PROP & CAS INS CO	OH	468	0	0	0	2.5	2	2	0	0	0	0	0	45,070		
14095	GRANITE MUT INS CO	VT	0	0	0	0	2.2	1	1	0	0	0	0	0	4,599		
26310	GRANITE RE INC	OK	139	71	13	0	69	4.4	1	1	58	4	-2	-9	-60	41,965	29,593
23809	GRANITE STATE INS CO	IL	1008*	0	0	0	3.5	3	3	13	0	0	0	0	34,875		
22128	GRANWEST PROP & CAS	WA	75	0	0	0	2.7	2	2	15	0	0	0	0	21,318		
16415	GRAPH INS CO A RRG LLC	VT	274	14	999 *	0	84	0 *	999 *	999 *	281 *	265 *	0	0	0	2,967	407
25984	GRAPHIC ARTS MUT INS CO	NY	313	82	7	1	90	2.9	5	5	74	26	-3	-2	4	63,602	51,963
36307	GRAY INS CO	LA	72	70	32	0	96	2.2	8	-5	96	17	0	0	41 *	128,218	89,177
26832	GREAT AMER ALLIANCE INS CO	OH	1543*	0	0	0	2.3	2	2	4	0	0	0	0	28,484		
26344	GREAT AMER ASSUR CO	OH	3373*	0	0	0	1.9 *	2	2	0	0	0	0	0	18,793		
39896	GREAT AMER CAS INS CO	OH	0	0	0	0	2.2	2	2	4	0	0	0	0	11,298		
10646	GREAT AMER CONTEMPORARY INS CO	OH	0	0	0	0	2.1	2	2	0	0	0	0	0	10,894		
37532	GREAT AMER E&S INS CO	DE	987 *	0	0	0	2.5	2	2	2	0	0	0	0	48,884		
41858	GREAT AMER FIDELITY INS CO	DE	43	0	0	0	2.6	2	2	2	0	0	0	0	49,077		
16691	GREAT AMER INS CO	OH	241	157	9	5	85	4	14	14	118 *	18	-4	2	-19	1,905,917	2,983,908
22136	GREAT AMER INS CO OF NY	NY	325	0	0	0	1.8 *	104 *	2	2	0	0	0	0	100,246		
38580	GREAT AMER PROTECTION INS CO	OH	0	0	0	0	2.5	2	2	0	0	0	0	0	21,032		
31135	GREAT AMER SECURITY INS CO	OH	14	0	0	0	1.8 *	1	1	0	0	0	0	0	15,744		
33723	GREAT AMER SPIRIT INS CO	OH	348	0	0	0	1.8 *	2	2	0	0	0	0	0	17,334		
25224	GREAT DIVIDE INS CO	ND	623	0	0	0	3	1	1	247 *	95 *	0	0	0	70,218		
14003	GREAT FALLS INS CO	ME	23	10	-77 *	0	-1	3.4	20	20	44	5	-3	-5	-13	6,975	696
30384	GREAT LAKES MUT INS CO	MI	39	36	-2	0	60	1.3 *	13	13	26	2	-6	-6	-2	10,096	3,621
18694	GREAT MIDWEST INS CO	TX	120	52	-8	3	98	2.1	21	2	63	3	4	3	5	129,189	67,364

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
20303	GREAT NORTHERN INS CO	IN	273	0	-157 *	0	102 *	2 *	-31 *	-31 *	64	0	0	0	384,987	-116,461	
26654	GREAT NORTHWEST INS CO	MN	156	0	0	0	2.7	5	5	59	2	0	0	0	8,133		
12982	GREAT PLAINS CAS INC	IA	22	22	0	0	44	1.9 *	5	5	8	1	-3	-5	-3	22,110	4,786
11371	GREAT WEST CAS CO	NE	193	156	6	0	90	3.5	-2	-2	73	19	-4	-5	-7	613,033	953,278
22187	GREATER NY MUT INS CO	NY	83	59	14	0	87	2.3	3	3	65	7	0	0	3	519,255	304,150
11941	GREEN HILLS INS CO RRG	VT	84	84	3	0	22	1.6 *	1	1	73	42 *	-24	-53	-34	4,910	4,148
20680	GREEN MOUNTAIN INS CO INC	VT	271	0	0	0	0	3.4	2	2	4	0	0	0	0	13,060	
10250	GREEN TREE PERPETUAL ASSUR CO	PA	0	0	0	0	999 *	0 *	-4	-4	2	0	0	0	0	192	
11128	GREENVILLE CAS INS CO INC	SC	137	74	9	5	79	0.7 *	18	18	42	3	0	11	10	7,007	5,175
22322	GREENWICH INS CO	DE	254	91	55 *	0	98	1.6 *	20	-16 *	154 *	29	0	-2	88 *	433,508	392,451
10019	GREYSTONE INS CO	CT	44	44	6	0	72	1.8 *	1	1	84	4	-9	-15	-1	523,837	228,970
15831	GRINNELL COMPASS INC	IA	0	0	0	0	0	0 *	0	0	0	0	0	0	0	5,000	
14117	GRINNELL MUT REINS CO	IA	103	94	7	0	86	3.7	10	10	47	4	-3	-2	0	677,453	639,328
16144	GRINNELL SELECT INS CO	IA	903 *	0	0	0	0	0 *	0	0	999 *	0	0	0	0	19,968	
15814	GROWERS AUTOMOBILE INS ASSOC	IN	2	2	-3	0	12	2.6	-3	-3	15	0	0	0	0	6,632	102
36650	GUARANTEE CO OF N AMER USA	MI	42	32	17	1	62	2.7	5	5	21	3	0	-1	0	199,922	63,693
17779	GUARDIAN INS CO INC	VI	246	165	20	7	100 *	1.9 *	1	-3	91	13	0	3	9	11,651	19,206
42331	GUIDEONE AMER INS CO	IA	79	0	0	0	0	2.6	2	2	24	0	0	0	0	11,215	
42803	GUIDEONE ELITE INS CO	IA	216	0	0	0	0	2.5	2	2	15	0	0	0	0	25,997	
15032	GUIDEONE MUT INS CO	IA	156	79	8	1	119 *	1.6 *	-3	-3	104 *	12	-14	1	-14	353,957	281,384
14167	GUIDEONE NATL INS CO	IA	159	0	0	0	0	2.7	2	2	18	0	0	0	0	49,588	
13984	GUIDEONE PROP & CAS INS CO	IA	42	42	8	0	115 *	2.8	2	2	67	5	-8	0	-7	208,161	87,933
14559	GUIDEONE SPECIALTY MUT INS CO	IA	194	90	8	0	114 *	4.8	-1	-1	83	12	-16	1	-15	78,590	70,346
28630	GUILDERLAND REINS CO	NY	0	0	0	0	0	2.8	1	1	10	0	0	0	0	3,909	
10956	GUILFORD INS CO	IL	13	13	17	0	67	3.6	-3	-3	58	3	-2	-4	3	264,389	34,912

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
36765	GULF GUAR INS CO	MS	10	10	7	0	94	2.8	-1	-1	12	0	0	-1	0	3,870	405
16052	GULF STATES INS CO	LA	184	69	215 *	13	72	0.8 *	0	0	54	20	-2	0	0	5,111	3,508
42811	GULF UNDERWRITERS INS CO	CT	0	0	0	0	0	3	3	3	0	0	0	0	0	55,160	
R 12237	GULFSTREAM PROP & CAS INS CO	FL	511	190	-3	26 *	107 *	1.6 *	-3	-19 *	84	11	5	-5	-7	30,395	57,862
16417	GULFSTREAM SELECT INS CO	LA	0	0	0	0	0	1.6 *	999 *	999 *	0	0	0	0	0	6,038	
12014	GUTHRIE RRG	SC	32	32	2	0	20	0 *	24	24	61	16	-38	-48	-11	24,601	7,912
44377	HALIFAX MUT INS CO	NC	235	78	-10	11	91	0.4 *	-3	-3	54	3	-3	-3	-3	4,814	3,743
29408	HALLMARK CNTY MUT INS CO	TX	2549*	0	0	12	0	0 *	0	0	1	0	0	0	0	5,500	
34037	HALLMARK INS CO	AZ	166	113	0	3	94	2.8	7	7	82	19	2	16	30 *	102,607	116,426
19530	HALLMARK NATL INS CO	AZ	168	137	0	1	95	2.4	10	10	77	29	3	21 *	36 *	26,546	36,383
26808	HALLMARK SPECIALTY INS CO	OK	575	143	0	18 *	95	3	6	6	120 *	98 *	3	21 *	38 *	60,972	87,320
13057	HAMDEN ASSURANCE RRG INC	VT	0	0	0	0	0	1.7 *	-44 *	-44 *	2442 *	0	0	0	0	1,050	
36064	HANOVER AMER INS CO	NH	867	0	0	0	0	3.6	1	1	0	0	0	0	0	29,451	
17337	HANOVER FIRE & CAS INS CO	PA	157	146	12	1	99	1.4 *	-4	-4	65	26	1	0	-7	3,209	4,674
22292	HANOVER INS CO	NH	181	164	6	1	90	4.5	5	5	104 *	6	-2	3	-3	2,167,063	3,553,680
13147	HANOVER NATL INS CO	NH	0	0	0	0	0	2.9	1	1	0	0	0	0	0	12,146	
11705	HANOVER NJ INS CO	NH	0	0	0	0	0	3.2	1	1	0	0	0	0	0	31,037	
20430	HARBOR INS CO	OK	458	160	21	19 *	91	2.3	7	7	85	12	-1	-13	-1	3,840	6,159
26433	HARCO NATL INS CO	IL	861	137	35 *	9	99	2.2	-24 *	-24 *	125 *	77 *	6	10	36 *	154,554	211,228
14141	HARFORD MUT INS CO	MD	97	63	5	0	101 *	1.8 *	-4	-4	60	6	1	1	-5	221,946	140,795
23582	HARLEYSVILLE INS CO	OH	1156*	0	0	1	0	2.9	3	3	147 *	68 *	0	0	0	28,643	
42900	HARLEYSVILLE INS CO OF NJ	NJ	379	0	0	0	0	2.8	5	5	51	20	0	0	0	23,078	
10674	HARLEYSVILLE INS CO OF NY	OH	218	0	0	0	0	3.1	2	2	55	17	0	0	0	24,744	
14516	HARLEYSVILLE LAKE STATES INS C	MI	109	0	0	0	0	2.9	2	2	31	14	0	0	0	19,638	
35696	HARLEYSVILLE PREFERRED INS CO	OH	318	0	0	0	0	3.1	2	2	47	14	0	0	0	52,373	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
	Unusual if Equal to or Over ==>	900	300	33	15	100	6.5	50	25	105	40	20	20	25			
	Unusual if Equal to or Under ==>			-33			3.0	-10	-10								
26182	HARLEYSVILLE WORCESTER INS CO	OH	471	0	0	1	0	2.8	3	3	62	24	0	0	0	60,964	
22357	HARTFORD ACCIDENT & IND CO	CT	141	119	-3	0	83	4.7	1	1	107 *	7	-4	-5	-18	2,852,506	3,403,451
29424	HARTFORD CAS INS CO	IN	185	64	-3	0	81	3.9	1	1	75	4	-2	-3	-10	893,854	572,621
19682	HARTFORD FIRE INS CO	CT	130	50	-3	0	73	6.6 *	-13 *	-13 *	150 *	7	1	3	-8	8,655,212	4,320,686
38288	HARTFORD INS CO OF IL	IL	88	82	-3	0	84	4.1	2	2	78	5	-3	-4	-13	1,280,336	1,051,540
37478	HARTFORD INS CO OF THE MIDWEST	IN	211	10	-3	0	54	2.7	4	4	20	1	0	0	-1	527,352	52,056
38261	HARTFORD INS CO OF THE SOUTHEA	CT	251	81	-3	0	84	3.5	1	1	70	5	-3	-4	-12	63,976	52,056
38253	HARTFORD LLOYDS INS CO	TX	56	1	-3	0	0	3.4	3	3	3	0	0	0	0	75,936	1,041
11452	HARTFORD STEAM BOIL INSPEC & I	CT	168	165	42 *	0	80	4.5	16	16	82	7	-3	-4	5	582,082	958,394
29890	HARTFORD STEAM BOIL INSPEC INS	CT	0	0	0	0	0	0.8 *	0	0	17	0	0	0	0	13,017	
30104	HARTFORD UNDERWRITERS INS CO	CT	267	71	-3	0	83	3.6	1	1	72	4	-3	-3	-11	587,933	416,452
11101	HARTLAND MUT INS CO	ND	67	57	-2	0	81	2.3	5	5	34	0	-2	0	-3	8,910	5,075
14176	HASTINGS MUT INS CO	MI	99	89	-3	0	97	2.6	0	0	51	2	-1	-5	-17	445,280	394,765
31550	HAULERS INS CO INC	MO	96	91	3	0	88	3.4	1	1	42	4	-5	-7	-1	43,124	39,402
10781	HAWAII EMPLOYERS MUT INS CO	HI	28	26	-8	0	96	2.9	-1	-1	38	1	1	0	-4	236,166	62,501
12767	HAWAIIAN INS & GUAR CO LTD	HI	108	77	1	0	91	2.4	6	6	49	0	-1	-6	-8	15,274	11,830
36919	HAWKEYE SECURITY INS CO	WI	5	0	0	0	0	1.6 *	1	1	2	0	0	0	0	13,409	
10913	HAY CREEK MUT INS CO	MN	113	75	-1	0	84	2.8	12	12	40	1	-1	-6	-9	3,717	2,771
11243	HCC SPECIALTY INS CO	OK	129	0	0	0	0	2.8	1	1	21	19	0	0	0	17,192	
41343	HDI GLOBAL INS CO	IL	403	78	2104*	1	59	2.1	-8	-8	103 *	32	0	0	0	153,763	120,202
16131	HDI SPECIALTY INS CO	IL	166	94	5718*	2	69	2.2	0	-8	75	35	0	0	0	47,378	44,330
12236	HEALTH CARE CAS RRG INC	DC	0	0	0	0	0	1.3 *	17	17	69	0	-21	-58	0	2,837	
35904	HEALTH CARE IND INC	CO	28	20	-9	0	7	2.9	-7	-7	66	0	-19	-34	-2	107,820	21,133
11832	HEALTH CARE INDUSTRY LIAB RECI	DC	295	26	17	41 *	85	0.7 *	2	2	74	17	-1	-4	1	17,491	4,546
11043	HEALTH CARE INS RECIP	MN	77	72	6	0	80	2 *	25	25 *	64	0	-19	-14	-7	10,496	7,526

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
11091	HEALTH CARE MUT CAPTIVE INS CO	GA	76	71	4	0	74	2.3	15	15	43	0	-21	-21	-16	7,224	5,095
10080	HEALTH PROVIDERS INS RECIP RRG	HI	13	10	3	0	140 *	1.6 *	-8	-8	31	4	2	-1	-11	53,602	5,554
12519	HEALTHCARE PROFESSIONAL INS CO	NY	0	0	-89 *	0	510 *	2.9	-15 *	-15 *	71	0	-15	-31	-167	59,775	191
16383	HEALTHCARE PROFESSIONAL RRG IN	NC	99	93	999 *	0	15	0.9 *	999 *	999 *	60	23	0	0	0	1,251	1,164
11683	HEALTHCARE PROVIDERS INS CO	SC	22	20	8	0	32	3.2	6	6	36	0	-18	-24	-10	54,131	10,681
12233	HEALTHCARE UNDERWRITERS GRP IN	OH	86	0	-126 *	0	133 *	2.9	-52 *	-16 *	40	11	0	-2	31 *	22,563	-4,271
12468	HEARTLAND MUT INS CO	MN	100	84	12	0	74	2.4	25	25 *	32	1	-1	-2	3	6,071	5,096
24309	HEREFORD INS CO	NY	406	265	26	10	92	2.5	13	13	90	12	29 *	52 *	62 *	40,339	106,909
32077	HERITAGE CAS INS CO	KS	0	0	0	0	0	2.7	-1	-1	1	0	0	0	0	15,424	
39527	HERITAGE IND CO	CA	445	0	0	0	999 *	2.8	6	6	13	0	0	0	0	18,724	
14407	HERITAGE PROP & CAS INS CO	FL	309	184	1	2	115 *	1.8 *	-7	-27 *	100 *	2	11	12	-6	173,762	319,810
28959	HIGH POINT PREFERRED INS CO	NJ	63	54	2	0	66	1.8 *	13	13	40	0	-3	-6	-2	210,665	114,426
10930	HIGH POINT PROP & CAS INS CO	NJ	39	0	0	0	0	0.7 *	9	9	9	0	0	0	0	365,715	
10931	HIGH POINT SAFETY & INS CO	NJ	186	0	0	0	0	1.9 *	4	4	4	1	0	0	0	57,450	
35599	HIGHMARK CAS INS CO	PA	130	129	32	0	93	2.9	2	8	41	6	-4	-1	1	189,269	244,914
14192	HINGHAM MUT FIRE INS CO	MA	62	43	-3	0	97	1.7 *	8	8	54	4	-1	-3	-3	47,486	20,268
16138	HIROAD ASSUR CO	IL	145	143	4660 *	0	260 *	1.5 *	-7	-120 *	53	1	0	0	0	8,256	11,800
10200	HISCOX INS CO INC	IL	245	196	308 *	3	91	1.5 *	86 *	-28 *	94	35	6	5	44 *	178,289	349,225
36862	HOCHHEIM PRAIRIE CAS INS CO	TX	185	171	11	0	101 *	2.7	2	2	56	5	-5	3	4	33,215	56,744
31054	HOCHHEIM PRAIRIE FARM MUT INS	TX	199	155	28	1	91	1.6 *	33	33 *	71	9	-7	-7	-12	71,243	110,089
17639	HOME & FARM INS CO	OH	24	22	-23	0	101 *	2.1	1	1	33	5	1	1	0	6,903	1,540
26638	HOME OWNERS INS CO	MI	95	80	8	0	89	3	5	5	47	1	0	0	1	1,221,538	976,315
29297	HOME STATE CNTY MUT INS CO	TX	4279 *	64	13	220 *	86	0.4 *	2	2	186 *	40 *	-6	4	1	8,604	5,472
14231	HOMELAND INS CO OF DE	DE	33	0	0	0	0	2.7	1	1	0	0	0	0	0	53,413	
34452	HOMELAND INS CO OF NY	NY	138	0	0	0	0	6.7 *	1	1	1	0	0	0	0	116,724	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
12944	HOMEOWNERS CHOICE PROP & CAS I	FL	218	127	1	3	101 *	2.5	-2	-3	62	2	8	15	4	149,076	189,973
12536	HOMEOWNERS OF AMER INS CO	TX	695	46	138 *	92 *	81	2.4	14	14	68	12	-6	-2	11	22,779	10,549
10338	HOMESHIELD FIRE & CAS INS CO	OK	0	0	0	0	999 *	2.6	1	1	0	0	0	0	0	1,089	
20419	HOMESITE IND CO	WI	204	0	0	0	0	2.3	0	0	11	17	0	0	0	40,533	
17221	HOMESITE INS CO	WI	535	0	0	2	0	2.2	1	1	70	55 *	0	0	0	88,706	
11005	HOMESITE INS CO OF CA	CA	292	0	0	1	0	2.3	0	0	243 *	26	0	0	0	37,319	
11156	HOMESITE INS CO OF FL	IL	159	0	0	0	0	1.4 *	46	1	21	18	0	0	0	16,185	
10745	HOMESITE INS CO OF GA	GA	194	0	0	1	0	1.8 *	2	2	-3	6	0	0	0	22,563	
11016	HOMESITE INS CO OF IL	IL	158	0	0	1	0	1.7 *	1	1	4	12	0	0	0	9,630	
10986	HOMESITE INS CO OF NY	NY	375	73	11	1	93	1.4 *	-1	-1	65	39	0	1	-8	18,446	13,545
13927	HOMESITE INS CO OF THE MIDWEST	WI	1333*	0	0	1	0	2.3	0	0	231 *	99 *	0	0	0	103,422	
11237	HOMESITE LLOYDS OF TX	TX	703	0	0	3	0	1.6 *	1	1	44	51 *	0	0	0	16,363	
11460	HOMESTEAD INS CO	PA	104	104	273 *	0	100 *	2.6	-20 *	-20 *	69	0	13	1	136 *	2,782	2,901
11753	HOMESTEAD MUT INS CO	WI	81	33	21	0	82	2 *	4	4	22	0	0	-1	0	8,126	2,720
27570	HOOSIER INS CO	IN	43	0	0	0	0	2.2	1	1	14	0	0	0	0	7,321	
22578	HORACE MANN INS CO	IL	399	159	3	0	100 *	4.5	-8	-8	91	22	0	0	-3	174,984	278,234
10996	HORACE MANN LLOYDS	TX	462	0	0	0	0	0.9 *	3	3	7	4	0	0	0	3,030	
22756	HORACE MANN PROP & CAS INS CO	IL	369	159	3	0	101 *	3.8	-10 *	-10 *	69	15	0	0	-3	112,925	179,155
14401	HORIZON MIDWEST CAS CO	KS	8	0	0	0	0	1.7 *	97 *	2	17	0	0	0	0	5,177	
11245	HORNBEAM INS CO	KY	0	0	-100 *	0	107 *	1.5 *	-1	-1	0	0	-2	-2	0	3,939	
14027	HOSPITALITY INS CO	CT	129	0	0	0	0	0.4 *	0	0	26	22	0	0	0	7,788	
13163	HOSPITALITY MUT INS CO	MA	85	73	-6	1	113 *	2 *	-17 *	-17 *	82	14	4	7	-11	22,488	16,527
16038	HOSPITALITY RRG INC	VT	496	370 *	6	7	141 *	0 *	-64 *	-103 *	129 *	124 *	57 *	1	-56	1,037	3,840
30317	HOSPITALS INS CO INC	NY	38	37	29	0	45	1.4 *	7	7	93	5	-22	-32	12	624,165	230,481
28550	HOUSING & REDEVELOPMENT INS EX	PA	184	155	-1	0	100 *	2.3	-6	-6	63	2	0	11	7	15,438	23,884

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
10069	HOUSING AUTHORITY PROP A MUT C	VT	54	42	0	0	93	1.8 *	5	5	40	2	-8	-5	-7	124,207	52,382
26797	HOUSING AUTHORITY RRG INC	VT	20	18	-1	0	85	2.2	2	2	51	1	-7	-15	-9	190,100	34,539
11206	HOUSING ENTERPRISE INS CO INC	VT	105	78	14	0	91	2.4	11	11	61	17	-17	-24	-17	37,418	29,030
15381	HOUSING SPECIALTY INS CO INC	VT	9	7	8	0	96	2.4	38	1	4	0	-2	-2	0	22,465	1,466
42374	HOUSTON CAS CO	TX	47	36	-16	1	74	5.5 *	8	8	84	19	1	-2	-7	2,014,916	723,081
11988	HOUSTON GEN INS EXCH	TX	17	15	3265 *	0	153 *	0.2 *	-7	-7	10	0	0	0	0	11,816	1,829
12936	HOUSTON SPECIALTY INS CO	TX	142	36	3	10	82	1.1 *	1	-1	160 *	20	6	4	-7	264,289	94,157
15866	HPIC RRG	SC	15	1	7	1	833 *	0.9 *	-8	-8	12	0	-1	-10	0	1,489	13
14438	HSB SPECIALTY INS CO	CT	9	0	0	0	0	1.6 *	-1	-1	1	1	0	0	0	50,039	
14484	HUDSON EXCESS INS CO	DE	143	27	999 *	3	0	1.3 *	7	7	40	7	0	0	0	63,007	17,117
25054	HUDSON INS CO	DE	249	57	26	5	83	2.6	3	3	206 *	12	-1	-5	-1	441,493	250,651
37079	HUDSON SPECIALTY INS CO	NY	107	28	7	2	107 *	1.7 *	3	3	69	3	-1	-3	2	201,427	56,348
15455	HUTTERIAN BRETHERN MUT INS COR	IL	16	10	1	0	77	1.4 *	-1	-1	13	0	2	-1	-1	3,023	306
10048	HYUNDAI MARINE & FIRE INS CO L	CA	115	60	6	7	93	2 *	-2	-2	66	13	2	-1	-4	51,929	31,063
11268	ICI MUT INS CO RRG	VT	29	10	-3	0	64	2.9	0	0	27	5	-4	-8	-4	272,165	27,669
16386	ICW CAS INS CO	NV	0	0	0	0	0	2.2	999 *	999 *	0	0	0	0	0	4,527	
24635	ICW NATL INS CO	CA	0	0	0	0	0	1.7 *	1	1	1	0	0	0	0	15,822	
16387	ICW PREMIER INS CO	NV	0	0	0	0	0	2.2	999 *	999 *	0	0	0	0	0	4,527	
36480	IDAHO COUNTIES RISK MGMT PROGR	ID	128	103	3	0	117 *	1.8 *	-1	-1	68	4	-7	-2	-21	25,062	25,879
36129	IDAHO STATE INS FUND	ID	100	98	2	0	96	2.3	-5	-5	71	5	1	0	-14	254,599	249,249
29068	IDS PROP CAS INS CO	WI	141	134	11	0	101 *	3.6	1	1	59	0	1	2	3	789,281	1,058,063
15571	ILLINOIS CAS CO	IL	121	99	9	0	97	2 *	0	0	62	7	-4	-14	-8	50,552	50,013
32808	ILLINOIS EMCASCO INS CO	IA	173	157	5	0	94	3.1	-7	-7	75	9	-3	-7	-3	108,169	170,175
21679	ILLINOIS FARMERS INS CO	IL	730	118	-2	0	100 *	1 *	4	4	128 *	1	1	1	-2	87,643	103,782
35246	ILLINOIS INS CO	IA	74	54	-15	0	74	1.4 *	-3	-3	48	0	0	-1	-23	34,939	18,774

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
	Unusual if Equal to or Over ==>	900	300	33	15	100	6.5	50	25	105	40	20	20	25			
	Unusual if Equal to or Under ==>			-33			3.0	-10	-10								
	23817 ILLINOIS NATL INS CO	IL	1369*	0	0	0	2.8	3	3	28	0	0	0	0	42,605		
	42927 ILLINOIS STATE BAR ASSN MUT IN	IL	52	42	4	1	80	2.6	5	5	50	0	-12	-23	-13	40,428	16,841
	27960 ILLINOIS UNION INS CO	IL	471	0	0	0	1.7 *	5	5	213 *	112 *	0	0	0	137,657		
M	44369 IMPERIAL FIRE & CAS INS CO	LA	1062*	0	0	12	0	2.1	-17 *	1	14	32	0	0	0	24,195	
	35408 IMPERIUM INS CO	TX	112	77	47 *	4	107 *	1.7 *	9	-3	130 *	9	5	14	44 *	181,302	138,975
	14257 IMT INS CO	IA	187	171	10	1	108 *	2.2	-15 *	-15 *	75	1	5	9	-12	149,361	254,967
	25550 INDEMNITY CO OF CA	CA	122	0	-100 *	0	99	2.7	39	4	54	0	0	0	0	7,991	
	43575 INDEMNITY INS CO OF NORTH AMER	PA	838	0	-132 *	0	98	1.9 *	18	8	135 *	0	0	0	0	152,887	-34,752
	18468 INDEMNITY NATL INS CO	MS	37	31	121 *	0	45	2.5	45	5	45	6	-4	-27	0	72,539	22,788
	26581 INDEPENDENCE AMER INS CO	DE	167	166	24	0	87	2.7	15	15	37	5	-10	-2	10	82,986	137,363
	11984 INDEPENDENCE CAS INS CO	MA	460	0	0	0	0	2.1	2	2	0	0	0	0	0	4,821	
	29831 INDEPENDENT MUT FIRE INS CO	IL	13	10	14	0	102 *	2.4	-4	-4	10	1	0	0	0	44,650	4,676
	39640 INDEPENDENT SPECIALTY INS CO	DE	128	52	-15	10	75	2.1	8	8	41	16	0	0	-1	52,339	27,441
	36940 INDIAN HARBOR INS CO	DE	2684*	123	55 *	0	97	1.9 *	12	-5	95	39	0	-3	120 *	53,259	65,408
	22624 INDIANA FARMERS MUT INS CO	IN	110	102	6	0	90	3.2	5	5	48	1	-5	-11	-7	220,296	224,715
	22659 INDIANA INS CO	IN	46	0	0	0	0	1.6 *	3	3	2	0	0	0	0	68,882	
	14265 INDIANA LUMBERMENS MUT INS CO	IN	117	117	14	0	101 *	0.9 *	-4	-4	77	16	15	15	14	15,973	18,732
	11021 INDIANA OLD NATL INS CO	VT	0	0	-3	0	0	3.6	3	3	0	0	0	0	0	2,314,982	1,174
	39497 INFINITY ASSUR INS CO	OH	504	13	-49 *	0	93	1.3 *	3	3	21	0	0	0	11	5,644	709
	11738 INFINITY AUTO INS CO	OH	6302*	9	-49 *	0	89	1.6 *	2	2	20	0	0	0	8	7,701	709
	21792 INFINITY CAS INS CO	OH	532	11	-49 *	0	90	1.6 *	3	3	19	0	0	0	10	6,186	709
	13820 INFINITY CNTY MUT INS CO	TX	4502*	0	0	0	0	1 *	0	0	453 *	404 *	0	0	0	5,061	
	10061 INFINITY IND INS CO	IN	2574*	15	-49 *	0	93	1.5 *	3	3	25	1	0	0	14	4,673	709
	22268 INFINITY INS CO	IN	862	336 *	-49 *	0	97	4	-68 *	-29 *	357 *	38	-2	-3	302 *	209,061	702,787
	10195 INFINITY PREFERRED INS CO	OH	21	21	-49 *	0	95	1.3 *	4	4	31	0	0	-1	19	3,314	709

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
16802	INFINITY SAFEGUARD INS CO	OH	406	20	-49 *	0	94	1.2 *	4	4	29	0	0	-1	18	3,583	709
38873	INFINITY SECURITY INS CO	IN	16	16	-49 *	0	92	1.8 *	4	4	25	0	0	-1	14	4,420	709
20260	INFINITY SELECT INS CO	IN	1848*	13	-49 *	0	92	1.5 *	3	3	22	0	0	0	12	5,285	709
12599	INFINITY STANDARD INS CO	IN	118	12	-49 *	0	90	1.9 *	3	3	22	0	0	0	11	5,713	709
23264	INLAND INS CO	NE	1	0	15	0	0	3.6	-8	-8	16	0	0	0	0	232,585	859
14281	INLAND MUT INS CO	WV	7	6	-6	0	90	1.2 *	-3	-3	7	0	-2	-2	0	6,200	376
12320	INNOVATIVE PHYSICIAN SOLUTIONS	VT	261	224	17	0	132 *	1.4 *	-43 *	-64 *	122 *	0	68 *	97 *	22	694	1,554
11668	INSPIRIEN INS CO	AL	62	34	0	0	139 *	3.1	-7	-9	58	1	-7	-2	-9	14,513	4,908
22195	INSURANCE CO OF GREATER NY	NY	202	54	14	0	87	2.5	4	4	51	7	0	0	3	66,440	36,208
26700	INSURANCE CO OF IL	IL	2	0	0	0	0	1.6 *	1	1	11	0	0	0	0	21,368	
22713	INSURANCE CO OF N AMER	PA	31	0	-132 *	0	108 *	1.7 *	37	5	5	0	0	0	0	343,139	-86,879
11162	INSURANCE CO OF THE SOUTH	GA	928 *	244	14	85 *	87	3.1	15	15	98	4	5	5	8	16,810	40,959
19429	INSURANCE CO OF THE STATE OF P	IL	1482*	0	0	0	0	3.6	-59 *	-59 *	96	0	0	0	0	59,069	
27847	INSURANCE CO OF THE WEST	CA	95	75	3	0	84	2.2	7	7	72	3	-6	-7	-23	1,109,346	829,920
30864	INSURANCE PLACEMENT FACILITY O	PA	999 *	999 *	-11	0	98	1.4 *	-99 *	-99 *	141 *	999 *	999 *	999 *	999 *	-2,313	6,215
10922	INSUREMAX INS CO	NE	0	0	-100 *	0	0	1.5 *	9	9	14	0	-11	-81	0	3,406	
43273	INSURORS IND CO	TX	123	67	8	9	77	2.3	19	17	54	14	-9	-19	-8	25,049	16,877
11496	INSURORS IND LLOYDS	TX	525	0	0	0	0	0.2 *	0	0	15	3	0	0	0	2,690	
27930	INTEGON CAS INS CO	NC	369	0	0	0	0	2.5	3	3	16	13	0	0	0	6,605	
22780	INTEGON GEN INS CORP	NC	4037*	0	0	14	0	3.1	4	4	173 *	174 *	0	0	0	6,969	
22772	INTEGON IND CORP	NC	1559*	0	0	22 *	0	1.7 *	48	48 *	358 *	90 *	0	0	0	30,042	
29742	INTEGON NATL INS CO	NC	442	195	44 *	14	95	3.3	5	5	106 *	26	0	9	-12	1,020,046	1,986,914
31488	INTEGON PREFERRED INS CO	NC	3686*	0	0	3	0	3.7	8	8	88	72 *	0	0	0	6,975	
10293	INTEGRA INS INC	MN	150	150	-12	0	98	1.3 *	-11 *	-11 *	0	23	0	0	0	1,622	2,433
26778	INTEGRAND ASSUR CO	PR	155	103	-13	2	105 *	2.2	-21 *	-21 *	105 *	8	28 *	1	1	40,191	41,440

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
14303	INTEGRITY INS CO	OH	316	83	-4	0	91	1.2 *	7	7	70	18	-4	-4	-1	57,759	48,106
12986	INTEGRITY PROP & CAS INS CO	OH	446	0	0	0	0	5.6 *	3	3	0	0	0	0	0	14,408	
10288	INTEGRITY SELECT INS CO	OH	148	0	0	0	0	2.3	1	1	0	0	0	0	0	5,127	
14311	INTERBORO INS CO	NY	140	124	63 *	1	105 *	2.5	-20 *	-20 *	72	42 *	3	0	-2	34,469	42,650
15598	INTERINS EXCH OF THE AUTOMOBIL	CA	66	62	13	0	94	2.7	-1	-1	35	2	1	1	1	6,596,049	4,100,356
11592	INTERNATIONAL FIDELITY INS CO	NJ	129	107	0	5	88	0.9 *	2	2	78	10	-8	-15	-16	95,875	102,704
22829	INTERSTATE FIRE & CAS CO	IL	428	0	0	0	0	2.9	4	4	68	0	0	0	0	72,563	
10749	INTREPID INS CO	IA	39	0	0	0	0	2.2	2	2	3	3	0	0	0	30,965	
31577	IOWA AMER INS CO	OH	228	78	-15	0	107 *	2.9	4	4	78	7	-11	-9	-83	7,893	6,149
14338	IOWA MUT INS CO	OH	261	61	-22	0	107 *	3.2	-1	-1	102 *	15	-8	-7	-66	27,899	16,879
15080	IQS INS RRG INC	VT	44	44	14	0	93	1.4 *	4	4	109 *	14	0	10	-6	1,111	486
23647	IRONSHORE IND INC	MN	381	0	-100 *	4	212 *	2.5	-11 *	50 *	120 *	6	0	0	0	88,423	
R 14375	IRONSHORE RRG (DC) INC	DC	0	0	-103 *	0	5480 *	0.2 *	-20 *	-20 *	207 *	0	-7	20 *	0	1,109	
25445	IRONSHORE SPECIALTY INS CO	AZ	436	0	-100 *	3	270 *	3.4	-23 *	0	95	1	0	0	0	228,251	
31658	ISLAND HOME INS CO	GU	401	397 *	2	0	93	0.2 *	-1	-1	71	21	0	0	9	9,465	37,596
22845	ISLAND INS CO LTD	HI	101	82	1	2	85	2.5	8	8	73	9	-14	-14	-14	124,456	102,207
11689	ISLAND PREMIER INS CO LTD	HI	526	0	0	0	0	1.6 *	4	4	-62	25	0	0	0	6,139	
11084	ISMIE IND CO	IL	4	1	51 *	0	0	2.2	0	0	4	1	0	0	0	52,179	716
32921	ISMIE MUT INS CO	IL	22	18	-5	0	100 *	2.2	0	0	51	2	-5	-10	-7	697,958	126,109
11992	IU HLTH RRG INC	SC	728	0	0	0	0	0.1 *	2	2	47	0	0	0	0	2,841	
13685	JAMES RIVER CAS CO	VA	121	48	16	7	85	2.7	3	3	151 *	14	-1	0	-12	17,896	8,601
12203	JAMES RIVER INS CO	OH	475	103	18	6	79	4.8	-8	-8	183 *	50 *	3	15	25 *	147,636	151,783
11630	JEFFERSON INS CO	NY	191	168	405 *	0	94	3.2	455 *	-24 *	31	0	-1	-1	-2	364,908	612,602
16379	JET INS CO	NC	1	1	999 *	0	-107	0.3 *	999 *	999 *	2	0	0	0	0	5,944	41
14354	JEWELERS MUT INS CO	WI	76	73	10	0	81	2.1	4	4	37	0	0	0	1	295,178	216,619

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
16116	JM SPECIALTY INS CO	WI	0	0	0	0	2.1	8	3	1	0	0	0	0	14,900		
12594	JM WOODWORTH RRG INC	NV	0	0	-100 *	0	181 *	1.5 *	0	0	75	0	-18	-26	-296	1,158	
16423	JOURNEY INS CO	FL	0	0	0	0	1.5 *	999 *	999 *	0	0	0	0	0	60,312		
17329	JUNIATA MUT INS CO	PA	116	100	3	0	105 *	1.7 *	-11 *	-11 *	46	2	7	6	8	5,242	5,253
15735	KAMMCO CAS CO INC	KS	45	0	0	0	999 *	1.6 *	6	0	15	3	0	0	0	5,054	
34703	KANSAS MEDICAL MUT INS CO	KS	26	21	-10	0	109 *	1.5 *	-17 *	-17 *	52	0	-1	-5	-10	88,245	18,424
14362	KANSAS MUT INS CO	KS	76	55	-6	1	73	2.5	23	23	27	0	-4	-3	-1	11,943	6,561
39004	KEMPER FINANCIAL IND CO	IL	0	0	0	0	2.5	3	3	0	0	0	0	0	0	21,585	
10914	KEMPER INDEPENDENCE INS CO	IL	3316 *	0	0	0	3.2	6	6	120 *	131 *	0	0	0	0	9,359	
10088	KENSINGTON INS CO	NY	1744 *	721 *	-18	71 *	139 *	1.4 *	-82 *	-92 *	119 *	92 *	-4	0	-160	688	4,966
11872	KENTUCKIANA MEDICAL RECIP RRG	KY	14	11	-4	0	74	2.9	-3	-3	32	3	1	-3	-9	37,906	4,313
10320	KENTUCKY EMPLOYERS MUT INS	KY	77	74	4	0	94	2.7	4	4	82	6	8	32 *	24	215,803	160,741
22993	KENTUCKY FARM BUR MUT INS CO	KY	74	69	6	0	86	3.2	11	11	43	0	-1	-2	2	1,530,157	1,057,415
11939	KENTUCKY HOSPITAL INS CO RRG	KY	49	30	0	0	69	1.9 *	9	9	51	0	-18	-38	0	9,064	2,710
29149	KENTUCKY NATL INS CO	KY	400	303 *	8	15 *	103 *	2.8	-3	-25 *	89	0	35 *	13	3	11,038	33,413
13598	KESWICK GUARANTY INC	VI	6	6	7	0	0	4	1	1	2	0	-3	-2	0	5,816	324
12966	KEY INS CO	KS	982 *	694 *	9	2	99	2.2	29	29 *	87	0	36 *	81 *	-9	9,059	62,895
10885	KEY RISK INS CO	IA	139	0	0	0	0	2.6	4	4	19	10	0	0	0	32,758	
13073	KEYSTONE MUT INS CO	MO	1352 *	851 *	-26	0	112 *	1.3 *	-62 *	-92 *	139 *	26	114 *	118 *	-130	187	1,588
12199	KEYSTONE NATL INS CO	PA	149	27	12	0	74	2.1	3	3	52	3	0	0	-1	10,309	2,820
13668	KINGSTONE INS CO	NY	149	121	29	1	83	3.2	-3	-3	55	1	0	0	3	98,746	119,794
21300	KINGSWAY AMIGO INS CO	FL	0	0	0	0	999 *	1.5 *	-36 *	-36 *	60	0	47 *	53 *	0	2,601	
38920	KINSALE INS CO	AR	118	101	24	2	77	2.7	9	9	69	10	-2	-7	-5	233,500	235,614
15366	KNIGHT SPECIALTY INS CO	DE	131	0	0	0	0	1.7 *	-5	-5	67	0	0	0	0	48,919	
13722	KNIGHTBROOK INS CO	DE	74	50	112 *	0	77	2.9	2	2	57	13	2	9	54 *	72,475	36,166

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
37800	KOOKMIN BEST INS CO LTD	NY	41	36	8	0	130 *	2.9	-12 *	-12 *	64	1	0	5	72 *	100,809	36,484
16255	KW SPECIALTY INS CO	DE	30	30	500 *	0	93	1.8 *	-3	-3	14	0	0	999 *	0	103,487	30,947
11219	LACKAWANNA AMER INS CO	PA	183	49	1	0	84	2.7	7	7	46	1	-2	-2	-6	46,940	23,179
11703	LACKAWANNA CAS CO	PA	111	76	0	0	88	2.1	14	14	86	1	-3	-3	-7	106,567	81,093
12274	LACKAWANNA NATL INS CO	PA	204	65	1	0	85	2.5	10	10	51	1	-3	-3	-7	17,803	11,590
18295	LAFAYETTE INS CO	LA	100	81	4	0	95	3	0	0	61	5	-2	-4	-8	91,483	74,316
14444	LAMMICO RRG INC	DC	43	1	338 *	0	0	0 *	3	3	18	7	0	0	0	5,724	80
20621	LAMORAK INS CO	PA	2	0	0	0	0	3.1	-1	-1	1	0	0	0	0	24,838	
38148	LANCER IND CO	NY	25	0	-233 *	1	999 *	2.6	4	4	48	6	-21	-17	-55	12,026	-6,321
26077	LANCER INS CO	IL	135	130	10	1	93	2.8	3	3	72	8	3	5	0	214,777	279,458
13014	LANCET IND RRG INC	NV	999 *	999 *	-26	0	185 *	1.9 *	-99 *	-99 *	253 *	999 *	1747*	292 *	0	-8,049	4,010
37109	LANDCAR CAS CO	UT	78	78	29	0	89	2.1	8	8	68	6	-5	2	2	18,273	14,310
33138	LANDMARK AMER INS CO	NH	351	31	17	0	76	3.1	-21 *	-21 *	72	45 *	-2	-2	0	146,115	45,996
27529	LAUNDRY OWNERS MUT LIAB INS AS	PA	47	42	6	0	69	3.3	17	17	36	1	-14	-15	-2	10,682	4,482
36706	LAWYERS MUT INS CO	CA	16	14	-2	0	62	2.2	0	0	30	1	-4	-7	-4	241,093	34,038
24520	LAWYERS MUT INS CO OF KY	KY	65	38	-13	0	87	2.7	3	3	57	12	-14	-12	-16	11,394	4,348
36013	LAWYERS MUT LIAB INS CO OF NC	NC	21	18	-2	0	47	7.8 *	7	7	28	3	-4	-3	-2	86,787	15,457
15778	LCTA CAS INS CO	LA	88	82	-16	0	114 *	2 *	-32 *	-32 *	69	0	25 *	18	0	22,679	18,594
16198	LCTA SPECIALTY INS CO	LA	12	0	0	0	0	2.2	0	0	4	0	0	0	0	5,462	
14389	LE MARS INS CO	IA	251	215	7	0	108 *	2.9	-16 *	-16 *	73	6	0	-1	-16	19,594	42,145
11527	LEAGUE OF WI MUNICIPALITIES MU	WI	63	57	-3	0	83	1.9 *	6	6	48	9	-10	-19	-14	41,336	23,728
10380	LEATHERSTOCKING COOP INS CO	NY	92	84	11	0	72	2.4	7	7	45	3	-8	-11	-11	24,910	20,874
14370	LEBANON VALLEY INS CO	PA	84	66	2	0	91	0.9 *	5	5	57	18	-7	-11	-7	13,395	8,883
16023	LEMONADE INS CO	NY	198	175	396 *	0	129 *	1.1 *	39	-38 *	29	0	0	0	0	23,597	41,245
14181	LEON HIX INS CO	SC	13	13	141 *	0	73	0.9 *	3	3	7	0	2	0	0	3,469	468

