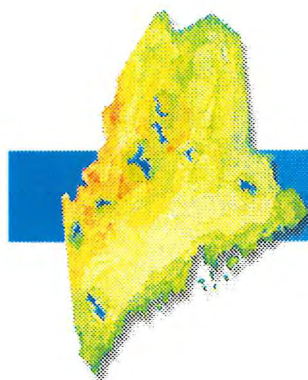


MAINE STATE LEGISLATURE

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MAINE DEPARTMENT OF
**Professional
& Financial
Regulation**

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

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

**ANGUS S. KING, JR.
GOVERNOR**

**S. CATHERINE LONGLEY
COMMISSIONER**

**ALESSANDRO A. IUPPA
SUPERINTENDENT**

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Since 1870, the Bureau of Insurance 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 of Insurance 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 solvency regulation by state insurance departments. The NAIC subsequently adopted a formal certification program where states who demonstrated compliance with NAIC standards would be eligible for accreditation. The accreditation review consists of a rigorous review which includes: 1) review of laws and regulations; 2) review of company examination and audit reports and supporting work papers; 3) inspection of regulatory files for selected companies; 4) review of organization, personnel policies and qualifications; 5) interviews with department personnel; and 6) review of Bureau document and communication flows.

The Bureau of Insurance first received accreditation in 1993 and received one of the highest aggregate scores of the 30 states that had been reviewed at that time. The Bureau was re-examined in 1998 as a continuing part of the accreditation process and retained its accreditation certification.

WORK-UNITS IN THE BUREAU

- ◆ Financial Analysis
 - Self-Insurance (workers' compensation)
- ◆ Financial Examination

- ◆ Legal Services
 - Market Conduct
- ◆ Consumer Health Care
- ◆ Technical Services
 - Life and Health
 - Property and Casualty
 - Workers' Compensation
- ◆ Administration
 - Licensing/Support

THE FINANCIAL EXAMINATION WORK UNIT

The Financial Examination Work Unit conducts detailed financial examinations of insurers domiciled in Maine every three to five years. The examination reports are available to the public upon completion. The work unit consists of a Director and nine examiners divided into two examination teams to conduct simultaneous examinations. The Bureau of Insurance was re-accredited for the next five years and received very impressive scores from the review team.

Recent examinations by the work unit:

Company	Exam Start Date	Report Issued	Company	Exam Start Date	Report Issued
Acadia Ins Co	5-17-99	Pending	North East Ins Co	2-8-99	11-3-99
Cadillac Mountain	5-17-99	Pending	NYLCare (Aetna)	11-8-99	Pending
EastGUARD	10-5-98	3-4-99	State Mutual	9-12-98	9-22-99
Medical Mutual	9-20-99	Pending			

The schedule of upcoming financial examinations is as follows:

Company	Last Exam	Next Exam
Maine Mutual Fire Insurance Company	December 31, 1995	February 2000
Patrons Oxford Insurance Company	December 31, 1995	May 2000
UNUMProvident	December 31, 1994	July 2000
Healthsource Maine	December 31, 1995	July 2000
Maine Employers Mutual Insurance Company	December 31, 1996	September 2000
Maine Bonding and Casualty Company	December 31, 1996	February 2001
CUYork Insurance Company	December 31, 1996	March 2001

FINANCIAL ANALYSIS AND ALTERNATIVE RISK MARKETS

The Financial Analysis work unit and Alternative Risk Markets work to ensure the solvency of insurers transacting business in Maine. New insurers, including workers' compensation self-insurers, submit financial and operational information for review. Analysts review the information and make recommendations for insurance authority, based on the financial strength of the company compared with comparable companies within the same industry.

Once authority is granted by the Bureau of Insurance, the level of financial review performed by the work unit is determined based on whether the insurer is an insurance company or a workers' compensation self-insurer. If an insurance company, the level of review is further determined by whether the company is a Maine domestic or a foreign insurer. Maine domestics, as well as foreign affiliates of Maine domestics, are reviewed in detail quarterly, as recommended by the NAIC (National Association of Insurance Commissioners). The NAIC has a financial handbook that provides guidance for the review process for domestics, and the NAIC's accreditation process measures a state insurance department's compliance with the handbook procedures.

If the pending applicant is a foreign insurer (not domiciled in Maine), a detailed analysis is prepared with a recommendation regarding whether to issue a certificate of authority. The review performed is substantial, as over 900 foreign insurers are authorized to transact business in Maine. Once authority is granted, the foreign workgroup reviews only the troubled companies on a quarterly basis.

For self-insured individual employers and groups, staff performs detailed annual reviews. Self-insurance authority is renewed annually, unless evidence of deteriorated and poor financial performance exists.

The financial analysis and alternative risk market areas have the responsibility of reviewing captive insurance applicants and surplus lines applicants as well. Due to the analytical expertise of staff, the work areas often provide financial support to other work units at the Bureau of Insurance.

Over the past year, financial analysis and alternative risk market staff have worked on a variety of significant projects including the UNUMProvident merger, the NorthEast acquisition by Motor Club Insurance Company, year 2000 readiness review of insurers, analysis of working capital offset for self-insurers, and Rule 213 impact on self-insurers.

NUMBER OF SELF-INSURERS

There are a total of 120 individual self-insurers and 20 group self-insurers.

Captive Insurers – Banc One Private Mortgage Insurance Company, Inc.

TOTAL NUMBER OF COMPANIES LICENSED IN MAINE – As of November 30, 1999 there are 858 licensed insurers in Maine. These companies can be classified as: 492 Property and Casualty companies; 366 Life and Health companies and HMOs. There are also 14 Fraternal companies and 74 Surplus Lines companies authorized in Maine.

DOMESTIC INSURANCE COMPANIES

There are a total of 25 companies domiciled in Maine.

MAINE DOMESTICS (premium and assets as of 12/31/98)	PREMIUM	ASSETS
ACADIA INSURANCE COMPANY	\$68,015,114	\$158,692,411
AETNA US HEALTHCARE	\$54,390,400	\$20,490,190
ALLIED-AUGUSTA MUTUAL INS CO	0	\$12,304
ASSOCIATED HOSPITAL SERVICES OF MAINE	\$483,798,907	\$157,380,693
BANC ONE PRIVATE MORTGAGE INS COMPANY INC	0	\$8,885,319
BLUE ALLIANCE MUTUAL INS COMPANY	\$10,243,198	\$18,199,293
CADILLAC MOUNTAIN INSURANCE COMPANY	\$1,883,899	\$5,810,215
CASCO INDEMNITY COMPANY	\$335,490	\$25,776,739
CENTRAL MAINE PARTNERS HEALTH PLAN	\$6,995,935	\$6,014,363
CHESAPEAKE BAY PROP & CAS INS COMPANY	0	\$21,110,388
COMMERICAL UNION YORK INS COMPANY	\$148,562,875	\$33,380,138
EASTGUARD INS COMPANY	\$1,047,551	\$23,120,467
HEALTHSOURCE MAINE INC.	\$161,591,405	\$44,782,775
MAINE BONDING & CASUALTY COMPANY	\$5,108,717	\$19,850,546
MAINE DENTAL SERVICE CORP	\$17,143,961	\$5,406,448
MAINE EMPLOYERS MUT INS COMPANY	\$58,171,292	\$323,409,102
MAINE MUTUAL FIRE INS COMPANY	\$26,754,021	\$58,709,784
MAINE PARTNERS HEALTH PLAN, INC.	\$21,157,549	\$10,783,564
MAINE VISION SERVICES PLAN	0	\$283,937
MEDICAL MUTUAL INS COMPANY OF MAINE	\$12,098,829	\$121,270,373
NORTH EAST INS COMPANY	\$15,857,353	\$23,207,242
PATRIOT LIFE INS COMPANY	\$8,011	\$7,607,249
PATRONS OXFORD INS COMPANY	\$12,523,578	\$5,831,369
STATE MUTUAL INSURANCE COMPANY	\$1,794,755	\$1,089,619
UNUMPROVIDENT LIFE INS COMPANY OF AMERICA	\$51,701,426	\$7,295,979,298

NON MAINE HEALTH MAINTENANCE ORGANIZATIONS

HMOs (premium & assets as of 12/31/98)	(State of Domicile)	PREMIUM	ASSETS
HARVARD PILGRIM HEALTH CARE INC.	(MA)	\$47,976,884	\$700,178,751
HEALTHSOURCE NEW HAMPSHIRE	(NH)	0	\$84,061,765

NEW LICENSES ISSUED WITHIN THE LAST YEAR

Companies/Insurers – 27 issued from 01/31/99 through 11/30/99

COMPANY	LINE OF INSURANCE	LICENSE DATE
ACCREDITED SURETY & CASUALTY COMPANY	PROPERTY & CASUALTY	9/15/99
AMERICAN EQUITY INVESTMENT LIFE INS CO	LIFE & HEALTH	6/8/99
AMERICAN EQUITY SPECIALTY INS CO	PROPERTY & CASUALTY	1/11/99
AMERICAN SAFETY CASUALTY INS CO	PROPERTY/CASUALTY, WORKERS COMP	11/4/99
AMERUS LIFE INSURANCE COMPANY	LIFE & HEALTH	8/17/99
BURLINGTON INSURANCE COMPANY	PROPERTY & CASUALTY	2/17/99
FAMILY HERITAGE LIFE INS CO OF AMERICA	PROPERTY & CASUALTY	11/1/99
FINANCIAL BENEFIT LIFE INSURANCE CO	LIFE & HEALTH	4/5/99
FIRST AMERICAN INSURANCE COMPANY	PROPERTY & CASUALTY	5/13/99
HOUSEHOLD LIFE INSURANCE COMPANY	LIFE & HEALTH	6/30/99
LYNDON LIFE INSURANCE COMPANY	LIFE & HEALTH	6/8/99
MIDLAND LIFE INSURANCE COMPANY	LIFE & HEALTH	9/30/99
NATIONWIDE LIFE & ANNUITY INS CO	LIFE & HEALTH	4/23/99
PENN INSURANCE & ANNUITY COMPANY	LIFE & HEALTH	11/3/99
PROVIDENTMUTUAL LIFE & ANNUITY CO OF AMERICA	LIFE & HEALTH	9/22/99
SAFETY NATIONAL CASUALTY CORPORATION	PROPERTY & CASUALTY	9/22/99
SCOTTSDALE INDEMNITY COMPANY	PROPERTY & CASUALTY	3/8/99
T.H.E. INSURANCE COMPANY	PROPERTY & CASUALTY	5/28/99
TEXAS LIFE INSURANCE COMPANY	LIFE & HEALTH	10/12/99
TRIAD GUARANTY INSURANCE COPORATION	PROPERTY & CASUALTY	8/2/99
UNDERWRITERS INSURANCE COMPANY	PROPERTY & CASUALTY	3/31/99
UNITED FINANCIAL CASUALTY COMPANY	PROPERTY & CASUALTY	4/1/99
VIKING INSURANCE COMPANY OF WISCONSIN	LIFE & HEALTH	6/25/99
WESTERN INDEMNITY INSURANCE COMPANY	PROPERTY & CASUALTY	4/14/99

PRODUCER LICENSING

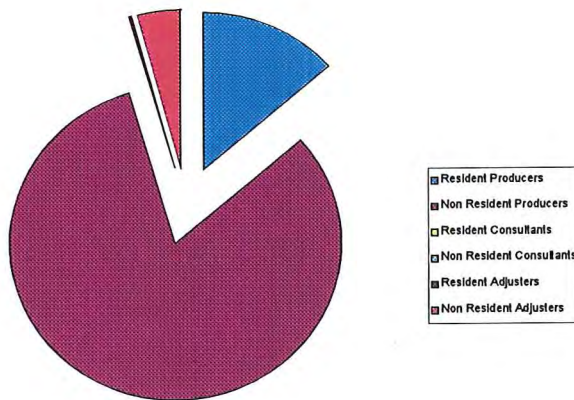
The Licensing Unit is responsible for the review and approval of applications for the licensing of producers, consultants, and adjusters, as well as, producer, consultant, and adjuster agencies. Processing includes a determination if eligibility requirements have been met and whether the applicant is competent, trustworthy, financially responsible and of good personal and business reputation.

As a result of recently enacted legislation, the responsibility for licensing Motor Vehicle Rental companies and registering Structured Settlement Transferees was added to the Bureau of Insurance Licensing Unit.

The Unit is currently working on implementing licensing uniformity initiatives recently initiated by the National Association of Insurance Commissioners. The goal in this area is to reduce licensing requirements among states to make it easier for producers to become licensed.

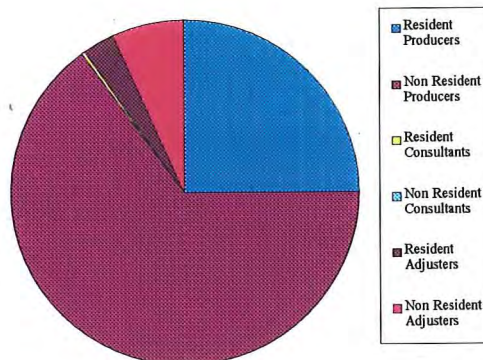
**NUMBER OF NEW LICENSES ISSUED TO INDIVIDUALS
JANUARY 1999 THROUGH NOVEMBER 1999**

Resident Producers	848
Non Resident Producers	4,242
Resident Consultants	4
Non Resident Consultants	2
Resident Adjusters	11
Non Resident Adjusters	269
Total	5,376



NUMBER OF INDIVIDUAL LICENSES ACTIVE THROUGH 11/30/99

Resident Producers	6,082
Non Resident Producers	15,761
Resident Consultants	62
Non Resident Consultants	7
Resident Adjusters	707
Non Resident Adjusters	1,647
Total	24,266



THE CONSUMER HEALTH CARE WORK UNIT

In the second session, the 118th Legislature created this Unit to provide a wide range of services to consumers to include: provide information regarding health care plan options and services; help enrollees to understand their rights and responsibilities under health care plans; provide assistance to enrollees with complaints related to health care plans; promote coordination between this unit and other organizations that assist consumers; and provide available information to consumers on health care plan performance. This unit includes a director, staff attorney, and a registered nurse.

