

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from electronic originals
(may include minor formatting differences from printed original)



MAINE DEPARTMENT OF
**Professional
& Financial
Regulation**

**ANNUAL REPORT FROM THE SUPERINTENDENT OF INSURANCE
TO THE LEGISLATURE**

January 2002 through December 2002

**PREPARED BY THE STAFF OF
THE MAINE BUREAU OF INSURANCE**

JOHN ELIAS BALDACCI
GOVERNOR

ROBERT E. MURRAY, JR.
COMMISSIONER

ALESSANDRO A. IUPPA
SUPERINTENDENT

Table of Contents

Bureau Mission and Vision Statements	Page 3
Listing of Bureau Work-Units	Page 3
Company Examination Schedule	Page 4
Summary of Individual Bureau Work-Units	Pages 4 - 12
Maine Domestic Insurers - Premium and Assets	Page 5
New Company Licenses Issued in 2002	Page 6
Producer Licensing statistics 2002 (pie chart)	Page 7
Bureau Outreach Initiatives	Pages 11 - 12
Summary of Information on the Bureau Web Site	Page 13
Bureau Organizational Chart and Key Personnel	Appendix A
Graphs - Statistics from the Consumer Health Care, Life & Disability, and Property & Casualty Work-Units	Appendix B
Companies Licensed in Maine with Written Premium and State of Domicile for the Year 2001 (latest information available)	Appendix C

Since 1870, the Bureau has overseen and regulated the business activities of insurance companies, insurers, producers, consultants, and adjusters in Maine. To ensure that the marketing of insurance is lawful and honest, policies and premiums are reasonable and just, and that the payment of legitimate claims is dependable and timely, the Bureau is divided into several work units, each charged with its special responsibility.

Mission Statement

The mission of the Bureau is to protect the public interest and to promote fair competition in the insurance marketplace through the licensing and examination of all authorized insurance companies and regulated workers' compensation self-insurers; through the licensing of producers, brokers, consultants and adjusters; through the review of rates, rules, and policy forms to be utilized in this state, and through providing information and assistance to consumers of insurance products.

Vision Statement

The Maine Bureau of Insurance is a consumer-oriented regulatory team that functions proactively to promote the best in fair and consistent insurance practices, policies, and laws. We strive to serve the public by understanding the needs of consumers and regulated parties in a dynamic and changing environment. This will be achieved by effective communication, use of modern technology, empowering decision-making by Bureau staff and encouraging professional development. We will respect each other and the public we serve and commit ourselves to developing and maintaining a quality workplace.

To assist the Bureau in its mission and vision to promote fair and consistent insurance practices, policies, and laws for the benefit of consumers, the Bureau is a member of the National Association of Insurance Commissioners (NAIC). The NAIC is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia, American Samoa, Guam, Puerto Rico and the Virgin Islands. Formed in 1871, it is the oldest association of state officials.

The NAIC provides its members with a national forum through quarterly national meetings to discuss common issues and interests and to work cooperatively on regulatory matters that transcend the boundaries of their own jurisdictions. Every state regulator or designated staff serves on one or more NAIC committees, subcommittees or task forces. The overriding objective of the NAIC is to protect consumers and help maintain the financial stability of the insurance industry.

In 1989, the NAIC established minimum requirements for financial solvency regulation by state insurance departments. The NAIC subsequently adopted a formal certification program where states who demonstrate compliance with NAIC standards are eligible for accreditation. The accreditation process consists of a rigorous review which includes: 1) laws and regulations; 2) company examination and audit reports and supporting work papers; 3) inspection of regulatory files for selected companies; 4) organization, personnel policies and qualifications; 5) interviews with department personnel; and 6) review of Bureau document and communication procedures.

The Bureau was first accredited in 1993 and reaccredited in 1998. The next accreditation review is scheduled for 2003.

Work-Units in the Bureau (see Appendix A for Bureau organizational chart and key personnel)

Administration Services
Alternative Risk Markets
Consumer Health Care
Financial Analysis
Financial Examination
Licensing/Support

Life & Disability Technical Services
Life & Health Actuarial
Market Conduct
Property & Casualty Actuarial
Property & Casualty Technical Services
Workers' Compensation

The Financial Examination Work Unit

The Financial Examination Work Unit conducts detailed financial examinations of insurers domiciled in the state of Maine. Examinations of the insurers are completed every three to five years and the examination reports are available to the public on completion. The work unit consists of a Director, two Examiners-in-Charge, two Senior Examiners, and five Examiners. Personnel are divided into two examination teams in order to conduct examinations concurrently. Exam reports for the domestic insurers who have had an examination report issued can be found on the Bureau web site www.MaineInsuranceReg.org at www.state.me.us/pfr/ins/domestic.htm. Financial statements for Maine licensed HMOs may also be accessed from the Bureau web site at www.state.me.us/pfr/ins/inshmo.htm.

Recent examinations by the work unit:

Company	Report Issued	Company	Report Issued
Acadia Ins Co	October 29, 2002	Maine Life Care Retirement Community, Inc	Pending
Aetna Health, Inc	Pending	Patriot Life Ins Co	June 7, 2002
Anthem Health Plans of Maine	Pending	Patriot Mutual Ins Co	June 7, 2002
Cadillac Mountain Ins Co	November 15, 2002	North East Ins Co	Pending
Chesapeake Bay P&C Ins Co	November 15, 2002	State Mutual Ins Co	October 29, 2002
Danville Mutual Fire	May 10, 2002	Warren Farmers Mutual Fire	February 4, 2002
Jefferson Mutual Fire	January 14, 2002	York Insurance Co of Maine	April 5, 2002
Maine Bonding & Casualty Co	Pending		

The schedule of upcoming financial examinations in 2003:

Company	Financial Period Ending
Cigna Healthplans of Maine	December 31, 2002
Gray New Gloucester Mutual Fire	December 31, 2002
Maine Employers Mutual Insurance Company	December 31, 2002
Maine Mutual Group Insurance Company	December 31, 2002
Medical Mutual Insurance Company	December 31, 2002
Patrons Oxford Insurance Company	December 31, 2002

Financial Analysis and Alternative Risk Markets

The Financial Analysis and Alternative Risk Markets work unit is responsible for monitoring the financial solvency of insurers transacting business in Maine. Insurance companies seeking licensure and new workers' compensation self-insurers submit financial and operational information for review. Analysts review the information and make recommendations for insurance authority, based upon the financial strength of the company.

For new applicants a full analysis of the financial statements is completed. Once the Bureau grants authority, the level of ongoing financial review is predicated on the entity's status as an insurance company or a workers' compensation self-insurer.

If the entity is an insurance company, the level of review is further determined by whether the company is a Maine domestic or a foreign insurer. Maine domestics are reviewed in detail on a quarterly basis; foreign insurers are prioritized based on select financial ratios.

For workers' compensation self-insured employers and groups, the work unit performs detailed annual reviews. Self-insurance authority is renewed annually, unless evidence of deteriorated financial condition is found.

The Financial Analysis and Alternative Risk Markets work unit is also responsible for reviewing captive insurance applicants, surplus lines applicants, multiple employer welfare arrangements, and continuing care retirement communities.

Number of Self-Insurers for Workers' Compensation

As of December 31, 2002, there are a total of 101 individual self-insurers and 19 group self-insurers for workers' compensation.

Prior Years: 2001 – 92 individual self-insurers and 19 group self-insurers
2000 - 104 individual self-insurers and 19 group self-insurers

Number of Insurance Companies Licensed in Maine - As of December 31, 2002, there were 949 licensed insurers in Maine. These companies are classified as: 563 Property and Casualty companies; 386 Life and Health companies and HMOs. There are also 13 Fraternal companies, 78 Surplus Lines companies, 1 Captive Insurance company, and 2 Multiple-Employer Welfare Arrangements authorized to do business in Maine.

Prior Years: 2001 – 930 Insurers– 547 Property & Casualty; 383 Life & Health & HMOs; 14 Fraternal; 70 Surplus Lines; 1 Captive
2000 – 899 Insurers – 532 Property & Casualty; 367 Life & Health & HMOs; 14 Fraternal; 73 Surplus Lines; 1 Captive

Domestic Insurance Companies (Domiciled in Maine)

MAINE DOMESTICS	12/31/01 PREMIUM	12/31/01 ASSETS
Acadia Insurance Company	\$198,171,219	\$151,587,313
Aetna Us Healthcare Inc	\$194,750,369	\$51,862,895
Allied Augusta Mutual Insurance Company	0	\$11,638
Anthem Health Plans of Me Inc	\$753,454,090	\$460,837,936
Banc One Private Mortgage Insurance Company	0	\$35,294,202
Cadillac Mountain Insurance Company	\$4,515,510	\$6,323,810
Casco Indemnity Company	\$21,997,754	\$26,424,473
Chesapeake Bay Property & Casualty Insurance Company	\$1,369,230	\$7,243,335
Cigna Healthcare of Maine Inc	\$159,381,323	\$53,228,971
Maine Bonding & Casualty Company	\$5,849,268	\$21,429,315
Maine Dental Service Corp	\$36,053,445	\$12,451,945
Maine Employers Mutual Insurance Company	\$104,949,469	\$368,222,460
MMG Insurance Company (Fka Maine Mutual Fire Ins Co)	\$69,370,481	\$81,400,823
Maine Partners Health Plan Inc	\$115,462,963	\$32,682,964
Medical Mutual Insurance Company of Me	\$24,780,118	\$136,061,901
North East Insurance Company	\$18,704,286	\$24,945,503
Northeast Eye & Health (Fka Me Vision Services Plan)	0	\$200,438
Patriot Life Insurance Company	\$2,254	\$7,387,025
Patriot Mutual Insurance Company	\$7,425,876	\$21,942,044
Patrons Oxford Insurance Company	\$17,542,644	\$9,938,409
State Mutual Insurance Company	\$1,846,392	\$1,203,752
Unum Life Insurance Company of America	\$3,639,550,537	\$8,433,381,200
York Insurance Company of Me	\$205,824,944	\$35,986,959

Non Maine Health Maintenance Organizations

HMOs	(State of Domicile)	12/31/01 PREMIUM	12/31/01 ASSETS
Harvard Pilgrim Health Care Inc.	(MA)	\$6,783,045	\$393,248,437

New Company Licenses Issued in 2002

Companies/Insurers – 76 licenses issued in 2002 (60 licenses issued in 2001; 25 licenses issued in 2000)

Life and Health Insurance Companies	
AIG Annuity Insurance Company	National Guardian Life Insurance Company
Allstate Life Insurance Company	Nationwide Life and Annuity Company of America
Bankers Fidelity Life Insurance Company	Nationwide Life Insurance Company of America
Colonial Penn Life Insurance Company	NGL American Life Insurance Company
Columbus Life Insurance Company	Northwestern Long Term Care Insurance Company
Companion Life Insurance Company	Pacific Life & Annuity Company
Fort Wayne Health & Casualty Insurance Company	S.USA Life Insurance Company Inc
Great Western Insurance Company	Stonebridge Life Insurance Company
Indianapolis Life Insurance Company	Sunset Life Insurance Company of America
ING Insurance Company of America	The Equitable of Colorado Inc.
ING Life Insurance & Annuity Company	TIAA CREF Life Insurance Company
JMIC Life Insurance Company	United Concordia Insurance Company
Life Investors Insurance Company of America	Usable Life
Merit Life Insurance Co	XL Insurance and Annuity Company

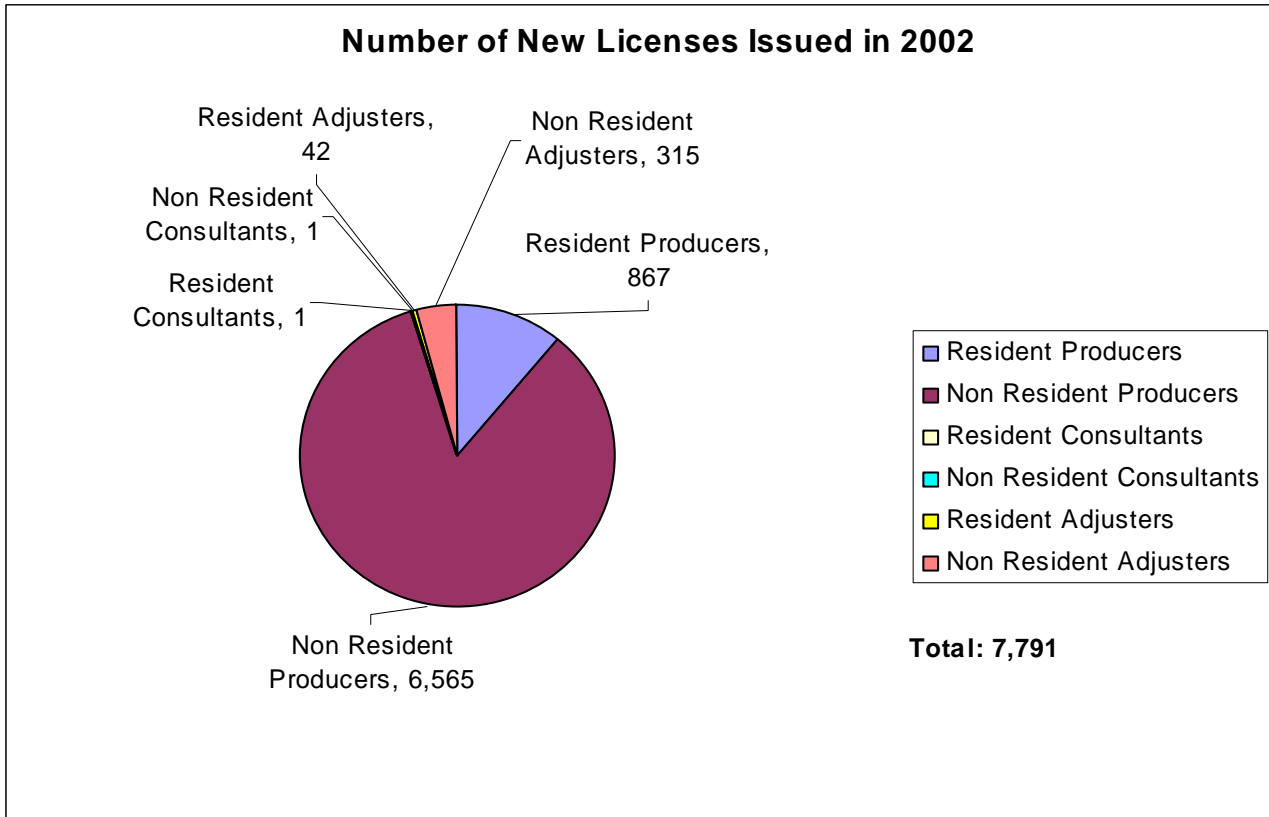
Property & Casualty Insurance Companies	
ACIG Insurance Company	MIC Property and Casualty Insurance Corporation
Admiral Indemnity Company	Middlesex Mutual Assurance Company
Allstate Property and Casualty Insurance Company	MMG Insurance Company
Arch Insurance Company	Motors Insurance Corporation
Arch Specialty Insurance Company*	Mount Vernon Fire Insurance Company
Canal Indemnity Company*	NIC Insurance Company*
CIM Insurance Corporation	Nutmeg Insurance Company*
Combined Specialty Insurance Company	Pacific Specialty Insurance Company
Commonwealth Insurance Company of America	Pharmacists Mutual Insurance Company
Converium Insurance (North America) Inc	Princeton Excess and Surplus Lines Insurance Co.*
Countryway Insurance Company	Radian Asset Assurance Inc
Encompass Insurance Company of America	Sagamore Insurance Company
Everest Indemnity Insurance Company*	Sentinel Insurance Company Ltd
Fidelity National Title Insurance Company	Service Insurance Company
First Standard Security Insurance Company	Sirius International Insurance Corporation*
Frankenmuth Mutual Insurance Company	Sompo Japan Insurance Company of America
GE Casualty Insurance Company	Stonebridge Casualty Insurance Company
GE Property and Casualty Company	The Gray Insurance Company
General Security National Insurance Company	The Hartford Steam Boiler and Inspection Ins Co of Ct
Glencoe Insurance Ltd*	Travelers Commercial Casualty Company
Great Lakes Reinsurance UK PLC*	Travelers Excess and Surplus Lines Company*
Lantana Insurance Ltd*	Underwriter for the Professions Insurance Company
Markel International Insurance Company Limited*	US Specialty Insurance Company
Merastar Insurance Company	Yosemite Insurance Company