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
19437	LEXINGTON INS CO	DE	188	92	1	1	109 *	4.2	-15 *	-17 *	109 *	16	3	-9	31 *	4,623,391	4,242,625
37940	LEXINGTON NATL INS CORP	FL	74	71	9	0	92	2.3	2	0	305 *	6	1	-4	-1	19,751	14,108
13307	LEXON INS CO	TX	161	43	-58 *	5	107 *	1.6 *	1	1	83	14	20 *	6	-34	68,819	29,760
19544	LIBERTY CNTY MUT INS CO	TX	2302*	0	0	0	999 *	0 *	-3	-3	36	0	0	0	0	4,979	
42404	LIBERTY INS CORP	IL	1160*	0	0	0	0	2.4	2	2	3	0	0	0	0	249,604	
19917	LIBERTY INS UNDERWRITERS INC	IL	2545*	0	0	0	0	2.2	8	8	62	22	0	0	0	137,020	
11041	LIBERTY LLOYDS OF TX INS CO	TX	472	0	0	0	0	1.8 *	1	1	2	0	0	0	0	6,639	
23035	LIBERTY MUT FIRE INS CO	WI	371	151	11	0	94	8 *	19	19	90	8	-4	2	12	1,685,038	2,546,478
23043	LIBERTY MUT INS CO	MA	227	97	11	1	96	6.6 *	13	9	183 *	12	-2	1	8	16,365,330	15,915,485
14486	LIBERTY MUT MID ATLANTIC INS C	MA	886	0	0	0	0	2.3	3	3	2	0	0	0	0	21,040	
12484	LIBERTY MUT PERSONAL INS CO	MA	43	0	0	0	0	1.7 *	1	1	0	0	0	0	0	12,983	
41939	LIBERTY NORTHWEST INS CORP	OR	48	0	0	0	0	41.5 *	-7	-4	17	0	0	0	0	51,821	
11746	LIBERTY PERSONAL INS CO	NH	963 *	0	0	0	0	2.1	2	2	4	0	0	0	0	16,733	
10725	LIBERTY SURPLUS INS CORP	NH	287	0	0	0	0	2 *	20	20	68	11	0	0	0	110,168	
14941	LIGHTHOUSE CAS CO	IL	594	361 *	-28	0	119 *	2.8	-24 *	-24 *	98	33	91 *	183 *	117 *	6,133	22,119
13207	LIGHTHOUSE PROP INS CORP	LA	497	174	12	42 *	105 *	1.9 *	35	-15 *	94	17	4	0	-6	32,683	56,928
26123	LIGHTNING ROD MUT INS CO	OH	125	67	3	0	93	1.9 *	1	1	43	4	-2	-4	-2	179,124	119,840
11075	LION INS CO	FL	30	26	-1	0	65	1.2 *	6	6	65	0	-3	-6	-10	102,959	26,909
14400	LITITZ MUT INS CO	PA	41	38	1	0	96	1.9 *	-3	-3	33	3	-1	0	-2	204,682	77,370
10748	LIVINGSTON MUT INS CO	PA	232	19	11	0	6	1.4 *	38	38 *	45	25	1	-1	-3	2,370	457
36447	LM GEN INS CO	IL	3161*	0	0	0	0	1.2 *	1	1	5	0	0	0	0	11,055	
33600	LM INS CORP	IL	1101*	0	0	0	0	1.2 *	2	2	5	0	0	0	0	119,059	
32352	LM PROP & CAS INS CO	IN	0	0	0	0	0	2 *	-1	-1	89	0	3	2	0	35,336	
27405	LOCUST MUT FIRE INS C	PA	9	3	-15	0	64	3.5	-4	-4	0	0	0	0	0	1,205	38
15211	LONE STAR ALLIANCE RRG	DC	908 *	35	85 *	15 *	64	0 *	25	25 *	180 *	91 *	4	10	7	3,463	1,224

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
40924	LOUISIANA FARM BUREAU CAS INS	LA	2240*	0	1	0	2.9	3	3	2	0	0	0	0	11,774		
14427	LOUISIANA FARM BUREAU MUT INS	LA	90	48	-4	1	77	1.9 *	12	14	30	2	1	-1	0	165,272	79,625
43656	LOUISIANA MED MUT INS CO	LA	22	20	5	0	70	2.7	2	2	45	2	-7	-8	-2	243,771	49,438
22900	LOUISIANA PEST CONTROL INS CO	LA	2	2	-2	0	73	2.5	0	0	2	0	-1	-1	0	3,099	50
22350	LOUISIANA WORKERS COMP CORP	LA	21	21	8	0	84	3.6	0	0	39	1	-2	-6	2	1,002,948	209,552
12589	LOYA CAS INS CO	CA	468	467 *	19	0	102 *	2.8	54 *	11	75	3	-34	1	-9	35,829	167,429
11198	LOYA INS CO	TX	299	298	13	0	101 *	2.3	3	-6	81	1	9	13	-3	115,789	345,368
27596	LR INS INC	DE	0	0	0	0	0 *	0	0	13	0	0	0	0	0	1,567	
12472	LUBA CAS INS CO	LA	75	71	1	0	84	2.2	6	6	50	0	-12	-20	-8	104,113	74,252
16001	LUBA IND INS CO	LA	137	0	0	0	1.5 *	1	1	9	0	0	0	0	0	5,087	
28134	LUTHERAN MUT FIRE INS CO	IL	4	3	-4	0	83	3.3	-1	-1	3	0	0	0	0	10,353	285
11684	LVHN RRG	SC	0	0	0	0	999 *	2.3	0	0	3105 *	170 *	117 *	222 *	0	5,000	
10051	LYNDON SOUTHERN INS CO	DE	929 *	215	25	110 *	87	2.9	19	19	104 *	21	4	4	5	61,167	131,314
33502	MACHINERY INS INC ASSESSABLE M	FL	11	11	-31	0	50	1.7 *	5	5	17	0	0	0	0	2,970	327
10011	MADA INS EXCH	MN	0	0	0	0	999 *	1.3 *	-17 *	-17 *	65	0	19	165 *	0	194	
14443	MADISON MUT INS CO	IL	107	92	4	0	104 *	1.1 *	-4	-4	46	11	0	-2	2	38,159	35,031
30449	MADISON MUT INS CO	NY	52	43	8	0	72	2.7	7	7	27	0	1	1	1	11,309	4,916
42617	MAG MUT INS CO	GA	43	37	11	1	97	2.2	-8	-5	60	2	-3	-5	4	780,713	292,593
11054	MAIDEN REINS N AMER INC	MO	140	159	20	0	107 *	3	17	-28 *	82	4	4	22 *	29 *	353,428	560,210
34460	MAIDSTONE INS CO	NY	602	599 *	-8	0	119 *	2.1	-67 *	-67 *	108 *	123 *	22 *	7	-38	4,769	28,557
29939	MAIN ST AMER ASSUR CO	FL	613	0	0	0	2.5	-5	-5	1	0	0	0	0	0	41,532	
13026	MAIN STREET AMER PROTECTION IN	FL	502	0	0	0	2.4	2	2	0	0	0	0	0	0	23,562	
11149	MAINE EMPLOYERS MUT INS CO	ME	40	38	1	0	101 *	2.3	-3	-3	71	1	-1	-1	1	423,730	162,619
14568	MAISON INS CO	LA	211	140	27	0	93	0.7 *	18	-6	68	12	-4	-12	-14	45,577	63,870
12554	MAKE TRANSPORTATION INS INC RR	DE	0	0	-111 *	0	100 *	1.5 *	-13 *	-13 *	57	0	29 *	-7	-56	2,213	-359

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
36897	MANUFACTURERS ALLIANCE INS CO	PA	292	90	7	0	95	3.1	-5	-5	97	28	5	10	-2	72,205	64,720
12824	MANUFACTURING TECHNOLOGY MUT I	MI	61	58	-11	0	88	3.5	6	6	53	3	-23	-34	-25	30,755	17,755
23876	MAPFRE INS CO	NJ	610	215	-1	0	102 *	2.4	3	3	119 *	107 *	6	12	4	21,831	46,923
34932	MAPFRE INS CO OF FL	FL	388	211	-4	0	103 *	2.7	2	2	94	62 *	6	12	4	30,678	64,685
25275	MAPFRE INS CO OF NY	NY	574	393 *	-1	0	102 *	2.5	-41 *	-41 *	97	50 *	7	12	8	24,924	98,012
31690	MAPFRE PAN AMER INS CO	PR	212	49	-16	0	15	2.3	59 *	59 *	45	5	-6	-1	-4	26,180	12,852
43052	MAPFRE PRAICO INS CO	PR	220	143	26	1	93	1.4 *	23	23	78	13	8	4	18	157,292	225,132
31780	MAPLE VALLEY MUT INS CO	WI	61	50	1	0	83	1.7 *	10	10	27	0	-1	-1	1	10,958	5,531
11117	MARATHON FIN INS CO INC RRG	DE	8	8	-51 *	0	167 *	1.4 *	-7	-7	66	0	0	-1	0	1,780	147
28932	MARKEL AMER INS CO	VA	304	219	32	12	94	2.2	1	-2	90	31	-13	-17	-94	181,444	398,215
10829	MARKEL GLOBAL REINS CO	DE	114	87	19	1	103 *	1.9 *	-7	-7	71	12	0	0	8	840,951	728,047
38970	MARKEL INS CO	IL	52	50	4	0	83	1.9 *	191 *	-14 *	83	2	-24	-40	-8	1,192,401	596,761
14451	MARYSVILLE MUT INS CO	KS	87	74	11	0	75	2.5	19	19	31	0	1	-1	1	37,680	27,948
22306	MASSACHUSETTS BAY INS CO	NH	868	0	0	0	0	3.2	1	1	0	0	0	0	0	65,774	
12886	MASSACHUSETTS EMPLOYERS INS CO	MA	415	0	0	0	0	2 *	2	2	16	0	0	0	0	3,736	
10784	MAXUM CAS INS CO	CT	187	0	0	2	0	2.5	6	6	43	19	0	-121	0	18,240	
26743	MAXUM IND CO	CT	164	0	0	2	0	1.8 *	4	4	41	19	0	-105	0	108,651	
36030	MAYA ASSUR CO	NY	756	362 *	7	129 *	99	1.3 *	17	0	205 *	172 *	98 *	178 *	237 *	3,500	12,655
12041	MBIA INS CORP	NY	20	16	36 *	2	107 *	37.4 *	50 *	50 *	-53	0	182 *	335 *	287 *	355,941	55,192
10697	MCIC VT A RECIP RRG	VT	63	61	2	0	104 *	1.6 *	-15 *	-12 *	75	0	-4	-4	0	559,968	343,139
11036	MCMILLAN WARNER MUT INS CO	WI	106	75	5	0	102 *	2.1	2	2	39	0	2	-3	-3	10,857	8,170
12355	MD RRG INC	MT	32	25	-25	0	61	2.4	0	0	39	6	-17	-22	-25	17,041	4,274
11498	MDADVANTAGE INS CO OF NJ	NJ	24	19	0	1	71	2.6	5	5	55	1	-5	-11	-17	158,186	29,538
12810	MDOW INS CO	TX	172	0	0	0	0	0.1 *	13	13	2	2	0	0	0	16,632	
14446	MED MAL RRG INC	TN	29	0	-248 *	0	0	1.1 *	128 *	159 *	64	0	68 *	33 *	0	3,579	-119

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
15738	MEDCHOICE RRG INC	VT	639	32	933 *	0	116 *	0 *	-4	-4	284 *	151 *	1	1	0	1,863	595
11861	MEDICAL ALLIANCE INS CO	IL	253	51	4	0	87	1.3 *	4	4	36	10	0	0	0	5,544	2,800
32433	MEDICAL INS EXCH OF CA	CA	30	27	-8	0	107 *	2.7	-7	-7	58	0	-6	-12	-14	170,491	46,421
10686	MEDICAL LIAB ALLIANCE	MO	23	20	9	0	69	2.8	2	2	28	3	0	-3	-1	60,615	12,243
13101	MEDICAL MALPRACTICE JOINT UNDE	RI	2	2	11	0	0	3.3	6	6	40	0	-7	-16	0	114,524	1,925
36277	MEDICAL MUT INS CO OF ME	ME	23	18	-8	1	83	2.8	1	1	39	0	-1	-7	-5	180,380	31,876
32522	MEDICAL MUT INS CO OF NC	NC	42	30	-5	0	62	3.2	5	5	54	0	-9	-20	-16	303,091	90,642
32328	MEDICAL MUT LIAB INS SOCIETY O	MD	23	20	-15	0	91	2.5	2	2	59	0	-12	-19	-11	422,885	85,770
10206	MEDICAL PROFESSIONAL MUT INS C	MA	24	22	17	0	79	5.3	-3	-3	69	1	-6	-8	14	1,586,637	356,872
11843	MEDICAL PROTECTIVE CO	IN	54	13	9	0	32	3.7	-4	-6	60	11	-3	-8	-3	1,938,475	260,422
11813	MEDICAL PROVIDERS MUT INS CO R	DC	35	31	-3	0	62	2.5	19	20	56	9	-46	-55	-28	3,565	1,110
33090	MEDICAL SECURITY INS CO	NC	122	0	0	0	0	2.9	7	7	49	44 *	0	0	0	17,941	
12754	MEDICUS INS CO	TX	0	0	0	0	0	4.6	-75 *	3	26	0	0	0	0	8,435	
13793	MEDMAL DIRECT INS CO	FL	127	93	11	0	126 *	1.5 *	-15 *	-15 *	70	6	6	25 *	28 *	14,395	13,333
22241	MEDMARC CAS INS CO	VT	24	19	-1	1	52	8.7 *	-16 *	-16 *	63	2	-5	-8	-8	171,832	33,332
13589	MEDPRO RRG RRG	DC	2266*	45	5	1	95	1.5 *	3	3	155 *	118 *	-4	-5	-29	6,871	3,105
16101	MEEMIC INS CO	MI	655	129	2	4	96	3	2	2	92	12	3	-2	-5	85,393	109,759
21229	MEMBERSELECT INS CO	MI	822	120	2	2	96	2.6	3	3	88	15	2	-1	-4	164,303	197,566
14164	MEMIC CAS CO	NH	68	66	57 *	0	94	2.5	36	3	51	1	-6	-11	-13	40,872	27,041
11030	MEMIC IND CO	NH	136	132	8	0	99	2.9	9	0	73	5	-8	-5	-20	160,246	211,715
42862	MENDAKOTA CAS CO	IL	47	25	-74 *	3	113 *	1.3 *	-34 *	2	40	11	4	7	-14	14,068	3,495
22454	MENDAKOTA INS CO	MN	248	0	0	0	0	1.4 *	1	1	5	37	0	0	0	9,454	
33650	MENDOTA INS CO	MN	389	219	-51 *	14	109 *	0.8 *	-2	-74 *	118 *	35	14	46 *	2	25,662	56,253
17299	MENNONITE MUT INS CO	OH	123	97	10	0	86	1.5 *	11	11	41	3	0	1	3	17,404	16,831
44237	MENTAL HLTH RRG	VT	67	27	14	6	82	2.3	-5	-5	47	0	-9	-24	-23	16,826	4,491

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
31968	MERASTAR INS CO	IL	99	0	0	0	2.7	-38 *	-38 *	96	9	0	0	0	7,816		
14478	MERCER INS CO	PA	118	87	4	0	96	2.9	3	3	78	5	-2	-4	-8	110,374	95,550
43540	MERCER INS CO OF NJ INC	NJ	231	88	4	0	95	3.1	4	4	67	5	-2	-4	-8	36,282	31,850
14494	MERCHANTS BONDING CO A MUT	IA	90	75	13	0	75	2.1	11	11	52	7	-4	-5	-4	134,742	100,399
23329	MERCHANTS MUT INS CO	NY	139	76	11	5	86	2.1	10	13	68	4	-1	-1	9	224,579	171,570
11595	MERCHANTS NATL BONDING INC	IA	267	79	13	0	75	2 *	11	10	70	33	-4	-6	-4	17,221	13,691
12775	MERCHANTS NATL INS CO	NH	111	78	11	5	87	2.1	14	14	74	4	-1	-1	7	62,961	49,020
12901	MERCHANTS PREFERRED INS CO	NY	316	75	11	1	84	2.7	9	9	59	4	0	-1	6	32,821	24,510
11894	MERCHANTS PROP INS CO OF IN	IN	0	0	0	0	2.4	9	9	15	0	0	0	0	0	71,771	
11908	MERCURY CAS CO	CA	86	85	19	0	89	5.9 *	-11 *	-11 *	88	4	3	5	-3	948,599	807,692
29394	MERCURY CNTY MUT INS CO	TX	2118*	0	0	0	0	0 *	3	0	92	0	0	0	0	4,875	
11201	MERCURY IND CO OF AMER	FL	452	0	0	0	0	1.1 *	1	1	-97	2	0	0	0	38,682	
10015	MERCURY IND CO OF GA	GA	464	0	0	0	0	1.8 *	1	1	-107	3	0	0	0	11,074	
27553	MERCURY INS CO	CA	315	315 *	14	0	97	3.7	-4	-4	72	10	12	13	-5	587,933	1,852,177
11202	MERCURY INS CO OF FL	FL	0	0	0	0	0	2.3	-8	-8	0	0	0	0	0	39,314	
34410	MERCURY INS CO OF GA	GA	64	0	0	0	0	2.9	2	2	10	0	0	0	0	19,471	
34444	MERCURY INS CO OF IL	IL	41	0	0	0	0	1.4 *	3	3	0	0	0	0	0	35,551	
27988	MERCURY NATL INS CO	IL	0	0	0	0	0	1.9 *	2	2	1	0	0	0	0	16,296	
23353	MERIDIAN SECURITY INS CO	IN	414	0	0	0	0	2.4	2	2	106 *	0	0	0	0	74,578	
24821	MERITPLAN INS CO	CA	0	0	0	0	0	1.4 *	0	0	1	0	0	1	0	13,458	-1
19798	MERRIMACK MUT FIRE INS CO	MA	72	33	14	0	94	2.2	-11 *	-11 *	67	16	-1	-2	-4	978,833	319,767
36838	MESA UNDERWRITERS SPECIALTY IN	NJ	390	137	6	0	87	2.9	2	2	81	16	0	-5	2	91,543	125,714
16187	METROMILE INS CO	DE	496	207	9	5	104 *	1.4 *	36	-18 *	102 *	3	7	1	-43	17,573	36,330
40169	METROPOLITAN CAS INS CO	RI	751	0	0	0	0	2.9	2	2	13	9	0	0	0	69,600	
25321	METROPOLITAN DRT PROP & CAS IN	RI	781	0	0	0	0	2.8	4	0	15	6	0	0	0	46,656	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
39950	METROPOLITAN GEN INS CO	RI	46	0	0	0	3.3	3	3	1	1	0	0	0	37,683		
34339	METROPOLITAN GRP PROP & CAS IN	RI	200	0	0	0	4.2	3	3	5	1	0	0	0	397,709		
13938	METROPOLITAN LLOYDS INS CO TX	TX	961 *	0	0	0	3.2	3	3	12	7	0	0	0	19,196		
26298	METROPOLITAN PROP & CAS INS CO	RI	163	160	3	0	90	4.7	2	2	91	1	0	-1	3	2,322,042	3,723,280
27014	MFS MUT INS CO	IA	53	39	7	0	82	2.9	7	7	25	0	1	-2	0	3,360	1,316
40150	MGA INS CO INC	TX	310	309 *	18	0	91	2.9	2	2	67	5	-2	5	5	109,161	337,603
R 22594	MGIC ASSUR CORP GEN ACCOUNT	WI	4	4	-14	0	-2	2 *	246 *	6	3	0	0	0	0	49,757	2,066
10682	MGIC CREDIT ASSUR CORP	WI	0	0	-41 *	0	0	1.6 *	2	2	2	0	-4	-10	0	8,559	19
18740	MGIC IND CORP	WI	7	5	-41 *	0	48	2.3	4	4	36	0	-1	-1	0	96,944	4,804
10247	MGIC REINS CORP OF WI	WI	48	48	-4	0	65	2.7	26	26 *	68	10	-16	-38	18	243,927	115,989
10209	MI AUTO INS PLACEMENT FACILITY	MI	999 *	999 *	-21	0	136 *	2.3	-99 *	-99 *	128 *	999 *	11	999 *	0	-2,195	33,180
16764	MIAMI MUT INS CO	OH	156	134	10	0	96	2.1	7	7	52	8	-1	-2	-2	29,456	39,398
38660	MIC GEN INS CORP	MI	936 *	0	0	1	0	2.7	13	0	18	24	0	0	0	30,898	
38601	MIC PROP & CAS INS CORP	MI	659	0	0	0	0	1.6 *	1	1	85	58 *	0	0	0	55,898	
15527	MICA RRG INC	DC	0	0	0	0	999 *	0.7 *	-5	-5	3	0	0	0	0	728	
34029	MICHIGAN BASIC PROP INS ASSN	MI	40	40	-15	0	106 *	2.4	-6	-6	33	0	0	1	0	32,964	13,124
10998	MICHIGAN COMMERCIAL INS MUT	MI	211	197	-8	0	103 *	2.2	2	2	92	5	-14	-1	-25	16,389	32,287
10857	MICHIGAN INS CO	MI	217	139	2	2	86	2.5	6	6	64	8	-7	-20	-25	55,708	77,690
14508	MICHIGAN MILLERS MUT INS CO	MI	121	104	11	1	89	3.2	14	14	67	4	-5	-6	0	68,283	71,074
31429	MICHIGAN PROFESSIONAL INS EXCH	MI	38	32	4	0	71	2.3	8	8	52	1	-15	-12	-9	52,938	17,196
40932	MICO INS CO	OH	0	0	0	0	0	2.5	0	0	1	0	0	0	0	11,468	
23507	MID AMER FIRE & CAS CO	NH	0	0	0	0	0	1.5 *	1	1	5	0	0	0	0	8,499	
21687	MID CENTURY INS CO	CA	135	58	-2	0	94	6.5 *	251 *	120 *	93	1	2	1	-1	3,785,104	2,214,006
28673	MID CENTURY INS CO OF TX	TX	0	0	0	0	0	1.4 *	1	1	7	0	0	0	0	36,783	
15380	MID CONTINENT ASSUR CO	OH	8	0	0	0	0	2.7	2	2	0	0	0	0	0	21,068	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
23418	MID CONTINENT CAS CO	OH	81	74	11	1	85	3.4	-1	-1	78	8	0	11	13	176,876	131,073
13794	MID CONTINENT EXCESS AND SURPL	DE	12	0	0	0	0	2.4	2	2	3	0	0	0	0	18,443	
R 35866	MID HUDSON COOP INS CO	NY	253	203	54 *	1	96	1.3 *	-10 *	-10 *	66	1	-6	5	9	10,819	21,965
31810	MIDDLE STATES INS CO INC	OK	35	35	13	0	98	1.7 *	2	-1	12	0	0	1	1	5,638	1,986
23434	MIDDLESEX INS CO	WI	171	94	9	1	92	3.8	0	0	82	15	-1	-2	2	243,288	228,798
R 26835	MIDROX INS CO	NY	103	0	-177 *	0	80	1.1 *	20	20	19	2	9	-3	-16	5,067	-2,619
12839	MIDSOUTH MUT INS CO	TN	80	71	-7	0	94	1.3 *	5	5	77	18	6	2	-5	12,362	8,719
26818	MIDSTATE MUT INS CO	NY	50	43	0	0	103 *	2.3	-7	-7	35	1	4	3	0	26,195	11,266
20451	MIDSTATES REINS CORP	IL	0	0	0	0	999 *	2.8	-3	-3	64	0	5	4	0	27,600	
27138	MIDVALE IND CO	WI	526	0	0	3	0	1.8 *	3	3	149 *	0	0	0	0	13,744	
13126	MIDWEST BUILDERS CAS MUT CO	KS	71	67	10	0	87	1.3 *	4	4	54	0	-4	-9	-4	56,465	38,024
23612	MIDWEST EMPLOYERS CAS CO	DE	222	0	0	0	0	3.6	1	1	24	13	0	0	0	108,265	
16262	MIDWEST FAMILY ADVANTAGE INS C	IA	7	0	0	0	0	2.8	2	2	-1	0	0	0	0	10,240	
23574	MIDWEST FAMILY MUT INS CO	IA	177	151	8	0	89	1.3 *	42	15	66	7	-12	-14	-8	97,603	147,228
10895	MIDWEST INS CO	IL	85	59	9	3	82	2.7	10	10	57	2	-17	-16	-18	42,023	24,929
11999	MIDWEST INS GRP INC RRG	VT	241	200	19	1	108 *	2.4	-29 *	-40 *	96	0	-13	-35	-21	1,308	2,617
10282	MIDWESTERN EQUITY TITLE INS CO	IN	3	2	-15	0	44	0.8 *	-2	-2	16	0	0	0	0	3,402	73
23515	MIDWESTERN IND CO	NH	14	0	0	0	0	1.2 *	1	1	12	0	0	0	0	28,156	
R 41653	MILBANK INS CO	IA	278	165	-5	0	98	3	3	3	88	11	-11	-14	-7	157,981	260,683
26662	MILFORD CAS INS CO	DE	439	0	-100 *	1	76	2.8	-6	-6	77	0	0	0	0	23,877	
14575	MILLERS CAPITAL INS CO	PA	98	79	7	1	89	2.4	3	3	49	4	-3	-7	0	73,799	58,063
10811	MILLVILLE INS CO OF NY	NY	70	0	0	0	0	1.7 *	2	2	7	4	0	0	0	2,758	
17450	MILLVILLE MUT INS CO	PA	62	56	7	0	82	2 *	2	2	35	2	-3	-4	-5	61,594	34,303
42234	MINNESOTA LAWYERS MUT INS CO	MN	37	32	0	0	70	3.8	5	5	51	1	-9	-11	-7	104,654	33,619
27669	MISSISSIPPI FARM BUREAU CAS IN	MS	138	53	2	0	76	2.7	12	12	26	0	-1	-2	1	323,969	171,917

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
11964	MISSOURI DOCTORS MUT INS CO	MO	999 *	999 *	5	0	123 *	0.1 *	-99 *	-99 *	207 *	0	999 *	4322 *	999 *	-1,483	3,632
10191	MISSOURI EMPLOYERS MUT INS CO	MO	108	103	2	0	99	3.2	-7	-7	78	35	-3	-8	-10	236,324	243,117
27642	MISSOURI HOSPITAL PLAN	MO	20	15	16	0	112 *	2 *	-4	-4	28	1	0	-2	5	154,176	23,358
27766	MISSOURI VALLEY MUT INS CO	SD	120	103	4	0	97	2.8	1	1	38	1	2	-1	-2	3,679	3,777
20362	MITSUMI SUMITOMO INS CO OF AMER	NY	116	54	1	1	82	2.7	2	2	69	11	-6	-15	-12	377,672	203,462
22551	MITSUMI SUMITOMO INS USA INC	NY	337	37	1	2	86	1.7 *	6	6	60	8	-5	-11	-8	68,028	25,433
16026	MLM RRG INC	DC	4	0	140 *	0	911 *	2 *	-3	-3	4	0	0	0	0	933	2
34231	MLMIC INS CO	NY	58	0	-801 *	0	0	4.1	-70 *	-70 *	-4	2	-122	-116	-404	661,095	-2,874,977
15997	MMG INS CO	ME	185	164	4	1	96	1.8 *	9	3	62	6	-2	-2	0	108,701	177,937
16942	MMIC INS INC	MN	33	28	5	0	73	4.6	-1	-1	54	0	-4	-6	-2	360,612	101,516
14062	MMIC RRG INC	DC	7	0	-66 *	2	922 *	0 *	31	-7	7	0	0	0	0	688	2
16392	MOBILITAS INS CO	AZ	0	0	0	0	0	0.8 *	999 *	999 *	0	0	0	0	0	15,049	
15715	MONARCH NATL INS CO	FL	78	48	-6	0	171 *	2.6	-35 *	-35 *	55	5	2	3	-15	16,811	7,997
32506	MONROE GUAR INS CO	IN	209	0	0	0	0	2.5	2	2	-2	0	0	0	0	55,175	
15819	MONTANA STATE FUND	MT	33	31	-4	0	115 *	2.5	-8	-8	76	2	-1	-1	-13	512,475	158,227
16218	MONTAUK RRG INC	VT	187	187	2333 *	0	106 *	0.6 *	-5	-5	69	11	-2	0	0	2,709	5,067
23540	MONTEREY INS CO	CA	461	339 *	6	0	126 *	2.9	-44 *	-44 *	93	9	-1	21 *	7	12,346	41,908
14613	MONTGOMERY MUT INS CO	MA	207	0	0	0	0	2.4	2	2	6	0	0	0	0	53,814	
17469	MONTOUR MUT INS CO	PA	166	45	36 *	11	153 *	1.5 *	-15 *	-15 *	33	7	-1	-1	4	476	215
29858	MORTGAGE GUAR INS CORP	WI	65	52	1	0	62	2.8	4	8	79	3	-9	-19	16	1,681,335	872,652
12487	MOTOR CLUB INS CO	RI	8	0	-100 *	0	0	2.2	-1	-1	5	0	1	-10	0	50,975	3
13331	MOTORISTS COMMERCIAL MUT INS C	OH	121	67	-24	0	108 *	3.4	2	2	88	6	-10	-10	-74	150,615	101,211
14621	MOTORISTS MUT INS CO	OH	279	63	-42 *	0	109 *	3.4	-2	-2	124 *	11	-13	-11	-79	449,855	284,767
22012	MOTORS INS CORP	MI	95	63	22	6	79	2.1	-12 *	-12 *	68	7	0	1	3	762,675	482,030
10653	MOUND PRAIRIE MUT INS CO	MN	81	57	-3	0	76	2 *	10	10	30	1	-1	-1	-1	5,397	3,074

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
26522	MOUNT VERNON FIRE INS CO	PA	31	14	6	0	50	1.8 *	-8	-8	31	3	-1	-4	2	531,082	75,107
14420	MOUNT VERNON SPECIALTY INS CO	NE	10	1	70 *	1	717 *	0.1 *	-13 *	-13 *	31	1	0	0	0	53,558	631
13812	MOUNTAIN LAKE RRG INC	VT	29	29	95 *	0	152 *	0 *	6	6	142 *	12	5	4	36 *	1,002	287
44180	MOUNTAIN LAUREL ASSUR CO	OH	313	313 *	15	0	89	2 *	8	8	61	8	1	1	5	74,579	233,273
11547	MOUNTAIN LAUREL RRG INC	VT	444	57	0	0	35	2.2	-17 *	-17 *	57	0	-25	-69	-27	8,411	4,769
15726	MOUNTAIN STATES COMMERCIAL INS	NM	15	0	-100 *	0	0	1.4 *	0	0	-3	1	0	0	0	1,002	
11585	MOUNTAIN STATES HLTHCARE RECIP	MT	0	0	-100 *	0	134 *	1.9 *	-7	-7	90	0	6	0	-248	20,809	22
10177	MOUNTAIN STATES IND CO	NM	205	0	0	3	0	0.8 *	17	17	-39	20	0	0	0	12,876	
10205	MOUNTAIN VALLEY IND CO	NY	824	74	4	0	100 *	2.5	-2	-2	80	2	2	2	6	19,986	14,736
29440	MOUNTAIN W FARM BUREAU MUT INS	WY	147	127	8	0	99	2.6	-8	-8	86	32	-15	-19	-6	142,106	180,020
42242	MOUNTAINPOINT INS CO	AZ	12	0	0	0	0	1.6 *	1	1	1	0	0	0	0	12,216	
12418	MOWER CNTY FARMERS MUT INS CO	MN	78	65	8	0	84	2.2	6	6	36	1	-1	-11	3	3,977	2,571
11066	MSA INS CO	SC	29	0	0	0	0	2.8	2	2	1	0	0	0	0	19,105	
34886	MSIG SPECIALTY INS USA INC	NY	50	38	1	0	85	2 *	4	4	59	8	-5	-11	-8	66,930	25,433
37974	MT HAWLEY INS CO	IL	67	53	10	1	87	3.4	6	6	65	6	-4	-6	-15	469,645	250,935
10831	MT MORRIS MUT INS CO	WI	136	112	11	0	89	3.2	8	8	45	1	-5	-8	-8	21,640	24,205
43982	MT WA ASSUR CORP	NH	653	0	0	0	0	0.9 *	2	2	-91	19	0	0	0	3,703	
14153	MULTINATIONAL INS CO	PR	539	152	90 *	0	68	0.7 *	55 *	55 *	189 *	110 *	29 *	27 *	41 *	24,405	37,097
10227	MUNICH REINS AMER INC	DE	137	142	26	0	108 *	2.4	-7	-14 *	111 *	23	-3	-9	39 *	3,718,735	5,262,928
13559	MUNICIPAL ASSUR COR	NY	1	0	19	0	0	3.1	19	19	57	0	0	0	0	320,929	879
14656	MUNICIPAL MUT INS CO	WV	58	54	5	0	94	1.3 *	1	1	30	0	-3	0	-2	25,956	14,127
15779	MUNICIPAL PROP INS CO	WI	147	97	12	0	104 *	1.9 *	-10 *	-10 *	38	5	1	-8	-2	7,899	7,649
14664	MUTUAL BENEFIT INS CO	PA	121	94	5	0	92	1.8 *	4	4	62	7	-8	-9	-5	105,447	99,331
17477	MUTUAL FIRE INS CO OF S BEND T	PA	4	3	-3	0	9	1.3 *	3	3	1	0	0	0	0	3,711	97
32832	MUTUAL INS CO OF AZ	AZ	14	13	-6	0	73	3	2	2	37	1	-5	-9	-5	675,825	90,208

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
14761	MUTUAL OF ENUMCLAW INS CO	OR	135	127	6	0	99	2 *	-3	-3	59	5	4	6	8	329,810	419,271
11617	MUTUAL OF WAUSAU INS CORP	WI	100	69	22	0	93	1.6 *	6	6	36	1	-1	-1	0	16,880	11,634
31178	MUTUAL SAVINGS FIRE INS CO	AL	119	0	0	0	0	2.5	6	6	24	4	0	0	0	4,216	
11878	MUTUALAID EXCHANGE	KS	165	117	16	4	97	12.8 *	-3	14	61	1	3	-3	-6	15,314	17,895
29629	NAMIC INS CO INC	IN	56	20	8	1	88	0.8 *	0	0	60	8	3	3	4	29,102	5,683
43001	NARRAGANSETT BAY INS CO	RI	301	57	36 *	32 *	79	2 *	2	2	74	6	-1	-3	1	112,993	64,105
14366	NASW RRG INC	DC	69	40	9	3	62	0.4 *	12	12	38	3	-2	-2	-4	12,489	4,952
23663	NATIONAL AMER INS CO	OK	227	143	27	5	88	2.1	9	9	83	14	-5	-11	13	74,370	106,532
23671	NATIONAL AMER INS CO OF CA	CA	0	0	-61 *	0	2106*	1.8 *	-5	-5	93	0	1	11	0	6,401	4
11806	NATIONAL ASSISTED LIVING RRG I	DC	83	74	17	0	97	1.8 *	-18 *	-18 *	63	4	-13	-35	-31	3,809	2,822
12235	NATIONAL BUILDERS & CONTRACTOR	NV	0	0	-35 *	0	1690*	2.7	-12 *	-12 *	67	0	-1	2	0	1,270	4
16632	NATIONAL BUILDERS INS CO	DE	209	67	-5	0	78	3.2	10	10	76	11	-4	-6	-14	33,726	22,581
11991	NATIONAL CAS CO	OH	726	0	0	0	0	1.5 *	2	2	119 *	65 *	0	0	0	142,975	
10243	NATIONAL CONTINENTAL INS CO	NY	205	16	3	6	0	2.2	29	29 *	82	23	-4	-5	2	80,631	12,581
12230	NATIONAL DIRECT INS CO	NV	357	357 *	9	0	100 *	1.7 *	73 *	73 *	98	0	47 *	27 *	3	2,345	8,377
16217	NATIONAL FARMERS UNION PROP &	WI	652	173	18	1	100 *	1.8 *	-2	-2	101 *	15	-5	-3	11	41,467	71,840
41068	NATIONAL FIRE & CAS CO	IL	89	43	-7	7	103 *	2.5	-4	-4	43	12	-6	-9	-10	6,112	2,620
15679	NATIONAL FIRE & IND EXCH	MO	71	60	-1	0	94	1.8 *	7	7	48	6	-5	0	-7	6,098	3,639
20079	NATIONAL FIRE & MARINE INS CO	NE	29	25	32	0	88	2.5	-12 *	-12 *	44	2	-1	-2	-5	6,348,165	1,555,302
20478	NATIONAL FIRE INS CO OF HARTFO	IL	515	0	0	0	0	4	-6	-6	0	0	0	0	0	110,301	
42447	NATIONAL GEN ASSUR CO	MO	697	0	0	0	0	2.5	-5	-5	-3	12	0	0	0	16,609	
23728	NATIONAL GEN INS CO	MO	810	0	0	0	0	3.3	-6	-6	21	19	0	0	0	24,937	
12832	NATIONAL GEN PREMIER INS CO	CA	646	0	0	0	0	1.2 *	-9	-9	3	6	0	0	0	15,356	
11044	NATIONAL GENERAL INS ONLINE IN	MO	591	0	0	0	0	2.1	4	4	-17	14	0	0	0	11,789	
36072	NATIONAL GUARDIAN RRG INC	HI	50	5	999 *	0	22	0.6 *	2	2	52	0	-7	-14	0	6,406	351

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
10658	NATIONAL HERITAGE INS CO	IL	215	215	-2	0	109 *	1.5 *	-19 *	-19 *	65	24	14	11	17	1,259	2,703
44016	NATIONAL HOME INS CO RRG	CO	0	0	0	0	999 *	1.6 *	-22 *	-22 *	44	0	-6	-1	-26	4,584	
R 20087	NATIONAL IND CO	NE	23	23	16	0	84	3.9	-5	-5	92	5	1	1	3	122,471,087	27,955,586
20060	NATIONAL IND CO OF MID AMER	IA	1	2	-2	0	0	2.5	-3	-3	19	0	0	-1	0	243,942	5,833
42137	NATIONAL IND CO OF THE SOUTH	IA	29	29	-14	0	76	2 *	1	1	43	3	0	3	0	267,418	76,230
11197	NATIONAL INDEPENDENT TRUCKERS	SC	120	53	12	2	92	2.5	6	1	38	12	11	15	8	9,111	4,861
27944	NATIONAL INS ASSN	IN	0	0	0	0	0	1.9 *	1	1	0	0	0	0	0	13,946	
30155	NATIONAL INS CO OF WI INS	WI	3	0	-5	0	645 *	2.7	3	3	13	0	1	3	0	11,799	18
32620	NATIONAL INTERSTATE INS CO	OH	252	122	1	1	78	4.4	-12 *	-12 *	104 *	9	-6	-6	-11	265,518	325,153
11051	NATIONAL INTERSTATE INS CO OF	OH	348	73	1	3	85	2.7	0	0	82	16	-4	-4	-6	12,692	9,290
20052	NATIONAL LIAB & FIRE INS CO	CT	62	54	11	0	91	2.3	-8	-8	64	9	3	3	-12	1,147,030	614,804
15474	NATIONAL LLOYDS INS CO	TX	150	138	-2	0	98	1.6 *	-16 *	-16 *	49	2	-1	-1	3	78,637	108,536
13695	NATIONAL MORTGAGE INS CORP	WI	71	53	47 *	6	104 *	1.2 *	17	-3	63	9	-1	0	-1	403,141	213,157
13758	NATIONAL MORTGAGE REINS INC ON	WI	3	3	51 *	0	0	2.5	2	2	22	0	0	0	0	27,644	800
20184	NATIONAL MUT INS CO	OH	407	127	10	1	95	2.6	8	8	67	17	-1	-2	-2	35,140	44,651
23825	NATIONAL PUBLIC FINANCE GUAR C	NY	1	1	-13	0	603 *	3.3	-8	-8	53	0	-22	3	-7	1,997,691	11,395
12114	NATIONAL SECURITY FIRE & CAS C	AL	176	156	-1	0	101 *	2.1	1	1	64	0	-2	-2	-4	34,645	54,020
10234	NATIONAL SERV CONTRACT INS CO	DC	19	14	-52 *	0	80	1.2 *	-77 *	-31 *	44	0	0	0	0	2,422	349
22608	NATIONAL SPECIALTY INS CO	TX	623	66	22	53 *	82	2.1	9	9	58	20	0	0	-1	55,395	36,588
21881	NATIONAL SURETY CORP	IL	438	0	0	0	0	1.9 *	2	2	97	0	0	0	0	75,555	
16011	NATIONAL TRANSPORTATION INS CO	NC	309	62	-39 *	10	89	0 *	85 *	3	57	0	-9	0	-20	4,510	2,801
20141	NATIONAL TRUST INS CO	IN	498	0	0	0	0	1.9 *	2	2	-1	0	0	0	0	38,438	
19445	NATIONAL UNION FIRE INS CO OF	PA	357	90	-8	2	109 *	4.2	-14 *	-6	134 *	16	3	-10	29 *	5,519,689	4,949,730
19119	NATIONAL UNITY INS CO	TX	388	270	-11	7	108 *	2.9	-1	-12 *	88	26	36 *	70 *	42 *	9,040	24,441
13127	NATIONS INS CO	CA	312	128	-16	13	101 *	2.5	5	5	76	32	0	15	-25	11,950	15,354

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
26093	NATIONWIDE AFFINITY CO OF AMER	OH	9389*	0	0	999 *	0 *	-10 *	-10 *	1255*	409 *	0	0	0	10,783		
28223	NATIONWIDE AGRIBUSINESS INS CO	IA	711	0	0	0	2 *	2	2	116 *	24	0	0	0	195,348		
10723	NATIONWIDE ASSUR CO	OH	58	0	0	0	2.9	-47 *	-39 *	153 *	2	0	0	0	34,521		
23760	NATIONWIDE GEN INS CO	OH	652	0	0	1	999 *	0 *	1003*	-6	73	21	0	0	235,016		
10070	NATIONWIDE IND CO	OH	0	0	-79 *	0	3.8	-1	3	69	0	7	12	0	1,005,787	88	
25453	NATIONWIDE INS CO OF AMER	OH	511	0	0	0	2.1	2	2	67	23	0	0	0	158,449		
10948	NATIONWIDE INS CO OF FL	OH	258	0	0	0	2.3	-5	-5	37	4	0	0	0	18,589		
42110	NATIONWIDE LLOYDS	TX	119	0	0	0	2.7	2	2	10	3	0	0	0	29,747		
23779	NATIONWIDE MUT FIRE INS CO	OH	240	185	-20	0	103 *	3.5	-5	-5	103 *	23	1	2	-2	2,252,642	4,170,664
23787	NATIONWIDE MUT INS CO	OH	162	108	3	0	106 *	2.7	-1	-1	185 *	16	1	1	-2	12,058,874	13,055,991
37877	NATIONWIDE PROP & CAS INS CO	OH	5055*	0	0	1	999 *	0 *	-15 *	-15 *	680 *	199 *	0	0	0	33,748	
25240	NAU COUNTRY INS CO	MN	688	188	18	3	99	3.3	4	4	116 *	17	-6	-3	12	294,656	553,167
17370	NAUTILUS INS CO	AZ	344	0	0	0	4.2	3	3	52	35	0	0	0	171,467		
42307	NAVIGATORS INS CO	NY	140	109	16	4	89	3.1	-5	-5	77	5	4	3	4	1,005,081	1,092,304
36056	NAVIGATORS SPECIALTY INS CO	NY	298	0	0	0	3.1	3	3	28	27	0	0	0	145,692		
17493	NAZARETH MUT INS CO	PA	122	98	-4	0	95	0.2 *	-16 *	-16 *	51	0	0	7	2	7,129	6,965
15865	NCMIC INS CO	IA	62	60	10	0	88	2.3	2	2	64	0	5	1	19	306,474	185,023
14130	NCMIC RRG INC	VT	164	16	2	0	18	1.4 *	6	6	15	0	-2	-19	-8	5,166	812
10317	NEIGHBORHOOD SPIRIT PROP & CAS	CA	128	113	-2	0	99	2 *	3	3	53	1	1	0	-2	122,555	138,375
24171	NETHERLANDS INS CO THE	NH	176	0	0	0	2.2	2	2	8	0	0	0	0	91,447		
11165	NEVADA CAPITAL INS CO	NV	195	148	6	0	124 *	3.1	-23 *	-23 *	77	4	-1	15	3	30,951	45,718
10007	NEVADA GEN INS CO	NV	347	95	-6	0	91	2.3	3	3	52	5	-6	-5	-17	6,303	5,979
11260	NEVADA MUT INS CO INC	NV	62	0	-256 *	0	999 *	1.4 *	-5	-5	57	0	2	-3	0	9,681	-673
11047	NEW CENTURY INS CO	TX	135	88	-7	0	95	1.7 *	11	7	48	13	-9	-3	-2	6,648	5,846
25852	NEW ENGLAND GUAR INS CO INC	VT	0	0	0	0	2.6	0	0	3	0	0	0	0	44,338		