The CHCD works closely with the Bureau's Life and Health Unit complaint staff, and has focussed much of its first year effort on improving the Bureau's consumer complaint handling process. Complaint file focus has broadened from simply resolving complaints, to conducting the in-depth investigations necessary to identify underlying issues giving rise to valid complaints. Identification of insurer process deficiencies provides an opportunity for the Bureau to work with its licensees to prevent reoccurrence of identified problems. The CHCD Nurse investigates complex adverse medical necessity determination complaint files, and speaks regularly with health care providers and insurer utilization review staff. Complaint file investigation also gives rise to enforcement action. The Bureau has successfully negotiated eight consent agreements this past year targeting key areas of Bureau Rule Chapter 850, Health Plan Accountability, for compliance. Complaints are also used as opportunities to educate consumers on how their coverage works and their rights and responsibilities as health plan consumers.

The CHCD also conducts extensive public outreach. The Bureau receives frequent invitations to address various groups ranging from consumer and health care provider advocacy organizations to health underwriters and local school superintendents. Highlights this past year include a guest appearance on Augusta area cable TV show "Senior Viewpoint," participation in a Maine Public Radio live call in program on managed care, guest lecturing at two graduate level classes on managed care, and participation as a panelist at a Health Care Forum sponsored by State Representative Zach Matthews. The Unit also conducted a Rule 850 compliance seminar for HMOs in Portland. A health insurance tip sheet has been developed and posted to the Bureau's website, and refrigerator magnets publicizing the Bureau's website and 800 # are being widely distributed. The CHCD has also taken the first steps toward gathering health plan information for a health plan report card targeted for publication in August of 2000.

Consumer Health Care Division - Totals for 1999

Consent Agreements Finalized	Utilization Review Entity Applications, Renewals, Amendments Final Action	Public Speaking Outreach Presentations	Complaints Opened by Division Nurse	Complaints Referred to Division Nurse
8	11	25	19	28

FORMS, RATES AND CONSUMER COMPLAINTS/INQUIRIES

The Life and Health Work Unit and the Property/Casualty Work Unit of the Bureau process consumer complaints and requests for information; reviews life/health and property/casualty policy forms and rates. The Property/Casualty work unit also holds hearings on the cancellation or nonrenewal of auto or homeowner's policies.

LIFE AND HEALTH

Rate/Form filings received/approved (1/1/99 – 11/30/99)

Received – **6,250** Approved – **4,865** Disapproved - **373** Pending – **1,012**

Consumer complaints received (1/1/98 – 12/31/98) – **1,098** (*see graph in appendix*)

Consumer complaints closed (1/1/99 – 11/30/99) – **806** (*see graph in appendix*)

Consumer inquiries/phone calls received (1/1/99 – 11/30/99) – **8,308** (*see graph in appendix*)

Amount of restitution to consumers in the form of Life and Health claims paid or money returned (1/1/99 – 11/30/99) – **\$652,231.89** (*see graph in appendix*)

The **Life & Health Actuarial Work Unit** consists of a Life & Health Actuary, a Senior Insurance Analyst, and a Health Policy Analyst. The division provides actuarial and technical services to the Bureau of Insurance involving life and health lines of 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 Bureau.
- Assists the Superintendent in the preparation and analysis of legislation, regulations, and bulletins.
- 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 for the Year 1998.

Chiropractic – Report of the Superintendent of Insurance on Health Insurance Claims for Chiropractic Services for the Year 1998.

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 for the Year 1998.

The Health Policy Analyst operates largely independently from the rest of the work unit. Examples of tasks performed by this individual include:

- Monitors developments in health care policy in Maine, in other states, and in Washington and keeps the Superintendent and other Bureau staff informed.
- Serves as a resource and researcher on managed care issues.
- Reviews and approves or disapproves initial and renewal Preferred Provider Arrangement registration filings.
- Reviews and approves or disapproves HMO network adequacy filings.

PROPERTY & CASUALTY

The Property & Casualty Work Unit of the Bureau of Insurance reviews and approves rates, rating rules, and policy forms that insurance companies and advisory organizations are required to file for each line of property and casualty insurance or product they wish to write in Maine. Filings are reviewed to ensure that they comply with applicable statutes, regulations, and standards.

The unit also investigates complaints for all lines of property and casualty insurance on behalf of Maine consumers. Often this includes conducting administrative hearings when a consumer feels a policy is canceled or non-renewed unjustifiably.

Rate/Form filings received/approved (1/1/99 – 11/30/99)

Received – **3,212** Approved – **2,802**

Personal Lines (auto, homeowners) – **391**

Commercial Lines – **2,411**

Consumer complaints received (1/1/99 – 11/30/99) – **570** (*see graph in appendix*)

Consumer inquiries/phone calls received (1/1/99 – 11/30/99) – **7,087** (*see graph in appendix*)

Amount of restitution to consumers from Property/Casualty lines (1/1/99 – 11/30/99) - **\$254,326.40**
(*see graph in appendix*)

Hearings: When an insurance company sends an insured a notice of cancellation or nonrenewal on a homeowner or auto policy and the reason for the action, the company must advise the insured that they may request a hearing to contest the action before the Bureau. 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 (1/1/99 – 11/30/99) - **198**

Findings for the Consumer – **83**

Number of Policies Reinstated Without A Hearing - **56**

PROPERTY/CASUALTY ACTUARIAL

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

- Review rate and rating rule filings for market leaders for all property and casualty lines of insurance.
- Review and analysis of 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.
- Collecting the information, calculating, and authorizing 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.
- Review funding and reserves of workers' compensation self-insurance trusts.
- Provide reserve analysis of property/casualty insurance companies as required by the Bureau.
- Assists the Superintendent in the preparation and analysis of legislation, regulations, and bulletins.

- Provide technical assistance to insureds, consumers, other state agencies, and others on insurance related matters.
- Provide technical assistance to the Superintendent in all aspects of workers' compensation matters.

WORKERS COMPENSATION WORK UNIT

The Workers' Compensation Unit is responsible for processing of 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, we assist the actuarial staff with the workers' compensation loss cost filing.

The unit handles all complaints regarding workers' compensation insurance rates, rules, and policy cancellations. Staff in the workers' compensation unit also conduct hearings when necessary to resolve such complaints. Individual complaints regarding workers' compensation claims are under the jurisdiction of the Workers' Compensation Board. If the Workers' Compensation Board finds a pattern of abuse by a certain entity, they can refer the matter to the Bureau of Insurance.

THE MARKET CONDUCT WORK UNIT

The work unit enforces Maine's existing laws, rules, and bulletins through in-depth investigations into alleged violations. During these investigations, contact is routinely made with other state agencies, local law enforcement, district attorney offices, the Securities and Exchange Commission, the FBI, and insurance and fraud units of other states.

PRESENTATIONS/OUTREACH PARTICIPATION BY BUREAU EMPLOYEES IN THE LAST YEAR

As part of the Bureau's commitment to public education for consumers and the insurance industry, the Bureau publishes a quarterly newsletter, *The Maine Insurance Update*. This newsletter was first published in 1990 and is mailed to all licensed companies, agencies, and people who specifically request to be on the mailing list. The circulation list has grown from 1,500 to over 5,400. The last three issues are posted on the Bureau's Web site: maineinsurancereg.org.

The Bureau is also committed to public education and service and exemplifies this by staff presentations at organizational functions throughout the year. These presentations provide an opportunity to explain the Bureau's regulatory role as well as provides staff the chance to speak on topics that need to be communicated to different groups whether law changes or administrative procedures.

Hospital Administrators
 Industry underwriters and marketing representatives
 Managed care regulators
 Insurance Regulatory Examiner's Society
 Maine Retired Teachers Association
 Group self-insurers
 Maine Health Care Association
 Washington County Senior Rural Outreach program
 Business people, systems consultants and government IS managers and policy makers
 Senior Spectrum

A number of staff members also participate in the Governor's small business conferences, which are held annually. This opportunity allowed Bureau staff to meet and discuss insurance problems with small business owners.

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

- New Hampshire CPCU
- Maine Insurance Agents Association
- MALU (Maine Association of Life Underwriters)
- Blue Cross/Blue Shield Public Policy and the Transformation of Health Care – panel participant
(National Organization of Life and Health Insurance Guaranty Members) NOGLHA
- International Association of Insurance Receivers
- Maine CPCU Society
- Workers Compensation Summit
- Casualty Actuaries of New England
- International Association of Insurance Supervisors
- Maine Claims Manager's Council
- Maine Financial Institutions Insurance Trust
- International Association of Insurance Receivers

BUREAU OF INSURANCE PUBLICATIONS

To help educate the public on insurance matters that can affect their daily lives, the Bureau publishes and distributes the following consumer brochures:

- Automobile Insurance Guide
- Consumer Guide to Cancellation/Nonrenewal of Personal Auto & Property Insurance
- Consumer's Guide to Homeowners' Insurance
- Consumer Guide to Day Care Liability
- Consumer Guide to Youthful Drivers
- Guide to Individual Health Insurance
- Long Term, Nursing Home, and Home Health Care Comparison Chart
- Medicare Supplement Comparison Chart
- Guide to People with Medicare (Federal Publication)
- Resolving Health Care Insurance Disputes
- What Maine Small Employers Should Know About Health Insurance
- Workers' Compensation Brochure

BUREAU OF INSURANCE WEB SITE – MaineInsuranceReg.org

In an effort to provide the public and our regulated entities with information in a convenient and timely format, the Bureau has its own Web Site. The site is continually updated and reviewed to keep it current. Some of the information includes the following:

What's New

- Recent Press Releases
- Newest Issue of the Bureau Newsletter
- Changes in continuing education requirements

