

**Louisiana Department of Insurance**

**2011-2012  
ANNUAL REPORT**



**James J. Donelon  
Commissioner of Insurance**

# 2011-2012

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## ANNUAL REPORT OF THE COMMISSIONER OF INSURANCE STATE OF LOUISIANA

*Data compiled from Department of Insurance records and annual statements of insurers transacting business in the state of Louisiana during the fiscal year ending June 30, 2012.*

**FISCAL YEAR BEGINNING JULY 1, 2011  
ENDING JUNE 30, 2012**

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**JAMES J. DONELON**

Commissioner of Insurance

*[www.ldi.la.gov](http://www.ldi.la.gov)*





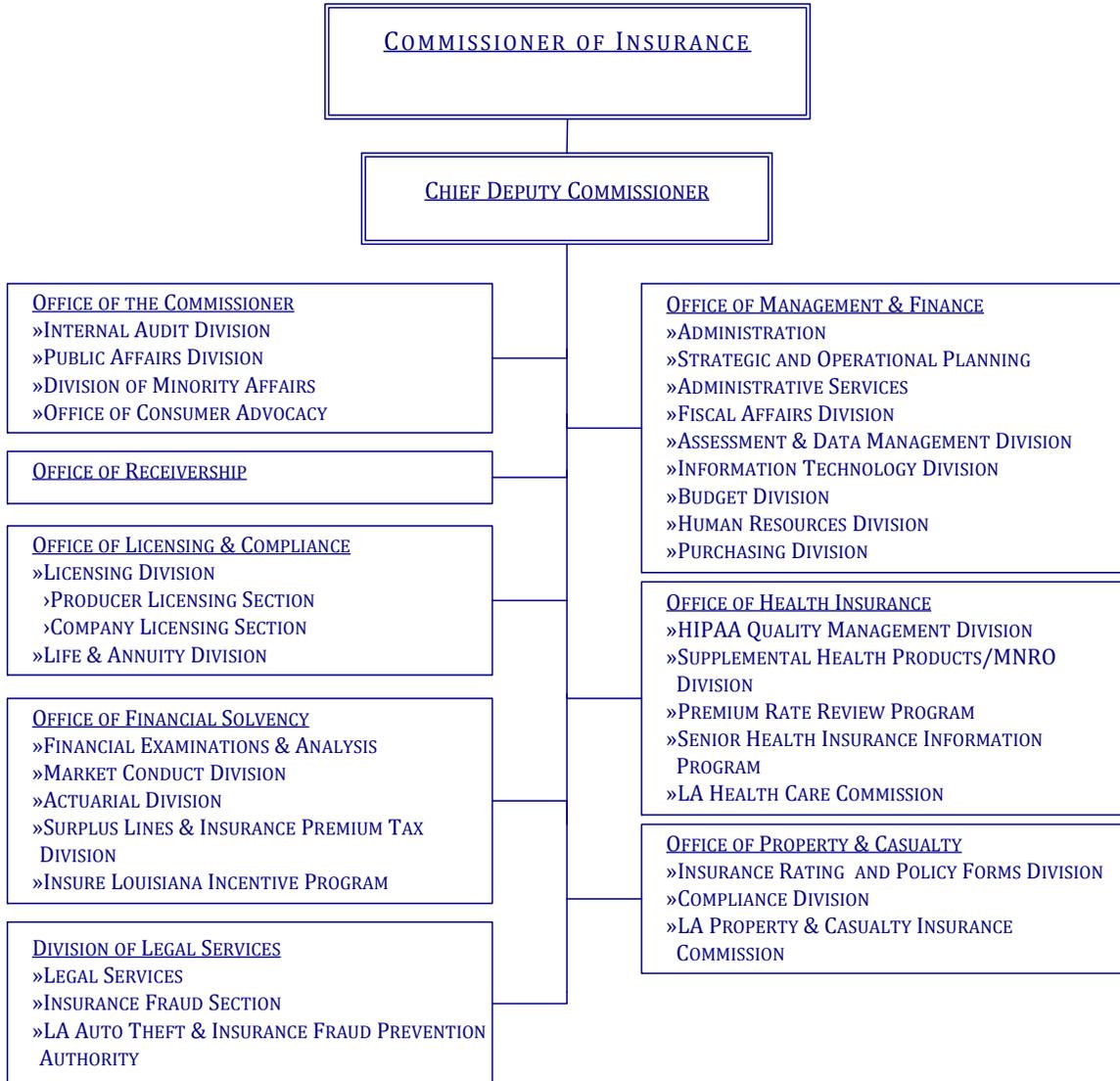
## **DEPARTMENT OF INSURANCE**

# **MISSION STATEMENT**

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The mission of the Department of Insurance is to enforce the insurance laws and regulations of the state impartially, honestly and expeditiously. To this end, the highest ethical, professional and work quality standards will be exercised in all formal and informal relationships with individuals, agencies and companies affected by the policies and actions of the Department. It is the Department's commitment to be the best insurance regulatory agency in the United States.

**AGENCY ORGANIZATION CHART  
AS OF THE 2011 - 2012 FISCAL YEAR**



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# EXECUTIVE SUMMARY

# EXECUTIVE SUMMARY

The Louisiana Department of Insurance operated in FY 2011-2012 on an appropriated budget of \$33.16 million, including \$1.56 million in federal funds. There were 265 positions authorized by HB 1 of the 2011 Regular Session, a reduction of two from the prior year and the lowest total authorized positions in more than 14 years. During FY 2011-2012, there were four employees serving in restricted, temporary fulltime positions to fulfill the requirements of a federal grant to the Office of Health Insurance for the development of a Premium Rate Review process. Including these four grantee positions, the Louisiana Department of Insurance operated with eight fewer authorized fulltime staff than in FY 2004-2005, which serves as the pre-storm comparison basis for the size of state government.

The LDI operated on self-generated revenue, with some additional federal funds allocated to the Office of Health Insurance for the activities of the Senior Health Insurance Information Program and for the development of a process for reviewing health insurance premiums and rates.

Despite the reduced personnel levels and increased responsibilities under grant requirements of the federal Patient Protection and Affordable Care Act, the LDI was able to maintain services to both regulated entities and the general public, and with few exceptions, achieved the performance standards prescribed by the Legislature. The Department also maintained its accreditation with the National Association of Insurance Commissioners.

The LDI collected \$365.26 million in insurance premium tax on behalf of the general fund; \$56.7 million in assessments on insurance premiums for the benefit of the Municipal Police Retirement, Fire Fighters Retirement, Sheriff's Pension and Relief Fund, and Municipal Fire and Police Civil Service; \$43.96 million in LDI operating revenue from fees, rating assessment, HIPAA assessment and fraud assessment. The Department reverted \$15.4 million to the state's general fund at yearend.

A major goal of the LDI is to improve competition in the state's insurance market. There were improvements in the market competitiveness in commercial property markets (fire, allied lines and commercial multi-peril lines) as well as other, smaller commercial lines of business. Improvements to the competitive marketplace in Louisiana which occurred in 2010-2011 were sustained, notably in the workers' compensation and commercial liability lines. Residual market carrier Louisiana Citizens Property Insurance Corporation's market share dropped from 5.29 percent to 4.14 percent, with the company dropping from fifth place to seventh place among the top writers by company group.

Regulation of the solvency and market conduct of insurers remains a paramount responsibility of the Department. Both are evaluated through in-house analysis and field examinations. Financial examinations proceed on a statutory schedule. Monitoring during FY 2011-2012 achieved the desirable result of no companies being placed under administrative supervision.

The LDI was able to serve the industry in a timely manner in its role of prior approval of insurance policy contract language and, where applicable, rate and rule filings. Overall, the forms approval process averaged 20.92 days, compared with a 23.24 day average in the prior fiscal year. The most improvement occurred in the Office of Health Insurance, where form processing time improved from an average of 33 days to an average of 25 days. The Office of Property and Casualty improved its form processing time with an average of 18 days compared to the prior year, which averaged 21 days.

Rate filings in property and casualty were processed in an average of 25 days, more than 20 percent better than the performance standard of 32 days. There were 608 filings requiring actuarial review,

## EXECUTIVE SUMMARY

about the same as the prior year. Overall, rates among rate regulated lines increased by 2.32 percent.

Administrative provisions promulgated by the Louisiana Department of Insurance through its Division of Legal Services included regulations, directives, advisory letters and bulletins, which are described in this report and available in full on the Department's website. The Division of Legal Services' Fraud Section works to prevent fraud by performing background checks of licensees and investigates insurance fraud allegations against claimants and regulated entities. The Fraud Section refers cases to the State Police and local law enforcement, and provides evidentiary support; the LDI fraud investigators do not have arrest power.

Service to the general public through the Compliance Divisions which investigate complaints filed against Property and Casualty, Health Insurance and Life and Annuity companies or producers is measured as average days to complete the investigation and total dollars recovered as a result of the complaint. Together, all divisions completed 3,300 complaint investigations in an average of 36.92 days per investigation. Total recovery from complaints was \$5.3 million, including the results of each specialty area and the Office of Consumer Advocacy. As a further measure of the effectiveness of the LDI both in service to Louisianans and in regulating the market conduct of licensees, the Department tallied the results of closed complaints, which for FY 2011-2012 were 26.5 percent in the complainant's favor, 28.8 percent in the regulated entity's favor and 44.7 percent with a neutral disposition. For the first time, the annual report gathers the descriptions and data for all complaint related activity across the LDI in one section, beginning on page 87.

The Department served the public and the insurance industry in responding to public records requests and to numerous inquiries, through phone calls, mailed and faxed requests and web-based systems.

Outreach efforts of the Louisiana Department of Insurance occur in the activities of the Division of Minority Affairs, the Office of Consumer Advocacy, the Senior Health Insurance Information Program, the Louisiana Automobile Theft and Insurance Fraud Prevention Authority, the Louisiana Property and Casualty Insurance Commission and the Louisiana Health Care Commission. In total, the LDI staff made outreach contact with nearly 41,000 people in Louisiana, through live presentations at public and private meetings, through conferences, educational seminars and outreach partners.

The LDI welcomes this annual opportunity to share with the Legislature and the public a description of the Department's operations, and a quantification of performance for the year. The LDI's mission continues to be to regulate the insurance industry in the state fairly and impartially and to serve as an advocate for the state's insurance consumers. All tables and charts in this report are for FY 2011-2012, unless stated otherwise. This document will remain accessible on the Department's website, [www.lidi.la.gov/guides\\_and\\_forms/AnnualReports.html](http://www.lidi.la.gov/guides_and_forms/AnnualReports.html). Additional performance data is available through the Division of Administration Office of Planning and Budget LaPAS reporting system, at <https://wwwprd.doa.louisiana.gov/lapas/view/viewframe.cfm?tab=fy>.

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# OFFICE OF THE COMMISSIONER

# OFFICE OF THE COMMISSIONER

*The Louisiana Department of Insurance was reaccredited by the National Association of Insurance Commissioners in June 2009.*

## INTERNAL AUDIT DIVISION

The Internal Audit Division, established in 1992, reports administratively to the Commissioner of Insurance via the Chief Deputy Commissioner. Its main purpose is to assist management by providing independent assessments that identify deficiencies in departmental operations and by making recommendations for corrective actions and potential process improvements. In order to fulfill this purpose, the Internal Audit staff has full and unrestricted access to all departmental activities, records, property and personnel.

The goals of the Division are to conduct effective and timely audits of Department offices and divisions; to produce objective audit reports with appropriate constructive criticism; to assist management in determining changes that may need to be addressed; to eliminate repeat findings in audit reports received from the Louisiana Legislative Auditor; and to ensure the continuing education and professional training of its staff. As part of the annual audit schedule, the Internal Audit staff conducts follow-up visits to areas previously audited to ensure that corrective actions have been implemented.

The Internal Audit Division also performs special projects and reviews as assigned by the Commissioner or requested by other division managers.

## PUBLIC AFFAIRS DIVISION

The Public Affairs Division reports directly to the Commissioner of Insurance. Its major functions include communicating timely, accurate and relevant information to consumers, industry and the general public. This is accomplished through the dissemination of materials such as press releases, handouts, newsletters and columns. This Division also produces more than a dozen consumer guides that include information on purchasing homeowners, health, automobile and life insurance, preparing for disasters and spotting insurance fraud.

The Public Affairs Division creates and manages annual public awareness projects, including campaigns to encourage preparedness for storm season and to prevent insurance fraud and vehicle theft. The Division is also responsible for creating, maintaining and updating content on the Department's website, [www.ldi.la.gov](http://www.ldi.la.gov). The Public Affairs Division also manages the public email system, coordinates all media calls and public information requests and arranges media interviews and speaking engagements for the Commissioner.

# **DIVISION OF MINORITY AFFAIRS**

## **LA. R.S. 22:31(5) REPORT BY THE DIVISION OF MINORITY AFFAIRS**

*To submit an annual report by April first of each year to the House and Senate Insurance Committees relative to educational and informational services made available to minorities, the number and types of inquiries and all available relevant information from applicants and producers.*

### **LEGISLATIVE BACKGROUND**

In 1984, the Governor signed Act 850 into law creating the Division of Minority Affairs. This Act provides the regulatory umbrella to assure “Equal Opportunity in Insurance” for the citizens of Louisiana.

In 1992 and 1993, the Louisiana Legislature revised and reenacted the authorizing legislation to expand the scope and duties of the Division of Minority Affairs and its board of directors – the Advisory Committee on Equal Opportunity. In 2009, the legislature increased the membership on the Advisory Committee from 16 to 23.

### **PURPOSE**

The purpose of the DMA is to assist individuals as well as small, minority and disadvantaged insurance agencies and producers by providing educational and informational services to foster a greater awareness of the opportunities available in the insurance industry, in addition to the skills, training and education necessary to prepare for opportunities in employment, appointment as producers and contracting for services with insurance companies.

### **IMPLEMENTATION**

- » Surveying insurance companies to obtain statistical information on the number of minorities employed in industry-related professional level jobs, with the goal of expanding the number of minority and disadvantaged persons in the insurance industry.
- » Offering training programs for individuals as well as small, minority and disadvantaged agencies and producers.
- » Providing insurance information services to groups of minority and disadvantaged consumers.
- » Increasing the number of standard contracts for small, minority and disadvantaged producers with standard carriers.

**OFFICE OF THE COMMISSIONER**  
**DIVISION OF MINORITY AFFAIRS**

- » Recruiting more minority producers, underwriters and insurance industry employees through the LDI website.
- » Formalizing the working relationship with university personnel to promote academic concentrations in insurance.

## **MEMBERSHIP OF THE ADVISORY COMMITTEE ON EQUAL OPPORTUNITY**

The Advisory Committee on Equal Opportunity is composed of 23 members. Twenty-two members are from a diverse cross section of experts from the insurance industry, universities, and trade and professional associations, both state and national. The Deputy Commissioner of Minority Affairs serves as the 23rd member.

These members are responsible for assisting the Commissioner in establishing educational and informational services which foster greater awareness of career opportunities in the insurance business and greater awareness of the skills and training necessary to pursue employment, appointments as producers and providers of support services for Louisiana-authorized insurers.

## **HIGHLIGHTS OF FISCAL YEAR 2011-2012**

- » The DMA responded to 73 minority inquiries, nine of which were requests for assistance with obtaining standard contracts with standard insurers. Two standard contracts were obtained with the assistance of Minority Affairs.
- » The DMA worked with the Eighth Episcopal District of African Methodist Episcopal Churches (which consists of approximately 115 churches in Louisiana and their congregations) to distribute information created by the Division of Minority Affairs and to assist them in obtaining proper insurance coverage for the underinsured and uninsured congregations and those within the minority churches.
- » Twenty-five companies and agencies have agreed to post vacancies to the LDI's Division of Minority Affairs website, [www.ldi.state.la.us/MINORITYAFFAIRS/job-opportunities.html](http://www.ldi.state.la.us/MINORITYAFFAIRS/job-opportunities.html). During FY 2011-2012, three positions were posted to the site resulting in two job matches.
- » The DMA held two educational seminars at Southern University in Baton Rouge. These seminars provided college students with information on educational and employment opportunities within the insurance industry.
- » Consumer guides were distributed at a variety of events including 18 legislative townhall meetings, community events and church conferences. The Division also participated in small business workshops and seminars making presentations on "Managing Risks for Your Business."
- » The DMA worked with the College of Business at Southern University and A&M College to establish insurance programs.
- » The Louisiana Municipal Association Black Caucus, the Police Jury Association of Louisiana Black Caucus and the Louisiana Legislative Black Caucus worked with the Division to develop awareness about opportunities in the insurance industry.
- » The DMA worked with five minority agencies to provide technical assistance in forming a cluster to obtain contracts with insurance companies and to compete for local, state and federal insurance contracts.

**AGENDA FOR FISCAL YEAR 2012-2013**

- » Continue to work with Southern University to offer an insurance curriculum in an effort to attract minorities to the insurance industry.
- » Continue to work with minority churches in the state to evaluate information relative to the number of underinsured people within the population of Louisiana’s minority churches.
- » Continue to expand producer and consumer education and informational services to other ethnic groups.
- » Hold regular meetings with minorities and other ethnic group leaders to better serve the insurance needs of culturally diverse communities.
- » Promote pre-licensing and continuing education courses for insurance producers.
- » Provide educational seminars and training programs to assist minority and disadvantaged producers and persons in the insurance industry with obtaining contracts and employment in the industry.
- » Assist new producers with obtaining contracts and establishing their agencies.
- » Meet with insurance companies, general agents and brokers to assist minority producers in acquiring contracts.
- » Revise the minority survey and send it to all insurance companies licensed in the state.
- » Continue to work with small business groups and participate in workshops and seminars.

<b>ACTIVITIES OF THE DIVISION OF MINORITY AFFAIRS</b>	<b>TABLE 1</b>
Producers/Agencies Assisted	22
Consumer/Producer Complaints/ General Information Cases Handled	73
Complaints Referred to Advisory Committee	0
Trainings/Seminars Conducted	2
Training/Seminar Attendees	291
Business Plan Assistance	0
Company Positions Posted	3
Industry Jobs Obtained from Postings	2
Producers Assisted with Obtaining Contracts	2

## OFFICE OF CONSUMER ADVOCACY

The Office of Consumer Advocacy was created by Act 222 of the 2007 Regular Session of the Louisiana Legislature to assist consumers with insurance inquiries and to enforce the Policyholder Bill of Rights (La. R.S. 22:41). OCA began operations in November 2007. The staff of OCA works with other divisions in the LDI to perform the following duties concerning products or services regulated by the Department:

- » Answer consumer questions.
- » Disseminate informational brochures to consumers, civic associations, governmental organizations and other interested parties.
- » Serve as an advocate for consumers requesting assistance.
- » Report violations of rules, regulations or laws of those entities regulated by the Department of Insurance to the appropriate official(s).
- » Ensure compliance with the Policyholder Bill of Rights.

### COMPLAINTS & INQUIRIES

OCA receives complaints and inquiries regarding all lines of insurance. In addition, the Office also receives questions regarding legislation that affects the insurance industry and the various trends that are currently taking place in the insurance marketplace. Consumers are encouraged to file initial complaints through the appropriate Consumer Affairs Compliance Division. OCA diligently works with the other divisions to ensure that a fair resolution is reached for each consumer. However, if a consumer is still not satisfied with the results obtained after a complaint has been handled by the appropriate division or has additional questions, OCA will conduct a comprehensive investigation of the closed complaint file. OCA is the only division within the LDI authorized to audit the complaint files of another division. OCA assists consumers with questions and inquiries and, when necessary, will contact insurance companies and insurance producers on behalf of consumers to gather information to assist consumers with understanding their unique situations or problems.

**TABLE 2**      **CLOSED FILES OF THE OFFICE OF CONSUMER ADVOCACY**

<i>Category of Complaint</i>	<i>Number of Complaints</i>	<i>Percent of Complaints</i>	<i>Number of Inquiries</i>	<i>Percent of Inquiries</i>
Property & Casualty	8	80%	42	62%
Health	2	20%	18	26%
Life & Annuity	0	0%	8	12%
<b>Total</b>	<b>10</b>	<b>100%</b>	<b>68</b>	<b>100%</b>

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**DOLLARS RECOVERED BY THE OFFICE OF CONSUMER ADVOCACY**

**TABLE 3**

<i>Category</i>	<i>Total Recovered</i>
Complaints	\$20,717
Inquiry	\$6,397
<b>Total Recovered for Consumers</b>	<b>\$27,114</b>

## **ACTIVITIES OF THE OFFICE OF CONSUMER ADVOCACY**

Office of Consumer Advocacy staff members attended numerous speaking engagements throughout the state in an effort to educate consumers about insurance. OCA staff served as guest speakers for professional and civic organizations, senior centers, legislative forums and townhall meetings. At these meetings, participants were provided an oral presentation on the topics of their choice, informational brochures and question/answer sessions. Staff of the OCA explained the functions of the LDI, discussed the many divisions within the Department and explained to consumers what programs are available to assist them. While educating consumers, OCA staff implores them to read their policies, understand what is covered under each policy, ask questions of their producer if they do not understand something and make themselves aware of the rights afforded to them through the Policyholder Bill of Rights.

Through April 2012, OCA produced a monthly electronic newsletter. The newsletter is available through the Department's website and electronically mailed to over 700 registered recipients.

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**ACTIVITIES OF THE OFFICE OF CONSUMER ADVOCACY**

**TABLE 4**

Speaking engagements	89
Informational packets distributed	5,166

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# **OFFICE OF MANAGEMENT AND FINANCE**

# OFFICE OF MANAGEMENT & FINANCE

Management and Finance has nine divisions that oversee the day-to-day operations of the Department:

- » Administration
- » Strategic and Operational Planning
- » Administrative Services
- » Fiscal Affairs
- » Assessment and Data Management
- » Information Technology
- » Budget
- » Human Resources
- » Purchasing

## ADMINISTRATION

The Administration Division handles all of the interdivisional functions of the Office of Management and Finance.

## STRATEGIC AND OPERATIONAL PLANNING

Strategic and Operational Plans were legislatively mandated in 1997. This Division collects, analyzes and reports quarterly performance results for the Department's program activities; collects information for legislative fiscal notes; and writes economic and family impact statements for all LDI rules promulgated. During the 2012 Regular Session, the Division provided information to the Legislative Fiscal Office for its development of 30 fiscal notes. In 2011-2012, the Department tracked and reported on 37 key (quarterly) performance indicators and 13 supporting (semi-annual) performance indicators and provided general performance data in 76 reportable areas. To view the Department's performance information, in addition to the activity information contained in this annual report, visit [www.doa.louisiana.gov/opb/lapas/lapas.htm](http://www.doa.louisiana.gov/opb/lapas/lapas.htm).

## ADMINISTRATIVE SERVICES

The Administrative Services Division was formed in 1997 to improve the provision of necessary support services to employees of the LDI. All services are performed or provided in accordance with state laws, rules, regulations and Department procedures and policies. Following is a summary of the sections assigned to the Division and a brief description of each.

## **OFFICE OF MANAGEMENT & FINANCE**

### **ADMINISTRATIVE SERVICES**

#### **MAIL ROOM**

Handles all mail and messenger services, manages maintenance of the Department's automobiles and oversees document storage and shredding.

#### **BUILDING SERVICES**

Coordinates routine maintenance and repair of the Poydras Building (Department of Insurance) with an on-site employee of State Buildings and Grounds. Items requiring special skills or outside vendors are coordinated by the Administrative Services Division, working with State Buildings and Grounds personnel or outside vendors.

#### **TELECOMMUNICATION SERVICES**

Manages and processes all telephone services including local and long distance, voice mail, Department and individual requests in conjunction with the Office of Telecommunications Management and a private vendor and provides wiring and repair services when needed.

#### **PROPERTY CONTROL AND PHYSICAL INVENTORY**

Manages the records of items purchased by the Department and tagging of items as required by law, and prepares and submits monthly reports of acquisitions and items sent to surplus. An annual physical inventory certification report is completed in June and submitted to the Louisiana Property Assistance Agency.

#### **RENTAL VEHICLE SERVICES**

Coordinates the use of the Department's Fleet automobiles and assists, when necessary, in making reservations for rental car usage in accordance with the State's Travel Guidelines, PPM 49, for employees of the Department.

#### **FILE ROOM**

Processes requests for copies of public information; gives consumers the ratings, financial status, addresses, telephone numbers and agent for service on insurance companies; receives and enters information from insurers' quarterly and annual statements; files all correspondence or information that pertains to insurance companies licensed to do business in Louisiana; and processes requests for certified copies and prints invoices for all copy requests.

# FISCAL AFFAIRS DIVISION

The Fiscal Affairs Division manages and protects the Department of Insurance’s real and monetary assets and is responsible for statutory deposits, travel, accounts payable and accounts receivable.

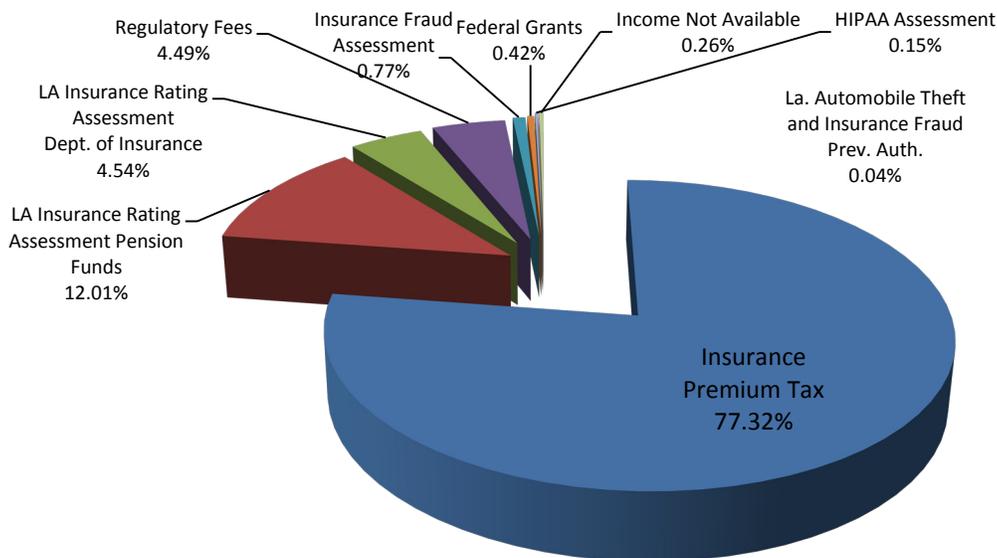
## TOTAL DEPARTMENT FUND SOURCES

For FY 2011-2012, the Department of Insurance receipts totaled \$472.4 million. Insurance Premium Tax represents the largest portion at 77.32%, or \$365.2 million. In addition to the Insurance Premium Taxes, the Department collections include Pension Fund Assessments (Louisiana Insurance Rating) at 12.01%, or \$56.7 million; Regulatory Fees and LIR Assessment at 9.03%, or \$42.6 million; and the Insurance Fraud Assessment at 0.77%, or \$3.6 million (excludes \$187,000 transferred to the Louisiana Automobile Theft and Insurance Fraud Prevention Authority Fund).

Insurance Premium Taxes, Pension Fund Assessments, Insurance Fraud Assessment (excluding the LDI portion – \$392,200.47) and Income Not Available represent the bulk of collections at 90.27%, or \$426.4 million, and are not used to finance the Department’s operations.

The remaining 9.73%, or \$45.9 million, represents a combination of regulatory fees and LIR Assessment, the Health Insurance Portability and Accountability Act Assessment, Federal Grants (SHIIP and Premium Rate Review) and LATIFPA (LDI portion only – \$392,200.47), which may be used to finance the operations of the LDI.

**CHART 1** TOTAL DEPARTMENT FUND SOURCES



## OFFICE OF MANAGEMENT & FINANCE

### FISCAL AFFAIRS DIVISION

#### TOTAL DEPARTMENT FUND SOURCES

TABLE 5

Insurance Premium Taxes	77.32%	\$365,257,441.56
LIR Assessment - Pension Fund	12.01%	\$56,733,026.22
LIR - Dept. of Insurance	4.54%	\$21,451,992.54
Regulatory Fees and Licenses	4.49%	\$21,205,139.02
Insurance Fraud Assessment	0.77%	\$3,652,004.28
Federal Grants	0.42%	\$1,982,934.00
HIPAA Assessment	0.15%	\$726,391.05
LATIFPA	0.04%	\$206,341.00
Income Not Available*	0.26%	\$1,205,607.00
<b>TOTAL</b>		<b>\$472,420,876.71</b>

\* Income Not Available consists of collections by the Department which cannot be expended. These state general fund collections include the sale of surplus property, prior year accounts receivable collections, etc.

## TOTAL DEPARTMENT COLLECTION OF FUNDS

The majority of funds collected by the Department were deposited to the State of Louisiana Department of Treasury for use as general funds.

Of the \$472.4 million collected in FY 2011-2012, \$366.4 million were classified as State General Fund collections and \$105.9 million was used to finance programs. Among the dedicated programs receiving funding were various law enforcement and firefighter retirement programs, which received \$54.7 million, and Municipal Fire and Police Civil Service, which received \$1.9 million of the total funds collected.

The collections of \$45.9 million represent a combination of Regulatory Fees and LIR Assessment, Federal Grant and Statutory Dedicated funds used by the Department as its operating source.

The total collections for the Insurance Fraud Assessment is divided between the Department of Public Safety (75%), the Department of Justice (15%) and the Department of Insurance (10%). Prior to making the allocations specified, the Commissioner of Insurance is authorized to withhold the sum of \$30,000 to defray the cost of collecting the assessment and withhold \$187,000 to fund LATIFPA in accordance with La. R.S. 40:1428(A)(4)(a).

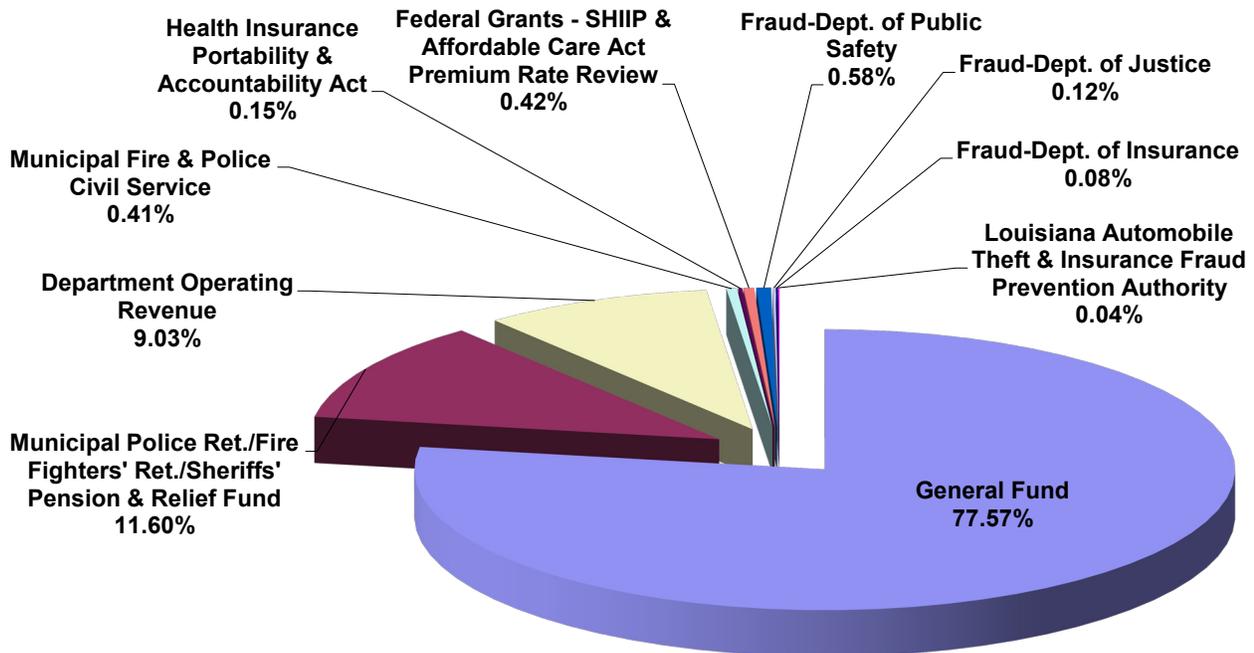
**OFFICE OF MANAGEMENT & FINANCE**

**FISCAL AFFAIRS DIVISION**

**TABLE 6 TOTAL DEPARTMENT COLLECTION OF FUNDS**

General Fund	77.57%	\$366,463,048.60
Municipal Police Retirement/ Firefighters' Retirement/ Sheriffs' Pension & Relief Fund	11.60%	\$54,782,844.96
Department Operating Revenue	9.03%	\$42,657,131.56
Municipal Fire & Police Civil Service	0.41%	\$1,950,181.26
HIPAA	0.15%	\$726,391.05
Federal Grant (SHIIP & Premium Rate Review)	0.42%	\$1,982,934.00
Fraud Assessment:		
Department of Public Safety	0.58%	\$2,716,503.19
Department of Justice	0.12%	\$543,300.62
Department of Insurance	0.08%	\$392,200.47
LATIFPA	0.04%	\$206,341.00
<b>TOTAL</b>		<b>\$472,420,876.71</b>

**CHART 2 TOTAL DEPARTMENT COLLECTION OF FUNDS**



**OFFICE OF MANAGEMENT & FINANCE****FISCAL AFFAIRS DIVISION****STATEMENT OF REVENUES & EXPENDITURES  
FISCAL YEAR ENDING JUNE 30, 2012****TABLE 7**

REVENUE	
Insurance Premium Taxes	\$365,257,441.56
LIR Assessment - Pension Fund	56,733,026.22
Regulatory Fees	21,205,139.02
LIR Assessment - LDI	21,451,992.54
Insurance Fraud Assessment	3,652,004.28
*Fraud - Carry Forward from FY 2011	0.00
HIPAA Assessment	726,391.05
*HIPAA - Carry Forward from FY 2011	211,475.40
LATIFPA	206,341.00
*LATIFPA - Carry Forward from FY 2011	41,005.06
Federal Grant SHIP	1,493,641.00
Federal Grant Affordable Care Act - Premium Rate Review	489,293.00
Income Not Available	1,205,607.04
Total Revenue	\$472,673,357.17
EXPENDITURES	
Personal Services	\$21,006,823.41
Travel	294,430.61
Operating Services	2,190,342.95
Supplies	171,595.62
Professional Services	4,020,478.48
Other Charges	211,979.00
Capital Outlay	549,878.51
Interagency Transfers	2,064,442.86
Total Expenditures	\$30,509,971.44
TRANSFER OUT	
General Fund	\$366,463,048.60
Reversion to General Fund	15,446,915.86
Municipal Police Retirement/Firefighters' Retirement/ Sheriffs' Pension & Relief Fund	54,782,844.96
Municipal Fire & Police Civil Service	1,950,181.26
Insurance Fraud Assessment:	
Department of Public Safety	2,716,503.19
Department of Justice	543,300.62
Administrative Fund (HIPAA), Fund Reduction HB 477/Act 378 & HB 822/Act 597	98,970.25
LATIFPA Fund Reduction HB 477/Act 378 & HB 822/Act 597	35,346.06
Total Transfer Out	\$442,037,110.80
FUNDS CARRIED FORWARD INTO FISCAL YEAR 2012-2013	
Insurance Fraud Assessment	\$0.00
HIPAA	126,253.93
LATIFPA	21.00
Total Funds Carried Forward	\$126,274.93

## **ASSESSMENT & DATA MANAGEMENT DIVISION**

The Assessment & Data Management Division receipts and images all revenues received by the LDI through fees, fines, premium taxes, penalties and assessments. This Division collects and maintains statistical data provided by insurers and parish clerks of court and is responsible for the allocation of all revenue with the exception of premium taxes and producer licensing. This Division classifies all statutory deposits, receipts and fines; and invoices, collects and classifies the annual LIR, Insurance Fraud and HIPAA assessments.

All revenue is received in accordance with state laws and regulations in conjunction with Department policies and procedures. It is the responsibility of this Division to process and collect all revenue timely, process any associated documentation and audit all forms related to assessments for accuracy and invoice notification.

The Louisiana Legislature, insurance companies, brokers, producers, the Premium Tax Division and the Office of Property & Casualty use the data collected and reports prepared by this Division. Data collected by the Assessment & Data Management Division form the basis for assessments made by the Commissioner of Insurance, Louisiana Workers' Compensation Corporation and Louisiana Insurance Guaranty Association. These reports are a matter of public record and are available to the public upon request.

Each year, this Division collects the LIR and Fraud assessments. The LIR assessment is based on the premiums written by each admitted property and casualty company. Only premiums for rate regulated lines of business are included in this assessment. The Fraud assessment is based on premiums written by each admitted property and casualty company and 50 percent of premium written by each accident and health company to pay the cost of investigation, enforcement and prosecution of insurance fraud and anti-fraud education in this state.

The LIR assessment in 2011 was one percent of 2010 premiums. As such, the LIR assessment collection created revenue in the amount of \$78,007,249.76 based on \$7,800,725.095.65 of premiums, with no credits allowed to domestic and foreign insurers.

The Insurance Fraud Assessment in 2011 was 0.000375 of 2010 premiums. As such, the Fraud assessment collection created revenue in the amount of \$3,838,919.79 based on \$8,187,879,917.57 of property and casualty premiums and \$4,101,784,431.11 of accident and health premiums.

## **INFORMATION TECHNOLOGY DIVISION**

The mission of the Information Technology Division is to provide mission critical and non-mission critical levels of support to all offices in the Department of Insurance. Mission critical support involves computer application system development, application system maintenance, network access and traffic addressing, network data storage, data transport between the internal network and the web server, web services maintenance and development, and coordination with the Department's Business Continuity Plan and Disaster Recovery of computer resources.

## OFFICE OF MANAGEMENT & FINANCE

### INFORMATION TECHNOLOGY DIVISION

Other critical support involves computer resource allocation, resources deployment and maintenance, peripheral equipment deployment, operating system security updates, and software deployment and upgrades.

The IT Division achieves effectiveness by matching its objectives with the overall goals and objectives of the Department. IT continually works with senior management and users to accomplish these objectives, to upgrade electronic information processing within the LDI and to improve web-based functions for consumers and industry.

The major project undertaking in FY 2011-2012 was the development and deployment of a department-wide workflow application system based on Microsoft SharePoint technologies that allows the direct incorporation into the Department's databases. SharePoint allows for the collaboration of documents within the SharePoint system and allows pre-determined workflows to deliver "work" to staff without the need for sending paper documents for review.

Other projects realized during the fiscal year were:

- » The expansion of the Department's Periodic Online Insurance Data Reporting System into the MIRANDA subsystem. This allows the storage of the actuaries' work within the Department's Compliance, Rates and Form Tracking system, which allows actuaries' notes and working papers to be a part of the database but remain secured as required by confidentiality of working papers of Financial Solvency.
- » The continuation of the acquisition of hardware and software for a Virtual Server based computer infrastructure, which will set the basis for the development of resources towards a Virtual Desktop environment. This development will allow for the extension of the desktop into the "cloud" environment without the establishment of virtual private networks.
- » The Department-wide conversion of the state-run analog phone system to a VoIP hosted IP system based on internet. This conversion aids the movement of phones and routing of calls and allows the Department to implement new services for the staff and consumers of the State more quickly. The new system has reduced the amount of time required to move a phone number to a new location or associate a phone number with a person.

The Division is sought after by other offices as a technical consultant for improving work efficiency and use of computer resources. The primary activities on the operational level are the collection, storage and processing of data. The Division works toward the advancement of the planning, development and maintenance of applications and computer resources for other offices within the Department based on operational requirements.

The IT Division completed 4,023 service requests from users during FY 2011-2012. These service requests range from minor problems with personal computers to new required functionality for a department-developed application system. With the installation of VoIP, the IT system for receiving service requests expanded to include telephone service requests.

## **BUDGET DIVISION**

The Budget Division is responsible for managing the Department's appropriation by compiling the necessary information for budget development, budget projections and monitoring budget changes through expenditures, revenue collections, legislation and mid-year budget adjustments.

## **HUMAN RESOURCES DIVISION**

The Human Resources Division is responsible for all personnel-related matters including:

- » Employee benefits (i.e. insurance, workers' compensation, unemployment compensation, retirement plans).
- » Recruitment, selection and placement of all employee classifications and evaluations (i.e. job descriptions, job evaluations, factor analyses).
- » Employee relations (i.e. grievances, employee counseling, Equal Employment Opportunity issues, drug testing).
- » Affirmative Action, performance planning and review system, safety, discipline and wage and salary administration.

In addition, the Human Resources Division is responsible for ensuring compliance with Civil Service Rules and Regulations as well as related state and federal laws such as the Fair Labor Standards Act, Family Medical Leave Act and Americans with Disabilities Act.

As of June 30, 2012, the LDI employed 265 full time personnel. In FY 2011-2012, the Human Resources Division processed approximately 155 separate personnel actions: 6 promotions, 15 reallocations, 10 retirements, 10 student appointments and 20 resignations. The remaining actions included changes in organizational management, new hires and lateral transfers. There were no merit increases or optional pay adjustments for FY 2011-2012, in accordance with Executive Order BJ 10-05.

## **PURCHASING DIVISION**

### **SUPPLIES AND SERVICE PLANS**

The Purchasing Division maintains office supply inventory and distribution of supplies; procures stock and special supplies, equipment, furniture and printing services by using ISIS and/or obtaining bids according to state law and purchasing rules and regulations; maintains portable devices for Department personnel; and maintains photocopiers and fax machines.

### **PROFESSIONAL SERVICES CONTRACTS**

The Purchasing Division also reviews and verifies all professional and consulting services contracts to assure they are processed in accordance with agency policies and procedures and within the laws, rules and regulations of the State.



# OFFICE OF RECEIVERSHIP

# OFFICE OF RECEIVERSHIP

The mission of the Office of Receivership is to administer the estates of insolvent insurers as efficiently and cost effectively as possible. The goal of the Office of Receivership is to minimize the impact of insolvency to the taxpayers, policyholders and creditors of these insurer estates in Louisiana.

Pursuant to Chapter 9 of the Louisiana Insurance Code and under the jurisdiction of the state courts, the Office of Receivership seeks to maximize insolvent insurer assets and distribute them according to the priority set in law.

At the close of FY 2011-2012, four domestic insurers' estates were under the administration of the Office of Receivership. There were no ancillary estates open as of June 30, 2012.

Tables 8 and 9 list insurance companies in receivership by:

- » Domestic Estates Open as of June 30, 2012
- » Estates Closed During Fiscal Year Ending June 30, 2012

**TABLE 8**      **DOMESTIC ESTATES OPEN AS OF JUNE 30, 2012**

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AmCare Health Plans of Louisiana  
Benton Life Insurance Company  
Escude Life Insurance Company  
Patterson Insurance Company

**TABLE 9**      **ESTATES CLOSED DURING THE FISCAL YEAR ENDING JUNE 30, 2012**

---

<i>Name of Estate</i>	<i>Closure Date</i>
ANA (includes American Funding & USGA)	July 11, 2011
Acadian Life Insurance Company	December 12, 2011



# **OFFICE OF LICENSING AND COMPLIANCE**

# OFFICE OF LICENSING & COMPLIANCE

The Office of Licensing & Compliance is made up of two divisions:

- » Licensing Division
  - » Producer Licensing
  - » Company Licensing
- » Life & Annuity Division

## LICENSING DIVISION

### PRODUCER LICENSING

The Producer Licensing Division licenses all insurance producers, managing general agents, surplus lines brokers, professional employer organizations, motor vehicle rental companies, claims adjusters and public adjusters as Title 22, the Louisiana Insurance Code, mandates. The Division issues initial and renewal licenses.

#### IMPLEMENTATION

- » Examining applications to determine that applicants meet all requirements for being trustworthy and competent to serve the public. Recommendations to approve or disapprove applications are based on such factors as criminal history, lawsuits, bankruptcy and disciplinary actions in Louisiana or other states.
- » Distributing forms, giving instructions and providing guidance to applicants.
- » Responding to inquiries from the public concerning the status of producers, managing general agents, surplus line brokers, professional employer organizations, motor vehicle rental companies, claims adjusters and public adjusters.
- » Overseeing the producer testing program.
- » Assuring that pre-licensing and continuing education courses contain appropriate information for instructional purposes.
- » Monitoring all producers who negotiate contracts of insurance to assure proper licensing and appointments by licensed insurers.
- » Recording regulatory actions against producers and adjusters whose licenses have been revoked, suspended, fined or subject to other administrative action. This ensures that additional licenses and appointments will not be issued until such time as the licensee is eligible for reinstatement or renewal.
- » Reviewing examination questions, pre-licensing and continuing education provider applications and course content to assure that licensees are well prepared and knowledgeable in insurance.
- » Tracking continuing education credits earned by licensees.
- » Maintaining producer databases for use by other state insurance departments, courts and law enforcement agencies. The databases are public record.

## OFFICE OF LICENSING & COMPLIANCE

### LICENSING DIVISION

The statistical data in Table 10 provides information concerning the activities of Producer Licensing during FY 2011-2012.