*Surplus Lines Companies Authorized

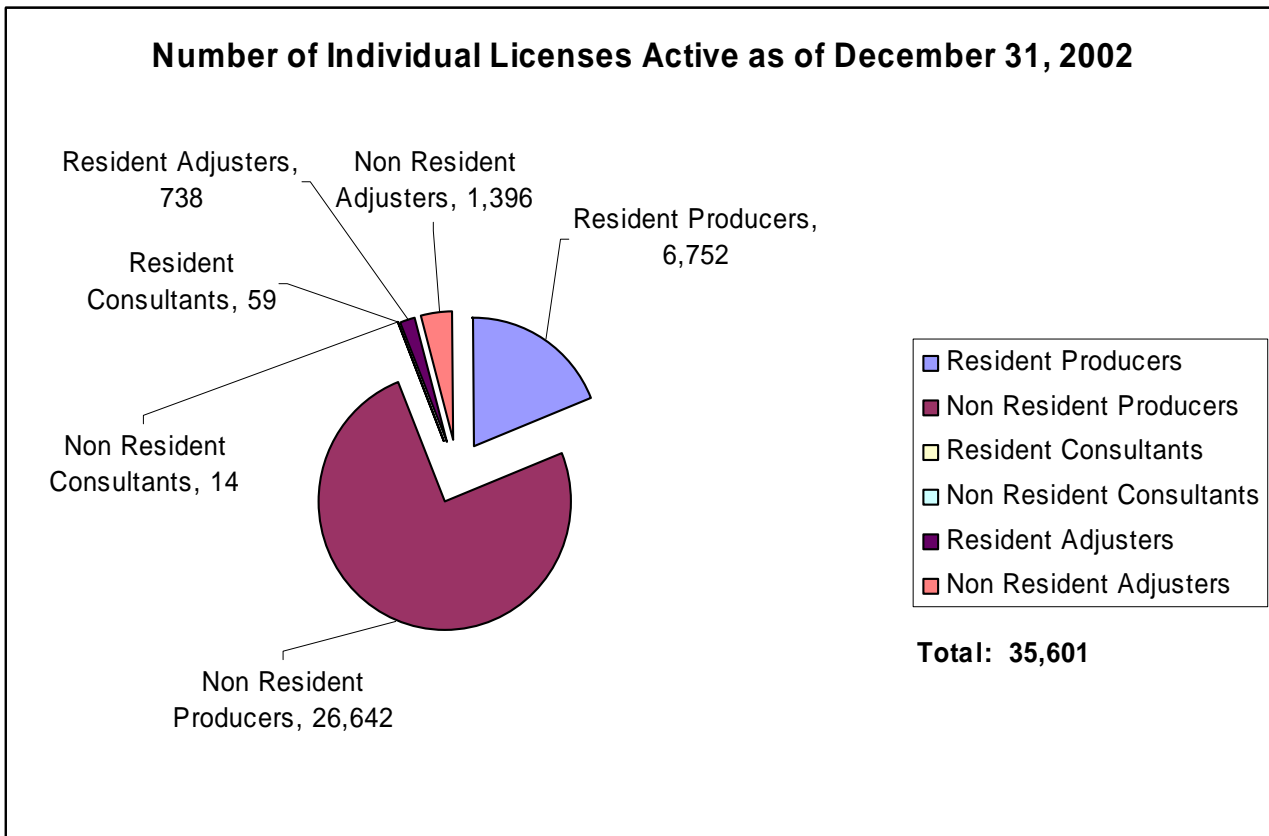
Producer Licensing

The Producer Licensing Unit is responsible for the review and approval of applications to license individual producers, consultants, adjusters, business entities, and to register structured settlement transferees. Processing includes a determination if eligibility requirements have been met and whether the applicant is competent, trustworthy, financially responsible and of good personal and business reputation. The NAIC's (National Association of Insurance Commissioner's) Producer Licensing Model Act was enacted into law in 2001 as part of our ongoing effort to create a system of reciprocity and uniformity among all states in the area of producer licensing.

Producer Licensing Statistics



(Prior Years: 2001 Total: 6,617; 2000 Total: 7,079)



(Prior Years: 2001 Total: 29,248; 2000 Total: 30,352)

The Consumer Health Care Division

The Consumer Health Care Division (CHCD) has ten staff members who provide a wide range of services to consumers including information regarding health care plan options and services; helping enrollees to understand their rights and responsibilities under health care plans; providing assistance to enrollees with complaints related to health care plans; and promoting coordination between the Bureau and other organizations that assist consumers.

The Consumer Health Care Division is responsible for the review and approval of health insurance policy forms, health plan compliance with Maine law, and the investigation and resolution of health insurance complaints.

The CHCD focuses much of its efforts on the Bureau's complaint handling process. The focus in handling complaints has broadened from simply resolving complaints, to conducting the in-depth investigations necessary to identify underlying issues that often give rise to complaints. Identification of deficiencies in insurer processes provides an opportunity for the Bureau to work with health plans to prevent reoccurrence of identified problems. The CHCD investigates complex complaints involving adverse determinations of medical necessity, and speaks regularly with health care providers and insurer utilization review staff.

The CHCD conducts extensive public outreach. Members of the CHCD staff are frequently invited to address various groups ranging from consumer and health care provider advocacy organizations to health underwriters and local school superintendents. This past year, CHCD staff presented information at ten different meetings, explaining health insurance and complaint handling procedures.

The CHCD processed 53 requests for external review in 2002 (32 in 2001). Of the 53 cases received, 30 upheld the decision of the health plans and 9 cases resulted in a reversal of the carrier's decision. In 12 cases, the carrier reversed its decision before the external review hearing. In two cases, the enrollee withdrew the request for the external review before the review was completed.

The CHCD also received 7 requests for external review that did not qualify under the statute, either because the consumer had not exhausted both levels of the insurance carrier's internal appeal process, or because the denials were based on coverage issues rather than medical issues.

The CHCD worked with members of the Department of Human Services to conduct quality reviews of two HMOs licensed in Maine. The members of this survey team included one nurse from the Bureau of Medical Services (BMS), two consultants affiliated with the Muskie Institute, and the Health Policy Analyst from the Consumer Health Care Division. In 2002, the survey team conducted its analysis of CIGNA and Anthem Blue Cross.

Consumer Health Care Division - Totals *

	2002	2001	2000
Consumer complaints received	732	732	1,249
Consumer inquiries/phone calls received	7,240	6,824	7,757
Restitution to consumers (in the form of health claims paid, or money returned)	\$910,490.26	\$680,849.00	\$646,814.04
Rate and form filings received	2,469	1,693	2,285

*See graphs in Appendix B for a break down by month for the year 2002.

Life and Disability Work Unit

The Life and Disability Work Unit has two principal functions: the review of insurer policy form filings for life, disability, and annuity products and the resolution of consumer complaints related to those lines of insurance, including viatical settlements.

Prior to the sale of any insurance contract in Maine, policy forms (including contracts, certificates, riders, endorsements, and applications) are reviewed, analyzed, and approved based on Maine's insurance laws. The Unit also responds to telephone inquiries and formal complaints relative to life, disability, and annuity-related problems.

Life and Disability Totals *

	2002	2001	2000
Consumer complaints received	221	272	573
Consumer complaints closed	223	187	527
Consumer inquiries/phone calls received	2,663	2,062	5,362
Restitution to consumers (in the form of health claims paid or money returned)	\$703,960	\$1,015,844	\$1,028,824
Rate and form filings received	4,781	4,462	3,966

*See graphs in Appendix B for a break down by month for the year 2002.

The **Life & Health Actuarial Work Unit** provides actuarial and technical services to Bureau staff involving life and health insurance. Examples of tasks performed by the unit include:

- Reviews and takes appropriate action on rate filings for regulated lines of insurance, primarily individual health, credit life and health, group and individual Medicare supplement, and long-term care.
- Provides reserve analysis of life and health insurance companies as required by the Maine law.
- Provides technical assistance to insureds, consumers, other state agencies, and others on insurance matters.
- Prepares annual reports on mandated benefits claims experience.
- Studies proposed mandated benefit legislation as requested by the Legislature to determine the social impact, the financial impact, and the medical efficacy of the proposed mandate.

The Bureau is responsible for issuing a number of annual reports regarding selected *Mandated Benefits*. These reports compare the amount of claims paid for mandated benefits to the total amount of health claims paid.

Mammograms – Report of the Superintendent of Insurance on Health Insurance Claims for Mammography and Breast Cancer Treatment.

Chiropractic – Report of the Superintendent of Insurance on Health Insurance Claims for Chiropractic Services.

Mental Health/Substance Abuse – Report of the Superintendent of Insurance on Health Insurance Claims for Alcoholism and Drug Dependency Treatment and For Mental Health Services.

These mandated reports are available on the Bureau's web site at www.MaineInsuranceReg.org under *Bureau Reports*.

Property & Casualty

The Property & Casualty Work Unit reviews and approves rates, rating rules, and policy forms that property and casualty insurance companies and advisory organizations file for products they intend to write in Maine. Filings are reviewed to ensure compliance with applicable Maine law.

The unit also investigates complaints for all lines of property and casualty insurance. Often this includes conducting administrative hearings when a consumer has their automobile or homeowner's policy canceled or non-renewed.

Property & Casualty Totals *

	2002	2001	2000
Consumer complaints received	716	754	626
Consumer complaints closed	663	745	635
Consumer inquiries/phone calls received	10,242	10,046	8,002
Amount of restitution to consumers	\$426,884	\$402,306	\$288,901
Rate/Form filings	3,756	3,277	3,510

*See graphs in Appendix B for a break down by month for the year 2002.

Hearings: When an insurance company issues a notice of cancellation or nonrenewal on a homeowner or auto policy, the company is required to advise the insured that they may request a hearing to contest the action. The hearing provides a forum to dispute the reason (s) and requires the Bureau to rule whether the cancellation or nonrenewal was done in accordance with Maine law.

Number of Hearings Scheduled in 2002 – 490 (Prior Years: 2001 – 127 scheduled; 2000 – 168 scheduled)

	2002	2001	2000
Number of Decisions Issued	233	89	119
Findings for the Consumer	146	43	66

Property/Casualty Actuarial

The Property/Casualty Actuarial work unit provides actuarial and technical services to the Bureau staff with property and casualty lines of insurance. Examples of tasks performed by the work unit include:

- Reviews rate and rating rule filings for market leaders.
- Reviews and analyzes loss cost filings by industry advisory organizations which gather experience and file the advisory loss portion to be used by insurers in establishing rates and rating rules.
- Collects the information, calculates, and authorizes the premium distribution for the Rural Medical Access Program. This program subsidizes those physicians and surgeons that provide prenatal and obstetrical services in designated underserved areas of the state.
- Reviews funding and reserves of workers' compensation self-insurance trusts.
- Provides reserve analysis of property/casualty insurance companies.
- Provides technical assistance to insureds, consumers, other state agencies, and others on insurance related matters.

- Provides technical assistance to the Superintendent in all aspects of workers' compensation matters.
- Administers the Large Commercial Risk special rating law provisions.

Workers Compensation Work Unit

The Workers' Compensation Unit is responsible for processing all rate, rule, and form filings presented to the Bureau involving workers compensation insurance, self-insurance reinsurance, and occupational disability policies. In addition to these filings, the work unit assists the actuarial staff with the workers' compensation loss cost filing.

The unit responds to general inquiries regarding workers' compensation premiums and policies and handles complaints regarding workers' compensation insurance rates, rules, and policy cancellations. Complaints regarding specific workers' compensation claims are under the jurisdiction of the Workers' Compensation Board, however, if the Workers' Compensation Board finds a pattern of abuse, it can refer the matter to the Bureau.

The Market Conduct Work Unit

The Market Conduct Unit conducts examinations that look at the market practices of both domestic and foreign insurers that vary in scope and may be prompted by various occurrences.

Recent examinations by the work unit:

Company	Type of Examination	Report Issued
Bankers Life & Casualty Company	Comprehensive	Pending
Unum Life Insurance Company of America	Comprehensive	February 8, 2002
Aetna US HealthCare Inc.	Targeted, Limited in Scope	April 5, 2002
Healthsource Maine Inc.	Comprehensive	Pending
Healthsource Maine Inc.	Targeted, Limited in Scope	Exam In Progress
Anthem Health Plans of Maine Inc.	Targeted, Limited in Scope	Pending

The schedule of upcoming market conduct examinations in 2003:

Company	Type of Examination
York Insurance of Maine	Targeted, Limited in Scope
Aetna US Healthcare Inc	Targeted, Limited in Scope
Healthsource Maine Inc.	Targeted, Limited in Scope
Harvard Community Health Plan Inc.	Targeted, Limited in Scope

Presentations/Outreach Participation by Bureau Staff in 2002

As part of the Bureau's commitment to public education, the Bureau publishes a quarterly newsletter, *The Maine Insurance Update*. This newsletter was first published in 1990 and is also available free by electronic subscription. The three most recent issues are posted on the Bureau's Web site: www.MaineInsuranceReg.org with instructions on how to subscribe electronically.

The Bureau is committed to public education and service and exemplifies this through staff presentations at various functions throughout the year. These presentations provide an opportunity to explain the Bureau's regulatory role, as well as provide information on a variety of insurance topics. Among the audiences in 2002 were:

Hospital administrators,
 Industry underwriters and marketing representatives,
 Managed care regulators,

Insurance Regulatory Examiner's Society,
Maine Retired Teachers Association,
Group self-insurers, *and*
The Maine Health Care Association

The Bureau also participated at the Governor's Annual Small Business Conference which provided an opportunity to address insurance problems related to small business.

In addition, the Superintendent was a featured speaker at the following events:

Maine Insurance Agents Association Annual Conference
A.M. Best Review Preview
Maine CPCU Society
Institute for Family Owned Business
Retail Lumber Dealers Association of Maine
BMA Reinsurance
NCOIL (National Conference of Insurance Legislators)
NAIC Commissioner's Forum
Society of Financial Service Professionals
International Association of Insurance Supervisors
Organization for Cooperation & Economic Development (OECD)

Bureau Publications

To help educate the public on insurance matters that can affect their daily lives, the Bureau publishes and distributes a number of consumer brochures.

The following brochures are available from the Bureau. Most brochures, with the exception of the federal guide, are available on-line at the Bureau's web site (www.MaineInsuranceReg.org):

Automobile Insurance Guide (premium comparison)
Complaint Ratio Brochures for Auto, Homeowners, and Health Insurance
Consumer Guide to Cancellation/Nonrenewal of Personal Auto & Property Insurance
Consumer Guide to Homeowners' Insurance (premium comparison)
Consumer Guide to Day Care Liability
Consumer Guide to Youthful Drivers
Consumer Health Care Division
Guide to Individual Health Insurance (premium comparison)
How Your Health Insurance Dollar is Spent
Long Term Care Comparison Chart (premium comparison)
Medicare Supplement Comparison Chart (premium comparison)
Guide to People with Medicare (Federal Publication – not available on-line)
Resolving Health Care Insurance Disputes (Internet only)
What Maine Small Employers Should Know About Health Insurance (premium comparison)
What Can I do if I Lose my Group Health Insurance?
Workers' Compensation Brochure (premium information)

Bureau Web Site

In an effort to provide the public and our regulated entities with information in a convenient and timely format, the Bureau maintains a web site at www.MaineInsuranceReg.org. The site is continually reviewed to keep it current and has been recognized for the valuable information it provides.