Newsletter

Press Releases

Information on the Proposed Liquidation of Tufts Health Plans

Documents and Information on Blue Cross Blue Shield Conversion and Anthem Merger

Tier Placement Guidelines

About the Bureau

Consumer Info/Complaints

How to File a Complaint

Complaint Form Instructions

Electronic Complaint Form

Printed Complaint Form

Consumer Brochures Available On-Line

Laws, Rules, Advisory Rulings

Licensing/Registration

Domestic Companies with the Latest Exam Report Dates

Licensed HMOs

Licensed PPOs

Workers' Comp Writers

Medical Utilization Review Entities

Approved Continuing Education Vendor List

Changes in Continuing Education Requirements

Fee Schedule

Licensing Forms/Applications

Calendar

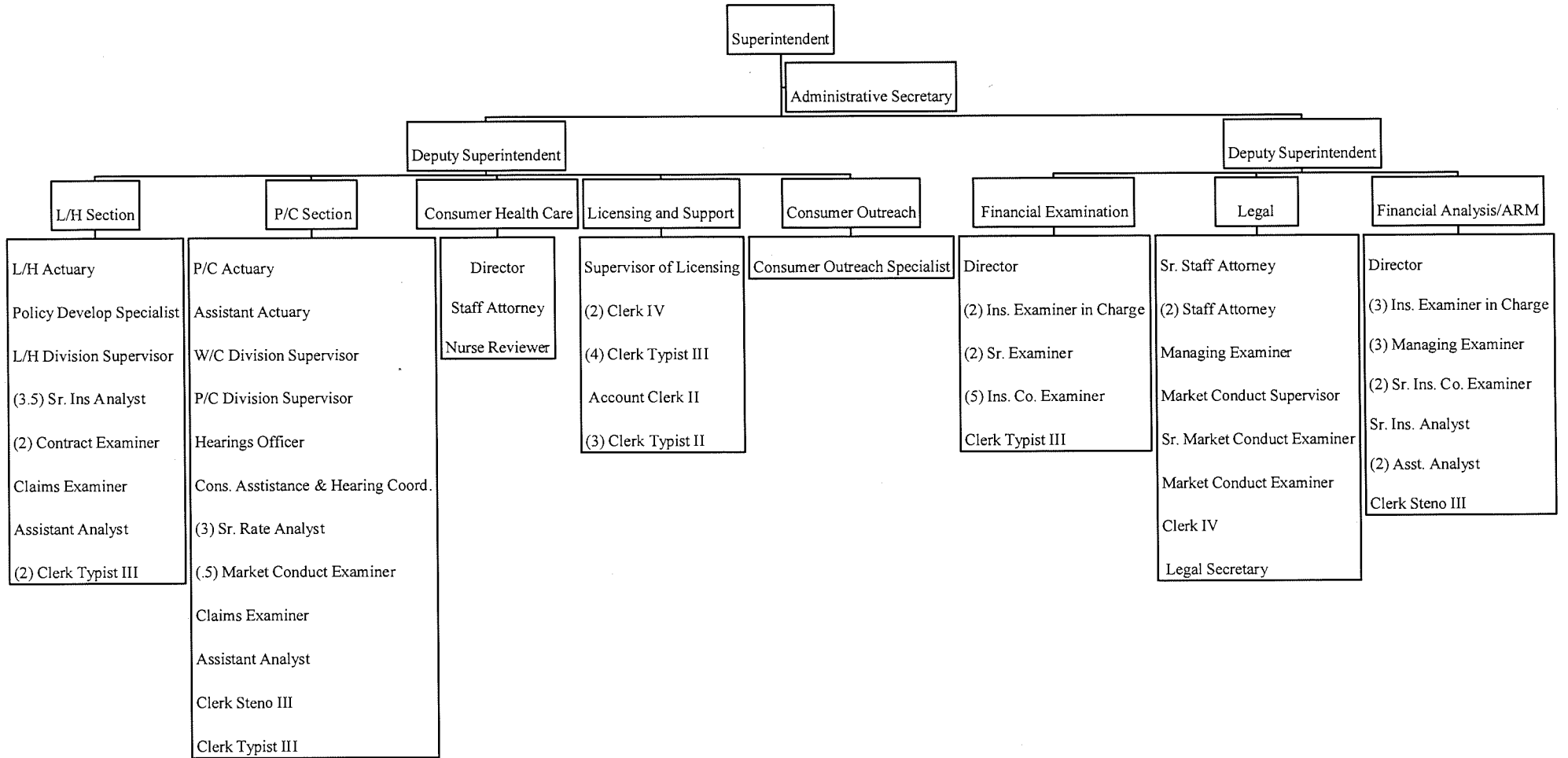
Hearing Schedule

Frequently Asked Questions/Glossary of Insurance Terms

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

APPENDIX A

BUREAU OF INSURANCE



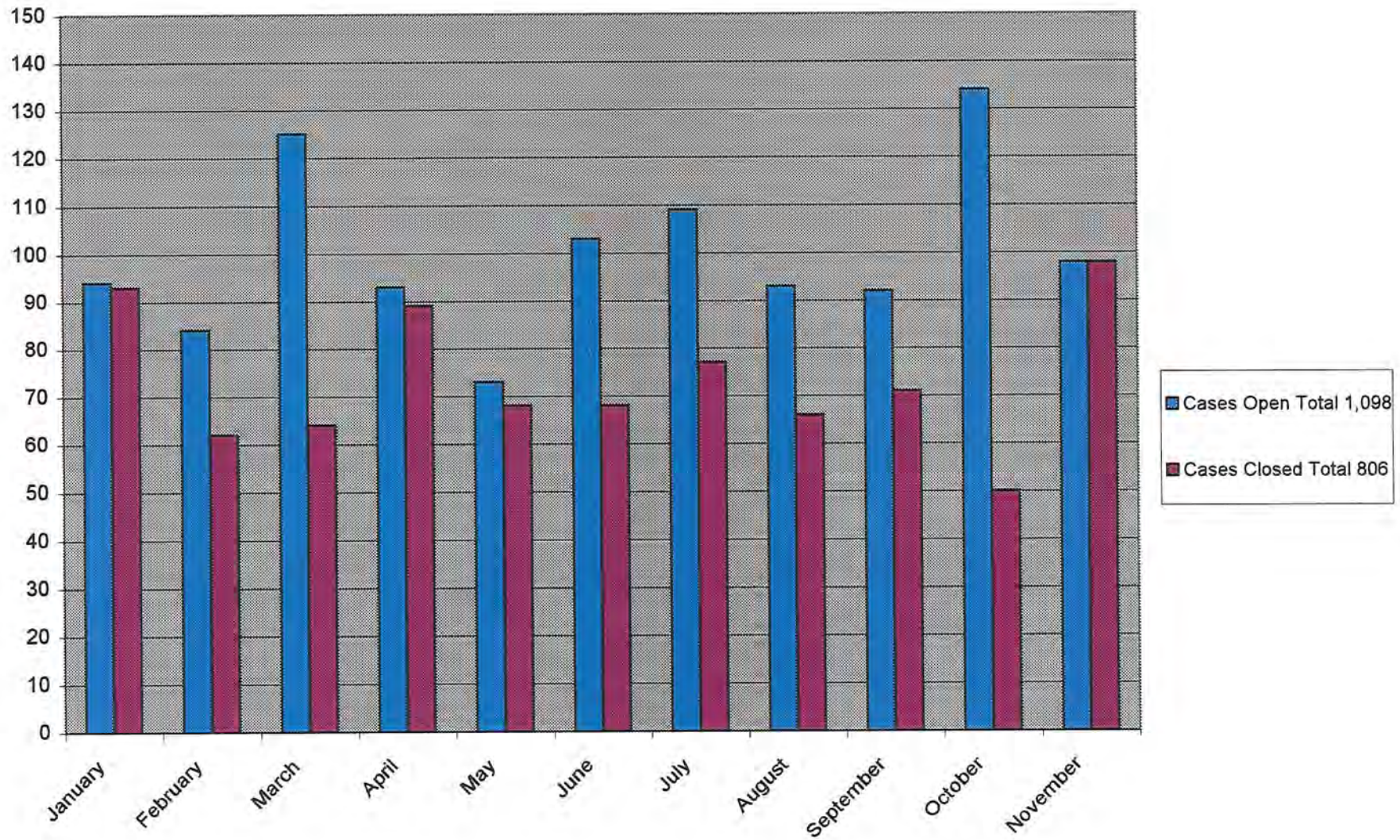
DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION
MAINE BUREAU OF INSURANCE

www.maineinsurancereg.org

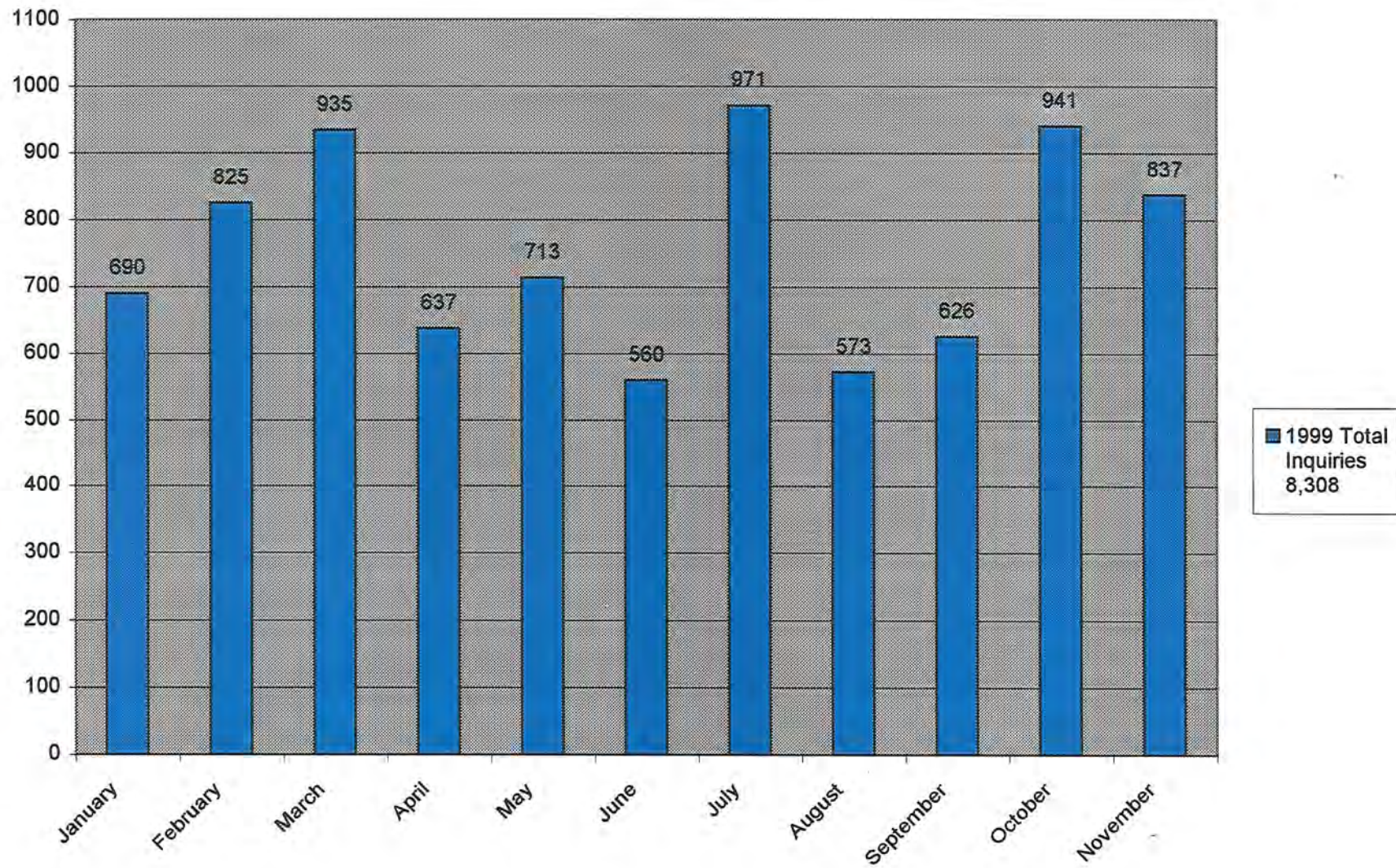
EMPLOYEE	TITLE	PHONE	INTERNET ADDRESS
Alessandro A. Iuppa	Superintendent	624-8401	Alessandro.A.Iuppa@state.me.us
Nancy H. Johnson	Deputy Superintendent	624-8403	Nancy.H.Johnson@state.me.us
Eric A. Cioppa	Deputy Superintendent	624-8426	Eric.A.Cioppa@state.me.us
Vacant	Director of Examinations	624-8495	
Enya Carter	Director of Financial Analysis	624-8496	Enya.H.Carter@state.me.us
Alice Knapp	Director of Consumer Health Care	624-8461	Alice.E.Knapp@state.me.us