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
	Unusual if Equal to or Over ==>	900	300	33	15	100	6.5	50	25	105	40	20	20	25			
	Unusual if Equal to or Under ==>			-33			3.0	-10	-10								
21830	NEW ENGLAND INS CO	CT	0	0	5975*	0	4008*	2.9	-6	-6	15	0	9	15	0	16,301	
12725	NEW ENGLAND MUT INS CO	MA	31	0	0	0	0	2.6	1	1	6	0	0	0	0	42,783	
41629	NEW ENGLAND REINS CORP	CT	0	0	5975*	0	1400*	3.5	-34 *	-2	10	0	4	7	0	24,475	
13083	NEW HAMPSHIRE EMPLOYERS INS CO	NH	384	0	0	0	0	2 *	4	1	6	0	0	0	0	5,087	
23841	NEW HAMPSHIRE INS CO	IL	2262*	0	0	0	999 *	3.7	-66 *	-66 *	26	0	0	0	0	62,376	
13792	NEW HOME WARRANTY INS CO A RRG	DC	239	52	1	96 *	82	1.7 *	5	3	84	36	0	6	-8	7,071	3,694
16014	NEW HORIZON INS CO	TX	138	81	542 *	11	94	1.2 *	35	-13 *	44	23	0	0	0	8,373	6,796
R 12345	NEW HORIZONS INS CO OF MO	MO	67	60	-23	0	88	2.9	17	17	47	4	-5	-11	-13	32,342	19,531
10732	NEW JERSEY CAS INS CO	NJ	13	13	-27	0	45	3.1	9	9	46	1	-3	-6	-25	323,310	42,155
10978	NEW JERSEY IND INS CO	NJ	6	6	-26	0	70	2.5	3	3	8	0	-1	-1	0	71,668	4,565
12122	NEW JERSEY MANUFACTURERS INS C	NJ	67	66	6	0	94	2.3	1	1	68	1	-1	-1	8	2,906,319	1,925,388
11539	NEW JERSEY PHYSICIANS UNITED R	NJ	133	64	19	7	138 *	1.5 *	-18 *	-18 *	63	5	36 *	46 *	110 *	9,424	6,008
35432	NEW JERSEY RE INS CO	NJ	1	1	-68 *	0	0	3	2	2	19	0	0	-2	0	442,189	3,700
M R 11454	NEW JERSEY SKYLANDS INS ASSN	NJ	618	245	7	72 *	119 *	2.5	164 *	-157 *	91	7	27 *	24 *	38 *	14,817	36,247
14826	NEW LONDON CNTY MUT INS CO	CT	125	55	-3	0	96	1.5 *	-8	-8	70	7	-1	-3	-4	63,084	34,945
13673	NEW MEXICO ASSUR CO	NM	757	0	0	0	999 *	1.5 *	-1	-33 *	111 *	51 *	0	0	0	1,549	
15995	NEW MEXICO BUSINESS INS CO	NM	276	0	0	0	0	1.4 *	9	9	44	25	0	0	0	2,168	
15996	NEW MEXICO COMMERCIAL INS CO	NM	54	0	0	0	999 *	1.6 *	-3	-3	11	5	0	0	0	1,957	
13674	NEW MEXICO EMPLOYERS ASSUR CO	NM	789	0	0	0	999 *	1.7 *	-10 *	-16 *	114 *	66 *	0	0	0	1,483	
23051	NEW MEXICO FOUNDATION INS CO	NM	61	0	0	0	0	2.4	2	2	23	5	0	0	0	18,308	
40627	NEW MEXICO MUT CAS CO	NM	54	49	1	0	81	2.2	6	6	75	1	-3	-10	-7	194,522	94,640
13675	NEW MEXICO PREMIER INS CO	NM	366	0	0	0	999 *	1.3 *	51 *	-36 *	101 *	25	0	0	0	1,728	
12242	NEW MEXICO PROP & CAS CO	NM	0	0	-200 *	0	999 *	2.7	-2	-2	44	0	-1	-4	0	944	
15351	NEW MEXICO SAFETY CAS CO	NM	455	0	0	0	0	1.5 *	-1	-1	64	31	0	0	0	2,450	
15349	NEW MEXICO SECURITY INS CO	NM	845	0	0	0	999 *	1.2 *	-11 *	-11 *	97	61 *	0	0	0	1,452	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
10207	NEW MEXICO SW CAS CO	NM	100	0	0	999 *	2.5	-4	-4	42	10	0	0	0	10,568		
12130	NEW SOUTH INS CO	NC	1767*	0	0	2	0	2.6	5	5	62	56 *	0	0	8,822		
14834	NEW YORK CENTRAL MUT FIRE INS	NY	106	93	9	0	93	2.2	2	2	55	1	-2	-3	2	551,246	514,110
12275	NEW YORK HLTHCARE INS CO INC R	DC	197	141	16	0	96	2.2	95 *	23	148 *	56 *	49 *	143 *	63 *	7,538	10,604
16608	NEW YORK MARINE & GEN INS CO	NY	189	143	40 *	1	90	3	9	9	115 *	24	-1	4	12	473,575	676,337
20690	NEW YORK MUNICIPAL INS RECIP	NY	111	90	13	0	93	2 *	0	0	66	13	-3	-1	-6	65,846	59,240
34843	NEW YORK SCHOOLS INS RECIP	NY	57	38	3	1	105 *	2 *	-8	-8	52	1	5	8	-4	168,350	63,792
24848	NEWPORT INS CO	AZ	0	0	0	0	0	0.7 *	0	0	3	0	1	1	0	11,581	-1
16285	NEXT INS US CO	DE	0	0	999 *	0	-101	1.5 *	-11 *	-11 *	1	0	0	0	0	8,954	
14788	NGM INS CO	FL	244	233	6	0	114 *	2.1	-46 *	-46 *	100 *	9	31 *	29 *	14	550,003	1,278,920
10751	NHRMA MUT INS CO	IL	72	71	-8	0	82	1 *	9	11	62	0	-21	-33	-26	15,891	11,279
27905	NLC MUT INS CO	VT	14	10	14	0	36	3.6	2	2	57	0	-2	-6	0	152,784	15,096
16461	NOBLR RECIP EXCH	CO	0	0	0	0	999 *	0 *	999 *	999 *	999 *	0	0	0	0	19,219	
34592	NODAK MUT INS CO	ND	105	89	-3	0	86	1.9 *	12	12	41	0	0	-6	1	175,875	155,719
17400	NOETIC SPECIALTY INS CO	VT	26	17	12	1	14	2.6	-7	-7	37	3	-7	-16	4	75,617	13,218
R 33200	NORCAL MUT INS CO	CA	46	44	-17	0	90	2.8	1	1	56	0	-2	4	2	742,342	328,443
35114	NORCAL SPECIALTY INS CO	TX	57	0	0	0	0	2.8	1	1	1	0	0	0	0	49,505	
23965	NORFOLK & DEDHAM MUT FIRE INS	MA	132	78	6	0	91	2.5	-1	-1	59	0	-5	-5	-11	206,778	161,067
31470	NORGUARD INS CO	PA	521	130	19	0	81	2 *	12	12	100 *	55 *	-4	-11	-8	266,474	345,233
13012	NORMANDY INS CO	FL	328	236	-19	0	92	2 *	2	23	71	9	-3	6	-1	14,122	33,371
25038	NORTH AMER CAPACITY INS CO	NH	597	0	42 *	37 *	1186*	1.9 *	-7	-7	119 *	38	0	0	0	48,864	
29700	NORTH AMER ELITE INS CO	NH	522	0	-143 *	1	0	3.1	-2	-2	364 *	43 *	0	0	0	41,182	
29874	NORTH AMER SPECIALTY INS CO	NH	101	0	-2	0	0	1.9 *	4	4	54	9	1	1	0	334,251	44
14842	NORTH CAROLINA FARM BUR MUT IN	NC	95	73	6	1	92	2.5	3	3	39	0	-3	-4	-3	1,216,237	883,439
16683	NORTH CAROLINA GRANGE MUT INS	NC	124	102	2	0	87	3.2	-5	-5	57	2	1	-8	-12	18,896	19,315

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
43869	NORTH COUNTRY INS CO	NY	41	36	1	0	76	2.8	6	6	29	1	-5	-7	-5	21,518	7,854
13167	NORTH LIGHT SPECIALTY INS CO	IL	62	45	3	0	73	2.2	22	22	29	10	1	-2	21	66,618	30,067
23892	NORTH PACIFIC INS CO	OR	635	0	0	0	0	1.8 *	1	1	5	0	0	0	0	8,080	
27740	NORTH POINTE INS CO	PA	105	0	0	0	0	2 *	20	20	66	0	0	0	0	13,456	
21105	NORTH RIVER INS CO	NJ	280	154	6	0	96	1.8 *	-4	-4	114 *	10	-1	-3	14	282,267	435,665
42293	NORTH STAR GEN INS CO	MN	0	0	0	0	0	2.3	1	1	0	0	0	0	0	4,307	
14850	NORTH STAR MUT INS CO	MN	86	78	5	0	84	1.6 *	9	9	42	11	-1	-3	0	497,197	385,862
30376	NORTHERN MUT INS CO	MI	76	61	8	0	84	1.6 *	2	2	30	1	-2	-3	-2	26,697	16,292
25992	NORTHERN SECURITY INS CO INC	VT	1117*	0	0	0	0	2.4	1	1	0	0	0	0	0	8,577	
27987	NORTHFIELD INS CO	IA	234	105	5	0	91	2.8	-1	-1	76	13	-1	-3	2	118,960	125,118
24031	NORTHLAND CAS CO	CT	107	90	5	0	91	2.8	-1	-1	69	10	-1	-3	2	37,310	33,686
24015	NORTHLAND INS CO	CT	162	58	5	0	84	3.9	-2	-2	70	3	-1	-2	1	504,289	293,545
13045	NORTHSTONE INS CO	PA	512	0	-143 *	0	88	1.8 *	12	12	78	18	0	0	0	13,424	-3,270
14021	NORTHWEST FARMERS MUT INS CO	NC	41	34	9	0	102 *	0 *	-4	-4	20	1	1	999 *	-3	4,328	1,478
14885	NORTHWEST GF MUT INS CO	SD	146	111	-8	0	84	1.9 *	7	7	47	0	-6	-8	-4	10,276	11,456
23914	NORTHWESTERN NATL INS CO MILWA	WI	999 *	999 *	0	0	0	0 *	-99 *	-99 *	4102 *	0	0	0	0	-414	
11977	NORTHWESTERN NATL INS CO SEG A	WI	999 *	999 *	-12	0	404 *	1.7 *	-99 *	-99 *	180 *	0	0	0	999 *	-414	320
42552	NOVA CAS CO	NY	263	0	0	0	0	1.2 *	3	3	11	0	0	0	0	91,116	
34215	NUCLEAR ELECTRIC INS LTD	DE	8	6	15	0	141 *	2.4	-8	-8	21	1	0	-3	0	4,137,004	262,163
39608	NUTMEG INS CO	CT	26	25	-3	0	61	6.8 *	13	13	42	1	-1	-1	-4	290,464	72,879
34630	OAK RIVER INS CO	NE	58	57	18	0	72	1.8 *	2	2	67	18	-10	-24	2	326,472	186,695
31208	OAKWOOD INS CO	TN	0	0	0	0	999 *	2.2	-2	-2	45	0	5	8	0	40,502	
13644	OASIS RECIP RRG	VT	104	95	-2	0	58	1 *	-39 *	4	74	0	-13	-30	-49	3,780	3,600
15645	OBI AMER INS CO	PA	6	0	0	0	0	2.1	1	1	0	0	0	0	0	15,675	
14190	OBI NATL INS CO	PA	363	0	0	0	0	2 *	1	1	0	0	0	0	0	13,389	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
	Unusual if Equal to or Over ==>	900	300	33	15	100	6.5	50	25	105	40	20	20	25			
	Unusual if Equal to or Under ==>			-33			3.0	-10	-10								
23248	OCCIDENTAL FIRE & CAS CO OF NC	NC	340	51	35 *	4	84	6.4 *	-23 *	-23 *	97	20	2	4	36 *	172,953	88,182
12360	OCEAN HARBOR CAS INS CO	FL	393	296	9	10	94	2.3	15	15	86	12	-6	-11	-21	75,867	224,189
41076	OCEAN MARINE IND CO	LA	8	8	18	0	137 *	2.1	-2	-2	37	2	-4	-3	0	6,898	556
23680	ODYSSEY REINS CO	CT	76	65	14	0	89	2.2	1	1	139 *	14	-9	-12	0	3,297,019	2,139,755
14103	OGLESBY REINS CO	IL	14	14	7	0	84	2 *	7	7	20	0	-4	-2	-8	3,397,600	479,057
35602	OHIC INS CO	OH	0	0	0	0	0	2.7	-74 *	-1	1	0	0	-78	0	19,137	
37176	OHIO BAR LIAB INS CO	OH	33	24	7	1	75	2.2	-2	-2	31	4	-4	-4	-7	29,505	7,117
24074	OHIO CAS INS CO	NH	193	139	11	0	97	4.3	8	8	87	7	-3	2	11	1,830,407	2,546,478
32573	OHIO FAIR PLAN UNDERWRITING AS	OH	999 *	999 *	-12	0	104 *	1.1 *	-99 *	-99 *	103 *	999 *	201 *	351 *	0	-496	15,026
24104	OHIO FARMERS INS CO	OH	81	15	-1	0	91	3.6	-2	-2	97	1	0	0	-1	2,277,399	348,450
26565	OHIO IND CO	OH	688	265	25	33 *	88	2.4	3	3	87	34	-2	-2	-2	46,703	123,541
10202	OHIO MUT INS CO	OH	100	27	13	0	90	0.7 *	8	8	54	1	-1	-2	0	253,145	67,344
24082	OHIO SECURITY INS CO	NH	1724*	0	0	0	999 *	0 *	-9	-9	15	0	0	0	0	13,648	
39411	OKLAHOMA ATTORNEYS MUT INS CO	OK	34	18	25	0	124 *	2.3	-1	-1	37	4	-3	-2	1	35,210	6,336
21563	OKLAHOMA FARM BUREAU MUT INS C	OK	160	118	-1	0	93	0.8 *	19	19	82	18	-7	-6	-5	133,617	158,024
36382	OKLAHOMA PROP & CAS INS CO	OK	0	0	0	0	0	3.9	0	0	3	0	-5	-13	0	2,981	
14175	OKLAHOMA SPECIALTY INS CO	OK	232	0	0	0	0	2 *	5	5	34	38	0	0	0	20,524	
23426	OKLAHOMA SURETY CO	OH	103	0	0	0	0	2.5	2	2	3	0	0	0	0	16,907	
29378	OLD AMER CNTY MUT FIRE INS CO	TX	8118*	728 *	-8	411 *	100 *	0 *	0	0	162 *	452 *	0	0	0	5,000	36,406
11665	OLD AMER IND CO	KY	25	2	49 *	1	94	1.4 *	1	1	11	4	0	0	0	9,600	170
40231	OLD DOMINION INS CO	FL	557	0	0	0	0	2.5	1	1	0	0	0	0	0	36,344	
17531	OLD ELIZABETH MUT FIRE INS CO	PA	16	9	30	0	109 *	5.6 *	-16 *	-16 *	6	0	-1	-1	0	444	39
11579	OLD GLORY INS CO	TX	75	70	-6	0	91	3.6	3	3	52	3	-15	-22	-7	9,741	6,810
17558	OLD GUARD INS CO	OH	78	78	-1	0	100 *	3.3	-3	-3	52	4	-2	-1	-3	211,397	165,055
36625	OLD RELIABLE CAS CO	MO	129	0	0	0	999 *	2.1	-6	-6	18	3	0	0	0	4,381	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
24139	OLD REPUBLIC GEN INS CORP	IL	80	35	5	0	55	2.6	12	-5	74	9	-6	-15	5	668,468	234,425
24147	OLD REPUBLIC INS CO	PA	137	40	-3	2	75	2.7	-3	-3	72	26	-2	0	-3	1,107,904	444,005
18635	OLD REPUBLIC LLOYDS OF TX	TX	91	91	0	0	106 *	1.9 *	-13 *	-13 *	71	13	-2	-2	-18	720	653
35424	OLD REPUBLIC SECURITY ASSUR CO	IL	133	133	9	0	101 *	3.9	-7	-7	106 *	46 *	4	6	18	188,432	250,776
40444	OLD REPUBLIC SURETY CO	WI	79	76	5	0	73	3.3	0	0	46	4	-7	-17	-6	70,614	53,355
31143	OLD REPUBLIC UNION INS CO	IL	172	0	-100 *	0	0	0.5 *	-5	-5	9	0	0	0	0	50,591	
37060	OLD UNITED CAS CO	KS	71	60	12	1	61	2.4	11	11	68	4	0	0	0	266,726	161,313
12954	OLYMPUS INS CO	FL	524	20	999 *	71 *	0	1.3 *	2	2	105 *	6	1	3	0	30,060	6,049
16219	OMAHA NATL INS CO	NE	156	156	484 *	0	109 *	0.7 *	13	-39 *	54	8	0	0	0	3,230	5,035
38644	OMEGA INS CO	FL	436	5	-91 *	30 *	169 *	1.8 *	14	-32 *	76	27	8	18	-35	14,934	793
16212	OMEGA ONE INS CO	AL	6	6	0	0	110 *	2.6	-2	-2	3	0	-1	0	0	10,783	611
34940	OMNI IND CO	IL	166	100	-34 *	2	117 *	1 *	-15 *	-15 *	184 *	93 *	2	63 *	4	15,514	15,514
39098	OMNI INS CO	IL	347	129	-34 *	4	117 *	0.5 *	4	-7	591 *	138 *	2	35 *	-7	18,195	23,458
44121	OMS NATL INS CO RRG	IL	27	23	-8	0	79	2.3	-4	-4	46	0	-2	-8	-11	258,426	58,659
15646	ONE ALLIANCE INS CORP	PR	236	94	35 *	16 *	111 *	1.9 *	13	13	92	30	-1	-1	-3	6,215	5,852
15385	ONECIS INS CO	IL	0	0	-100 *	0	0	0.7 *	50 *	19	47	0	0	0	0	29,217	
22870	ONTARIO INS CO	NY	43	37	5	0	74	1.9 *	9	9	25	0	-2	-6	3	13,614	5,013
11040	ONTARIO REINS CO LTD	GA	2	2	-5	0	66	0.8 *	1	1	18	0	0	0	0	26,461	424
15208	ONYX INS CO INC A RRG	TN	1031 *	0	-116 *	0	173 *	0.3 *	-72 *	-115 *	185 *	245 *	129 *	141 *	-116	1,980	-2,772
10353	OOIDA RRG INC	VT	247	87	13	19 *	94	1.8 *	-3	-3	87	30	1	-25	-10	23,934	20,713
44105	OPHTHALMIC MUT INS CO RRG	VT	20	18	3	0	91	3	0	0	27	0	0	2	-2	213,622	38,146
12183	ORANGE CNTY MEDICAL RECIP INS	AZ	16	16	3	0	176 *	2.2	-8	-8	32	0	10	8	3	4,127	649
23922	OREGON AUTOMOBILE INS CO	OR	66	0	0	0	0	1.5 *	1	1	5	0	0	0	0	8,006	
14907	OREGON MUT INS CO	OR	210	189	6	0	101 *	3.5	-1	-1	77	2	-3	-12	9	71,483	134,870
30175	ORISKA INS CO	NY	118	112	-39 *	0	100 *	1.6 *	-7	-7	286 *	4	-27	-38	-96	10,000	11,242

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
14260	ORTHOFORUM INS CO	SC	330	52	-86 *	13	119 *	2 *	-62 *	-62 *	97	0	24 *	34 *	-658	1,337	696
43850	OSWEGO CNTY MUT INS CO	NY	47	43	3	0	71	2.5	6	6	36	0	-5	-9	-6	19,184	8,174
30350	OTSEGO CO PATRONS COOP FIRE RE	NY	260	100	490 *	13	83	0.9 *	3	3	54	7	-1	-4	4	924	926
14915	OTSEGO MUT FIRE INS CO	NY	16	4	-2	3	4	2.1	2	2	11	1	0	0	0	118,625	4,592
32700	OWNERS INS CO	OH	114	102	13	0	95	3	0	0	57	1	2	-1	-2	1,809,361	1,853,013
15583	P&S INS RRG	SC	0	0	0	0	999 *	0 *	0	0	175 *	21	0	0	0	513	
11575	PACE RRG INC	VT	232	3	0	0	186 *	1.2 *	-10 *	-10 *	51	0	0	-7	0	2,901	100
11555	PACIFIC COMPENSATION INS CO	CA	72	61	-10	0	92	2.4	103 *	17	60	3	-14	-13	-37	236,406	144,764
22748	PACIFIC EMPLOYERS INS CO	PA	0	0	-132 *	0	109 *	1.9 *	-17 *	-24 *	7	0	0	0	0	880,498	-309,291
20346	PACIFIC IND CO	WI	150	138	408 *	0	71	3.8	6	6	80	14	-5	-9	59 *	3,178,024	4,383,898
18380	PACIFIC IND INS CO	GU	63	37	-1	1	83	1.1 *	4	4	50	19	-3	-7	-7	24,383	9,127
10046	PACIFIC INS CO LTD	CT	90	74	-3	0	85	3.8	1	1	69	4	-3	-4	-11	240,599	176,992
40550	PACIFIC PIONEER INS CO	CA	43	42	-12	0	111 *	3.2	1	-8	49	9	17	23 *	20	9,097	3,841
11048	PACIFIC PROP & CAS CO	CA	164	163	15	0	105 *	3.2	-16 *	-16 *	59	0	14	6	2	35,932	58,446
37850	PACIFIC SPECIALTY INS CO	CA	194	151	13	4	107 *	1.9 *	12	12	67	10	-11	-7	-2	123,947	187,175
11168	PACIFIC SPECIALTY PROP & CAS C	TX	84	14	0	0	78	1.8 *	1	1	13	8	-1	-1	0	5,421	768
29793	PACIFIC STAR INS CO	WI	117	29	23	4	98	1.5 *	1	1	33	8	1	0	3	10,424	3,041
10222	PACO ASSUR CO INC	IL	28	26	-7	0	70	2.9	0	0	53	1	-6	-11	0	31,332	8,202
38946	PALADIN REINS CORP	NY	0	0	0	0	999 *	1.1 *	-4	-4	54	0	-2	-2	0	543	
R 10791	PALISADES INS CO	NJ	806	0	0	0	0	1.7 *	-3	-5	41	10	0	0	0	16,401	
R 10100	PALISADES PROP & CAS INS CO	NJ	258	0	0	1	0	1.5 *	3	-2	34	2	0	0	0	12,940	
22050	PALISADES SAFETY & INS ASSOC	NJ	124	124	6	0	94	1.6 *	10	10	90	1	-8	-10	-2	528,751	654,241
15279	PALLADIUM RRG INC	VT	159	151	-8	0	103 *	2.4	4	-18 *	82	0	3	-59	-116	16,465	24,860
42393	PALMETTO CAS INS CO	SC	35	0	0	0	0	2.5	2	2	1	0	0	0	0	7,197	
R 13121	PALMETTO SURETY CORP	SC	292	292	3	0	98	0 *	14	-16 *	244 *	5	-27	-17	-31	4,662	13,602

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
20338	PALOMAR SPECIALTY INS CO	OR	243	44	-61 *	6	91	1.2 *	4	3	65	21	-2	-2	-2	63,731	27,837
10904	PAN HANDLE FARMERS MUT INS CO	WV	108	88	-3	0	88	1.9 *	7	7	48	0	-3	2	1	3,071	2,707
11087	PAN-AMER CAS CO	TX	28	0	0	0	2.5	1	1	30	0	0	0	0		5,133	
44130	PARATRANSIT INS CO MUT RRG	TN	85	52	19	0	91	1.6 *	-9	3	53	0	-5	-17	-19	13,434	7,015
13049	PARK INS CO	NY	223	99	-59 *	19 *	69	5.6 *	24	24	133 *	155 *	130 *	447 *	-74	5,004	4,935
38636	PARTNER REINS CO OF THE US	NY	144	119	41 *	1	105 *	2.4	-18 *	-24 *	85	2	2	-1	-5	1,094,301	1,306,406
11835	PARTNERRE AMER INS CO	DE	381	252	610 *	0	100 *	1.8 *	-2	-2	107 *	61 *	0	4	55 *	108,293	272,514
10006	PARTNERRE INS CO OF NY	NY	0	1	4958*	0	0	2.8	1	1	6	0	1	0	0	110,761	798
R 13439	PARTNERS MUT INS CO	WI	509	132	4	0	103 *	2.5	2	2	100 *	28	0	20 *	15	11,133	14,683
23442	PATRIOT GEN INS CO	WI	43	0	0	0	0	3.3	0	0	2	0	0	0	0	25,386	
32069	PATRIOT INS CO	ME	195	100	9	0	90	2.7	8	8	75	20	-7	-11	-10	55,299	55,535
17582	PATRONS MUT FIRE INS CO OF IN	PA	32	13	1	0	95	1 *	0	0	7	0	-2	-2	-3	2,657	337
R 14923	PATRONS MUT INS CO OF CT	CT	265	42	-5	0	97	2.1	4	4	72	0	-3	-3	-2	22,261	9,310
28290	PATRONS OXFORD INS CO	ME	356	0	0	0	0	0 *	1	1	67	1	0	0	0	13,540	
14931	PAWTUCKET INS CO	RI	0	0	0	0	0	0.7 *	54 *	54 *	36	0	-3	1	0	4,106	
11973	PCH MUT INS CO INC RRG	VT	190	104	23	0	139 *	1.2 *	-37 *	-40 *	84	18	12	-10	0	1,856	1,921
11846	PEACE CHURCH RRG INC	VT	19	17	3	0	79	2.3	1	1	20	0	-7	-11	-5	16,531	2,843
25755	PEACHTREE CAS INS CO	FL	57	16	-88 *	0	176 *	1.8 *	-11 *	-46 *	50	0	153 *	96 *	2	4,487	739
18139	PEAK PROP & CAS INS CORP	WI	708	0	0	9	0	1 *	0	0	12	0	0	0	0	39,024	
18333	PEERLESS IND INS CO	IL	15	0	0	0	0	2.4	2	2	7	0	0	0	0	196,128	
24198	PEERLESS INS CO	NH	174	171	11	0	98	4.1	8	8	98	9	-4	2	13	3,715,950	6,366,194
24228	PEKIN INS CO	IL	376	87	-2	0	95	2.8	5	5	60	0	-5	-7	-6	138,481	119,963
34118	PELEUS INS CO	VA	266	0	0	12	0	2.6	-2	-2	104 *	33	0	0	0	52,284	
11587	PELICAN INS RRG	VT	47	23	-16	0	238 *	2.3	-26 *	-26 *	47	0	11	25 *	-10	7,936	1,855
24341	PEMCO MUT INS CO	WA	161	159	5	0	96	2.3	5	5	65	7	1	3	4	300,391	478,056

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
39900	PENINSULA IND CO	MD	145	0	0	0	1.8 *	2	2	-7	8	0	0	0	10,427		
14958	PENINSULA INS CO	MD	186	166	1	0	109 *	2.2	-17 *	-17 *	79	6	17	22 *	-8	32,718	54,196
32859	PENN AMER INS CO	PA	151	48	32	0	122 *	0.9 *	3	-29 *	149 *	9	-1	-1	32 *	65,075	31,491
17620	PENN CHARTER MUT INS CO	PA	3	0	-5	0	0	2.3	-4	-4	12	0	0	0	14,052	39	
14982	PENN MILLERS INS CO	PA	277	0	0	0	0	2.8	4	4	58	0	0	0	44,135		
32441	PENN NATL SECURITY INS CO	PA	160	117	4	0	102 *	3.3	2	2	74	25	0	18	14	306,900	359,721
10121	PENN PATRIOT INS CO	VA	202	165	79 *	0	111 *	2.6	9	-22 *	82	27	-6	-3	88 *	18,055	29,715
14077	PENN RESERVE INS CO LTD	PA	98	98	170 *	0	89	0.8 *	2	2	17	0	0	0	1,878	1,838	
10673	PENN STAR INS CO	PA	259	145	79 *	0	111 *	2.7	3	-19 *	80	17	-5	-3	17	46,746	67,921
21962	PENNSYLVANIA INS CO	IA	46	40	-15	0	73	1.5 *	-3	-3	41	0	0	-1	-17	47,081	18,774
14974	PENNSYLVANIA LUMBERMENS MUT IN	PA	209	136	5	3	96	3.2	-10 *	-10 *	76	13	17	18	15	120,042	163,582
12262	PENNSYLVANIA MANUFACTURERS ASS	PA	252	60	7	3	90	3.1	-5	-5	87	19	4	7	-1	325,235	194,159
41424	PENNSYLVANIA MANUFACTURERS IND	PA	245	79	7	0	94	3.4	-5	-5	89	25	5	8	-2	82,148	64,720
14990	PENNSYLVANIA NATL MUT CAS INS	PA	135	62	4	0	103 *	2.2	1	1	90	7	0	10	7	580,160	359,721
11968	PENNSYLVANIA PHYSICIANS RECIP	PA	0	0	0	0	999 *	0.2 *	13	13	149 *	0	56 *	218 *	0	643	
33537	PENNSYLVANIA PROFESSIONAL LIAB	PA	1	1	-21	0	0	3	3	3	7	0	-1	-1	0	284,459	2,346
13125	PEOPLES TRUST INS CO	FL	282	70	-49 *	24 *	87	3.5	17	17	81	3	0	-12	-25	77,844	54,600
37648	PERMANENT GEN ASSUR CORP	WI	573	0	0	0	0	2.9	0	0	67	20	0	-2	0	135,999	
22906	PERMANENT GEN ASSUR CORP OF OH	WI	252	0	0	1	0	1.4 *	2	2	56	16	0	-3	0	96,481	
12289	PERSONAL SERV INS CO	PA	942 *	117	-34 *	22 *	116 *	2.2	-1	-1	1306 *	372 *	2	51 *	3	5,413	6,330
12297	PETROLEUM CAS CO	TX	19	11	-29	0	22	2.2	4	4	54	0	1	2	-5	24,142	2,614
11062	PETROLEUM MARKETERS MGMT INS C	IA	22	21	11	0	44	2 *	-14 *	0	44	0	-3	-5	2	24,204	5,033
13714	PHARMACISTS MUT INS CO	IA	127	89	22	2	91	2.6	5	5	60	2	-2	-9	6	137,508	122,883
23175	PHENIX MUT FIRE INS CO	OH	262	81	-29	0	109 *	3.3	0	0	92	9	-12	-10	-92	18,816	15,310
16297	PHILADELPHIA ACADEMIC RRG LLC	VT	148	148	999 *	0	73	0 *	999 *	999 *	52	0	0	0	0	2,126	3,158

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
17930	PHILADELPHIA CONTRIBUTIONSHIP	PA	16	16	9	0	107 *	0.8 *	-10 *	-10 *	53	1	0	-1	0	270,422	41,968
17914	PHILADELPHIA CONTRIBUTIONSHIP	PA	115	47	9	0	95	1.7 *	-8	-8	53	8	-1	-2	-2	132,959	63,107
18058	PHILADELPHIA IND INS CO	PA	152	135	6	1	85	3.7	2	2	82	10	1	-4	-8	2,369,481	3,192,973
R 12319	PHILADELPHIA REINS CORP	PA	760	760 *	43 *	0	99	1.3 *	-2	-2	55	7	0	0	0	4,442	33,760
12004	PHOEBE RECIP RRG	SC	13	13	4	0	85	1.4 *	0	0	26	0	-5	-10	-1	3,086	387
25623	PHOENIX INS CO	CT	155	75	5	0	85	4	-2	-2	88	5	-1	-2	1	1,597,639	1,203,756
13995	PHYSICIANS CAS RRG INC	AL	833	534 *	-7	0	144 *	2.6	-76 *	-87 *	146 *	158 *	-47	-53	-277	736	3,926
12746	PHYSICIANS IND RRG	NV	274	152	-33 *	1	107 *	0.6 *	-42 *	-41 *	168 *	44 *	-8	-30	-136	1,000	1,522
40738	PHYSICIANS INS A MUT CO	WA	43	37	16	0	88	3.2	1	1	53	5	-7	-15	4	252,924	94,257
11588	PHYSICIANS INS CO	FL	127	100	-4	0	119 *	2.3	-11 *	-11 *	76	27	36 *	23 *	37 *	4,974	4,994
13194	PHYSICIANS INS MUT	MO	84	84	11	0	82	1.7 *	23	23	68	0	-81	-84	20	1,333	1,123
10028	PHYSICIANS INS PROGRAM EXCH	PA	30	29	7	0	115 *	2.8	-7	-7	58	2	8	5	10	11,251	3,228
12507	PHYSICIANS PROACTIVE PROTECTIO	SC	44	33	18	0	49	2.2	18	18	61	0	-20	-16	23	34,225	11,264
11514	PHYSICIANS PROFESSIONAL LIAB R	VT	22	18	-23	0	103 *	1.7 *	-1	1	51	5	-10	-21	-17	19,208	3,534
41467	PHYSICIANS RECIP INSURERS	NY	999 *	999 *	-5	0	67	2.5	-99 *	-99 *	154 *	999 *	20 *	22 *	0	-205,117	169,956
10934	PHYSICIANS REIMBURSEMENT RRG	VT	20	20	13	0	94	1.9 *	-4	-4	63	1	-35	-48	-33	11,304	2,265
11513	PHYSICIANS SPECIALTY LTD RRG	SC	0	0	-100 *	0	0	2.9	15	15	335 *	0	-28	-93	-257	8,443	
13816	PHYSICIANS STANDARD INS CO	KS	300	248	4419 *	0	120 *	1 *	-12 *	-104 *	93	81 *	24 *	43 *	0	2,767	6,873
17335	PIEDMONT MUT INS CO	NC	78	53	1	3	87	1.8 *	5	5	29	4	-3	-4	-2	3,571	1,906
13582	PIH HLTH INS CO RECIP RRG	HI	32	27	0	0	35	1.9 *	12	12	17	0	-7	-18	-4	19,173	5,106
21750	PILGRIM INS CO	MA	427	137	4	14	92	2.2	16	16	98	18	-7	-10	-10	24,871	34,177
R 11980	PINNACLE CONSORTIUM OF HIGHER	VT	21	21	5	0	110 *	2.6	-17 *	-18 *	61	0	-14	-19	-22	25,522	5,431
15137	PINNACLEPOINT INS CO	WV	345	33	23	0	86	2.8	131 *	8	75	21	-7	-9	45 *	28,235	9,276
41190	PINNACOL ASSUR	CO	49	49	1	0	83	3	1	1	58	3	-3	-5	-3	1,290,998	631,438
40312	PIONEER SPECIALTY INS CO	MN	274	97	14	0	92	3.6	9	9	55	3	-6	-6	-6	30,877	29,894

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
18309	PIONEER STATE MUT INS CO	MI	70	61	9	0	85	2.2	3	3	35	0	-5	-8	-7	373,440	226,029
26794	PLANS LIAB INS CO	OH	0	0	-461 *	0	0	2.7	-43 *	-12 *	0	0	-104	-84	0	27,481	-59,397
10817	PLATEAU CAS INS CO	TN	265	86	-5	47 *	89	1.1 *	8	8	87	11	0	4	2	24,269	20,769
15796	PLATINUM TRANSPORT INS RRG INC	HI	341	234	-31	3	98	0.1 *	84 *	46 *	99	29	76 *	63 *	4	1,914	4,477
18619	PLATTE RIVER INS CO	NE	180	92	13	0	92	2 *	3	3	68	2	-1	-1	-6	49,668	45,900
30945	PLAZA INS CO	IA	223	0	0	22 *	0	2.1	-13 *	-13 *	144 *	0	0	0	0	24,024	
39594	PLICO INC	OK	27	5	-19	0	52	2.5	3	3	21	0	-2	-4	0	84,097	4,540
14737	PLYMOUTH ROCK ASSUR CORP	MA	176	161	4	0	94	2.4	10	10	76	11	-8	-11	-11	244,271	393,038
36587	PLYMOUTH ROCK ASSUR PREFERRED	NY	136	10	999 *	0	0	0.6 *	-71 *	-57 *	63	0	0	0	0	7,421	760
10287	PMI INS CO	AZ	22	22	-21	0	41	4.5	14	14	107 *	3	-2	5	3	68,145	14,908
27251	PMI MORTGAGE INS CO	AZ	999 *	999 *	-30	999 *	0	2.1	-99 *	-99 *	293 *	999 *	10	10	0	-1,187,632	88,463
14460	PODIATRY INS CO OF AMER	IL	63	63	16	0	88	4.1	-7	-7	75	1	-2	-3	32 *	105,028	66,078
15324	POINT GUARD INS CO	PR	250	250	-3	0	77	2.8	-12 *	-12 *	62	10	-3	4	4	20,722	51,873
30520	POLICYHOLDERS MUT INS CO	WI	10	4	98 *	0	187 *	1.3 *	-2	-2	0	0	0	0	0	272	12
11809	PONCE DE LEON LTC RRG INC	FL	0	0	0	0	999 *	1.7 *	-1	-1	19	0	-6	-8	0	4,227	
11863	POSITIVE PHYSICIANS INS CO	PA	93	75	-4	0	100 *	2.3	0	0	76	10	-17	-35	23	16,821	12,550
10238	POTOMAC INS CO	PA	0	0	-100 *	0	0	5.4	-3	-3	1	0	329 *	1999 *	0	10,370	
R 16189	PRACTICEPROTECTION INS CO RRG	VT	5	1	999 *	0	1030 *	0.8 *	999 *	999 *	21	0	0	0	0	1,122	11
37257	PRAETORIAN INS CO	PA	246	79	18	1	101 *	2.6	4	4	80	7	-3	-1	5	219,371	172,416
37869	PRE PAID LEGAL CAS INC	OK	272	272	3	0	77	2 *	9	9	19	5	0	0	0	18,069	49,132
10223	PREFERRED AUTO INS CO INC	TN	304	98	2	16 *	93	1.3 *	5	6	65	0	-6	-7	-13	3,449	3,365
12497	PREFERRED CONTRACTORS INS CO R	MT	381	0	-677 *	11	0	1.9 *	-36 *	-68 *	306 *	0	-197	-43	-327	8,302	-45,048
10900	PREFERRED EMPLOYERS INS CO	CA	364	0	0	0	0	2.5	2	2	23	8	0	0	0	47,968	
15024	PREFERRED MUT INS CO	NY	143	110	5	5	96	2.6	-3	-3	59	0	3	-1	5	237,613	261,113
44083	PREFERRED PHYSICIANS MEDICAL R	MO	703	0	0	0	0	0.9 *	0	0	73	0	0	-49	0	5,000	

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
36234	PREFERRED PROFESSIONAL INS CO	NE	81	35	15	4	93	2.7	-41 *	-41 *	56	0	-1	-2	0	107,797	38,060
14919	PREFERRED PROFESSIONAL RRG	DC	53	6	-13	0	32	0 *	9	9	11	0	-3	-4	0	658	37
10800	PREMIER GRP INS CO INC	TN	40	39	-10	0	67	2.2	2	2	34	0	-4	-6	-8	39,543	15,272
13687	PREPARED INS CO	FL	295	106	5	14	163 *	2 *	5	-55 *	110 *	8	11	38 *	9	21,088	22,293
21776	PREVISOR INS CO	CO	64	6	8	8	260 *	1.7 *	2	-11 *	32	25	0	0	0	8,075	491
12588	PRIME INS CO	IL	136	99	35 *	7	72	2.3	25	25 *	92	32	9	9	11	79,564	78,634
14371	PRIME PROP & CAS INS INC	IL	253	189	76 *	12	67	2.6	37	37 *	79	22	9	6	40 *	26,058	49,335
13721	PRIMEONE INS CO	UT	69	26	10	8	101 *	1.8 *	-1	-1	56	9	-4	-1	6	10,388	2,722
11855	PRIMERO INS CO	NV	137	137	23	0	95	1.9 *	9	9	45	0	0	0	11	9,767	13,387
10786	PRINCETON EXCESS & SURPLUS LIN	DE	304	0	0	1	0	2.2	3	3	88	9	0	0	0	66,943	
42226	PRINCETON INS CO	NJ	26	5	-7	0	26	2.4	0	0	26	1	-2	-4	0	508,641	26,458
36943	PRIORITY ONE INS CO	TX	45	34	-5	0	92	2.1	6	6	42	7	-4	-9	-8	11,410	3,925
12873	PRIVILEGE UNDERWRITERS RECP EX	FL	333	51	-29	32 *	105 *	0 *	27	5	61	7	4	5	4	288,960	148,457
15647	PROASSURANCE AMER MUT A RRG	DC	65	3	74 *	0	0	1.9 *	6	6	10	6	0	0	0	11,231	314
38954	PROASSURANCE CAS CO	MI	91	73	5	1	85	4.4	-17 *	-17 *	92	6	-6	-17	4	245,412	179,673
33391	PROASSURANCE IND CO INC	AL	68	60	-5	0	68	3.5	-16 *	-16 *	92	0	-10	-20	-18	293,821	176,727
10179	PROASSURANCE SPECIALTY INS CO	AL	254	0	0	0	0	2.4	6	6	59	16	0	0	0	35,437	
11671	PROBUILDERS SPECIALTY INS CO R	DC	0	0	0	0	999 *	1.6 *	-2	-2	2	0	0	0	0	11,869	
21903	PROCENTURY INS CO	MI	76	0	0	0	0	2.4	0	0	1	0	0	0	0	58,279	
34312	PRODUCERS AGRICULTURE INS CO	TX	1114*	0	0	2	0	0.1 *	0	0	1914*	36	0	0	0	61,925	
33170	PRODUCERS LLOYDS INS CO	TX	101	0	0	0	0	1 *	0	0	-1	0	0	0	0	6,110	
11675	PROFESSIONAL CAS ASSN	PA	70	65	-8	0	143 *	2.4	-34 *	-34 *	81	13	46 *	29 *	-21	8,963	5,845
14461	PROFESSIONAL EXCH ASSUR CO RRG	HI	63	40	-31	0	67	2 *	10	10	53	0	-19	-73	-68	6,484	2,576
37435	PROFESSIONAL INS EXC	UT	32	26	5	0	90	3.8	-10 *	-10 *	41	0	-5	-7	-12	4,967	1,310
11811	PROFESSIONAL SECURITY INS CO	AZ	98	0	0	0	0	2.7	-2	-2	29	7	0	0	0	69,110	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
	Unusual if Equal to or Over ==>	900	300	33	15	100	6.5	50	25	105	40	20	20	25			
	Unusual if Equal to or Under ==>			-33			3.0	-10	-10								
11127	PROFESSIONAL SOLUTIONS INS CO	IA	466	43	-2	1	102 *	2.1	-6	-6	57	0	-6	-12	-24	7,837	3,334
29017	PROFESSIONALS ADVOCATE INS CO	MD	15	3	-15	0	0	2.9	2	2	16	0	-2	-2	0	118,671	3,155
13067	PROFESSIONALS RRG INC	MT	210	25	-12	0	65	1.4 *	-1	-1	53	2	-12	-21	-11	1,304	329
11851	PROGRESSIVE ADVANCED INS CO	OH	810	167	21	0	91	2 *	22	12	49	16	1	1	3	274,787	459,451
24252	PROGRESSIVE AMER INS CO	OH	801	102	19	0	88	2.2	25	12	45	13	0	0	1	312,068	318,880
17350	PROGRESSIVE BAYSIDE INS CO	OH	323	306 *	19	0	89	2.1	23	23	73	4	0	0	3	52,166	159,440
R 24260	PROGRESSIVE CAS INS CO	OH	661	324 *	19	0	88	4.4	13	11	97	8	0	0	3	2,411,185	7,812,558
44288	PROGRESSIVE CHOICE INS CO	OH	0	0	0	0	0	1.5 *	2	2	5	0	0	0	0	5,780	
42994	PROGRESSIVE CLASSIC INS CO	WI	523	306 *	19	0	88	2.2	25	25 *	75	7	0	0	3	156,132	478,320
29203	PROGRESSIVE CNTY MUT INS CO	TX	6109*	0	0	0	0	0 *	0	0	3839*	1565*	0	0	0	5,000	
12879	PROGRESSIVE COMMERCIAL CAS CO	OH	0	0	0	0	0	1.3 *	1	1	0	0	0	0	0	8,364	
16322	PROGRESSIVE DIRECT INS CO	OH	406	315 *	21	0	90	2.7	20	20	70	7	2	2	5	2,829,239	8,901,859
10193	PROGRESSIVE EXPRESS INS CO	OH	784	55	28	2	91	2.5	71 *	8	96	18	1	3	1	106,624	58,788
12302	PROGRESSIVE FREEDOM INS CO	OH	0	0	-100 *	0	0	1.7 *	1	1	1	0	0	0	0	5,374	
14800	PROGRESSIVE GARDEN STATE INS C	NJ	895	89	10	0	83	2.3	13	13	89	21	-2	-3	2	77,485	69,341
42412	PROGRESSIVE GULF INS CO	OH	730	304 *	19	0	89	1.8 *	23	23	76	13	0	0	3	104,945	318,880
10067	PROGRESSIVE HI INS CORP	OH	310	310 *	12	0	82	2 *	10	10	73	9	5	3	3	73,821	228,575
37605	PROGRESSIVE MARATHON INS CO	MI	706	296	21	0	90	2.6	25	25 *	73	10	2	2	5	232,696	689,176
24279	PROGRESSIVE MAX INS CO	OH	445	317 *	21	0	90	2.6	22	22	71	6	2	2	6	217,435	689,176
10187	PROGRESSIVE MI INS CO	MI	568	289	19	1	88	2.5	24	24	76	9	0	0	3	220,400	637,760
35190	PROGRESSIVE MOUNTAIN INS CO	OH	894	142	19	0	86	1.9 *	27	20	66	26	0	0	1	112,232	159,440
38628	PROGRESSIVE NORTHERN INS CO	WI	599	306 *	19	0	88	2.6	18	17	74	11	0	0	3	624,574	1,913,279
42919	PROGRESSIVE NORTHWESTERN INS C	OH	389	306 *	19	0	88	2.7	20	20	72	5	0	0	3	625,904	1,913,279
44695	PROGRESSIVE PALOVERDE INS CO	IN	908 *	84	21	0	90	1.6 *	21	8	41	21	0	0	1	68,019	57,431
37834	PROGRESSIVE PREFERRED INS CO	OH	643	304 *	19	0	88	2.7	24	24	76	9	0	0	3	314,799	956,640