<b>ACTIVITIES OF PRODUCER LICENSING</b>		<b>TABLE 10</b>
Resident Life, Health & Accident Licenses Issued	2,525	
Non-Resident Life, Health & Accident Licenses Issued	8,974	
Resident Property & Casualty Licenses Issued	1,277	
Non-Resident Property & Casualty Licenses Issued	6,260	
Claims Adjuster Licenses Issued	8,972	
Public Adjuster Licenses Issued	34	
Company Appointments Processed	519,301	
License Renewal Applications Processed	34,379	
Number of Insurance Exams Monitored	7,525	
Continuing Education Course Applications Approved	1,527	

## COMPANY LICENSING

The Company Licensing Division coordinates the licensing of insurance companies and other entities that require licensing and/or registration as mandated by the Insurance Code.

### IMPLEMENTATION

- » Distributing forms, giving instructions and offering guidance to potential applicants.
- » Responding to inquiries from the public regarding the status of licensed and registered companies.
- » Reviewing applications for completeness and advising applicants about omitted or additional information required for completion.
- » Coordinating the review of applications with other divisions in the Department to ensure the fastest response possible and to minimize redundant requests for information.
- » Recording changes to records of insurance companies such as corporate structure, name, additional lines of business, mergers and acquisitions, issuance of certificates of compliance, dissolution of domestic insurance companies and withdrawal of foreign insurance companies.
- » Processing applications in a timely and efficient manner in order to provide citizens the widest selection possible of financially stable insurers from which to select coverage.
- » Evaluating the application process to make it as uncomplicated as possible while ensuring compliance with applicable insurance laws as they change and adopting changes necessitated by the changing insurance industry.
- » Evaluating current statutes and suggesting amendments to existing laws for the continued improvement of the overall process.
- » Forwarding of process served upon the Commissioner as Agent for Service of Process to certain licensing entities.
- » Maintaining databases for use by all divisions of the Department. The records are available to courts and law enforcement agencies. The databases are public record.

**OFFICE OF LICENSING & COMPLIANCE**  
**LICENSING DIVISION**

**TABLE 11      ACTIVITIES OF COMPANY LICENSING**

	<i>Number Received</i>	<i>Number Approved</i>	<i>Number Disapproved</i>	<i>Number Withdrawn</i>	<i>Number Pending</i>
<b>DOMESTIC</b>					
Captive	0	0	0	0	0
Certificates of Authority (Initial)	2	1	1	0	0
Dissolutions	0	0	0	0	0
Acquisitions/Mergers	2	2	0	0	0
Form A Exemption Requests	6	6	0	0	0
Regulation 66 Requests*	151	128	0	20	3
Letters of No Objection to Expansion	3	2	1	0	0
HMO Service Area Expansions	1	0	1	0	0
Mutual Holding Company Conversions	0	0	0	0	0
Article Amendments	4	4	0	0	0
<b>FOREIGN</b>					
Certificates of Authority (Initial)	25	19	0	3	3
Surplus Lines Approvals (Initial)	8	8	0	0	0
Accredited Reinsurers	4	1	1	2	0
Withdrawals	24	21	0	3	0
Acquisitions/Mergers	9	9	0	0	0
<b>DOMESTIC, FOREIGN &amp; ALIEN</b>					
TPA Exceptions	0	0	0	0	0
TPA Applications	28	26	0	2	0
Risk Purchasing Groups	50	40	1	2	7
Risk Retention Groups	3	3	0	0	0
Medical Discount Plans	22	20	0	1	1
Dental Referral Plans	1	1	0	0	0
Viatical Settlement Brokers	0	0	0	0	0
Viatical Settlement Providers	1	0	0	1	0
Security Registrations	1	0	0	1	0
MNRO/IRO Applications	10	6	0	1	3
Specialty Insurers	9	7	0	1	1
Amendments of C of A/Articles	81	75	1	4	0
Adding Lines to C of A	36	32	0	1	3
Certificates of Compliance	62	60	0	1	1
Home Service Contract Providers	5	5	0	0	0
Viatical Settlement Investment Agents	0	0	0	0	0

\* Regulation 66 Requests are requests for “no objection” by an insurer when a new officer/director is named to the board of a domestic insurer.

## **LOUISIANA 1401 LIFE INSURANCE EXAM RESULTS REPORT**

### **LA. R.S. 22:1545(I) REPORT BY THE COMMISSIONER**

*I. (1) The commissioner of insurance shall prepare, publicly announce and publish a report that summarizes statistical information relating to life insurance producer examinations administered during the preceding calendar year. Each report shall include the following information for all examinees combined and separately by gender, race or ethnicity, race or ethnicity within gender, education level and native language:*

*(a) The total number of examinees.*

*(b) The percentage and number of examinees who passed the examination.*

*(c) Standard deviation of scaled scores on the examination.*

*(2) The commissioner of insurance shall prepare and make available upon request a report of summary statistical information relating to each life insurance test form administered during the preceding calendar year. The report shall show, for each test form, for all examinees combined and separately for African-American examinees, American Indian examinees, Hispanic examinees, white examinees and other examinees, the correct-answer rate and correlations.*

*(3) The reports referred to in Paragraphs (1) and (2) of this Subsection shall be published no later than May first of the current year.*

### **PURPOSE OF THIS REPORT**

The purpose of this report is to provide statistics on test takers of the 1401 Louisiana Life Insurance Exam during the period of July 1, 2011, to June 30, 2012, to meet reporting requirements of the La. R.S. 22:1545.

### **INFORMATION ABOUT THE DATA USED IN THIS REPORT**

Performance data from first-time test takers is generally more stable; therefore, data from repeat test takers was not included in this report. All demographics included in this report are as voluntarily self-reported by the test takers.

**OFFICE OF LICENSING & COMPLIANCE**

**LOUISIANA 1401 LIFE INSURANCE EXAM RESULTS**

**TABLE 12 FIRST-TIME TEST TAKERS BY GENDER AND FAIL/PASS STATUS**

<b>Gender</b>	<b>Fail</b>	<b>Pass</b>	<b>Total</b>	<b>% of Total</b>
Male	186	231	417	46.1%
% Male	44.6%	55.4%	100.0%	
% Fail or Pass	40.3%	52.3%		
Female	268	207	475	52.5%
% Female	56.4%	43.6%	100.0%	
% Fail or Pass	58.0%	46.8%		
Chose not to respond	8	4	12	1.3%
% Chose not to respond	66.7%	33.3%	100.0%	
% Fail or Pass	1.7%	0.9%		
Total	462	442	904	100.0%
% Fail or Pass	100.0%	100.0%		
% of Total	51.1%	48.9%	100.0%	

**TABLE 13 FIRST-TIME TEST TAKERS BY ETHNICITY AND FAIL/PASS STATUS**

<b>Ethnicity</b>	<b>Fail</b>	<b>Pass</b>	<b>Total</b>	<b>% of Total</b>
Asian American/Pacific Islander	13	10	23	2.5%
% Asian Americans/Pacific Islanders	56.5%	43.5%	100.0%	
% Fail or Pass	2.8%	2.3%		
Black/African-American	269	161	430	47.6%
% Blacks/African-Americans	62.6%	37.4%	100.0%	
% Fail or Pass	58.2%	36.4%		
Hispanic/Latin American	11	17	28	3.1%
% Hispanics/Latin Americans	39.3%	60.7%	100.0%	
% Fail or Pass	2.7%	3.8%		
Native American/American Indian	7	2	9	1.0%
% Native Americans/American Indians	77.8%	22.2%	100.00%	
% Fail or Pass	1.5%	0.5%		
Caucasian/White (non-Hispanic)	128	230	358	39.6%
% Caucasians/Whites (non-Hispanic)	35.8%	64.2%	100.0%	
% Fail or Pass	27.7%	52.0%		
Other	10	7	17	1.9%
% Other	58.8%	41.2%	100.0%	
% Fail or Pass	2.2%	1.6%		
Chose Not to Respond	24	15	39	4.3%
% Chose Not to Respond	61.5%	38.5%	100.0%	
% Fail or Pass	5.2%	3.4%		
Total	462	442	904	100.0%
% Fail or Pass	100.0%	100.0%		
% of Total	51.1%	48.9%	100.0%	

**OFFICE OF LICENSING & COMPLIANCE**

**LOUISIANA 1401 LIFE INSURANCE EXAM RESULTS**

**FIRST-TIME TEST TAKERS BY ETHNICITY, GENDER AND FAIL/PASS STATUS**

**TABLE 14**

<b>FAIL</b>	<b>GENDER</b>			
<b>Ethnicity</b>	<b>Male</b>	<b>Female</b>	<b>Chose Not to Respond</b>	<b>Total</b>
Asian American/Pacific Islander	5	8	0	13
% Asian Americans/Pacific Islanders Who Failed	1.9%	3.0%	0.0%	100.0%
% Gender Group Who Failed	2.7%	3.0%	0.0%	
Black/African-American	94	175	0	269
% Blacks/African-Americans Who Failed	34.9%	65.1%	0.0%	100.0%
% Gender Group Who Failed	50.5%	65.3%	0.0%	
Hispanic/Latin American	9	2	0	11
% Hispanics/Latin Americans Who Failed	81.8%	18.2%	0.0%	100.0%
% Gender Group Who Failed	4.8%	0.7%	0.0%	
Native American/American Indian	2	5	0	7
% Native Americans/American Indians Who Failed	28.6%	71.4%	0.0%	100.0%
% Gender Group Who Failed	1.1%	1.9%	0.0%	
Caucasian/White (non-Hispanic)	63	65	0	128
% Caucasians/Whites (non-Hispanic) Who Failed	49.2%	50.8%	0.0%	100.0%
% Gender Group Who Failed	33.9%	24.3%	0.0%	
Other	5	5	0	10
% Others Who Failed	50.0%	50.0%	0.0%	100.0%
% Gender Group Who Failed	2.7%	1.9%	0.0%	
Chose Not to Respond	8	8	8	24
% Chose Not to Respond Who Failed	33.3%	33.3%	33.3%	100.0%
% Gender Group Who Failed	4.3%	3.0%	100.0%	
<b>Total</b>	<b>186</b>	<b>268</b>	<b>8</b>	<b>462</b>
<b>PASS</b>	<b>GENDER</b>			
<b>Ethnicity</b>	<b>Male</b>	<b>Female</b>	<b>Chose Not to Respond</b>	<b>Total</b>
Asian American/Pacific Islander	6	4	0	10
% Asian Americans/Pacific Islanders Who Passed	60.0%	40.0%	0.0%	100.0%
% Gender Group Who Passed	2.6%	1.9%	0.0%	
Black/African-American	64	96	1	161
% Blacks/African-Americans Who Passed	39.8%	59.6%	0.6%	100.0%
% Gender Group Who Passed	27.7%	46.4%	25.0%	
Hispanic/Latin American	12	5	0	17
% Hispanics/Latin Americans who Passed	70.6%	29.4%	0.0%	100.0%
% Gender Group Who Passed	5.2%	2.4%	0.0%	
Native American/American Indian	0	2	0	2
% Native Americans/American Indians Who Passed	0.0%	100.0%	0.0%	100.0%
% Gender Group Who Passed	0.0%	1.0%	0.0%	
Caucasian/White (non-Hispanic)	136	94	0	230
% Caucasians/Whites (non-Hispanic) Who Passed	59.1%	40.9%	0.0%	100.0%
% Gender Group Who Passed	58.9%	45.4%	0.0%	
Other	6	1	0	7
% Others Who Passed	85.7%	14.3%	0.0%	100.0%
% Males or Females Who Passed	2.6%	0.5%	0.0%	
Chose Not to Respond	7	5	3	15
% Chose Not to Respond Who Passed	46.7%	33.3%	20.0%	100.0%
% Gender Group Who Passed	3.0%	2.4%	75.0%	
<b>Total</b>	<b>231</b>	<b>207</b>	<b>4</b>	<b>442</b>

**OFFICE OF LICENSING & COMPLIANCE**

**LOUISIANA 1401 LIFE INSURANCE EXAM RESULTS**

**TABLE 15 FIRST-TIME TEST TAKERS BY HIGHEST LEVEL OF EDUCATION AND FAIL/PASS STATUS**

Highest Level of Education	Fail	Pass	Total	% of Total
Did Not Finish High School % of this Education Level % of Fail or Pass	13 86.7% 2.8%	2 13.3% 0.5%	15 100.0%	1.7%
High School Diploma or Equivalent % of this Education Level % of Fail or Pass	202 58.2% 43.7%	145 41.8% 32.8%	347 100.0%	38.4%
Two-Year College Degree (Associate Degree) % of this Education Level % of Fail or Pass	99 60.0% 21.4%	66 40.0% 14.9%	165 100.0%	18.3%
Four-Year College Degree (Bachelor's Degree) % of this Education Level % of Fail or Pass	81 32.1% 17.5%	171 67.9% 38.7%	252 100.0%	27.9%
Advanced Degree (Master's Degree or Doctorate) % of this Education Level % of Fail or Pass	27 45.8% 5.8%	32 54.2% 7.2%	59 100.0%	6.5%
Chose Not to Respond % Chose Not to Repsond % of Fail or Pass	40 60.6% 8.7%	26 39.4% 5.9%	66 100.0%	7.3%
Total	462	442	904	100.0%

**TABLE 16 FIRST-TIME TEST TAKERS BY PRIMARY LANGUAGE AND FAIL/PASS STATUS**

Primary Language	Fail	Pass	Total	% of Total
English % of English Language % of Fail or Pass	439 50.3% 95.0%	434 49.7% 98.2%	873 100.0%	96.6%
Spanish % of Spanish Language % of Fail or Pass	6 75.0% 1.3%	2 25.0% 0.5%	8 100.0%	0.9%
Vietnamese % of Vietnamese Language % of Fail or Pass	2 66.7% 0.4%	1 33.3% 0.2%	3 100.0%	0.3%
Other % of Other Language % of Fail or Pass	10 71.4% 2.2%	4 28.6% 0.9%	14 100.0%	1.5%
Chose Not to Respond % of Chose Not to Respond % of Fail or Pass	5 83.3% 1.1%	1 16.7% 0.2%	6 100.0%	0.7%
Total	462	442	904	100.0%

## **LIFE & ANNUITY DIVISION**

The Life & Annuity Division reviews life, annuity and long-term care contract forms submitted by insurers for compliance with applicable statutes, rules and regulations. This Division also investigates consumer complaints involving underwriting, claims handling, policyholder services and marketing practices of life insurers and producers doing business in Louisiana. Additionally, the Division provides information, advice and assistance to consumers and industry representatives by responding to inquiries, making public presentations and supplying informational pamphlets and brochures.

### **IMPLEMENTATION**

- » Reviewing life insurance, annuity and long-term care contract form filings and approving or disapproving forms based on compliance or noncompliance with applicable statutes.
- » Enforcing industry compliance with consumer protection regulations.
- » Investigating complaints and other concerns in order to evaluate and properly dispose of violations of the Insurance Code in order to obtain resolution of consumer disputes involving claims or refunds and disputes involving issuance or renewal of coverage, and to rule out illegal marketing practices.
- » Counseling, advising and providing information to consumers regarding insurance related matters in response to inquiries received by telephone, letter or in person.
- » Disseminating consumer brochures, pamphlets and complaint statistics, and providing experienced, knowledgeable speakers offering valuable information on insurance issues and products.
- » Assisting consumers by facilitating requests for information relative to life insurance policies covering deceased members of their immediate families.

## OFFICE OF LICENSING & COMPLIANCE

### LIFE & ANNUITY DIVISION

**TABLE 17**      **ACTIVITIES OF THE LIFE & ANNUITY DIVISION**

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#### **Policy Forms & Rates**

Filings Received	5,309
Forms Received	4,573
Advertisements Received	443
Rates Received	293
Filings Processed	5,578
Approved	5,094
Disapproved	417
Withdrawn by Company	67
Certified Approved*	39
Approval Withdrawn	0
Pending at Beginning of Fiscal Year	808
Pending at End of Fiscal Year	539

#### **Consumer Complaints Investigations**

Opened	449
Closed	470
In Progress at End of Fiscal Year	36
Amount of Benefits & Funds Recovered	\$2,167,956
Amount of Fines Levied for Failure to Respond Timely to a Complaint	\$0
Complaint Forms Mailed	419
Complaint Correspondence Completed	1,121

#### **Related Activities**

Life Policy Search	230
Telephone Inquiries Handled	8,798
Walk-Ins Assisted	97
Correspondence by Mail	4,686
Publications Distributed	11
Public Presentations	7

\* Certified Approved are expedited approvals by the Department of a complete filing based upon the inclusion of a *Statement of Compliance* and a *Certification of Compliance*, executed by an officer or authorized representative of the filing insurer on a form prescribed by the Department. The Department determines by directive the specific types of coverages and particular types of contracts for which the certified approval procedure is either required or available at the option of the insurer.



# OFFICE OF HEALTH INSURANCE

# **OFFICE OF HEALTH INSURANCE**

The Office of Health Insurance consolidates the regulation of state and federal requirements applicable to commercial and government-operated health benefit plans.

This office provides protection to Louisiana consumers, regulates statutory and regulatory compliance of health benefit plans and recommends public policy changes to improve the competitive market and consumers' access to health insurance. There are five divisions in operation:

- » Health Insurance Portability and Accountability Act Quality Management Division
- » Supplemental Health Products/Medical Necessity Review Organization
- » Premium Rate Review Program
- » Senior Health Insurance Information Program
- » Louisiana Health Care Commission

## **HIPAA QUALITY MANAGEMENT & SUPPLEMENTAL HEALTH PRODUCTS/MNRO DIVISIONS**

Both the HIPAA Quality Management Division and the Supplemental Health Products/MNRO Division have similar functions and duties; however, because of statutorily mandated differences in their funding sources, the activities are carried out in two separate divisions to maintain clear audit trails. Due to the similarity of the two divisions' functions relative to classes of regulated entities, their activities are herein described together.

HIPAA Quality Management regulates forms and market compliance issues for major medical and health maintenance organization health plans. The Supplemental Health Products/MNRO Division regulates forms, rates and market compliance for Medicare supplement and limited benefit products and compliance with uniform standards for medical necessity review organizations. Both divisions provide direct assistance and protection to consumers and health care providers regarding benefits covered by health plans.

## **OFFICE OF HEALTH INSURANCE**

### **HIPAA QUALITY MANAGEMENT & SUPPLEMENTAL HEALTH PRODUCTS/MNRO DIVISIONS**

## **INSURANCE CONTRACTS, FORMS REVIEW — PURPOSE**

The HIPAA Quality Management Division and Supplemental Health Products/MNRO Division perform detailed analyses and review of the policy forms and advertising of regulated entities. The forms and advertising review process emphasizes:

- » Compliance with all applicable state and federal laws, rules and regulations.
- » Avoidance of any inconsistent, ambiguous or misleading language, text or format.
- » Assurance that exceptions and conditions affecting the risks are clearly stated and reasonable.
- » Assurance of consumer protection to the extent authorized by law.

Additionally, the Quality Management Division examines insurers' plans for replacing a particular health insurance product or discontinuing business altogether in the individual, small or large employer group markets, and the Supplemental Health Products/MNRO Division reviews Medicare supplement insurers' advertising and marketing plans to assure they are not deceptive to the public.

## **INSURANCE CONTRACTS, FORMS REVIEW — IMPLEMENTATION**

Both divisions implement their statutory authority by:

- » Approving, disapproving and/or withdrawing prior approval of health benefit plan filings.
- » Negotiating corrective action to assure that consumers negatively affected by outdated and improper policy forms are made whole.
- » Pursuing administrative sanctions where necessary to protect the public.
- » Providing information and technical assistance to insurers, health maintenance organizations and plan administrators, and improving procedures and requirements in order to expedite the filing, review and approval processes.

The forms approval process is aided by the Product Filing Matrix which houses over 300 specifically defined health insurance product codes linked to hundreds of legal requirements for policy form, rate, advertising content, marketing and administration. This matrix is available to all health insurance issuers in a manner that filters the legal requirements applicable to each product filing.

**OFFICE OF HEALTH INSURANCE**

**HIPAA QUALITY MANAGEMENT & SUPPLEMENTAL HEALTH PRODUCTS/MNRO DIVISIONS**

**TABLE 18**      **ACTIVITIES OF THE HIPAA QUALITY MANAGEMENT & SUPPLEMENTAL HEALTH PRODUCTS/MNRO DIVISIONS RELATIVE TO FORM FILINGS**

<b>Policy Forms, Advertisements and Rates Received</b>	6,337
Forms Received	4,476
Advertisements Received	680
Rate Forms Received	1,181
<b>Policy Forms, Advertisements and Rates Processed</b>	6,513
Approved	4,966
Accepted/Filed	817
Acknowledged/Informational	146
Disapproved	446
Withdrawn by Company	138
HIPAA Filings Pending at Beginning of Fiscal Year	45
HIPAA Filings Pending at End of Fiscal Year	62
Supplemental Health Products Filings	
Pending at Beginning of Fiscal Year	237
Supplemental Health Products Filings	
Pending at End of Fiscal Year	233

**OFFICE OF HEALTH INSURANCE****HIPAA QUALITY MANAGEMENT & SUPPLEMENTAL HEALTH PRODUCTS/MNRO DIVISIONS****NUMBER OF HEALTH FILINGS RECEIVED BY COVERAGE TYPE  
THREE-YEAR HISTORY****TABLE 19***(Total Number of Forms, Medicare Supplement Insurance Advertisements and/or Rates)*

	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2010-2011</i>	<i>Fiscal Year 2009-2010</i>
<b>Comprehensive Coverage Types</b>			
Major Medical	690	924	776
HMO	551	287	336
Short-Term Major Medical	7	7	22
<b>Limited Benefit Coverage Types</b>			
Medicare Supplement/Select	1,202	1,191	2,266
Disability	379	932	900
Dental	575	593	309
Hospital Indemnity	295	568	292
Accident Only	893	518	406
Cancer/Dread Disease	321	294	352
Miscellaneous	463	285	504
Accidental Death/Dismemberment	254	185	103
Critical Illness	393	175	96
Vision	130	168	54
Credit Accident and Health	146	55	6
Prescription Drug	38	8	37
<b>Totals</b>	<b>6,337</b>	<b>6,190</b>	<b>6,459</b>

Both divisions implement their statutory authority over form discontinuations or discontinuation of coverage in any manner by:

- » Reviewing proposed notices of nonrenewal/discontinuation and the products to be nonrenewed/discontinued to assure that proper notice is provided to the appropriate parties in accordance with the requirements of law, or the terms and provisions of existing contracts, whichever is more favorable to the policyholders.
- » Monitoring all insurers (except short-term major medical and supplemental/limited benefit plan carriers) exiting a market or markets in order to prohibit re-entry for a period of five years from the date the last coverage is nonrenewed.

While limited benefit plans are exempt from the re-entry prohibition if they leave the Louisiana market, there are other regulations and laws in place to protect consumers. The Office of Health Insurance conducts retrospective reviews of previously approved filings to determine compliance with applicable law and takes regulatory action where indicated.

**OFFICE OF HEALTH INSURANCE**

**HIPAA QUALITY MANAGEMENT & SUPPLEMENTAL HEALTH PRODUCTS/MNRO DIVISIONS**

HIPAA Quality Management Division’s functions related to determining compliance of major medical and health maintenance organization coverage with federal and state health laws and reforms are funded by an assessment on health insurance premiums, pursuant to La. R.S. 22:1071. Only the portion of health insurance business subject to HIPAA regulation is assessable.

Health insurance premiums paid during the 2011 Calendar Year which were subject to assessment totaled \$2,905,124,484. These premiums were assessed at 0.025 percent. A total of \$726,281 was collected from 85 insurers. This figure does not match actual collections in Table 5 on page 17 because of payments made after close of fiscal years 2010-2011 and 2011-2012.

Tables 20-22 report market share of Louisiana health insurers, limited to premium collected for major medical coverage subject to the HIPAA assessment only.

**TABLE 20**

**GROUP HEALTH INSURANCE MARKET SHARE  
CALENDAR YEAR 2011**

---

<i>Company Name</i>	<i>Percent of Market 2011</i>
Louisiana Health Service & Indemnity Company	55.56%
HMO of Louisiana, Inc.	14.69%
UnitedHealthcare Insurance Company	11.69%
Humana Health Benefit Plan of Louisiana, Inc.	6.65%
Coventry Health Care of Louisiana, Inc.	5.18%
Vantage Health Plan, Inc.	2.25%
Aetna Life Insurance Company	1.47%
Connecticut General Life Insurance Company	0.92%
State Farm Mutual Automobile Insurance Company	0.32%
Peoples Health, Inc.	0.23%
UnitedHealthcare of Louisiana, Inc.	0.19%
Coventry Health & Life Insurance Company	0.18%
National Union Fire Insurance Company of Pittsburgh, PA	0.15%
Companion Life Insurance Company	0.11%
Other	0.39%

**OFFICE OF HEALTH INSURANCE****HIPAA QUALITY MANAGEMENT & SUPPLEMENTAL HEALTH PRODUCTS/MNRO DIVISIONS****INDIVIDUAL HEALTH INSURANCE MARKET SHARE  
CALENDAR YEAR 2011****TABLE 21**

<i>Company Name</i>	<i>Percent of Market 2011</i>
Louisiana Health Service & Indemnity Company	64.52%
HMO of Louisiana, Inc.	13.23%
Humana Health Benefit Plan of Louisiana	5.94%
Coventry Health Care of Louisiana, Inc.	4.49%
Time Insurance Company	2.65%
Golden Rule Insurance Company	2.06%
The New York Life Insurance Company	1.84%
Aetna Life Insurance Company	1.27%
Mega Life & Health Insurance Company	0.77%
Mid-West National Life Insurance Company of Tennessee	0.68%
Vantage Health Plan, Inc.	0.49%
State Farm Mutual Automobile Insurance Company	0.31%
Freedom Life Insurance Company of America	0.30%
John Alden Life Insurance Company	0.22%
Other	1.22%

**GROUP AND INDIVIDUAL HEALTH INSURANCE MARKET SHARE  
CALENDAR YEAR 2011****TABLE 22**

<i>Company Name</i>	<i>Percent of Market 2011</i>
Louisiana Health Service & Indemnity Company	56.87%
HMO of Louisiana, Inc.	14.48%
UnitedHealthcare Insurance Company	9.97%
Humana Health Benefit Plan of Louisiana, Inc.	6.55%
Coventry Health Care of Louisiana, Inc.	5.08%
Vantage Health Plan, Inc.	1.99%
Aetna Life Insurance Company	1.44%
Connecticut General Life Insurance Company	0.79%
Time Insurance Company	0.41%
The New York Life Insurance Company	0.34%
State Farm Mutual Automobile Insurance Company	0.32%
Golden Rule Insurance Company	0.30%
Peoples Health, Inc.	0.19%
UnitedHealthcare of Louisiana, Inc.	0.16%
Other	1.09%

## OFFICE OF HEALTH INSURANCE

### HIPAA QUALITY MANAGEMENT & SUPPLEMENTAL HEALTH PRODUCTS/MNRO DIVISIONS

## COMPLIANCE IMPLEMENTATION

Units within the two divisions provide direct assistance to consumers and health care providers who contact the LDI regarding benefits covered, timely payment of claims and refunds, and assistance with the terms and provisions of their coverage contracts.

These units oversee compliance with all applicable state and federal laws, rules and regulations; monitor health insurance issuers for unfair trade or unfair claims settlement practices; and educate the public and health insurance industry regarding legal rights, obligations and requirements. They fulfill this statutory mission by:

- » Investigating formal complaints involving health insurance underwriting, premium and rating, cancellation/nonrenewal, discrimination, marketing practices, claims handling and policyholder services.
- » Evaluating detailed findings of complaint investigations, recommending corrective actions and overseeing performance of these actions.
- » Determining violations of law and initiating disciplinary actions including suspension or revocation of authority or licenses, monetary fines, cease and desist orders, consent judgments, directives and withdrawal or denial of contract form approval.
- » Providing clarification, direction, information and assistance to inquiries and concerns expressed by the public and industry.

**TABLE 23**      **ACTIVITIES OF HIPAA QUALITY MANAGEMENT & SUPPLEMENTAL HEALTH/MNRO DIVISIONS**

---

#### **Consumer Complaints Investigations**

Opened	910
Closed	1,118
In Progress at End of Fiscal Year	59
Amount of Benefits & Refunds Recovered	\$1,306,572
Amount of Fines Levied for Failure to Respond Timely to a Complaint	\$500

#### **Related Activities**

Telephone Inquiries Handled	3,772
Walk-Ins Assisted	14
Correspondence by Mail (excludes complaints)	660
Publications Distributed	577
Public Presentations	0

## OFFICE OF HEALTH INSURANCE

### HIPAA QUALITY MANAGEMENT & SUPPLEMENTAL HEALTH PRODUCTS/MNRO DIVISIONS

In addition to its contact with consumers, health care providers and insurers through the complaint investigation process, the Supplemental Health Products/MNRO Division oversees the review and approval process for the licensure of MNROs. Unless an entity is already licensed as a health insurance issuer, a business entity performing medical necessity reviews must be licensed by the LDI. While the Licensing Division issues MNRO licenses, the Office of Health Insurance plays a pivotal role in the review of applications by examining the affairs of the MNRO. In 2003, a regular triennial examination schedule was established. In FY 2011-2012, 15 MNROs met the criteria for examination, in accordance with the time frame outlined in La. R.S. 22:1142(A).

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#### ACTIVITIES OF THE MNRO UNIT - APPLICATIONS

TABLE 24

Applications Pending from Prior Fiscal Year	2
Applications Received	8
Applications Approved	5
Applications Disapproved/Withdrawn	1
Applications Pending Final Action	4

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#### EXAMINATIONS OF MNROS THREE-YEAR HISTORY

TABLE 25

	<i>Fiscal Year</i> 2011-2012	<i>Fiscal Year</i> 2010-2011	<i>Fiscal Year</i> 2009-2010
Conducted	15	37	20
Approved	15	37	20

# **PREMIUM RATE REVIEW PROGRAM**

## **LEGISLATIVE BACKGROUND**

The Patient Protection and Affordable Care Act requires each state to establish a process for the annual review of unreasonable increases in health insurance rates and to monitor premium increases.

At this time, Louisiana law does not require health insurers to file major medical rates to be reviewed prior to their use. In an effort to develop its rate review process, the LDI applied for and received a \$1 million grant under the PPACA Premium Rate Review program ("grant program") in FY 2010-2011. The initial grant period terminated on September 30, 2011, and the LDI requested and received a no-cost extension from October 1, 2011, through September 30, 2012, to continue its efforts toward expanding rate regulation authority.

## **PURPOSE**

The grant program was created to develop and define the regulatory and statutory authority necessary to put into place a rate review process. The rate review process is expected to ensure that consumers receive value for their premium dollars and to increase the transparency of the health insurance system.

## **IMPLEMENTATION**

During the past year, efforts continued to expand the LDI's rate regulation authority. The primary focus was building the framework for enabling legislation to be introduced during the 2012 Regular Legislative Session. Ongoing efforts and discussions with the U.S. Department of Health and Human Services, actuarial consultants, contract personnel and LDI staff continued throughout the development of the rate review process. Through these collaborative efforts, legislation to provide rate review and approval authority was developed and presented to the Louisiana Legislature for consideration; however, this measure failed during the session.

# SENIOR HEALTH INSURANCE INFORMATION PROGRAM

The purpose of the Senior Health Insurance Information Program is to broaden the educational services to senior citizens, Medicare beneficiaries, Medicare eligibles and their families by providing information, counseling and assistance on Medicare as well as other health insurance. SHIIP's activities were entirely funded by federal grants.

The SHIIP staff communicates accurate and objective health care information to seniors by conducting in-person and telephone counseling sessions with seniors, providing speakers for community and other functions, participating in media activities and developing and distributing educational materials and brochures at outreach events. In addition, SHIIP recruits and trains counselors statewide on Medicare, Medicaid, Medicare supplement insurance, long-term care insurance, Medicare Advantage and Medicare prescription drug plans. The counselors are supported by local sponsoring organizations.

SHIIP serves as the vital link between beneficiaries and other state and federal entities as well as with local and professional organizations to disseminate health insurance information and to provide counseling and assistance. Such entities include, but are not limited to, the Social Security Administration, the Governor's Office of Elderly Affairs, Medicaid, E Health Solutions, federal and state legislative offices, parish and local councils as well as area agencies on aging, social service agencies, hospital senior programs, local support groups and churches.

Number of Hours Used by Counselors	12,146
Number of Seniors Receiving Services	17,864
Estimated Savings to Counseled Senior Health Clients	\$6,737,726
Number of Publications Disseminated	103,651
Number of Senior Health Group Presentations Provided	384
Number of Individuals in Attendance at Presentations	27,046
Number of Senior Health Volunteer Counselor Sessions Conducted	33

\*This summary includes reports from SHIIP partners received subsequent to the LaPAS deadline.

## **PATIENT BILL OF RIGHTS REPORT**

LA. R.S. 22:971 REPORT BY THE COMMISSIONER

*It is hereby declared by the Legislature of Louisiana that access to health care for the citizens of this state is a necessary priority and necessary to promote well-being and strong state protections. The state has an obligation to ensure that every person enrolled in a health plan enjoys basic rights as a patient. Comprehensive care should guarantee patients greater access to information and necessary care including access to needed specialists and emergency rooms, guarantee a fair appeals process when health plans deny care, expand choice, protect the doctor-patient relationship, and hold managed care organizations accountable for decisions that end up harming patients. Because many states have passed patient protection laws that are appropriate to their state, there shall be a mechanism by which the state shall review such laws and determine the practicality of implementing such measures in the Louisiana Legislature. The Department of Insurance shall establish and maintain an information collection program to track and evaluate state and federal legislation to provide for a uniform patient bill of rights. The department shall compile the data on an annual basis and submit a written report to the Senate Committee on Insurance and the House Committee on Insurance of ongoing efforts to adopt or enact a uniform patient's bill of rights.*

### **PURPOSE OF THIS REPORT**

The purpose of this report is for the LDI to provide an assessment of federal and state laws relative to a patient's bill of rights, pursuant to La. R.S. 22:971, which became law in 2003.

### **FEDERAL ACTION**

Federal action on the issue of a Patient Bill of Rights began formally in 2001 when a bipartisan group of authors (McCain, Edwards, Kennedy) advanced the Patient Bill of Rights (Senate Bill S.1052) for consideration by Congress. This bill was an attempt at providing comprehensive protections to all Americans in health plans. The House of Representatives and Senate passed versions of the legislation, which could not be reconciled, and the measure failed in 2001.

The Patient Protection and Affordable Care Act, as amended by the Health Care Education and Reconciliation Act of 2010, advanced many of the same reforms into federal law, for the most part making it unnecessary for states to pass laws guaranteeing patients' rights. In June 2010, the U.S. Department of Health and Human Services and the U.S. Department of Labor and Treasury issued regulations to implement a new Patient Bill of Rights under the Affordable Care Act. These rules are intended, among other things, to help children (and eventually all Americans) with pre-existing conditions gain coverage and keep it, protect all Americans' choice of doctors and end lifetime limits on the care consumers may receive.

## OFFICE OF HEALTH INSURANCE

### PATIENT BILL OF RIGHTS REPORT

New rights assigned by the federal law:

- » Prohibit insurers from rescinding coverage, except for fraud or misrepresentation of material facts.
- » Ban insurers from setting lifetime limits on coverage.
- » Prohibit insurers from denying dependent coverage for children under 19 with pre-existing conditions.
- » Restrict insurers' use of annual limits on coverage (phase out completely by 2014).
- » Allow patients to choose primary care doctor or pediatrician from the plan's provider network.
- » Allow direct access to OB-Gyn, without referral from another primary care doctor.
- » Require plans to provide coverage for preventive services and immunizations recommended by the U.S. Preventive Services Task Force and the Centers for Disease Control, certain childhood preventive services recommended by the Health Resources and Services Administration and women's preventive care and screening, which is also recommended by HRSA, without any cost-sharing.
- » Ban insurers from requiring prior approval before seeking emergency care at a hospital outside the plan's network.

## LOUISIANA

During the 2012 Regular Legislative Session, the LDI introduced legislation on the following consumer protections:

- » **Balance Billing:** holds health insurance issuers liable for reimbursement to noncontracted providers for emergency services rendered to an enrollee or insured, excluding any applicable in-network cost sharing that is the responsibility of the enrollee or insured.
- » **Non-Emergency Services:** holds health insurance issuers liable for reimbursement to a noncontracted facility-based physician for non-emergency covered health care services rendered in an in-network hospital, excluding any applicable in-network cost sharing that is the responsibility of the enrollee or insured.
- » **Network Adequacy:** requires health insurance issuers that utilize a network of providers to create and maintain adequate networks related to covered services to assure the adequacy, accessibility and quality of health care services offered through their network of participating providers to covered persons.
- » **Rate Review/Approval:** to provide for rate review and authority of health insurance premium rates.
- » **Internal/External Appeals:** to provide an internal and external appeals process that meets federal law by establishing standards and criteria for utilization review and benefit determinations, the resolution of grievances and procedures for external review.

Numerous meetings and/or discussions were held with various stakeholders and interested parties on the above legislation. All measures failed during the legislative session.

## **OFFICE OF HEALTH INSURANCE**

### **PATIENT BILL OF RIGHTS REPORT**

In May 2010, the State of Florida, 26 other states, the National Federation of Independent Business and two individual plaintiffs filed suit in the U.S. District Court for the Northern District of Florida against the U.S. Department of Health and Human Services and the U.S. Department of Labor and Treasury to enjoin the operation of the Patient Protection and Affordable Care Act. Louisiana is among the plaintiff states in this lawsuit. The district court held "... that the individual mandate exceeded congressional authority under Article 1 of the Constitution because it was not enacted pursuant to Congress' tax power and it exceeds Congress' power under the Commerce Clause and the Necessary and Proper Clause." The District Court also concluded "... that the individual mandate provision was not severable from the rest of the Act..." and declared the entire Act invalid. This matter was appealed to the Eleventh Circuit of the U.S. Court of Appeals, which upheld the District Court's decision that the individual mandate is unconstitutional, but that the mandate could be severed and the rest of the law was constitutional. The suit was appealed to the U.S. Supreme Court which held that the individual mandate could reasonably be read as a tax and is, therefore, constitutional.

### **OTHER STATES**

Attention has shifted from the 2001 reform proposals to those contained in PPACA. Among the plaintiffs in the litigation to enjoin this Act are: Alabama, Alaska, Arizona, Colorado, Florida, Georgia, Idaho, Indiana, Iowa, Kansas, Louisiana, Maine, Michigan, Mississippi, Nebraska, Nevada, North Dakota, Ohio, Pennsylvania, South Carolina, South Dakota, Texas, Utah, Washington, Wisconsin and Wyoming. The above lawsuit is among several other lawsuits regarding PPACA.

## **ANNUAL HEALTH MAINTENANCE ORGANIZATION REPORT**

### **OFFICE OF HEALTH INSURANCE**

LA. R.S. 22:268 REPORT BY THE COMMISSIONER

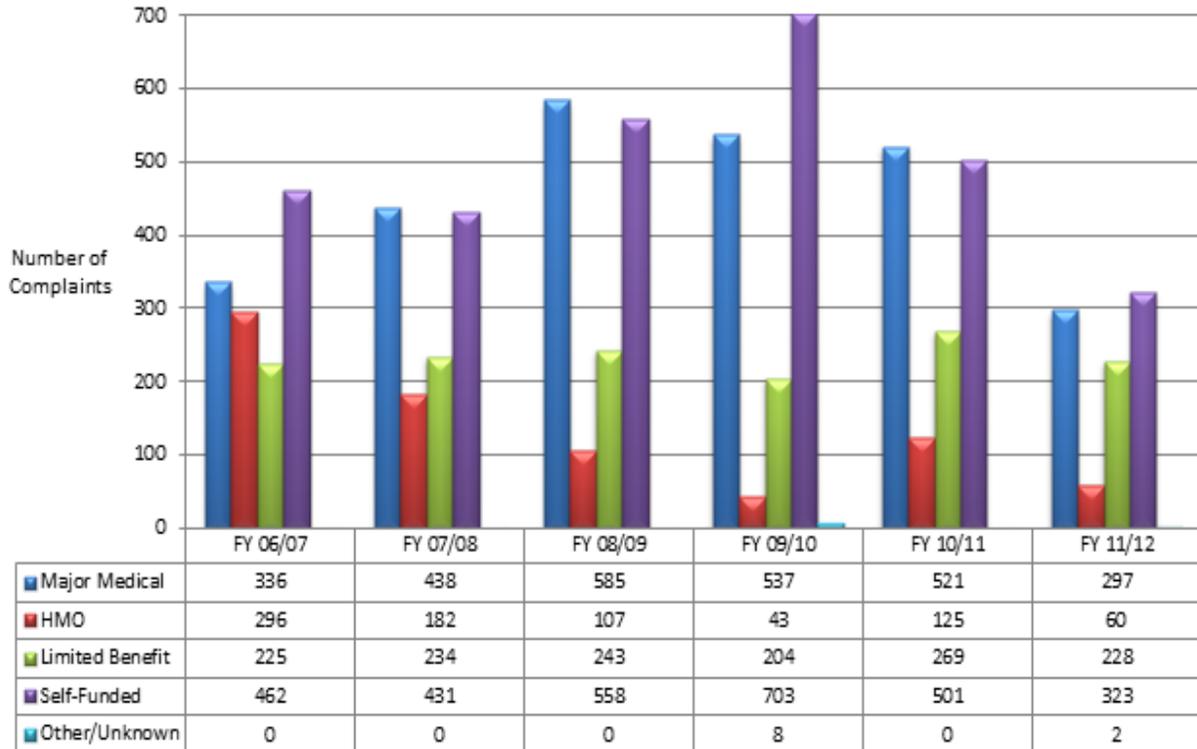
*The secretary and the commissioner each shall report annually to the governor on the activities of his office with respect to health maintenance organizations and shall make such suggestions for change or improvement as may be in the best interest of the state and the industry.*

The coverage forms of all major medical insurance issuers, including those of Health Maintenance Organizations, are subject to the forms approval process of the LDI. HMO filings represented about 44 percent of all comprehensive coverage forms and about 8.6 percent of all filings reviewed by the Office of Health Insurance (See Table 19). Complaints against HMOs made up only seven percent of all health complaints received during the year, compared to 22 percent of health complaints received five years earlier (See Chart 3). HMOs make up about 23 percent of the major medical insurance market in Louisiana.

With the 2010 federal mandates affecting both health insurance companies and HMOs, the LDI suggested change or improvement for HMOs in the following areas of health insurance: Balance Billing, Non-Emergency Services, Network Adequacy, Rate Review/Approval and Internal/External Appeals. All health insurance issuers, including HMOs, are subject to the provisions of the federal PPACA of 2010.

**OFFICE OF HEALTH INSURANCE**  
**HEALTH MAINTENANCE ORGANIZATION**

**CHART 3 HEALTH INSURANCE COMPLAINTS RECEIVED BY COVERAGE TYPE  
 SIX-YEAR HISTORY**



- » Major Medical - Group & Individual, COBRA
- » Health Maintenance Organization - Group & Individual and Medicare + Choice
- » Limited Benefit Plans - Medicare Supplement/Select, Disability, Credit Accident & Health, Cancer/Dread Disease, Dental, Hospital Indemnity, Accident Only, etc.
- » Self-Funded - Single Employer-Sponsored Employee Welfare Benefit Plans, Office of Group Benefits and Government Plans, Champus/Tricare
- » Other/Unknown - Medical Discount Plans. These plans are not insurance, but the companies must register with the LDI.

# **LOUISIANA HEALTH CARE COMMISSION**

## **LEGISLATIVE BACKGROUND**

The Louisiana Health Care Commission was created by law in 1992. The LHCC is a 50-member advisory board that undertakes comprehensive review of complex health care issues facing Louisiana. The Commission's membership was expanded from the original makeup through Acts of the Legislature in 1995, 1997, 1999 and 2004. In 1999, the Commission was transferred to the Department of Insurance. Statutory authority and membership of the Commission are contained in La. R.S. 22:2161.

## **PURPOSE**

Through a broad perspective, the Commission studies the issues affecting the availability, affordability and delivery of quality health care in Louisiana. The Commission is also tasked with examining national health care reform initiatives.

The Commission conducted public meetings to receive information and testimony from regional and national experts on health care access issues. The Commissioner of Insurance submitted an annual report to the Legislature on the studies, actions and recommendations of the Commission.

## **MEMBERSHIP**

The Commission is composed of health care experts and other interested parties, including health care insurers and providers, community leaders and representatives of various consumer interests. Membership also includes representatives from the governing boards of Louisiana's colleges and universities, the Senate and House Committees on Insurance and at-large appointments designated by the Commissioner of Insurance.

## **MEETINGS OF THE LOUISIANA HEALTH CARE COMMISSION**

The LHCC scheduled four public meetings during FY 2011-2012 for the Commission to discuss issues and receive reports on various health care topics. Due to the lack of a quorum, the October meeting became an opportunity for receiving reports, and no formal action was taken.

On August 26, 2011, the Deputy Commissioner of the Office of Health for the LDI gave an update on federal health care reform. She also informed the Commission that the U.S. Department of Health and Human Services determined that Louisiana does not have an effective health insurance rate review program and that legislation would be prepared by the LDI prior to the 2012 Regular Legislative Session to bring Louisiana into compliance with the new federal requirements. Representatives from the Louisiana Department of Health and Hospitals reported on the status of the Coordinated Care Network program and the federal health insurance exchange. Through an approved motion, the LHCC created two additional subcommittees: Access to Care Brochure Subcommittee and Health Care Outcomes in Children Subcommittee.

