

ANNUAL REPORT

To Governor Rick Snyder
2010



Michigan

Office of Financial and
Insurance Regulation

www.michigan.gov/ofir

State of Michigan

Office of Financial and Insurance Regulation
R. Kevin Clinton, Commissioner

Department of Licensing and Regulatory Affairs
Steven Hilfinger, Director

Michigan Office of Financial and Insurance Regulation

www.michigan.gov/ofir

Annual Report



For the Year Ending December 31, 2010

A report to Governor Rick Snyder

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***In 2010, OFIR was housed in the Michigan Department of Energy, Labor and Economic Growth (DeLEG). On April 25, 2011, DeLEG was reorganized and renamed the Department of Licensing and Regulatory Affairs (LARA). This report reflects OFIR's 2010 regulatory actions while under DeLEG.**

MISSION

The mission of the Michigan Office of Financial and Insurance Regulation is to grow Michigan by creating a regulatory climate that promotes consumer protection and education and ensures the financial services industry is safe, sound, and entitled to the public trust.

GOALS

- Educate, empower and protect consumers
- Ensure institutional solvency, safety, and soundness; while maintaining a regulatory environment that fosters a competitive financial services industry
- Foster public confidence in the industries, institutions, and individuals coming under our purview
- Ensure that industries, institutions, and individuals comply with applicable laws and rules
- Make health care coverage more accessible and affordable
- Develop, empower, and retain a 21st century workforce
- Make home and auto insurance coverage more accessible and affordable

OFIR uses the web site and electronic communication as our primary method of communicating with the people we serve. Consumers without electronic access or with special needs can get information from OFIR by calling us toll-free at 1-877-999-6442. If you would like to see specific information on the web site, please share your suggestions with any OFIR staff member.

We invite you to visit the OFIR web site often!



RICK SNYDER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
OFFICE OF FINANCIAL AND INSURANCE REGULATION
R. KEVIN CLINTON
COMMISSIONER

STEVEN H. HILFINGER
DIRECTOR

The Honorable Rick Snyder
Governor of Michigan
State Capitol Building
Lansing, Michigan 48933

Subject: 2010 Office of Financial and Insurance Regulation Annual Report

Dear Governor Snyder:

The Annual Report, prepared pursuant to Section 238 of the Michigan Insurance Code of 1956, 1956 PA 218, MCL 500.238 and Section 2108 of the Michigan Banking Code of 1999, 1999 PA 276, MCL 487.12108, is a valuable reference for information about regulated entities engaged in the business of insurance, banking, consumer finance and securities in Michigan. It is more than just a statistical report, however. We offer updates about each area of the agency, a summary of legislative activity, and descriptions of changes in the status of entities we regulate.

This annual report is also available on the Office of Financial and Insurance Regulation (OFIR) web site at www.michigan.gov/OFIR under "Publications."

Sincerely,

A handwritten signature in black ink that reads "R. Kevin Clinton".

R. Kevin Clinton
Commissioner

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REPORTS OF THE DIVISIONS



Michigan Office of Financial and Insurance Regulation (OFIR)

OFIR dedicates itself to providing excellent customer service and effectively regulating financial institutions and the lending, insurance, and securities industries.

The entities that OFIR regulates include, but are not limited to Blue Cross Blue Shield, 25 HMOS, 114 banks, 171 domestic insurance companies, 201 credit unions, 1,458 foreign insurance companies, 1,778 investment advisor firms, 1,969 securities broker-dealer firms, 182,892 insurance agents, 131,194 securities agents, 9,214 investment advisor representatives, 3,958 mortgage licensees and registrants, 656 deferred presentment companies and 2,387 other consumer finance-related entities. OFIR is part of the Department of Licensing and Regulatory Affairs and is primarily fee-funded, requiring minimal public tax dollars for its regulatory and consumer assistance activities.

The following text reports on the activities of each of the OFIR divisions. The report is divided into 11 sections – Administrative Services, Office of General Counsel, Policy, Bank and Trust, Credit Union, Enterprise Monitoring, Securities, Supervisory Affairs and Insurance Monitoring, Consumer Services, Health Plans and Licensing and Product Review.

- Administrative Services Division functions include budget, human resources, state vehicle services, contracts and purchasing, technology, facilities, website maintenance and OFIR Strategic Action Plan monitoring.
- The Office of General Counsel provides attorney services to the agency in a number of areas: enforcement actions; formal hearings; research and advice; orders, rules, bulletins; health benefits claims; securities offerings; liaison with the Office of the Attorney General; Freedom of Information Act; State Employees Retirement System.
- The Policy Division is responsible for working with the Michigan legislature to maintain a regulatory environment that is efficient, effective, and not overly burdensome to the financial services industry, while providing adequate protection to Michigan consumers.
- The Bank and Trust Division is responsible for the regulation, examination, and supervision of state-chartered banks, savings banks, trust banks, and BIDCOs. The division is also responsible for examining and investigating the activities of entities and individuals licensed or required to be licensed by OFIR to originate, make, broker or service residential mortgage loans in Michigan.

- The Credit Union Division is responsible for the regulation, examination, and supervision of Michigan state-chartered credit unions.
- The Enterprise Monitoring Division is responsible for processing applications for new state-chartered financial institutions as well as mergers, acquisitions, branching, and corporate reorganizations or other changes in corporate structure. The division is also responsible for the financial analysis of selected domestic insurance companies, and the on-site financial examinations of Michigan domestic insurance companies.
- The Securities Division is responsible for overseeing the registration of individuals and entities that provide investment-related advice to Michigan residents. It is also responsible for the investigation and examination of all activities under the Michigan Uniform Securities Act. The division reviews offers related to the sale of securities to ensure they are made on fair and just terms. Additionally, the division maintains a robust investor education program and also presents seminars for industry to assist it in complying with the Act.
- The Supervisory Affairs and Insurance Monitoring Division is primarily responsible for the financial analysis of insurance entities, both domestic and foreign, and market regulation of managed care entities.
- The Consumer Services Division is responsible for all consumer assistance activities, including complaint handling and consumer outreach programs. The division is responsible for market conduct reviews and investigations of insurance entities. In addition, this division oversees the Communication Center which serves as the initial point of contact for all incoming calls and visitors.
- The Health Plans Division is responsible for conducting the external appeals for HMOs, BCBSM, and insurers as well as the handling of complaints and inquiries regarding HMOs and BCBSM providers. The division is also responsible for non-financial regulation of BCBSM, health insurance, long-term care and Medicare Supplemental insurance, and life insurance as well as Multiple Employer Welfare Arrangements (MEWAs). Rate regulation of health maintenance organizations also falls under the responsibility of the division.
- The Licensing and Product Review Division is responsible for the licensing of insurance agents and agencies, adjusters, counselors, solicitors, risk retention groups, purchasing groups, third party administrators, mortgage brokers, lenders and servicers, mortgage loan officers, non-depository credit card companies, debt management service providers, deferred presentment providers, money transmitters, motor vehicle installment sellers and sales finance companies, direct loan companies, and other consumer finance providers. It is also responsible for the investigation and examination of the activities under the consumer finance statutes, except for mortgage examinations.

MISSION

The Administrative Services Division (ASD) provides consolidated administrative services for OFIR at a minimum cost to regulated entities, and no cost to Michigan taxpayers. ASD enables the ten OFIR regulatory divisions to concentrate their staff resources most effectively.

The ten person ASD staff report directly to the Office of the Commissioner. ASD assists OFIR management and the agency's 323 employees by working with Department of Energy, Labor and Economic Growth, Department of Technology, Management & Budget, Civil Service Commission, Office of the Attorney General, Office of the Auditor General, Department of Treasury, legislative offices, a myriad of outside vendors, contractors, and Michigan citizens to provide a variety of services including:

- Budget development and monitoring
- Human resource management
- Labor relations
- Purchasing, accounts receivable/payable
- Contracting
- Revenue collection/processing
- Technology
- Record management
- Travel and state vehicle assignments
- OFIR facilities/mail services
- Web development
- Forms management
- Print and graphics requests

MILESTONES

- Implementation of a new NIPR Refund Procedure that established a process for OFIR employees to follow when fees collected by the National Insurance Producer Registry (NIPR) Gateway must be refunded to the applicants.
- Revision of Official Work Station Communication Tools for Field Staff Procedure. The revised procedure consolidated and streamlined the second telephone line procedure, procurement of wireless devices, broadband services policies and procedure.
- Prepared and processed 91 purchase orders against current OFIR contracts.

- Achieved 35% reduction in office supplies expenditures
- Processed 1,125 direct payment to vendors
- Established a pre-qualified contract pool to perform limited scope, special examinations of insurance company derivative programs as required to determine solvency and compliance with Michigan insurance laws.
- Created procedures and training for OFIR staff on DTMB's Bid4Michigan. Notified all of OFIR's vendors and provided them with a Q&A fact sheet.
- Designed and produced the Consumers Guide to Auto Insurance; a widely distributed print and web publication.
- Phase II of the National Insurance Producer Registry (NIPR) project of implementing on-line business entity applications and fee payments was completed. Began Phase III that will implement the same efficiency for Solicitors, Adjusters and Counselors.
- Transitioned all OFIR technology work requests from the O-Base Tracking System to the DELEG Tracker System.
- Technology reports were developed for monthly distribution to senior management to better communicate status of in process projects.
- The OFIR Information System multi-year contract was developed and awarded. The goal of the project is to design and implement a modernized system that includes all business components of the current legacy system, utilizing web technologies and integrating common system components.
- A Project Control Office contract was developed and awarded to support the multi-year OFIR Information System project.
- Completed Internet Explorer 8 pilot testing for office staff.
- Initiated project plans for:
 - Medical malpractice and municipal liability E-Reporting.
 - The System for Electronic Rate and Form Filing (SERFF) public portal project initiated to provide businesses and citizens the ability to access, view, copy and print almost all insurance rate, rule and form filings from their home or business computers.
- Established two on-site public SERFF terminals

- Started project work for O-Base enhancement to capture and report on Affordable Care Act data required for Health and Human Services Consumer Assistance Program grant reports.
- Development and completion of the first OFIR employee survey, a confidential survey of OFIR staff designed to capture candid, anonymous opinions on operational and managerial topics. OFIR leadership used the feedback to improve and streamline business processes.

Revenue and Budget

**Fiscal Year 09-10 Budget
(10-01-09 to 09-30-10)**

<u>Account</u>	<u>Authorized</u>	<u>Disbursed</u>
Administration	7,007,800	4,765,741
Financial Evaluation	30,952,200	21,235,768
Regulatory Compliance and Consumer Assistance	15,743,400	12,692,608
Total	53,703,400	38,694,117

**Fiscal Year 09-10 Revenue Collected
(10-01-09 to 09-30-10)**

<u>Revenue Source</u>	<u>Amount</u>
Financial Institutions	
Bank Regulation	5,457,388
Credit Union Regulation	6,406,076
BIDCO	13,159
Credit Card	1,650
Money Transmission Services	329,558
First Mortgage	1,482,092
Loan Officer	1,330,070
Motor Vehicle	90,675
Consumer Financial Services	613,821
Secondary Mortgage	334,672
Regulatory Loan	43,958
Deferred Presentment	2,315,855
Civil Service Assessment	(229,325)
Attorney General Assessment	(121,611)
Securities	
Broker-Dealer, Agents & Investment Advisor Registration	11,379,870
Fees for Filing of Securities	9,427,425
Living Care Filing and Renewal Registration	800
Miscellaneous Revenue - Securities	3,500
Securities Investor Education and Training Fund	5,500
Securities Settlements	2,980,422
Civil Service Assessment	(156,925)
Attorney General Assessment	(138,252)
Insurance	
Penalties	98,128
Group Application/Rating Bureau	25
Reimbursement for Administration of Receiverships	186,185
Company Admissions	88,673
Service of Process	52
Premium Finance Company	13,000
Surplus Lines Taxes	11,517,999
Licensing	6,388,067
Third Party Administrator	17,146
MEWA Fees/Assessments	95,283
Commercial Information Sales	16,902
Continuing Education Program	683,743
Assessment/Regulatory	15,043,714
Captive Insurance	30,108
Civil Service Assessment	(259,024)
Attorney General Assessment	(623,175)

MISSION

The Office of General Counsel (OGC) supports the Commissioner in the implementation and enforcement of numerous statutes designed to protect the citizens and industries of Michigan. Those statutes principally regulate insurance, lending, and securities.

OGC provides attorney services to the agency in ten major areas:

- Enforcement actions
- Formal hearings
- Research and advice
- Orders, rules, and bulletins
- Health benefits claims
- Liaison with the Office of the Attorney General
- Freedom of Information Act
- State Employees Retirement System
- Securities filings
- Special projects

MILESTONES

- Continued its implementation of enforcement processes to make them more efficient. Allegations in complaints focus upon serious and well-documented violations. An alternative default procedure continues to prevent unnecessary, detailed preparation for hearings that will never take place.
- Implemented OGC matters tracking system to ensure proper and timely handling of all requests for assistance sent to OGC.
- Initiated all OFIR contested cases and prepared all Final Decisions for the Commissioner. In 2010, OGC started 324 enforcement cases and 13 additional contested cases. It prepared Final Decisions in 50 matters.
- Performed 38 merit reviews of various securities product registrations and reviewed numerous advertisements for compliance with the State of Michigan's Blue Sky Laws.
- The staff, licensees, and others look to OFIR for advice on the meaning and application of the complex laws that confront them. In 2010, OFIR gave advice on 1071 matters.

- OFIR develops rules and takes them through the myriad of steps specified in the Administrative Procedures Act, including public hearings. Securities rules were a focus of work this year.
- Persons whose health claims are denied can have an informal review and determination by the Commissioner. OGC attorneys reviewed and approved orders in 240 matters, ordinarily in less than five days.
- OGC, in its liaison capacity with the Office of the Attorney General, consulted with Assistant Attorneys General on over 56 matters in litigation.
- Coordinated FOIA requests in the rich matrix of regulatory laws OFIR enforces. The FOIA Coordinator issued over 110 denials where confidentiality laws mandated that result.
- The General Counsel represents the Commissioner on the Board of the State Employees Retirement System. The predominant activity of the Board is reviewing and deciding, after formal hearings, whether employees are totally and permanently disabled and thus entitled to disability retirement benefits. In 2010, the Board issued final decisions in some 17 cases.
- Took the lead on many socially important and complex matters facing the Commissioner. In 2010, the OGC evaluated numerous national settlements that collectively involved millions of dollars in restitution and civil penalties, including over \$4 million collected in Auction Rate Securities settlements.
- As required under federal reform, the Affordable Care Act, OGC assisted in development of a High Risk Pool program. OGC also drafted and published the Health Benefit Plan Emergency Rules.

ACTIVITY SUMMARY

ENFORCEMENT ACTIONS

The most obvious consumer protection mission of OGC is its work on enforcement cases. The OGC brings formal actions against persons who violate laws OFIR enforces.

Regular matters

Most enforcement matters come to the OGC from the investigation, examination, and licensing units. Upon being assigned an enforcement referral through OBASE and receiving a report of investigation or examination, an enforcement attorney makes a preliminary assessment of the evidence that supports factual assertions in the report.

To promote efficiency, enforcement attorneys do the following:

- Adjust the depth of review of evidence to the stage of the proceeding.
- Limit a case to five Counts where there are multiple, serious violations.
- Seek early defaults against inactive parties.
- Settle cases where the settlements protect the public.

If a licensee does not show compliance, a Complaint and related documents are prepared. If a Respondent ignores a Complaint, the Respondent is defaulted and an order imposing sanctions ensues.

Enforcement attorneys are encouraged to pursue settlements with Respondents where they will protect the public. If the matter is not defaulted due to inaction of the Respondent, and if the matter is not settled, the staff attorney intensively prepares for the hearing. This includes mastering key documents and preparing witnesses.

Formal contested case hearings ordinarily take a day or two, but complicated matters may take a week or two. After the hearing, the Administrative Law Judge may give the parties an opportunity to submit post-hearing briefs. This is most likely to happen where the law is unclear.

The Administrative Law Judge prepares a Proposal for Decision. Parties are given 20 days to file Exceptions. The matter is then referred to the Commissioner for a Final Decision.

Major matters

Major matters involve numerous consumers in one case. They are matters of public concern. Two or more staff attorneys may be involved to accelerate the compliance process.

With major matters, the Commissioner is immediately informed of all developments. Within confidentiality constraints, the Public Information Officer may issue press releases.

Emergency matters

An emergency matter is one in which consumers are immediately threatened with harm. The most common emergency matter is ongoing fraud where consumers are subject to financial loss. For example, in the insurance area, a person started issuing automobile insurance binders in a company that did not exist. This subjected the “policyholders” to enormous, financial risk.

Timeframes

The OGC recognizes that justice delayed is often justice denied. Some important time goals are as follows:

- Preparation of cease and desist orders--two days after referral in OBASE and receipt of investigation report.
- Review and approval of investigators' recommendations for settlement offers and prepare appropriate settlement offer--four days after receipt of proposed offers.
- Preparation of initial notices and orders--30 days from assignment to an attorney in OBASE and receipt of Investigation Report.
- Preparation of Complaints--30 days after NOSC signed and action recorded in OBASE, unless extended by negotiations.

Statistics

Initial orders or notices issued 324
 Compliance conferences conducted 131
 Consent orders or other concluding orders 270
 Complaints initiating hearings issued 80
 Formal hearings conducted 9
 Proposals for Decision reviewed 9

SECURITIES FILINGS

As a Merit Review State, Michigan provides substantive review of various securities offerings in compliance with Michigan's Blue Sky Laws. The OGC performed the review of the securities filings in 2010, along with various advertisements for the offerings. In 2010, the OGC reviewed offerings issued by churches and church extension funds, offerings issued by direct participation programs, issuer equity offerings, and OGC issued no action letters and administrator exemption orders.

Statistics

Church offerings 4
 Direct participation programs 30
 Issuer equity offerings 4
 No action letters issued 0
 Other reviews provided 546

FORMAL HEARINGS

The Commissioner is vested with quasi-judicial powers. That is, there is a formal decision-making process that governs the handling of enforcement matters and a wide variety of other disputes between parties. Of particular importance is that the Commissioner, through the contested case process, may make interpretations of statutes that become law, much as rules become law. The OGC serves the Commissioner in this process from beginning to end.

Initiating Hearings

OGC prepares complaints and orders that initiate contested case hearings. This applies to internally referred enforcement cases as well as to disputes between parties outside of the agency.

The General Counsel evaluates petitions for contested cases as to jurisdiction and prepares Complaints. The Hearings Coordinator prepares papers necessary to get the matter under way in the State Office of Administrative Hearings and Rules (SOAHR), the agency that conducts contested case hearings. Cases are usually given a hearing date about 60 days from request.

Monitoring Hearings

Once a hearing is under way, the Hearings Coordinator receives documents filed in each matter. Detailed information on the progress of a case is available on the SOAHR's website. Even with discovery and adjournments, most cases are concluded within eight months.

FINAL DECISIONS

The final act of SOAHR is the issuance of a Proposal for Decision by the Administrative Law Judge. The hearing file is then transferred to the Hearings Coordinator.

Parties are usually given 20 days to file Exceptions. After that, the Commissioner has 30 days to issue a Final Decision in most matters. Final Decisions contain findings of fact, conclusions of law, and an order implementing the decision.

The OGC reviews files, Proposals for Decision, and Exceptions, does research and analysis as needed, and drafts Final Decisions for the Commissioner's signature and approval.

Statistics

Orders issued on petitions 11
Other orders issued 13
Final Decisions issue 50

RESEARCH AND ADVICE

The OGC regularly advises the staff and persons OFIR regulates on the applicability of laws administered by the Commissioner. These commonly arise from new, ambiguous, or conflicting laws.

Research and advice provided 1071
Publications reviewed 329

ORDERS, RULES, AND BULLETINS

Through orders, rules, and bulletins, the Commissioner implements the consumer protection that underlies the statutes the Commissioner enforces. The OGC furthers this purpose by drafting Commissioner orders and many rules and bulletins. It also carries out the numerous steps that must be taken before a rule becomes law.

Orders

Many actions of the Commissioner are required by statute to be done by order. This may apply to certain licensing, rating, and financial statement matters. Even when not required, the Commissioner may choose to speak through orders to convey the importance and finality of decisions.

Staff persons act upon authority derived from the Commissioner. Certain important functions are expressly delegated to Deputy Commissioners and the Chief Deputy Commissioner. An Appointments Order that is periodically updated by the General Counsel for the Commissioner's approval achieves this.

Rules

Most of the major statutes the Commissioner administers grant the Commissioner the authority to promulgate rules. Rules implement statutes by making binding interpretations and setting particular standards. They may greatly influence how laws are applied.

Rules may only implement statutes, not create new law. The OGC assesses proposed rules to assure that they further the legislative intent underlying a statute. Rules must be within the scope of a statute or they are subject to being overturned if challenged in court.

Bulletins

Bulletins inform consumers and persons OFIR regulates of new developments, interpretations of the law, and procedures that need to be followed. They are not binding upon anyone, but highly useful in that persons often want to know the Commissioner's position on an issue. They promote the consistent application of the laws.

OGC reviews proposed bulletins to make sure they are within the boundaries of statutes and rules the Commissioner enforces.

Statistics

Research completed 43
Rules drafted 1
Processing steps completed 26
Rules promulgated 0
Regulatory plans 1
Bulletins reviewed 21

HEALTH BENEFIT PLANS

The Patient's Right to Independent Review Act (PRIRA) was enacted in October 2000 to provide a system by which individuals can appeal the denial of health benefit claims. OGC attorneys work with staff in the Health Plans Division in reviewing and preparing orders in these matters.

PRIRA reviews are conducted on claim denials by commercial insurers, health maintenance organizations, and BCBSM. In general, adverse determinations made by self-funded plans are not subject to review under the PRIRA statute.

Reviews under these statutes determine whether an adverse determination by a health plan is consistent with the language of the policy or certificate of coverage under which an individual received health care benefits. The review also determines whether the policy provisions are consistent with state law.

In some cases, the adverse determinations are based on medical questions. There, the medical information is submitted to an independent medical review organization (IRO) where it is analyzed by a physician specializing in the relevant medical field. The IRO analysis and recommendation is then submitted to OFIR and made a part of the Commissioner's decision.

Statistics

Cases reviewed and approved 240
Orders drafted 9

LIAISON WITH THE OFFICE OF THE ATTORNEY GENERAL

The General Counsel consults with the Attorney General's Corporate Oversight Division (COD) on litigation, major administrative cases, declaratory rulings, rules, and interpretations of the statutes the Commissioner administers.

Litigation

The Attorney General represents the Commissioner in litigation. Lawsuit papers served on the Commissioner are immediately referred to the General Counsel who, in turn, transmits them to the COD.

As requested, the General Counsel assists the COD with the history of a matter, analysis, strategy, and review of pleadings.

Referrals to the Attorney General

Requests for the advice and assistance of the Office of Attorney General will ordinarily be made to the COD by the General Counsel. Some referrals to the Criminal Division are mandatory. Requests for formal opinions go directly to the Attorney General. The

Commissioner “owes allegiance” to formal opinions and may rely upon them.

The Chief Deputy Commissioner evaluates potential requests from divisions for advice and representation by the Office of Attorney General. Where a CDC concludes such advice and representation is needed, he or she conveys that request to the General Counsel for further evaluation and action. Matters typically referred to the COD require extensive research, are of public importance, or may lead to litigation.

Statistics

Conferences 61
Referrals made 15
Documents reviewed 62
Periodic review meetings attended 12

FREEDOM OF INFORMATION ACT

In general, Michigan agency records are available to the public. The records belong to the people. Inspecting records gives persons important information and allows them to assess the performance of an agency.

Nonetheless, the Freedom of Information Act (FOIA) expressly says that this public availability is subordinated to any statute specifying otherwise. Many of the statutes administered by the Commissioner require extensive confidentiality.

As to agency regulatory records pertaining to lenders, only those specified in guidelines and a memorandum are available to the public. As to securities records, all are available to the public, except for six categories of documents specified in the statute. Agency insurance records are generally available to the public except for those stemming from investigations and financial evaluation.

Statistics

Research completed 9
Advice provided 35
Requests coordinated 0
Confidentiality reviews 0
Extension letters issued 30
Denial letters issued 110
Subpoenas processed 13

STATE EMPLOYEES RETIREMENT SYSTEM

The General Counsel represents the Commissioner on the Board of the State Employees Retirement System. This Board monitors investments of state retirement funds and the actuarial soundness of the funds to meet long-term obligations. The most frequent activity of the Board is issuing final decisions in disputed pension disability claims.

For a state employee to qualify for a disability pension, the employee must be totally and permanently disabled. Hundreds of these claims are routinely approved following screening by a medical consultant firm. However, several of them go to formal contested case hearings to resolve disputes.

Statistics

Final decisions issued 17
Rules reviewed 0
Rules approved 0
Actuarial reports received 0
Investment reports 0

SPECIAL PROJECTS

Special projects typically have an impact on large numbers of consumers and licensees and may involve innovation, extensive research, policy development, and extraordinary circumstances.

Statistics

Research and advice provided 70
Documents reviewed 123
Meetings attended 134
Analyses completed 24
Documents drafted 65
Orders drafted 0

MISSION

The Policy Division is responsible for managing the development and implementation of OFIR's legislative agenda. The Policy Division provides support to OFIR in the areas of research, analysis, and public policy development. The division analyzes legislation, drafts proposals for legislation, and compiles and disseminates information on current issues facing the financial services industry, consumers of that industry, and federal and state regulators. Division staff assists regulatory units with interpretations of state and federal law.

The division serves as liaison between the Governor's Office, the Michigan Legislature, and OFIR to coordinate OFIR's legislative agenda. The division also monitors and analyzes proposed legislation that affects the financial services industry. The division prepares legislative analyses and provides assistance to the Governor's Legislative Affairs staff and other Executive Department staff as necessary. Division staff works with legislators to resolve their constituents' financial services industry problems and respond to a myriad of concerns of the Legislature. The division also serves as a liaison between the United States Congress and OFIR to monitor and analyze federal legislation that affects the financial services industry.

The division also conducts research, gathers data, and identifies trends in order to develop public policy recommendations consistent with the Governor's goals that respond to the needs of the financial services industry and consumers. Division employees strive to educate themselves in order to remain current with trends in the financial regulation of services. Additionally, the division provides a myriad of services to OFIR staff relating to research, analysis, and writing, including but not limited to, bulletins, rules, legislation, and various reports.

MILESTONES

- Tracked 282 bills as lead agency.
- Continued to assist the Consumer Finance Division with the Mortgage Industry Advisory Board by defining the board and OFIR's roles, setting guidelines, procedures and designing applications for provider, course and instructor approval.
- Completed work with its vendor, AMI Risk Consultants, Inc., to evaluate the data for the Medical Malpractice Claims Report.
- Revised form FIS 0322, Michigan Health Insurance Enrollment, Premiums & Losses in an attempt to capture more useful health insurance data. The data fields

are now more clearly defined which will allow for more specific data reporting and reducing confusion of the data.

- Reviewed and evaluated the state of competition in the commercial liability insurance market in Michigan for calendar year 2009 as required by MCL 500.2409c. This evaluation was used by the Commissioner to determine there is a reasonable degree of competition in the commercial liability insurance market on a statewide basis in Michigan.
- Reviewed and evaluated the state of competition in the workers' compensation insurance market in Michigan for calendar year 2009 as required by MCL 500.2409. This evaluation was used by the Commissioner to determine there is a reasonable degree of competition in the workers' compensation insurance market on a statewide basis in Michigan.
- Calculated, using data from the United States Bureau of Labor Statistics on the Consumer Price Index, the following minimum and maximum economic adjustments:
 - Regulatory Loan Act Loan Processing Fee
 - Documentary Preparation Fee Adjustment under the Motor Vehicle Sales Finance Act
 - Surplus Lines Licensee Fee
 - Cemetery/Funeral Assignment Maximum
 - Fire Insurance Withholding Maximum
 - Personal Injury Protection (PIP) Maximum Work Loss Benefit
 - Substance Abuse Minimum Benefit Level
 - Michigan Property and Casualty Guaranty Association's Annual Adjustment of the Net Worth Limit and Claim Cap.
- Prepared "The State of Competition in the Small Employer Carrier Health Insurance Market in the State of Michigan" report for the Commissioner's signature for distribution to the Governor.
- Closely monitored the federal health care reform efforts and prepared initial reactions to various forms of federal legislation for the Commissioner.
- Worked with OFIR staff as well as the Governor's office on various legislative proposals to address Michigan health insurance reform.
- Provided research and prepared information relative to the concept of pooling public employees for the delivery of health insurance.
- Researched methods of interoperability of health information by looking at what other states are doing to coordinate health information as well as the steps that Michigan has taken toward that goal.

- Responded to federal and NAIC surveys on the topics of autism, group health insurance, mini-COBRA and benefit mandates.
- Provided its triennial filing on Michigan's state Alternative Mechanism for HIPAA compliance with the Center for Medicare/Medicaid Services, an agency within the federal Department of Health and Human Services.
- Provided health insurance data to staff from the Department of Community Health for a project on health care.
- Provided health data to OFIR and legislative staff upon request.
- Provided statistical data on auto insurance that had been requested by the legislature.
- Provided analyses on a myriad of health related issues, stranger originated life insurance, Medicare supplement, sales of insurance products to military personnel, and other miscellaneous legislation.
- Assisted Health Plans staff on issues related to Medicare supplement, long term care, health insurance, life insurance, annuities, and general form and rate filing procedures.
- Acted as a liaison throughout the year between the MAIPF and OFIR on various insurance related issues including assisting the Commissioner in the board member reappointment process and responding to procedural and policy questions from the MAIPF.
- Completed research on a comprehensive legislative initiative to combat insurance fraud in the State of Michigan and continues to work with representatives of the insurance industry, law enforcement agencies, insurance associations, state and national fraud organizations, and the Michigan Legislature to successful enact and begin an insurance fraud authority.
- Completed research on a comprehensive legislative proposal package derived from Insurance Consumer Advocate Butch Hollowell's annual report recommendations to address rising auto insurance rates in the State of Michigan.
- Completed research on various legislative proposals, including the use of a paperless insurance verification database to track uninsured drivers, the use of credit scoring in establishing rates, the creation of a low cost auto insurance program, pay-as-you drive auto insurance, and the use of geographic territories by auto insurance companies for rating purposes.
- Provided technical assistance to Lewis & Ellis as the company completed an actuarial review on possible costs and/or cost savings on a number of auto insurance and health care-related legislative proposals.

- Completed research and responded to more than 150 auto insurance inquiries from internal staff, legislative staff, and external customers.
- Compiled and provided pertinent insurance data to the Auto Theft Prevention Authority (ATPA), organized within the Department of State Police. The data was used by the ATPA to prepare and release its legislatively mandated biennial report on the impact of auto theft trends on auto insurance rates in the State of Michigan.

KEY LEGISLATION

Uniform Security Act - HB 4683/PA 80 of 2009 - The new USA is an effort to give Michigan updated regulatory and enforcement authority that minimizes duplication of federal regulatory resources and blends state and federal regulation and enforcement authority for investor protection.

Producer Licensing Restrictions– SB 1344/PA 422 of 2008 & SB 1401/PA 423 of 2008 - Prevents any applicant (individual or business entity) that violates a provision of section 1239(1) of the Code from receiving an insurance producer’s license. A prior felony conviction is included in the provisions of section 1239(1) as a basis for potential sanction by the Commissioner.

Guaranteed Asset Protection (GAP) Waiver Act – HB 4989/PA. 229 HB 4990/PA 230, HB 4991/PA 231, HB 4992/PA 232 of 2009 GAP waiver is a contractual agreement, in which a creditor agrees, for a separate charge, to cancel or waive all or part of an amount due on a borrower’s finance agreement in the event of a total physical damage loss or unrecovered theft of a motor vehicle. The key is the obligation to relieve this debt lies with the installment seller.

Medicare Improvements for Patients and Provider Act (MIPPA) HB 5235/PA 220 of 2009 – MIPPA was enacted to provide statutory authority to modernize the Medicare supplement market. The federal government requires states to adopt the MIPPA language in order to continue regulation of the Medicare supplement line of insurance.

The Genetic Information Nondiscrimination Act of 2008 (GINA) SB 744/PA 219 of 2009 - The federal government requires states to adopt the GINA language in order to continue regulation of the Medicare supplement line of insurance. This law prohibits the denial, conditioning, or discrimination in the pricing of a Medicare supplement policy on the basis of genetic information. The bill also limits the ability of Medicare supplement issuers to request or require genetic testing, and prohibits the collection of genetic information for underwriting or other purposes prior to enrollment.

Mortgage Loan Originator Licensing Act (MLOLA) - SB 462/PA 75 of 2009 - this act was written to bring Michigan into compliance with the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (“SAFE Act”) and failure to comply with the minimum standards set under the SAFE Act would have resulted in the Department of Housing and Urban Development establishing standards to license and regulate loan originators in Michigan.

Secure and Fair Enforcement (S.A.F.E) Act - SB 463/PA 76 of 2009 – the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (S.A.F.E. Act), sets forth procedures, requirements, education, testing, and standards including mandatory registration and licensing of mortgage loan originators. It requires all states to have a system of licensure meeting minimum standards for mortgage loan originators by July 31, 2009.

Health Maintenance Organization (HMO) - HB5855/PA 172 of 2010 – this legislation provides an efficient means under which HMOs can implement required changes while still providing consumers with notice within 30 days after the effective date of the change.

Producer Licensing Standards - SB 1475/PA 574 of 2008, SB 1477/PA 576 of 2008, SB 1478/PA 494 of 2008 – This legislation further Michigan’s goal of achieving uniformity with NAIC national producer licensing standards. Also once a producer have achieve licensed status in a state which has adopted the uniformity rules they can request to be licensed in another state without having to start from the beginning with the state’s licensing requirements.

ACTIVITY SUMMARY - The division’s bills signed into law in 2010.

Public Act #	Effective Date	Description
61 of 2010	5/04/2010	SB 1174 of 2010 (PA 61 of 2010) Insurance ; takeovers of certain insurance companies.
157 of 2010	9/08/10	HB 6097 of 2010(PA 157 of 2010) Guaranty Increases certain maximum benefits for Michigan life and health insurance guaranty association and provides for general amendments to the insurance code.
172 of 2010	10/06/2010	HB 5855 of 2010 (PA 172 of 2010) Medicaid Rate Notice The Act modifies the procedure regarding contract rate notice requirements for Medicaid HMOs.
338 of 2010	12/21/2010	SB 825 of 2010 (338 PA of 2010) Single Risk/Hazard Limit The bill would amend the Insurance Code to increase the limit on an insurer's exposure for any loss on any one risk or hazard.
356 of 2010	12/22/2010	SB 1525 of 2010 (PA 356 of 2010) Surety and Bond Obligations Modifies provision related to surety bond obligation for mortgage loan originators

MISSION

The Bank and Trust Division is responsible for safety and soundness supervision of Michigan's state-chartered banks, savings banks, and Business and Industrial Development Companies (BIDCOs). The division ensures these organizations are operating safely and soundly, the public can have confidence in the financial system, and the interests of depositors, creditors and shareholders are protected.

Examinations, visitations and financial report analyses are the principal tools used by division staff to meet these responsibilities. Relevant state laws are the Michigan Banking Code of 1999 (1999 PA 276), the Savings Bank Act of 1996 (1996 PA 354), and the Michigan BIDCO Act (1986 PA 89).

Of Bank and Trust's 39 staff members at year-end, 36 were field staff whose primary responsibility is the examination and ongoing supervision of state-chartered banks, savings banks and BIDCOs. Distributed among four geographic regions, examiners work primarily on-site at regulated institutions.

There were 107 FDIC-insured state-chartered commercial banks as of December 31, 2010, which represent 87.0% of the 123 commercial banks in Michigan and control 93.1% of total assets of FDIC-insured banks headquartered in the state. The two FDIC-insured state-chartered savings banks represent 15.4% of the 13 savings banks in Michigan and control 6.9% of total savings bank assets in the state. There were five not-FDIC-insured state-chartered banks and two BIDCOs headquartered in Michigan as of year-end 2010. Twenty-seven of the banks and two of the savings banks have been approved to exercise trust powers.

TRENDS

As of year-end 2010, Michigan's state-chartered commercial banks reported total consolidated assets of \$46.2 billion, a 2.7% decrease from the year-end 2009 total. State-chartered savings banks held total consolidated assets of \$1.3 billion, a 56.7% decrease over 2009. The majority of this decline is due to the resolution of CF Bancorp. Year-over-year assets of state-chartered savings banks, excluding CF Bancorp, were stable. Trust assets of state-chartered trust banks and trust departments at year-end 2010 totaled \$14.8 billion, up 5.4% from the end of 2009.

Michigan's prolonged period of unfavorable economic conditions continues to challenge the state's banks and savings banks. For 2010, 34.9% percent of Michigan's state-chartered FDIC-insured banks and savings banks did not earn a profit. This is improved

compared to the 42.7% of unprofitable institutions reported in Michigan for 2009, but still higher than the nationwide 2010 figure of 21.0%.

FDIC-insured state-chartered commercial banks in Michigan posted a consolidated net loss of \$343 million for 2010, improved from the \$597 million loss for 2009. This produced an aggregate return on total assets of -0.73%, up from -1.26% for 2009. FDIC-insured state-chartered savings banks in Michigan posted a net consolidated profit of \$5 million for 2010, reversing a loss of \$112 million for 2009. This produced an aggregate return on total assets of 0.39%, up from -3.74% for 2009.

At year-end 2010, aggregate equity capital in Michigan's FDIC-insured state-chartered commercial banks was \$4.0 billion, down 2.8% from the 2009 level. Their consolidated equity capital-to-assets ratio was 8.85%, unchanged from year-end 2009. Aggregate equity capital for state-chartered savings banks totaled \$107 million as of December 31, 2010, up 30.5% over the prior year. Their consolidated equity capital-to-assets ratio at year-end 2010 was 8.34%, up from 2.74% reported at year-end 2009.

Michigan's two BIDCOs reported extending four credits aggregating \$2.5 million during 2010 and total financing assistance outstanding as of December 31, 2010 of \$2.2 million.

Consolidated statements of income and balance sheets for Michigan commercial and savings banks, as well as a report on BIDCO financings, can be found in Appendix B of this report.

MILESTONES

- The division continues to be active in partnerships and forums that leverage resources, develop our understanding of issues and trends, improve cooperation, and explore efficiencies in financial institution supervision.
- The division values supervisory partnerships with the Federal Reserve Banks of Chicago and Minneapolis and the FDIC Chicago Region staff. Regional supervisors participate in periodic interagency forums to explore emerging supervisory issues and developments, and staff members participate on the CSBS Technology, Legislative, and Regulatory Committees.
- Four state-chartered banks were closed during 2010. Large loan losses, primarily in construction and land development portfolios, contributed to significant capital deterioration at each of the banks, leaving them in unsafe and unsound condition. In each case, the FDIC was appointed receiver of the failed institution.
 - Lakeside Community Bank, Sterling Heights, was closed on April 16, 2010. The FDIC issued checks for all insured deposits beginning April 19, 2010.
 - CF Bancorp, Port Huron, was closed on April 30, 2010. Its deposits were acquired by First Michigan Bank, Troy (now named Talmer Bank and Trust).
 - New Liberty Bank, Plymouth, was closed on May 14, 2010. Its deposits were acquired by Bank of Ann Arbor, Ann Arbor.

- Paramount Bank, Farmington Hills, was closed on December 10, 2010. Its deposits were acquired by Level One Bank, Farmington Hills.

ACTIVITY SUMMARY

The Michigan Banking Code of 1999 and the Michigan Savings Bank Act require that each state-chartered bank and savings bank be examined not less frequently than every 18 months. In fulfilling this requirement, OFIR may use an examination made pursuant to the Federal Reserve Act or the Federal Deposit Insurance Act. During 2010, Bank and Trust staff conducted 67 bank examinations either independently or jointly with a federal agency. The division also conducted 15 trust examinations and periodic on-site visitations of new banks and banks facing above-normal challenges.

MORTGAGE EXAMINATION AND INVESTIGATION SECTION

The Mortgage Examination and Investigation Section (MEIS) is also housed within the Bank and Trust Division and is responsible for regulatory oversight of mortgage originators, brokers, lenders, and servicers required to be licensed or registered under state law. Its goal is to protect consumers by assuring that mortgage business in Michigan is conducted in compliance with state and federal laws and regulations.

