

MAINE STATE LEGISLATURE

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MAINE DEPARTMENT OF

Professional & Financial Regulation

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ANNUAL REPORT FROM THE SUPERINTENDENT OF INSURANCE TO THE LEGISLATURE

January 2000 through December 2000

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

ANGUS S. KING, JR.
GOVERNOR

S. CATHERINE LONGLEY
COMMISSIONER

ALESSANDRO A. IUPPA
SUPERINTENDENT

MAY 25 2001

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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. The Bureau is currently assigned to the following committees: Health Insurance Task Force, Workers Compensation Task Force, Accounting Practices and Procedures Task Force, Special Insurance Issues Committee, Financial Services Modernization Task Force, Reinsurance Task Force, International Insurance Relations Committee and the NAIC/Industry Liaison Committee.

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.

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	Consumer Health Care	Life and Disability	Market Conduct
Alternative Risk Markets	Property and Casualty	Licensing/Support	Legal
Financial Examination	Workers' Compensation	Administration	

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 upon 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 some of the domestic insurers can be found on the Bureau web site 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	Start Date	Report Issued	Company	Start Date	Report Issued
Acadia Ins Co	May 17, 1999	Pending	Maine Mutual Fire	Feb.22, 2000	August 14, 2000
Aetna US Healthcare	Sept. 20,1999	July 6, 2000	Medical Mutual	Sept. 20, 1999	April 27, 2000
Cadillac Mountain Ins Co	May 17,1999	Pending	Maine Employers Mutual	Sept. 11, 2000	Exam in Progress
Chesapeake Bay P&C Ins Co	April 10, 2000	Exam in Progress	Patrons Oxford Ins Co	May 15, 2000	Pending
Cigna Helathcare of Maine	August 28, 2000	Pending	UNUM Life Ins Co	August 7, 2000	Exam in Progress

The schedule of upcoming financial examinations is as follows:

Company	Last Exam	Next Exam
Anthem Blue Cross	December 31, 1996	December 31, 2000
Banc One	N/A	December 31, 2000
Casco Indemnity Company	December 31, 1997	December 31, 2000
Central Maine Partners Health Plan	N/A	December 31, 2000
Maine Dental Service Corp.	N/A	December 31, 2000
Maine Partners Health Plan	N/A	December 31, 2000
Patriot Life Insurance Company	December 31, 1996	December 31, 2000
Patriot Mutual Insurance Company	December 31, 1996	December 31, 2000
State Mutual Insurance Company	December 31, 1997	December 31, 2000

FINANCIAL ANALYSIS AND ALTERNATIVE RISK MARKETS

The Financial Analysis and Alternative Risk Markets work unit is responsible for ensuring the solvency of insurers transacting business in Maine. New insurance companies 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 compared to comparable companies within the same industry.

Pending applicants are reviewed in great detail. A full analysis of the financial statements is completed, along with a review of all components of the application. Once the Bureau of Insurance grants authority, the level of financial review performed by the work unit is determined based on whether the entity 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 are reviewed in detail quarterly. Foreign insurers are prioritized for review based on select financial ratios. Foreign insurers whose financial condition appears to be deteriorating are reviewed on a regular basis.

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 responsible for reviewing captive insurance

applicants, surplus lines applicants, multiple employer welfare arrangements, and continuing care retirement centers as well. Due to the analytical expertise of staff, the work areas often provide financial information support to other work units in the Bureau of Insurance.

Over the past year, financial analysis and alternative risk markets staff have worked on a number of significant projects including the conversion of Blue Cross and Blue Shield of Maine to a for-profit insurer and simultaneous purchase of the insurer by Anthem Insurance Companies and the first authorization of a Maine based multiple-employer welfare arrangement.

NUMBER OF SELF-INSURERS

There are a total of 104 individual self-insurers and 19 group self-insurers.

NUMBER OF INSURANCE COMPANIES LICENSED IN MAINE - As of December 31, 2000 there were 899 licensed insurers in Maine. These companies are classified as: 532 Property and Casualty companies; 367 Life and Health companies and HMOs. There are also 14 Fraternal companies, 73 Surplus Lines companies, 1 Captive Insurance company, and 1 Multiple-Employer Welfare Arrangement authorized in Maine.

DOMESTIC INSURANCE COMPANIES (DOMICILED IN MAINE)

MAINE DOMESTICS (premium and assets as of 12/31/99)	PREMIUM	ASSETS
ACADIA INSURANCE COMPANY	\$62,077,766	\$190,200,671
AETNA US HEALTHCARE	\$76,507,814	\$25,911,121
ALLIED-AUGUSTA MUTUAL INS CO	0	\$12,053
ASSOCIATED HOSPITAL SERVICES OF MAINE	\$511,339,381	\$186,956,196
BANC ONE PRIVATE MORTGAGE INS COMPANY INC	0	\$12,607,041
CADILLAC MOUNTAIN INSURANCE COMPANY	\$858,912	\$6,031,657
CASCO INDEMNITY COMPANY	\$427,350	\$24,418,747
CENTRAL MAINE PARTNERS HEALTH PLAN	\$12,514,755	\$8,330,463
CHESAPEAKE BAY PROP & CASUALTY INS COMPANY	0	\$20,420,366
CIGNA HEALTHSOURCE OF MAINE, INC.	\$172,848,265	\$44,606,615
COMMERCIAL UNION YORK INS COMPANY	\$150,525,562	\$33,146,324
MAINE BONDING & CASUALTY COMPANY	\$4,551,866	\$18,886,044
MAINE DENTAL SERVICE CORP	\$21,956,856	\$6,320,206
MAINE EMPLOYERS MUTUAL INS COMPANY	\$62,289,227	\$324,491,895
MAINE MUTUAL FIRE INS COMPANY	\$30,438,245	\$64,937,670
MAINE PARTNERS HEALTH PLAN, INC.	\$50,323,615	\$21,613,327
MAINE VISION SERVICES PLAN	0	\$262,267
MEDICAL MUTUAL INS COMPANY OF MAINE	\$13,901,803	\$132,724,082
NORTH EAST INS COMPANY	\$17,060,375	\$23,767,502
PATRIOT LIFE INS COMPANY	\$9,207	\$8,339,396
PATRIOT MUTUAL INSURANCE COMPANY	\$8,730,382	\$14,956,754
PATRONS OXFORD INS COMPANY	\$17,914,045	\$8,271,794
STATE MUTUAL INSURANCE COMPANY	\$1,726,947	\$1,140,589
UNUMPROVIDENT LIFE INS COMPANY OF AMERICA	\$55,516,577	\$8,221,490,727

NON MAINE (FOREIGN) HEALTH MAINTENANCE ORGANIZATIONS

HMOs (premium & assets as of 12/31/99)	(State of Domicile)	PREMIUM	ASSETS
HARVARD PILGRIM HEALTH CARE INC.	(MA)	\$78,289,411	\$674,360,658

NEW LICENSES ISSUED WITHIN THE LAST YEAR

Companies/Insurers – 25 issued from 01/1/00 through 12/31/00

COMPANY	TYPE OF INSURANCE	LICENSE DATE
AMERICAN MODERN LIFE INSURANCE CO	LIFE & HEALTH	7/17/00
ANTHEM HEALTH PLANS OF MAINE, INC.	LIFE & HEALTH	5/25/00
ANTHEM LIFE INSURANCE CO OF INDIANA	LIFE & HEALTH	6/15/00
BANCINSURE, INC.	PROPERTY & CASUALTY	9/1/00
CHURCH MUTUAL INSURANCE COMPANY	PROPERTY & CASUALTY	2/28/00
CINCINNATI LIFE INSURANCE COMPANY	LIFE & HEALTH	11/20/00
COLONIAL AMERICAN CASUALTY & SURETY CO	PROPERTY & CASUALTY	9/14/00
CONNECTICUT ATTORNEYS TITLE INS CO	PROPERTY & CASUALTY	2/21/00
COUNTRY INVESTORS LIFE ASSURANCE CO	LIFE & HEALTH	6/23/00
COUNTRY LIFE INSURANCE COMPANY	LIFE & HEALTH	6/27/00
FIRST NATIONAL INSURANCE CO OF AMERICA	PROPERTY & CASUALTY	7/25/00
GENERAL ACCIDENT INSURANCE COMPANY	PROPERTY & CASUALTY	9/25/00
GENERAL CASUALTY CO OF WISCONSIN	PROPERTY & CASUALTY	8/30/00
HARLEYSVILLE MUTUAL INSURANCE CO	PROPERTY & CASUALTY	11/30/00
ILLINOIS UNION INSURANCE COMPANY*	SURPLUS LINES	4/18/00
INFINITY INSURANCE COMPANY	PROPERTY & CASUALTY	9/22/00
INFINITY SELECT INSURANCE COMPANY	PROPERTY & CASUALTY	9/22/00
INSURANCE CORPORATION OF HANNOVER	PROPERTY & CASUALTY	3/1/00
LIBERTY SURPLUS INSUR CORPORATION*	SURPLUS LINES	6/1/00
NATIONAL INTERSTATE INSURANCE CO	PROPERTY & CASUALTY	10/31/00
OHIO CASUALTY INSURANCE COMPANY	PROPERTY & CASUALTY	9/28/00
REGENT INSURANCE COMPANY	PROPERTY & CASUALTY	8/31/00
THE INSURANCE CORPORATION OF NEW YORK	PROPERTY & CASUALTY	5/26/00
TRUSTMARK LIFE INSURANCE COMPANY	LIFE & HEALTH	12/29/00
WINTERTHUR INTERNATIONAL AMERICA INSURANCE COMPANY	PROPERTY & CASUALTY	8/30/00

*SURPLUS LINES COMPANIES AUTHORIZED

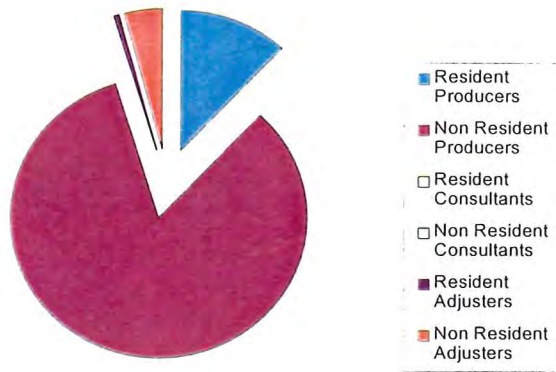
PRODUCER LICENSING

The Licensing Unit is responsible for the review and approval of applications for the licensing of individual producers, consultants, and adjusters, agencies and registering 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.

Maine's producer, adjuster, consultant, and agency licensing records are now being transmitted to the NAIC's Producer Database. This project was completed this past year and allows state insurance departments to share demographic and license status information on licensees.

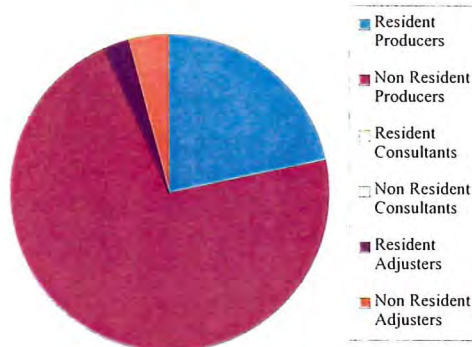
**NUMBER OF NEW LICENSES ISSUED TO INDIVIDUALS
JANUARY 2000 THROUGH DECEMBER 2000**

Resident Producers	843
Non Resident Producers	5,895
Resident Consultants	4
Non Resident Consultants	6
Resident Adjusters	29
Non Resident Adjusters	302
Total	7,079



NUMBER OF INDIVIDUAL LICENSES ACTIVE AS OF DECEMBER 31, 2000

Resident Producers	6,564
Non Resident Producers	21,724
Resident Consultants	60
Non Resident Consultants	13
Resident Adjusters	721
Non Resident Adjusters	1,270
Total	30,352



THE CONSUMER HEALTH CARE WORK UNIT

The Consumer Health Care work unit provides 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 of Insurance and other organizations that assist consumers.

The Consumer Health Care Division is made up of a Director, a Health Policy Analyst, four Insurance Analysts, a nurse, and a staff attorney. The analysts review and approve health insurance policy forms, plan compliance and investigate and resolve consumer health insurance complaints. The Staff Attorney has committed much time to special projects related to health insurance regulation, such as implementation of the Bureau's external review process described in Maine's newly enacted Patient Bill of Rights and enforcement of Rule Chapter 850 - Health Plan Accountability. The nurse continues to review complex complaints, license Utilization Review Entities, conduct outreach presentations, and support staff assigned to consumer complaint resolution.

The CHCD has focussed much of its 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 that give rise to valid complaints. Identification of insurer process deficiencies provides an opportunity for the Bureau to work with health plans 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 issued ten consent agreements this past year targeting key areas of Bureau Rule Chapter 850. Complaints are also used as opportunities to educate consumers on how their coverage works and their rights and responsibilities as health plan consumers.

The Bureau conducts extensive public outreach and the CHCD participated in 28 presentations in 2000. 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.

The Health Policy Analyst is a key member of the Consumer Health Care work unit. The analyst evaluates health insurance statutes and regulations as they apply to enrollees. Examples of tasks performed by this individual include:

- Monitors developments in health care policy in Maine, in other states, and in Washington D.C.
- Serves as a resource to the Superintendent as a 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.

Consumer Health Care Division - Totals for 2000

Rate/Form filings (1/1/00 – 12/31/00)

Approved – 2,285 Disapproved – 166 Pending – 392

Consumer complaints received (1/1/00 – 12/31/00) – 1,249 (*see graph in appendix*)

Consumer complaints closed (1/1/00 – 12/31/00) – 1,038 (*see graph in appendix*)

Consumer inquiries/phone calls received (1/1/00 – 12/31/00) – 7,757 (*see graph in appendix*)

Amount of restitution to consumers in the form of health claims paid or money returned
(1/1/00 – 12/31/00) - \$646,814.04 (*see graph in appendix*)

LIFE AND DISABILITY WORK UNIT

The Life and Disability Work Unit of the Bureau is responsible for two principle 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 to Maine consumers, the forms (including contracts, certificates, riders, endorsements, and applications) are reviewed, analyzed, and approved based on the Maine's insurance laws, rules, and regulations. The Unit also responds to telephone inquiries and formal complaints relative to life, disability, and annuity-related problems.

Members of the Life and Disability Division also represent the Bureau before various groups in order to provide educational information regarding insurance. Speaking engagements for this past year included: the New England Regional Chapter of the Association of Insurance Compliance Professionals, the National Association of Insurance and Financial Advisors, and the Maine Association of Health Underwriters.