## **OFFICE OF HEALTH INSURANCE**

### **LOUISIANA HEALTH CARE COMMISSION**

On October 28, 2011, the LHCC was unable to obtain a quorum. No action was taken. The attendees heard from various representatives in the health care field regarding the New Orleans health care system and the development of new medical facilities in the city. A representative from the LSU Systems Office of Health Affairs and Medical Education and an architect with the Office of Facility Planning discussed the building plan and design of the proposed University Medical Center and the surrounding buildings in New Orleans. A representative of the Southeast Louisiana Veterans Health Care System discussed the plan details for the new Veterans Administration Hospital in New Orleans. A representative of the BioDistrict New Orleans discussed the work of the BioDistrict that was legislatively created in 2005. A representative of the New Orleans BioInnovation Center briefed the Commission on the BioInnovation Center, which was legislatively created in 2002, and is part of a statewide network that includes a partnership of LSU Health Sciences Center and Tulane University and focuses on all New Orleans-based universities.

On January 27, 2012, the Director of the Louisiana Survey and professor of Mass Communication and Political Science at LSU reported on the 2011 Louisiana Health Insurance Survey. He discussed the decline in uninsured rates for children and Medicaid eligible children in various areas in Louisiana. He also reported on the drop in the adult employer-sponsored insurance in all areas of the state and stated that 53 percent of adults in Louisiana between the age of 19 and 64 are covered through employer-sponsored insurance.

On March 16, 2012, the Commission heard from representatives of BAYOU HEALTH regarding the implementation of health care services to recipients of Louisiana's Medicaid Program. The Chief Operating Officer of Amerigroup discussed the policies and procedures, provider data, claim payment statistics and medical management. The Chief Medical Officer of Community Health Solutions stated that it contracts with primary care providers and partners with them to enhance their primary care patient center medical homes. The Executive Director of LaCare spoke about the expanded benefits including adult dental and vision, in addition to the various programs to support the health and education of their members. The President and Chief Executive Officer of Louisiana Healthcare Connections discussed the implementation of the program and advised that the company is a provider-based joint venture partnership with 19 Federally Qualified Health Centers in Louisiana. The President of UnitedHealthcare of Louisiana stated that the company is a subsidiary of UnitedHealth Group that serves Medicaid recipients in over 25 states. She also discussed the various programs and services offered that focus on improving health outcomes. The DHH Medicaid Coordinated Care Program Deputy Director discussed the implementation of BAYOU HEALTH and advised that the purpose of the BAYOU HEALTH program is to improve health outcomes for Medicaid recipients. The LHCC members reviewed the recommendations of the LHCC Health Care Cost Containment Subcommittee and approved all motions to adopt the Subcommittee recommendations.

## **LOUISIANA HEALTH CARE COMMISSION EXECUTIVE COMMITTEE**

Formed in 2007 through a revision of the Commission's bylaws, the Louisiana Health Care Commission Executive Committee exercises the powers of the Commission between regularly scheduled commission meetings or when it is not practical for the Commission to meet. Additionally, the Executive Committee's responsibilities include setting the agenda for commission meetings, developing long-range plans for the Commission and establishing subcommittee assignments.

## **OFFICE OF HEALTH INSURANCE**

### **LOUISIANA HEALTH CARE COMMISSION**

The Executive Committee consists of the Commission Chair, the Vice-Chair and three Commission members representing the following groups: provider, insurer and consumer. With the exception of the Chair and Vice-Chair, members appointed to the Executive Committee serve two-year staggered terms. The LHCC Executive Committee held four meetings during FY 2011-2012.

## **HEALTH CARE COST CONTAINMENT SUBCOMMITTEE**

The LHCC Health Care Cost Containment Subcommittee, which was formally authorized by the LHCC in 2010, researched health care strategies that have been successful in reducing health care costs. The LHCC Health Care Cost Containment Subcommittee met nine times during FY 2011-2012. Following extensive discussion, the Subcommittee advanced 19 recommendations to the LHCC for adoption. Among the recommendations were suggestions to reduce Medicaid administrative costs, to make patients and consumers safer, to avoid excessive and potentially harmful diagnostic testing, to improve efficiency of claims payments, to address health practitioner shortages and to develop healthier lifestyle choices among patient populations. The Subcommittee noted that authority to implement some of the recommendations is vested in the LDI; however, others would require implementation by other state departments or legislative act and still others were outside the state's authority. A chart listing the Subcommittee's final recommendations is available on the LDI website at [www.ldi.la.gov/Health/LHCC/agenda\\_minutes.html](http://www.ldi.la.gov/Health/LHCC/agenda_minutes.html).

## **ACCESS TO CARE BROCHURE SUBCOMMITTEE**

The LHCC Access to Care Brochure Subcommittee met five times during FY 2011-2012. The Subcommittee agreed to create regional brochures for the uninsured population throughout the state listing local health care resources. A brochure for the Greater Baton Rouge area consisting of seven parishes was completed in early January 2012, and approximately 20,000 brochures were distributed throughout the community. A second brochure was completed in June 2012 for uninsured individuals in Northeast Louisiana consisting of health care resources in 12 parishes, and approximately 9,200 brochures were distributed to individuals, organizations and businesses in the Northeast region. Electronic copies of the brochures are also on the LDI website at [www.ldi.la.gov/healthuninsured](http://www.ldi.la.gov/healthuninsured). The Subcommittee agreed to create brochures for various regions throughout the state.

## **ANNUAL HEALTH CARE CONFERENCE**

The LDI held its Annual Health Care Conference on April 10, 2012, in Baton Rouge, Louisiana. There were over 500 conference participants and 17 exhibitor booths. Local and national speakers discussed health care issues that affect many Louisiana policyholders, employers and providers. Conference panel topics included a federal health care update, Louisiana State Medicaid program update, Louisiana's proposed health insurance rate review process, federal health care reform update and Louisiana's private health insurance market.

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# OFFICE OF FINANCIAL SOLVENCY

# OFFICE OF FINANCIAL SOLVENCY

The Office of Financial Solvency consists of four divisions and a separate program function:

- » Financial Examinations & Analysis
- » Market Conduct
- » Actuarial
- » Surplus Lines & Insurance Premium Tax
- » Insure Louisiana Incentive Program

The first four divisions work together to examine and monitor the financial condition and market conduct activities of all insurers approved to conduct the business of insurance in Louisiana. The type of regulated insurer varies and includes Louisiana domiciled (domestic), out of state (foreign) and out of country (alien) insurers. These companies may operate as life, health, property and casualty, health maintenance organizations, surplus lines, self-insurance funds (primarily workers' compensation insurance) and vehicle mechanical breakdown companies. This office is staffed primarily by accounting and actuarial professionals who review the financial condition of insurers for the protection of the policyholders and taxpayers of Louisiana.

One of the tools utilized by the Office of Financial Solvency is the NAIC Insurance Regulatory Information System. The IRIS Ratio Application generates key financial ratio results based on financial information obtained from insurers' statutory Annual Financial Statements, which is used in determining the level of regulatory attention required.

The Office of Financial Solvency began administering the Insure Louisiana Incentive Program in 2007. In FY 2009-2010, the Office began examining incentive grant recipients to determine their earnings under the terms of the grant.

## FINANCIAL EXAMINATIONS & ANALYSIS DIVISION

The Financial Examinations & Analysis Division is divided into two units: the Financial Examinations Unit and the Financial Analysis Unit.

The Financial Examinations Unit performs on-site examinations, at least once every five years as required by statute, of the financial, corporate and marketing practices of Louisiana domiciled insurers under the provisions and requirements of the Louisiana Insurance Code. Examinations may entail a review of all operations of insurers and their related transactions with affiliates or be confined to limited or targeted areas relating to the insurers' activities. The LDI conducted 12 financial examinations in FY 2011-2012.

The Financial Analysis Unit analyzes the periodic financial statements and other required filings of licensed insurers. The activities of the analysts are important in the early detection of financially troubled insurers. During the course of the year, the analyst reviews consumer complaint data, financial statements, holding company registration statements, affiliated transactions, investments and other items. In addition, this unit performs financial reviews of insurance company acquisition transactions and insurance company licensing applications and mergers. The LDI analyzed the financial filings of 283 companies in FY 2011-2012.

## **MARKET CONDUCT DIVISION**

The Market Conduct Division monitors the sales, marketing, underwriting, policy issuance and claims administration activities of insurance companies and producers to determine whether the acts and/or practices of insurance companies are unfair and/or deceptive to policyholders and/or beneficiaries, and to determine if the practices are in violation of Louisiana insurance laws or regulations. The LDI examined the market conduct of 22 companies on-site and analyzed 146 companies' market practices.

In addition to halting any illegal, unfair or deceptive practices, this division also seeks sanctions or penalties against insurers and producers for these practices.

## **ACTUARIAL DIVISION**

The Actuarial Division is composed of two units: the Life and Health Actuarial Unit and the Property and Casualty Actuarial Unit.

The Life and Health Actuarial Unit provides actuarial expertise in the determination of the adequacy of the reserve liabilities established by life and health insurers and health maintenance organizations.

The Property and Casualty Actuarial Unit provides similar actuarial and reinsurance expertise to the examination and analysis of property and casualty insurers, title insurers, vehicle mechanical breakdown companies and self-insurance funds.

The Actuarial Division provides actuarial analysis of insurance legislation.

## **SURPLUS LINES & INSURANCE PREMIUM TAX DIVISION**

The Surplus Lines & Insurance Premium Tax Division (hereafter referred to as Tax Division) is responsible for the enforcement of all tax-related statutes of Title 22, the Louisiana Insurance Code. The major function of the Tax Division is the collection and classification of taxes and penalties from licensed insurance companies and surplus lines producers. In addition, the Tax Division is responsible for the collection and classification of annual fees for admitted and approved unauthorized insurers.

For the year ending December 31, 2011, the Tax Division collected \$268,875,189 in taxes from licensed insurers and \$62,609,510 in taxes from surplus lines producers.

The Tax Division is also responsible for compiling, sorting and distributing premium data to parishes and municipalities for tax reconciliation purposes. Also, the Tax Division regulates more than 1,600 licensed surplus lines producers and routinely examines for compliance with the Louisiana Insurance Code.

**OFFICE OF FINANCIAL SOLVENCY**

**SURPLUS LINES & INSURANCE PREMIUM TAX DIVISION**

**HISTORICAL DATA**

Table 27 aggregates three years of historical data by category presented on a calendar-year basis.

**TABLE 27 SURPLUS LINES & INSURANCE PREMIUM TAXES  
THREE-YEAR HISTORY BY CATEGORY BY CALENDAR YEAR**

<b>TOTAL LIFE, ACCIDENT &amp; HEALTH COMPANIES (INCLUDING HDMI)</b>			
<b>Year</b>	<b>Gross Premiums</b>	<b>Gross Tax<sup>1</sup></b>	<b>Net Tax<sup>2</sup></b>
2009	5,002,509,191	112,651,415	64,819,517
2010	5,194,723,891	116,975,830	68,981,566
2011	5,397,640,538	121,541,310	74,274,425
<b>TOTAL FIRE &amp; CASUALTY COMPANIES</b>			
2009	8,629,322,698	257,764,395	176,393,473
2010	8,708,847,591	260,019,250	188,160,397
2011	8,779,222,381	262,087,320	190,918,590
<b>HEALTH MAINTENANCE ORGANIZATIONS</b>			
2009	931,572,052	20,961,275	1,672,185
2010	946,002,351	21,285,810	1,663,617
2011	935,795,603	21,056,590	1,168,839
<b>TITLE COMPANIES</b>			
2009	107,331,608	3,223,000	3,194,609
2010	108,714,219	3,264,375	3,228,518
2011	105,276,125	3,160,575	2,513,336
<b>SURPLUS LINES PRODUCERS</b>			
2009	1,307,567,784	65,378,389	65,378,389
2010	1,279,435,677	63,971,459	63,971,459
2011	1,255,578,355	62,609,510	62,609,510
<b>TOTALS</b>			
<b>Year</b>	<b>Gross Premiums</b>	<b>Gross Tax<sup>1</sup></b>	<b>Net Tax<sup>2</sup></b>
2009	15,978,303,333	459,978,174	311,458,174
2010	16,237,723,729	465,516,724	326,005,556
2011	16,473,513,002	470,455,305	331,484,699

**Notes:** <sup>1</sup> "Gross Tax" is before statutorily authorized credits.  
<sup>2</sup> "Net Tax" is after credits and represents actual collections.

## INSURE LOUISIANA INCENTIVE PROGRAM

The Insure Louisiana Incentive Program was created by the Louisiana Legislature in 2007 to address an availability and affordability crisis in Louisiana residential and commercial wind and hail property insurance. The Program was intended to provide an incentive for existing Louisiana-licensed insurers to increase their wind and hail property insurance volume in Louisiana and for other property and casualty insurers to become licensed in Louisiana and provide wind and hail property insurance coverage to Louisiana property owners, particularly for properties located in the Gulf Opportunity Zone and/or currently insured by Louisiana Citizens Property Insurance Corporation.

By allocating \$100 million on a matching fund basis, the Program had the potential to increase private market capacity by 15 percent. Of the \$100 million offered, a total of \$29 million was awarded among five insurers new to the Louisiana property market. An immediate impact of the Program was the migration of policies from Citizens into the voluntary market through the participation of four of the Program participants in a “takeout” program offered by Citizens to reduce the level of its exposure. Additional impact on the property insurance market was experienced as the participants also provided coverage through traditional means.

The volume of premium written and assumed is the basis for the earning of the grant funds awarded. By law, participating insurers had 24 months, plus an additional year if a full extension was granted, from the inception of the Program to increase their premium volume and begin earning the funds awarded. Thereafter, the funds must be earned on an annual basis, unless an extension of up to one year is granted, with the final accounting to be rendered at the conclusion of the fifth of five earning periods.

During the period of July 1, 2011 – June 30, 2012, the Office of Financial Solvency audited the Louisiana premium reported written and assumed between April 1, 2010 and March 31, 2011 by four participating insurers: ASI Lloyds; Imperial Fire and Casualty Insurance Company; Occidental Fire and Casualty Company of North Carolina; and Southern Fidelity Insurance Company. The Office of Financial Solvency determined: ASI Lloyds earned \$1,000,000.00, or 20 percent of its original \$5 million grant amount; Imperial earned \$724,483.04 or 14.49 percent of its original \$5 million grant amount; Occidental earned \$1,348,327.50 or 13.48 percent of its original \$10 million grant amount; Southern Fidelity earned \$1,400,000.00, or 20 percent of its original \$7 million grant amount.

Program grant recipient premium audited during the annual report period of July 1, 2011 to June 30, 2012 is displayed in Table 28.

<b>LOUISIANA GRANT RECIPIENT PREMIUM ASSUMED OR WRITTEN</b>		<b>TABLE 28</b>
Total	\$115,296,658.69	
On property located in Gulf Opportunity Zone (GO Zone)	\$111,622,062.44	
On property previously insured by Citizens	\$37,657,732.00	
On property located in GO Zone and previously insured by Citizens	\$36,203,443.02	

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# OFFICE OF PROPERTY AND CASUALTY

# OFFICE OF PROPERTY & CASUALTY

The Office of Property & Casualty consolidates the regulation of state and federal requirements applicable to commercial and personal lines of property and casualty insurance. This office provides protection to Louisiana consumers and determines whether enhancements or modifications are necessary to assure continued compliance. This office also provides the public with a forum for addressing major property and casualty issues facing the State. There are three divisions in operation:

- » Insurance Rating & Policy Forms
- » Compliance
- » Louisiana Property & Casualty Insurance Commission

## INSURANCE RATING & POLICY FORMS DIVISION

### INSURANCE RATING DIVISION

Louisiana is a “prior approval” state, meaning companies cannot implement or impose their property and casualty rates or rules without first receiving approval from the Commissioner of Insurance via the Office of Property & Casualty Insurance Rating Division.

It is the purpose of the Office of Property & Casualty, through the authority granted to the Commissioner of Insurance under La. R.S. 22:1451 et seq, to see that all P&C rates and rules for admitted carriers are not excessive, inadequate or unfairly discriminatory. This is accomplished through:

- » A review of all initial rate and rule programs and all proposed rate and rule changes.
- » Actuarial review of selected rate filings.

If actuarial data does not support a proposed rate change, the rate filing will be disapproved. Additionally, if the Insurance Rating Division finds that a proposed rule is not in compliance with the Louisiana Revised Statutes, then the proposed rule is disapproved. This action prohibits the implementation of a proposed rate and/or rule.

The Actuarial Division (within the Office of Financial Solvency) reviews a majority of all rate filings. A written actuarial recommendation is provided to the Insurance Rating Division relative to all rate filings reviewed by the actuaries. If other rate or rule filings are found to contain unresolved actuarial issues, a written actuarial recommendation is also provided to the Insurance Rating Division.

Actuarial review may result in a company’s filing being amended to a lesser or greater percentage change. A company can appeal the Commissioner’s decision to disapprove a rate or rule filing. Table 29 represents actions taken by the Office of Property & Casualty on rate revision requests which the Actuarial Division reviewed.

**RATE FILING IMPACT**  
**THREE-YEAR HISTORY**

**TABLE 29**

<b>All Lines 7/1/2011 to 6/30/2012</b>				
<i>Filing Disposition</i>	<i>Number of Filings</i>	<i>% of All Filings</i>	<i>Requested \$ Impact</i>	<i>Approved \$ Impact</i>
Disapproved	17	3.0%	\$21,169,560	\$0
Approved	525	91.9%	\$226,477,219	\$226,332,400
<i>Amended Rate Change %</i>	24	4.2%	\$77,203,099	\$77,060,292
<i>All Other Approvals</i>	501	87.7%	\$149,274,120	\$149,272,108
Withdrawn	29	5.1%	\$13,824,718	\$0
<b>Totals</b>	<b>571</b>	<b>100.0%</b>	<b>\$261,471,497</b>	<b>\$226,332,400</b>
<b>All Lines 7/1/2010 to 6/30/2011*</b>				
<i>Filing Disposition</i>	<i>Number of Filings</i>	<i>% of All Filings</i>	<i>Requested \$ Impact</i>	<i>Approved \$ Impact</i>
Disapproved	26	4.5%	\$77,646,609	\$0
Approved	539	93.4%	140,463,512	\$112,260,839
<i>Amended Rate Change %</i>	27	4.7%	\$73,777,563	\$45,575,895
<i>All Other Approvals</i>	512	88.7%	\$66,685,949	\$66,684,944
Withdrawn	12	2.1%	\$6,511,250	\$0
<b>Totals</b>	<b>577</b>	<b>100.0%</b>	<b>\$224,621,371</b>	<b>\$112,260,839</b>
<b>All Lines 7/1/2009 to 6/30/2010*</b>				
<i>Filing Disposition</i>	<i>Number of Filings</i>	<i>% of All Filings</i>	<i>Requested \$ Impact</i>	<i>Approved \$ Impact</i>
Disapproved	41	6.8%	\$92,529,469	\$0
Approved	538	88.8%	\$73,632,258	\$65,118,054
<i>Amended Rate Change %</i>	38	6.3%	\$36,374,494	\$27,863,956
<i>All Other Approvals</i>	500	82.5%	\$37,257,764	\$37,254,097
Withdrawn	27	4.5%	\$19,699,923	\$0
<b>Totals</b>	<b>606</b>	<b>100.0%</b>	<b>\$185,861,650</b>	<b>\$65,118,054</b>

\* There may be slight variances in data for prior years due to annual audits completed after publication date.

**OFFICE OF PROPERTY & CASUALTY**  
**INSURANCE RATING & POLICY FORMS DIVISION**

Table 30 on page 65 summarizes rate filings by the filing provisions that have been for the last three-year periods. Prior approval and a commercial deregulation hybrid are the only filing methods in Louisiana. These provisions are as follows:

**A. PRIOR APPROVAL**

The prior approval provisions for rates and rules apply to the review process performed by the Louisiana Department of Insurance, Office of Property & Casualty.

The company must file with the Office of Property & Casualty and wait 45 days before implementing the filed revision. The Office of Property & Casualty can approve an implementation date that is less than 45 days.

**B. COMMERCIAL DEREGULATION**

The Commercial Deregulation provision is outlined in La. R.S. 22:1451(D). All commercial filings, both rate and rule, are filed with the Department of Insurance, Office of Property & Casualty. If a filing is designated by the insurance company as being negotiated, the policy has a premium of \$10,000 or greater, and if the line of business is any other than workers' compensation or medical malpractice, the company is required to submit an informational filing to the Office of Property & Casualty.

**METHODS OF RATE FILING** **TABLE 30**  
**THREE-YEAR HISTORY**

<b>All Lines 7/1/2011 to 6/30/2012</b>			
<i>Filing Method</i>	<i>Total Number of Rate Filings Received<sup>1</sup></i>	<i>Number of Rate Filings Approved</i>	<i>Number of Rate Filings Not Approved<sup>2</sup></i>
Prior Approval	571	525	46
Workers' Compensation Group SIF	0	0	0
Totals: All Filing Methods	571	525	46
<b>All Lines 7/1/2010 to 6/30/2011<sup>3</sup></b>			
<i>Filing Method</i>	<i>Total Number of Rate Filings Received<sup>1</sup></i>	<i>Number of Rate Filings Approved</i>	<i>Number of Rate Filings Not Approved<sup>2</sup></i>
Prior Approval	575	537	38
Workers' Compensation Group SIF	2	2	0
Totals: All Filing Methods	577	539	38
<b>All Lines 7/1/2009 to 6/30/2010<sup>3</sup></b>			
<i>Filing Method</i>	<i>Total Number of Rate Filings Received<sup>1</sup></i>	<i>Number of Rate Filings Approved</i>	<i>Number of Rate Filings Not Approved<sup>2</sup></i>
Prior Approval	603	535	68
Workers' Compensation Group SIF	3	3	0
Totals: All Filing Methods	606	538	68

**Notes:** <sup>1</sup> "Filings Reviewed" includes those with a final disposition of approved, NOT approved or withdrawn. Pending reviews are not counted.  
<sup>2</sup> "Not Approved" filings include disapproved and withdrawn filings. Pending reviews are not counted.  
<sup>3</sup> There may be slight variances in data for prior years due to annual audits completed after publication date.

Each year, the LDI collects the Louisiana Insurance Rating assessment based on the premiums written by each admitted property and casualty company. Only premiums for rate regulated lines of business are included in this assessment.

The total rating assessment in 2011 was one percent of 2010 premium. As such, the assessment collection created revenue in the amount of \$78,007,249.76 based on \$7,800,725,095.65 of premium, with no credits allowed to domestic and foreign insurers.

Not all lines of business shown in Table 31 are subject to rate regulation and, therefore, assessable. Lines not subject to rate regulation by the LDI include crop, federal flood, ocean marine, accident and health, aircraft and bail bonds (a subset of surety). Further, the Louisiana Workers' Compensation Corporation and Surplus Lines are exempt from this assessment.

Table 31 shows the premiums paid to insurers in 2011 along with underwriting gains and losses by line, as reported to the NAIC.

**OFFICE OF PROPERTY & CASUALTY**  
**INSURANCE RATING & POLICY FORMS DIVISION**

**TABLE 31      LOUISIANA PROPERTY & CASUALTY MARKET EXHIBIT OF  
 UNDERWRITING GAINS & LOSSES BY LINE OF BUSINESS CALENDAR YEAR 2011**

Line of Business	(A) Direct Premium Written	(B) Direct Premium Earned	(C) Dividends Paid	(D) Incurred Losses & Adjustment Expenses	(E) Estimated Underwriting Expenses	(F) Estimated Other Income/ “(Expense)”	(G) Estimated Underwriting Gain/“(Loss)”, Excluding Investment Income
Fire	347,368,655	338,078,639	168,301	170,742,770	100,192,809	292,868	67,267,627
Allied Lines	389,150,811	377,753,221	202,133	115,103,632	120,223,945	7,986,347	150,209,858
Multiple Peril Crop	101,591,355	104,513,760	-	71,235,424	7,263,716	364,698	26,379,318
Federal Flood	245,817,082	264,394,194	-	32,218,916	63,617,256	(487,949)	168,070,073
Farmowners Multiple Peril	11,714,755	11,406,549	-	5,117,651	4,668,674	132,897	1,753,121
Homeowners Multiple Peril	1,592,724,248	1,569,842,073	3,519,948	685,021,143	576,436,228	13,818,440	318,683,194
Commercial Multiple Peril (Non-Liability)	329,924,516	326,081,280	9,502	(14,002,357)	133,845,996	(1,527,694)	204,700,445
Commercial Multiple Peril (Liability)	129,096,462	129,844,556	4,007	70,269,786	53,474,614	(490,193)	5,605,955
Mortgage Guaranty	64,878,285	63,443,107	-	56,392,651	19,438,486	(32,486,309)	(44,874,338)
Ocean Marine	229,032,811	233,188,467	9,535	123,629,814	81,828,148	(349,843)	27,371,126
Inland Marine	289,976,268	285,120,072	133,655	79,818,724	102,539,108	(760,079)	101,868,506
Financial Guaranty	6,812,135	12,377,272	-	2,814,208	2,932,422	(4,630,721)	1,999,921
Medical Malpractice	100,704,254	100,602,806	5,165,892	36,335,724	35,941,820	1,801,737	24,961,107
Earthquake	9,945,103	9,776,958	6,778	3,819,372	2,336,370	(517,837)	3,096,601
Group Accident and Health	37,896,524	38,694,809	-	34,137,745	9,504,007	(1,504,337)	(6,451,281)
Credit Accident and Health	1,849,133	1,686,824	-	399,407	614,849	11,535	684,103
Other A&H	17,196,989	12,558,209	492	16,084,352	4,987,879	(34,981)	(8,549,496)
Workers' Compensation	714,344,661	702,927,667	23,927,667	545,112,444	270,066,754	(14,078,419)	(149,511,000)
Other Liability-Occurrence	531,912,905	527,748,775	347,528	396,269,412	186,362,498	(9,403,487)	(64,634,150)
Other Liability-Claims-Made	181,544,619	180,580,537	25,015	98,930,994	60,009,791	(3,578,584)	18,036,153
Excess Workers' Compensation	43,348,819	39,913,935	-	33,175,062	14,898,456	(300,485)	(8,460,069)
Products Liability	35,589,940	34,615,488	3,612	66,510,820	24,725,221	(262,657)	(56,886,822)
Private Passenger Auto Liability	2,013,842,931	2,005,821,093	3,679,547	1,444,879,771	679,130,283	8,782,208	(113,086,300)
Commercial Auto Liability	428,689,596	419,078,494	29,896	352,083,805	153,714,253	(3,234,806)	(89,984,266)
Private Passenger Auto Physical Damage	1,261,462,242	1,262,700,136	2,434,302	745,722,386	411,605,533	5,140,516	108,078,431
Commercial Auto Physical Damage	88,752,082	88,569,209	7,313	46,028,667	33,304,477	(85,548)	9,143,204
Aircraft (All Perils)	64,478,778	60,057,911	-	31,150,467	17,700,545	(1,013,630)	10,193,269
Fidelity	12,026,192	11,984,567	185	3,787,650	4,843,674	(20,018)	3,333,131
Surety	104,683,315	117,951,272	4	33,764,021	52,430,174	(331,592)	31,425,481
Burglary and Theft	2,468,458	2,269,505	53	(42,497)	1,010,371	(14,254)	1,287,324
Boiler and Machinery	27,056,183	26,136,014	1,726	9,426,042	7,941,904	(929,883)	7,836,459
Credit	35,627,697	33,331,346	-	4,212,927	15,868,776	(111,239)	13,138,403
Warranty	8,174,465	8,885,268	-	6,314,717	1,572,346	7,248	1,005,453
Aggregate Write-Ins, Other Lines of Business	34,682,055	32,681,022	-	26,395,756	11,543,615	(28,990)	(5,287,338)
<b>TOTAL</b>	<b>9,494,364,324</b>	<b>9,434,615,035</b>	<b>38,930,474</b>	<b>5,332,861,316</b>	<b>3,266,574,999</b>	<b>(37,845,041)</b>	<b>758,403,205</b>

(A) Actual Reported Louisiana Experience, 2011 Property & Casualty Annual Statement, Page 19 (State Page), column 1.  
 (B) Actual Reported Louisiana Experience, 2011 Property & Casualty Annual Statement, Page 19 (State Page), column 2 .  
 (C) Actual Reported Louisiana Experience, 2011 Property & Casualty Annual Statement, Page 19 (State Page), column 3 .  
 (D) Actual Reported Louisiana Experience, 2011 Property & Casualty Annual Statement, Page 19 (State Page), columns 6 & 9.  
 (E) Actual Reported Louisiana Experience - Commission & Premium Tax Expenses, 2011 P&C Annual Statement (Page 19 (State Page) , columns 11 & 12) +  
 Estimated Louisiana Experience based upon Nationwide Ratio of Other Adjustment, Acquisition & General Expenses to Earned Premium (2011 Insurance  
 Expense Exhibit - Part III, Columns 11, 27, & 29).  
 (F) Estimated Louisiana Experience based upon Nationwide Ratio of Other Income/Expense to Earned Premium, 2011 Insurance Expense Exhibit - Part III, Column 31.  
 (G) Calculation = Columns B - C - D - E + F

Caution: This page is unaudited and may contain inadvertent errors.

## **POLICY FORMS DIVISION**

The Policy Forms Division reviews contract forms submitted by insurers for compliance with applicable statutes, rules and regulations.

Table 32 shows the total number of policy forms reviewed by this division.

<b>NUMBER OF POLICY FORMS PROCESSED THREE-YEAR HISTORY</b>	
<i>Fiscal Year</i>	<i>Total Number of Forms Processed</i>
07-01-2011 to 06-30-2012	24,516
07-01-2010 to 06-30-2011	27,326
07-01-2009 to 06-30-2010	23,444

Of the total number of policy forms in FY 2011-2012, 69 percent were approved prior to use, either by receiving Department approval or by utilizing the Certified Approved process. Table 33 presents the numbers of approval and disapproval actions taken on all forms processed; however, it does not include numbers for forms received for informational purposes only, forms withdrawn or filings where companies adopt filing organizations' forms which the Department had previously approved for use in Louisiana.

<b>ACTIONS TAKEN ON POLICY FORMS PROCESSED THREE-YEAR HISTORY</b>		
<i>Fiscal Year</i>	<i>Approved</i>	<i>Disapproved</i>
07-01-2011 to 06-30-2012	16,949	5,085
07-01-2010 to 06-30-2011	16,035	8,166
07-01-2009 to 06-30-2010	13,981	7,360

# COMPLIANCE DIVISION

The Compliance Division monitors the marketing, underwriting, customer service and claims handling practices of property and casualty insurers and producers conducting business in Louisiana. Additionally, this Division provides information, advice and assistance to consumers and industry representatives by responding to inquiries, making public presentations and providing informational pamphlets and brochures. This includes:

- » Resolving policyholder grievances regarding property and casualty insurance coverage and policyholders’ legal rights.
- » Enforcing industry compliance with consumer protection regulations.
- » Distributing Louisiana Department of Revenue forms for claiming income tax credit for Louisiana Citizens Property Insurance Corporation assessments, upon request.
- » Educating the public about insurance coverage, legal rights and how to avoid future problems.

**TABLE 34      ACTIVITIES OF THE PROPERTY & CASUALTY COMPLIANCE DIVISION**

<b>Consumer Complaint Investigations</b>	
Opened	1,629
Closed	1,706
In Progress at End of Fiscal Year	100
Amount of Benefits & Refunds Recovered	\$1,841,450
Amount of Fines Levied for Failure to Respond Timely to a Complaint	0
 <b>Related Activities</b>	
Telephone Inquiries Handled	49,403
Walk-Ins Assisted	68
Correspondence by Mail	3,739
Complaint Forms Mailed	959
Publications Mailed	6,525
Public Presentations	0

# LOUISIANA PROPERTY & CASUALTY INSURANCE COMMISSION

## LEGISLATIVE BACKGROUND AND PURPOSE

In 1997, the Louisiana Legislature created the Council on Automobile Insurance Rates and Enforcement to undertake a comprehensive study and provide oversight and recommendations aimed at enforcement of those laws and programs that affect automobile insurance rates. CAIRE researched and studied many ideas that have been beneficial in the area of lowering automobile insurance rates including, but not limited to, the impoundment law, “No Pay, No Play,” stronger DWI penalties, graduated licensing, automobile insurance checkpoints and a crackdown on insurance fraud.

In 2001, the Louisiana Legislature expanded CAIRE’s realm of study to include not only automobile insurance but also homeowners insurance and workers’ compensation insurance, thus forming the Louisiana Property & Casualty Insurance Commission. The Commission, which consists of three ad-hoc committees (Automobile Insurance Ad-Hoc Committee, Homeowners Insurance Ad-Hoc Committee and Workers’ Compensation Ad-Hoc Committee), has been given the task of reviewing and examining the availability and affordability of property and casualty insurance in the state.

The Commission submits an annual report to the Governor, Commissioner of Insurance and the Legislature, which includes its recommendations based upon its research, meetings and testimony.

The statute that authorizes the Louisiana Property & Casualty Insurance Commission is La. R.S. 22:2171.

## MEMBERSHIP

The 22-member Commission is composed of insurance industry experts and other interested parties, including national and state property insurance associations, agent associations, law enforcement, community leaders and representatives of various consumer interests. Membership also includes the Commissioner of Insurance, representatives from the Governor’s office, the Attorney General’s office, the Senate and House Committees on Insurance and an appointment designated by the Commissioner of Insurance.

## LEGISLATIVE RECOMMENDATIONS

The recommendations for the 2012 Regular Session of the Louisiana Legislature are:

- » Require electronic reporting by insurers to OMV of SR-22s and SR-26s.
- » Clarify La. R.S. 32:863.2 to recognize that insurer reporting should be “per vehicle.”
- » Increase seat belt fines from \$25 (first offense) to at least \$50.
- » Reduce the civil jury trial threshold from \$50,000 to \$10,000, and in conjunction, increase the prescriptive period for personal injury from one year to two years.

## **OFFICE OF PROPERTY & CASUALTY**

### **LOUISIANA PROPERTY & CASUALTY INSURANCE COMMISSION**

- » Amend existing law requiring the initiation of claim adjustment within 30 days to provide an exception for Louisiana Citizens Property Insurance Corporation, allowing additional time for claims arising from a natural disaster or catastrophe.
- » Support six concepts from the Governor's Task Force on DWI and Vehicular Homicide:
  - » Clarify existing Implied Consent Law pertaining to multiple testing.
  - » Repeal Act 605 of 1992, La. R.S. 32:667(H)(1) and (2).
  - » Require a chemical dependency assessment for first and second offense DWIs.
  - » Clarify that existing law requiring a 45-day "hard suspension" of a driver's license applies to all second offense DWIs.
  - » Amend the existing law to exclude parole time from the calculation of the DWI ten-year "cleansing period."
  - » Amend Criminal Code as it pertains to DWI, vehicular homicide, vehicular negligent injuring and first degree vehicular negligent injuring in regard to the presence of non-prescribed controlled dangerous substances.

## **KEY ISSUES ADDRESSED BY THE COMMISSION**

During FY 2011-2012, the Commission met four times to discuss issues affecting the property and casualty insurance market in Louisiana.

The following issues were discussed:

- » Property and Casualty legislation enacted during the 2011 Regular Legislative Session.
- » Highway Safety and DWI Legislation.
- » Presentations on Road Safety Cameras/Statewide and the City of Baton Rouge.
- » Presentation on "The Condition of Risk Management Among Louisiana Small Businesses; Preliminary Findings."
- » Report on IIABL's Property Insurance Summit/September 2011.
- » Workers' Compensation Overview/Louisiana Workforce Commission Office of Workers' Compensation and Louisiana Workers' Compensation Corporation.
- » Presentation by National Council on Compensation Insurance/Workers' Compensation Update; National and Louisiana.
- » Legislative recommendations by: OMV Commissioner, Chair of LPCIC Homeowners Ad-Hoc Committee, Louisiana Highway Safety Commission's Impaired Driving Coordinator, LPCIC Chairman and Members.

## OFFICE OF PROPERTY & CASUALTY

### LOUISIANA PROPERTY & CASUALTY INSURANCE COMMISSION

## FUTURE STUDY ISSUES

The Commission will continue to research and develop legislative recommendations on various issues introduced for discussion.

The Commission will continue to work with the following groups to promote public awareness and education concerning insurance and safety issues: Louisiana Highway Safety Commission, Southeastern Louisiana DWI Task Force, Traffic Records Executive and Coordinating Committees, the Agent Advisory Board (Property & Casualty Working Group), Distracted Driving Task Force and the Governor's Task Force on DWI and Vehicular Homicide.

## PUBLICATIONS

A newsletter, *The Louisiana Property & Casualty Insurance Commission Monthly Report*, is published by the staff of the Commission. It is distributed to a statewide mailing list of interested parties. The newsletter is also emailed to legislators, district attorneys, sheriffs and clerks of court in the state. To view past and current newsletters, visit the Department website at [http://www.ldi.state.la.us/Property\\_Casualty/Ins\\_Commission/PropCasualtyCommission.html](http://www.ldi.state.la.us/Property_Casualty/Ins_Commission/PropCasualtyCommission.html).

Property and casualty issues and headlines reported in the newsletter included: 2011 legislative review; *First Hurricane of the Season to Make Landfall - Are You Prepared?*; *Back to School Safety*; *Seat Belt Use in LA at Record High*; *National Teen Driver Safety Week*; *Protect Your Family from Fire*; *Keep Your Holidays Merry and Bright - Protect Vehicles from Holiday Auto Theft*; *NCCI Files for Workers' Comp Rate Increase*; *Donelon Will Appeal Citizens Case to U.S. Supreme Court*; *Tax Tip: Claim Your Citizens Insurance Assessment Rebate*; *Traffic Safety Summit Held to Help Louisiana Reach Destination Zero Deaths*; *Never Leave Children Unattended in Cars: Look Before You Lock*; and meeting coverage of the Commission.

The annual report of the Commission to the Legislature was distributed prior to the convening of the 2012 Regular Session of the Legislature and remains on the LDI website at [www.ldi.la.gov/Documents/Property\\_Casualty/Ins\\_Commission/AnnualReport-11-12.pdf](http://www.ldi.la.gov/Documents/Property_Casualty/Ins_Commission/AnnualReport-11-12.pdf).

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# **DIVISION OF LEGAL SERVICES**

# DIVISION OF LEGAL SERVICES

## LEGAL SERVICES

### RESPONSIBILITIES AND ACTIVITIES

The Division of Legal Services in the Department of Insurance was created by La. R.S. 36:689 and is under the direction of the Executive Counsel. The Division of Legal Services acts as the legal counsel and enforcement arm of the Department. Its functions include drafting regulations, directives, advisory letters and bulletins; preparing and monitoring legislation; representing the Department in litigation before federal, state and administrative courts; enforcing insurance regulatory laws in administrative hearings; and assisting Department staff by providing legal advice on policy forms and any other insurance related matters. It also serves as a liaison between the Department and other federal, state and local government departments, agencies and commissions as well as insurance companies, producers and consumers. The Division of Legal Services may provide legal opinions to the public, the insurance industry, other regulators and Department personnel.

### ADMINISTRATIVE HEARING LITIGATION REPORT

In FY 2011-2012, the Division of Legal Services tracked 323 activities related to legal representation of the Department of Insurance in its enforcement and regulatory capacity. Each attorney works closely with different Department offices/divisions to enforce the requirements of Title 22, the Louisiana Insurance Code.

Staff attorneys also serve as prosecutors for violations of the Insurance Code in legal hearings by the Division of Administrative Law. See Table 35 for details.

**TABLE 35**      **TYPES OF LEGAL ISSUES/ADMINISTRATIVE HEARINGS  
AS CONDUCTED BY LEGAL SERVICES**

---

Bail Bond Forfeitures	215
Cease & Desist Orders	6
Failure to Timely File	49
Health Related/Legislation	33
Misappropriations	9
Unlicensed/Unauthorized Producers or Companies	3
Other	8
<b>TOTAL</b>	<b>323</b>

### FINES COLLECTED

In FY 2011-2012, the Division of Legal Services assisted the Commissioner of Insurance in collecting \$91,500 in civil fines.

## **DIVISION OF LEGAL SERVICES**

### **LEGAL SERVICES**

## **RULES, REGULATIONS, DIRECTIVES, ADVISORY LETTERS, BULLETINS**

In addition to administrative hearings, other key responsibilities of the Legal Division center on legislation, regulatory policies and legal opinions. A list of regulations, bulletins, advisory letters and directives promulgated in FY 2011-2012 are listed below.

### **RULES, REGULATIONS, DIRECTIVES, ADVISORY LETTERS AND BULLETINS ISSUED, AMENDED AND REPEALED:**

- Advisory Letter 2012-01: Clarification of Bulletin 2011-02. Issued April 30, 2012.
- Bulletin 2011-01: Implementation of the Non-Admitted and Reinsurance Reform Act with Respect to Surplus Lines Insurance in Louisiana. Issued July 21, 2011.
- Bulletin 2011-02: Title Insurance Solicitation. Issued November 30, 2011.
- Bulletin 2011-03: Change in Definition of “Small Employer” for the Purposes of Medical Loss Ratio Reporting and Rebate Requirements under the Patient Protection and Affordable Care Act and 45 C.F.R. Part 158. Issued December 29, 2011.
- Bulletin 2011-04: Revised Information Regarding Surplus Lines Tax Payments to be Paid by Surplus Line Brokers, Producers and Those Insureds Independently Procuring Surplus Lines Insurance; and Louisiana’s Implementation of the Non-Admitted and Reinsurance Reform Act of 2010. Issued December 29, 2011.
- Bulletin 2012-01: Retained Asset Accounts. Issued March 15, 2012.
- Bulletin 2012-02: Instructions for Filing Surplus Lines Tax. Issued June 14, 2012.
- Regulation 100: Coverage of Prescription Drugs through a Drug Formulary. Promulgated LR 38:1027 (April 2012).

# **INSURANCE FRAUD SECTION**

## **PURPOSE**

The Insurance Fraud Section investigates all forms of suspected insurance fraud:

- » Claims fraud.
- » Producer fraud, including bail bond agents and bail enforcement agents.
- » Claims adjuster fraud.
- » Company fraud, including fraud committed by a company or fraud committed against a company (i.e., insider fraud).
- » Provider fraud, which includes doctors, attorneys, body shops, pharmacies or any person or entity playing a role in the insurance process.

Investigators work closely with the various Department of Insurance offices and divisions across the nation, as well as with the Insurance Fraud/Auto Theft Investigation Unit of the Office of State Police and the Insurance Fraud Support Unit of the Office of the Attorney General, local and federal law enforcement officers, prosecutors, insurance company personnel, insurance agencies and the general public in their mission to reduce fraud in Louisiana. The Insurance Fraud Section places emphasis on the following:

- » Investigating suspected fraudulent claims and working closely with the respective law enforcement agencies and prosecutors' offices for the successful investigation and prosecution of individuals involved in fraudulent insurance activities.
- » Investigating insurance producers and companies suspected of engaging in fraudulent practices and working with the respective law enforcement agencies and prosecutors' offices for the successful prosecution of individuals involved in fraudulent activities.
- » Performing background investigations on companies, individuals and other entities seeking to conduct the business of insurance in Louisiana.
- » Performing background investigations on individuals seeking an 18 U.S.C. Section 1033 consent to engage in the business of insurance.
- » Supervising the filing of insurance anti-fraud plans and the annual statistical reports.

In 1999, legislation passed to authorize an assessment on insurance company premiums to provide funding to combat insurance fraud. The use of these funds was designated for the creation of the insurance fraud units within the Office of State Police and the Office of the Attorney General and for additional assistance to the existing Insurance Fraud Section of the LDI. The fraud units of the three agencies work closely as a task force, each playing a vital role in the process, from preliminary investigation and criminal referral, to arrest and prosecution. In 2012, legislation passed to establish an additional funding source by imposing fines and a treble damage penalty on insurance fraudsters.

## **DIVISION OF LEGAL SERVICES**

### **INSURANCE FRAUD SECTION**

Any law enforcement authority may investigate insurance fraud, but the majority of cases are channeled through the State Police Insurance Fraud/Auto Theft Investigation Unit. When local authorities pursue insurance fraud cases, the LDI Fraud Section works with them to lend its experience and expertise, as well as to act as an informal liaison between local law enforcement authorities and the State Police.

The State Police developed the Homeland Security Information Network, an information sharing website for the three fraud units to share information among themselves and with special investigation units of the insurance industry. The status of all cases referred to the State Police can be found on HSIN, along with arrest messages and an information sharing link. The information included on HSIN is confidential and only accessible by the insurance fraud task force members and industry special investigation units, which must sign confidentiality agreements before being permitted access to HSIN.

### **CLAIMS FRAUD**

The LDI Fraud Section received 2,850 reports of suspected fraudulent claims during FY 2011-2012. The majority were from insurance companies in accordance with La. R.S. 22:1926. Since its inception in 2007, the Insurance Fraud Section database has accumulated 11,205 entries of suspected fraudulent claims.

The database enables the Insurance Fraud Section to determine patterns of numerous suspicious claims which involve an individual claimant, possibly several insurance companies and specific medical providers, attorneys or possibly insurance company staff. The database may expose fraudulent schemes.