Examinations and investigations are the principal tools used by mortgage staff to meet these responsibilities. Relevant state laws are the Mortgage Brokers, Lenders and Servicers Licensing Act (1987 PA 173), the Secondary Mortgage Loan Act (1981 PA 125), the Mortgage Loan Originator Licensing Act (2009 PA 75), the Mortgage and Home Improvement Lending Practices Act (1977 PA 135), the Consumer Mortgage Protection Act (2002 PA 660), the Credit Reform Act (1995 PA 162), and the Consumer Financial Services Act (1988 PA 161).

MEIS performs targeted examinations and investigations of mortgage brokers, lenders, and servicers to ensure that they operate in compliance with applicable law. The section also investigates mortgage loan originators to assure they comply with law, and initiates enforcement actions against licensees and registrants based on the results of examinations and investigations.

Of the mortgage section's 18 staff members at year-end 2010, 16 are field staff responsible for examination and investigation of non-depository mortgage entities and investigation of mortgage loan originators doing business in Michigan. Mortgage examiners' work is conducted both on-site at mortgage entity locations and off-site.

TRENDS

The national credit crisis that began in 2007 continued to stress the non-depository mortgage industry in 2010. Many mortgage brokers, lenders, and servicers surrendered or did not renew their licenses or registrations during the year. Mortgage brokering, lending, and servicing activity decreased significantly as mortgage companies struggled

to do business in an era of economic malaise. Business activity reported by regulated nondepository mortgage entities under the Mortgage Brokers, Lenders, and Servicers Licensing Act and the Secondary Mortgage Loan Act for calendar years 2008, 2009 and 2010 is presented below.

Mortgage Brokers, Lenders, and Servicers Licensing Act

<i>Number of loans</i>	<u>2010</u>	<u>2009*</u>	<u>2008*</u>
Brokered	19,252	26,275	34,594
Made	45,283	60,931	57,797
Serviced	353,688	357,749	378,337
 <i>Dollar volume of loans</i>			
Brokered	\$3,110,326,988	\$3,921,910,385	\$7,147,223,814
Made	\$6,635,989,223	\$10,094,799,060	\$8,421,706,427
Serviced	\$14,678,501,409	\$49,417,897,610	\$43,368,356,999

*2009 and 2008 data updated for corrections reported subsequent to the respective year-ends

Secondary Mortgage Loan Act

<i>Number of loans</i>	<u>2010</u>	<u>2009*</u>	<u>2008*</u>
Brokered	56	362	1,045
Made	18	38	1,549
Serviced	101,702	115,687	112,261
 <i>Dollar volume of loans</i>			
Brokered	\$4,523,200	\$32,252,613	\$64,793,307
Made	\$489,043	\$1,817,673	\$72,176,878
Serviced	\$2,761,941,330	\$3,424,870,083	\$3,139,195,073

*2009 and 2008 data updated for corrections reported subsequent to the respective year-ends

MILESTONES

- Mortgage Examination and Investigation Section (MEIS) staff members are active participants in various interagency Mortgage Fraud Task Forces.
- MEIS staff conducted more than 400 investigations of individual loan officers, mortgage loan originators, and mortgage companies to determine whether they were in compliance with new registration and licensing requirements.
- MEIS staff conducted 139 examinations of mortgage broker, mortgage lender, and mortgage servicer companies.

- MEIS staff assisted in presenting an informational seminar that OFIR conducted for the benefit of the mortgage industry in 2010.
- MEIS worked with OFIR's Office of General Counsel to bring administrative actions against individuals engaging in illegal mortgage activities. During 2010, twenty-six persons were prohibited from working in the mortgage industry.

ACTIVITY SUMMARY

MEIS strives to efficiently utilize resources to effectively supervise the population of mortgage licensees and registrants. It is working hard to reduce mortgage fraud in Michigan and to assure that licensees and registrants comply with laws and rules designed to assure that loan applicants and borrowers are treated fairly.

During 2010, the mortgage section continued to perform risk-based, limited-scope examinations and investigations to ensure compliance with applicable law. Off-site examination techniques facilitate efficient supervision of entities that have no physical presence and limited business activity in Michigan. In total, examiners completed 572 examinations and investigations in 2010. The section made 174 referrals for enforcement action.

MISSION

The Credit Union Division regulates and supervises state-chartered credit unions under the authority of the following statutes:

- Michigan Credit Union Act (2003 PA 215)
- Credit Union Multiple-Party Account Act (1968 PA 41)
- Beneficiary Accounts Act Credit Union Regulation (1992 PA 31)
- Electronic Funds Transfers Act (1978 PA 322)

The division ensures Michigan's state-chartered credit unions are operating safely and soundly, public confidence in the system is maintained, and the interests of depositors, creditors, and shareholders are protected.

The Credit Union Division staff is comprised of 42 full-time employees, including 38 field examiners whose primary function is to examine the condition of credit unions, two administrative support employees, an assistant director, and a deputy commissioner.

The division provides extensive staff training and professional development opportunities. During 2010, staff members attended training sponsored by the National Credit Union Administration (NCUA), the National Association of State Credit Union Supervisors (NASCUS), and other professional organizations.

The Michigan Credit Union Act requires Michigan credit unions to be federally insured. The division works with the NCUA, which administers the National Credit Union Share Insurance Fund (NCUSIF), to manage NCUSIF risk. NCUA places substantial reliance on the division's examination and supervision activities, and NCUA and division management meet as necessary to discuss emerging issues, institutions requiring more than normal supervision, and other matters of mutual interest.

ACTIVITY SUMMARY

EXAMINATION AND SUPERVISION

The division uses a "risk-based" examination process, focusing on material areas of risk unique to each credit union. Credit unions are monitored between examinations using financial reports and other information filed by each institution.

During 2010, division staff completed 240 safety and soundness reports on 163 state-chartered credit unions (including Central Corporate Credit Union). Division reports included 165 examinations and 75 follow-up visitations at credit unions requiring additional supervision. Forty-four examinations and 53 follow-ups were conducted

jointly with the NCUA. Division staff also performed information technology examinations at 42 credit unions and 8 banks during the year.

TRENDS

The number of Michigan state-chartered credit unions declined from 211 to 201 during 2010, primarily due to mergers between institutions.

While generally market driven, mergers also occur because of serious operational or safety and soundness concerns. Larger, well-run credit unions can absorb troubled institutions with minimal negative impact and often provide a higher level of financial services for the members of the merged credit union.

Overall, Michigan's state-chartered credit unions remained in sound financial and operational condition during 2010. Although the number of Michigan credit unions declined, total assets (excluding Central Corporate Credit Union) increased 4% or \$1 billion to \$28.2 billion.

INDUSTRY ASSOCIATIONS

Division senior staff members were featured speakers on various topics for meetings of the Michigan Credit Union League, the Michigan Association of Certified Public Accountants and other organizations.

During 2010, Credit Union Division Deputy Commissioner Roger Little continued involvement as a NASCUS board member and as a member of the following committees: Audit, Capital Modernization Subcommittee; Federal Affairs Subcommittee; HR 1151 Task Force; Legislative & Regulatory Affairs; Performance Standards. Mr. Little is also involved in the NASCUS/NCUA Corporate Credit Union Task Force.

Assistant Director John Kolhoff chairs the NASCUS Technology Development Subcommittee and is involved as an Educational Committee and Education Certification Subcommittee member. AD Kolhoff sits as a trustee on the National Institute of Credit Union Examination (NISCUE), a group responsible for supporting examination education initiatives through funding provided by regulated institutions.

AD Kolhoff is also a state liaison member of the Information Sharing Task Force of the Federal Financial Institutions Examination Council, working to ensure data integrity between the financial institution regulators and NCUA's Supervisory System Work Group, dedicated to developing and implementing reporting and monitoring systems used to effectively regulate the credit union industry.

Credit union statistics can be found in Appendix C of this report.

MISSION

The Enterprise Monitoring Division is comprised of three sections: 1) Corporate Review; 2) Enterprise Review; and 3) Insurance Examination.

CORPORATE REVIEW SECTION

The Corporate Review Section is responsible for: processing applications for new state-chartered financial institutions (including banks, savings banks, credit unions, business and industrial development companies, and insurance companies); approving interstate and intrastate bank branching activities; approving mergers, consolidations, acquisitions, and corporate reorganizations; and administering capital augmentation efforts of state-chartered institutions. The section ensures that corporate applications are consistent with sound business practices, applicable laws and regulations, and OFIR policies and procedures. The section also maintains the historical corporate files for banks, savings banks, and domestic insurance companies.

ENTERPRISE REVIEW SECTION

The division's Enterprise Review Section was created in recognition of the changes that have been occurring in the financial services industry over the last decade. The federal Gramm-Leach-Bliley Act, passed in 1999, eliminated legal barriers to affiliations among banks, insurance companies, and securities firms. New financial service organizations, offering a wide range of financial products to consumers, are now permitted.

The section is responsible for the oversight and monitoring of these complex and diversified enterprise organizations operating in Michigan. An "enterprise" organization is defined as a large and/or complex financial services organization, with diversified business operations that cross traditional industry lines. The principal OFIR-regulated entity within the organization will generally have a significant presence in the state of Michigan, and a national or international presence as well.

The section currently conducts the financial review and analysis of selected enterprise insurance companies. Other industries may be added to the program in the future.

INSURANCE EXAMINATION SECTION

The section is responsible for conducting on-site financial examinations of the books and records of 171 entities domiciled in Michigan. These entities include property and casualty insurance companies, life and health insurance companies, farm mutuals, government self-insurance pools, health maintenance organizations, alternative finance and delivery systems for limited health care benefits, legislatively created entities,

multiple employer welfare arrangements, and public employer pooled plans. Examinations are conducted on a regular basis, as required by statute, and in accordance with guidelines and standards set forth by the National Association of Insurance Commissioners (NAIC). At the conclusion of each examination, a Report of Examination is issued which presents division findings concerning the entity's financial condition, management, and operations.

The following Michigan statutes govern division activities:

- Banking Code of 1999 (1999 PA 276)
- Savings Bank Act (1996 PA 354)
- Credit Union Act (2003 PA 215)
- Business and Industrial Development Company (BIDCO) Act (1986 PA 89)
- Insurance Code of 1956 (1956 PA 218)
- Nonprofit Healthcare Corporation Reform Act (1980 PA 350)
- Nonprofit Dental Care Corporation Act (1963 PA 125)

MILESTONES

- Economic conditions in Michigan have caused a significant slowdown in the organization of new financial institutions in recent years. Despite these conditions, one new trust-only bank was approved during the year, two new domestic insurance companies received certificates of authority to conduct business, and 21 foreign or alien insurers were newly authorized to conduct business in Michigan in 2010.
- The Corporate Review Section worked with the FDIC during the year to create a “shelf charter” bank application program. This program is designed to facilitate new equity investments in troubled depository institutions from qualified parties that do not currently have a bank charter. One shelf charter application was accepted for filing in 2010.
- Division staff worked with OFIR's Office of General Counsel to establish memorandums of understanding with various international regulators during the year. The memorandums provide the means to work with our regulatory counterparts to improve communication, identify efficiencies in supervision, and leverage our understanding of issues and trends that affect the complex and diversified enterprise organizations operating in our jurisdictions. Enterprise Review staff began its participation in various international regulatory forums late in 2010. It is anticipated that efforts in these partnerships will be an increasing and ongoing component of the overall regulation of the large and complex diversified companies with significant operations domiciled in Michigan.
- The Insurance Examination Section completed on-site financial examinations of 45 insurance entities during 2010, including numerous large, multi-state

examinations.

- Enterprise Monitoring staff, along with staff from the Supervisory Affairs and Insurance Monitoring Division, successfully worked to maintain the accredited status of our insurance financial regulation program by the National Association of Insurance Commissioners.
- The division strives to maintain its commitment to provide timely and professional training for all staff members. During 2010, the Insurance Examination Section provided four on-site training sessions covering topics of insurance fraud, property and casualty reinsurance, property and casualty reserves, and insurance accounting updates.

ACTIVITY SUMMARY

CORPORATE SUMMARY

There were 114 Michigan state-chartered banks and savings banks as of December 31, 2010, down from 123 at the beginning of the year. Four banks consolidated with other banks and one trust-only bank liquidated in 2010. Four banks were closed and placed into receivership during the year.

Two de novo bank applications were filed in 2010. One was approved during the year, and the other was pending at year-end. No banks were opened during the year.

State-chartered credit unions numbered 201 at December 31, 2010, as compared to 211 as of December 31, 2009. Credit union merger activity increased slightly compared to 2009 levels. Seven state-chartered credit unions merged into other state-chartered credit unions during the year; two federal credit unions merged into state-chartered credit unions; and one state-chartered credit union merged into a federal credit union. One state-chartered credit union converted to a federal credit union.

A summary of insurance company activity can be found in Appendix D of this report.

MISSION

The Securities Division is dedicated to the implementation of the Michigan Uniform Securities Act, PA 551 of 2008 (“the Act”). Its mission is twofold: (1) to carry out its statutory responsibilities through effective, fair regulation that seeks to promote capital formation in Michigan and ensures investor protection and (2) to promote investor confidence by conducting a merit review of securities products offered for sale to Michigan residents as required by the Act.

To fulfill this mission, the Securities Division: (1) reviews existing regulations (rules, orders, bulletins, releases) and seeks rescission of unnecessary regulations; (2) develops and adheres to procedures that ensure efficient review and approval of applications for registration filed with the Securities Division; (3) focuses registration and examination efforts on working with registrants to enable them to achieve compliance with the applicable requirements of the Act; (4) conducts investor education programs throughout the State to educate consumers about securities fraud; and (5) prepares and conducts seminars for industry to enhance its knowledge and understanding of the Act and to promote compliance with the Act.

Because the Act also requires that all securities sold in Michigan must be registered, unless exempt from registration, the Securities Division is also responsible for reviewing all proposed offers of securities in the state of Michigan.

ACTIVITY SUMMARY

INDIVIDUAL/ENTITY REGISTRATION

Under the Act, the Securities Division is required to register and oversee the following individuals and entities that provide investment advice to Michigan residents:

- Broker-dealer firms: sell and/or offer to sell securities. Applicants must meet statutory requirements relating to business practices, financial standing, and disclosure prior to becoming registered to sell securities in Michigan. Registrants must renew annually. Applicants are registered through Michigan’s participation in the Financial Industry Regulatory Authority (FINRA) WebCRD system.
- Securities agents: individuals associated with the broker-dealer firms. Applicants are registered through Michigan’s participation in the FINRA WebCRD system. Registrants must renew annually.

- Investment adviser firms: offer investment advice for a fee. Michigan-based advisers with assets under management of less than \$25 million fall under state authority. Investment advisers with assets under management of more than \$25 million fall under federal authority. State investment advisers must apply for registration and meet specific requirements relating to financial standing, business practices, and disclosure prior to becoming registered. Registrants are required to renew annually. Applicants register through the FINRA IARD system.
- Investment adviser representatives: individuals working for the investment adviser firms. Applicants are registered through Michigan's participation in the FINRA IARD system.

This year the Securities Division registered and oversaw the following:

- 1,778 Investment Adviser Firms
- 9,214 Investment Adviser Representatives (individuals)
- 1,969 Broker-Dealer Firms
- 131,194 Security Agents (individuals)

Additionally, the Living Care Disclosure Act, PA 440 of 1976, requires senior citizen facilities offering life care programs to register with the Securities Division. Life care facilities are reviewed for the adequacy of their disclosures, fairness of advertising, and financial viability. Registrants are required to renew annually. This year the Securities Division was responsible for 26 Living Care facilities.

PRODUCT REGISTRATION

The Act requires that all securities sold in Michigan must be registered with the Securities Division unless exempt from the Act's registration requirements. Under the Act, certain securities and transactions fall within the Act's self-executing exemptions. Those products and transactions that do not fall within a self-executing exemption under the Act must register with the Securities Division by notice filing federal covered securities, Regulation D, coordination filing (filed in Michigan and other states and with the Securities and Exchange Commission), or qualification filing (usually only filed in Michigan). Additionally, the Act authorizes the Securities Division to review and respond to requests for exemption from the Act's registration requirements. It also authorizes the Securities Division to issue No-Action Letters and to issue waivers from the Act's requirements.

This year the Securities Division received and processed the following:

- 118 product registrations by coordination (REITs, Oil & Gas partnerships, etc.)
- 11 exempt product registrations (Church Bonds/Church Extension Funds)
- 21,000 Mutual Fund filings
- 1,200 Regulation D Notice filings

- Several No-Action Letters, Waivers and Orders granting exemptions (usually the latter in connection with the offering of church bonds or church extension funds)

INVESTOR EDUCATION/INDUSTRY LIAISON

Prior to the passage of the Act, the Securities Division launched the “Investor Education in Your Community” program, funded through two sources: the Investor Protection Trust Account and the Michigan Specific Investor Protection Trust. The Investor Protection Trust Account is comprised of Michigan’s portion of the settlement funds related to the “Global Settlement of 2001.” This settlement was the result of New York Attorney General Elliott Spitzer’s action against various Wall Street firms for committing investment fraud.

The second account, the Investor Protection Trust Michigan Fund, is comprised of the Michigan-specific funds related to monies received from both OFIR and North American Securities Administrators Association (NASAA)-negotiated settlements. This fiscal year, due to the auction rate securities market crash, NASAA negotiated the following settlements:

NASAA-Negotiated Securities Settlements

<u>Date</u>	<u>Entity</u>	<u>General Fund</u>	<u>Investor Protection</u>	<u>Total</u>
05/13/2010	UBS Securities, LLC	\$2,004,446.99	\$222,716.34	\$2,227,163.33
05/26/2010	Credit Suisse Securities (USA), LLC	\$118,474.03	\$13,163.78	\$131,637.81

As a result of the foregoing, total settlement generated revenue credited to the General Fund was \$2,122,921.02; total settlement generated revenue credited to the Investor Protection Fund was \$235,880.12. The total settlement was \$2,358,801.14.

The settlement funds enable the Securities Division to continue to develop programs aimed at investor education in Michigan. This includes the “Investor Education In Your Community” outreach program (referenced above) that consists of (1) Investing Fundamentals; (2) Principles for Structuring a Portfolio, (3) IRAs & 401(k)s, and (4) 10 Steps To Protect Your Money. The foregoing is funded through the Investor Protection Trust Account (non-Michigan specific).

The Michigan-specific Investor Protection Trust funds referenced above were used to expand investor education, including television advertisements and the “Con Man” radio advertisement. The Securities Division also added a booklet targeted at high school/college students entitled “It’s Your Financial Life.” Michigan will also use these funds in connection with its participation of a new program developed by Baylor Medical College entitled “Elder Investment Fraud and Financial Exploitation” (EIFFE), which focuses on educating doctors, other health care professionals and adult protective services workers to identify/recognize the signs of financial abuse associated with the elderly.

In addition to the foregoing, Section 602 of the Act creates another fund dedicated to investor education in Michigan. This section states that all civil fines, costs of

investigations, and other administrative assessments are to be credited into this Michigan Investor Education and Training Fund. This fund has a balance of approximately \$8,000.00.

INVESTIGATIONS/EXAMINATIONS

A team of four investigators and one investment adviser examiner were responsible for investigating complaints received, recommending subsequent remedial action, and creating a routine investment adviser examination program. This year:

- 21 investment adviser examinations opened¹; seven closed
- 161 complaints received; 141 opened; 107 closed
- Approximately 40 enforcement requests were submitted to Office of General Counsel recommending enforcement action based on investigation and/or examination results

MILESTONES

- Between January 1, 2010, and November 1, 2010, the Securities Division registered approximately 10,000 investment adviser representatives. This was the first time this population has ever been registered in Michigan.
- The Securities Division, working with industry, drafted two Transition Orders² to implement the Act and to address regulatory and industry needs: (1) Order No.10-026-M, dated March 11, 2010 (Fourth Transition Order); (2) Order No. 10-097-M, dated November 1, 2010 (Fifth Transition Order). These Transition Orders were issued by the Commissioner of OFIR.
- Consistently met registration performance objectives in terms of registration turnaround for broker-dealer firms, investment adviser firms, securities agents, and investment adviser representatives – less than 30 days on average from the time a completed application for registration is received to approval.
- Streamlined the securities product review process to ensure more expedient turnaround yet still conduct a merit review to ensure investor protection.
- Created a routine examination process/procedure and schedule for the compliance examinations of investment adviser firms.
- Established a procedure to allow for the seamless transition for investment adviser firms that have been registered with the Securities and Exchange Commission (SEC), but that will now be subject to state regulation pursuant to the Dodd-Frank

¹ With the increase in staff, the number of examinations has already increased substantially.

² Three Transition Orders were drafted and issued by the Commissioner during in 2009: (1) Order No. 09-049-M (First Transition Order), dated September 1, 2009; (2) Order No. 09-055-M (Second Transition Order), dated September 30, 2009; (3) Order No. 09-070-M, dated December 18, 2009 (Third Transition Order).

Wall Street Reform and Consumer Protection Act. This included preparing written procedures on how to review and analyze investment adviser applications.

- Presented seminars in Lansing and Troy, Michigan, for investment advisers to assist them in complying with a new application form developed by the SEC and in their transition from federal to state registration.
- The “Investor Education in Your Community” program successfully completed a third year. Presentations were given at local libraries all across the state and at several businesses.
- The Securities Division continued to be an active participant in NASAA. Securities Division employees served on several of NASAA’s committees: Standardized Training, Certification and Technology; Investment Adviser Operations Project Group; Continuing Education Project Group; Investment Adviser Section; and Investment Adviser Regulatory Policy and Review Project Group.
- In April 2010, the Securities Division was instrumental in exposing and ending a multi-million dollar Ponzi scheme orchestrated by Scott Pionk of Clinton Township. He was ordered to Cease & Desist from selling unregistered securities products through his company, Select Financial Group. Pionk had sold “bonds” related to a program he referred to as “Government Properties Trust.” The enforcement case was referred to the Attorney General’s Office, which charged Pionk with multiple felony counts to which he pled guilty. He was sentenced to four to 10 years in state prison.
- After months of investigation, in June 2010, the Securities Division was able to amass enough evidence to show that Martin Royster, through his company, Royster, Carberry, Goldman & Associates, Inc., employed a Ponzi scheme that preyed on investors by promising outrageous rates of returns on investments. The case was referred to the Attorney General’s Office.



SUPERVISORY AFFAIRS & INSURANCE MONITORING

MISSION

The Supervisory Affairs and Insurance Monitoring Division has four units: 1) Insurance Monitoring 2) Corrective Action, 3) Managed Care Market Regulation, and 4) Captive that are responsible for regulating the financial solvency of insurance entities, and market regulation for managed care entities.

INSURANCE MONITORING SECTION

The Insurance Monitoring Section is responsible for quarterly evaluating the financial condition, and risk assessment of insurance companies and other similar entities that are domiciled in Michigan. The entities range from large diversified companies to very small monoline companies. Some of the entities are part of very large complex and diversified holding companies that are also monitored by the unit, including approving affiliated transactions within the holding company. These entities include: property and casualty insurance companies, life and health insurance companies, farm mutuals, municipal self-insurance pools, health maintenance organizations, nonprofit health care organizations, dental service corporations, legislatively-created entities, public employer pooled plans, and alternative financing and delivery system for limited health care benefits.

The section is also responsible for monitoring the financial condition of some foreign insurers. Foreign insurers are domiciled in states other than Michigan that are conducting business in this state. The section performs limited monitoring of foreign insurers. Reliance is placed on a domiciliary regulator to perform a more in-depth analysis. The section is also responsible for reviewing and approving transactions involving affiliated companies. The evaluation of the financial condition is done primarily through analyzing and evaluating the companies' annual and quarterly financial statements. The analysts determine whether companies are financially safe, reliable and entitled to public confidence.

This section identifies when entities are showing possible negative trends, or key ratios that may indicate problems. The section will then refer these entities over to the Corrective Action Section for further monitoring.

In addition to evaluating the financial soundness of domestic insurers, the section is also responsible for reviewing and making recommendations on new applications for licensure, applications for a change in control of an insurer, requests for additional authority, and acquisitions, redomestications, and corporate reorganizations of domestic insurers.

CORRECTIVE ACTION SECTION

The Corrective Action Section is primarily responsible for closely analyzing, and working with domestic insurance entities that have been identified as being at risk for financial difficulties. The section's primary objective is to analyze insurance entities to determine whether they remain financially safe, reliable, and entitled to public confidence. To achieve its primary objective, the section performs in-depth analysis and evaluation of entities' financial statements (annual, quarterly, and when necessary, monthly), and additional reports and filings as required by the Corrective Action Section. In addition the unit analyzes entities' prospective risks and mitigating controls to minimize and monitor those risks.

The section may take appropriate action against these entities to protect policyholders. Such actions may include development of corrective action plans, requirements for capital infusions, restrictions on business written, special deposits, and orders of supervision. When appropriate and if possible, the division prefers to work with the entities under corrective action plans, and voluntary restrictions developed, and agreed to by the entity and Corrective Action Section. The section is also assigned some entities that are financially strong to evenly distribute the analysis process to allow for more timely reviews.

In addition, the Corrective Action Section is responsible for monitoring the financial condition of the domestic multiple employer welfare associations, and public employer pooled plans. The section is also responsible for financial monitoring some foreign insurers. This monitoring is done primarily through reviewing relevant financial ratios, and some review of the financial statements. The section also reviews and approves, as appropriate, requests by insurers for authority to write additional lines of business in Michigan.

MANAGED CARE MARKET REGULATION SECTION

The section is responsible for regulating the market aspects of managed care entities such as health maintenance organizations and alternative financing and delivery systems. The section is responsible for examining and analyzing benefit contracts, provider contracts, quality of care issues, provider network adequacy, and grievance and complaint procedures.

The section reviews and approves the benefit certificates to ensure that the coverage meets the statutory requirements, and to determine if the certificates clearly set forth the coverage being provided in easy to read and understandable terms. Provider contracts are evaluated and approved to ensure that they meet statutory requirements, provide high quality health services to enrollees, and allow the managed care entity to remain financially strong.

The section also does on-site exams of managed care entities to observe the entities'

procedures and practices for providing quality health care to the enrollees, and to verify compliance with statutory requirements. Managed care entities' provider networks are evaluated to ensure enrollees have reasonable access to providers that provide all types and level of care before the entity is allowed to offer coverage in each county. Also, managed care entities are required to have a process in place to handle and resolve enrollee issues regarding health care services. The section reviews and approves the entities' process.

CAPTIVE SECTION

The Captive Insurance Section is responsible for the licensing and performing of regulatory functions for all captive insurance companies in Michigan.

In its simplest form, captive insurance companies are entities that only offer insurance coverage to its parent or affiliated companies – not the general public. A captive insurance company can be in the form of a pure captive insurance company, association captive insurance company, branch captive insurance company, sponsored captive insurance company, special purpose captive insurance company, industrial captive insurance company, or special purpose financial captive, with or without protected cells.

OFIR currently has three licensed captive insurers.

MILESTONES

- The division, on behalf of OFIR, was granted a full five years of Accreditation by the National Association of Insurance Commissioners.
- In accordance with the MCL 500.1311, the Commissioner must give prior approval to any change of control regarding a domestic insurance company. The division reviewed and approved requests for the change of control regarding the following seven companies.

Domestic Company

American Physicians Assur. Co.
APSpecialty Insurance Corporation
DENCAP Dental Plans, Inc.
Founders Insurance Co. of Michigan
MIC General Insurance Corporation
Michigan Eyecare Associates, Inc.
Michigan Insurance Company

Acquirer

The Doctors Company
The Doctors Company
Joseph T. Lentine
Utica Mutual Insurance Company
American Capital Acquisition Corp.
William J. Fortney & Robert W. Taylor
Donegal Group Inc.

The division also received four other requests for prior approval. Two were withdrawn and two are still in process.

- Conducted market conduct exams to review quality of care and compliance with regulatory requirements on 11 of the active domestic health maintenance

organizations, and one of the active domestic alternative financing and delivery system entities. The market conduct exams did not result in corrective action notices being issued to the companies.

- Conducted one qualifying examination for licensure of a new Michigan domestic insurance company.
- Processed 17 service area expansion requests from health maintenance organizations.
- Issued final determinations on filings seeking commissioner review on 27 provider contracts, 89 certificates of coverage, 93 riders, 21 Medicare Supplemental advertising, and 17 complaint/grievance policy and procedures.
- Licensed two new captive insurers in 2010, and now have a total of four licensed captive insurers.

ACTIVITY SUMMARY

Insurance company activity statistics can be found in Appendix D of this report.

MISSION

The Consumer Services Division works to generate a greater degree of consumer awareness of OFIR regulated entities. In addition to being responsible for consumer education and outreach activities, the division serves as a referral link between consumers and other agencies and organizations when requests for assistance fall outside the regulatory parameters of OFIR. Complaint handling, investigations, and market conduct reviews of insurance entities are also key responsibilities of the division. The division's goal is to educate consumers, while providing them with excellent customer service, and to ensure OFIR's regulated entities are statutorily compliant. The division is comprised of two sections: Consumer Assistance and Market Conduct.

CONSUMER ASSISTANCE SECTION

Staff of the Consumer Assistance Section assists consumers who have experienced difficulties or who have questions regarding financial and insurance services or products. Staff strives to ensure that every customer receives a thorough and fair review of their complaint, in accordance with statutes, and that each consumer fully understands the final outcome. Referrals are made for further review of possible violation of the law. This section is responsible for conducting informal reviews required under the Essential Insurance Act.

In addition to the complaint handling staff, the Consumer Assistance Section includes the staff in the OFIR Communication Center. Staff assigned to the Communication Center serves as the initial contact for persons phoning OFIR, and strives to provide personal service on each and every call. The six-member staff answers, screens, responds to, and routes incoming telephone calls. The staff retrieves data from various sources to answer questions and provide information to interested parties.

MARKET CONDUCT SECTION

The Market Conduct Section is comprised of the Insurance Investigation Unit and the Market Conduct Unit.

The Investigation Unit is responsible for the regulation of authorized and unauthorized insurance companies, licensed producers (agents), and agencies in the insurance industry. The unit investigates alleged violations of the Insurance Code and related state and federal laws by individuals and entities. The section's investigation activities and cases are confidential as covered under MCL 500.1246 of the Insurance Code and are not publicly disclosable. If the allegations in insurance investigation cases are supported by evidence, such as misappropriation of insurance premium, the cases are referred to

OFIR's Office of General Counsel with recommendation for further enforcement action. The referral recommendation could include license revocation, license suspension, restitution, fines and civil penalties. If the investigation uncovers serious and egregious violations, the investigation staff will recommend that the Office of General Counsel refer the case to the Attorney General for criminal prosecution.

The Market Conduct Unit's purpose is to monitor market compliance of insurers doing business in Michigan to ensure that they are statutorily compliant. The unit is responsible for on-site market conduct examinations of insurance companies, agencies, third party administrators, managing general agencies and surplus lines carriers. Insurance company examinations are selected based on Level 1 analysis and complaint data, as well as other regulatory information gathered by OFIR. Companies are examined using the framework and guidelines established by the National Association of Insurance Commissioner's (NAIC) Market Regulation Handbook and Examination Manual to ensure compliance with NAIC guidelines and applicable sections of the Michigan Insurance Code. Examinations are also conducted of insurance agencies. Upon completion of each examination, the Commissioner issues a report and, if necessary, may request corrective action or impose fines for non-compliance of statutory regulations. All exam reports are filed with the NAIC and posted to the national database.

The MCU is also responsible for collection of surplus lines taxes from individual and agency licensees. Compliance with Chapter 19 of the Insurance Code, accurate completion of the tax forms, and timely and appropriate payment of surplus lines taxes are the goals during the tax form filing reviews and audits.

MILESTONES

- Insurance Regulation Seminars continue to draw industry participation. Insurance Investigation staff, along with staff from Consumer Services and Insurance Licensing, reached an attendance milestone. The August 2010 seminar at the MSU Corporate Education Center in Troy was attended by 268 insurance professionals in morning and afternoon sessions. These seminars have been very well-attended since inception in 2006. The seminars reinforce OFIR's message that insurance professionals have a fiduciary duty to their clients. Their insureds depend on their knowledge and expertise and the insurance professionals must uphold high standards whether in the personal lines or the commercial markets.
- The Market Conduct Unit (MCU) staff conducted examinations of two Michigan domiciled insurance companies and contracted with vendor INS Regulatory Insurance Services, Inc. who conducted an examination of an out-of-state insurer.
- The MCU conducted nine full audits of surplus lines (SL) individual producer and agency/business entity licensees, resulting in an interest payment of approximately \$40,000, and additional taxes of \$12,000.

- The MCU completed 40 Level 1 and three Level 2 analyses of insurance companies authorized to do business in Michigan to determine whether or not the companies appear to pose any risk to Michigan consumers.
- The MCU continued the survey of 17,500 Michigan-licensed resident and non-resident insurance agencies to obtain information as to their conduct in the state and to identify those requiring further evaluation.
- The insurance agency survey resulted in 3,060 referrals to enforcement for failure to respond to the survey. Of these, 3,027 settlement agreements were negotiated, and \$120,300 was collected in fines.
- The MCU conducted the following additional surveys: (1) NAIC Climate Risk Disclosure survey of nine insurance company groups, (2) NAIC Private Mortgage Insurance survey of insurance companies domiciled in Michigan, (3) premium finance companies, and (4) rescission rates of Blue Cross Blue Shield of Michigan and American Community Mutual Insurance Company.
- Two MCU staff earned Market Conduct Manager designations from the Insurance Regulatory Examiners Society.
- Consumer Services Division had over \$25 million in recoveries to Michigan consumers.
- On behalf of OFIR, the Consumer Services Division applied for and received federal grant funds under the Affordable Care Act (ACA) to expand on our health insurance consumer assistance program. Programs receiving federal funds under the Consumer Assistance Program (CAP) Grant are required to “educate citizens on their rights and responsibilities with respect to group health plans and health insurance coverage.”

ACTIVITY SUMMARY

During 2010, the units in the Consumer Services Division performed the following:

Communication Center

Number of calls handled (1/1/10 to 12/31/10) 103,121

Number of calls on the toll free line (1/1/10 to 12/31/10)95,335

COMMUNICATION CENTER STATISTICS 1/1/10 TO 12/31/10

	<u>Total Calls in Queue</u>	<u>Calls Routed w/in 3 sec.</u>		<u>Calls Routed w/in 15 sec.</u>		<u>Avg. Speed of Answer (in Seconds)</u>	<u>% of Calls Held for Staff</u>	<u>% of Calls Abandoned</u>	<u>Calls Rec'd on Toll Free Line</u>
<u>JANUARY</u>	8,622	7,547	88%	4,938	57%	67	91%	9%	7,799
<u>FEBRUARY</u>	8,769	8,193	93%	5,638	64%	43	94%	6%	7,458
<u>MARCH</u>	11,305	9,683	86%	6,104	54%	76	90%	10%	10,446
<u>APRIL</u>	8,924	7,907	89%	5,279	59%	63	92%	8%	7,737
<u>MAY</u>	8,193	7,581	93%	5,322	65%	46	93%	7%	6,965
<u>JUNE</u>	8,333	7,524	90%	4,729	57%	57	91%	9%	7,192
<u>JULY</u>	8,720	6,654	76%	3,544	41%	117	87%	13%	8,573
<u>AUGUST</u>	8,702	6,537	75%	3,227	37%	120	86%	14%	8,505
<u>SEPTEMBER</u>	8,597	7,719	90%	5,040	59%	58	92%	8%	7,614
<u>OCTOBER</u>	9,229	7,825	85%	4,650	50%	77	89%	11%	8,508
<u>NOVEMBER</u>	7,204	5,446	76%	2,970	41%	117	87%	13%	7,487
<u>DECEMBER</u>	6,523	4,475	69%	2,126	33%	154	83%	17%	7,051
<u>TOTALS</u>	103,121	87,091	84%	53,567	52%	83	90%	10%	95,335

Consumer Services Section

Consumer Complaints

Insurance.....	4,660
Non-Depository (mortgages/sales finance/motor vehicle)	1,055
Bank and Trust.....	88
Credit Union.....	136
Securities.....	217
Total consumer complaint files initiated.....	6,156
Rapid Response Files (insurance only).....	9
Written inquiries answered (including e-mails).....	1,314
Personal consumer conference conducted	15
Files referred to Regulatory Compliance.....	172
Dollar amount of documented reimbursements.....	\$25,330,988

Essential Insurance Act

Informal reviews held	0
Decisions completed	0
Reviews cancelled before decision	0
EIA complaints	10

Insurance Investigations Unit

Investigation Cases Opened	126
Investigation Cases Concluded	125
Investigation Cases Referred to Enforcement	72
Warning Letters Issued	29

Surplus Lines Activity Summary

Surplus lines premium tax & regulatory fee receipts generated a total of \$11,516,718.95 for the fiscal year 2010.

- \$9,880,594.14 generated from surplus lines individual and agency producers based on the total reported premium written of \$387,853,467.77
- \$1,065,986.12 generated from direct placements by insureds and purchasing groups based on the total reported premium written of \$41,280,845.22
- \$570,138.69 generated from risk retention groups based on the total reported premium written of \$570,138.69

MISSION

The Health Plans Division is responsible for the non-financial regulation of Blue Cross Blue Shield of Michigan (BCBSM) as authorized under Public Act 350 of 1980. This includes review and approval of BCBSM's rates and rating systems, benefit contracts, and provider class plans. The division also has responsibility for holding review and determination proceedings for medical providers contesting the results of audits conducted by BCBSM.

For BCBSM, the division is charged with the responsibility for ensuring that rates comply with statutory standards. Benefit certificates are examined to assure that coverage meets the criteria established in the statute and to determine if the certificates clearly set forth the coverage being provided. BCBSM's provider contracts and reimbursement arrangements are evaluated against the statutory goals of access, quality, and cost of health care services.

Regulation of premium rates charged by health maintenance organizations and alternative financing and delivery systems also falls under the responsibility of the Health Plans Division as authorized under Chapter 35 of the Insurance Code. Rates are reviewed to ensure that they are fair and reasonable in relation to benefits.

In addition, the division has responsibility for all non-financial regulatory functions authorized under the Insurance Code for commercial insurance. This includes the review of rates and forms for long term care insurance, Medicare supplement insurance, individual health insurance and credit life and disability insurance. Health Plans Division staff also reviews the forms for group health insurance, life insurance and annuities.

The division also regulates rates and forms issued by Multiple Employer Welfare Arrangements (MEWAs) under Chapter 70 of the Insurance Code. The MEWA is a means by which an established association or group of employers in the same or similar industries can form a self-insurance pool to provide health benefits to employees and their families. Another similar entity the division regulates is the Public Employee Pooled Plan, governed by Public Act 106 of 2007.

Health Plans Division staff responds to inquiries and complaints on benefits and other health related issues and also administers the external appeals process under the Patient's Right to Independent Review Act (PRIRA) for subscribers/members of health plans. The division processes complaints filed by Medicaid providers under the timely claims payment program under 2000 PA 187.

MILESTONES

PRIRA & COMPLAINTS

- Processed orders on more than 303 cases filed under PRIRA. Division staff handled more than 830 additional complaints. In addition, 42 requests were received from medical providers contesting BCBSM audits and 51 audit cases were closed.

SERFF FILINGS REVIEW

- Reviewed 1560 filings from commercial insurers. These filings include Medicare supplement (forms, rates, and advertising), long term care (forms, rates, advertising), individual health insurance (forms, rates), group health (forms), credit life and disability (forms, rates), stop loss (forms, rates), life insurance (forms), annuities (forms), assumption certificates, and discretionary group life..
- Effective August 1, 2010 Health Plans Staff began reviewing forms previously exempted under a 1997 Exemption Order. This included the review of new life, health, long term care, and annuity policies issued as of August 1, 2010 or any changes made to a policy form as of August 1, 2010.