A sample of the information on the web site includes the following:

Recent News Box – provides links to:

- Press Releases
- Bureau Newsletters
- Bureau Reports
- Find a Licensee
- Governor's Health Proposal

About the Bureau

Consumer Information

- How to File a Complaint
- Complaint Form Instructions
- Electronic Complaint Form
- Printed Complaint Form
- On-Line Consumer Brochures

Laws, Rules, Decisions

- Laws, Rules, Proposed Legislation & Proposed Rules, Bulletins
- Decisions of the Superintendent
 - Consent Agreements, Hearing Decisions, Cancellation/Nonrenewal Hearing Decisions, Orders, Letters of Reprimand

Insurance Company Information

- Domestic Companies with the Latest Exam Report Dates
- List of Licensed HMOs
- Workers' Compensation Writers
- Fee schedules
- Forms

Producer/Business Entity Information

- Approved Continuing Education Vendor List
- Changes in Continuing Education Requirements
- Fee Schedule
- Licensing Forms/Applications
- List of Licensed Medical Utilization Review Entities
- List of Registered Employee Leasing Companies
- List of Licensed Preferred Provider Organizations

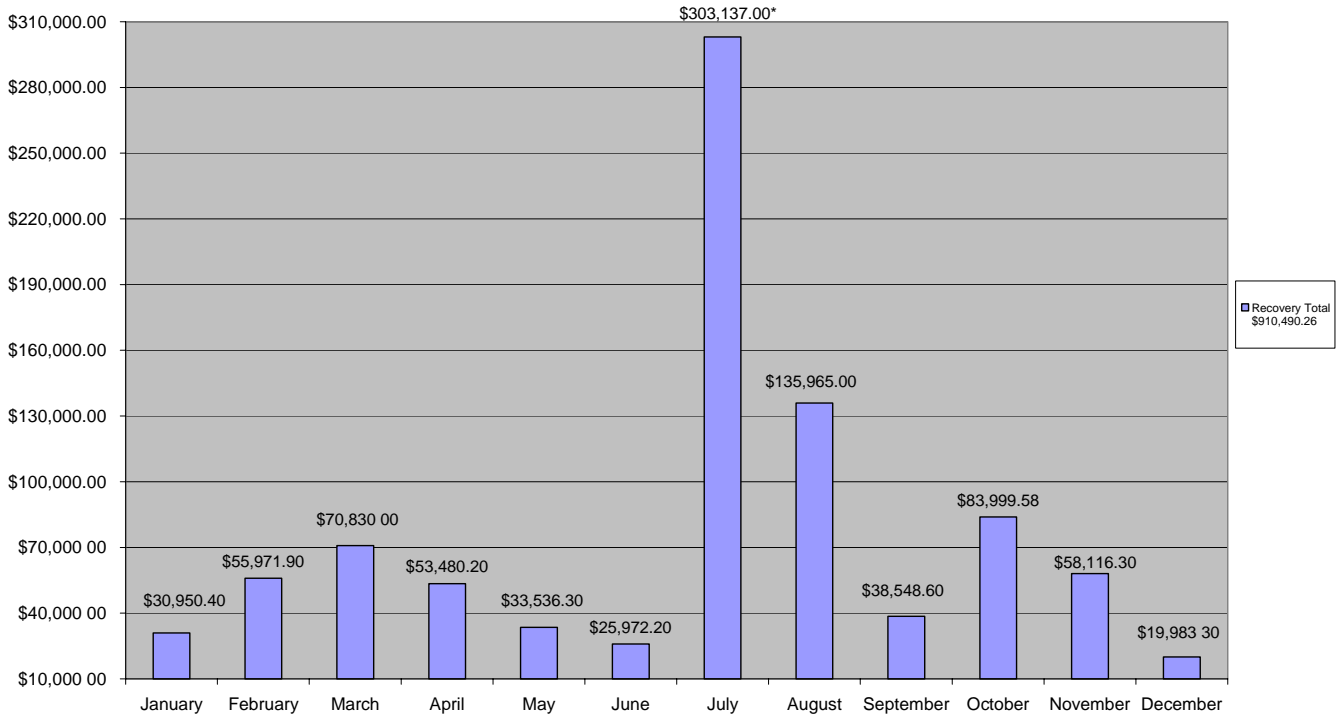
Hearing Schedule

Frequently Asked Questions/Glossary of Insurance Terms

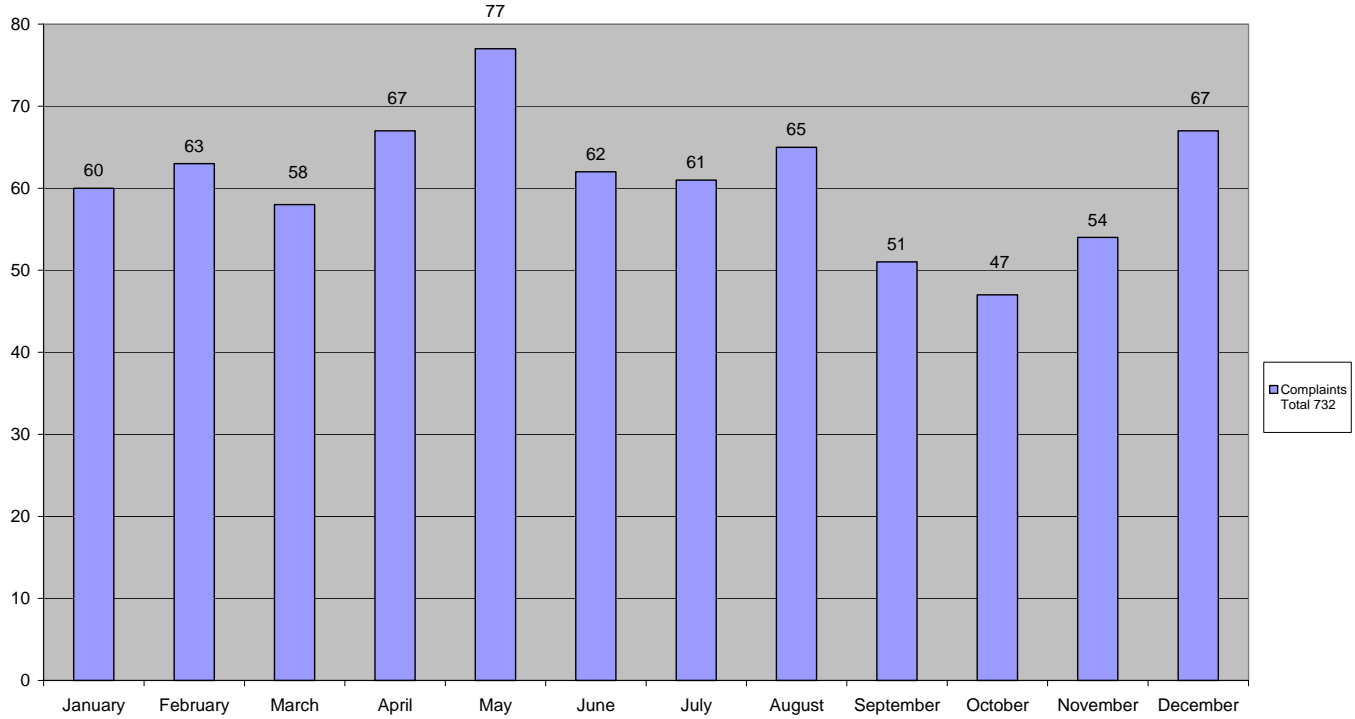
Some Related Links That Can Be Accessed From the Bureau's Home Page

- National Association of Insurance Commissioners
- Maine Legislature
- FEMA
- Health Insurance Association of America
- A.M. Best Company

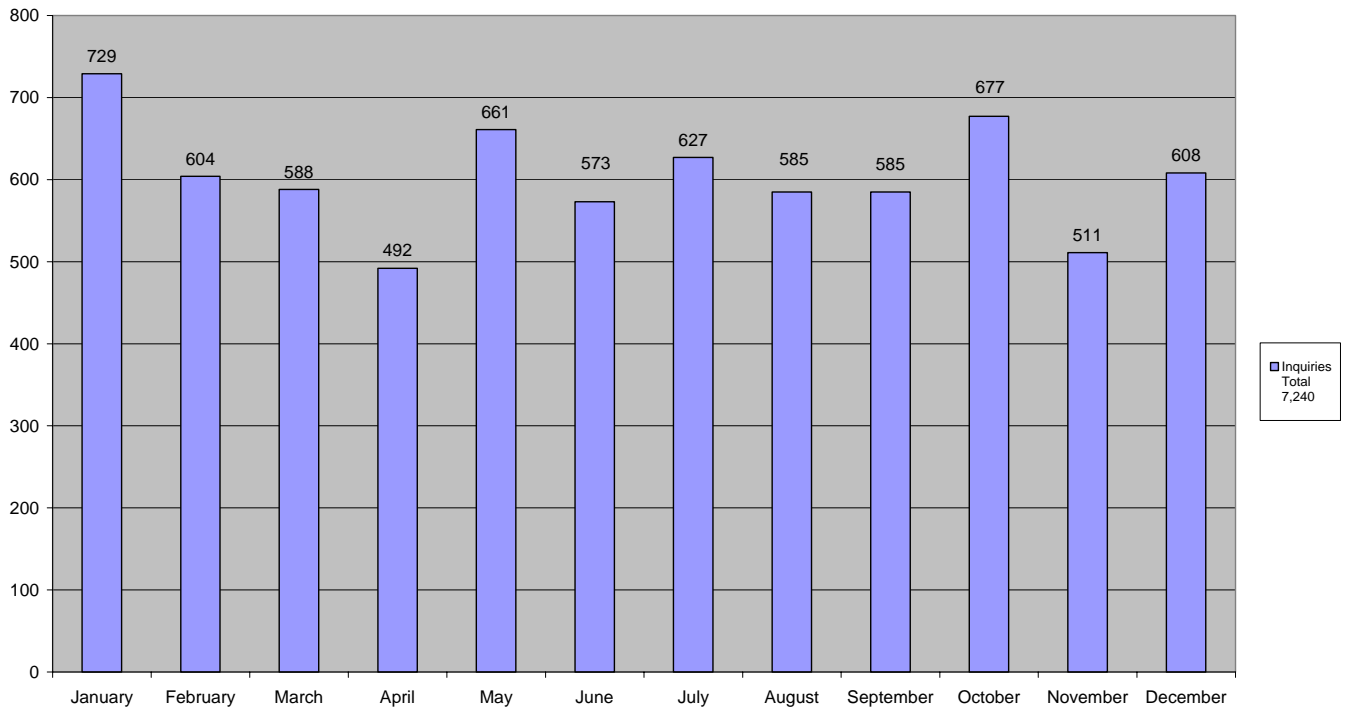
Consumer Health Care Recovery
January 2002 through December 2002



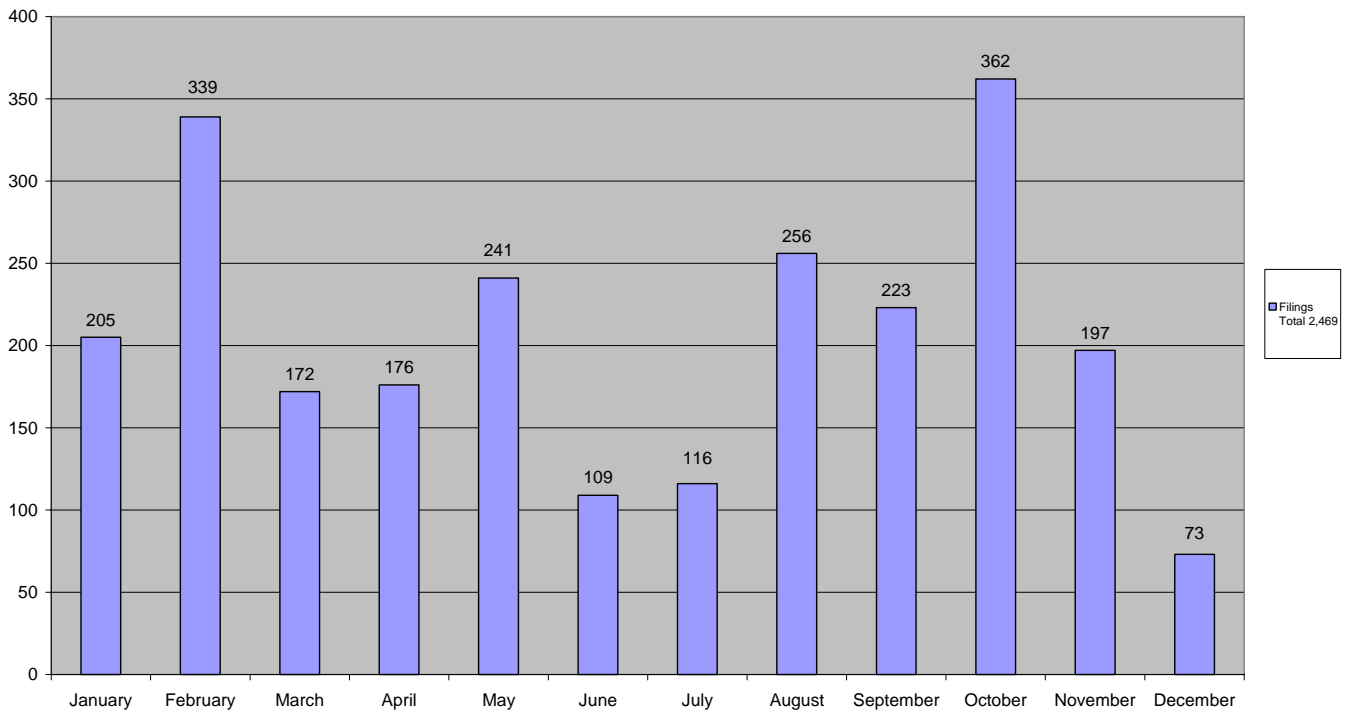
Consumer Health Care Complaints
January 2002 through December 2002