Exaggerated loss statements are reported more frequently than any other type of suspected fraud. There are various ways to initiate exaggerated loss statements. These include the following:

- » Claiming greater and more prolonged severity of a physical injury than actually occurred.
- » Claiming damage to a vehicle from a wreck when the damage actually occurred from another wreck or incident.
- » Claiming property was destroyed or burglarized in a home when in fact the items never existed or were never stolen or destroyed.

Other examples of fraudulent claims include staged accidents (i.e., planned incidents that are made to appear and claimed by the participants to be “accidents” involving some type of loss), automobile arson, automobile “give ups,” provider fraud and medical/health care fraud.

Louisiana laws (La. R.S. 22:1926 and 40:1424) require the reporting of all cases of suspected fraudulent activity to the LDI Fraud Section. Suspected fraudulent claim report forms are available online for both insurance companies and the general public. Online reporting allows anonymous submissions, the reporting of more than one person or entity per form and the attachment of documents. The reporting system automatically opens a file and imports all data into the fraud database.

## DIVISION OF LEGAL SERVICES

### INSURANCE FRAUD SECTION

The Insurance Fraud Section made 1,072 criminal referrals involving fraudulent insurance acts to the State Police during the fiscal year. There were 127 arrests resulting in 267 charges for numerous crimes as a result of criminal referrals related to suspected fraudulent insurance claims. Those charges are categorized in Table 36.

**TABLE 36**      **CHARGES RESULTING FROM FRAUD SECTION REFERRALS BY CATEGORY**

<i>Category</i>	<i>Number of Charges*</i>	<i>Percent of Crimes</i>
Insurance Fraud	167	62.5%
Theft	26	9.7%
Forgery	19	7.1%
Automobile Insurance Fraud	19	7.1%
Obtaining a CDS by Fraud	14	5.2%
Public Contractor Fraud	9	3.4%
Arson	4	1.5%
Filing False Public Records	4	1.5%
Doctor Shopping	1	0.4%
False Reporting of Valid License	1	0.4%
Injuring Public Records	1	0.4%
Bank Fraud	1	0.4%
Practicing Veterinary Medicine without a License	1	0.4%

\*An arrest may include multiple charges.

## PRODUCER AND COMPANY FRAUD

Investigations of insurance producers and companies may involve: misrepresentation; misappropriation (by any person) of funds belonging to the policyholder; activities of premium finance companies; activities by unlicensed and/or unauthorized entities; and the issuance/use of fraudulent insurance identification cards or certificates of insurance. The single greatest producer fraud activity, from an administrative perspective, continues to be misappropriation of funds from a policyholder. Since these funds go unreported to an insurance company or premium finance company, counterfeit insurance identification cards and certificates of insurance may also be involved.

Investigations include the compilation, research and analysis of information obtained by the Insurance Fraud Section from consumer complaints, producers, companies, Department offices and additional sources. A detailed analysis is done to determine if sufficient evidence exists to justify Department action and/or criminal referral. Investigators work closely with law enforcement during on-site investigations of fraudulent activity and with the gathering of additional evidence, if warranted.

## **DIVISION OF LEGAL SERVICES**

### **INSURANCE FRAUD SECTION**

<b>ACTIONS TAKEN REGARDING</b>		<b>TABLE 37</b>
<b>PRODUCER, CLAIMS ADJUSTER AND COMPANY FRAUD</b>		
Number of Investigations Opened	270	
Cease and Desist Orders Served	12	
Notices of Proposed Action Served	11	
Criminal Referrals to Law Enforcement	8	
Arrests Made as a Result of Criminal Referrals	7	

## **INSURANCE FRAUD PREVENTION**

The Insurance Fraud Section plays a critical role in insurance fraud prevention. The key components are educating the public and regulated entities and conducting extensive background investigations.

### **EDUCATION**

The Fraud Section's efforts in the area of education include press releases, brochures, an online presence and presentations to various groups and organizations about insurance fraud.

### **BACKGROUND INVESTIGATIONS**

One of the duties and responsibilities of the Insurance Fraud Section is to investigate the backgrounds of companies, officers, directors, MNROs, claims adjusters and other entities applying to conduct the business of insurance in Louisiana. This includes changes of officers and directors of domestic companies currently authorized to do business in the state. Contacts utilized to conduct background investigations include, but are not limited to, the following:

- » U.S. Attorneys.
- » District Attorneys.
- » FBI and other federal enforcement agencies.
- » Other state law enforcement agencies nationwide.
- » Sheriff's departments across the state.
- » Other state insurance regulatory agencies nationwide.
- » Federal and state agencies involved in the regulation of securities.
- » Professional licensing boards in all states, nationally and internationally.
- » Professional associations and organizations at all levels.
- » Other regulatory agencies, depending on the background of the entity involved.
- » Fraud prevention and detection organizations such as the National Insurance Crime Bureau, Coalition Against Insurance Fraud and the International Association of Special Investigative Units, as well as the NAIC.

## **DIVISION OF LEGAL SERVICES**

### **INSURANCE FRAUD SECTION**

Table 38 outlines applications completed by the Insurance Fraud Section for FY 2011-2012.

**TABLE 38**      **BACKGROUND INVESTIGATIONS**

---

Company Applications Received	127
Company Applications Approved	138
Company Biographical Affidavits Received	1,329
Company Biographical Affidavits Approved	1,133

### **18 U.S.C. SECTION 1033 CONSENT**

The Insurance Fraud Section also investigates and reviews all applications for written consent in accordance with federal law, 18 U.S.C. Section 1033, which requires an applicant who has been convicted of certain felonies to apply for and be granted written consent from the Commissioner of Insurance before he can be engaged in the business of insurance. The extensive background investigation aids the decision making process.

### **ANTI-FRAUD PLAN FILINGS**

In January 2011, insurance companies and health maintenance organizations began filing Anti-Fraud Plans as required by La. R.S. 22:572.1. Each admitted insurer and HMO must file its AFP for approval between January 1 and April 1 of each year. The initial AFP filing in 2011 did not require data submission; however, supplemental AFPs are required each year with insurers and HMOs reporting two data elements:

- » The number of Louisiana claims processed during the previous year.
- » The number of claims the company referred to the LDI Fraud Section as suspicious.

After its initial filing, the insurance company and HMO need only report material changes in the AFP. The AFP must be filed electronically through the LDI Industry Access Portal, Anti-Fraud Plans Module and must cover all eight objectives established by statute. The AFP submitter can assume substantial compliance unless he receives a written rejection notice from LDI within 45 days after filing.

## **DIVISION OF LEGAL SERVICES**

### **INSURANCE FRAUD SECTION**

#### **SIGNIFICANT ANTI-FRAUD LEGISLATION PASSED IN 2012**

Acts 2012 No. 201 amended La. R.S. 22:1926(A) relative to required reporting of insurance fraud. Previously regulated entities and others were required to report suspected fraudulent *claims* within 60 days. The new law expands the reporting requirement to any suspected fraudulent insurance *act* that *will be, is being or has been* committed.

Acts 2012 No. 862 added La. R.S. 22:1931-1931.13 as the “Sledge Jeansonne Louisiana Insurance Fraud Prevention Act” which sets up a civil penalty of \$10,000 per occurrence and recovery of actual damages and treble damages for commission of a fraudulent insurance act. The new law applies to all fraudulent insurance acts regardless of who commits the fraud. Enforcement by civil action will be by the Louisiana Attorney General. After the victim is made whole, the Attorney General receives 40 percent of any remaining funds and the balance is placed into the Insurance Fraud Investigation Fund. This Act will sunset after a two-year period if not continued by subsequent legislative action.

# **LOUISIANA AUTOMOBILE THEFT & INSURANCE FRAUD PREVENTION AUTHORITY**

## **LEGISLATIVE BACKGROUND**

La. R.S. 22:2131 et seq. establishes the Louisiana Automobile Theft and Insurance Fraud Prevention Authority. La. R.S. 22:2134 establishes an Automobile Theft and Insurance Fraud Prevention Authority Fund within LATIFPA. This specially-created fund is the mechanism used to collect and disburse funds through a grant process for the purpose of reducing motor vehicle theft and insurance fraud.

LATIFPA is governed by an 11-member board of directors, consisting of the following:

- » The Commissioner of Insurance or his designee.
- » The State Treasurer or his designee.
- » A representative of the Louisiana State Police Insurance Fraud/Auto Theft Unit.
- » The chairman of the Senate Committee on Insurance or his designee.
- » The chairman of the House Committee on Insurance or his designee.
- » Two members appointed by the Attorney General to represent law enforcement officials in this state.
- » Two members representing motor vehicle insurers doing business in this state.
- » Two members representing purchasers of motor vehicle insurance.

For more information on the LATIFPA program, please visit [www.lti.la.gov/latifpa](http://www.lti.la.gov/latifpa).

## **PURPOSE**

LATIFPA is a public agency whose purpose is to combat motor vehicle theft, including fraud by theft and other criminal acts.

In carrying out its purpose, LATIFPA may:

- » Solicit and accept gifts, grants, donations, loans and other assistance from any person or entity, private or public.
- » Establish programs in conjunction with other state agencies, local governing authorities and law enforcement agencies for motor vehicle theft and insurance fraud prevention, detection and enforcement.
- » Make grants to state agencies, local governing authorities and law enforcement agencies for motor vehicle theft and insurance fraud prevention, detection and enforcement.
- » Enter into cooperative endeavors with any public or private association, corporation or individual with similar obligations and purpose as long as all expenditures are for a public purpose and create a public benefit proportionate to the cost.

## **DIVISION OF LEGAL SERVICES**

### **LOUISIANA AUTOMOBILE THEFT & INSURANCE FRAUD PREVENTION AUTHORITY**

## **INITIATIVES**

LATIFPA has continued to issue statewide grants to law enforcement agencies under its bait vehicle and license plate reader programs. These grants are awarded to law enforcement agencies to promote more efficient and effective law enforcement activities in vehicle theft investigations and enforcement.

LATIFPA's education initiative in FY 2011-2012 included additional school districts as well as continued outreach into the community. This school-based program emphasizes the consequences and prevention of vehicle theft. Presentations to civic, business and professional organizations cover insurance fraud and vehicle theft prevention.

Also, during FY 2011-2012, LATIFPA conducted a statewide public awareness campaign.

During this reporting period, LATIFPA continued its collaborative efforts with the National Insurance Crime Bureau and law enforcement authorities to raise public awareness by expanding existing programs as outlined below.

## **VEHICLE INVESTIGATION PREVENTION ENFORCEMENT RESPONSE PROGRAM**

LATIFPA began supporting local law enforcement agencies in 2006 when it introduced VIPER, a statewide bait vehicle program implemented through a Cooperative Endeavor Agreement with the NICB. Under the program, vehicles donated by insurance companies and equipped with systems funded by LATIFPA are granted to law enforcement agencies through an application process approved by the LATIFPA Board of Directors. During this reporting period, the bait vehicle program was operational in Shreveport, Baton Rouge, New Orleans, Calcasieu Parish and Ouachita Parish. Since the program's inception, approximately 154 arrests have been made. During FY 2011-2012, bait vehicles were deployed a total of 14,086 hours, resulting in 29 activations and 17 adult arrests. Expenditures for the VIPER Program this fiscal year were \$8,000.

## **LICENSE PLATE RECOGNITION PROGRAM**

The License Plate Recognition program is implemented through a Cooperative Endeavor Agreement with the NICB. Under the LPR program, grant awards of license plate recognition systems are made to Louisiana law enforcement agencies selected by application and ranked according to certain criteria including city populations of 50,000 or more.

During FY 2011-2012, license plate readers were operational in Baton Rouge, New Orleans, Lake Charles and Livingston Parish. The use of license plate readers in these locations resulted in 2,299,116 reads, 53 arrests, the recovery of 44 stolen vehicles and 43 stolen license plates valued at \$497,117. Expenditures for the LPR Program were \$17,000.

## **AUTO THEFT EDUCATION PROGRAM**

The Auto Theft Education Program, originally designed to inform and educate middle and high school students about the consequences of auto theft, is administered at no cost to school districts or schools.

## DIVISION OF LEGAL SERVICES

### LOUISIANA AUTOMOBILE THEFT & INSURANCE FRAUD PREVENTION AUTHORITY

The subject of insurance fraud was added to the curriculum this fiscal year. The program's target audience now includes not only middle and high school students but also senior citizens and members of civic, business and professional organizations.

This fiscal year, the education program was presented to 1,448 middle school students in East Baton Rouge and Livingston Parishes and 583 high school students in East Baton Rouge, Livingston, Iberville and Orleans Parishes. The vehicle theft and insurance fraud curricula were also presented to 6,765 individuals in various civic, business and professional organizations in Orleans, East Baton Rouge, Concordia, Jefferson, Livingston and Rapides Parishes.

Since the inception of this program, presentations on vehicle theft and prevention and insurance fraud prevention have been delivered to nearly 30,200 individuals.

**TABLE 39**                      **LATIFPA RELATED ACTIVITIES**  
**THREE-YEAR HISTORY**

<b>VIPER (Bait Vehicle) Program</b>	<b>2011-2012</b>	<b>2010-2011</b>	<b>2009-2010</b>
Hours Deployed	14,087	18,080	21,461
Arrests			
Adult	17	37	58
Juvenile	0	0	0
Activations	29	34	74
Expenditures	\$8,000	\$0	\$5,776
<b>License Plate Recognition Program</b>			
Reads	2,299,116	1,209,500	
Stolen Vehicles Recovered	44	49	54
Stolen License Plates Recovered	43	29	17
Arrests	53	40	36
Value of Recoveries	\$497,117	\$363,750	
Expenditures	\$17,000	\$0	\$1,217
<b>Education Program</b>			
Middle School Students	1,448	1,305	1,756
High School Students	583	556	3,247
Civic Organizations and Events	6,765	2,995	
<b>Total Attendees</b>	<b>8,786</b>	<b>4,856</b>	<b>5,003</b>

## **DIVISION OF LEGAL SERVICES**

### **LOUISIANA AUTOMOBILE THEFT & INSURANCE FRAUD PREVENTION AUTHORITY**

## **PUBLIC AWARENESS AND EDUCATIONAL CAMPAIGN**

La. R.S. 40:1428 allocates \$187,000.00 to be deposited in the LATIFPA Fund established by La. R.S. 22: 2134. These funds were used for educational and public awareness campaigns designed to inform the citizens of the state about methods of preventing motor vehicle theft and combating insurance fraud through the use of billboard and radio advertisements as well as through the distribution of informational brochures. The purpose of this campaign was to stimulate public awareness about the economic, social and public safety consequences of vehicle theft; encourage public participation in theft prevention and enforcement efforts; and encourage the use of fraud hotlines to report suspected vehicle theft and suspicious insurance fraud activity.

## **MEETINGS**

LATIFPA conducted five public meetings of its board of directors during this fiscal year: July 13, 2011, September 28, 2011, December 14, 2011, March 14, 2012 and June 13, 2012. Three meetings of the LATIFPA Steering Committee on Equipment Purchases were held: September 6, 2011, March 7, 2012 and June 7, 2012. All meetings are open to the public.

## **COLLECTIONS**

Pursuant to La. R.S. 22:2134, the LATIFPA Fund was established as a depository for all revenues received. All monies in this fund are used only to enhance fraud and vehicle theft prevention efforts as determined by the board of directors.

All revenue derived from solicitations, grants or donations from any person or entity, private or public, or federal, state or local governments is deposited upon receipt into the LATIFPA Fund. All interest earned on money from the fund through investments by the state treasurer is credited to the fund.

At the beginning of FY 2011-2012, there was a statutory dedicated fund balance of \$41,005.06. Revenue collections from solicitations, grants or donations totaled \$19,000.00. La. R.S. 40:1428 provides \$187,000.00 in revenue to be deposited in the LATIFPA Fund established by La. R.S. 22:2134. The interest on investments totaled \$328.00. Total funds for this period were \$232,694.06.

## **OBLIGATIONS**

Expenditures from July 1, 2011, through June 30, 2012, from the statutory dedicated fund totaled \$182,404.00. The ending fund balance for this period was \$56,290.06. At the beginning of the reporting period, there was a balance of \$112,513.01 under the General Cooperative Endeavor Agreement between LATIFPA and the NICB.

All administrative expenses of LATIFPA are funded with self-generated funds of the Louisiana Department of Insurance.

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# CONSUMER COMPLAINT REPORT

# CONSUMER COMPLAINT REPORT

## ANNUAL CONSUMER COMPLAINT REPORT

### LA. R.S. 22:1972 REPORT BY THE COMMISSIONER

*The Commissioner of Insurance shall annually submit a report to the Senate and House of Representatives Committees on Insurance relative to complaints received and actions taken pursuant to the provisions of this Part. Such report shall contain information relative to the number of complaints received, and the disposition of same, the amount collected in penalties, the cost of all related proceedings, and such other information as the Commissioner deems pertinent or the insurance committees shall request.*

The Louisiana Department of Insurance receives complaints from policyholders, insurance claimants and providers of services covered by insurance. The complaints, which often deal with claims for benefits under an insurance policy, are fully investigated by insurance specialists. While complaints tied to claims made up 61 percent of all complaints made to the LDI in FY 2011-2012, there were other policy services or underwriting circumstances, such as increases in premiums or nonrenewal of coverage, which triggered consumer complaints.

Each complaint is investigated by staff who specialize in the type of coverage involved in the complaint. Specialists in the Office of Licensing and Compliance handle life, annuity and long term care related complaints. The Office of Property and Casualty staff handles all property and casualty related complaints. Staff in the Office of Health Insurance handles all health insurance related complaints, including timely payment concerns from health care providers. Additionally, the Office of Consumer Advocacy handles cases where the complainant requests additional assistance following the closure of a file by another office.

In FY 2011-2012, the LDI received 2,996 complaints, which was 16.9 percent fewer than the prior fiscal year. There were 3,300 complaint investigations concluded during FY 2011-2012, with 95 complaint investigations in progress when the fiscal year ended. Overall, the LDI completed complaint investigations in an average of 36.92 days. This closure rate exceeds that of FY 2010-2011 by more than one day.

The top five types of coverage for which the LDI received complaints are reported in Table 40, and the top five reasons for complaints being filed are reported in Table 41. Both tables compile data provided by the Offices of Health Insurance; Office of Licensing and Compliance's Division on Life, Annuity and LTC; the Office of Property and Casualty and the Office of Consumer Advocacy.

## CONSUMER COMPLAINT REPORT

### ALL COMPLIANCE DIVISIONS AND THE OFFICE OF CONSUMER ADVOCACY

**TOP FIVE COVERAGE TYPES AMONG CLOSED COMPLAINTS** TABLE 40

<i>Life</i>		<i>Health</i>		<i>Property &amp; Casualty</i>	
Life/Individual	347	A&H/ERISA/ Self-Fund	277	Auto/Personal	594
Life/Group	40	A&H/Group Major Medical	262	Homeowners	517
Long-Term Care	29	Government/ OGB	91	Auto/Other	111
Annuity, Fixed	26	A&H/Individual Major Medical	87	Auto/Physical Damage	57
Life/Industrial	10	Dental	71	Misc./Fid-Sur./Bond	50

**TOP FIVE REASONS FOR COMPLAINT BEING FILED** TABLE 41

<i>Life</i>		<i>Health</i>		<i>Property &amp; Casualty</i>	
Policy Services Other	77	Denial of Claim	402	Claim Denial	309
Policy Services Refunds	45	Claim Handling Delays	220	Claim Delay	253
Denial of Claim	40	Unsatisfactory Settlement	102	Unsatisfactory Claim Handling	241
Claim Delay	36	Claim Handling/ Other	52	Premium & Rating	143
Policy Services Rate Adjustment	32	Cancellation/ Non Renewal	21	Cancellation	133

The numbers of complaints received by each division and the Office of Consumer Advocacy for FY 2011-2012 were 449 in the Division of Life and Annuity; 910 in Health; 1,629 in Property and Casualty and 10 in the Office of Consumer Advocacy.

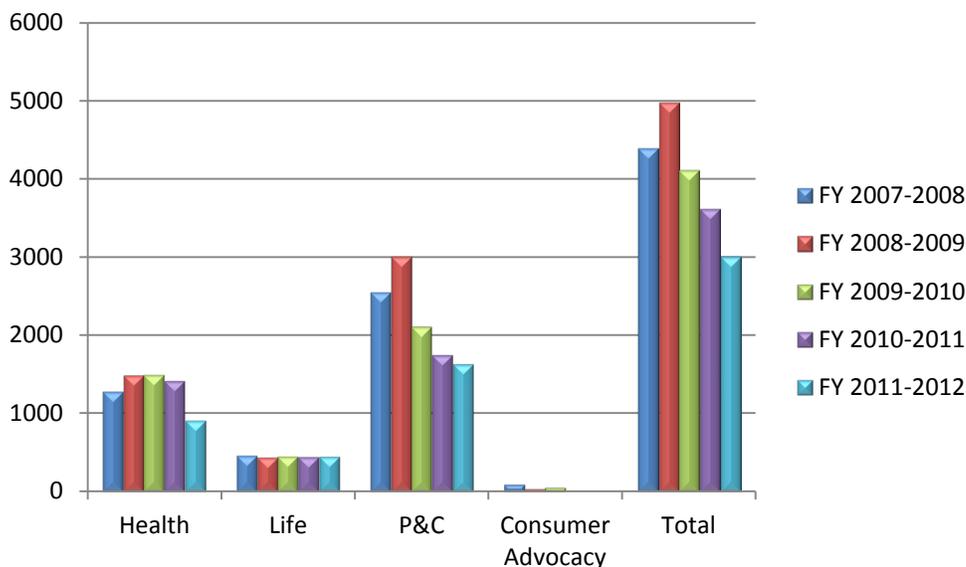
The LDI's compliance divisions, including the Office of Consumer Advocacy, assisted complainants in recovering \$5.3 million in claims payments, additional claims payments or refunds by insurers. During FY 2011-2012, the Division of Life and Annuity in the Office of Licensing and Compliance assisted in recovering \$1,841,169 in life, annuity and long-term care; the Office of Health Insurance, \$1,306,527; the Office of Property and Casualty, \$2,167,956 and the Office of Consumer Advocacy, \$27,114.

The five-year trends in numbers of complaints received and dollar recovery for consumers are shown in Charts 4 and 5. The amounts shown for the Office of Consumer Advocacy are expected to be low in both complaints received and dollars recovered, as other offices within the LDI generally assist most complainants before a complaint reaches the Office of Consumer Advocacy.

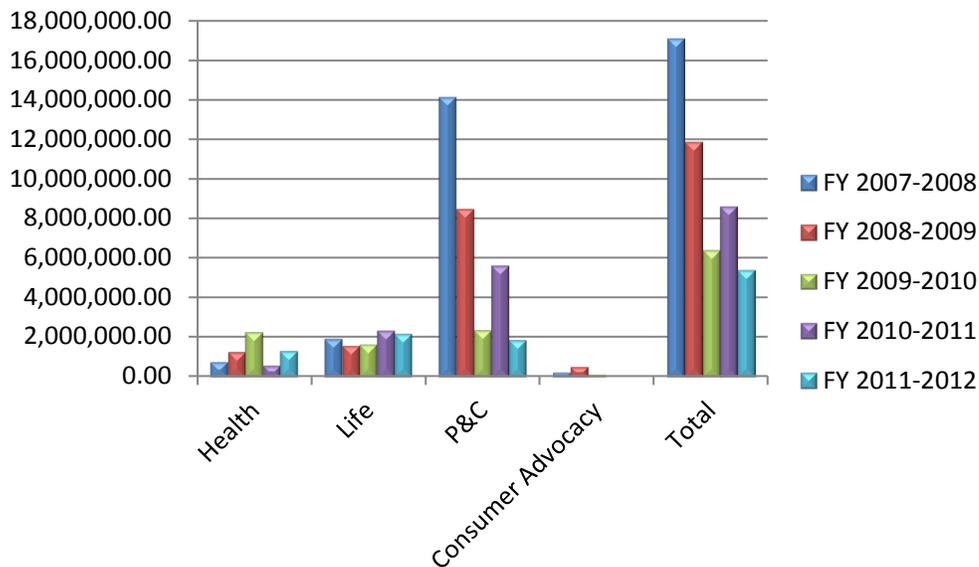
# CONSUMER COMPLAINT REPORT

## ALL COMPLIANCE DIVISIONS AND THE OFFICE OF CONSUMER ADVOCACY

**CHART 4 FIVE-YEAR TREND IN NUMBERS OF COMPLAINTS RECEIVED BY OFFICE AND TOTAL FOR LDI**



**CHART 5 FIVE-YEAR TREND IN DOLLARS RECOVERED BY OFFICE AND TOTAL FOR LDI**



## CONSUMER COMPLAINT REPORT

### ALL COMPLIANCE DIVISIONS AND THE OFFICE OF CONSUMER ADVOCACY

Of the complaint files closed during the fiscal year, 26.5 percent closed in a manner considered favorable to the complainant; 28.8 percent in a manner favorable to the regulated entity complained against and 44.7 percent concluded neutrally.

This breakdown is based on the disposition codes assigned to each file as it is closed. For example, disposition codes favorable to the complainant are used when the company position is overturned, when additional recovery is acquired by the complainant, when a premium or rating problem is resolved or when other similar actions occur. If a file is closed because coverage is not provided for the complainant's loss under the policyholder's contract, the company's or agent's position is upheld or it is found that a policy was not in force at the time of the loss, the disposition is recorded as favorable to the regulated entity. Neutral closures are reserved for withdrawn complaints, insufficient information provided, questions of fact or law, the filing of a lawsuit or similar dispositions.

It is important to note that disposition codes used by the LDI are uniform with those used by other states, as the NAIC also maintains and publishes complaint data of participating states. The classifications of the codes as "Favorable to Complainant," "Favorable to the Regulated Entity" and "Neutral" were developed by the LDI under the guidance of the Deputy Commissioner of Consumer Advocacy with input from the Health, Life & Annuity and Property & Casualty compliance divisions.

Table 42 provides the data for the disposition on closed complaint files by each office and totals for the entire Department of Insurance. Again, note that only the most complex consumer driven complaints reach the Office of Consumer Advocacy, so the volume is low and the outcome tends to be more favorable to the complainant.

**COMPLAINT DISPOSITIONS BY ALL DIVISIONS AND TOTAL FOR LDI** TABLE 42

	<i>Consumer Advocacy</i>	<i>Life</i>	<i>Health</i>	<i>P&amp;C</i>	<i>Total for LDI</i>	<i>Total Percentage</i>
Favorable to Complainant	5	165	305	397	872	26.45%
Favorable to Regulated Entity	0	210	253	488	951	28.81%
Neutral	5	95	560	817	1477	44.74%
Total	10	470	1,118	1,702	3,300	

Pie charts for each division, as well as an overall pie chart for the LDI, give a visual account of how the complaints resolved, whether favorable to the complainant, favorable to the regulated entity complained against or neutral.

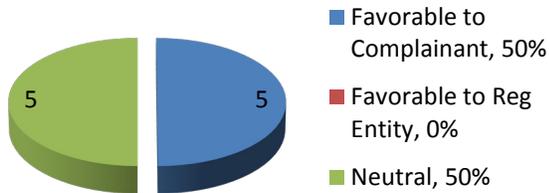
Finally, La. R.S. 22:1972 requires the reporting of penalties and costs of proceedings against regulated entities which were brought under the Unfair Trade Practices Act. The Office of Legal Services reports that no fines were imposed on a regulated entity under the Unfair Trade Practices Act during FY 2011-2012.

# CONSUMER COMPLAINT REPORT

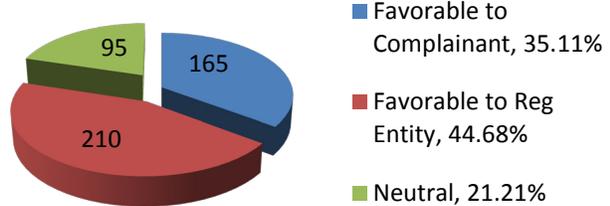
## ALL COMPLIANCE DIVISIONS AND THE OFFICE OF CONSUMER ADVOCACY

CHART 6-10 CLOSED COMPLAINT DISPOSITIONS

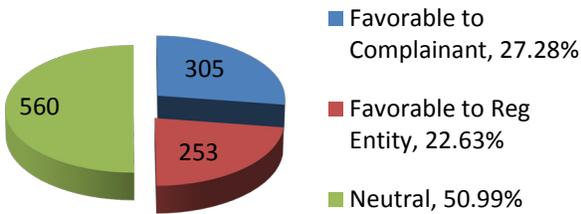
### Consumer Advocacy



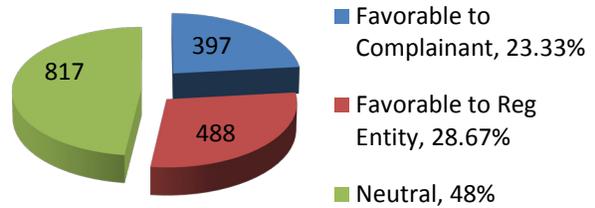
### Life



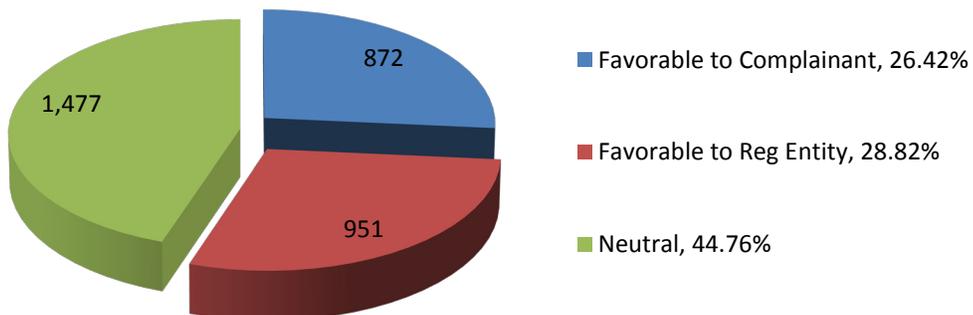
### Health



### P&C



### Total LDI





# APPENDICES

<b>APPENDIX A:</b>	<b>ACRONYMS &amp; TERMS</b>
<b>APPENDIX B:</b>	<b>PROPERTY &amp; CASUALTY INSURANCE</b>
<b>APPENDIX C:</b>	<b>LIFE, ACCIDENT &amp; HEALTH INSURANCE</b>
<b>APPENDIX D:</b>	<b>GROUP SELF-INSURANCE FUNDS</b>
<b>APPENDIX E:</b>	<b>HEALTH MAINTENANCE ORGANIZATIONS</b>
<b>APPENDIX F:</b>	<b>TITLE INSURANCE</b>
<b>APPENDIX G:</b>	<b>FRATERNAL INSURANCE</b>
<b>APPENDIX H:</b>	<b>MARKET SHARE REPORT FOR LIFE &amp; ANNUITY</b>
<b>APPENDIX I:</b>	<b>MARKET SHARE &amp; LOSS RATIO REPORT FOR HEALTH</b>
<b>APPENDIX J:</b>	<b>MARKET SHARE &amp; LOSS RATIO REPORT FOR PROPERTY &amp; CASUALTY</b>
<b>APPENDIX K:</b>	<b>REVENUE REPORT AS REQUIRED BY LA. R.S. 49: 308.6(C)</b>

# APPENDIX A

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## ACRONYMS USED IN THIS REPORT

The following is a list of all acronyms used in this report and what each stands for.

**AFP:** Anti-Fraud Plan

**A&H:** Accident and Health

**ANA:** American National Agents

**C of A:** Certificate of Authority

**CAIRE:** Council on Automobile Insurance Rates and Enforcement

**CDS:** Controlled Dangerous Substance

**CGL:** Commercial General Liability

**CRAFT:** Compliance, Rates and Form Tracking

**DHH:** Department of Health and Hospitals

**DMA:** Division of Minority Affairs

**DWI:** Driving While Intoxicated

**ERISA:** Employee Retirement Income Security Act

**FY:** Fiscal Year

**HHS:** United States Department of Health and Human Services

**HIPAA:** Health Insurance Portability and Accountability Act

**HMO:** Health Maintenance Organization

**HRSA:** Health Resources and Services Administration

**HSIN:** Homeland Security Information Network

**IIABL:** Independent Insurance Agents and Brokers of Louisiana

**IRIS:** Insurance Regulatory Information System

## **APPENDIX A – ACRONYMS & TERMS**

**IRO:** Independent Review Organization

**IT:** Information Technology

**LATIFPA:** Louisiana Automobile Theft and Insurance Fraud Prevention Authority

**LHCC:** Louisiana Health Care Commission

**LIR:** Louisiana Insurance Rating

**LPCIC:** Louisiana Property and Casualty Insurance Commission

**LPR:** License Plate Recognition

**LTC:** Long-Term Care

**MLR:** Medical Loss Ratio

**MNRO:** Medical Necessity Review Organization

**NAIC:** National Association of Insurance Commissioners

**NCCI:** National Council on Compensation Insurance

**NICB:** National Insurance Crime Bureau

**OCA:** Office of Consumer Advocacy

**OGB:** Office of Group Benefits

**OMV:** Office of Motor Vehicles

**OTM:** Office of Telecommunications Management

**P&C:** Office of Property and Casualty

**POIDRS:** Periodic Online Insurance Data Reporting System

**PPACA:** Patient Protection and Affordable Care Act

**SHIIP:** Senior Health Insurance Information Program

**SIF:** Self-Insurance Fund

**TPA:** Third Party Administration or Third Party Administrator

**VA:** Veterans Administration

**VIPER:** Vehicle Investigation Prevention Enforcement Response

**VoIP:** Voice-over Internet Protocol

### EXPLANATION OF TERMS

The tables in the subsequent appendices show gross direct premium writings in Louisiana, on a **calendar year basis**, for all insurers segregated by line of business. These categories do not provide information about specific insurance coverages or classes of insureds. The data contained hereafter may conflict with other areas of the Annual Report due to the treatment of some premiums as non-taxable. Following is a brief description of terms used throughout the appendices.

#### SOURCE

*Barron's Business Guides: Dictionary of Insurance Terms, Third Edition; Harvey W. Rubin; 2000*

#### GENERAL TERMS

**Direct:** the term used to describe insurance transactions between the consumer and the insurance company before or without regard to reinsurance transactions among insurance companies.

**Domestic:** an insurer formed under the laws of the state of Louisiana. The insurance company is domiciled in the state.

**Foreign:** insurance company whose domicile is in a state other than Louisiana and is writing business in Louisiana.

**Loss Ratio:** relationship of incurred losses plus loss adjustment expense to earned premiums.

**Losses Incurred:** important quantitative measure for an insurance company indicating the percentage of each premium dollar that is going to pay for losses. Based on losses incurred, appropriate reserves are established. Changes in incurred losses over several policy periods indicate the trend in the loss picture and the accuracy of the basic premium charged to reflect expected losses.

**Market Share:** the ratio of direct premiums written by a company to the total direct premiums written by all companies writing that line of business.

**Premium Earned:** portion of a premium paid by an insured that has been allocated to the insurance company's loss experience, expenses and profit year to date. (Earned Premium)

**Premium Written:** total premiums generated from all policies written by an insurance company within a given period of time. (Written Premium)

## APPENDIX A – ACRONYMS & TERMS

### LINES OF BUSINESS

**Aggregate Write-Ins:** coverages not generally described on the previous page (e.g., Involuntary Unemployment Insurance, Automobile Warranty, etc.).

**Aircraft Hull Insurance:** coverage on an all risks basis whether the aircraft is on the ground or in the air.

**Aircraft Liability Insurance:** coverage for the insured in the event that the insured's negligent acts and/or omissions result in losses in connection with the use, ownership or maintenance of aircraft. Liability coverage can be provided for bodily injury and/or property damage to passengers, and also to individuals who are not passengers.

**Allied Lines:** property insurance closely associated with fire insurance and usually purchased in conjunction with a Standard Fire Policy. Allied lines include data processing insurance, demolition insurance, earthquake insurance, increased cost of construction clause, radioactive contamination insurance, sprinkler leakage insurance, standing timber insurance, vandalism and malicious mischief insurance, and water damage insurance.

**Annuity:** contract sold by insurance companies that pays a monthly (or quarterly, semiannual or annual) income benefit for the life of a person (the annuitant), for the lives of two or more persons or for a specified period of time. The annuitant can never outlive the income from the annuity.

**Auto Liability Coverage:** coverage if an insured is legally liable for bodily injury or property damage caused by an automobile (Automobile Liability Insurance).

**Auto Physical Damage:** coverage in the event an insured's automobile is damaged, destroyed or lost through fire, theft, vandalism, malicious mischief, collision or windstorm. There are two kinds of property damage coverage – collision insurance and comprehensive insurance (Automobile Physical Damage Insurance).

**Boiler and Machinery Coverage:** covers losses resulting from the malfunction of boilers and machinery. Most property insurance policies exclude these losses, which is why a separate boiler and machinery policy or a special multiperil insurance policy is needed. The insurance covers business property, other property involved and legal fees, if any (Boiler and Machinery Insurance).

**Burglary and Theft Coverage:** coverage against loss as the result of a burglary, robbery or other forms of larceny.

**Commercial Multiple Peril:** insurance policy that is commercial lines in orientation and is composed of two or more of the following coverages: Commercial Property, Business Crime, Business Automobile, Boiler and Machinery, Commercial General Liability, Inland Marine Insurance and Farmowners and Ranchowners Insurance (Commercial Package Policy).

**Credit Coverage:** indemnifies manufacturers, merchants or other providers of goods and services extending credit for losses or damages resulting from the nonpayment of debts owed to them for goods or services provided in the normal course of their business.

## APPENDIX A – ACRONYMS & TERMS

### LINES OF BUSINESS

**Credit Health Insurance:** coverage issued to a creditor on the life of a debtor so that if the debtor becomes disabled, the insurance policy pays the balance of the debt to the creditor.

**Credit Life Insurance:** insurance issued to a creditor to cover the life of a debtor for an outstanding loan. If the debtor dies prior to repayment of the debt, the policy will pay off the balance of the amount outstanding.

**Earthquake:** coverage that can be purchased as an endorsement to many property policies such as the standard fire policy or as a separate policy. Coverage is for direct damage resulting from earthquake or volcanic eruption (Earthquake Insurance).

**Farmowners Multiple Peril:** provides the same coverage as a comprehensive personal liability insurance policy, plus coverage to exposures that are peculiar to farms, such as farm business operations, farm employees engaged in farm business activities and liability arising out of selling farm products (Farmowners Comprehensive Personal Liability Insurance).

**Fidelity Coverage:** coverage that guarantees that the insurance company will pay the insured business or individual for money or other property lost because of dishonest acts of its bonded employees, either named or by positions. The bond covers all dishonest acts, such as larceny, theft, embezzlement, forgery, misappropriation, wrongful abstraction or willful misapplication, whether employees act alone or as a team (Fidelity Bond).

**Financial Guaranty:** coverage whereby the insurer generally guarantees the principal and interest payments on a corporate or governmental bond issue.

**Fire:** intense combustion resulting in a flame or glow. In order for the fire peril to be covered under property insurance, the fire must be a hostile fire, not a friendly fire.

**Fraternal Insurer:** group coverage for members of a fraternal association, usually on a nonprofit basis (Fraternal Life Insurance).

**Group Accident and Health:** single policy under which individuals in a natural group (such as employees of a business firm) and their dependents are covered. (Group Disability Insurance, Group Health Insurance, Group Insurance)

**Health Maintenance Organization:** prepaid group health insurance plan that entitles members to services of participating physicians, hospitals and clinics.

**Homeowners Multiple Peril:** package policy that combines (1) coverage against the insured's property being destroyed or damaged by various perils and (2) coverage for liability exposure of the insured (Homeowners Insurance Policy).

**Inland Marine:** transit over land.

## APPENDIX A – ACRONYMS & TERMS

### LINES OF BUSINESS

**Inland Marine Insurance:** business risks coverage for (1) property damage or destruction of an insured's property and (2) liability exposure of an insured for damage or destruction of someone else's property under his or her care, custody or control. The insured (shipper) needs this insurance because the carrier (who can also be the insured and purchase inland marine insurance) may be found not at fault for damage to a property; or the carrier may not have any insurance or adequate insurance.

**Life Insurance:** protection against the death of an individual in the form of payment to a beneficiary – usually a family member, business or institution.

**Medical Malpractice:** coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence or incompetence in the rendering of professional services.

**Mortgage Guaranty Insurance:** life insurance that pays the balance of a mortgage if the mortgagor (insured) dies (Mortgage Insurance).

**Ocean Marine:** coverage for goods in transit and the vehicles of transportation on waterways, land and air (Marine Insurance).

**Other Accident and Health Coverage:** presence of other contract(s) covering the same conditions. When more than one policy covers the exposure, each policy will pay an equal share of the loss (Other Insurance).

**Other Liability Coverage:** protects the insured against legal liability resulting from negligence, carelessness or a failure to act causing property damage or personal injury to others. Can include General Liability; Umbrella Liability; Professional Liability; Contractor, Construction and Landlord Liability; and Environmental Liability.

**Product Liability Coverage:** protects manufacturers, merchants and distributors against financial loss arising out of legal liability for losses or injury incurred from use of a covered product.

**Self-Insurance Plan:** any contract, plan, trust, arrangement or other agreement which is established or maintained to offer or provide health care services, indemnification or payment for health care services or health and accident benefits to employees of two or more employers, but which is not fully insured. An arrangement shall be deemed "fully-insured" only if said benefits are guaranteed under a policy of health insurance issued by an insurer authorized to transact business in Louisiana.

**Title Insurance:** coverage for losses if a land title is not free and clear of defects that were unknown when the title insurance was written. Title insurance protects a purchaser if there is a defect in the title, such as a lien against the property; that is not discovered at the time of purchase.

**Workers' Compensation Insurance:** coverage providing four types of benefits (medical care, death, disability, rehabilitation) for employee job-related injuries or diseases as a matter of right (without regard to fault).

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# **APPENDIX B**

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## **PROPERTY & CASUALTY INSURANCE**

## APPENDIX B – PROPERTY & CASUALTY INSURANCE

### PROPERTY & CASUALTY INSURERS EXHIBIT OF PREMIUMS & LOSSES BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2011

LINE#	LINE OF BUSINESS	DIRECT PREMI- UM WRITTEN	DIRECT PRE- MIUM EARNED	DIVIDENDS PAID ON DIRECT BUSINESS	DIRECT UNEARNED PREMIUM RESERVE	DIRECT LOSSES PAID (DEDUCT- ING SALVAGE)	DIRECT LOSSES INCURRED
01	Fire	347,211,063	337,978,457	168,301	152,098,855	159,990,327	167,676,716
02.1	Allied Lines	389,150,811	377,753,221	202,133	171,682,293	136,160,544	109,076,200
02.2	Multiple Peril Crop	101,591,355	104,513,760	-	2,549,170	58,311,983	70,826,113
02.3	Federal Flood	245,817,082	264,394,194	-	127,364,798	41,844,516	31,572,259
03	Farmowners Multiple Peril	11,714,755	11,406,549	-	5,503,455	5,907,126	4,963,442
04	Homeowners Multiple Peril	1,592,724,248	1,569,842,073	3,519,948	809,459,872	651,814,103	662,789,713
05.1	Commercial Multiple Peril (Non-Liability)	329,924,516	326,081,280	9,502	154,129,229	126,948,911	(14,741,755)
05.2	Commercial Multiple Peril (Liability)	129,096,462	129,844,556	4,007	58,994,706	63,097,628	48,751,339
06	Mortgage Guaranty	64,878,285	63,443,107	-	7,182,748	66,640,134	56,927,782
08	Ocean Marine	229,032,811	233,188,467	9,535	98,308,675	140,884,448	112,471,980
09	Inland Marine	289,976,268	285,120,072	133,655	101,243,373	120,196,881	78,276,392
10	Financial Guaranty	6,812,135	12,377,272	-	141,848,170	460,565	2,727,747
11	Medical Professional Liability	101,878,636	101,403,277	5,165,892	44,562,336	17,776,510	6,071,897
12	Earthquake	9,945,103	9,776,958	6,778	4,358,684	-	3,821,184
13	Group Accident and Health	37,896,524	38,694,809	-	6,752,709	29,845,780	33,467,762
14	Credit Accident and Health	1,849,133	1,686,824	-	1,492,890	333,175	397,710
15.1	Collectively Renewable Accident and Health	1,363	1,087	-	488	-	(42)
15.2	Non-Cancelable Accident and Health	39,017	45,782	-	52,265	-	-
15.3	Guaranteed Renewable Accident and Health	11,794,073	7,136,175	-	44,174,472	8,664,829	12,194,942
15.4	Non-Renewable Accident and Health	4,011,550	4,047,961	492	1,796,311	3,902,726	3,412,315
15.5	Other Accident Only	176,592	152,242	-	55,261	107,168	79,526
15.6	Medicare Title XVIII	-	-	-	-	-	-
15.7	All Other Accident and Health	1,174,394	1,174,962	-	311,759	475,085	348,401
15.8	Federal Employees Health Benefits Program	-	-	-	-	-	-
16	Workers' Compensation	714,347,917	702,930,923	23,177,955	234,769,679	437,261,786	481,472,769
17.1	Other Liability-Occurrence	531,912,990	527,748,860	346,942	241,483,996	300,311,405	294,310,296
17.2	Other Liability-Claims Made	181,544,619	180,580,465	25,015	90,579,799	45,959,005	67,848,686
17.3	Excess Workers' Compensation	43,348,819	39,913,935	-	9,803,959	19,428,252	30,000,472
18	Products Liability	35,589,940	34,615,488	3,601	15,921,518	17,352,588	43,886,188
19.1	Private Passenger Auto No-Fault	1,787	513	-	1,392	149,858	163,841
19.2	Private Passenger Auto Liability	2,021,494,007	2,012,497,416	3,679,547	549,909,319	1,295,957,518	1,360,225,268
19.3	Commercial Auto No-Fault	161,022	142,691	-	61,660	14,425	53,734
19.4	Commercial Auto Liability	428,528,433	418,935,662	29,634	190,017,929	320,675,527	311,663,965
21.1	Private Passenger Auto Physical Damage	1,262,028,629	1,263,225,698	2,434,302	352,302,209	733,791,697	739,008,379
21.2	Commercial Auto Physical Damage	88,752,102	88,569,229	7,304	51,121,208	45,363,543	44,117,023
22	Aircraft (All Perils)	64,478,778	60,057,911	-	28,957,839	31,562,838	25,615,190
23	Fidelity	12,026,192	11,984,567	185	7,832,445	2,075,309	3,369,866
24	Surety	104,671,817	117,939,774	4	51,668,544	27,422,074	26,568,527
26	Burglary and Theft	2,468,458	2,269,505	53	1,099,502	69,677	2,109
27	Boiler and Machinery	27,056,183	26,136,014	1,726	11,700,995	8,557,585	9,090,977
28	Credit	35,627,697	33,331,346	-	20,977,457	4,362,864	3,942,578
30	Warranty	8,174,465	8,885,268	-	14,899,950	6,213,257	6,255,672
34	Aggregate Write-Ins, Other Lines of Business	34,682,055	32,681,022	-	20,970,881	15,236,974	23,211,426
35	<b>Totals</b>	<b>9,503,592,068</b>	<b>9,442,509,372</b>	<b>38,926,513</b>	<b>3,828,002,800</b>	<b>4,945,128,614</b>	<b>4,861,918,561</b>

CAUTION: This page is unaudited and may contain inadvertent errors.