PROVIDER CLASS PLAN AND PART 4 REVIEWS

- Reviewed BCBSM's Medical Doctors and Doctors of Osteopathy Provider Class Plans. The review will provide a determination as to whether the arrangements BCBSM has established with medical doctors and doctors of osteopathy substantially achieved the access, quality of care, and cost goals set forth in Public Act 350 of 1980 for calendar years 2007 and 2008.
- A determination report was issued in July 2010 with respect to BCBSM's Medical Doctors and Doctors of Osteopathy Provider Class Plans. OFIR found that BCBSM met both the access and quality of care goals set forth in Public Act 350 of 1980 for calendar years 2007 and 2008. BCBSM did not meet the statutory cost goal set forth in Public Act 350 of 1980 for calendar years 2007 and 2008. However, it was found that a change in the plans was not necessary as there had been competent, material, and substantial information obtained or submitted to support a determination that BCBSM's failure to achieve all three statutory goals was reasonable, due to factors listed in MCL 550.1509(4).
- In an Order dated October 12, 2009, the Commissioner had determined that BCBSM's Ambulatory Surgical Facilities (ASF) Provider Class Plan had failed the quality and cost goals set forth in the Act and required BCBSM to rewrite the plan pursuant to Section 510(1) (c) of the Act. In accordance with Section 511(1) of the Act, BCBSM had six months to redraft the ASF Provider Class Plan and obtain advice and consultation about the remedial plan from providers and subscribers, using procedures established pursuant to Section 505 of the Act.

BCBSM filed its ASF Remedial Provider Class Plan with the Commissioner in April 2010. OFIR sent all interested parties a copy of the remedial provider class plan and accepted written advice and consultation with respect to the remedial

provider class plan, as required by Section 513(3) of the Act. While, as part of the review process, the Commissioner acknowledged and considered the comments received from interested parties, the Commissioner based his conclusions on the totality of the information available.

An Order Determining Goal Achievement of Blue Cross Blue Shield of Michigan's ASF Remedial Provider Class Plan was issued in July 2010. It was found that the ASF Remedial Provider Class Plan filed in April 2010 substantially achieves the goals, achieves the objectives and substantially overcomes the deficiencies enumerated in the findings made by the Commissioner in the October 12, 2009 determination report. BCBSM's ASF Remedial Provider Class Plan was therefore retained and placed in effect, as provided by Section 506 of the Act.

- Reviewed BCBSM's Clinical Laboratories Provider Class Plan. The review will provide a determination as to whether the arrangements BCBSM has established with clinical laboratories substantially achieved the access, quality of care, and cost goals set forth in Public Act 350 of 1980 for calendar years 2008 and 2009.
- A determination report was issued in December 2010 with respect to BCBSM's Clinical Laboratories Provider Class Plan. OFIR found that BCBSM met both the access and quality of care goals set forth in Public Act 350 of 1980 for calendar years 2008 and 2009. BCBSM did not meet the statutory cost goal set forth in Public Act 350 of 1980 for calendar years 2008 and 2009, however it was found that a change in the plan was not necessary as there had been competent, material, and substantial information obtained or submitted to support a determination that BCBSM's failure to achieve all three statutory goals was reasonable, due to factors listed in MCL 550.1509(4).

BCBSM RATE FILINGS

- On May 21, 2010, BCBSM submitted new rate filings for its Nongroup and Group Conversion subscribers. BCBSM requested a 15% increase for its Nongroup Legacy products, a 9.9% increase for its Nongroup Plus products, a 12% increase for its Group Conversion Legacy products, and a 7.8% increase for its Group Conversion Plus products. On July 12, 2010 the filings were deemed complete.
- On September 20, 2010, the Attorney General intervened and requested an Evidentiary Hearing as permitted in P.A. 350 of 1980. On September 21, 2010, OFIR Staff joined in the hearing process as an Interested Party.

The hearing, scheduled to be completed in 2011, was convened and the discovery process began. Interim rates were requested by BCBSM and granted by the Commissioner. Prior to the conclusion of the Hearing and a Proposal for Decision, settlement discussions were initiated.

BCBSM also submitted its Medigap rate filing on August 6, 2010. This filing proposes an entirely new rating methodology for subscribers based on income. BCBSM also has proposed changes to the allocation of the subsidy. These two substantial changes were submitted as two separate filings. They were ultimately merged into one filing which was deemed complete on December 22, 2010.

ACA RATE REVIEW GRANT

- In the fall of 2010, OFIR applied for and was awarded a \$1 million grant under the Affordable Care Act (ACA) to assist in additional rate filing review. The goal was to use the awarded grant funds for training and hiring additional staff to review commercial rate filings that were previously not filed in Michigan. Michigan's current statutes, however, do not require commercial carriers to file rates. OFIR has been unable to secure appropriate statutory or administrative rule changes necessary to require those filings. Therefore additional staff has not yet been hired. We have, however, participated in additional training as well as NAIC-sponsored national phone calls regarding ACA-related topics.

IMPLEMENTATION OF ACA

As part of OFIR's on-going efforts to implement ACA, and as noted above, staff at all levels have participated in weekly national phone calls sponsored by the NAIC. These calls are informational and include the disbursement of written material via mass e-mails prior to the calls. Additionally, many staff participate in weekly calls with staff at the federal level at the Department of Health and Human Services. Finally, our Office of General Counsel regularly reviews federal legislation in order to respond to any questions that arise during our day-to-day operations.

Staff at all levels have also been involved in workgroups that have developed recommendations for establishment of the insurance exchange as required under ACA.

OTHER

- Staff worked with DTMB and the contractor, Aithent, to design our new ALiS database system.

ACTIVITY SUMMARY

Health Plans Division Complaint Activity Summary:

New Consumer Complaints Received in 2010:

Blue Cross/Blue Shield of Michigan	649
Health Maintenance Organizations	146
Alternative Finance and Delivery Systems	2

Delta Dental/MI Dental Plan	32
Multiple Employer Welfare Arrangements	0
BCBSM Part 4 Requests	42
Closing Actions on all Files (excluding PRIRA)	939

PRIRA External Reviews 2010:

Blue Cross/Blue Shield of Michigan

External Reviews Accepted Non-Medical	84
External Reviews Accepted Medical	54
Expedited External Reviews Accepted	0
External Review Requests Not Accepted	103
External Review Requests Not Complete	0
Orders (Decisions) Issued	126
Adverse Determinations Reversed before Decisions	39

Health Maintenance Organizations

External Reviews Accepted Non-Medical	40
External Reviews Accepted Medical	60
Expedited External Reviews Accepted	0
External Review Requests Not Accepted	43
External Review Requests Not Complete	2
Orders (Decisions) Issued	100
Adverse Determinations Reversed before Decisions	15

Alternative Finance and Delivery Systems

External Reviews Accepted Non-Medical	2
External Reviews Accepted Medical	0
Expedited External Reviews Accepted	0
External Review Requests Not Accepted	1
External Review Requests Not Complete	0
Orders (Decisions) Issued	1
Adverse Determinations Reversed before Decisions	0

Multiple Employer Welfare Associations

External Reviews Accepted Non-Medical	0
External Reviews Accepted Medical	0
Expedited External Reviews Accepted	0
External Review Requests Not Accepted	1
External Review Requests Not Complete	0
Orders (Decisions) Issued	0
Adverse Determinations Reversed before Decisions	0

Commercial Insurers

External Reviews Accepted Non-Medical	45
External Reviews Accepted Medical	49
Expedited External Reviews Accepted	0

External Review Requests Not Accepted	85
External Review Requests Not Complete	0
Orders (Decisions) Issued	88
Adverse Determinations Reversed before Decisions	15

Medicaid Timely Claims:

Total Clean Claims Accepted 19

**Health Plans Division Total Dollar Amount
of documented Recoveries for 2010:** \$700,054.00

MISSION

The Licensing and Product Review Division consists of the Insurance Licensing, Product Review, and Consumer Finance Sections. The division's mission is to maintain consumer confidence in the sellers of insurance and financial products and in the products themselves through licensure. It is also the division's mission to protect Michigan consumers from a wide range of improper and unlawful practices under the statutes, codes, and related laws that OFIR administers. The following Michigan statutes govern these activities:

- Consumer Financial Services Act (1988 PA 161)
- Credit Card Arrangements Act (1984 PA 379)
- Credit Reform Act (1995 PA 162)
- Debt Management Act (1975 PA 148)
- Deferred Presentment Service Transactions Act (2005 PA 244)
- Insurance Code (1956 PA 218)
- Third Party Administrator Act (1984 PA 218)
- Money Transmission Services Act (2006 PA 250)
- Mortgage Brokers, Lenders, & Servicers Licensing Act (1987 PA 173)
- Mortgage Loan Originator Licensing Act (2009 PA 75)
- Motor Vehicle Sales Finance Act (1950 PA 27)
- Regulatory Loan Act (1939 PA 21)
- Secondary Mortgage Loan Act (1981 PA 125)
- Workers' Disability Compensation Act (1969 PA 317)

INSURANCE LICENSING SECTION

The Insurance Licensing Section consists of the Licensing Unit and the Insurance Regulatory Professional Support Unit. The Licensing Section is responsible for licensing individual and agency insurance producers, solicitors, counselors, foreign risk retention groups, purchasing groups, reinsurance intermediaries and third party administrators; collection of license-related fees; and, maintenance of license records. A private contractor, Prometric, Inc., is responsible for development and administration of all insurance licensing examinations, processing license applications, evaluating continuing education (CE) provider and course applications, and banking CE credits on behalf of licensees.

PRODUCT REVIEW SECTION

The Product Review Section provides consumer protection by reviewing property and casualty insurance rules, rates, and policy contracts filed with OFIR by insurers doing business in Michigan to ensure that provisions therein meet statutory requirements and

that rates are not excessive, inadequate, or unfairly discriminatory. Where policy forms are required to be filed with OFIR, contract language is reviewed to ensure that the forms do not contain provisions that are inconsistent, ambiguous, misleading, or that unreasonably and deceptively affect the risk purported to be assumed in the general coverage of the policy.

CONSUMER FINANCE SECTION

The Consumer Finance Section includes the Consumer Finance Licensing Unit and the Consumer Finance Examination Unit. The Consumer Finance Licensing Unit is responsible for investigation and regulation of all mortgage and consumer finance applications for licensure, registration, renewal, ownership transfer and amendment. The Consumer Finance Examination Unit is responsible for investigation and examination of consumer finance licensees and registrants, as well as persons conducting unauthorized business under these acts.

MILESTONES

LICENSING SECTION

- Bulletin 2010-01-INS was issued requiring a business entity to identify and maintain a single designated responsible producer (DRLP) or a combination of DRLPs for each line of authority held by the business entity.
- Bulletin 2010-05-INS was issued to waive the state-administered licensing examination requirement for an adjuster applying for a crop qualification who already has a current Federal Crop Insurance Corporation certification.
- Bulletin 2010-06-INS was issued approving a new residential adjuster for the insured contract that was drafted in conjunction with the Michigan Association of Public Insurance Adjusters.
- Bulletin 2010-09-INS was issued clarifying how OFIR processes alien Third Party Administrator applications for a certificate of authority.
- Bulletin 2010-14-INS was issued clarifying how OFIR processes insurance producer licensing applications for the Variable Annuities line of authority.
- Effective January 1, 2010, Michigan's continuing education review dates for insurance producers were converted to dates assigned based on the birth month and year, which brings Michigan into compliance with NAIC uniform licensing standards.
- All licensed adjusters for the insured filed contracts consistent with the new Commissioner approved residential adjuster for the insured contract with the 2010 renewals.

- On January 8, 2010, the Insurance Code was amended to specify that a guaranteed asset protection waiver that was subject to the Guaranteed Asset Protection Waiver Act would not be insurance or the business of insurance and would not be subject to the code.
- As of March 22, 2010, business entity licensing is processed from NIPR allowing all business entity applicants to file electronic applications. An electronic application filed through NIPR streamlines the license application process and allows applicants to apply for licenses in multiple jurisdictions at the same time.

PRODUCT REVIEW SECTION

- Received 2,641 property and casualty electronic filings in 2010 via the NAIC System for Electronic Rate and Form Filings (SERFF) versus 2,321 electronic filings in 2009 and 127 paper filings received in 2009.
- Received 871 nonconforming clause certifications via email in which 52 insurers submitted 160 forms with nonconforming clauses in violation of MCL 500.2236(5) and Administrative Rule R 500.2231 through R 500.2232.
- In addition, collaborated with Health Plans Division staff to review seven travel accident filings submitted via the SERFF Michigan LAH instance because they also contain property casualty coverage.
- Helped craft Order No. 10-005-M as explained in Bulletin 2010-02-INS, which eliminated the personal and commercial lines policy form filing exemptions mandated by Order No. 97-010-M as explained in Insurance Bulletin 97-03. The order mandated that insurers file all new and revised personal and commercial policy forms effective on and after 8-1-10 so that through analysis of these forms OFIR can better protect consumers from unreasonable policy provisions. It is important to note that insurers can utilize MCL 500.2236(8)(e), MCL 500.2401(2)(d), and MCL 500.2601(3)(f) to exempt from filing all commercial lines policy forms, rules, and rates.
- In 2009, reviewed personal auto policy forms for the top eight personal auto insurers and ISO, four of the next ten by market share, and 20 of the remaining personal auto insurers. In 2010, the section reviewed the other 76 personal auto insurers' policy forms that were received pursuant to MCL 500.438(3) requests. This represents 8,085 policy forms for insurers that together represent 21% of the personal auto insurance market. The section issued disapproval notices for at least a few forms for all but five of the insurers.
- In 2009, reviewed home insurance policy forms for the top five home insurers and ISO and AAIS, one of the next ten by market share, and three of the remaining home insurers. In 2010, the section reviewed the other 97 home insurers' policy forms that were received pursuant to MCL 500.438(3) requests. This represents

9,240 policy forms for insurers that together represent 67.95% of the personal auto insurance market. The section issued disapproval notices for at least a few forms for all but four of the insurers.

- Sent more than the normal amount of communication to the approximately 80 property casualty insurers that were delinquent in sending OFIR their nonconforming clause certifications. The section sent about approximately four letters / emails over an eight-month period and made numerous follow-up calls to each, so that we did not need to solicit the OGC to engage enforcement actions with stipulation and consent agreements that in past projects have collected fines for delinquency totaling between \$50,000 and \$100,000 per project for filing delinquencies.
- Notified the Michigan Automobile Insurance Placement Facility (MAIPF) and the Michigan Catastrophic Claims Association (MCCA) of four Risk Retention Groups registered in Michigan that write commercial automobile coverage so that they could contact them and inform them of membership and assessment requirements pursuant to MCL 500.1833, MCL 500.3104, and MCL 500.3385. We also notified the risk retention groups of the requirements and encouraged them to also contact the MAIPF and MCCA to fully engage their membership duties.
- Studied the personal automobile personal injury protection (PIP) coordination of coverage and deductible option discounts for the six insurers who had a market share that placed them as the top six through 11 writers by market share. The section found that four of them needed to increase their coordination of medical and wage loss discounts and worked with them to change the discounts within a reasonable period of time to file appropriately reduced premium rates per consultation with our assigned assistant attorney general and our actuarial consultant.

CONSUMER FINANCE SECTION

- Statutory loan officer registration language was repealed July 31, 2010.
- On July 31, 2009, the Section received responsibility to administer the Mortgage Loan Originator Licensing Act PA 75 of 2009. Licensing of mortgage loan originators under the Mortgage Loan Originator Licensing Act PA 75 of 2009 began July 31, 2010. Approximately 3,000 mortgage loan originators were issued new licenses in 2010.
- The section continued to experience a dramatic decrease in the number of active mortgage broker, lender, and servicer licensees and registrants. There were 913 active mortgage broker, lender, and servicer licensees and registrants as of December 31, 2010, compared to 2,605 as of December 31, 2009. It is

anticipated that a slight decline in mortgage related licenses and registrations will occur in 2011.

- The section planned and conducted three mortgage seminars in 2010, one in Grand Rapids and two in Troy.
- Bulletin 2010-07-CF, was issued to explain the surety bond requirements for an individual requesting a mortgage loan originator license under the Mortgage Loan Originator Licensing Act.
- Bulletin 2010-18-CF was issued to inform the mortgage industry that a mortgage originator license is required of all individuals as of July 31, 2010; however, enforcement of unlicensed mortgage loan origination will not occur over the next 60 days beginning July 31, 2010 .
- Bulletin 2010-20-CF was issued to address the issue and prohibition of the motor vehicle installment sales practice of “spot delivery”
- Section employees represented OFIR by attending the Money Transmitter Regulators Association (MTRA) training school and annual conference, the National Association of Consumer Credit Administrators (NACCA) annual conference, and the American Association of Residential Mortgage Regulators (AARMR) during 2010.
- The Mortgage Industry Advisory Board (MIAB) held regular meetings facilitated by the Consumer Finance Section, and provided recommendations to the Commissioner regarding mortgage brokers, lenders, servicers, and loan originators.
- The Consumer Finance Section assisted mortgage licensees and registrants in the transitioning of its license and registration to the Nationwide Mortgage Licensing System (NMLS).
- All mortgage applications are received through the NMLS. Approximately 3,000 mortgage loan originators were issued new licenses in 2010.
- The Consumer Financial Services Act, Mortgage Brokers, Lenders, and Servicers Act, and the Secondary Mortgage Loan Act were amended due to the repealing of statutory language concerning mortgage loan officer registration and the inclusion of mortgage loan originator licensure.
- The Guaranteed Asset Protection Waiver Act PA 229 2009 became effective July 7, 2010. This act regulates guaranteed asset protection waivers offered or provided in connection with finance agreements for certain motor vehicles.

- The Mortgage Loan Originator Licensing Act PA 75 of 2009 was amended December 22, 2010, effectively reducing the surety bond amount submitted on behalf of mortgage loan originators by the mortgage loan originator's employer.
- In 2010, the Consumer Finance Section began licensing and regulating insurance premium finance companies under Chapter 15 of the Insurance Code 1956 PA 218.
- During the year, Consumer Finance staff processed and approved 414 new license and registration applications compared to 410 applications in 2009. Consumer Finance staff also processed and approved approximately 3,000 loan originators in 2010. The number of licensees and registrants with the exception of loan officer registrants under the consumer finance programs decreased in all license types to 3,905 as of December 31, 2010 compared with 5,621 as of December 31, 2009.

ACTIVITY SUMMARY

Insurance Licensing Section

Insurance Licensing Activity Summary:

	<u>Individual</u>	<u>Agency</u>
<i>Applications received</i>	28,864	1654
Examinations administered (by contractor)	13315	
Licensure candidates examined (by contractor)	8451	
<i>Provider reported credit hours</i>	379,451	
New licenses issued	21,732	1,342
Other licenses activated	2670	78
Notices of appointment processed	178,166	19,220
Cancellations processed	159,832	20,676
Address changes processed	26,299	30,423
Clearances processed	340	
Certifications processed	87	13
Duplicate licenses processed	1,030	145
Name changes processed	982	132
Renewal fees collected	\$5,837,145	
Other licensing related fees collected	\$77,925	

Insurance Licensees in Active Status as of December 31, 2010:

<u>License Type</u>	<u>Individual</u>	<u>Agency</u>	<u>Other</u>
Resident agent	56,536	6,877	
Solicitor	1,391		
Nonresident agent	126,356	8,717	
Surplus lines agent	344	140	
Resident Adjuster for the Insured	117		
Non-Resident Adjuster for the Insured	113		

Resident Insurance adjuster	1,803		
Non-Resident Insurance adjuster	6,084		
Resident Insurance counselor	904		
Non-Resident Insurance counselor	41		
Third party administrator			372
Non-resident surplus lines	1,153	415	
Foreign Risk Retention Groups			86
Purchasing Groups			230
Reinsurance Intermediaries			27

ACTIVITY SUMMARY

Insurance Education Program

PRELICENSING EDUCATION

<i>New courses approved</i>	29
<i>Total number of approved courses</i>	34
<i>New course providers approved</i>	4
<i>Total number of approved providers</i>	15

Continuing Education

New courses approved	2,176
Total number of approved courses	2,379
New course providers approved	19
Total number of approved providers	278
Provider annual renewals sent	269
Number of disciplinary actions against providers	176

PRODUCT REVIEW SECTION

Received 2,641 property and casualty insurance filings via SERFF, for which it was possible to review within 30 days of receipt within Calendar year 2010. The section reviewed 2,631 of these filings within 30 days of receipt (a 99.6% completion rate).

Had 168 requests to review rules, rates, and policy forms for which we had to print and mail 1,229 paper copies and email 240 PDF copies of filings. The section responded and processed each request within 5 business days (a 100% timely completion rate).

Designed the electronic request, submission, and analysis project and processes for nonconforming clauses and consulted with Health Plans Division staff so that it could utilize the process for certifications needed from life and health insurers.

Provided weekly policy form, rule, and rate analysis training for our two managers, eight analysts, and student assistant using training curriculum and consultants from the National Association of Insurance Commissioners (NAIC) and the advice of our

consulting actuaries to help us focus on the most cost effective process of regulation that would fit the higher priority filings and meet speed to market and uniformity goals.

Revised Section procedures manual to update:

- 1) All staff assignments.
- 2) Information on how to analyze and process filings and material requests.
- 3) Michigan regulatory criteria in the NAIC Product Requirements Locator to inform insurer of what is needed to submit compliant filings.

Issued 137 disapproval notices to disapprove non-compliant policy form provisions.

Sent 263 objection letters in SERFF for filings that had non-compliant rule, rate and policy form provisions. The vast majority of insurers corrected problem areas as evidenced by the number and type of disapprovals noted above, of which most were not issued on SERFF filings.

CONSUMER FINANCE SECTION

The Consumer Finance Licensing Unit and the Consumer Finance Examination Unit license and register individuals and entities, and perform investigations and examinations under ten consumer finance licensing statutes to ensure that they operate safely, responsibly and in compliance with applicable law. Other responsibilities include initiating enforcement actions against licensees and registrants based on the results of examinations and investigations; and analyzing information gathered through mandated filings of annual reports and financial statements by non-depository licensees and registrants.

The Consumer Finance Licensing Unit is responsible for licensing and renewal responsibilities under eleven consumer finance laws. The Consumer Finance Examination Unit is responsible for examinations pursuant to the consumer finance laws under its authority with the exception of mortgage licensees and registrants.

Consumer Finance Licensees as of December 31, 2010:

Consumer Financial Services Act

Number of Class I licensees 11

Number of Class II licensees 4

Credit Card Arrangements Act

Number of licensees 2

Debt Management Act

Number of licensees 38

Deferred Presentment Service Transactions Act

Number of licensees 656

Money Transmission Services Act

Number of licensees	48
<i>Mortgage Brokers, Lenders, and Servicers Licensing Act</i>	
Number of licensees	533
Number of registrants	137
<i>Mortgage Loan Originator Licensing Act</i>	
Mortgage Loan Originator	
Number of Licensees	2,997
<i>Motor Vehicle Sales Finance Act</i>	
Number of sales finance licensees	609
Number of installment seller licensees	1,605
<i>Insurance Premium Financing – Insurance Code of 1956</i>	
Number of premium finance licensees	63
<i>Regulatory Loan Act</i>	
Number of licensees	19
<i>Secondary Mortgage Loan Act</i>	
Number of licensees	4
Number of registrants	239

OTHER ACTIVITY

The Consumer Finance Section processed license and registration applications in 2010, approving 414 applications. Specifically, applications approved include: no consumer financial services class I or class II licenses, no credit card licenses, nine debt management licenses, 35 deferred presentment licenses, 58 first mortgage licenses, 29 first mortgage registrations, 162 installment seller licenses, 85 sales finance licenses, nine money transmission licenses, one regulatory loan license, four second mortgage licenses, and 22 second mortgage registrations.

Consumer Finance Examination Unit completed 203 examinations in 2010 in the following programs: 77 deferred presentment, 14 money transmission, four regulatory loan, 91 installment seller, six sales finance, six debt management, and five consumer financial services. Additionally, the Unit completed 14 investigations in the following programs: five deferred presentment, one regulatory loan, two money transmission, four debt management, and two installment seller.

APPENDIX A

COMMISSIONERS

Office of Financial and Insurance Regulation (Through December 31, 2010)

Ken Ross	2007 - 2010		
Linda A. Watters	2003 - 2007		
Ronald C. Jones, Jr. (Acting)	2003 - 2003		
Frank M. Fitzgerald	2000 - 2003		
	Financial Institutions Bureau		
Gary K. Mielock (Acting)	1999–2000	Alvan Macauley, Jr.	1938–1939
Patrick M. McQueen	1993–1999	Charles T. Fisher, Jr.	1937–1938
Russell S. Kropschot (Acting)	1991–1993	Howard C. Lawrence	1936–1937
Eugene W. Kuthy	1983–1990	Rudolph E. Reichert	1927–1936
Martha R. Seger	1981–1982	Hugh A. McPherson	1921–1927
Richard J. Francis	1973–1980	Frank W. Merrick	1915–1921
Robert P. Briggs	1968–1973	Edward H. Doyle	1911–1915
Charles D. Slay	1961–1968	Henry M. Zimmerman	1907–1911
Jerome J. Zielinski	1960–1961	George W. Moore	1903–1907
Alonzo L. Wilson	1957–1960	George L. Maltz	1898–1903
Maurice C. Eveland	1949–1956	Josiah E. Just	1897–1898
E. William Nelson	1943–1948	Daniel B. Ainger	1896–1897
Maurice C. Eveland	1941–1942	Theodore C. Sherwood	1889–1896
Frederick B. Elliott, Jr.	1939–1941		
	Insurance Bureau		
Frank M. Fitzgerald	1999–2000	Joseph Navarre	1950–1959
E. L. Cox	1998–1998	David A. Forbes	1943–1950
D. A. D'Annunzio (Acting)	1997–1998	Eugene Barry	1941–1942
D. Joseph Olson	1995–1997	John G. Emery	1939–1941
Patrick M. McQueen (Acting)	1995–1995	Charles E. Gauss	1937–1939
David Dykhouse	1991–1995	John C. Ketcham	1935–1936
D. A. D'Annunzio (Acting)	1991–1991	Charles E. Gauss	1933–1934
Dhiraj N. Shah (Acting)	1988–1990	Charles D. Livingston	1927–1933
Herman W. Coleman	1985–1988	Leonard T. Hands	1921–1926
Jean K. Carlson (Acting)	1985–1985	Frank H. Ellsworth	1917–1921
Nancy A. Baerwaldt	1980–1985	John T. Winship	1913–1917
Elbert C. Mackey (Acting)	1979–1980	Calvin A. Palmer	1911–1913
Richard A. Hemmings	1979–1979	Marion O. Rowland	1910–1911
Jean K. Carlson (Acting)	1978–1979	James V. Barry	1901–1910
Thomas C. Jones	1975–1978	Harry H. Stevens	1899–1901
Daniel J. Demlow	1973–1975	Milo D. Campbell	1897–1899
Russell E. Van Hooser	1969–1973	Theron F. Giddings	1893–1897
David Dykhouse	1966–1969	William E. Magill	1891–1893
John W. Wickstrom (Acting)	1966–1966	Henry S. Raymond	1885–1891
Allen Mayerson	1963–1966	Eugene Pringle	1883–1885
Sherwood Colburn	1961–1963	Samuel H. Row	1871–1883
Frank Blackford	1959–1961		

APPENDIX B

BANK AND TRUST CONSOLIDATED BALANCE SHEETS

CONSOLIDATED BALANCE SHEET OF STATE COMMERCIAL BANKS *

(in millions)

	107 Commercial Banks 12/31/2010	114 Commercial Banks 12/31/2009	Percentage Increase (Decrease)
ASSETS			
Cash and balances due from depository institutions	\$3,797	\$3,369	12.70%
Securities	\$7,414	\$6,854	8.17%
Federal funds sold and securities purchased under agreements to resell	\$403	\$311	29.58%
Net loans and leases	\$30,914	\$33,603	(8.00)%
Assets held in trading accounts	\$7	\$15	(53.33)%
Premises and fixed assets (including capitalized leases)	\$819	\$832	(1.56)%
Other real estate owned	\$445	\$389	14.40%
Goodwill and other intangibles	\$376	\$337	11.57%
Other assets	\$2,006	\$1,780	12.70%
Total Assets	\$46,180	\$47,491	(2.76)%
LIABILITIES			
Total deposits	\$38,431	\$38,139	0.77%
Federal funds purchased and securities sold under agreements to repurchase	\$888	\$1,062	(16.38)%
Trading liabilities	\$10	\$18	(44.44)%
Other borrowed funds	\$2,368	\$3,665	(35.39)%
Subordinated debt	\$3	\$5	(40.00)%
Other liabilities	\$386	\$392	(1.53)%
Total Liabilities	\$42,086	\$43,281	(2.76)%
EQUITY CAPITAL			
Perpetual preferred stock	\$2	\$1	100.00%
Common stock	\$674	\$593	13.66%
Surplus	\$3,372	\$3,099	8.81%
Undivided profits and capital reserves	\$38	\$509	(92.53)%
Total Bank Equity Capital	\$4,086	\$4,202	(2.76)%
Non-controlling interests in consolidated subsidiaries	\$7	\$7	0.00%
Total Liabilities and Equity Capital	\$46,180	\$47,491	(2.76)%

*Non FDIC-Insured Commercial Banks Are Excluded

Note: Totals may not add due to rounding.

Source: FDIC Statistics on Depository Institutions (www2.fdic.gov)

CONSOLIDATED BALANCE SHEET OF STATE SAVINGS BANKS

(in millions)

	2 Savings Banks 12/31/2010	3 Savings Banks 12/31/2009	Percentage Increase (Decrease)
ASSETS			
Cash and balances due from depository institutions	\$99	\$263	(62.36)%
Securities	\$80	\$278	(71.22)%
Federal funds sold and securities purchased under agreements to resell	\$10	\$1	900.00%
Net loans and leases	\$986	\$2,207	(55.32)%
Assets held in trading accounts	\$0	\$0	N/A
Premises and fixed assets (including capitalized leases)	\$42	\$79	(46.84)%
Other real estate owned	\$15	\$35	(57.14)%
Goodwill and other intangibles	\$17	\$25	(32.00)%
Other assets	\$34	\$109	(68.81)%
Total Assets	\$1,283	\$2,998	(57.20)%
LIABILITIES			
Total deposits	\$1,094	\$2,506	(56.34)%
Federal funds purchased and securities sold under agreements to repurchase	\$25	\$25	0.00%
Trading liabilities	\$0	\$0	N/A
Other borrowed funds	\$49	\$352	(86.08)%
Subordinated debt	\$0	\$0	N/A
Other liabilities	\$8	\$33	(75.76)%
Total Liabilities	\$1,175	\$2,915	(59.69)%
EQUITY CAPITAL			
Perpetual preferred stock	\$0	\$0	N/A
Common stock	\$4	\$4	0.00%
Surplus	\$56	\$176	(68.18)%
Undivided profits and capital reserves	\$48	(\$98)	148.98%
Total Equity Capital	\$107	\$82	30.49%
Total Liabilities and Equity Capital	\$1,283	\$2,998	(57.20)%

Note: Totals may not add due to rounding

Source: FDIC Statistics on Depository Institutions (www2.fdic.gov)

BANK AND TRUST CONSOLIDATED INCOME STATEMENTS

CONSOLIDATED STATEMENT OF INCOME OF STATE COMMERCIAL BANKS *

Year Ended December 31 (in millions)

SOURCES AND DISPOSITION OF INCOME

	2010	2009	Percentage Increase (Decrease)
Interest Income:			
Interest and fee income on loans and leases	\$1,967	\$2,145	(8.30)%
Interest income on balances due from depository institutions	\$11	\$9	22.22%
Interest and dividend income on securities	\$232	\$278	(16.55)%
Interest income from assets held in trading accounts	\$0	\$1	(100.00)%
Interest income on federal funds sold and securities purchased under agreements to resell	\$1	\$1	0.00%
Other interest income	\$17	\$11	54.55%
Total interest income	\$2,228	\$2,445	(8.88)%
Interest Expenses:			
Interest on deposits	\$467	\$675	(30.81)%
Expense of federal funds purchased and securities sold under agreements to repurchase	\$15	\$19	(21.05)%
Interest on trading liabilities and other borrowed money	\$115	\$178	(35.39)%
Interest on subordinated notes and debentures	\$0	\$0	
Total interest expense	\$597	\$873	(31.62)%
Net interest income	\$1,631	\$1,572	3.75%
LESS: Provision for loan and lease losses	\$887	\$1,004	(11.65)%
Noninterest income	\$453	\$345	31.30%
Gains (losses) on securities not held in trading accounts	\$27	\$17	58.82%
Noninterest Expenses	\$1,494	\$1,550	(3.61)%
Income (loss) before income taxes and extraordinary items and other adjustments	(\$271)	(\$620)	56.29%
LESS: Applicable income taxes	\$71	(\$26)	373.08%
Income (loss) before extraordinary items and other adjustments	(\$342)	(\$594)	42.42%
Extraordinary items (net of taxes)	\$0	\$0	
Net income	(\$343)	(\$597)	42.55%

*Non FDIC-Insured Commercial Banks Are Excluded

Note: Totals may not add due to rounding

Source: FDIC Statistics on Depository Institutions (www2.fdic.gov)

CONSOLIDATED STATEMENT OF INCOME OF STATE SAVINGS BANKS
Year Ended December 31 (in millions)
SOURCES AND DISPOSITION OF INCOME

	2010	2009	Percentage Increase (Decrease)
Interest Income:			
Interest and fee income on loans and leases	\$55	\$128	(57.03)%
Interest income on balances due from depository institutions	\$1	\$1	0.00%
Interest and dividend income on securities	\$1	\$28	(96.43)%
Interest income from assets held in trading accounts	\$0	\$0	N/A
Interest income on federal funds sold and securities purchased under agreements to resell	\$0	\$0	N/A
Other interest income	\$0	\$1	(100.00)%
Total interest income	\$58	\$158	(63.29)%
Interest Expenses:			
Interest on deposits	\$11	\$52	(78.85)%
Expense of federal funds purchased and securities sold under agreements to repurchase	\$0	\$0	N/A
Interest on trading liabilities and other borrowed money	\$3	\$18	(83.33)%
Interest on subordinated notes and debentures	\$0	\$0	N/A
Total interest expense	\$14	\$70	(80.00)%
Net interest income	\$43	\$88	(51.14)%
LESS: Provision for loan and lease losses	\$12	\$102	(88.24)%
Noninterest income	\$25	\$34	(26.47)%
Gains (losses) on securities not held in trading accounts	\$1	(\$32)	103.13%
Noninterest Expenses	\$28	\$100	(72.00)%
Income (loss) before income taxes and extraordinary items and other adjustments	\$7	(\$112)	106.25%
LESS: Applicable income taxes	\$2	\$0	N/A
Income (loss) before extraordinary items and other adjustments	\$5	(\$112)	104.46%
Extraordinary items (net of taxes)	\$0	\$0	
Net income	\$5	(\$112)	104.46%

Totals may not add due to rounding

Source: FDIC Statistics on Depository Institutions (www2.fdic.gov)

BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS (BIDCOs)

	<u>12/31/10</u>	<u>12/31/09</u>
Licensees	2	2
Licensees Examined	2	2
Provisions of financing assistance to agriculture firms	1	0
Financing assistance to agriculture firms		0
	\$46,212	
Provisions of financing assistance to mining firms	0	0
Financing assistance to mining firms	0	0
Provisions of financing assistance to construction businesses	0	0
Financing assistance to construction businesses	0	0
Provisions of financing assistance to manufacturing businesses	0	0
Financing assistance to manufacturing business	0	0
Provisions of financing assistance to transportation, communication, electricity, gas, and sanitary services businesses	1	1
Financing assistance to transportation, communication, electricity, gas, and sanitary services businesses	\$1,300,000	\$1,475
Provisions of financing assistance to wholesale trade businesses	0	0
Financing assistance to wholesale trade businesses	0	0
Provisions of financing assistance to retail trade businesses	0	0
Financing assistance to retail trade businesses	0	0
Provisions of financing assistance to finance, insurance and real estate businesses	1	0
Financing assistance to finance, insurance, and real estate businesses	\$450,000	0
Provisions of financing assistance to service businesses	1	0
Financing assistance to service businesses	\$749,164	0
Provisions of financing assistance to nonclassifiable establishments	0	0
Financing assistance to nonclassifiable establishments	0	0
Total financings for period	4	1
Total financing assistance for the period	\$2,545,375	\$1,475
Total provisions of financing assistance currently outstanding or committed	4	1
Total financing assistance currently outstanding	\$2,206,621	\$1,890,404
Provisions of financing assistance to minority-owned business firms	4	0
Financing assistance to minority-owned business firms	\$2,545,375	0
Provisions of financing assistance to women-owned business firms	0	0
Financing assistance to women-owned business firms	0	0
Estimated number of jobs created or retained *	9	1

* Estimates provided by licensees.

APPENDIX C

CREDIT UNION STATISTICAL INFORMATION (excludes Central Corporate Credit Union)

Description	2010 Current Year End	2009 Prior Year End	Percent Increase
Loans - Unsecured/Credit Card/Lines of Credit	1,683,412,573	1,692,129,507	-0.52%
Loans - Vehicle	4,122,724,259	4,116,568,561	0.15%
Loans - Real Estate	9,138,865,869	9,213,917,500	-0.81%
Loans - Other	1,140,368,189	1,036,907,836	9.98%
Allowance for Loan Losses	(272,643,658)	(230,943,064)	18.06%
Investments - U.S. Gov't Obligations / Federal Agcy	4,997,074,307	3,831,184,608	30.43%
Investments - Corporate Credit Unions	288,887,635	575,355,646	-49.79%
Investments - Other Credit Unions	75,983,656	62,760,884	21.07%
Investments - Commercial Banks and S&Ls	1,344,114,120	1,219,180,870	10.25%
Investments - Mutual Funds and Common Trusts	62,751,655	40,366,238	55.46%
Investments - NCUSIF	233,305,297	219,946,295	6.07%
Investments - Other	1,900,214,630	1,935,588,158	-1.83%
Cash and Cash Equivalents	2,257,186,871	2,264,776,187	-0.34%
Net Fixed Assets	707,497,518	690,536,474	2.46%
Other Assets	569,692,481	565,823,478	0.68%
TOTAL ASSETS	28,249,435,402	27,234,099,178	3.73%
Notes Payable	549,882,988	789,232,621	-29.91%
Accrued Dividends and Interest on Deposits	31,071,410	38,034,106	-18.31%
Other Liabilities	274,073,642	235,858,172	16.20%
Regular Shares	5,789,030,180	5,304,439,817	19.14%
Share Drafts	2,903,903,073	2,807,580,358	3.43%
Money Market Shares	7,631,827,314	6,720,844,299	13.55%
Share Certificates	5,550,105,408	6,045,924,597	-8.20%
IRA / KEOGH	2,063,914,731	1,994,719,169	3.47%
Other Shares	404,457,937	362,190,294	11.67%
Regular Reserves	589,733,970	617,906,633	-4.56%
Investment Valuation Reserves	568,355	3,801,347	-85.05%
Accumulated Unrealized Gain or Losses	68,132,242	61,542,548	10.71%
Other Reserves	378,844,627	266,457,059	42.18%
Undivided Earnings	2,013,889,525	1,985,568,158	1.43%
TOTAL LIABILITIES AND EQUITY	28,249,435,402	27,234,099,178	3.73%
Interest on Loans	954,021,244	996,655,816	-4.28%
Interest Refunded on Loans	-11,027,299	-11,892,165	-7.27%
Income from Investments	239,606,297	275,745,920	-13.11%
Fee Income	246,096,883	253,244,411	-2.82%
Other Operating Income	145,511,399	126,675,576	14.87%
TOTAL OPERATING INCOME	1,574,208,524	1,640,429,558	-4.04%

Description	2010 Current Year End	2009 Prior Year End	Percent Increase
Dividends	76,303,898	117,298,451	-34.95%
Interest on Deposits	195,793,754	275,382,238	-28.90%
Interest on Borrowings	19,711,178	25,765,106	-23.50%
TOTAL COST OF FUNDS	291,808,830	418,445,795	-30.26%
NET MARGIN	1,282,399,694	1,221,983,763	4.94%
Employee Compensation and Benefits	457,153,785	456,904,264	0.05%
Cost of Space	71,013,731	71,992,729	-1.36%
Office Operations Expense	253,402,837	186,292,578	36.02%
Professional and Outside Services	66,448,015	64,557,850	2.93%
Operating Fees	6,287,807	6,179,657	1.75%
Other Operating Expenses	114,290,370	133,788,232	-14.57%
Provision for Loan Losses	212,730,511	252,547,691	-15.77%
TOTAL OPERATING EXPENSES	1,181,327,056	1,172,263,001	0.77%
NET OPERATING INCOME	101,072,638	49,720,762	103.28%
Non-Operating Gains (Losses)	(4,478,513)	(11,538,098)	61.18%
NET EARNINGS	96,594,125	38,182,664	152.98%

DESCRIPTION

Significant Data

Number of Credit Unions	200
Number of Credit Union Members	3,072,530
Total Assets	28,249,435,402
Total Loans Outstanding	16,085,370,890
Total Shares and Deposits	24,343,238,643
Amount of Loans Granted During Year	6,215,879,355

Significant Ratios

Capital / Total Assets	10.51
Delinquent Loans / Total Loans	1.63
Allowance for Loan Losses / Delinquent Loans	105.14
Allowance for Loan Losses / Total Loans	1.72
Net Charge-Offs / Average Loans	1.22
Net Income / Average Assets	0.35
Gross Income / Average Assets	5.67
Cost of Funds / Average Assets	1.05
Net Margin / Average Assets	4.62
Operating Expenses (-PLL) / Average Assets	3.49
Provision for Loan Losses / Average Assets	0.77
Gross Loan Income / Average Loans	5.91
Investment Income / Average Investments	2.37
Interest and Dividends / Average Total Savings	1.12

Total Loans / Total Assets	56.19
Total Investments / Total Assets	30.69
Fixed Assets / Total Assets	2.50
Total Loans / Total Savings	65.21
Total Borrowings / Total Savings	2.26

Distribution of Gross Income	
Interest Refunded to Members	-1.16%
Operating Expenses (Excluding PLL)	61.53%
Provision for Loan Loss Expense	13.51%
Interest on Borrowings	1.25%
Interest and Dividend Cost	13.69%
Retained Earnings	9.57%

ASSET SIZE RANGE	# of Credit Unions Current Year	# of Credit Unions Previous Year	Increase (Decrease)	Current Year Total Assets	Percentage In Group
\$250,000 or Less	1	3	-2	147,693	0.00%
\$250,000 to \$500,000	3	4	-1	950,949	0.00%
\$500,000 to \$1,000,000	4	3	1	2,551,511	0.00%
\$1,000,000 to \$2,000,000	5	9	-4	7,773,319	0.01%
\$2,000,000 to \$5,000,000	7	12	-5	20,552,275	0.03%
\$5,000,000 to \$10,000,000	15	16	-1	106,681,365	0.07%
\$10,000,000 to \$20,000,000	27	29	-2	397,983,641	0.38%
\$20,000,000 to \$50,000,000	40	46	-6	1,326,637,160	1.41%
\$50,000,000 to \$100,000,000	37	42	-5	2,665,208,820	4.70%
\$100,000,000 to \$200,000,000	29	24	5	4,074,452,329	9.43%
\$200,000,000 to \$400,000,000	17	17	0	4,886,248,752	14.42%
Over \$400,000,000	14	12	2	14,760,247,588	17.30%
Total	199	217	-18	28,249,435,402	100.00%

APPENDIX D

INSURANCE COMPANY ACTIVITY

DOMESTIC INSURERS INCORPORATED IN MICHIGAN IN 2010

<u>Name</u>	<u>Type</u>	<u>Date</u>
McLaren Health Plan Insurance Company	Stock	06-08-2010
Patriot Life Insurance Company	Stock	10-11-2010

FOREIGN AND ALIEN INSURERS ADMITTED TO MICHIGAN IN 2010

During 2010, the Division received 66 applications from foreign and alien insurers seeking licensure, requalification, or status as an approved surplus lines carrier in Michigan. Action was taken on 64 applications, some of which were originally received for filing in the prior year. Fifty-eight applications were approved, five were withdrawn, and one was returned. Twenty-four applications were pending at December 31, 2010.