Life and Disability Totals for 2000

Rate/Form filings (1/1/00 – 12/31/00)

Approved – 3,966 Disapproved - 272 Pending – 1,228

Consumer complaints received (1/1/00 – 12/31/00) – 573 (*see graph in appendix*)

Consumer complaints closed (1/1/00– 12/31/00) – 527 (*see graph in appendix*)

Consumer inquiries/phone calls received (1/1/00 – 12/31/00) – 5,362 (*see graph in appendix*)

Amount of restitution to consumers in the form of Life and Disability claims paid or money returned (1/1/00 – 12/31/00) - \$1,028,823.99 (*see graph in appendix*)

The **Life & Health Actuarial Work Unit** consists of a Life & Health Actuary and a Senior Insurance Analyst. The division 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 Bureau.
- 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 1999.

Chiropractic – Report of the Superintendent of Insurance on Health Insurance Claims for Chiropractic Services for the Year 1999.

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 1999.

PROPERTY & CASUALTY

The Property & Casualty Work Unit 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 intend to write in Maine. Filings are reviewed to ensure compliance with applicable Maine statutes, regulations, and standards.

The unit also investigates complaints for all lines of property and casualty insurance. Often this includes conducting administrative hearings when a consumer believes a policy has been unjustly canceled or non-renewed.

Property & Casualty Totals for 2000

Rate/Form filings received/approved (1/1/00 – 12/31/00)

Received – 3,510 Approved – 3,139 Disapproved/Withdrawn - 127 Pending - 244

Consumer complaints received (1/1/00 – 12/31/00) – 626 (*see graph in appendix*)

Consumer complaints closed (1/1/00 – 12/31/00) - 635 (*see graph in appendix*)

Consumer inquiries/phone calls received (1/1/00 – 12/31/00) – 8,002 (*see graph in appendix*)

Amount of restitution to consumers from Property/Casualty lines (1/1/00 – 12/31/00) - \$288,901.58
(*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 is required to 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 (1/1/00–12/31/00) - 168

Findings for the Consumer – 66

Number of Policies Reinstated Without A Hearing - 49

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.
- 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 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 complaints regarding workers' compensation insurance rates, rules, and policy cancellations. Staff in the workers' compensation unit also assist the Legal Division with 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. To date, no referrals have been made.

THE MARKET CONDUCT WORK UNIT

The work unit conducts in-depth investigations into alleged violations of Maine laws and regulations. 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 STAFF IN 2000

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. It is also available free by electronic subscription. The circulation list has grown from 1,500 to over 6,000. 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 provide staff the opportunity to speak on a variety of insurance topics.

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

The Bureau also participates at the Governor's Annual Small Business conferences. These conferences provide an opportunity to address insurance problems related to small business owners.

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

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
New Hampshire CPCU

BUREAU OF INSURANCE 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. Of particular interest to consumers are three brochures, first published in 1999, that rate companies based on the number of substantiated complaints that the Bureau received from consumers. These complaint ratio brochures are available for homeowners, auto, and health insurance.

THE FOLLOWING ARE BROCHURES THAT ARE AVAILABLE FROM THE BUREAU:

Automobile Insurance Guide (rate comparison)
1999 Complaint Ratio Brochures for Auto, Homeowners, and Health Insurance
Consumer Guide to Cancellation/Nonrenewal of Personal Auto & Property Insurance
Consumer Guide to Homeowners' Insurance (rate comparison)
Consumer Guide to Day Care Liability
Consumer Guide to Youthful Drivers
Guide to Individual Health Insurance (rate comparison)
Long Term Care Comparison Chart (rate comparison)
Medicare Supplement Comparison Chart (rate comparison)
Guide to People with Medicare (Federal Publication)
Resolving Health Care Insurance Disputes (Internet only)
What Maine Small Employers Should Know About Health Insurance (rate comparison)
What Can I do if I Lose my Group Health Insurance?
Workers' Compensation Brochure (rate information)

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 maintains a web site. The site is continually reviewed to keep it current and has been recognized for the valuable information it provides. In March 2000, the Consumer Federation of America, a consumer advocate group located in Washington, D.C., awarded the Bureau an "A" rating for having a web site that provides comprehensive information that is both informative and easy to use. Maine was one of only 15 U.S. State insurance departments to receive an "A."

A sample of the information on the web site 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 Tufts Health Plans

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

Reports to the 120th Legislature

Information on White Mountains Insurance Group Acquisition of CUYork

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 Information

- Domestic Companies with the Latest Exam Report Dates
- Licensed HMOs
- Licensed PPOs
- Registered Employee Leasing Companies
- Workers' Compensation Writers
- Medical Utilization Review Entities
- Approved Continuing Education Vendor List
- Changes in Continuing Education Requirements
- Fee Schedule
- Licensing Forms/Applications

Calendar

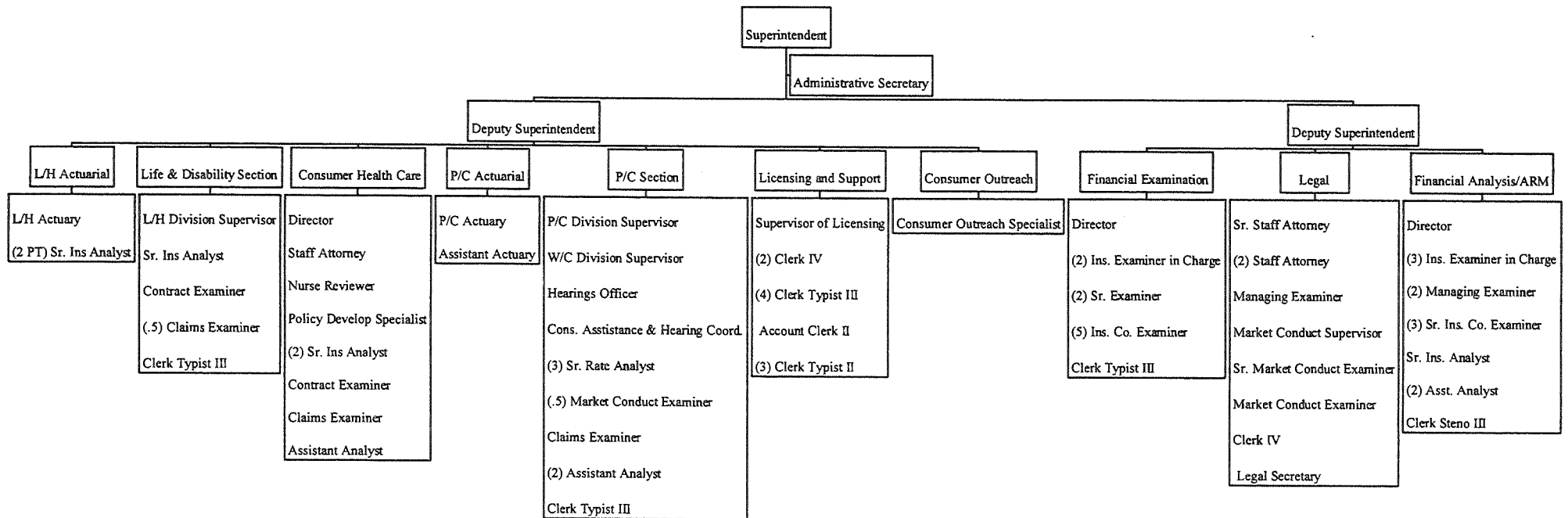
- Hearing Schedule

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

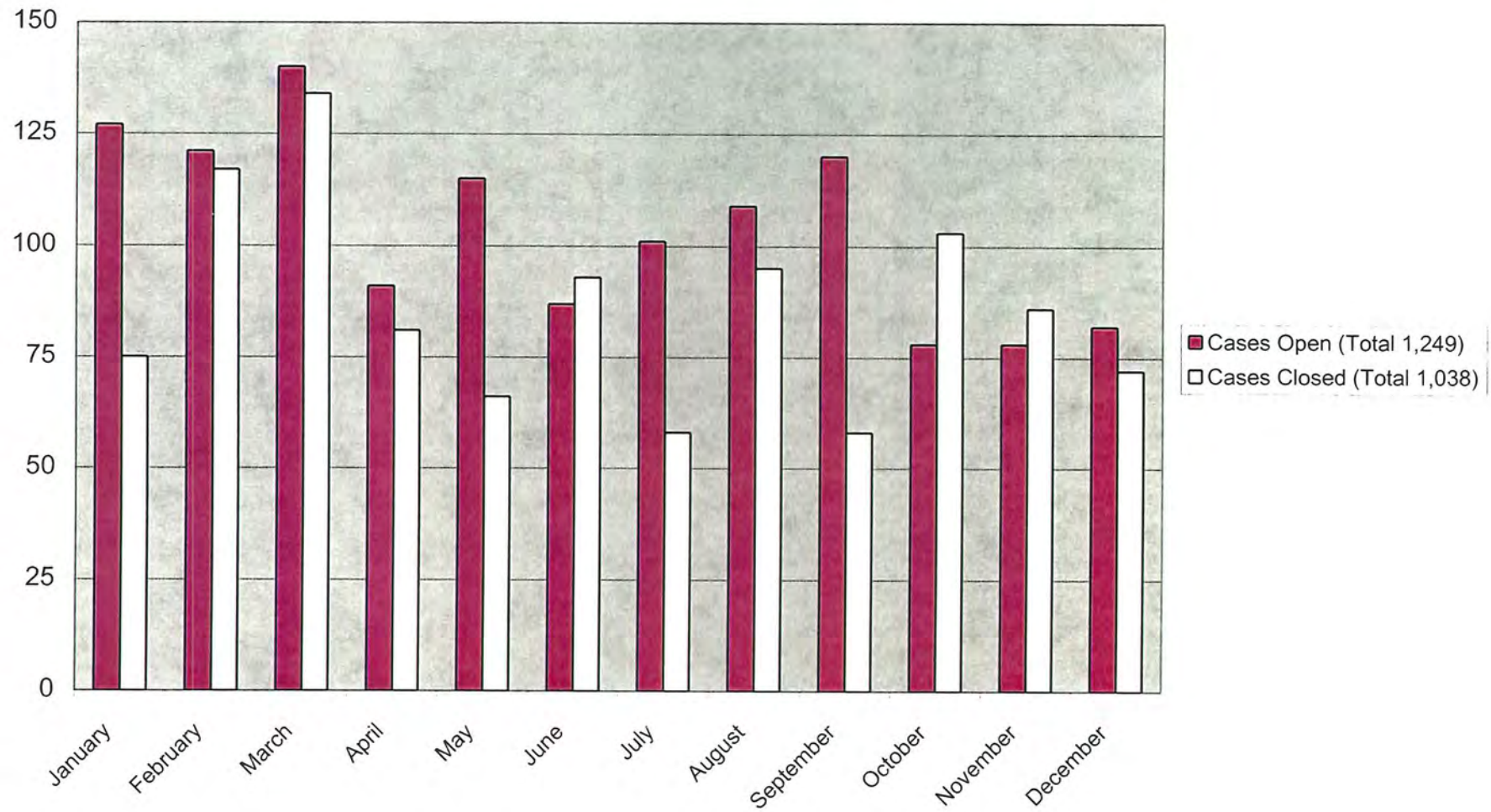
EMPLOYEE	TITLE	PHONE	INTERNET ADDRESS
Alessandro A. Iuppa	Superintendent	624-8401	Alessandro.A.Iuppa@state.me.us
Eric A. Cioppa	Deputy Superintendent	624-8426	Eric.A.Cioppa@state.me.us
Judith S. Chamberlain	Deputy Superintendent	624-8403	Judith.S.Chamberlain@state.me.us
Joel Thomsen	Director of Examinations	624-8495	Joel.S.Thomsen@state.me.us
Enya Carter	Director of Financial Analysis	624-8496	Enya.H.Carter@state.me.us
Vacant	Director of Consumer Health Care	624-8461	

APPENDIX B

Open & Closed Consumer Health Care Complaints*

January 2000 through December 2000

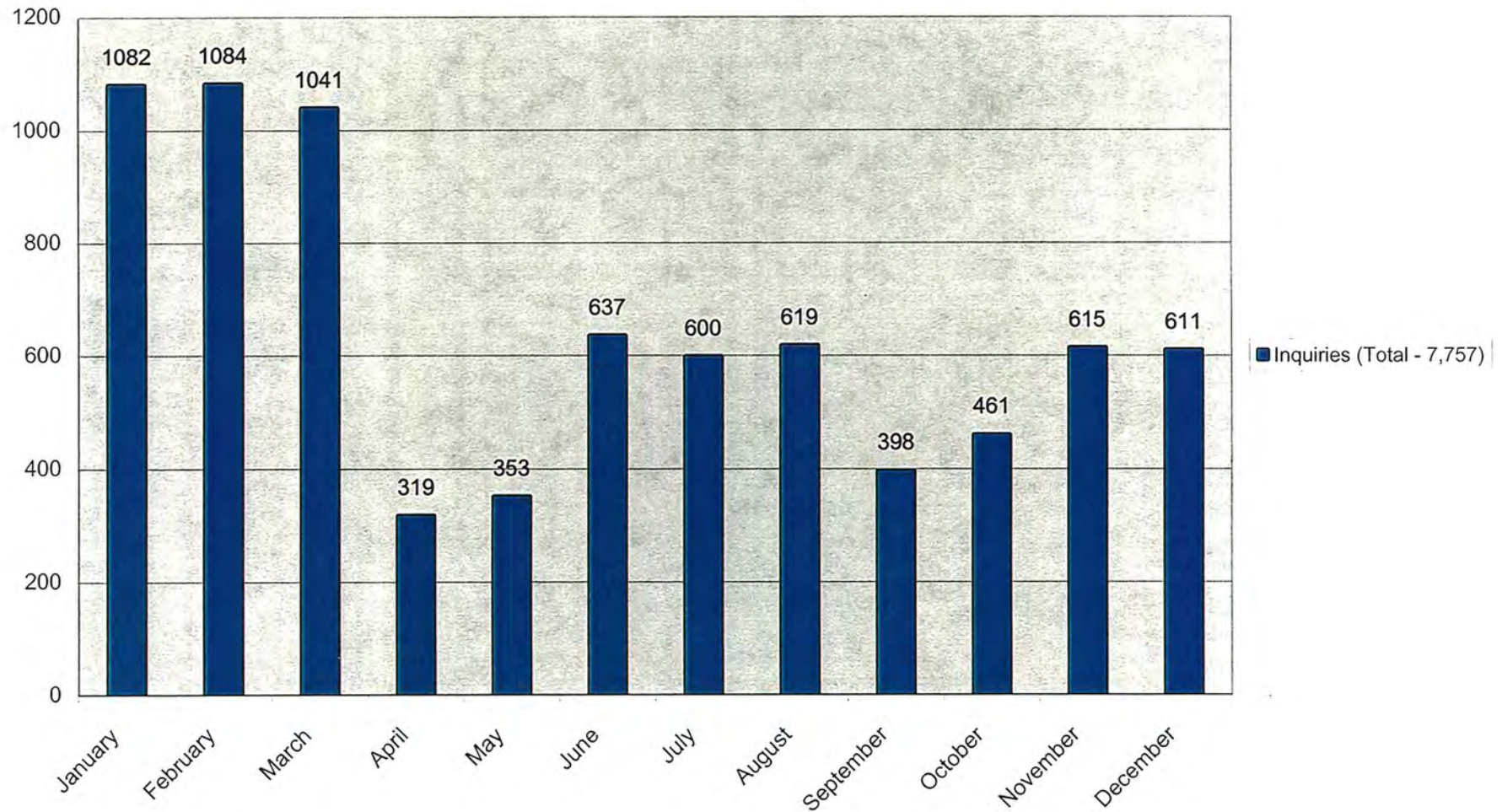
*Statistics through part of April include Life and Disability Complaints