DATA SOURCE: 2011 Property & Casualty Annual Statement, Exhibit of Premiums & Losses (State Page) for all companies writing business in Louisiana.

## APPENDIX B – PROPERTY & CASUALTY INSURANCE

### PROPERTY & CASUALTY INSURERS EXHIBIT OF PREMIUMS & LOSSES BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2011

LINE#	LINE OF BUSINESS	DIRECT LOSSES UNPAID	DIRECT DEFENSE & COST CONTAINMENT EXPENSE PAID	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED	DIRECT DEFENSE & COST CONTAINMENT EXPENSE UNPAID	COMMISSIONS AND BROKER-AGE EXPENSES	TAXES, LICENSES AND FEES
01	Fire	98,779,434	3,554,679	3,041,421	6,000,794	40,554,201	10,754,925
2.1	Allied Lines	281,683,527	7,774,416	6,027,437	9,292,343	48,126,201	7,328,216
02.2	Multiple Peril Crop	29,927,714	36,633	409,311	428,920	6,630,981	573,237
02.3	Federal Flood	32,857,224	764,934	646,657	93,054	42,473,920	7,724,501
03	Farmowners Multiple Peril	3,780,802	336,493	154,209	507,200	1,888,616	564,834
04	Homeowners Multiple Peril	434,205,937	25,606,924	22,231,284	37,267,231	200,216,666	69,905,262
05.1	Commercial Multiple Peril (Non-Liability)	124,502,900	7,315,856	762,741	21,216,716	55,903,272	15,494,799
05.2	Commercial Multiple Peril (Liability)	231,281,418	26,592,857	21,238,721	87,857,061	22,699,517	5,596,421
06	Mortgage Guaranty	153,394,542	617,863	(535,131)	683,195	-	3,040,786
08	Ocean Marine	390,652,118	17,552,027	11,157,834	36,805,054	38,486,607	6,361,203
09	Inland Marine	56,914,344	2,230,602	1,542,332	4,655,383	52,612,195	9,603,167
10	Financial Guaranty	8,002,352	21,304	86,461	65,755	-	376,572
11	Medical Professional Liability	191,970,778	28,491,799	30,862,992	138,536,814	6,810,997	1,534,571
12	Earthquake	4,339,546	191	(1,812)	32,208	888,482	129,694
13	Group Accident and Health	24,298,872	116,794	673,651	1,085,816	4,293,782	1,221,241
14	Credit Accident and Health	496,979	31	1,697	5,032	254,367	45,014
15.1	Collectively Renewable Accident and Health	411	-	-	20	28	613
15.2	Non-Cancelable Accident and Health	-	-	-	-	206	318
15.3	Guaranteed Renewable Accident and Health	13,544,925	3,160	56,100	136,295	1,149,913	343,917
15.4	Non-Renewable Accident and Health	2,664,731	5,597	(2,249)	42,637	372,940	106,909
15.5	Other Accident Only	213,508	415	(933)	249	69,245	5,960
15.6	Medicare Title XVIII	-	-	-	-	-	-
15.7	All Other Accident and Health	508,277	140	(3,708)	26,605	202,308	49,038
15.8	Federal Employees Health Benefits Program	-	-	-	-	-	37
16	Workers' Compensation	2,160,350,337	60,347,494	62,365,096	195,260,908	63,363,094	66,204,546
17.1	Other Liability-Occurrence	1,364,287,926	82,652,319	102,161,116	367,535,330	83,340,267	11,067,023
17.2	Other Liability-Claims Made	324,514,913	27,165,175	30,997,721	82,901,534	27,037,460	4,474,183
17.3	Excess Workers' Compensation	203,626,343	4,259,880	2,769,786	11,190,459	6,823,626	1,209,084
18	Products Liability	327,766,503	21,074,206	22,619,742	108,723,452	5,819,602	367,145
19.1	Private Passenger Auto No-Fault	1,558,919	30,418	79,205	163,472	41,938	8,163
19.2	Private Passenger Auto Liability	1,227,655,850	91,928,523	90,153,897	208,698,035	186,139,600	62,145,573
19.3	Commercial Auto No-Fault	146,004	9,395	12,078	24,514	12,571	10,292
19.4	Commercial Auto Liability	611,447,724	45,166,964	40,359,028	81,939,243	62,547,324	15,216,369
21.1	Private Passenger Auto Physical Damage	61,889,145	6,566,244	7,080,749	4,872,898	113,888,638	39,574,503
21.2	Commercial Auto Physical Damage	13,812,545	2,427,991	1,911,644	3,043,259	13,985,623	3,065,338
22	Aircraft (All Perils)	64,002,045	4,803,463	5,534,999	9,877,179	9,048,813	2,386,512
23	Fidelity	7,922,697	563,050	417,996	1,511,857	1,672,546	504,771
24	Surety	46,150,717	4,688,902	7,174,582	4,903,232	23,163,904	4,658,077
26	Burglary and Theft	734,985	10,904	(44,606)	287,380	431,461	91,391
27	Boiler and Machinery	8,382,351	77,387	335,065	808,764	1,856,010	(25,937)
28	Credit	3,278,040	285,015	270,349	130,799	12,708,020	1,063,087
30	Warranty	464,739	39,373	58,985	47,124	641,149	345,435
34	Aggregate Write-Ins, Other Lines of Business	111,564,405	5,496,887	3,184,330	3,101,346	4,325,335	1,777,498
35	<b>Totals</b>	<b>8,623,576,534</b>	<b>478,616,286</b>	<b>475,790,763</b>	<b>1,429,759,160</b>	<b>1,140,481,410</b>	<b>354,904,285</b>

CAUTION: This page is unaudited and may contain inadvertent errors.

DATA SOURCE: 2011 Property & Casualty Annual Statement, Exhibit of Premiums & Losses (State Page) for all companies writing business in Louisiana.

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# **APPENDIX C**

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## **LIFE, ACCIDENT & HEALTH INSURANCE**

**APPENDIX C – LIFE, ACCIDENT & HEALTH INSURANCE**

**LIFE INSURERS EXHIBIT OF PREMIUMS AND BENEFITS  
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2011**

**Life Insurance**

<b>Direct Premiums and Annuity Considerations</b>	<b>ORDINARY</b>	<b>CREDIT LIFE</b>	<b>GROUP</b>	<b>INDUSTRIAL</b>	<b>TOTAL</b>
1. Life Insurance	1,624,929,716	42,594,522	383,645,650	12,329,818	2,063,499,708
2. Annuity Considerations	2,942,403,112	-	564,893,133	-	3,507,296,243
3. Deposit-Type Contract Funds	49,766,421		191,892,714		241,659,135
4. Other Considerations	126,265,543	-	442,924,832	-	569,190,376
<b>5. TOTALS</b>	<b>4,743,364,789</b>	<b>42,594,522</b>	<b>1,583,356,328</b>	<b>12,329,818</b>	<b>6,381,645,457</b>
<b>Direct Dividends to Policyholders</b>					
Life Insurance					
6.1 Paid in Cash or Left on Deposit	26,643,425	-	987,266	7,510	27,638,204
6.2 Applied to Pay Renewal Premiums	23,621,255	-	755,177	6	24,376,438
6.3 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Agent	130,722,069	-	51	661,761	131,383,881
6.4 Other	234,478	-	-	267	234,745
<b>6.5 TOTAL LIFE</b>	<b>181,221,230</b>	<b>-</b>	<b>1,742,494</b>	<b>669,544</b>	<b>183,633,269</b>
Annuities					
7.1 Paid in Cash or Left on Deposit	5,545,856	-	150,653	-	5,696,509
7.2 Applies to Provide Paid-Up Annuities	294,442	-	(28,607)	-	265,835
7.3 Other	6,053,351	-	856,810	-	6,910,161
<b>7.4 TOTAL ANNUITIES</b>	<b>11,893,651</b>	<b>-</b>	<b>978,856</b>	<b>-</b>	<b>12,872,507</b>
<b>8. GRAND TOTALS</b>	<b>193,114,876</b>	<b>-</b>	<b>2,721,350</b>	<b>669,544</b>	<b>196,505,773</b>
<b>Direct Claims and Benefits Paid</b>					
9. Death Benefits	791,844,718	10,906,104	312,927,704	15,680,073	1,131,358,597
10. Matured Endowments	4,106,622	-	149,781	696,009	4,952,412
11. Annuity Benefits	572,012,035	-	230,577,282	-	802,589,321
12. Surrender Values and Withdrawals for Life Contracts	2,094,551,107	-	824,229,108	1,737,624	2,920,517,842
13. Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid	4,528,923	-	1,027,742	2,159	5,558,823
14. All Other Benefits, Except Accident and Health	17,269,231	70,800	2,044,455	26,350	19,410,838
<b>15. TOTALS</b>	<b>3,484,312,648</b>	<b>10,976,904</b>	<b>1,370,956,073</b>	<b>18,142,214</b>	<b>4,884,387,843</b>

CAUTION: This page is unaudited and may contain inadvertent errors.

DATA SOURCE: 2011 Life & Health Annual Statements (State Page) for all companies writing business in Louisiana.

APPENDIX C – LIFE, ACCIDENT & HEALTH INSURANCE

LIFE INSURERS EXHIBIT OF PREMIUMS AND BENEFITS  
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2011

Life Insurance	ORDINARY		CREDIT LIFE		GROUP		INDUSTRIAL		TOTAL	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>										
16. Unpaid December 31, Prior Year	7,337	111,256,014	160	2,131,470	412	73,145,751	3,601	2,066,443	11,510	188,599,682
17. Incurred During Current Year	39,542	798,174,920	3,556	10,818,590	14,655	314,737,582	17,652	15,479,035	75,405	1,139,210,123
Settled During Current Year										
18.1 By Payment in Full	39,958	798,352,341	3,498	10,838,727	14,506	314,014,930	17,579	15,113,064	75,541	1,138,319,065
18.2 By Payment on Compromised Claims	42	2,534,108	-	-	5	287,946	-	-	47	2,822,054
<b>18.3 TOTALS PAID</b>	<b>40,000</b>	<b>800,886,450</b>	<b>3,498</b>	<b>10,838,727</b>	<b>14,511</b>	<b>314,302,876</b>	<b>17,579</b>	<b>15,113,064</b>	<b>75,588</b>	<b>1,141,141,120</b>
18.4 Reduction by Compromise	5,021	653,286	-	(114,595)	6	695,800	-	-	5,027	1,234,491
18.5 Amount Rejected	89	3,849,681	-	109,652	28	545,628	1	1,011	118	4,505,972
<b>18.6 Total Settlements</b>	<b>45,110</b>	<b>805,389,417</b>	<b>3,498</b>	<b>10,833,784</b>	<b>14,545</b>	<b>315,544,304</b>	<b>17,580</b>	<b>15,114,075</b>	<b>80,733</b>	<b>1,146,881,583</b>
19. Unpaid December 31, Current Year	1,769	104,041,511	218	2,116,274	522	72,339,032	3,673	2,431,403	6,182	180,928,219
<b>POLICY EXHIBIT</b>										
20. In Force December 31, Prior Year	2,674,820	223,840,495,501	652,169	2,938,980,062	81,299	117,841,100,442	1,190,619	664,938,398	4,598,907	345,285,514,404
21. Issued During Year	296,129	24,267,154,710	563,113	2,225,069,541	30,290	14,240,809,987	604	1,427,424	890,136	40,734,461,662
22. Other Changes to In Force (Net)	(286,403)	(17,387,272,570)	(574,941)	(2,410,584,554)	(22,180)	(3,039,350,933)	(39,825)	(25,449,470)	(923,349)	(22,862,657,526)
23. In Force December 31, Current Year	2,684,546	230,720,377,646	640,340	2,753,465,049	89,408	129,042,559,494	1,151,398	640,916,352	4,565,692	363,157,318,540

Accident and Health Insurance

	DIRECT PREMIUMS	DIRECT PREMIUM EARNED	DIVIDENDS ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
24. Group Policies	2,571,072,140	2,583,273,126	262,483	2,069,482,240	2,119,766,491
24.1 Federal Employees Health Benefits Program	372,533,178	366,294,620	-	330,196,440	344,634,314
24.2 Credit (Group and Individual)	32,570,894	31,604,308	-	12,881,435	11,099,135
24.3 Collectively Renewable Policies	521,219	519,756	(41,819)	1,399,934	875,796
24.4 Medicare Title XVIII	403,734,806	406,486,395	-	333,024,279	326,180,287
Other Individual Policies					
25.1 Non-cancellable	72,795,527	73,371,921	3,177,492	72,016,406	67,786,286
25.2 Guaranteed Renewable	411,165,165	403,238,652	434,807	226,454,210	243,537,521
25.3 Non-renewable for Stated Reasons Only	31,421,108	31,295,942	85,241	20,976,113	21,784,639
25.4 Other Accident Only	1,094,058	1,087,542	-	819,303	1,104,245
25.5 All Other	327,428,366	329,915,486	2,637	258,151,770	257,469,351
<b>25.6 TOTALS</b>	<b>843,904,224</b>	<b>838,909,543</b>	<b>3,700,177</b>	<b>578,417,802</b>	<b>591,682,042</b>
<b>26. TOTAL</b>	<b>4,224,336,461</b>	<b>4,227,087,748</b>	<b>3,920,841</b>	<b>3,325,402,130</b>	<b>3,394,238,065</b>

CAUTION: This page is unaudited and may contain inadvertent errors.  
DATA SOURCE: 2011 Life & Health Annual Statements (State Page) for all companies writing business in Louisiana (excluding HMOs).

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# **APPENDIX D**

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## **GROUP SELF-INSURANCE FUNDS**

## APPENDIX D – GROUP SELF-INSURANCE FUNDS

### STATE OF LOUISIANA GROUP SELF-INSURANCE PREMIUM BUSINESS WRITTEN CALENDAR YEAR 2011

FUND NAME	PREMIUM WRITTEN
LAC SIF (Cotton) <sup>(e)</sup>	\$6,842,231
Louisiana Association of Clerks of Court Risk Management Agency <sup>(b)</sup>	477,512
Louisiana Automobile Dealers Association SIF <sup>(e)</sup>	7,823,131
Louisiana Commerce & Trade Association SIF <sup>(e)</sup>	21,083,185
Louisiana Construction & Industry SIF <sup>(e)</sup>	11,137,670
Louisiana Health Care SIF <sup>(e)</sup>	7,433,102
Louisiana Homebuilders Association SIF <sup>(a)</sup>	16,492,763
Louisiana Hospital Association Workers' Compensation SIF <sup>(e)</sup>	3,744,858
Louisiana Housing Council Authorities Group SIF <sup>(a)</sup>	12,263,894
Louisiana Loggers SIF <sup>(e)</sup>	2,967,624
Louisiana Municipal Risk Management Agency <sup>(e)</sup>	41,668,415
Louisiana Public Schools Risk Management Agency <sup>(d)</sup>	5,061,154
Louisiana Restaurant Association SIF <sup>(e)</sup>	15,820,302
Louisiana Rural Parish Insurance Cooperative <sup>(e)</sup>	4,287,083
Louisiana Safety Association of Timberman SIF <sup>(e)</sup>	10,111,898
Louisiana Schools Self-Insured Group <sup>(b)</sup>	3,133,409
Police Jury Association of Louisiana <sup>(e)</sup>	21,011,368
Property Casualty Alliance of Louisiana <sup>(b)</sup>	2,936,425
<b>TOTAL</b>	<b>\$194,296,024</b>

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

DATA SOURCE: Audited Financial Statements for all Group Self-Insurance Funds writing coverage in Louisiana.

(a) As of March 31, 2011

(b) As of June 30, 2011

(c) As of July 31, 2011

(d) As of October 1, 2011

(e) As of December 31, 2011

# **APPENDIX E**

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## **HEALTH MAINTENANCE ORGANIZATIONS**

**APPENDIX E - HEALTH MAINTENANCE ORGANIZATIONS**

**HEALTH MAINTENANCE ORGANIZATIONS EXHIBIT OF PREMIUMS & LOSSES  
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2011**

NAIC#	COMPANY NAME	TOTAL MEMBERS	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
95642	Humana Hlth Benefit Plan of LA Inc	181,868	1,323,749,851	46.07%	46.07%	1,318,510,725	1,052,440,646	79.82%
13607	Peoples Hlth Inc	49,268	643,380,884	22.39%	68.46%	643,380,884	544,476,245	84.63%
95643	Hmo LA Inc	110,450	477,945,953	16.63%	85.10%	483,719,429	399,511,984	82.59%
95173	Coventry Hlth Care of LA Inc	43,289	167,774,137	5.84%	90.94%	167,774,137	136,038,133	81.08%
95584	Vantage Hlth Plan Inc	22,760	152,122,313	5.29%	96.23%	152,122,313	128,780,920	84.66%
11954	Arcadian Hlth Plan of LA Inc	4,218	51,551,688	1.79%	98.02%	51,511,688	40,041,837	77.73%
12194	Wellcare of LA Inc	4,602	51,368,187	1.79%	99.81%	51,368,167	42,031,412	81.82%
95833	United Hlthcare of LA Inc	869	5,396,688	0.19%	100.00%	5,396,688	2,074,578	38.44%
<b>8 HMOs</b>	<b>TOTAL</b>	<b>417,324</b>	<b>2,873,289,701</b>	<b>100.00%</b>		<b>2,873,784,031</b>	<b>2,345,395,755</b>	<b>81.61%</b>

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

DATA SOURCE: 2011 Health Annual Statement, Exhibit of Premiums, Enrollment and Utilization (by state), for all companies writing business in Louisiana.

# **APPENDIX F**

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## **TITLE INSURANCE**

**APPENDIX F - TITLE INSURANCE**

**TITLE INSURANCE EXHIBIT OF PREMIUMS & LOSSES  
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2011**

NAIC#	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN			OTHER INCOME	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
			DIRECT OPERATIONS	NON-AFFILIATED AGENCIES	AFFILIATED AGENCIES					
51527	First Amer Transportation Title Ins	LA	327,552	28,436,936	-	27,113,091	82,578	108,429	56,709	
50121	Stewart Title Guar Co	TX	42,912	13,145,367	844,025	14,010,782	767,521	698,823	830,657	
50083	Commonwealth Land Title Ins Co	NE	8,845	13,848,109	-	14,390,761	2,842,416	5,599,734	5,250,159	
51586	Fidelity Natl Title Ins Co	CA	397,364	12,566,392	171,379	13,777,496	979,615	1,288,755	987,800	
50229	Chicago Title Ins Co	NE	1,479,324	9,032,931	2,270,345	12,573,490	1,153,866	801,063	439,602	
50814	First Amer Title Ins Co	CA	1,848,143	8,672,993	434,224	10,944,705	3,848,109	2,806,326	1,348,305	
50520	Old Republic Natl Title Ins Co	MN	336,297	5,943,649	-	6,114,802	141,231	136,470	253,374	
50784	Security Title Guarantee Corp Baltim	MD	-	3,142,344	-	3,011,454	69,292	86,022	425,945	
51020	National Title Ins Of NY Inc	NY	-	-	963,725	895,638	-	-	-	
50369	Investors Title Ins Co	NC	-	459,042	-	441,429	53,555	65,682	17,194	
51411	American Guar Title Ins Co	OK	61,286	329,117	-	354,864	2,659	5,434	2,775	
51152	WFG Natl Title Ins Co	SC	-	319,781	7,876	304,073	-	-	-	
51632	EnTitle Ins Co	OH	17,532	112,165	-	118,519	-	-	-	
50792	Southern Title Ins Corp	VA	-	-	-	234	-	-	-	
<b>14 Companies</b>		<b>TOTAL</b>	<b>4,519,255</b>	<b>96,008,826</b>	<b>4,691,574</b>	<b>104,051,338</b>	<b>9,940,842</b>	<b>11,596,738</b>	<b>9,612,520</b>	

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

DATA SOURCE: 2011 Title Annual Statement, Scheduled T for all companies writing business in Louisiana.

# **APPENDIX G**

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## **FRATERNAL INSURANCE**

**APPENDIX G – FRATERNAL INSURANCE**

**FRATERNAL INSURERS EXHIBIT OF PREMIUMS & ANNUITY CONSIDERATIONS  
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2011**

NAIC#	COMPANY NAME	DOMICILE	DIRECT BUSINESS ONLY				
			LIFE CONTRACTS		ACCIDENT & HEALTH PREMIUMS	OTHER CONSIDERATIONS	DEPOSIT-TYPE CONTRACTS
			LIFE INSURANCE PREMIUMS	ANNUITY CONSIDERATIONS			
57223	Baptist Life Assn	NY	3,636	-	-	-	-
56017	Benevolent Knights Of Amer LA Inc	LA	2,610	-	-	-	-
56030	Catholic Financial Life	WI	77,040	367,027	408	-	1,156
57770	Catholic Holy Family Society	IL	185,020	-	-	-	-
57347	Catholic Life Ins	TX	409,489	3,086,525	-	-	955
57487	Catholic Order Of Foresters	IL	29,631	13,495	5,368	-	463
56057	Equitable Reserve Assn	WI	1,165	-	-	-	-
57991	Everence Assn Inc	IN	1,402	-	4,938	-	-
56332	First Cath Slovak Ladies Assn USA	OH	138,876	-	-	-	-
56685	GBU Financial Life	PA	1,753	-	-	-	-
56154	Gleaner Life Ins Society	MI	3,763	-	-	-	66
58068	Independent Order Of Foresters Us Br	NY	4,828,117	38,706	9,761	-	35,121
57509	Independent Order Of Vikings	IL	5	-	-	-	-
58033	Knights Of Columbus	CT	14,984,006	-	841,093	-	9,799,236
57835	Knights Of Peter Claver	AL	481,876	11,828	-	-	-
56758	Loyal Christian Benefit Assn	PA	1,463	-	-	-	-
57541	Modern Woodmen Of Amer	IL	4,867,187	6,988,937	252	-	400
57568	National Catholic Soc Of Foresters	IL	855	-	-	-	-
56073	National Mut Benefit	WI	1,290	-	-	-	183
56383	Order of United Commercial Travelers	OH	36,200	-	5,956,693	-	-
58009	Police & Firemens Ins Assn	IN	616,255	551,227	1,084,930	-	9,747
57622	Polish Natl Alliance Us Of Na	IL	2,567	2,404	-	-	-
57657	Royal Neighbors Of Amer	IL	5,086	-	33,215	-	-
57142	Sons Of Norway	MN	3,960	395	-	-	-
58181	Supreme Council The Royal Arcanum	MA	22,956	-	783	-	-
56014	Thrivent Financial For Lutherans	WI	3,680,460	7,381,964	594,378	-	86,061
56006	Travelers Protective Assn Of Amer	MO	-	-	2,928	-	-
56456	United States Letter Carriers Mut Be	TN	44,212	37,440	38,659	-	-
56413	United Transportation Union Ins Assn	OH	122,631	14,726	92,981	-	-
58017	Western Fraternal Life Assn	IA	16,547	-	-	-	812
57010	William Penn Assn	PA	1,465	1,409	-	-	121
56170	Womans Life Ins Society	MI	10,698	-	-	-	261
56499	Woodmen World Assur Life Assn	CO	5,400	4,445	2,236,288	-	-
57320	Woodmen World Life Ins Soc	NE	25,983,173	22,799,034	580,964	-	4,710,747
<b>34 Companies</b>		<b>TOTAL</b>	<b>56,570,794</b>	<b>41,299,562</b>	<b>11,483,639</b>	<b>-</b>	<b>14,645,329</b>

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

DATA SOURCE: 2011 Fraternal Annual Statement, Schedule T for all companies writing business in Louisiana.

# APPENDIX H

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## MARKET SHARE REPORT FOR LIFE AND ANNUITIES

*CAUTION: The information contained on the following pages is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. These pages may contain inadvertent errors.*

## APPENDIX H – MARKET SHARE REPORT FOR LIFE AND ANNUITIES

### MARKET SHARE REPORT LINE: ORDINARY LIFE AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
66915	New York Life Ins Co	NY	117,718,803	7.24%	7.24%
69108	State Farm Life Ins Co	IL	117,077,212	7.21%	14.45%
67091	Northwestern Mut Life Ins Co	WI	96,326,127	5.93%	20.38%
65676	Lincoln Natl Life Ins Co	IN	63,493,712	3.91%	24.29%
65919	Primerica Life Ins Co	MA	53,946,875	3.32%	27.61%
69779	Union Natl Life Ins Co	LA	53,112,332	3.27%	30.87%
91596	New York Life Ins & Ann Corp	DE	52,395,216	3.22%	34.10%
68896	Southern Farm Bureau Life Ins Co	MS	50,860,261	3.13%	37.23%
71153	Hartford Life & Ann Ins Co	CT	41,007,220	2.52%	39.75%
64246	Guardian Life Ins Co Of Amer	NY	35,609,664	2.19%	41.94%
65978	Metropolitan Life Ins Co	NY	34,619,763	2.13%	44.07%
86231	Transamerica Life Ins Co	IA	32,286,888	1.99%	46.06%
68136	Protective Life Ins Co	TN	32,248,670	1.98%	48.05%
65838	John Hancock Life Ins Co (USA)	MI	31,733,462	1.95%	50.00%
79227	Pruco Life Ins Co	AZ	27,612,294	1.70%	51.70%
60488	American Gen Life Ins Co	TX	26,914,964	1.66%	53.35%
60076	Security Plan Life Ins Co	LA	26,509,560	1.63%	54.99%
61050	MetLife Investors USA Ins Co	DE	24,406,029	1.50%	56.49%
65595	Lincoln Benefit Life Co	NE	22,086,790	1.36%	57.85%
66672	American Gen Life & Acc Ins Co	TN	21,387,271	1.32%	59.16%
		TOP 20	961,353,113	59.16%	
		OTHERS	663,576,603	40.84%	
415 COMPANIES		TOTAL	1,624,929,716	100.00%	

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DATA SOURCE: 2011 Life Annual Statement Page 24LA (State Page), Line 1, Column 1 for all companies writing business in Louisiana.

## APPENDIX H – MARKET SHARE REPORT FOR LIFE AND ANNUITIES

### MARKET SHARE REPORT LINE: CREDIT LIFE AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
61298	Bankers Life Of LA	LA	8,916,298	20.93%	20.93%
94579	First Assur Life Of Amer	LA	8,700,857	20.43%	41.36%
62626	CMFG Life Ins Co	IA	5,573,061	13.08%	54.44%
60739	American Natl Ins Co	TX	4,829,283	11.34%	65.78%
98736	American Federated Life Ins Co	MS	2,603,608	6.11%	71.89%
60275	American Bankers Life Assur Co Of FL	FL	2,340,940	5.50%	77.39%
74470	Great Central Life Ins Co	LA	1,329,646	3.12%	80.51%
60518	American Hlth & Life Ins Co	TX	1,151,593	2.70%	83.22%
97152	Plateau Ins Co	TN	1,066,582	2.50%	85.72%
77976	Gulf Guar Life Ins Co	MS	972,062	2.28%	88.00%
68136	Protective Life Ins Co	TN	814,169	1.91%	89.91%
65951	Merit Life Ins Co	IN	779,519	1.83%	91.74%
75612	Gulf States Life Ins Co Inc	LA	691,086	1.62%	93.37%
93777	Household Life Ins Co	MI	567,421	1.33%	94.70%
97691	Life Of The South Ins Co	GA	455,758	1.07%	95.77%
71455	Financial Amer Life Ins Co	KS	323,581	0.76%	96.53%
75094	Life Ins Co Of LA	LA	302,087	0.71%	97.24%
61824	Cherokee Natl Life Ins Co	GA	265,966	0.62%	97.86%
66281	Monumental Life Ins Co	IA	210,718	0.49%	98.36%
61751	Central States H & L Co Of Omaha	NE	176,294	0.41%	98.77%
		TOP 20	42,070,529	98.77%	
		OTHERS	523,993	1.23%	
36 COMPANIES		TOTAL	42,594,522	100.00%	

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DATA SOURCE: 2011 Life Annual Statement Page 24LA (State Page), Line 5, Column 2 for all companies writing business in Louisiana.

## APPENDIX H – MARKET SHARE REPORT FOR LIFE AND ANNUITIES

### MARKET SHARE REPORT LINE: GROUP LIFE AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
65978	Metropolitan Life Ins Co	NY	95,771,170	24.96%	24.96%
68241	Prudential Ins Co Of Amer	NJ	68,683,422	17.90%	42.87%
66915	New York Life Ins Co	NY	25,357,572	6.61%	49.48%
70815	Hartford Life & Accident Ins Co	CT	18,382,756	4.79%	54.27%
65498	Life Ins Co Of N Amer	PA	17,053,129	4.45%	58.71%
62308	Connecticut Gen Life Ins Co	CT	12,868,083	3.35%	62.07%
65676	Lincoln Natl Life Ins Co	IN	10,763,931	2.81%	64.87%
69019	Standard Ins Co	OR	8,871,266	2.31%	67.18%
91472	Globe Life & Accident Ins Co	NE	8,583,409	2.24%	69.42%
68381	Reliance Standard Life Ins Co	IL	8,497,167	2.21%	71.64%
62626	CMFG Life Ins Co	IA	8,142,533	2.12%	73.76%
66168	Minnesota Life Ins Co	MN	7,440,454	1.94%	75.70%
62235	Unum Life Ins Co Of Amer	ME	7,203,068	1.88%	77.58%
60009	Southern Natl Life Ins Co Inc	LA	6,562,571	1.71%	79.29%
70408	Union Security Ins Co	KS	5,380,179	1.40%	80.69%
67105	Reliastar Life Ins Co	MN	5,045,508	1.32%	82.00%
64246	Guardian Life Ins Co Of Amer	NY	4,359,027	1.14%	83.14%
64505	Homesteaders Life Co	IA	4,296,026	1.12%	84.26%
91642	Forethought Life Ins Co	IN	3,982,554	1.04%	85.30%
80802	US Br Sun Life Assur Co of Canada	MI	3,977,123	1.04%	86.34%
		TOP 20	331,220,948	86.34%	
		OTHERS	52,424,702	13.66%	
	170 COMPANIES	TOTAL	383,645,650	100.00%	

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DATA SOURCE: 2011 Life Annual Statement Page 24LA (State Page), Line 1, Column 3 for all companies writing business in Louisiana.

## APPENDIX H – MARKET SHARE REPORT FOR LIFE AND ANNUITIES

### MARKET SHARE REPORT LINE: INDUSTRIAL LIFE AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
60076	Security Plan Life Ins Co	LA	7,662,718	62.15%	62.15%
66001	American Benefit Life Ins Co	OK	574,646	4.66%	66.81%
61492	Athene Annuity & Life Assur Co	DE	541,303	4.39%	71.20%
69779	Union Natl Life Ins Co	LA	487,573	3.95%	75.15%
69485	Security Natl Life Ins Co	UT	420,614	3.41%	78.56%
78085	Rhodes Life Ins Co Of LA Inc	LA	389,302	3.16%	81.72%
69055	Jeff Davis Mortuary Benefit Assoc	LA	273,893	2.22%	83.94%
74918	Kilpatrick Life Ins Co	LA	271,477	2.20%	86.15%
91499	Memorial Life Ins Co	LA	243,649	1.98%	88.12%
73733	DLE Life Ins Co	LA	242,447	1.97%	90.09%
66583	National Guardian Life Ins Co	WI	235,642	1.91%	92.00%
66281	Monumental Life Ins Co	IA	201,539	1.63%	93.63%
76767	Rabenhorst Life Ins Co	LA	195,933	1.59%	95.22%
78344	Williams Progressive Life & Acc I C	LA	123,736	1.00%	96.23%
66672	American Gen Life & Acc Ins Co	TN	109,615	0.89%	97.11%
66303	Mothe Life Ins Co	LA	90,879	0.74%	97.85%
60291	American Capitol Ins Co	TX	81,182	0.66%	98.51%
76317	Pellerin Life Ins Co	LA	49,910	0.40%	98.92%
75485	Mulhearn Protective Ins Co	LA	33,412	0.27%	99.19%
75337	Family Security Life Ins Co Inc	MS	26,113	0.21%	99.40%
		TOP 20	12,255,583	99.40%	
		OTHERS	74,235	0.60%	
40 COMPANIES		TOTAL	12,329,818	100.00%	

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DATA SOURCE: 2011 Life Annual Statement Page 24LA (State Page), Line 5, Column 4 for all companies writing business in Louisiana.

## APPENDIX H – MARKET SHARE REPORT FOR LIFE AND ANNUITIES

### MARKET SHARE REPORT LINE: ORDINARY ANNUITY AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
61050	MetLife Investors USA Ins Co	DE	317,539,697	10.79%	10.79%
65056	Jackson Natl Life Ins Co	MI	297,036,451	10.10%	20.89%
79227	Pruco Life Ins Co	AZ	278,353,181	9.46%	30.35%
65676	Lincoln Natl Life Ins Co	IN	235,453,862	8.00%	38.35%
90611	Allianz Life Ins Co Of N Amer	MN	184,281,214	6.26%	44.61%
91596	New York Life Ins & Ann Corp	DE	150,938,499	5.13%	49.74%
70432	Western Natl Life Ins Co	TX	120,643,275	4.10%	53.84%
67466	Pacific Life Ins Co	NE	98,045,927	3.33%	57.17%
65978	Metropolitan Life Ins Co	NY	95,491,844	3.25%	60.42%
61689	Aviva Life & Ann Co	IA	74,360,353	2.53%	62.95%
92738	American Equity Invest Life Ins Co	IA	66,330,275	2.25%	65.20%
65005	RiverSource Life Ins Co	MN	64,591,012	2.20%	67.40%
80942	ING USA Ann & Lfe Ins Co	IA	61,560,281	2.09%	69.49%
63312	Great Amer Life Ins Co	OH	56,829,254	1.93%	71.42%
60941	SunAmerica Ann & Life Assur Co	AZ	49,139,185	1.67%	73.09%
68136	Protective Life Ins Co	TN	48,925,828	1.66%	74.75%
70238	Variable Ann Life Ins Co	TX	47,706,118	1.62%	76.37%
70025	Genworth Life Ins Co	DE	41,869,900	1.42%	77.80%
62944	AXA Equitable Life Ins Co	NY	30,612,168	1.04%	78.84%
66974	North Amer Co Life & Hlth Ins	IA	29,163,711	0.99%	79.83%
		TOP 20	2,348,872,035	79.83%	
		OTHERS	593,531,077	20.17%	
211 COMPANIES		TOTAL	2,942,403,112	100.00%	

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DATA SOURCE: 2011 Life Annual Statement Page 24LA (State Page), Line 2, Column 1 for all companies writing business in Louisiana.

## APPENDIX H – MARKET SHARE REPORT FOR LIFE AND ANNUITIES

### MARKET SHARE REPORT LINE: GROUP ANNUITY AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
68322	Great W Life & Ann Ins Co	CO	170,603,291	30.20%	30.20%
86509	Ing Life Ins & Ann Co	CT	139,687,949	24.73%	54.93%
60895	American United Life Ins Co	IN	78,845,954	13.96%	68.89%
65676	Lincoln Natl Life Ins Co	IN	28,605,276	5.06%	73.95%
62944	AXA Equitable Life Ins Co	NY	24,443,548	4.33%	78.28%
70238	Variable Ann Life Ins Co	TX	23,629,190	4.18%	82.46%
69345	Teachers Ins & Ann Assoc Of Amer	NY	22,995,456	4.07%	86.53%
79065	Sun Life Assur Co Of Canada US	DE	13,158,638	2.33%	88.86%
62626	CMFG Life Ins Co	IA	12,885,420	2.28%	91.14%
61301	Ameritas Life Ins Corp	NE	11,342,436	2.01%	93.15%
66850	National Western Life Ins Co	CO	4,449,492	0.79%	93.94%
68810	Sentry Life Ins Co	WI	4,262,418	0.75%	94.69%
68675	Security Benefit Life Ins Co	KS	4,112,303	0.73%	95.42%
68241	Prudential Ins Co Of Amer	NJ	3,065,112	0.54%	95.96%
80837	Union Central Life Ins Co	NE	2,687,202	0.48%	96.44%
78778	Guardian Ins & Ann Co Inc	DE	2,400,680	0.42%	96.86%
65005	RiverSource Life Ins Co	MN	2,326,463	0.41%	97.28%
91596	New York Life Ins & Ann Corp	DE	2,097,219	0.37%	97.65%
67105	Reliastar Life Ins Co	MN	1,440,193	0.25%	97.90%
65528	Life Ins Co Of The Southwest	TX	1,404,784	0.25%	98.15%
		TOP 20	557,607,008	98.71%	
		OTHERS	7,286,125	1.29%	
62 COMPANIES		TOTAL	564,893,133	100.00%	

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DATA SOURCE: 2011 Life Annual Statement Page 24LA (State Page), Line 2, Column 3 for all companies writing business in Louisiana.

## APPENDIX H – MARKET SHARE REPORT FOR LIFE AND ANNUITIES

### MARKET SHARE REPORT LINE: ORDINARY DEPOSIT-TYPE CONTRACT FUNDS AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
67814	Phoenix Life Ins Co	NY	10,558,561	21.22%	21.22%
61689	Aviva Life & Ann Co	IA	5,851,076	11.76%	32.97%
60488	American Gen Life Ins Co	TX	4,062,784	8.16%	41.14%
91596	New York Life Ins & Ann Corp	DE	3,803,273	7.64%	48.78%
84174	Employees Life Co Mut	IL	3,660,018	7.35%	56.13%
61301	Ameritas Life Ins Corp	NE	1,845,572	3.71%	59.84%
66168	Minnesota Life Ins Co	MN	1,673,446	3.36%	63.20%
97268	Pacific Life & Ann Co	AZ	1,653,330	3.32%	66.53%
66974	North Amer Co Life & Hlth Ins	IA	1,457,251	2.93%	69.46%
68608	Symetra Life Ins Co	WA	1,293,585	2.60%	72.05%
69108	State Farm Life Ins Co	IL	1,290,057	2.59%	74.65%
65056	Jackson Natl Life Ins Co	MI	1,120,902	2.25%	76.90%
65536	Genworth Life & Ann Ins Co	VA	1,013,487	2.04%	78.94%
69345	Teachers Ins & Ann Assoc Of Amer	NY	813,238	1.63%	80.57%
90611	Allianz Life Ins Co Of N Amer	MN	779,630	1.57%	82.14%
67091	Northwestern Mut Life Ins Co	WI	755,449	1.52%	83.65%
61050	MetLife Investors USA Ins Co	DE	710,174	1.43%	85.08%
60895	American United Life Ins Co	IN	651,026	1.31%	86.39%
69663	USAA Life Ins Co	TX	512,453	1.03%	87.42%
70025	Genworth Life Ins Co	DE	494,541	0.99%	88.41%
		TOP 20	43,999,853	88.41%	
		OTHERS	5,766,568	11.59%	
	78 COMPANIES	TOTAL	49,766,421	100.00%	

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DATA SOURCE: 2011 Life Annual Statement Page 24LA (State Page), Line 3, Column 1 for all companies writing business in Louisiana.

## APPENDIX H – MARKET SHARE REPORT FOR LIFE AND ANNUITIES

### MARKET SHARE REPORT

#### LINE: GROUP DEPOSIT-TYPE CONTRACT FUNDS AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
61271	Principal Life Ins Co	IA	96,182,629	50.12%	50.12%
88072	Hartford Life Ins Co	CT	77,883,092	40.59%	90.71%
93629	Prudential Retirement Ins & Ann Co	CT	9,914,293	5.17%	95.88%
60054	Aetna Life Ins Co	CT	5,369,203	2.80%	98.67%
68241	Prudential Ins Co Of Amer	NJ	898,831	0.47%	99.14%
60739	American Natl Ins Co	TX	791,419	0.41%	99.56%
86509	Ing Life Ins & Ann Co	CT	263,459	0.14%	99.69%
67466	Pacific Life Ins Co	NE	251,036	0.13%	99.82%
60895	American United Life Ins Co	IN	243,869	0.13%	99.95%
65978	Metropolitan Life Ins Co	NY	185,032	0.10%	100.05%
68322	Great W Life & Ann Ins Co	CO	137,032	0.07%	100.12%
86231	Transamerica Life Ins Co	IA	132,123	0.07%	100.19%
87726	Metlife Ins Co of CT	CT	89,000	0.05%	100.23%
69868	United Of Omaha Life Ins Co	NE	79,044	0.04%	100.27%
62626	CMFG Life Ins Co	IA	42,320	0.02%	100.30%
71870	Fidelity Security Life Ins Co	MO	16,942	0.01%	100.31%
78778	Guardian Ins & Ann Co Inc	DE	5,519	0.00%	100.31%
65900	Conseco Life Ins Co	IN	1,687	0.00%	100.31%
67601	Paul Revere Variable Ann Ins Co	MA	106	0.00%	100.31%
62308	Connecticut Gen Life Ins Co	CT	(593,922)	-0.31%	100.00%
	20 COMPANIES	TOTAL	191,892,714	100.00%	

DATA SOURCE: 2011 Life Annual Statement Page 24LA (State Page), Line 3, Column 3 for all companies writing business in Louisiana.

### MARKET SHARE REPORT

#### LINE: ORDINARY OTHER CONSIDERATIONS AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
66869	Nationwide Life Ins Co	OH	101,572,042	80.44%	80.44%
71153	Hartford Life & Ann Ins Co	CT	15,218,735	12.05%	92.50%
88668	Mutual Of Amer Life Ins Co	NY	2,960,365	2.34%	94.84%
92657	Nationwide Life & Ann Ins Co	OH	2,809,415	2.23%	97.07%
67644	Penn Mut Life Ins Co	PA	2,418,792	1.92%	98.98%
88072	Hartford Life Ins Co	CT	1,225,151	0.97%	99.95%
69868	United Of Omaha Life Ins Co	NE	33,043	0.03%	99.98%
93262	Penn Ins & Ann Co	DE	28,000	0.02%	100.00%
	8 COMPANIES	TOTAL	126,265,543	100.00%	

DATA SOURCE: 2011 Life Annual Statement Page 24LA (State Page), Line 4, Column 1 for all companies writing business in Louisiana.

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## APPENDIX H – MARKET SHARE REPORT FOR LIFE AND ANNUITIES

### MARKET SHARE REPORT LINE: GROUP OTHER CONSIDERATIONS AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
68241	Prudential Ins Co Of Amer	NJ	126,341,862	28.52%	28.52%
65838	John Hancock Life Ins Co (USA)	MI	101,378,853	22.89%	51.41%
88072	Hartford Life Ins Co	CT	54,500,080	12.30%	63.72%
69019	Standard Ins Co	OR	29,406,997	6.64%	70.36%
66869	Nationwide Life Ins Co	OH	29,396,009	6.64%	76.99%
66168	Minnesota Life Ins Co	MN	24,266,458	5.48%	82.47%
65935	Massachusetts Mut Life Ins Co	MA	20,221,962	4.57%	87.04%
86231	Transamerica Life Ins Co	IA	16,729,686	3.78%	90.81%
88668	Mutual Of Amer Life Ins Co	NY	13,952,872	3.15%	93.97%
65978	Metropolitan Life Ins Co	NY	8,651,609	1.95%	95.92%
70688	Transamerica Financial Life Ins Co	NY	8,616,840	1.95%	97.86%
86509	Ing Life Ins & Ann Co	CT	8,521,539	1.92%	99.79%
67172	Ohio Natl Life Ins Co	OH	612,099	0.14%	99.93%
91413	Western Reserve Life Assur Co of OH	OH	471,755	0.11%	100.03%
71870	Fidelity Security Life Ins Co	MO	176,823	0.04%	100.07%
93629	Prudential Retirement Ins & Ann Co	CT	76,940	0.02%	100.09%
62944	AXA Equitable Life Ins Co	NY	53,151	0.01%	100.10%
78778	Guardian Ins & Ann Co Inc	DE	24,829	0.01%	100.11%
92657	Nationwide Life & Ann Ins Co	OH	20,940	0.00%	100.11%
81213	American Maturity Life Ins Co	CT	500	0.00%	100.11%
	21 COMPANIES	TOTAL	442,924,832	100.00%	

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. These pages may contain inadvertent errors.