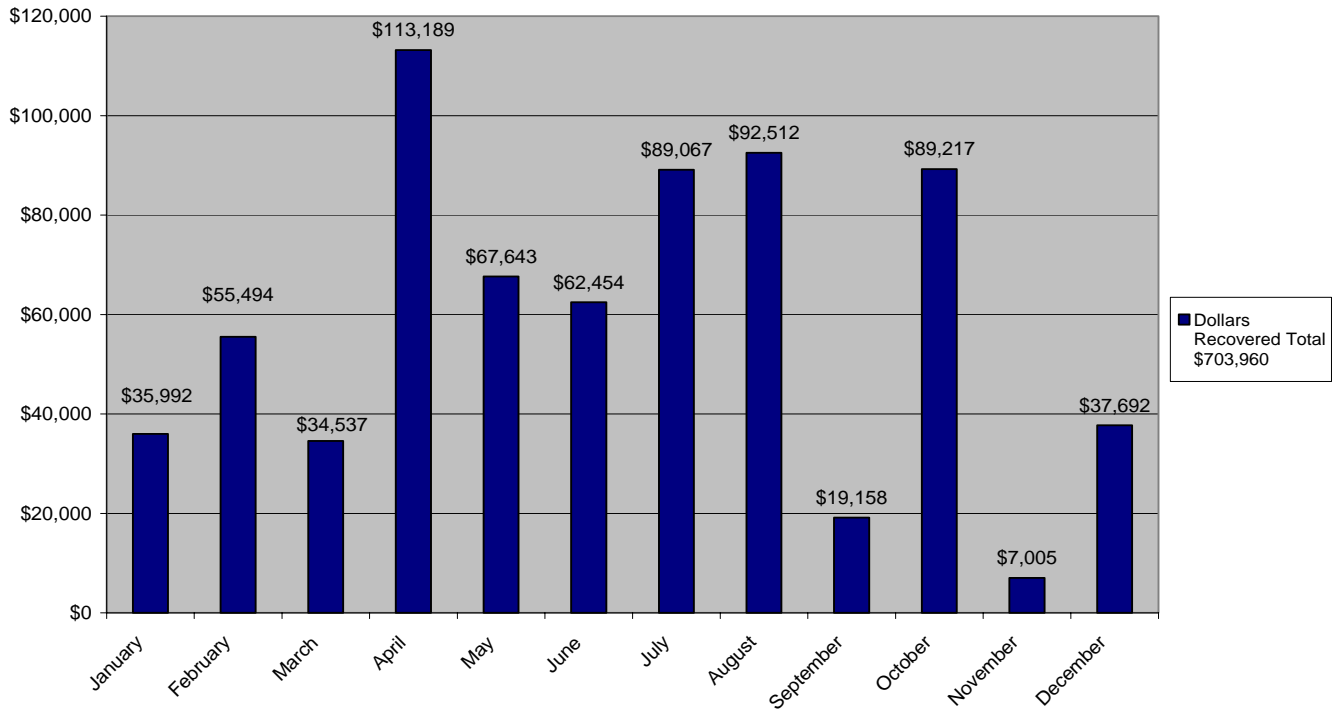
Consumer Health Care Inquiries/Calls
January 2002 through December 2002



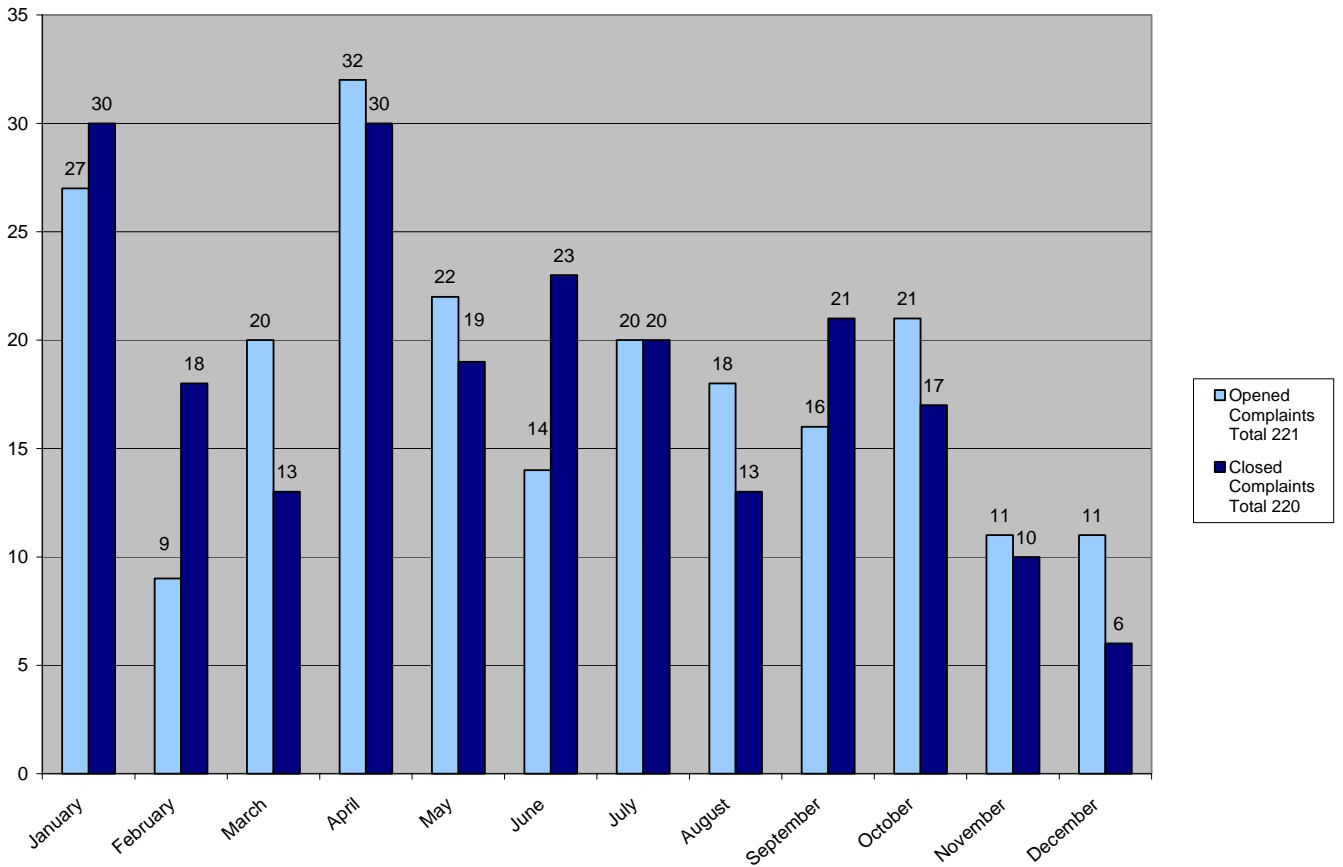
Consumer Health Care Rate and Form Filings
January 2002 through December 2002



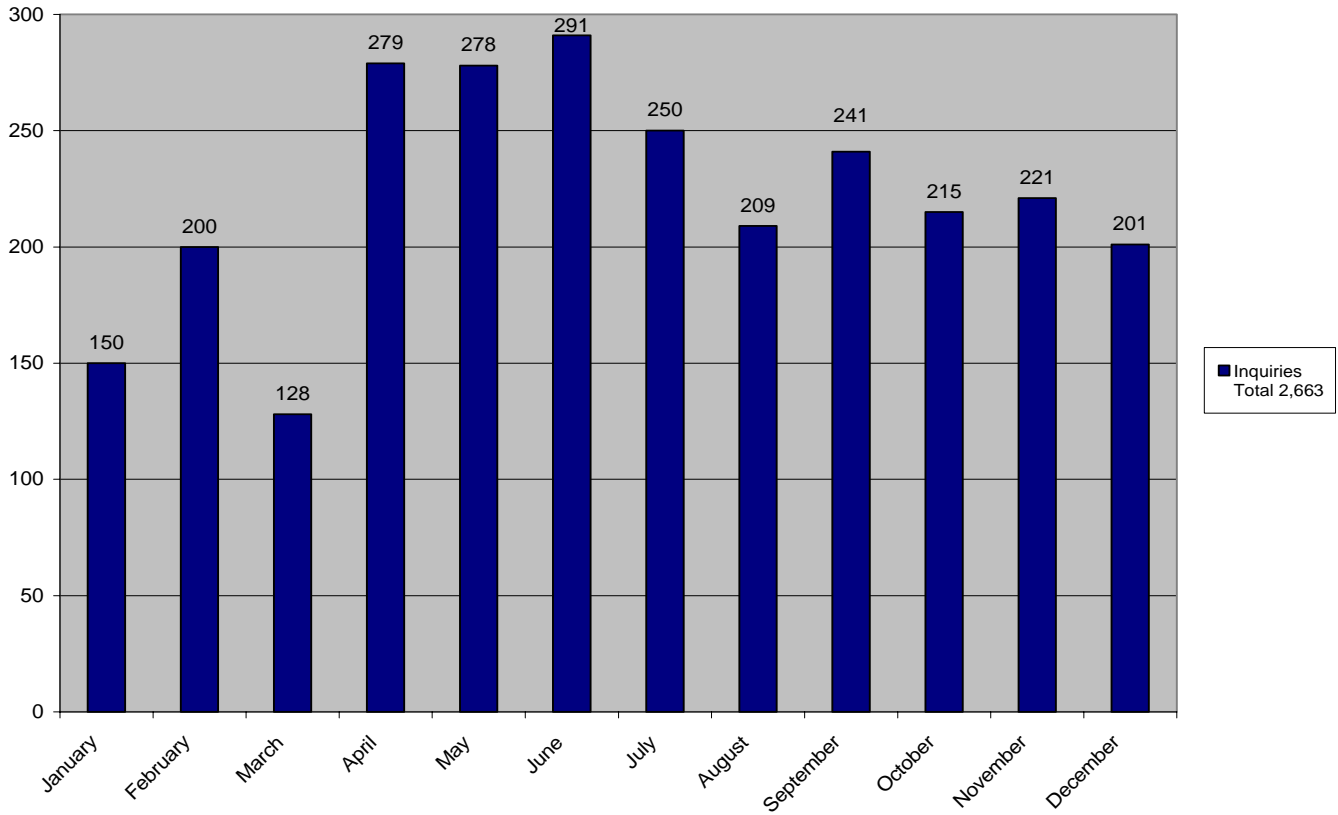
Life & Disability Recovery January 2002 through December 2002



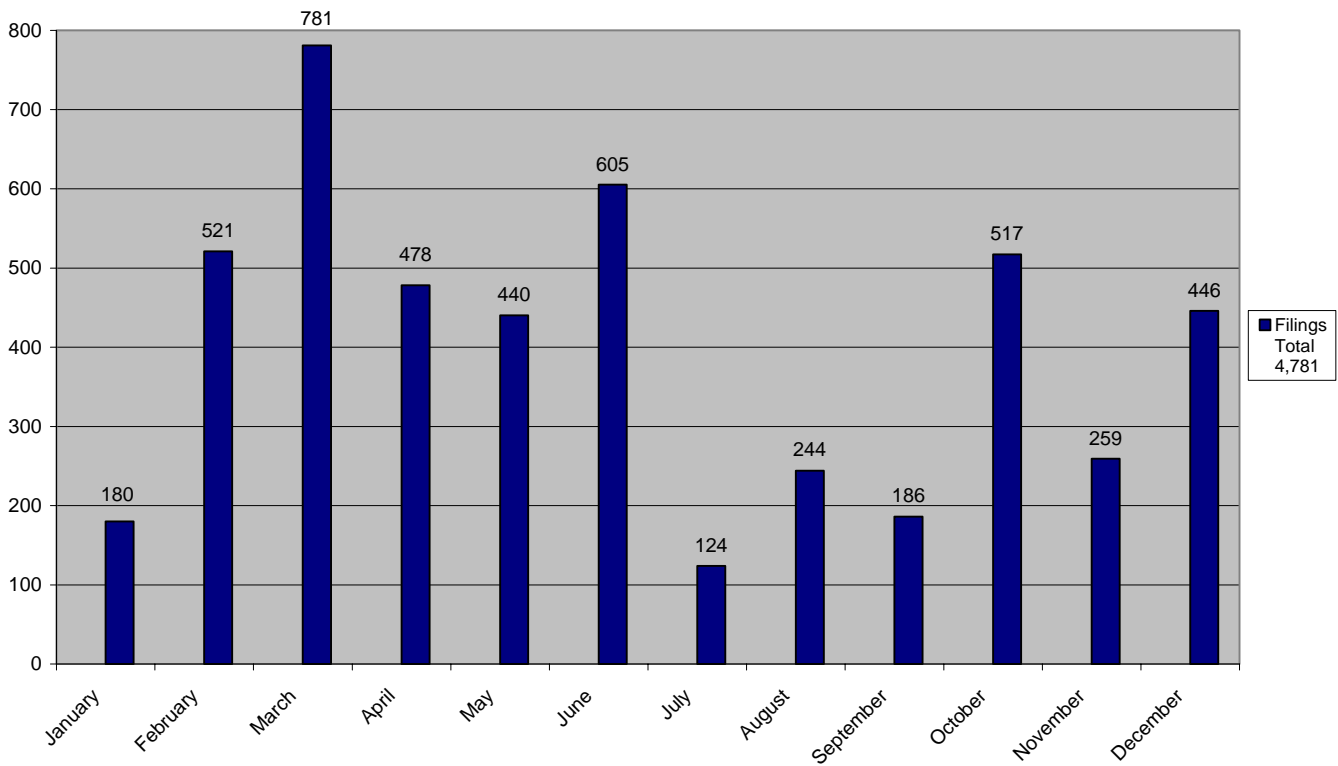
Open and Closed Life & Disability Complaints January 2002 through December 2002