Consumer Health Care Inquiries*

January 2000 through December 2000

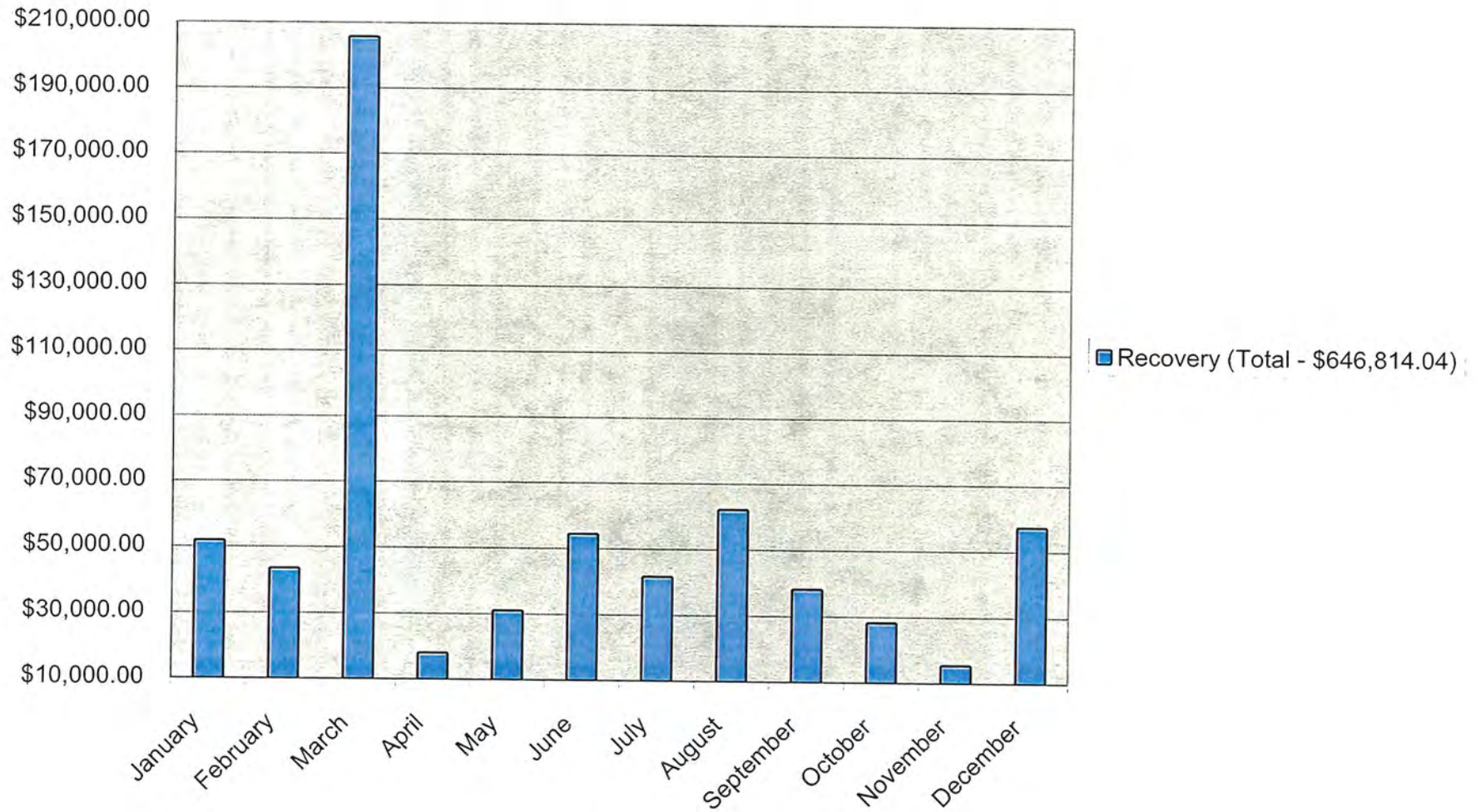
*Figures through part of April include Life & Disability Complaints



Consumer Health Care Recovery*

January 2000 through December 2000

*Figures through part of April include Life and Disability Complaints

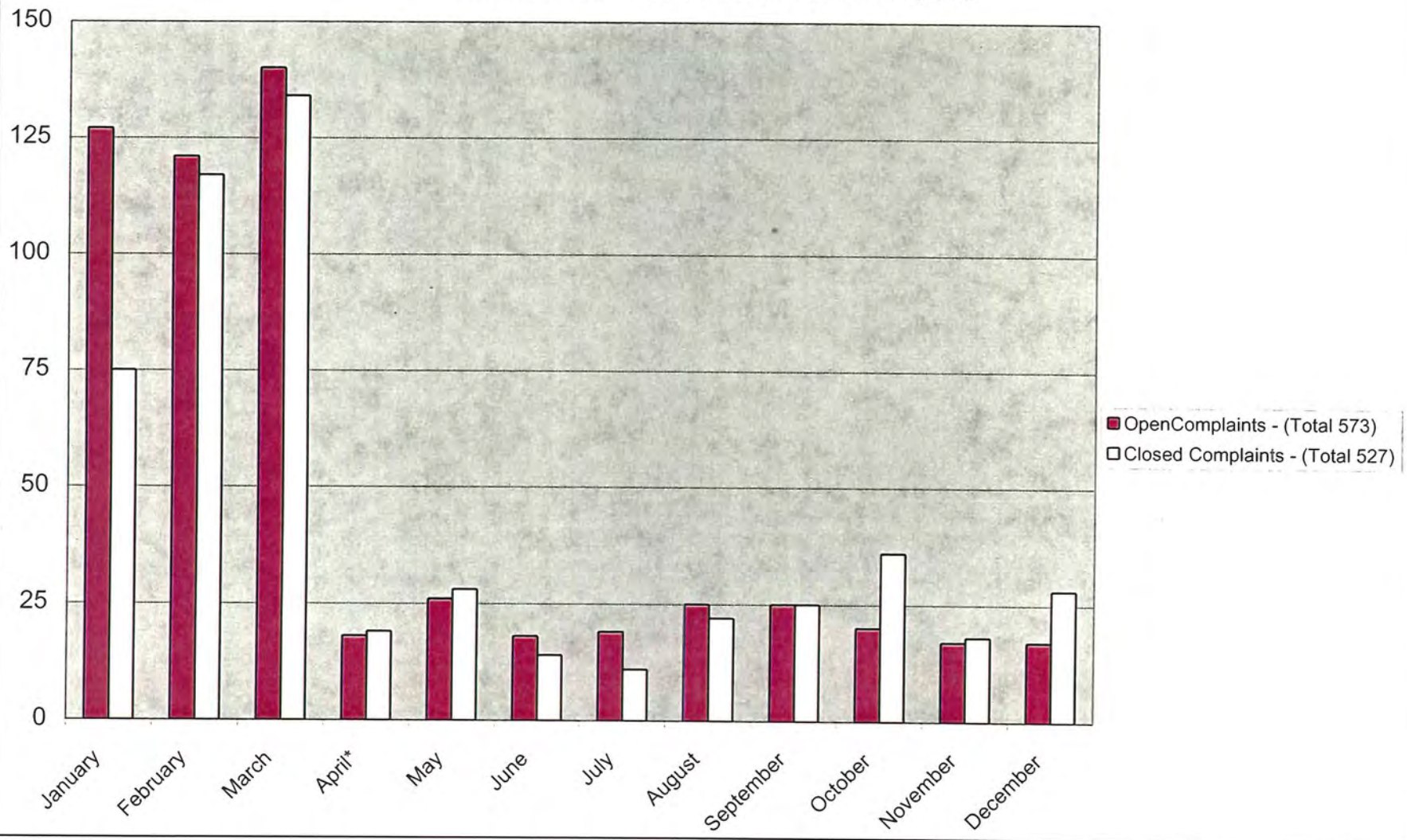


March totals include four separate large recoveries.

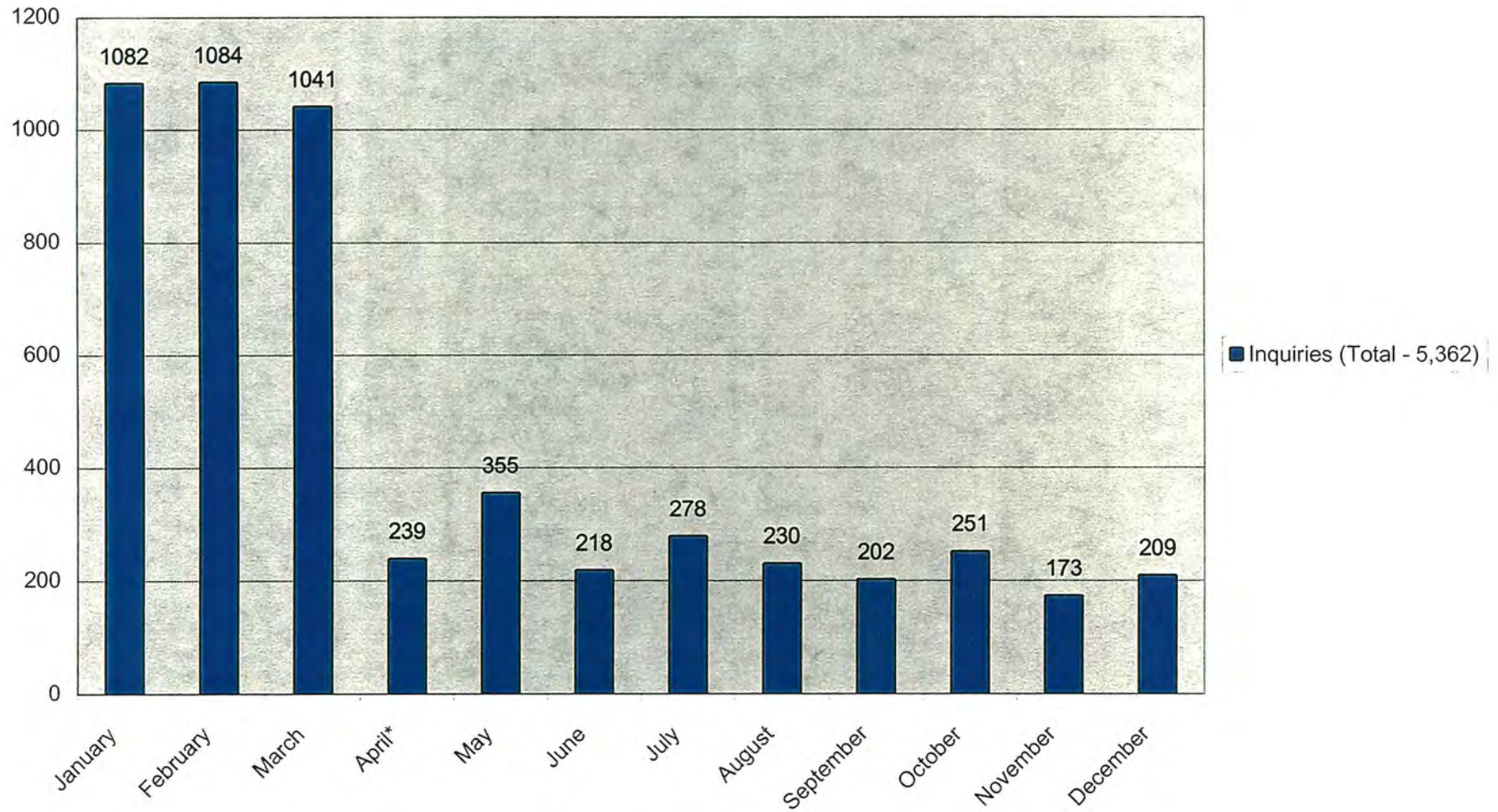
Open and Closed Life and Disability Complaints*

January 2000 through December 2000

*Statistics through part of April include Health Complaints



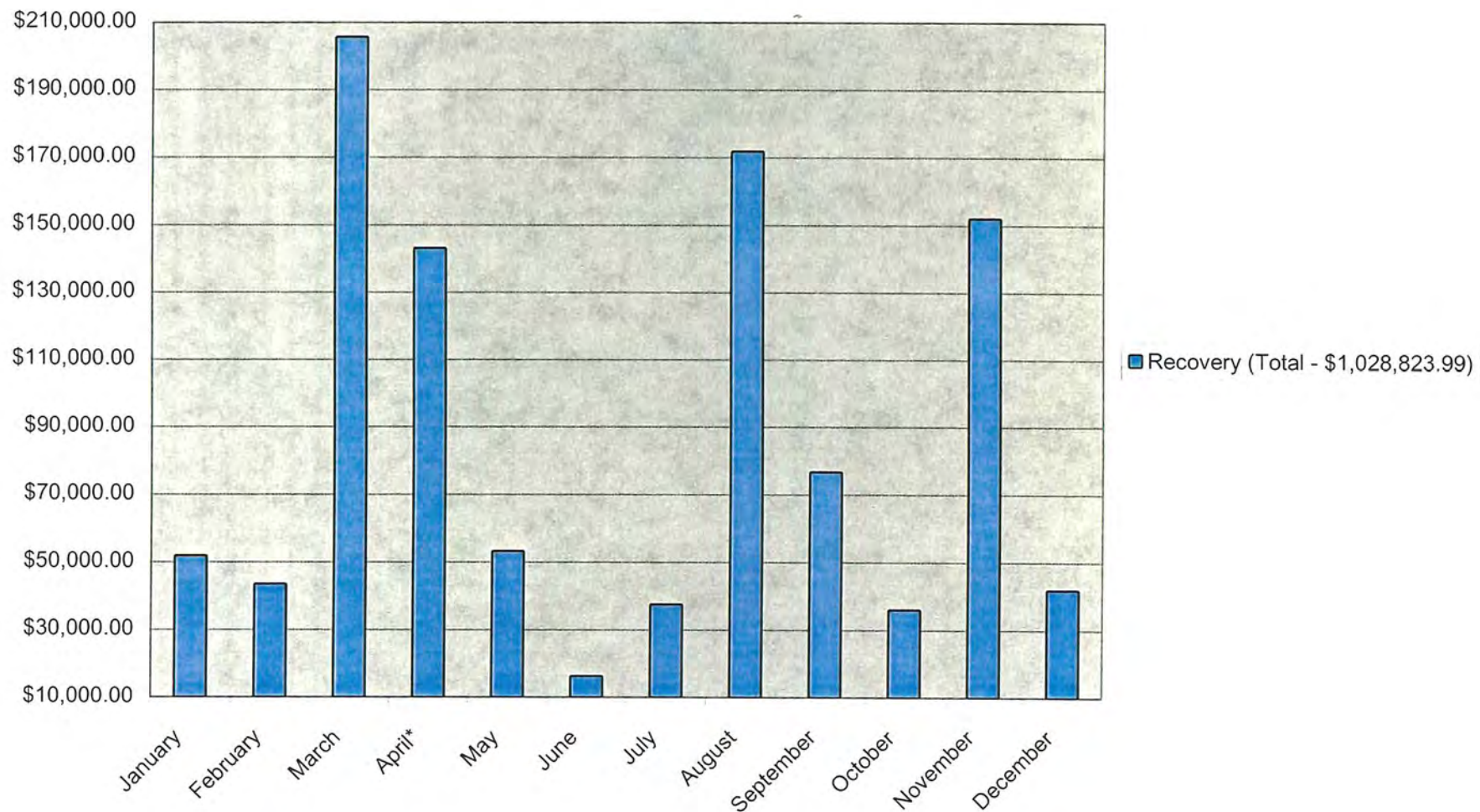
Life and Disability Inquiries*
January 2000 through December 2000
*Statistics through part of April include Health Complaints