DATA SOURCE: 2011 Life Annual Statement Page 24LA (State Page), Line 4, Column 3 for all companies writing business in Louisiana.

## APPENDIX H – MARKET SHARE REPORT FOR LIFE AND ANNUITIES

### MARKET SHARE REPORT TOTAL LIFE AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
66915	New York Life Ins Co	NY	143,076,375	6.93%	6.93%
65978	Metropolitan Life Ins Co	NY	130,390,933	6.32%	13.25%
69108	State Farm Life Ins Co	IL	117,806,458	5.71%	18.96%
67091	Northwestern Mut Life Ins Co	WI	96,326,127	4.67%	23.63%
68241	Prudential Ins Co Of Amer	NJ	83,188,068	4.03%	27.66%
65676	Lincoln Natl Life Ins Co	IN	74,257,643	3.60%	31.26%
65919	Primerica Life Ins Co	MA	53,946,875	2.61%	33.87%
69779	Union Natl Life Ins Co	LA	53,599,905	2.60%	36.47%
91596	New York Life Ins & Ann Corp	DE	52,472,037	2.54%	39.01%
68896	Southern Farm Bureau Life Ins Co	MS	51,004,372	2.47%	41.49%
71153	Hartford Life & Ann Ins Co	CT	41,007,220	1.99%	43.47%
64246	Guardian Life Ins Co Of Amer	NY	39,968,691	1.94%	45.41%
86231	Transamerica Life Ins Co	IA	34,297,626	1.66%	47.07%
60076	Security Plan Life Ins Co	LA	34,172,278	1.66%	48.73%
68136	Protective Life Ins Co	TN	33,063,471	1.60%	50.33%
65838	John Hancock Life Ins Co (USA)	MI	31,735,153	1.54%	51.87%
79227	Pruco Life Ins Co	AZ	27,612,294	1.34%	53.21%
60488	American Gen Life Ins Co	TX	27,254,549	1.32%	54.53%
61050	MetLife Investors USA Ins Co	DE	24,406,199	1.18%	55.71%
65595	Lincoln Benefit Life Co	NE	22,099,708	1.07%	56.78%
		TOP 20		56.78%	
			1,171,685,982		
		OTHERS	891,813,726	43.22%	
436 COMPANIES		TOTAL		100.00%	
			2,063,499,708		

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. These pages may contain inadvertent errors.

DATA SOURCE: 2011 Life Annual Statement Page 24LA (State Page), Line 5, Column 2 for all companies writing business in Louisiana.

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# APPENDIX I

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## MARKET SHARE & LOSS RATIO FOR HEALTH

*CAUTION: The information contained on the following pages is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. These pages may contain inadvertent errors.*

## APPENDIX I – MARKET SHARE & LOSS RATIO FOR HEALTH

### MARKET SHARE & LOSS RATIO LINE: INDIVIDUAL ACCIDENT & HEALTH AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
81200	Louisiana Hlth Serv & Ind Co	LA	312,255,584	32.03%	32.03%	316,334,241	250,520,472	79.19%
60380	American Family Life Assur Co of Col	NE	99,620,147	10.22%	42.24%	99,929,307	45,477,677	45.51%
95643	Hmo LA Inc	LA	64,007,271	6.56%	48.81%	65,184,780	49,432,803	75.83%
62049	Colonial Life & Accident Ins Co	SC	43,157,328	4.43%	53.23%	43,581,917	20,366,591	46.73%
95642	Humana Hlth Benefit Plan of LA Inc	LA	30,703,081	3.15%	56.38%	28,753,376	18,781,085	65.32%
95173	Coventry Hlth Care of LA Inc	LA	21,722,526	2.23%	58.61%	21,722,526	15,330,051	70.57%
69868	United Of Omaha Life Ins Co	NE	19,109,724	1.96%	60.57%	18,744,074	18,722,551	99.89%
68195	Provident Life & Accident Ins Co	TN	16,704,130	1.71%	62.28%	17,343,245	24,245,278	139.80%
70025	Genworth Life Ins Co	DE	16,350,784	1.68%	63.96%	16,076,248	9,848,993	61.26%
65978	Metropolitan Life Ins Co	NY	14,873,364	1.53%	65.49%	9,944,958	6,019,162	60.52%
80578	Physicians Mut Ins Co	NE	14,343,597	1.47%	66.96%	14,389,433	9,467,391	65.79%
67091	Northwestern Mut Life Ins Co	WI	14,113,885	1.45%	68.40%	14,099,434	3,141,380	22.28%
25178	State Farm Mut Auto Ins Co	IL	13,660,775	1.40%	69.81%	10,857,854	11,668,274	107.46%
69477	Time Ins Co	WI	13,572,825	1.39%	71.20%	13,734,765	9,492,303	69.11%
61298	Bankers Life Of LA	LA	13,200,989	1.35%	72.55%	12,862,219	89,366	0.69%
60534	American Heritage Life Ins Co	FL	12,037,365	1.23%	73.79%	11,991,422	5,683,749	47.40%
86231	Transamerica Life Ins Co	IA	9,649,084	0.99%	74.78%	9,714,224	9,881,391	101.72%
61263	Bankers Life & Cas Co	IL	9,389,966	0.96%	75.74%	9,874,182	8,060,516	81.63%
70319	Washington Natl Ins Co	IN	8,201,224	0.84%	76.58%	8,269,345	9,553,492	115.53%
72125	Physicians Life Ins Co	NE	8,173,979	0.84%	77.42%	8,219,884	5,788,384	70.42%
		TOP 20	754,847,628	77.42%		751,627,434	531,570,909	70.72%
		OTHERS	220,185,254	22.58%		214,674,910	163,549,318	76.18%
	283 COMPANIES	TOTAL	975,032,882	100.00%		966,302,344	695,120,227	71.94%

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. These pages may contain inadvertent errors.

DATA SOURCE: 2011 Property & Casualty Annual Statement Page 19LA (State Page); Line(s) 15.2, 15.3, 15.4, & 15.5 for all companies writing business in Louisiana.  
 2011 Life Annual Statement Page 24LA (State Page); Line(s) 25.1, 25.2, 25.3, & 25.4 for all companies writing business in Louisiana.  
 2011 Health Annual Statement Page 29LA (State Page); Line(s) 12, 15 & 18; Column 2 for all companies writing business in Louisiana.  
 2011 Fraternal Annual Statement Page 23LA (State Page); Line(s) 25.1, 25.2, 25.3, & 25.4 for all companies writing business in Louisiana.

## APPENDIX I – MARKET SHARE & LOSS RATIO FOR HEALTH

### MARKET SHARE & LOSS RATIO LINE: GROUP ACCIDENT & HEALTH AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
81200	Louisiana Hlth Serv & Ind Co	LA	1,209,429,404	38.68%	38.68%	1,221,910,033	1,054,237,794	86.28%
95643	Hmo LA Inc	LA	413,938,682	13.24%	51.92%	418,534,649	350,079,181	83.64%
79413	UnitedHealthcare Ins Co	CT	394,453,247	12.62%	64.53%	393,229,568	304,606,436	77.46%
95642	Humana Hlth Benefit Plan of LA Inc	LA	190,701,105	6.10%	70.63%	187,411,684	147,407,353	78.65%
95173	Coventry Hlth Care of LA Inc	LA	133,457,849	4.27%	74.90%	133,457,849	113,280,104	84.88%
95584	Vantage Hlth Plan Inc	LA	63,120,923	2.02%	76.92%	63,120,923	53,490,448	84.74%
65978	Metropolitan Life Ins Co	NY	56,056,565	1.79%	78.71%	54,733,412	45,288,333	82.74%
62308	Connecticut Gen Life Ins Co	CT	45,388,103	1.45%	80.16%	43,750,132	36,544,822	83.53%
60054	Aetna Life Ins Co	CT	44,512,448	1.42%	81.59%	43,987,121	32,283,681	73.39%
70815	Hartford Life & Accident Ins Co	CT	35,774,128	1.14%	82.73%	35,529,813	36,035,635	101.42%
93440	HM Life Ins Co	PA	25,174,956	0.81%	83.54%	25,438,206	15,326,931	60.25%
64246	Guardian Life Ins Co Of Amer	NY	24,619,518	0.79%	84.32%	24,572,803	14,149,292	57.58%
65498	Life Ins Co Of N Amer	PA	23,924,896	0.77%	85.09%	23,924,890	29,518,095	123.38%
62235	Unum Life Ins Co Of Amer	ME	23,469,282	0.75%	85.84%	23,491,405	21,879,963	93.14%
68241	Prudential Ins Co Of Amer	NJ	22,336,750	0.71%	86.55%	22,170,489	23,091,426	104.15%
92711	HCC Life Ins Co	IN	21,358,468	0.68%	87.24%	21,351,055	16,172,126	75.74%
68985	Starmount Life Ins Co	LA	20,787,569	0.66%	87.90%	21,049,374	15,041,411	71.46%
70408	Union Security Ins Co	KS	17,578,898	0.56%	88.46%	17,661,815	9,702,121	54.93%
77828	Companion Life Ins Co	SC	17,333,888	0.55%	89.02%	17,325,504	12,477,811	72.02%
68381	Reliance Standard Life Ins Co	IL	16,867,648	0.54%	89.56%	16,932,753	16,310,329	96.32%
	TOP 20		2,800,284,327	89.56%		2,809,583,478	2,346,923,292	83.53%
	OTHERS		326,538,812	10.44%		331,362,255	238,258,472	71.90%
221 COMPANIES	TOTAL		3,126,823,139	100.00%		3,140,945,733	2,585,181,764	82.31%

DATA SOURCE: 2011 Property & Casualty Annual Statement Page 19LA (State Page); Line(s) 13 & 15.1 for all companies writing business in Louisiana.  
2011 Life Annual Statement Page 24LA (State Page); Line(s) 24 & 24.3 for all companies writing business in Louisiana.  
2011 Health Annual Statement Page 29LA (State Page); Line(s) 12, 15 & 18; Column(s) 3 for all companies writing business in Louisiana.  
2011 Fraternal Annual Statement Page 23LA (State Page); Line(s) 24 for all companies writing business in Louisiana.

### MARKET SHARE & LOSS RATIO LINE: MEDICARE SUPPLEMENT AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
81200	Louisiana Hlth Serv & Ind Co	LA	102,956,220	93.83%	93.83%	102,526,760	81,500,262	79.49%
77399	Sterling Life Ins Co	IL	5,156,152	4.70%	98.53%	5,125,385	3,948,841	77.04%
95642	Humana Hlth Benefit Plan of LA Inc	LA	1,610,865	1.47%	100.00%	1,610,865	1,426,398	88.55%
3 COMPANIES	TOTAL		109,723,237	100.00%		109,263,010	86,875,501	79.51%

DATA SOURCE: 2011 Health Annual Statement Page 29LA (State Page); Line(s) 12, 15 & 18; Column(s) 4 for all companies writing business in Louisiana.

EXCLUDES: Medicare Supplement premium that may have been written by insurers reporting on the Fraternal, Life, or Property & Casualty Annual Statement Blanks. Such premium is not determinable in those annual statement blanks.

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## APPENDIX I – MARKET SHARE & LOSS RATIO FOR HEALTH

### MARKET SHARE & LOSS RATIO LINE: VISION ONLY AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
39616	Vision Serv Plan Ins Co	CT	8,158,974	85.72%	85.72%	8,158,974	6,388,445	78.30%
81200	Louisiana Hlth Serv & Ind Co	LA	956,456	10.05%	95.76%	956,456	568,694	59.46%
95642	Humana Hlth Benefit Plan of LA Inc	LA	398,087	4.18%	99.95%	398,087	179,386	45.06%
79014	Safehealth Life Ins Co	CA	5,145	0.05%	100.00%	5,149	943	18.31%
	4 COMPANIES	TOTAL	9,518,662	100.00%		9,518,666	7,137,468	74.98%

DATA SOURCE: 2011 Health Annual Statement Page 29LA (State Page); Line(s) 12, 15 & 18; Column(s) 5 for all companies writing business in Louisiana.

EXCLUDES: Vision Only premium that may have been written by insurers reporting on the Fraternal, Life, or Property & Casualty Annual Statement Blanks. Such premium is not determinable in those annual statement blanks.

### MARKET SHARE & LOSS RATIO LINE: DENTAL ONLY AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
81396	Delta Dental Ins Co	DE	22,319,024	63.59%	63.59%	22,281,788	18,587,832	83.42%
69060	Guaranty Assur Co	LA	6,370,221	18.15%	81.74%	6,615,316	4,780,609	72.27%
85766	United Concordia Ins Co	AZ	5,159,880	14.70%	96.44%	5,159,880	3,763,344	72.93%
95642	Humana Hlth Benefit Plan of LA Inc	LA	1,003,528	2.86%	99.30%	1,003,528	591,242	58.92%
61700	Renaissance Life & Hlth Ins Co of Am	IN	181,361	0.52%	99.82%	181,361	105,893	58.39%
81973	Coventry Hlth & Life Ins Co	DE	61,644	0.18%	99.99%	61,644	53,322	86.50%
60250	AmFirst Ins Co	OK	2,620	0.01%	100.00%	2,620	1,951	74.47%
79014	Safehealth Life Ins Co	CA	474	0.00%	100.00%	526	218	41.44%
	8 COMPANIES	TOTAL	35,098,752	100.00%		35,306,663	27,884,411	78.98%

DATA SOURCE: 2011 Health Annual Statement Page 29LA (State Page); Line(s) 12, 15 & 18; Column(s) 6 for all companies writing business in Louisiana.

EXCLUDES: Vision Only premium that may have been written by insurers reporting on the Fraternal, Life, or Property & Casualty Annual Statement Blanks. Such premium is not determinable in those annual statement blanks.

### MARKET SHARE & LOSS RATIO LINE: FEDERAL EMPLOYEES HEALTH BENEFIT PROGRAM AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
81200	Louisiana Hlth Serv & Ind Co	LA	368,669,277	95.69%	95.69%	362,514,907	342,054,410	94.36%
95173	Coventry Hlth Care of LA Inc	LA	12,593,762	3.27%	98.96%	12,593,762	7,427,978	58.98%
60054	Aetna Life Ins Co	CT	3,364,445	0.87%	99.84%	3,282,931	2,189,408	66.69%
79413	UnitedHealthcare Ins Co	CT	499,456	0.13%	99.97%	496,782	390,496	78.61%
95584	Vantage Hlth Plan Inc	LA	139,142	0.04%	100.00%	139,142	(34,444)	-24.75%
95642	Humana Hlth Benefit Plan of LA Inc	LA	(6,946)	0.00%	100.00%	(6,946)	41,500	-597.47%
	6 COMPANIES	TOTAL	385,259,136	100.00%		379,020,578	352,069,348	92.89%

DATA SOURCE: 2011 Property & Casualty Annual Statement Page 19LA (State Page); Line(s) 15.8 for all companies writing business in Louisiana.

2011 Life Annual Statement Page 24LA (State Page); Line(s) 24.1 for all companies writing business in Louisiana.

2011 Health Annual Statement Page 29LA (State Page); Line(s) 12, 15 & 18; Column(s) 7 for all companies writing business in Louisiana.

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. These pages may contain inadvertent errors.

## APPENDIX I – MARKET SHARE & LOSS RATIO FOR HEALTH

### MARKET SHARE & LOSS RATIO LINE: TITLE XVIII MEDICARE AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
95642	Humana Hlth Benefit Plan of LA Inc	LA	1,096,737,599	47.13%	47.13%	1,096,737,599	882,385,904	80.46%
13607	Peoples Hlth Inc	LA	636,950,983	27.37%	74.51%	636,950,983	539,010,829	84.62%
73288	Humana Ins Co	WI	146,707,773	6.30%	80.81%	146,886,964	109,281,035	74.40%
79413	UnitedHealthcare Ins Co	CT	92,449,118	3.97%	84.79%	91,954,120	73,460,196	79.89%
95584	Vantage Hlth Plan Inc	LA	86,511,316	3.72%	88.50%	86,511,316	73,217,342	84.63%
67660	Pennsylvania Life Ins Co	PA	64,148,632	2.76%	91.26%	64,230,585	51,578,161	80.30%
11954	Arcadian Hlth Plan of LA Inc	LA	51,551,688	2.22%	93.48%	51,511,688	40,041,837	77.73%
12194	Wellcare of LA Inc	LA	51,368,187	2.21%	95.68%	51,368,167	42,031,412	81.82%
77399	Sterling Life Ins Co	IL	25,702,639	1.10%	96.79%	24,977,737	26,139,368	104.65%
80314	Unicare Life & Hlth Ins Co	IN	17,507,282	0.75%	97.54%	21,575,940	17,415,134	80.72%
68284	Pyramid Life Ins Co	KS	15,014,151	0.65%	98.19%	14,692,220	11,876,820	80.84%
60054	Aetna Life Ins Co	CT	14,729,265	0.63%	98.82%	14,809,260	11,870,893	80.16%
12577	Universal Hlth Care Ins Co Inc	FL	9,501,686	0.41%	99.23%	9,495,612	8,805,341	92.73%
90328	First Hlth Life & Hlth Ins Co	TX	6,250,921	0.27%	99.50%	6,040,222	5,245,133	86.84%
62308	Connecticut Gen Life Ins Co	CT	6,120,943	0.26%	99.76%	6,233,896	5,970,674	95.78%
92916	United Amer Ins Co	NE	3,328,101	0.14%	99.90%	3,317,902	2,978,525	89.77%
66141	Health Net Life Ins Co	CA	2,150,153	0.09%	99.99%	2,150,153	1,819,516	84.62%
81973	Coventry Hlth & Life Ins Co	DE	77,279	0.00%	100.00%	77,279	(72,475)	-93.78%
83445	Wellcare Hlth Ins of AZ Inc	AZ	44,206	0.00%	100.00%	44,206	(151,285)	-342.23%
62626	CMFG Life Ins Co	IA	2,149	0.00%	100.00%	2,149	(927)	-43.14%
		TOP 20	2,326,854,071	100.00%		2,329,567,998	1,902,903,433	81.68%
		OTHERS	508	0.00%		(1,850)	(9,812)	530.38%
	23 COMPANIES	TOTAL	2,326,854,579	100.00%		2,329,566,148	1,902,893,621	81.68%

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. These pages may contain inadvertent errors.

DATA SOURCE: 2011 Property & Casualty Annual Statement Page 19LA (State Page); Line(s) 15.6 for all companies writing business in Louisiana.  
2011 Life Annual Statement Page 24LA (State Page); Line(s) 24.4 for all companies writing business in Louisiana.  
2011 Health Annual Statement Page 29LA (State Page); Line(s) 12, 15 & 18; Column(s) 8 & 10 for all companies writing business in Louisiana.  
2011 Fraternal Annual Statement Page 23LA (State Page); Line(s) 25.5 for all companies writing business in Louisiana.

INCLUDES: Medicare Title XVIII premiums that are exempted from state taxes or other fees by Section 1854(g) of the Medicare Prescription Drug, Improvement and Modernization Act of 2003. This includes but is not limited to premiums written under a Medicare Advantage product, a Medicare PPO product, or a stand-alone Medicare Part D product.

## APPENDIX I – MARKET SHARE & LOSS RATIO FOR HEALTH

### MARKET SHARE & LOSS RATIO LINE: CREDIT ACCIDENT & HEALTH AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
62626	CMFG Life Ins Co	IA	10,456,525	30.38%	30.38%	9,377,609	4,874,174	51.98%
61298	Bankers Life Of LA	LA	6,227,569	18.09%	48.47%	5,958,268	1,293,765	21.71%
94579	First Assur Life Of Amer	LA	3,087,537	8.97%	57.44%	3,087,537	695,277	22.52%
60739	American Natl Ins Co	TX	3,043,449	8.84%	66.28%	3,448,535	1,136,489	32.96%
60275	American Bankers Life Assur Co Of FL	FL	2,365,100	6.87%	73.16%	2,337,782	616,980	26.39%
98736	American Federated Life Ins Co	MS	1,997,602	5.80%	78.96%	1,563,552	462,720	29.59%
60518	American Hlth & Life Ins Co	TX	1,462,728	4.25%	83.21%	1,214,660	787,766	64.85%
10111	American Bankers Ins Co Of FL	FL	957,402	2.78%	85.99%	957,402	82,158	8.58%
65951	Merit Life Ins Co	IN	917,898	2.67%	88.66%	773,659	234,852	30.36%
25178	State Farm Mut Auto Ins Co	IL	655,358	1.90%	90.56%	491,735	286,283	58.22%
97152	Plateau Ins Co	TN	626,720	1.82%	92.38%	595,200	234,532	39.40%
74470	Great Central Life Ins Co	LA	363,783	1.06%	93.44%	363,783	25,319	6.96%
77976	Gulf Guar Life Ins Co	MS	290,882	0.85%	94.28%	424,082	71,050	16.75%
93777	Household Life Ins Co	MI	283,423	0.82%	95.11%	293,828	(112,339)	-38.23%
97691	Life Of The South Ins Co	GA	233,887	0.68%	95.79%	-	7,852	-
75612	Gulf States Life Ins Co Inc	LA	233,506	0.68%	96.47%	259,441	61,202	23.59%
60534	American Heritage Life Ins Co	FL	170,474	0.50%	96.96%	252,048	5,312	2.11%
61824	Cherokee Natl Life Ins Co	GA	156,209	0.45%	97.41%	259,958	109,445	42.10%
71455	Financial Amer Life Ins Co	KS	148,639	0.43%	97.85%	213,905	59,201	27.68%
66281	Monumental Life Ins Co	IA	104,543	0.30%	98.15%	98,887	25,454	25.74%
		TOP 20	33,783,234	98.15%		31,971,871	10,957,492	34.27%
		OTHERS	636,793	1.85%		1,316,871	540,511	41.05%
43 COMPANIES		TOTAL	34,420,027	100.00%		33,288,742	11,498,003	34.54%

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. These pages may contain inadvertent errors.

DATA SOURCE: 2011 Property & Casualty Annual Statement Page 19LA (State Page); Line(s) 14 for all companies writing business in Louisiana.  
2011 Life Annual Statement Page 24LA (State Page); Line(s) 24.2 for all companies writing business in Louisiana.

## APPENDIX I – MARKET SHARE & LOSS RATIO FOR HEALTH

### MARKET SHARE & LOSS RATIO LINE: CREDIT ALL OTHERS AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
12575	SilverScript Ins Co	TN	39,107,454	23.94%	23.94%	39,482,364	36,855,554	93.35%
81200	Louisiana Hlth Serv & Ind Co	LA	25,688,303	15.73%	39.67%	25,692,708	21,146,873	82.31%
63762	Medco Containment Life Ins Co	PA	21,076,715	12.91%	52.58%	21,076,715	17,446,474	82.78%
12902	Healthspring Life & Hlth Ins Co Inc	TX	20,885,845	12.79%	65.37%	20,885,845	16,575,946	79.36%
63444	Accendo Ins Co	UT	12,685,764	7.77%	73.13%	12,685,764	9,972,522	78.61%
10155	Wellcare Prescription Ins Inc	FL	11,679,163	7.15%	80.29%	11,679,163	8,563,383	73.32%
62286	Golden Rule Ins Co	IN	10,415,048	6.38%	86.66%	9,055,016	4,957,344	54.75%
85537	Wellington Life Ins Co	AZ	6,060,455	3.71%	90.37%	6,060,455	4,454,852	73.51%
95642	Humana Hlth Benefit Plan of LA Inc	LA	2,602,532	1.59%	91.97%	2,602,532	1,627,778	62.55%
12747	Envision Ins Co	OH	2,413,575	1.48%	93.44%	2,413,575	2,190,908	90.77%
81973	Coventry Hlth & Life Ins Co	DE	2,342,047	1.43%	94.88%	2,342,047	1,715,376	73.24%
60801	American Public Life Ins Co	OK	1,499,650	0.92%	95.80%	1,502,914	812,959	54.09%
77399	Sterling Life Ins Co	IL	1,066,520	0.65%	96.45%	1,099,289	788,424	71.72%
69779	Union Natl Life Ins Co	LA	900,612	0.55%	97.00%	904,358	293,615	32.47%
12784	Bravo Hlth Ins Co Inc	DE	668,491	0.41%	97.41%	668,491	547,617	81.92%
69477	Time Ins Co	WI	657,868	0.40%	97.81%	669,427	238,954	35.70%
25178	State Farm Mut Auto Ins Co	IL	633,224	0.39%	98.20%	641,890	278,112	43.33%
60025	Express Scripts Ins Co	AZ	591,726	0.36%	98.56%	591,726	585,700	98.98%
97179	American Medical Security Life Ins C	WI	542,117	0.33%	98.89%	543,184	241,675	44.49%
74918	Kilpatrick Life Ins Co	LA	243,002	0.15%	99.04%	-	59,570	-
		TOP 20	161,760,111	99.04%		160,597,463	129,353,636	80.55%
		OTHERS	1,561,922	0.96%		1,541,102	611,963	39.71%
	93 COMPANIES	TOTAL	163,322,033	100.00%		162,138,565	129,965,599	80.16%

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. These pages may contain inadvertent errors.

DATA SOURCE: 2011 Property & Casualty Annual Statement Page 19LA (State Page); Line(s) 15.7 for all companies writing business in Louisiana.  
2011 Life Annual Statement Page 24LA (State Page); Line(s) 25.5 for all companies writing business in Louisiana.  
2011 Fraternal Annual Statement Page 23LA (State Page); Line(s) 25.6 for all companies writing business in Louisiana.

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# APPENDIX J

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## MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

*CAUTION: The information contained on the following pages is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. These pages may contain inadvertent errors.*

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: FIRE AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
19437	Lexington Ins Co	DE	39,057,551	11.25%	11.25%	42,383,662	5,525,571	13.04%
00000	Louisiana Citizens Prop Ins Corp	LA	36,595,169	10.54%	21.79%	35,947,895	8,201,187	22.81%
10136	Southern Fidelity Ins Co Inc	FL	21,311,147	6.14%	27.93%	15,760,270	6,323,298	40.12%
42978	American Security Ins Co	DE	20,032,752	5.77%	33.70%	19,323,430	4,335,399	22.44%
33499	Dorinco Reins Co	MI	18,418,060	5.30%	39.00%	17,863,243	64,000,000	358.28%
11185	Foremost Ins Co Grand Rapids MI	MI	15,137,608	4.36%	43.36%	14,484,057	8,357,286	57.70%
23035	Liberty Mut Fire Ins Co	WI	10,342,266	2.98%	46.34%	9,435,245	2,143,760	22.72%
12998	Union Natl Fire Ins Co	LA	7,627,327	2.20%	48.54%	7,626,395	3,805,980	49.91%
19445	National Union Fire Ins Co Of Pitts	PA	6,964,413	2.01%	50.54%	6,478,292	(509,642)	-7.87%
41297	Scottsdale Ins Co	OH	6,655,531	1.92%	52.46%	6,326,475	1,790,970	28.31%
21482	Factory Mut Ins Co	RI	6,603,251	1.90%	54.36%	6,410,057	82,580	1.29%
24821	Meritplan Ins Co	CA	6,228,160	1.79%	56.15%	5,777,912	1,458,275	25.24%
25445	Ironshore Specialty Ins Co	AZ	5,892,719	1.70%	57.85%	5,636,322	441,968	7.84%
13207	Lighthouse Prop Ins Corp	LA	5,616,708	1.62%	59.47%	4,867,419	1,107,950	22.76%
33138	Landmark Amer Ins Co	OK	5,551,365	1.60%	61.07%	5,573,751	1,503,742	26.98%
25674	Travelers Prop Cas Co Of Amer	CT	5,077,936	1.46%	62.53%	5,237,583	6,877,751	131.32%
21199	Arch Speciaity Ins Co	NE	4,627,116	1.33%	63.86%	4,404,156	110,963	2.52%
35300	Allianz Global Risks US Ins Co	CA	4,255,715	1.23%	65.09%	4,120,129	1,108,739	26.91%
23469	American Modern Home Ins Co	OH	4,187,653	1.21%	66.29%	4,210,083	1,467,224	34.85%
41998	American Southern Home Ins Co	FL	3,932,160	1.13%	67.43%	4,208,915	2,687,710	63.86%
		TOP 20	234,114,607	67.43%		226,075,291	120,820,711	53.44%
		OTHERS	113,096,456	32.57%		105,286,640	48,428,647	46.00%
	247 COMPANIES	TOTAL	347,211,063	100.00%		331,361,931	169,249,358	51.08%

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. These pages may contain inadvertent errors.

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 1 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: ALLIED LINES AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
00000	Louisiana Citizens Prop Ins Corp	LA	94,652,899	24.32%	24.32%	93,766,174	31,875,167	33.99%
19437	Lexington Ins Co	DE	27,041,281	6.95%	31.27%	28,917,766	12,539,037	43.36%
42978	American Security Ins Co	DE	13,493,971	3.47%	34.74%	13,005,284	5,647,593	43.43%
10172	Westchester Surplus Lines Ins Co	GA	13,083,507	3.36%	38.10%	14,358,650	(794,760)	-5.54%
41297	Scottsdale Ins Co	OH	11,843,016	3.04%	41.14%	11,311,253	1,393,744	12.32%
33138	Landmark Amer Ins Co	OK	11,503,519	2.96%	44.10%	11,379,571	1,143,838	10.05%
21482	Factory Mut Ins Co	RI	11,218,465	2.88%	46.98%	11,095,396	(646,437)	-5.83%
26247	American Guar & Liab Ins	NY	10,299,582	2.65%	49.63%	9,940,974	389,200	3.92%
11185	Foremost Ins Co Grand Rapids MI	MI	9,469,713	2.43%	52.06%	8,759,893	117,029	1.34%
11515	QBE Specialty Ins Co	ND	8,946,295	2.30%	54.36%	5,174,719	(3,163)	-0.06%
21199	Arch Speciaity Ins Co	NE	8,630,268	2.22%	56.58%	8,372,293	1,880,817	22.46%
20443	Continental Cas Co	IL	7,725,944	1.99%	58.57%	7,617,811	(1,966,837)	-25.82%
14427	Louisiana Farm Bureau Mut Ins Co	LA	7,566,054	1.94%	60.51%	7,370,500	4,509,171	61.18%
13207	Lighthouse Prop Ins Corp	LA	7,493,226	1.93%	62.44%	6,353,292	3,349,272	52.72%
26620	AXIS Surplus Ins Co	IL	7,451,439	1.91%	64.35%	9,475,721	963,470	10.17%
16535	Zurich Amer Ins Co	NY	6,022,336	1.55%	65.90%	5,359,915	8,342,669	155.65%
24821	Meritplan Ins Co	CA	5,958,817	1.53%	67.43%	5,475,626	2,102,387	38.40%
27960	Illinois Union Ins Co	IL	5,604,466	1.44%	68.87%	5,671,580	561,096	9.89%
39845	Westport Ins Corp	MO	5,172,024	1.33%	70.20%	4,683,904	(221,383)	-4.73%
19445	National Union Fire Ins Co Of Pitts	PA	5,092,617	1.31%	71.51%	4,558,744	190,144	4.17%
		TOP 20	278,269,439	71.51%		272,649,066	71,372,054	26.18%
		OTHERS	110,881,372	28.49%		105,096,837	36,948,654	35.16%
	234 COMPANIES	TOTAL	389,150,811	100.00%		377,745,903	108,320,708	28.68%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 2.1 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: MULTIPLE PERIL CROP AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
34312	Producers Agriculture Ins Co	TX	38,371,017	37.77%	37.77%	39,408,010	31,780,944	80.65%
20699	Ace Prop & Cas Ins Co	PA	16,116,230	15.86%	53.63%	17,454,606	7,311,317	41.89%
42757	Agri Gen Ins Co	IA	14,566,375	14.34%	67.97%	14,677,064	6,081,368	41.43%
39217	QBE Ins Corp	PA	10,191,815	10.03%	78.00%	10,191,815	9,002,352	88.33%
12548	American Agri Business Ins Co	TX	5,474,904	5.39%	83.39%	5,322,593	1,912,409	35.93%
16691	Great Amer Ins Co	OH	5,126,073	5.05%	88.44%	5,093,398	4,794,603	94.13%
36781	John Deere Ins Co	IA	3,959,859	3.90%	92.34%	3,872,278	4,574,900	118.14%
21873	Firemans Fund Ins Co	CA	3,581,581	3.53%	95.86%	3,576,430	1,476,193	41.28%
13412	Austin Mut Ins Co	MN	1,429,258	1.41%	97.27%	1,429,258	-	0.00%
19720	American Alt Ins Corp	DE	1,146,658	1.13%	98.40%	1,723,680	1,923,780	111.61%
22322	Greenwich Ins Co	DE	993,577	0.98%	99.38%	993,577	1,847,260	185.92%
19429	Insurance Co Of The State Of PA	PA	476,761	0.47%	99.85%	633,769	(91,044)	-14.37%
25143	State Farm Fire & Cas Co	IL	127,412	0.13%	99.97%	127,412	17,880	14.03%
33987	ADM Ins Co	AZ	26,620	0.03%	100.00%	6,655	5,324	80.00%
10783	Cornerstone Natl Ins Co	MO	3,215	0.00%	100.00%	3,215	188,827	5873.31%
15 COMPANIES		TOTAL	101,591,355	100.00%		104,513,760	70,826,113	67.77%

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 2.2 for all companies writing business in Louisiana.

### MARKET SHARE & LOSS RATIO LINE: FEDERAL FLOOD AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
11523	Fidelity Natl Ind Ins Co	TX	82,210,794	33.44%	33.44%	79,193,763	7,867,542	9.93%
19232	Allstate Ins Co	IL	49,887,051	20.29%	53.74%	49,206,721	11,034,706	22.43%
10111	American Bankers Ins Co Of FL	FL	30,691,617	12.49%	66.22%	30,376,058	1,420,557	4.68%
40924	Louisiana Farm Bureau Cas Ins Co	LA	11,318,897	4.60%	70.83%	10,823,122	3,069,433	28.36%
19070	Standard Fire Ins Co	CT	9,343,102	3.80%	74.63%	9,385,998	1,649,912	17.58%
37478	Hartford Ins Co Of The Midwest	IN	7,844,099	3.19%	77.82%	7,710,515	892,918	11.58%
23841	New Hampshire Ins Co	PA	7,637,047	3.11%	80.93%	7,636,790	(275,905)	-3.61%
18600	USAA Gen Ind Co	TX	7,418,712	3.02%	83.95%	7,203,347	643,745	8.94%
28401	American Natl Prop & Cas Co	MO	6,733,629	2.74%	86.68%	6,630,659	1,578,666	23.81%
39926	Selective Ins Co Of The Southeast	IN	6,392,420	2.60%	89.28%	5,960,142	1,140,432	19.13%
23035	Liberty Mut Fire Ins Co	WI	6,143,325	2.50%	91.78%	5,997,955	320,262	5.34%
44369	Imperial Fire & Cas Ins Co	LA	6,101,049	2.48%	94.27%	6,101,049	411,308	6.74%
11059	ASI Lloyds	TX	3,498,395	1.42%	95.69%	3,069,658	283,108	9.22%
13041	Bankers Specialty Ins Co	LA	3,040,714	1.24%	96.93%	2,525,675	140,421	5.56%
14168	Harleysville Mut Ins Co	PA	2,249,695	0.92%	97.84%	2,141,190	10,967	0.51%
11185	Foremost Ins Co Grand Rapids MI	MI	2,094,182	0.85%	98.69%	1,756,324	266,424	15.17%
30104	Hartford Underwriters Ins Co	CT	1,324,471	0.54%	99.23%	2,047,696	172,904	8.44%
23248	Occidental Fire & Cas Co Of NC	NC	572,282	0.23%	99.46%	572,282	-	0.00%
26298	Metropolitan Prop & Cas Ins Co	RI	423,098	0.17%	99.64%	413,540	-	0.00%
17221	Homesite Ins Co	CT	339,396	0.14%	99.77%	278,859	32,885	11.79%
		TOP 20	245,263,975	99.77%		239,031,343	30,660,285	12.83%
		OTHERS	553,107	0.23%		25,362,851	515,684	2.03%
32 COMPANIES		TOTAL	245,817,082	100.00%		264,394,194	31,175,969	11.79%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 2.3 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: FARMOWNERS MULTIPLE PERIL AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25143	State Farm Fire & Cas Co	IL	5,346,476	45.64%	45.64%	5,337,196	2,339,570	43.84%
23388	Shelter Mut Ins Co	MO	1,416,136	12.09%	57.73%	1,437,292	887,531	61.75%
19216	Southern Ins Co	TX	1,325,570	11.32%	69.04%	1,201,398	610,923	50.85%
19615	American Reliable Ins Co	AZ	888,462	7.58%	76.63%	852,076	612,284	71.86%
25682	Travelers Ind Co Of CT	CT	787,479	6.72%	83.35%	755,424	627,778	83.10%
25658	Travelers Ind Co	CT	648,607	5.54%	88.89%	592,893	299,430	50.50%
25615	Charter Oak Fire Ins Co	CT	569,924	4.87%	93.75%	578,975	293,038	50.61%
16691	Great Amer Ins Co	OH	157,867	1.35%	95.10%	153,362	16,494	10.75%
20699	Ace Prop & Cas Ins Co	PA	138,683	1.18%	96.28%	131,638	(633,876)	-481.53%
25151	State Farm Gen Ins Co	IL	135,763	1.16%	97.44%	124,649	30,274	24.29%
38970	Markel Ins Co	IL	129,573	1.11%	98.55%	101,239	(89,801)	-88.70%
25666	Travelers Ind Co Of Amer	CT	126,464	1.08%	99.63%	110,759	4,420	3.99%
26832	Great Amer Alliance Ins Co	OH	18,299	0.16%	99.78%	7,697	681	8.85%
10833	Gemini Ins Co	DE	17,390	0.15%	99.93%	14,554	(440)	-3.02%
41297	Scottsdale Ins Co	OH	7,336	0.06%	99.99%	7,146	7,534	105.43%
39640	Firemans Fund Ins Co Of OH	OH	671	0.01%	100.00%	196	17	8.67%
39217	QBE Ins Corp	PA	55	0.00%	100.00%	55	(13)	-23.64%
	17 COMPANIES	TOTAL	11,714,755	100.00%		11,406,549	5,005,844	43.89%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 3 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: HOMEOWNERS MULTIPLE PERIL AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25143	State Farm Fire & Cas Co	IL	450,033,239	28.26%	28.26%	447,536,836	196,561,157	43.92%
19232	Allstate Ins Co	IL	104,011,090	6.53%	34.79%	103,241,561	44,278,111	42.89%
14427	Louisiana Farm Bureau Mut Ins Co	LA	94,603,918	5.94%	40.73%	92,086,697	29,011,684	31.50%
19240	Allstate Ind Co	IL	87,506,542	5.49%	46.22%	89,859,921	38,567,664	42.92%
11059	ASI Lloyds	TX	66,493,913	4.17%	50.39%	60,351,200	25,464,894	42.19%
00000	Louisiana Citizens Prop Ins Corp	LA	65,926,985	4.14%	54.53%	74,518,450	44,269,277	59.41%
23035	Liberty Mut Fire Ins Co	WI	46,601,756	2.93%	57.46%	48,177,586	6,812,836	14.14%
21652	Farmers Ins Exch	CA	37,473,519	2.35%	59.81%	40,852,838	18,917,887	46.31%
25941	United Serv Automobile Assn	TX	37,403,984	2.35%	62.16%	36,909,972	15,842,485	42.92%
24740	Safeco Ins Co Of Amer	NH	31,256,267	1.96%	64.12%	29,217,493	15,749,824	53.91%
10810	Republic Fire & Cas Ins Co	OK	30,825,300	1.94%	66.06%	31,998,817	8,372,967	26.17%
10136	Southern Fidelity Ins Co Inc	FL	28,270,210	1.77%	67.83%	22,355,881	7,013,526	31.37%
13041	Bankers Specialty Ins Co	LA	24,747,761	1.55%	69.39%	24,470,987	11,387,431	46.53%
11140	ANPAC LA Ins Co	LA	24,026,885	1.51%	70.90%	23,468,383	12,851,678	54.76%
13207	Lighthouse Prop Ins Corp	LA	23,931,642	1.50%	72.40%	17,766,230	6,989,220	39.34%
41998	American Southern Home Ins Co	FL	23,706,183	1.49%	73.89%	24,227,382	6,288,394	25.96%
23388	Shelter Mut Ins Co	MO	23,065,328	1.45%	75.34%	23,045,635	9,689,368	42.04%
19070	Standard Fire Ins Co	CT	21,914,413	1.38%	76.71%	23,189,061	29,514,247	127.28%
25968	USAA Cas Ins Co	TX	19,379,641	1.22%	77.93%	19,108,313	6,189,765	32.39%
11185	Foremost Ins Co Grand Rapids MI	MI	18,447,365	1.16%	79.09%	17,653,604	7,263,898	41.15%
		TOP 20	1,259,625,941	79.09%		1,250,036,847	541,036,313	43.28%
		OTHERS	333,098,307	20.91%		319,805,227	121,787,844	38.08%
	102 COMPANIES	TOTAL	1,592,724,248	100.00%		1,569,842,074	662,824,157	42.22%

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. These pages may contain inadvertent errors.

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 4 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: COMMERCIAL MULTIPLE PERIL (NON-LIABILITY) AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25143	State Farm Fire & Cas Co	IL	47,178,212	14.30%	14.30%	49,641,300	12,877,735	25.94%
41297	Scottsdale Ins Co	OH	14,815,272	4.49%	18.79%	14,682,296	4,694,487	31.97%
22837	AGCS Marine Ins Co	IL	14,393,341	4.36%	23.15%	8,127,030	3,933,177	48.40%
18767	Church Mut Ins Co	WI	13,312,566	4.04%	27.19%	13,392,378	8,779,273	65.55%
22667	Ace Amer Ins Co	PA	11,981,439	3.63%	30.82%	12,718,325	13,244,719	104.14%
19445	National Union Fire Ins Co Of Pitts	PA	10,519,646	3.19%	34.01%	10,987,628	3,169,502	28.85%
19356	Maryland Cas Co	MD	9,373,191	2.84%	36.85%	8,970,665	975,192	10.87%
12157	Companion Prop & Cas Ins Co	SC	9,034,240	2.74%	39.59%	9,336,630	3,312,922	35.48%
14559	Guideone Specialty Mut Ins Co	IA	8,598,257	2.61%	42.19%	8,533,135	1,561,464	18.30%
26387	Steadfast Ins Co	DE	8,528,666	2.59%	44.78%	8,866,419	1,773,590	20.00%
10786	Princeton Excess & Surplus Lines Ins	DE	8,182,752	2.48%	47.26%	8,368,830	2,854,789	34.11%
18333	Peerless Ind Ins Co	IL	7,512,565	2.28%	49.54%	6,784,217	1,692,816	24.95%
15032	Guideone Mut Ins Co	IA	7,061,278	2.14%	51.68%	6,534,268	1,464,853	22.42%
39993	Colony Ins Co	VA	6,495,918	1.97%	53.64%	7,167,021	226,519	3.16%
20281	Federal Ins Co	IN	5,984,717	1.81%	55.46%	4,784,547	6,885,422	143.91%
20427	American Cas Co Of Reading PA	PA	5,840,792	1.77%	57.23%	5,966,132	425,648	7.13%
25674	Travelers Prop Cas Co Of Amer	CT	5,388,570	1.63%	58.86%	5,622,077	(10,549,740)	-187.65%
25682	Travelers Ind Co Of CT	CT	5,259,435	1.59%	60.46%	5,308,319	(7,308,627)	-137.68%
10809	Southern Underwriters Ins Co	OK	5,255,809	1.59%	62.05%	4,926,393	811,416	16.47%
33162	Bankers Ins Co	FL	5,239,972	1.59%	63.64%	4,944,874	1,038,134	20.99%
		TOP 20	209,956,638	63.64%		205,662,484	51,863,291	25.22%
		OTHERS	119,967,878	36.36%		120,452,350	25,822,504	21.44%
	212 COMPANIES	TOTAL	329,924,516	100.00%		326,114,834	77,685,795	23.82%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 5.1 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: COMMERCIAL MULTIPLE PERIL (LIABILITY) AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25143	State Farm Fire & Cas Co	IL	12,921,421	10.01%	10.01%	12,659,698	5,827,821	46.03%
41297	Scottsdale Ins Co	OH	8,462,736	6.56%	16.56%	8,506,792	2,352,278	27.65%
18333	Peerless Ind Ins Co	IL	5,914,865	4.58%	21.15%	5,223,108	2,137,127	40.92%
25682	Travelers Ind Co Of CT	CT	3,476,907	2.69%	23.84%	3,610,551	715,140	19.81%
18767	Church Mut Ins Co	WI	3,391,415	2.63%	26.47%	3,584,902	603,883	16.85%
39993	Colony Ins Co	VA	3,258,995	2.52%	28.99%	3,478,031	65,416	1.88%
25674	Travelers Prop Cas Co Of Amer	CT	3,218,828	2.49%	31.48%	3,361,453	2,120,812	63.09%
19720	American Alt Ins Corp	DE	3,100,404	2.40%	33.89%	3,062,550	546,090	17.83%
11150	Arch Ins Co	MO	3,076,634	2.38%	36.27%	2,886,966	846,931	29.34%
10809	Southern Underwriters Ins Co	OK	2,731,905	2.12%	38.39%	2,602,571	1,074,483	41.29%
19232	Allstate Ins Co	IL	2,668,556	2.07%	40.45%	2,763,038	872,436	31.58%
12157	Companion Prop & Cas Ins Co	SC	2,523,375	1.95%	42.41%	2,727,265	3,241,173	118.84%
20427	American Cas Co Of Reading PA	PA	2,312,026	1.79%	44.20%	2,248,941	1,917,163	85.25%
25615	Charter Oak Fire Ins Co	CT	2,233,587	1.73%	45.93%	2,138,586	649,653	30.38%
24171	Netherlands Ins Co The	NH	2,129,585	1.65%	47.58%	2,029,069	1,082,903	53.37%
23809	Granite State Ins Co	PA	2,078,488	1.61%	49.19%	2,269,798	109,696	4.83%
20508	Valley Forge Ins Co	PA	2,041,176	1.58%	50.77%	2,103,504	794,842	37.79%
20281	Federal Ins Co	IN	1,886,644	1.46%	52.23%	1,859,041	14,317	0.77%
33162	Bankers Ins Co	FL	1,714,000	1.33%	53.56%	1,653,883	361,246	21.84%
14559	Guideone Specialty Mut Ins Co	IA	1,642,031	1.27%	54.83%	1,655,174	(532,121)	-32.15%
	TOP 20		70,783,578	54.83%		70,424,921	24,801,289	35.22%
	OTHERS		58,312,884	45.17%		59,309,587	21,058,635	35.51%
	198 COMPANIES	TOTAL	129,096,462	100.00%		129,734,508	45,859,924	35.35%

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 5.2 for all companies writing business in Louisiana.