APPENDIX B

January 1999 - November 1999 Open & Closed Life/Health Complaints

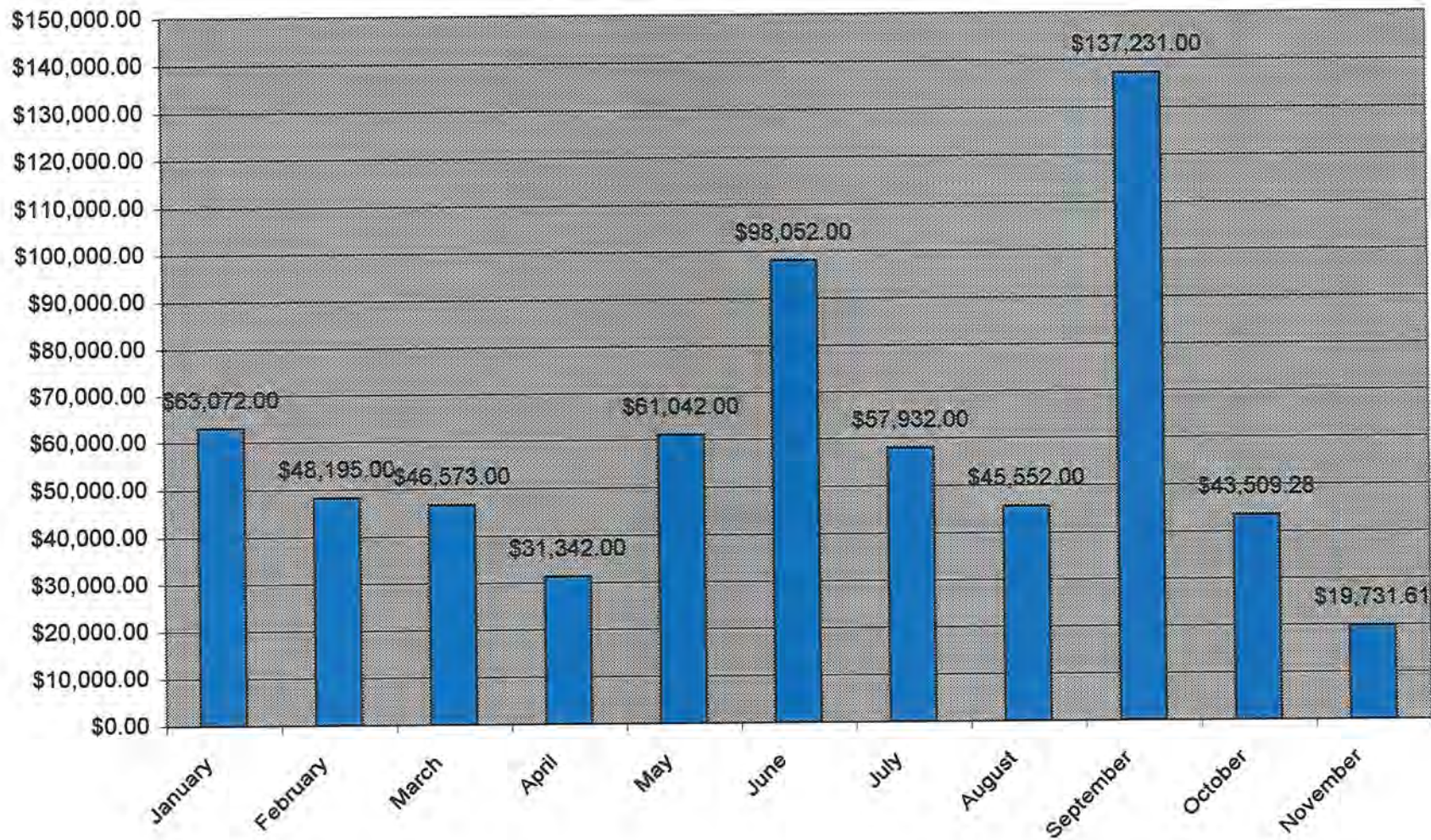


Life/Health Inquiries
January 1999 - November 1999

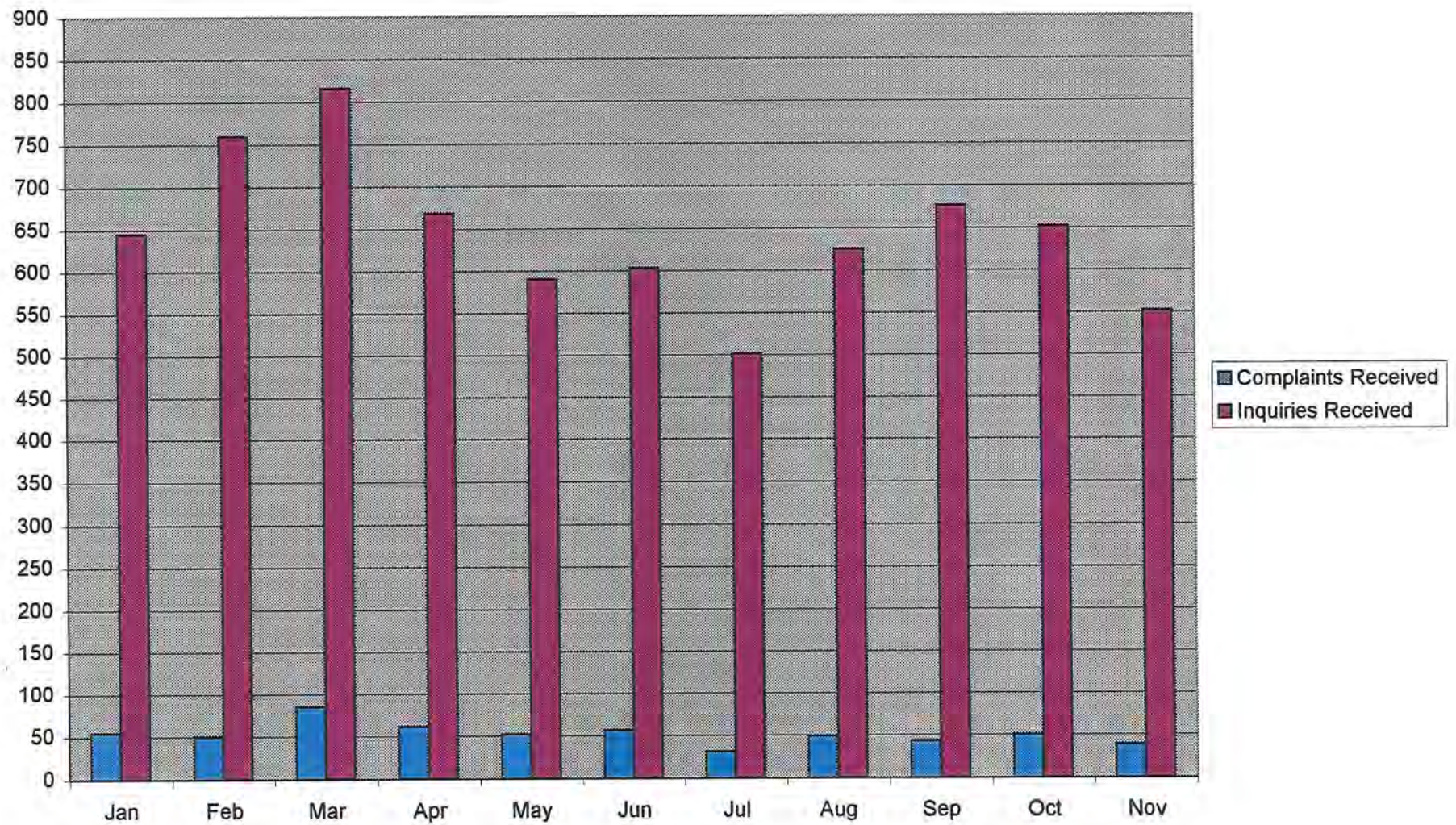


January 1999 - November 1999 Life/Health Recovery

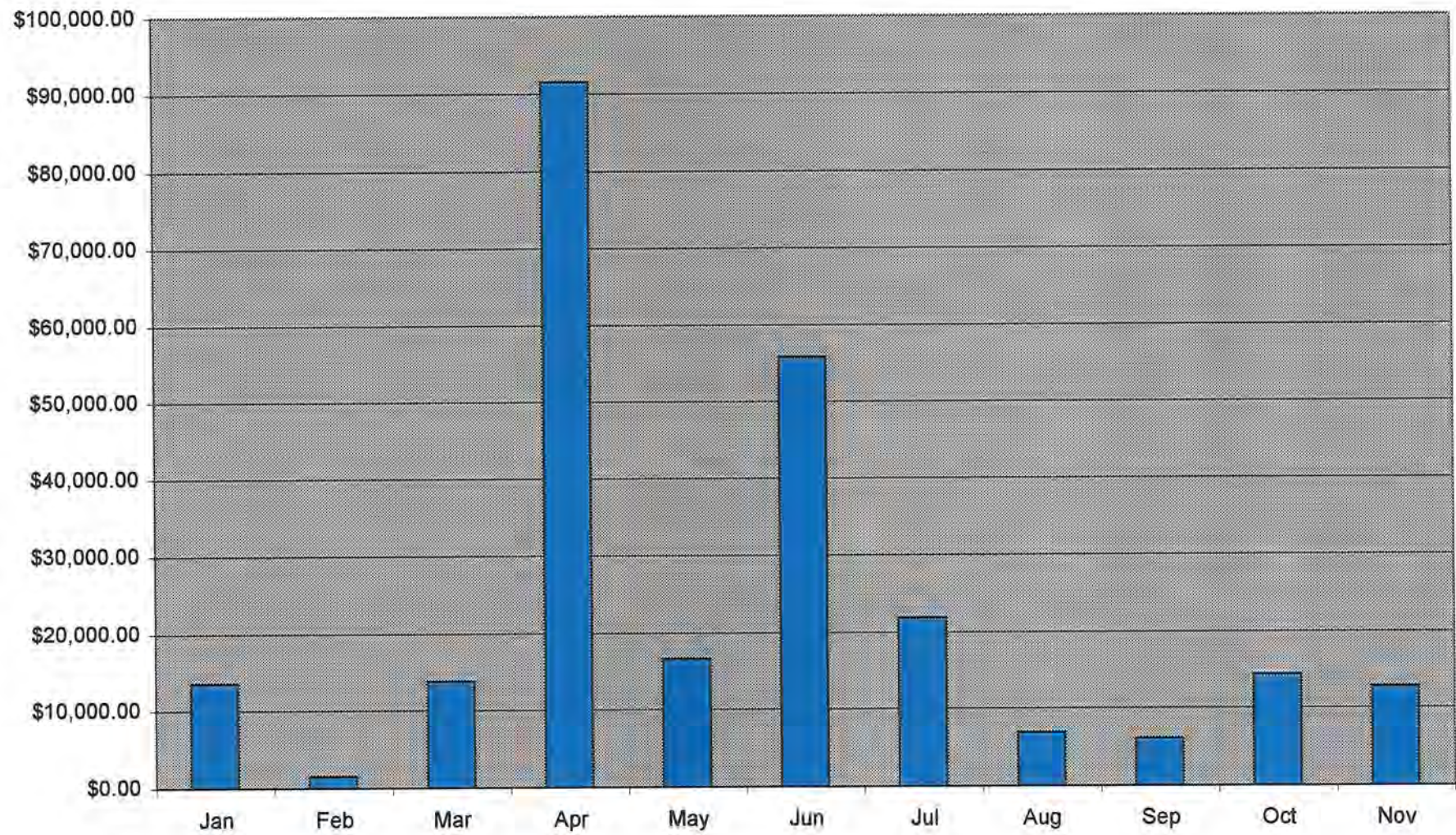
■ 1999 Total Recovery \$652,231.89



Property/Casualty Complaints and Inquiries Received
January 1999 through November 1999



**January 1999 - November 1999
Property & Casualty Recovery**



APPENDIX C

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

AAA LIFE INSURANCE CO	\$202,681	DC
ACA ASSURANCE	\$682,683	NH
ACA FINANCIAL GUARANTY CORP	0	MD
ACACIA NATIONAL LIFE INS CO	\$ 9,325	VA
ACADEMY LIFE INS CO	\$146,870	MO
ACADIA INSURANCE COMPANY	\$68,015,114	ME
ACCELERATION NATIONAL INS CO	\$-80	OH
ACCEPTANCE INS CO	\$98,194	NE
ACSTAR INSURANCE COMPANY	\$2,505	IL
ADVANTA INS CO	0	AZ
AEGIS SECURITY INSURANCE CO	\$36,509	PA
AETNA HEALTH AND LIFE INS CO	0	CT
AETNA INS CO OF AMER	0	CT
AETNA INSURANCE CO OF CT	\$92,126	CT
AETNA LIFE INS & ANNUITY CO	\$5,410,906	CT
AETNA LIFE INSURANCE CO	\$3,832,299	CT
AETNA US HEALTHCARE	\$54,390,400	ME
AFFILIATED FM INSURANCE COMPANY	\$56,937	RI
AGRI GENERAL INS CO	\$138,449	IA
AGRICULTURAL INS CO	\$1,866,162	OH
AGWAY INSURANCE COMPANY	\$1,359,993	NY
AID ASSOCIATION FOR LUTHERANS	\$736,553	WI
AIU INS CO	\$4,525,773	NY
ALBANY INSURANCE COMPANY	\$896,587	NY
ALEXANDER HAMILTON LIFE INS CO OF AMERICA	\$3,149,962	MI
ALL AMERICAN LIFE INS CO	\$540,508	IL
ALLEGIANCE INS CO	0	CA
ALLENDALDE MUT INS CO	\$1,484,025	RI
ALLIANCE ASSURANCE CO OF AMERICA	0	NY
ALLIANZ INS CO	\$407,569	CA
ALLIANZ LIFE INS CO OF NORTH AMER	\$9,235,705	MN
ALLIED-AUGUSTA MUTUAL INS CO	0	ME
ALLMERICA FINANCIAL LIFE & ANNUITY	\$ 2,488,057	DE
ALLSTATE IND CO	\$14,728,219	IL
ALLSTATE INS CO	\$51,474,875	IL
ALLSTATE LIFE INSURANCE CO	\$3,061,173	IL
ALPINE LIFE INSURANCE CO	0	CT

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

AMBAC ASSURANCE CORP	\$688,779	WI
AMERICAN & FOREIGN INSURANCE CO	\$1,735,201	DE
AMERICAN ALLIANCE INS CO	\$101,041	OH
AMERICAN ALTERNATIVE INSURANCE CORP	\$308,698	DE
AMERICAN AUTOMOBILE INSURANCE CO	\$581,689	MO
AMERICAN BANKERS INS CO OF FL	\$2,586,073	FL
AMERICAN BANKERS LIFE ASR CO OF FL	\$1,650,415	FL
AMERICAN CAPITOL INS CO	\$91	TX
AMERICAN CASUALTY CO OF READING PA	\$828,293	PA
AMERICAN CENTRAL INSURANCE CO	\$538,565	MO
AMERICAN CONTINENTAL INSURANCE CO	\$758,522	MO
AMERICAN CONTINENTAL LIFE INS CO	0	MO
AMERICAN CREDIT INDEMNITY CO	\$362,474	NY
AMERICAN DRUGGISTS INS CO	0	OH
AMERICAN ECONOMY INSURANCE CO	\$21,203	IN
AMERICAN EMPLOYERS INS CO	\$4,559,588	MA
AMERICAN ENTERPRISE LIFE INS CO	\$27,000	IN
AMERICAN EQUITY SPECIALTY INS CO	0	CA
AMERICAN FAMILY LIFE ASR CO COLUMBUS	\$3,535,426	GA
AMERICAN FIDELITY ASSURANCE CO	\$95,230	OK
AMERICAN FIDELITY LIFE INS CO	\$52,172	FL
AMERICAN FINANCIAL SECURITY LIFE	0	MO
AMERICAN GENERAL ANNUITY INS CO	\$1,885	TX
AMERICAN GENERAL ASSURANCE CO	\$1,657,391	IL
AMERICAN GENERAL LIFE INS CO	\$1,306,293	TX
AMERICAN GENERAL LIFE INS CO OF NY	\$19,487	NY
AMERICAN GENERAL PROPERTY INS CO	0	TN
AMERICAN GUARANTEE & LIABILITY INS	\$1,249,507	NY
AMERICAN HARDWARE MUTUAL INS CO	\$4,720	OH
AMERICAN HEALTH & LIFE INS CO	\$86,372	TX
AMERICAN HERITAGE LIFE INS CO	\$111,653	FL
AMERICAN HOME ASSURANCE CO	\$3,204,297	NY
AMERICAN INCOME LIFE INS CO	\$610,826	IN
AMERICAN INS CO	\$296,731	NE
AMERICAN INTEGRITY INS CO	0	PA
AMERICANINTERNATIONAL PACIFIC INS	\$1,554,297	CO
AMERICAN INTERNATL LIFE ASR CO NY	\$3,454,405	NY