Life and Disability Recovery*

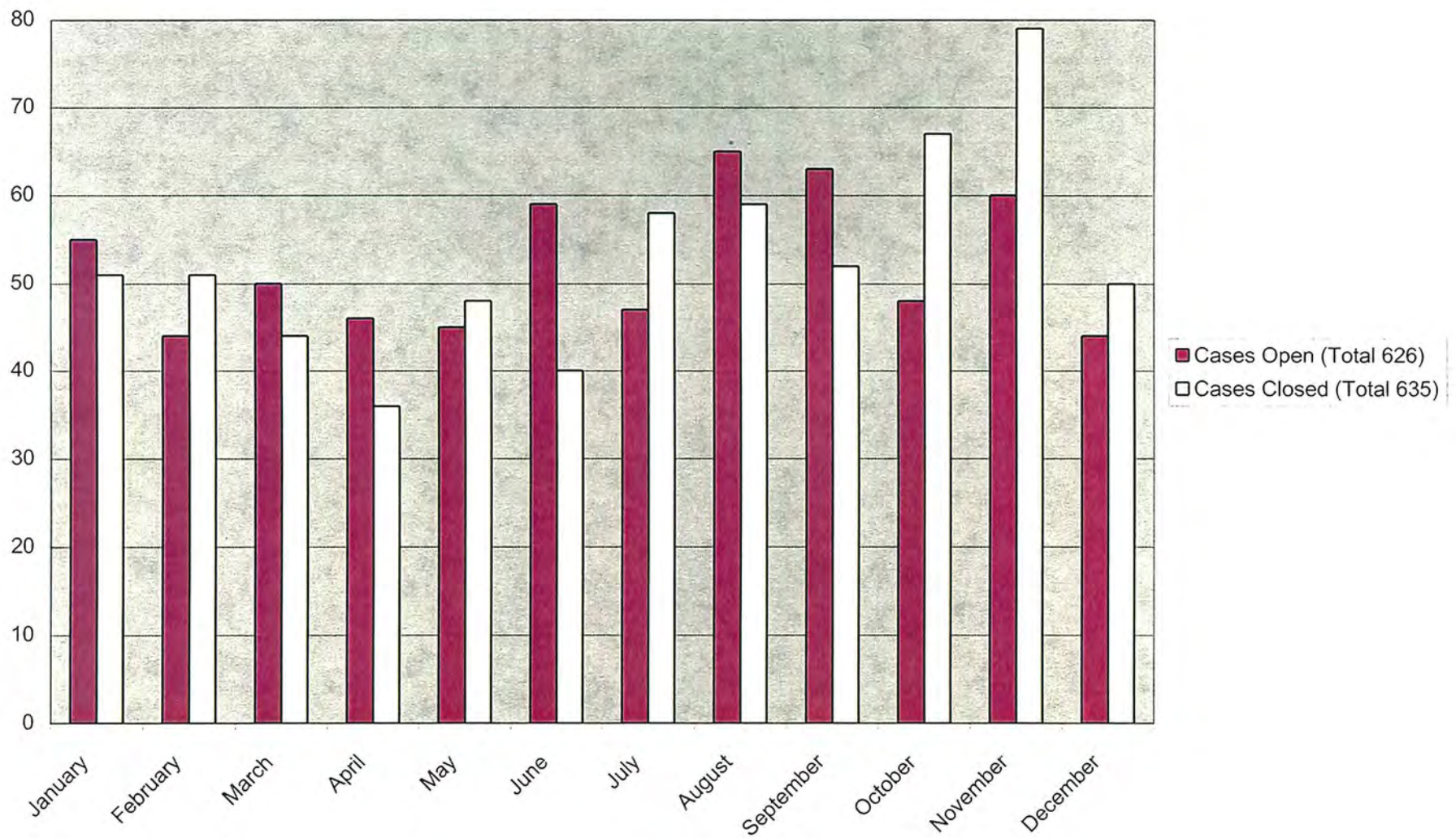
January 2000 through December 2000

*Figures through part of April include Health Complaints

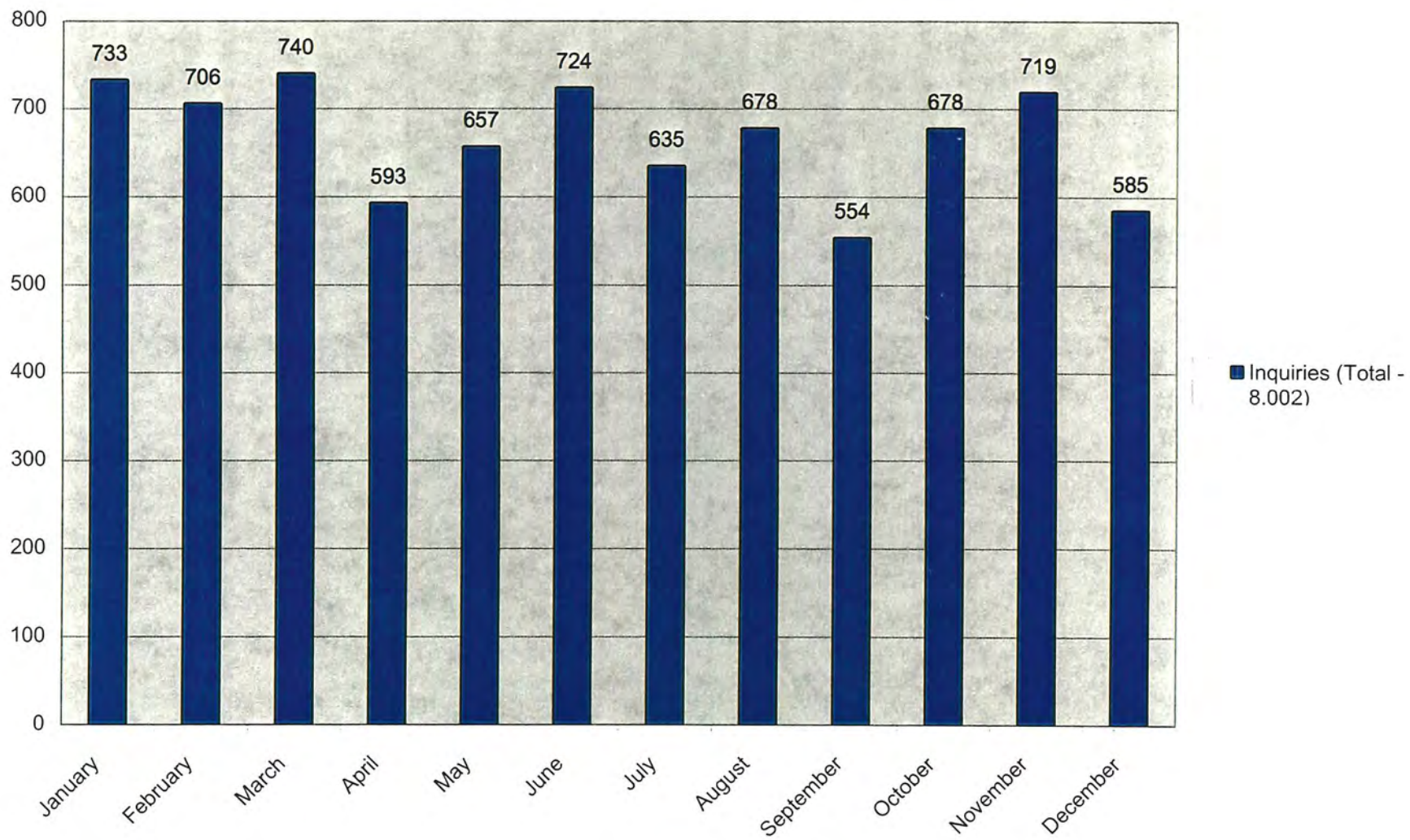


March totals include four separate large recoveries.

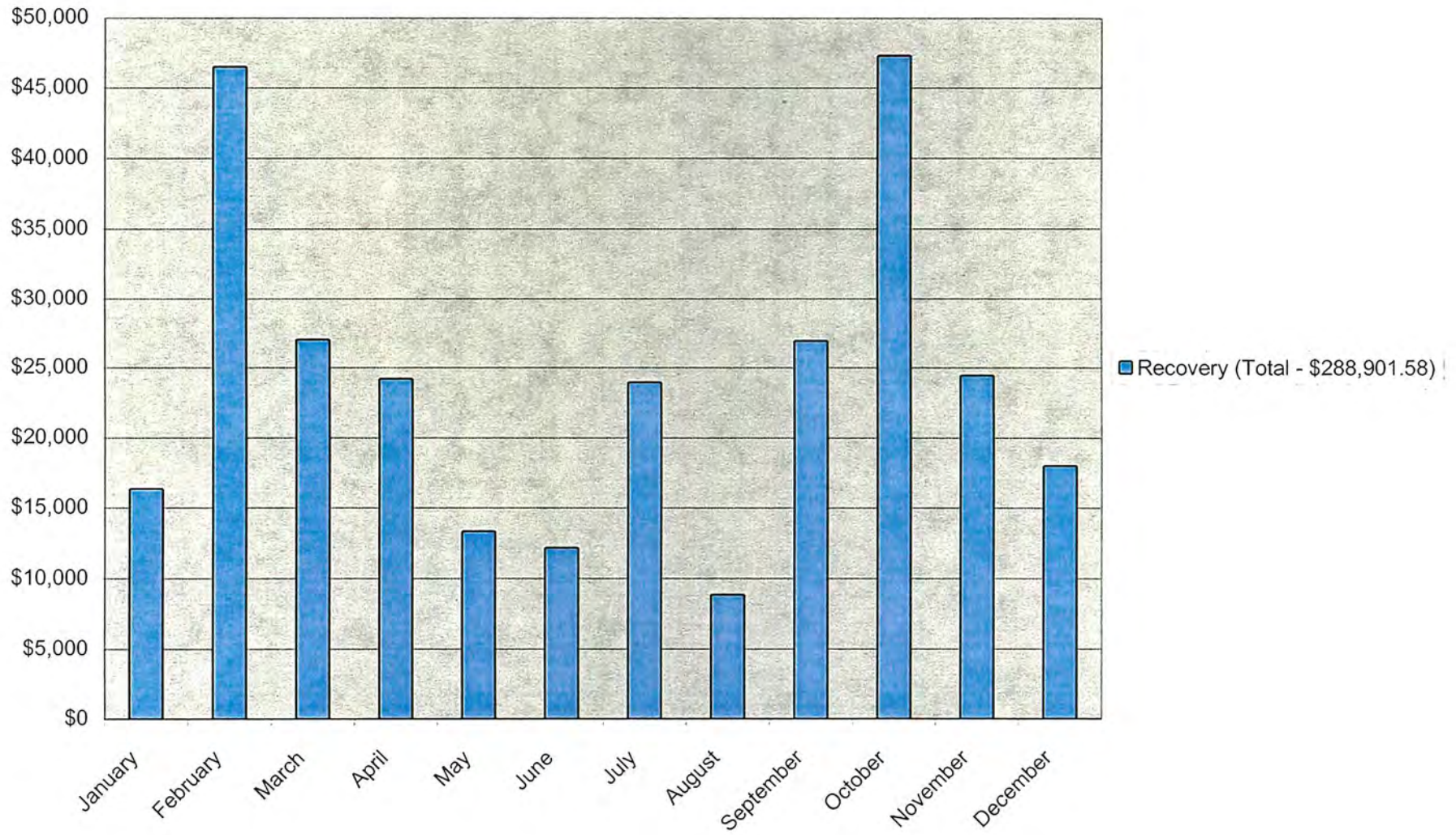
Open & Closed Property/Casualty Complaints
January 2000 through December 2000



Property/Casualty Inquiries
January 2000 through December 2000



Property/Casualty Recovery
January 2000 through December 2000



APPENDIX C

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
AAA LIFE INS CO	\$264,156	DC
ACA ASSURANCE	\$668,993	NH
ACA FINANCIAL GUARANTY CORP	0	MD
ACACIA NATIONAL LIFE INS CO	\$13,517	VA
ACADEMY LIFE INS CO	\$122,845	MO
ACADIA INS CO	\$62,077,766	ME
ACCELERATION NATIONAL INS CO	\$2,516	OH
ACCEPTANCE INS CO	\$64,621	NE
ACCREDITED SURETY & CASUALTY CO INC	0	FL
ACE AMERICAN INS CO	\$1,738,580	PA
ACE AMERICAN REINS CO	0	PA
ACE FIRE UNDERWRITERS INS CO	\$412,426	PA
ACE PROP & CASUALTY INS CO	\$1,734,216	PA
ACSTAR INS CO	\$17,703	IL
ADVANTA INS CO	0	AZ
AEGIS SECURITY INS CO	\$56,123	PA
AETNA HEALTH & LIFE INS CO	0	CT
AETNA INS CO OF AMER	0	CT
AETNA INSURANCE CO OF CT	\$43,059	CT
AETNA LIFE INS & ANNUITY CO	\$4,950,593	CT
AETNA LIFE INS CO	\$10,410,958	CT
AETNA US HEALTHCARE	\$76,507,814	ME
AFFILIATED FM INS CO	\$172,971	RI
AGRI GENERAL INS CO	\$176,350	IA
AGRICULTURAL INS CO	\$2,046,598	OH
AGWAY INS CO	\$1,633,194	NY
AID ASSOCIATION FOR LUTHERANS	\$795,889	WI
AIU INS CO	\$4,883,945	NY
ALBANY INS CO	\$1,041,630	NY
ALEXANDER HAMILTON LIFE INS CO OF AMERICA	\$2,712,983	MI
ALL AMERICAN LIFE INS CO	\$383,972	IL
ALLEGIANCE INS CO	0	CA
ALLIANCE ASSURANCE CO OF AMER	0	NY
ALLIANZ INS CO	\$517,876	CA
ALLIANZ LIFE INS CO OF NORTH AMER	\$9,055,378	MN
ALLIED-AUGUSTA MUTUAL INS CO	0	ME
ALLMERICA FINANCIAL LIFE & ANNUITY	\$2,662,540	DE
ALLSTATE INDEMNITY CO	\$14,886,111	IL
ALLSTATE INS CO	\$52,475,996	IL
ALLSTATE LIFE INS CO	\$6,363,987	IL
ALPINE LIFE INS CO	0	CT
ALTA HEALTH & LIFE INS CO	\$2,574,777	IN
AMBAC ASSURANCE CORP	\$650,907	WI
AMERICAN & FOREIGN INS CO	\$2,349,659	DE
AMERICAN ALLIANCE INS CO	\$20,569	OH
AMERICAN ALT INS CORP	\$231,404	DE
AMERICAN ALTERNATIVE INS CORP	\$176,345	DE
AMERICAN AUTOMOBILE INS CO	\$500,507	MO
AMERICAN BANKERS INS CO OF FL	\$2,423,680	FL
AMERICAN BANKERS LIFE ASR CO OF FL	\$1,251,753	FL
AMERICAN CAPITOL INS CO	0	TX
AMERICAN CASUALTY CO OF READING PA	\$1,218,126	PA