Life and Disability Inquiries/Calls January 2002 through December 2002

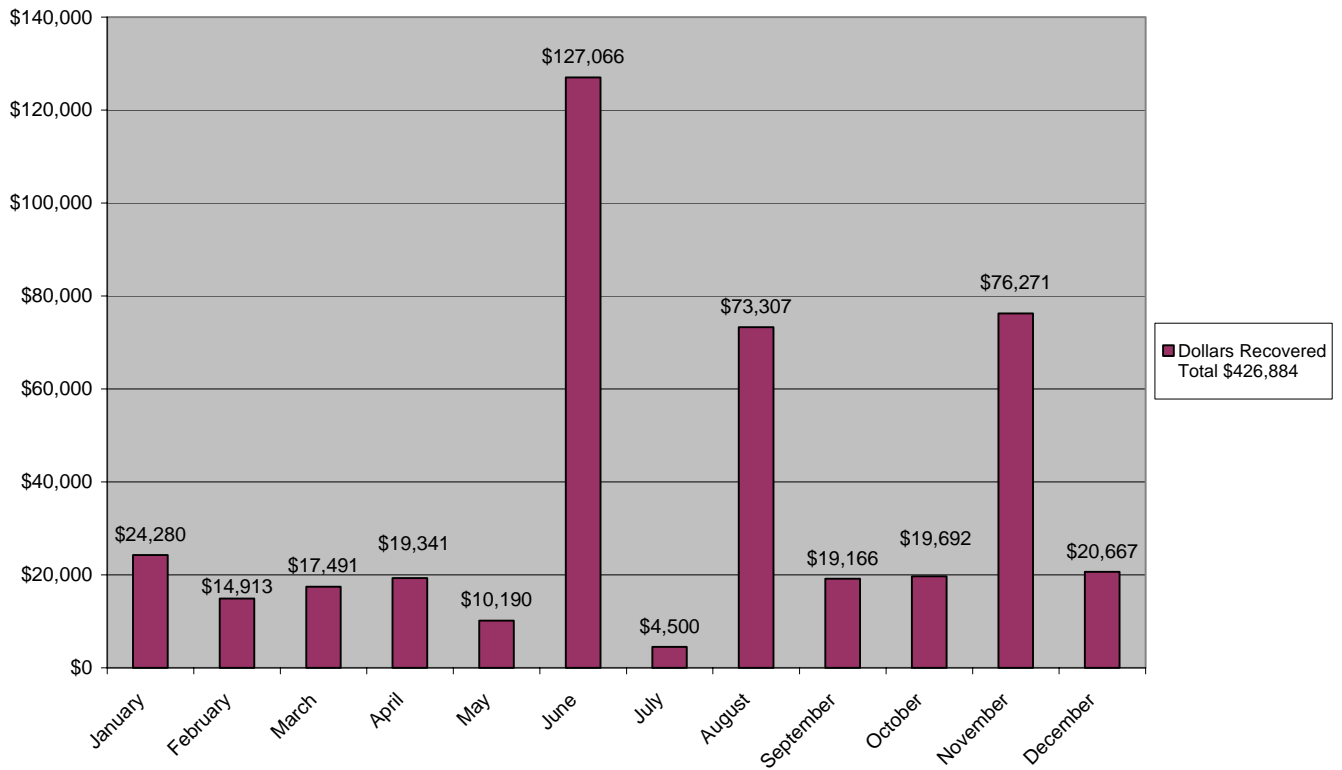


Life and Disability Rate & Form Filings January 2002 through December 2002



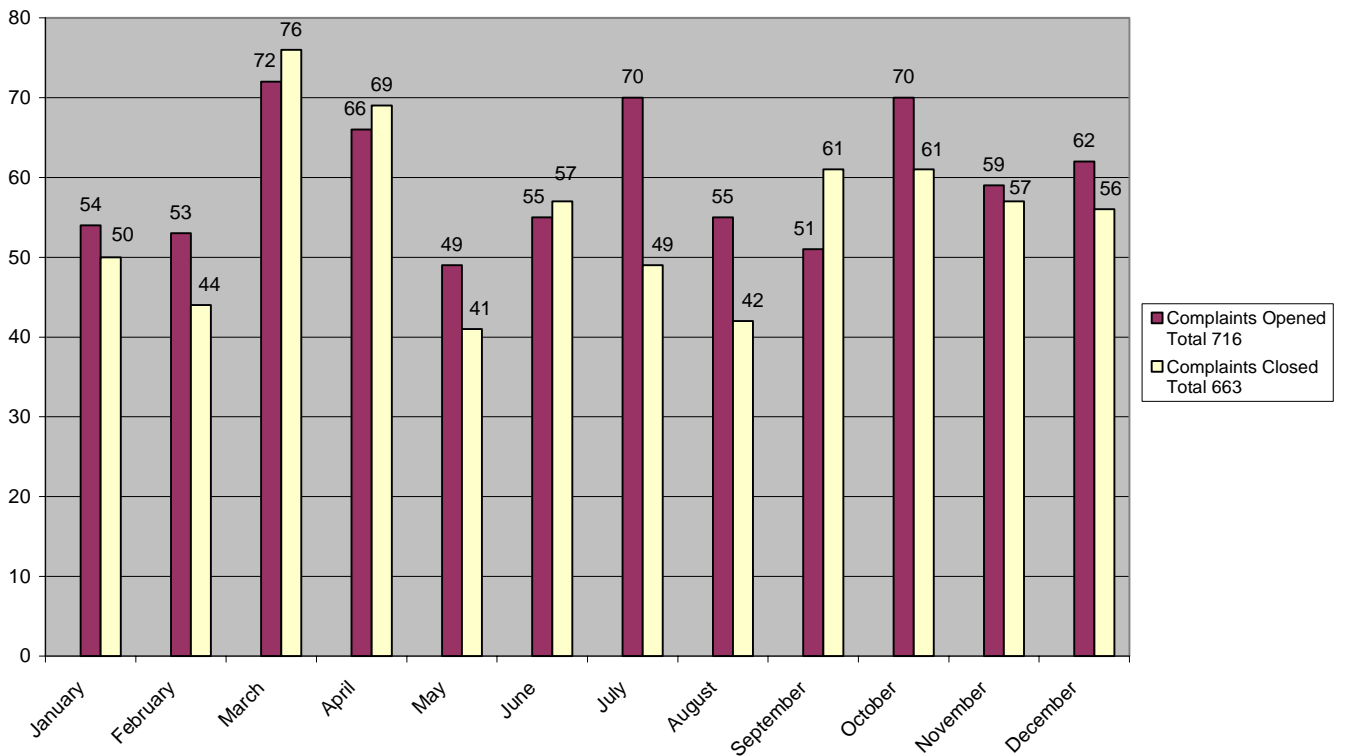
Property and Casualty Dollar Recovery

January 2002 through December 2002



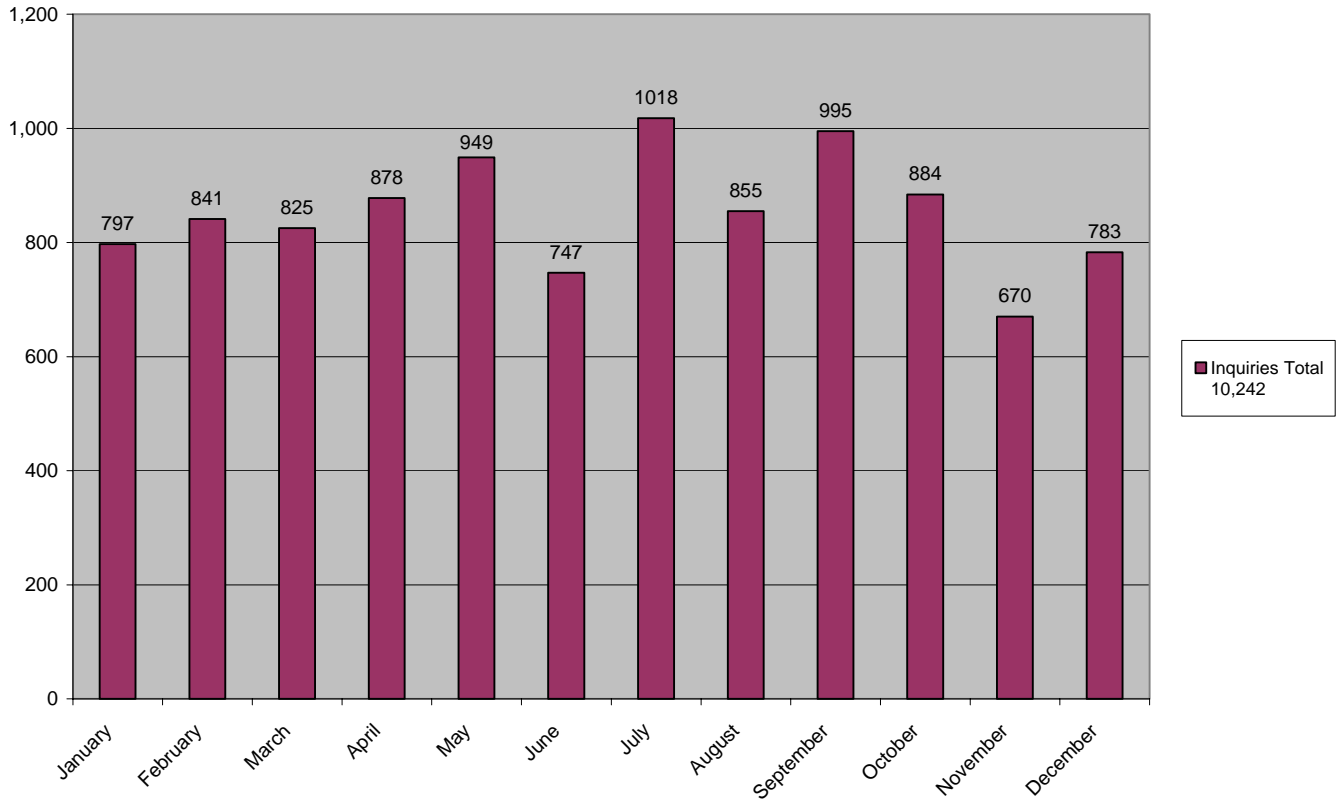
Property and Casualty Open & Closed Complaints

January 2002 through December 2002



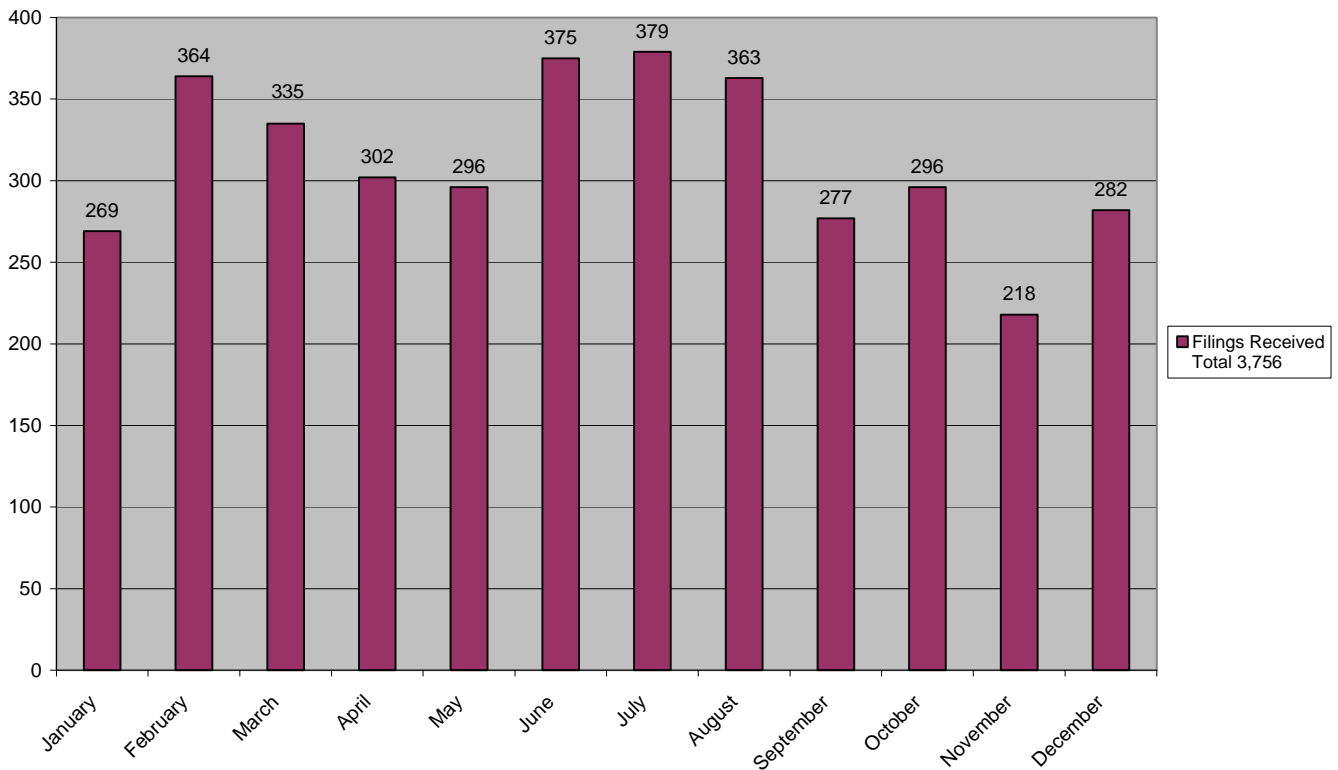
Property & Casualty Inquiries/Calls

January 2002 through December 2002



Property & Casualty Filings Received

January 2002 through December 2002



COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
5 Star Life Insurance Company	77,026	LA
AAA Life Insurance Company	651,034	DC
ACA Assurance	943,695	NH
Aca Financial Guaranty Corp	0	MD
Acacia National Life Insurance Company	11,751	DC
Academy Life Insurance Company	64,244	MO
Acadia Insurance Company	68,281,136	ME
Acceleration National Insurance Company	0	OH
Acceptance Insurance Company	236	NE
Accredited Surety & Casualty Company Inc	0	FL
Ace American Insurance Company	9,303,492	PA
Ace American Reins Company	0	PA
Ace Fire Underwriters Insurance Company	338,476	PA
Ace Prop & Casualty Insurance Company	1,868,913	PA
ACIG Insurance Company	0	IL
Acstar Insurance Company	73,849	IL
Admiral Indemnity Company	0	DE
5 Star Life Insurance Company	77,026	LA
AAA Life Insurance Company	651,034	DC
ACA Assurance	943,695	NH
Advanta Insurance Company	0	AZ
Aegis Security Insurance Company	115,810	PA
Aetna Health & Life Insurance Company	0	CT
Aetna Health Inc ME Corp	166,018,591	ME
Aetna Insurance Company of CT	1,098,987	CT
Aetna Life Insurance Company	29,567,134	CT
Affiliated Fm Insurance Company	649,929	RI
AGL Life Assurance Company	9,492	PA
Agri General Insurance Company	91,940	IA
AIG Annuity Insurance Company	4,261,055	TX
AIG Life Insurance Company	177,184	DE
AIG SunAmerica Life Assurance Company	5,850,298	AZ
AIU Insurance Company	4,229,335	NY
Alea North America Insurance Company	27,877	NY
Alliance Assurance Company of America	0	NY
Allianz Insurance Company	728,516	CA
Allianz Life Insurance Company of North America	45,720,126	MN
Allmerica Financial Alliance Insurance Company	0	NH
Allmerica Financial Life & Annuity Company	21,164,672	DE
Allstate Assurance Company	0	IL
Allstate Fire and Casualty Insurance Company	0	IL
Allstate Indemnity Company	12,620,726	IL
Allstate Insurance Company	56,960,974	IL
Allstate Life Insurance Company	9,924,151	IL
Allstate Prop & Casualty Insurance Company	0	IL
Alta Health & Life Insurance Company	985,465	IN
Ambac Assurance Corp	907,732	WI
American & Foreign Insurance Company	2,596,435	DE
American Alternative Insurance Corp	553,214	DE
American Amicable Life Insurance Company of TX	139,845	TX
American Automobile Insurance Company	232,106	MO
American Bankers Insurance Company of FL	2,024,400	FL

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
American Bankers Life Assurance Company of FL	779,294	FL
American Capitol Insurance Company	0	TX
American Casualty Company of Reading PA	1,474,130	PA
American Central Insurance Company	-20,091	MO
American Commerce Insurance Company	12,325	OH
American Contractors Indemnity Company	50	CA
American Druggists Insurance Company	0	OH
American Economy Insurance Company	40,321	IN
American Employers Insurance Company	637,449	MA
American Enterprise Life Insurance Company	20,717,687	IN
American Equity Invest Life Insurance Company	6,895,071	IA
American Equity Specialty Insurance Company	2,889	CA
American Family Life Assurance Company Columbus	6,077,741	NE
American Fidelity Assurance Company	648,604	OK
American Fidelity Life Insurance Company	57,446	FL
American Financial Security Life Insurance Company	0	MO
American Gen Assurance Company	1,034,558	IL
American Gen Life Insurance Company	2,944,678	TX
American General Indemnity Company	0	NE
American General Property Insurance Company	0	TN
American Guarantee & Liability Insurance Company	1,867,684	NY
American Hardware Mutual Insurance Company	300	OH
American Health & Life Insurance Company	291,674	TX
American Heritage Life Insurance Company	349,272	FL
American Home Assurance Company	3,500,258	NY
American Income Life Insurance Company	1,192,603	IN
American Insurance Company	-334,301	NE
American Integrity Insurance Company	0	PA
American International Life Assurance Company NY	2,393,066	NY
American International Pacific Insurance	1,203,828	CO
American Interstate Insurance Company	2,097,450	LA
American Investors Life Insurance Company	1,406,037	KS
American Life Insurance Company of NY	13,515	NY
American Live Stock Insurance Company	120	IL
American Manufacturers Mutual Insurance Company	4,774,034	IL
American Maturity Life Insurance Company	0	CT
American Memorial Life Insurance Company	20,427	SD
American Modern Home Insurance Company	1,345,465	OH
American Modern Life Insurance Company	0	OH
American Motorists Insurance Company	425,725	IL
American Mutual Share Insurance Corp	0	OH
American Mutual Insurance Company of Boston	0	MA
American Mutual Liability Insurance Company	0	MA
American National Insurance Company	4,711,330	TX
American Network Insurance Company	285,996	PA
American Partners Life Insurance Company	38,493	AZ
American Pioneer Title Insurance Company	156,544	FL
American Progressive Life & Health Insurance of NY	6,930,475	NY
American Protection Insurance Company	814,192	IL
American Rein Company	0	DE
American Reliable Insurance Company	292,886	AZ
American Republic Insurance Company	638,219	IA