### MARKET SHARE & LOSS RATIO LINE: MORTGAGE GUARANTY AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
29858	Mortgage Guar Ins Corp	WI	15,679,603	24.17%	24.17%	15,781,499	13,761,328	87.20%
27251	PMI Mortgage Ins Co	AZ	11,965,635	18.44%	42.61%	11,639,103	14,329,979	123.12%
33790	Radian Guar Inc	PA	10,398,422	16.03%	58.64%	10,130,572	9,563,009	94.40%
38458	Genworth Mortgage Ins Corp	NC	10,269,335	15.83%	74.47%	9,927,710	9,250,746	93.18%
15873	United Guar Residential Ins Co	NC	9,726,523	14.99%	89.46%	9,301,124	2,780,804	29.90%
28452	Republic Mortgage Ins Co	NC	5,540,556	8.54%	98.00%	5,335,105	6,579,586	123.33%
40266	CMG Mortgage Ins Co	WI	836,542	1.29%	99.29%	845,352	50,523	5.98%
24350	Triad Guar Ins Corp	IL	258,966	0.40%	99.69%	268,778	376,217	139.97%
13634	Essent Guar Inc	PA	95,557	0.15%	99.83%	55,300	-	0.00%
29823	Genworth Residential Mortgage Ins Co	NC	59,892	0.09%	99.93%	109,541	90,868	82.95%
26999	United Guar Mortgage Ind Co	NC	45,540	0.07%	100.00%	46,641	175,673	376.65%
18740	MGIC Ind Corp	WI	1,178	0.00%	100.00%	1,627	(20,464)	-1257.78%
18759	Genworth Residential Mortgage Assur	NC	536	0.00%	100.00%	755	(10,487)	-1389.01%
	13 COMPANIES	TOTAL	64,878,285	100.00%		63,443,107	56,927,782	89.73%

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 6 for all companies writing business in Louisiana.

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## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: OCEAN MARINE AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
42374	Houston Cas Co	TX	46,851,717	20.46%	20.46%	42,621,293	23,178,200	54.38%
38318	Starr Ind & Liab Co	TX	18,293,157	7.99%	28.44%	17,963,621	3,347,110	18.63%
19445	National Union Fire Ins Co Of Pitts	PA	11,880,754	5.19%	33.63%	12,757,686	3,512,824	27.53%
24767	St Paul Fire & Marine Ins Co	CT	10,751,042	4.69%	38.32%	11,138,542	449,169	4.03%
12831	State Natl Ins Co Inc	TX	10,266,599	4.48%	42.81%	14,150,043	28,222,648	199.45%
37273	Axis Ins Co	IL	9,574,343	4.18%	46.99%	9,106,422	1,624,101	17.83%
22837	AGCS Marine Ins Co	IL	9,510,766	4.15%	51.14%	8,731,495	3,745,226	42.89%
23043	Liberty Mut Ins Co	MA	8,846,349	3.86%	55.00%	9,254,342	(2,278,081)	-24.62%
16608	New York Marine & Gen Ins Co	NY	8,808,277	3.85%	58.85%	8,893,109	4,283,932	48.17%
22136	Great Amer Ins Co of NY	NY	7,721,011	3.37%	62.22%	8,305,155	1,412,191	17.00%
35289	Continental Ins Co	PA	7,641,285	3.34%	65.56%	9,044,213	1,311,972	14.51%
38369	Northern Assur Co Of Amer	MA	7,072,196	3.09%	68.64%	8,894,788	2,003,241	22.52%
37885	XL Specialty Ins Co	DE	6,679,007	2.92%	71.56%	6,909,980	6,869,851	99.42%
19518	Catlin Ins Co	TX	6,372,286	2.78%	74.34%	5,439,152	4,135,951	76.04%
21970	OneBeacon Ins Co	PA	5,839,458	2.55%	76.89%	7,242,205	3,050,434	42.12%
28932	Markel Amer Ins Co	VA	5,777,416	2.52%	79.41%	6,951,041	2,863,029	41.19%
42048	Diamond State Ins Co	IN	4,902,308	2.14%	81.56%	4,277,243	3,203,421	74.89%
20281	Federal Ins Co	IN	4,784,798	2.09%	83.64%	4,651,649	1,950,883	41.94%
16535	Zurich Amer Ins Co	NY	4,120,903	1.80%	85.44%	4,078,613	3,523,224	86.38%
11991	National Cas Co	WI	4,089,307	1.79%	87.23%	4,507,902	886,238	19.66%
		TOP 20	199,782,979	87.23%		204,918,494	97,295,564	47.48%
		OTHERS	29,249,832	12.77%		27,335,578	32,253,954	117.99%
	84 COMPANIES	TOTAL	229,032,811	100.00%		232,254,072	129,549,518	55.78%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 8 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: INLAND MARINE AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
20443	Continental Cas Co	IL	40,225,086	13.87%	13.87%	40,950,518	21,045,105	51.39%
23043	Liberty Mut Ins Co	MA	22,255,375	7.67%	21.55%	22,050,026	12,672,154	57.47%
25143	State Farm Fire & Cas Co	IL	19,736,481	6.81%	28.35%	19,489,663	7,355,293	37.74%
22837	AGCS Marine Ins Co	IL	17,716,407	6.11%	34.46%	17,422,582	11,649,066	66.86%
10051	Lyndon Southern Ins Co	DE	16,257,373	5.61%	40.07%	14,482,222	441,906	3.05%
40142	American Zurich Ins Co	IL	10,355,940	3.57%	43.64%	6,012,973	1,493,006	24.83%
25674	Travelers Prop Cas Co Of Amer	CT	9,962,521	3.44%	47.08%	8,158,202	3,825,306	46.89%
21482	Factory Mut Ins Co	RI	9,773,116	3.37%	50.45%	9,721,794	1,130,457	11.63%
14427	Louisiana Farm Bureau Mut Ins Co	LA	7,582,453	2.61%	53.06%	7,399,333	4,220,763	57.04%
10111	American Bankers Ins Co Of FL	FL	6,700,436	2.31%	55.37%	6,816,101	1,818,727	26.68%
10050	Progressive Security Ins Co	LA	6,569,404	2.27%	57.64%	6,458,085	2,898,625	44.88%
16535	Zurich Amer Ins Co	NY	5,021,201	1.73%	59.37%	3,076,710	(3,394,526)	-110.33%
19615	American Reliable Ins Co	AZ	5,015,468	1.73%	61.10%	5,064,017	269,811	5.33%
43621	Great Central Fire Ins Co	LA	4,110,934	1.42%	62.52%	4,093,965	749,396	18.30%
12696	America First Ins Co	NH	3,713,074	1.28%	63.80%	3,655,263	967,698	26.47%
10172	Westchester Surplus Lines Ins Co	GA	3,552,995	1.23%	65.02%	5,221,022	(449,770)	-8.61%
22667	Ace Amer Ins Co	PA	3,537,627	1.22%	66.24%	3,803,914	(2,550,909)	-67.06%
27960	Illinois Union Ins Co	IL	3,356,672	1.16%	67.40%	3,063,611	(364,033)	-11.88%
10130	SU Ins Co	WI	3,106,874	1.07%	68.47%	3,143,715	2,074,222	65.98%
14354	Jewelers Mut Ins Co	WI	3,046,606	1.05%	69.52%	2,848,722	893,880	31.38%
		TOP 20	201,596,043	69.52%		192,932,438	66,746,177	34.60%
		OTHERS	88,380,225	30.48%		92,179,365	10,441,975	11.33%
	318 COMPANIES	TOTAL	289,976,268	100.00%		285,111,803	77,188,152	27.07%

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 9 for all companies writing business in Louisiana.

### MARKET SHARE & LOSS RATIO LINE: FINANCIAL GUARANTY AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
18287	Assured Guar Municipal Corp	NY	5,446,516	79.95%	79.95%	1,814,365	-	0.00%
18708	Ambac Assur Corp	WI	569,468	8.36%	88.31%	4,621,165	-	0.00%
12815	Financial Guar Ins Co	NY	322,996	4.74%	93.05%	1,651,614	-	0.00%
12041	MBIA Ins Corp	NY	320,416	4.70%	97.76%	2,092,712	-	0.00%
30180	Assured Guar Corp	MD	147,589	2.17%	99.92%	1,133,605	-	0.00%
22896	Aca Fin Guar Corp	MD	5,150	0.08%	100.00%	503,949	2,727,747	541.27%
	6 COMPANIES	TOTAL	6,812,135	100.00%		11,817,410	2,727,747	23.08%

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 10 for all companies writing business in Louisiana.

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## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: MEDICAL MALPRACTICE AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
43656	Louisiana Med Mut Ins Co	LA	51,698,072	50.74%	50.74%	50,635,774	2,220,957	4.39%
35904	Health Care Ind Inc	CO	9,644,977	9.47%	60.21%	9,644,977	(3,082,893)	-31.96%
31127	Columbia Cas Co	IL	4,680,279	4.59%	64.81%	4,818,469	1,958,680	40.65%
19437	Lexington Ins Co	DE	4,211,825	4.13%	68.94%	5,104,094	1,620,564	31.75%
20427	American Cas Co Of Reading PA	PA	3,396,206	3.33%	72.27%	3,376,345	1,849,018	54.76%
11843	Medical Protective Co	IN	3,023,440	2.97%	75.24%	2,776,781	571,950	20.60%
36234	Preferred Professional Ins Co	NE	1,923,859	1.89%	77.13%	1,854,379	(755,767)	-40.76%
24856	Admiral Ins Co	DE	1,859,362	1.83%	78.95%	2,053,777	1,657,375	80.70%
20443	Continental Cas Co	IL	1,509,256	1.48%	80.44%	1,919,769	(164,575)	-8.57%
21199	Arch Speciaity Ins Co	NE	1,218,189	1.20%	81.63%	1,118,828	(539,221)	-48.20%
11832	Health Care Industry Liab Recip Ins	DC	1,174,382	1.15%	82.78%	800,186	417,947	52.23%
35378	Evanston Ins Co	IL	1,165,396	1.14%	83.93%	1,503,636	(632,257)	-42.05%
22829	Interstate Fire & Cas Co	IL	1,016,837	1.00%	84.93%	1,114,469	409,736	36.77%
25433	American Safety Ind Co	OK	1,009,193	0.99%	85.92%	1,166,836	(890)	-0.08%
26387	Steadfast Ins Co	DE	993,339	0.98%	86.89%	814,017	(498,882)	-61.29%
19917	Liberty Ins Underwriters Inc	IL	917,622	0.90%	87.79%	627,474	556,051	88.62%
34452	Homeland Ins Co of NY	NY	885,639	0.87%	88.66%	1,062,245	496,401	46.73%
44105	Ophthalmic Mut Ins Co RRG	VT	833,739	0.82%	89.48%	830,493	(169,320)	-20.39%
24319	Darwin Select Ins Co	AR	775,760	0.76%	90.24%	678,104	201,215	29.67%
10801	Fortress Ins Co	IL	678,147	0.67%	90.91%	611,248	52,852	8.65%
		TOP 20	92,615,519	90.91%		92,511,901	6,168,941	6.67%
		OTHERS	9,263,117	9.09%		8,865,082	2,963,434	33.43%
	76 COMPANIES	TOTAL	101,878,636	100.00%		101,376,983	9,132,375	9.01%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 11 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: EARTHQUAKE AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
19437	Lexington Ins Co	DE	2,966,802	29.83%	29.83%	3,241,983	3,838,493	118.40%
19445	National Union Fire Ins Co Of Pitts	PA	1,227,442	12.34%	42.17%	1,202,839	-	0.00%
44776	Torus Specialty Ins Co	DE	561,007	5.64%	47.82%	330,379	77,685	23.51%
23035	Liberty Mut Fire Ins Co	WI	541,178	5.44%	53.26%	431,416	-	0.00%
25674	Travelers Prop Cas Co Of Amer	CT	525,441	5.28%	58.54%	611,360	135,080	22.10%
33189	Alterra Excess & Surplus Ins Co	DE	475,902	4.79%	63.33%	493,204	(255,158)	-51.73%
25151	State Farm Gen Ins Co	IL	421,065	4.23%	67.56%	414,601	(124)	-0.03%
35300	Allianz Global Risks US Ins Co	CA	323,550	3.25%	70.81%	306,227	(35,060)	-11.45%
25143	State Farm Fire & Cas Co	IL	289,178	2.91%	73.72%	272,538	-	0.00%
25445	Ironshore Specialty Ins Co	AZ	220,754	2.22%	75.94%	246,397	5,510	2.24%
19489	Allied World Assur Co US Inc	DE	156,331	1.57%	77.51%	126,474	2,122	1.68%
21199	Arch Speciaity Ins Co	NE	152,622	1.53%	79.05%	165,750	-	0.00%
27960	Illinois Union Ins Co	IL	144,483	1.45%	80.50%	88,933	-	0.00%
37273	Axis Ins Co	IL	125,420	1.26%	81.76%	92,974	40,567	43.63%
25658	Travelers Ind Co	CT	123,632	1.24%	83.00%	121,848	26,801	22.00%
26247	American Guar & Liab Ins	NY	116,818	1.17%	84.18%	152,902	(5,424)	-3.55%
10172	Westchester Surplus Lines Ins Co	GA	115,934	1.17%	85.34%	130,938	-	0.00%
11126	Sompo Japan Ins Co of Amer	NY	113,946	1.15%	86.49%	101,802	-	0.00%
39020	Essex Ins Co	DE	96,595	0.97%	87.46%	69,791	4,346	6.23%
20443	Continental Cas Co	IL	93,992	0.95%	88.41%	90,861	4,764	5.24%
		TOP 20	8,792,092	88.41%		8,693,217	3,839,602	44.17%
		OTHERS	1,153,011	11.59%		1,083,270	(11,790)	-1.09%
	122 COMPANIES	TOTAL	9,945,103	100.00%		9,776,487	3,827,812	39.15%

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. These pages may contain inadvertent errors.

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 12 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: WORKERS' COMPENSATION AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
22350	Louisiana Workers Comp Corp	LA	159,158,813	22.28%	22.28%	162,538,674	69,895,270	43.00%
12472	LUBA Cas Ins Co	LA	67,775,659	9.49%	31.77%	66,060,971	38,186,078	57.80%
10335	Bridgefield Cas Ins Co	FL	44,732,351	6.26%	38.03%	44,732,351	28,845,357	64.48%
31895	American Interstate Ins Co	LA	31,508,865	4.41%	42.44%	29,341,024	19,975,044	68.08%
16535	Zurich Amer Ins Co	NY	26,407,718	3.70%	46.14%	28,108,733	23,418,537	83.31%
15563	SeaBright Ins Co	IL	22,019,452	3.08%	49.22%	25,183,790	22,754,777	90.35%
23841	New Hampshire Ins Co	PA	19,661,926	2.75%	51.97%	19,774,429	15,308,227	77.41%
40142	American Zurich Ins Co	IL	18,817,934	2.63%	54.61%	18,836,497	5,894,717	31.29%
42404	Liberty Ins Corp	IL	16,847,480	2.36%	56.97%	16,251,174	9,902,121	60.93%
19410	Commerce & Industry Ins Co	NY	16,695,666	2.34%	59.30%	15,190,006	6,059,666	39.89%
10718	Retailers Cas Ins Co	LA	16,380,963	2.29%	61.60%	16,294,630	12,336,671	75.71%
11042	Stonetrust Commercial Ins Co	LA	16,141,847	2.26%	63.86%	15,176,026	7,592,872	50.03%
19429	Insurance Co Of The State Of PA	PA	14,727,732	2.06%	65.92%	13,744,370	11,635,525	84.66%
10708	Lemic Ins Co	LA	11,584,514	1.62%	67.54%	12,076,639	6,329,277	52.41%
22667	Ace Amer Ins Co	PA	11,200,682	1.57%	69.11%	11,418,517	6,024,193	52.76%
23035	Liberty Mut Fire Ins Co	WI	10,928,046	1.53%	70.64%	8,413,774	7,839,399	93.17%
25674	Travelers Prop Cas Co Of Amer	CT	8,647,738	1.21%	71.85%	7,586,190	17,050,031	224.75%
23043	Liberty Mut Ins Co	MA	7,637,196	1.07%	72.92%	7,519,150	5,588,884	74.33%
25143	State Farm Fire & Cas Co	IL	6,859,837	0.96%	73.88%	7,033,407	9,422,234	133.96%
25682	Travelers Ind Co Of CT	CT	6,475,700	0.91%	74.78%	5,779,470	3,428,931	59.33%
		TOP 20	534,210,119	74.78%		531,059,822	327,487,811	61.67%
		OTHERS	180,137,798	25.22%		171,757,757	153,797,215	89.54%
	233 COMPANIES	TOTAL	714,347,917	100.00%		702,817,579	481,285,026	68.48%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 16 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: OTHER LIABILITY – OCCURRENCE AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
19445	National Union Fire Ins Co Of Pitts	PA	29,053,394	5.46%	5.46%	27,344,084	12,699,117	46.44%
22667	Ace Amer Ins Co	PA	22,112,705	4.16%	9.62%	21,797,957	9,947,074	45.63%
19437	Lexington Ins Co	DE	18,280,710	3.44%	13.06%	23,823,163	32,484,691	136.36%
25143	State Farm Fire & Cas Co	IL	17,808,587	3.35%	16.40%	17,748,525	2,355,964	13.27%
41297	Scottsdale Ins Co	OH	17,313,459	3.25%	19.66%	17,808,770	2,277,978	12.79%
24767	St Paul Fire & Marine Ins Co	CT	14,565,381	2.74%	22.40%	13,600,840	3,082,263	22.66%
16535	Zurich Amer Ins Co	NY	14,144,502	2.66%	25.06%	14,561,249	366,986	2.52%
25674	Travelers Prop Cas Co Of Amer	CT	11,348,742	2.13%	27.19%	11,658,247	4,309,069	36.96%
10657	First Mercury Ins Co	IL	10,806,738	2.03%	29.22%	8,073,793	3,849,933	47.68%
10833	Gemini Ins Co	DE	10,392,516	1.95%	31.18%	7,914,398	2,878,922	36.38%
25658	Travelers Ind Co	CT	9,588,269	1.80%	32.98%	9,752,228	4,636,114	47.54%
26387	Steadfast Ins Co	DE	9,321,046	1.75%	34.73%	10,341,099	7,887,386	76.27%
11177	First Fin Ins Co	IL	8,820,927	1.66%	36.39%	8,997,280	708,528	7.87%
26883	Chartis Specialty Ins Co	IL	8,220,162	1.55%	37.93%	9,300,539	4,569,434	49.13%
15989	Catlin Specialty Ins Co	DE	8,166,830	1.54%	39.47%	6,823,160	1,693,425	24.82%
11515	QBE Specialty Ins Co	ND	7,373,430	1.39%	40.86%	9,131,408	1,923,852	21.07%
39993	Colony Ins Co	VA	7,310,118	1.37%	42.23%	8,424,187	4,089,974	48.55%
25445	Ironshore Specialty Ins Co	AZ	7,139,159	1.34%	43.57%	7,134,655	3,415,233	47.87%
21415	Employers Mut Cas Co	IA	5,522,282	1.04%	44.61%	5,315,930	1,009,324	18.99%
40924	Louisiana Farm Bureau Cas Ins Co	LA	5,063,435	0.95%	45.56%	5,057,943	2,759,108	54.55%
		TOP 20	242,352,392	45.56%		244,609,455	106,944,375	43.72%
		OTHERS	289,560,598	54.44%		283,116,873	195,282,049	68.98%
	397 COMPANIES	TOTAL	531,912,990	100.00%		527,726,328	302,226,424	57.27%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 17.1 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: OTHER LIABILITY – CLAIMS MADE AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
20443	Continental Cas Co	IL	28,614,302	15.76%	15.76%	28,131,438	16,926,112	60.17%
31194	Travelers Cas & Surety Co Of Amer	CT	11,002,536	6.06%	21.82%	10,120,909	3,265,047	32.26%
19437	Lexington Ins Co	DE	10,593,767	5.84%	27.66%	11,513,112	3,797,922	32.99%
26883	Chartis Specialty Ins Co	IL	10,131,516	5.58%	33.24%	11,551,714	4,423,328	38.29%
37885	XL Specialty Ins Co	DE	8,649,764	4.76%	38.00%	8,018,482	6,387,229	79.66%
20281	Federal Ins Co	IN	8,267,036	4.55%	42.56%	7,527,806	694,642	9.23%
39845	Westport Ins Corp	MO	6,269,617	3.45%	46.01%	6,500,501	(464,847)	-7.15%
31127	Columbia Cas Co	IL	5,204,530	2.87%	48.88%	5,071,928	2,042,547	40.27%
16535	Zurich Amer Ins Co	NY	5,145,163	2.83%	51.71%	6,484,006	3,059,271	47.18%
19445	National Union Fire Ins Co Of Pitts	PA	4,704,138	2.59%	54.30%	4,898,663	4,765,207	97.28%
10639	Attorneys Liab Assur Society Inc RRG	VT	4,203,750	2.32%	56.62%	4,203,750	6,510,411	154.87%
22667	Ace Amer Ins Co	PA	3,354,110	1.85%	58.47%	3,166,790	1,517,236	47.91%
15989	Catlin Specialty Ins Co	DE	2,783,977	1.53%	60.00%	1,689,822	511,510	30.27%
42374	Houston Cas Co	TX	2,763,886	1.52%	61.52%	3,879,094	(14,583)	-0.38%
24791	St Paul Mercury Ins Co	CT	2,719,470	1.50%	63.02%	2,474,408	(133,300)	-5.39%
27960	Illinois Union Ins Co	IL	2,704,093	1.49%	64.51%	2,555,734	1,488,545	58.24%
35378	Evanston Ins Co	IL	2,596,627	1.43%	65.94%	2,747,773	2,788,322	101.48%
36940	Indian Harbor Ins Co	ND	2,231,320	1.23%	67.17%	1,967,041	438,528	22.29%
25445	Ironshore Specialty Ins Co	AZ	2,225,303	1.23%	68.39%	1,964,521	957,534	48.74%
22314	RSUI Ind Co	NH	1,724,055	0.95%	69.34%	1,758,026	220,849	12.56%
		TOP 20	125,888,960	69.34%		126,225,518	59,181,510	46.89%
		OTHERS	55,655,659	30.66%		54,082,825	12,874,609	23.81%
	207 COMPANIES	TOTAL	181,544,619	100.00%		180,308,343	72,056,119	39.96%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 17.2 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: EXCESS WORKERS' COMPENSATION AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
36307	Gray Ins Co	LA	22,105,075	50.99%	50.99%	21,611,965	7,823,016	36.20%
15105	Safety Natl Cas Corp	MO	7,591,017	17.51%	68.50%	7,587,342	14,576,560	192.12%
22667	Ace Amer Ins Co	PA	4,930,231	11.37%	79.88%	2,766,716	1,317,556	47.62%
16608	New York Marine & Gen Ins Co	NY	3,420,254	7.89%	87.77%	2,989,979	208,844	6.98%
19445	National Union Fire Ins Co Of Pitts	PA	2,982,546	6.88%	94.65%	2,850,531	896,502	31.45%
18023	Star Ins Co	MI	910,176	2.10%	96.75%	634,853	267,852	42.19%
25674	Travelers Prop Cas Co Of Amer	CT	541,680	1.25%	98.00%	475,573	(736,259)	-154.82%
33600	LM Ins Corp	IL	446,755	1.03%	99.03%	178,207	176,667	99.14%
24147	Old Republic Ins Co	PA	137,914	0.32%	99.35%	140,808	(321,957)	-228.65%
42404	Liberty Ins Corp	IL	98,818	0.23%	99.57%	349,111	(886,305)	-253.87%
16535	Zurich Amer Ins Co	NY	78,442	0.18%	99.76%	94,528	(336,446)	-355.92%
24988	Sentry Ins A Mut Co	WI	43,009	0.10%	99.85%	42,206	(6,624)	-15.69%
11150	Arch Ins Co	MO	28,612	0.07%	99.92%	17,325	8,953	51.68%
25887	United States Fidelity & Guar Co	CT	24,216	0.06%	99.98%	94,550	1,151,575	1217.95%
37885	XL Specialty Ins Co	DE	9,950	0.02%	100.00%	4,985	3,476	69.73%
22179	Republic Ind Co Of Amer	CA	3,545	0.01%	100.01%	124,323	(82,595)	-66.44%
20281	Federal Ins Co	IN	1,750	0.00%	100.01%	1,574	120	7.62%
19380	American Home Assur Co	NY	752	0.00%	100.01%	752	(4,061)	-540.03%
20346	Pacific Ind Co	WI	77	0.00%	100.01%	65	16	24.62%
23809	Granite State Ins Co	PA	(6,000)	-0.01%	100.00%	(6,000)	(17,993)	299.88%
	20 COMPANIES	TOTAL	43,348,819	100.00%		39,959,393	24,038,897	60.16%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 17.3 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: PRODUCTS LIABILITY AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
24767	St Paul Fire & Marine Ins Co	CT	2,417,510	6.79%	6.79%	2,130,869	(44,106)	-2.07%
39993	Colony Ins Co	VA	1,484,057	4.17%	10.96%	1,435,813	773,814	53.89%
16535	Zurich Amer Ins Co	NY	1,447,562	4.07%	15.03%	1,286,548	4,171,479	324.24%
25445	Ironshore Specialty Ins Co	AZ	1,424,643	4.00%	19.03%	1,512,064	638,281	42.21%
25674	Travelers Prop Cas Co Of Amer	CT	1,368,098	3.84%	22.88%	1,462,286	1,042,317	71.28%
19496	United Fire & Ind Co	TX	1,242,917	3.49%	26.37%	1,256,255	208,838	16.62%
44520	Crum & Forster Specialty Ins Co	AZ	1,088,120	3.06%	29.43%	1,144,502	471,800	41.22%
23035	Liberty Mut Fire Ins Co	WI	1,050,896	2.95%	32.38%	685,532	(175,320)	-25.57%
33138	Landmark Amer Ins Co	OK	1,050,699	2.95%	35.33%	1,028,679	2,640	0.26%
10657	First Mercury Ins Co	IL	1,048,385	2.95%	38.28%	914,886	208,358	22.77%
15989	Catlin Specialty Ins Co	DE	900,835	2.53%	40.81%	524,907	407,528	77.64%
25623	Phoenix Ins Co	CT	784,486	2.20%	43.01%	873,630	194,726	22.29%
41394	Benchmark Ins Co	KS	752,723	2.11%	45.13%	801,789	20,739	2.59%
17370	Nautilus Ins Co	AZ	745,467	2.09%	47.22%	755,524	(120,414)	-15.94%
24856	Admiral Ins Co	DE	738,572	2.08%	49.30%	732,892	(645,247)	-88.04%
19445	National Union Fire Ins Co Of Pitts	PA	735,447	2.07%	51.36%	792,695	270,499	34.12%
13604	Starr Surplus Lines Ins Co	IL	684,338	1.92%	53.29%	703,243	353,046	50.20%
37532	Great Amer E&S Ins Co	DE	652,776	1.83%	55.12%	633,080	(81,134)	-12.82%
21261	Electric Ins Co	MA	631,298	1.77%	56.89%	631,398	2,496,867	395.45%
25682	Travelers Ind Co Of CT	CT	631,027	1.77%	58.67%	578,038	388,975	67.29%
		TOP 20	20,879,856	58.67%		19,884,630	10,583,686	53.23%
		OTHERS	14,710,084	41.33%		14,718,539	32,223,586	218.93%
	173 COMPANIES	TOTAL	35,589,940	100.00%		34,603,169	42,807,272	123.71%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 18 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO

#### LINE: PRIVATE PASSENGER AUTO LIABILITY & NO-FAULT AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25178	State Farm Mut Auto Ins Co	IL	613,659,132	30.36%	30.36%	610,081,355	409,468,551	67.12%
10050	Progressive Security Ins Co	LA	216,555,074	10.71%	41.07%	212,143,525	144,430,913	68.08%
17230	Allstate Prop & Cas Ins Co	IL	106,500,101	5.27%	46.34%	104,552,220	56,539,007	54.08%
19232	Allstate Ins Co	IL	99,955,301	4.94%	51.28%	102,169,552	55,409,499	54.23%
40924	Louisiana Farm Bureau Cas Ins Co	LA	92,690,706	4.59%	55.87%	92,488,130	61,762,540	66.78%
10295	USAgencies Cas Ins Co Inc	LA	81,437,451	4.03%	59.90%	87,436,874	64,233,809	73.46%
44695	Progressive Paloverde Ins Co	IN	65,271,306	3.23%	63.12%	64,638,177	38,524,445	59.60%
35882	Geico Gen Ins Co	MD	58,970,158	2.92%	66.04%	59,173,729	47,105,226	79.60%
25143	State Farm Fire & Cas Co	IL	49,562,011	2.45%	68.49%	50,691,739	36,636,848	72.27%
23035	Liberty Mut Fire Ins Co	WI	41,182,967	2.04%	70.53%	44,002,664	20,414,722	46.39%
25941	United Serv Automobile Assn	TX	37,213,589	1.84%	72.37%	37,117,494	27,138,257	73.11%
22055	Geico Ind Co	MD	36,149,132	1.79%	74.16%	35,847,071	26,586,653	74.17%
22063	Government Employees Ins Co	MD	31,962,426	1.58%	75.74%	32,375,082	25,489,621	78.73%
43265	Gramercy Ins Co	TX	31,705,903	1.57%	77.31%	27,443,476	30,514,804	111.19%
10248	Safeway Ins Co Of LA	LA	31,169,255	1.54%	78.85%	31,357,118	17,449,033	55.65%
24732	General Ins Co Of Amer	NH	26,137,942	1.29%	80.14%	24,397,338	11,754,713	48.18%
23388	Shelter Mut Ins Co	MO	25,956,186	1.28%	81.43%	25,220,440	17,765,590	70.44%
25968	USAA Cas Ins Co	TX	24,926,631	1.23%	82.66%	24,673,927	19,849,094	80.45%
11140	ANPAC LA Ins Co	LA	20,451,434	1.01%	83.67%	20,691,190	11,059,710	53.45%
15512	Automobile Club Interins Exch	MO	19,252,701	0.95%	84.63%	19,924,513	16,514,671	82.89%
		TOP 20	1,710,709,406	84.63%		1,706,425,614	1,138,647,706	66.73%
		OTHERS	310,786,388	15.37%		306,078,812	218,186,978	71.28%
130 COMPANIES		TOTAL	2,021,495,794	100.00%		2,012,504,426	1,356,834,684	67.42%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 19.1 & 19.2 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: COMMERCIAL AUTO LIABILITY & NO-FAULT AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
44695	Progressive Paloverde Ins Co	IN	21,604,492	5.04%	5.04%	18,849,727	14,992,263	79.54%
11515	QBE Specialty Ins Co	ND	21,051,894	4.91%	9.95%	27,087,793	27,626,737	101.99%
16535	Zurich Amer Ins Co	NY	17,512,711	4.09%	14.04%	16,915,546	16,745,193	98.99%
12936	Houston Specialty Ins Co	TX	16,699,383	3.90%	17.93%	13,176,265	8,446,286	64.10%
19445	National Union Fire Ins Co Of Pitts	PA	15,115,457	3.53%	21.46%	15,537,793	4,631,403	29.81%
10050	Progressive Security Ins Co	LA	14,457,564	3.37%	24.83%	15,848,746	6,171,092	38.94%
25178	State Farm Mut Auto Ins Co	IL	13,223,405	3.08%	27.91%	13,279,895	11,565,700	87.09%
25674	Travelers Prop Cas Co Of Amer	CT	11,747,079	2.74%	30.65%	11,558,093	3,959,183	34.25%
25682	Travelers Ind Co Of CT	CT	11,615,552	2.71%	33.36%	9,558,711	4,141,224	43.32%
26808	Hallmark Specialty Ins Co	OK	8,955,217	2.09%	35.45%	8,438,904	5,380,207	63.75%
24171	Netherlands Ins Co The	NH	8,946,091	2.09%	37.54%	8,526,624	6,190,999	72.61%
25658	Travelers Ind Co	CT	8,691,012	2.03%	39.57%	9,060,421	6,279,643	69.31%
22667	Ace Amer Ins Co	PA	7,254,588	1.69%	41.26%	6,580,199	8,455,807	128.50%
11150	Arch Ins Co	MO	6,752,195	1.58%	42.83%	6,536,261	5,082,276	77.76%
19720	American Alt Ins Corp	DE	6,377,349	1.49%	44.32%	5,967,875	2,044,577	34.26%
40045	Starnet Ins Co	DE	6,146,156	1.43%	45.76%	5,240,051	3,313,433	63.23%
23035	Liberty Mut Fire Ins Co	WI	5,777,495	1.35%	47.10%	4,306,311	6,430,916	149.34%
20478	National Fire Ins Co Of Hartford	IL	5,638,733	1.32%	48.42%	5,096,069	5,117,169	100.41%
25615	Charter Oak Fire Ins Co	CT	4,895,233	1.14%	49.56%	5,299,970	6,322,812	119.30%
24767	St Paul Fire & Marine Ins Co	CT	4,753,059	1.11%	50.67%	4,512,087	7,656,113	169.68%
		TOP 20	217,214,665	50.67%		211,377,341	160,553,033	75.96%
		OTHERS	211,474,790	49.33%		207,656,622	154,981,828	74.63%
	305 COMPANIES	TOTAL	428,689,455	100.00%		419,033,963	315,534,861	75.30%

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. These pages may contain inadvertent errors.

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 19.3 & 19.4 for all companies writing business in Louisiana