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
AMERICAN CENTRAL INS CO	\$44,514	MO
AMERICAN COMMERCE INS CO	\$21,350	OH
AMERICAN CONTINENTAL INS CO	\$63,914	MO
AMERICAN CONTINENTAL LIFE INS CO	0	MO
AMERICAN DRUGGISTS INS CO	0	OH
AMERICAN ECONOMY INS CO	\$36,864	IN
AMERICAN EMPLOYERS INS CO	\$2,094,336	MA
AMERICAN ENTERPRISE LIFE INS CO	\$70,000	IN
AMERICAN EQUITY INVEST LIFE INS CO	\$368,535	IA
AMERICAN EQUITY SPECIALTY INS CO	0	CA
AMERICAN FAMILY LIFE ASR CO COLUMBUS	\$4,112,711	GA
AMERICAN FIDELITY ASSURANCE CO	\$247,156	OK
AMERICAN FIDELITY LIFE INS CO	\$43,485	FL
AMERICAN FINANCIAL SECURITY LIFE	0	MO
AMERICAN GENERAL ANNUITY INS CO	\$344,147	TX
AMERICAN GENERAL ASSURANCE CO	\$1,760,538	IL
AMERICAN GENERAL LIFE INS CO	\$1,670,951	TX
AMERICAN GENERAL LIFE INS CO OF NY	\$18,723	NY
AMERICAN GENERAL PROPERTY INS CO	0	TN
AMERICAN GUARANTEE & LIABILITY INS	\$1,348,511	NY
AMERICAN HARDWARE MUTUAL INS CO	\$-877	OH
AMERICAN HEALTH & LIFE INS CO	\$299,096	TX
AMERICAN HERITAGE LIFE INS CO	\$116,699	FL
AMERICAN HOME ASSURANCE CO	\$3,949,425	NY
AMERICAN INCOME LIFE INS CO	\$790,026	IN
AMERICAN INSURANCE CO	\$348,545	NE
AMERICAN INTEGRITY INS CO	0	PA
AMERICAN INTERNATIONAL LIFE ASSURANCE CO NY	\$13,791,826	NY
AMERICAN INTERNATIONAL PACIFIC INS	\$2,157,171	CO
AMERICAN INTERSTATE INS CO	\$1,715,969	LA
AMERICAN INVESTORS LIFE INS CO	\$73,664	KS
AMERICAN LIFE INS CO OF NY	\$46,623	NY
AMERICAN LIVE STOCK INS CO	\$5,384	IL
AMERICAN MANUFACTURERS MUTUAL INS CO	\$2,009,478	IL
AMERICAN MATURITY LIFE INS CO	0	CT
AMERICAN MODERN HOME INS CO	\$931,982	OH
AMERICAN MOTORISTS INS CO	\$500,189	IL
AMERICAN MUTUAL INS CO OF BOSTON	0	MA
AMERICAN MUTUAL LIABILITY INS CO	0	MA
AMERICAN NATIONAL FIRE INS CO	\$1,345,172	NY
AMERICAN NATIONAL INS CO	\$6,265,631	TX
AMERICAN NETWORK INS CO	\$356,893	VT
AMERICAN PARTNERS LIFE INS CO	\$8,645	AZ
AMERICAN PIONEER TITLE INS CO	0	FL
AMERICAN PROGRESSIVE L&H INS OF NY	\$6,795	NY
AMERICAN PROTECTION INS CO	\$317,450	IL
AMERICAN REINSURANCE CO	0	DE
AMERICAN RELIABLE INS CO	\$214,714	AZ
AMERICAN REPUBLIC INSURANCE CO	\$763,997	IA
AMERICAN RESOURCES LIFE INS CO	0	IA
AMERICAN ROAD INS CO	\$365,482	MI
AMERICAN SAFETY CASUALTY INS CO	\$4,015	DE
AMERICAN SECURITY INS CO	\$291,114	DE

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
AMERICAN SKANDIA LIFE ASSURANCE CORP	\$146,512	CT
AMERICAN SPIRIT INS CO	0	IN
AMERICAN STATES INS CO	\$28,920	IN
AMERICAN STATES LIFE INS CO	\$7,157	IN
AMERICAN UNITED LIFE INS CO	\$35,582	IN
AMERICAN UNIVERSAL INS CO	0	RI
AMERICAN ZURICH INS CO	\$-149,352	IL
AMERICAN-AMICABLE LIFE INS CO OF TX	\$141,783	TX
AMERIN GUARANTY CORP	\$401,594	IL
AMERISURE INS CO	0	MI
AMERITAS LIFE INS CORP	\$944,248	NE
AMERUS LIFE INS CO	\$146,824	IA
AMEX ASSURANCE CO	\$311,067	IL
AMGUARD INSURANCE CO	\$1,020,562	PA
AMICA LIFE INSURANCE CO	\$323,300	RI
AMICA MUTUAL INSURANCE CO	\$62,314	RI
AMICA MUTUAL INSURANCE CO	\$7,960,597	RI
AMOCO LIFE INSURANCE CO	\$133,930	IL
AMWEST SURETY INSURANCE CO	\$308,439	NE
ANCHOR NATIONAL LIFE INS CO	\$-750,725	AZ
ANNUITY INVESTORS LIFE INS CO	0	OH
ANTHEM ALLIANCE HEALTH INS CO	\$82	TX
ARGONAUT INSURANCE CO	\$30,304	CA
ARMED FORCES INS EXCHANGE	\$175,532	KS
ARROW MUTUAL LIABILITY INS CO	\$81,378	MA
ASSOCIATED HOSPITAL SERVICES OF MAINE	\$511,339,381	ME
ASSOCIATED INDEMNITY CORP	\$48,901	CA
ASSOCIATES FINANCIAL LIFE INS CO	\$29,939	TN
ASSOCIATES INSURANCE CO	\$156,690	IN
ASSUMPTION MUTUAL LIFE INS CO	\$92,230	MA
ASSURANCE CO OF AMERICA	\$3,829,992	NY
ASSURITY LIFE INS CO	\$82,304	NE
ATHENA ASSURANCE CO	\$567,706	MN
ATLANTA INTERNATIONAL INS CO	0	NY
ATLANTIC INSURANCE CO	\$975	TX
ATLANTIC MUTUAL INS CO	\$1,819,222	NY
ATLAS ASSURANCE CO OF AMERICA	0	NY
ATTLEBORO MUTUAL INS CO	0	MA
AUSA LIFE INSURANCE CO INC	\$87,953	NY
AUTO CLUB INS ASSOC	\$334,114	MI
AUTOMOBILE INS CO OF HARTFORD CT	\$82,587	CT
AVEMCO INSURANCE CO	\$674,615	MD
AXA GLOBAL RISKS US INS CO	\$148,025	NY
AXA NORDSTERN ART INS CORP	\$54,127	NY
AXA RE PROP & CASUALTY INS CO	0	DE
BALBOA INSURANCE CO	\$181,327	CA
BALBOA LIFE INS CO	\$-74,711	CA
BALTIMORE LIFE INS CO	\$4,408	MD
BANC ONE PRIVATE MORTGAGE INS CO INC	0	ME
BANKERS LIFE & CASUALTY CO	\$31,495,984	IL
BANKERS MULTIPLE LINE INS CO	0	IL
BANKERS NATIONAL LIFE INS CO	\$90,334	TX
BANKERS UNITED LIFE ASSURANCE CO	\$303,838	IA

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
BANNER LIFE INSURANCE CO	\$343,931	MD
BAY STATE INSURANCE CO	0	MA
BCS INSURANCE CO	\$464,305	OH
BCS LIFE INS CO	\$403	IL
BERKLEY REGIONAL INS CO	0	MO
BERKSHIRE LIFE INS CO	\$1,346,749	MA
BERKSHIRE MUTUAL INS CO	0	MA
BIRMINGHAM FIRE INS CO OF PA	\$12,806	PA
BITUMINOUS CASUALTY CORP	\$98	IL
BLUE ALLIANCE MUTUAL INS CO	\$8,730,382	ME
BLUE RIDGE INS CO	\$2,572,595	CT
BOSTON MUTUAL LIFE INS CO	\$3,074,088	MA
BOSTON OLD COLONY INS CO	\$464	MA
BRADFORD NATIONAL LIFE INS CO	0	TX
BURLINGTON INS CO	0	NC
BUSINESS MENS ASSURANCE CO OF AMERICA	\$2,503,420	MO
CADILLAC MOUNTAIN INS CO	\$858,912	ME
CAMBRIDGE MUTUAL FIRE INS CO	\$2,499,385	MA
CANADA LIFE ASSURANCE CO	\$2,608,548	MI
CANADA LIFE INS CO OF AMERICA	0	MI
CANAL INSURANCE CO	\$2,339,583	SC
CAPITAL MARKETS ASR CORP	0	NY
CAPITOL LIFE INS CO	0	CO
CAROLINA CASUALTY INS CO	\$209,751	FL
CASCO INDEMNITY CO	\$427,350	ME
CATHOLIC ASSOCIATION OF FORESTERS	\$56	MA
CATHOLIC FAMILY LIFE INS	\$620,943	WI
CATHOLIC ORDER OF FORESTERS	\$313,063	IL
CELTIC LIFE INS CO	\$64,714	IL
CENTENNIAL INS CO	\$358,055	NY
CENTRAL MAINE PARTNERS HEALTH PLAN	\$12,514,755	ME
CENTRAL NATIONAL INS CO OF OMAHA	0	NE
CENTRAL NATIONAL LIFE INS CO OMAHA	\$20,993	DE
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	\$199,391	NE
CENTRAL STATES INDEMNITY CO OF OMAHA	\$347,521	NE
CENTRAL UNITED LIFE INS CO	\$161,977	TX
CENTRE INSURANCE CO	\$14,528	DE
CENTURY INDEMNITY CO	0	PA
CGU INSURANCE CO	\$1,324,270	PA
CGU INS CO OF NEW JERSEY	\$8,102	NJ
CHARTER NATIONAL LIFE INS CO	\$8,000	IL
CHARTER OAK FIRE INS CO	\$1,329,565	CT
CHESAPEAKE BAY PROP & CASUALTY INS CO	0	ME
CHESAPEAKE LIFE INS CO	\$4,182	OK
CHICAGO INS CO	\$582,835	IL
CHICAGO TITLE INS CO	\$1,828,744	MO
CHRISTIAN MUTUAL LIFE INS CO	\$37,320	NH
CHRYSLER INS CO	\$127,191	MI
CHUBB INDEMNITY INS CO	\$41,400	NY
CHURCH INSURANCE CO	\$67,870	NY
CIGNA HEALTHSOURCE OF MAINE INC.	\$172,848,265	ME
CIGNA HEALTHSOURCE OF NEW HAMPSHIRE	0	NH
CIGNA LIFE INSURANCE CO	0	CT

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
CIM INSURANCE CORP	\$13,970	MI
CINCINNATI INS CO	\$44,443	OH
CITICORP LIFE INS CO	\$12,536	AZ
CITIZENS INS CO OF AMER	\$12,964,091	MI
CLARENDON NATIONAL INS CO	\$32,714	NJ
CM LIFE INS CO	\$2,119,111	CT
CMG MORTGAGE INS CO	\$162,058	WI
COLLEGE LIFE INS CO OF AMER	\$45,932	TX
COLONIAL LIFE & ACCIDENT INS CO	\$1,325,646	SC
COLONIAL PENN FRANKLIN INS CO	\$273,762	PA
COLONIAL PENN INS CO	\$558,216	PA
COLORADO BANKERS LIFE INS CO	\$5,738	CO
COLUMBIAN MUTUAL LIFE INS CO	\$133,790	NY
COMBINED INS CO OF AMERICA	\$9,428,385	IL
COMMERCE & INDUSTRY INS CO	\$641,087	NY
COMMERCE INS CO	0	MA
COMMERCIAL INS CO OF NEWARK NJ	\$33	NJ
COMMERCIAL LOAN INS CORP	0	WI
COMMERCIAL TRAVELERS MUTUAL INS CO	\$1,014,643	NY
COMMERCIAL UNION INS CO	\$5,400,146	MA
COMMERCIAL UNION LIFE INS CO OF AMERICA	\$3,631,350	DE
COMMERCIAL UNION YORK INS CO	\$150,525,563	ME
COMMONWEALTH LAND TITLE INS CO	\$1,677,760	PA
COMPUTER INS CO	\$-100,494	RI
CONCORD GENERAL MUTUAL INS CO	\$38,733,429	NH
CONCORD HERITAGE LIFE INS CO INC	\$1,797,661	NH
CONFEDERATION LIFE INS CO	0	MI
CONNECTICUT GENERAL LIFE INS CO	\$16,629,675	CT
CONNECTICUT INDEMNITY CO	\$5,726,740	CT
CONNIE LEE INS CO	0	WI
CONSECO ANNUITY ASSURANCE CO	\$6,367,755	IL
CONSECO DIRECT LIFE INS CO	\$697,106	PA
CONSECO HEALTH INS CO	\$476,831	AZ
CONSECO LIFE INS CO	\$1,368,830	IN
CONSECO MEDICAL INS CO	\$5,874,062	IL
CONSECO SENIOR HEALTH INS CO	\$4,782,790	PA
CONSECO VARIABLE INS CO	\$113,379	TX
CONSTITUTION LIFE INS CO	\$8,205	TX
CONTINENTAL ASSURANCE CO	\$21,404,924	IL
CONTINENTAL CASUALTY CO	\$12,041,021	IL
CONTINENTAL GENERAL INS CO	\$26,820	NE
CONTINENTAL INS CO	\$1,869,702	NH
CONTINENTAL WESTERN INS CO	0	IA
CONTRACTORS BONDING & INS CO	\$62,716	WA
COOPERANTS MUTUAL LIFE INS SOC	0	MA
COREGIS INS CO	\$917,968	IN
CORPORATE HEALTH INS CO	0	PA
COURTESY INS CO	\$517,295	FL
COVENANT MUTUAL INS CO	0	CT
CREDIT GENERAL INS CO	\$6,095	OH
CROWN LIFE INS CO	\$513,764	MI
CUMIS INS SOCIETY INC	\$1,763,703	WI
CUNA MUTUAL INS SOCIETY	\$7,346,288	WI