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
American Resources Life Insurance Company	0	IA
American Road Insurance Company	380,702	MI
American Safety Casualty Insurance Company	8,383	DE
American Security Insurance Company	952,664	DE
American Skandia Life Assurance Corp	7,300,889	CT
American States Insurance Company	37,868	IN
American States Life Insurance Company	17,023	IN
American Surety Company	0	CA
American United Life Insurance Company	1,178,375	IN
American Universal Insurance Company	0	RI
American Zurich Insurance Company	233,868	IL
Americo Financial Life Annuity Insurance Company	113,714	TX
Amerin Guaranty Corp	0	IL
Amerisure Insurance Company	47	MI
Amerisure Mutual Insurance Company	1,954	MI
Ameritas Life Insurance Corp	2,335,509	NE
Ameritas Variable Life Insurance Company	197,628	NE
Amerus Life Insurance Company	159,715	IA
Amex Assurance Company	384,432	IL
Amguard Insurance Company	769,612	PA
Amica Life Insurance Company	1,330,882	RI
Amica Mutual Insurance Company	10,119,436	RI
Amwest Surety Insurance Company	0	NE
Anesthesiologists Pro Assurance Company	0	FL
Annuity Investors Life Insurance Company	428,713	OH
Anthem Alliance Health Insurance Company	0	TX
Anthem Health Plans of ME Inc	850,006,888	ME
Anthem Life Insurance Company	477,412	IN
Arch Insurance Company	730,748	MO
Argonaut Insurance Company	86,884	CA
Armed Forces Insurance Exchange	191,481	KS
Arrow Mutual Liability Insurance Company	7,255	MA
Associated Indemnity Corp	12,153	CA
Associates Financial Life Insurance Company	20,869	TN
Associates Insurance Company	58,823	IN
Assumption Mutual Life Insurance Company	73,161	MA
Assurance Company of America	3,953,858	NY
Assurity Life Insurance Company	329,293	NE
Athena Assurance Company	21,580	MN
Atlanta International Insurance Company	0	NY
Atlantic Insurance Company	976	TX
Atlantic Mutual Insurance Company	2,735,539	NY
Atlas Assurance Company of America	0	IL
Attleboro Mutual Insurance Company	0	MA
Ausa Life Insurance Company Inc	4,508,688	NY
Auto Club Insurance Assoc	538,395	MI
Automobile Insurance Company of Hartford CT	213,918	CT
Avemco Insurance Company	5,701,030	MD
Aviva Life Insurance Company	12,095,549	DE
AXA Art Insurance Corp	106,167	NY
AXA Corp Solutions Insurance Company	102,175	NY
AXA Re Prop & Casualty Insurance Company	22,462	DE

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
Balboa Insurance Company	530,756	CA
Balboa Life Insurance Company	-8,503	CA
Baltimore Life Insurance Company	864,157	MD
Bancinsure Inc	301,113	OK
Bankers Fidelity Life Insurance Company	673	GA
Bankers Life & Casualty Company	48,460,679	IL
Bankers Multiple Line Insurance Company	0	IL
Bankers National Life Insurance Company	114,391	TX
Banner Life Insurance Company	1,031,902	MD
Bay State Insurance Company	0	MA
BCS Insurance Company	223,490	OH
BCS Life Insurance Company	393	IL
Beneficial Life Insurance Company	16,115	UT
Berkley Regional Insurance Company	0	DE
Berkshire Life Insurance Company of America	113,641	MA
Berkshire Mutual Insurance Company	0	MA
Birmingham Fire Insurance Company of PA	7,292	PA
Bituminous Casualty Corp	1,977	IL
Blue Ridge Insurance Company	445,821	CT
Boston Mutual Life Insurance Company	3,299,719	MA
Boston Old Colony Insurance Company	580	MA
Bristol West Insurance Company	4,902,075	PA
Burlington Insurance Company	9,269	NC
Business Mens Assurance Company of America	1,263,449	MO
Cadillac Mountain Insurance Company	3,991,234	ME
California Casualty Indemnity Exchange	182,115	CA
Cambridge Mutual Fire Insurance Company	5,331,509	MA
Camden Fire Insurance Assoc	0	NJ
Camico Mutual Insurance Company	176,081	CA
Canada Life Assurance Company	1,366,473	MI
Canada Life Insurance Company of America	13,697	MI
Canal Insurance Company	5,586,839	SC
Capital Markets Assurance Corp	0	NY
Capitol Life Insurance Company	0	CO
Carolina Casualty Insurance Company	1,288,654	FL
Casco Indemnity Company	1,116,614	ME
Caterpillar Insurance Company	0	MO
Catholic Assn of Foresters	0	MA
Catholic Family Life Insurance	502,481	WI
Catholic Order of Foresters	343,397	IL
Celtic Insurance Company	153,313	IL
Centennial Insurance Company	359,092	NY
Central National Insurance Company of Omaha	0	NE
Central National Life Insurance Company Omaha	-12,558	DE
Central States Health & Life Company of Omaha	188,482	NE
Central States Indemnity Company of Omaha	376,954	NE
Central United Life Insurance Company	140,263	TX
Centre Insurance Company	20,080	DE
Centre Life Insurance Company	424,726	MA
Centurion Casualty Company	0	IA
Century Indemnity Company	0	PA
Century Surety Company	0	OH

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
Charter National Life Insurance Company	200	IL
Charter Oak Fire Insurance Company	1,264,659	CT
Chesapeake Bay Prop & Casualty Insurance Company	0	ME
Chesapeake Life Insurance Company	2,568	OK
Chicago Insurance Company	1,660,883	IL
Chicago Title Insurance Company	2,856,865	MO
Chubb Indemnity Insurance Company	2,589	NY
Chubb National Insurance Company	0	IN
Church Insurance Company	1,704	NY
Church Mutual Insurance Company	883,786	WI
Cigna Healthcare of ME Inc	137,279,904	ME
CIGNA HealthCare of New Hampshire Inc	0	NH
Cigna Life Insurance Company	0	CT
CIM Insurance Corp	120	MI
Cincinnati Insurance Company	156,566	OH
Cincinnati Life Insurance Company	5,982	OH
Citicorp Life Insurance Company	45	AZ
Citizens Insurance Company of America	10,121,772	MI
Clarendon National Insurance Company	1,141,663	NJ
CM Life Insurance Company	6,523,382	CT
CMG Mortgage Assurance Company	12	WI
CMG Mortgage Insurance Company	277,604	WI
CNA Group Life Assurance Company	3,347	IL
Colonial American Casualty & Surety Company	0	MD
Colonial Life & Accident Insurance Company	2,230,215	SC
Colonial Penn Life Insurance Company	652,707	PA
Colorado Bankers Life Insurance Company	2,128	CO
Columbian Mutual Life Insurance Company	98,647	NY
Columbus Life Insurance Company	112,942	OH
Combined Insurance Company of America	8,377,155	IL
Combined Specialty Insurance Company	867,195	IL
Commerce & Industry Insurance Company	229,194	NY
Commerce Insurance Company	0	MA
Commercial Insurance Company of Newark NJ	95	NJ
Commercial Loan Insurance Corp	0	WI
Commercial Travelers Mutual Insurance Company	2,250,017	NY
Commonwealth Insurance Company of America	0	WA
Commonwealth Land Title Insurance Company	1,514,192	PA
Companion Life Insurance Company	0	SC
Computer Insurance Company	44,137	RI
Concord General Mutual Insurance Company	49,946,325	NH
Concord Heritage Life Insurance Company Inc	1,514,976	NH
Connecticut Attorneys Title Insurance Company	0	CT
Connecticut General Life Insurance Company	4,270,946	CT
Connecticut Indemnity Company	3,697,792	CT
Connie Lee Insurance Company	0	WI
Conseco Annuity Assurance Company	2,722,413	IL
Conseco Health Insurance Company	3,712,606	AZ
Conseco Life Insurance Company	2,562,913	IN
Conseco Medical Insurance Company	60,381	IL
Conseco Senior Health Insurance Company	3,946,646	PA
Conseco Variable Insurance Company	208,788	TX

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
Constitution Life Insurance Company	11,723	TX
Continental American Insurance Company	0	SC
Continental Assurance Company	310,454	IL
Continental Casualty Company	14,162,786	IL
Continental General Insurance Company	34,893	NE
Continental Insurance Company	1,711,170	NH
Continental Western Insurance Company	5,283	IA
Contractors Bonding & Insurance Company	52,039	WA
Converium Insurance North America Inc	0	NJ
Cooperants Mutual Life Insurance Soc	0	MA
Coregis Insurance Company	171,784	IN
Corporate Health Insurance Company	0	PA
Country Casualty Insurance Company	0	IL
Country Investors Life Assurance Company	0	IL
Country Life Insurance Company	5,938	IL
Country Mutual Insurance Company	0	IL
Countryway Insurance Company	2,196,407	NY
Courtesy Insurance Company	721,481	FL
Covenant Mutual Insurance Company	0	CT
Credit General Insurance Company	0	OH
Crown Life Insurance Company	406,825	MI
Cumis Insurance Society Inc	2,092,022	WI
Cuna Mutual Insurance Society	14,201,674	WI
Cuna Mutual Life Insurance Company	12,331,445	IA
DaimlerChrysler Insurance Company	108,885	MI
Dairyland Insurance Company	20,040,524	WI
Deerbrook Insurance Company	0	IL
Delaware American Life Insurance Company	25,192	DE
Delta Dental Insurance Company	0	DE
Diamond State Insurance Company	638,711	IN
Doctors Company An Interins Exchange	1,151,965	CA
Dorchester Mutual Fire Insurance Company	145,475	MA
Eastguard Insurance Company	34,251	PA
Edison Insurance Company	0	IL
Electric Insurance Company	1,286,783	MA
Empire Fire & Marine Insurance Company	6,487,674	NE
Empire General Life Assurance Corp	411,245	TN
Employees Life Company Mutual	477	IL
Employers Casualty Company	0	TX
Employers Fire Insurance Company	125,896	MA
Employers Insurance Company of Wausau	5,149,027	WI
Employers Modern Life Company	22,152	IA
Employers Mutual Casualty Company	18,240	IA
Employers Reassur Corp	0	KS
Employers Reins Corp	613,383	MO
Encompass Insurance Company of America	0	IL
Equitable Life Assurance Society of The US	20,432,537	NY
Equitable Life Insurance Company of IA	351,135	IA
Equitable of CO Inc	36,430	CO
Erie Insurance Exchange	0	PA
Euler American Credit Indemnity Company	101,077	NY
Everest Reins Company	13,189	DE

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
Excelsior Insurance Company	1,824,524	NH
Excess Share Insurance Corp	12,145	OH
Executive Life Insurance Company of New York	0	NY
Executive Risk Indemnity Inc	5,966,004	DE
Factory Mutual Insurance Company	16,487,552	RI
Fairfield Insurance Company	180,495	CT
Family Heritage Life Insurance Company of America	214,266	OH
Family Life Insurance Company	3,997	WA
Far West Insurance Company	0	NE
Farm Family Casualty Insurance Company	8,938,120	NY
Farm Family Life Insurance Company	3,457,172	NY
Farmers & Traders Life Insurance Company	244,861	NY
Farmers Insurance Exchange	7,784,310	CA
Farmers New World Life Insurance Company	55,047	WA
Farmington Casualty Company	4,740	CT
Federal Home Life Insurance Company	31,161	VA
Federal Insurance Company	10,794,355	IN
Federal Kemper Life Assurance Company	1,988,127	IL
Federated Life Insurance Company	418	MN
Federated Mutual Insurance Company	0	MN
Federated Service Insurance Company	0	MN
FFG Insurance Company	30,723	TX
Fidelity & Casualty Company of NY	54,625	NH
Fidelity & Deposit Company of MD	3,199,972	MD
Fidelity & Guaranty Insurance Company	1,465,601	IA
Fidelity & Guaranty Insurance Underwriters	51,853	WI
Fidelity & Guaranty Life Insurance Company	14,603,073	MD
Fidelity Investments Life Insurance Company	3,961,142	UT
Fidelity Life Assoc	103,909	IL
Fidelity Life Insurance Company	0	PA
Fidelity Mutual Life Insurance Company	0	PA
Fidelity National Title Insurance Company	0	CA
Fidelity National Title Insurance Company NY	615,372	NY
Fidelity Security Life Insurance Company	60,543	MO
Financial Benefit Life Insurance Company	0	KS
Financial Guaranty Insurance Company	140,091	NY
Financial Security Assurance Inc	464,944	NY
Fire & Casualty Insurance Company of CT	861,638	CT
Firemans Fund Insurance Company	2,345,348	CA
Firemens Insurance Company of Newark NJ	488,835	NJ
Firemens Insurance Company of Washington DC	153,041	DE
First Allmerica Financial Life Insurance Company	1,590,321	MA
First American Prop & Casualty Insurance Company	288	CA
First American Title Insurance Company	11,121,903	CA
First Capital Life Insurance Company	0	CA
First Colonial Insurance Company	21,284	FL
First Colony Life Insurance Company	8,415,361	VA
First Community Insurance Company	92,554	NY
First Continental Life & Accident Insurance Company	0	UT
First Dominion Mutual Life Insurance Company	0	VA
First Health Life & Health Insurance Company	195	TX
First Investors Life Insurance Company	179,023	NY

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
First Liberty Insurance Corp	162,030	IA
First National Insurance Company of America	0	WA
First Penn Pacific Life Insurance Company	643,392	IN
First Variable Life Insurance Company	23,539	AR
Fitchburg Mutual Insurance Company	345,608	MA
Florists Mutual Insurance Company	57,904	IL
Foremost Insurance Company	4,724,687	MI
Foremost Property & Casualty Insurance Company	178,140	MI
Forethought Life Assurance Company	0	IN
Forethought Life Insurance Company	70,259	IN
Fort Dearborn Life Insurance Company	1,039,136	IL
Fort Wayne Health & Casualty Insurance Company	172,030	IN
Fortis Benefits Insurance Company	4,681,764	MN
Fortis Insurance Company	2,701,271	WI
Frankenmuth Mutual Insurance Company	0	MI
Fremont Indemnity Company	-94,578	CA
Garden State Life Insurance Company	114,050	TX
GE Casualty Insurance Company	307,824	PA
GE Group Life Assurance Company	9,785,869	CT
GE Life And Annuity Assurance Company	3,946,614	VA
GE Prop & Casualty Insurance Company	473,402	PA
Ge Residential Mortgage Insurance Corp NC	1,185	NC
Geico Casualty Company	2,969,541	MD
Geico General Insurance Company	7,215,112	MD
Geico Indemnity Company	3,334,816	MD
General American Life Insurance Company	2,055,628	MO
General Casualty Company of WI	4,042	WI
General Electric Capital Assurance Company	17,306,157	DE
General Electric Mortgage Insurance Corp	1,165,841	NC
General Insurance Company of America	327,614	WA
General Rein Corp	904,266	DE
General Security National Insurance Company	0	NY
General Star National Insurance Company	539,609	OH
Genesis Insurance Company	17,893	CT
Gerber Life Insurance Company	865,723	NY
Gerling America Insurance Company	3,690	NY
Gerling Global Reins Corp of Us Br	0	NY
Glenbrook Life & Annuity Company	112,000	AZ
Glens Falls Insurance Company	1,396,005	DE
Globe Indemnity Company	1,785,587	DE
Globe Life & Accident Insurance Company	1,819,086	DE
Golden American Life Insurance Company	19,072,626	DE
Golden Rule Insurance Company	2,941,495	IL
Government Employees Insurance Company	4,500,232	MD
Government Personnel Mutual Life Insurance Company	171,264	TX
Grange Mutual Insurance Company	0	NH
Granite State Insurance Company	981,793	PA
Graphic Arts Mutual Insurance Company	5,732	NY
Gray Insurance Company	0	LA
Great American Alliance Insurance Company	153,515	OH
Great American Assurance Company	843,009	OH
Great American Insurance Company	1,105,202	OH