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
	Unusual if Equal to or Over ==>	900	300	33	15	100	6.5	50	25	105	40	20	20	25			
	Unusual if Equal to or Under ==>			-33			3.0	-10	-10								
21735	PROGRESSIVE PREMIER INS CO OF	OH	917 *	224	21	0	92	1.6 *	27	17	73	19	1	1	4	102,535	229,725
13038	PROGRESSIVE PROP INS CO	FL	322	96	-24	0	126 *	2.6	-34 *	-40 *	92	1	4	-1	-11	27,414	26,232
10050	PROGRESSIVE SECURITY INS CO	LA	885	88	12	0	80	1.8 *	12	12	85	21	-1	1	1	57,634	50,912
10192	PROGRESSIVE SELECT INS CO	OH	806	81	27	0	93	2.2	30	3	174 *	18	3	3	3	288,462	232,557
38784	PROGRESSIVE SOUTHEASTERN INS C	IN	779	175	19	2	87	2.4	22	22	66	18	0	0	2	91,168	159,440
32786	PROGRESSIVE SPECIALTY INS CO	OH	730	301 *	19	0	88	2.7	1	-6	74	18	0	0	3	370,659	1,116,080
21727	PROGRESSIVE UNIVERSAL INS CO	WI	915 *	264	21	0	89	2.2	21	21	75	15	1	1	5	174,225	459,451
27804	PROGRESSIVE WEST INS CO	OH	905 *	91	13	0	84	1.8 *	12	9	88	23	0	-1	3	37,167	33,643
34690	PROPERTY & CAS INS CO OF HARTF	IN	875	48	-3	0	69	3.3	3	3	58	3	-2	-2	-7	109,291	52,056
32905	PROPERTY OWNERS INS CO	IN	116	91	11	0	83	3	12	12	52	1	-3	-4	0	153,073	139,790
10638	PROSELECT INS CO	NE	315	0	-100 *	1	115 *	1.9 *	-71 *	-45 *	132 *	42 *	0	-50	0	70,304	
15990	PROSPECT MEDICAL HOLDINGS RRG	VT	173	124	1	0	94	2.3	51 *	0	98	87 *	-22	-5	-131	7,426	9,217
27278	PROTECTION MUT INS CO	PA	88	9	-5	9	108 *	2.8	-1	-1	19	0	-1	-2	0	469	43
12416	PROTECTIVE INS CO	IN	133	103	23	1	99	2.4	-6	-6	111 *	26	4	11	12	394,612	406,667
35769	PROTECTIVE PROP & CAS INS CO	MO	58	28	-14	0	64	4.3	2	2	54	0	0	-1	0	173,827	48,000
13149	PROTECTIVE SPECIALTY INS CO	IN	0	0	-59 *	0	0	2 *	3	3	5	0	-2	-1	0	62,338	55
16125	PROTUCKET INS CO	RI	0	0	0	0	999 *	1.1 *	1178*	1171 *	3	0	0	0	0	38,404	
15040	PROVIDENCE MUT FIRE INS CO	RI	106	91	7	0	98	2 *	-6	-6	53	1	-3	-8	0	96,009	87,331
24295	PROVIDENCE WASHINGTON INS CO	RI	0	0	-144 *	0	0	3.2	-57 *	7	97	0	-69	-62	0	20,420	-37,897
11350	PUBLIC UTILITY MUT INS CO RRG	VT	26	14	-2	0	54	1.8 *	3	3	14	0	-8	-11	-10	6,864	937
12332	PUERTO RICO MED DEFENSE MUT IN	PR	288	87	6	34 *	54	3	45	59 *	83	18	-35	-26	2	5,264	4,604
R 13204	PURE INS CO	FL	68	68	-29	0	99	4.3	15	15	42	9	5	5	5	217,161	148,457
17701	PYMATUNING MUT FIRE INS CO	PA	4	0	-91 *	0	2288*	0.8 *	-2	-2	3	2	0	0	0	3,119	
39217	QBE INS CORP	PA	461	142	18	1	98	3.4	9	9	143 *	13	-5	-2	9	740,651	1,048,862
10219	QBE REINS CORP	PA	57	25	18	0	99	1 *	10	10	206 *	2	-1	0	2	847,453	208,336

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
10140	QBE SEGUROS	PR	186	70	-47 *	1	93	0.7 *	94 *	-1	95	31	-18	-4	-28	29,085	20,446
11515	QBE SPECIALTY INS CO	ND	716	136	18	12	99	2.7	8	8	104 *	12	-5	-2	9	126,862	172,416
14133	QUALITAS INS CO	CA	210	195	31	0	102 *	2.1	43	7	78	14	-5	21 *	-48	23,670	46,086
11178	QUALITY CAS INS CO INC	AL	0	0	0	0	999 *	0.7 *	0	0	2	0	0	1	0	742	
11409	QUEEN CITY ASSUR INC	VT	6	6	0	0	0	3	8	8	281 *	0	0	0	0	2,733,346	174,895
15067	QUINCY MUT FIRE INS CO	MA	41	38	39 *	0	98	1.9 *	-7	-5	40	2	-2	-3	-5	1,108,592	426,514
22705	R&Q REINS CO	PA	0	0	-149 *	0	2529*	1.7 *	-13 *	-13 *	92	0	24 *	25 *	0	30,411	-126
16206	R&Q RI INS CO	RI	0	0	0	0	0	0.7 *	1	1	0	0	0	0	0	3,016	
33790	RADIAN GUAR INC	PA	133	107	23	8	31	3.4	-32 *	5	85	6	-2	-3	28 *	814,112	872,706
15909	RADIAN GUAR REINS INC	PA	0	0	0	0	999 *	1.3 *	-5	-34 *	0	0	0	0	0	5,298	
20720	RADIAN INS INC	PA	5	2	-30	0	215 *	0.4 *	-3	-3	13	0	-1	-1	0	19,246	361
15546	RADIAN INVESTOR SURETY INC	PA	0	0	0	0	999 *	1.2 *	0	0	1	0	0	0	0	4,901	
30872	RADIAN MORTGAGE ASSUR INC	PA	0	0	0	0	999 *	1.3 *	-1	-1	0	0	0	0	0	8,681	
15843	RADIAN MORTGAGE GUAR INC	PA	0	0	0	0	0	1.5 *	1	1	0	0	0	0	0	19,839	
15842	RADIAN REINS INC	PA	33	33	6	0	8	2.9	8	8	54	3	-2	-10	8	356,236	117,953
15756	RADNOR SPECIALTY INS CO	NE	9	1	219 *	0	259 *	1.7 *	-10 *	-10 *	4	2	0	0	0	47,286	568
43915	RAINIER INS CO	AZ	16	15	18	0	64	2.5	2	2	20	1	0	-1	2	22,006	3,278
16330	RAM MUT INS CO	MN	86	68	7	0	82	2.1	12	12	36	2	-3	-5	-1	78,705	53,143
38512	RAMPART INS CO	NY	0	0	0	0	999 *	2 *	-18 *	-18 *	126 *	0	-7	-5	0	6,553	
10199	RANCHERS & FARMERS MUT INS CO	TX	3189*	0	1850*	66 *	0	1 *	8	8	684 *	482 *	0	0	0	5,207	
17728	REAMSTOWN MUT INS CO	PA	330	201	-3	9	110 *	0.9 *	-13 *	-13 *	84	34	-4	-3	3	2,777	5,573
16155	RECOVER INS CO RRG INC	HI	107	27	1081 *	7	89	0.1 *	-2	-2	31	17	0	0	0	1,938	519
15905	RECREATION RRG INC	VT	39	23	-2	0	128 *	1.8 *	-8	-12 *	32	1	-6	-4	-27	2,755	640
13078	RED CLAY RRG INC	SC	37	31	20	0	57	0 *	-7	-6	43	1	-13	-22	-8	4,898	1,541
13736	RED ROCK RRG INC	AZ	48	48	18	0	81	1.3 *	-25 *	19	38	0	0	14	7	3,447	1,661

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
41580	RED SHIELD INS CO	WA	79	62	3	0	92	2.1	1	1	45	4	0	-6	-1	22,878	14,255
29300	REDPOINT CNTY MUT INS CO	TX	3644*	0	5809*	142 *	79	0 *	0	0	314 *	159 *	0	0	0	5,026	18
11673	REDWOOD FIRE & CAS INS CO	NE	75	75	15	0	78	2 *	-14 *	-14 *	72	26	-9	-15	-18	655,167	489,038
24449	REGENT INS CO	WI	397	0	0	0	0	2 *	1	1	15	0	0	0	0	32,629	
28843	RELIABLE LLOYDS INS CO	TX	294	0	0	0	0	1.8 *	7	7	34	0	0	0	0	14,284	
10357	RENAISSANCE REINS US INC	MD	151	71	2	4	93	2.2	-3	-3	80	8	-6	-10	14	506,874	359,909
33715	REPUBLIC CREDIT IND CO	IL	27	24	-86 *	0	116 *	2.5	-12 *	-12 *	92	3	-102	-755	-399	6,107	1,493
10810	REPUBLIC FIRE & CAS INS CO	OK	593	0	0	0	0	2.5	2	2	0	0	0	0	0	8,566	
12475	REPUBLIC FRANKLIN INS CO	OH	493	55	7	1	88	3.2	4	4	59	17	-2	-1	3	56,796	31,178
22179	REPUBLIC IND CO OF AMER	CA	200	196	-3	0	78	3.6	-11 *	28 *	89	1	-24	-33	-31	411,898	807,840
43753	REPUBLIC IND CO OF CA	CA	517	0	0	0	0	2.5	2	2	6	0	0	0	0	25,918	
19208	REPUBLIC LLOYDS	TX	408	0	0	0	0	2.8	1	1	0	0	0	0	0	12,520	
32174	REPUBLIC MORT ASSUR CO	FL	11	11	-32	0	42	2.5	-1	-1	58	2	-3	-6	-1	9,267	1,045
31275	REPUBLIC MORTGAGE GUAR INS COR	NC	61	52	-34 *	0	47	2.6	1	1	86	10	-22	-45	-5	20,534	10,772
28452	REPUBLIC MORTGAGE INS CO	NC	139	116	-32	0	49	2.7	4	4	92	6	-31	-64	-11	52,141	60,501
12019	REPUBLIC RRG	SC	0	0	0	0	999 *	3.3	-6	-6	1	0	0	0	0	1,601	
24538	REPUBLIC UNDERWRITERS INS CO	TX	261	0	-100*	10	86	1.9 *	7	7	86	0	0	0	0	181,213	
40479	REPUBLIC VANGUARD INS CO	AZ	80	0	0	0	0	3.2	3	3	0	0	0	0	0	25,842	
31089	REPWEST INS CO	AZ	23	23	6	0	48	4.4	10	10	49	1	-3	-3	9	216,763	50,056
15776	RESIDENCE MUT INS CO	CA	101	44	-2	0	89	1.3 *	5	5	34	1	-2	-4	-3	93,424	40,973
10970	RESPONSE IND CO OF CA	CA	553	77	25	58 *	86	2.4	9	9	128 *	5	1	1	2	5,481	4,218
43044	RESPONSE INS CO	IL	12	0	0	0	0	0.3 *	4	4	5	0	0	0	0	38,107	
20133	RESPONSE WORLDWIDE DIRECT AUTO	IL	0	0	0	0	0	2.6	4	4	0	0	0	0	0	10,794	
26050	RESPONSE WORLDWIDE INS CO	IL	0	0	0	0	0	2.6	5	5	0	0	0	0	0	12,235	
13131	RESPONSIVE AUTO INS CO	FL	303	243	11	7	99	1 *	4	4	59	11	-2	-3	19	9,535	23,153

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
12209	RESTORATION RRG INC	VT	39	34	0	0	45	2 *	14	14	58	5	-7	-38	-14	43,107	14,752
10718	RETAILERS CAS INS CO	LA	50	48	5	0	76	3.1	8	8	38	1	-8	-15	-3	50,501	24,091
12471	RETAILERS INS CO	MI	97	88	6	0	91	1 *	3	3	49	2	-8	-14	-8	10,798	9,537
10700	RETAILFIRST INS CO	FL	81	71	-2	0	90	2.9	4	4	56	8	-5	-6	-11	162,240	115,717
34509	RIDER INS CO	NJ	255	238	3	5	102 *	0 *	-19 *	-19 *	80	1	-17	-13	-7	8,262	19,680
36684	RIVERPORT INS CO	IA	270	0	0	0	0	2.5	0	0	59	40 *	0	0	0	40,816	
13056	RLI INS CO	IL	71	60	10	1	78	3.4	-4	-4	89	3	-3	-3	-9	829,775	500,402
12491	ROCHDALE INS CO OF NY	NY	0	0	-100 *	0	140 *	4.1	1	1	118 *	0	0	0	0	88,130	
42706	ROCHE SURETY & CAS CO INC	FL	25	25	-15	0	89	0 *	3	3	162 *	1	0	0	0	10,058	2,551
11089	ROCK RIDGE INS CO	IN	7	0	-165 *	0	221 *	1.7 *	6	-3	4	0	0	-1	6	5,013	-556
27065	ROCKFORD MUT INS CO	IL	178	164	9	0	102 *	1.8 *	1	1	68	14	-3	-3	4	34,909	57,418
28053	ROCKHILL INS CO	AZ	133	0	0	0	0	2 *	-55 *	2	135 *	0	0	0	0	40,237	
42595	ROCKINGHAM CAS CO	VA	129	0	0	1	0	2.3	1	1	0	8	0	0	0	29,789	
10214	ROCKINGHAM INS CO	VA	92	84	9	0	96	1.8 *	-5	-5	75	19	-5	-7	-9	73,300	61,399
35505	ROCKWOOD CAS INS CO	PA	99	72	43 *	0	69	2.7	-9	-9	72	3	0	-15	41 *	108,888	77,935
15744	ROMULUS INS RRG INC	SC	29	29	0	0	33	0 *	20	20	50	0	0	-1	-1	2,597	750
10974	ROOT INS CO	OH	145	100	3856 *	2	202 *	1.3 *	306 *	-332 *	60	2	-1	0	0	73,488	73,552
22314	RSUI IND CO	NH	67	44	6	2	81	3.9	-1	-1	69	10	-3	-4	-9	1,603,818	713,550
39039	RURAL COMM INS CO	MN	643	0	0	1	999 *	2.1	5	5	505 *	21	0	0	0	259,444	
15091	RURAL MUT INS CO	WI	72	62	4	0	81	2.3	9	9	44	5	-2	-4	-2	290,822	180,866
11134	RURAL TRUST INS CO	TX	134	47	-3	1	89	1.8 *	-4	-4	54	14	1	-9	-10	12,511	5,860
43621	RUSH FIRE INS CO	LA	83	83	-9	0	99	3.1	0	0	27	0	-1	0	-1	3,272	2,721
41378	RUTGERS CAS INS CO	NJ	286	84	51 *	1	106 *	2.3	-5	-5	83	14	2	9	18	7,118	5,948
23132	RVI AMER INS CO	CT	34	6	-20	0	45	1.8 *	14	14	36	4	-1	3	0	75,209	4,711
21733	RVOS FARM MUT INS CO	TX	135	100	-5	0	89	1.5 *	14	14	74	26	-1	-7	-2	51,075	50,885

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
25405	SAFE AUTO INS CO	OH	357	357 *	8	0	92	2.8	-21 *	-21 *	91	17	1	4	20	108,606	387,288
12563	SAFE HARBOR INS CO	FL	315	215	6	0	99	2.5	7	7	79	1	-18	-18	-28	25,274	54,422
15415	SAFE INS CO	WV	29	26	-2	0	79	2.2	3	3	17	0	-2	-4	-3	9,714	2,537
33561	SAFECARD SERV INS CO	ND	8	8	0	0	11	0.1 *	8	8	7	0	-1	-1	0	1,906	160
24740	SAFECO INS CO OF AMER	NH	321	122	11	0	96	4.2	4	4	87	6	-3	2	9	1,566,471	1,909,858
39012	SAFECO INS CO OF IL	IL	1156*	0	0	0	0	1.7 *	2	2	8	0	0	0	0	190,920	
11215	SAFECO INS CO OF IN	IN	6038*	0	0	0	0	2.1	1	1	1	0	0	0	0	15,634	
11071	SAFECO INS CO OF OR	OR	3485*	0	0	0	0	2.1	1	1	1	0	0	0	0	14,194	
11070	SAFECO LLOYDS INS CO	TX	176	0	0	0	0	1.9 *	1	1	0	0	0	0	0	13,451	
24759	SAFECO NATL INS CO	NH	332	0	0	0	0	2.5	2	2	3	0	0	0	0	15,226	
11100	SAFECO SURPLUS LINES INS CO	NH	0	0	0	0	0	2.4	2	2	3	0	0	0	0	43,351	
15341	SAFEPOINT INS CO	FL	365	149	9	15 *	115 *	2.4	-1	-16 *	100 *	25	16	28 *	69 *	45,567	67,927
11123	SAFETY FIRST INS CO	IL	46	37	2174*	0	63	3.6	3	3	29	2	-1	-2	0	72,615	27,200
33618	SAFETY IND INS CO	MA	320	82	1	0	89	2.4	10	10	42	2	-6	-9	-5	66,885	55,084
39454	SAFETY INS CO	MA	135	109	1	1	87	3.7	5	5	62	1	-8	-12	-7	646,820	708,220
15105	SAFETY NATL CAS CORP	MO	51	43	15	0	67	5.4	14	14	92	2	1	2	3	2,366,907	1,015,896
12808	SAFETY PROP & CAS INS CO	MA	223	108	1	0	90	2.7	11	11	54	1	-8	-12	-7	21,845	23,607
13815	SAFETY SPECIALTY INS CO	MO	78	1	100 *	5	0	4.1	16	9	40	5	0	0	0	85,009	1,130
12521	SAFEWAY INS CO	IL	117	66	3	0	97	1.2 *	10	10	98	14	2	7	5	345,828	227,492
11223	SAFEWAY INS CO OF AL	IL	350	136	3	0	96	1.9 *	10	10	84	37	3	13	9	32,856	44,686
25640	SAFEWAY INS CO OF GA	GA	267	136	3	0	97	2.3	9	9	79	36	3	12	9	32,962	44,686
10248	SAFEWAY INS CO OF LA	LA	255	136	3	0	97	2.3	9	9	73	31	3	12	9	65,651	89,372
40460	SAGAMORE INS CO	IN	42	26	60 *	1	85	2 *	2	2	27	5	1	1	-1	135,725	35,805
15631	SAGE RRG INC	NV	155	155	-12	0	102 *	1.5 *	0	0	127 *	54 *	-12	-22	-114	1,053	1,635
36196	SAIF CORP	OR	27	26	-1	0	72	3.2	6	6	63	0	-15	-32	-8	2,005,981	519,362

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
11712	SAINT LUKES HLTH SYSTEM RRG	SC	58	37	18	0	70	3.3	-15 *	-15 *	94	88 *	-7	-19	-12	7,236	2,709
12511	SAMARITAN RRG INC	SC	38	38	-7	0	62	1.5 *	3	4	38	0	-2	-8	-4	24,649	9,355
38300	SAMSUNG FIRE & MARINE INS CO L	NY	63	25	25	1	119 *	1.9 *	18	18	40	3	19	25 *	-68	68,292	16,925
10837	SAN DIEGO INS CO	CA	0	0	0	0	0	2.1	2	2	12	0	0	0	0	66,763	
17736	SAUCON INS CO	PA	0	0	0	0	999 *	1.6 *	-7	-7	15	0	0	-2	0	16,322	-105
10368	SAUQUOIT VALLEY INS CO	NY	25	15	-7	0	96	2.5	-6	-6	17	1	0	0	-2	3,791	571
16551	SAVERS PROP & CAS INS CO	MO	2	0	0	0	0	3.1	1	1	0	0	0	0	0	50,731	
30058	SCOR REINS CO	NY	192	147	14	1	114 *	2.1	10	-21 *	88	23	4	3	-3	903,516	1,324,908
15580	SCOTTSDALE IND CO	OH	615	0	0	0	0	2.3	3	3	133 *	69 *	0	0	0	40,694	
M R 41297	SCOTTSDALE INS CO	OH	753	138	-4	9	99	8 *	-29 *	-29 *	125 *	97 *	1	1	-3	526,243	725,333
10672	SCOTTSDALE SURPLUS LINES INS C	AZ	105	0	0	0	0	1.7 *	-61 *	-13 *	25	22	0	0	0	19,096	
12988	SCRUBS MUT ASSUR CO RRG	NV	237	182	154 *	0	97	1.7 *	-8	-10 *	116 *	7	35 *	79 *	223 *	3,410	6,196
10004	SEAVIEW INS CO	CA	54	54	-1	0	56	1.4 *	3	3	87	4	-2	-4	-2	13,218	7,102
17744	SEAWAY MUT INS CO	PA	0	0	-87 *	0	997 *	1.8 *	-2	-2	2	0	0	0	0	1,962	1
22543	SECURA INS A MUT CO	WI	143	121	9	0	89	2.9	7	7	71	1	-8	-11	-6	461,489	559,878
10239	SECURA SUPREME INS CO	WI	358	87	9	0	87	3.2	10	10	48	1	-6	-8	-4	71,269	62,209
10054	SECURIAN CAS CO	MN	233	212	3	1	89	3.1	12	12	75	27	0	1	-1	133,062	282,280
10117	SECURITY FIRST INS CO	FL	472	83	-43 *	33 *	110 *	2.1	18	-15 *	87	7	0	-7	-34	89,585	74,246
15113	SECURITY MUT INS CO	NY	68	58	2	0	82	1.8 *	5	6	44	0	-3	-6	-4	64,542	37,254
19879	SECURITY NATL INS CO	DE	692	184	-11	1	90	3.1	24	6	103 *	48 *	8	18	-61	135,175	249,301
33120	SECURITY NATL INS CO	FL	553	0	0	0	0	1.5 *	69 *	-1	60	6	0	0	0	60,163	
10246	SECURITY PLAN FIRE INS CO	LA	83	71	-3	0	102 *	2.6	-4	-4	16	1	-2	-1	1	6,754	4,813
22233	SELECT INS CO	TX	0	0	0	0	0	2.8	1	1	0	0	0	0	0	80,822	
19836	SELECT MARKETS INS CO	IL	0	0	0	0	0	2.4	2	2	0	0	0	0	0	16,562	
14136	SELECT MD RRG INC	MT	155	24	-5	0	66	1.4 *	7	7	51	1	-5	-18	-11	864	211

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
17752	SELECT RISK INS CO	PA	124	93	5	0	91	2.1	4	4	58	6	-8	-9	-4	18,925	17,529
11074	SELECTIVE AUTO INS CO OF NJ	NJ	225	155	6	0	87	2.9	8	9	81	18	0	-6	2	97,315	150,857
14376	SELECTIVE CAS INS CO	NJ	295	147	6	0	87	3.2	9	9	84	17	0	-6	2	119,324	176,000
14377	SELECTIVE FIRE & CAS INS CO	NJ	395	152	6	0	87	2.9	9	9	83	18	0	-6	2	49,721	75,429
12572	SELECTIVE INS CO OF AMER	NJ	408	127	6	1	85	3.6	4	4	91	28	0	-4	2	632,803	804,572
11867	SELECTIVE INS CO OF NEW ENGLAN	NJ	370	151	6	10	86	3.2	8	8	81	18	0	-5	2	50,027	75,429
13730	SELECTIVE INS CO OF NY	NY	220	154	6	3	87	2.8	7	7	79	17	0	-5	2	114,185	176,000
19259	SELECTIVE INS CO OF SC	IN	597	150	6	0	86	3.1	5	5	92	18	0	-5	2	150,655	226,286
39926	SELECTIVE INS CO OF THE SOUTHE	IN	656	149	6	13	86	3.1	5	5	92	18	0	-5	2	117,739	176,000
26301	SELECTIVE WAY INS CO	NJ	227	151	6	0	86	3.5	7	7	83	18	0	-5	2	349,248	528,000
10936	SENECA INS CO INC	NY	182	0	0	0	0	1.7 *	2	2	21	4	0	0	0	145,512	
10729	SENECA SPECIALTY INS CO	DE	125	0	0	0	0	1.9 *	3	3	0	0	0	0	0	52,233	
76759	SENIOR AMER INS CO	PA	999 *	999 *	-16	0	205 *	5.8 *	-99 *	-99 *	227 *	999 *	5	999 *	0	-10,179	1,522
16088	SENIORSFIRST RRG INC	NC	0	0	0	0	0	0 *	0	0	999 *	0	0	0	0	1,000	
11000	SENTINEL INS CO LTD	CT	644	15	-3	0	38	2.8	8	8	29	1	-1	-1	-2	211,862	31,234
12870	SENTRUITY CAS CO	TX	139	47	128 *	4	70	2.3	2	2	84	13	2	2	1	50,758	23,882
28460	SENTRY CAS CO	WI	366	81	9	0	86	3.2	0	0	91	13	-1	-1	2	70,727	57,200
24988	SENTRY INS A MUT CO	WI	43	23	9	0	73	4.9	5	5	61	5	0	0	1	5,416,786	1,235,510
43370	SENTRY LLOYDS OF TX	TX	35	0	0	0	0	1.4 *	2	2	4	0	0	0	0	7,280	
21180	SENTRY SELECT INS CO	WI	371	101	9	1	92	3.9	0	0	89	16	-1	-2	2	225,807	228,798
12338	SEQUOIA IND CO	NV	18	0	-100 *	0	0	1.9 *	1	1	3	0	0	0	0	7,448	
22985	SEQUOIA INS CO	CA	189	0	-100 *	0	48	2 *	10	10	82	0	0	0	0	37,356	
39152	SERVICE AMER IND CO	OK	31	31	999 *	0	72	1.2 *	-53 *	-4	26	19	0	0	0	10,186	3,143
36560	SERVICE INS CO	FL	47	38	33 *	0	94	4	-11 *	-11 *	35	1	18	7	13	41,946	15,957
43389	SERVICE LLOYDS INS CO	TX	64	54	-25	0	101 *	2.4	-6	-8	66	1	-6	-9	-18	122,068	65,703

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
	Unusual if Equal to or Over ==>	900	300	33	15	100	6.5	50	25	105	40	20	20	25			
	Unusual if Equal to or Under ==>			-33			3.0	-10	-10								
37672	SEVEN SEAS INS CO INC	FL	108	103	19	0	36	1.1 *	17	17	12	4	2	-1	2	23,687	24,341
11347	SFM MUT INS CO	MN	116	107	4	0	87	3.2	12	12	82	9	-4	-5	-7	164,867	177,209
15702	SFM SAFE INS CO	MN	425	0	0	0	2.1	2	2	5	0	0	0	0	0	5,180	
27049	SFM SELECT INS CO	MN	417	0	0	0	1.5 *	1	1	28	0	0	0	0	0	3,578	
15148	SHEBOYGAN FALLS INS CO	WI	149	131	1	0	95	2.4	21	14	61	4	-10	-7	-8	16,756	21,894
23361	SHELTER GEN INS CO	MO	81	81	20	0	123 *	4	13	-21 *	58	0	-4	-4	13	66,355	53,588
23388	SHELTER MUT INS CO	MO	85	82	6	0	95	2.5	3	3	65	0	-2	-2	-1	1,987,524	1,620,331
26557	SHELTER REINS CO	MO	38	36	4	0	104 *	3.4	2	2	36	4	-2	-4	-7	326,392	118,511
13557	SIGMA RRG INC	DC	35	35	5	0	80	2.2	-6	-5	71	0	-4	-7	-20	7,062	2,499
26869	SILVER OAK CAS INC	NE	74	56	0	0	73	2.8	2	2	60	6	-8	-13	-14	89,550	50,201
11078	SIMED	PR	25	24	-1	0	64	2.5	-29 *	-29 *	47	3	-4	-8	0	71,735	17,255
38776	SIRIUS AMER INS CO	NY	55	35	80 *	2	102 *	1.9 *	0	0	84	7	1	0	15	522,197	182,028
42056	SLAVONIC INS CO OF TX	TX	0	0	-91 *	0	0	2.8	6	2	0	0	0	0	0	5,428	1
18597	SLAVONIC MUT FIRE INS ASSOC	TX	3	3	-8	0	49	2.2	3	3	2	0	0	0	0	30,445	833
16332	SMART MD RRG INC	VT	9	0	0	0	999 *	0 *	999 *	999 *	11	0	0	0	0	1,061	-10
15261	SOCIETY INS A MUT CO	WI	127	106	3	1	93	2.5	3	3	63	5	-6	-10	-10	158,139	167,096
10726	SOMERSET CAS INS CO	PA	38	27	-6	0	67	2.3	6	6	43	2	-3	-5	-3	28,042	7,545
38997	SOMPO AMER FIRE & MAR INS CO A	NY	40	0	0	0	0	2.1	-2	-2	27	11	0	0	0	73,063	
11126	SOMPO AMER INS CO	NY	71	27	-13	0	81	2.8	7	7	59	11	0	-2	-5	612,659	166,456
13635	SOMPO JAPAN NIPPONKOA INS INC	GU	271	195	-14	0	100 *	0.2 *	-21 *	-21 *	101 *	90 *	0	4	-31	3,062	5,977
10271	SONNENBERG MUT INS ASSOC	OH	318	65	3	0	92	2.7	2	2	49	52 *	-2	-4	-2	16,757	10,895
15164	SOUTH CAROLINA FARM BUR MUT IN	SC	111	74	3	0	86	1.5 *	13	13	49	2	1	-2	-1	73,679	54,883
14114	SOUTH CAROLINA FARM BUREAU INS	SC	4565*	0	0	0	0	1.2 *	1	1	18	0	0	0	0	3,124	
27863	SOUTHERN CNTY MUT INS CO	TX	803	0	0	0	999 *	0 *	0	0	12	0	0	0	0	30,000	
R 18325	SOUTHERN FARM BUREAU CAS INS C	MS	75	73	5	0	97	1.8 *	4	4	62	0	-1	-1	0	1,395,362	1,013,972

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25		
Unusual if Equal to or Under ==>				-33			3.0	-10	-10							
10058	SOUTHERN FARM BUREAU PROP	MS	0	0	0	0	2.2	2	2	0	0	0	0	0	58,558	
10136	SOUTHERN FIDELITY INS CO INC	FL	216	146	9	0	99	1.9 *	-5	-3	74	1	4	1	77,636	113,223
14166	SOUTHERN FIDELITY PROP & CAS I	FL	650	417 *	2	0	116 *	1.6 *	-42 *	-61 *	118 *	3	22 *	22 *	16,043	66,926
22888	SOUTHERN FIRE & CAS CO	WI	5	0	0	0	2.2	0	0	3	0	0	0	0	7,113	
37141	SOUTHERN GEN INS CO	GA	312	234	12	4	94	2.5	6	11	66	13	15	17	21,147	49,501
19178	SOUTHERN GUAR INS CO	WI	6	2	999 *	0	352 *	2.4	-13 *	-13 *	5	1	0	0	25,714	476
19216	SOUTHERN INS CO	TX	150	4	14	0	0	3.1	10	10	20	0	-6	-6	32,430	1,214
26867	SOUTHERN INS CO OF VA	VA	217	194	1	0	110 *	2.9	-17 *	-17 *	73	7	14	4	45,356	87,868
26468	SOUTHERN MUT CHURCH INS CO	SC	114	71	4	0	84	2.7	4	4	40	1	-9	-11	40,016	28,342
15172	SOUTHERN MUT INS CO	GA	191	0	-29	0	0 *	6	6	-32	3	0	0	0	15,795	46
12247	SOUTHERN OAK INS CO	FL	197	127	2	1	100 *	0.2 *	-4	-4	60	9	4	0	54,002	68,334
10190	SOUTHERN OWNERS INS CO	MI	131	116	17	0	93	3	43	3	64	1	13	11	362,079	419,124
22861	SOUTHERN PILOT INS CO	WI	76	0	0	0	0	1.4 *	1	1	38	0	0	0	7,012	
16047	SOUTHERN PIONEER PROP & CAS IN	AR	104	97	-16	0	92	2 *	9	9	55	0	-1	9	23,871	23,066
15709	SOUTHERN STATES INS EXCH	VA	114	80	-8	0	84	1.8 *	1	1	50	1	-4	-5	18,250	14,558
12610	SOUTHERN TRUST INS CO	GA	217	185	7	0	104 *	2.3	1	1	66	2	19	18	20,465	37,850
10809	SOUTHERN UNDERWRITERS INS CO	OK	259	0	0	0	0	3.2	3	3	0	0	0	0	5,427	
10925	SOUTHERN VANGUARD INS CO	TX	367	82	24	43 *	85	1.5 *	8	8	82	46 *	0	-2	11,579	9,529
27499	SOUTHWEST GEN INS CO	NM	28	28	-11	0	181 *	0.7 *	-16 *	-16 *	36	0	-3	-9	1,339	375
12294	SOUTHWEST MARINE & GEN INS CO	AZ	237	63	40 *	0	85	2.5	5	5	100 *	69 *	-1	1	66,733	42,271
12907	SOUTHWEST PHYSICIANS RRG INC	SC	0	0	0	0	0	2.3	-46 *	-46 *	38	0	-22	-27	10,614	
20613	SPARTA INS CO	CT	0	0	-202 *	0	0	3	6	6	69	0	-2	-10	91,805	-402
13595	SPARTAN INS CO	TX	51	51	4	0	67	1.5 *	15	15	1	2	-1	-1	7,870	4,024
18406	SPARTAN PROP INS CO	SC	43	43	-2	0	64	1.1 *	-5	-5	20	3	0	0	23,286	9,968
19780	SPECIALTY RISK OF AMER	IL	212	152	64 *	3	89	2.8	9	9	65	9	-5	-3	6,937	10,570

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
	Unusual if Equal to or Over ==>	900	300	33	15	100	6.5	50	25	105	40	20	20	25			
	Unusual if Equal to or Under ==>			-33			3.0	-10	-10								
11622	SPECIALTY SURPLUS INS CO	IL	0	0	0	0	2 *	2	2	1	0	0	0	0	17,651		
24376	SPINNAKER INS CO	IL	242	38	-20	45 *	92	1.7 *	18	18	83	60 *	-3	-2	0	33,017	12,682
10754	SPIRIT MOUNTAIN INS CO RRG INC	AL	74	72	40 *	0	94	0.9 *	6	6	49	2	-28	-31	-27	3,287	2,358
11028	SPRING VALLEY MUT INS CO	MN	139	0	0	0	0	2.3	13	13	1	0	0	0	0	5,320	
11114	ST CHARLES INS CO RRG	SC	15	15	16	0	7	3.1	8	8	14	1	-12	-12	-13	16,452	2,478
11844	ST JOHNS INS CO INC	FL	692	104	23	86 *	125 *	1.9 *	-9	-23 *	65	0	-1	1	0	46,038	47,814
11688	ST LUKES HLTH NTWRK INS CO REC	VT	71	71	25	0	79	2.5	-4	-6	68	0	-13	-33	-9	20,185	14,353
24767	ST PAUL FIRE & MARINE INS CO	CT	113	106	5	0	86	4.3	6	6	92	12	-1	-4	2	5,704,568	6,052,107
24775	ST PAUL GUARDIAN INS CO	CT	134	105	5	0	91	2.9	-1	-1	73	12	-1	-3	2	22,829	24,061
24791	ST PAUL MERCURY INS CO	CT	116	84	5	0	89	3.1	-1	-1	67	8	-1	-3	1	115,087	96,244
19224	ST PAUL PROTECTIVE INS CO	CT	164	64	5	0	89	3	1	1	60	4	-1	-2	1	218,714	139,654
30481	ST PAUL SURPLUS LINES INS CO	DE	124	115	5	0	91	3	0	0	74	13	-1	-4	2	183,419	211,738
16265	STANDARD & PREFERRED INS CO	NY	173	170	999 *	0	93	0.8 *	-10 *	-10 *	87	72 *	0	0	0	9,035	15,378
12645	STANDARD CAS CO	TX	244	173	6	0	99	2.2	2	2	70	10	-2	-3	-8	17,579	30,465
19070	STANDARD FIRE INS CO	CT	340	95	5	0	85	5.5 *	3	3	94	6	-1	-3	2	1,221,485	1,164,558
42986	STANDARD GUAR INS CO	DE	272	142	-2	0	90	4	0	0	80	0	-6	-6	-8	130,087	184,386
15199	STANDARD PROP & CAS INS CO	IL	599	0	0	0	0	1.6 *	-33 *	3	9	32	0	0	0	7,442	
13621	STAR & SHIELD INS EXCH	FL	0	1	-99 *	0	193 *	0 *	-33 *	-33 *	40	0	-1	-2	-51	1,496	22
32387	STAR CAS INS CO	FL	412	141	-13	26 *	84	1.5 *	75 *	75 *	81	7	7	78 *	40 *	9,160	12,929
18023	STAR INS CO	MI	105	92	-8	0	82	3.4	3	3	81	13	0	4	-12	579,588	530,557
40045	STARNET INS CO	IA	364	0	0	0	0	2.8	-1	-1	43	31	0	0	0	116,022	
38318	STARR IND & LIAB CO	TX	117	63	18	6	102 *	2.1	8	-3	98	10	7	19	11	2,023,900	1,282,599
16109	STARR SPECIALTY INS CO	TX	3	0	0	0	0	2.9	66 *	3	5	1	0	0	0	42,313	
13604	STARR SURPLUS LINES INS CO	TX	462	31	23	35 *	19	3.3	13	13	101 *	47 *	0	0	-9	150,631	46,368
25496	STARSTONE NATL INS CO	DE	332	208	367 *	11	87	2.4	1	-15 *	105 *	41 *	-5	-16	43 *	112,061	232,938

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
44776	STARSTONE SPECIALTY INS CO	DE	109	60	494 *	6	106 *	0.9 *	7	-28 *	96	10	2	0	49 *	156,963	94,907
11017	STATE AUTO INS CO OF OH	OH	243	0	0	0	2.1	2	2	55	0	0	0	0		17,796	
31755	STATE AUTO INS CO OF WI	WI	113	0	0	0	2.9	2	2	25	0	0	0	0		12,413	
R 25127	STATE AUTO PROP & CAS INS CO	IA	247	136	-5	0	98	2.7	1	-1	86	7	-9	-10	-6	696,154	949,633
R 25135	STATE AUTOMOBILE MUT INS CO	OH	246	84	-5	0	100 *	1.9 *	-2	-2	168 *	24	-5	-6	-4	765,930	642,399
35076	STATE COMPENSATION INS FUND	CA	20	20	-2	0	98	3.1	1	1	69	1	-1	-7	-14	6,750,945	1,324,765
26816	STATE FARM CNTY MUT INS CO OF	TX	804	0	0	0	2.1	12	12	84	11	-3	-7	0		25,670	
25143	STATE FARM FIRE & CAS CO	IL	104	90	4	0	91	2.8	7	7	51	1	1	0	1	18,882,521	16,904,665
10739	STATE FARM FL INS CO	FL	88	75	8	0	128 *	0 *	-13 *	-13 *	59	1	4	0	4	853,486	635,874
25151	STATE FARM GEN INS CO	IL	83	76	5	0	162 *	2.8	-23 *	-23 *	70	1	-3	2	-26	2,462,917	1,871,836
12251	STATE FARM GUAR INS CO	IL	395	0	0	0	1.3 *	1	1	47	8	0	0	0		13,796	
43796	STATE FARM IND CO	IL	46	46	-2	0	87	3	8	8	40	0	-5	-6	-2	1,374,761	630,127
43419	STATE FARM LLOYDS	TX	117	101	1	0	88	2.9	42	42 *	51	1	-9	1	3	1,695,292	1,710,828
25178	STATE FARM MUT AUTO INS CO	IL	43	43	0	0	96	2.1	4	4	50	0	-2	-1	1	100,753,657	43,219,213
36102	STATE INS FUND	NY	32	32	-1	0	66	2.9	19	19	70	1	-8	-22	-18	7,096,066	2,256,138
R 36103	STATE INS FUND DISABILITY BENE	NY	41	41	254 *	0	79	2.1	6	6	26	2	0	0	-4	185,408	75,189
16020	STATE MUT INS CO	ME	12	0	0	0	2.7	2	2	1	0	0	0	0		13,438	
43664	STATE NATL FIRE INS CO	LA	106	63	-18	0	94	2.6	19	19	37	14	0	-2	2	2,903	1,823
12831	STATE NATL INS CO INC	TX	208	16	39 *	9	86	0.5 *	27	7	89	12	0	0	0	394,378	64,028
33049	STATE VOLUNTEER MUT INS CO	TN	19	19	-1	0	70	2.7	3	3	50	0	-6	-14	-6	623,955	117,994
27677	STATE WORKERS INS FUND	PA	999 *	999 *	-10	0	68	3.2	-99 *	-99 *	106 *	999 *	73 *	67 *	0	-74,948	154,601
44075	STATES SELF INSURERS RRG	VT	114	41	-6	5	86	1.7 *	4	4	64	0	0	2	1	10,064	4,152
26387	STEADFAST INS CO	IL	172	0	0	4	0	1.4 *	-1	-1	47	2	0	0	0	503,777	
10156	STEADPOINT INS CO	TN	105	78	0	4	63	1 *	21	21	81	2	-6	-24	-10	11,764	9,230
12878	STERLING CAS INS CO	CA	254	231	75 *	1	98	1.4 *	41	-7	79	21	-7	-23	29 *	8,717	20,092

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
15210	STERLING INS CO	NY	51	46	2	0	73	2.3	7	7	37	1	-4	-6	-5	136,788	63,120
10376	STERLING INS COOP INC	NY	8	0	0	0	999 *	0 *	-50 *	-50 *	46	0	0	0	0	156	
10476	STICO MUT INS CO RRG	VT	33	26	20	0	104 *	2 *	-3	-3	52	10	-10	-19	-16	12,060	3,175
25180	STILLWATER INS CO	CA	160	153	4	0	108 *	8.4 *	-4	-4	127 *	5	-3	6	-5	171,093	261,255
16578	STILLWATER PROP & CAS INS CO	NY	78	3	6	0	0	5.6 *	-7	-7	10	0	0	0	0	119,210	3,024
27685	STONE VALLEY MUT FIRE INS CO	PA	13	7	37 *	0	67	0.3 *	2	2	5	0	0	0	0	796	59
14012	STONEGATE INS CO	IL	410	391 *	-7	0	103 *	2.4	-27 *	-27 *	92	32	64 *	102 *	-19	4,951	19,335
11042	STONETRUST COMMERCIAL INS CO	NE	72	68	-6	0	96	1.7 *	-5	-5	57	2	-3	-6	-23	68,276	46,754
11828	STONEWOOD INS CO	NC	315	47	16	21 *	77	4.3	14	14	138 *	24	-1	0	-12	28,676	13,379
10340	STONINGTON INS CO	PA	149	0	0	0	0	1.4 *	1	1	12	0	0	0	0	14,514	
40436	STRATFORD INS CO	NH	753	79	207 *	1	104 *	2.3	3	3	292 *	88 *	-1	-1	155 *	88,805	70,294
11024	STRATHMORE INS CO	NY	342	65	14	0	88	2.4	4	4	56	8	0	0	4	27,806	18,104
10130	SU INS CO	WI	126	126	-3	0	100 *	0.6 *	-2	-2	37	3	2	1	2	12,624	15,911
26824	SUBLIMITY INS CO	OR	211	167	5	6	97	4.6	8	8	64	21	-10	1	-5	17,175	28,662
13135	SUBURBAN HLTH ORG RRG LLC	SC	379	0	0	0	0	2.7	3	2	34	1	0	0	0	708	
39187	SUECIA INS CO	NY	0	0	0	0	0	1.6 *	14	14	43	0	0	-1	0	24,075	
15136	SUMMITPOINT INS CO	WV	211	34	23	0	92	2.7	138 *	8	49	3	-5	-7	47 *	27,473	9,276
R 10909	SUN SURETY INS CO	SD	35	35	5	0	74	1.8 *	7	7	124 *	0	0	0	0	11,491	3,989
28479	SUNAPEE MUT FIRE INS CO	NH	6	0	0	0	0	2.8	2	2	2	0	0	0	0	13,854	
14026	SUNLAND RRG INC	TN	348	35	7	0	99	0 *	4	-3	494 *	60 *	10	-4	4	1,531	533
34762	SUNZ INS CO	FL	150	142	58 *	0	92	2 *	89 *	28 *	106 *	6	-9	5	4	70,456	100,279
15099	SURETEC IND CO	CA	35	32	-2	2	84	1.4 *	3	3	38	1	0	-8	-2	13,787	4,363
10916	SURETEC INS CO	TX	75	69	5	0	78	1 *	5	5	64	5	-3	-3	-3	107,279	73,680
24047	SURETY BONDING CO OF AMER	SD	30	0	0	0	0	1.9 *	2	2	0	0	0	0	0	7,761	
32107	SUTTER INS CO	CA	134	114	48 *	0	92	2.5	0	0	55	6	-1	-3	2	21,155	24,043