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

AMERICAN INTERSTATE INS CO	\$1,094,562	LA
AMERICAN INVESTORS LIFE INS CO	\$317	KS
AMERICAN LIFE INS CO OF NEW YORK	\$49,908	NY
AMERICAN LIVE STOCK INSURANCE CO	\$3,208	IL
AMERICAN MANUFACTURERS MUT INS CO	\$963,601	IL
AMERICAN MATURITY LIFE INS CO	\$35,022	CT
AMERICAN MODERN HOME INS CO	\$1,175,605	OH
AMERICAN MOTORISTS INS CO	\$445,127	IL
AMERICAN MUTUAL INS CO OF BOSTON	0	MA
AMERICAN MUTUAL LIABILITY INS CO	0	MA
AMERICAN NATIONAL FIRE INS CO	\$1,198,507	NY
AMERICAN NATIONAL INSURANCE CO	\$5,113,097	TX
AMERICAN NETWORK INS CO	\$371,925	VT
AMERICAN PARTNERS LIFE INS CO	\$6,714	AZ
AMERICAN PROGRESSIVE L&H INS OF NY	\$7,567	NY
AMERICAN PROTECTION INSURANCE CO	\$980,686	IL
AMERICAN REIN CO	0	DE
AMERICAN RELIABLE INS CO	\$25,943	AZ
AMERICAN REPUBLIC INSURANCE CO	\$815,243	IA
AMERICAN RESOURCES LIFE INS CO	0	IA
AMERICAN ROAD INSURANCE CO	\$441,516	MI
AMERICAN SECURITY INSURANCE CO	\$195,792	DE
AMERICAN SKANDIA LIFE ASSUR CORP	0	CT
AMERICAN SPIRIT INS CO	0	IN
AMERICAN STATES INS CO	\$37,184	IN
AMERICAN STATES LIFE INS CO	\$6,597	IN
AMERICAN TRAVELLERS LIFE INS CO	\$4,552,656	PA
AMERICAN UNITED LIFE INS CO	\$37,708	IN
AMERICAN UNIVERSAL INS CO	0	RI
AMERICAN ZURICH INSURANCE CO	\$479,689	IL
AMERICAN-AMICABLE LIFE INS CO OF TX	\$133,124	TX
AMERIN GUARANTY CORP	\$400,478	IL
AMERISURE INS CO	0	MI
AMERITAS LIFE INSURANCE CORP	\$1,633,406	NE
AMEX ASSUR CO	\$321,749	IL
AMGUARD INS CO	\$447,148	PA
AMICA LIFE INS CO	\$326,262	RI

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

AMICA MUT INS CO	\$7,601,695	RI
AMWEST SURETY INS CO	\$175,757	NE
ANCHOR NATIONAL LIFE INS CO	\$67,126	AZ
ANNUITY INVESTORS LIFE INS CO	0	OH
ANTHEM ALLIANCE HEALTH INS CO	\$51,327	TX
ANTHEM HEALTH & LIFE INSURANCE CO	\$2,073,722	IN
ARGONAUT INS CO	\$209,885	CA
ARKWRIGHT MUTUAL INS CO	\$1,249,546	MA
ARMED FORCES INS EXCHANGE	\$186,547	KS
ARROW MUTUAL LIABILITY INS CO	\$63,962	MA
ASSOCIATED HOSPITAL SERVICES OF MAINE	\$483,798,907	ME
ASSOCIATED INDEMNITY CORP	\$-22,988	CA
ASSOCIATES FINANCIAL LIFE INS CO	\$31,740	TN
ASSOCIATES INSURANCE CO	\$231,976	IN
ASSUMPTION MUTUAL LIFE INS CO	\$97,771	MA
ASSURANCE COMPANY OF AMERICA	\$4,259,125	NY
ASSURITY LIFE INS CO	\$33,957	NE
ATHENA ASSUR CO	\$315,450	MN
ATLANTA INTERNATIONAL INS CO	0	NY
ATLANTIC INS CO	0	TX
ATLANTIC MUTUAL INSURANCE CO	\$1,350,401	NY
ATLAS ASSURANCE CO OF AMERICA	\$4,026	NY
ATTLEBORO MUTUAL INS CO	0	MA
AUSA LIFE INS CO INC	\$55,384	NY
AUTO CLUB INSURANCE ASSOC	\$92,454	MI
AUTOMOBILE CLUB INS CO	\$846,098	OH
AUTOMOBILE INS CO OF HARTFORD CT	\$161,193	CT
AVEMCO INS CO	\$471,112	MD
AXA GLOBAL RISKS US INS CO	\$730,833	NY
AXA NORDSTERN ART INS CORP	\$35,705	NY
BALBOA INS CO	\$295,780	CA
BALBOA LIFE INSURANCE CO	\$732,020	CA
BALTIMORE LIFE INS CO	\$3,742	MD
BANC ONE PRIVATE MORTGAGE INS CO INC	0	ME
BANKERS LIFE & CASUALTY CO	\$31,932,279	IL
BANKERS MULTIPLE LINE INS CO	\$13,284	IL
BANKERS NATIONAL LIFE INS CO	\$94,162	TX

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

BANKERS UNITED LIFE ASSURANCE CO	\$275,640	IA
BANNER LIFE INSURANCE CO	\$148,270	MD
BAY STATE INSURANCE CO	0	MA
BCS INS CO	\$410,073	OH
BCS LIFE INS CO	\$504	IL
BENEFICIAL STANDARD LIFE INS CO	\$44,022	CA
BERKLEY REGIONAL INSURANCE CO	0	MO
BERKSHIRE LIFE INS CO	\$1,252,717	MA
BERKSHIRE MUTUAL INS CO	0	MA
BIRMINGHAM FIRE INS CO OF PA	\$18,456	PA
BITUMINOUS CASUALTY CORP	\$1,782	IL
BLUE ALLIANCE MUTUAL INS CO	\$10,243,198	ME
BLUE RIDGE INS CO	\$3,942,088	CT
BOSTON MUTUAL LIFE INS CO	\$2,892,607	MA
BOSTON OLD COLONY INSURANCE CO	\$462	MA
BRADFORD NATIONAL LIFE INS CO	\$50,792	TX
BURLINGTON INS CO	0	NC
BUSINESS MENS ASSURANCE CO OF AMER	\$931,743	MO
CADILLAC MOUNTAIN INSURANCE CO	\$1,883,899	ME
CALVERT INS CO	\$37,151	PA
CAMBRIDGE MUTUAL FIRE INS CO	\$2,436,151	MA
CAMDEN FIRE INS ASSOC	\$9,802	NJ
CANADA LIFE ASSURANCE CO	\$2,250,503	MI
CANADA LIFE INS CO OF AMERICA	0	MI
CANAL INS CO	\$2,947,116	SC
CAPITAL MARKETS ASR CORP	0	NY
CAPITOL LIFE INS CO	0	CO
CAROLINA CASUALTY INS CO	\$530,291	FL
CASCO INDEMNITY CO	\$335,490	ME
CASTLE INS CO	\$571,216	MI
CATHOLIC ASSOCIATION OF FORESTERS	\$56	MA
CATHOLIC FAMILY LIFE INS	\$504,816	WI
CATHOLIC ORDER OF FORESTERS	\$269,933	IL
CELTIC LIFE INS CO	\$95,617	IL
CENTENNIAL INS CO	\$372,434	NY
CENTRAL MAINE PARTNERS HEALTH PLAN	\$6,995,935	ME
CENTRAL NATIONAL INS CO OF OMAHA	0	NE

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

CENTRAL NATL LIFE INS CO OMAHA	\$-198,588	DE
CENTRAL STATES H & L CO OF OMAHA	\$206,071	NE
CENTRAL STATES IND CO OF OMAHA	\$364,973	NE
CENTRAL UNITED LIFE INS CO	\$8,541	TX
CENTRE INS CO	0	DE
CENTURY INDEMNITY CO	0	PA
CHARTER NATIONAL LIFE INS CO	\$45,924	MO
CHARTER OAK FIRE INSURANCE CO	\$962,154	CT
CHESAPEAKE BAY PROP & CAS INS CO	0	ME
CHESAPEAKE LIFE INS CO	\$3,448	OK
CHICAGO INS CO	\$549,674	IL
CHICAGO TITLE INS CO	\$1,816,060	MO
CHRISTIAN MUTUAL LIFE INS CO	\$186,775	NH
CHRYSLER INS CO	\$118,947	MI
CHUBB INDEMNITY INSURANCE CO	\$156,175	NY
CHURCH INS CO	\$25,213	NY
CIGNA FIRE UNDERWRITERS INS CO	\$536,755	PA
CIGNA INS CO	\$1,812,601	PA
CIGNA LIFE INS CO	0	CT
CIGNA PROPERTY & CASUALTY INS CO	\$1,266,469	CT
CIGNA REINS CO	0	PA
CIM INSURANCE CORP	\$41,445	NY
CINCINNATI INS CO	\$53,278	OH
CITICORP LIFE INS CO	\$490	AZ
CITIZENS INS CO OF AMERICA	\$11,641,039	MI
CLARENDON NATIONAL INS CO	\$49,123	NJ
CM LIFE INS CO	\$1,120,536	CT
CMG MORTGAGE INS CO	\$84,495	WI
COLLEGE LIFE INS CO OF AMER	\$42,309	TX
COLONIAL INS CO OF WI	0	WI
COLONIAL LIFE & ACCIDENT INS CO	\$1,214,680	SC
COLONIAL PENN FRANKLIN INS CO	\$138,789	PA
COLONIAL PENN INS CO	\$614,125	PA
COLORADO BANKERS LIFE INS CO	\$4,960	CO
COLUMBIAN MUTUAL LIFE INS CO	\$126,178	NY
COMBINED INS CO OF AMERICA	\$9,068,956	IL
COMMERCE & INDUSTRY INSURANCE CO	\$551,996	NY

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

COMMERCE INS CO	0	MA
COMMERCIAL INS CO OF NEWARK NJ	\$10	NJ
COMMERCIAL LOAN INS CORP	0	WI
COMMERCIAL TRAVELERS MUTUAL INS CO	\$38,417	NY
COMMERCIAL UNION INSURANCE CO	\$6,128,249	MA
COMMERCIAL UNION LIFE INS CO OF AM	\$3,567,739	DE
COMMERICAL UNION YORK INS CO	\$148,562,875	ME
COMMONWEALTH LAND TITLE INS CO	\$1,831,629	PA
COMMONWEALTH MORTGAGE ASSURANCE CO	\$665,728	PA
COMPUTER INSURANCE CO	\$265,987	RI
CONCORD GENERAL LIFE INS CO INC	\$796,456	NH
CONCORD GENERAL MUTUAL INS CO	\$40,222,771	NH
CONCORD HERITAGE LIFE INS CO INC	\$939,424	NH
CONFEDERATION LIFE INS CO	0	MI
CONNECTICUT GENERAL LIFE INS CO	\$13,259,793	CT
CONNECTICUT INDEMNITY CO	\$4,277,552	CT
CONNIE LEE INSURANCE CO	0	WI
CONSECO ANNUITY ASSURANCE CO	\$5,586,621	IL
CONSECO DIRECT LIFE INS CO	\$715,510	PA
CONSECO HEALTH INS CO	\$498,629	AZ
CONSECO LIFE INSURANCE CO	\$1,189,565	IN
CONSECO MEDICAL INS CO	\$4,551,797	IL
CONSECO VARIABLE INS CO	\$44,642	TX
CONSTITUTION LIFE INS CO	\$7,379	TX
CONTINENTAL ASSURANCE CO	\$28,044,143	IL
CONTINENTAL CASUALTY CO	\$7,962,381	IL
CONTINENTAL GENERAL INS CO	\$26,315	NE
CONTINENTAL INS CO	\$1,226,434	NH
CONTINENTAL WESTERN INS CO	0	IA
CONTRACTORS BONDING & INS CO	\$85,976	WA
COOPERANTS MUTUAL LIFE INS SOC	0	MA
COREGIS INS CO	\$2,542,317	IN
CORPORATE HEALTH INS CO	0	PA
COURTESY INSURANCE CO	\$449,199	FL
COVENANT MUTUAL INS CO	0	CT
CREDIT GENERAL INS CO	0	OH
CROWN LIFE INS CO	\$505,537	MI

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

CUMIS INS SOCIETY INC	\$1,816,605	WI
CUNA MUTUAL INS SOCIETY	\$7,233,139	WI
CUNA MUTUAL LIFE INS CO	\$109,610	IA
DAIRYLAND INS CO	\$11,296,938	WI
DELAWARE AMERICAN LIFE INS CO	\$29,835	DE
DELTA DENTAL INS CO	0	IL
DELTA LIFE AND ANNUITY CO	0	IA
DIAMOND STATE INS CO	0	IN
DOCTORS CO AN INTERINSURANCE EXCHN	\$1,057,959	CA
DORCHESTER MUTUAL INSURANCE CO	\$392,955	MA
EAGLE AMERICAN INS CO	0	OH
EASTGUARD INS CO	\$1,047,551	ME
EDISON INS CO	0	IL
ELECTRIC INS CO	\$350,787	MA
EMPIRE FIRE & MARINE INSURANCE CO	\$2,028,553	NE
EMPIRE GENERAL LIFE ASSURANCE CORP	\$82,871	TN
EMPLOYEES LIFE CO MUT	\$694	IL
EMPLOYERS CASUALTY CO	0	TX
EMPLOYERS FIRE INSURANCE CO	\$2,054,397	MA
EMPLOYERS HEALTH INS CO	\$39,583	WI
EMPLOYERS INS OF WAUSAU A MUTUAL CO	\$2,671,875	WI
EMPLOYERS LIFE INS CO OF WAUSAU	\$93,394	WI
EMPLOYERS MODERN LIFE CO	\$16,313	IA
EMPLOYERS MUTUAL CASUALTY CO	\$8,056	IA
EMPLOYERS REASSURANCE CORP	0	KS
EMPLOYERS REINSURANCE CORP	\$1,248,735	MO
EQUITABLE LIFE ASR SOC OF THE US	\$4,675,797	NY
EQUITABLE LIFE INS CO OF IOWA	\$44,639	IA
ERIE INSURANCE EXCHANGE	0	PA
EUROPEAN REINS CORP OF AMERICA	0	NH
EVEREST REIN CO	\$17,453	DE
EXCELSIOR INS CO	\$868,061	NH
EXECUTIVE LIFE INS CO OF NEW YORK	0	NY
EXECUTIVE RISK INDEMNITY INC	\$676,630	DE
FAIRFIELD INS CO	\$3,865	CT
FAMILY LIFE INS CO	\$201,372	WA
FAR WEST INS CO	\$100	NE