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
CUNA MUTUAL LIFE INS CO	\$200,108	IA
DAIRYLAND INS CO	\$10,376,645	WI
DELAWARE AMERICAN LIFE INS CO	\$29,355	DE
DELTA DENTAL INS CO	0	IL
DELTA LIFE AND ANNUITY CO	0	IA
DIAMOND STATE INS CO	\$36,578	IN
DOCTORS CO AN INTERINSURANCE EXCHN	\$782,845	CA
DORCHESTER MUTUAL INS CO	\$346,878	MA
EAGLE AMERICAN INS CO	0	OH
EASTGUARD INS CO	\$290,180	ME
EDISON INS CO	0	IL
ELECTRIC INS CO	\$623,317	MA
EMPIRE FIRE & MARINE INS CO	\$2,440,751	NE
EMPIRE GENERAL LIFE ASSURANCE CORP	\$156,924	TN
EMPLOYEES LIFE CO MUTUAL	\$614	IL
EMPLOYERS CASUALTY CO	0	TX
EMPLOYERS FIRE INS CO	\$1,368,843	MA
EMPLOYERS HEALTH INS CO	\$16,891	WI
EMPLOYERS INS OF WAUSAU A MUTUAL CO	\$1,925,040	WI
EMPLOYERS MODERN LIFE CO	\$16,170	IA
EMPLOYERS MUTUAL CASUALTY CO	\$6,576	IA
EMPLOYERS REASSURANCE CORP	0	KS
EMPLOYERS REIN CORP	\$1,032,374	MO
EQUITABLE LIFE ASR SOC OF THE US	\$3,337,677	NY
EQUITABLE LIFE INS CO OF IOWA	\$131,601	IA
ERIE INS EXCH	0	PA
EULER AMERICAN CREDIT IND CO	\$476,399	NY
EVEREST REIN CO	\$15,452	DE
EXCELSIOR INS CO	\$1,241,605	NH
EXECUTIVE LIFE INS CO OF NEW YORK	0	NY
EXECUTIVE RISK INDEMNITY INC	\$1,183,208	DE
FACTORY MUTUAL INS CO	\$2,795,309	RI
FAIRFIELD INS CO	\$49,392	CT
FAMILY HERITAGE LIFE INS CO OF AMER	\$1,254	OH
FAMILY LIFE INS CO	\$19,943	WA
FAR WEST INS CO	\$1,041	NE
FARM FAMILY CASUALTY INS CO	\$6,461,850	NY
FARM FAMILY LIFE INS CO	\$5,707,846	NY
FARMERS & TRADERS LIFE INS CO	\$176,609	NY
FARMERS INS EXCH	\$1,750	CA
FARMINGTON CASUALTY CO	\$1,122	CT
FEDERAL HOME LIFE INS CO	\$82,796	IN
FEDERAL INS CO	\$7,839,237	IN
FEDERAL KEMPER LIFE ASSUR CO	\$1,985,478	IL
FEDERATED MUTUAL INS CO	\$87	MN
FFG INSURANCE COMPANY	\$21,886	TX
FIDELITY & CASUALTY CO OF NY	\$31,553	NH
FIDELITY & DEPOSIT CO OF MD	\$2,809,563	MD
FIDELITY & GUARANTY INS CO	\$308,142	IA
FIDELITY & GUARANTY INS UNDERWRITERS	\$88,144	WI
FIDELITY & GUARANTY LIFE INS CO	\$3,626,220	MD
FIDELITY BANKERS LIFE INS CO	0	VA
FIDELITY INVESTMENTS LIFE INS CO	\$1,548,575	UT

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
FIDELITY LIFE ASSOCIATION	\$59,014	IL
FIDELITY LIFE INS CO	0	PA
FIDELITY MUTUAL LIFE INS CO	0	PA
FIDELITY NATIONAL TITLE INS CO NY	\$285,358	NY
FIDELITY SECURITY LIFE INS CO	\$14,670,656	MO
FINANCIAL BENEFIT LIFE INS CO	0	KS
FINANCIAL GUARANTY INS CO	\$43,355	NY
FINANCIAL SECURITY ASSUR INC	\$315,420	NY
FIRE & CASUALTY INS CO OF CT	\$635,153	CT
FIREMANS FUND INS CO	\$2,068,734	CA
FIREMENS INS CO OF NEWARK NJ	\$355,226	NJ
FIREMENS INS CO OF WASHINGTON DC	0	MD
FIRST ALLMERICA FIN LIFE INS CO	\$4,695,637	MA
FIRST AMERICAN INS CO	0	MO
FIRST AMERICAN TITLE INS CO	\$6,348,293	CA
FIRST CAPITAL LIFE INS CO	0	CA
FIRST COLONY LIFE INS CO	\$7,141,902	VA
FIRST COMMUNITY INS CO	\$58,334	NY
FIRST CONTINENTAL LIFE & ACCIDENT	0	UT
FIRST HEALTH LIFE & HEALTH INS CO	\$9,317	TX
FIRST INVESTORS LIFE INS CO	\$23,842	NY
FIRST LIBERTY INS CORP	\$-10,597	IA
FIRST PENN-PACIFIC LIFE INS CO	\$396,712	IN
FIRST VARIABLE LIFE INS CO	\$78,238	AR
FITCHBURG MUTUAL INS CO	\$1,233,991	MA
FLORISTS MUTUAL INS CO	\$40,258	IL
FOREMOST INS CO	\$1,714,182	MI
FOREMOST PROPERTY & CASUALTY INS CO	\$158,733	MI
FORESTVIEW MORTGAGE INS CO	0	CA
FORETHOUGHT LIFE ASSUR CO	0	IN
FORETHOUGHT LIFE INS CO	\$71,699	IN
FORT DEARBORN LIFE INS CO	\$1,393,097	IL
FORTIS BENEFITS INS CO	\$2,247,790	MN
FORTIS INS CO	\$5,587,948	WI
FRANKLIN LIFE INS CO	\$1,608,700	IL
FREMONT INDUSTRIAL INDEMNITY CO	\$72,748	CA
FRONTIER INS CO	\$1,123,647	NY
GARDEN STATE LIFE INS CO	\$80,447	TX
GE LIFE AND ANNUITY ASSURANCE CO	\$6,636,888	VA
GE RESIDENTIAL MORTGAGE INS CORP NC	\$4,096	NC
GEICO CASUALTY CO	\$1,280,537	MD
GEICO GENERAL INS CO	\$3,175,850	MD
GEICO INDEMNITY CO	\$1,237,079	MD
GENERAL AMERICAN LIFE INS CO	\$941,487	MO
GENERAL ELECTRIC CAPITAL ASR CO	\$6,090,676	DE
GENERAL ELECTRIC MORTGAGE INS CORP	\$1,022,421	NC
GENERAL INS CO OF AMERICA	\$179,410	WA
GENERAL REIN CORP	\$205,072	DE
GENERAL STAR NATIONAL INS CO	\$385,540	OH
GENESIS INS CO	\$30,439	CT
GERBER LIFE INS CO	\$719,745	NY
GERLING AMERICA INS CO	\$167,188	NY
GERLING GLOBAL REINS CORP OF US BR	0	NY

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
GLENBROOK LIFE & ANNUITY CO	\$4,413,776	AZ
GLENS FALLS INS CO	\$-233	DE
GLOBE INDEMNITY CO	\$331,606	DE
GLOBE LIFE & ACCIDENT INS CO	\$1,585,717	DE
GOLDEN AMERICAN LIFE INS CO	0	DE
GOLDEN RULE INS CO	\$3,376,953	IL
GOVERNMENT EMPLOYEES INS CO	\$3,215,605	MD
GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	\$109,108	TX
GRANGE MUTUAL INS CO	0	NH
GRANITE STATE INS CO	\$90,631	PA
GRAPHIC ARTS MUTUAL INS CO	\$19,926	NY
GREAT AMERICAN INS CO	\$981,990	OH
GREAT AMERICAN LIFE INS CO	\$3,057,165	OH
GREAT DIVIDE INS CO	\$436,540	ND
GREAT GLOBAL ASSURANCE CO	0	AZ
GREAT NORTHERN INS CO	\$863,853	MN
GREAT PACIFIC INS CO	\$36,995	CA
GREAT SOUTHERN LIFE INS CO	\$129,328	TX
GREAT WEST CASUALTY CO	\$9,785	NE
GREAT-WEST LIFE & ANNUITY INS CO	\$9,216,323	CO
GREAT-WEST LIFE ASSURANCE CO	\$65,829	MI
GREEN MOUNTAIN INS CO INC	\$4,083,719	VT
GREENWICH INS CO	\$283,326	CA
GUARANTEE INS CO	0	DE
GUARANTEE LIFE INS CO	\$139,991	NE
GUARANTEE RESERVE LIFE INS CO	\$267,102	IN
GUARANTEE TRUST LIFE INS CO	\$914,463	IL
GUARANTY NATIONAL INS CO	0	CO
GUARDIAN INS & ANNUITY CO INC	\$3,517,756	DE
GUARDIAN LIFE INS CO OF AMER	\$10,137,088	NY
GUIDEONE MUTUAL INS CO	\$41,807	IA
GUIDEONE SPECIALTY MUTUAL INS CO	\$36,878	IA
GULF INS CO	\$1,655,351	MO
HANOVER INS CO	\$35,308,619	NH
HARCO NATIONAL INS CO	\$28,085	IL
HARTFORD ACCIDENT & INDEMNITY CO	\$439,132	CT
HARTFORD CASUALTY INS CO	\$6,977,758	IN
HARTFORD FIRE INS CO	\$3,442,739	CT
HARTFORD INS CO OF THE MIDWEST	\$692,062	IN
HARTFORD LIFE & ACCIDENT INS CO	\$4,222,567	CT
HARTFORD LIFE & ANNUITY INS CO	\$571,852	CT
HARTFORD LIFE INS CO	\$2,690,616	CT
HARTFORD STEAM BOIL INSPEC & INS CO	\$4,372,810	CT
HARTFORD UNDERWRITERS INS CO	\$2,637,492	CT
HARVARD PILGRIM HEALTH	\$78,289,411	MA
HEALTHCARE UNDERWRITERS MUTUAL INS CO	\$106,685	NY
HEALTHSOURCE INS CO	0	TN
HERITAGE INDEMNITY CO	\$8,633	CA
HERITAGE LIFE INS CO	0	AZ
HIGHLANDS INS CO	\$547	TX
HIGHMARK LIFE INS CO	\$169,049	CT
HINGHAM MUTUAL FIRE INS CO	\$275,616	MA
HOLYOKE MUTUAL INS CO IN SALEM	\$797,362	MA

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
HOME INS CO	\$-2,340	NH
HORACE MANN INS CO	\$9,414,613	IL
HORACE MANN LIFE INS CO	\$10,511,198	IL
HOUSEHOLD LIFE INS CO	\$76,965	MI
IDS LIFE INS CO	\$11,672,560	MN
IL ANNUITY & INS CO	0	MA
ILLINOIS NATIONAL INS CO	0	IL
IMPERIAL CASUALTY & INDEMNITY CO	0	NE
INDEMNITY INS CO OF NORTH AMERICA	\$399,826	PA
INDEPENDENCE LIFE & ANNUITY CO	0	RI
INDEPENDENT ORDER OF FORESTERS US BR	\$14,094	NY
INSURANCE CO OF NORTH AMERICA	\$105,787	PA
INSURANCE CO OF THE STATE OF PA	\$131,856	PA
INSURANCE CORPORATION OF AMERICA	0	TX
INTEGON NATIONAL INS CO	\$1,157,480	NC
INTEGON PREFERRED INS CO	0	NC
INTEGRAL INSURANCE CO	0	MO
INTER-AMERICAN INS CO OF IL	0	IL
INTERNATIONAL BUS & MERC REASSUR CO	0	IL
INTERNATIONAL FIDELITY INS CO	\$64,298	NJ
INTERNATIONAL INS CO	0	IL
INTER-STATE ASSURANCE CO	\$121,457	IA
INTERSTATE INDEMNITY CO	\$6,063	IL
INVESTORS GUARANTY LIFE INS CO	\$10,721	CA
INVESTORS LIFE INS CO NORTH AMERICA	\$119,275	WA
INVESTORS LIFE INS CO OF IN	\$1,892	IN
JACKSON NATIONAL LIFE INS CO	\$17,300,241	MI
JC PENNEY CASUALTY INS CO	0	OH
JC PENNEY LIFE INS CO	\$638,157	VT
JEFFERSON INS CO OF NY	\$94,458	NY
JEFFERSON PILOT FINANCIAL INS CO	\$3,648,187	NH
JEFFERSON PILOT LIFEAMERICA INS CO	\$15,533	NJ
JEFFERSON-PILOT LIFE INS CO	\$4,571,202	NC
JEWELERS MUTUAL INS CO	\$74,208	WI
JOHN ALDEN LIFE INS CO	\$2,581,918	MN
JOHN HANCOCK LIFE INS CO	\$6,942,871	MA
JOHN HANCOCK VARIABLE LIFE INS CO	\$2,438,271	MA
KANSAS BANKERS SURETY CO	\$23,842	KS
KANSAS CITY FIRE & MARINE INS CO	0	MO
KANSAS CITY LIFE INS CO	\$688,247	MO
KEMPER INVESTORS LIFE INS CO	\$798,770	IL
KENTUCKY CENTRAL LIFE INS CO	0	KY
KEYPORT LIFE INS CO	\$10,551,237	RI
KEYSTONE INS CO	\$427	PA
KNIGHTS OF COLUMBUS	\$2,925,296	CT
LAFAYETTE LIFE INS CO	\$143,638	IN
LANCER INS CO	\$231,489	IL
LAWYERS TITLE INS CORP	\$2,993,532	VA
LEADER INS CO	0	OH
LEGION INS CO	\$1,183,000	PA
LIBERTY INS CORP	\$4,172,711	VT
LIBERTY LIFE ASSURANCE CO OF BOSTON	\$2,540,434	MA
LIBERTY LIFE INS CO	\$119,600	SC