FOREIGN AND ALIEN LIFE INSURANCE COMPANIES ADMITTED TO MICHIGAN

<u>Name</u>	<u>Domicile</u>	<u>Type</u>	<u>Date</u>
Eagle Life Insurance Company	IA	Stock	11-15-2010
Envision Insurance Company	OH	Stock	04-29-2010
Guggenheim Life and Annuity Company	DE	Stock	06-28-2010
United Security Assurance Company of Pennsylvania	PA	Stock	05-04-2010

FOREIGN AND ALIEN PROPERTY/CASUALTY INSURANCE COMPANIES ADMITTED TO MICHIGAN

<u>Name</u>	<u>Domicile</u>	<u>Type</u>	<u>Date</u>
American Mining Insurance Company, Inc.	AL	Stock	06-28-2010
Atlantic States Insurance Company	PA	Stock	09-29-2010
AXIS Specialty Insurance Company	CT	Stock	01-15-2010
CampMed Casualty & Indemnity Ins. Co. Inc. of Maryland	MD	Stock	07-22-2010
CompWest Insurance Company	CA	Stock	02-16-2010
Donegal Mutual Insurance Company	PA	Mutual	09-29-2010
Hartford Insurance Company of Illinois	IL	Stock	10-15-2010
John Deere Insurance Company	IA	Stock	09-29-2010
Key Risk Insurance Company	NC	Stock	09-29-2010
National Lloyds Insurance Company	TX	Stock	01-15-2010
National Title Insurance of New York, Inc.	NY	Stock	11-15-2010
Norcal Mutual Insurance Company	CA	Mutual	12-17-2010
OneCIS Insurance Company	IL	Stock	06-28-2010
PMI Mortgage Assurance Co.	AZ	Stock	04-29-2010
Privilege Underwriters Reciprocal Exchange	FL	Reciprocal	11-24-2010
R.V.I. America Insurance Company	CT	Stock	05-04-2010
Rockwood Casualty Insurance Company	PA	Stock	02-16-2010

FOREIGN INSURERS APPROVED AS SURPLUS LINES CARRIERS (ELIGIBLE UNAUTHORIZED INSURERS)

<u>Name</u>	<u>Domicile</u>	<u>Type</u>	<u>Date</u>
AmTrust International Underwriters Limited	Ireland	Stock	12-17-2010
Interstate Fire & Casualty Company	IL	Stock	01-05-2010
Kinsale Insurance Company	AR	Stock	09-21-2010
NAMIC Insurance Company, Inc.	IN	Stock	03-15-2010
North Light Specialty Insurance Company	IL	Stock	12-07-2010
SPARTA Specialty Insurance Company	CT	Stock	12-03-2010

INSURERS REMOVED FROM THE LIST OF ELIGIBLE UNAUTHORIZED INSURERS IN MICHIGAN

<u>Name</u>	<u>Domicile</u>	<u>Date</u>
AXIS Specialty Insurance Company	CT	01-15-2010
Hartford Insurance Company of Illinois	IL	10-15-2010

At year-end 2010, there were 141 approved surplus lines carriers in Michigan.

TERMINATIONS OF CERTIFICATES OF AUTHORITY AS THE RESULT OF MERGERS

<u>Name</u>	<u>Domicile</u>	<u>Date</u>
Avomark Insurance Company	IN	02-23-2010
Catholic Family Life Insurance	WI	04-01-2010
Commercial Risk Re-Insurance Company	VT	01-15-2010
Conseco Health Insurance Company	AZ	10-01-2010
Conseco Insurance Company	IL	10-01-2010
Eastern Life and Health Insurance Company	PA	06-21-2010
IBA Health and Life Assurance Company	MI	03-31-2010
John Hancock Life Insurance Company	MA	12-31-2009
John Hancock Variable Life Insurance Company	MA	12-31-2009
Lawyers Title Insurance Corporation	NE	06-30-2010
Nationwide Life and Annuity Company of America	DE	12-31-2009
Nationwide Life Insurance Company of America	PA	12-31-2009
Security Union Title Insurance Company	CA	06-30-2010
Ticor Title Insurance Company	CA	06-30-2010
Ticor Title Insurance Company of Florida	NE	05-31-2010
Ukrainian Fraternal Association	PA	11-30-2009

TERMINATIONS OF CERTIFICATES OF AUTHORITY WITHOUT MERGER

None for 2010

CERTIFICATES OF AUTHORITY AUTOMATICALLY REVOKED PURSUANT TO SECTION 405A

<u>Name</u>	<u>Domicile</u>	<u>Date</u>
Golden State Mutual Life Insurance Company	CA	05-26-2010
Penn Treaty Network America Insurance Company	PA	06-13-2010
Providence Property and Casualty Insurance Company	OK	05-26-2010

CERTIFICATE OF AUTHORITY VOLUNTARILY SURRENDERED

<u>Name</u>	<u>Domicile</u>	<u>Date</u>
Commerce Title Insurance Company	CA	11-04-2010
Cooperative Mutual Insurance Company	NE	04-16-2010
Farmers Alliance Mutual Insurance Company	KS	04-19-2010
United Security Insurance Company	CO	06-28-2010

REDOMESTICATIONS WITHOUT MERGER

Redomestications of the following companies were effected by restated articles of incorporation

<u>Name</u>	<u>Date</u>	<u>From</u>	<u>To</u>
Allied World Reinsurance Company	11-01-2009	NJ	NH
Alterra America Insurance Company	11-04-2010	IN	DE
American Federation Insurance Company	05-28-2010	FL	MI
Amerin Guaranty Corporation	04-13-2010	IL	PA
Berkley National Insurance Company	12-29-2009	OK	IA
CIGNA Health and Life Insurance Company	03-05-2010	IN	CT
Freedom Specialty Insurance Company	07-28-2009	TX	OH
Great Midwest Insurance Company	08-31-2010	MI	TX
Guggenheim Life and Annuity Company	06-01-2010	IA	DE
Horace Mann Property & Casualty Insurance Co.	09-16-2010	CA	IL
Liberty Life Assurance Company of Boston	07-01-2010	MA	NH
Lyndon Southern Insurance Company	10-22-2009	LA	DE
National Public Finance Guarantee Corporation	12-01-2009	IL	NY
National Trust Insurance Company	06-17-2010	TN	IN
North Pointe Insurance Company	09-23-2010	MI	PA
Progressive American Insurance Company	08-30-2010	FL	OH
Response Worldwide Insurance Company	03-31-2010	CT	IL
Standard Life and Accident Insurance Company	12-15-2009	OK	TX
Stonewall Insurance Company	08-23-2010	RI	NE
Torus National Insurance Company	04-30-2010	CA	DE
United States Fidelity and Guaranty Company	12-15-2009	MD	CT
Verlan Fire Insurance Company	01-01-2009	MD	NH
Warner Insurance Company	12-16-2009	CT	IL
Washington National Insurance Company	09-30-2010	IL	IN

CONVERSIONS FROM MUTUAL TO STOCK WITHOUT MERGER

None for 2010

**HEALTH MAINTENANCE ORGANIZATIONS (HMO),
ALTERNATIVE HEALTH CARE FINANCING AND DELIVERY SYSTEMS (AFDS),
MULTIPLE EMPLOYER WELFARE ARRANGEMENTS (MEWA),
RISK RETENTION GROUPS (RRG), AND PREMIUM FINANCE COMPANY ACTIVITIES:**

At year-end 2010, Michigan had 13 licensed alternative health care financing and delivery systems (AFDSs), 25 licensed health maintenance organizations (HMOs), 5 licensed multiple employer welfare arrangements (MEWAs), 86 registered risk retention groups (RRGs), and 63 licensed premium finance companies.

HMO AND AFDS

Newly licensed HMOs and AFDSs: None for 2010

Surrenders of a certificate of authority: None for 2010

MEWA

Newly licensed MEWAs: None for 2010

Surrenders of a certificate of authority: None for 2010

RISK RETENTION GROUPS

The following Foreign Risk Retention Groups were registered in 2010:

<u>Name</u>	<u>Domicile</u>	<u>Date</u>
Elite Transportation Risk Retention Group	AZ	10-06-2010
Red Rock Risk Retention Group, Inc	AZ	12-07-2010

The following Foreign Risk Retention Groups were pending in 2010:

<u>Name</u>	<u>Domicile</u>	<u>Date</u>
Affiliates Insurance Reciprocal, A Risk Retention Group	VT	09-25-2009
Aviation Alliance Insurance Risk Retention Group, Inc.	MT	07-13-2010
College Risk Retention Group Inc	VT	06-18-2009
CrossFit Risk Retention Group, Inc	MT	02-01-2010
ICI Mutual Insurance Company Risk Retention Group	VT	02-17-2009
Mountain Lake Risk Retention Group, Inc	VT	10-20-2010
New Home Warranty Insurance Company, A Risk Retention Group	DC	07-06-2010
Physicians Benefit Resources Risk Retention Group, Inc.	NV	09-16-2010
Preferred Contractors Insurance Company Risk Retention Group, LLC	MT	08-25-2010
PROAIR Risk Retention Group, Inc.	NV	01-04-2010

The following Foreign Risk Retention Group registration was withdrawn in 2010:

<u>Name</u>	<u>Domicile</u>	<u>Date</u>
None		

PREMIUM FINANCE COMPANIES

The following premium finance companies were licensed in 2010:

<u>Name</u>	<u>Domicile</u>	<u>Date</u>
Buschbach Insurance Agency, Inc.	IL	08-04-2010
Business Premium Financing, LLC	MI	02-36-2010
Columbia Pacific Finance, LLC	WA	04-01-2010
Marathon Premium Finance Co., LLC	PA	06-11-2010
South Bay Acceptance Corporation	CA	06-16-2010

The following premium finance company licenses were cancelled in 2010:

<u>Name</u>	<u>Domicile</u>	<u>Date</u>
A. I. Credit Corp.	NY	04-01-2010
AICCO, Inc.	NJ	04-01-2010
Business Premium Financing, Inc.	MI	02-26-2010
Concord Capital Funding, LLC	FL	02-08-2010
Longmore Credit, LLC	DE	07-09-2010
Reliable Premium Finance Inc.	NY	04-01-2010
Universal Premium Acceptance Corporation dba UPAC	MO	09-02-2010

APPENDIX E

RECEIVERSHIP STATISTICAL INFORMATION:
FINANCIAL AND CLAIMS STATISTICS: DOMESTIC COMPANIES IN RECEIVERSHIP (AS OF 12-31-10)

	American Commercial	American Community (3)	Cadillac Insurance	
Assets	\$ 312,246	\$46,598,116	\$ 32,264,342	
Liabilities	\$ 291,977	\$28,672,038	\$ 34,945,955	
Net Worth	\$ 20,269	\$17,926,078	\$ (2,681,613)	
Claims Rec'd	\$ 6,989	N/A	\$ 21,069	
Claims Settled	\$ 6,989	N/A	\$ 19,935	/
Claims Denied	\$ 0	\$ 0	\$ 0	
Claims Open	\$ 0	N/A	\$ 1,134	
Amount Paid (1)	\$16,940,911	N/A	\$ 28,445,416	
Outstanding (2)	\$ 0	N/A	\$ 5,871,028	
	First Security Casualty	Lincoln Mutual	National Foot Care Program	
Assets	\$ 0	\$ 8,349,037	\$ 0	
Liabilities	\$ 0	\$13,321,670	\$ 457,933	
Net Worth	\$ 0	\$ 0	\$ (4,972,633)	\$ (457,933)
Claims Rec'd	\$ 276	\$ 2,646	\$ 4,691	
Claims Settled	\$ 276	\$ 276	\$ 2,610	\$ 585
Claims Denied	\$ 0	\$ 0	\$ 106	
Claims Open*	\$ 0	\$ 36	\$ 0	
Amount Paid (1)	\$ 0	\$ 6,689,132	\$ 322,976	
Outstanding (2)	\$ 0	\$ 6,619,140	\$ 0	
	Omnicare Health Plans	Ultimed HMO		
Assets	\$ 289,693	\$ 1,940		
Liabilities	\$ 2,011,693	\$ (7,221,633)		
Net Worth	\$ (1,722,000)	\$ (7,219,693)		
Claims Rec'd	\$ 231	\$ 4,253		
Claims Settled	\$ 110	\$ 2,734		
Claims Denied	\$ 118	\$ 1,519		
Claims Open	\$ 3	\$ 0		
Amount Paid	\$14,677,233	\$ 72,255		
Outstanding	\$ 181,781	\$ 0		

N/A = Not Applicable or Not Available
Claims data is for companies in liquidation only.

- (1) Amounts paid by guaranty funds.
- (2) Outstanding Reserve.
- (3) In Rehabilitation

COMPANY LIST - ENTITY TYPE DEFINITIONS

AFDS Alternative Financing and Delivery System

Alternative Financing and Delivery Systems (AFDS) are similar to Health Maintenance Organizations except that they only offer one type of health service, such as vision or dental services. The Insurance Code authorizes the Commissioner to regulate the business and financial aspects of AFDS.

COOP64 Cooperatives

As domestic insurers organized under Chapter 64 of the Insurance Code, cooperatives can be formed by seven or more residents of this state. Cooperatives issue insurance to members on a nonprofit basis. Examples of cooperatives include fraternal societies, unions, and employee membership groups. Cooperatives offer only life, disability, or loss of position insurances.

FRAT Fraternal

An incorporated society, order, or voluntary association regulated by Chapter 81A of the Insurance Code. A fraternal is operated solely for the benefit of its members and their beneficiaries and not for profit. A fraternal is governed through a lodge system and a representative form of government, and members voluntarily perform charitable, educational, etc. services for other members or the public.

HMDI Health, Medical, Dental Indemnity

A National Association of Insurance Commissioners term, HMDIs are insurer-like entities formed under specific enabling authority. Such entities use a special annual financial statement form. In Michigan, the only entities under the HMDI designation are Delta Dental Plan of Michigan, Michigan Dental Plan, and Blue Cross and Blue Shield of Michigan.

HMO Health Maintenance Organization

A facility or agency authorized or licensed under Chapter 35 of the Insurance Code. A Health Maintenance Organization (HMO) delivers health maintenance services, which are medically indicated, to enrollees under the terms of its health maintenance contract. They operate directly through contracts with affiliated providers, in exchange for a fixed prepaid sum or per capita prepayment, without regard to the frequency, extent, or kind of health services.

LH-MUT Life and Health - Mutual Companies

Companies authorized to sell life insurance and/or health insurance (health insurance is referred to in the Michigan Insurance Code as disability insurance) as defined in Chapter 6 of the Insurance Code. Life insurance is insurance upon the lives and health of persons and includes the marketing of annuities. Disability insurance is insurance of any person against bodily injury or death by accident, or against disability on account of sickness or accident. This includes the granting of specific hospital benefits and medical, surgical and sick-care benefits to any person, family, or group. Mutual companies are owned by their policyholders, and managed by a board of directors elected by the policyholders.

LH-STK Life and Health - Stock Companies

Companies authorized to sell life insurance and/or health insurance (health insurance is referred to in the Michigan Insurance Code as disability insurance) as defined in Chapter 6 of the Insurance Code. Life insurance is insurance upon the lives and health of persons and includes the marketing of annuities. Disability insurance is insurance of any person against bodily injury or death by

accident, or against disability on account of sickness or accident. This includes the granting of specific hospital benefits and medical, surgical and sick-care benefits to any person, family, or group. Stockholders, the people who purchase stock in the corporation, own stock insurance companies.

LH-USB Life and Health - U.S. Branch of Alien Insurers (USB)

A life and health USB is an alien insurer that uses this state as its state of entry to sell life and health insurance in the United States. Regulated under Chapter 4 of the Insurance Code, USBs must qualify as an insurer licensed to do business in this state and must establish a trust account pursuant to a trust agreement approved by the Commissioner.

LH-NP Life and Health – Foreign Service Insurance Corporations

Corporations authorized as indemnity health insurance corporations, including without limitation the provision of or payment of indemnity for those services ordinarily provided by physicians, other health care professionals, or institutions, or for which indemnity might have been paid by sick-care plans and services ancillary thereto; and the business of insurance and business reasonably incidental to its insurance business.

MEWA Multiple Employer Welfare Arrangement

A MEWA is sponsored by an association or group of two or more businesses or entities that are in the same trade, industry, or type of service. The arrangement is organized under Chapter 70 of the Insurance Code to provide health insurance and related benefits to employees of its member employers. The MEWA's sponsoring group or association must be formed for a purpose other than merely the sponsorship of an employee welfare benefit plan.

PEPP Public Employer Pooled Plan

A Public Employer Pooled Plan is established pursuant to Public Act 106 of 2007. Subject to collective bargaining requirements, a public employer may provide medical, optical, or dental benefits to public employees and their dependents by joining with other public employers and establishing and maintaining a public employer pooled plan to provide such benefits to not fewer than 250 public employees on a self-insured basis, as provided by the act.

PC-STK Property and Casualty - Stock Companies

Companies authorized to sell property insurance and/or casualty insurance as defined in Chapter 6 of the Insurance Code. Property insurance covers an insured whose property is damaged or destroyed by an insured peril. Casualty insurance is coverage primarily for the liability of an individual or organization that results from negligent acts and omissions. Stockholders, the people who purchase stock in the corporation, own stock insurance companies.

PC-FARM Property and Casualty - Farm Mutuals

A domestic mutual insurer organized under Chapter 68 of the Insurance Code. Farmers and other special mutual property insurers must be made up of 25 or more persons associated for the purposes of the mutual insurance of farm property or property located in a village or city of less than 5,500 inhabitants.

PC-GSIP Property and Casualty – Governmental Self Insurance Pools

A pool formed under Chapter 124 of the Michigan compiled laws that authorizes municipalities to enter into intergovernmental contracts and pooling arrangements to meet their needs for property, casualty, surety and excess liability coverage. Organized to underwrite a particular risk, usually with high limits of exposure. As a pool, each member shares in premium, losses, and expenses according to a predetermined agreement.

PC-MUT Property and Casualty - Mutual Companies

Companies authorized to sell property insurance and/or casualty insurance as defined in Chapter 6 of the Insurance Code. Property insurance covers an insured whose property is damaged or destroyed by an insured peril. Casualty insurance is coverage primarily for the liability of an individual or organization that results from negligent acts and omissions. Mutual companies are owned by their policyholders and managed by a board of directors elected by the policyholders.

PC-OTHER Property and Casualty - Other

Organizations authorized to sell property insurance and/or casualty insurance as defined in Chapter 6 of the Insurance Code. In Michigan, PC-Other refers to four entities: The Michigan Catastrophic Claims Association, the Michigan Basic Property Insurance Association, the Worker's Compensation Facility, and the Michigan Automobile Insurance Placement Facility. These are legislatively created entities formed for the public's welfare and therefore are not "owned" by policyholders or stockholders.

PC-RECIP Property and Casualty - Reciprocal Exchanges

An association organized under the provisions of Chapter 72 of the Insurance Code. A reciprocal is much like a mutual in that it is owned by its policyholders. Members share profits and losses in the same proportion as the amount of insurance purchased from the exchange by that member.

PC-RRG Risk Retention Groups

A company formed for the purpose of spreading all or a portion of the liability insurance risk of its group members, who are also owners of the company. The members/owners are engaged in businesses or activities similar with respect to the liability of which they are exposed by virtue of a related, similar, or common business trade, product, service, premises, or operation.

PC-S/L Property and Casualty - Surplus Lines

Surplus lines insurance is insurance procured from an unauthorized insurer. A surplus lines insurer, as an unauthorized company, is not admitted or licensed to do business in Michigan. They market insurance that is not available from an authorized company in the regular market. Surplus lines insurers must adhere to the provisions of Chapter 19 of the Insurance Code.

PC-USB Property and Casualty - U.S. Branch of Alien Insurers (USB)

An alien insurer that uses this state as its state of entry to sell property and casualty insurance in the United States. Regulated under Chapter 4 of the Insurance Code, USBs must qualify as an insurer licensed to do business in this state and must establish a trust account pursuant to a trust agreement approved by the commissioner.

RELD66 Railway Employees Life and Disability

RELD66 represents companies that are formed to provide insurance for railway employees and organized pursuant to the requirements of Chapter 66 of the Insurance Code. Insurance that can be provided is limited to insurance against: loss of position, bodily injury or death by accident, disability on account of sickness, loss of life. Health insurance and annuities may also be offered.

TITLE Title Companies

Domestic, foreign, or alien insurers authorized to sell title insurance and organized pursuant to the provisions of Chapter 73 of the Insurance Code. Title companies notify prospective purchasers of recorded liens or easements on a parcel of real estate. They provide insurance against loss due to other title defects such as forgery, fraud, errors in public records, and wills not probated.

2010 OFIR ANNUAL REPORT

(amounts in thousands of dollars)

Top 20 Writers - All Categories

Regulated Entity	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Michigan Direct Losses Paid	Total Direct Premiums Written	Michigan Market Share
Blue Cross & Blue Shield Of MI	HMDI	MI	6,797,623	2,759,468	6,561,047	5,840,113	6,561,047	12.66%
Blue Care Network Of MI	HMO-NP	MI	1,028,739	530,560	2,340,111	2,017,280	2,353,312	4.51%
Health Alliance Plan Of MI	HMO-NP	MI	454,754	284,967	1,727,289	1,588,053	1,733,243	3.33%
Priority Health	HMO-NP	MI	425,237	204,120	1,655,213	1,502,114	1,655,213	3.19%
State Farm Mutual Automobile Ins Co	PC-MUT	IL	106,988,005	61,222,092	1,114,574	748,577	29,945,803	2.15%
Jackson National Life Ins Co	LH-STK	MI	93,805,043	4,361,930	1,052,689	118,562	17,128,882	2.03%
Home-Owners Ins Co	PC-STK	MI	1,645,279	617,296	914,744	614,565	988,417	1.76%
John Hancock Life Ins Co (USA)	LH-STK	MI	214,163,190	5,176,674	896,929	140,881	23,018,290	1.73%
Health Plan Of Michigan, Inc	HMO-NP	MI	156,590	65,115	873,845	672,475	873,845	1.69%
Molina HealthCare Of MI, Inc	HMO-P	MI	151,860	63,517	807,130	665,254	807,130	1.56%
UnitedHealthcare of the Great Lakes HP, Inc	HMO-P	MI	159,635	67,202	801,975	650,006	801,975	1.55%
Metropolitan Life Ins Co	LH-STK	NY	316,204,247	13,217,404	784,545	529,317	62,384,023	1.51%
Pruco Life Ins Co	LH-STK	AZ	46,231,559	1,218,285	782,488	21,370	16,486,815	1.51%
Lincoln National Life Ins Co	LH-STK	IN	158,433,198	6,465,567	681,857	178,417	19,652,184	1.32%
Auto Club Group Ins Co	PC-STK	MI	266,423	115,416	598,050	414,432	617,139	1.15%
Humana Ins Co	LH-STK	WI	4,864,670	2,606,566	587,153	457,583	15,637,430	1.13%
Teachers Ins & Annuity Assoc Of Amer	LH-STK	NY	214,544,169	25,155,764	511,276	285,989	11,239,138	0.99%
MemberSelect Ins Co	PC-STK	MI	306,617	141,492	488,872	274,258	681,992	0.94%
Allianz Life Ins Co Of North Amer	LH-STK	MN	84,464,207	4,595,188	488,715	74,870	10,334,231	0.94%
State Farm Fire And Casualty Co	PC-STK	IL	27,656,824	8,772,950	486,903	297,736	16,469,178	0.94%
Subtotals:	20		1,278,747,871	137,641,572	24,155,404	17,091,852	239,369,286	46.60%
Remainder	1,656		5,321,234,219	812,739,982	27,684,087	15,670,091	880,655,841	53.40%
Grand Totals:	1,676		6,599,982,089	950,381,554	51,839,491	32,761,944	1,120,025,126	100.00%

Top 20 Writers - Accident & Health

Blue Cross & Blue Shield Of MI	HMDI	MI	6,797,623	2,759,468	6,561,047	5,840,113	6,561,047	29.48%
Blue Care Network Of MI	HMO-NP	MI	1,028,739	530,560	2,340,111	2,017,280	2,353,312	10.51%
Health Alliance Plan Of MI	HMO-NP	MI	454,754	284,967	1,727,289	1,588,053	1,733,243	7.76%
Priority Health	HMO-NP	MI	425,237	204,120	1,655,213	1,502,114	1,655,213	7.44%
Health Plan Of Michigan, Inc	HMO-NP	MI	156,590	65,115	873,845	672,475	873,845	3.93%
Molina HealthCare Of MI, Inc	HMO-P	MI	151,860	63,517	807,130	665,254	807,130	3.63%
UnitedHealthcare of the Great Lakes HP, Inc	HMO-P	MI	159,635	67,202	801,975	650,006	801,975	3.60%
Humana Ins Co	LH-STK	WI	4,864,670	2,606,566	585,313	457,000	15,637,430	2.63%
UnitedHealthcare Ins Co	LH-STK	CT	13,677,425	4,021,962	468,966	357,355	35,620,679	2.11%
Healthplus Of MI	HMO-NP	MI	159,429	91,123	444,574	407,440	444,574	2.00%
Delta Dental Plan Of MI	HMDI	MI	308,146	237,290	364,993	305,256	364,993	1.64%
McLaren Health Plan, Inc	HMO-P	MI	124,315	78,095	303,852	251,820	303,852	1.37%
Aetna Life Ins Co	LH-STK	CT	21,237,425	4,182,378	300,541	236,748	17,682,944	1.35%
Midwest Health Plan, Inc	HMO-NP	MI	77,770	48,435	248,892	200,160	248,892	1.12%
Healthplus Partrs, Inc	HMO-NP	MI	56,944	32,361	229,713	191,383	229,713	1.03%
Priority Health Ins Co	LH-STK	MI	65,879	26,293	218,339	205,017	218,339	0.98%
OmniCare Health Plan, Inc	HMO-NP	MI	45,378	24,589	188,695	156,527	188,695	0.85%
Priority Health Govt Programs, Inc	HMO-NP	MI	39,365	20,095	180,820	148,576	180,820	0.81%
Total Health Care, Inc	HMO-NP	MI	45,537	27,108	180,518	153,462	180,518	0.81%
Physicians Health Plan Of Mid-Michigan	HMO-NP	MI	73,919	51,510	166,365	155,187	166,365	0.75%
Subtotals:	20		49,950,639	15,422,754	18,648,192	16,161,224	86,253,578	83.78%
Remainder	393		4,441,502,208	452,917,806	3,610,057	2,705,679	621,794,550	16.22%
Grand Totals:	413		4,491,452,847	468,340,559	22,258,249	18,866,903	708,048,129	100.00%

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Top 20 Writers - Annuity & Other Fund Deposits					Michigan Direct Premiums Written	Michigan Direct Losses Paid	Total Direct Premiums Written	Michigan Market Share
Regulated Entity	Type	Domicile	Assets	Surplus				
Jackson National Life Ins Co	LH-STK	MI	93,805,043	4,361,930	1,015,245	87,300	17,128,882	9.93%
Pruco Life Ins Co	LH-STK	AZ	46,231,559	1,218,285	726,678	8,991	16,486,815	7.11%
Teachers Ins & Annuity Assoc Of Amer	LH-STK	NY	214,544,169	25,155,764	499,234	279,912	11,239,138	4.88%
Allianz Life Ins Co Of North Amer	LH-STK	MN	84,464,207	4,595,188	478,571	73,287	10,334,231	4.68%
Lincoln National Life Ins Co	LH-STK	IN	158,433,198	6,465,567	472,279	46,302	19,652,184	4.62%
MetLife Investors USA Ins Co	LH-STK	DE	54,153,056	1,454,081	443,331	16,297	12,392,173	4.33%
Auto-Owners Life Ins Co	LH-STK	MI	2,735,646	250,875	417,196	18,222	729,502	4.08%
Principal Life Ins Co	LH-STK	IA	122,004,241	4,377,762	374,011	48,694	16,288,193	3.66%
AXA Equitable Life Ins Co	LH-STK	NY	135,726,109	3,801,285	343,262	42,125	10,315,354	3.36%
Aviva Life & Annuity Co	LH-STK	IA	45,603,044	2,356,074	298,484	35,865	7,198,331	2.92%
Prudential Annuities Life Assur Corp	LH-STK	CT	54,688,168	935,896	294,929	28,910	5,628,532	2.88%
RiverSource Life Ins Co	LH-STK	MN	88,873,795	3,735,416	230,308	60,753	7,811,025	2.25%
New York Life Ins And Annuity Corp	LH-STK	DE	97,717,131	5,424,265	228,584	36,162	10,838,196	2.24%
Amer Equity Investment Life Ins Co	LH-STK	IA	21,125,501	1,400,685	210,378	18,876	4,626,913	2.06%
Metropolitan Life Ins Co	LH-STK	NY	316,204,247	13,217,404	196,594	130,385	62,384,023	1.92%
Variable Annuity Life Ins Co	LH-STK	TX	63,975,360	3,800,284	175,175	11,225	5,200,299	1.71%
ING Life Ins and Annuity Co	LH-STK	CT	68,943,230	1,667,330	169,790	6,795	8,357,414	1.66%
Pacific Life Ins Co	LH-STK	NE	98,780,898	5,866,689	161,103	12,565	6,000,798	1.58%
Transamerica Life Ins co	LH-STK	IA	106,886,676	4,298,124	153,619	41,531	10,988,925	1.50%
Thrivent Financial For Lutherans	FRAT	WI	59,224,750	4,095,577	149,234	35,916	4,681,034	1.46%
Subtotals:	20		1,934,120,029	98,478,482	7,038,006	1,040,113	248,281,961	68.82%
Remainder	247		2,854,370,123	201,906,890	3,188,867	1,427,425	335,500,240	31.18%
Grand Totals:	267		4,788,490,152	300,385,372	10,226,873	2,467,539	583,782,201	100.00%

Top 20 Writers - Life

Metropolitan Life Ins Co	LH-STK	NY	316,204,247	13,217,404	420,413	298,799	62,384,023	11.31%
Northwestern Mutual Life Ins Co	LH-MUT	WI	179,289,366	14,385,232	238,317	81,122	14,677,758	6.41%
Lincoln National Life Ins Co	LH-STK	IN	158,433,198	6,465,567	160,308	97,690	19,652,184	4.31%
John Hancock Life Ins Co (USA)	LH-STK	MI	214,163,190	5,176,674	148,223	71,345	23,018,290	3.99%
Prudential Ins Co Of Amer	LH-STK	NJ	233,140,798	8,364,235	102,523	152,528	17,927,084	2.76%
State Farm Life Ins Co	LH-STK	IL	50,996,176	6,202,446	97,391	36,943	4,325,256	2.62%
New York Life Ins Co	LH-MUT	NY	122,007,530	14,716,846	84,946	41,017	16,985,841	2.29%
Minnesota Life Ins Co	LH-STK	MN	25,492,612	1,939,215	82,543	64,040	4,601,730	2.22%
Transamerica Life Ins co	LH-STK	IA	106,886,676	4,298,124	77,915	47,598	10,988,925	2.10%
Massachusetts Mutual Life Ins Co	LH-MUT	MA	129,290,316	10,352,400	72,263	36,742	13,008,957	1.94%
AXA Equitable Life Ins Co	LH-STK	NY	135,726,109	3,801,285	70,559	48,858	10,315,354	1.90%
Farm Bureau Life Ins Co Of MI	LH-STK	MI	2,045,926	317,916	68,123	20,172	187,843	1.83%
United Of Omaha Life Ins Co	LH-STK	NE	15,119,798	1,210,179	60,834	48,764	3,637,782	1.64%
Thrivent Financial For Lutherans	FRAT	WI	59,224,750	4,095,577	58,284	40,079	4,681,034	1.57%
Pruco Life Ins Co	LH-STK	AZ	46,231,559	1,218,285	55,810	12,379	16,486,815	1.50%
Primerica Life Ins Co	LH-MUT	MA	1,777,592	629,842	54,723	25,971	1,778,177	1.47%
Sun Life Assurance Co Of Canada	LH-USB	MI	16,039,271	890,775	52,469	34,136	2,640,734	1.41%
Reliastar Life Ins Co	LH-STK	MN	20,811,447	2,078,148	51,765	30,419	2,953,847	1.39%
Pacific Life Ins Co	LH-STK	NE	98,780,898	5,866,689	45,052	13,045	6,000,798	1.21%
New York Life Ins And Annuity Corp	LH-STK	DE	97,717,131	5,424,265	44,073	12,741	10,838,196	1.19%
Subtotals:	20		2,029,378,592	110,651,106	2,046,536	1,214,388	247,090,627	55.07%
Remainder	388		2,864,394,481	219,656,979	1,669,406	1,098,305	424,209,433	44.93%
Grand Totals:	408		4,893,773,072	330,308,085	3,715,942	2,312,693	671,300,060	100.00%

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(amounts in thousands of dollars)

Top 20 Writers - Property & Casualty					Michigan	Michigan	Total	Michigan
Regulated Entity	Type	Domicile	Assets	Surplus	Direct Premiums Written	Direct Losses Paid	Direct Premiums Written	Market Share
State Farm Mutual Automobile Ins Co	PC-MUT	IL	106,988,005	61,222,092	1,092,158	732,712	29,945,803	7.90%
Home-Owners Ins Co	PC-STK	MI	1,645,279	617,296	914,744	614,565	988,417	6.61%
Auto Club Group Ins Co	PC-STK	MI	266,423	115,416	598,050	414,432	617,139	4.32%
MemberSelect Ins Co	PC-STK	MI	306,617	141,492	488,872	274,258	681,992	3.53%
State Farm Fire And Casualty Co	PC-STK	IL	27,656,824	8,772,950	486,903	297,736	16,469,178	3.52%
Citizens Ins Co Of Amer	PC-STK	MI	1,517,949	698,145	448,546	314,277	908,824	3.24%
Allstate Prop & Cas Ins Co	PC-STK	IL	167,606	164,443	370,049	169,990	5,024,922	2.68%
Farm Bureau General Ins Co Of MI	PC-STK	MI	360,625	134,936	357,507	239,480	357,507	2.59%
MIC Prop & Cas Ins Corp	PC-STK	MI	127,688	52,142	337,825	244,635	393,683	2.44%
Auto-Owners Ins Co	PC-MUT	MI	9,853,959	6,081,247	334,132	231,568	2,010,264	2.42%
Progressive Michigan Ins Co	PC-STK	MI	381,936	120,111	332,517	224,081	332,517	2.40%
Frankenmuth Mutual Ins Co	PC-MUT	MI	927,033	383,322	313,398	176,987	447,464	2.27%
Citizens Ins Co Of The Midwest	PC-STK	IN	32,490	32,463	271,822	140,825	285,898	1.97%
Progressive Marathon Ins Co	PC-STK	MI	304,522	102,103	198,424	89,900	198,424	1.43%
MEEMIC Ins Co	PC-STK	MI	98,950	74,633	182,640	107,104	182,640	1.32%
Liberty Mutual Fire Ins Co	PC-STK	WI	4,825,276	1,204,356	175,125	99,340	5,959,807	1.27%
Allstate Ins Co	PC-STK	IL	40,786,140	15,383,815	165,913	150,585	9,306,241	1.20%
Pioneer State Mutual Ins Co	PC-MUT	MI	349,164	207,851	164,492	96,009	164,492	1.19%
Hastings Mutual Ins Co	PC-MUT	MI	673,131	300,383	153,023	97,569	333,987	1.11%
Farm Bureau Mutual Ins Co Of MI	PC-MUT	MI	566,150	220,867	139,714	97,858	139,769	1.01%
Subtotals:	20		197,835,769	96,030,064	7,525,853	4,813,912	74,748,968	54.42%
Remainder	770		1,052,208,829	422,917,206	6,303,867	4,181,466	258,146,606	45.58%
Grand Totals:	790		1,250,044,598	518,947,270	13,829,720	8,995,378	332,895,574	100.00%

All Writers - Title Insurance

First Amer Title Ins Co	TITLE	CA	2,238,426	854,623	104,944	6,998	2,369,362	41.48%
Fidelity National Title Ins Co	TITLE	CA	1,326,418	236,272	50,891	9,716	1,403,221	20.12%
Chicago Title Ins Co	TITLE	NE	1,887,887	641,885	41,976	6,318	1,641,751	16.59%
Old Republic National Title Ins Co	TITLE	MN	674,680	201,007	23,687	1,854	1,026,517	9.36%
Stewart Title Guaranty Co	TITLE	TX	901,268	369,511	18,590	3,124	1,177,860	7.35%
Commonwealth Land Title Ins Co	TITLE	NE	615,676	213,833	8,339	1,460	535,986	3.30%
Investors Title Ins Co	TITLE	NC	105,863	47,788	4,131	451	56,665	1.63%
Amer Guaranty Title Ins Co	TITLE	OK	16,036	12,069	422	2	8,774	0.17%
Grand Totals:	8		7,766,252	2,576,988	252,979	29,922	8,220,136	100.00%