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

FARM FAMILY CASUALTY INS CO	\$6,455,028	NY
FARM FAMILY LIFE INS CO	\$3,170,364	NY
FARMERS & TRADERS LIFE INS CO	\$232,447	NY
FARMERS INS EXCHANGE	0	CA
FARMINGTON CASUALTY CO	\$61,146	CT
FEDERAL HOME LIFE INS CO	\$97,528	IN
FEDERAL INS CO	\$9,362,886	IN
FEDERAL KEMPER LIFE ASSUR CO	\$1,956,599	IL
FEDERATED MUTUAL INS CO	0	MN
FFG INSURANCE COMPANY	\$11,582	TX
FIDELITY & CASUALTY CO OF NY	\$30,100	NH
FIDELITY & DEPOSIT CO OF MD	\$1,683,517	MD
FIDELITY & GUARANTY INS CO	\$496,038	IA
FIDELITY & GUARANTY INS UNDERWRITERS	\$238,923	WI
FIDELITY & GUARANTY LIFE INS CO	\$1,534,131	MD
FIDELITY BANKERS LIFE INS CO	0	VA
FIDELITY INVESTMENTS LIFE INS CO	\$820,107	UT
FIDELITY LIFE ASSOCIATION	\$48,937	IL
FIDELITY LIFE INS CO	0	PA
FIDELITY MUTUAL LIFE INS CO	0	PA
FIDELITY NATIONAL TITLE INS CO NY	\$191,725	NY
FIDELITY SECURITY LIFE INS CO	\$11,113,417	MO
FINANCIAL GUARANTY INS CO	\$24,000	NY
FINANCIAL SECURITY ASSURANCE INC	\$879,275	NY
FIRE & CASUALTY INS CO OF CT	\$500,669	CT
FIREMANS FUND INS CO	\$1,747,919	CA
FIREMENS INS CO OF NEWARK NJ	\$307,383	NJ
FIREMENS INS CO OF WASHINGTON DC	0	MD
FIRST ALLMERICA FIN LIFE INS CO	\$4,840,814	MA
FIRST AMERICAN TITLE INS CO	\$4,219,094	CA
FIRST CAPITAL LIFE INS CO	0	CA
FIRST COLONY LIFE INS CO	\$5,401,923	VA
FIRST COMMUNITY INS CO	\$43,754	NY
FIRST CONTINENTAL LIFE & ACCIDENT	0	UT
FIRST HEALTH LIFE & HEALTH INS CO	\$21,597	TX
FIRST INVESTORS LIFE INS CO	\$15,830	NY
FIRST LIBERTY INS CORP	\$5,172	IA

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

FIRST PENN-PACIFIC LIFE INS CO	\$265,807	IN
FIRST VARIABLE LIFE INS CO	0	AR
FITCHBURG MUTUAL INS CO	\$1,148,607	MA
FLORISTS MUTUAL INS CO	\$28,084	IL
FOREMOST INS CO	\$1,464,003	MI
FOREMOST PROPERTY & CASUALTY INS CO	\$119,377	MI
FORESTVIEW MORTGAGE INS CO	0	CA
FORETHOUGHT LIFE ASSUR CO	\$-443	IN
FORETHOUGHT LIFE INS CO	\$58,799	IN
FORT DEARBORN LIFE INS CO	\$1,349,419	IL
FORTIS BENEFITS INS CO	\$2,619,599	MN
FORTIS INS CO	\$6,532,409	WI
FRANKLIN LIFE INSURANCE CO	\$1,744,539	IL
FREMONT INDUSTRIAL INDEMNITY CO	\$22,088	CA
FRONTIER INS CO	\$625,193	NY
GAN NATIONAL INSURANCE CO	\$-736	NY
GARDEN STATE LIFE INS CO	\$79,293	TX
GE LIFE AND ANNUITY ASSUR CO	\$5,003,887	VA
GE RESIDENTIAL MORTGAGE INS CORP NC	\$6,667	NC
GEICO CASUALTY CO	\$653,740	MD
GEICO GENERAL INSURANCE CO	\$1,831,178	MD
GEICO IND CO	\$796,060	MD
GENERAL ACCIDENT INS CO OF AMERICA	\$885,508	PA
GENERAL AMERICAN LIFE INSURANCE CO	\$1,069,646	MO
GENERAL ELECTRIC CAPITAL ASR CO	\$5,574,401	DE
GENERAL ELECTRIC MORTGAGE INS CORP	\$1,011,777	NC
GENERAL INS CO OF AMERICA	\$93,363	WA
GENERAL REINSURANCE CORP	\$323,165	DE
GENERAL STAR NATIONAL INS CO	\$375,750	OH
GENESIS INSURANCE COMPANY	\$9,489	CT
GERBER LIFE INSURANCE CO	\$685,277	NY
GERLING AMERICA INS CO	\$164,978	NY
GERLING GLOBAL REINS CORP OF US BR	0	NY
GLENBROOK LIFE & ANNUITY CO	\$1,122,575	AZ
GLENS FALLS INS CO	\$-15	DE
GLOBE INDEMNITY CO	\$310,013	DE
GLOBE LIFE & ACCIDENT INS CO	\$1,482,306	DE

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

GOLDEN AMERICAN LIFE INS CO	\$4,200,175	DE
GOLDEN RULE INSURANCE CO	\$3,696,379	IL
GOVERNMENT EMPLOYEES INSURANCE CO	\$2,891,316	MD
GOVERNMENT PERSONNEL MUT LIFE INS CO	\$120,041	TX
GRANGE MUTUAL INS CO	0	NH
GRANITE STATE INSURANCE CO	\$151,157	PA
GRAPHIC ARTS MUTUAL INS CO	\$35,957	NY
GREAT AMERICAN INSURANCE CO	\$961,614	OH
GREAT AMERICAN LIFE INS CO	\$3,612,974	OH
GREAT DIVIDE INSURANCE CO	\$542,945	ND
GREAT GLOBAL ASSUR CO	0	AZ
GREAT NORTHERN INSURANCE CO	\$874,263	MN
GREAT NORTHERN INSURED ANNUITY CORP	0	WA
GREAT PACIFIC INS CO	\$21,152	CA
GREAT SOUTHERN LIFE INS CO	\$98,446	TX
GREAT WEST CASUALTY CO	\$8,736	NE
GREAT-WEST LIFE & ANNUITY INS CO	\$7,291,861	CO
GREAT-WEST LIFE ASSURANCE CO	\$62,213	MI
GREEN MOUNTAIN INS CO INC	\$4,670,251	VT
GREENWICH INS CO	\$177,967	CA
GUARANTEE INS CO	0	DE
GUARANTEE LIFE INS CO	\$94,803	NE
GUARANTEE RESERVE LIFE INS CO	\$251,805	IN
GUARANTEE TRUST LIFE INS CO	\$803,242	IL
GUARANTY NATIONAL INS CO	\$913,910	CO
GUARDIAN INSURANCE & ANNUITY CO INC	\$3,138,421	DE
GUARDIAN LIFE INS CO OF AMER	\$8,034,583	NY
GUIDANT MUT INS CO	\$34,532	IA
GUIDANT SPECIALTY MUTUAL INS CO	\$37,616	IA
GULF INS CO	\$767,656	MO
HANOVER INS CO	\$30,389,048	NH
HARCO NATIONAL INS CO	\$1,210	IL
HARTFORD ACCIDENT & INDEMNITY CO	\$71,313	CT
HARTFORD CASUALTY INS CO	\$1,724,077	IN
HARTFORD FIRE INSURANCE CO	\$3,895,278	CT
HARTFORD INS CO OF THE MIDWEST	\$888,557	IN
HARTFORD LIFE & ACCIDENT INS CO	\$3,975,225	CT

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

HARTFORD LIFE & ANNUITY INS CO	\$1,474,096	CT
HARTFORD LIFE INSURANCE CO	\$4,499,044	CT
HARTFORD STEAM BOIL INSPEC & INS CO	\$2,521,612	CT
HARTFORD UNDERWRITERS INS CO	\$2,453,844	CT
HARVARD PILGRIM HEALTH	\$47,976,884	MA
HEALTHCARE UNDERWRITERS MUT INS CO	\$33,519	NY
HEALTHSOURCE INS CO	0	TN
HEALTHSOURCE MAINE INC.	\$161,591,405	ME
HEALTHSOURCE NEW HAMPSHIRE	0	NH
HERITAGE INDEMNITY CO	\$-1,790	CA
HERITAGE LIFE INS CO	0	AZ
HIGHLANDS INS CO	\$154	TX
HIGHMARK LIFE INS CO	\$99,736	CT
HINGHAM MUTUAL FIRE INS CO	\$251,520	MA
HOLYOKE MUTUAL INS CO IN SALEM	\$816,828	MA
HOME INS CO	\$-8,117	NH
HORACE MANN INS CO	\$9,222,760	IL
HORACE MANN LIFE INS CO	\$10,382,464	IL
IDS LIFE INS CO	\$8,645,007	MN
IL ANNUITY & INS CO	0	MA
ILLINOIS NATIONAL INSURANCE CO	0	IL
IMPERIAL CASUALTY & INDEMNITY CO	0	NE
INDEMNITY INS CO OF NORTH AMERICA	\$510,845	PA
INDEPENDENCE LIFE & ANNUITY CO	0	RI
INDEPENDENT ORDER OF FORESTERS USBR	\$15,300	NY
INSURANCE CO OF NORTH AMERICA	\$179,960	PA
INSURANCE CO OF THE STATE OF PA	\$49,435	PA
INSURANCE CORPORATION OF AMERICA	0	TX
INTEGON NATIONAL INSURANCE CO	\$1,097,501	NC
INTEGON PREFERRED INSURANCE CO	0	NC
INTEGRAL INSURANCE CO	0	MO
INTER-AMERICAN INS CO OF IL	0	IL
INTERCARGO INS CO	\$36,220	IL
INTERNATIONAL BUS & MERC REASSUR CO	0	IL
INTERNATIONAL FIDELITY INS CO	\$21,508	NJ
INTERNATIONAL INSURANCE CO	0	IL
INTER-STATE ASSURANCE CO	\$125,844	IA

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

INTERSTATE INDEMNITY CO	0	IL
INVESTORS GUARANTY LIFE INS CO	\$8,043	CA
INVESTORS LIFE INS CO NORTH AMERICA	\$143,090	WA
INVESTORS LIFE INS CO OF IN	\$2,662	IN
JACKSON NATIONAL LIFE INS CO	\$11,017,718	MI
JC PENNEY CASUALTY INS CO	0	OH
JC PENNEY LIFE INS CO	\$643,667	VT
JEFFERSON INS CO OF NY	\$94,051	NY
JEFFERSON PILOT FINANCIAL INS CO	\$2,012,412	NH
JEFFERSON PILOT LIFEAMERICA INS CO	\$20,413	NJ
JEFFERSON-PILOT LIFE INS CO	\$877,602	NC
JEWELERS MUTUAL INS CO	\$68,685	WI
JOHN ALDEN LIFE INS CO	\$3,857,177	MN
JOHN DEERE INS CO	\$1,731,318	IL
JOHN HANCOCK MUTUAL LIFE INS CO	\$10,751,317	MA
JOHN HANCOCK PROP & CAS INS CO	\$1,512	DE
JOHN HANCOCK VARIABLE LIFE INS CO	\$2,645,556	MA
KANSAS BANKERS SURETY CO	\$12,151	KS
KANSAS CITY FIRE & MARINE INS CO	\$15	MO
KANSAS CITY LIFE INS CO	\$522,556	MO
KEMPER INVESTORS LIFE INS CO	\$1,892,200	IL
KENTUCKY CENTRAL LIFE INS CO	0	KY
KEYPORT LIFE INSURANCE CO	\$8,040,215	RI
KEYSTONE INS CO	\$138	PA
KNIGHTS OF COLUMBUS	\$3,470,371	CT
LAFAYETTE LIFE INS CO	\$104,854	IN
LANCER INSURANCE CO	\$120,072	IL
LAWYERS TITLE INS CORP	\$2,187,167	VA
LEADER NATIONAL INS CO	0	OH
LEGION INS CO	\$915,532	PA
LIBERTY INS CORP	\$3,617,420	VT
LIBERTY LIFE ASSUR CO OF BOSTON	\$2,118,308	MA
LIBERTY LIFE INS CO	\$87,453	SC
LIBERTY MUT INS CO	\$4,222,158	MA
LIBERTY MUTUAL FIRE INS CO	\$23,481,378	MA
LIBERTY NATIONAL LIFE INS CO	\$283,316	AL
LIFE ASSURANCE CO OF PENNSYLVANIA	0	PA

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

LIFE INS CO OF NORTH AMERICA	\$517,569	PA
LIFE INS CO OF THE SOUTHWEST	\$691,674	TX
LIFE INVESTORS INS CO OF AMER	\$249,867	IA
LIFE OF BOSTON INS CO	\$67,421	OK
LIFEUSA INSURANCE CO	\$3,597,578	MN
LINCOLN BENEFIT LIFE CO	\$3,834,121	NE
LINCOLN GENERAL INS CO	0	PA
LINCOLN NATIONAL HLTH & CAS INS CO	0	IN
LINCOLN NATIONAL LIFE INS CO	\$1,545,067	IN
LM INSURANCE CORP	\$1,130,453	IA
LONDON ASSURANCE OF AMERICA INC	0	NY
LOYAL AMERICAN LIFE INS CO	\$635,377	OH
LUMBER MUTUAL INS CO	\$783,596	MA
LUMBERMENS MUTUAL CASUALTY CO	\$1,360,742	IL
LUMBERMENS UNDERWRITING ALLIANCE	\$341,617	MO
LUTHERAN BROTHERHOOD	\$353,756	MN
MAIN STREET AMERICA ASSURANCE CO	0	NH
MAINE BONDING & CASUALTY CO	\$5,108,717	ME
MAINE DENTAL SERVICE CORP	\$17,143,961	ME
MAINE EMPLOYERS MUT INS CO	\$58,171,292	ME
MAINE MUTUAL FIRE INS CO	\$26,754,021	ME
MAINE PARTNERS HEALTH PLAN, INC.	\$21,157,549	ME
MAINE VISION SERVICES PLAN	0	ME
MANHATTAN LIFE INS CO	\$61,400	NY
MANHATTAN NATIONAL LIFE INS CO	571,486	IL
MANUFACTURERS & MCHTS MUTUAL INS CO	\$128,616	NH
MANUFACTURERS LIFE INS CO OF AMER	\$79,765	MI
MANUFACTURERS LIFE INS CO OF N AMERI	\$40,000	DE
MANUFACTURERS LIFE INS CO USA	\$1,738,741	MI
MARKEL AMERICAN INS CO	\$153,004	VA
MARKEL INS CO	\$582,801	IL
MARYLAND CASUALTY CO	\$1,422,206	MD
MASSACHUSETTS BAY INS CO	\$30,442,222	NH
MASSACHUSETTS CASUALTY INS CO	\$536,991	MA
MASSACHUSETTS MUTUAL LIFE INS CO	\$12,696,825	MA
MBIA INSURANCE CORP	\$751,326	NY
MBIA INSURANCE CORP OF IL	0	IL