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
25798	SUTTON NATIONAL INS CO	WI	0	0	0	0	1.5 *	1	1	33	0	0	0	0	7,567		
25364	SWISS REINS AMER CORP	NY	131	151	160 *	0	96	2.6	2	-8	84	3	-3	-3	110 *	3,312,368	4,988,908
20311	SYNCORA GUAR INC	NY	0	0	-106 *	0	999 *	0 *	-38 *	-6	5	0	4	1	0	811,030	-136,931
12593	SYNERGY COMP INS CO	PA	122	113	24	0	74	2.1	38	38 *	59	0	-30	-38	-6	20,255	22,865
12773	SYNERGY INS CO	NC	96	50	5	7	37	2.3	31	31 *	54	5	-13	-30	-5	37,469	18,921
12866	T H E INS CO	LA	121	67	-5	4	113 *	2.3	29	20	71	1	-11	21 *	-25	66,976	44,824
10085	TANK OWNER MEMBERS INS CO	TX	17	0	-99 *	1	11	8.4 *	31	31 *	41	0	-9	-16	-16	18,908	72
41050	TDC NATL ASSUR CO	OR	24	21	11	0	10	3.1	9	9	74	3	-2	-2	0	102,484	21,219
34487	TDC SPECIALTY INS CO	DC	100	15	-3	4	184 *	2.6	-13 *	-13 *	44	10	-1	1	0	83,310	12,424
12212	TEACHERS AUTO INS CO	NJ	298	0	0	0	0	1.4 *	4	4	4	1	0	0	0	14,870	
22683	TEACHERS INS CO	IL	289	155	3	0	100 *	3.9	-4	-4	76	14	0	0	-3	143,090	221,230
42376	TECHNOLOGY INS CO INC	DE	513	132	4	3	101 *	3.3	-5	-5	164 *	34	5	37 *	-16	1,041,475	1,373,886
11692	TECUMSEH HLTH RECIP RRG	VT	24	24	0	0	63	2.5	3	3	38	0	-5	-10	-9	33,839	7,972
41220	TENNESSEE FARMERS ASSUR CO	TN	60	60	7	0	84	3.1	10	10	31	0	-2	-2	-3	1,146,729	683,636
15245	TENNESSEE FARMERS MUT INS CO	TN	55	27	7	0	81	2 *	7	7	36	7	-1	-1	-1	2,585,084	686,220
10113	TERRA INS CO RRG	VT	60	42	4	0	67	1 *	-1	-1	44	1	2	2	5	17,717	7,459
14395	TERRAFIRMA RRG LLC	VT	31	31	11	0	90	1.7 *	1	1	35	0	1	3	-7	4,920	1,530
27170	TEXAS BUILDERS INS CO	TX	0	0	-322 *	0	0	1.7 *	1	1	13	0	-1	1	0	10,540	-34
11543	TEXAS FAIR PLAN ASSN	TX	635	421 *	-14	3	80	0.5 *	999 *	999 *	83	7	13	39 *	-17	15,088	63,490
13004	TEXAS FARM BUREAU CAS INS CO	TX	108	104	6	0	93	2.7	6	6	53	0	0	-1	2	719,129	749,072
25380	TEXAS FARM BUREAU MUT INS CO	TX	230	116	10	0	91	2 *	20	20	47	0	-2	-3	-5	393,918	458,802
25399	TEXAS FARM BUREAU UNDERWRITERS	TX	2348*	0	0	0	999 *	3.6	0	0	11	0	0	0	0	19,825	
21695	TEXAS FARMERS INS CO	TX	1105*	151	-2	0	97	1.7 *	5	5	81	2	1	1	-3	91,569	138,375
12598	TEXAS HERITAGE INS CO	TX	0	0	0	0	999 *	2.8	-41 *	-9	1	0	-1	0	-1	9,861	
32514	TEXAS HOSPITAL INS EXCH	TX	30	28	-6	0	78	2 *	5	5	26	0	-6	-9	-2	25,620	7,118

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
16543	TEXAS INS CO	TX	114	114	-15	0	76	1.3 *	-9	-9	159 *	0	0	-2	-49	16,397	18,774
36331	TEXAS LAWYERS INS EXCH	TX	32	26	2	0	78	1.9 *	4	4	30	0	-2	-4	-6	67,105	17,713
10393	TEXAS MEDICAL INS CO	TX	87	84	34 *	0	93	2.8	4	4	55	8	2	5	-13	34,329	28,994
32697	TEXAS MEDICAL LIAB INS UNDWRT	TX	999 *	999 *	-58 *	0	1042*	0 *	-99 *	-99 *	101 *	0	0	0	0		137
22945	TEXAS MUT INS CO	TX	32	32	11	0	88	3	1	1	56	0	-5	-11	-5	3,565,686	1,146,827
30040	TEXAS WINDSTORM INS ASSOC	TX	999 *	999 *	-10	0	144 *	0 *	-99 *	-99 *	143 *	999 *	999 *	0	999 *	-277,864	287,113
37354	THAMES INS CO INC	CT	106	61	-3	0	95	2.2	-6	-6	46	6	-1	-3	-4	17,106	10,484
29513	THE BAR PLAN MUT INS CO	MO	97	59	-2	5	111 *	0.2 *	0	0	83	17	-14	-6	-2	15,668	9,319
28665	THE CINCINNATI CAS CO	OH	89	0	0	0	0	3.5	1	1	9	0	0	0	0	398,100	
23280	THE CINCINNATI IND CO	OH	411	0	0	0	0	3.5	2	2	32	0	0	0	0	102,118	
10677	THE CINCINNATI INS CO	OH	100	97	3	0	89	3.4	-3	-3	69	7	-2	-4	-7	4,919,104	4,784,382
13037	THE CINCINNATI SPECIALTY UNDER	DE	55	52	14	0	61	3.2	10	10	49	0	-6	-12	-8	478,750	249,522
14347	THE DOCTORS CO RRG A RECIP EXC	DC	123	28	-51 *	0	192 *	0 *	-17 *	-17 *	148 *	25	0	2	-13	12,468	3,515
13703	THE GEN AUTOMOBILE INS CO INC	WI	226	0	0	0	0	2.2	0	0	57	13	0	16	0	37,413	
10671	THE GRAY CAS & SURETY CO	LA	20	18	8	0	74	2 *	5	5	29	3	-3	-3	1	15,575	2,838
16259	THE GRAY IND CO	TX	0	0	0	0	0	1.5 *	0	0	1	0	0	0	0	6,512	
15889	THE GRAY INS CO OF LA	LA	0	0	0	0	0	1.7 *	0	0	1	0	0	0	0	6,043	
41602	THE HANOVER CAS CO	TX	382	0	0	0	0	2.3	78 *	-2	0	0	0	0	0	10,988	
10152	THE HLTHCARE UNDERWRITING CO R	VT	111	111	-35 *	0	95	1.4 *	-18 *	-18 *	95	0	12	-3	-89	27,770	30,718
12617	THE MEMBERS INS CO	NC	216	133	-9	10	100 *	2.9	10	-5	56	1	-2	-4	-2	14,732	19,605
26257	THE MUTUAL RRG INC	HI	58	43	3	0	79	2.5	8	6	50	0	-15	-39	-27	57,070	24,336
10083	THE NATL CATHOLIC RRG INC	VT	142	73	5	5	94	2 *	7	7	78	0	-16	-4	44 *	16,603	12,082
28240	THE SERV INS CO INC	NJ	57	28	9	7	57	1.1 *	10	10	53	6	-6	-5	-4	9,094	2,549
41769	THE TRAVELERS CAS CO	CT	118	118	5	0	91	2.8	0	0	75	14	-1	-4	2	59,201	69,777
10313	THE USA INS CO	MS	194	192	5	0	96	0 *	5	5	67	27	4	-1	14	7,051	13,505

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
15545	THE WOODLANDS INS CO	TX	339	35	-9	27 *	101 *	2.2	24	-3	102 *	53 *	1	0	-2	13,869	4,860
10713	THIRD COAST INS CO	WI	51	0	0	0	2.5	2	2	4	4	0	0	0	19,702		
25534	TIG INS CO	CA	0	0	-108 *	0	7575*	2.5	-22 *	-40 *	141 *	0	18	31 *	0	528,574	-4
13242	TITAN IND CO	TX	31	0	0	0	0	0.5 *	-10 *	-10 *	28	0	0	0	130,105		
36269	TITAN INS CO	MI	0	0	-100 *	0	0	3.1	5	5	23	0	-3	-3	0	105,056	-9
11153	TITAN INS CO INC RRG	SC	56	8	999 *	0	0	1.1 *	12	12	38	8	0	0	0	58,432	4,893
16409	TITAN RRG INC	AZ	0	0	0	0	0	0 *	999 *	999 *	0	0	0	0	0	500	
10084	TITLE INDUSTRY ASSUR CO RRG	VT	88	19	-9	6	47	1.4 *	17	17	32	9	-13	-6	3	5,653	1,094
10738	TM SPECIALTY INS CO	AZ	0	0	0	0	0	2.7	2	2	-1	0	0	0	0	41,154	
32301	TNUS INS CO	NY	22	0	0	0	0	2.8	4	4	4	1	0	0	0	59,182	
42439	TOA RE INS CO OF AMER	DE	81	74	4	0	106 *	3	-10 *	-10 *	74	2	16	17	14	591,549	440,231
10945	TOKIO MARINE AMER INS CO	NY	100	54	-4	1	96	3	1	1	79	7	-3	-8	-15	510,246	276,584
11216	TOKIO MARINE PACIFIC INS LTD	GU	198	193	10	0	97	2 *	3	3	47	35	-8	-15	-14	85,526	164,711
23850	TOKIO MARINE SPECIALTY INS CO	DE	235	88	6	2	85	3.2	0	0	84	39	1	-2	-5	191,268	168,051
15529	TOKIO MILLENNIUM RE AG (US BRA	NY	142	141	-32	0	110 *	2.6	17	17	78	6	5	26 *	-58	270,581	381,015
18031	TOPA INS CO	CA	160	124	-4	2	105 *	2.5	-12 *	-12 *	79	13	12	8	19	69,862	86,892
10009	TOWER BONDING & SURETY CO	PR	95	95	35 *	0	95	5.9 *	100 *	100 *	26	2	0	0	5	1,780	1,686
29050	TOWER HILL PREFERRED INS CO	FL	238	87	-15	12	106 *	1.5 *	-7	-4	62	16	9	12	7	42,079	36,720
11027	TOWER HILL PRIME INS CO	FL	278	67	44 *	18 *	107 *	1.3 *	20	20	80	19	6	9	20	118,799	79,317
12011	TOWER HILL SELECT INS CO	FL	436	56	-56 *	29 *	122 *	0 *	-21 *	-12 *	117 *	32	12	12	-4	19,995	11,144
12538	TOWER HILL SIGNATURE INS CO	FL	273	104	-14	16 *	98	2 *	26	2	83	15	11	19	15	49,674	51,518
16224	TOWER HTLH RECP RRG	SC	250	250	114 *	0	70	1 *	66 *	66 *	79	0	-8	0	-27	3,390	8,468
37621	TOYOTA MOTOR INS CO	IA	55	52	15	0	80	3	-7	-7	60	4	1	1	-1	236,656	122,624
42749	TRADERS INS CO	MO	290	232	4	3	90	1.4 *	23	25 *	61	0	3	16	1	31,683	73,493
22853	TRADEWIND INS CO LTD	HI	433	0	0	0	0	0 *	3	3	-95	21	0	0	0	8,385	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
34002	TRANS CITY CAS INS CO	AZ	29	19	-13	0	72	1.6 *	5	5	27	2	-10	-18	-10	13,321	2,558
41238	TRANS PACIFIC INS CO	NY	47	0	-54 *	0	0	2.7	1	1	12	1	1	0	0	54,557	
10952	TRANSAMERICA CAS INS CO	IA	21	22	-93 *	0	99	4.3	-56 *	-1	26	1	-6	-4	-16	121,832	27,403
19453	TRANSATLANTIC REINS CO	NY	88	78	3	0	99	2.3	-8	-8	92	12	-5	-9	-8	4,614,110	3,579,831
28886	TRANSGUARD INS CO OF AMER INC	IL	167	106	35 *	0	98	2.4	25	-40 *	104 *	2	7	12	25 *	193,498	204,838
16223	TRANSIT GEN INS CO OF NY	NY	23	23	999 *	0	161 *	0.9 *	-4	-9	4	0	0	0	0	1,133	265
13660	TRANSIT GENERAL INS CO	IL	135	115	-1	0	83	1.7 *	15	15	70	8	-18	-32	-29	9,469	10,844
21270	TRANSIT MUT INS CORP OF WI	WI	26	21	-7	0	55	2 *	2	2	18	0	-7	-9	-4	12,105	2,525
33014	TRANSPORT INS CO	OH	0	0	0	0	999 *	0.3 *	1	28 *	134 *	0	12	69 *	0	17,068	
16025	TRANSPORT RISK SOLUTIONS RRG I	SC	0	0	0	0	0	5.9 *	1	1	459 *	41 *	0	0	0	558	
20494	TRANSPORTATION INS CO	IL	340	0	0	0	0	3.4	-7	-7	0	0	0	0	0	73,051	
R 15767	TRANSPORTATION INS SERV RRG IN	SC	61	61	-38 *	0	164 *	0 *	-38 *	-82 *	373 *	86 *	-1	-11	-232	508	311
28188	TRAVCO INS CO	CT	602	98	5	0	91	2.9	1	1	82	6	-1	-3	2	66,551	64,965
19038	TRAVELERS CAS & SURETY CO	CT	79	74	5	0	79	6.2 *	2	2	95	8	-1	-3	1	6,647,847	4,898,841
31194	TRAVELERS CAS & SURETY CO OF A	CT	106	75	7	0	58	3.2	5	5	56	4	-6	-13	-3	2,111,227	1,593,391
36170	TRAVELERS CAS CO OF CT	CT	167	132	5	0	90	3	1	1	78	13	-2	-4	2	85,876	113,087
19046	TRAVELERS CAS INS CO OF AMER	CT	338	119	5	0	89	3.4	4	4	80	7	-1	-4	2	552,654	656,868
40282	TRAVELERS COMMERCIAL CAS CO	CT	141	126	5	0	91	3.1	0	0	76	14	-1	-4	2	89,911	113,087
36137	TRAVELERS COMMERCIAL INS CO	CT	956 *	129	5	0	92	2.6	-1	-1	128 *	7	-2	-4	2	87,959	113,087
41750	TRAVELERS CONSTITUTION STATE I	CT	118	118	5	0	91	2.8	0	0	74	14	-1	-4	2	59,228	69,777
29696	TRAVELERS EXCESS & SURPLUS LIN	CT	494	105	5	0	90	3	0	0	77	6	-1	-3	2	61,639	64,965
27998	TRAVELERS HOME & MARINE INS CO	CT	2376*	62	5	0	90	3.3	0	0	125 *	4	-1	-2	1	105,102	64,965
M 25658	TRAVELERS IND CO	CT	382	84	5	1	82	4.6	-3	-3	102 *	6	-1	-3	2	6,633,300	5,603,851
25666	TRAVELERS IND CO OF AMER	CT	852	102	5	0	91	3.1	2	2	88	6	-1	-3	2	182,511	185,270
25682	TRAVELERS IND CO OF CT	CT	495	99	5	0	89	3.2	0	0	79	6	-1	-3	2	332,787	329,637

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
41262	TRAVELERS LLOYDS INS CO	TX	1169*	0	0	0	3.2	2	2	80	0	0	0	0	12,270		
41564	TRAVELERS LLOYDS OF TX INS CO	TX	792	0	0	0	2.9	-1	-1	46	0	0	0	0	13,291		
38130	TRAVELERS PERSONAL INS CO	CT	854	109	5	0	91	2.9	-2	-2	91	6	-1	-3	2	59,515	64,965
36145	TRAVELERS PERSONAL SECURITY IN	CT	478	102	5	0	91	2.9	0	0	77	6	-1	-3	2	63,785	64,965
25674	TRAVELERS PROP CAS CO OF AMER	CT	1168*	20	5	0	81	2.8	1	1	69	1	0	-1	0	437,448	86,620
36161	TRAVELERS PROP CAS INS CO	CT	1271*	99	5	0	93	2.6	-2	-2	100 *	6	-1	-3	2	72,730	72,183
34894	TRENWICK AMER REINS CORP	CT	0	0	-90 *	0	6685*	2.8	-4	-4	42	0	3	4	0	28,756	4
12188	TREXIS INS CORP	VA	500	110	2	0	101 *	2.5	-2	-2	61	9	-1	-3	-3	49,519	54,371
11004	TREXIS ONE INS CORP	VA	400	95	2	0	101 *	1.9 *	-2	-2	54	8	-1	-3	-3	28,494	27,185
17990	TRI CENTURY INS CO	PA	649	23	119 *	0	107 *	2.3	0	0	76	36	-2	-2	-9	9,789	2,263
23060	TRI STATE CONSUMER INS CO	NY	73	60	-2	1	84	6 *	-7	-7	62	0	-9	-10	-16	41,898	25,079
31003	TRI STATE INS CO OF MN	IA	352	0	0	0	3	1	1	45	45 *	0	0	0	33,685		
28535	TRIANGLE INS CO INC	OK	200	102	-2	9	97	2.5	25	4	73	18	-9	-16	-16	38,090	38,985
15953	TRIDENT INS GRP INC	MD	53	16	930 *	0	91	0 *	0	0	48	3	-1	0	0	1,817	289
11958	TRINITY RISK SOLUTIONS RECIP I	DC	106	49	-13	0	151 *	1.9 *	-31 *	-35 *	75	2	1	3	-57	2,713	1,332
19887	TRINITY UNIVERSAL INS CO	TX	218	216	76 *	0	91	4	52 *	-2	84	1	0	4	-61	996,883	2,156,438
40568	TRIPLE S PROPIEDAD INC	PR	219	125	-3	2	147 *	3.2	-53 *	-60 *	96	29	91 *	-9	-94	63,812	79,472
16188	TRISURA SPECIALTY INS CO	OK	82	4	999 *	15 *	-22	2.6	13	0	36	30	0	0	0	50,752	1,966
41211	TRITON INS CO	TX	152	152	63 *	0	59	3.4	-33 *	6	81	10	-1	-1	-1	113,198	171,973
41106	TRIUMPHE CAS CO	OH	196	50	1	1	81	2.7	-2	-2	71	4	-2	-3	-4	18,684	9,290
21709	TRUCK INS EXCH	CA	541	161	-2	0	101 *	0.5 *	4	4	146 *	4	1	2	-3	667,533	1,072,409
27120	TRUMBULL INS CO	CT	1057*	44	-3	0	59	3.6	7	7	56	3	-2	-3	-7	117,792	52,056
40118	TRUSTGARD INS CO	OH	199	0	0	0	0	2.9	2	2	1	0	0	0	0	74,436	
37982	TUDOR INS CO	NH	93	57	207 *	0	99	2.7	1	1	52	25	-1	-1	114 *	123,592	70,294
17825	TUSCARORA WAYNE INS CO	PA	65	62	3	0	86	1.7 *	0	0	47	11	-4	-4	-4	70,212	43,271

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
	Unusual if Equal to or Over ==>	900	300	33	15	100	6.5	50	25	105	40	20	20	25			
	Unusual if Equal to or Under ==>			-33			3.0	-10	-10								
29459	TWIN CITY FIRE INS CO CO	IN	595	57	-3	0	80	3.1	1	1	62	4	-2	-3	-9	275,546	156,169
12357	TWIN LIGHTS INS CO	NJ	23	0	0	0	1.5 *	3	3	2	0	0	0	0	0	8,667	
15885	TYPTAP INS CO	FL	57	38	36 *	0	65	1.9 *	8	8	25	1	0	0	-1	26,001	9,857
14689	U S LEGAL SERV INC	TN	82	82	-14	0	80	1 *	18	18	12	7	-1	0	0	3,700	3,019
16015	UC HLTH RRG A RECIP RRG	DC	4	3	3635*	0	1776*	0 *	65 *	-27 *	12	2	0	0	0	2,238	69
23868	UFB CAS INS CO	IN	66	0	0	0	2.3	2	2	0	0	0	0	0	0	9,034	
19526	UFG SPECIALTY INS CO	IA	58	58	4	0	95	2.8	-7	-7	67	4	-1	-3	-6	18,232	10,617
36676	UMIA INS INC	OR	57	51	38 *	0	89	3.3	-11 *	-11 *	58	0	0	-5	26 *	99,378	50,214
40126	UMIALIK INS CO	AK	299	102	5	0	89	3.5	10	10	63	3	-7	-6	-7	29,286	29,894
32727	UNDERWRITERS AT LLOYDS	KY	133	133	-11	0	67	2 *	0	0	90	28	19	-3	-2	33,350	44,196
15642	UNDERWRITERS AT LLOYDS LONDON	VI	116	116	40 *	0	564 *	0 *	0	0	1082*	23	480 *	820 *	416 *	75,000	87,131
15792	UNDERWRITERS AT LLOYDS LONDON	IL	30	30	1	0	84	2.2	11	11	46	2	14	19	11	233,239	70,455
25747	UNIGARD INS CO	WI	313	223	18	0	100 *	2.4	0	0	120 *	20	-7	-3	15	96,815	215,520
25844	UNION INS CO	IA	655	0	0	0	0	2.6	2	2	39	35	0	0	0	46,712	
21423	UNION INS CO OF PROVIDENCE	IA	145	0	0	0	0	3.5	-14 *	-14 *	3	0	0	0	0	46,780	
25860	UNION MUT FIRE INS CO	VT	197	124	10	10	96	0.6 *	-1	-1	89	18	1	5	-15	96,214	119,262
28681	UNION MUT INS CO	OK	354	131	-2	30 *	54	0.4 *	114 *	204 *	67	4	-7	-38	-7	2,798	3,679
12998	UNION NATL FIRE INS CO	LA	284	0	0	0	0	3.2	4	4	33	8	0	0	0	6,458	
43435	UNION STANDARD LLOYDS	TX	810	0	0	0	999 *	0.5 *	0	0	33	22	0	0	0	905	
R 10655	UNIQUE INS CO	IL	490	306 *	-30	0	114 *	2.1	-3	-36 *	106 *	33	100 *	160 *	79 *	20,594	62,961
36285	UNITED AMER INS CO	NY	0	0	999 *	0	1909*	0 *	37	37 *	22	0	0	2	0	6,562	
35319	UNITED AUTOMOBILE INS CO	FL	292	158	37 *	29 *	101 *	3.2	62 *	10	108 *	16	54 *	100 *	41 *	90,590	142,781
11263	UNITED BUSINESS INS CO	GA	152	135	6	0	81	1.6 *	19	16	49	3	9	-9	1	5,172	6,993
36226	UNITED CAS & SURETY INS CO	NE	48	46	218 *	0	71	1 *	87 *	-19 *	33	10	-1	-2	-2	14,971	6,824
11142	UNITED CAS INS CO OF AMER	IL	190	0	0	0	0	3	3	3	22	4	0	0	0	10,777	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
11548	UNITED CENTRAL PA RRG	VT	66	66	12	0	95	2 *	-7	-7	58	10	1	-2	-1	9,601	6,294
10020	UNITED EDUCATORS INS RRG INC	VT	68	52	5	2	84	2.9	-1	-1	77	4	-6	-10	7	303,245	157,187
24910	UNITED EQUITABLE INS CO	IL	293	293	-21	0	94	0 *	2	2	99	10	-5	-38	-21	5,873	17,186
29963	UNITED FARM FAMILY INS CO	NY	779	64	2	0	90	3.5	4	4	102 *	15	-3	-7	-4	14,611	9,290
15288	UNITED FARM FAMILY MUT INS CO	IN	135	120	6	0	92	2.8	9	9	62	1	-1	-4	-4	503,487	602,936
11770	UNITED FINANCIAL CAS CO	OH	313	299	23	0	87	2.7	29	29 *	80	10	-1	1	2	927,493	2,771,451
13021	UNITED FIRE & CAS CO	IA	146	88	4	0	97	2.7	2	2	88	6	-2	-4	-8	774,257	679,465
19496	UNITED FIRE & IND CO	TX	275	111	4	0	96	2.8	4	4	75	7	-2	-5	-11	19,136	21,233
43559	UNITED FIRE LLOYDS	TX	906 *	114	4	0	96	2.9	3	3	90	7	-3	-6	-11	9,318	10,617
16250	UNITED FRONTIER MUT INS CO	NY	56	44	10	0	84	1.4 *	2	2	38	2	1	0	5	11,699	5,175
10894	UNITED GRP CAPTIVE INS CO	GA	69	69	-5	0	89	0.2 *	9	9	44	2	-8	4	1	735	506
16659	UNITED GUAR COMM INS CO OF NC	NC	0	0	0	0	0	1.4 *	-80 *	7	43	0	-12	-20	0	10,224	
40525	UNITED GUAR CREDIT INS CO	NC	1	1	-42 *	0	0	1.4 *	-78 *	-78 *	10	0	-1	-4	0	5,358	46
11685	UNITED GUAR MORTGAGE INS CO	NC	0	0	999 *	0	0	1.7 *	1	1	5	0	-1	-18	-4	23,117	1
11740	UNITED GUAR MORTGAGE INS CO OF	NC	0	0	999 *	0	0	1.7 *	1	1	5	0	-1	-18	-4	22,935	1
M R 15873	UNITED GUAR RESIDENTIAL INS CO	NC	264	99	41 *	7	35	2.6	-69 *	-29 *	93	33	-3	-2	8	312,248	309,854
16667	UNITED GUAR RESIDENTIAL INS CO	NC	61	61	-33 *	0	0	1.4 *	-45 *	-45 *	49	6	-51	-14	-98	21,903	13,286
18939	UNITED HERITAGE PROP & CAS CO	ID	238	161	-6	0	101 *	4.6	5	5	67	14	-5	-4	-4	16,314	26,252
17647	UNITED HOME INS CO	AR	291	227	22	6	86	2.6	30	30 *	78	31	-4	-11	2	18,077	41,089
12256	UNITED INS CO	UT	330	330 *	4	0	94	1.9 *	26	26 *	70	0	-20	-11	5	14,847	49,054
31399	UNITED INTL INS CO	NY	0	0	0	0	0	1 *	1	1	1	0	0	0	0	4,781	
M R 10719	UNITED MUT INS CO	WI	58	39	3	0	128 *	1.6 *	1	1	26	0	0	-1	-1	9,707	3,799
13064	UNITED NATL INS CO	PA	418	120	79 *	1	92	3.7	-28 *	-28 *	128 *	34	-3	-2	14	106,442	127,352
13072	UNITED OHIO INS CO	OH	179	87	13	0	86	2.8	8	8	48	3	-3	-6	-1	185,491	162,125
10969	UNITED PROP & CAS INS CO	FL	424	234	-1	7	106 *	2.5	5	-12 *	93	6	8	4	13	171,761	401,667

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
81108	UNITED SECURITY HLTH & CAS INS	IL	60	58	131 *	0	102 *	1.9 *	-2	-2	30	1	-22	-49	-6	3,936	2,302
25941	UNITED SERV AUTOMOBILE ASSN	TX	30	29	7	0	99	3	4	4	90	1	0	0	1	27,600,684	8,021,615
12537	UNITED SPECIALTY INS CO	DE	718	29	48 *	72 *	84	1.1 *	7	7	136 *	72 *	0	0	0	159,252	45,735
25887	UNITED STATES FIDELITY & GUAR	CT	107	108	5	0	89	3.4	0	0	76	13	-1	-3	2	984,206	1,061,094
21113	UNITED STATES FIRE INS CO	DE	180	114	6	0	97	1.6 *	1	-9	127 *	7	-1	-2	11	1,317,641	1,505,023
25895	UNITED STATES LIAB INS CO	PA	72	33	8	0	86	0.8 *	-13 *	-13 *	88	8	0	-2	-1	722,280	240,270
10656	UNITED STATES SURETY CO	MD	32	29	-13	0	63	3	7	7	25	3	-8	-19	-8	54,664	15,634
44423	UNITED SURETY & IND CO	PR	77	51	50 *	3	31	2.1	-2	-2	48	4	-3	-8	-3	62,972	31,881
29157	UNITED WI INS CO	WI	216	0	0	0	0	2.3	2	2	19	13	0	0	0	123,537	
10881	UNITRIN ADVANTAGE INS CO	NY	0	0	0	0	0	3.4	6	6	9	0	0	0	0	2,818	
16063	UNITRIN AUTO & HOME INS CO	NY	407	0	0	0	0	3.2	4	4	25	12	0	0	0	33,827	
29351	UNITRIN CNTY MUT INS CO	TX	2038*	0	0	0	0	0 *	0	0	420 *	519 *	0	0	0	4,716	
10226	UNITRIN DIRECT INS CO	IL	202	0	0	0	0	4	5	5	5	1	0	0	0	8,612	
10915	UNITRIN DIRECT PROP & CAS CO	IL	133	0	0	0	0	3.3	4	4	9	0	0	0	0	10,640	
25909	UNITRIN PREFERRED INS CO	NY	396	0	0	0	0	3.4	3	3	25	11	0	0	0	9,972	
40703	UNITRIN SAFEGUARD INS CO	WI	1661*	0	0	0	0	3.1	3	3	142 *	178 *	0	0	0	8,073	
16286	UNIVERSAL CAS RRG INC	OK	158	65	999 *	0	94	0.1 *	999 *	999 *	155 *	23	0	0	0	1,225	797
32867	UNIVERSAL FIRE & CAS INS CO	IN	38	38	5	0	71	2.5	11	11	117 *	3	0	0	0	8,735	3,330
32972	UNIVERSAL INS CO	NC	351	172	-17	18 *	102 *	1.5 *	-4	-4	79	17	-7	4	-12	11,068	18,994
11986	UNIVERSAL INS CO OF NA	FL	392	148	-5	28 *	104 *	2.7	0	0	96	17	3	-13	1	34,560	51,076
10759	UNIVERSAL N AMER INS CO	TX	288	139	-11	22 *	106 *	3	-1	-15 *	94	14	-5	-4	-12	70,156	97,627
10861	UNIVERSAL PROP & CAS INS	FL	406	283	12	0	93	2.2	-5	-5	84	4	32 *	31 *	37 *	291,438	824,860
25933	UNIVERSAL SURETY CO	NE	3	2	8	1	0	3.9	-7	-7	18	0	-2	-2	0	177,735	3,279
13200	UNIVERSAL SURETY OF AMER	SD	20	0	0	0	0	2.3	2	2	0	0	0	0	0	15,090	
41181	UNIVERSAL UNDERWRITERS INS CO	IL	143	0	0	0	0	2.7	3	3	2	0	0	0	0	331,044	

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
40843	UNIVERSAL UNDERWRITERS OF TX I	IL	0	0	0	0	2.7	3	3	7	0	0	0	0	10,138		
15296	UPLAND MUT INS INC	KS	113	91	5	0	83	3.2	17	17	45	0	-4	-3	-2	18,465	16,889
11018	UPMC HLTH BENEFITS INC	PA	121	117	19	0	91	2.3	8	8	50	4	8	20 *	7	119,981	140,168
14485	UPMC WORK ALLIANCE INC	PA	825	0	0	0	999 *	0 *	1	1	53	0	0	12	0	2,043	
29998	UPPER HUDSON NATL INS CO	NY	0	0	0	0	999 *	2.6	-5	-5	69	0	1	13	0	796	
12915	URGENT CARE ASSUR CO RRG INC	NV	106	83	0	0	112 *	1.1 *	-6	0	95	7	-8	7	0	1,542	1,273
15908	URGENT MD RRG INC	VT	124	112	24	0	66	0 *	73 *	73 *	108 *	32	-86	-65	-93	5,307	5,966
15358	US COASTAL INS CO	NY	382	60	-11	27 *	96	1.3 *	21	-1	80	12	-20	-13	-13	11,188	6,727
15900	US COASTAL PROP & CAS INS CO	FL	90	71	33 *	0	108 *	1.7 *	-1	-4	55	4	-4	-1	-6	22,699	16,031
13017	US INS CO OF AMER	IL	108	29	-6	11	73	3	4	4	48	3	-35	-59	-41	3,294	953
R 13781	US LLOYDS INS CO	TX	298	229	-8	9	99	1.5 *	0	0	60	7	-7	-17	-12	9,837	22,569
29599	US SPECIALTY INS CO	TX	133	100	26	6	79	4.2	1	1	86	34	0	-4	23	593,671	592,286
35416	US UNDERWRITERS INS CO	ND	22	10	2	0	52	1.9 *	2	2	24	3	-2	-5	0	125,020	12,976
30457	USA UNDERWRITERS	MI	64	64	-4	0	80	2.4	12	12	21	3	1	-2	2	8,000	5,118
25968	USAA CAS INS CO	TX	274	150	6	0	98	2.3	4	4	66	6	-1	-1	3	4,924,361	7,390,949
10078	USAA CNTY MUT INS CO	TX	0	0	0	0	0	0.7 *	1	1	1	0	0	0	0	5,426	
18600	USAA GEN IND CO	TX	469	222	19	0	97	2.4	9	9	70	10	-1	-2	3	1,801,962	3,995,108
28497	USPLATE GLASS INS CO	IL	46	39	-1	0	84	1.2 *	-1	-1	20	3	0	0	1	25,540	10,077
12520	UTAH BUSINESS INS CO INC	UT	396	353 *	7	0	101 *	1.2 *	-12 *	-25 *	97	24	-23	-13	-7	4,655	16,414
15326	UTICA FIRST INS CO	NY	129	71	12	9	95	2.7	-4	-4	53	3	0	-3	-2	136,206	97,350
10990	UTICA LLOYDS OF TX	TX	262	0	0	0	0	3.8	7	7	10	0	0	0	0	8,256	
25976	UTICA MUT INS CO	NY	111	91	7	0	90	2.9	3	3	83	29	-3	-2	4	957,276	872,984
10687	UTICA NATL ASSUR CO	NY	353	65	7	0	89	3	4	4	64	21	-2	-1	3	31,970	20,785
13998	UTICA NATL INS CO OF OH	OH	502	0	0	0	0	2.9	11	11	27	0	0	0	0	16,935	
43478	UTICA NATL INS CO OF TX	TX	893	60	7	1	88	3	5	5	61	19	-2	-1	3	17,265	10,393

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
43451	UTICA SPECIALTY RISK INS CO	TX	26	0	0	0	3	3	3	2	0	0	0	0	33,607		
13988	UV INS RRG INC	HI	29	29	9	0	82	0 *	9	9	27	0	-5	-5	6	1,026	300
20508	VALLEY FORGE INS CO	PA	666	0	0	0	3.5	3	3	0	0	0	0	0	73,543		
10698	VALLEY PROP & CAS INS CO	OR	160	0	0	0	3.1	5	5	11	5	0	0	0	8,386		
21172	VANLINER INS CO	MO	229	87	1	1	83	3.7	3	3	77	10	-5	-5	-8	138,500	120,771
11821	VANTAGE CAS INS CO	IN	0	0	0	0	3.9	4	4	40	0	0	0	0	45,275		
44768	VANTAPRO SPECIALTY INS CO	AR	53	0	0	0	1 *	1	1	45	9	0	0	0	23,519		
11038	VASA SPRING GARDEN MUT INS CO	MN	133	103	2	0	95	3.1	1	1	49	1	-2	-11	4	2,951	3,035
16237	VAULT E&S INS CO	AR	16	6	999 *	0	33	2 *	0	0	12	3	0	0	0	50,255	3,098
16186	VAULT RECIP EXCH	FL	34	13	999 *	1	99	1.6 *	-1	-1	31	9	0	0	0	47,886	6,104
11063	VEHICULAR SERV INS CO RRG	OK	0	0	0	0	1.8 *	-18 *	-18 *	1	0	0	0	0	2,158		
15956	VELOCITY INS CO RRG	SC	32	32	-5	0	100 *	0 *	2	2	127 *	23	12	31 *	-12	1,629	525
10815	VERLAN FIRE INS CO MD	NH	335	0	0	0	0	3.4	1	1	0	0	0	0	25,515		
13110	VERMONT ACCIDENT INS CO INC	VT	24	0	0	0	0	2.8	2	2	4	0	0	0	14,890		
26018	VERMONT MUT INS CO	VT	102	92	8	0	87	2 *	6	6	52	0	0	-3	0	488,604	448,128
11124	VERSANT CAS INS CO	MS	88	33	-1	0	86	1.4 *	9	9	77	4	-1	-1	1	17,240	5,705
10024	VERTERRA INS CO	TX	26	26	3	0	77	2.6	1	1	34	2	-2	-2	-8	56,468	14,909
15736	VERTI INS CO	OH	0	0	-140 *	0	316 *	1 *	12	-58 *	17	2	-34	-57	-2	24,715	-6,363
42285	VETERINARY PET INS CO	OH	654	0	0	0	0	1.8 *	-86 *	-62 *	101 *	23	0	0	0	13,656	
10798	VFH CAPTIVE INS CO	GA	312	312 *	-17	0	101 *	0.9 *	10	10	135 *	8	-38	-83	-49	886	2,759
M R 42889	VICTORIA FIRE & CAS CO	OH	0	0	0	0	0	2.4	2	2	10	0	0	0	0	34,549	
10778	VICTORIA NATL INS CO	OH	0	0	0	0	0	1.9 *	2	2	0	0	0	0	0	3,664	
10105	VICTORIA SELECT INS CO	OH	0	0	0	0	0	2.4	2	2	9	0	0	0	0	5,828	
12900	VICTORY INS CO INC	MT	284	139	9	16 *	98	0.6 *	-7	9	56	1	11	13	37 *	4,661	6,501
20397	VIGILANT INS CO	NY	122	0	-157 *	0	52	2.9	2	2	22	9	0	0	0	333,743	-14,564

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		Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement (\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
13137	VIKING INS CO OF WI	WI	412	67	9	0	92	3.2	-1	-1	92	12	-1	-1	2	171,267	114,399
26026	VIRGINIA FARM BUREAU FIRE & CA	VA	403	155	7	0	91	2.6	7	7	72	12	-2	-12	-1	22,879	35,433
26034	VIRGINIA FARM BUREAU MUT INS C	VA	140	101	4	0	89	1.9 *	7	10	69	5	-2	-9	-3	207,298	208,970
10086	VIRGINIA FARM BUREAU TOWN & CN	VA	351	117	8	0	94	2.6	6	6	67	10	-2	-11	-1	26,198	30,676
13974	VIRGINIA PHYSICIANS IND CO	MT	182	39	-24	0	157 *	1.3 *	-35 *	-35 *	71	0	-12	-7	-92	705	279
40827	VIRGINIA SURETY CO INC	IL	326	208	207 *	0	74	3.6	-3	-3	92	37	-2	0	6	393,443	819,366
10157	VISION INS CO	TX	135	134	-28	0	98	2.9	11	11	45	0	6	24 *	-4	15,489	20,772
40428	VOYAGER IND INS CO	GA	456	202	-1	0	63	3.4	6	6	86	0	5	-5	-14	53,245	107,814
12528	WADENA INS CO	IA	2775*	0	0	0	0	2.4	2	2	0	0	0	0	0	5,579	
17868	WALL ROSE MUT INS CO	PA	310	68	-16	11	100 *	2.7	-21 *	-21 *	43	10	1	-1	7	433	294
26085	WARNER INS CO	IL	0	0	0	0	0	0.9 *	4	4	1	0	0	0	0	16,256	
43486	WARRANTY UNDERWRITERS INS CO	TX	12	12	2	0	71	2.4	7	18	41	2	-20	-17	-8	15,353	1,816
10370	WASHINGTON CNTY COOP INS	NY	50	30	2	0	86	2.4	3	3	30	1	1	0	2	5,969	1,801
32778	WASHINGTON INTL INS CO	NH	17	0	-68 *	0	0	2.7	4	4	16	1	-1	-1	0	85,392	3
25585	WATFORD INS CO	NJ	247	26	1910*	10	127 *	2.1	-15 *	-15 *	43	0	0	0	0	17,088	4,473
15824	WATFORD SPECIALTY INS CO	NJ	52	5	72 *	3	60	2.4	-6	-6	22	0	0	0	0	60,964	2,997
26069	WAUSAU BUSINESS INS CO	WI	11	0	0	0	0	2.1	2	2	10	0	0	0	0	29,942	
26425	WAUSAU GEN INS CO	WI	239	0	0	0	0	2 *	2	2	29	0	0	0	0	12,704	
26042	WAUSAU UNDERWRITERS INS CO	WI	573	0	0	0	0	1.4 *	1	1	90	0	0	0	0	70,051	
10683	WAWANESA GEN INS CO	CA	190	189	25	0	97	3.5	18	18	56	3	0	2	12	266,463	504,585
43290	WAYNE COOP INS CO	NY	91	81	4	0	83	3	14	14	49	1	-6	-2	-5	19,582	15,841
16799	WAYNE MUT INS CO	OH	129	123	11	0	86	1.9 *	14	14	42	0	-6	-8	-8	47,259	57,903
14550	WEA PROP & CAS INS CO	WI	290	245	8	4	99	2.3	5	5	73	0	2	-2	0	5,479	13,416
32280	WELLFLEET INS CO	IN	70	0	999 *	0	0	1.6 *	-1	-1	55	32	0	0	0	63,317	38
11682	WELLSPAN RRG	VT	125	125	4	0	66	2 *	-22 *	-27 *	97	0	-19	-57	-79	8,681	10,843

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
25011	WESCO INS CO	DE	905 *	174	10	27 *	104 *	2.7	24	-10 *	164 *	45 *	8	27 *	-69	357,805	623,253
44393	WEST AMER INS CO	IN	1310*	0	0	0	0	2.1	0	0	5	0	0	0	0	51,307	
15350	WEST BEND MUT INS CO	WI	112	103	7	1	87	2.3	9	9	65	2	-11	-17	-10	1,138,062	1,169,043
17892	WEST BRANCH MUT INS CO	PA	52	44	5	0	99	2 *	4	4	32	1	0	0	-2	831	364
12535	WEST RIVER INS CO	SD	45	43	-10	0	45	2.9	32	32 *	39	1	-30	-37	-13	10,683	4,618
15431	WEST VIRGINIA FARMERS MUT INS	WV	58	35	9	0	79	2.5	2	2	23	0	0	-1	-2	6,119	2,162
11972	WEST VIRGINIA MUT INS CO	WV	21	16	-5	0	121 *	2.6	5	5	39	0	-5	0	-2	94,717	14,884
10911	WEST VIRGINIA NATL AUTO INS CO	WV	235	188	-13	2	100 *	1.7 *	11	11	64	14	-10	-6	4	2,564	4,826
10030	WESTCHESTER FIRE INS CO	PA	255	0	-157 *	0	109 *	2 *	-68 *	-32 *	56	0	0	0	0	217,398	-192,425
10172	WESTCHESTER SURPLUS LINES INS	GA	575	0	-152 *	0	162 *	1.6 *	6	6	234 *	47 *	0	0	0	111,568	-22,805
27871	WESTERN AGRIC INS CO	IA	321	88	3	1	85	3.6	12	12	40	8	-1	-5	-2	125,299	110,867
14122	WESTERN CATHOLIC INS CO RRG IN	VT	0	0	0	0	999 *	1.1 *	48	28 *	38	0	-41	22 *	-46	1,495	
39519	WESTERN COMM INS CO	ID	103	0	0	0	0	3.6	5	5	7	5	0	0	0	35,299	
27502	WESTERN GEN INS CO	CA	719	257	-10	29 *	98	2.1	-2	-2	93	61 *	1	27 *	5	22,844	58,621
26395	WESTERN HOME INS CO	MN	89	85	14	0	90	3.3	7	7	67	0	-5	-5	-5	35,274	29,894
12362	WESTERN MUT FIRE INS CO	MN	54	43	2	0	75	2.4	9	9	26	1	-8	0	3	5,801	2,486
13625	WESTERN MUT INS CO	CA	117	41	-2	0	89	0.9 *	6	6	43	1	-2	-4	-3	66,537	27,058
24465	WESTERN NATL ASSUR CO	MN	227	95	14	0	91	3.5	9	9	50	2	-6	-6	-6	31,579	29,894
15377	WESTERN NATL MUT INS CO	MN	133	90	6	0	90	2.6	7	9	85	5	-6	-5	-6	492,018	442,436
40940	WESTERN PACIFIC MUT INS CO RRG	CO	4	3	2	0	49	2.4	-2	-2	17	1	-3	-4	0	117,305	4,068
10942	WESTERN PROFESSIONAL INS CO	WA	0	0	0	0	0	2.4	0	0	1	0	0	0	0	13,588	
30961	WESTERN PROTECTORS INS CO	OR	0	0	0	0	0	2.3	0	0	1	0	1	1	0	8,734	
26131	WESTERN RESERVE MUT CAS CO	OH	166	77	3	0	92	2.5	-3	-3	55	15	-2	-5	-2	112,525	87,156
10997	WESTERN SELECT INS CO	IL	9	1	-14	0	0	2.1	3	3	20	2	-1	-1	0	15,771	138
13188	WESTERN SURETY CO	SD	27	26	6	0	45	3.9	1	1	27	3	-3	-8	-4	1,541,567	397,028