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Recapitulation

Michigan Domiciled Entities				All Insurance Entities			
Type	2010 Count	Change	Michigan Direct Premiums Written	Type	2010 Count	Change	Michigan Direct Premiums Written
PC-FARM	2	0	71	PC-FARM	2	0	71
PC-GSIP	13	0	177,863	PC-GSIP	13	0	177,863
PC-MUT	18	0	1,279,736	PC-MUT	81	2	2,809,989
PC-Other	3	0	41,166	PC-Other	3	0	41,166
PC-RECIP	2	0	104,730	PC-RECIP	15	1	366,165
PC-STK	54	-1	4,885,279	PC-RRG	81	-4	29,854
Subtotals: P & C	92	-1	6,488,844	PC-S/L	140	3	345,933
COOP64	1	0	147	PC-STK	764	9	10,214,602
FRAT	2	0	123,140	PC-USB	5	0	6,334
LH-MUT	2	0	70,330	Subtotals: P & C	1,104	11	13,991,976
LH-STK	18	1	3,174,852	COOP64	1	0	147
Subtotals: L & H	23	1	3,368,469	FRAT	56	-1	496,941
AFDS-NP	2	0	9,326	LH-MUT	35	0	1,221,542
AFDS-P	10	0	41,466	LH-NA	1	0	519
HMDI	3	0	6,927,443	LH-STK	413	0	18,123,445
HMO-NP	16	0	8,654,114	LH-USB	6	0	93,042
HMO-P	8	0	2,000,590	Subtotals: L & H	512	-1	19,935,635
MEWA	5	0	2,462	AFDS-NP	2	0	9,326
PEPP	1	0	23,499	AFDS-P	10	0	41,466
Subtotals: Health	45	0	17,658,900	HMDI	3	0	6,927,443
Totals: Domestic	160	0	27,516,213	HMO-NP	16	0	8,654,114
Entities With Michigan As a Port of Entry				HMO-P	8	0	2,000,590
LH-USB	5	0	82,880	MEWA	5	0	2,462
				PEPP	1	0	23,499
				Subtotals: Health	45	0	17,658,900
Foreign Entities				Title	15	-3	252,979
PC-MUT	63	2	1,530,253				
PC-RECIP	13	1	261,435	Grand Totals:	1,676	7	51,839,491
PC-RRG	81	-4	29,854				
PC-S/L	140	3	345,933				
PC-STK	710	10	5,329,324				
PC-USB	5	0	6,334				
Subtotals: P & C	1,012	12	7,503,132				
FRAT	54	-1	373,801				
LH-MUT	33	0	1,151,212				
LH-NA	1	0	519				
LH-STK	395	-1	14,948,593				
LH-USB	1	0	10,161				
Subtotals: L & H	484	-2	16,484,286				
Title	15	-3	252,979				
Totals: Foreign	1,511	7	24,240,397				
Grand Totals:	1,676	7	51,839,491				

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Domestic Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
AAA Life Ins Co	LH-STK	MI	437,929	83,720	50,317	420,401	107,815
Accident Fund General Ins Co	PC-STK	MI	119,517	34,337	7,897	43,907	28,715
Accident Fund Ins Co of Amer	PC-STK	MI	2,198,999	648,219	99,725	319,354	574,306
Accident Fund Nat'l Ins Co	PC-STK	MI	194,897	52,543	52,386	109,741	43,073
Aenta Health, Inc	HMO-P	MI	3,745	3,736	0	0	0
Affirmative Ins Co of MI	PC-STK	MI	14,302	9,127	32,314	32,314	0
Alliance Health and Life Ins Co	LH-STK	MI	47,079	22,068	154,150	154,150	153,996
Allmerica Financial Benefit Ins Co	PC-STK	MI	26,324	26,281	11,202	175,998	0
Amer Community Mutual Ins Co	LH-MUT	MI	46,647	17,926	41,293	147,591	141,151
Amer Federation Ins Co	PC-STK	MI	16,992	15,876	-5	7,213	0
Amer Fellowship Mutual Ins Co	PC-MUT	MI	6,481	1,633	7,364	7,364	5,795
Amer Physicians Assurance Corp	PC-STK	MI	663,854	137,170	37,689	103,482	107,547
Amer Road Ins Co	PC-STK	MI	528,549	274,418	90,971	165,657	80,987
Amerisure Ins Co	PC-STK	MI	640,831	199,970	23,724	230,931	134,208
Amerisure Mutual Ins Co	PC-STK	MI	1,756,101	673,351	39,017	256,945	299,732
Amerisure Partners Ins Co	PC-STK	MI	57,339	10,708	1,137	7,192	13,421
Ameritrust Ins Corp	PC-STK	MI	92,163	20,577	0	6,120	40,922
Ansur America Ins Co	PC-STK	MI	90,879	28,993	7,895	35,773	51,540
APSpecialty Ins Corp	PC-STK	MI	28,267	27,643	0	0	0
Associated Mutual	LH-MUT	MI	13,572	7,921	29,037	31,076	30,411
Asure Worldwide Ins Co	PC-STK	MI	31,476	11,596	0	0	20,327
Auto Club Group Ins Co	PC-STK	MI	266,423	115,416	598,050	617,139	79,123
Auto Club Ins Assn	PC-RECI	MI	3,573,031	1,650,403	88,744	271,178	1,424,217
Auto Club Life Ins Co	LH-STK	MI	425,591	65,921	7,986	12,828	62,374
Auto-Owners Ins Co	PC-MUT	MI	9,853,959	6,081,247	334,132	2,010,264	2,120,597
Auto-Owners Life Ins Co	LH-STK	MI	2,735,646	250,875	444,042	729,502	727,701
Blue Care Network Of MI	HMO-NP	MI	1,028,739	530,560	2,340,111	2,353,312	2,326,518
Blue Care Of Michigan, Inc	AFDS-NP	MI	6,828	6,753	4,534	4,534	4,533
Blue Cross & Blue Shield Of MI	HMDI	MI	6,797,623	2,759,468	6,561,047	6,561,047	6,558,172
BlueCaid of MI	HMO-NP	MI	7,755	4,192	61,420	61,420	60,796
Bristol West Preferred Ins Co	PC-STK	MI	32,926	11,118	38,729	38,729	2,325
Brooke Life Ins Co	LH-STK	MI	4,763,846	3,087,299	18,840	19,060	16,541
CareSource MI	HMO-NP	MI	37,879	21,778	130,491	130,491	130,110
Cherokee Ins Co	PC-STK	MI	263,955	119,516	56,539	121,583	109,043
CIM Ins Corp	PC-STK	MI	17,345	16,371	-0	444	0
Citizens Ins Co Of Amer	PC-STK	MI	1,517,949	698,145	448,546	908,824	679,801
Conifer Ins Co	PC-STK	MI	17,214	15,892	613	631	440
Cooperative Optical Services	AFDS-NP	MI	1,702	47	4,791	4,791	4,791
CorePointe Insurance Company	PC-STK	MI	216,044	132,773	1,774	12,716	14,724
CPA Ins Co	PC-STK	MI	8,282	7,286	341	2,880	2,880
Delta Dental Plan Of MI	HMDI	MI	308,146	237,290	364,993	364,993	475,610
Dencap Dental Plans	AFDS-P	MI	400	305	1,792	1,792	1,792
Dorinco Rein Co	PC-STK	MI	1,622,502	609,661	75,240	155,854	208,210
Farm Bureau General Ins Co Of MI	PC-STK	MI	360,625	134,936	357,507	357,507	164,079

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Domestic Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Farm Bureau Life Ins Co Of MI	LH-STK	MI	2,045,926	317,916	184,525	187,843	182,341
Farm Bureau Mutual Ins Co Of MI	PC-MUT	MI	566,150	220,867	139,769	139,769	285,182
Farmers & Merchants Mutual Fire Ins	PC-MUT	MI	21,534	17,151	3,954	3,954	3,338
Farmers Mut Fire Ins Co Of Huron Cnty, MI	PC-FARM	MI	3,067	3,037	31	31	31
Farmers Mutual Fire Ins Co Of Branch Cnty	PC-MUT	MI	1,729	1,080	1,084	1,084	720
Farmers' Mutual Ins Co	PC-MUT	MI	2,624	898	1,694	1,694	1,156
Fidelis SecureCare of MI, Inc	HMO-P	MI	7,985	4,485	18,529	18,529	18,400
First Commonwealth Ltd Health Serv Corp of MI	AFDS-P	MI	3,650	2,513	8,900	8,900	8,900
Foremost Ins Co Grand Rapids	PC-STK	MI	1,537,338	899,288	30,101	1,154,778	537,065
Foremost Prop & Cas Ins Co	PC-STK	MI	43,149	16,474	4,054	125,905	0
Foremost Signature Ins Co	PC-STK	MI	53,920	19,030	16,659	155,072	0
Fortuity Ins Co	PC-STK	MI	32,312	12,412	0	0	20,327
Founders Ins Co of MI	PC-STK	MI	6,103	5,514	0	0	0
Frankenmuth Mutual Ins Co	PC-MUT	MI	927,033	383,322	313,398	447,464	316,006
Fremont Ins Co	PC-STK	MI	99,193	42,194	75,319	75,319	62,119
Genesee Cnty Self-Insured Trust Pool	PC-GSIP	MI	6,556	4,786	1,210	1,210	643
Gleaner Life Ins Society	FRAT	MI	1,318,516	83,100	114,794	242,369	239,434
Golden Dental Plans, Inc	AFDS-P	MI	1,829	1,163	5,275	5,275	5,275
Grand Valley Health Plan, Inc	HMO-P	MI	6,024	3,329	29,464	29,464	29,002
Great Lakes Casualty Ins Co	PC-STK	MI	15,145	14,861	8,511	8,511	0
Great Lakes Mutual Ins Co	PC-MUT	MI	5,758	2,670	3,767	3,767	3,214
Guarantee Co of North America USA, The	PC-STK	MI	196,816	132,525	1,217	28,284	19,369
Harleysville Lake States Ins Co	PC-STK	MI	306,758	74,897	28,025	73,630	99,232
Hastings Mutual Ins Co	PC-MUT	MI	673,131	300,383	153,023	333,987	303,736
Health Alliance Plan Of MI	HMO-NP	MI	454,754	284,967	1,727,289	1,733,243	1,733,243
Health Plan Of Michigan, Inc	HMO-NP	MI	156,590	65,115	873,845	873,845	873,177
HealthPlus Ins Co	LH-STK	MI	35,062	14,376	86,927	86,927	85,045
Healthplus Of MI	HMO-NP	MI	159,429	91,123	444,574	444,574	444,027
Healthplus Partrs, Inc	HMO-NP	MI	56,944	32,361	229,713	229,713	229,602
Heritage Vision Plans, Inc	AFDS-P	MI	3,105	2,013	7,215	7,215	7,215
Home-Owners Ins Co	PC-STK	MI	1,645,279	617,296	914,744	988,417	860,049
Household Life Ins Company	LH-STK	MI	769,222	382,129	3,718	144,269	172,734
Intrepid Ins Co	PC-STK	MI	29,383	27,434	-8	-179	-7,592
Jackson National Life Ins Co	LH-STK	MI	93,805,043	4,361,930	1,052,689	17,128,882	16,951,846
John Hancock Life Ins Co (USA)	LH-STK	MI	214,163,190	5,176,674	896,929	23,018,290	9,138,491
Liberty Union Life Assurance Co	LH-STK	MI	10,831	4,523	21,321	21,321	21,899
LifeSecure Ins Co	LH-STK	MI	119,183	13,459	418	12,402	23,586
Locomotive Engineers & Conductors	COOP64	MI	34,490	26,669	147	18,146	18,146
Manufacturing Technology Mutual Ins Co	PC-MUT	MI	28,242	8,973	8,332	8,332	8,111
MASB-SEG Property/Casualty Pool	PC-GSIP	MI	69,371	47,575	29,000	29,000	19,953
McLaren Health Plan Ins Co	LH-STK	MI	8,706	8,685	0	0	0
McLaren Health Plan, Inc	HMO-P	MI	124,315	78,095	303,852	303,852	302,634
MEEMIC Ins Co	PC-STK	MI	98,950	74,633	182,640	182,640	0
MemberSelect Ins Co	PC-STK	MI	306,617	141,492	488,872	681,992	79,123

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Domestic Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
MERS Premier Hlth & Welfare Ben Program Trst	MEWA	MI	3,435	2,856	321	321	321
Metro Assoc For Improved School Leg	PC-GSIP	MI	10,750	6,454	8,290	8,290	4,652
MHA Ins Co	PC-STK	MI	409,865	247,707	45,638	76,953	49,275
MI Automobile Ins Placement Facility	PC-OTHER	MI	36,904	606	7,144	7,144	6,933
MI Basic Property Ins Assn	PC-OTHER	MI	55,352	11,705	34,021	34,021	34,021
MI Catastrophic Claims Association	PC-OTHER	MI	11,436,320	-2,528,399	0	0	862,007
MI Commercial Ins Mutual	PC-MUT	MI	108,488	32,798	16,322	41,785	40,101
MI Community College Risk Mgmt Auth	PC-GSIP	MI	13,193	2,366	4,344	4,344	993
MI County Road Commission Self-Ins	PC-GSIP	MI	69,586	49,277	17,175	17,175	12,032
MI Dental Plan	HMDI	MI	4,167	3,979	1,404	1,404	1,404
MI Eyecare Associates	AFDS-P	MI	253	253	0	0	0
MI Ins Co	PC-STK	MI	105,405	37,344	105,443	105,443	27,059
MI Millers Mutual Ins Co	PC-MUT	MI	223,678	72,573	91,919	117,425	87,129
MI Municipal League Liab & Prop Pool	PC-GSIP	MI	89,300	49,763	19,548	19,548	12,413
MI Municipal Risk Mgmt Authority	PC-GSIP	MI	339,157	190,776	53,676	53,676	40,096
MI Professional Ins Exchange	PC-RECIP	MI	104,924	35,210	15,986	15,986	13,792
MI Retailers Assn MEWA Trust	MEWA	MI	860	743	724	724	724
MI Township Participating Plan	PC-GSIP	MI	1,177	60	24,238	24,238	0
MI Transit Ins Pool	PC-GSIP	MI	12,525	1,849	3,189	3,189	2,134
MIC General Ins Corp	PC-STK	MI	54,112	12,409	51,131	67,329	34,875
MIC Prop & Cas Ins Corp	PC-STK	MI	127,688	52,142	337,825	393,683	0
Mich Prof Ins Auth	PC-GSIP	MI	5,213	5,085	1,803	1,803	1,803
Middle Cities Risk Mgmt Trust	PC-GSIP	MI	28,523	20,553	10,456	10,456	6,644
Midwest Health Plan, Inc	HMO-NP	MI	77,770	48,435	248,892	248,892	248,357
Midwestern Dental Plans	AFDS-P	MI	798	678	6,067	6,067	6,067
MLBA Mutual Ins Co	PC-MUT	MI	11,600	8,278	969	969	969
Molina HealthCare Of MI, Inc	HMO-P	MI	151,860	63,517	807,130	807,130	806,366
Motors Ins Corp	PC-STK	MI	3,406,839	1,406,855	6,739	248,203	340,586
Northern Mutual Ins Co	PC-MUT	MI	24,952	16,350	13,238	13,238	10,473
OmniCare Health Plan, Inc	HMO-NP	MI	45,378	24,589	188,695	188,695	187,640
Ottawa County, MI Ins Authority	PC-GSIP	MI	24,513	12,152	1,765	1,765	1,387
Paramount Care Of MI, Inc	HMO-P	MI	12,851	8,267	33,042	33,042	32,823
Patriot Life Ins Co	LH-STK	MI	10,462	9,838	4	4	4
PHP of Mid-Michigan-Family Care	HMO-NP	MI	12,881	6,576	54,933	54,933	54,828
PHPMM Ins Co	LH-STK	MI	10,790	8,816	9,002	9,002	8,869
Physicians Health Plan Of Mid-Michigan	HMO-NP	MI	73,919	51,510	166,365	166,365	164,328
Pioneer State Mutual Ins Co	PC-MUT	MI	349,164	207,851	164,492	164,492	142,963
PrimeOne Ins Co	PC-STK	MI	16,292	14,747	1,698	1,698	1,448
Priority Health	HMO-NP	MI	425,237	204,120	1,655,213	1,655,213	1,653,567
Priority Health Govt Programs, Inc	HMO-NP	MI	39,365	20,095	180,820	180,820	180,645
Priority Health Ins Co	LH-STK	MI	65,879	26,293	218,339	218,339	217,396
Pro Care Health Plan, Inc	HMO-P	MI	4,626	2,208	6,598	6,598	6,505
ProAssurance Cas Co	PC-STK	MI	1,125,097	392,377	27,305	125,778	136,754
Professionals Direct Ins Co	PC-STK	MI	20,820	19,441	6,588	49,773	0

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Domestic Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Progressive Marathon Ins Co	PC-STK	MI	304,522	102,103	198,424	198,424	284,738
Progressive Michigan Ins Co	PC-STK	MI	381,936	120,111	332,517	332,517	326,957
Retailers Employees Ben Trst	MEWA	MI	827	557	1,417	1,417	1,417
Retailers Mut Ins Co	PC-MUT	MI	14,742	8,540	3,381	3,381	3,188
Sanilac Mutual Ins Co	PC-MUT	MI	1,145	749	626	626	505
Sebewaing Mutual Fire Ins Co Of Huron	PC-FARM	MI	2,771	2,760	40	40	40
Single Vision Solution, Inc	AFDS-P	MI	2,644	1,632	4,937	11,498	11,498
Southeast MI Partners Plus Health Benefit Pla	MEWA	MI	10	9	0	0	0
Southern Michigan Ins Co	PC-STK	MI	6,193	5,941	0	0	0
Southern-Owners Ins Co	PC-STK	MI	456,388	160,963	0	189,287	153,653
Star Ins Co	PC-STK	MI	795,228	226,352	18,022	479,767	248,517
Theramatrix PT Plan, Inc	AFDS-P	MI	262	260	0	0	0
Titan Ins Co	PC-STK	MI	126,954	109,908	22,042	22,299	0
Total Health Care USA, Inc	HMO-NP	MI	25,677	15,424	71,914	71,914	71,545
Total Health Care, Inc	HMO-NP	MI	45,537	27,108	180,518	180,518	180,352
United Concordia Dental Plans Of the Midwest	AFDS-P	MI	4,580	4,006	6,768	7,492	7,492
United Dental Care of MI, Inc	AFDS-P	MI	818	766	513	513	513
UnitedHealthcare of the Great Lakes HP, Inc	HMO-P	MI	159,635	67,202	801,975	801,975	800,243
Upper Peninsula Health Plan, Inc	HMO-NP	MI	38,010	27,228	99,322	99,322	99,123
US Health and Life Ins Co	LH-STK	MI	30,822	9,367	25,588	32,321	21,764
USF Ins Co	PC-STK	MI	177,766	85,278	85	45,583	30,141
Vista Life Ins Co	LH-STK	MI	40,437	39,709	57	57	0
West MI Health Ins Pool	MEWA	MI	387	378	0	0	0
West MI Risk Mgmt Trust	PC-GSIP	MI	5,216	3,727	3,169	3,169	1,746
Western MI Health Ins Pool	PEPP	MI	7,692	4,147	23,499	23,499	22,341
Williamsburg National Ins Co	PC-STK	MI	114,434	23,021	403	43,741	46,610
Wolverine Mutual Ins Co	PC-MUT	MI	41,082	13,373	22,270	32,865	27,031
Woman's Life Ins Soc	FRAT	MI	186,505	28,072	8,345	16,417	16,229
Totals:	160		382,965,497	34,838,277	27,516,213	73,741,043	57,901,128

Alien Regulated Entities With Michigan as Port of Entry	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Canada Life Assurance Co	LH-USB	MI	4,276,285	137,490	2,427	101,690	61,975
Crown Life Ins Co	LH-USB	MI	298,100	32,253	912	46,850	7,239
Great-West Life Assurance Co	LH-USB	MI	99,935	19,281	1,442	17,591	4,283
London Life Ins Co	LH-USB	MI	53,210	30,713	0	0	5,119
Sun Life Assurance Co Of Canada	LH-USB	MI	16,039,271	890,775	78,100	2,640,734	2,550,768
Totals:	5		20,766,801	1,110,512	82,880	2,806,866	2,629,384

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
21st Century Advantage Ins Co	PC-STK	MN	31,945	24,873	8,637	63,001	0
21st Century Assur Co	PC-STK	DE	71,351	57,955	0	69,906	0
21st Century Casualty Co	PC-STK	CA	13,680	11,649	0	23,126	0
21st Century Centennial Ins Co	PC-STK	PA	556,682	427,530	3,760	361,947	0
21st Century Ins Co	PC-STK	CA	985,808	847,969	0	713,367	0
21st Century North Amer Ins Co	PC-STK	NY	699,205	459,462	8,113	289,053	0
21st Century Premier Ins Co	PC-STK	PA	263,894	199,951	10,905	76,159	0
21st Century Security Ins Co	PC-STK	PA	219,012	167,369	172	28,397	0
4 Ever Life Ins Co	LH-STK	IL	174,475	77,757	137,257	166,595	173,153
5 Star Life Ins Co	LH-STK	LA	202,943	52,789	1,227	108,147	101,025
ACA Financial Guaranty Corp	PC-STK	MD	464,796	107,201	0	487	487
ACACIA Life Ins Co	LH-STK	DC	1,534,906	332,971	568	125,008	113,304
Acadia Ins Co	PC-STK	NH	122,265	50,882	0	258,045	0
Accendo Ins Co	LH-STK	UT	110,958	67,356	6,519	536,885	536,885
Acceptance Indemnity Ins Co	PC-S/L	NE	141,863	84,443	86	46,033	25,453
Accredited Surety & Casualty Co, Inc	PC-STK	FL	23,403	17,167	112	7,835	7,741
ACE American Ins Co	PC-STK	PA	10,033,275	1,971,502	65,786	3,637,234	1,285,305
ACE Capital Title Rein Co	TITLE	NY	43,809	33,747	0	0	0
ACE Fire Underwriters Ins Co	PC-STK	PA	98,578	66,158	1,690	86,157	6,985
ACE Life Ins Co	LH-STK	CT	38,909	15,514	0	0	5,050
ACE Prop & Cas Ins Co	PC-STK	PA	6,082,920	1,783,046	10,864	1,542,065	1,222,437
ACIG Ins Co	PC-STK	IL	325,814	87,336	70	14,176	74,097
Acstar Ins Co	PC-STK	IL	78,366	30,166	21	3,405	2,906
Acuity, A Mutual Ins Co	PC-MUT	WI	2,125,992	825,786	32,159	776,693	736,896
Admiral Indemnity Co	PC-STK	DE	71,702	29,028	0	56,536	12,928
Admiral Ins Co	PC-S/L	DE	3,155,252	1,488,986	5,501	304,053	469,418
Adriatic Ins Co	PC-S/L	DE	65,906	58,656	28	8,014	7,952
ADVANCED PHYSICIANS INSURANCE RRG	PC-RRG	AZ	1,364	1,352	182	279	279
Advantage Workers Comp Ins Co	PC-STK	IN	132,689	66,844	80	51,957	41,732
Aegis Security Ins Co	PC-STK	PA	77,392	42,147	2,000	68,811	52,922
Aetna Health And Life Ins Co	LH-STK	CT	1,906,086	251,746	0	0	374,744
Aetna Health Ins Co	LH-STK	PA	52,195	26,073	0	79,143	109,310
Aetna Ins Co Of CT	PC-STK	CT	30,877	17,544	261	26,894	18,894
Aetna Life Ins Co	LH-STK	CT	21,237,425	4,182,378	340,300	17,682,944	15,195,651
Affiliated FM Ins Co	PC-STK	RI	1,915,425	933,362	7,619	690,363	347,670
Affinity Mutual Ins Co	PC-MUT	OH	14,948	10,151	199	6,885	3,710
AGCS Marine Ins Co	PC-STK	IL	749,568	120,777	12,365	508,295	131,393
Agri General Ins Co	PC-STK	IA	938,184	774,701	4,921	322,835	677,303
Agri Ins Exchange RRG	PC-RRG	IN	12,526	10,668	10	608	608
Aioi Nissay Dowa Ins Co of Amer	PC-STK	NY	87,333	51,088	0	938	19,057
AIU Ins Co	PC-STK	NY	2,830,368	805,955	101	2,785,015	681,342
AIX Specialty Ins Co	PC-S/L	DE	49,618	48,008	439	35,370	0
Alamance Ins Co	PC-STK	IL	440,910	314,157	0	0	31,255
ALEA North America Ins Co	PC-STK	NY	211,837	103,740	0	0	-202

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
All Amer Ins Co	PC-STK	OH	243,091	97,692	1,758	48,858	78,675
All Savers Ins Co	LH-STK	IN	7,823	4,556	230	6,010	6,037
Alleghany Casualty Co	PC-STK	PA	29,821	17,641	674	23,265	20,746
Alliance of NonProfits for Ins, RRG	PC-RRG	VT	48,065	23,781	585	16,675	11,676
Alliance Of Transylvanian Saxons	FRAT	OH	72,184	5,446	149	3,562	3,562
Allianz Global Risks US Ins Co	PC-STK	CA	5,483,791	3,637,025	26,137	874,944	1,023,537
Allianz Life & Annuity Co	LH-STK	MN	16,701	11,369	0	0	0
Allianz Life Ins Co Of North Amer	LH-STK	MN	84,464,207	4,595,188	488,715	10,334,231	9,628,853
Allianz Underwriters Ins Co	PC-S/L	CA	69,143	61,262	896	7,662	-7,298
Allied Eastern Indemnity Co	PC-STK	PA	28,572	8,397	1	34,326	11,931
ALLIED PROFESSIONALS INSURANCE COMP	PC-RRG	AZ	22,115	9,043	401	12,639	8,363
Allied Prop & Cas Ins Co	PC-STK	IA	127,196	62,531	48,684	783,670	0
Allied World Assur Co US, Inc	PC-S/L	DE	297,751	122,888	1,850	161,720	40,168
Allied World Nat'l Assur Co	PC-STK	NH	252,974	115,679	4,012	177,798	32,865
Allied World Reins Co	PC-STK	NH	949,826	766,049	0	1,266	79,874
Allmerica Financial Alliance Ins Co	PC-STK	NH	17,637	17,630	0	124,475	0
Allstate Assur Co	LH-STK	IL	11,229	9,702	0	243	0
Allstate Fire and Casualty Ins Co	PC-STK	IL	91,625	90,633	0	3,532,521	0
Allstate Indemnity Co	PC-STK	IL	146,290	142,851	39,510	4,496,834	0
Allstate Ins Co	PC-STK	IL	40,786,140	15,383,815	165,913	9,306,241	23,483,377
Allstate Life Ins Co	LH-STK	IL	58,763,010	3,339,137	30,814	963,293	2,624,450
Allstate Prop & Cas Ins Co	PC-STK	IL	167,606	164,443	370,049	5,024,922	0
Allstate Vehicle & Prop Ins Co	PC-STK	IL	23,533	23,389	0	5,266	0
Alterra America Ins Co	PC-STK	DE	126,686	111,771	160	52,150	5,215
Alterra Excess & Surplus Ins Co	PC-S/L	DE	203,372	89,976	1,361	271,436	43,656
Alterra Reins USA, Inc	PC-STK	CT	1,058,733	661,429	0	0	171,060
Amalgamated Life And Health Ins Co	LH-STK	IL	7,161	4,161	0	7,690	5,661
Amalgamated Life Ins Co	LH-STK	NY	72,160	36,290	0	30,329	46,341
Ambac Assurance Corp	PC-STK	WI	7,940,035	1,026,920	1,581	243,082	230,297
Amco Ins Co	PC-STK	IA	1,764,824	459,509	49,810	1,376,542	0
Amer Agri-Business Ins Co	PC-STK	TX	631,566	20,065	6,016	547,450	-1
Amer Agricultural Ins Co	PC-STK	IN	1,132,444	494,004	6,650	23,967	374,222
Amer Alternative Ins Corp	PC-STK	DE	404,034	146,228	11,802	703,415	-4
Amer Assoc of Orthodontists Ins Co (RRG)	PC-RRG	VT	32,361	8,143	204	7,905	6,761
Amer Automobile Ins Co	PC-STK	MO	378,570	152,090	2,614	364,430	85,409
Amer Bankers Ins Co Of FL	PC-STK	FL	1,251,345	401,634	14,918	1,288,298	671,803
Amer Bankers Life Assurance Co Of FL	LH-STK	FL	626,532	88,069	2,669	476,671	89,038
Amer Business & Personal Ins Mutual	PC-MUT	DE	53,045	31,094	0	1,037	991
Amer Capitol Ins Co	LH-STK	TX	72,223	10,934	65	3,003	1,996
Amer Casualty Co Of Reading, PA	PC-STK	PA	125,092	125,055	8,853	471,601	0
Amer Commerce Ins Co	PC-STK	OH	360,788	136,161	724	271,278	143,934
Amer Compensation Ins Co	PC-STK	MN	110,108	49,233	5,632	22,910	23,059
Amer Continental Ins Co	LH-STK	TN	61,339	38,645	1,000	107,657	107,657
Amer Contractors Indemnity Co	PC-STK	CA	347,555	68,154	1,123	107,078	104,656

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Amer Contractors Ins Co, RRG	PC-RRG	TX	16,809	6,389	127	23,418	0
Amer Country Ins Co	PC-STK	IL	63,377	9,731	2,048	8,072	9,967
Amer Creditors Life Ins Co	LH-STK	DE	17,172	11,230	0	0	0
Amer Economy Ins Co	PC-STK	IN	1,256,664	236,286	3,141	285,404	590,399
Amer Empire Ins Co	PC-STK	OH	38,006	24,229	0	0	3,017
Amer Empire Surplus Lines Ins Co	PC-S/L	DE	243,599	118,658	250	51,019	27,152
Amer Equity Ins Co	PC-S/L	AZ	104,422	103,586	0	0	0
Amer Equity Investment Life Ins Co	LH-STK	IA	21,125,501	1,400,685	210,477	4,626,913	4,051,513
Amer Equity Specialty Ins Co	PC-STK	CT	77,936	30,447	-4	665	18,492
Amer European Ins Co	PC-STK	NH	181,792	72,100	-13	6,185	47,097
Amer Excess Ins Exchange, RRG	PC-RRG	VT	418,028	214,197	0	29,352	26,662
Amer Family Home Ins Co	PC-STK	FL	502,087	168,191	6,378	199,851	226,380
Amer Family Life Assurance Co Of Columbus	LH-STK	NE	89,723,267	6,739,786	146,293	19,402,959	19,384,723
Amer Family Life Ins Co	LH-STK	WI	4,432,071	637,008	543	420,975	373,559
Amer Fidelity Assurance Co	LH-STK	OK	3,780,924	287,221	6,848	885,578	679,668
Amer Fidelity Life Ins Co	LH-STK	FL	460,658	70,691	209	12,469	14,050
Amer Fire And Casualty Co	PC-STK	OH	173,019	44,356	1,913	160,491	63,257
Amer Founders Life Ins Co	LH-STK	TX	791,970	46,325	2,151	122,433	120,460
Amer Fraternal Union	FRAT	MN	23,447	1,167	119	1,592	1,565
Amer Fuji Fire And Marine Ins Co	PC-STK	IL	96,941	71,910	0	0	70
Amer General Assurance Co	LH-STK	IL	190,307	106,053	3,842	85,813	58,258
Amer General Indemnity Co	PC-STK	IL	8,722	8,511	0	-207	-60
Amer General Life & Accident Ins Co	LH-STK	TN	9,636,967	840,752	13,990	853,955	803,139
Amer General Life Ins Co	LH-STK	TX	41,582,692	6,612,085	59,207	3,052,301	1,474,020
Amer General Life Ins Co of DE	LH-STK	DE	9,399,344	652,683	31,997	456,963	350,951
Amer General Property Ins Co	PC-STK	TN	36,807	20,783	0	0	-5
Amer Guarantee And Liability Ins Co	PC-STK	NY	236,754	167,767	16,113	1,075,050	0
Amer Guaranty Title Ins Co	TITLE	OK	16,036	12,069	422	8,774	8,760
Amer Hallmark Ins Co of TX	PC-STK	TX	289,882	109,701	0	85,793	129,555
Amer Hardware Mutual Ins Co	PC-MUT	OH	363,732	124,134	2,527	83,164	127,799
Amer Health And Life Ins Co	LH-STK	TX	1,129,274	278,411	2,563	117,445	350,789
Amer HealthCare Indemnity Co	PC-STK	DE	218,718	115,194	0	2,498	825
Amer Heritage Life Ins Co	LH-STK	FL	1,518,381	255,022	8,974	724,162	611,078
Amer Home Assurance Co	PC-STK	NY	26,416,595	6,673,099	-6,912	1,471,932	5,195,395
Amer Home Life Ins Co, The	LH-MUT	KS	198,786	15,600	121	36,418	35,157
Amer Income Life Ins Co	LH-STK	IN	2,136,408	200,072	22,607	604,752	604,468
Amer Ins Co	PC-STK	OH	1,254,926	310,074	13,424	484,390	392,882
Amer Interstate Ins Co	PC-STK	LA	915,426	320,388	69	223,094	166,891
Amer Manufacturers Mutual Ins Co	PC-MUT	IL	10,353	10,290	11	568	0
Amer Maturity Life Ins Co	LH-STK	CT	62,003	46,892	5	1,125	94
Amer Medical & Life Ins Co	LH-STK	NY	21,548	9,516	1,622	59,665	27,074
Amer Medical Security Life Ins Co	LH-STK	WI	69,962	41,904	6,847	142,105	141,899
Amer Memorial Life Ins Co	LH-STK	SD	2,107,923	108,321	2,931	320,239	319,927
Amer Mining Ins Co, Inc	PC-STK	AL	29,953	24,121	0	37,854	0

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Amer Modern Home Ins Co	PC-STK	OH	1,067,239	350,426	16,835	561,511	398,260
Amer Modern Life Ins Co	LH-STK	OH	62,645	21,143	2,867	31,751	9,750
Amer Modern Select Ins Co	PC-STK	OH	157,951	28,463	4,073	118,085	41,922
Amer Motorists Ins Co	PC-STK	IL	20,575	20,573	27	1,554	0
Amer National Ins Co	LH-STK	TX	16,438,191	1,954,149	42,323	2,151,926	2,070,969
Amer National Life Ins Of TX	LH-STK	TX	124,515	28,541	4,758	94,320	91,905
Amer Nat'l Prop & Cas Co	PC-STK	MO	1,068,883	382,378	1,112	655,860	539,093
Amer Pet Ins Co	PC-STK	NY	11,220	9,528	64	7,179	7,957
Amer Phoenix Life And Reassurance Co	LH-STK	CT	19,633	14,789	0	0	286
Amer Public Life Ins Co	LH-STK	OK	77,969	18,491	160	39,003	40,735
Amer Reliable Ins Co	PC-STK	AZ	303,152	100,588	2,427	244,789	181,565
Amer Republic Ins Co	LH-STK	IA	537,808	264,881	2,753	322,787	354,822
Amer Safety Casualty Ins Co	PC-STK	OK	187,194	79,137	1,449	58,305	43,957
Amer Safety Indemnity Co	PC-S/L	OK	270,836	64,886	2,703	160,044	87,762
Amer Safety RRG	PC-RRG	VT	16,505	5,206	279	15,455	2,194
Amer Security Ins Co	PC-STK	DE	1,738,064	674,007	52,596	1,881,731	1,217,147
Amer Select Ins Co	PC-STK	OH	180,263	66,874	61	34,684	73,885
Amer Sentinel Ins Co	PC-STK	PA	23,877	12,668	10	9,694	17,641
Amer Service Ins Co	PC-STK	IL	152,461	35,829	0	38,647	22,521
Amer Southern Home Ins Co	PC-STK	FL	120,234	32,159	0	85,414	33,538
Amer Southern Ins Co	PC-STK	KS	98,107	38,717	9	35,324	38,000
Amer Specialty Health Ins Co	LH-STK	IL	8,367	7,659	-0	4,753	6,379
Amer States Ins Co	PC-STK	IN	1,734,629	330,024	4,620	413,708	801,256
Amer States Preferred Ins Co	PC-STK	IN	187,098	35,140	0	95,452	84,343
Amer Surety Co	PC-STK	IN	13,505	10,850	4	7,479	7,479
Amer United Life Ins Co	LH-STK	IN	16,537,474	812,215	59,838	2,436,773	2,397,414
Amer Western Home Ins Co	PC-S/L	OK	249,246	52,241	1,234	168,517	75,460
Amer Zurich Ins Co	PC-STK	IL	227,310	147,763	10,042	846,022	0
AMERICAN BUILDERS INSURANCE COMPAN	PC-RRG	MT	1,569	752	0	154	36
Americo Financial Life & Annuity Ins Co	LH-STK	TX	3,628,280	352,614	10,191	293,014	326,004
AMERIGUARD RISK RETENTION GROUP	PC-RRG	VT	12,995	7,175	13	2,182	2,182
Amerin Guaranty Corp	PC-STK	PA	17,142	17,074	0	0	0
Ameriprise Ins Co	PC-STK	WI	44,229	43,574	0	10,350	0
Ameritas Life Ins Corp	LH-MUT	NE	7,124,569	1,330,877	17,329	1,174,762	1,205,289
Amex Assurance Co	PC-STK	IL	266,947	206,514	3,984	231,249	227,010
Amguard Ins Co	PC-STK	PA	314,124	81,604	204	94,650	86,417
Amica Life Ins Co	LH-STK	RI	1,024,042	185,699	782	112,066	86,707
Amica Mutual Ins Co	PC-MUT	RI	4,089,089	2,340,329	19,047	1,389,301	1,446,433
AmTrust Ins Co of KS, Inc	PC-STK	KS	28,614	12,718	0	31,829	2,761
AmTrust International Underwriters Limited	PC-S/L	NY	178,508	15,185	0	0	0
Anesthesiologists Professional Assurance Co	PC-STK	FL	70,501	27,262	0	11,512	10,673
Annuity Investors Life Ins Co	LH-STK	OH	2,440,028	142,012	19,770	351,865	351,865
Anthem Life Ins Co	LH-STK	IN	326,137	71,464	171	190,794	169,076
Appalachian Ins Co	PC-S/L	RI	246,151	157,029	0	17,748	55,858