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
Great American Insurance Company of NY	1,416,134	NY
Great American Life Insurance Company	2,924,695	OH
Great American Security Insurance Company	0	OH
Great American Spirit Insurance Company	0	IN
Great Divide Insurance Company	411	ND
Great Global Assurance Company	0	AZ
Great Midwest Insurance Company	0	MI
Great Northern Insurance Company	2,615,958	MN
Great Southern Life Insurance Company	82,379	TX
Great West Casualty Company	221,752	NE
Great West Life & Annuity Insurance Company	9,742,161	CO
Great West Life Assurance Company	73,760	MI
Great Western Insurance Company	0	UT
Green Mountain Insurance Company Inc	4,976,789	VT
Greenwich Insurance Company	342,535	DE
Guarantee Insurance Company	0	DE
Guarantee Reserve Life Insurance Company	452,342	IN
Guarantee Trust Life Insurance Company	1,552,412	IL
Guaranty National Insurance Company	10,169	CO
Guardian Insurance & Annuity Company Inc	2,356,593	DE
Guardian Life Insurance Company of America	13,793,851	NY
Guideone Mutual Insurance Company	16,874	IA
Guideone Specialty Mutual Insurance Company	120,127	IA
Gulf Insurance Company	2,100,606	CT
Hanover Insurance Company	54,637,601	NH
Harco National Insurance Company	66,761	IL
Harleysville Mutual Insurance Company	91,607	PA
Harleysville Worcester Insurance Company	2,172,626	MA
Hart Life Insurance Company	0	CT
Hartford Accident & Indemnity Company	737,774	CT
Hartford Casualty Insurance Company	2,147,709	IN
Hartford Fire Insurance Company	6,362,454	CT
Hartford Insurance Company of The Midwest	633,310	IN
Hartford Life & Accident Insurance Company	9,991,603	CT
Hartford Life & Annuity Insurance Company	1,328,916	CT
Hartford Life Insurance Company	1,944,404	CT
Hartford Steam Boil Inspec & Insurance Company	2,951,437	CT
Hartford Steam Boil Inspec Insurance Company CT	0	CT
Hartford Underwriters Insurance Company	3,822,257	CT
Harvard Pilgrim Health Care Inc	4,834,595	MA
Heritage Indemnity Company	51,409	CA
Heritage Life Insurance Company	0	AZ
Highlands Insurance Company	5,268	TX
Highmark Life Insurance Company	90,915	CT
Hingham Mutual Fire Insurance Company	701,132	MA
Holyoke Mutual Insurance Company In Salem	965,848	MA
Homesteaders Life Company	11,747	IA
Horace Mann Insurance Company	10,989,551	IL
Horace Mann Life Insurance Company	11,727,010	IL
Horace Mann Prop & Casualty Insurance Company	0	CA
Household Life Insurance Company	69,419	MI
Humana Insurance Company	31,151	WI

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
IDS Life Insurance Company	35,950,266	MN
IL Annuity & Insurance Company	100,896	KS
Illinois Mutual Life Insurance Company	10,525	IL
Illinois National Insurance Company	0	IL
Imperial Casualty & Indemnity Company	0	NE
Indemnity Insurance Company of North America	674,921	PA
Independence America Insurance Company	0	DE
Independence Life & Annuity Company	0	RI
Independent Order of Foresters Us Br	14,279	NY
Indianapolis Life Insurance Company	70,528	IN
Infinity Insurance Company	0	IN
Infinity Select Insurance Company	0	IN
ING Insurance Company of America	15,196	FL
Ing Life Insurance & Annuity Company	29,702,496	CT
Insurance Company of North America	2,200,819	PA
Insurance Company of The State Of PA	772,668	PA
Insurance Corp of America	0	MI
Insurance Corp of Hannover	165,993	IL
Insurance Corp of NY	0	NY
Integon National Insurance Company	137,302	NC
Integon Preferred Insurance Company	0	NC
Inter-American Insurance Company of IL	0	IL
International Bus & Merc Reassur Company	0	IL
International Fidelity Insurance Company	99,555	NJ
Interstate Indemnity Company	597,955	IL
Investors Guaranty Life Insurance Company	4,694	CA
Investors Life Insurance Company North America	171,368	WA
Investors Title Insurance Company	0	NC
Jackson National Life Insurance Company	37,679,569	MI
Jefferson Insurance Company	33,667	NY
Jefferson Pilot Financial Insurance Company	7,754,655	NE
Jefferson Pilot Life Insurance Company	3,799,862	NC
Jefferson Pilot Lifeamerica Insurance Company	67,492	NJ
Jewelers Mutual Insurance Company	98,854	WI
JMIC Life Insurance Company	0	FL
John Alden Life Insurance Company	7,270,432	WI
John Hancock Life Insurance Company	6,781,710	MA
John Hancock Variable Life Insurance Company	3,135,583	MA
Kansas Bankers Surety Company	170,244	KS
Kansas City Fire & Marine Insurance Company	0	MO
Kansas City Life Insurance Company	413,477	MO
Kemper Casualty Insurance Company	-119,711	IL
Kemper Investors Life Insurance Company	915,250	IL
Keyport Life Insurance Company	21,992,857	RI
Keystone Insurance Company	0	PA
Knights of Columbus	1,966,717	CT
Lafayette Life Insurance Company	160,515	IN
Lancer Insurance Company	627,414	IL
Lawyers Title Insurance Corp	4,199,302	VA
Leader Insurance Company	0	OH
Keystone Insurance Company	0	PA
Liberty Insurance Corp	5,523,848	IL

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
Liberty Insurance Underwriters Inc	87,572	NY
Liberty Life Assurance Company of Boston	1,472,892	MA
Liberty Life Insurance Company	499,678	SC
Liberty Mutual Fire Insurance Company	33,246,267	MA
Liberty Mutual Insurance Company	4,540,725	MA
Liberty National Life Insurance Company	395,372	AL
Life Assurance Company of Pennsylvania	0	PA
Life Insurance Company of North America	455,137	PA
Life Insurance Company of The Southwest	1,663,949	TX
Life Investors Insurance Company of America	2,093,599	IA
Lincoln Benefit Life Company	12,679,620	NE
Lincoln General Insurance Company	1,324,580	PA
Lincoln Heritage Life Insurance Company	120,583	IL
Lincoln Memorial Life Insurance Company	0	TX
Lincoln National Life Insurance Company	41,642,598	IN
LM Insurance Corp	419,172	IA
Loyal American Life Insurance Company	587,180	OH
Lumber Mutual Insurance Company	0	MA
Lumbermens Mutual Casualty Company	2,722,747	IL
Lumbermens Underwriting Alliance	591,440	MO
Main Street America Assurance Company	665,752	NH
Maine Bonding & Casualty Company	824,449	ME
Maine Dental Service Corp	37,607,831	ME
Maine Employers Mutual Insurance Company	120,964,975	ME
Maine Partners Health Plan Inc	105,092,662	ME
Manhattan Life Insurance Company	36,708	NY
Manhattan National Life Insurance Company	387,891	IL
Manufacturers Alliance Insurance Company	33,442	PA
Manufacturers Life Insurance Company of America	0	MI
Manufacturers Life Insurance Company USA	42,238,795	MI
Markel American Insurance Company	402,343	VA
Markel Insurance Company	719,724	IL
Maryland Casualty Company	8,179,724	MD
Massachusetts Bay Insurance Company	20,764,696	NH
Massachusetts Mutual Life Insurance Company	60,312,072	MA
MBIA Insurance Corp	144,806	NY
MBIA Insurance Corp of IL	0	IL
MCA Insurance Company	0	OK
Medamerica Insurance Company	0	PA
Medco Containment Life Insurance Company	0	PA
Medical Liability Mutual Insurance Company	317,791	NY
Medical Life Insurance Company	5,320,614	OH
Medical Mutual Insurance Company of ME	24,377,079	ME
Medical Protective Company	169,319	IN
Medmarc Casualty Insurance Company	491,061	VT
Mega Life & Health Insurance Company The	25,127,254	OK
Members Life Insurance Company	311	WI
Membersselect Insurance Company	3,732,451	MI
Merastar Insurance Company	1,171	TN
Merchants Insurance Company of NH Inc	-2,407	NH
Merchants Mutual Insurance Company	13,108	NY
Merit Life Insurance Company	0	IN

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
Merrill Lynch Life Insurance Company	2,959,872	AR
Merrimack Mutual Fire Insurance Company	3,371,670	MA
MetLife Investors USA Insurance Company	2,676,878	DE
Metlife Security Insurance Company LA	0	LA
Metropolitan Casualty Insurance Company	2,746,481	RI
Metropolitan General Insurance Company	507,246	RI
Metropolitan Insurance & Annuity Company	2,258,680	DE
Metropolitan Life Insurance Company	62,518,315	NY
Metropolitan Property & Casualty Insurance Company	8,489,301	RI
Metropolitan Tower Life Insurance Company	57,276	DE
MGIC Indemnity Corp	5,793	WI
MIC General Insurance Corp	0	MI
MIC Life Insurance Corp	2,348	DE
MIC Prop & Casualty Insurance Corp	130,717	MI
Middlesex Insurance Company	944	WI
Middlesex Mutual Assurance Company	20,386,518	CT
Midland National Life Insurance Company	14,204,337	IA
Midwest Employers Casualty Company	554,904	DE
Midwestern United Life Insurance Company	1,968	IN
Minnesota Lawyers Mutual Insurance Company	3,305	MN
Minnesota Life Insurance Company	5,138,798	MN
Mission Insurance Company	0	CA
Mitsui Marine & Fire Insurance Company of America	0	NY
ML Life Insurance Company of NY	60,960	NY
MMG Insurance Company	38,987,664	ME
MML Bay State Life Insurance Company	579,676	CT
Modern Woodmen of America	27,839,976	IL
Monarch Life Insurance Company	260,564	MA
Montgomery Ward Insurance Company	9,390	IL
Monumental Life Insurance Company	9,425,564	MD
Mony Life Insurance Company	2,612,609	NY
Mony Life Insurance Company of America	6,960,432	AZ
Mortgage Guaranty Insurance Corp	5,935,719	WI
Motors Insurance Corp	115,697	MI
Mount Vernon Fire Insurance Company	342,493	PA
Mountain Valley Indemnity Company	192,435	NH
MTL Insurance Company	408,074	IL
Mutual of America Life Insurance Company	40,494	NY
Mutual of Omaha Insurance Company	4,686,400	NE
Mutual Protective Insurance Company	144,770	NE
Mutual Security Life Insurance Company	0	IN
National American Life Insurance Company of PA	0	PA
National Benefit Life Insurance Company	153,998	NY
National Casualty Company	2,705,403	WI
National Continental Insurance Company	0	NY
National Farmers Union Prop & Casualty Company	0	CO
National Farmers Union Standard Insurance Company	0	CO
National Fire Insurance Company of Hartford	453,963	CT
National Foundation Life Insurance Company	13,449	TX
National General Insurance Company	2,160,038	MO
National Grange Mutual Insurance Company	13,695,325	NH
National Guardian Life Insurance Company	968	WI

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
National Health Insurance Company	155,526	TX
National Indemnity Company	1,207,686	NE
National Insurance Underwriters	0	AR
National Integrity Life Insurance Company	357,069	NY
National Interstate Insurance Company	409,732	OH
National Liability & Fire Insurance Company	165,840	CT
National Life Insurance Company	6,566,967	VT
National Reins Corp	0	DE
National Surety Corp	1,357,627	IL
National Teachers Assoc Life Insurance Company	-8	TX
National Title Insurance of NY Inc	0	NY
National Union Fire Insurance Company of Pitts	9,269,857	PA
National Western Life Insurance Company	76,183	CO
Nationwide Affinity Company of America	0	KS
Nationwide Assurance Company	121,893	WI
Nationwide General Insurance Company	0	OH
Nationwide Insurance Company of America	0	WI
Nationwide Life & Annuity Company of America	4,800	DE
Nationwide Life And Annuity Insurance Company	0	OH
Nationwide Life Insurance Company	2,632,198	OH
Nationwide Life Insurance Company of America	1,159,173	PA
Nationwide Mutual Fire Insurance Company	8,019,259	OH
Nationwide Mutual Insurance Company	2,150,770	OH
Navigators Insurance Company	7,267	NY
NCMIC Insurance Company	209,319	IA
Netherlands Insurance Company The	9,422,326	NH
New England Guaranty Insurance Company Inc	3,369,165	VT
New England Insurance Company	0	CT
New England Life Insurance Company	9,235,043	MA
New Hampshire Indemnity Company Inc	3,573,662	PA
New Hampshire Insurance Company	2,792,125	PA
New Jersey Life Insurance Company	0	NJ
New Jersey Manufacturers Insurance Company	0	NJ
New York Life & Health Insurance Company	0	DE
New York Life Insurance & Annuity Corp	49,238,481	DE
New York Life Insurance Company	12,603,589	NY
New York Marine & General Insurance Company	57,567	NY
Newark Insurance Company	0	NJ
NGL American Life Company	2,030	WI
Niagara Fire Insurance Company	9,643,452	DE
Norcal Mutual Insurance Company	0	CA
Norfolk & Dedham Mutual Fire Insurance Company	1,293,836	MA
Norguard Insurance Company	3,872,474	PA
North American Company Life & Health Insurance	11,867,328	IL
North American Elite Insurance Company	0	NH
North American Lumber Insurance Company	0	MA
North American Specialty Insurance Company	1,724,963	NH
North Central Life Insurance Company	521,931	MN
North East Insurance Company	20,061,855	ME
North River Insurance Company	74,669	NJ
Northbrook Life Insurance Company	129,255	AZ
Northbrook Prop & Casualty Insurance Company	13,099	IL

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
Northern Assurance Company of America	803,530	MA
Northern Insurance Company of NY	2,465,403	NY
Northern Security Insurance Company Inc	1,502,043	VT
Northland Casualty Company	0	MN
Northland Insurance Company	3,704,630	MN
Northwestern Long Term Care Insurance Company	5,662	WI
Northwestern Mutual Life Insurance Company	19,252,893	WI
Northwestern National Insurance Company Milwaukee	712	WI
Nutmeg Life Insurance Company	0	IA
Occidental Fire & Casualty Company of NC	0	NC
Occidental Life Insurance Company of NC	40,517	TX
Odyssey America Reins Company	0	CT
Ohio Casualty Insurance Company	736,721	OH
Ohio Indemnity Company	953,060	OH
Ohio National Life Assurance Corp	261,909	OH
Ohio National Life Insurance Company	2,827,667	OH
Old American Insurance Company	30,362	MO
Old Line Life Insurance Company of America	1,390,394	WI
Old Republic Insurance Company	1,994,647	PA
Old Republic Life Insurance Company	395,334	IL
Old Republic Minnehoma Insurance Company	1,068,148	AZ
Old Republic National Title Insurance Company	523,518	MN
Old United Casualty Company	29,041	KS
Omaha Indemnity Company	0	WI
Omaha Prop & Casualty Insurance Company	1,034,746	NE
OneBeacon America Insurance Company	4,620,763	MA
OneBeacon Insurance Company	1,896,380	PA
Order United Commrl Trav of America	37,187	OH
Overseas Partners Us Reins Company	0	DE
Oxford Life Insurance Company	64,128	AZ
Pacific Employers Insurance Company	1,393,878	PA
Pacific Indemnity Company	1,849,614	WI
Pacific Life & Annuity Company	17,739	AZ
Pacific Life Insurance Company	4,506,001	CA
Pacific Specialty Insurance Company	6,547	CA
Paragon Life Insurance Company	109,760	MO
Park Avenue Life Insurance Company	1,319	DE
Pathfinder Insurance Company	0	CO
Patriot General Insurance Company	0	WI
Patriot Life Insurance Company	9,774	ME
Patriot Mutual Insurance Company	8,870,338	ME
Patrons Oxford Insurance Company	24,183,030	ME
Paul Revere Life Insurance Company	2,674,485	MA
Paul Revere Variable Annuity Insurance Company	425,503	MA
Pawtucket Mutual Insurance Company	5,035,592	RI
Peerless Insurance Company	51,833,480	NH
Peninsular Life Insurance Company	0	FL
Penn Insurance & Annuity Company	4,245	DE
Penn Millers Insurance Company	-3,872	PA
Penn Mutual Life Insurance Company	728,913	PA
Pennsylvania Casualty Company	0	PA
Pennsylvania General Insurance Company	1,803	PA