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
13196	WESTERN WORLD INS CO	NH	210	148	207 *	2	96	2.1	1	1	132 *	67 *	-2	-2	291 *	378,839	562,408
16447	WESTFIELD CHAMPION INS CO	OH	0	0	0	0	1 *	999 *	999 *	0	0	0	0	0	0	5,020	
24112	WESTFIELD INS CO	OH	181	86	-1	0	99	3.9	-10 *	-10 *	72	4	-2	-1	-4	1,155,569	990,332
24120	WESTFIELD NATL INS CO	OH	190	78	-1	0	101 *	3.3	-4	-4	52	4	-2	-1	-3	305,793	238,413
16450	WESTFIELD PREMIER INS CO	OH	0	0	0	0	1 *	999 *	999 *	0	0	0	0	0	0	5,020	
16449	WESTFIELD SUPERIOR INS CO	OH	0	0	0	0	1 *	999 *	999 *	0	0	0	0	0	0	5,020	
16448	WESTFIELD TOUCHSTONE INS CO	OH	0	0	0	0	1 *	999 *	999 *	0	0	0	0	0	0	5,020	
11981	WESTGUARD INS CO	PA	11	5	19	0	58	0.5 *	9	9	61	1	0	0	0	668,225	34,523
16098	WESTMINSTER AMER INS CO	MD	146	105	8	0	87	0.5 *	3	3	53	5	5	11	-3	20,175	21,106
14930	WESTON INS CO	FL	201	11	-14	33 *	129 *	0.6 *	-3	-3	57	13	4	4	0	43,075	4,890
39845	WESTPORT INS CORP	MO	131	140	612 *	0	100 *	2.1	6	-13 *	93	13	1	1	279 *	1,634,090	2,292,865
11932	WHITE PINE INS CO	MI	109	79	-41 *	0	128 *	1.9 *	2	2	80	9	21 *	39 *	9	26,588	21,109
12296	WHITECAP SURETY CO	MN	204	204	-17	0	96	0.7 *	-2	-2	14	2	0	0	0	1,349	2,753
25780	WILLIAMSBURG NATL INS CO	MI	84	0	0	0	0	2.5	2	2	5	0	0	0	0	29,552	
10788	WILMINGTON INS CO	DE	117	31	12	12	98	0 *	-8	-8	47	4	3	4	7	3,090	965
13234	WILSHIRE INS CO	NC	273	142	35 *	2	97	2.8	-24 *	-24 *	71	16	6	12	52 *	106,659	151,562
19950	WILSON MUT INS CO	OH	431	88	-22	0	109 *	3.6	1	1	124 *	32	-12	-10	-96	19,259	16,879
12541	WINDHAVEN INS CO	FL	794	260	-22	25 *	110 *	1.5 *	-22 *	-28 *	207 *	0	68 *	81 *	68 *	37,800	98,290
37001	WINDHAVEN NATL INS CO	TX	619	196	3127 *	88 *	68	0.4 *	27	27 *	158 *	106 *	-3	2	0	6,902	13,496
26166	WINDSOR MOUNT JOY MUT INS CO	PA	77	66	6	0	82	1.8 *	6	6	40	1	-3	-5	-7	55,788	36,774
26956	WISCONSIN CNTY MUT INS CORP	WI	114	97	2	0	110 *	1.6 *	-4	-4	75	0	0	10	2	26,386	25,623
33405	WISCONSIN HLTH CARE LIAB INS P	WI	5	5	-1	0	19	2.6	2	2	23	0	0	-5	0	44,246	2,087
22020	WISCONSIN LAWYERS MUT INS CO	WI	20	15	-5	0	93	1.6 *	1	1	27	0	-6	-11	-7	24,775	3,746
27880	WISCONSIN MUNICIPAL MUT INS CO	WI	22	12	14	0	137 *	1.9 *	-4	-4	52	0	1	2	0	29,455	3,605
27022	WISCONSIN MUT INS CO	WI	82	79	5	0	88	1.4 *	10	10	38	0	-1	0	1	101,310	79,746

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		1	2	3	4	5	6	7	8	9	10	11	12	13	Surplus as Regards Policyholders	Net Written Premiums	
Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25			
Unusual if Equal to or Under ==>				-33			3.0	-10	-10								
30260	WISCONSIN REINS CORP	WI	77	60	-3	0	89	1.9 *	-2	-1	46	5	-4	-8	-9	60,134	35,944
15407	WOLVERINE MUT INS CO	MI	165	126	-4	1	93	2.2	2	2	61	6	-7	-13	-7	24,333	30,620
31232	WORK FIRST CAS CO	DE	149	139	39 *	0	87	3	19	19	81	2	-14	-24	17	18,055	25,187
34576	WORKERS COMP EXCH	ID	511	475 *	-32	0	102 *	1.6 *	-16 *	-16 *	100 *	101 *	26 *	53 *	-240	406	1,931
10033	WORKERS COMP FUND	UT	30	22	3	0	85	2.9	1	1	72	1	-2	-4	0	945,773	210,373
13250	WORKMENS AUTO INS CO	CA	172	172	38 *	0	92	2.3	5	5	53	1	-3	-18	-7	23,485	40,382
11090	WORTH CAS CO	TX	462	0	0	0	0	1.2 *	26	26 *	48	3	0	0	0	12,350	
11523	WRIGHT NATL FLOOD INS CO	TX	3188*	0	27	600 *	0	1.6 *	-32 *	-60 *	31	1	0	0	0	19,425	17
11003	WVA INS CO	WV	26	24	3	0	67	2.4	7	7	13	0	-1	-2	-1	48,290	11,702
40193	X L INS CO OF NY	NY	152	152	55 *	0	98	2.3	-9	-9	117 *	48 *	0	-3	149 *	64,337	98,113
24554	XL INS AMER INC	DE	488	132	55 *	0	102 *	1.5 *	14	-14 *	105 *	42 *	0	-4	128 *	248,299	327,042
20583	XL REINS AMER INC	NY	262	102	55 *	9	95	4	2	-5	123 *	32	0	-2	99 *	2,088,255	2,125,776
19607	XL SELECT	DE	122	122	55 *	0	100 *	1.9 *	13	-8	106 *	39	0	-3	119 *	53,646	65,408
37885	XL SPECIALTY INS CO	DE	706	65	55 *	0	93	1.5 *	-4	-13 *	85	21	0	-1	64 *	300,348	196,225
37931	YCI INC	OK	26	26	999 *	0	124 *	1.8 *	-8	-8	19	0	0	0	0	7,569	1,950
44415	YEL CO INS	FL	17	17	67 *	0	4	1.8 *	7	7	29	0	-4	-8	18	11,484	2,004
11796	YELLOWSTONE INS EXCH RRG	VT	79	55	1	0	89	1.7 *	-2	-1	48	0	-10	-15	-26	9,330	5,085
26220	YOSEMITE INS CO	OK	63	7	-79 *	0	27	2.4	-9	41 *	175 *	0	56 *	42 *	38 *	38,353	2,834
27090	YOUNG AMER INS CO	TX	384	384 *	-7	0	116 *	3.1	-21 *	-39 *	79	0	14	50 *	0	10,744	41,210
30325	ZALE IND CO	TX	15	15	-33 *	0	164 *	20.1 *	24	24	25	2	4	10	3	23,197	3,479
13269	ZENITH INS CO	CA	150	145	-2	0	79	2.9	-5	-5	91	2	-15	-24	-14	541,085	786,105
11026	ZEPHYR INS CO INC	HI	63	31	-3	0	49	2 *	10	10	28	0	0	0	0	84,275	26,469
30120	ZNAT INS CO	CA	579	61	-2	0	80	1.3 *	1	1	61	1	-7	-10	-6	26,102	16,043
16535	ZURICH AMER INS CO	NY	157	55	-15	2	87	2.7	-6	-6	110 *	20	-2	-3	-3	7,175,505	3,921,553
27855	ZURICH AMER INS CO OF IL	IL	641	0	0	1	0	2.4	-1	-1	59	0	0	0	0	34,435	

R: Revised Report C: See MPCF footnote at the beginning of this section. \*: Values outside 'Usual Range'

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## NAIC IRIS Ratios Life, Accident and Health

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		Net Chg	Grs Chg	Net to	Adq Inv	NonAdm	R Es to	Aff to	Surplus	Chg in	Chg in	Chg in	Chg Rsv	Annual Statement		
		C / S	C / S	Inc	Inc	Assets	C / S	C / S	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
80985	4 EVER LIFE INS CO	IL	-4	-4	4	520	0	0	68 *	-9	0.2	0.6	1	81,412	70,290	
77879	5 STAR LIFE INS CO	NE	-3	-3	0 *	108 *	3	0	9	9	0	0.2	0.1	-9	28,057	126,421
71854	AAA LIFE INS CO	MI	11	11	8	130	5	0	14	54 *	4	0.3	0.1	-6	172,457	119,276
15282	AAA LIFE INS CO OF NY	NY	-11 *	-11 *	-14 *	79 *	3	0	0	0	27	0	0.1	-3	4,970	3,904
71471	ABILITY INS CO	NE	3	3	-3 *	4659*	2	4	231 *	26	0	NR	3	0	23,254	-52,158
65105	ACADEME INC	WA	1	1	78	NR	0	0	0	0	0	NR	0.1	0	5,836	
62200	ACCORDIA LIFE & ANN CO	IA	7	12	3	322	1	11	65	0	-34 *	0	0.3	-71 *	765,617	371,671
60348	ACE LIFE INS CO	CT	-46 *	15	-57 *	999 *	17 *	0	0	10	81 *	0	2	79 *	7,504	3,116
12143	ADVANCE INS CO OF KS	KS	0	0	14	2212*	0	0	3	0	1	0.1	0.5	-1	49,932	10,978
78700	AETNA HLTH & LIFE INS CO	CT	-65 *	-65 *	-3 *	NR	9	0	0	0	999 *	NR	6 *	0	106,541	374,170
60054	AETNA LIFE INS CO	CT	27	27	9	167	4	14	47	23	6	1.7	0.6	-254 *	3,697,149	20,783,731
97780	AGC LIFE INS CO	MO	-22 *	-22 *	74	3683*	0	0	109 *	-1	-23 *	0	0	313 *	9,454,360	343,968
13034	ALABAMA LIFE REINS CO INC	AL	-11 *	-11 *	-69 *	57 *	0	0	0	-1	-13 *	0	0.4	1	8,326	407
79049	ALFA LIFE INS CORP	AL	-5	-4	5	107 *	1	6	0	0	2	0	0.3	-4	257,305	157,111
10773	ALIC REINS CO	SC	0	0	0 *	11 *	0	0	0	-8	-35 *	0	0.3	-124 *	454,324	352,067
82406	ALL SAVERS INS CO	IN	6	-42 *	11	5369*	1	0	0	0	-16 *	2	0.5	-438 *	579,710	497,113
73130	ALL SAVERS LIFE INS CO OF CA	CA	0	0	41	NR	0	0	0	0	0	NR	0.1	0	6,276	
90611	ALLIANZ LIFE INS CO OF N AMER	MN	9	9	4	297	0	11	22	2	19	0.1	0.2	-26 *	6,575,512	11,925,500
64190	ALLIANZ LIFE INS CO OF NY	NY	29	29	12	214	1	0	0	0	13	0	0.5	-172 *	223,746	301,710
70866	ALLSTATE ASSUR CO	IL	-44 *	4	-23 *	84 *	4	17	0	5	85 *	0	0.1	172 *	140,977	164,580
60186	ALLSTATE LIFE INS CO	IL	2	2	18	103 *	1	14	34	1	16	0.9	0.2	122 *	3,471,176	957,477
70874	ALLSTATE LIFE INS CO OF NY	NY	7	7	15	107 *	0	12	1	0	6	0.8	0.2	-5	644,474	195,896
60208	AMALGAMATED LIFE & HLTH INS CO	IL	-11 *	-11 *	9	3851*	5	0	0	3	-19 *	0	0.2	4	4,023	2,440
60216	AMALGAMATED LIFE INS CO	NY	8	8	3	203	4	0	6	-2	27	1.2	0.1	-1	66,765	98,657
68594	AMERICAN AMICABLE LIFE INS CO OF TX	TX	-7	36	3	78 *	3	5	101 *	20	14	1.1	0.4	-44 *	63,146	78,158
60275	AMERICAN BANKERS LIFE ASSUR CO OF F	FL	-10 *	-10 *	16	216	4	18	74	71 *	20	1.4	0.7	-29 *	47,900	95,129

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		C / S	C / S	Inc	Inc	Assets	C / S	C / S	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)			
		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net		
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written		
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums		
66001	AMERICAN BENEFIT LIFE INS CO	OK	4	13	5	169	1	26	7	-32	5	0.1	0.5	-3	24,703	27,695	
97810	AMERICAN CENTURY LIFE INS CO	OK	-4	-4	-5 *	132	0	0	0	0	25	0.1	0	52 *	6,777	9,706	
99600	AMERICAN CENTURY LIFE INS CO TX	TX	23	23	2	307	0	73 *	0	0	205 *	3.8	4.6	-5	643	6,479	
12321	AMERICAN CONTINENTAL INS CO	TN	-6	3	-1 *	239	4	2	0	0	-1	0.1	1.1	-6	118,299	500,662	
94439	AMERICAN CREDITORS LIFE INS CO	DE	-4	-4	-279 *	156	0	0	0	0		NR	0.8	0	8,662		
92738	AMERICAN EQUITY INVEST LIFE INS CO	IA	8	8	3	142	0	7	7	0	4	0	0.4	-11	3,251,881	3,535,202	
11135	AMERICAN EQUITY INVESTMENT LIFE INS	NY	8	8	25	127	1	0	0	0	-49 *	0	0.1	0	37,438	155	
60380	AMERICAN FAMILY LIFE ASSUR CO OF CO	NE	-77 *	-76 *	14	227	6	8	15	-1	-52 *	1.9	1.8	-11	2,599,640	7,948,299	
60526	AMERICAN FAMILY LIFE ASSUR CO OF NY	NY	3	3	18	213	4	0	0	0	3	0	0.2	-7	310,149	335,231	
60399	AMERICAN FAMILY LIFE INS CO	WI	-39 *	-39 *	16	125 *	1	13	1	4	3	0.2	0.3	-4	646,854	369,483	
99619	AMERICAN FARM LIFE INS CO	TX	4	4	10	188	1	0	0	2	8	0	0.1	-1	2,016	461	
60004	AMERICAN FARMERS & RANCHERS LIFE IN	OK	-30 *	3	3	110 *	1	0	0	1	-3	0.1	0.1	-27 *	2,336	2,194	
98736	AMERICAN FEDERATED LIFE INS CO	MS	-14 *	-14 *	7	261	0	0	37	0	18	0.3	0.9	0	10,002	17,486	
60410	AMERICAN FIDELITY ASSUR CO	OK	17	17	7	191	1	10	7	-4	16	0.9	0.3	-27 *	505,226	1,091,465	
60429	AMERICAN FIDELITY LIFE INS CO	FL	2	2	13	152	1	15	74	0	5	1.3	0.3	-6	68,561	10,345	
69337	AMERICAN FIN SECURITY LIFE INS CO	MO	16	32	5	999 *	0	5	0	-29	106 *	0.4	4.5	0	8,156	18,177	
60488	AMERICAN GEN LIFE INS CO	TX	-20 *	-20 *	4	194	2	17	38	13	-157 *		NR	0.6	-55 *	6,350,255	-6,829,938
60534	AMERICAN HERITAGE LIFE INS CO	FL	6	6	10	123 *	3	12	40	6	5	0.5	0.7	-22 *	323,869	947,763	
60518	AMERICAN HLTH & LIFE INS CO	TX	-1	-1	8	274	3	0	3	-3	51 *	0.8	0.6	20 *	128,540	377,677	
83860	AMERICAN HOME LIFE INS CO	AR	17	17	2	139	1	9	0	0	-1	2.8	1.1	-60 *	512	2,787	
60542	AMERICAN HOME LIFE INS CO	KS	-1	-1	1	110 *	1	1	0	0	1	0.9	0.3	-1	21,840	24,660	
60577	AMERICAN INCOME LIFE INS CO	IN	22	27	17	116 *	1	0	30	51 *	5	0.2	0.1	-9	342,971	831,244	
60243	AMERICAN INDEPENDENT NTWRK INS CO N	NY	-99 *	-99 *	-173 *		NR	0	0	0	999 *	-9	0	0.9	0	-30,199	1,742
88820	AMERICAN INTEGRITY LIFE INS CO	AR	6	15	12	219	0	0	0	2	3	0.1	0.2	-6	1,095	304	
89427	AMERICAN LABOR LIFE INS CO	AZ	5	5	12	294	0	0	0	-10	2	0	1.2	71 *	8,159	2,803	
60666	AMERICAN LIFE & ACC INS CO OF KY	KY	-16 *	-16 *	24	491	5	8	0	-15	-29 *	0	0.4	180 *	121,677	63,858	

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		C / S	C / S	Inc	Inc	Assets	C / S	C / S	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
R	73881 AMERICAN LIFE & ANNUITY CO	AR	3	3	17	123 *	1	0	0	0	2	0.5	0.5	-5	3,048	4,336
	67253 AMERICAN LIFE & SECURITY CORP	NE	-65 *	608 *	-148 *	52 *	2	0	0	17	-67 *	1.1	1.1	-22 *	20,979	1,781
	60690 AMERICAN LIFE INS CO	DE	24	-25 *	47	2919*	2	0	94	0	-5	2.2	0.7	3	4,920,644	1,314,444
	81213 AMERICAN MATURITY LIFE INS CO	CT	1	1	313	2850*	0	0	0	0	59 *	0	0.2	0	48,915	77
	67989 AMERICAN MEMORIAL LIFE INS CO	SD	15	15	5	138	1	14	16	0	3	0	0.6	-2	147,350	556,656
M	63126 AMERICAN NAT LIFE INS CO OF NY	NY	-5	-5	0 *	140	1	15	1	0	-37 *	1.6	0.7	14	237,048	266,821
	60739 AMERICAN NATL INS CO	TX	-4	-4	1	183	1	27	132 *	0	-8	1	0.5	-10	3,162,808	2,036,072
	71773 AMERICAN NATL LIFE INS CO OF TX	TX	-4	-4	-2 *	206	10 *	0	0	20	37	4.4	0.2	-3	32,974	39,248
	80624 AMERICAN PROGRESSIVE L&H INS OF NY	NY	14	14	2	NR	0	0	0	5	13	0	0.5	0	116,531	602,819
	60801 AMERICAN PUBLIC LIFE INS CO	OK	14	14	5	321	2	9	0	0	6	0.4	0.3	-2	35,196	97,203
	67679 AMERICAN REPUBLIC CORP INS CO	IA	-5	-5	4	NR	1	0	0	85 *	0	NR	0.5	0	7,690	
	60836 AMERICAN REPUBLIC INS CO	IA	8	8	4	443	1	13	12	-33	48	6.9 *	0.8	58 *	481,824	663,077
	88366 AMERICAN RETIREMENT LIFE INS CO	OH	-65 *	6	-10 *	1156*	4	0	0	0	16	0	1.2	-7	63,075	402,051
	91910 AMERICAN SAVINGS LIFE INS CO	AZ	1	1	26	294	3	83 *	2	0	14	0.6	1.1	-9	15,867	5,115
	76201 AMERICAN SERV LIFE INS CO	AR	17	17	40	NR	394 *	0	9	-5	3	0.8	4.1	-100*	1,346	362
	60895 AMERICAN UNITED LIFE INS CO	IN	3	3	1	148	0	17	1	2	-12 *	0.4	0.3	2	1,052,563	4,526,690
	61999 AMERICO FIN LIFE & ANN INS CO	TX	-8	-8	11	214	1	10	23	2	6	0.7	0.6	-5	466,984	543,214
	61301 AMERITAS LIFE INS CORP	NE	-3	-3	2	134	1	17	9	1	0	1.9	0.3	18	1,510,626	2,903,595
	60033 AMERITAS LIFE INS CORP OF NY	NY	-13 *	-13 *	-6 *	116 *	1	17	0	3	-16 *	3.5	0.4	41 *	92,475	140,370
	72222 AMICA LIFE INS CO	RI	-2	6	9	121 *	0	5	0	3	-3	0.4	0.5	-8	328,262	69,245
	93661 ANNUITY INVESTORS LIFE INS CO	OH	6	6	11	195	0	0	0	0	-8	0.1	0.4	0	312,674	195,370
	13573 ANTHEM LIFE & DISABILITY INS CO	NY	-2	-2	-5 *	520	0	0	4	0	22	0.5	7.9 *	0	18,858	8,670
	61069 ANTHEM LIFE INS CO	IN	19	19	5	307	0	0	0	-4	-13 *	0.1	0.7	-2	148,949	371,105
	86118 ARKANSAS BANKERS LIFE INS CO	AR	7	7	16	999 *	0	0	0	7	-2	0.5	0.1	0	1,608	513
	71439 ASSURITY LIFE INS CO	NE	1	1	3	127	1	21	9	4	3	0.7	0.3	12	337,548	196,604
	15940 ASSURITY LIFE INS CO OF NY	NY	-5	-5	-75 *	3138*	1	0	0	0	80 *	9.9 *	0.3	0	7,226	250

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		C / S	C / S	Inc	Inc	Assets	C / S	C / S	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
68039	ATHENE ANN & LIFE ASSUR CO OF NY	NY	0	5	4	599	0	4	22	6	88 *	5.8 *	0	-71 *	282,095	20,949
61689	ATHENE ANN & LIFE CO	IA	4	6	2	157	0	16	158 *	66 *	-17 *	2.4	0.8	-320 *	1,234,164	1,274,654
M R 61492	ATHENE ANNUITY & LIFE ASSUR CO	DE	1	15	0 *	91 *	0	16	214 *	-11	8775*	0.6	1.4	74 *	1,544,061	4,544,540
63932	ATHENE LIFE INS CO OF NY	NY	-28 *	-8	-44 *	174	1	7	0	2	-91 *	3.9	0.4	-7	69,826	1,760
14179	ATHENE RE USA IV INC	VT	14	15	4	2 *	1	0	0	-8	-12 *	0	0.9	-25 *	28,815	47,265
61093	ATLANTA LIFE INS CO	GA	-34 *	-34 *	U*	60 *	3	0	0	14	-5	NR	5 *	-138 *	8,042	9,087
61115	ATLANTIC COAST LIFE INS CO	SC	21	21	NR	30 *	0	5	35	67 *	534 *	NR	4.5	-86 *	28,730	250,900
61182	AURORA NATL LIFE ASSUR CO	CA	5	5	NR	131	0	13	0	0	999 *	1.3	0.2	-101 *	147,214	99,501
84522	AUTO CLUB LIFE INS CO	MI	3	19	-1 *	115 *	0	0	51	-20	14	0.2	0.3	-6	90,905	179,048
61190	AUTO OWNERS LIFE INS CO	MI	9	9	27	113 *	0	8	0	2	-104 *	NR	0.2	8	489,406	-17,979
60256	AUTOMOBILE CLUB OF SOUTHERN CA INS	CA	-19 *	28	-4 *	118 *	1	0	0	-49	9	0.7	0.4	-8	93,618	298,936
68365	AXA CORP SOLUTIONS LIFE REINS CO	DE	2	2	50	224	0	0	79	0	176 *	0	0.6	30 *	163,430	4,141
62880	AXA EQUITABLE LIFE & ANN CO	CO	-56 *	61 *	-32 *	125 *	1	0	31	30 *	-181 *	NR	2	-427 *	19,262	-9,382
62944	AXA EQUITABLE LIFE INS CO	NY	18	2	16	154	0	20	15	0	5	0.4	0.7	-27 *	7,575,103	20,925,342
61212	BALTIMORE LIFE INS CO	MD	3	3	0 *	139	1	8	1	2	1	0.6	0.4	-8	84,175	146,338
68560	BANKERS CONSECO LIFE INS CO	NY	2	2	1	158	3	1	0	0	5	0.4	0.4	-2	59,444	60,599
71919	BANKERS FIDELITY ASSUR CO	GA	-1	-1	-4 *	NR	11 *	0	1	152 *	0	NR	0	0	9,010	
61239	BANKERS FIDELITY LIFE INS CO	GA	-10 *	0	-2 *	162	4	3	46	29	9	0.3	0.4	-2	34,214	119,462
61263	BANKERS LIFE & CAS CO	IL	-33 *	-17 *	-9 *	161	2	8	19	-6	-7	1.3	0.4	-5	1,110,244	2,711,141
81043	BANKERS LIFE INS CO	NC	-37 *	-9	-5 *	152	1	0	0	6	999 *	NR	3.3	-902 *	32,579	269,129
61328	BANKERS LIFE INS CO OF AMER	TX	0	0	-2 *	137	11 *	26	0	1	-1	0	0.2	-7	1,109	975
61298	BANKERS LIFE OF LA	LA	16	16	3	144	0	0	5	262 *	-3	0.4	1.2	276 *	6,832	11,968
94250	BANNER LIFE INS CO	MD	-2	-2	-35 *	177	0	16	17	12	33	2.5	0.8	112 *	735,852	1,276,206
70729	BCBS OF KS INC	KS	13	13	5	NR	6	2	12	0	26	3.1	1	0	892,534	2,287,129
61395	BENEFICIAL LIFE INS CO	UT	-10 *	-10 *	11	110 *	3	0	0	12	-13 *	0.3	0.8	-16	184,896	28,674
76554	BENEVOLENT LIFE INS CO INC	LA	13	13	26	61 *	7	1	0	0	-9	2.6	0.4	-78 *	506	201

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		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
64890	BERKLEY LIFE & HLTH INS CO	IA	11	11	5	NR	1	0	0	17	13	0	0.3	0	166,611	267,991
62345	BERKSHIRE HATHAWAY LIFE INS CO NE	NE	12	12	4	128	0	0	107 *	0	999 *	125. *	3	1	5,414,170	2,846,196
71714	BERKSHIRE LIFE INS CO OF AMER	MA	2	2	-2 *	607	1	1	15	114 *	4	0	0.1	-14	192,659	131,049
90638	BEST LIFE & HLTH INS CO	TX	7	7	3	999 *	0	0	0	0	13	2.1	0.2	-1	17,769	42,666
63886	BEST MERIDIAN INS CO	FL	10	10	1	122 *	3	23	23	-23	8	1.1	0.3	-22 *	59,882	130,810
61557	BLUE SHIELD OF CA LIFE & HLTH INS C	CA	7	7	5	504	5	0	6	0	-6	1.2	0.8	-155 *	191,147	242,748
68535	BLUEBONNET LIFE INS CO	MS	6	6	48	2993 *	1	0	0	0	-2	0	0.2	3	60,916	4,501
61476	BOSTON MUT LIFE INS CO	MA	5	5	5	123 *	3	16	16	6	2	0.2	0.3	0	219,084	197,990
87726	BRIGHTHOUSE LIFE INS CO	DE	13	20	-10 *	163	1	18	7	0	-46 *	1.2	0.7	-65 *	6,730,827	6,072,830
60992	BRIGHTHOUSE LIFE INS CO OF NY	NY	-5	-5	5	109 *	1	17	2	4	-17 *	3.4	0.3	157 *	279,206	482,465
78620	BROOKE LIFE INS CO	MI	19	23	93	2924 *	0	0	99	0	-8	5.2 *	0.3	0	4,852,460	31,106
72958	CANYON STATE LIFE INS CO	AZ	-3	-3	56	2167 *	740 *	0	546 *	0	0	0	0.5	552 *	1,108	
61581	CAPITOL LIFE INS CO	TX	8	15	8	144	0	22	1	0	-68 *	14.8 *	0.2	-182 *	29,576	23,474
85332	CAPITOL SECURITY LIFE INS CO	TX	3	3	8	65 *	0	0	0	0	-10 *	0	0	7	1,495	588
71331	CAREAMERICA LIFE INS CO	CA	4	4	78	1890 *	0	0	0	0	-15 *	0.3	0	-23 *	9,856	60
73156	CARIBBEAN AMER LIFE ASSUR CO	PR	-11 *	-11 *	5	1157 *	2	0	37	61 *	32	0.4	0.1	0	10,704	10,715
82341	CASS CNTY LIFE INS CO	TX	-15 *	-15 *	-5 *	999 *	0	0	0	0	-27 *	0	8.5 *	-744 *	403	29
15803	CATAMOUNT REINS CO	VT	21	12	6	6 *	0	0	341 *	-2	-10 *	0	0.6	-19	60,331	81,202
11997	CATERPILLAR LIFE INS CO	MO	-2	-45 *	U*	NR	1	0	0	0	0	NR	0.9	0	39,640	
61735	CENTRAL SECURITY LIFE INS CO	TX	16	9	16	124 *	0	0	37	0	-15 *	0.9	0.2	-9	5,661	1,986
61751	CENTRAL STATES H & L CO OF OMAHA	NE	-10 *	-10 *	0 *	335	6	6	20	-14	197 *	16.8 *	0.2	2	137,113	112,525
80896	CENTRE LIFE INS CO	MA	0	0	1	9254 *	0	0	0	18	-11 *	0	0	3	93,913	1,258
62383	CENTURION LIFE INS CO	IA	-61 *	-61 *	76	344	0	0	1	0	-94 *	20.3 *	1.9	2006 *	311,308	2,115
61832	CHESAPEAKE LIFE INS CO	OK	39	40	13	241	8	0	0	3	6	0.1	0.4	-4	121,281	213,317
15604	CHESTERFIELD REINS CO	MO	6	6	19	37 *	6	0	0	-2	4	0	0.1	1	101,017	208,953
61859	CHRISTIAN FIDELITY LIFE INS CO	TX	2	2	29	665	2	4	0	0	-12 *	0.3	0.6	10	27,232	26,867

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		C / S	C / S	Inc	Inc	Assets	C / S	C / S	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
61875	CHURCH LIFE INS CORP	NY	-20 *	-20 *	-22 *	206	0	0	0	31	3.6	0.3	-4	51,613	47,449	
71463	CICA LIFE INS CO OF AMER	CO	35	35	NR	381	4	1	45	24	-553 *	NR	1.8	-52 *	47,274	-712,567
13733	CIGNA ARBOR LIFE INS CO	CT	3	3	56	NR	0	0	0	0		NR	0.1	0	8,251	
67369	CIGNA HLTH & LIFE INS CO	CT	29	30	13	4902*	10 *	13	14	3	19	0.9	0.4	0	4,801,137	16,669,875
64548	CIGNA LIFE INS CO OF NY	NY	0	0	8	188	2	0	0	12	0.8	0	0	108,785	199,363	
61727	CIGNA NATL HLTH INS CO	OH	19	19	21	NR	7	0	56	1	-16 *	0.1	1.2	0	14,487	2,764
90859	CIGNA WORLDWIDE INS CO	DE	-46 *	-46 *	79	175	29 *	0	204 *	2	999 *	NR	0.2	-230*	5,619	5
88064	CINCINNATI EQUITABLE LIFE INS CO	OH	-5	-5	-1 *	98 *	0	0	34	0	5	0.1	0.7	2	9,337	37,929
83968	CITIZENS FIDELITY INS CO	AR	6	6	3	149	1	5	0	0	-30 *	0	0.3	-11	13,439	3,995
82082	CITIZENS NATL LIFE INS CO	TX	-21 *	6	-28 *	115 *	0	0	0	0	-6	0.1	0.5	-4	1,776	957
R 61921	CITIZENS SECURITY LIFE INS CO	KY	6	6	9	243	15 *	25	0	5	23	0.5	0.6	54 *	16,018	72,293
15641	CLARET RE INC	VT	31	16	33	34 *	8	0	349 *	-18	-9	0	0.2	-19	379,677	250,505
78301	CLEAR SPRING HLTH INS CO	AZ	-5	-2	-158 *	4831*	0	0	0	0	-2	0.4	0.4	-11	7,811	5
15691	CLEAR SPRING LIFE INS CO	TX	9	9	43	227	0	2	3	-1	-62 *	0	0.4	-783 *	59,425	14
93432	CM LIFE INS CO	CT	4	4	11	243	1	15	38	5	16	0.7	0.2	-20 *	1,637,318	339,484
62626	CMFG LIFE INS CO	IA	7	7	3	161	1	15	105 *	-3	11	0.8	0.5	-5	2,254,820	3,462,038
62049	COLONIAL LIFE & ACCIDENT INS CO	SC	8	8	12	164	5	13	0	0	7	0.3	0.2	-3	527,998	1,568,764
88153	COLONIAL LIFE INS CO OF TX	TX	0	0	11	189	1	0	0	0	-3	0.1	0.7	-1	14,188	802
62065	COLONIAL PENN LIFE INS CO	PA	-21 *	-7	-4 *	120 *	7	1	3	95 *	0	0.4	0.1	0	92,430	374,183
73547	COLONIAL SECURITY LIFE INS CO	TX	5	5	12	573	0	8	0	-1	0	0.3	0.2	-13	1,975	510
84786	COLORADO BANKERS LIFE INS CO	NC	-44 *	62 *	-4 *	167	1	0	8	4	91 *	0.7	4	0	197,814	1,503,927
76023	COLUMBIAN LIFE INS CO	IL	-15 *	23	-4 *	108 *	4	5	0	209 *	-3	0.7	0.5	-11	32,328	59,697
62103	COLUMBIAN MUT LIFE INS CO	NY	-10 *	-10 *	1	113 *	1	14	41	-39	-6	0.6	0.2	-7	95,918	180,233
99937	COLUMBUS LIFE INS CO	OH	-16 *	-4	-9 *	126	1	8	34	0	52 *	2.1	0.5	9	282,263	925,563
62146	COMBINED INS CO OF AMER	IL	-92 *	-2	-21 *	89 *	13 *	0	30	38 *	27	0.8	0.7	592 *	174,364	609,563
78697	COMBINED LIFE INS CO OF NY	NY	19	19	4	92 *	3	0	6	0	2	0.3	0.2	-3	52,740	166,439

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		C / S	C / S	Inc	Inc	Assets	C / S	C / S	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
78879	COMMENCEMENT BAY RISK MGMT INS CO	WA	-183 *	13	63	NR	29 *	0	1	0	999 *	NR	0.6	0	31,425	1,600
81426	COMMERCIAL TRAVELERS LIFE INS CO	NY	0	0	-2 *	260	4	2	1	2	27	0.2	0.5	0	13,955	4,089
84824	COMMONWEALTH ANN & LIFE INS CO	MA	-1	12	-1 *	496	0	9	98	-1	3519*	10.8 *	2	3	2,788,002	1,373,045
77828	COMPANION LIFE INS CO	SC	7	7	6	2646*	1	0	12	5	26	0.2	0.7	0	228,148	315,044
62243	COMPANION LIFE INS CO	NY	-2	-2	1	111 *	2	7	5	9	-4	0.5	0.3	-24 *	56,282	109,935
92444	COMPANION LIFE INS CO OF CA	CA	1	1	7	117 *	1	0	0	7	458 *	1.4	1.3	-296 *	11,276	5,138
62308	CONNECTICUT GEN LIFE INS CO	CT	25	25	67	527	1	5	91	0	-9	0.7	1	41 *	5,494,483	326,436
11804	CONSECO LIFE INS CO OF TX	TX	-37 *	-18 *	114	2985*	8	0	98	0	-6	0	0.1	6	1,120,283	132
62359	CONSTITUTION LIFE INS CO	TX	13	13	9	66 *	3	0	11	4	-14 *	3.8	0.1	-10	39,558	42,643
71730	CONTINENTAL AMER INS CO	NE	3	3	1	1061*	6	0	10	13	8	0.8	0.6	886 *	157,343	579,971
R 71404	CONTINENTAL GEN INS CO	TX	-18 *	242 *	-23 *	123 *	0	3	31	23	53 *	39.2 *	1.1	14	255,508	126,859
73539	CONTINENTAL LIFE INS CO	PA	-37 *	-37 *	8	134	0	0	0	1	3	0.1	3.1	12	1,685	4,956
68500	CONTINENTAL LIFE INS CO BRENTWOOD	TN	-16 *	5	-3 *	271	7	2	58	0	9	0.1	0.4	-7	204,045	508,339
79715	COOPERATIVA DE SEGUROS DE VIDA	PR	-4	-4	1	106 *	1	10	1	0	18	1.6	0.4	10	21,061	88,064
83933	COOPERATIVE LIFE INS CO	AR	-10 *	-10 *	-4 *	224	0	0	0	0	-21 *	0.1	0.7	-21 *	2,502	349
62537	COTTON STATES LIFE INS CO	GA	4	4	9	144	1	0	0	0	-5	0.2	0.6	-3	74,132	21,227
94218	COUNTRY INVESTORS LIFE ASSUR CO	IL	3	3	32	277	1	0	1	9	0	NR	0.8	-100 *	199,174	
62553	COUNTRY LIFE INS CO	IL	2	2	6	133	1	4	34	-1	0	0.1	0.1	-5	1,207,561	598,657
14679	CROWN GLOBAL INS CO OF AMER	DE	12	12	0 *	999 *	0	0	0	0	-26 *	0.2	1.1	-100 *	1,921	64,670
82880	CSI LIFE INS CO	NE	3	3	9	1013*	0	0	48	43 *	-97 *	20.6 *	1.3	12	17,883	964
14188	DAKOTA CAPITAL LIFE INS CO	ND	3	3	4	114 *	0	0	4	0	-33 *	2.1	0.4	-18	1,373	1,682
71129	DEARBORN LIFE INS CO	IL	-4	-4	5	153	1	9	3	0	3	0.9	0.6	-5	453,025	455,299
85090	DEARBORN NATL LIFE INS CO OF NY	NY	-15 *	-15 *	-67 *	240	0	0	0	0	-70 *	4.4	0.8	-11	10,845	417
62634	DELAWARE AMER LIFE INS CO	DE	5	5	13	878	4	0	9	-8	3	1.6	0.5	-5	65,128	97,909
79065	DELAWARE LIFE INS CO	DE	6	6	10	185	0	4	60	16	-607 *	NR	1.1	-230 *	1,555,285	-10,314,071
72664	DELAWARE LIFE INS CO OF NY	NY	-1	-1	16	246	0	4	0	0	-34 *	0.5	0.5	218 *	366,354	12,537

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		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net		
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written		
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums		
62650	DELTA LIFE INS CO	GA	-61 *	-61 *	-14 *	195	10 *	24	337 *	0	2	0.2	0.6	2	3,472	14,844	
R 81019	DESERET MUT INS CO	UT	-49 *	-49 *	-5 *	156	0	0	8	0	-45 *	0.9	2.2	0	6,913	8,614	
97705	DIRECT GEN LIFE INS CO	SC	6	6	59	999 *	1	0	0	0	-16 *	0	0.9	-11	23,085	10,139	
73660	DIRECTORS LIFE ASSUR CO	OK	5	9	1	127	2	0	0	1	-5	0.4	0	-6	2,358	5,879	
15690	DL REINS CO	DE	-2	-2	86	NR	0	15	0	0		NR	1.5	0	32,357		
13183	EAGLE LIFE INS CO	IA	6	6	2	146	0	4	0	14	20	0	0.9	0	182,589	342,525	
62790	EDUCATORS LIFE INS CO OF AMER	IL	-1	-1	97	5798*	0	0	99	0	-8	0	0	-20 *	469,535	1,218	
84174	ELCO MUT LIFE & ANN	IL	17	17	3	123 *	1	1	0	6	16	0.3	0.2	-1	68,313	487,699	
85561	ELIPS LIFE INS CO	MO	-29 *	68 *	-866 *	6782*	6	0	0	0	999 *		NR	3.1	-31 *	34,281	96
62928	EMC NATL LIFE CO	IA	10	10	14	146	1	5	0	2	-29 *	0.7	0.6	-1	115,622	57,182	
71228	EMPIRE FIDELITY INVESTMENTS L I C	NY	8	8	5	129	0	0	0	0	-13 *	0	0.1	-10	90,200	121,230	
16460	EMPLOYERS PROTECTIVE INS CO INC	HI		NR	NR	-112 *	NR	42 *	0	0		NR	NR	U*	0	651	
68276	EMPLOYERS REASSUR CORP	KS	-214 *	18	-144 *	548	0	6	278 *	-9	143 *	2.4	0.1	20 *	966,645	487,263	
89087	ENTERPRISE LIFE INS CO	TX	66 *	66 *	10	NR	0	0	67	-128 *	42	0.2	2.3	0	49,124	145,083	
64149	EPIC LIFE INS CO	WI	10	10	4	483	1	0	0	1	-1	0.2	0.9	0	17,530	26,632	
62952	EQUITABLE LIFE & CAS INS CO	UT	-8	33	-3 *	1319*	2	9	74	59 *	71 *	9.9 *	1.6	32 *	57,737	101,601	
91785	EQUITABLE NATL LIFE INS CO INC	UT	2	2	11	NR	7	0	0	33 *	5327*	0	1.7	0	8,432	226	
62510	EQUITRUST LIFE INS CO	IL	-4	-4	9	114 *	0	5	45	8	-7	0.9	1.9	-71 *	839,961	1,606,605	
70769	ERIE FAMILY LIFE INS CO	PA	2	3	0 *	140	1	0	0	3	9	0.6	0.1	-2	313,415	181,757	
74209	EVERENCE INS CO	IN	2	2	18	355	7	1	10	0	0		NR	0.5	0	14,638	
83232	EVERGREEN LIFE INS CO	TX	-1	-1		U*	NR	0	0	0	0		NR	0	0	1,517	
70742	FAMILY BENEFIT LIFE INS CO	MO	-3	-3	3	184	1	41 *	0	0	-8	1.9	0.2	-3	7,400	24,506	
77968	FAMILY HERITAGE LIFE INS CO OF AMER	OH	5	25	8	114 *	3	1	0	2	8	16 *	0.2	-238 *	125,442	277,163	
85928	FAMILY LIBERTY LIFE INS CO	TX	-3	-3	15	109 *	0	5	0	0	3	0.1	1.5	-17	9,021	1,795	
63053	FAMILY LIFE INS CO	TX	-9	-9	4	107 *	1	3	3	16	1	1.7	0.3	-29 *	28,400	26,320	
75337	FAMILY SECURITY LIFE INS CO INC	MS	3	3	4	113 *	1	3	0	0	-10 *	0.2	0.7	-3	1,710	739	

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		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
74004	FAMILY SERV LIFE INS CO	TX	9	9	17	133	2	0	16	0	-10 *	0	0	-121 *	35,238	9
63088	FARM BUREAU LIFE INS CO	IA	3	3	10	164	0	13	1	1	19	0.3	0.1	2	637,205	865,461
63096	FARM BUREAU LIFE INS CO OF MI	MI	1	1	12	131	1	20	5	1	-25 *	5 *	0.3	0	448,580	113,993
R 63118	FARM BUREAU LIFE INS CO OF MO	MO	0	0	7	122 *	0	0	29	1	5	0.5	0.2	11	68,543	39,451
63177	FARMERS NEW WORLD LIFE INS CO	WA	-4	-4	17	98 *	1	17	24	46 *	999 *	NR	0.1	-3	448,161	571,577
63223	FEDERAL LIFE INS CO	IL	-17 *	66 *	-8 *	118 *	2	1	10	0	-22 *	1.4	0.6	6	24,864	20,690
63258	FEDERATED LIFE INS CO	MN	11	11	14	174	0	0	0	0	2	0.8	0.2	-6	425,453	196,345
63274	FIDELITY & GUAR LIFE INS CO	IA	-36 *	68 *	U*	198	0	1	157 *	-2	-133 *	NR	0.7	-5	1,545,178	-940,294
69434	FIDELITY & GUAR LIFE INS CO OF NY	NY	-4	-4	-7 *	139	0	0	0	0	13	0.5	0.4	10	85,090	11,039
93696	FIDELITY INVESTMENTS LIFE INS CO	UT	9	9	6	358	0	0	9	1	1	0	3.2	-37 *	957,527	1,400,320
63290	FIDELITY LIFE ASSN A LEGAL RESERVE	IL	-4	-4	2	125 *	8	13	2	21	10	0.9	0.6	31 *	121,866	63,491
71870	FIDELITY SECURITY LIFE INS CO	MO	18	19	11	198	0	0	7	73 *	4	1	0.3	194 *	242,348	121,173
67288	FIDELITY SECURITY LIFE INS CO OF NY	NY	8	8	7	173	0	0	69	54 *	31	0.7	0.6	0	11,959	4,336
84018	FIDELITY STANDARD LIFE INS CO	AR	-33 *	13	39	161	5	16	1	0	-16 *	2.4	1.5	-44 *	505	125
71455	FINANCIAL AMER LIFE INS CO	KS	-19 *	4	U*	213	0	0	0	2	0	NR	1.7	0	2,014	-135
78093	FINANCIAL ASSUR LIFE INS CO	TX	-15 *	-46 *	87	2070*	0	0	0	0	-100*	NR	1.5	3	6,012	
69140	FIRST ALLMERICA FIN LIFE INS CO	MA	-7	-7	4	191	1	0	6	1	54 *	0.3	0.4	-10	224,026	34,131
94579	FIRST ASSUR LIFE OF AMER	LA	3	3	12	708	0	0	28	10	8	1.5	0.3	0	36,892	2,035
11591	FIRST BERKSHIRE HATHAWAY LIFE INS C	NY	3	3	30	98 *	2	0	23	0	-50 *	0	0.9	0	119,346	6,304
16482	FIRST BRITISH VT REINS CO III	VT	NR	NR	-273 *	NR	20 *	0	0	0	NR	NR	U*	100 *	92,505	
82007	FIRST COMMAND LIFE INS CO	TX	3	3	15	143	1	0	0	-4	-2	0	0	2	11,466	2,298
64696	FIRST CONTINENTAL LIFE & ACC	TX	-53 *	-50 *	-1 *	600	4	0	14	237 *	121 *	0	3.4	-114 *	1,000	4,575
90492	FIRST DIMENSION LIFE INS CO INC	OK	-13 *	-13 *	U*	-2 *	0	0	0	0	-72 *	2.3	0.5	-343 *	2,857	1
84034	FIRST GUAR INS CO	LA	26	26	27	186	1	3	0	0	-31 *	3.4	1.5	-20 *	5,786	1,460
90328	FIRST HLTH LIFE & HLTH INS CO	TX	19	-20 *	7	NR	1	0	7	0	-34 *	0.1	3.8	0	181,295	514,891
74888	FIRST LANDMARK LIFE INS CO	NE	0	0	5	NR	566 *	567 *	568 *	0	0	NR	0	0	1,958	