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25178	State Farm Mut Auto Ins Co	IL	379,796,661	30.09%	30.09%	380,736,622	265,581,623	69.75%
10050	Progressive Security Ins Co	LA	124,066,959	9.83%	39.92%	122,770,533	70,521,644	57.44%
19232	Allstate Ins Co	IL	80,639,066	6.39%	46.31%	81,910,428	31,174,016	38.06%
17230	Allstate Prop & Cas Ins Co	IL	79,578,401	6.31%	52.62%	77,757,608	34,919,336	44.91%
40924	Louisiana Farm Bureau Cas Ins Co	LA	71,232,606	5.64%	58.26%	72,560,460	42,424,754	58.47%
35882	Geico Gen Ins Co	MD	42,203,830	3.34%	61.61%	41,906,830	25,572,718	61.02%
44695	Progressive Paloverde Ins Co	IN	33,241,399	2.63%	64.24%	32,838,266	22,794,428	69.41%
10295	USAgencies Cas Ins Co Inc	LA	32,930,131	2.61%	66.85%	36,074,956	15,659,995	43.41%
25143	State Farm Fire & Cas Co	IL	26,927,759	2.13%	68.99%	27,657,051	21,699,371	78.46%
25941	United Serv Automobile Assn	TX	26,832,604	2.13%	71.11%	26,581,820	16,354,561	61.53%
22063	Government Employees Ins Co	MD	24,497,110	1.94%	73.05%	24,597,265	13,305,310	54.09%
23035	Liberty Mut Fire Ins Co	WI	23,855,928	1.89%	74.94%	25,500,822	11,175,178	43.82%
22055	Geico Ind Co	MD	19,998,093	1.58%	76.53%	19,939,107	11,625,467	58.30%
25968	USAA Cas Ins Co	TX	18,372,072	1.46%	77.98%	18,071,782	9,653,658	53.42%
24732	General Ins Co Of Amer	NH	16,028,007	1.27%	79.25%	15,093,281	7,881,586	52.22%
43265	Gramercy Ins Co	TX	15,506,551	1.23%	80.48%	13,736,461	9,709,074	70.68%
23388	Shelter Mut Ins Co	MO	14,432,818	1.14%	81.63%	14,401,139	8,262,527	57.37%
10248	Safeway Ins Co Of LA	LA	12,488,644	0.99%	82.62%	12,574,286	6,455,496	51.34%
15512	Automobile Club Interins Exch	MO	12,368,471	0.98%	83.60%	13,128,585	7,831,852	59.65%
11140	ANPAC LA Ins Co	LA	11,289,720	0.89%	84.49%	11,736,332	7,058,692	60.14%
		TOP 20	1,066,286,830	84.49%		1,069,573,634	639,661,286	59.81%
		OTHERS	195,741,799	15.51%		193,656,408	99,333,449	51.29%
	130 COMPANIES	TOTAL	1,262,028,629	100.00%		1,263,230,042	738,994,735	58.50%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 21.1 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: COMMERCIAL AUTO PHYSICAL DAMAGE AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
11515	QBE Specialty Ins Co	ND	7,868,578	8.87%	8.87%	9,465,323	(413,124)	-4.36%
12936	Houston Specialty Ins Co	TX	5,194,220	5.85%	14.72%	4,147,829	1,943,106	46.85%
44695	Progressive Paloverde Ins Co	IN	4,813,931	5.42%	20.14%	4,306,024	3,366,727	78.19%
10050	Progressive Security Ins Co	LA	4,072,128	4.59%	24.73%	4,568,508	1,817,800	39.79%
25178	State Farm Mut Auto Ins Co	IL	3,268,427	3.68%	28.41%	3,320,280	1,764,521	53.14%
26344	Great Amer Assur Co	OH	2,872,430	3.24%	31.65%	2,893,306	1,413,088	48.84%
19720	American Alt Ins Corp	DE	2,555,788	2.88%	34.53%	2,474,220	836,156	33.79%
25674	Travelers Prop Cas Co Of Amer	CT	2,250,176	2.54%	37.06%	2,184,955	1,250,008	57.21%
22012	Motors Ins Corp	MI	2,119,135	2.39%	39.45%	2,119,135	1,067,588	50.38%
25682	Travelers Ind Co Of CT	CT	1,937,815	2.18%	41.64%	1,840,956	568,184	30.86%
16535	Zurich Amer Ins Co	NY	1,772,008	2.00%	43.63%	1,677,114	803,869	47.93%
26808	Hallmark Specialty Ins Co	OK	1,637,147	1.84%	45.48%	1,498,897	948,648	63.29%
24171	Netherlands Ins Co The	NH	1,483,050	1.67%	47.15%	1,389,046	1,062,271	76.47%
39020	Essex Ins Co	DE	1,391,016	1.57%	48.72%	1,344,423	604,824	44.99%
25658	Travelers Ind Co	CT	1,292,941	1.46%	50.17%	1,318,354	763,273	57.90%
10676	First Guard Ins Co	AZ	1,236,442	1.39%	51.57%	1,236,442	347,605	28.11%
27790	Canal Ind Co	SC	1,155,764	1.30%	52.87%	1,611,360	1,026,253	63.69%
39969	American Safety Cas Ins Co	OK	1,083,214	1.22%	54.09%	1,025,166	250,201	24.41%
25615	Charter Oak Fire Ins Co	CT	998,656	1.13%	55.21%	1,139,149	504,279	44.27%
14427	Louisiana Farm Bureau Mut Ins Co	LA	936,792	1.06%	56.27%	928,230	455,945	49.12%
		TOP 20	49,939,658	56.27%		50,488,717	20,381,222	40.37%
		OTHERS	38,812,444	43.73%		38,030,066	23,869,303	62.76%
	262 COMPANIES	TOTAL	88,752,102	100.00%		88,518,783	44,250,525	49.99%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 21.2 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: AIRCRAFT (ALL PERILS) AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
35300	Allianz Global Risks US Ins Co	CA	14,103,590	21.87%	21.87%	14,730,962	6,310,309	42.84%
19445	National Union Fire Ins Co Of Pitts	PA	8,678,985	13.46%	35.33%	9,218,935	5,176,786	56.15%
38318	Starr Ind & Liab Co	TX	8,482,364	13.16%	48.49%	7,465,472	5,783,413	77.47%
19518	Catlin Ins Co	TX	7,093,737	11.00%	59.49%	5,430,231	3,164,338	58.27%
19720	American Alt Ins Corp	DE	6,490,933	10.07%	69.56%	5,255,730	286,442	5.45%
40045	Starnet Ins Co	DE	3,009,747	4.67%	74.22%	2,489,623	300,860	12.08%
18023	Star Ins Co	MI	2,139,468	3.32%	77.54%	900,047	525,502	58.39%
24147	Old Republic Ins Co	PA	1,711,078	2.65%	80.20%	1,929,667	254,888	13.21%
34274	Central States Ind Co Of Omaha	NE	1,615,739	2.51%	82.70%	2,184,696	1,217,151	55.71%
37885	XL Specialty Ins Co	DE	1,345,763	2.09%	84.79%	1,504,983	1,013,426	67.34%
20281	Federal Ins Co	IN	1,251,101	1.94%	86.73%	1,295,942	139,595	10.77%
29599	US Specialty Ins Co	TX	1,165,757	1.81%	88.54%	1,186,058	1,069,979	90.21%
23043	Liberty Mut Ins Co	MA	1,134,319	1.76%	90.30%	1,044,580	712,532	68.21%
20362	Mitsui Sumitomo Ins Co of Amer	NY	938,601	1.46%	91.75%	956,309	474,423	49.61%
12904	Tokio Marine & Nichido Fire Ins Co	NY	917,626	1.42%	93.18%	1,218,044	629,064	51.65%
20699	Ace Prop & Cas Ins Co	PA	858,940	1.33%	94.51%	793,079	275,631	34.75%
19941	American Commerce Ins Co	OH	744,439	1.15%	95.66%	1,004,365	575,490	57.30%
20052	National Liab & Fire Ins Co	CT	572,745	0.89%	96.55%	527,406	357,903	67.86%
22039	General Reins Corp	DE	572,744	0.89%	97.44%	527,405	470,835	89.27%
34037	Hallmark Ins Co	AZ	562,703	0.87%	98.31%	530,831	232,444	43.79%
		TOP 20	63,390,379	98.31%		60,194,365	28,971,011	48.13%
		OTHERS	1,088,399	1.69%		(136,454)	(2,830,203)	2074.11%
	31 COMPANIES	TOTAL	64,478,778	100.00%		60,057,911	26,140,808	43.53%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 22 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: FIDELITY AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
31194	Travelers Cas & Surety Co Of Amer	CT	2,443,963	20.32%	20.32%	2,336,410	(364,995)	-15.62%
10847	Cumis Ins Society Inc	IA	1,907,711	15.86%	36.18%	1,861,972	(404,624)	-21.73%
20281	Federal Ins Co	IN	1,435,067	11.93%	48.12%	1,240,141	724,400	58.41%
39306	Fidelity & Deposit Co Of MD	MD	960,287	7.98%	56.10%	1,125,219	90,848	8.07%
24791	St Paul Mercury Ins Co	CT	935,977	7.78%	63.89%	867,023	174,104	20.08%
13188	Western Surety Co	SD	697,618	5.80%	69.69%	672,236	21,070	3.13%
34347	Colonial Amer Cas & Surety Co	MD	427,537	3.56%	73.24%	576,892	1,395,564	241.91%
16691	Great Amer Ins Co	OH	379,323	3.15%	76.40%	677,968	59,540	8.78%
19445	National Union Fire Ins Co Of Pitts	PA	352,284	2.93%	79.32%	317,428	466,573	146.99%
10120	Everest Natl Ins Co	DE	334,132	2.78%	82.10%	78,068	26,238	33.61%
20443	Continental Cas Co	IL	320,529	2.67%	84.77%	219,313	105,635	48.17%
16535	Zurich Amer Ins Co	NY	273,752	2.28%	87.04%	320,582	229,852	71.70%
19682	Hartford Fire In Co	CT	179,058	1.49%	88.53%	166,837	(11,480)	-6.88%
35289	Continental Ins Co	PA	170,099	1.41%	89.95%	154,097	91,882	59.63%
18538	Bancinsure Inc	OK	165,324	1.37%	91.32%	222,963	38,885	17.44%
24767	St Paul Fire & Marine Ins Co	CT	153,976	1.28%	92.60%	156,247	23,487	15.03%
13935	Federated Mut Ins Co	MN	92,964	0.77%	93.38%	96,924	65,411	67.49%
24775	St Paul Guardian Ins Co	CT	69,434	0.58%	93.95%	70,839	(16,300)	-23.01%
10030	Westchester Fire Ins Co	PA	67,806	0.56%	94.52%	80,031	3,129	3.91%
25143	State Farm Fire & Cas Co	IL	66,915	0.56%	95.07%	65,321	-	0.00%
		TOP 20	11,433,756	95.07%		11,306,511	2,719,219	24.05%
		OTHERS	592,436	4.93%		729,328	678,278	93.00%
	83 COMPANIES	TOTAL	12,026,192	100.00%		12,035,839	3,397,497	28.23%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 23 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: SURETY AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
31194	Travelers Cas & Surety Co Of Amer	CT	15,934,023	15.22%	15.22%	20,870,591	3,976,404	19.05%
23043	Liberty Mut Ins Co	MA	9,116,324	8.71%	23.93%	9,135,611	(466,033)	-5.10%
13188	Western Surety Co	SD	7,761,894	7.42%	31.35%	8,104,752	207,492	2.56%
39306	Fidelity & Deposit Co Of MD	MD	7,740,641	7.40%	38.74%	8,773,894	(130,472)	-1.49%
20281	Federal Ins Co	IN	7,605,104	7.27%	46.01%	6,647,686	1,616,254	24.31%
10051	Lyndon Southern Ins Co	DE	5,241,205	5.01%	51.02%	5,241,205	3,809,115	72.68%
19682	Hartford Fire In Co	CT	4,710,584	4.50%	55.52%	5,025,134	3,040,461	60.51%
11592	International Fidelity Ins Co	NJ	4,044,276	3.86%	59.38%	4,131,384	(175,056)	-4.24%
13056	RLI Ins Co	IL	4,007,184	3.83%	63.21%	3,397,024	75,975	2.24%
29424	Hartford Cas Ins Co	IN	3,103,679	2.97%	66.17%	3,268,751	(1,697,504)	-51.93%
29599	US Specialty Ins Co	TX	2,392,739	2.29%	68.46%	3,036,152	(63,785)	-2.10%
19801	Argonaut Ins Co	IL	2,019,089	1.93%	70.39%	1,657,369	307,416	18.55%
22292	Hanover Ins Co	NH	2,017,689	1.93%	72.32%	2,352,892	5,962,286	253.40%
24740	Safeco Ins Co Of Amer	NH	1,983,215	1.89%	74.21%	4,749,889	(295,803)	-6.23%
10030	Westchester Fire Ins Co	PA	1,929,981	1.84%	76.05%	1,924,694	3,995,655	207.60%
10216	American Contractors Ind Co	CA	1,813,859	1.73%	77.79%	2,165,959	454,163	20.97%
29874	North Amer Specialty Ins Co	NH	1,531,753	1.46%	79.25%	1,453,672	935,069	64.32%
35009	Financial Cas & Surety Inc	TX	1,440,302	1.38%	80.63%	1,440,302	(1,286)	-0.09%
14494	Merchants Bonding Co a Mut	IA	1,350,045	1.29%	81.92%	1,365,358	438,665	32.13%
10916	Suretec Ins Co	TX	1,247,172	1.19%	83.11%	1,270,195	63,156	4.97%
		TOP 20	86,990,758	83.11%		96,012,514	22,052,172	22.97%
		OTHERS	17,681,059	16.89%		21,921,845	6,408,254	29.23%
134 COMPANIES		TOTAL	104,671,817	100.00%		117,934,359	28,460,426	24.13%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 24 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: BURGLARY AND THEFT AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
31194	Travelers Cas & Surety Co Of Amer	CT	820,772	33.25%	33.25%	771,431	16,583	2.15%
12998	Union Natl Fire Ins Co	LA	445,924	18.06%	51.32%	444,787	62,818	14.12%
20281	Federal Ins Co	IN	123,292	4.99%	56.31%	128,798	5,609	4.35%
44776	Torus Specialty Ins Co	DE	112,201	4.55%	60.86%	66,076	1,907,443	2886.74%
20443	Continental Cas Co	IL	93,495	3.79%	64.64%	58,414	28,987	49.62%
39306	Fidelity & Deposit Co Of MD	MD	89,054	3.61%	68.25%	86,839	9,544	10.99%
19445	National Union Fire Ins Co Of Pitts	PA	82,303	3.33%	71.58%	81,363	(5,073)	-6.24%
13207	Lighthouse Prop Ins Corp	LA	66,992	2.71%	74.30%	56,618	-	0.00%
16535	Zurich Amer Ins Co	NY	62,079	2.51%	76.81%	81,588	(521)	-0.64%
23388	Shelter Mut Ins Co	MO	48,477	1.96%	78.78%	45,617	4,963	10.88%
29599	US Specialty Ins Co	TX	39,771	1.61%	80.39%	(8,057)	3,214	-39.89%
24767	St Paul Fire & Marine Ins Co	CT	31,571	1.28%	81.67%	45,064	3,822	8.48%
31127	Columbia Cas Co	IL	29,885	1.21%	82.88%	21,390	6,676	31.21%
22730	Allied World Reins Co	NH	28,445	1.15%	84.03%	18,447	22,270	120.72%
19216	Southern Ins Co	TX	27,328	1.11%	85.14%	28,316	484	1.71%
19682	Hartford Fire In Co	CT	25,952	1.05%	86.19%	24,340	(7,399)	-30.40%
10200	Hiscox Ins Co Inc	IL	24,911	1.01%	87.20%	12,937	2,338	18.07%
13021	United Fire & Cas Co	IA	19,883	0.81%	88.00%	20,254	18,299	90.35%
26433	Harco Natl Ins Co	IL	19,500	0.79%	88.79%	18,834	(49,276)	-261.63%
23361	Shelter Gen Ins Co	MO	18,634	0.75%	89.55%	19,307	-	0.00%
		TOP 20	2,210,469	89.55%		2,022,363	2,030,781	100.42%
		OTHERS	257,989	10.45%		244,624	(1,996,308)	-816.07%
	87 COMPANIES	TOTAL	2,468,458	100.00%		2,266,987	34,473	1.52%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 26 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: BOILER & MACHINERY AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
21482	Factory Mut Ins Co	RI	5,823,622	21.52%	21.52%	5,576,598	3,589,909	64.37%
19445	National Union Fire Ins Co Of Pitts	PA	4,568,738	16.89%	38.41%	4,286,969	(503,482)	-11.74%
19437	Lexington Ins Co	DE	2,730,396	10.09%	48.50%	3,086,864	1,233,599	39.96%
16535	Zurich Amer Ins Co	NY	1,951,354	7.21%	55.71%	1,614,310	630,779	39.07%
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,585,884	5.86%	61.58%	1,815,512	(174,274)	-9.60%
25674	Travelers Prop Cas Co Of Amer	CT	1,564,648	5.78%	67.36%	1,565,655	1,667,836	106.53%
10014	Affiliated Fm Ins Co	RI	1,275,943	4.72%	72.07%	1,135,564	(136,582)	-12.03%
20443	Continental Cas Co	IL	957,439	3.54%	75.61%	1,010,490	92,138	9.12%
23035	Liberty Mut Fire Ins Co	WI	846,752	3.13%	78.74%	739,341	79,310	10.73%
39845	Westport Ins Corp	MO	832,815	3.08%	81.82%	739,465	1,520,305	205.60%
35300	Allianz Global Risks US Ins Co	CA	457,096	1.69%	83.51%	419,388	309,483	73.79%
26247	American Guar & Liab Ins	NY	432,667	1.60%	85.11%	473,379	39,103	8.26%
24554	XL Ins Amer Inc	DE	398,406	1.47%	86.58%	288,030	54,717	19.00%
20281	Federal Ins Co	IN	316,425	1.17%	87.75%	312,649	143,566	45.92%
21415	Employers Mut Cas Co	IA	307,566	1.14%	88.89%	298,341	93,952	31.49%
25682	Travelers Ind Co Of CT	CT	289,541	1.07%	89.96%	301,919	5,926	1.96%
26387	Steadfast Ins Co	DE	282,929	1.05%	91.00%	221,093	(91,649)	-41.45%
44776	Torus Specialty Ins Co	DE	280,504	1.04%	92.04%	165,190	122,592	74.21%
25623	Phoenix Ins Co	CT	242,396	0.90%	92.94%	264,757	196,408	74.18%
14974	Pennsylvania Lumbermens Mut Ins	PA	172,454	0.64%	93.57%	132,394	1,000	0.76%
		TOP 20	25,317,575	93.57%		24,447,908	8,874,636	36.30%
		OTHERS	1,738,608	6.43%		1,681,734	233,560	13.89%
	125 COMPANIES	TOTAL	27,056,183	100.00%		26,129,642	9,108,196	34.86%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 27 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: CREDIT AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
11515	QBE Specialty Ins Co	ND	8,294,992	23.28%	23.28%	8,739,032	543,201	6.22%
10170	American Federated Ins Co	MS	6,925,436	19.44%	42.72%	5,885,959	253,681	4.31%
11140	ANPAC LA Ins Co	LA	6,335,257	17.78%	60.50%	5,204,660	486,166	9.34%
10111	American Bankers Ins Co Of FL	FL	1,924,575	5.40%	65.90%	1,883,882	(13,603)	-0.72%
16691	Great Amer Ins Co	OH	1,609,252	4.52%	70.42%	1,417,067	339,668	23.97%
20516	Euler Hermes N Amer Ins Co	MD	1,329,603	3.73%	74.15%	1,133,551	45,797	4.04%
12831	State Natl Ins Co Inc	TX	1,242,436	3.49%	77.64%	1,360,025	517,944	38.08%
37532	Great Amer E&S Ins Co	DE	1,142,993	3.21%	80.85%	1,009,581	352,429	34.91%
26344	Great Amer Assur Co	OH	922,922	2.59%	83.44%	457,823	166,944	36.46%
29980	First Colonial Ins Co	FL	920,585	2.58%	86.02%	911,884	232,981	25.55%
28401	American Natl Prop & Cas Co	MO	747,451	2.10%	88.12%	811,645	189,075	23.30%
22667	Ace Amer Ins Co	PA	700,521	1.97%	90.09%	738,725	82,863	11.22%
42978	American Security Ins Co	DE	600,189	1.68%	91.77%	600,311	40,618	6.77%
20648	Employers Fire Ins Co	MA	465,169	1.31%	93.08%	472,137	237,140	50.23%
10847	Cumis Ins Society Inc	IA	465,108	1.31%	94.38%	630,583	293,115	46.48%
18538	Bancinsure Inc	OK	399,025	1.12%	95.50%	472,469	164,161	34.75%
36765	Gulf Guar Ins Co	MS	295,996	0.83%	96.33%	286,786	107,340	37.43%
24147	Old Republic Ins Co	PA	257,533	0.72%	97.06%	131,549	108,798	82.71%
44369	Imperial Fire & Cas Ins Co	LA	246,109	0.69%	97.75%	246,109	452	0.18%
13722	Knightbrook Ins Co	DE	173,489	0.49%	98.23%	71,996	(1,880)	-2.61%
		TOP 20	34,998,641	98.23%		32,465,774	4,146,890	12.77%
		OTHERS	629,056	1.77%		856,937	(185,514)	-21.65%
	33 COMPANIES	TOTAL	35,627,697	100.00%		33,322,711	3,961,376	11.89%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 28 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: WARRANTY AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
41181	Universal Underwriters Ins Co	KS	2,733,206	33.44%	33.44%	1,386,469	1,033,473	74.54%
16705	Dealers Assur Co	OH	1,958,152	23.95%	57.39%	1,768,266	1,214,439	68.68%
38601	MIC Prop & Cas Ins Corp	MI	1,691,036	20.69%	78.08%	1,124,217	487,773	43.39%
16810	American Mercury Ins Co	OK	669,993	8.20%	86.27%	539,462	429,454	79.61%
11991	National Cas Co	WI	560,288	6.85%	93.13%	420,695	390,902	92.92%
10111	American Bankers Ins Co Of FL	FL	224,392	2.75%	95.87%	203,244	109,086	53.67%
25011	Wesco Ins Co	DE	118,103	1.44%	97.32%	30,528	17,493	57.30%
40827	Virginia Surety Co Inc	IL	88,754	1.09%	98.40%	562,830	215,944	38.37%
24147	Old Republic Ins Co	PA	64,150	0.78%	99.19%	82,234	19,479	23.69%
35912	American Western Home Ins Co	OK	46,639	0.57%	99.76%	27,687	76,950	277.93%
39527	Heritage Ind Co	CA	35,585	0.44%	100.19%	425,079	292,333	68.77%
29980	First Colonial Ins Co	FL	32,507	0.40%	100.59%	167,303	69,605	41.60%
16691	Great Amer Ins Co	OH	16,569	0.20%	100.79%	8,850	1,621	18.32%
22136	Great Amer Ins Co of NY	NY	8,183	0.10%	100.89%	1,776	273	15.37%
19615	American Reliable Ins Co	AZ	7,614	0.09%	100.99%	10,995	368	3.35%
26492	Courtesy Ins Co	FL	4,248	0.05%	101.04%	4,227	1,752	41.45%
35769	Lyndon Prop Ins Co	MO	(2,034)	-0.02%	101.01%	54,798	67,919	123.94%
35289	Continental Ins Co	PA	(7,095)	-0.09%	100.93%	238,753	123,967	51.92%
36940	Indian Harbor Ins Co	ND	(9,785)	-0.12%	100.81%	579,511	609,449	105.17%
22322	Greenwich Ins Co	DE	(66,040)	-0.81%	100.00%	1,236,207	1,119,848	90.59%
	20 COMPANIES	TOTAL	8,174,465	100.00%		8,873,131	6,282,128	70.80%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 30 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO

#### LINE: AGGREGATE WRITE-INS, OTHER LINES OF BUSINESS AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
36307	Gray Ins Co	LA	19,372,227	55.86%	55.86%	19,988,503	2,056,949	10.29%
11255	Caterpillar Ins Co	MO	7,983,985	23.02%	78.88%	5,398,827	3,635,929	67.35%
23612	Midwest Employers Cas Co	DE	3,000,503	8.65%	87.53%	3,098,157	15,455,708	498.87%
19631	American Road Ins Co	MI	1,445,609	4.17%	91.70%	1,445,609	582,803	40.32%
41211	Triton Ins Co	TX	1,026,700	2.96%	94.66%	795,115	170,741	21.47%
40827	Virginia Surety Co Inc	IL	917,457	2.65%	97.30%	281,736	58,847	20.89%
11150	Arch Ins Co	MO	736,531	2.12%	99.43%	414,340	202,255	48.81%
26492	Courtesy Ins Co	FL	428,754	1.24%	100.66%	411,210	139,513	33.93%
10952	Stonebridge Cas Ins Co	OH	212,558	0.61%	101.28%	212,169	15,233	7.18%
34274	Central States Ind Co Of Omaha	NE	192,785	0.56%	101.83%	192,912	12,795	6.63%
10111	American Bankers Ins Co Of FL	FL	167,444	0.48%	102.31%	167,443	18,836	11.25%
26220	Yosemite Ins Co	IN	95,579	0.28%	102.59%	69,052	7,504	10.87%
25712	Esurance Ins Co	WI	71,640	0.21%	102.80%	71,640	-	0.00%
19240	Allstate Ind Co	IL	69,874	0.20%	103.00%	73,201	-	0.00%
38970	Markel Ins Co	IL	66,450	0.19%	103.19%	32,993	29,821	90.39%
14559	Guideone Specialty Mut Ins Co	IA	57,200	0.16%	103.35%	57,200	12,503	21.86%
19232	Allstate Ins Co	IL	46,603	0.13%	103.49%	47,696	-	0.00%
19615	American Reliable Ins Co	AZ	11,686	0.03%	103.52%	12,326	1,398	11.34%
13167	North Light Specialty Ins Co	IL	3,460	0.01%	103.53%	2,438	-	0.00%
10072	Encompass Prop & Cas Co	IL	151	0.00%	103.53%	105	-	0.00%
		TOP 20	35,907,196	103.53%		32,772,672	22,400,835	68.35%
		OTHERS	(1,225,141)	-3.53%		(104,590)	597,980	-571.74%
	24 COMPANIES	TOTAL	34,682,055	100.00%		32,668,082	22,998,815	70.40%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 34 for all companies writing business in Louisiana.

## APPENDIX J – MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

### MARKET SHARE & LOSS RATIO LINE: TOTAL PROPERTY/CASUALTY AS OF DECEMBER 31, 2011

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25178	State Farm Mut Auto Ins Co	IL	1,034,229,681	10.88%	10.88%	1,028,735,882	709,325,733	68.95%
25143	State Farm Fire & Cas Co	IL	637,984,334	6.71%	17.60%	663,464,807	293,055,722	44.17%
10050	Progressive Security Ins Co	LA	368,329,882	3.88%	21.47%	364,370,916	226,335,434	62.12%
19232	Allstate Ins Co	IL	348,006,005	3.66%	25.13%	350,599,595	145,639,684	41.54%
00000	Louisiana Citizens Prop Ins Corp	LA	197,175,053	2.07%	27.21%	204,232,519	84,345,631	41.30%
40924	Louisiana Farm Bureau Cas Ins Co	LA	191,511,525	2.02%	29.22%	192,445,564	113,216,725	58.83%
17230	Allstate Prop & Cas Ins Co	IL	187,945,326	1.98%	31.20%	184,148,410	92,376,300	50.16%
22350	Louisiana Workers Comp Corp	LA	159,158,813	1.67%	32.88%	162,538,674	69,895,270	43.00%
23035	Liberty Mut Fire Ins Co	WI	155,524,914	1.64%	34.51%	155,542,485	62,921,656	40.45%
14427	Louisiana Farm Bureau Mut Ins Co	LA	144,086,471	1.52%	36.03%	141,741,042	64,227,566	45.31%
44695	Progressive Paloverde Ins Co	IN	127,966,022	1.35%	37.37%	123,542,247	81,381,718	65.87%
19437	Lexington Ins Co	DE	118,617,439	1.25%	38.62%	132,550,006	68,716,529	51.84%
10295	USAgencies Cas Ins Co Inc	LA	114,367,582	1.20%	39.83%	123,511,830	79,893,804	64.69%
19445	National Union Fire Ins Co Of Pitts	PA	112,258,376	1.18%	41.01%	115,043,561	44,142,779	38.37%
19240	Allstate Ind Co	IL	111,655,998	1.17%	42.18%	115,911,890	48,957,543	42.24%
25941	United Serv Automobile Assn	TX	108,246,228	1.14%	43.32%	107,101,593	63,336,830	59.14%
20443	Continental Cas Co	IL	102,959,269	1.08%	44.40%	100,277,481	62,761,734	62.59%
35882	Geico Gen Ins Co	MD	101,176,016	1.06%	45.47%	101,082,587	72,724,107	71.95%
16535	Zurich Amer Ins Co	NY	96,415,360	1.01%	46.48%	96,219,751	61,179,707	63.58%
11523	Fidelity Natl Ind Ins Co	TX	82,210,794	0.87%	47.35%	79,193,763	7,867,542	9.93%
		TOP 20	4,499,825,088	47.35%		4,542,254,603	2,452,302,014	53.99%
		OTHERS	5,003,766,980	52.65%		4,899,383,751	2,438,272,260	49.77%
	757 COMPANIES	TOTAL	9,503,592,068	100.00%		9,441,638,354	4,890,574,274	51.80%

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DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 35 for all companies writing business in Louisiana.

# **APPENDIX K**

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## **REVENUE REPORT**

**AS REQUIRED BY  
LA. R.S. 49:308.6(C)**

**APPENDIX K – REVENUE REPORT AS REQUIRED BY LA. R.S. 49:308.6(C)**

**MULTI-YEAR COMPARISON OF REVENUES BY TYPE  
SUMMARY**

<i>Description</i>	<i>Fiscal Year 2010-2011 Total</i>	<i>Fiscal Year 2010-2011 Total</i>	<i>Fiscal Year 2011-2012 Total</i>
Self-Generated Fees	\$20,398,888	\$21,691,460	\$21,205,139
Assessments:			
<i>HIPAA Assessment, Interest</i>	\$852,304	\$747,843	\$726,391
<i>LA Insurance Rating Assessment</i>	\$74,839,429	\$77,122,339	\$78,185,019
<i>Insurance Fraud Investigation Assessment</i>	\$3,678,049	\$3,798,249	\$3,839,004
<b>Total Assessments</b>	<b>\$79,369,782</b>	<b>\$81,668,431</b>	<b>\$82,750,414</b>
Federal Funds	\$605,726	\$1,193,011	\$1,982,934
Miscellaneous/Other Revenue:			
<i>LATIFPA (Gifts, Grants, Donations), Interest</i>	\$26,822	\$29,464	\$19,341
<i>Income Not Available</i>	\$372,139	\$712,998	\$1,205,607
<i>Premium Taxes</i>	\$356,554,367	\$363,929,778	\$365,257,441
<b>Total Other Major State Revenue</b>	<b>\$356,953,328</b>	<b>\$364,672,240</b>	<b>\$366,482,389</b>
<b>Total Collections</b>	<b>\$457,327,724</b>	<b>\$469,225,142</b>	<b>\$472,420,876</b>

**APPENDIX K – REVENUE REPORT AS REQUIRED BY LA. R.S. 49:308.6(C)**

**MULTI-YEAR COMPARISON OF REVENUES BY TYPE  
SELF-GENERATED FUNDS**

Description	Revised Statute	Fee Amount	Fiscal Year 2009-2010 Total	Fiscal Year 2010-2011 Total	Fiscal Year 2011-2012 Total
Certificate of Authority, Initial Certificate	22:821(B)(1), 22:269(B)(1), 22:214(B)(1)	2,500.00/ 500.00/ 25.00	\$53,025	\$69,975	\$70,357
Initial Examination of Insurance Companies	22:269(B)(4)	1,000.00	\$1,505	\$8,401	\$2,287
Securities Fees-Registration of Securities	22:821(B)(6)	200.00	\$338	\$338	\$338
Filing a Charter, Other Documents and Amendments thereto	22:821(B)(8), 22:269(B)(2)	25.00/5.00	\$5,983	\$3,772	\$15,591
Certificate of Self-Insured Workers Comp. Ins. Prog., initial certification	22:821(B)(12)	1,500.00	\$-	\$-	\$-
Review of Self-Insured Workers Comp. Ins. Prog, annual review fee	22:821(B)(13)	300.00	\$-	\$-	\$-
Approval Fee of Foreign or Alien Surplus Lines Insurers	22:821(B)(17)	1,050.00	\$178,500	\$179,550	\$159,550
Third Party Administrators-Licensing Fee	22:821(B)(15)(a)	500.00	\$14,500	\$17,000	\$13,800
Third Party Administrators-Annual Report Filing Fee	22:821(B)(15)(b)	300.00	\$91,000	\$92,800	\$95,950
Acquisition of Control or Merger with a Domestic Insurer-Statement Fee	22:821(B)(16)	2,500.00	\$5,000	\$5,000	\$10,025
Risk Purchasing Group-Registration Fee	22:821(B)(18)(a)	100.00	\$2,750	\$4,475	\$5,415
Risk Purchasing Group-Annual Renewal	22:821(B)(18)(b)	50.00	\$15,100	\$14,050	\$18,325
Viatical Settlement Broker-First Time Applicant	22:821(B)(19)(a)	50.00	\$300	\$50	\$-
Viatical Settlement Broker-Annual Renewal	22:821(B)(19)(a)	50.00	\$950	\$700	\$250
Viatical Settlement Investment Agent-First Time Applicant	22:821(B)(19)(b)	50.00	\$200	\$150	\$50
Viatical Settlement Investment Agent-Annual Renewal	22:821(B)(19)(b)	50.00	\$150	\$100	\$50
Viatical Settlement Provider-First Time Applicant	22:821(B)(19)(c)	1,000.00	\$1,000	\$1,000	\$1,000
Viatical Settlement Contracts, Disclosure Notices & Advertising Material	22:821(B)(20)	100.00	\$-	\$50	\$-
Vehicle Mechanical Breakdown Insurer	22:362(A)	1,500.00	\$54,175	\$51,550	\$51,600
Medical Necessity Review Organization-Licensing Fee	22:821(B)(28)(a)	1,500.00	\$7,500	\$10,500	\$7,500
Medical Necessity Review Organization-Annual Report Filing Fee	22:821(B)(28)(b)	500.00	\$-	\$27,500	\$27,500
Property Residual Value Insurer-Initial License	22:382	1,500.00	\$-	\$-	\$-
Property Residual Value Insurer-Renewal Fee	22:382	1,500.00	\$3,000	\$-	\$3,000
Dental Referral Plan-Initial License	22:1166	250.00	\$250	\$-	\$250
Dental Referral Plan-Renewal Fee	22:1166	250.00	\$250	\$250	

**APPENDIX K – REVENUE REPORT AS REQUIRED BY LA. R.S. 49:308.6(C)**

**MULTI-YEAR COMPARISON OF REVENUES BY TYPE  
SELF-GENERATED FUNDS  
(CONTINUED)**

<b>Description</b>	<b>Revised Statute</b>	<b>Fee Amount</b>	<b>Fiscal Year 2009-2010 Total</b>	<b>Fiscal Year 2010-2011 Total</b>	<b>Fiscal Year 2011-2012 Total</b>
Producer License-First Time Applicant Includes the following: Each Additional Line of Authority for Limited Lines only \$35 Specialty Limited Lines Credit Insurance Specialty Limited Lines Motor Vehicle Title Insurance	22:821(B)(3)(a-d) 22:1549(B)(4)&(5) 22:1550(B)(1)(d) & (B)(2)	75.00 + 35.00 Each Addtl. Line 1,000.00/250.00+20.00 each emp. 1,000.00/250.00+20.00 each emp.	\$1,934,180	\$2,149,248	\$1,697,202
Producer License-Additional or Re- newal Company Appointment (yearly)	22:821(B)(3) (a-d), 22:1549(D), 22:1550(D)	20.00	\$11,671,132	\$11,951,780	\$11,324,189
Producer License-Renewal Fee (every 2 years) Includes the following: Producer Renewal Fee Specialty Limited Lines Credit Insurance Specialty Limited Lines Motor Vehicle Title Insurance	22:821(B)(3)(a-d) 22:1549(C) 22:1550(C)	50.00 500.00/125.00+10.00 each emp. 500.00/125.00+10.00 each emp.	\$2,607,707	\$2,593,227	\$2,080,260
Producer License-Surplus Line Broker- First Time Applicant	22:821(B)(3)(e)	250.00	\$9,890	\$12,500	\$6,975
Producer License-Surplus Line Broker- Renewal Fee	22:821(B)(3)(e)	350.00	\$322,620	\$8,525	\$400
Producer License-Failure to File Producer License Timely (Late Fee)	22:821(B)(3)(f), 22:1547(C)(2)	50.00/25.00	\$168,080	\$840	\$4,720
Producer License-Continuing Education Provider/Course Application Fee	22:821(B)(29) (a-b)	250.00/25.00	\$67,245	\$51,310	\$57,255
Producer License-Duplicate Producer License/Name Change	22:821(B)(3)(g)	15.00	\$27,745	\$17,807	\$(34)
Producer License-Invalid/Bad Address	22:1547(G)	50.00	\$64,015	\$55,050	\$46,500
Securities Fees-Registration of Dealer	22:821(B)(6)	50.00	\$100	\$100	\$-
Securities Fees-Registration of Salesman	22:821(B)(6)	10.00	\$-	\$-	\$-
Managing General Agent-Initial Registration	22:821(B)(14)(a)	300.00	\$5,100	\$4,500	\$20,350
Managing General Agent-Annual Registration	22:821(B)(14)(b)	300.00	\$13,345	\$11,700	\$8,100
Managing General Agent-Insurer's Initial Notice of Appointment	22:821(B)(14)(c)	300.00	\$14,400	\$3,000	\$1,800
Managing General Agent-Insurer's Annual Notice of Appointment	22:821(B)(14)(d)	300.00	\$2,700	\$10,800	\$7,500
Co. Filing of Life, Health & Accident Ins. Policy Forms-Per Product	22:821(B)(11)(a)	100.00	\$71,200	\$83,600	\$70,850
Co. Filing of Property & Casualty Ins. Policy Forms-Per Product	22:821(B)(10)(a)	100.00	\$117,560	\$92,665	\$119,075

**APPENDIX K – REVENUE REPORT AS REQUIRED BY LA. R.S. 49:308.6(C)**

**MULTI-YEAR COMPARISON OF REVENUES BY TYPE  
SELF-GENERATED FUNDS  
(CONTINUED)**

Description	Revised Statute	Fee Amount	Fiscal Year 2009-2010 Total	Fiscal Year 2010-2011 Total	Fiscal Year 2011-2012 Total
Co. Filing to Adopt a Reference or Item Filing of Advisory Orgn.'s form Ref. Filing	22:821 (B) (10) (b)	20.00	\$6,180	\$11,855	\$8,640
Co. Filing of Property & Casualty Ins. Policy Endor., Amend., or Riders	22:821 (B) (10) (c)	25.00	\$72,110	\$90,255	\$89,435
Impounded Auto Sale	14:98(D)(2)(a)(d), 14:98 (E)(2)(a)(d)		\$-	\$-	\$2,197
Witness Fee	22:2198(B)(3), 13:3661, 13:3671		\$-	\$-	\$-
Co. Filing of Self-Insured Health & Accident Ins. Policy Form-Per Product	22:821(B)(9)	100.00	\$100	\$200	\$1,100
Co. Filing of Life, Health & Accident Ins. Policy Forms or HMO Sub.-Per Product	22:821(B)(11)(a)	100.00	\$49,295	\$77,942	\$67,127
Co. Filing of Medicare Suppl. Ins. Prem. Rates, Rate Sch. & Supp. Doc-Per Type	22:821(B)(11)(b)	100.00	\$26,002	\$16,100	\$14,900
Co. Filing of Medicare Supplement Insurance Advertisements, per submission	22:821(B)(11)(c)	100.00	\$20,700	\$19,625	\$18,101
Health Care Conference			\$43,800	\$48,775	\$46,845
Administrative Supervision Fee	22:737		\$-	\$-	\$-
Financial Examination-Professional Service Contract	22:976(B), 22:308, 22:705, 22:1981, 22:1982, 22:1985, 22:1986, 22:2064, 22:2094, 22:370, 22:251, 22:256, 22:484(G), 22:462, 23:1197(C), 33:1348(B), 33:1350.2, 33:1358, 42:851(D) (Part XX- VIII of Title 22)		\$121,303	\$75,006	\$20,561
Financial Examination-State Examiner	22:976(B), 22:308, 22:705, 22:1981, 22:1982, 22:1985, 22:1986, 22:2064, 22:2094, 22:370, 22:251, 22:256, 22:484(G), 22:462, 23:1197(C), 33:1348(B), 33:1350.2, 33:1358, 42:851(D) (Part XX- VIII of Title 22)		\$7,100	\$4,911	\$10,680
Market Conduct-Professional Service Contract	22:308, 22:705, 22:1985, 22:976(B)		\$-	\$-	\$-
Market Conduct-State Examiner	22:308, 22:705, 22:1985, 22:976(B)		\$19,497	\$9,700	\$43,860
Actuarial Services-Professional Service Contract	22:308, 22:705, 22:1985, 22:976(B)		\$-	\$-	\$-
Actuarial Services-State Examiner	22:308, 22:705, 22:1985, 22:976(B)		\$427	\$-	\$-
Surplus Lines/Ins. Premium Tax-Professional Service Contract	22:308, 22:705, 22:1985, 22:976(B)		\$-	\$-	\$-

**APPENDIX K – REVENUE REPORT AS REQUIRED BY LA. R.S. 49:308.6(C)**

**MULTI-YEAR COMPARISON OF REVENUES BY TYPE  
SELF-GENERATED FUNDS  
(CONTINUED)**

<b>Description</b>	<b>Revised Statute</b>	<b>Fee Amount</b>	<b>Fiscal Year 2009-2010 Total</b>	<b>Fiscal Year 2010-2011 Total</b>	<b>Fiscal Year 2011-2012 Total</b>
Surplus Lines/Ins. Premium Tax-State Examiner	22:308, 22:705, 22:1985, 22:976(B)		\$34,647	\$38,149	\$19,030
Annual Financial Regulation Fee/Annual Statement (HMO)	22:821(B)(2), 22:269(B)(3)(a)	1,000.00/ 250.00	\$1,404,860	\$1,387,769	\$1,378,750
Fines/Stipulations	22:13, 22:14, 22:16, 22:18, 22:33, 22:35, 22:68(E), 22:88(M)(1)(2)(3), 22:184, 22:216, 22:250, 22:252, 22:257, 22:269, 22:271, 22:316, 22:348, 22:371, 22:391, 22:440, 22:444, 22:456, 22:457, 22:536, 22:591, 22:597, 22:709, 22:714, 22:796, 22:833, 22:846, 22:855, 22:987, 22:1011, 22:1071, 22:1143, 22:1167, 22:1191, 22:1211, 22:1283, 22:1292, 22:1460, 22:1529, 22:1546, 22:1547, 22:1549, 22:1550, 22:1552, 22:1554, 22:1556, 22:1557, 22:1558, 22:1559, 22:1562, 22:1585, 22:1623, 22:1625, 22:1627, 22:1651, 22:1654, 22:1671, 22:1672, 22:1699, 22:1700, 22:1731, 22:1770, 22:1837, 22:1860, 22:1877, 22:1892, 22:1924, 22:1925, 22:1929, 22:1946, 22:1964, 22:1969, 22:1970, 22:1994, 22:1995, 22:2007, 22:2036, 22:2060, 22:2069, 22:2090, 22:2198, 22:2245, 22:2394, 22:2399		\$150,795	\$584,036	\$2,782,335
Lawsuit Fees	9:2800.7(H)	5.00	\$37,573	\$38,393	\$22,472
Annual Premium Tax Fee (\$90,000)	22:794, 22:821(D)	90,000.00	\$90,000	\$90,000	\$90,000
Copies, Certified Copies and Other Fees (Miscellaneous)	LA Administrative Code Title 4 Chapter 3:30; 22:821(B)(4), 22:269(B)(5)	0.25/3.00	\$10,893	\$2,785	\$1,440
Professional Employer Organization New License	22:1748	500.00	\$13,200	\$16,200	\$16,800
Professional Employer Organization Renewal	22:1748	300.00	\$24,775	\$29,900	\$25,700
Limited Licensing for Motor Vehicle Rental Company-Initial License	22:1763(B)	500.00/ 100.00	\$1,200	\$500	\$-
Limited Licensing for Motor Vehicle Rental Company-Renewal	22:1763(B)	250.00/ 50.00	\$-	\$1,750	\$-
Service of Process		25.00	\$-	\$425	\$3,340
Claims Adjuster License & Registration-Business Entity-Initial License		55.00	\$3,300	\$93,760	\$59,015
Claims Adjuster License & Registration-Business Entity-Renewal		50.00	\$15,505	\$141,650	\$750

**APPENDIX K – REVENUE REPORT AS REQUIRED BY LA. R.S. 49:308.6(C)**

**MULTI-YEAR COMPARISON OF REVENUES BY TYPE  
SELF-GENERATED FUNDS  
(CONTINUED)**

Description	Revised Statute	Fee Amount	Fiscal Year 2009-2010 Total	Fiscal Year 2010-2011 Total	Fiscal Year 2011-2012 Total
Claims Adjuster License & Registration-Resident/Non-Resident-Initial License		55.00	\$487,411	\$421,221	\$417,831
Claims Adjuster License & Registration-Resident/Non-Resident-Renewal		50.00	\$157,815	\$854,675	\$66,935
Claims Adjuster License & Registration-Catastrophe & Emergency Claims Adjuster		25.00	\$16,300	\$40,375	\$47,065
Public Adjuster License-Business Entity-Initial License		55.00	\$220	\$440	\$440
Public Adjuster License-Business Entity-Renewal		50.00	\$200	\$4,450	\$-
Public Adjuster License-Resident/Non-Resident-Initial License		55.00	\$1,420	\$5,625	\$550
Public Adjuster License-Resident/Non-Resident-Renewal		50.00	\$700	\$4,900	\$600
Risk Retention Group-Initial Registration		1,000.00	\$6,000	\$4,000	\$3,000
Certificate of Compliance		10.00	\$4,265	\$3,700	\$3,185
LA Automobile Theft & Insurance Fraud Prevention Authority Conference		95.00	\$-	\$25,450	\$300
Filing of Vehicle Mechanical Breakdown Insurance Policies, per submission		25.00	\$1,250	\$4,250	\$5,000
Discount Medical Plan-Application	22:2394	250.00	\$750	\$(250)	\$250
Filing of Property Residual Value Insurance Policies, per submission	22:821(B)(27)	25.00	\$-	\$-	\$-
Home Service Contract Providers-Initial Registration	22:821(B)(30)(a)	600.00	\$7,800	\$1,800	\$1,800
Home Service Contract Providers-Renewal Fee (every 2 years)	22:821(B)(30)(b)	250.00	\$29,000	\$-	\$500
Prelicensing or Continuing Education- Provider Application	22:821(B)(29)(a)	250.00		\$5,950	\$6,350
Prelicensing or Continuing Education-Program or Course Application	22:821 (B) (29) (b)	25.00		\$1,325	\$250
Suspense (Unidentified Payments)			\$-	\$-	\$25
Service of Process		25.00	\$-	\$425	\$3,340
Claims Adjuster License & Registration-Business Entity-Initial License		55.00	\$3,300	\$93,760	\$59,015
<b>Total Collections</b>			<b>\$457,327,724</b>	<b>\$469,225,142</b>	<b>\$472,420,876</b>

**APPENDIX K – REVENUE REPORT AS REQUIRED BY LA. R.S. 49:308.6(C)**

**MULTI-YEAR COMPARISON OF REVENUES BY TYPE  
ASSESSMENTS**

<i>HIPAA Assessment- Administrative Fund</i>	<i>Revised Statute</i>	<i>Amount</i>	<i>Fiscal Year 2009-2010 Total</i>	<i>Fiscal Year 2010-2011 Total</i>	<i>Fiscal Year 2011-2012 Total</i>
HIPAA Assessment	22:1071(D) (2)(a)		\$852,106	\$747,702	\$726,275
HIPAA Penalty	22:1071(D)(1)		\$-	\$-	\$-
HIPAA Interest	22:1071(D)(3) (b)		\$198	\$141	\$116
<b>Total Administrative Fund (HIPAA)</b>		<b>\$-</b>	<b>\$852,304</b>	<b>\$747,843</b>	<b>\$726,391</b>

<i>LA Insurance Rating Assessment</i>	<i>Revised Statute</i>	<i>Amount</i>	<i>Fiscal Year 2009-2010 Total</i>	<i>Fiscal Year 2010-2011 Total</i>	<i>Fiscal Year 2011-2012 Total</i>
Sheriffs' Pension Fund, Municipal Police Retirement Fund, Fire Fighters' Retirement Fund	22:1476(A)(3)		\$53,031,020	\$53,985,637	\$54,782,845
Municipal Fire & Police Civil Service	22:1476(A)(2)		\$1,893,965	\$1,928,059	\$1,950,181
Department of Insurance	22:1476(B)		\$19,914,444	\$21,208,643	\$21,451,993
<b>Total LA Insurance Rating Assessment</b>		<b>\$-</b>	<b>\$74,839,429</b>	<b>\$77,122,339</b>	<b>\$78,185,019</b>

<i>Insurance Fraud Investigation Fund Assessment</i>	<i>Revised Statute</i>	<i>Amount</i>	<i>Fiscal Year 2009-2010 Total</i>	<i>Fiscal Year 2010-2011 Total</i>	<i>Fiscal Year 2011-2012 Total</i>
Fraud Assessment- Administrative Fee	40:1428(A) (4)(a)	\$30,000	\$30,000	\$30,000	\$30,000
Fraud Assessment- LATIFPA	40:1428(A) (4)(a)	\$187,000	\$187,000	\$187,000	\$187,000
Fraud Assessment- Department of Insurance - 10%	40:1428(A)		\$364,702	\$358,125	\$362,200
Fraud Assessment- Department of Justice - 15%	40:1428(A)		\$547,052	\$537,187	\$543,301
Fraud Assessment- Department of Public Safety - 75%	40:1428(A)		\$2,736,295	\$2,685,937	\$2,716,503
<b>Total Insurance Fraud Investigation Fund Assessment</b>		<b>\$-</b>	<b>\$3,678,049</b>	<b>\$3,798,249</b>	<b>\$3,839,004</b>

**APPENDIX K – REVENUE REPORT AS REQUIRED BY LA. R.S. 49:308.6(C)**

**MULTI-YEAR COMPARISON OF REVENUES BY TYPE  
FEDERAL FUNDS**

<i>Senior Health Insurance Information Program</i>	<i>Fiscal Year 2009-2010 Total</i>	<i>Fiscal Year 2010-2011 Total</i>	<i>Fiscal Year 2011-2012 Total</i>
Senior Health Insurance Information Program Grant	\$605,726	\$822,006	\$1,493,641
<b>Total Senior Health Insurance Information Program Funds</b>	<b>\$605,726</b>	<b>\$822,006</b>	<b>\$1,493,641</b>

<i>Affordable Care Act-Premium Rate Review Grant</i>	<i>Fiscal Year 2009-2010 Total</i>	<i>Fiscal Year 2010-2011 Total</i>	<i>Fiscal Year 2011-2012 Total</i>
Premium Rate Review Grant (New for FY 2010-2011)		\$371,005	\$489,293
<b>Total Affordable Care Act-Premium Rate Review Funds</b>	<b>\$-</b>	<b>\$371,005</b>	<b>\$489,293</b>

**APPENDIX K – REVENUE REPORT AS REQUIRED BY LA. R.S. 49:308.6(C)**

**MULTI-YEAR COMPARISON OF REVENUES BY TYPE  
MISCELLANEOUS/OTHER REVENUE**

<i>LA Automobile Theft and Insurance Fraud Prevention Authority</i>	<i>Revised Statute</i>	<i>Fiscal Year 2009-2010 Total</i>	<i>Fiscal Year 2010-2011 Total</i>	<i>Fiscal Year 2011-2012 Total</i>
LATIFPA Fund (Gifts, Grants, Donations)	22:2133(2)	\$26,725	\$29,000	\$19,000
LATIFPA Fund Interest	22:2134(A)	\$97	\$464	\$341
<b>Total LATIFPA</b>		<b>\$26,822</b>	<b>\$29,464</b>	<b>\$19,341</b>

<i>Income Not Available</i>	<i>Revised Statute</i>	<i>Fiscal Year 2009-2010 Total</i>	<i>Fiscal Year 2010-2011 Total</i>	<i>Fiscal Year 2011-2012 Total</i>
Income Not Available		\$355,595	\$704,262	\$1,201,595
Income Not Available - Prior Year Accounts Receivable Collections		\$16,544	\$8,736	\$4,012
<b>Total Income Not Available</b>		<b>\$372,139</b>	<b>\$712,998</b>	<b>\$1,205,607</b>

<i>Insurance Premium Taxes</i>	<i>Revised Statute</i>	<i>Fiscal Year 2009-2010 Total</i>	<i>Fiscal Year 2010-2011 Total</i>	<i>Fiscal Year 2011-2012 Total</i>
Life, Accident and Health	22:838, 22:842, 22:270	\$67,403,956	\$72,161,663	\$75,044,320
Fire Casualty and Miscellaneous	22:838, 22:831	\$187,055,650	\$191,011,043	\$190,034,237
Surplus Lines	22:439	\$67,926,963	\$64,231,550	\$62,639,086
Fireman Training	22:837	\$2,542,997	\$2,834,251	\$2,933,635
Fire Department	22:345	\$17,961,624	\$18,962,946	\$19,618,705
Penalties	22:846, 22:796, 22:440	\$367,505	\$310,824	\$191,924
Retaliatory	22:836	\$69,555	\$246,245	\$127,361
Sub-Total		\$343,328,250	\$349,758,522	\$350,589,268
Fire Marshall	22:835	\$13,226,117	\$14,171,256	\$14,668,173
<b>Total Insurance Premium Taxes</b>		<b>\$356,554,367</b>	<b>\$363,929,778</b>	<b>\$365,257,441</b>



**2011-2012 ANNUAL REPORT  
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