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
Pennsylvania Life Insurance Company	14,409	PA
Pennsylvania Lumbermens Mutual Insurance	166,643	PA
Pennsylvania Manufacturers Assoc Insurance Company	45,685	PA
Pennsylvania Manufacturers Indemnity Company	0	PA
Pennsylvania National Mutual Casualty Insurance Company	919	PA
Pension Life Insurance Company of America	966	NJ
Peoples Benefit Life Insurance Company	3,047,196	IA
Petroleum Casualty Company	47,940	TX
Pharmacists Mutual Insurance Company	872	IA
Phenix Mutual Fire Insurance Company	998,362	NH
Phico Insurance Company	0	PA
Philadelphia American Life Insurance Company	0	TX
Philadelphia Indemnity Insurance Company	5,059,931	PA
Philadelphia Rein Corp	0	PA
Phoenix Assurance Company of NY	33,179	NH
Phoenix Insurance Company	5,191,409	CT
Phoenix Life Insurance Company	3,704,688	NY
Physicians Life Insurance Company	1,342,921	NE
Physicians Mutual Insurance Company	998,501	NE
Pioneer Life Insurance Company	564,973	IL
Pioneer Mutual Life Insurance Company	2,773	ND
Planet Indemnity Company	0	IL
Platte River Insurance Company.	6,889	NE
PMI Mortgage Insurance Company	1,939,730	AZ
Polish Natl Alliance Us of Na	10,741	IL
Presidential Life Insurance Company	1,795,288	NY
Primerica Life Insurance Company	5,101,699	MA
Principal Life Insurance Company	24,226,152	IA
Professional Liability Insurance Company of America	0	NY
Professional Medical Insurance Company	0	MO
Professionals Advocate Insurance Company	0	MD
Progressive Casualty Insurance Company	23,835,774	OH
Progressive Northern Insurance Company	15,551,702	WI
Progressive Northwestern Insurance Company	20,057,067	WA
Progressive Preferred Insurance Company	0	OH
Progressive Specialty Insurance Company	0	OH
Property & Casualty Insurance Company of Hartford	99,924	IN
Proselect Insurance Company	3,693,078	MA
Protective Insurance Company	375,639	IN
Protective Life Insurance Company	7,391,145	TN
Providence Mutual Fire Insurance Company	594,611	RI
Providence Washington Insurance Company	1,002,688	RI
Provident Life & Accident Insurance Company	2,200,449	TN
Pruco Life Insurance Company	12,936,934	AZ
Prudential General Insurance Company	84,435	DE
Prudential Insurance Company of America	41,208,058	NJ
Prudential Prop & Casualty Insurance Company	6,895,314	IN
Public Service Mutual Insurance Company	83,628	NY
QBE Insurance Corp	0	PA
Quincy Mutual Fire Insurance Company	13,535	MA
Radian Asset Assurance Company	0	NY
Radian Guaranty Inc	2,012,202	PA

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
Rampart Insurance Company	0	NY
Ranger Insurance Company	489,385	DE
Reassure America Life Insurance Company	738,946	IL
Redland Insurance Company	2,934,500	NJ
Regent Insurance Company	312	WI
Reliable Life Insurance Company	901	MO
Reliance Insurance Company	0	PA
Reliance Standard Life Insurance Company	1,426,288	IL
Reliastar Life Insurance Company	3,483,247	MN
Reliastar Life Insurance Company of NY	275,101	NY
Republic Indemnity Company of America	0	CA
Republic Insurance Company	0	TX
Republic Mortgage Insurance Company	629,634	NC
Republic Western Insurance Company	855,873	AZ
Residential Guaranty Company	0	AZ
Resource Life Insurance Company	6,978	IL
Response Insurance Company	0	DE
RLI Insurance Company	719,177	IL
Royal & Sunalliance Personal Insurance Company	0	NY
Royal Indemnity Company	7,816,204	DE
Royal Insurance Company of America	13,166,056	IL
Royal Neighbors of America	704	IL
S USA Life Insurance Company Inc	0	AZ
Safeco Insurance Company of America	262,043	WA
Safeco Life Insurance Company	10,404,297	WA
Safeguard Insurance Company	2,418,076	CT
Safety First Insurance Company	0	IL
Safety National Casualty Corp	923,435	MO
Sagamore Insurance Company	0	IN
Sage Life Assurance of America Inc	0	DE
Savers Prop & Casualty Insurance Company	296,226	MO
Savings Bank Life Insurance Company of MA	1,232,462	MA
Scottsdale Indemnity Company	0	OH
Sea Insurance Company of America	0	NY
Seaboard Surety Company	137,854	NY
Seaco Insurance Company	-15,745	MA
Sears Life Insurance Company	659,351	IL
Seaton Insurance Company	0	WA
Security Benefit Life Insurance Company	3,645,741	KS
Security Connecticut Life Insurance Company	1,973,298	MN
Security Financial Life Insurance Company	2,201	NE
Security Insurance Company of Hartford	4,524,024	CT
Security Life of Denver Insurance Company	326,514	CO
Security Mutual Life Insurance Company of NY	583,862	NY
Security Title Guarantee Corp Baltimore	9,731	MD
Security Union Title Insurance Company	0	CA
Selective Insurance Company of NY	55,528	NY
Seneca Insurance Company Inc	0	NY
Senior Citizens Mutual Insurance Company	5,487	FL
Sentinel Insurance Company Ltd	0	CT
Sentry Insurance A Mutual Company	826,402	WI
Sentry Life Insurance Company	1,034,805	WI

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
Sentry Select Insurance Company	3,219,239	WI
Service Insurance Company	0	FL
Servus Life Insurance Company	2,240	CT
Shelby Casualty Insurance Company	0	IL
Sierra Health & Life Insurance Company Inc	0	CA
Sirius America Insurance Company	4,047	DE
Sompo Japan Insurance Company of America	278,829	NY
Southland Life Insurance Company	5,386,881	TX
Specialty National Insurance Company	304,462	IL
St Paul Fire & Marine Insurance Company	9,773,292	MN
St Paul Guardian Insurance Company	111,670	MN
St Paul Medical Liability Insurance Company	0	MN
St Paul Mercury Insurance Company	900,538	MN
Standard Fire Insurance Company	5,002,330	CT
Standard Insurance Company	5,973,884	OR
Standard Life Insurance Company of IN	727,846	IN
Standard Security Life Insurance Company of NY	224,149	NY
Star Insurance Company	611,035	MI
State Farm Fire And Casualty Company	29,813,819	IL
State Farm General Insurance Company	-52	IL
State Farm Life Insurance Company	6,040,328	IL
State Farm Mutual Auto Insurance Company	65,118,040	IL
State Life Insurance Company	414,107	IN
State Mutual Insurance Company	1,855,016	ME
State National Insurance Company Inc	0	TX
Sterling Life Insurance Company	0	IL
Stewart Title Guaranty Company	5,705,509	TX
Stonebridge Casualty Insurance Company	0	OH
Stonebridge Life Insurance Company	580,168	VT
Stonington Insurance Company	156,424	TX
Stratford Insurance Company	216,994	NH
Sumitomo Mar & Fire Insurance Company of America	51,657	NY
Sun Life Assurance Company of Canada	5,064,975	MI
Sun Life Assurance Company of Canada US	6,522,523	DE
Sunamerica Life Insurance Company	804,921	AZ
Sunset Life Insurance Company of America	7,066	MO
Surety Life Insurance Company	194,750	NE
Swiss Rein America Corp	0	NY
Teachers Insurance & Annuity Assoc of America	59,090,400	NY
Teachers Insurance Company	5,334,496	IL
Templeton Funds Annuity Company	0	FL
Texas Life Insurance Company	2,531	TX
THE Insurance Company	195,104	LA
Thrivent Financial For Lutherans	1,809,778	WI
TIAA Cref Life Insurance Company	78,942	NY
Ticor Title Insurance Company	0	CA
TIG Indemnity Company	0	CA
TIG Insurance Company	498,419	CA
TIG Premier Insurance Company	165,447	CA
Titan Indemnity Company	0	TX
Tokio Marine & Fire Insurance Company Ltd Us Br	75,840	NY
Toyota Motor Insurance Company	17,103	IA

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
Trans Pacific Insurance Company	0	NY
Trans World Assurance Company	46,718	CA
Transamerica Assurance Company	55,214	MO
Transamerica Life Insurance & Annuity Company	837,963	NC
Transamerica Life Insurance Company	16,175,230	IA
Transamerica Occidental Life Insurance Company	3,313,144	IA
Transcontinental Insurance Company	1,560,146	NY
Transguard Insurance Company of America Inc	0	IL
Transit Casualty Company	0	MO
Transport Insurance Company	0	OH
Transportation Insurance Company	2,420,790	IL
Travco Insurance Company	0	CT
Travelers Casualty & Surety Company	350,433	CT
Travelers Casualty & Surety Company of America	3,395,061	CT
Travelers Casualty & Surety Company of IL	0	IL
Travelers Casualty Company of CT	89,808	CT
Travelers Commercial Casualty Company	0	CT
Travelers Commercial Insurance Company	0	CT
Travelers Home & Marine Insurance Company	47,437	CT
Travelers Indemnity Company	4,970,083	CT
Travelers Indemnity Company of America	7,736,278	CT
Travelers Indemnity Company of CT	5,176,546	CT
Travelers Indemnity Company of IL	5,539,592	IL
Travelers Insurance Company	14,092,794	CT
Travelers Insurance Company Accident Dept	714,552	CT
Travelers Life & Annuity Company	4,882,619	CT
Travelers Prop Casualty Insurance Company	64,359	CT
Triad Guaranty Insurance Corp	0	IL
Triton Insurance Company	1,057,873	MO
Truck Insurance Exchange	0	CA
Trumbull Insurance Company	171,250	CT
Trustmark Insurance Company	573,749	IL
Trustmark Life Insurance Company	0	IL
Twin City Fire Insurance Company	2,676,735	IN
UBS PaineWebber Life Insurance Company	0	CA
Ullico Life Insurance Company	0	TX
Underwriter For The Professions Insurance Company	0	CO
Unicare Life & Health Insurance Company	838,044	DE
Union Bankers Insurance Company	133,657	TX
Union Central Life Insurance Company	6,611,526	OH
Union Fidelity Life Insurance Company	752,397	IL
Union Labor Life Insurance Company	472,760	MD
Union Mutual Fire Insurance Company	6,204,162	VT
United American Insurance Company	638,740	DE
United Concordia Insurance Company	0	AZ
United Family Life Insurance Company	425	GA
United Financial Casualty Company	2,221,289	OH
United Guaranty Mortgage Indemnity Company	551	NC
United Guaranty Residential Insurance Company	1,008,772	NC
United Guaranty Residential Insurance Company of NC	1,483	NC
United Healthcare Insurance Company	37,309,876	CT
United Insurance Company of America	3,730	IL

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
United Investors Life Insurance Company	150,288	MO
United Life & Annuity Insurance Company	447	IA
United National Specialty Insurance Company	0	WI
United of Omaha Life Insurance Company	3,338,647	NE
United Services Auto Assoc	14,112,205	TX
United States Fidelity & Guaranty Company	2,663,461	MD
United States Fire Insurance Company	2,430,044	NY
United States Life Insurance Company In NYC	4,899,004	NY
United Teacher Assoc Insurance Company	3,471	TX
United World Life Insurance Company	12,746	NE
Unity Financial Life Insurance Company	60	PA
Unity Mutual Life Insurance Company	249,985	NY
Universal Underwriters Insurance Company	6,903,682	KS
Universal Underwriters Life Insurance Company	887,519	KS
Universal Underwriters of TX Insurance Company	0	TX
Unum Life Insurance Company of America	73,577,750	ME
US Financial Life Insurance Company	721,247	OH
US Specialty Insurance Company	447,841	TX
USAA Casualty Insurance Company	6,905,877	TX
USAA General Indemnity Company	1,008,411	TX
USAA Life Insurance Company	4,469,794	TX
USAble Life	0	AR
USG Annuity & Life Company	4,079,888	OK
Utica Mutual Insurance Company	303,898	NY
Valiant Insurance Company	121,932	IA
Valley Forge Insurance Company	427,942	PA
Valley Forge Life Insurance Company	2,934,877	PA
Valley Insurance Company	0	CA
Vanliner Insurance Company	420,896	AZ
Variable Annuity Life Insurance Company	12,991,433	TX
Verex Assure Inc	1,335	WI
Vermont Accident Insurance Company	1,678,423	VT
Vermont Mutual Insurance Company	14,719,869	VT
Vesta Fire Insurance Corp	0	IL
Veterans Life Insurance Company	607,847	IL
Vigilant Insurance Company	1,415,261	NY
Viking Insurance Company of WI	0	CO
Vision Service Plan Insurance Company	209,947	CT
Vista Life Insurance Company	0	MI
Washington International Insurance Company	94,494	AZ
Washington National Insurance Company	2,382,912	IL
Wausau Business Insurance Company	168,426	WI
Wausau Underwriters Insurance Company	612,083	WI
Wesco Insurance Company	71,436	DE
West Coast Life Insurance Company	579,439	CA
West Newbury Mutual Fire Insurance Company	368,773	MA
Westchester Fire Insurance Company	2,442,803	NY
Western Diversified Casualty Insurance Company	0	WI
Western Employers Insurance Company	0	CA
Western Indemnity Insurance Company	0	TX

COMPANIES LICENSED IN MAINE	2002 MAINE PREMIUM	STATE OF DOMICILE
Western Reserve Life Assurance Company of OH	4,601,970	OH
Western Surety Company	203,287	SD
Westport Insurance Corp	5,430,031	MO
Windsor Insurance Company	106,203	IN
Winterthur International America Insurance Company	0	DE
Womans Life Insurance Society	1,932	MI
Woodmen World Life Insurance Soc	18,554	NE
World Insurance Company	64,163	NE
XL Capital Assurance Inc	81,738	NY
XL Life Insurance and Annuity Company	0	IL
XL Reins America Inc	0	NY
XL Specialty Insurance Company	354,532	DE
York Insurance Company of ME	142,343,244	ME
Yosemite Insurance Company	0	IN
Zenith Insurance Company	8,573	CA
Zurich American Insurance Company	5,234,306	NY
Zurich Life Insurance Company of America	637,240	IL
TOTAL	4,477,239,806	

Maine Bureau of Insurance
34 State House Station
Augusta ME 04333

(800) 300 - 5000
(207) 624 - 8475

(updated July 2003)