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		Net Chg	Grs Chg	Net to	Adq Inv	NonAdm	R Es to	Aff to	Surplus	Chg in	Chg in	Chg in	Chg Rsv	Annual Statement		
		C / S	C / S	Inc	Inc	Assets	C / S	C / S	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
74233	FIRST NATL LIFE INS CO OF USA	NE	-4	-4	-3 *	244	0	10	0	-8	16	2.8	0.6	-261 *	2,270	2,005
67652	FIRST PENN PACIFIC LIFE INS CO	IN	-5	-5	3	145	1	5	3	12	-7	0.1	0.2	10	179,903	124,439
71005	FIRST RELIANCE STANDARD LIFE INS CO	NY	0	0	-1 *	221	0	0	1	0	19	0.2	0.1	-111 *	61,039	74,329
60084	FIRST SECURITY BENEFIT LIFE & ANN	NY	6	6	10	178	0	0	5	3	29	0	0.6	0	32,074	18,252
78417	FIRST SYMETRA NATL LIFE INS CO OF N	NY	0	21	0 *	156	1	13	2	0	55 *	0.1	0.2	137 *	139,168	556,805
64297	FIRST UNUM LIFE INS CO	NY	-50 *	-8	-2 *	134	6	7	3	1	13	0.8	0.2	3	274,433	443,113
76031	FLORIDA COMBINED LIFE INS CO INC	FL	-55 *	-88 *	-25 *	NR	1	0	2	349 *	-82 *	NR	9.4 *	0	4,093	430
63495	FORESTERS LIFE INS ANN CO	NY	7	7	2	103 *	0	0	0	0	32	1.8	0.2	-4	67,820	279,211
91642	FORETHOUGHT LIFE INS CO	IN	6	6	2	170	0	21	2	16	999 *	NR	1	-19	1,688,641	5,367,689
77127	FORETHOUGHT NATL LIFE INS CO	TX	-3	-3	-9 *	13 *	0	0	6	-1	-7	0	1.3	12	28,751	73
83992	FOUNDATION LIFE INS CO OF AR	AR	29	29	16	185	1	1	0	0	6	0.8	0.6	-12	1,492	1,516
89079	FRANDISCO LIFE INS CO	GA	6	6	22	1210*	0	0	0	-7	35	0.5	0.3	0	80,983	18,851
62324	FREEDOM LIFE INS CO OF AMER	TX	61 *	61 *	8	1233*	0	0	47	53 *	49	0.7	2.1	-16	122,774	423,880
99775	FUNERAL DIRECTORS LIFE INS CO	TX	12	12	5	180	0	13	9	0	9	0.4	0.6	-4	130,008	231,311
63657	GARDEN STATE LIFE INS CO	TX	11	11	25	172	1	0	0	-1	4	2.2	0.2	1	81,448	22,490
93521	GENERAL FIDELITY LIFE INS CO	SC	-4	-4	-78 *	376	0	0	0	0	-29 *	0	0.2	0	15,743	193
R 86258	GENERAL RE LIFE CORP	CT	30	30	11	149	0	0	76	-13	160 *	NR	1	-37 *	972,401	1,370,577
94072	GENWORTH INS CO	NC	-76 *	-28 *	-597 *	NR	4	0	0	0	0	NR	0.7	0	9,442	
65536	GENWORTH LIFE & ANN INS CO	VA	-10 *	-10 *	-20 *	107 *	1	13	16	22	-61 *	122. *	0.1	-71 *	1,153,905	213,363
70025	GENWORTH LIFE INS CO	DE	-31 *	-31 *	-14 *	114 *	1	11	81	5	8	2.6	0.2	0	1,871,008	2,486,126
72990	GENWORTH LIFE INS CO OF NY	NY	-19 *	-19 *	-9 *	127	3	9	0	7	-3	0.3	0.1	39 *	233,821	251,615
70939	GERBER LIFE INS CO	NY	1	4	0 *	112 *	4	0	0	9	3	0.2	0.1	-1	311,727	740,928
67920	GERMANIA LIFE INS CO	TX	12	12	9	110 *	1	0	0	5	-2	0.4	0.6	7	9,729	6,687
91472	GLOBE LIFE & ACCIDENT INS CO	NE	35	33	10	132	2	0	64	15	3	0.5	0.1	-7	371,798	716,813
74101	GLOBE LIFE INS CO OF NY	NY	-3	-3	2	154	1	0	0	0	3	0.4	0.8	2	29,255	70,012
88560	GMHP HLTH INS LTD	GU	-39 *	-39 *	-105 *	NR	642 *	0	0	0	0	NR	6.8 *	0	64	

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Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
60234	GOLDEN GATE CAPTIVE INS CO	VT	105 *	-4	97	48 *	0	0	-7	-8	0	0.6	-46 *	183,167	142,186	
62286	GOLDEN RULE INS CO	IN	22	22	10	1838*	3	0	1	0	-4	1.7	1.2	-29 *	242,034	1,272,646
63967	GOVERNMENT PERSONNEL MUT LIFE INS C	TX	-2	-2	-1 *	134	2	18	16	9	2	0.2	0.1	1	114,751	44,317
67059	GPM HLTH & LIFE INS CO	WA	-2	-2	2	123 *	2	0	0	109 *	88 *	9 *	0.1	74 *	14,265	9,570
71218	GRANGE LIFE INS CO	OH	-12 *	-49 *	-3 *	90 *	2	0	0	20	1328*	658. *	0.5	0	37,268	108,658
63312	GREAT AMER LIFE INS CO	OH	27	27	12	172	0	4	12	-19	26	0.5	0.3	-22 *	2,701,392	5,230,601
90212	GREAT SOUTHERN LIFE INS CO	TX	4	4	19	1732*	1	0	0	5	-7	0	0.5	129 *	53,518	189
68322	GREAT W LIFE & ANN INS CO	CO	13	17	4	151	1	14	23	0	43	9.9 *	0.1	-55 *	1,326,919	7,575,886
79359	GREAT W LIFE & ANN INS CO OF NY	NY	-7	-7	-2 *	130	0	5	3	0	-18 *	1.8	0.6	-17	81,442	268,219
71480	GREAT WESTERN INS CO	UT	-28 *	-28 *	-4 *	113 *	0	11	0	222 *	-57 *	NR	0.3	-780 *	23,417	124,204
97217	GREATER GA LIFE INS CO	GA	16	16	7	568	0	0	6	0	11	0.3	0.5	-15	23,821	37,475
14908	GREENFIELDS LIFE INS CO	CO	-4	-4	U*	158	2	0	0	2	0	NR	0.7	-252 *	8,677	-2,809
84107	GRIFFIN LEGGETT BURIAL INS CO	AR	-6	6	-180 *	NR	0	0	0	0	-8	0	0	0	126	5
64211	GUARANTEE TRUST LIFE INS CO	IL	17	17	8	144	2	9	9	7	5	0.1	0.1	-3	92,271	229,627
64238	GUARANTY INCOME LIFE INS CO	IA	15	29	4	197	0	2	0	4	96 *	0.4	0.4	6	72,952	233,950
78778	GUARDIAN INS & ANN CO INC	DE	31	47	21	109 *	0	12	8	7	374 *	17.2 *	0.6	-98 *	455,313	2,158,212
64246	GUARDIAN LIFE INS CO OF AMER	NY	7	7	3	127	0	9	17	-2	3	0.2	0.2	-4	7,171,753	8,763,770
M R 83607	GUGGENHEIM LIFE & ANN CO	DE	-2	-2	8	141	0	7	74	-3	-7	0.3	1.2	-51 *	698,845	1,215,573
77976	GULF GUAR LIFE INS CO	MS	0	0	5	198	15 *	16	37	1	45	2.7	0.7	-4	10,591	10,968
88340	HANNOVER LIFE REASSUR CO OF AMER	FL	4	34	0 *	995 *	0	0	16	-3	119 *	23.7 *	0.5	110 *	549,854	452,948
64327	HARLEYSVILLE LIFE INS CO	OH	9	9	16	115 *	1	0	3	3	-13 *	1.2	0.1	26 *	51,054	14,762
70815	HARTFORD LIFE & ACCIDENT INS CO	CT	18	19	8	144	2	10	3	-3	-22 *	7.3 *	0.3	-145 *	2,407,424	4,483,186
90255	HAWKEYE LIFE INS GRP INC	IA	1	1	13	512	5	0	5	-10	-6	0	0	0	10,159	1,959
82686	HAWTHORN LIFE INS CO	TX	11	136 *	30	156	50 *	0	240 *	0	-6	0	0	-21 *	3,772	373
15828	HAYMARKET INS CO	NE	-22 *	13	-2 *	32 *	0	23	152 *	-60	57 *	0	5.5 *	0	31,665	390,748
92711	HCC LIFE INS CO	IN	38	38	9	3765*	5	0	0	2	25	0.2	0.2	0	561,549	1,365,756

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Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
66141	HEALTH NET LIFE INS CO	CA	-9	-9	-6 *	5836*	2	0	32	32 *	-3	2.1	5.1 *	0	363,008	752,618
66214	HEARTLAND NATL LIFE INS CO	IN	-35 *	-35 *	6	1150*	6	0	0	87 *	-2	0.3	1.1	0	4,994	4,952
64394	HERITAGE LIFE INS CO	AZ	5	5	35	213	0	0	8	-3	-67 *	2.7	1.6	-542 *	1,007,117	35,237
93440	HM LIFE INS CO	PA	14	9	10	6176*	4	0	0	27	-43 *	0	2	0	391,318	414,892
60213	HM LIFE INS CO OF NY	NY	-3	-3	-2 *	NR	0	0	1	15	-51 *	0	2.5	0	43,841	36,018
64505	HOMESTEADERS LIFE CO	IA	7	7	3	120 *	0	6	0	0	2	0.2	0.7	4	207,001	491,359
64513	HORACE MANN LIFE INS CO	IL	-1	-1	7	140	0	2	2	0	-2	0.2	0.2	-1	466,103	551,440
60219	HUMANA INS CO OF KY	KY	12	12	15	3366*	0	0	0	-9	7	0.5	0.4	37 *	184,971	135,375
84603	HUMANA INS CO OF PR INC	PR	-1	-1	-2 *	NR	2	0	0	0	1	0.2	2.7	0	48,723	132,407
91693	IA AMER LIFE INS CO	TX	-15 *	25	6	96 *	6	0	118 *	-1	19	0.9	0.6	-27 *	62,400	23,717
97764	IDEALIFE INS CO	CT	-1	-1	-6 *	76 *	0	0	0	0	9	0.4	0.3	66 *	15,281	1,580
64580	ILLINOIS MUT LIFE INS CO	IL	4	4	16	130	1	4	1	1	-4	0.2	0.1	4	240,107	101,453
16348	IMPERIAL INS CO OF TX INC	TX	NR	NR	-281 *	NR	0	0	0	0	NR	NR	U*	0	1,550	
60254	INDEPENDENCE INS INC	DE	0	0	-50 *	NR	0	0	0	0	0	NR	0	0	1,705	
64602	INDEPENDENCE LIFE & ANN CO	DE	3	3	4	922 *	0	0	0	0	0	NR	0.3	0	165,396	-413
16354	INDEPENDENT LIFE INS CO	TX	NR	NR	-8 *	169	0	0	0	0	NR	NR	U*	0	43,424	18,460
81779	INDIVIDUAL ASSUR CO LIFE HLTH & ACC	OK	5	-1	4	210	9	46 *	35	281 *	-2	0.4	2.3	22 *	9,737	7,842
74780	INTEGRITY LIFE INS CO	OH	1	29	6	139	0	8	38	0	83 *	0	0.4	745 *	1,131,267	4,909,906
82244	INTERNATIONAL AMER LIFE INS CO	TX	-6	-6	-25 *	918 *	0	0	0	18 *	999 *	NR	4.5	66 *	817	30
64831	INTRAMERICA LIFE INS CO	NY	2	2	36	206	0	0	0	0	-5	0	0.9	0	10,325	8
64904	INVESTORS HERITAGE LIFE INS CO	KY	30	39	5	113 *	0	9	0	7	128 *	11.9 *	1.9	34 *	40,892	97,669
63487	INVESTORS LIFE INS CO N AMER	TX	1	1	NR	167	0	0	11	1	999 *	NR	0.4	0	56,502	39
15313	INVESTORS PREFERRED LIFE INS CO	SD	-7	53 *	0 *	999 *	0	0	0	0	-92 *	17.3 *	10.8 *	-100 *	2,556	21,423
84115	JACKSON GRIFFIN INS CO	AR	36	36	15	37 *	0	0	0	0	7	1.2	0.3	-44 *	1,048	949
65056	JACKSON NATL LIFE INS CO	MI	19	23	6	205	0	14	25	1	20	4.1	0.5	-15	4,788,440	26,115,938
60140	JACKSON NATL LIFE INS CO OF NY	NY	5	5	9	297	0	0	0	24	-53 *	0	0.1	619 *	583,227	134,345

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		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
97144	JAMESTOWN LIFE INS CO	VA	1	1	84	171	2	0	0	0	-15 *	0	2.1	-439 *	60,544	927
69055	JEFF DAVIS MORTUARY BENEFIT ASSOC	LA	6	6	7	66 *	0	11	12	0	-3	0	1.4	8	1,510	2,238
94790	JEFFERSON LIFE INS CO	TX	297 *	4	14	51 *	0	16	0	0	-16 *	0.8	3.5	-197 *	1,555	355
64017	JEFFERSON NATL LIFE INS CO	TX	23	23	1	148	0	2	19	1	10	0	0.2	0	42,661	1,160,017
15727	JEFFERSON NATL LIFE INS CO OF NY	NY	-3	-3	-1 *	NR	0	0	0	0	-31 *	0	0.7	0	6,562	26,740
65080	JOHN ALDEN LIFE INS CO	WI	8	8		NR 97 *	1	0	0	12	999 *	NR	0.2	-100 *	17,916	38
93610	JOHN HANCOCK LIFE & HLTH INS CO	MA	11	11	15	202	0	10	24	1	1	0.1	0.5	-286 *	992,792	690,289
86375	JOHN HANCOCK LIFE INS CO OF NY	NY	12	12	24	158	0	11	18	0	-4	0.4	0.5	-53 *	1,662,663	1,047,686
65838	JOHN HANCOCK LIFE INS CO USA	MI	9	9	21	196	0	19	65	9	-69 *	12.4 *	0.4	-30 *	8,869,305	5,768,918
16086	K TENN INS CO	TN	-22 *	29	-129 *	1394 *	9	0	0	0	62 *	0	1.5	-880 *	2,094	186
65129	KANSAS CITY LIFE INS CO	MO	-10 *	-10 *	3	207	2	26	31	2	-4	0.8	0.3	-36 *	278,157	296,634
11133	KENTUCKY FUNERAL DIRECTORS LIFE INS	KY	5	5	7	225	0	0	0	0	-5	0.1	0.1	6	5,985	2,898
60244	KENTUCKY HOME LIFE INS CO	KY	-5	-5	-9 *	671	0	0	0	5	-8	1.5	0.2	10	3,329	1,529
74918	KILPATRICK LIFE INS CO	LA	-20 *	-20 *	-2 *	112 *	1	8	180 *	3	-4	0.5	0.3	9	6,068	14,096
65242	LAFAYETTE LIFE INS CO	OH	-4	5	4	132	1	10	19	0	81 *	0.4	0.4	-4	334,385	2,949,619
92274	LANDCAR LIFE INS CO	UT	3	3	81	4188 *	0	0	49	0	0	NR	1.6	0	21,804	-1
R 82252	LANDMARK LIFE INS CO	TX	5	5	2	142	3	13	0	64 *	6	0.9	0.4	1	5,128	7,962
71323	LANGHORNE REINS AZ LTD	AZ	-46 *	-25 *	101	559	2	0	0	0	-326 *	NR	1.9	-286 *	7,825	-384
76503	LASSO HLTHCARE INS CO	TX	-31 *	32	-296 *	2988 *	1	0	0	0	0	NR	1.1	0	4,231	
74799	LEADERS LIFE INS CO	OK	-31 *	1	-6 *	99 *	15 *	0	1	101 *	5	2.2	1	0	3,156	4,301
10236	LEGACY LIFE INS CO OF MO	MO	1	1	38	7069 *	0	0	0	0	3001 *	0	0.1	701 *	6,105	33
71595	LEWER LIFE INS CO	MO	4	4	17	147	2	0	0	-19	-16 *	0.4	0.2	-78 *	12,655	9,751
68543	LIBERTY BANKERS LIFE INS CO	OK	2	15	3	150	0	28	50	2	3	4	0.6	-59 *	231,702	322,614
65315	LIBERTY LIFE ASSUR CO OF BOSTON	NH	16	-60 *		NR 94 *	2	20	7	112 *	-552 *	NR	2	-57 *	530,981	-14,025,017
65331	LIBERTY NATL LIFE INS CO	NE	-5	5	7	128	1	1	97	-38	8	1.1	0.1	21 *	570,064	885,638
85677	LIFE ASSUR CO INC	OK	-9	6	12	133	0	0	0	13 *	-7	1	2.5	5	2,721	868

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Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums
75027	LIFE ASSUR CO OF AMER	IL	-9	-9	-38 *	267	0	0	0	251 *	0	0.5	6226*	2,263	23
65412	LIFE INS CO OF AL	AL	-3	-3	-1 *	241	3	1	0	0	0.3	0.8	-1	41,368	36,680
78140	LIFE INS CO OF BOSTON & NY	NY	7	7	8	133	1	0	4	2	0.2	0.3	1	32,319	22,603
75094	LIFE INS CO OF LA	LA	-2	-2	12	195	0	7	48	2	-14 *	1.1	0.4	4,355	135
65498	LIFE INS CO OF N AMER	PA	-1	-1	7	196	7	15	37	0	-2	0.3	0.3	1,776,176	3,660,423
65528	LIFE INS CO OF THE SOUTHWEST	TX	-12 *	3	-7 *	231	0	17	1	4	19	1.5	0.5	1,241,105	2,112,583
81132	LIFE OF AMER INS CO	TX	5	5	1	26 *	1	0	0	-58 *	7	0	1.1	2,437	9,687
97691	LIFE OF THE SOUTH INS CO	GA	18	18	2	281	1	0	78	170 *	4	0.6	1.9	22,754	65,206
91898	LIFECARE ASSUR CO	AZ	-4	-4	-1 *	NR	1	0	0	-34	-28 *	0	0	61,852	174,689
97985	LIFEMAP ASSUR CO	OR	1	1	-1 *	272	5	0	4	0	-5	0.2	0.6	48,041	79,062
77720	LIFESECURE INS CO	MI	1	1	1	NR	1	0	0	-10	14	0	0.1	46,896	82,184
99724	LIFESHIELD NATL INS CO	OK	17	17	4	195	1	0	4	39 *	77 *	3.4	0.3	30,606	63,777
94188	LIFEWISE ASSUR CO	WA	20	20	17	3966*	0	0	0	15	0	0.3	27 *	153,586	148,097
87661	LILY LIFE INS CO	TX	-43 *	10	-69 *	33 *	0	0	0	-1	-78 *	0	0.2	281	153
65595	LINCOLN BENEFIT LIFE CO	NE	-11 *	-11 *	9	143	2	10	44	17	-60 *	1.1	0.2	379,930	165,621
65927	LINCOLN HERITAGE LIFE INS CO	IL	-4	2	1	80 *	3	8	0	127 *	4	0	0.4	89,578	342,897
62057	LINCOLN LIFE & ANN CO OF NY	NY	-6	-6	5	151	0	10	2	3	-45 *	4.5	0.1	1,117,568	732,474
65676	LINCOLN NATL LIFE INS CO	IN	-1	3	3	146	0	11	72	7	46	2.8	0.3	8,079,708	25,377,150
13028	LINCOLN REINS CO OF SC	SC	52 *	27	61	36 *	3	0	20	0	8	0	0.5	63,673	22,121
13693	LINCOLN REINS CO OF VT I	VT	6	3	-15 *	53 *	0	0	0	-2	-1	0	1.6	355,773	83,799
14116	LINCOLN REINS CO OF VT III	VT	-35 *	-12 *	-85 *	70 *	0	0	0	-4	-47 *	0	0	95,872	11,159
14147	LINCOLN REINS CO OF VT IV	VT	-7	-7	-6 *	1116*	17 *	0	0	0	0	0	0.1	186,467	40,218
15336	LINCOLN REINS CO OF VT V	VT	-7	3	-30 *	39 *	0	0	304 *	-2	-8	0	0	257,507	97,919
15854	LINCOLN REINS CO OF VT VI	VT	-19 *	1	-48 *	46 *	0	0	10	-2	-7	0	0.8	288,398	108,826
16183	LINCOLN REINS CO OF VT VII	VT	81 *	81 *	-62 *	62 *	0	0	36	-4	-61 *	0	0.8	144,929	103,958
87920	LOCOMOTIVE ENGINEERS & CONDUCTORS M	MI	4	4	16	NR	1	0	0	0	2	0	0.2	61,867	19,711

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		C / S	C / S	Inc	Inc	Assets	C / S	C / S	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
60232	LOMBARD INTL LIFE ASSUR CO	PA	-15 *	-15 *	0 *	106 *	0	0	24	0	-15 *	2.3	0.3	65 *	26,168	767,264
73059	LOMBARD INTL LIFE ASSUR CO OF NY	NY	0	0	2	2506*	0	0	0	0	30	0	0.4	12	4,459	3
76694	LONDON LIFE REINS CO	PA	8	8	NR	186	0	0	6	0	-496 *	NR	1.5	100 *	63,167	-55,621
68446	LONGEVITY INS CO	TX	-1	-1	-73 *	NR	0	0	0	0	0	NR	1.3	0	7,682	
16057	LONGHORN REINS CO	VT	1	1	5	-1 *	0	0	28	-54	-24 *	0	1	-4	60,417	234,377
65722	LOYAL AMER LIFE INS CO	OH	-29 *	21	2	134	12 *	0	55	-2	11	0	0.4	-4	116,841	345,579
73504	LUMICO LIFE INS CO	MO	9	9	0 *	590	4	0	12	95 *	137 *	3.2	0.9	-55 *	46,147	10,095
93580	M LIFE INS CO	CO	12	23	22	200	0	0	0	-60	4	0	0.3	1	131,906	457,727
65781	MADISON NATL LIFE INS CO INC	WI	9	9	14	453	0	0	71	6	2	0.2	0.7	100 *	196,031	93,839
75208	MAGNOLIA GUARANTY LIFE INS CO	MS	-12 *	16	-9 *	122 *	4	0	0	0	-13 *	0.1	0.4	-5	1,862	1,709
75159	MAJESTIC LIFE INS CO	LA	-34 *	-34 *	-29 *	57 *	10 *	2	0	0	-5	0.4	0.8	16	2,161	678
65870	MANHATTAN LIFE INS CO	NY	9	9	8	125 *	0	9	50	79 *	-12 *	2.8	0.3	113 *	59,046	79,169
67083	MANHATTAN NATL LIFE INS CO	OH	-15 *	-15 *	-12 *	100 *	1	0	0	7	-89 *	5.7 *	1.1	-152 *	8,946	6,877
61883	MANHATTANLIFE ASSUR CO OF AMER	AR	22	50 *	7	131	4	10	95	1	112 *	5.6 *	3.2	40 *	153,672	241,011
77054	MAPFRE LIFE INS CO OF PR	PR	9	9	2	323	6	0	0	0	-12 *	0.5	0.8	28 *	28,532	80,055
87394	MARQUETTE IND & LIFE INS CO	AZ	-1	-1	1	97 *	1	0	0	9	-20 *	0.9	0.1	0	2,169	616
65935	MASSACHUSETTS MUT LIFE INS CO	MA	-1	-1	-3 *	142	1	15	162 *	1	20	4	0.3	2	15,609,787	28,921,408
60030	MCS LIFE INS CO	PR	0	0	1	NR	3	0	0	0	-7	0.3	2.5	0	43,187	289,193
69515	MEDAMERICA INS CO	PA	-707 *	0	-123 *	NR	3	1	730 *	11	1	0.2	0.4	0	31,006	62,673
12967	MEDAMERICA INS CO OF FL	FL	-73 *	26	-65 *	NR	2	0	78	0	0	0.1	0.5	0	6,361	3,776
83437	MEDAMERICA INS CO OF NY	NY	-618 *	21	-140 *	NR	0	1	534 *	1	6	0.1	0.3	0	21,958	45,777
74322	MEDICAL BENEFITS MUT LIFE INS CO	OH	-3	-3	1	NR	10 *	10	29	0	-11 *	0.2	0.2	0	10,221	1,027
79987	MEDICO CORP LIFE INS CO	IA	12	12	1	NR	4	0	0	204 *	0	NR	1.2	0	24,957	
31119	MEDICO INS CO	IA	8	8	16	249	4	0	0	113 *	-10 *	0.4	0.2	-33 *	37,725	488
65641	MEDICO LIFE & HLTH INS CO	IA	4	4	21	NR	1	0	0	12	0	NR	0.2	0	14,026	
62375	MEDMUTUAL LIFE INS CO	OH	15	15	14	2105*	0	0	3	0	-42 *	7.3 *	1.2	-1	31,771	27,205

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		C / S	C / S	Inc	Inc	Assets	C / S	C / S	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
75221	MELANCON LIFE INS CO	LA	-15 *	-15 *	0 *	131	0	7	61	0	-8	0	0.9	-24 *	1,170	1,105
86126	MEMBERS LIFE INS CO	IA	1	112 *	0 *	NR	1	0	0	180 *	-4	NR	2.2	0	39,447	765
83798	MEMORIAL INS CO OF AMER	AR	1	1	0 *	536	0	0	0	4	-8	0	1.4	-100 *	1,089	40
91499	MEMORIAL LIFE INS CO	LA	13	13	40	167	3	32 *	0	0	-2	1.6	0.7	-83 *	1,535	388
65951	MERIT LIFE INS CO	TX	19	19	NR	134	0	0	0	0	-142 *	NR	0.2	-102 *	94,101	-20,651
13092	METLIFE REINS CO OF VT	VT	2	2	-38 *	49 *	3	0	0	0	-82 *	0	0.1	491 *	1,284,738	24,046
65978	METROPOLITAN LIFE INS CO	NY	7	7	8	176	1	28	92	2	22	7.5 *	0.3	44 *	11,098,080	100,504,153
M R 97136	METROPOLITAN TOWER LIFE INS CO	NE	-11 *	-12 *	3	128	0	15	35	-2	5	3.5	0.6	-14	1,549,436	3,926,578
66087	MID WEST NATL LIFE INS CO OF TN	TX	7	7	35	634	0	0	8	2	-13 *	0	1.1	0	28,859	6,367
66044	MIDLAND NATL LIFE INS CO	IA	4	5	6	171	0	9	32	1	-9	1.2	0.1	-152 *	3,571,208	3,886,639
66109	MIDWESTERN UNITED LIFE INS CO	IN	3	3	30	282	1	8	0	0	-6	0	0.1	-354 *	128,171	2,772
73989	MILILANI LIFE INS CO LTD	HI	1	1	13	999 *	0	0	3	0	-100 *	0	0	0	1,768	
66168	MINNESOTA LIFE INS CO	MN	-8	-7	1	126	1	17	16	0	5	1.5	0.4	-6	2,848,967	7,765,105
70416	MML BAY STATE LIFE INS CO	CT	5	5	75	287	0	1	2	3	-33 *	24.5 *	0.9	-15	309,932	1,227
13778	MOLINA HLTHCARE OF TX INS CO	TX	3	3	13	NR	0	0	0	13	0	NR	4.5	0	8,777	
66265	MONARCH LIFE INS CO	MA	-1	-1	-1 *	98 *	0	0	2	28 *	2	2.5	0.1	-274 *	4,278	3,282
81442	MONITOR LIFE INS CO OF NY	NY	1	1	15	495	0	0	4	1	-62 *	0.4	2.7	-93 *	11,830	5,547
66370	MONY LIFE INS CO	NY	-3	-3	8	103 *	1	4	0	0	-6	0.2	0.3	-10	421,796	220,014
78077	MONY LIFE INS CO OF AMER	AZ	-50 *	-27 *	-12 *	59 *	2	1	57	2	15	0.8	0.7	-9	222,447	593,937
66311	MOTORISTS LIFE INS CO	OH	0	0	3	118 *	1	0	1	7	316 *	18.4 *	0.6	-4	68,451	154,179
80020	MOUNTAIN LIFE INS CO	TN	-1	-1	-9 *	109 *	0	0	0	23 *	22	6.9 *	0.6	9	3,759	1,270
75485	MULHEARN PROTECTIVE INS CO	LA	3	3	22	90 *	0	0	0	0	-1	0.1	1.2	-20 *	2,693	784
72087	MULTINATIONAL LIFE INS CO	PR	11	11	8	102 *	3	10	18	0	-2	1.5	0.3	-15	21,544	31,221
66346	MUNICH AMER REASSUR CO	GA	-11 *	-11 *	4	86 *	1	3	5	-14	16	1.9	0.5	13	638,559	961,025
69604	MUNICH RE US LIFE CORP	GA	-6	-6	-98 *	NR	0	0	0	0	0	NR	3.1	0	8,083	
88668	MUTUAL OF AMER LIFE INS CO	NY	-6	-6	1	183	1	3	2	0	-4	0	0.1	-251 *	927,205	2,598,668

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Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
71412	MUTUAL OF OMAHA INS CO	NE	-1	-1	-4 *	NR	4	4	92	-15	8	0.1	0.3	0	3,172,718	3,262,904
66397	MUTUAL SAVINGS LIFE INS CO	AL	24	24	17	129	1	0	8	0	-1	0.2	0.1	-2	51,560	37,604
66427	MUTUAL TRUST LIFE INS CO A PAN AMER	IL	5	5	3	131	1	2	0	1	-3	0.1	0.4	-11	152,901	177,598
93734	NASSAU LIFE & ANN CO	CT	3	3	5	136	4	0	59	2	999 *	NR	0.9	-100 *	10,556	5,735
67814	NASSAU LIFE INS CO	NY	15	15	14	119 *	0	3	7	2	-17 *	0.1	0.3	-26 *	514,912	323,782
61409	NATIONAL BENEFIT LIFE INS CO	NY	-1	-1	17	156	2	0	0	5	14	0.1	0.2	0	153,948	92,969
86959	NATIONAL FAMILY CARE LIFE INS CO	TX	-4	-4	-6 *	510	0	0	0	0	-3	0.1	0.3	3	9,220	6,290
66532	NATIONAL FARM LIFE INS CO	TX	8	8	6	126	1	3	4	1	0	0.2	0.1	7	46,645	25,217
66540	NATIONAL FARMERS UNION LIFE INS CO	TX	8	8	30	156	0	2	11	0	-8	0.2	0.6	20 *	48,308	5,817
66583	NATIONAL GUARDIAN LIFE INS CO	WI	4	3	4	123 *	1	3	29	8	12	0.9	0.2	-6	333,240	740,070
82538	NATIONAL HLTH INS CO	TX	29	29	1	116 *	4	0	31	496 *	19	0	0.4	3	18,851	11,364
10093	NATIONAL INCOME LIFE INS CO	NY	9	9	12	121 *	5	0	0	0	7	0.1	0.2	-1	40,217	83,077
75264	NATIONAL INTEGRITY LIFE INS CO	NY	7	7	7	145	1	5	17	0	5	0.4	0.3	6	339,005	682,191
66680	NATIONAL LIFE INS CO	VT	-11 *	6	-3 *	252	2	7	59	1	999 *	NR	0.2	50 *	2,131,107	373,419
15952	NATIONAL PROSPERITY LIFE & HLTH INS	TX	-33 *	-33 *	-128 *	NR	0	0	0	0	999 *	NR	3.6	0	2,054	8
66788	NATIONAL SECURITY INS CO	AL	3	3	17	159	6	3	0	0	-1	0.1	0.1	-4	15,277	6,126
85472	NATIONAL SECURITY LIFE & ANN CO	NY	9	9	11	224	1	0	0	0	-74 *	0	1	93 *	23,019	3,245
87963	NATIONAL TEACHERS ASSOC LIFE INS CO	TX	20	20	19	114 *	1	3	8	0	-1	0	0.3	-3	138,714	129,816
66850	NATIONAL WESTERN LIFE INS CO	CO	3	3	3	97 *	0	2	20	0	-20 *	2.4	0.3	11	1,419,027	690,379
92657	NATIONWIDE LIFE & ANN INS CO	OH	-33 *	10	3	160	0	20	17	3	12	0.1	0.6	-12	1,467,710	6,336,893
66869	NATIONWIDE LIFE INS CO	OH	8	15	5	158	0	18	30	1	8	0.7	0.4	-2	6,845,087	11,289,106
98205	NATL FOUNDATION LIFE INS CO	TX	52 *	52 *	13	920 *	0	0	2	-3	46	1.1	2.3	-15	32,952	78,665
91626	NEW ENGLAND LIFE INS CO	MA	13	-56 *	NR	160	1	6	2	5	-14 *	0.5	0.8	10	213,137	131,530
78743	NEW ERA LIFE INS CO	TX	14	14	2	152	0	25	67	0	-16 *	1.7	0.8	-5	90,210	152,171
69698	NEW ERA LIFE INS CO OF MIDWEST	TX	11	11	2	187	0	21	0	10	-9	2.5	0.5	5	14,018	54,324
R 91596	NEW YORK LIFE INS & ANN CORP	DE	-7	-7	2	139	0	14	33	0	-8	0.4	0.1	333 *	8,586,110	12,508,465

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Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
66915	NEW YORK LIFE INS CO	NY	3	3	6	152	1	13	77	0	24	1.3	0.2	-52 *	21,006,470	25,794,242
12285	NIAGARA LIFE & HLTH INS CO	NY	10	10	11	NR	0	0	0	8	320 *	1.5	0.9	0	9,645	8,856
81264	NIPPON LIFE INS CO OF AMER	IA	3	3	1	2081 *	2	0	0	0	7	0	0.4	0	143,306	339,367
66974	NORTH AMER CO LIFE & HLTH INS	IA	5	5	3	154	0	8	33	2	10	0.9	0.2	-161 *	1,431,173	2,691,897
68349	NORTH AMER INS CO	WI	1	1	11	713	5	0	0	0	-15 *	0	0.3	46 *	12,817	11,640
60118	NORTH AMER NATL RE INS CO	AZ	-13 *	-13 *	61	132	9	22	11	1	5384 *	0	2.7	288 *	10,512	323
69000	NORTHWESTERN LONG TERM CARE INS CO	WI	3	36	2	982 *	1	0	35	98 *	-100 *	NR	0.5	0	141,769	
67091	NORTHWESTERN MUT LIFE INS CO	WI	6	6	3	120 *	0	18	45	0	1	0.1	0.2	-6	22,134,151	17,871,077
15320	NTA LIFE INS CO OF NEW YORK	NY	0	0	-2 *	1953 *	1	0	0	0	28	0	0.2	-26 *	6,890	1,368
81353	NYLIFE INS CO OF AZ	AZ	3	3	15	178	0	0	0	1	-16 *	0	0.1	62 *	113,429	14,254
67148	OCCIDENTAL LIFE INS CO OF NC	TX	3	3	9	102 *	4	9	0	22	17	1.5	0.1	-48 *	27,705	47,453
89206	OHIO NATL LIFE ASSUR CORP	OH	2	2	10	129	1	11	13	10	-8	0.6	0.3	-22 *	290,427	150,922
67172	OHIO NATL LIFE INS CO	OH	-7	-7	-2 *	148	0	9	37	7	-24 *	2.4	0.4	3	1,019,073	1,530,023
67180	OHIO STATE LIFE INS CO	TX	1	1	2	NR	3	0	0	43 *	0	NR	1.1	0	10,377	
67199	OLD AMER INS CO	MO	-4	-4	0 *	99 *	5	17	0	1	4	0	0.1	2	21,604	92,273
67261	OLD REPUBLIC LIFE INS CO	IL	-4	-4	4	105 *	0	0	5	-1	-25 *	3.1	0.6	-56 *	33,562	14,009
65480	OLD SPARTAN LIFE INS CO INC	SC	-1	-1	32	999 *	0	0	0	-3	0	0.3	0.7	0	15,412	5,798
16377	OLD SURETY INS CO	OK	NR	NR	41	NR	0	0	0	0	NR	NR	U*	0	2,007	
67326	OLD SURETY LIFE INS CO	OK	9	9	2	666	6	11	14	0	4	0	0.9	13	14,104	57,457
76007	OLD UNITED LIFE INS CO	AZ	10	10	95	336	0	0	0	1	-8	0.2	1.5	171 *	52,507	5,581
13100	OMAHA INS CO	NE	-13 *	9	-3 *	NR	10 *	0	0	347 *	13	0	1	0	49,280	71,865
88099	OPTIMUM RE INS CO	TX	10	10	7	71 *	1	3	8	22	-21 *	0.2	2.6	3	41,132	49,465
69647	OPTUM INS OF OH INC	OH	44	44	57	NR	1	0	0	0	0	NR	2	0	68,741	
76112	OXFORD LIFE INS CO	AZ	4	4	2	157	0	9	28	2	-3	4.7	1.1	-11	203,723	392,701
67393	OZARK NATL LIFE INS CO	MO	3	3	18	102 *	1	0	0	0	-1	0	1.5	-1	142,751	82,099
93815	PACIFIC CENTURY LIFE INS CORP	AZ	0	0	77	1592 *	0	95 *	0	0	12	4.9	0.6	0	364,058	109

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		Net Chg	Grs Chg	Net to	Adq Inv	NonAdm	R Es to	Aff to	Surplus	Chg in	Chg in	Chg in	Chg Rsv	Annual Statement		
		C / S	C / S	Inc	Inc	Assets	C / S	C / S	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
64343	PACIFIC GUARDIAN LIFE INS CO LTD	HI	-8	-8	5	120 *	4	37 *	0	1	3	0	0.2	26 *	94,029	80,143
97268	PACIFIC LIFE & ANN CO	AZ	2	2	7	145	0	10	0	0	8	0.4	0.3	-44 *	550,409	671,836
67466	PACIFIC LIFE INS CO	NE	4	4	6	143	1	18	48	2	32	1.7	0.3	-43 *	9,691,434	12,983,871
70785	PACIFICARE LIFE & HLTH INS CO	IN	1	1	25	8208*	0	0	0	0	-4	0.1	0.3	0	182,390	12,853
93459	PAN AMER ASSUR CO	LA	3	3	15	373	0	0	7	15	14	0	1.5	120 *	19,443	37
13602	PAN AMER ASSUR CO INTL INC	FL	3	4	100	NR	0	0	0	0		NR	0	0	5,008	
67539	PAN AMER LIFE INS CO	LA	4	4	5	173	2	1	13	5	3	0.5	0.5	0	243,564	217,551
12952	PAN AMER LIFE INS CO OF PR	PR	-17 *	0	-5 *	7254*	18 *	0	6	0	0	0	0.5	0	6,084	17,355
60003	PARK AVENUE LIFE INS CO	DE	22	22	37	205	0	0	70	-2	-12 *	0	0.2	28 *	50,430	1,717
71099	PARKER CENTENNIAL ASSUR CO	WI	1	1	17	221	0	0	0	0	113 *	0	0.1	0	47,092	4,817
74900	PARTNERRE LIFE REINS CO OF AMER	AR	-13 *	37	-14 *	241	0	0	0	15	73 *	0	0.2	-8	32,193	11,643
60099	PATRIOT LIFE INS CO	MI	-7	-7	-50 *	390	0	0	0	1	18	0	0.3	-16	16,553	1,496
67598	PAUL REVERE LIFE INS CO	MA	8	8	28	154	2	2	32	22	4	0.6	0.2	-11	191,128	94,462
79340	PAVONIA LIFE INS CO NY	NY	8	8	15	99 *	4	0	0	1	-7	0.7	1.2	12	9,371	3,514
93777	PAVONIA LIFE INS CO OF MI	MI	11	11	87	65 *	3	0	0	-8	-12 *	0.9	0.5	-26 *	73,756	45,805
15916	PECAN RE INC	VT	2	2	4	NR	0	0	0	1	0		NR	0.8	0	139,722
67628	PEKIN LIFE INS CO	IL	1	1	1	128	1	5	0	0	-8	2.1	0.2	-5	129,198	185,746
76317	PELLERIN LIFE INS CO	LA	-17 *	-17 *	3	69 *	3	26	87	0	10	0.1	1	15	1,346	1,384
93262	PENN INS & ANN CO	DE	3	10	4	86 *	2	0	26	-6	8	0.4	0.4	-31 *	472,586	759,313
67644	PENN MUT LIFE INS CO	PA	9	9	2	182	1	0	38	6	19	1.5	0.3	9	1,853,576	999,196
97209	PERFORMANCE LIFE OF AMER	LA	1	1	36	353	0	0	0	-17	-13 *	0.8	0.6	0	21,829	5,182
67784	PHILADELPHIA AMER LIFE INS CO	TX	25	25	4	291	2	4	0	23	21	2.5	0.9	3	44,318	192,391
93548	PHL VARIABLE INS CO	CT	-58 *	-36 *	-21 *	129	0	1	16	22	-4	3.9	0.4	30 *	117,826	372,899
68519	PHYSICIANS BENEFITS TRUST LIFE INS	IL	6	6	173	NR	0	0	0	0	-96 *	0	0.3	0	5,876	158
72125	PHYSICIANS LIFE INS CO	NE	5	5	2	124 *	1	0	1	1	1	0.5	0.2	4	158,618	273,528
80578	PHYSICIANS MUT INS CO	NE	4	4	9	NR	4	0	16	0	7	0.2	0.1	0	993,362	464,948

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		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
67873	PIONEER AMER INS CO	TX	-23 *	71 *	-14 *	86 *	7	2	0	9	29	0.6	0.6	-22 *	36,329	28,252
67911	PIONEER MUT LIFE INS CO	ND	25	25	24	125 *	1	2	0	0	-31 *	0.6	0.1	-101 *	46,897	13,479
67946	PIONEER SECURITY LIFE INS CO	TX	-13 *	28	-21 *	78 *	3	0	101 *	4	23	0	0.5	-28 *	62,468	20,899
97152	PLATEAU INS CO	TN	12	12	2	101 *	10 *	1	2	93 *	-3	1	0.5	0	15,378	16,621
11876	POPULAR LIFE RE	PR	9	9	27	320	0	0	0	-20	7	0.7	0.1	0	41,235	18,516
60019	PREFERRED SECURITY LIFE INS CO	TX	93 *	93 *	-10 *	192	2	6	88	0	42	0	1.8	120 *	1,783	106
11155	PRENEED REINS CO OF AMER	AZ	-1	-1	6	1431 *	0	0	0	-8	-71 *	1.3	0.5	0	40,056	10,675
76538	PRESIDENTIAL LIFE INS CO	TX	5	5	6	421	3	0	0	0	-2	0.2	0.6	79 *	2,902	102
R 65919	PRIMERICA LIFE INS CO	TN	21	13	43	2867 *	17 *	0	66	18	12	0	0.4	15	674,165	338,482
61271	PRINCIPAL LIFE INS CO	IA	7	8	7	157	0	21	65	-5	-9	2.2	0.2	-5	5,319,590	26,489,299
13077	PRINCIPAL LIFE INS CO IOWA	IA	21	36	100	8670 *	0	0	99	0	10	0	0	7	737,976	10
71161	PRINCIPAL NATL LIFE INS CO	IA	-2	38	-1 *	5540 *	5	0	0	142 *	12	0	1.2	14	205,183	7
68047	PROFESSIONAL INS CO	TX	12	12	22	161	2	0	0	0	-11 *	0	0.1	-25 *	50,226	19,267
68063	PROFESSIONAL LIFE & CAS CO	IL	4	4	38	219	0	0	0	0	-20 *	0	2.8	-482 *	54,228	4,688
15297	PROTEC INS CO	IL	20	20	16	NR	0	0	7	0	-11 *	0.2	0.6	0	4,841	221
88536	PROTECTIVE LIFE & ANNUITY INS CO	AL	-72 *	72 *	-4 *	111 *	1	2	3	-51	1167 *	11.9 *	0.8	210 *	268,260	3,192,552
68136	PROTECTIVE LIFE INS CO	TN	-1	1	2	139	2	15	49	-3	230 *	1.7	0.6	52 *	4,340,273	13,991,801
68179	PROVIDENT AMER INS CO	TX	6	6	1	439	0	10	0	-84	8	0	2.3	-30 *	12,267	62,272
67903	PROVIDENT AMER LIFE & HLTH INS CO	OH	25	25	22	NR	18 *	0	38	1	-15 *	0	2	0	8,160	6,226
68195	PROVIDENT LIFE & ACCIDENT INS CO	TN	0	0	17	128	2	7	0	16	1	0.2	0.1	-3	607,261	767,607
68209	PROVIDENT LIFE & CAS INS CO	TN	-13 *	-13 *	4	155	1	5	0	1	4	0	0	-2	131,178	95,281
79227	PRUCO LIFE INS CO	AZ	7	7	5	63 *	0	16	30	114 *	-18 *	0	0.5	-84 *	1,460,896	1,518,671
97195	PRUCO LIFE INS CO OF NJ	NJ	4	5	5	88 *	0	7	20	87 *	21	0	0.1	33 *	233,551	261,528
86630	PRUDENTIAL ANN LIFE ASSUR CORP	AZ	-8	-21 *	-11 *	923 *	0	7	4	-16	35	0	1.4	0	6,396,110	7,102,415
68241	PRUDENTIAL INS CO OF AMER	NJ	0	8	4	129	1	16	122 *	-4	13	1.6	0.3	11	10,694,836	34,865,097
13809	PRUDENTIAL LEGACY INS CO OF NJ	NJ	-1	-1	7	NR	0	0	10	-135 *	-9	0	0.4	0	255,095	2,293,535