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
ARAG Ins Co	PC-STK	IA	54,023	38,800	1,658	53,150	57,243
Arch Excess & Surplus Ins Co	PC-S/L	NE	31,788	27,832	0	10	3
Arch Indemnity Ins Co	PC-STK	NE	24,912	22,593	0	0	0
Arch Ins Co	PC-STK	MO	1,928,003	615,783	27,101	1,318,655	304,668
Arch Rein Co	PC-STK	NE	1,207,564	870,600	0	0	61,536
Arch Specialty Ins Co	PC-S/L	NE	416,421	316,747	3,931	406,019	86
Architects & Engineers Ins Co RRG	PC-RRG	DE	20,407	9,094	0	6,596	2,618
ARCOA RRG INC	PC-RRG	NV	7,537	2,769	0	5,903	5,903
Argonaut Great Central Ins Co	PC-STK	IL	70,458	59,613	3,407	110,891	0
Argonaut Ins Co	PC-STK	IL	1,383,260	378,886	8,215	248,371	228,189
Argonaut Midwest Ins Co	PC-STK	IL	43,098	24,582	1,956	71,580	0
ARISE BOILER INSPECTION & INSURANCE CO	PC-RRG	KY	2,040	1,444	12	669	617
Armed Forces Ins Exchange	PC-RECIP	KS	145,411	65,284	442	80,782	67,680
Arrowood Indemnity Co	PC-STK	DE	1,975,022	321,182	-26	197	-4,514
Arrowood Surplus Lines Ins Co	PC-S/L	DE	240,850	175,477	0	0	0
Aspen American Ins Co	PC-STK	TX	73,077	67,971	0	-12	-281
Aspen Ins UK Ltd	PC-S/L	NY	1,165,162	92,819	0	0	413,131
Aspen Specialty Ins Co	PC-S/L	ND	172,253	74,897	952	157,904	13,823
Associated Indemnity Corp	PC-STK	CA	170,114	77,536	3,211	145,675	34,164
Associated International Ins Co	PC-S/L	IL	239,714	113,699	967	38,051	33,092
Assurance Co Of Amer	PC-STK	NY	39,766	19,472	2,251	297,334	0
Assured Guaranty Corp	PC-STK	MD	2,999,583	854,120	144	191,814	146,374
Assured Guaranty Municipal Corp	PC-STK	NY	4,237,316	927,039	2,709	445,046	157,240
Assurity Life Ins Co	LH-STK	NE	2,326,325	256,883	32,395	298,153	257,631
Athena Assurance Co	PC-STK	CT	196,727	60,199	0	244	53,627
Atlanta Life Ins Co	LH-STK	GA	100,551	10,011	138	3,140	41,222
Atlantic Casualty Ins Co	PC-S/L	NC	193,176	72,302	215	63,977	45,971
Atlantic Mutual Ins Co	PC-MUT	NY	n/a	n/a	n/a	n/a	n/a
Atlantic Specialty Ins Co	PC-STK	NY	59,147	47,317	3	3,216	6,033
Atlantic States Ins Co	PC-STK	PA	487,905	191,775	0	116,344	239,051
Atradius Trade Credit Ins, Inc	PC-STK	MD	98,053	57,401	381	56,709	12,611
ATTIC, A RISK RETENTION GROUP	PC-RRG	MT	13,854	4,217	297	6,644	3,349
Attorneys' Liab Assur Society, Inc A RRG	PC-RRG	VT	185,919	50,835	7,901	284,840	24,411
Aurora National Life Assurance Co	LH-STK	CA	2,902,447	341,940	31	31,044	-608
Austin Mutual Ins Co	PC-MUT	MN	147,408	49,146	29	250,436	90,842
Automobile Ins Co Of Hartford, CT	PC-STK	CT	978,821	307,488	1,193	606,721	253,342
Automotive Underwriters Ins Co, A RRG	PC-RRG	NV	23,556	8,999	19	165	4,301
Avemco Ins Co	PC-STK	MD	115,386	70,596	1,084	38,479	37,045
Aviva Life & Annuity Co	LH-STK	IA	45,603,044	2,356,074	325,517	7,198,331	6,838,611
Aviva Life & Annuity Co of NY	LH-STK	NY	1,542,387	108,127	77	168,898	84,909
AXA Art Ins Corp	PC-STK	NY	46,640	29,750	559	42,711	14,201
AXA Corporate Solutions Life Rein Co	LH-STK	DE	1,276,458	265,186	0	0	94,384
AXA Equitable Life & Annuity Co	LH-STK	CO	520,607	61,862	1,295	46,422	4,118
AXA Equitable Life Ins Co	LH-STK	NY	135,726,109	3,801,285	417,469	10,315,354	9,658,536

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
AXA Ins Co	PC-STK	NY	182,672	114,098	2,528	70,870	24,003
AXIS Ins Co	PC-STK	IL	868,718	471,206	12,465	553,541	176,715
AXIS Reins Co	PC-STK	NY	2,135,383	669,970	1,015	140,399	412,770
AXIS Specialty Europe Ltd	PC-S/L	GA	1,115,347	242,498	0	289,816	40,834
AXIS Specialty Ins Co	PC-STK	CT	176,983	116,970	0	-95	-788
AXIS Surplus Ins Co	PC-S/L	IL	370,511	153,697	8,265	502,937	42,390
Badger Mutual Ins Co	PC-MUT	WI	163,757	67,197	6,337	100,292	93,583
Balboa Ins Co	PC-STK	CA	2,743,473	1,391,959	4,689	962,388	1,702,725
Balboa Life Ins Co	LH-STK	CA	47,655	36,727	682	16,239	13,062
Baltimore Life Ins Co	LH-STK	MD	917,858	71,701	1,799	106,533	111,412
Bancinsure, Inc	PC-STK	OK	116,234	37,104	229	75,938	60,592
Bankers Fidelity Life Ins Co	LH-STK	GA	117,938	31,874	954	62,554	62,639
Bankers Ins Co	PC-STK	FL	119,975	45,134	158	66,340	53,813
Bankers Life And Casualty Co	LH-STK	IL	13,753,679	774,676	108,692	3,348,690	3,074,897
Bankers Reserve Life Ins Co of WI	LH-STK	MO	116,946	70,614	0	428,510	476,374
Bankers Standard Ins Co	PC-STK	PA	359,409	153,787	1,618	297,435	73,346
Banner Life Ins Co	LH-STK	MD	1,918,463	675,476	16,309	599,989	87,750
Baptist Life Assoc	FRAT	NY	31,716	508	102	7,343	7,131
Bar Plan Mutual Ins Co, The	PC-MUT	MO	56,080	22,249	0	17,229	10,557
BCS Ins Co	PC-STK	OH	217,904	142,045	7,482	213,676	107,177
Beazley Ins Co, Inc	PC-STK	CT	232,327	116,095	4,482	166,498	34,044
Benchmark Ins Co	PC-STK	KS	93,711	42,851	299	54,068	11,044
Beneficial Life Ins Co	LH-STK	UT	3,325,328	507,732	140	108,831	64,731
Berkley Assur Co	PC-S/L	FL	21,527	21,525	0	-93	-61
Berkley Ins Co	PC-STK	DE	7,517,455	2,623,692	2,865	102,944	1,327,235
Berkley Life & Health Ins Co	LH-STK	IA	31,496	26,448	173	5,863	4,879
Berkley Nat'l Ins Co	PC-STK	IA	36,538	30,722	9	4,971	0
Berkley Regional Ins Co	PC-STK	DE	2,687,601	689,881	894	82,666	1,099,166
Berkley Regional Specialty Ins Co	PC-S/L	DE	54,850	52,105	0	13,939	0
Berkshire Hathaway Assur Corp	PC-STK	NY	1,681,619	1,018,844	0	6,511	6,511
Berkshire Hathaway Int'l Ins Ltd	PC-S/L	NY	372,945	49,345	0	58,444	7,243
Berkshire Hathaway Life Ins Co Of NE	LH-STK	NE	8,413,268	1,553,255	0	3,626	2,435,947
Berkshire Life Ins Co of America	LH-STK	MA	2,814,669	493,775	9,110	352,015	456,415
Best Life & Health Ins Co	LH-STK	TX	13,327	8,383	1,387	40,680	38,881
Bituminous Casualty Corp	PC-STK	IL	717,200	256,627	1,320	238,091	152,834
Bituminous Fire And Marine Ins Co	PC-STK	IL	464,186	140,904	437	40,109	97,268
Bloomington Compensation Ins Co	PC-STK	MN	28,838	12,034	253	5,871	6,029
BONDED BUILDERS INSURANCE COMPANY I	PC-RRG	NV	2,619	1,065	2	1,067	909
Boston Mutual Life Ins Co	LH-MUT	MA	1,048,910	118,783	1,853	215,610	172,671
Bravo Health Ins Co, Inc	LH-STK	DE	67,716	44,560	25,431	318,826	318,822
Bristol West Ins Co	PC-STK	OH	209,186	43,240	6,206	287,290	-8,438
Brokers National Life Assurance Co	LH-STK	AR	25,395	16,157	1,831	39,961	39,810
Brotherhood Mutual Ins Co	PC-MUT	IN	337,779	149,636	15,329	226,066	170,600
Buckeye State Mutual Ins Co	PC-MUT	OH	62,036	21,162	0	62,000	36,982

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Burlington Ins Compnay	PC-S/L	NC	372,378	160,687	2,513	139,966	44,277
C.M. Life Ins Co	LH-STK	CT	8,427,843	837,187	24,183	601,933	456,053
Camden Fire Ins Association	PC-STK	NJ	18,117	17,402	0	23,398	0
Camico Mutual Ins Co	PC-MUT	CA	130,885	35,057	719	38,196	26,318
CampMed Casualty & Indem Co, Inc of MD	PC-STK	MD	19,047	18,277	72	13,686	-1,604
Canal Indemnity Co	PC-S/L	DE	42,673	35,959	0	40,040	0
Canal Ins Co	PC-STK	SC	912,119	409,211	67	170,388	197,481
Capitol Indemnity Corp	PC-STK	WI	431,445	187,174	1,393	54,717	111,327
Capitol Life Ins Co	LH-STK	TX	237,157	14,904	919	11,714	11,714
Capitol Specialty Ins Corp	PC-S/L	WI	89,993	36,047	1,497	66,498	23,856
CARE RRG INC	PC-RRG	DC	33,340	4,307	84	6,124	1,225
CARING COMMUNITIES, A RECIPROCAL RRG	PC-RRG	DC	63,933	29,714	895	19,370	3,799
Carolina Casualty Ins Co	PC-STK	IA	249,098	193,809	2,173	178,804	0
CastlePoint Nat'l Ins Co	PC-STK	IL	446,731	114,942	2,381	190,421	147,262
Caterpillar Ins Co	PC-STK	MO	401,808	140,954	2,600	201,166	118,187
Caterpillar Life Ins Co	LH-STK	MO	164,063	46,942	0	0	0
Catholic Financial Life	FRAT	WI	1,196,641	26,100	697	99,297	96,900
Catholic Holy Family Society	FRAT	IL	101,890	8,711	184	17,351	16,951
Catholic Ladies Of Columbia	FRAT	OH	49,910	1,255	399	4,609	4,602
Catholic Order Of Foresters	FRAT	IL	755,669	45,730	5,072	108,093	106,322
Catlin Ins Co, Inc	PC-STK	TX	175,366	58,463	3,072	212,961	28,889
Catlin Specialty Ins Co	PC-S/L	DE	303,353	102,907	4,801	228,059	53,652
Celina Mutual Ins Co	PC-MUT	OH	54,342	22,165	0	29,782	29,546
Celtic Ins Co	LH-STK	IL	56,955	20,715	5,117	95,874	81,063
Censtat Cas Co	PC-STK	NE	14,775	12,552	0	3	1,036
Centennial Ins Co	PC-STK	NY	n/a	n/a	n/a	n/a	n/a
Central Mutual Ins Co	PC-MUT	OH	1,240,417	467,679	4,245	500,318	413,044
Central Security Life Ins Co	LH-STK	TX	78,642	7,699	5	5,224	3,613
Central States Health & Life Of Omaha	LH-MUT	NE	331,409	102,283	2,998	128,229	65,999
Central States Indemnity Co Of Omaha	PC-STK	NE	272,919	235,212	1,274	76,744	33,620
Centre Ins Co	PC-STK	DE	139,481	54,466	0	32	-2
Centre Life Ins Co	LH-STK	MA	1,841,169	89,151	784	32,029	3,058
Centurion Life Ins Co	LH-STK	IA	1,965,144	1,066,443	0	54,561	81,062
CENTURION MEDICAL LIABILITY PROTECTI	PC-RRG	AZ	12,979	5,653	245	4,399	4,337
Century Indemnity Co	PC-STK	PA	886,190	25,000	0	-0	-0
Century Surety Co	PC-S/L	OH	526,860	144,141	3,007	187,837	201,629
Charter National Life Ins Co	LH-STK	IL	149,329	10,594	21	206	0
Charter Oak Fire Ins Co	PC-STK	CT	926,536	235,268	27,191	1,235,702	234,850
Chartis Cas Co	PC-STK	PA	41,209	40,853	1,604	94,017	0
Chartis Prop Cas Co	PC-STK	PA	4,407,693	1,693,610	10,652	785,574	619,566
Chartis Specialty Ins Co	PC-S/L	IL	2,767,450	778,793	28,331	785,395	402,828
CHC CASUALTY RRG INC	PC-RRG	VT	29,183	7,985	283	9,089	9,089
Chesapeake Life Ins Co	LH-STK	OK	60,608	44,725	2,501	75,233	19,835
Chicago Ins Co	PC-STK	IL	187,570	54,940	2,202	88,391	51,246

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Chicago Title Ins Co	TITLE	NE	1,887,887	641,885	41,976	1,641,751	1,637,552
Chubb Custom Ins Co	PC-S/L	DE	321,094	138,379	8,969	285,502	41,178
Chubb Indemnity Ins Co	PC-STK	NY	292,557	98,938	5,572	341,194	41,215
Chubb National Ins Co	PC-STK	IN	228,023	98,651	171	128,659	41,215
Church Ins Co	PC-STK	NY	40,626	20,634	0	0	484
Church Mutual Ins Co	PC-MUT	WI	1,224,061	413,702	18,172	584,397	481,451
CIFG Assurance North America, Inc	PC-STK	NY	620,701	394,186	0	20,249	31,094
CIGNA Health & Life Ins Co	LH-STK	CT	65,220	50,997	70	35,399	26,102
Cincinnati Casualty Co	PC-STK	OH	293,228	268,543	8,732	159,139	0
Cincinnati Indemnity Co	PC-STK	OH	76,859	70,109	3,003	72,370	0
Cincinnati Ins Co	PC-STK	OH	9,343,032	3,777,233	119,568	2,827,457	2,907,433
Cincinnati Life Ins Co	LH-STK	OH	3,165,185	302,963	24,514	423,945	370,319
Citizens Ins Co Of OH	PC-STK	OH	13,489	13,486	4,221	14,536	0
Citizens Ins Co Of The Midwest	PC-STK	IN	32,490	32,463	271,822	285,898	0
Civic Prop & Cas Co	PC-STK	CA	237,901	89,404	6,726	25,468	127,436
CLAIM PROFESSIONALS LIABILITY INS CO R	PC-RRG	VT	2,798	1,227	11	2,276	499
Clarendon National Ins Co	PC-STK	NJ	741,108	269,685	4	912	-2,665
Clearwater Ins Co	PC-STK	DE	1,318,524	286,960	0	-131	-302
Clearwater Select Ins Co	PC-STK	DE	108,022	99,392	0	0	-2
CMG Mortgage Assurance Co	PC-STK	WI	15,114	13,234	10	316	316
CMG Mortgage Ins Co	PC-STK	WI	392,627	105,470	3,779	91,175	79,699
Coface North America Ins Co	PC-STK	MA	109,743	49,766	1,365	71,789	31,176
Coliseum Reins Co	PC-STK	DE	602,985	443,177	0	0	2,389
Colonial Amer Casualty & Surety Co	PC-STK	MD	25,710	23,572	-8	34,493	0
Colonial Life & Accident Ins Co	LH-STK	SC	2,300,053	491,738	22,790	1,117,476	1,095,549
Colonial Penn Life Ins Co	LH-STK	PA	733,759	73,264	8,712	205,724	191,255
Colonial Surety Co	PC-STK	PA	39,997	20,209	33	14,122	8,358
Colony Ins Co	PC-S/L	VA	1,426,530	378,580	4,887	359,951	146,441
Colony Specialty Ins Co	PC-STK	OH	123,527	78,146	0	21,831	0
Colorado Bankers Life Ins Co	LH-STK	CO	182,985	17,851	3,510	78,452	82,224
Columbia Casualty Co	PC-S/L	IL	238,185	237,454	15,032	718,064	0
Columbian Life Ins Co	LH-STK	IL	256,294	19,532	3,159	154,577	46,676
Columbian Mutual Life Ins Co	LH-MUT	NY	914,520	88,405	4,957	79,652	155,541
Columbus Life Ins Co	LH-STK	OH	2,916,264	258,530	6,288	258,210	221,201
Combined Ins Co Of Amer	LH-STK	IL	2,543,794	741,664	20,941	1,182,621	474,265
Commerce & Industry Ins Co	PC-STK	NY	8,311,480	1,886,955	21,967	920,001	1,363,044
Commerce Title Ins Co	TITLE	CA	17,712	7,904	0	12,281	12,252
Commercial Casualty Ins Co	PC-STK	CA	142,008	72,440	0	0	0
Commercial Travelers Mutual Ins Co	LH-MUT	NY	32,685	6,905	125	21,469	36,781
Commonwealth Ann & Life Ins Co	LH-STK	MA	6,755,658	411,613	4,077	204,651	34,964
Commonwealth Ins Co Of Amer	PC-STK	WA	40,925	24,181	832	16,879	6,101
Commonwealth Land Title Ins Co	TITLE	NE	615,676	213,833	8,339	535,986	534,554
Community Blood Centers' Exchange RRG	PC-RRG	IN	22,665	10,858	162	5,275	2,522
Companion Comm Ins Co	PC-STK	SC	15,560	9,057	630	42,996	0

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Companion Life Ins Co	LH-STK	SC	160,085	91,819	19,357	404,343	161,472
Companion Prop & Cas Ins Co	PC-STK	SC	564,713	216,531	1,828	356,705	132,844
Companion Specialty Ins Co	PC-S/L	DC	56,804	49,717	6,085	40,127	0
Computer Ins Co	PC-STK	RI	25,755	24,662	100	3,130	3,183
CompWest Ins Co	PC-STK	CA	223,565	94,904	0	92,597	9,061
Congress Life Ins Co	LH-STK	AZ	13,322	12,588	0	0	0
Connecticut General Life Ins Co	LH-STK	CT	20,055,457	3,014,505	101,412	9,531,363	8,832,180
Conseco Life Ins Co	LH-STK	IN	4,272,809	103,651	4,029	275,658	296,864
Consolidated Ins Co	PC-STK	IN	26,590	24,214	3,696	103,261	0
Constitution Ins Co	PC-STK	NY	12,629	12,288	0	378	378
Constitution Life Ins Co	LH-STK	TX	62,945	37,232	460	58,612	55,690
Consumer Specialties Ins Co, A RRG	PC-RRG	VT	6,252	3,589	120	1,326	616
Consumers Life Ins Co	LH-STK	OH	31,903	13,631	4,603	104,075	48,447
Continental American Ins Co	LH-STK	SC	116,796	32,631	1,646	85,839	103,278
Continental Assurance Co	LH-STK	IL	3,235,385	497,601	879	72,871	11,822
Continental Casualty Co	PC-STK	IL	39,595,458	9,821,196	104,704	3,978,011	5,636,928
Continental General Ins Co	LH-STK	OH	216,269	36,521	3,795	146,847	59,423
Continental Indemnity Co	PC-STK	IA	60,760	22,902	4,557	86,904	15,345
Continental Ins Co	PC-STK	PA	2,658,212	1,146,517	4,543	792,785	0
Continental Life Ins Co Of Brentwood, TN	LH-STK	TN	143,867	58,990	4,984	144,034	143,295
Continental Western Ins Co	PC-STK	IA	215,253	80,157	0	447,378	0
CONTINUING CARE RRG INC	PC-RRG	SC	3,635	2,561	21	5,820	5,216
Contractors Bonding And Ins Co	PC-STK	WA	215,373	111,923	140	60,573	50,176
CONTRACTORS INS CO OF NORTH AMERICA	PC-RRG	HI	40,866	23,950	0	4,512	2,076
Cooperative Mutual Ins Co	PC-MUT	NE	23,820	4,024	0	23,637	7,211
Cornhusker Cas Co	PC-STK	NE	804,952	664,874	136	54,579	26,166
Country Casualty Ins Co	PC-STK	IL	75,289	63,739	0	39,334	0
Country Investors Life Assurance Co	LH-STK	IL	244,930	160,154	118	103,680	0
Country Life Ins Co	LH-STK	IL	8,576,561	985,349	1,540	539,081	640,400
Country Mutual Ins Co	PC-MUT	IL	3,726,196	1,638,034	0	1,109,558	1,820,304
Country Preferred Ins Co	PC-STK	IL	113,698	17,711	0	400,169	0
Coventry Health And Life Ins Co	LH-STK	TX	711,800	396,896	43,022	2,028,199	2,122,901
CPA Mutual Ins Co of Amer, RRG	PC-RRG	VT	23,351	10,269	321	7,890	3,468
Cranbrook Ins Co	PC-S/L	TX	36,833	20,317	1,212	2,307	5,319
Croatian Fraternal Union Of Amer	FRAT	PA	358,189	15,851	1,074	39,046	39,018
Crum & Forster Indemnity Co	PC-STK	DE	36,027	14,722	304	18,377	6,088
Crum & Forster Specialty Ins Co	PC-S/L	AZ	46,410	39,870	620	59,654	2,851
CSA Fraternal Life	FRAT	IL	118,393	2,943	1,737	15,540	11,147
CSI Life Ins Co	LH-STK	NE	17,534	12,892	12	400	5,359
CUMIS Ins Society	PC-STK	IA	1,529,389	470,366	10,726	471,419	479,682
CUMIS Specialty Ins Co	PC-S/L	IA	115,496	50,767	0	500	52,437
CUNA Mutual Ins Society	LH-MUT	IA	13,330,406	1,354,817	119,200	2,466,089	2,384,941
Czech Catholic Union	FRAT	OH	13,468	2,699	10	1,310	1,310
Dairyland Ins Co	PC-STK	WI	1,125,563	466,414	15,264	207,082	283,377

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Dakota Truck Underwriters	PC-RECIP	SD	86,451	29,151	0	24,357	29,526
Dallas Nat'l Ins Co	PC-STK	TX	323,507	87,888	1,114	82,701	129,335
Darwin Nat'l Assur Co	PC-STK	DE	683,426	305,397	3,584	159,637	50,345
Darwin Select Ins Co	PC-S/L	AR	164,234	52,495	2,619	226,667	55,544
Dealers Assurance Co	PC-STK	OH	64,045	39,586	3,703	79,224	8,704
Deerfield Ins Co	PC-STK	IL	69,932	49,014	197	3,564	3,343
Degree Of Honor Protective Assoc	FRAT	MN	194,865	5,900	1,382	28,422	27,877
Delaware Amer Life Ins Co	LH-STK	DE	86,091	29,417	106	46,294	74,938
Dentegra Ins Co	LH-STK	DE	29,714	16,468	4,254	91,713	28,737
Dentists Benefits Ins Co	PC-STK	OR	16,509	11,498	0	4,702	4,149
Dentists Ins Co	PC-STK	CA	243,525	147,037	0	46,255	41,778
Depositors Ins Co	PC-STK	IA	69,323	34,720	12,437	436,243	0
Developers Surety & Indemnity Co	PC-STK	IA	130,666	82,465	208	49,456	42,106
Diamond State Ins Co	PC-STK	IN	176,158	111,968	2,476	58,703	9,371
Discover Prop & Cas Ins Co	PC-STK	IL	196,916	62,160	3,375	145,099	25,889
Discover Specialty Ins Co	PC-S/L	IL	103,519	37,106	10	285	25,889
DOCTORS & SURGEONS NATIONAL RRG, INC	PC-RRG	KY	4,828	2,033	1,297	3,928	2,549
Doctors' Co, An Interinsurance Exchange	PC-RECIP	CA	2,564,019	1,241,237	1,140	551,860	527,973
Donegal Mutual Ins Co	PC-MUT	PA	338,418	178,751	0	205,381	62,790
Eagle Life Ins Co	LH-STK	IA	51,757	7,549	0	0	15,480
Eastern Advantage Assur Co	PC-STK	PA	29,127	8,551	11	25,817	11,709
Eastern Alliance Ins Co	PC-STK	PA	146,679	47,471	35	61,978	55,257
Eastern Atlantic Ins Co	PC-STK	PA	52,403	33,239	0	5,601	6,339
EastGuard Ins Co	PC-STK	PA	90,673	26,546	46	42,930	21,207
Economy Fire & Casualty Co	PC-STK	IL	423,523	350,352	0	18,881	0
Electric Ins Co	PC-STK	MA	1,406,630	447,767	3,636	392,510	400,525
Elite Transportation RRG, Inc.	PC-RRG	AZ	11,204	1,620	0	6,531	3,461
EMC National Life Co	LH-STK	IA	1,024,754	75,875	1,142	147,244	128,217
Emcasco Ins Co	PC-STK	IA	361,805	99,604	4,087	206,647	139,857
EMERGENCY MEDICINE PROFESSIONAL ASS	PC-RRG	NV	13,729	4,823	525	7,715	5,478
EMERGENCY PHYSICIANS INSURANCE COMI	PC-RRG	NV	35,620	6,838	0	13,810	11,273
Empire Fire And Marine Ins Co	PC-STK	NE	87,576	53,165	6,304	355,557	0
Empire Indemnity Ins Co	PC-S/L	OK	16,854	16,118	93	169,636	0
Employees Life Co (Mutual)	LH-MUT	IL	384,835	25,020	16,856	359,173	48,373
Employers' Fire Ins Co	PC-STK	MA	88,191	58,106	1,997	277,958	15,082
Employers Ins Co Of Wausau	PC-STK	WI	3,682,403	1,310,541	5,881	255,379	844,189
Employers Mutual Casualty Co	PC-MUT	IA	2,174,980	928,967	23,160	713,520	647,551
Employers Reassurance Corp	LH-STK	KS	10,205,206	692,018	0	0	572,548
Employes' Mutual Benefit Assoc	FRAT	WI	1,286	969	15	486	486
Encompass Indemnity Co	PC-STK	IL	24,316	23,758	12,509	322,152	0
Encompass Ins Co	PC-STK	IL	21,637	12,260	0	83,012	8,038
Encompass Prop & Cas Co	PC-STK	IL	11,138	10,954	14,566	66,025	0
Endurance Amer Ins Co	PC-STK	DE	748,225	110,360	1,330	63,398	164,371
Endurance American Specialty Ins Co	PC-S/L	DE	208,659	58,568	3,355	245,259	83,736

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Endurance Reins Corp of America	PC-STK	DE	1,649,597	628,344	0	-2,504	317,483
Endurance Risk Solutions Assur Co	PC-STK	DE	121,140	50,254	0	13,025	62,027
Envision Ins Co	LH-STK	OH	97,007	19,328	239	111,444	57,978
Epic Life Ins Co	LH-STK	WI	51,535	25,868	26	18,840	18,468
Equitable Life & Casualty Ins Co	LH-STK	UT	215,771	29,458	647	126,515	110,435
Equitable Reserve Assoc	FRAT	WI	127,990	4,460	100	7,791	7,491
Equitrust Life Ins Co	LH-STK	IA	7,360,738	451,492	15,072	526,759	545,109
Essent Guaranty, Inc	PC-STK	PA	166,843	160,269	7	219	205
Essentia Ins Co	PC-STK	MO	47,721	31,561	17,467	158,120	15,403
Essex Ins Co	PC-S/L	DE	1,054,143	339,635	3,111	293,277	277,987
Esurance Ins Co	PC-STK	WI	616,426	268,309	30,097	527,929	375,397
Esurance Ins Co of NJ	PC-STK	WI	37,440	10,643	0	77,428	322
Esurance Prop & Cas Ins Co	PC-STK	CA	125,984	45,113	0	216,772	24,133
Euler Hermes Amer Cred Indemnity Co	PC-STK	MD	379,889	157,602	4,280	212,572	82,250
Evanston Ins Co	PC-S/L	IL	2,168,118	610,348	11,333	471,471	448,541
Everence Assoc, Inc	FRAT	IN	381,925	78,146	1,006	74,495	75,750
Everence Ins Co	LH-STK	IN	26,986	10,285	65	15,560	15,371
Everest Indemnity Ins Co	PC-S/L	DE	106,163	36,663	596	111,303	12,700
Everest National Ins Co	PC-STK	DE	447,685	151,026	9,625	658,253	74,545
Everest Reins Co	PC-STK	DE	8,178,775	2,527,519	0	32,011	1,702,895
Evergreen National Indemnity Co	PC-STK	OH	47,510	32,480	1,331	34,512	11,914
EVERGREEN USA RRG INC	PC-RRG	VT	13,791	5,098	40	5,111	3,330
Everspan Financial Guarantee Corp	PC-STK	WI	201,490	177,008	0	0	-91
Exact Prop & Cas Co	PC-STK	CA	234,917	88,518	0	8,882	127,436
Excess Share Ins Corp	PC-STK	OH	54,851	20,355	61	1,568	1,038
Executive Risk Indemnity	PC-STK	DE	2,838,519	1,111,774	2,726	196,363	659,454
Executive Risk Specialty Ins Co	PC-S/L	CT	224,636	108,416	537	58,872	41,215
Express Scripts Ins Co	LH-STK	AZ	39,077	13,256	1,754	30,472	30,472
Factory Mutual Ins Co	PC-MUT	RI	11,028,838	6,961,909	42,921	2,243,714	2,415,968
Fairfield Ins Co	PC-STK	CT	23,197	18,872	0	0	0
Fairmont Ins Co	PC-STK	CA	41,298	22,788	0	-1	17
Fairmont Premier Ins Co	PC-STK	CA	215,175	188,074	0	-1	27
Fairmont Specialty Ins Co	PC-STK	CA	235,298	140,339	0	-37	90
Family Heritage Life Ins Co Of Amer	LH-STK	OH	431,935	48,331	955	145,742	145,703
Family Life Ins Co	LH-STK	TX	130,287	29,317	4,050	61,388	27,355
Family Service Life Ins Co	LH-STK	TX	442,348	37,725	0	17	17
Farmers Alliance Mutual Ins Co	PC-MUT	KS	271,568	147,629	0	108,266	114,977
Farmers Automobile Ins Assoc	PC-RECIP	IL	998,611	417,770	0	247,015	361,847
Farmers Ins Co Of OR	PC-STK	OR	1,641,497	560,567	0	332,221	892,051
Farmers Ins Exchange	PC-RECIP	CA	15,066,753	3,678,793	132,684	3,007,037	6,594,806
Farmers Ins Of Columbus, Inc	PC-STK	OH	251,453	91,279	0	116,950	127,436
Farmers Mutual Hail Ins Co Of IA	PC-MUT	IA	488,213	335,280	1,813	452,046	360,847
Farmers New World Life Ins Co	LH-STK	WA	6,858,769	671,534	9,082	946,617	631,453
Farmington Casualty Co	PC-STK	CT	982,099	283,410	4,586	277,384	273,699

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Farmland Mutual Ins Co	PC-MUT	IA	385,921	162,731	1,165	98,919	142,894
FCCI Ins Co	PC-STK	FL	1,526,886	479,119	4,315	184,727	430,194
Federal Ins Co	PC-STK	IN	31,062,634	14,317,263	121,419	5,623,469	6,309,090
Federal Life Ins Co (Mutual)	LH-MUT	IL	220,021	22,437	257	18,139	24,139
Federated Life Ins Co	LH-STK	MN	1,099,179	247,509	5,982	152,535	144,297
Federated Mutual Ins Co	PC-MUT	MN	4,019,353	2,190,938	31,943	813,094	784,641
Federated Rural Electric Ins Exchange	PC-RECIP	KS	383,328	116,443	1,949	143,359	105,977
Federated Service Ins Co	PC-STK	MN	366,775	161,189	3,136	90,369	87,182
Fidelity & Deposit Co Of MD	PC-STK	MD	236,535	193,268	7,873	603,648	0
Fidelity & Guaranty Ins Co	PC-STK	IA	46,794	19,166	-6,380	45,125	0
Fidelity & Guaranty Ins Underwriters, Inc	PC-STK	WI	180,975	101,108	-16	388,146	18,492
Fidelity Investments Life Ins Co	LH-STK	UT	16,672,984	739,300	48,522	1,545,903	1,517,489
Fidelity Life Association	LH-STK	IL	480,524	196,363	2,108	92,663	65,323
Fidelity National Ins Co	PC-STK	CA	284,356	144,309	2	84,543	152,772
Fidelity National Prop & Cas Ins Co	PC-STK	NY	109,917	101,082	1,513	223,227	9,287
Fidelity National Title Ins Co	TITLE	CA	1,326,418	236,272	50,891	1,403,221	1,399,480
Fidelity Security Life Ins Co	LH-STK	MO	664,365	109,419	18,864	531,489	210,201
Financial Amer Life Ins Co	LH-STK	KS	53,459	17,562	3,298	20,767	6,166
Financial Amer Prop & Cas Ins Co	PC-STK	TX	9,675	8,962	0	395	69
Financial Casualty & Surety, Inc	PC-STK	TX	19,737	10,168	143	23,309	11,953
Financial Guaranty Ins Co	PC-STK	NY	1,898,923	-2,227,084	9	71,567	82,056
Finial Reins Co	PC-STK	CT	1,200,315	584,566	0	0	3,021
Fire Ins Exchange	PC-RECIP	CA	2,200,428	708,861	36,502	1,555,130	955,769
Fireman's Fund Ins Co	PC-STK	CA	9,385,264	2,729,747	61,406	1,750,022	2,589,607
Fireman's Fund Ins Co Of OH	PC-S/L	OH	55,961	36,442	3,561	50,839	6,833
Firemen's Ins Co of Wash DC	PC-STK	DE	80,966	30,595	0	161,830	0
First Allmerica Financial Life Ins Co	LH-STK	MA	1,479,571	189,001	345	30,077	32,759
First Amer Prop & Cas Ins Co	PC-STK	CA	85,952	41,780	328	47,291	42,168
First Amer Title Ins Co	TITLE	CA	2,238,426	854,623	104,944	2,369,362	2,366,212
First American Title Ins Co Of NY	TITLE	NY	n/a	n/a	n/a	n/a	n/a
First Automotive Ins RRG, Inc	PC-RRG	HI	2,105	1,602	0	0	0
First Catholic Slovak Ladies Assoc Of The USA	FRAT	OH	635,734	88,518	2,026	47,452	47,339
First Catholic Slovak Union Of The USA	FRAT	OH	272,290	17,520	141	33,628	33,628
First Colonial Ins Co	PC-STK	FL	312,039	140,105	983	95,788	64,125
First Financial Ins Co	PC-STK	IL	518,213	356,153	0	22,235	23,441
First Guard Ins Co	PC-STK	AZ	15,630	15,130	211	13,451	6,414
First Health Life & Health Ins Co	LH-STK	TX	592,367	329,297	50,482	1,156,325	1,134,627
First Investors Life Ins Co	LH-STK	NY	1,152,920	28,475	2,193	105,304	102,509
First Liberty Ins Corp	PC-STK	IL	52,964	23,651	2,405	730,864	10,552
First Mercury Ins Co	PC-S/L	IL	813,290	222,876	3,317	298,402	180,005
First National Ins Co Of Amer	PC-STK	WA	206,302	46,025	1,598	284,225	84,343
First Nonprofit Ins Co	PC-STK	IL	136,856	52,426	3,571	62,201	50,275
First Penn-Pacific Life Ins Co	LH-STK	IN	1,894,354	204,946	6,114	166,716	188,147
First Professionals Ins Co, Inc	PC-STK	FL	577,521	230,586	0	143,969	110,185

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
First Rehabilitation Life Ins Co Of Amer	LH-STK	NY	94,283	42,366	30	95,471	95,193
First Sealoard Surety, Inc	PC-STK	PA	12,060	10,636	180	21,007	18,747
First Specialty Ins Corp	PC-S/L	MO	161,007	73,112	2,265	76,273	12,169
Florists' Mutual Ins Co	PC-MUT	IL	158,387	50,199	784	65,814	52,332
Forethought Life Ins Co	LH-STK	IN	4,939,550	417,342	15,185	813,746	815,513
Fort Dearborn Life Ins Co	LH-STK	IL	3,077,217	451,497	17,977	619,160	739,013
Fortress Ins Co	PC-STK	IL	53,807	22,064	324	23,190	3,488
Founders Ins Co	PC-STK	IL	241,409	69,943	2,461	108,849	105,919
Fox Ins Co	LH-STK	AZ	8,175	3,806	11	33,188	33,188
Freedom Life Ins Co Of Amer	LH-STK	TX	31,424	13,963	281	72,518	32,152
Freedom Specialty Ins Co	PC-STK	OH	10,510	8,964	40	52	0
Funeral Directors Life Ins Co	LH-STK	TX	714,455	65,996	18	165,439	165,419
Garden State Life Ins Co	LH-STK	TX	101,185	24,606	781	40,200	36,026
Garrison Prop & Cas Ins Co	PC-STK	TX	568,427	158,496	0	508,675	456,573
Gateway Ins Co	PC-STK	MO	48,740	16,843	189	24,397	21,155
GBU Financial Life	FRAT	PA	760,142	35,453	14,240	179,411	179,180
GEICO General Ins Co	PC-STK	MD	173,567	103,155	0	5,756,364	0
GEICO Indemnity Co	PC-STK	MD	5,813,793	2,272,281	67,600	3,744,242	3,635,217
Gemini Ins Co	PC-S/L	DE	70,859	53,470	1,325	153,440	0
General Amer Life Ins Co	LH-STK	MO	11,178,238	943,973	10,423	655,094	380,546
General Casualty Co Of WI	PC-STK	WI	965,072	523,342	6,004	352,685	227,420
General Casualty Ins Co	PC-STK	WI	131,681	33,627	0	98,119	65,954
General Eastern Ski Ins, A RRG	PC-RRG	VT	3,178	2,124	0	0	0
General Fidelity Ins Co	PC-STK	SC	682,954	280,553	0	1,306	-1,493
General Fidelity Life Ins Co	LH-STK	SC	228,402	184,660	0	648	59,475
General Ins Co Of Amer	PC-STK	WA	2,079,615	409,611	2,005	283,707	969,941
General Re Life Corp	LH-STK	CT	2,911,851	702,475	0	0	1,050,240
General Reins Corp	PC-STK	DE	14,388,774	9,319,444	872	37,923	612,672
General Security Indemnity Co of AZ	PC-S/L	AZ	206,060	45,788	2,193	93,023	5,535
General Security National Ins Co	PC-STK	NY	299,336	114,240	0	-0	2,057
General Star Indemnity Co	PC-S/L	CT	721,519	501,562	1,121	94,553	43,614
General Star National Ins Co	PC-STK	OH	279,973	174,024	1,016	48,177	23,730
Generali	PC-USB	NY	54,938	25,519	332	20,170	76
Generali USA Life Reassurance Co	LH-STK	MO	987,154	342,061	0	0	309,875
Genesis Indemnity Ins Co	PC-S/L	ND	37,307	31,880	0	1,602	799
Genesis Ins Co	PC-STK	CT	188,470	110,506	1,792	19,681	9,666
Genworth Financial Assur Corp	PC-STK	NC	33,736	20,348	0	2,049	2,049
Genworth Home Equity Ins Corp	PC-STK	NC	12,157	12,014	0	54	54
Genworth Life and Annuity Ins Co	LH-STK	VA	25,149,351	1,776,595	79,762	2,461,910	999,751
Genworth Life Ins Co	LH-STK	DE	33,585,119	2,983,553	70,047	3,086,337	1,870,416
Genworth Mortgage Ins Corp	PC-STK	NC	2,655,368	739,300	16,000	603,662	523,504
Genworth Mortgage Ins Corp of NC	PC-STK	NC	485,097	133,704	0	2	48,635
Genworth Residential Mort Assur Corp	PC-STK	NC	30,052	25,619	1	61	111
Genworth Residential Mortgage Ins Corp of NE	PC-STK	NC	217,057	113,696	523	51,396	26,743