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
LIBERTY MUTUAL FIRE INS CO	\$26,300,937	MA
LIBERTY MUTUAL INS CO	\$2,920,461	MA
LIBERTY NATIONAL LIFE INS CO	\$293,503	AL
LIFE ASSURANCE CO OF PENNSYLVANIA	0	PA
LIFE INS CO OF NORTH AMERICA	\$512,253	PA
LIFE INS CO OF THE SOUTHWEST	\$1,316,483	TX
LIFE INVESTORS INS CO OF AMER	\$409,615	IA
LIFEUSA INS CO	\$4,497,459	MN
LINCOLN BENEFIT LIFE CO	\$4,349,866	NE
LINCOLN GENERAL INS CO	\$100	PA
LINCOLN HERITAGE LIFE INS CO	\$93,395	IL
LINCOLN MEMORIAL LIFE CO	0	TX
LINCOLN NATIONAL HEALTH & CASUALTY INS CO	0	IN
LINCOLN NATIONAL LIFE INS CO	\$1,222,864	IN
LM INS CORP	\$683,600	IA
LONDON ASSURANCE OF AMERICA INC	0	NY
LOYAL AMERICAN LIFE INS CO	\$581,357	OH
LUMBER MUTUAL INS CO	\$537,165	MA
LUMBERMENS MUTUAL CASUALTY CO	\$1,424,161	IL
LUMBERMENS UNDERWRITING ALLIANCE	\$560,963	MO
LUTHERAN BROTHERHOOD	\$374,305	MN
LYNDON LIFE INS CO	\$7,027	MO
MAIN STREET AMERICA ASSURANCE CO	0	NH
MAINE BONDING & CASUALTY CO	\$4,551,866	ME
MAINE DENTAL SERVICE CORP	\$21,956,856	ME
MAINE EMPLOYERS MUTUAL INS CO	\$62,289,227	ME
MAINE MUTUAL FIRE INS CO	\$30,438,245	ME
MAINE PARTNERS HEALTH PLAN, INC.	\$50,323,615	ME
MAINE VISION SERVICES PLAN	0	ME
MANHATTAN LIFE INS CO	\$61,880	NY
MANHATTAN NATIONAL LIFE INS CO	\$500,304	IL
MANUFACTURERS & MERCHANTS MUTUAL INS CO	\$136,874	NH
MANUFACTURERS LIFE INS CO OF AMER	\$318,327	MI
MANUFACTURERS LIFE INS CO OF NORTH AMERICA	0	DE
MANUFACTURERS LIFE INS CO USA	\$1,525,814	MI
MARKEL AMERICAN INS CO	\$362,953	VA
MARKEL INS CO	\$276,833	IL
MARYLAND CASUALTY CO	\$1,072,732	MD
MASSACHUSETTS BAY INS CO	\$32,751,534	NH
MASSACHUSETTS CASUALTY INS CO	\$516,586	MA
MASSACHUSETTS MUTUAL LIFE INS CO	\$11,209,129	MA
MBIA INS CORP	\$607,513	NY
MBIA INS CORP OF IL	0	IL
MBL LIFE ASSURANCE CORP	0	NJ
MCA INSURANCE CO	0	OK
MEDCO CONTAINMENT LIFE INS CO	0	PA
MEDICAL LIFE INS CO	\$4,480,500	OH
MEDICAL MUTUAL INS CO OF ME	\$13,901,803	ME
MEDICAL PROTECTIVE CO	0	IN
MEDMARC CASUALTY INS CO	\$80,003	VT
MEGA LIFE & HEALTH INS CO	\$4,824,219	OK
MEMBERS LIFE INS CO	\$947	WI
MEMBERSELECT INS CO	\$2,280,483	MI

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
MERCHANTS INS CO OF NH INC	\$5,694	NH
MERCHANTS MUTUAL INS CO	\$2,275	NY
MERRILL LYNCH LIFE INS CO	\$1,226,274	AR
MERRIMACK MUT FIRE INS CO	\$2,900,505	MA
METLIFE SECURITY INS CO LA	0	LA
METROPOLITAN CASUALTY INS CO	\$1,886,893	RI
METROPOLITAN GENERAL INS CO	\$593,071	RI
METROPOLITAN INS & ANNUITY CO	\$2,691,910	DE
METROPOLITAN LIFE INS CO	\$36,593,929	NY
METROPOLITAN PROPERTY & CASUALTY INS CO	\$7,519,497	RI
METROPOLITAN TOWER LIFE INS CO	\$57,076	DE
MIC GENERAL INS CORP	0	MI
MIC LIFE INS CORP	\$5,226	DE
MIC PROPERTY & CASUALTY INS CORP	\$655	MI
MICHIGAN MUTUAL INS CO	\$1,452	MI
MIDDLESEX INS CO	\$7,891	WI
MIDDLESEX MUTUAL ASSURANCE CO	\$10,718,619	CT
MIDLAND LIFE INS CO	\$95,126	OH
MIDLAND NATIONAL LIFE INS CO	\$1,660,875	IA
MIDWESTERN UNITED LIFE INS CO	\$874	IN
MINNESOTA LIFE INS CO	\$3,202,980	MN
MISSION INS CO	0	CA
mitsui MARINE & FIRE INS CO	0	NY
ML LIFE INS CO OF NY	\$79,359	NY
MML BAY STATE LIFE INS CO	\$817,307	CT
MODERN WOODMEN OF AMERICA	\$13,581,547	IL
MONARCH LIFE INS CO	\$236,574	MA
MONTGOMERY WARD INS CO	\$15,736	IL
MONUMENTAL LIFE INS CO	\$11,763,717	MD
MONY LIFE INS CO	\$3,003,798	NY
MONY LIFE INS CO OF AMER	\$783,573	AZ
MORTGAGE GUARANTY INS CORP	\$4,068,621	WI
MOTORS INS CORP	\$79,819	MI
MOUNTAIN VALLEY INDEMNITY CO	\$311,928	NH
MUTUAL OF AMERICA LIFE INS CO	\$109,619	NY
MUTUAL OF OMAHA INS CO	\$5,665,548	NE
MUTUAL PROTECTIVE INS CO	\$120,134	NE
MUTUAL SECURITY LIFE INS CO	0	IN
MUTUAL TRUST LIFE INS CO	\$338,509	IL
NAC REIN CORP	0	NY
NATIONAL AMERICAN LIFE INS CO OF PA	0	PA
NATIONAL BENEFIT LIFE INS CO	\$166,418	NY
NATIONAL CASUALTY CO	\$1,341,845	WI
NATIONAL CONTINENTAL INS CO	0	NY
NATIONAL FARMERS UNION PROP & CASUALTY	0	CO
NATIONAL FARMERS UNION STANDARD INS CO	0	CO
NATIONAL FIDELITY LIFE INS CO	\$59,945	MO
NATIONAL FIRE INS CO OF HARTFORD	\$181,145	CT
NATIONAL FOUNDATION LIFE INS CO	\$26,223	DE
NATIONAL GENERAL INS CO	\$2,279,071	MO
NATIONAL GRANGE MUTUAL INS CO	\$7,935,912	NH
NATIONAL HEALTH INS CO	\$186,657	TX
NATIONAL INDEMNITY CO	\$236,223	NE

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
NATIONAL INS UNDERWRITERS	0	MO
NATIONAL INTEGRITY LIFE INS CO	\$629	NY
NATIONAL LIAB & FIRE INS CO	0	CT
NATIONAL LIFE INS CO	\$6,705,003	VT
NATIONAL REINS CORP	0	DE
NATIONAL SURETY CORP	\$355,074	IL
NATIONAL TITLE INS OF NY INC	0	NY
NATIONAL UNION FIRE INS CO OF PITTS	\$8,028,294	PA
NATIONAL WESTERN LIFE INS CO	\$2,333,313	CO
NATIONWIDE ASSURANCE CO	0	WI
NATIONWIDE GENERAL INS CO	0	OH
NATIONWIDE INS CO OF AMER	0	WI
NATIONWIDE LIFE AND ANNUITY INS CO	0	OH
NATIONWIDE LIFE INS CO	\$1,950,538	OH
NATIONWIDE MUTUAL FIRE INS CO	\$4,991,235	OH
NATIONWIDE MUTUAL INS CO	\$1,021,631	OH
NAVIGATORS INS CO	\$106,219	NY
NCMIC INS CO	\$215,665	IA
NETHERLANDS INS CO	\$9,366,351	NH
NEW ENGLAND GUARANTY INS CO INC	\$2,999,015	VT
NEW ENGLAND INS CO	0	CT
NEW ENGLAND LIFE INS CO	\$4,281,910	MA
NEW HAMPSHIRE INDEMNITY CO INC	\$6,328,357	PA
NEW HAMPSHIRE INS CO	\$504,224	PA
NEW JERSEY LIFE INS CO	0	NJ
NEW JERSEY MANUFACTURERS INS CO	0	NJ
NEW YORK LIFE & HEALTH INS CO	0	DE
NEW YORK LIFE INS & ANNUITY CORP	\$35,350,269	DE
NEW YORK LIFE INS CO	\$34,680,771	NY
NEW YORK MARINE & GENERAL INS CO	\$121,634	NY
NEWARK INS CO	0	NJ
NIAGARA FIRE INSURANCE CO	0	DE
NOBEL INS CO	\$32,974	TX
NORFOLK & DEDHAM MUTUAL FIRE INS CO	\$800,556	MA
NORGUARD INS CO	\$1,209,429	PA
NORTH AMERICAN CO LIFE & HEALTH INS	\$1,312,563	IL
NORTH AMERICAN ELITE INS CO	0	NH
NORTH AMERICAN LUMBER INS CO	\$19,511	MA
NORTH AMERICAN SPECIALTY INS CO	\$708,370	NH
NORTH CENTRAL LIFE INS CO	\$624,558	MN
NORTH EAST INS CO	\$17,060,375	ME
NORTH RIVER INS CO	\$157,989	NJ
NORTHBROOK LIFE INS CO	\$1,551,121	AZ
NORTHBROOK PROP & CASUALTY INS CO	\$29,671	IL
NORTHERN ASSURANCE CO OF AMER	\$5,282,025	MA
NORTHERN INS CO OF NY	\$2,423,097	NY
NORTHERN LIFE INS CO	\$369,545	WA
NORTHERN SECURITY INS CO INC	\$1,014,144	VT
NORTHLAND CASUALTY CO	0	MN
NORTHLAND INS CO	\$2,283,770	MN
NORTHWESTERN MUTUAL LIFE INS CO	\$17,571,472	WI
NORTHWESTERN NTL INS CO MILWAUKEE	\$671	WI
OCCIDENTAL FIRE & CASUALTY CO OF NC	0	NC

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
OCCIDENTAL LIFE INS CO OF NC	\$20,851	TX
OHIO INDEMNITY CO	\$631,207	OH
OHIO NATIONAL LIFE ASSURANCE CORP	\$499,520	OH
OHIO NATIONAL LIFE INS CO	\$8,375	OH
OLD AMERICAN INS CO	\$28,698	MO
OLD LINE LIFE INS CO OF AMER	\$1,230,318	WI
OLD REPUBLIC INS CO	\$916,836	PA
OLD REPUBLIC LIFE INS CO	\$266,010	IL
OLD REPUBLIC MINNEHOMA INS CO	\$1,623,555	AZ
OLD REPUBLIC NATIONAL TITLE INS CO	\$232,828	MN
OMAHA INDEMNITY CO	0	WI
OMAHA PROPERTY & CASUALTY INS CO	\$847,094	NE
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	\$35,533	OH
OXFORD LIFE INS CO	\$6,520	AZ
PACIFIC EMPLOYERS INS CO	\$390,943	PA
PACIFIC INDEMNITY CO	\$499,533	WI
PACIFIC LIFE & ANNUITY CO	0	AZ
PACIFIC LIFE INS CO	\$5,170,876	CA
PACIFIC SPECIALTY INS CO	0	CA
PAINWEBBER LIFE INS CO	0	CA
PARAGON LIFE INS CO	\$43,704	MO
PARK AVENUE LIFE INSURANCE CO	\$2,250	DE
PATHFINDER INS CO	0	CO
PATRIOT GENERAL INS CO	0	WI
PATRIOT LIFE INS CO	\$9,207	ME
PATRONS OXFORD INS CO	\$17,914,045	ME
PAUL REVERE LIFE INS CO	\$3,262,585	MA
PAUL REVERE VARIABLE ANNUITY INS CO	\$604,964	MA
PAWTUCKET MUTUAL INS CO	\$3,336,414	RI
PEERLESS INS CO	\$25,786,754	NH
PENINSULAR LIFE INS CO	\$359	NC
PENN INS AND ANNUITY CO	\$5,060	DE
PENN MILLERS INS CO	\$66,145	PA
PENN MUTUAL LIFE INS CO	\$1,725,875	PA
PENNSYLVANIA CASUALTY CO	0	PA
PENNSYLVANIA LIFE INS CO	\$19,663	PA
PENNSYLVANIA LUMBERMENS MUTUAL INS	\$84,608	PA
PENNSYLVANIA NTL MUTUAL CASUALTY INS CO	\$7,177	PA
PENSION LIFE INS CO OF AMER	\$290	NJ
PEOPLES BENEFIT LIFE INS CO	\$648,635	IA
PETROLEUM CASUALTY CO	0	TX
PFL LIFE INS CO	\$4,456,349	IA
PHENIX MUTUAL FIRE INS CO	\$47,007	NH
PHICO INS CO	\$2,103,267	PA
PHILADELPHIA AMERICAN LIFE INS CO	0	TX
PHILADELPHIA INDEMNITY INS CO	\$2,541,213	PA
PHILADELPHIA REIN CORP	0	PA
PHOENIX AMERICAN LIFE INS CO	\$1,547,459	CT
PHOENIX ASSURANCE CO OF NY	0	NH
PHOENIX HOME LIFE MUTUAL INS CO	\$8,575,738	NY
PHOENIX INS CO	\$4,955,290	CT
PHYSICIANS LIFE INS CO	\$1,009,015	NE
PHYSICIANS MUTUAL INS CO	\$1,117,947	NE