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Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
93629	PRUDENTIAL RETIREMENT INS & ANN CO	CT	2	2	6	117 *	0	20	16	0	1	0	0.1	0	1,082,292	14,118,608
68071	PURITAN LIFE INS CO	TX	-1	14		U* -160*	0	0	97	0	-127 *	NR	0.4	16	22,119	-62
71390	PURITAN LIFE INS CO OF AMER	TX	1	18	3	259	3	12	52	36 *	6	9.4 *	1.4	-163 *	21,558	25,687
68284	PYRAMID LIFE INS CO	KS	9	9	12	143	1	0	13	8	-28 *	0	0.9	-28 *	16,952	12,452
76767	RABENHORST LIFE INS CO	LA	0	0	11	86 *	2	9	48	0	6	0	0.5	-7	4,138	2,738
82392	REGAL LIFE OF AMER INS CO	TX	17	17	15	46 *	0	0	87	0	-25 *	1	0.5	18	5,348	978
74920	REGAL REINS CO	MA	-1	-1	-12 *	NR	0	0	66	0	0	NR	0	0	6,453	
89004	REINSURANCE CO OF MO INC	MO	30	32	-200*	-784*	2	0	102 *	0	90 *	37.1*	0.2	4	2,053,379	32,307
68357	RELIABLE LIFE INS CO	MO	6	6	58	NR	2	0	11	0	0	NR	0.4	0	11,746	
76805	RELIABLE LIFE INS CO	LA	-16 *	-16 *	-36 *	25 *	8	6	4	0	-6	0	1.3	100 *	1,843	557
69400	RELIABLE SERV INS CO	LA	-2	-2	100	NR	0	0	0	0	0	NR	0.3	0	77	
68381	RELIANCE STANDARD LIFE INS CO	IL	11	11	6	198	1	22	15	0	38	2.7	0.4	-162 *	1,278,268	3,185,742
66575	RELIANCE STANDARD LIFE INS CO OF TX	TX	12	12	100	848	0	0	103 *	0	1939*	121 *	0.1	-173 *	1,152,501	38
67105	RELIASTAR LIFE INS CO	MN	10	10	3	188	0	13	30	16	175 *	10.1 *	0.2	247 *	1,632,936	1,976,519
61360	RELIASTAR LIFE INS CO OF NY	NY	2	2	6	170	2	10	0	3	-6	0.8	0.2	-104 *	278,749	136,114
68462	RESERVE NATL INS CO	OK	-52 *	25	-6 *	427	3	0	1	-2	5	0.5	0.1	-59 *	30,904	161,342
61506	RESOURCE LIFE INS CO	IL	0	0	17	NR	0	0	0	0	0	NR	0.1	0	6,731	
93572	RGA REINS CO	MO	21	31	10	215	1	18	35	-11	13	5 *	0.3	10	2,078,654	4,797,908
78085	RHODES LIFE INS CO	LA	999 *	999 *	13	48 *	0	15	0	0	-15 *	0.7	1.2	-48 *	57	578
13219	RIVERMONT LIFE INS CO I	SC	-24 *	-2	-5 *	26 *	5	0	0	-3	-7	0	0.2	-38 *	120,306	20,738
65005	RIVERSOURCE LIFE INS CO	MN	40	37	19	104 *	0	9	37	1	3	0.3	0.4	5	3,280,144	5,259,898
80594	RIVERSOURCE LIFE INS CO OF NY	NY	-2	-2	6	87 *	0	7	1	1	-1	0.3	0.5	-11	264,895	367,532
68551	ROYAL STATE NATL INS CO LTD	HI	3	3	43	368	0	0	0	0	-51 *	1.6	0.2	-63 *	30,726	2,487
61573	ROYALTY CAPITAL LIFE INS CO	MO	-2	-2	-46 *	1016*	0	0	0	0	999 *	NR	4.4	100 *	3,567	1
74470	RUSH LIFE INS CO	LA	2	2	10	164	0	30 *	28	0	-8	0.7	1.3	87 *	9,139	2,157
90247	RX LIFE INS CO	AZ	2	2	39	NR	6	0	2	2	-100*	NR	0.3	5005*	9,185	

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		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
60183	S USA LIFE INS CO INC	AZ	-10 *	114 *	-30 *	112 *	23 *	0	0	86 *	234 *	9.3 *	1.8	-3	17,220	9,661
60445	SAGICOR LIFE INS CO	TX	-19 *	26	1	117 *	0	3	17	-10	341 *	8.3 *	0.5	-20 *	91,006	397,897
15887	SAND LAKE RE INC	VT	191 *	700 *	-131 *	1 *	0	0	0	-54	862 *	0	0.8	-48 *	95,875	911,860
13133	SBLI RE LLC	VT	-48 *	-15 *	-97 *	52 *	0	0	8	-46	31	0	0.4	-50 *	79,421	41,151
60176	SBLI USA LIFE INS CO INC	NY	-7	-7	7	112 *	1	1	24	2	115 *	8.4 *	0.2	-4	89,074	174,498
14148	SBLI VT RE LLC	VT	-18 *	8	-21 *	28 *	0	0	14	-7	-10 *	0	0	-18	118,786	80,421
64688	SCOR GLOBAL LIFE AMER REINS CO	DE	-26 *	0	-15 *	111 *	3	0	94	-20	115 *	0.1	2.4	-28 *	207,988	217,015
87017	SCOR GLOBAL LIFE RE INS CO OF DE	DE	31	31	27	96 *	1	0	0	-4	-82 *	1	0.6	-4	127,057	22,756
97071	SCOR GLOBAL LIFE USA REINS CO	DE	5	-5	3	280	1	1	34	15	50 *	1.3	0.6	6	264,390	226,319
14924	SECU LIFE INS CO	NC	5	5	10	201	0	38 *	1	0	25	0.7	0.2	-6	28,781	10,474
93742	SECURIAN LIFE INS CO	MN	12	18	2	197	1	14	0	20	73 *	8.7 *	1.1	-18	360,809	448,749
66516	SECURICO LIFE INS CO	TX	-13 *	-13 *	-46 *	999 *	6	0	0	-19 *	43	0	1.2	-12	1,978	542
68675	SECURITY BENEFIT LIFE INS CO	KS	10	26	6	248	0	4	326 *	0	-50 *	0	0.5	-30 *	2,398,079	2,416,194
68713	SECURITY LIFE OF DENVER INS CO	CO	-19 *	2	-3 *	135	0	11	34	-8	-21 *	3.5	0.3	-11	965,377	957,931
68772	SECURITY MUT LIFE INS CO OF NY	NY	6	6	2	125 *	1	9	0	25	-2	0.9	0.3	-30 *	164,926	202,348
M R 69485	SECURITY NATL LIFE INS CO	UT	30	30	13	148	1	32 *	27	0	7	0.3	2.1	0	47,184	83,456
60076	SECURITY PLAN LIFE INS CO	LA	-26 *	-26 *	-6 *	113 *	0	1	61	0	1	0.2	0.1	0	16,312	42,479
83836	SELECTED FUNERAL & LIFE INS CO	AR	4	4	3	168	0	1	0	0	2	0.1	0.2	-7	25,546	15,646
76325	SENIOR HLTH INS CO OF PA	PA	-99 *	-99 *	-37 *	NR	1	1	999 *	999 *	2633 *	0	2.8	0	-466,873	1,237,665
78662	SENIOR LIFE INS CO	GA	-19 *	11	-4 *	23 *	8	23	4	126 *	27	0	1.1	2	12,473	25,313
77119	SENTINEL AMER LIFE INS CO	TX	5	5	20	158	3	0	0	0	-12 *	0	0.1	-396 *	5,523	24
68802	SENTINEL SECURITY LIFE INS CO	UT	-12 *	0	2	17 *	1	23	50	111 *	42	4	2.2	-4	39,592	67,030
68810	SENTRY LIFE INS CO	WI	8	8	3	140	0	0	3	1	5	0.2	0.1	12	295,821	792,004
68829	SENTRY LIFE INS CO OF NY	NY	2	2	3	211	0	0	0	0	-52 *	0.6	0.2	-13	10,336	16,611
97241	SETTLERS LIFE INS CO	WI	5	5	5	119 *	1	1	0	0	2	0.2	0.2	-2	46,493	54,107
65757	SHELTER LIFE INS CO	MO	12	12	10	103 *	1	4	20	1	4	0.1	0.5	-8	230,968	138,581

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Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
89958	SHELTERPOINT INS CO	FL	-4	0	-32 *	NR	0	0	9	0		NR	0.1	0	8,011	
81434	SHELTERPOINT LIFE INS CO	NY	12	12	5	999 *	3	0	13	-1	93 *	0.2	2.3	0	68,449	187,630
68845	SHENANDOAH LIFE INS CO	VA	15	15	17	117 *	0	5	8	1	5	2.9	0.4	-24 *	108,627	43,640
98868	SHERIDAN LIFE INS CO	OK	1	1	26	551	0	0	0	3	2.6	0	0	0	2,076	38
16485	SIXTH AVE REINS CO	VT		NR	-432 *	NR	18 *	0	0	0	NR	NR	U*	0	24,380	4,335
84069	SMITH BURIAL & LIFE INS CO	AR	-3	-3	6	999 *	0	0	0	-4	0	0.3	-1		453	349
68896	SOUTHERN FARM BUREAU LIFE INS CO	MS	1	1	8	137	1	15	3	0	-2	0.8	0.1	-1	2,594,151	853,223
84077	SOUTHERN FIDELITY LIFE INS CO	AR	2	2	46	301	8	0	0	0	3	0	0	-1	69	1
60242	SOUTHERN FINANCIAL LIFE INS CO	KY	1	1	0 *	1388*	1	0	18	165 *	23	0.7	2.2	0	3,086	4,515
69418	SOUTHERN FINANCIAL LIFE INS CO	LA	0	0	3	152	0	0	0	-23	-8	4.1	0.4	-21 *	36,942	16,875
88323	SOUTHERN LIFE & HLTH INS CO	WI	0	0	42	257	1	0	54	0	-150*	NR	0.4	0	32,167	-94
60009	SOUTHERN NATL LIFE INS CO INC	LA	4	4	8	1151*	0	0	29	0	-33 *	0.8	0.3	-20 *	13,529	4,993
75531	SOUTHERN SECURITY LIFE INS CO INC	MS	0	0	0 *	NR	0	0	0	5	0	NR	0.4	0	1,587	
79057	SOUTHLAND NATL INS CORP	NC	-35 *	-35 *	U*	191	1	1	216 *	18	-567 *	NR	1.1	-538 *	21,904	-36,276
91448	SOUTHWEST CREDIT LIFE INC	NM	-8	-8	120	6366*	0	0	0	0	0	NR	8 *	0	558	
82430	SOUTHWEST SERV LIFE INS CO	TX	16	16	4	69 *	1	0	48	0	11	2.5	0.4	-52 *	4,629	13,155
69019	STANDARD INS CO	OR	17	17	4	139	1	41 *	0	16	4	1.6	0.2	3	1,293,981	4,585,128
86355	STANDARD LIFE & ACCIDENT INS CO	TX	1	1	7	321	2	5	1	1	5	3	0.4	9	291,890	100,670
71706	STANDARD LIFE & CAS INS CO	UT	28	28	11	115 *	2	10	0	45 *	-14 *	4.9	1	104 *	6,249	9,745
89009	STANDARD LIFE INS CO OF NY	NY	3	3	1	189	1	46 *	0	1	14	0.9	0.5	197 *	99,032	102,727
69078	STANDARD SECURITY LIFE INS CO OF NY	NY	8	8	9	463	1	0	16	4	5	2.2	0.9	-38 *	70,792	85,205
68985	STARMOUNT LIFE INS CO	ME	-27 *	21	-4 *	170	1	7	5	3	18	0.6	0.3	6	45,330	214,252
94498	STATE FARM HLTH INS CO	IL	0	0	27	NR	0	0	15	0	0	NR	1.1	0	8,335	
69094	STATE FARM LIFE & ACCIDENT ASR CO	IL	7	7	8	114 *	1	0	8	0	2	0.3	0	-2	540,195	244,706
69108	STATE FARM LIFE INS CO	IL	6	6	9	114 *	0	15	15	0	1	0.1	0.3	-1	11,523,989	5,115,293
69116	STATE LIFE INS CO	IN	13	13	4	139	0	11	0	10	35	219. *	0.3	102 *	495,956	996,993

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		C / S	C / S	Inc	Inc	Assets	C / S	C / S	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
70599	STATE LIFE INS FUND	WI	7	7	8	132	0	0	0	-2	0	0.1	-14	8,443	1,200	
69132	STATE MUT INS CO	GA	-10 *	-10 *	-38 *	100 *	3	20	55	63 *	999 *	NR	1.6	8	26,253	25,248
89184	STERLING INVESTORS LIFE INS CO	IN	5	5	1	264	1	1	3	6	6	2.6	0.2	21 *	10,202	29,897
77399	STERLING LIFE INS CO	IL	7	1	13	268	15 *	0	3	0	-9	0	0.1	-5	14,487	60,853
15306	STRUCTURED ANN REINS CO	IA	2	3	72	144	0	2	0	-10	0	NR	0.4	0	92,364	
80926	SUN LIFE & HLTH INS CO	MI	4	-19 *	4	96 *	3	7	0	14	-82 *	16.5 *	0.4	168 *	105,429	115,062
69272	SUNSET LIFE INS CO OF AMER	MO	-2	-2	9	120 *	1	16	0	1	-9	4	0.2	51 *	24,691	8,339
13175	SURENCY LIFE & HLTH INS CO	KS	-5	16	-2 *	NR	2	0	0	0	-7	0	0.2	0	10,292	11,984
69329	SURETY LIFE & CAS INS CO	ND	-1	-1	22	206	3	1	0	0	2	0.5	1.2	-9	4,867	1,431
69310	SURETY LIFE INS CO	NE	-2	-2	-39 *	NR	0	13	0	3	0	NR	2.5	0	18,181	
99538	SWBC LIFE INS CO	TX	10	10	16	588	1	0	4	-5	9	0.3	0.4	-3	23,150	17,717
82627	SWISS RE LIFE & HLTH AMER INC	MO	-82 *	76 *	-30 *	165	1	11	90	-24	149 *	0.9	0.1	38 *	2,035,794	5,864,121
68608	SYMETRA LIFE INS CO	IA	-4	-4	-2 *	145	0	18	7	-9	12	82 *	0.4	-218 *	2,126,566	4,767,756
90581	SYMETRA NATL LIFE INS CO	IA	7	7	22	232	3	0	4	0	565 *	0	0.5	501 *	11,639	1,338
93505	TALCOTT RESOLUTION INTL LIFE REASSU	CT	3	3	109	NR	0	0	0	0	0	NR	0.1	0	11,826	
71153	TALCOTT RESOLUTION LIFE & ANN INS C	CT	26	2	NR	107 *	0	12	1	8	-124 *	NR	1.3	-348 *	1,160,839	-2,652,370
88072	TALCOTT RESOLUTION LIFE INS CO	CT	19	5	U*	103 *	0	10	33	1	-148 *	NR	1.2	0	3,712,663	-6,003,246
69345	TEACHERS INS & ANN ASSOC OF AMER	NY	5	5	5	208	1	17	77	0	-2	1.5	0.2	0	38,126,304	15,330,002
82759	TENNESSEE FARMERS LIFE INS CO	TN	4	4	17	108 *	2	1	15	0	-1	0.5	0.1	-13	461,856	195,560
99546	TEXAS DIRECTORS LIFE INS CO	TX	2	2	42	167	2	0	0	0	-12 *	0	0.1	-64 *	1,171	178
69396	TEXAS LIFE INS CO	TX	28	28	12	104 *	2	0	0	4	4	0	0.4	0	94,987	263,527
16006	TEXAS REPUBLIC LIFE INS CO	TX	-38 *	79 *	-38 *	205	4	8	1	0	29	0.3	7.2 *	-26 *	4,202	2,197
83160	TEXAS SERV LIFE INS CO	TX	13	13	7	68 *	1	1	0	54 *	3	0	1.4	0	14,327	22,722
76236	THE CINCINNATI LIFE INS CO	OH	-2	-2	0 *	120 *	1	1	15	3	8	0.1	0.1	-9	190,576	287,781
70435	THE SAVINGS BANK MUT LIFE INS CO OF	MA	0	0	13	126	2	2	0	35 *	-9	0.6	0.5	22 *	201,799	130,674
97721	THRIVENT LIFE INS CO	WI	2	2	1	103 *	0	0	5	0	4	0.1	0.1	6	159,055	135,499

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		C / S	C / S	Inc	Inc	Assets	C / S	C / S	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
60142	TIAA CREF LIFE INS CO	NY	-3	22	-1 *	139	1	0	0	4	-15 *	0.4	0.1	-54 *	500,884	1,969,285
92908	TIER ONE INS CO	NE	0	9	33	NR	1	0	0	0	0	NR	7.5 *	0	10,021	
69477	TIME INS CO II	PR	12	-94 *	13	974 *	0	0	0	1345*	-93 *	3.7	3.5	366 *	2,558	409
87823	TJM LIFE INS CO	TX	-1	-1	10	135	1	12	0	0	-5	0.8	0.2	-37 *	1,681	1,053
77674	TOWN & COUNTRY LIFE INS CO	UT	2	2	9	321	2	29	0	0	0	0	3.7	0	5,114	4,973
69353	TPM LIFE INS CO	PA	1	1	1	136	2	0	0	-32	-65 *	9.2 *	0.6	0	5,044	5,838
77690	TRANS CITY LIFE INS CO	AZ	0	0	17	77 *	3	3	50	1	5	1.4	0.7	0	9,524	2,031
69523	TRANS OCEANIC LIFE INS CO	PR	-1	-1	6	1320*	3	10	4	0	0	0.1	0.4	-19	32,944	29,831
99473	TRANS WESTERN LIFE INS CO	TX	1	1	55	NR	0	0	0	1	0	NR	0	0	508	
69566	TRANS WORLD ASSUR CO	CA	0	0	13	134	1	9	51	0	7	0.6	0.4	30 *	86,256	12,345
79022	TRANSAMERICA ADVISORS LIFE INS CO	AR	-32 *	-32 *	-35 *	97 *	0	1	0	0	-7	3.7	1.3	-83 *	499,139	5,993
70688	TRANSAMERICA FINANCIAL LIFE INS CO	NY	9	4	3	155	0	18	25	0	12	1.3	0.4	67 *	1,090,510	5,744,006
M R 86231	TRANSAMERICA LIFE INS CO	IA	-4	-13 *	-9 *	173	0	12	64	14	999 *	NR	0.6	-330 *	5,778,294	11,601,731
66281	TRANSAMERICA PREMIER LIFE INS CO	IA	23	23	11	131	1	12	39	-4	48	22.6 *	0.5	-58 *	1,965,160	3,780,739
60227	TRINITY LIFE INS CO	OK	13	13	6	181	0	32 *	66	7	-58 *	8.5 *	1.3	0	12,687	18,880
61158	TRIPLE S BLUE	PR	-12 *	73 *	-3 *	953 *	4	4	66	0	13	0.3	0.4	0	3,050	9,435
73814	TRIPLE S VIDA INC	PR	-10 *	-10 *	3	134	1	0	16	-1	8	0.6	0.7	5	60,311	178,170
61425	TRUSTMARK INS CO	IL	3	3	3	131	3	10	0	1	7	0.6	0.4	1	335,011	365,733
62863	TRUSTMARK LIFE INS CO	IL	7	7	18	511	1	2	3	0	10	0.1	1.3	3	175,479	122,844
13653	TRUSTMARK LIFE INS CO OF NY	NY	2	2	7	287	0	0	0	0	-13 *	0	0.7	2	7,094	2,327
67423	UBS LIFE INS CO USA	CA	2	2	4	NR	0	0	0	-2	-113 *	NR	0.1	0	41,312	-9
80314	UNICARE LIFE & HLTH INS CO	IN	-14 *	-14 *	-2 *	NR	3	0	0	2	17	0.4	1.5	0	60,547	364,097
11121	UNIFIED LIFE INS CO	TX	-3	-3	0 *	168	3	0	0	7	4	0.6	0.3	36 *	24,182	47,970
91529	UNIMERICA INS CO	WI	24	24	14	885	0	0	0	0	-46 *	0.2	0.4	161 *	230,702	472,590
11596	UNIMERICA LIFE INS CO OF NY	NY	6	6	31	266	1	0	1	0	-31 *	10.8 *	0.1	0	22,561	5,589
62596	UNION FIDELITY LIFE INS CO	KS	-50 *	24	-22 *	123 *	1	5	86	-7	-3	0.3	0.1	-3	667,802	255,288

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Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
69744	UNION LABOR LIFE INS CO	MD	15	15	7	186	0	6	13	7	10	1.5	0.3	27 *	108,665	154,018
69779	UNION NATL LIFE INS CO	LA	4	4	90	NR	1	0	3	0	0	NR	0.6	0	16,774	
70408	UNION SECURITY INS CO	KS	11	11	41	194	1	8	6	114 *	-10 *	0.8	0.4	-53 *	126,266	3,840
81477	UNION SECURITY LIFE INS CO OF NY	NY	-9	-9	59	NR	2	0	0	11	-20 *	1.3	0.3	0	48,182	779
92916	UNITED AMER INS CO	NE	-17 *	-2	6	227	5	0	48	-3	0	0.2	0.6	-1	158,323	488,922
90387	UNITED ASSUR LIFE INS CO	TX	-12 *	-12 *	-11 *	58 *	1	0	0	0	-7	0	0.1	-9	724	603
65269	UNITED BENEFIT LIFE INS CO	OH	5	5	250	NR	0	0	0	0	0	NR	0.9	0	3,071	
69892	UNITED FARM FAMILY LIFE INS CO	IN	3	3	6	116 *	1	17	14	-1	-1	0.2	0.2	-7	335,230	133,299
87645	UNITED FIDELITY LIFE INS CO	TX	-6	-6	66	589	1	3	122 *	0	-4	0.1	0.5	8	488,280	6,160
79502	UNITED FUNERAL BENEFIT LIFE INS CO	OK	28	28	6	257	0	0	91	0	-24 *	0.7	0.5	22 *	8,602	1,601
77194	UNITED FUNERAL DIRECTORS BENEFIT LI	TX	-3	31	0 *	144	1	5	1	0	8	0.1	1.8	17	7,817	8,518
63983	UNITED HERITAGE LIFE INS CO	ID	7	6	5	170	0	4	2	0	11	2	0.4	-1	67,268	84,732
69922	UNITED HOME LIFE INS CO	IN	2	2	0 *	110 *	4	0	2	67 *	12	0	0.2	-1	19,911	20,667
69930	UNITED INS CO OF AMER	IL	7	7	25	141	2	3	26	0	1	0	0.2	-1	450,903	360,084
69973	UNITED LIFE INS CO	IA	-1	-1	8	133	2	0	0	0	40	3.6	0.3	-22 *	142,786	191,285
92703	UNITED NATL LIFE INS CO OF AMER	IL	41	41	15	151	4	8	0	-16	8	0.6	0.3	-10	9,289	18,892
69868	UNITED OF OMAHA LIFE INS CO	NE	2	2	1	131	1	13	18	10	-8	7 *	0.4	2	1,639,370	4,673,687
42129	UNITED SECURITY ASSUR CO OF PA	PA	-1	-1	-1 *	650	2	0	3	58 *	7	0.1	2.4	3	11,491	7,721
70106	UNITED STATES LIFE INS CO IN THE CI	NY	-27 *	-27 *	-10 *	160	2	15	25	9	-378 *	NR	0.2	13	1,278,050	-3,643,646
72850	UNITED WORLD LIFE INS CO	NE	-9	-9	2	227	14 *	0	0	246 *	180 *	0	0.8	-9	44,555	10,471
79413	UNITEDHEALTHCARE INS CO	CT	24	28	6	3999*	1	2	28	-1	9	0.1	0.2	0	8,128,232	54,043,295
97179	UNITEDHEALTHCARE LIFE INS CO	WI	11	11	3	9050*	1	0	0	0	6	0.3	0.3	-14	158,892	471,079
63819	UNITY FINANCIAL LIFE INS CO	OH	5	5	3	107 *	0	0	0	15	-8	0.1	0.1	-52 *	15,942	43,705
60104	UNIVANTAGE INS CO	UT	1	1	40	NR	0	0	0	0	0	NR	0.2	0	1,968	
70122	UNIVERSAL FIDELITY LIFE INS CO	OK	8	8	7	136	1	9	2	-49	14	5.6 *	2.8	44 *	5,866	11,003
70130	UNIVERSAL GUAR LIFE INS CO	OH	10	10	23	134	2	11	20	0	-3	0.1	1	-18	60,025	5,387

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Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
60041	UNIVERSAL LIFE INS CO	PR	19	19	21	6089*	0	0	58	40 *	15	0.7	0.9	-23 *	117,673	112,026
67601	UNUM INS CO	ME	2	2	15	NR	0	0	2	2	3300*	NR	0.4	0	46,917	4,099
62235	UNUM LIFE INS CO OF AMER	ME	6	6	11	341	1	6	1	10	3	0.1	0.1	-131 *	1,834,224	3,583,278
14165	US ALLIANCE LIFE & SECURITY CO	KS	25	25	0 *	125 *	0	0	61	-7	-31 *	2.8	0.8	-20 *	5,240	11,127
92428	US ALLIANCE LIFE & SECURITY CO MT	MT	2	2	53	499	0	0	0	0	13	0	4.2	54 *	1,721	5
R 84530	US FINANCIAL LIFE INS CO	OH	19	19	20	106 *	3	0	0	18	-15 *	0	0.7	0	87,039	30,312
83666	USA INS CO	MS	6	6	40	528	10 *	81 *	5	0	-2	0.1	0.1	55 *	3,113	348
70955	USA LIFE ONE INS CO OF IN	IN	-1	-1	0 *	141	1	0	0	0	-11 *	0.2	0.4	-154 *	13,765	574
69663	USAA LIFE INS CO	TX	4	3	7	153	1	5	7	4	22	1.2	0.2	-4	2,537,327	1,995,031
60228	USAA LIFE INS CO OF NY	NY	9	9	10	155	1	0	0	3	2	0.1	0.2	-4	85,596	38,150
94358	USABLE LIFE	AR	-2	-2	20	264	2	2	0	-12	0	0.4	0.1	0	273,795	585,453
11067	USIC LIFE INS CO	PR	2	2	5	999 *	4	0	0	5	4	0.8	0.5	-7	8,093	4,491
81531	UTIC INS CO	AL	0	0	4	NR	3	0	2	2	-4	0.1	0.3	0	22,816	19,510
68632	VANTIS LIFE INS CO	CT	-25 *	41	-4 *	105 *	1	1	32	-2	-35 *	2.2	0.4	19	63,651	120,667
13588	VANTISLIFE INS CO OF NY	NY	-7	-7	-4 *	172	0	0	0	0	-82 *	7 *	0.4	19	19,841	22,823
70238	VARIABLE ANN LIFE INS CO	TX	-4	-4	9	189	1	16	25	0	18	0.2	0.3	4	2,689,564	6,249,164
93650	VERSANT LIFE INS CO	MS	4	4	63	635	0	0	0	2	-1	1.4	0.2	0	5,316	597
15517	VIDALIA RE INC	VT	-116 *	3	17	8 *	2	0	0	-20	43	0	0.1	-13	201,902	428,921
80942	VOYA INS & ANN CO	IA	18	21	U*	113 *	0	15	57	41 *	-284 *	NR	1.3	137 *	2,221,194	-4,472,540
86509	VOYA RETIREMENT INS & ANN CO	CT	12	12	3	153	0	16	26	-2	1	0	0.1	0	2,000,021	12,835,188
70319	WASHINGTON NATL INS CO	IN	14	-2	6	156	3	5	22	-1	-10 *	0.4	0.2	3	365,762	704,104
72273	WEA INS CORP	WI	2	2	3	NR	1	0	8	0	29	0	0.3	0	170,652	603,790
70335	WEST COAST LIFE INS CO	NE	3	3	18	225	0	12	0	21	0	NR	0.1	0	411,900	-21,422
70483	WESTERN & SOUTHERN LIFE INS CO	OH	-8	-3	188	358	9	10	103 *	0	-4	0.2	0.9	-3	4,937,056	239,785
80993	WESTERN AMER LIFE INS CO	TX	-5	-5	27	118 *	1	0	0	0	-4	0	0.1	2	2,064	2,199
92622	WESTERN SOUTHERN LIFE ASSUR CO	OH	-4	-4	1	165	1	10	33	0	47	8.6 *	0.3	-29 *	939,799	6,270,816

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		Net Chg	Grs Chg	Net to	Adq Inv	NonAdm	R Es to	Aff to	Surplus	Chg in	Chg in	Chg in	Chg Rsv	Annual Statement		
		C / S	C / S	Inc	Inc	Assets	C / S	C / S	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	12	Capital	Net	
Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20	and	Written	
Unusual if Equal to or Under:		-10	-10	0	125					-10			-20	Surplus	Premiums	
85189	WESTERN UNITED LIFE ASSUR CO	WA	2	2	2	115 *	0	5	0	6	14	0.2	0.5	244 *	79,415	157,676
70548	WICHITA NATL LIFE INS CO	OK	-1	-1	-3 *	132	2	1	27	10	-6	0.5	0.1	5	7,669	3,145
62413	WILCAC LIFE INS CO	IL	2	-16 *	12	513	0	1	0	5	0	NR	0.3	-935 *	120,455	-2,192
65900	WILCO LIFE INS CO	IN	42	42	16	125 *	3	1	0	3	-16 *	0	0.2	-13	161,399	102,899
66230	WILLIAM PENN LIFE INS CO OF NY	NY	-7	-7	-206 *	146	2	19	0	381 *	-117 *	NR	0.3	381 *	102,827	-313,729
78344	WILLIAMS PROGRESSIVE LIFE & ACC I C	LA	52 *	52 *	18	146	3	36 *	17	0	-3	0.1	0.6	-25 *	586	1,117
66133	WILTON REASSUR CO	MN	83 *	45	1	580	1	6	53	66 *	1873 *	19.9 *	0.4	44 *	950,182	3,836,931
60704	WILTON REASSUR LIFE CO OF NY	NY	8	8	15	132	1	0	0	1	-18 *	2	0.5	48 *	100,047	11,948
65960	WINDSOR LIFE INS CO	TX	2	2	21	1320 *	0	0	0	1	192 *	0.1	0.6	0	2,963	161
90557	ZURICH AMER LIFE INS CO	IL	-41 *	5	-16 *	94 *	0	0	18	34 *	-106 *	NR	0.6	2	126,049	-89,390
14178	ZURICH AMER LIFE INS CO OF NY	NY	-4	-4	-10 *	885	0	0	0	9	501 *	17.1 *	1.1	-582 *	20,847	7,469

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## NAIC IRIS Ratios

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		Chg in	Net	Adq of	NonAdm	R Es to	Aff to	Surplus	Chg in	Chg in	Chg in	Chg Rsv	Annual Statement		
		Surplus	Income	Inv	Assets	Assets	Surplus	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	Net		
Unusual if Equal to or Over:		50		900		30	100	**	50	5.0	5.0	20	Written		
Unusual if Equal to or Under:		-10	0	125					-10			-20	Surplus	Premiums	
56197	ALLIANCE OF PENNSYLVANIAN SAXONS	OH	11	13	154	1	0	0	0	30	0.6	0.3	-23 *	11,379	3,717
56286	AMERICAN MUT LIFE ASSN	OH	10	39	207	0	0	0	0	-33 *	3.3	0	-749 *	12,217	930
56766	ARTISANS ORDER OF MUT PROTECTION	PA	-2	0 *	267	0	8	0	0	108 *	22.3 *	0.8	-13	4,540	366
56499	ASSURED LIFE ASSN	CO	2	2	118 *	0	49 *	0	40 *	-12 *	2.3	0.6	7	13,336	5,102
57223	BAPTIST LIFE ASSN	NY	0	0 *	134	1	0	0	0	-3	0.2	0	-39 *	1,564	1,040
58130	CATHOLIC ASSN OF FORESTERS	MA	-2	-2 *	270	0	0	0	0	8	0.1	0.8	-27 *	5,474	116
56030	CATHOLIC FINANCIAL LIFE	WI	13	9	140	1	2	1	0	1	1.1	0.1	-2	99,357	71,198
57770	CATHOLIC HOLY FAMILY SOCIETY	IL	9	3	138	0	0	1	3	1	0.5	0.1	-1	6,489	16,412
56316	CATHOLIC LADIES OF COLUMBIA	OH	-3	0 *	132	0	0	0	0	-59 *	0.5	0	83 *	4,191	11,975
57347	CATHOLIC LIFE INS	TX	7	6	130	0	1	0	0	-4	0.3	0.1	1	97,822	55,616
57487	CATHOLIC ORDER OF FORESTERS	IL	-7	-5 *	138	0	8	0	0	-12 *	3.8	0.5	17	82,359	60,014
57363	CATHOLIC UNION OF TX	TX	12	6	163	0	31 *	0	0	-12 *	1.1	0.5	-6	5,250	5,175
57053	CATHOLIC UNITED FINANCIAL	MN	0	1	131	0	10	0	0	9	3.7	0.2	-12	40,671	58,949
56634	CROATIAN FRATERNAL UNION OF AMER	PA	7	6	147	0	0	0	0	-18 *	1	0.1	-5	50,516	31,376
56138	CSA FRATERNAL LIFE	IL	4	1	135	0	0	0	0	55 *	8 *	0.1	-10	3,617	11,920
R 56324	CZECH CATHOLIC UNION	OH	1	7	168	0	0	0	0	-37 *	0.8	0.3	96 *	2,958	676
56049	EMPLOYES MUT BENEFIT ASSN	WI	-1	-4 *	NR	1	0	0	0	-14 *	0	3.1	0	688	288
57991	EVERENCE ASSN INC	IN	-1	3	176	2	21	22	0	2	0	0.3	845 *	111,360	57,384
57754	FIREMENS MUT AID & BENEFIT ASSN	IL	0	56	183	0	0	0	0	-2	0	0.3	9	14,140	306
56332	FIRST CATH SLOVAK LADIES ASSN USA	OH	1	3	136	0	1	0	0	-9	0.1	0.4	-9	104,383	38,074
56340	FIRST CATH SLOVAK UNION OF US & CN	OH	5	6	132	0	1	4	0	-38 *	2.8	0.5	-35 *	32,375	12,057
56642	FIRST WINDISH FRAT BENEFIT SOCIETY	PA	-1	-28 *	389	1	67 *	0	0	8	0	0.4	-56 *	4,991	26
56685	GBU FINANCIAL LIFE	PA	11	5	153	0	0	0	0	42	1.6	0.1	-26 *	202,997	444,706
56693	GCU	PA	16	7	151	0	0	7	2	-5	0.7	0.1	-28 *	154,269	238,235
56154	GLENER LIFE INS SOCIETY	MI	1	2	135	0	0	2	0	0	1.2	0.1	40 *	94,605	48,027
56677	GRAND LODGE OF PA ORDER SONS OF ITA	PA	-14 *	-19 *	149	1	0	0	0	8	0	1.2	19	305	46

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## NAIC IRIS Ratios

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		Chg in	Net	Adq of	NonAdm	R Es to	Aff to	Surplus	Chg in	Chg in	Chg in	Chg Rsv	Annual Statement		
		Surplus	Income	Inv	Assets	Assets	Surplus	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	Net		
Unusual if Equal to or Over:		50		900		30	100	**	50	5.0	5.0	20	Written		
Unusual if Equal to or Under:		-10	0	125					-10			-20	Surplus	Premiums	
57444	HERMANN SONS LIFE	TX	-4	1	141	0	6	0	0	-1	3.1	0.2	12	17,556	9,088
58068	INDEPENDENT ORDER OF FORESTERS US B	NY	-13 *	-3 *	127	1	0	0	15	7	0.1	0.1	-4	148,106	463,007
57509	INDEPENDENT ORDER OF VIKINGS	IL	-8	-100 *	230	0	0	0	0	-29 *	0	0.3	341 *	1,203	63
56707	ISDA FRATERNAL ASSOC	PA	4	3	139	0	0	0	0	37	0.1	0.1	62 *	8,605	13,023
57355	KJZT FAMILY LIFE	TX	8	5	166	1	4	0	0	-9	1.5	0.6	21 *	15,103	5,504
58033	KNIGHTS OF COLUMBUS	CT	0	3	130	0	3	5	0	-1	0.2	0.2	-3	2,144,127	1,720,680
57835	KNIGHTS OF PETER CLAVER	AL	6	4	999 *	7	5	0	0	14	0	1.4	10	1,878	1,270
56227	KSKJ LIFE AMER SLOVENIAN CATHOLIC U	IL	13	3	161	0	0	0	5	3	0.2	0.2	-3	18,945	55,987
56715	LADIES PA SLOVAK CATHOLIC UNION	PA	-4	-14 *	186	0	1	0	0	-14 *	7 *	0.2	27 *	3,898	160
56758	LOYAL CHRISTIAN BENEFIT ASSN	PA	-16 *	-2 *	130	0	1	0	46 *	49	5.1 *	0	25 *	3,653	24,249
57967	LUSO AMER LIFE INS SOCIETY	CA	11	5	172	0	15	0	0	90 *	8.6 *	0.2	116 *	6,990	8,124
57541	MODERN WOODMEN OF AMER	IL	3	7	141	0	4	0	0	-4	0.9	0.2	-2	1,878,929	961,508
56251	MUTUAL BENEFICIAL ASSN INC	DE	2	1	114 *	0	0	0	1	-10 *	0.2	0	-5	2,018	10,835
57568	NATIONAL CATHOLIC SOC OF FORESTERS	IL	13	6	156	0	0	0	0	8	6.1 *	0	4	17,525	3,111
56774	NATIONAL COUNCIL JUNIOR ORDER UNITE	PA	-26 *	-130 *	266	0	0	0	0	-25 *	0	1.2	-650 *	250	1
56073	NATIONAL MUT BENEFIT	WI	-1	0 *	145	1	0	0	1	-9	2.7	0.4	10	35,033	16,983
56782	NATIONAL SLOVAK SOCIETY OF THE USA	PA	13	3	147	0	1	0	0	1	0.7	0.1	-6	57,304	152,085
56375	NORTH AMER SWISS ALLIANCE	OH	6	9	223	0	0	0	0	11	0	0.3	189 *	793	17
56383	ORDER OF UNITED COMMERCIAL TRAVELER	OH	-10 *	-5 *	291	6	0	0	48 *	3	0	0.9	-425 *	8,254	12,658
58009	POLICE & FIREMENS INS ASSN	IN	15	20	112 *	1	1	0	1	1	0.4	0.3	-1	58,654	33,239
56812	POLISH BENEFICIAL ASSN	PA	-51 *	-17 *	148	0	1	0	0	-22 *	0.5	0.1	-341 *	376	946
56820	POLISH FALCONS OF AMER	PA	-31 *	-6 *	136	0	2	12	1	18	0.2	0.1	24 *	1,099	3,712
57622	POLISH NATL ALLIANCE US OF NA	IL	6	4	125 *	0	2	38	0	-15 *	2.7	0.1	-8	21,971	13,099
56839	POLISH NATL UNION OF AMER	PA	-14 *	-7 *	128	0	7	45	0	0	6.8 *	0.6	74 *	932	343
57630	POLISH ROMAN CATHOLIC UNION OF AMER	IL	0	2	168	0	3	0	0	11	3.8	0.5	-35 *	11,802	15,264
57940	PORTUGUESE FRATERNAL SOCIETY OF AME	CA	-6	-6 *	120 *	0	8	0	0	44	1	0.8	46 *	11,114	7,723

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		Surplus	Income	Inv	Assets	Assets	Surplus	Relief	Prem	Prod	Asset	Ratio	(\$Thousands)		
		1	2	3	4	5	6	7	8	9	10	11	Net		
Unusual if Equal to or Over:		50		900		30	100	**	50	5.0	5.0	20	Written		
Unusual if Equal to or Under:		-10	0	125					-10			-20	Surplus	Premiums	
56863	PROVIDENCE ASSN UKRANIAN CATHOLICS	PA	2	2	175	0	7	0	0	28	3.8	0.5	-84 *	2,378	2,964
57657	ROYAL NEIGHBORS OF AMER	IL	-2	1	144	2	10	1	4	25	5.1 *	0.4	2	189,943	126,627
56871	RUSSIAN BROTHERHOOD ORG USA	PA	-2	0 *	235	0	8	0	0	-5	9.5 *	0.5	59 *	3,286	246
56936	SERB NATL FEDERATION	PA	4	6	159	0	0	0	0	-44 *	5.5 *	0.1	30 *	3,250	1,004
57193	SLOVAK CATHOLIC SOKOL	NJ	-6	6	140	0	1	0	0	-8	3.2	0.5	4	7,750	6,508
57673	SLOVENE NATL BENEFIT SOCIETY	PA	6	1	128	0	1	0	0	-25 *	3.2	0	-10	7,454	6,748
57142	SONS OF NORWAY	MN	45	26	128	0	1	0	1	-15 *	5.7 *	0.3	-31 *	19,679	17,634
R 57436	SPJST	TX	-8	-4 *	130	0	6	0	0	26	0.3	0.1	5	16,871	16,464
58181	SUPREME COUNCIL THE ROYAL ARCANUM	MA	-6	0 *	139	0	0	0	0	-3	0.2	0.2	0	11,622	6,926
56014	THRIVENT FINANCIAL FOR LUTHERANS	WI	10	14	157	0	15	43	0	0	1	0.3	-3	9,129,599	5,010,135
56006	TRAVELERS PROTECTIVE ASSN OF AMER	MO	-3	-30 *	NR	0	2	0	0	-8	0	0.2	0	12,488	315
57215	UKRAINIAN NATL ASSN INC	NJ	4	2	149	0	0	0	0	-49 *	7.1 *	0	-24 *	11,021	4,200
56456	UNITED STATES LETTER CARRIERS MUT B	TN	-1	-1 *	113 *	0	0	0	0	-7	1.9	0.2	-1	32,323	12,164
56413	UNITED TRANSPORTATION UNION INS ASS	OH	7	16	147	0	0	0	0	-1	0.6	0.2	-18	53,829	12,764
57711	WESTERN CATHOLIC UNION	IL	0	1	145	2	0	0	11	69 *	2.9	0.5	24 *	8,075	30,965
58017	WESTERN FRATERNAL LIFE ASSN	IA	-2	-1 *	116 *	0	3	0	0	-10 *	1.8	0.1	6	23,660	16,312
57010	WILLIAM PENN ASSN	PA	9	5	158	0	0	0	0	-19 *	1.1	0	-2	33,247	37,531
56170	WOMANS LIFE INS SOCIETY	MI	0	-6 *	162	0	0	0	0	-7	0.5	0.1	-11	19,973	10,066
57320	WOODMEN WORLD LIFE INS SOC	NE	3	8	112 *	2	20	0	0	2	3.6	0.2	-11	1,432,173	635,097
57290	WORKMENS BENEFIT FUND OF THE USA	NY	16	8	140	0	0	0	0	7	4.9	0.1	1	1,396	971
56480	WSA FRATERNAL LIFE	CO	-6	-23 *	127	4	57 *	0	0	-26 *	2.4	1.4	-21 *	8,259	741

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