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
GeoVera Ins Co	PC-STK	CA	93,626	30,973	0	110,170	27,819
GeoVera Specialty Ins Co	PC-S/L	CA	66,323	21,816	0	127,661	12,957
Gerber Life Ins Co	LH-STK	NY	1,901,134	213,043	15,721	509,298	390,832
Germantown Ins Co	PC-STK	PA	78,493	38,460	0	25,818	26,362
Germantown Mutual Ins Co	PC-MUT	WI	70,948	34,899	217	35,099	30,327
Glencoe Ins Ltd	PC-S/L	NY	698,292	297,072	0	230,223	197,863
Global International Ins Co, A RRG	PC-RRG	DC	17,982	17,289	24	639	639
Global Reins Corp	PC-USB	NY	256,140	57,847	0	0	84
Global Reins Corp of America	PC-STK	NY	448,498	162,321	0	0	40
Globe Life And Accident Ins Co	LH-STK	NE	3,029,554	418,575	19,135	604,552	529,869
GMAC Ins Co Online, Inc	PC-STK	MO	43,911	9,099	0	36,020	35,400
GNV Custom Ins Co	PC-S/L	AZ	51,445	45,846	265	1,158	2,055
Golden Rule Ins Co	LH-STK	IN	694,019	304,797	66,796	1,623,975	1,571,438
Golden State Mutual Life Ins Co	LH-MUT	CA	n/a	n/a	n/a	n/a	n/a
Gotham Ins Co	PC-S/L	NY	123,910	62,467	719	54,027	25,851
Government Employees Ins Co	PC-STK	MD	16,462,921	6,464,466	38	4,208,733	9,958,568
Government Personnel Mutual Life Ins Co	LH-MUT	TX	821,198	92,048	919	78,422	56,856
Grange Ins Co of Michigan	PC-STK	OH	53,559	28,258	111,182	111,182	27,662
Grange Life Ins Co	LH-STK	OH	291,575	39,807	3,324	73,936	48,689
Granite Re, Inc	PC-STK	OK	30,414	14,595	306	23,783	21,505
Granite State Ins Co	PC-STK	PA	38,993	37,395	8,297	367,601	0
Gray Ins Co, The	PC-STK	LA	318,089	107,975	0	56,320	54,414
Great Amer Alliance Ins Co	PC-STK	OH	29,300	29,274	1,607	110,809	0
Great Amer Assurance Co	PC-STK	OH	17,685	17,669	12,514	427,477	0
Great Amer E & S Ins Co	PC-S/L	DE	27,291	27,275	1,966	162,444	0
Great Amer Fidelity Ins Co	PC-S/L	DE	26,914	26,912	80	3,535	0
Great Amer Ins Co	PC-STK	OH	4,934,096	1,476,282	35,029	1,473,909	1,529,095
Great Amer Ins Co Of NY	PC-STK	NY	62,468	62,462	6,708	362,296	0
Great Amer Life Ins Co	LH-STK	OH	11,470,511	990,856	105,835	2,007,599	1,965,835
Great Amer Protection Ins Co	PC-S/L	OH	26,316	26,314	0	85	0
Great Amer Security Ins Co	PC-STK	OH	18,323	18,321	5	5,731	0
Great Amer Spirit Ins Co	PC-STK	OH	20,190	20,182	4	10,565	0
Great Divide Ins Co	PC-STK	ND	191,799	68,546	2,695	141,337	31,168
Great Midwest Ins Co	PC-STK	TX	78,783	50,006	3,276	24,729	11,615
Great Northern Ins Co	PC-STK	IN	1,574,765	459,252	31,086	1,293,216	329,727
Great Southern Life Ins Co	LH-STK	TX	248,157	35,820	1,453	75,185	306
Great West Casualty Co	PC-STK	NE	1,571,928	498,831	12,667	703,895	565,662
Great Western Ins Co	LH-STK	UT	494,789	38,462	0	133,229	93,712
Greater New York Mutual Ins Co	PC-MUT	NY	849,996	405,164	2,200	167,275	172,596
Great-West Life & Annuity Ins Co	LH-STK	CO	45,091,624	1,159,657	76,537	6,459,390	6,230,468
Greek Catholic Union Of The USA	FRAT	PA	810,810	21,453	1,261	195,529	195,526
Green Hills Ins Co A Risk Retention Group	PC-RRG	VT	21,517	9,913	14	5,020	5,020
Greenwich Ins Co	PC-STK	DE	919,712	452,556	4,762	518,771	129,393
Guarantee Ins Co	PC-STK	FL	164,083	25,200	0	92,908	63,110

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Guarantee Title & Trust Co	TITLE	OH	n/a	n/a	n/a	n/a	n/a
Guarantee Trust Life Ins Co	LH-MUT	IL	257,985	40,142	10,568	238,572	165,279
Guaranty Income Life Ins Co	LH-STK	LA	492,028	21,104	4,135	68,700	60,707
Guardian Ins & Annuity Co	LH-STK	DE	10,072,539	241,180	9,192	1,186,639	1,101,770
Guardian Life Ins Co Of Amer	LH-MUT	NY	33,178,003	4,430,960	106,667	6,353,406	5,989,175
Guggenheim Life & Annuity Ins Co	LH-STK	DE	2,763,189	190,594	0	296,078	860,656
Guideone Elite Ins Co	PC-STK	IA	26,737	19,362	641	101,529	0
Guideone Mutual Ins Co	PC-MUT	IA	1,047,238	411,279	6,001	258,590	282,547
Guideone Specialty Mutual Ins Co	PC-MUT	IA	232,014	83,169	661	87,728	70,637
Guilford Ins Co	PC-S/L	IL	363,898	237,375	0	1,550	31,255
Gulf Underwriters Ins Co	PC-S/L	CT	47,743	45,233	0	4	0
Hallmark Ins Co	PC-STK	AZ	221,561	72,825	1,496	104,849	95,965
Hallmark Specialty Ins Co	PC-S/L	OK	111,609	36,809	218	52,291	56,121
Hamilton Mutual Ins Co	PC-MUT	IA	67,503	28,544	9,156	54,815	20,720
Hannover Life Reassur Co Of Amer	LH-STK	FL	3,451,392	166,600	0	0	385,722
Hanover Ins Co	PC-STK	NH	5,253,510	1,742,798	41,619	714,503	2,375,312
Harco National Ins Co	PC-STK	IL	317,945	146,758	1,925	56,576	56,744
Harleysville Ins Co	PC-STK	PA	142,517	34,618	2,243	67,572	44,103
Harleysville Ins Co Of NJ	PC-STK	NJ	719,610	177,858	0	126,707	231,541
Harleysville Ins Co Of NY	PC-STK	NY	n/a	n/a	n/a	n/a	n/a
Harleysville Ins Co Of OH	PC-STK	OH	37,234	11,527	0	74	11,026
Harleysville Life Ins Co	LH-STK	PA	375,882	19,479	3,601	78,713	52,180
Harleysville Mutual Ins Co	PC-MUT	PA	1,505,482	904,393	450	371,575	191,412
Harleysville Pennland Ins Co	PC-STK	PA	198,577	95,666	0	4,291	44,103
Harleysville Preferred Ins Co	PC-STK	PA	743,482	176,003	4,181	228,877	231,541
Harleysville Worcester Ins Co	PC-STK	PA	562,669	138,436	173	258,526	176,412
Harleysville-Atlantic Ins Co	PC-STK	GA	208,525	55,168	0	467	66,155
Hartford Accident And Indemnity Co	PC-STK	CT	10,744,490	3,182,956	9,141	448,686	3,167,243
Hartford Casualty Ins Co	PC-STK	IN	2,215,650	971,646	32,210	1,588,404	532,880
Hartford Fire Ins Co	PC-STK	CT	25,075,747	13,958,857	30,174	1,463,224	4,020,819
Hartford Ins Co of IL	PC-STK	IL	3,650,233	1,330,493	0	127,898	978,561
Hartford Ins Co Of The Midwest	PC-STK	IN	422,691	309,593	40,394	1,503,175	48,444
Hartford Ins Co Of The Southeast	PC-S/L	FL	170,429	57,048	0	50,905	48,444
Hartford Int'l Life Reassur Corp	LH-STK	CT	1,125,403	95,851	0	0	15,891
Hartford Life And Accident Ins Co	LH-STK	CT	14,950,731	6,577,079	87,277	3,789,903	3,353,570
Hartford Life and Annuity Ins Co	LH-STK	CT	73,626,921	4,062,539	62,517	2,524,549	1,122,348
Hartford Life Ins Co	LH-STK	CT	148,900,298	5,831,526	180,459	8,447,474	7,990,479
Hartford Steam Boiler Inspect & Ins Co	PC-STK	CT	1,340,557	654,641	1,609	64,170	631,873
Hartford Steam Boiler Inspect & Ins Co of CT	PC-STK	CT	97,742	43,749	0	50	28,820
Hartford Underwriters Ins Co	PC-STK	CT	1,546,527	642,004	12,875	1,349,321	387,549
Hawkeye-Security Ins Co	PC-STK	WI	14,057	12,366	0	57,167	0
HCC Life Ins Co	LH-STK	IN	608,334	390,337	13,019	619,104	637,048
HCSC Ins Services Co	LH-STK	IL	157,081	98,340	0	440,811	432,238
HDI-Gerling America Ins Co	PC-STK	IL	223,483	106,859	6,479	158,193	1,854

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
HEALTH CARE INDUSTRY LIABILITY RECIPR	PC-RRG	DC	154,307	7,484	2,886	40,369	3,565
Health Care Service Corp, Mut Legal Res Co	LH-MUT	IL	12,718,574	7,793,536	1,688	19,735,080	19,722,014
Healthmarkets Ins Co	LH-STK	OK	8,952	8,918	0	0	0
HealthNet Life Ins Co	LH-STK	CA	680,510	414,490	3,035	1,940,959	1,146,731
Healthspring Life & Health Ins Co	LH-STK	TX	265,077	141,066	26,564	1,111,740	1,111,740
Heritage Casualty Ins Co	PC-STK	IL	82,097	66,514	0	2,204	-74
Heritage Indemnity Co	PC-STK	CA	199,192	84,666	1,023	82,357	53,334
Heritage Life Ins Co	LH-STK	AZ	9,076	8,025	0	0	0
Heritage Union Life Ins Co	LH-STK	AZ	6,448	6,248	21	3,505	18
Heritage Warranty Mutual Ins RRG (SC)	PC-RRG	SC	2,249	1,052	-0	-4	1,021
Hermitage Ins Co	PC-S/L	NY	326,933	104,029	334	72,870	106,356
Highmark Casualty Ins Co	PC-STK	PA	226,361	111,631	0	101,193	88,453
Hiscox Ins Co	PC-STK	IL	67,630	55,085	210	25,857	2,871
Hiscox Specialty Ins Co, Inc	PC-S/L	IL	20,634	20,173	0	0	0
HM Health Ins Co	LH-STK	PA	179,786	66,555	0	434,172	434,165
HM Life Ins Co	LH-STK	PA	415,173	189,158	8,156	417,956	476,676
Homeland Ins Co of NY	PC-S/L	NY	310,609	114,009	672	160,714	100,544
Homesite Ins Co	PC-STK	CT	170,249	49,546	0	135,787	104,908
Homesite Ins Co Of The Midwest	PC-STK	ND	199,191	51,446	28,211	141,418	110,658
Homesteaders Life Co	LH-MUT	IA	1,937,096	106,441	10,684	391,299	388,467
Horace Mann Ins Co	PC-STK	IL	370,754	154,868	2,660	215,207	219,003
Horace Mann Life Ins Co	LH-STK	IL	5,554,461	322,863	10,647	500,482	493,449
Horace Mann Prop & Cas Ins Co	PC-STK	IL	220,874	91,109	0	155,690	152,811
Housing Authority Prop Ins, a Mutual Co	PC-MUT	VT	163,620	108,336	1,342	34,953	36,680
Housing Authority RRG	PC-RRG	VT	297,851	156,180	881	30,858	28,004
Housing Enterprise Ins Co, Inc	PC-STK	VT	42,669	25,495	393	13,627	10,620
Houston Casualty Co	PC-S/L	TX	2,864,062	1,641,780	4,929	365,057	286,578
Houston Specialty Ins Co	PC-S/L	DE	119,046	101,114	114	28,301	2,495
HSBC Ins Co of DE	PC-STK	DE	219,236	203,515	18	2,599	28,862
Hudson Ins Co	PC-STK	DE	667,931	370,904	5,373	412,495	73,951
Hudson Specialty Ins Co	PC-S/L	NY	216,208	131,205	2,799	125,299	22,190
Humana Ins Co	LH-STK	WI	4,864,670	2,606,566	587,153	15,637,430	16,339,804
HumanaDental Ins Co	LH-STK	WI	102,034	62,678	11,597	319,324	311,002
Hungarian Reformed Federation Of Amer	FRAT	DC	16,871	1,383	10	566	534
IA Amer Life Ins Co	LH-STK	GA	171,851	73,582	682	16,318	83,276
Idealife Ins Co	LH-STK	CT	19,362	14,400	73	8,307	1,410
IDS Prop & Cas Ins Co	PC-STK	WI	982,620	411,343	30,457	706,037	703,964
Illinois Emcasco Ins Co	PC-S/L	IA	272,050	77,722	199	23,008	103,598
Illinois Mutual Life Ins Co	LH-MUT	IL	1,211,617	104,052	5,666	121,358	104,812
Illinois National Ins Co	PC-STK	IL	66,127	64,202	28,235	1,776,872	0
Illinois Union Ins Co	PC-S/L	IL	411,409	138,929	4,601	532,664	0
Imperial Cas & Indemnity Co	PC-STK	OK	n/a	n/a	n/a	n/a	n/a
Imperium Ins Co	PC-STK	DE	666,803	220,066	5,094	277,938	249,192
Indemnity Ins Co Of North Amer	PC-STK	PA	394,594	143,164	8,458	748,106	69,854

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
INDEMNITY INSURANCE CORP OF DC RRG	PC-RRG	DC	39,568	14,911	0	19,182	16,254
Independence American Ins Co	PC-STK	DE	72,503	47,392	169	41,264	73,841
Independence Life And Annuity Co	LH-STK	RI	126,461	58,579	0	0	-420
Independent Mutual Fire Ins Co	PC-MUT	IL	31,138	28,074	22	4,325	4,325
Independent Order Of Foresters	FRAT	NY	3,108,392	278,473	14,656	265,715	243,822
Independent Order Of Vikings	FRAT	IL	2,617	1,327	38	153	129
Indian Harbor Ins Co	PC-S/L	ND	244,107	62,231	9,893	334,511	21,566
Indiana Ins Co	PC-STK	IN	1,079,894	212,955	3,584	293,873	506,056
Indiana Lumbermen's Mutual Ins Co	PC-MUT	IN	98,183	32,503	3,068	39,220	29,348
Individual Assurance Co Life, Hlth & Acc	LH-STK	MO	44,746	10,300	768	37,745	22,618
Industrial Alliance Pacific Ins & Fin Srv Inc	LH-USB	WA	555,766	15,693	10,161	146,951	142,383
Infinity Auto Ins Co	PC-STK	OH	11,302	9,898	0	207,923	947
Infinity Ins Co	PC-STK	IN	1,419,419	475,352	0	498,603	933,613
Infrassure Ltd	PC-S/L	NY	517,634	203,227	0	0	176,136
ING Life Ins and Annuity Co	LH-STK	CT	68,943,230	1,667,330	198,421	8,357,414	8,207,629
ING USA Annuity & Life Ins Co	LH-STK	IA	73,377,046	1,724,696	96,857	4,117,058	4,128,163
Ins Co of Greater NY	PC-STK	NY	106,903	53,346	136	40,729	20,547
Ins Co Of IL	PC-STK	IL	48,834	47,162	0	281	0
Ins Co Of North Amer	PC-STK	PA	811,425	303,736	292	86,153	174,634
Ins Co Of The State Of PA	PC-STK	PA	4,641,719	2,070,926	26,156	1,665,975	619,566
Ins Co Of The West	PC-STK	CA	869,869	375,043	3	246,960	319,560
Ins Corp Of NY	PC-STK	NY	n/a	n/a	n/a	n/a	n/a
Integon National Ins Co	PC-STK	NC	254,648	66,807	0	336,324	215,295
Integrity Life Ins Co	LH-STK	OH	5,909,711	529,210	15,843	447,858	445,582
International Fidelity Ins Co	PC-STK	NJ	229,996	94,701	1,699	120,144	97,212
International Ins Co Of Hannover Limited	PC-S/L	NY	2,121,588	171,469	0	569,041	12,337
Interstate Fire & Cas Co	PC-S/L	IL	467,594	149,184	784	204,298	119,573
Intramercia Life Ins Co	LH-STK	NY	32,856	9,216	2	1,100	40
Investors Heritage Life Ins Co	LH-STK	KY	350,543	19,393	669	44,909	40,746
Investors Ins Corp	LH-STK	DE	313,740	33,329	422	32,749	6,539
Investors Life Ins Co Of North Amer	LH-STK	TX	741,147	41,669	964	27,469	1
Investors Title Ins Co	TITLE	NC	105,863	47,788	4,131	56,665	56,489
Ironshore Indemnity, Inc	PC-STK	MN	155,543	93,763	2,539	81,482	14,953
Ironshore Specialty Ins Co	PC-S/L	AZ	556,337	273,931	5,770	555,048	77,892
ISMIE Mutual Ins Co	PC-MUT	IL	1,487,307	417,741	123	306,930	200,007
Jackson National Life Ins Co Of NY	LH-STK	NY	4,486,445	256,111	677	1,072,424	1,064,021
James River Ins Co	PC-S/L	OH	455,595	219,760	1,269	115,686	33,840
JAMESTOWN INSURANCE COMPANY, A RRG	PC-RRG	SC	7,330	1,543	0	4,221	2,139
Jefferson Ins Co	PC-STK	NY	27,951	18,843	6,144	200,439	20,051
Jefferson National Life Ins Co	LH-STK	TX	1,768,474	31,314	7,159	227,172	-1,091
Jewelers Mutual Ins Co	PC-MUT	WI	237,336	146,204	2,599	122,820	114,992
John Alden Life Ins Co	LH-STK	WI	472,427	100,720	30,525	516,257	489,475
John Deere Ins Co	PC-STK	IA	38,473	28,467	208	10,461	3,896
John Hancock Life & Health Ins Co	LH-STK	MA	7,615,641	461,846	137	535,514	541,406

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Kanawha Ins Co	LH-STK	SC	1,109,036	80,833	4,733	190,633	168,411
Kansas Bankers Surety Co	PC-STK	KS	161,936	140,671	24	9,869	9,659
Kansas City Life Ins Co	LH-STK	MO	3,235,013	322,459	7,753	333,321	306,874
Kemper Independence Ins Co	PC-STK	IL	116,835	28,011	0	295,387	0
Key Risk Ins Co	PC-STK	NC	59,987	27,600	0	99,092	0
Kinsale Ins Co	PC-S/L	AR	65,999	59,448	30	12,009	9,479
Knightbrook Ins Co	PC-STK	DE	51,497	28,081	66	34,382	16,161
Knights Of Columbus	FRAT	CT	16,861,961	1,729,953	55,222	1,642,014	1,640,929
KSKJ Life Amer Slov Cath Union	FRAT	IL	198,175	6,625	430	72,715	64,897
Ladies PA Slovak Catholic Union	FRAT	PA	14,687	3,834	0	249	249
Lafayette Life Ins Co	LH-STK	IN	2,598,700	112,040	11,616	623,354	594,995
Lancashire Ins Co (UK), Ltd	PC-S/L	NY	451	193	0	0	63
Lancashire Ins Co Ltd	PC-S/L	NY	2,006	1,268	0	0	24
Lancer Ins Co	PC-STK	IL	501,375	156,325	3,819	165,400	163,959
LANCET INDEMNITY RRG INC	PC-RRG	NV	7,994	2,006	1,729	5,805	5,406
Landmark American Ins Co	PC-S/L	OK	343,344	180,221	6,139	509,471	44,846
Lantana Ins Ltd	PC-S/L	NY	192,539	39,317	0	115,559	18,682
Laurier Indemnity Co	PC-STK	WI	7,573	7,563	0	0	-0
Leading Ins Group Ins Co, Ltd US Brch	PC-USB	NY	117,872	49,904	0	54,828	49,534
LENDERS PROTECTION ASSURANCE COMPA	PC-RRG	NE	2,650	2,373	0	1,059	0
LEWIS & CLARK LTC RRG	PC-RRG	NV	21,282	4,580	0	14,491	11,947
Lexington Ins Co	PC-S/L	DE	18,631,448	5,534,107	80,356	4,605,907	3,684,485
Lexington Nat'l Ins Corp	PC-STK	MD	55,410	19,019	29	12,879	12,878
Lexon Ins Co	PC-STK	TX	121,250	39,361	854	54,842	52,815
Liberty Bankers Life Ins Co	LH-STK	OK	1,113,572	85,865	8,961	200,202	200,009
Liberty Ins Corp	PC-STK	IL	1,421,193	276,171	33,651	1,351,898	461,132
Liberty Ins Underwriters, Inc	PC-STK	NY	39,756	9,526	0	0	14,456
Liberty Insurance Underwriters, Inc	PC-STK	IL	180,716	99,169	3,634	315,613	0
Liberty Life Assurance Co Of Boston	LH-STK	NH	14,160,738	637,653	34,332	1,516,414	1,431,120
Liberty Life Ins Co	LH-STK	SC	4,995,354	277,963	83,251	1,118,467	1,032,856
Liberty Mutual Fire Ins Co	PC-STK	WI	4,825,276	1,204,356	175,125	5,959,807	1,361,254
Liberty Mutual Ins Co	PC-STK	MA	36,701,548	13,763,291	57,944	3,942,769	7,740,795
Liberty National Life Ins Co	LH-STK	NE	6,954,205	953,191	1,166	687,172	562,994
Liberty Personal Ins Co	PC-STK	NH	107,524	104,846	0	0	0
Liberty Surplus Ins Corp, The	PC-S/L	NH	108,271	77,566	2,349	200,361	0
Life Ins Co Of North Amer	LH-STK	PA	5,815,739	841,742	93,885	2,348,185	2,488,841
Life Ins Co Of The Southwest	LH-STK	TX	9,165,314	551,476	35,397	1,399,344	1,389,874
Life of the South Ins Co	LH-STK	GA	58,407	15,306	304	69,970	50,273
Lincoln Benefit Life Co	LH-STK	NE	2,396,597	310,830	73,689	2,218,178	445
Lincoln General Ins Co	PC-STK	PA	398,774	3,380	-19	8,256	5,523
Lincoln Heritage Life Ins Co	LH-STK	IL	762,115	100,545	22,063	296,544	242,534
Lincoln Life & Ann Co of NY	LH-STK	NY	9,910,887	794,059	784	823,203	867,637
Lincoln National Life Ins Co	LH-STK	IN	158,433,198	6,465,567	681,857	19,652,184	18,013,368
Lithuanian Alliance Of Amer	FRAT	PA	1,717	358	0	20	20

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Lloyd's Underwriters At London, Sp Synd	PC-S/L	NY	4,866,744	372,321	0	0	0
LM General Ins Co	PC-STK	IL	35,252	6,698	0	9,161	14,456
LM Ins Corp	PC-STK	IL	254,911	144,549	21,216	336,684	409,903
LM Prop & Cas Ins Co	PC-STK	IN	91,584	35,847	0	8	-0
London Life Reins Co	LH-STK	PA	515,576	71,642	0	19,795	33,291
Longevity Ins Co	LH-STK	TX	8,318	8,309	10	585	0
Loyal Amer Life Ins Co	LH-STK	OH	452,928	37,884	2,235	112,861	87,951
Loyal Christian Benefit Assoc	FRAT	PA	167,397	4,203	196	21,670	21,489
Lumbermens Casualty Ins Co	PC-STK	IL	15,797	11,426	0	49	101
Lumbermens Mutual Casualty Co	PC-MUT	IL	900,555	34,865	12	34	97
Lumbermen's Underwriting Alliance	PC-RECI	MO	339,439	88,047	1,048	120,280	81,743
Lyndon Property Ins Co	PC-STK	MO	389,289	185,335	7,807	101,893	42,395
Lyndon Southern Ins Co	PC-STK	DE	44,654	15,320	90	95,140	23,502
Madison National Life Ins Co	LH-STK	WI	801,708	174,171	27,834	202,584	140,071
Maiden Rein Co	PC-STK	MO	925,603	262,724	0	8,110	197,942
Maiden Specialty Ins Co	PC-S/L	NC	50,772	30,693	2,212	62,592	2,774
Manhattan Life Ins Co	LH-STK	NY	343,725	39,549	128	18,221	13,339
Manhattan National Life Ins Co	LH-STK	IL	207,765	16,248	835	28,290	2,262
Manufacturers Alliance Ins Co	PC-STK	PA	177,552	71,427	497	81,558	53,053
Marathon Financial Ins Co, Inc RRG	PC-RRG	SC	13,801	2,524	0	15,151	0
Markel Amer Ins Co	PC-STK	VA	497,164	128,714	3,070	128,571	133,324
Markel Ins Co	PC-STK	IL	732,491	194,076	3,199	218,438	235,762
Maryland Casualty Co	PC-STK	MD	155,065	129,282	2,631	352,939	0
Massachusetts Bay Ins Co	PC-STK	NH	53,612	53,259	24,502	375,686	0
Massachusetts Mutual Life Ins Co	LH-MUT	MA	129,290,316	10,352,400	273,208	13,008,957	12,512,079
MAXUM Casualty Ins Co	PC-STK	DE	17,043	13,715	2,118	38,932	0
MAXUM Indemnity Co	PC-S/L	DE	249,028	87,296	2,458	78,854	60,299
MBIA Ins Corp	PC-STK	NY	3,458,450	1,074,702	102	352,340	358,685
Medamerica Ins Co	LH-STK	PA	552,616	37,297	1,128	65,817	42,158
Medco Containment Life Ins Co	LH-STK	PA	260,086	138,549	17,878	641,212	641,207
Medical Benefits Mutual Life Ins Co	LH-MUT	OH	22,898	13,828	0	23,051	20,685
Medical Mutual of Ohio	PC-MUT	OH	1,495,658	1,065,326	0	2,024,953	2,078,659
Medical Protective Co	PC-STK	IN	2,271,164	755,707	11,048	666,406	334,684
Medico Ins Co	LH-STK	NE	102,627	36,906	1,213	73,080	27,643
Medico Life Ins Co	LH-STK	NE	214,113	32,962	1,956	78,437	34,631
Medmarc Casualty Ins Co	PC-STK	VT	95,660	39,421	555	29,743	10,143
Medmarc Mutual Ins Co	PC-MUT	VT	247,482	142,277	0	0	20,285
Mega Life And Health Ins Co	LH-STK	OK	590,842	291,773	10,198	511,838	490,017
Members Life Ins Co	LH-STK	IA	55,568	24,471	2,778	4,274	4,274
MEMIC Indemnity Co	PC-STK	NH	163,606	63,135	14	43,323	43,681
Mental Health RRG, Inc	PC-RRG	VT	20,328	9,177	0	9,629	3,818
Merastar Ins Co	PC-STK	IN	40,381	14,804	1,436	32,044	0
Merchants Bonding Co	PC-MUT	IA	98,642	65,491	1,416	62,228	32,946
Merchants Mutual Ins Co	PC-MUT	NY	384,432	143,487	3,536	143,307	118,526

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Merchants Nat'l Ins Co	PC-S/L	NH	73,595	22,953	42	6,900	33,864
MERCHANTS PREFERRED INS CO	PC-STK	NY	42,024	12,932	1,065	83,727	16,932
Mercury Nat'l Ins Co	PC-STK	IL	14,527	13,148	5,527	5,527	0
Meridian Security Ins Co	PC-STK	IN	80,479	32,618	301	179,720	0
Merit Life Ins Co	LH-STK	IN	646,278	341,226	875	61,428	62,898
Meritplan Ins Co	PC-STK	CA	244,982	134,432	52,685	611,165	74,032
MetLife Ins Co of CT	LH-STK	CT	68,696,975	5,104,853	18,389	21,422,433	20,846,740
MetLife Investors Ins Co	LH-STK	MO	13,065,144	498,585	60,543	933,281	855,125
MetLife Investors USA Ins Co	LH-STK	DE	54,153,056	1,454,081	469,646	12,392,173	10,616,775
Metropolitan Direct Prop & Cas Ins Co	PC-STK	RI	28,379	28,032	2,086	238,971	0
Metropolitan General Ins Co	PC-STK	RI	31,563	30,768	39	26,024	0
Metropolitan Grp Prop & Cas Ins Co	PC-STK	RI	394,430	308,042	31,880	526,153	0
Metropolitan Life Ins Co	LH-STK	NY	316,204,247	13,217,404	784,545	62,384,023	57,714,266
Metropolitan Prop & Cas Ins Co	PC-STK	RI	4,900,893	1,845,322	2,213	1,179,912	2,983,236
Metropolitan Tower Life Ins Co	LH-STK	DE	4,953,821	804,514	2,999	153,002	37,137
MGA Ins Co	PC-STK	TX	209,098	99,092	0	156,760	157,406
MGIC Assurance Corp	PC-STK	WI	10,318	9,804	0	145	145
MGIC Credit Assurance Corp	PC-STK	WI	43,497	42,185	1	413	413
MGIC Indemnity Corp	PC-STK	WI	230,200	229,716	1	58	0
Mid-Century Ins Co	PC-STK	CA	3,667,148	836,659	8,166	2,564,918	2,038,974
Mid-Continent Casualty Co	PC-STK	OH	619,327	217,426	894	132,565	129,649
Middlesex Ins Co	PC-STK	WI	617,584	238,319	388	33,763	161,930
Middlesex Mutual Assur Co	PC-MUT	CT	255,881	62,830	8,207	231,893	94,366
Midland National Life Ins Co	LH-STK	IA	28,627,802	1,639,725	120,099	2,980,432	2,628,969
Midwest Employers Casualty Co	PC-STK	DE	326,009	140,113	6,161	194,047	23,199
MIDWEST INSURANCE GROUP INC RRG	PC-RRG	AZ	9,310	1,639	0	766	-499
Mid-West National Life Ins Co Of TN	LH-STK	TX	177,238	95,966	1,678	213,183	206,079
Midwest Security Life Ins Co	LH-STK	WI	31,726	24,884	20,675	36,170	36,170
Midwestern Indemnity Co	PC-STK	OH	28,967	26,201	0	68,027	0
Midwestern United Life Ins Co	LH-STK	IN	241,335	111,145	330	4,316	4,175
MII Life, Incorporated	LH-STK	MN	201,426	9,823	109	21,474	486
Millers First Ins Co	PC-STK	IL	33,530	14,794	0	9,583	8,615
Milwaukee Cas Ins Co	PC-STK	WI	20,646	11,599	0	14,835	1,301
Minnesota Lawyers Mutual Ins Co	PC-MUT	MN	126,152	52,725	121	33,997	30,006
Minnesota Life Ins Co	LH-STK	MN	25,492,612	1,939,215	142,504	4,601,730	4,270,483
Mitsui Sumitomo Ins Co (Europe) Ltd	PC-S/L	NY	449,110	75,372	0	244,189	83,099
Mitsui Sumitomo Ins Co of Amer	PC-STK	NY	744,762	275,183	3,745	171,023	136,602
Mitsui Sumitomo Ins Usa, Inc	PC-STK	NY	109,165	56,455	2,900	90,023	15,178
MMIC Ins, Inc	PC-STK	MN	504,751	220,449	5	131,985	110,817
MML Bay State Life Ins Co	LH-STK	CT	4,413,237	151,967	2,454	57,257	35,817
Modern Service Ins Co	PC-STK	IL	26,744	25,919	0	762	0
Modern Woodmen Of Amer	FRAT	IL	10,144,269	1,228,422	18,707	1,102,316	1,074,377
Molina Healthcare Ins Co	LH-STK	OH	8,952	8,634	25	1,114	0
Monroe Guaranty Ins Co	PC-STK	IN	42,912	46,668	1,178	11,993	0

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Montpelier US Ins Co	PC-S/L	OK	88,263	40,355	1,860	48,349	11,665
Monumental Life Ins Co	LH-STK	IA	32,851,172	1,174,423	36,669	1,734,837	1,348,413
Mony Life Ins Co	LH-STK	NY	8,795,002	567,221	3,973	441,238	393,464
Mony Life Ins Co Of Amer	LH-STK	AZ	4,122,366	227,865	6,363	273,277	214,184
Mortgage Guaranty Ins Corp	PC-STK	WI	6,508,901	1,709,049	41,668	1,078,898	970,470
Mosaic Ins Co	PC-STK	DE	24,107	20,133	0	0	0
Motorists Life Ins Co	LH-STK	OH	387,957	49,687	4,017	65,070	54,319
Motorists Mutual Ins Co	PC-MUT	OH	1,292,841	503,322	3,824	410,374	487,019
Mount Vernon Fire Ins Co	PC-S/L	PA	368,001	210,342	3,694	133,760	59,710
Mt. Hawley Ins Co	PC-S/L	KS	1,096,198	581,357	2,959	232,427	168,205
MTL Ins Co	LH-STK	IL	1,509,262	96,410	10,936	212,725	194,162
Munich Amer Reassurance Co	LH-STK	GA	6,349,893	729,396	0	0	162,056
Munich Reinsurance America, Inc	PC-STK	DE	17,411,368	4,390,299	0	17	2,914,703
Mutual Of Amer Life Ins Co	LH-MUT	NY	13,656,895	834,648	39,106	1,677,283	1,676,132
Mutual Of Omaha Ins Co	LH-MUT	NE	5,239,904	2,580,839	8,524	928,847	1,749,730
Mutualaid Exchange	PC-RECIP	KS	27,356	16,585	509	15,004	12,455
NAMIC Ins Co, Inc	PC-S/L	IN	47,768	20,879	114	7,661	2,495
National Amer Ins Co	PC-STK	OK	148,072	55,466	21	85,562	56,954
National Benefit Life Ins Co	LH-STK	NY	479,322	163,249	1,188	178,181	-80,910
National Casualty Co	PC-STK	WI	162,230	115,186	15,453	563,094	0
National Catholic Society Of Foresters	FRAT	IL	128,587	13,511	19	4,750	4,574
National Continental Ins Co	PC-STK	NY	254,009	50,899	0	126,071	99,863
National Farmers Union Life Ins Co	LH-STK	TX	244,067	44,468	146	8,076	6,224
National Farmers Union Prop & Cas Co	PC-STK	WI	265,212	72,310	309	172,542	128,979
National Fire & Indemnity Exchange	PC-RECIP	MO	12,140	5,233	88	4,318	3,127
National Fire And Marine Ins Co	PC-S/L	NE	4,985,478	3,357,676	3,497	127,103	98,379
National Fire Ins Co Of Hartford	PC-STK	IL	137,689	112,232	15,317	545,885	0
National General Assurance Company	PC-STK	MO	65,321	21,665	0	131,420	43,594
National General Ins Co	PC-STK	MO	137,314	51,065	10,974	190,322	90,497
National Guardian Life Ins Co	LH-MUT	WI	2,043,181	196,365	29,792	499,150	379,950
National Guardian RRG, Inc	PC-RRG	TN	16,442	4,626	945	11,953	2,102
National Health Ins Co	LH-STK	TX	17,740	10,269	90	23,910	23,804
National Home Ins Co, A RRG	PC-RRG	CO	68,845	23,636	11	6,086	2,783
National Indemnity Co	PC-STK	NE	111,644,978	68,437,054	2,208	101,061	4,422,755
National Independent Truckers Ins Co, A RRG	PC-RRG	SC	8,007	5,002	15	3,423	1,544
National Ins Co Of Wisconsin, Inc	PC-STK	WI	47,384	18,288	487	4,518	12,115
National Interstate Ins Co	PC-STK	OH	799,563	273,647	11	354,925	230,327
National Interstate Ins Co of HI, Inc	PC-STK	OH	27,844	12,040	4,546	19,288	4,798
National Liability & Fire Ins Co	PC-STK	CT	1,206,088	631,136	2,136	162,619	193,402
National Life Ins Co	LH-STK	VT	8,656,524	1,136,177	8,888	550,122	473,394
National Lloyds Ins Co	PC-STK	TX	177,310	94,081	0	122,285	103,028
National Masonic Provident Assoc	LH-MUT	OH	n/a	n/a	n/a	n/a	n/a
NATIONAL MEDICAL PROFESSIONAL RRG GI	PC-RRG	SC	5,615	2,868	176	3,772	0
National Mutual Benefit	FRAT	WI	277,769	26,254	647	29,670	28,430

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
National Reins Corp	PC-STK	DE	413,508	283,390	0	0	-1,891
National Service Contract Ins Co RRG, Inc	PC-RRG	DC	14,503	12,444	22	622	505
National Slovak Society Of The USA	FRAT	PA	513,756	10,540	15,136	173,150	173,150
National Specialty Ins Co	PC-STK	TX	33,115	18,118	1,192	169,205	9,221
National States Ins Co	LH-STK	MO	n/a	n/a	n/a	n/a	n/a
National Surety Corp	PC-STK	IL	482,067	135,857	3,248	438,339	136,655
National Teachers Assoc Life Ins Co	LH-STK	TX	309,358	44,480	12	87,603	87,237
National Title Ins of NY, Inc	TITLE	NY	57,781	18,731	0	295,498	293,794
National Trust Ins Co	PC-STK	IN	31,120	33,856	6,074	175,271	0
National Union Fire Ins Co Of Pittsburgh	PC-STK	PA	32,248,074	12,740,816	75,122	7,046,534	4,708,699
National Western Life Ins Co	LH-STK	CO	7,782,948	878,451	147,376	1,630,078	1,608,079
NATIONWELD RRG, INC	PC-RRG	DC	1,463	1,241	0	130	130
Nationwide Agribusiness Ins Co	PC-STK	IA	179,699	62,536	2,343	514,755	0
Nationwide General Ins Co	PC-STK	OH	56,173	21,187	0	417,832	0
Nationwide Ins Co Of Amer	PC-STK	WI	261,650	99,608	0	862,229	0
Nationwide Life And Annuity Ins Co	LH-STK	OH	5,431,245	287,212	28,194	626,874	-48,542
Nationwide Life Ins Co	LH-STK	OH	95,838,821	3,685,518	292,077	10,343,578	10,095,432
Nationwide Mutual Fire Ins Co	PC-MUT	OH	4,356,901	2,225,957	62,594	1,852,884	1,614,700
Nationwide Mutual Ins Co	PC-MUT	OH	28,204,641	10,586,145	4,993	3,632,077	11,960,210
Nationwide Prop & Cas Ins Co	PC-STK	OH	170,447	51,529	11,789	1,428,560	0
Nat'l Public Finance Guarantee Corp	PC-STK	NY	7,289,956	907,720	0	22	109,600
NAU Country Ins Co	PC-STK	MN	492,742	293,307	5,503	885,876	368,585
Nautilus Ins Co	PC-S/L	AZ	1,544,170	601,198	8,180	369,379	417,700
Navigators Ins Co	PC-STK	NY	1,823,744	686,919	3,711	492,228	429,355
Navigators Specialty Ins Co	PC-S/L	NY	131,594	120,290	582	117,273	0
NC Mutual Life Ins Co	LH-MUT	NC	152,064	7,923	799	18,249	22,552
NCMIC Mutual Ins Co	PC-STK	IA	539,090	182,340	1,394	68,004	91,277
Neighborhood Spirit Prop & Cas Co	PC-STK	CA	237,776	90,527	39	24,323	127,436
Netherlands Ins Co	PC-STK	NH	486,257	152,454	12,444	817,921	189,771
New England Ins Co	PC-STK	CT	318,760	306,809	0	0	0
New England Life Ins Co	LH-STK	MA	11,085,509	591,997	10,735	572,228	441,460
New England Reins Corp	PC-STK	CT	142,101	132,876	0	0	0
New Hampshire Ins Co	PC-STK	PA	3,534,441	1,015,337	18,320	2,182,077	619,566
New York Life Ins And Annuity Corp	LH-STK	DE	97,717,131	5,424,265	272,657	10,838,196	10,349,421
New York Life Ins Co	LH-MUT	NY	122,007,530	14,716,846	98,300	16,985,841	17,258,390
New York Marine And General Ins Co	PC-STK	NY	622,201	185,484	782	157,067	138,331
NGM Ins Co	PC-STK	FL	2,010,409	762,000	2,379	509,425	903,304
Nippon Life Ins Co Of Amer	LH-STK	IA	167,903	121,282	10,811	233,646	230,747
Nipponkoa Ins Co, Ltd (US Branch)	PC-USB	NY	235,664	88,336	95	26,052	50,436
NLC Mutual Ins Co	PC-MUT	VT	254,761	85,388	0	669	9,663
Noetic Specialty Ins Co	PC-S/L	IL	89,487	36,221	153	26,841	10,143
Norcal Mutual Ins Co	PC-MUT	CA	1,225,536	582,445	0	167,482	170,636
Norguard Ins Co	PC-STK	PA	413,304	116,280	444	104,312	106,096
North Amer Capacity Ins Co	PC-S/L	NH	60,483	49,475	411	60,652	0