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

MBL LIFE ASSUR CORP	\$313,025	NJ
MCA INSURANCE CO	0	OK
MEDCO CONTAINMENT LIFE INS CO	\$86,184	PA
MEDICAL LIFE INS CO	\$4,101,681	OH
MEDICAL MUTUAL INS CO OF MAINE	\$12,098,829	ME
MEDICAL PROTECTIVE CO	0	IN
MEDMARC CASUALTY INS CO	0	VT
MEGA LIFE & HEALTH INS CO THE	\$4,451,214	OK
MEMBERS LIFE INS CO	\$1,015	WI
MERCHANTS INS CO OF NH INC	\$9,362	NH
MERCHANTS MUT INS CO	\$2,448	NY
MERRILL LYNCH LIFE INS CO	433,337	AR
MERRIMACK MUTUAL FIRE INS CO	\$2,698,622	MA
METLIFE SECURITY INS CO LOUISIANA	0	LA
METROPOLITAN CASUALTY INS CO	\$1,558,413	RI
METROPOLITAN GENERAL INS CO	\$706,831	RI
METROPOLITAN INS & ANNUITY CO	\$2,873,261	DE
METROPOLITAN LIFE INS CO	\$36,636,795	NY
METROPOLITAN PROPERTY & CAS INS CO	\$7,541,250	RI
METROPOLITAN TOWER LIFE INS CO	\$60,426	DE
MIC LIFE INS CORP	\$5,219	DE
MIC PROPERTY & CASUALTY INS CORP	\$-186	MI
MICHIGAN MUT INS CO	\$5,492	MI
MIDDLESEX INS CO	\$9,155	WI
MIDDLESEX MUT ASSUR CO	\$9,325,770	CT
MIDLAND NATIONAL LIFE INS CO	\$893,534	SD
MIDWESTERN UNITED LIFE INS CO	\$378	IN
MINNESOTA LIFE INS COMPANY	\$4,664,419	MN
MISSION INS CO	0	CA
MITSUI MARINE & FIRE INS CO	0	NY
ML LIFE INS CO OF NY	\$122,963	NY
MML BAY STATE LIFE INS CO	\$ 919,106	CT
MODERN WOODMEN OF AMER	\$10,173,643	IL
MONARCH LIFE INS CO	\$283,675	MA
MONTGOMERY WARD INS CO	\$17,617	IL
MONTGOMERY WARD LIFE INS CO	\$330,182	IL
MONUMENTAL LIFE INS CO	10,994,668	MD

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

MONY LIFE INS CO	\$2,986,598	NY
MONY LIFE INS CO OF AMERICA	\$936,302	AZ
MORTGAGE GUARANTY INS CORP	\$3,473,037	WI
MOTORS INSURANCE CORP	\$98,243	NY
MUTUAL OF AMERICA LIFE INS CO	\$123,181	NY
MUTUAL OF OMAHA INS CO	\$5,440,482	NE
MUTUAL PROTECTIVE INS CO	\$115,275	NE
MUTUAL SECURITY LIFE INS CO	0	IN
MUTUAL TRUST LIFE INS CO	\$221,943	IL
NAC REINSURANCE CORP	0	NY
NACOLAH LIFE INS CO	\$143,005	IL
NATIONAL AMERICAN LIFE INS CO OF PA	0	PA
NATIONAL BENEFIT LIFE INS CO	\$178,525	NY
NATIONAL CASUALTY COMPANY	\$822,329	WI
NATIONAL CONTINENTAL INS CO	0	NY
NATIONAL FARMERS UNION PROP & CAS	0	CO
NATIONAL FARMERS UNION STD INS CO	0	CO
NATIONAL FIDELITY LIFE INS CO	\$76,473	MO
NATIONAL FIRE INS CO OF HARTFORD	\$148,945	CT
NATIONAL FOUNDATION LIFE INS CO	\$29,569	DE
NATIONAL GENERAL INSURANCE CO	\$2,263,351	MO
NATIONAL GRANGE MUTUAL INS CO	\$6,592,645	NH
NATIONAL HEALTH INS CO	\$219,073	TX
NATIONAL IND CO	\$270,377	NE
NATIONAL INSURANCE UNDERWRITERS	0	MO
NATIONAL INTEGRITY LIFE INS CO	\$-7,160	NY
NATIONAL LIABILITY & FIRE INS CO	0	CT
NATIONAL LIFE INS CO	\$6,030,019	VT
NATIONAL REINSURANCE CORP	0	DE
NATIONAL SURETY CORP	\$360,881	IL
NATIONAL TITLE INS OF NY INC	0	NY
NATIONAL UNION FIRE INS CO OF PITTS	\$8,001,035	PA
NATIONAL WESTERN LIFE INS CO	\$1,631,902	CO
NATIONWIDE GENERAL INS CO	0	OH
NATIONWIDE INS CO OF AMERICA	\$4,725	CA
NATIONWIDE LIFE INSURANCE CO	\$1,123,017	OH
NATIONWIDE MUTUAL FIRE INS CO	\$4,399,862	OH

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

NATIONWIDE MUTUAL INS CO	\$844,274	OH
NAVIGATORS INS CO	0	NY
NCMIC INS CO	\$208,974	IA
NETHERLANDS INSURANCE CO THE	\$8,360,150	NH
NEW ENGLAND GUARANTY INS CO INC	\$2,698,703	VT
NEW ENGLAND INS CO	0	CT
NEW ENGLAND LIFE INS CO	\$4,460,012	MA
NEW HAMPSHIRE INDEMNITY CO INC	\$4,652,041	PA
NEW HAMPSHIRE INS CO	\$1,130,498	PA
NEW JERSEY LIFE INS CO	0	NJ
NEW JERSEY MANUFACTURERS INS CO	0	NJ
NEW YORK LIFE & HEALTH INS CO	\$-131,218	DE
NEW YORK LIFE INS & ANNUITY CORP	\$9,467,521	DE
NEW YORK LIFE INS CO	\$45,535,163	NY
NEW YORK MARINE & GENERAL INS CO	\$163,924	NY
NEWARK INS CO	0	NJ
NIAGARA FIRE INSURANCE CO	0	DE
NOBEL INS CO	\$156,191	TX
NORFOLK & DEDHAM MUTUAL FIRE INS CO	\$801,059	MA
NORGUARD INS CO	\$608,032	PA
NORTH AMERICAN CO LIFE & HLTH INS	\$1,132,410	IL
NORTH AMERICAN LUMBER INS CO	\$458	MA
NORTH AMERICAN SPECIALTY INS CO	\$492,204	NH
NORTH CENTRAL LIFE INS CO	\$825,146	MN
NORTH EAST INS CO	\$15,857,353	ME
NORTH RIVER INSURANCE CO	\$304,031	NJ
NORTHBROOK LIFE INSURANCE CO	\$1,114,201	AZ
NORTHBROOK PROPERTY & CAS INS CO	\$776	IL
NORTHERN ASSUR CO OF AMER	\$5,014,673	MA
NORTHERN INS CO OF NEW YORK	\$2,348,712	NY
NORTHERN LIFE INS CO	\$678,049	WA
NORTHERN SECURITY INS CO INC	\$1,075,326	VT
NORTHLAND CASUALTY CO	0	MN
NORTHLAND INS CO	\$2,165,792	MN
NORTHWESTERN MUTUAL LIFE INS CO	\$16,792,936	WI
NORTHWESTERN NTL INS CO MILWAUKEE	\$1,360	WI
OCCIDENTAL FIRE & CASUALTY CO OF NC	0	NC

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

OCCIDENTAL LIFE INS CO OF NC	\$25,144	TX
OHIO INDEMNITY CO	\$319,815	OH
OHIO NATIONAL LIFE ASSURANCE CORP	\$224,980	OH
OHIO NATIONAL LIFE INS CO	\$-3,983	OH
OLD AMERICAN INS CO	\$33,272	MO
OLD LINE LIFE INS CO OF AMER	\$1,277,325	WI
OLD REPUBLIC INSURANCE CO	\$821,139	PA
OLD REPUBLIC LIFE INS CO	\$139,692	IL
OLD REPUBLIC MINNEHOMA INS CO	\$284,055	AZ
OLD REPUBLIC NATIONAL TITLE INS CO	\$131,602	MN
OMAHA INDEMNITY CO	0	WI
OMAHA PROPERTY & CASUALTY INS CO	\$844,049	NE
ORDER OF THE UNITED COML TRAV OF AM	\$18,894	OH
OXFORD LIFE INS CO	\$13,801	AZ
PACIFIC EMPLOYERS INS CO	\$1,672,240	PA
PACIFIC IND CO	\$301,323	WI
PACIFIC LIFE & ANNUITY CO	\$147	AZ
PACIFIC LIFE INSURANCE CO	\$2,148,333	CA
PAINEWEBBER LIFE INSURANCE CO	0	CA
PARAGON LIFE INS CO	\$25,960	MO
PARK AVENUE LIFE INSURANCE CO	\$2,455	DE
PATHFINDER INS CO	0	CO
PATRIOT GENERAL INSURANCE CO	0	WI
PATRIOT LIFE INS CO	\$8,011	ME
PATRONS OXFORD INS CO	\$12,523,578	ME
PAUL REVERE LIFE INS CO	\$3,291,556	MA
PAUL REVERE VARIABLE ANNUITY INS CO	\$684,342	MA
PAWTUCKET MUTUAL INS CO	\$2,490,094	RI
PEERLESS INS CO	\$25,042,452	NH
PENINSULAR LIFE INS CO	\$359	NC
PENN MUTUAL LIFE INS CO	\$1,879,194	PA
PENNSYLVANIA CASUALTY CO	0	KS
PENNSYLVANIA LIFE INS CO	\$21,337	PA
PENNSYLVANIA LUMBERMENS MUTUAL INS	\$88,222	PA
PENNSYLVANIA MILLERS MUTUAL INS CO	\$37,115	PA
PENNSYLVANIA NTL MUTUAL CAS INS CO	\$-1,292	PA
PENSION LIFE INS CO OF AMER	\$446	NJ

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

PEOPLES BENEFIT LIFE INS CO	\$679,671	MO
PETROLEUM CASUALTY CO	\$-1,738	TX
PFL LIFE INS CO	\$6,336,807	IA
PHENIX MUTUAL FIRE INS CO	\$42,532	NH
PHF LIFE INS CO	\$15,718	FL
PHICO INS CO	\$2,250,163	PA
PHILADELPHIA AMERICAN LIFE INS CO	0	TX
PHILADELPHIA INDEMNITY INS CO	\$1,419,687	PA
PHILADELPHIA REINSURANCE CORP	0	PA
PHOENIX AMERICAN LIFE INS CO	\$828,486	CT
PHOENIX ASSUR CO OF NY	0	NH
PHOENIX HOME LIFE MUTUAL INS CO	\$9,102,035	NY
PHOENIX INS CO	5,124,630	CT
PHYSICIANS LIFE INS CO	\$1,196,063	NE
PHYSICIANS MUT INS CO	\$1,123,520	NE
PIONEER LIFE INS CO	\$994,264	IL
PMI MORTGAGE INS CO	\$1,939,418	AZ
POLISH NATIONAL ALLIANCE US OF NA	\$10,460	IL
PRESIDENTIAL LIFE INSURANCE CO	\$22,713	NY
PRIMERICA LIFE INS CO	\$5,296,283	MA
PRINCIPAL LIFE INSURANCE CO	\$12,890,440	IA
PROFESSIONAL LIAB INS CO OF AMERICA	0	NY
PROFESSIONAL MEDICAL INS CO	0	MO
PROGRESSIVE CASUALTY INS CO	\$20,857,886	OH
PROGRESSIVE NORTHERN INS CO	0	WI
PROGRESSIVE NORTHWESTERN INS CO	\$3,810,156	WA
PROPERTY & CAS INS CO OF HARTFORD	\$1,567	IN
PROSELECT INSURANCE COMPANY	0	MA
PROTECTION MUTUAL INS CO	\$1,416,511	IL
PROTECTIVE INS CO	\$475,350	IN
PROTECTIVE LIFE INS CO	\$1,430,734	TN
PROVIDENCE MUTUAL FIRE INS CO	\$78,037	RI
PROVIDENCE WASHINGTON INS CO	\$23,250	RI
PROVIDENT LIFE & ACCIDENT INS CO	\$1,512,014	TN
PROVIDENT MUTUAL LIFE INS CO	\$989,839	PA
PROVIDENT NATIONAL ASSURANCE CO	\$10,849	TN
PRUCO LIFE INSURANCE CO	\$4,754,719	AZ