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
PIONEER LIFE INS CO	\$909,904	IL
PMI MORTGAGE INS CO	\$1,440,925	AZ
POLISH NATIONAL ALLIANCE OF THE US OF NA	\$1,336	IL
PRESIDENTIAL LIFE INS CO	\$172,849	NY
PRIMERICA LIFE INS CO	\$5,224,981	MA
PRINCIPAL LIFE INS CO	\$20,005,562	IA
PROFESSIONAL LIAB INS CO OF AMERICA	0	NY
PROFESSIONAL MEDICAL INS CO	0	MO
PROGRESSIVE CASUALTY INS CO	\$20,140,079	OH
PROGRESSIVE NORTHERN INS CO	\$2,606,208	WI
PROGRESSIVE NORTHWESTERN INS CO	\$3,832,483	WA
PROPERTY & CASUALTY INS CO OF HARTFORD	\$41,333	IN
PROSELECT INS CO	\$2,179	MA
PROTECTIVE INS CO	\$412,345	IN
PROTECTIVE LIFE INS CO	\$1,535,901	TN
PROVIDENCE MUTUAL FIRE INS CO	\$106,137	RI
PROVIDENCE WASHINGTON INS CO	\$484,551	RI
PROVIDENT LIFE & ACCIDENT INS CO	\$1,887,520	TN
PROVIDENT MUTUAL LIFE ANN CO OF AMER	\$2,000	DE
PROVIDENT MUTUAL LIFE INS CO	\$1,040,864	PA
PROVIDENT NATIONAL ASSURANCE CO	0	TN
PRUCO LIFE INS CO	\$3,192,759	AZ
PRUDENTIAL GENERAL INS CO	\$48,233	DE
PRUDENTIAL INS CO OF AMER	\$36,103,176	NJ
PRUDENTIAL PROPERTY & CASUALTY INS CO	\$6,163,863	IN
PUBLIC SERVICE MUTUAL INS CO	\$10,453	NY
QUINCY MUTUAL FIRE INS CO	\$-6,448	MA
RADIAN GUARANTY INC	\$912,117	PA
RAMPART INS CO	0	NY
RANGER INS CO	\$346,688	DE
REASSURE AMERICA LIFE INS CO	\$705,673	IL
REDLAND INS CO	\$603,242	IA
RELIABLE LIFE INS CO	\$20,865	MO
RELiance INS CO	\$5,480,036	PA
RELiance NATIONAL INDEMNITY CO	\$1,203,333	WI
RELiance NATIONAL INS CO	\$2,921,893	DE
RELiance REIN CO	0	DE
RELiance STANDARD LIFE INS CO	\$1,251,011	IL
RELiance SURETY CO	\$100	DE
RELIASTAR LIFE INS CO	\$1,985,490	MN
RELIASTAR LIFE INS CO OF NY	\$290,817	NY
REPUBLIC INDEMNITY CO OF AMER	0	CA
REPUBLIC INS CO	\$58,932	TX
REPUBLIC MORTGAGE INS CO	\$220,338	NC
REPUBLIC WESTERN INS CO	\$111,689	AZ
RESIDENTIAL GUARANTY CO	0	AZ
RESOURCE LIFE INS CO	\$141,032	IL
RESPONSE INS CO	0	DE
RLI INS CO	\$311,297	IL
ROYAL INDEMNITY CO	\$5,127,850	DE
ROYAL INS CO OF AMER	\$6,846,768	IL
ROYAL MACCABEES LIFE INS CO	0	MI
ROYAL NEIGHBORS OF AMERICA	\$2,639	IL

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
SAFECO INS CO OF AMER	\$233,196	WA
SAFECO LIFE INS CO	\$55,462,156	WA
SAFEGUARD INS CO	\$954,581	CT
SAFETY NATIONAL CASUALTY CORP	\$686,180	MO
SAGE LIFE ASSURANCE OF AMER INC	0	DE
SAVERS PROP & CASUALTY INS CO	\$295,075	MO
SAVINGS BANK LIFE INS CO OF MA	\$663,108	MA
SCOTTSDALE INDEMNITY CO	0	OH
SEA INS CO OF AMER	0	NY
SEABOARD SURETY CO	\$605,172	NY
SEACO INS CO	\$3,254,733	MA
SEARS LIFE INS CO	\$120,054	IL
SEATON INS CO	0	WA
SECURITY BENEFIT LIFE INS CO	\$377,642	KS
SECURITY FIRST LIFE INS CO	\$9,903	DE
SECURITY INS CO OF HARTFORD	\$2,768,021	CT
SECURITY LIFE OF DENVER INS CO	\$1,200,952	CO
SECURITY MUTUAL LIFE INS CO OF NY	\$715,763	NY
SECURITY TITLE GTE CORP BALTIMORE	\$12,410	MD
SECURITY UNION TITLE INS CO	0	CA
SECURITY-CONNECTICUT LIFE INS CO	\$1,591,416	CT
SELECTIVE INS CO OF NY	\$3,606	NY
SENECA INS CO INC	0	NY
SENTRY INS A MUTUAL CO	\$359,005	WI
SENTRY LIFE INS CO	\$146,283	WI
SENTRY SELECT INS CO	\$1,751,874	IL
SERVUS LIFE INS CO	\$2,673	CT
SEVEN HILLS INS CO	\$847,170	NY
SHELBY CASUALTY INS COMP	0	IL
SIERRA HEALTH & LIFE INS CO INC	0	CA
SOREMA NORTH AMERICA REIN CO	\$8,841	NY
SOUTHLAND LIFE INS CO	\$1,457,198	TX
SPECIALTY NATIONAL INS CO	\$2,664	PA
ST PAUL FIRE & MARINE INS CO	\$8,968,343	MN
ST PAUL GUARDIAN INS CO	\$730,166	MN
ST PAUL MEDICAL LIABILITY INS CO	0	MN
ST PAUL MERCURY INS CO	\$1,647,529	MN
STANDARD FIRE INS CO	\$3,303,087	CT
STANDARD INS CO	\$2,712,953	OR
STANDARD LIFE INS CO OF IN	\$262,936	IN
STANDARD SECURITY LIFE INS CO OF NY	\$712,760	NY
STAR INS CO	\$13,445	MI
STATE FARM FIRE AND CASUALTY CO	\$20,088,778	IL
STATE FARM GENERAL INS CO	\$809,920	IL
STATE FARM LIFE INS CO	\$5,528,014	IL
STATE FARM MUTUAL AUTO INS CO	\$54,615,745	IL
STATE LIFE INS CO	\$287,678	IN
STATE MUTUAL INS CO	\$1,726,947	ME
STEWART TITLE GUARANTY CO	\$3,336,214	TX
STRATFORD INS CO	\$174,893	NH
SUMITOMO MARINE & FIRE INS CO LTD US BR	\$1,988	NY
SUN INS OFFICE OF AMERICA INC	0	NY
SUN LIFE ASSURANCE CO OF CANADA	\$5,753,428	MI

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
SUN LIFE ASSURANCE CO OF CANADA (US)	\$269,921	DE
SUNAMERICA LIFE INS CO	\$2,841,979	AZ
SUNAMERICA NATIONAL LIFE INS CO	0	AZ
SURETY LIFE INS CO	\$338,958	NE
SWISS REIN AMER CORP	0	NY
TEACHERS INS & ANN ASSOC OF AMER	\$37,817,257	NY
TEACHERS INS CO	\$3,244,475	IL
TEMPLETON FUNDS ANNUITY CO	0	FL
TEXAS LIFE INS CO	\$3,109	TX
THE INS CO	\$34,039	LA
TICOR TITLE INS CO	0	CA
TIG INDEMNITY CO	0	CA
TIG INS CO	\$818,011	CA
TIG PREMIER INS CO	\$576,046	CA
TIG REIN CO	0	CT
TITAN INDEMNITY CO	0	TX
TOKIO MARINE & FIRE INS CO LTD US BR	\$77,120	NY
TOYOTA MOTOR INS CO	\$17,422	IA
TOYOTA MOTOR LIFE INS CO	0	IA
TRANS PACIFIC INS CO	0	NY
TRANS WORLD ASSURANCE CO	\$32,989	CA
TRANSAMERICA ASSURANCE CO	\$123,402	MO
TRANSAMERICA LIFE INS & ANNUITY CO	\$749,449	NC
TRANSAMERICA OCCIDENTAL LIFE INS CO	\$2,261,809	CA
TRANSCONTINENTAL INS CO	\$1,539,750	NY
TRANSIT CASUALTY CO	0	MO
TRANSPORT INS CO	0	OH
TRANSPORTATION INS CO	\$1,029,668	IL
TRAVCO INS CO	0	CT
TRAVELERS CASUALTY & SURETY CO	\$33,399	CT
TRAVELERS CASUALTY & SURETY CO OF AMERICA	\$1,628,875	CT
TRAVELERS CASUALTY & SURETY CO OF IL	\$220	IL
TRAVELERS CASUALTY COMPANY OF CT	\$-105	CT
TRAVELERS COMMERCIAL INS CO	\$398	CT
TRAVELERS HOME & MARINE INS CO	\$8,033	CT
TRAVELERS INDEMNITY CO	\$3,437,808	CT
TRAVELERS INDEMNITY CO OF AMER	\$4,944,694	CT
TRAVELERS INDEMNITY CO OF CT	\$3,322,763	CT
TRAVELERS INDEMNITY CO OF IL	\$5,586,324	IL
TRAVELERS INS CO ACCIDENT DEPT	\$645,356	CT
TRAVELERS INS CO LIFE DEPT	\$4,891,192	CT
TRAVELERS LIFE & ANNUITY CO	\$668,230	CT
TRAVELERS PROPERTY CASUALTY INS CO	0	CT
TRIAD GUARANTY INS CORP	0	IL
TRITON INS CO	0	MO
TRUCK INS EXCH	0	CA
TRUMBULL INS CO	0	CT
TRUSTMARK INS CO	\$207,024	IL
TWIN CITY FIRE INS CO	\$1,575,981	IN
UNDERWRITERS INS CO	\$39,193	NE
UNICARE LIFE & HEALTH INS CO	\$1,348,622	DE
UNION BANKERS INS CO	\$145,847	TX
UNION CENTRAL LIFE INS CO	\$2,955,829	OH

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
UNION FIDELITY LIFE INSURANCE CO	\$803,084	IL
UNION LABOR LIFE INS CO	\$368,926	MD
UNION MUTUAL FIRE INS CO	\$2,548,243	VT
UNITED AMERICAN INS CO	\$576,567	DE
UNITED FAMILY LIFE INS CO	\$4,200	GA
UNITED FINANCIAL CASUALTY CO	0	MO
UNITED GUARANTY MORTGAGE INDEMNITY CO	0	NC
UNITED GUARANTY RESIDENTIAL INS CO	\$713,665	NC
UNITED GUARANTY RESIDENTIAL INS CO OF NC	0	NC
UNITED HEALTHCARE INS CO	\$38,081,664	CT
UNITED INS CO OF AMER	\$3,183	IL
UNITED INVESTORS LIFE INS CO	\$153,280	MO
UNITED LIFE & ANNUITY INS CO	\$646	TX
UNITED OF OMAHA LIFE INS CO	\$3,321,408	NE
UNITED PACIFIC INS CO	\$761,917	PA
UNITED PRESIDENTIAL LIFE INS CO	\$1,667,805	IN
UNITED SERVICES AUTO ASSOC	\$11,327,161	TX
UNITED STATES FIDELITY & GUARANTY CO	\$2,055,548	MD
UNITED STATES FIRE INS CO	\$297,930	NY
UNITED STATES LIFE INS CO IN NYC	\$4,000,061	NY
UNITED TEACHER ASSOC INS CO	\$1,214	TX
UNITED WORLD LIFE INS CO	\$15,331	NE
UNITY FINANCIAL LIFE INS CO	0	PA
UNITY MUTUAL LIFE INS CO	\$58,425	NY
UNIVERSAL UNDERWRITERS INS CO	\$2,739,931	KS
UNIVERSAL UNDERWRITERS LIFE INS CO	\$507,082	KS
UNUM LIFE INS CO OF AMER	\$55,516,577	ME
US FINANCIAL LIFE INS CO	\$131,021	OH
US SPECIALTY INS CO	\$280,693	TX
USAA CASUALTY INS CO	\$4,903,346	TX
USAA GENERAL INDEMNITY CO	\$76,533	TX
USAA LIFE INS CO	\$2,600,814	TX
USG ANNUITY & LIFE CO	\$595,638	OK
UTICA MUTUAL INS CO	\$275,377	NY
VALIANT INS CO	\$621,360	IA
VALLEY FORGE INS CO	\$354,629	PA
VALLEY FORGE LIFE INS CO	\$4,065,901	PA
VALLEY INS CO	0	CA
VANLINER INS CO	\$100,506	AZ
VARIABLE ANNUITY LIFE INS CO	0	TX
VEREX ASSURANCE INC	\$6,167	WI
VERMONT ACCIDENT INS CO INC	\$1,222,750	VT
VERMONT MUTUAL INS CO	\$6,332,229	VT
VESTA FIRE INS CORP	\$28,958	IL
VETERANS LIFE INS CO	\$641,892	IL
VIGILANT INS CO	\$845,088	NY
VIKING INS CO OF WI	0	CO
VILLANOVA INS CO	0	PA
VIRGINIA SURETY CO INC	\$265,381	IL
VISION SERVICE PLAN INS CO	\$192,177	CT
VISTA LIFE INS CO	\$-27,334	MI
WASHINGTON INTERNATIONAL INS CO	\$75,654	AZ
WASHINGTON NATIONAL INS CO	\$5,542,265	IL

COMPANIES LICENSED IN MAINE	1999 MAINE PREMIUM	STATE OF DOMICILE
WATERFORD INS CO	0	KS
WAUSAU BUSINESS INS CO	\$1,084,132	WI
WAUSAU UNDERWRITERS INS CO	\$1,102,930	WI
WESCO INS CO	\$146,352	DE
WEST COAST LIFE INS CO	\$503,598	CA
WEST NEWBURY MUTUAL FIRE INS CO	\$281,790	MA
WESTCHESTER FIRE INS CO	\$-92,832	NY
WESTERN DIVERSIFIED CASUALTY INS CO	0	WI
WESTERN EMPLOYERS INS CO	0	CA
WESTERN INDEMNITY INS CO	0	TX
WESTERN RESERVE LIFE ASSUR CO OF OH	\$1,244,850	OH
WESTERN SURETY CO	\$108,079	SD
WESTFIELD LIFE INS CO	0	NE
WESTPORT INS CORP	\$1,122,172	MO
WINDSOR INS CO	\$578,319	IN
WISCONSIN MORTGAGE ASSUR CORP	\$15,305	WI
WOMAN'S LIFE INS SOCIETY	\$2,054	MI
WOODMEN OF THE WORLD LIFE INS SOCIETY	\$13,936	NE
WORCESTER INS CO	\$4,767,465	MA
WORLD INS CO	\$65,504	NE
XL SPECIALTY INS CO	\$47,070	IL
YASUDA FIRE & MARINE INS CO OF AMER	\$164,529	NY
ZC INS CO	\$11,714	NJ
ZENITH INS CO	0	CA
ZURICH AMERICAN INS CO	\$1,695,620	NY
ZURICH LIFE INS CO OF AMER	\$284,736	IL
TOTAL	\$3,090,716,434	