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

PRUDENTIAL GENERAL INS CO	\$52,120	DE
PRUDENTIAL INS CO OF AMER	\$42,640,364	NJ
PRUDENTIAL PROPERTY & CAS INS CO	\$6,212,161	IN
PUBLIC SERVICE MUTUAL INS CO	\$23,137	NY
QUINCY MUTUAL FIRE INS CO	\$1,703,048	MA
RANGER INS CO	\$499,031	DE
REASSURE AMERICA LIFE INS CO	\$1,121	IL
REDLAND INS CO	\$1,211,131	IA
RELIABLE LIFE INS CO	\$27,339	MO
RELiance INS CO	\$967,555	PA
RELiance NATIONAL INDEMNITY CO	\$937,826	WI
RELiance NATIONAL INS CO	\$1,330,376	DE
RELiance REINSURANCE COMPANY	0	DE
RELiance STANDARD LIFE INS CO	\$1,357,580	IL
RELiance SURETY CO	0	DE
RELIASTAR LIFE INS CO	\$2,039,772	MN
RELIASTAR LIFE INS CO OF NY	\$344,267	NY
REPUBLIC INDMNTY CO OF AMERICA	0	CA
REPUBLIC INS CO	\$7,841	TX
REPUBLIC MORTGAGE INS CO	\$133,882	NC
REPUBLIC WESTERN INS CO	\$128,006	AZ
RESIDENTIAL GUARANTY CO	0	AZ
RESOURCE LIFE INS COMPANY	\$103,681	IL
RESPONSE INS CO	0	DE
RLI INS CO	\$277,126	IL
ROYAL INDEMNITY CO	\$5,656,362	DE
ROYAL INS CO OF AMERICA	\$6,207,342	IL
ROYAL LIFE INS CO OF AMER	\$8,607	CT
ROYAL MACCABEES LIFE INS CO	\$1,211,132	MI
ROYAL NEIGHBORS OF AMERICA	\$3,936	IL
SAFECO INS CO OF AMERICA	\$451,266	WA
SAFECO LIFE INS CO	\$6,044,779	WA
SAFEGUARD INS CO	\$356,220	CT
SAGE LIFE ASSURANCE OF AMERICA INC	0	DE
SAVERS PROPERTY & CASUALTY INS CO	\$446,678	MO
SAVINGS BANK LIFE INS CO OF MA	\$495,399	MA
SCOTTSDALE INDEMNITY CO	0	OH

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

SEA INS COMPANY OF AMERICA	0	NY
SEABOARD SURETY CO	\$297,885	NY
SEACO INS CO	\$2,685,069	MA
SEARS LIFE INS CO	0	IL
SECURITY BENEFIT LIFE INS CO	\$504,603	KS
SECURITY FIRST LIFE INS CO	0	DE
SECURITY INS CO OF HARTFORD	\$2,360,344	CT
SECURITY LIFE OF DENVER INS CO	\$1,521,333	CO
SECURITY MUTUAL LIFE INS CO OF NY	\$452,439	NY
SECURITY TITLE GTE CORP BALTIMORE	\$11,652	MD
SECURITY UNION TITLE INS CO	0	CA
SECURITY-CONNECTICUT LIFE INS CO	\$1,740,091	CT
SELECTIVE INSURANCE COMPANY OF NY	\$858	NY
SENECA INS CO INC	0	NY
SENTRY INS A MUT CO	\$131,372	WI
SENTRY LIFE INSURANCE CO	\$598,836	WI
SEVEN HILLS INS CO	\$786,843	NY
SHELBY CASUALTY INS COMP	0	IN
SIERRA HEALTH AND LIFE INS CO INC	0	CA
SOREMA NORTH AMERICA REINSURANCE CO	\$133	NY
SOUTHLAND LIFE INS CO	\$608,249	TX
ST PAUL FIRE & MARINE INS CO	\$9,730,490	MN
ST PAUL GUARDIAN INS CO	\$1,101,758	MN
ST PAUL MEDICAL LIABILITY INS CO	0	MN
ST PAUL MERCURY INSURANCE CO	\$1,683,842	MN
STANDARD FIRE INSURANCE CO	\$1,429,775	CT
STANDARD INSURANCE CO	\$2,235,561	OR
STANDARD LIFE INS CO OF INDIANA	\$154,380	IN
STANDARD SECURITY LIFE INS CO OF NY	\$871,200	NY
STAR INS CO	0	MI
STATE FARM FIRE AND CASUALTY CO	\$18,663,040	IL
STATE FARM GENERAL INS COMPANY	\$1,272,199	IL
STATE FARM LIFE INS CO	\$4,174,806	IL
STATE FARM MUTUAL AUTO INS CO	\$53,646,112	IL
STATE LIFE INS CO	\$174,114	IN
STATE MUTUAL INSURANCE CO	\$1,794,755	ME
STEWART TITLE GUARANTY CO	\$3,018,223	TX

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

STRATFORD INS CO	\$213,665	NH
SUMITOMO MAR & FIRE INS CO LTD US BR	\$741	NY
SUN INS OFFICE OF AMERICA INC	\$10,265	NY
SUN LIFE ASR CO OF CANADA	\$6,117,407	MI
SUN LIFE ASSURANCE CO OF CANADA (US)	\$315,970	DE
SUNAMERICA LIFE INS CO	\$1,040,920	AZ
SUNAMERICA NATIONAL LIFE INS CO	0	AZ
SURETY LIFE INS CO	\$254,722	NE
SWISS REINSURANCE AMERICA CORP	0	NY
TEACHERS INS & ANN ASSOC OF AMER	\$38,019,490	NY
TEACHERS INS CO	\$2,694,483	IL
TEMPLETON FUNDS ANNUITY CO	0	FL
TICOR TITLE INS CO	\$7,013	CA
TIG INDEMNITY COMPANY	0	CA
TIG INS CO	\$1,135,950	CA
TIG PREMIER INS CO	\$637,411	CA
TIG REIN CO	0	CT
TITAN INDEMNITY COMPANY	0	TX
TOKIO MARINE&FIRE INS CO LTD US BR	\$61,807	NY
TOYOTA MOTOR INS CO	\$18,896	IA
TOYOTA MOTOR LIFE INS CO	0	IA
TRANS PACIFIC INS CO	0	NY
TRANS WORLD ASSUR CO	\$42,487	CA
TRANSAMERICA ASSUR CO	\$15,849	MO
TRANSAMERICA LIFE INS & ANNUITY CO	\$336,407	NC
TRANSAMERICA OCCIDENTAL LIC	\$2,032,047	CA
TRANSCONTINENTAL INSURANCE CO	\$1,379,008	NY
TRANS-GENERAL LIFE INS CO	\$20,835	CT
TRANSIT CASUALTY CO	0	MO
TRANSPORT INSURANCE COMPANY	0	OH
TRANSPORTATION INS CO	\$693,943	IL
TRAVCO INS CO	0	IN
TRAVELERS CASUALTY & SURETY CO	\$340,774	CT
TRAVELERS CASUALTY & SURETY CO OF AM	\$1,307,377	CT
TRAVELERS CASUALTY COMPANY OF CT	\$-2,986	CT
TRAVELERS CASUALTY&SURETY CO OF IL	\$58,120	IL
TRAVELERS COMMERCIAL INSURANCE CO	\$2,613	CT

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

TRAVELERS HOME & MARINE INS CO	0	IN
TRAVELERS IND CO	\$4,115,488	CT
TRAVELERS INDEMNITY CO OF AMERICA	\$4,891,682	CT
TRAVELERS INDEMNITY CO OF CT	\$2,892,450	CT
TRAVELERS INDEMNITY CO OF IL	\$5,982,431	IL
TRAVELERS INS CO ACCIDENT DEPT	\$495,646	CT
TRAVELERS INS CO LIFE DEPT	\$4,743,447	CT
TRAVELERS LIFE & ANNUITY CO	\$47,546	CT
TRAVELERS PROPERTY CASUALTY INS CO	0	CT
TRITON INS CO	0	MO
TRUCK INSURANCE EXCHANGE	0	CA
TRUMBULL INS CO	0	CT
TRUSTMARK INS CO	\$544,565	IL
TWIN CITY FIRE INSURANCE CO	\$1,120,028	IN
UNICARE LIFE & HEALTH INS CO	\$2,609,368	DE
UNIGARD SECURITY INS CO	0	WA
UNION BANKERS INS CO	\$172,235	TX
UNION CENTRAL LIFE INS CO	\$3,343,438	OH
UNION FIDELITY LIFE INSURANCE CO	\$683,625	IL
UNION LABOR LIFE INS CO	\$308,998	MD
UNION MUTUAL FIRE INSURANCE CO	\$2,282,437	VT
UNITED AMERICAN INS CO	\$568,512	DE
UNITED EQUITABLE INS CO	0	IL
UNITED FAMILY LIFE INS CO	\$22,035	GA
UNITED GTY RESIDENTIAL INS CO	\$579,850	NC
UNITED GTY RESIDENTIAL INS CO OF NC	0	NC
UNITED GUARANTY MTG INDEM CO	0	NC
UNITED HEALTHCARE INS CO	\$34,345,083	CT
UNITED INS CO OF AMER	\$3,854	IL
UNITED INVESTORS LIFE INS CO	\$151,438	MO
UNITED LIFE & ANNUITY INS CO	\$19,590	TX
UNITED OF OMAHA LIFE INS CO	\$4,180,620	NE
UNITED PACIFIC INSURANCE CO	\$923,652	PA
UNITED PRESIDENTIAL LIFE INS CO	\$1,935,214	IN
UNITED SERVICES AUTO ASSOC	\$10,323,584	TX
UNITED STATES FIRE INS CO	\$573,667	NY

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

UNITED STATES LIFE INS CO IN NYC	\$4,333,850	NY
UNITED TEACHER ASSOCIATES INS CO	\$4,582	TX
UNITED WORLD LIFE INS CO	\$16,418	NE
UNITY FINANCIAL LIFE INS CO	\$-39	PA
UNITY MUTUAL LIFE INS CO	\$38,138	NY
UNIVERSAL UNDERWRITERS INS CO	\$2,944,902	KS
UNIVERSAL UNDERWRITERS LIFE INS CO	\$544,060	KS
UNUM LIFE INS CO OF AMER	\$51,701,426	ME
US FIDELITY & GUARANTY CO	\$1,760,683	MD
US FINANCIAL LIFE INS CO	\$62,746	OH
US SPECIALTY INS CO	\$176,548	TX
USAA CASUALTY INSURANCE CO	\$4,040,483	FL
USAA GENERAL INDEMNITY CO	\$75,976	TX
USAA LIFE INS CO	\$2,119,073	TX
USG ANNUITY & LIFE CO	\$1,531,669	OK
UTICA MUTUAL INSURANCE CO	\$205,579	NY
VALIANT INS CO	\$466,876	IA
VALLEY FORGE INSURANCE CO	\$372,531	PA
VALLEY FORGE LIFE INSURANCE CO	\$2,564,521	PA
VALLEY INS CO	0	CA
VALLEY NATIONAL INSURANCE CO	0	KS
VANLINER INS CO	\$159,080	AZ
VARIABLE ANNUITY LIFE INS CO	0	TX
VEREX ASSURANCE INC	\$5,061	WI
VERMONT ACCIDENT INS CO INC	\$1,226,780	VT
VERMONT MUTUAL INS CO	\$4,838,315	VT
VESTA FIRE INS CORP	\$39,531	AL
VETERANS LIFE INS CO	\$679,559	IL
VIGILANT INS CO	\$1,123,466	NY
VILLANOVA INS CO	0	PA
VIRGINIA SURETY CO INC	\$269,991	IL
VISION SERVICE PLAN INS CO	\$200,854	CT
VISTA LIFE INS CO	\$-108,045	MI
WASHINGTON INTERNATIONAL INS CO	\$61,675	AZ
WASHINGTON NATIONAL INS CO	\$7,090,335	IL

*COMPANIES LICENSED IN MAINE**1998 MAINE PREMIUMS**STATE OF DOMICILE*

WAUSAU BUSINESS INS CO	\$1,082,996	WI
WAUSAU UNDERWRITERS INS CO	\$820,647	WI
WESCO INS CO	\$79,636	DE
WEST COAST LIFE INS CO	\$26,442	CA
WEST NEWBURY MUTUAL FIRE INS CO	\$269,407	MA
WESTCHESTER FIRE INS CO	365,397	NY
WESTERN DIVERSIFIED CASUALTY INS CO	0	WI
WESTERN EMPLOYERS INS CO	0	CA
WESTERN RESERVE LIFE ASR CO OF OHIO	\$1,114,171	OH
WESTERN SURETY CO	\$86,030	SD
WESTFIELD LIFE INS CO	\$57,072	NE
WESTPORT INSURANCE CORP	\$135,692	MO
WHITE MOUNTAINS INS CO	\$113,103	NH
WINDSOR INS CO	\$1,277,173	IN
WISCONSIN MORTGAGE ASSURANCE CORP	\$35,296	WI
WOMANS LIFE INSURANCE SOCIETY	\$1,849	MI
WOODMEN OF THE WORLD LIFE INS SOC	\$14,447	NE
WORCESTER INS CO	\$4,458,918	MA
WORLD INS CO	\$56,141	NE
WORLD SERVICE LIFE INS CO OF AMER	0	TX
YASUDA FIRE & MARINE INS CO OF AMER	\$220,475	NY
ZC INS CO	0	NJ
ZENITH INS CO	0	CA
ZURICH AMERICAN INS CO	\$1,353,397	NY
ZURICH LIFE INS CO OF AMER	\$148,871	IL
TOTAL	\$2,831,401,548	