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
North Amer Co For Life & Health Ins	LH-STK	IA	10,363,208	766,974	119,159	2,192,524	1,508,437
North Amer Elite Ins Co	PC-STK	NH	46,354	34,084	1,127	29,552	0
North Amer Ins Co	LH-STK	WI	26,365	11,265	44	15,111	25,876
North Amer Specialty Ins Co	PC-STK	NH	472,983	316,739	2,385	181,783	13,096
North Light Specialty Ins Co	PC-S/L	IL	24,576	24,465	0	10,046	9
North Pointe Ins Co	PC-STK	PA	114,307	43,887	22,889	70,642	40,938
North River Ins Co	PC-STK	NJ	880,496	399,858	3,003	155,086	133,935
Northbrook Indemnity Co	PC-STK	IL	38,296	38,085	0	140,100	0
Northern Assurance Co Of Amer	PC-STK	MA	155,236	57,562	1,445	121,286	50,272
Northern Ins Co Of NY	PC-STK	NY	44,048	30,237	799	87,462	0
Northfield Ins Co	PC-S/L	IA	373,164	123,883	3,802	103,892	96,159
Northland Casualty Co	PC-STK	CT	103,160	34,812	525	14,110	25,889
Northland Ins Co	PC-STK	CT	1,183,720	572,643	16,008	386,874	225,604
Northwestern Long Term Care Ins Co	LH-STK	WI	926,198	149,648	8,095	245,793	337,981
Northwestern Mutual Life Ins Co	LH-MUT	WI	179,289,366	14,385,232	302,733	14,677,758	13,829,102
Nova Casualty Co	PC-STK	NY	100,607	88,401	2,174	186,592	0
NOVUS INSURANCE COMPANY RRG	PC-RRG	SC	n/a	n/a	n/a	n/a	n/a
Nutmeg Ins Co	PC-STK	CT	412,435	254,163	0	4,854	67,821
NYLIFE Ins Co Of AZ	LH-STK	AZ	195,310	58,199	1,364	75,510	38,751
Occidental Fire And Casualty Co Of NC	PC-STK	NC	273,463	120,710	367	174,211	75,389
Occidental Life Ins Co Of NC	LH-STK	TX	265,913	35,610	1,302	35,876	33,588
OCEANUS INSURANCE COMPANY, a RRG	PC-RRG	SC	63,716	16,791	75	28,501	22,933
Odyssey Rein Co	PC-STK	CT	7,940,425	3,320,141	0	0	1,628,131
OHIC Ins Co	PC-STK	OH	200,822	102,769	0	7,637	-3,819
Ohio Casualty Ins Co	PC-STK	OH	4,842,037	1,117,155	3,420	346,666	2,150,739
Ohio Farmers' Ins Co	PC-MUT	OH	1,661,105	1,382,899	790	32,539	132,992
Ohio Indemnity Co	PC-STK	OH	98,304	45,202	816	84,858	48,723
Ohio National Life Assurance Corp	LH-STK	OH	3,169,591	251,177	15,397	438,805	246,635
Ohio National Life Ins Co	LH-STK	OH	17,968,158	860,701	89,694	1,936,655	1,879,481
Ohio Security Ins Co	PC-STK	OH	20,003	14,315	-22	24,132	0
Ohio State Life Ins Co	LH-STK	TX	11,603	9,104	761	41,988	0
Old Amer Ins Co	LH-STK	MO	240,041	18,397	589	67,882	65,228
Old Reliance Ins Co	LH-STK	AZ	4,398	1,664	3	2,336	1,595
Old Republic Gen Ins Corp	PC-STK	IL	1,127,301	302,702	96	183,725	182,141
Old Republic Ins Co	PC-STK	PA	2,469,368	869,322	26,484	800,696	319,756
Old Republic Life Ins Co	LH-STK	IL	149,125	40,634	637	38,708	25,743
Old Republic National Title Ins Co	TITLE	MN	674,680	201,007	23,687	1,026,517	1,028,543
Old United Casualty Co	PC-STK	KS	444,486	227,581	6,455	118,695	81,165
Old United Life Ins Co	LH-STK	AZ	75,897	41,762	2,158	8,692	5,240
OM Financial Life Ins Co	LH-STK	MD	16,386,058	902,118	79,489	1,712,988	1,369,050
Omaha Indemnity Co	PC-STK	WI	18,191	13,474	0	0	0
Omega US Ins, Inc	PC-S/L	DE	76,883	46,942	116	45,980	20,858
OMS National Ins Co, RRG	PC-RRG	IL	333,316	131,596	1,856	61,234	78,112
OneBeacon Amer Ins Co	PC-STK	MA	485,711	163,768	2,985	419,633	164,892

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
OneBeacon Ins Co	PC-STK	PA	2,351,768	922,042	1,976	108,775	542,937
OneCIS Ins Co	PC-STK	IL	14,109	11,840	0	0	0
OneNation Ins Co	LH-STK	IN	78,409	78,099	0	194	0
Ooida RRG, Inc	PC-RRG	VT	56,535	20,045	768	18,584	6,503
Ophthalmic Mutual Ins Co (A RRG)	PC-RRG	VT	221,950	132,886	999	43,029	43,753
Optimum Re Ins Co	LH-STK	TX	84,794	25,665	0	0	43,266
Order Of United Comm Travelers Of Amer	FRAT	OH	23,015	11,976	5,545	139,996	13,888
Owners Ins Co	PC-STK	OH	2,838,374	990,822	0	1,409,951	1,289,423
Oxford Life Ins Co	LH-STK	AZ	572,312	126,822	5,964	88,546	137,463
Ozark National Life Ins Co	LH-STK	MO	669,044	114,880	55	88,197	84,950
Pacific Employers Ins Co	PC-STK	PA	2,747,755	977,811	632	47,803	621,696
Pacific Indemnity Co	PC-STK	WI	6,207,722	2,424,142	4,428	591,205	1,423,426
Pacific Ins Co, Ltd	PC-S/L	CT	621,898	237,665	374	53,297	164,708
Pacific Life & Annuity Co	LH-STK	AZ	4,285,374	423,948	50	762,138	764,278
Pacific Life Ins Co	LH-STK	NE	98,780,898	5,866,689	206,155	6,000,798	5,246,735
Pacific Specialty Ins Co	PC-STK	CA	283,467	153,774	103	149,491	144,092
Pacificare Life And Health Ins Co	LH-STK	IN	848,315	677,629	1,360	225,466	225,466
PACO Assurance Co, Inc	PC-STK	IL	65,439	23,439	690	14,965	14,400
Pan-Amer Assurance Co	LH-STK	LA	20,894	15,385	232	40,325	40
Pan-Amer Life Ins Co	LH-STK	LA	1,487,680	256,747	6,990	270,187	220,201
Paramount Ins Co	LH-STK	OH	19,608	12,001	1,836	38,298	37,287
PARIS Re Amer Ins Co	PC-STK	DE	327,298	149,382	0	12,581	80,427
Park Avenue Life Ins Co	LH-STK	DE	319,723	64,896	3	1,566	4,535
Parker Centennial Assur Co	LH-STK	WI	73,004	42,441	0	4,318	4,318
Partner Rein Co Of The US	PC-STK	NY	3,682,912	1,196,969	0	0	632,463
Partnerre Ins Co Of NY	PC-STK	NY	122,870	109,873	0	583	106
Partners Mutual Ins Co	PC-MUT	WI	43,319	11,324	8,735	38,849	34,776
Patriot General Ins Co	PC-STK	WI	24,943	23,684	2,811	31,323	0
Patriot Ins Co	PC-STK	ME	87,360	23,905	0	43,659	54,206
Paul Revere Life Ins Co	LH-STK	MA	4,678,403	419,502	9,498	372,729	88,694
Paul Revere Variable Annuity Ins Co	LH-STK	MA	51,632	35,080	44	11,065	25
PCH MUTUAL INSURANCE COMPANY INC RR	PC-RRG	DC	10,373	2,520	217	3,561	2,447
PEACE CHURCH RRG	PC-RRG	VT	18,114	11,272	105	3,823	3,440
Peerless Indemnity Ins Co	PC-STK	IL	784,127	235,059	7,059	675,024	316,285
Peerless Ins Co	PC-STK	NH	7,420,493	1,777,675	1,544	1,103,444	2,656,796
Pekin Ins Co	PC-STK	IL	245,853	97,820	0	225,061	90,462
Pekin Life Ins Co	LH-STK	IL	1,095,893	112,942	2,410	253,375	245,704
Penn Ins And Annuity Co	LH-STK	DE	1,275,849	105,120	3,062	194,252	208,024
Penn Millers Ins Co	PC-STK	PA	202,927	68,191	1,344	86,523	67,578
Penn Mutual Life Ins Co	LH-MUT	PA	12,217,488	1,520,932	28,615	1,548,073	1,447,578
Penn-Amer Ins Co	PC-STK	PA	320,763	193,989	0	53,706	23,427
Penn-Star Ins Co	PC-S/L	PA	125,302	70,683	1,668	39,225	9,371
Pennsylvania General Ins Co	PC-STK	PA	295,121	99,688	0	857	100,544
Pennsylvania Life Ins Co	LH-STK	PA	789,284	268,868	64,218	2,173,172	2,135,679

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Pennsylvania Lumbermens Mut Ins Co	PC-MUT	PA	335,864	112,772	5,880	124,357	78,313
Pennsylvania Manu Assoc Ins Co	PC-STK	PA	715,255	238,790	3,519	355,613	159,159
Pennsylvania Manufacturers Indemnity Co	PC-STK	PA	190,630	82,059	250	106,221	53,053
Pennsylvania Nat'l Mutual Casualty Ins Co	PC-MUT	PA	1,126,922	487,148	10	431,966	272,597
Perico Life Ins Co	LH-STK	DE	70,758	50,398	1,247	81,303	83,753
Petroleum Casualty Co	PC-STK	TX	29,804	21,575	2	8,588	6,743
Pharmacists Life Ins Co	LH-STK	IA	52,043	6,059	85	7,631	5,360
Pharmacists Mutual Ins Co	PC-MUT	IA	206,798	71,083	2,499	97,961	77,459
Philadelphia Amer Life Ins Co	LH-STK	TX	190,803	22,071	81	79,299	62,030
Philadelphia Financial Life Assur Co	LH-STK	PA	3,722,803	28,406	3,665	112,620	103,861
Philadelphia Indemnity Ins Co	PC-STK	PA	5,004,480	1,806,302	42,098	2,078,222	1,870,895
Philadelphia Ins Co	PC-S/L	PA	293,969	116,220	865	41,064	98,468
PHL Variable Ins Co	LH-STK	CT	4,778,696	275,698	13,309	615,184	479,618
Phoenix Ins Co	PC-STK	CT	3,605,230	1,201,088	13,414	946,027	924,605
Phoenix Life And Annuity Co	LH-STK	CT	50,016	23,140	783	12,014	-1,024
Phoenix Life Ins Co	LH-STK	NY	14,425,706	658,457	34,628	1,182,488	1,051,368
Physicians Life Ins Co	LH-STK	NE	1,257,469	106,122	3,663	295,742	200,307
Physicians Mutual Ins Co	LH-MUT	NE	1,641,088	824,570	2,977	272,503	380,259
Pioneer Mutual Life Ins Co	LH-STK	ND	477,521	35,535	291	34,540	27,986
Plans Liability Ins Co	PC-STK	OH	84,048	52,960	0	0	5,138
Platinum Under Reins, Inc	PC-STK	MD	1,751,829	642,820	0	0	425,160
Platte River Ins Co	PC-STK	NE	152,719	40,697	468	47,602	23,856
Plaza Ins Co	PC-STK	MO	28,917	11,065	2,538	22,794	5,097
PMA Capital Ins Co	PC-STK	PA	176,967	2,057	0	0	-4,323
PMI Ins Co	PC-STK	AZ	349,211	17,568	0	7,985	60,512
PMI Mortgage Assurance Co	PC-STK	AZ	30,310	29,999	0	0	0
PMI Mortgage Ins Co	PC-STK	AZ	3,132,212	739,477	15,988	699,700	512,121
Podiatry Ins Co of America	PC-STK	IL	301,002	82,015	1,319	80,348	80,395
Polish Falcons Of Amer	FRAT	PA	61,919	1,396	552	6,592	6,584
Polish National Alliance Of The USA	FRAT	IL	446,323	27,442	547	22,358	22,213
Polish National Union Of Amer	FRAT	PA	25,247	586	53	589	578
Polish Roman Catholic Union Of Amer	FRAT	IL	187,483	3,631	4,030	17,021	16,930
Polish Union Of Amer	FRAT	NY	361	379	0	247	216
Polish Union Of The US Of North Amer	FRAT	PA	8,485	1,090	0	137	133
Polish Women's Alliance Of Amer	FRAT	IL	55,429	786	269	2,348	2,346
Praetorian Ins Co	PC-STK	PA	1,144,635	420,894	4,229	545,554	311,746
Preferred Physicians Mutual RRG	PC-RRG	MO	170,568	75,700	1,540	41,343	34,909
Preferred Professional Ins Co	PC-STK	NE	372,209	163,164	96	123,035	69,313
PREMIER PHYSICIANS INSURANCE COMPAN	PC-RRG	NV	10,729	1,540	0	6,297	2,792
Pre-Paid Legal Casualty	PC-STK	OK	22,606	19,092	26	56,266	56,266
Preserver Ins Co	PC-STK	NJ	164,872	44,315	0	69,065	57,268
Presidential Life Ins Co	LH-STK	NY	3,627,335	273,031	4,670	161,570	153,900
Primerica Life Ins Co	LH-MUT	MA	1,777,592	629,842	54,761	1,778,177	-3,717,371
Princeton Excess & Surplus Lines Ins Co	PC-S/L	DE	173,504	56,392	4,809	206,933	0

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Princeton Ins Co	PC-STK	NJ	1,073,352	353,706	0	156,849	144,974
Principal Life Ins Co	LH-STK	IA	122,004,241	4,377,762	468,909	16,288,193	16,017,549
Principal Nat'l Life Ins Co	LH-STK	IA	43,142	22,060	5,711	192,216	6
Privilege Underwriters Reciprocal Exchange	PC-RECIP	FL	85,408	51,837	0	83,288	16,613
ProAssurance Indemnity Co, Inc	PC-STK	AL	1,703,770	572,706	0	220,148	206,909
ProAssurance Specialty Ins Co, Inc	PC-S/L	AL	31,649	25,913	940	20,970	0
ProAssurance WI Ins Co	PC-STK	WI	383,818	103,634	460	49,268	45,181
PROBUILDERS SPECIALTY INSURANCE CO, R	PC-RRG	DC	166,079	15,174	0	1,628	349
ProCentury Ins Co	PC-STK	TX	150,472	32,924	509	29,518	65,476
Producers Agriculture Ins Co	PC-STK	TX	755,846	47,896	5,794	429,815	353
Professional Ins Co	LH-STK	TX	105,524	29,428	4,616	71,728	71,728
Professional Solutions Ins Co	PC-STK	IA	15,769	9,524	1,515	19,429	1,805
Professional Underwriters Liability Ins Co	PC-S/L	UT	83,092	52,213	334	19,653	1,272
Professionals Advocate Ins Co	PC-STK	MD	109,581	66,970	0	33,140	7,316
Progressive Amer Ins Co	PC-STK	OH	296,802	117,329	0	751,304	163,479
Progressive Casualty Ins Co	PC-STK	OH	4,800,527	1,333,462	906	736,675	4,005,229
Progressive Classic Ins Co	PC-STK	WI	284,388	79,376	0	329,540	245,218
Progressive Preferred Ins Co	PC-STK	OH	574,093	160,753	0	695,868	490,436
Progressive Specialty Ins Co	PC-STK	OH	1,275,310	800,353	0	797,412	572,176
Prop & Cas Ins Co Of Hartford	PC-STK	IN	218,858	105,828	48,224	929,381	48,444
Property-Owners Ins Co	PC-STK	IN	172,999	83,841	2,720	75,258	61,720
Protective Ins Co	PC-STK	IN	620,606	365,094	3,116	195,611	172,546
Protective Life & Annuity Ins Co	LH-STK	AL	1,067,998	82,192	7	194,169	195,361
Protective Life Ins Co	LH-STK	TN	28,616,444	2,621,575	104,302	4,136,178	3,192,336
Protective Specialty Ins Co	PC-S/L	IN	75,426	55,218	12	1,024	14,306
Providence Assoc of the Ukra	FRAT	PA	24,116	2,502	125	2,088	2,076
Providence Prop & Cas Ins Co	PC-STK	OK	n/a	n/a	0	n/a	n/a
Providence Washington Ins Co	PC-STK	RI	109,657	33,447	0	-0	385
Provident Life And Accident Ins Co	LH-STK	TN	8,271,622	654,632	46,948	1,194,941	882,810
Pruco Life Ins Co	LH-STK	AZ	46,231,559	1,218,285	782,488	16,486,815	15,355,439
Prudential Annuities Life Assur Corp	LH-STK	CT	54,688,168	935,896	294,970	5,628,532	5,396,611
Prudential Ins Co Of Amer	LH-STK	NJ	233,140,798	8,364,235	302,832	17,927,084	15,963,587
Prudential Retirement Ins and Annuity Co	LH-STK	CT	65,837,762	1,278,837	35,136	9,427,757	9,453,928
Public Service Mutual Ins Co	PC-MUT	NY	614,170	243,586	0	115,742	137,848
Putnam Reins Co	PC-STK	NY	693,480	226,629	0	0	170,901
PXRE Reins Co	PC-STK	CT	152,696	60,169	0	0	-982
Pyramid Life Ins Co	LH-STK	KS	477,223	239,049	40,768	1,757,160	1,742,345
QBE Ins Corp	PC-STK	PA	1,057,089	354,691	33,479	894,515	436,502
QBE Reins Corp	PC-STK	PA	1,167,982	587,264	0	0	357,328
QBE Specialty Ins Co	PC-S/L	ND	520,237	225,715	-3,046	611,235	264,245
Quanta Indemnity Co	PC-STK	CO	122,273	57,525	0	651	238
Quanta Specialty Lines Ins Co	PC-S/L	IN	71,678	25,805	0	-282	-52
R & Q Reins Co	PC-STK	PA	244,606	39,564	0	0	27
R.V.I. America Ins Co	PC-STK	CT	67,811	34,018	0	16,934	2,921

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
R.V.I. Nat'l Ins Co	PC-STK	CT	14,126	13,796	0	-171	-26
Radian Asset Assurance, Inc	PC-STK	NY	2,188,565	1,048,629	0	45,075	49,281
Radian Guaranty, Inc	PC-STK	PA	4,313,650	1,295,705	26,179	787,764	620,781
Rampart Ins Co	PC-STK	NY	63,907	20,843	0	0	16
Reassure Amer Life Ins Co	LH-STK	IN	15,742,674	649,144	27,233	912,657	1,591,877
Red Rock RRG, Inc.	PC-RRG	AZ	21,677	12,682	0	15,339	15,339
Regent Ins Co	PC-STK	WI	179,180	45,580	3,538	261,561	85,742
Reliable Life Ins Co	LH-STK	MO	21,514	12,400	11	110,115	0
Reliance Standard Life Ins Co	LH-STK	IL	4,193,819	530,563	53,401	1,379,113	1,157,086
Reliastar Bankers Sec Life Ins Co OF NY	LH-STK	NY	3,364,509	320,196	971	297,038	186,495
Reliastar Life Ins Co	LH-STK	MN	20,811,447	2,078,148	162,668	2,953,847	12,083
Renaissance Life & Health Ins Co of America	LH-STK	IN	40,499	22,874	23,369	99,771	110,464
Republic Indemnity Co Of Amer	PC-STK	CA	847,827	282,088	43	91,884	149,712
Republic Indemnity Co Of CA	PC-STK	CA	42,227	25,222	0	71,056	4,630
Republic Mortgage Ins Co	PC-STK	NC	1,762,567	224,629	12,496	508,024	402,678
Republic Mortgage Ins Co of FL	PC-STK	FL	49,220	9,906	0	0	6,938
Republic Mortgage Ins Co of NC	PC-STK	NC	517,023	110,036	0	10,874	78,813
Republic-Franklin Ins Co	PC-STK	OH	92,121	40,665	300	143,659	17,609
Republic-Vanguard Ins Co of AZ	PC-S/L	AZ	23,257	23,240	4	9,137	0
Repwest Ins Co	PC-STK	AZ	237,946	125,102	620	22,278	24,803
Reserve National Ins Co	LH-STK	OK	109,281	50,177	68	131,968	131,669
Residential Ins Co, Inc, A RRG	PC-RRG	HI	2,829	832	0	120	57
Resource Life Ins Co	LH-STK	IL	47,436	14,118	-85	-2,230	-4,221
Response Worldwide Ins Co	PC-STK	IL	56,075	50,626	0	25,589	0
RESTORATION RRG INC	PC-RRG	AZ	38,786	12,790	477	12,307	8,682
RGA Reins Co	LH-STK	MO	15,327,946	1,528,887	0	2,602	1,276,345
Rider Ins Co	PC-STK	NJ	44,281	16,466	0	25,537	24,367
Riverport Ins Co	PC-STK	MN	106,408	42,448	270	102,811	14,418
RiverSource Life Ins Co	LH-STK	MN	88,873,795	3,735,416	281,787	7,811,025	7,547,584
RLI Indemnity Co	PC-STK	IL	41,703	40,696	38	2,014	194
RLI Ins Co	PC-STK	IL	1,393,762	732,379	4,210	352,182	316,740
Roche Surety & Casualty Co, Inc	PC-STK	FL	19,652	7,787	15	2,472	2,472
Rockhill Ins Co	PC-S/L	AZ	239,103	90,443	1,085	88,618	55,398
Rockwood Cas Ins Co	PC-STK	PA	239,112	83,966	0	59,043	39,628
Royal Neighbors Of Amer	FRAT	IL	765,792	228,411	2,776	142,056	81,074
RSUI Indemnity Co	PC-STK	NH	2,675,267	1,242,153	10,187	399,270	525,685
Rural Community Ins Co	PC-STK	MN	3,647,428	559,172	10	1,139,018	283,547
S.USA Life Ins Co, Inc	LH-STK	AZ	13,617	8,806	125	2,479	909
Safeco Ins Co Of Amer	PC-STK	WA	3,837,984	844,906	21,756	1,891,473	1,602,512
Safeco Ins Co Of IL	PC-STK	IL	692,738	234,855	25,642	1,230,141	210,857
Safeco Surplus Lines Ins Co	PC-S/L	WA	33,836	32,416	0	-144	0
Safety First Ins Co	PC-STK	IL	15,827	13,231	10	3,846	1,121
Safety National Casualty Corp	PC-STK	MO	2,471,421	728,917	7,482	326,165	369,429
Safeway Ins Co	PC-STK	IL	356,643	271,492	0	105,360	109,712

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
San Francisco Reins Co	PC-STK	CA	86,490	75,219	0	0	0
Savers Prop & Cas Ins Co	PC-S/L	MO	207,282	45,065	1,134	35,025	90,445
Savings Bank Life Ins Co of MA	LH-STK	MA	2,562,923	159,244	1,307	322,121	220,604
SBLI USA Mutual Life Ins Co, Inc	LH-MUT	NY	1,472,583	64,520	63	101,248	90,632
SCAFFOLD INDUSTRY INSURANCE COMPAN	PC-RRG	DC	n/a	n/a	n/a	n/a	n/a
SCOR Global Life Re Ins Co of TX	LH-STK	TX	328,237	47,041	0	0	17,720
SCOR Global Life Reins Co of America	LH-STK	DE	80,866	31,764	0	51	10,345
SCOR Global Life US Re Ins Co	LH-STK	TX	2,328,349	194,712	0	0	123,730
SCOR Reins Co	PC-STK	NY	2,032,475	618,973	0	0	617,056
Scottish Re Life Corp	LH-STK	DE	492,334	68,483	0	0	78,148
Scottsdale Indemnity Co	PC-STK	OH	50,325	33,952	2,571	142,089	0
Scottsdale Ins Co	PC-S/L	OH	1,765,130	655,121	9,139	1,022,617	571,575
SeaBright Ins Co	PC-STK	IL	880,673	301,334	578	259,462	237,072
Sears Life Ins Co	LH-STK	TX	88,976	65,471	1,566	44,004	18,910
Seaton Ins Co	PC-STK	RI	133,359	9,510	0	0	2
Seaworthy Ins Co	PC-STK	MD	61,973	30,740	162	40,468	34,625
Secura Ins, A Mutual Co	PC-MUT	WI	704,053	248,812	38,211	251,500	301,520
SECURA Supreme Ins Co	PC-STK	WI	91,306	39,328	21,996	110,274	33,502
Securian Casualty Co	PC-STK	MN	88,528	53,556	5,078	55,121	55,274
Securian Life Ins Co	LH-STK	MN	155,220	129,664	1,199	45,723	49,702
SECURITY AMERICA RRG INC.	PC-RRG	VT	4,662	2,628	8	1,951	1,338
Security Benefit Life Ins Co	LH-STK	KS	9,921,640	615,103	6,532	351,219	339,703
Security Life Ins Co Of Amer	LH-STK	MN	91,646	20,114	3,015	96,673	98,062
Security Life Of Denver Ins Co	LH-STK	CO	19,251,315	1,457,039	12,983	3,178,138	3,055,935
Security Mutual Life Ins Co Of NY	LH-MUT	NY	2,497,364	116,206	3,027	397,122	215,909
Security National Ins Co	PC-STK	TX	48,266	16,921	0	50,245	4,510
Security National Life Ins Co	LH-STK	UT	370,387	21,162	50	41,558	45,605
SeeChange Health Ins Co	LH-STK	OH	6,046	6,000	0	10	9
Select Ins Co	PC-STK	TX	67,192	64,797	0	0	0
Selective Ins Co Of Amer	PC-STK	NJ	2,338,231	542,611	2,363	388,370	687,335
Selective Ins Co Of NY	PC-STK	NY	319,753	75,817	0	27,598	97,199
Selective Ins Co Of SC	PC-STK	IN	437,470	93,895	24,617	408,861	124,970
Selective Ins Co Of the Southeast	PC-STK	IN	338,032	71,863	9,110	297,201	97,199
Selective Way Ins Co	PC-STK	NJ	979,782	225,847	11,010	433,808	291,597
Seneca Ins Co	PC-STK	NY	384,647	182,084	1,284	98,726	125,113
Seneca Specialty Ins Co	PC-S/L	AZ	27,457	27,092	1,028	43,094	1,217
Senior Health Ins Co of PA	LH-STK	PA	3,317,023	177,315	5,622	217,828	232,941
Senior Life Ins Co	LH-STK	GA	35,251	9,723	84	19,271	19,268
Sentinel Ins Co, Ltd	PC-STK	CT	199,003	131,142	17,508	1,044,989	29,066
Sentruity Cas Co	PC-STK	TX	37,997	23,157	0	11,809	5,338
Sentry Casualty Co	PC-STK	WI	176,507	67,768	1,466	97,157	40,482
Sentry Ins, A Mutual Co	PC-MUT	WI	5,749,788	3,365,402	6,497	406,200	890,612
Sentry Life Ins Co	LH-STK	WI	3,732,027	275,646	8,671	405,825	387,270
Sentry Select Ins Co	PC-STK	WI	620,964	226,400	6,054	357,352	161,930

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Sequoia Ins Co	PC-STK	CA	215,899	85,743	5	123,308	108,518
Serb National Federation	FRAT	PA	32,624	1,054	34	2,506	2,497
Service Ins Co	PC-STK	FL	22,770	20,034	13	41,125	2,891
Settlers Life Ins Co	LH-STK	WI	373,044	59,987	410	43,049	-11,055
SFM Mutual Ins Co	PC-MUT	MN	378,567	77,703	197	81,872	105,301
Shelter Reins Co	PC-STK	MO	285,501	178,750	0	2,969	90,043
SilverScript Ins Co	LH-STK	TN	361,971	139,638	18,415	903,295	899,691
Slovak Catholic Sokol	FRAT	NJ	53,377	8,879	57	1,052	1,052
Slovak Gymnastic Union Sokol Of The US	FRAT	NJ	11,410	5,602	0	163	163
Slovene National Benefit Society	FRAT	PA	178,252	5,991	187	16,709	16,551
Society Ins, A Mutual Co	PC-MUT	WI	295,999	94,641	0	141,301	121,957
Sompo Japan Fire & Marine Ins Co	PC-STK	NY	71,770	69,636	242	2,749	18
Sompo Japan Ins Co of Amer	PC-STK	NY	839,620	436,639	4,306	173,704	63,613
Sons Of Norway	FRAT	MN	312,245	8,025	761	48,664	46,998
Southern General Ins Co	PC-STK	GA	51,129	22,059	0	39,327	36,844
Southern Ins Co	PC-STK	TX	49,270	31,971	1,934	251,304	14,706
Southwest Marine & Gen Ins Co	PC-STK	AZ	68,409	29,157	40	16,062	24,619
SPARTA Ins Co	PC-STK	CT	439,377	250,820	4,730	200,404	138,902
SPARTA Specialty Ins Co	PC-S/L	CT	16,099	16,061	0	0	0
Specialty Surplus Ins Co	PC-S/L	IL	22,690	21,001	0	0	0
SPIRIT MOUNTAIN INSURANCE COMPANY RI	PC-RRG	DC	6,340	2,783	99	2,979	2,085
St. Charles Ins Co RRG	PC-RRG	SC	12,318	5,318	3	460	962
St. Paul Fire And Marine Ins Co	PC-STK	CT	18,356,919	5,820,868	15,776	1,201,697	4,776,422
St. Paul Guardian Ins Co	PC-STK	CT	75,238	26,686	769	36,910	18,492
St. Paul Medical Liability Ins Co	PC-STK	CT	197,065	60,833	0	0	53,627
St. Paul Mercury Ins Co	PC-STK	CT	401,669	140,172	6,016	426,852	73,968
St. Paul Protective Ins Co	PC-STK	IL	506,229	234,399	1,466	30,050	107,254
St. Paul Surplus Lines Ins Co	PC-S/L	DE	610,770	186,433	2,202	154,754	162,731
Standard Fire Ins Co	PC-STK	CT	3,522,929	1,192,815	6,323	1,427,727	895,068
Standard Guaranty Ins Co	PC-STK	DE	175,657	88,409	0	167,538	119,988
Standard Ins Co	LH-STK	OR	15,616,840	1,171,514	43,153	3,286,437	3,284,674
Standard Life And Accident Ins Co	LH-STK	TX	512,940	222,527	5,345	121,772	111,433
Standard Life Ins Co Of IN	LH-STK	IN	1,868,661	29,429	0	639	-154
Standard Security Life Ins Co Of NY	LH-STK	NY	363,526	109,264	2,922	225,821	142,683
Starmount Life Ins Co	LH-STK	LA	37,473	16,779	98	38,825	56,485
Starnet Ins Co	PC-STK	DE	170,791	108,981	3,913	278,552	-9,002
Starr Indemnity & Liability Co	PC-STK	TX	913,058	523,604	22,116	437,847	239,684
Starr Surplus Lines Ins Co	PC-S/L	IL	75,937	49,369	503	38,764	6,814
State Auto Prop & Cas Ins Co	PC-STK	IA	2,001,083	572,779	8,753	647,107	983,780
State Automobile Mutual Ins Co	PC-MUT	OH	1,929,318	1,033,349	24,648	411,931	315,998
State Farm Annuity And Life Ins Co	LH-STK	IL	8,378	8,345	0	0	0
State Farm Fire And Casualty Co	PC-STK	IL	27,656,824	8,772,950	486,903	16,469,178	13,613,006
State Farm General Ins Co	PC-STK	IL	5,294,009	2,478,780	0	2,125,204	1,846,912
State Farm Life Ins Co	LH-STK	IL	50,996,176	6,202,446	117,739	4,325,256	4,324,719

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
State Farm Mutual Automobile Ins Co	PC-MUT	IL	106,988,005	61,222,092	1,114,574	29,945,803	32,527,559
State Life Ins Co	LH-STK	IN	3,646,681	221,683	19,515	561,784	553,049
State National Ins Co, Inc	PC-STK	TX	198,475	131,358	3,808	446,020	59,936
States Self-Insurers RRG, Inc	PC-RRG	VT	21,526	8,282	0	10,002	1,605
Steadfast Ins Co	PC-S/L	DE	577,545	456,413	12,340	1,073,451	0
Sterling Life Ins Co	LH-STK	IL	271,999	148,038	1,195	820,879	795,892
Stewart Title Guaranty Co	TITLE	TX	901,268	369,511	18,590	1,177,860	1,180,947
STICO MUTUAL INSURANCE CO RRG	PC-RRG	VT	18,510	9,947	25	2,854	2,290
Stonebridge Casualty Ins Co	PC-STK	OH	305,237	108,852	3,200	192,409	139,124
Stonebridge Life Ins Co	LH-STK	VT	2,157,569	368,533	15,209	493,319	-232,340
Stonewall Ins Co	PC-STK	NE	95,109	67,570	0	0	0
Stonington Ins Co	PC-STK	TX	574,591	133,229	21,293	392,625	174,084
Stratford Ins Co	PC-STK	NH	173,841	66,097	8	15,188	14,764
Strathmore Ins Co	PC-STK	NY	48,957	22,195	290	64,392	10,274
SU Ins Co	PC-STK	WI	16,432	10,603	93	7,711	8,198
Suecia Ins co	PC-STK	NY	53,601	22,483	0	0	8
Sun Life and Health Ins Co	LH-STK	CT	65,728	42,283	15,038	366,775	-1,172
Sun Life Assurance Co of Canada (US)	LH-STK	DE	48,259,078	1,879,856	81,113	3,595,173	3,466,690
SunAmerica Annuity & Life Assur Co	LH-STK	AZ	27,022,463	834,074	33,202	2,051,029	2,005,477
Sunamerica Life Ins Co	LH-STK	AZ	17,333,204	3,897,823	399	43,959	32,585
Sunset Life Ins Co Of Amer	LH-STK	MO	392,216	34,261	51	24,863	12,223
Supremem Council of the Royal Arcanum	FRAT	MA	86,251	14,026	3	6,529	6,463
SureTec Ins Co	PC-STK	TX	115,997	67,401	46	46,273	45,449
Surety Life Ins Co	LH-STK	NE	12,527	11,909	414	46,399	0
Swiss RE Life & Health Amer, Inc	LH-STK	CT	10,408,879	1,621,273	0	946	-638,232
Swiss Reins Amer Corp	PC-STK	NY	13,230,744	5,039,296	0	0	1,585,340
Symetra Life Ins Co	LH-STK	WA	23,192,366	1,752,305	76,181	3,188,536	3,128,297
Symetra National Life Ins Co	LH-STK	WA	17,136	10,751	1	302	302
Syncora Guarantee, Inc	PC-STK	NY	764,532	132,553	137	37,154	50,967
T.H.E. Ins Co	PC-STK	LA	163,841	51,915	1,540	52,986	44,866
Teachers Ins & Annuity Assoc Of Amer	LH-STK	NY	214,544,169	25,155,764	511,276	11,239,138	11,235,209
Teachers Ins Co	PC-STK	IL	296,346	112,578	11,702	194,538	181,875
Technology Ins Co, Inc	PC-STK	NH	539,034	186,470	630	335,948	166,937
Terra Ins Co (A RRG)	PC-RRG	VT	27,634	18,246	773	9,789	6,435
Texas Life Ins Co	LH-STK	TX	779,598	53,066	279	164,506	115,911
The Cincinnati Specialty Underwriters Ins Co	PC-S/L	DE	263,364	171,695	2,731	64,577	58,029
THE NATIONAL CATHOLIC RRG, INC	PC-RRG	VT	64,633	18,739	0	19,312	9,283
Thrivent Financial For Lutherans	FRAT	WI	59,224,750	4,095,577	219,095	4,681,034	4,613,201
Thrivent Life Ins Co	LH-STK	MN	3,182,806	172,013	7,382	185,033	184,691
TIAA-CREF Life Ins Co	LH-STK	NY	3,570,995	370,581	67,427	475,855	436,358
TIG Ins Co	PC-STK	CA	2,478,263	942,180	0	1,889	1,713
Time Ins Co	LH-STK	WI	748,261	274,469	54,906	1,461,064	1,339,445
Titan Indemnity Co	PC-STK	TX	279,555	188,021	18,682	131,571	0
Titan Ins Co, Inc, A RRG	PC-RRG	SC	27,590	21,850	63	6,327	2,301

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(amounts in thousands of dollars)

Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Title Industry Assur Co RRG	PC-RRG	VT	7,641	2,033	405	7,639	943
Title Ins Co Of OR	TITLE	OR	53,196	21,045	0	39,484	42,997
TM Specialty Ins Co	PC-S/L	AZ	23,098	21,155	32	4,533	0
TNUS Ins Co	PC-STK	NY	52,554	51,530	60	4,750	-2,547
Toa Rein Co Of Amer (The)	PC-STK	DE	1,515,632	563,443	0	0	252,411
Tokio Marine & Nichido Fire Ins Co Ltd	PC-USB	NY	1,609,584	632,291	5,907	339,882	228,932
Tokio Marine Europe Ins Ltd	PC-S/L	NY	490,521	207,378	0	0	184,346
Topa Ins Co	PC-S/L	CA	184,118	75,607	0	81,209	65,852
Torus Ins (UK) Ltd	PC-S/L	NY	92,246	34,793	0	0	70,551
Torus Nat'l Ins Co	PC-STK	DE	68,994	61,767	0	0	1,786
Torus Specialty Ins Co	PC-S/L	DE	178,982	107,680	2,857	90,822	25,257
Tower Ins Co of NY	PC-STK	NY	900,078	266,355	1,514	474,770	302,705
Toyota Motor Ins Co	PC-STK	IA	394,811	138,759	628	77,541	41,647
Trans Pacific Ins Co	PC-STK	NY	67,242	47,632	497	16,152	-38
Trans World Assurance Co	LH-STK	CA	342,091	72,028	189	10,449	12,193
Transamerica Advisors Life Ins Co	LH-STK	AR	11,139,706	813,142	1,002	40,789	28,265
Transamerica Financial Life Ins Co	LH-STK	NY	24,312,485	794,667	174,301	4,893,792	5,147,116
Transamerica Life Ins co	LH-STK	IA	106,886,676	4,298,124	323,858	10,988,925	9,404,707
Transatlantic Reins Co	PC-STK	NY	13,123,865	4,325,438	0	0	3,247,119
Transguard Ins Co Of Amer	PC-STK	IL	214,738	91,154	409	73,236	52,441
Transport Ins Co	PC-STK	OH	43,655	14,933	0	0	0
Transportation Ins Co	PC-STK	IL	82,688	82,304	2,783	249,585	0
TravCo Ins Co	PC-STK	CT	215,765	68,485	0	312,472	49,929
Travelers Casualty & Surety Co Of Amer	PC-STK	CT	4,238,259	1,802,225	24,130	1,425,010	1,244,863
Travelers Casualty and Surety Co	PC-STK	CT	15,034,564	5,439,762	1,435	351,603	3,765,793
Travelers Casualty Co Of CT	PC-STK	CT	312,111	89,558	0	22,595	86,913
Travelers Casualty Ins Co of Amer	PC-STK	CT	1,822,598	514,413	18,589	626,418	504,835
Travelers Commercial Casualty Co	PC-STK	CT	313,629	92,551	322	15,549	86,913
Travelers Commerical Ins Co	PC-STK	CT	338,559	91,564	0	379,886	86,913
Travelers Excess & Surplus Lines Co	PC-S/L	CT	190,709	63,067	1,927	120,713	49,929
Travelers Home & Marine Ins Co	PC-STK	CT	380,497	76,382	0	2,365,585	49,929
Travelers Indemnity Co	PC-STK	CT	21,109,473	7,069,448	34,414	1,518,882	4,309,315
Travelers Indemnity Co Of Amer	PC-STK	CT	615,586	171,541	21,220	984,638	142,389
Travelers Indemnity Co Of CT	PC-STK	CT	1,016,993	342,271	23,891	886,610	253,342
Travelers Personal Security Ins Co	PC-STK	CT	206,654	65,457	0	162,829	49,929
Travelers Prop Casualty Co of Amer	PC-STK	CT	768,076	421,773	58,504	3,611,393	66,572
Travelers Property Casualty Ins Co	PC-STK	CT	225,601	69,119	96	306,821	55,476
Travelers Protective Assoc Of Amer	FRAT	MO	11,007	9,557	49	418	418
Trenwick Amer Reins Corp	PC-STK	CT	120,875	32,498	0	0	-67
Triad Guaranty Ins Corp	PC-STK	IL	911,466	225,930	3,761	216,016	197,520
Trinity Universal Ins Co	PC-STK	TX	2,642,785	899,633	0	116,938	1,694,073
Tri-State Ins Co Of MN	PC-STK	MN	32,572	31,221	8	7,476	0
Triton Ins Co	PC-STK	TX	677,678	311,362	175	70,477	117,456
TruAssure Ins Co	LH-STK	IL	5,567	5,232	0	610	243

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Truck Ins Exchange	PC-RECIP	CA	1,934,849	552,423	7,140	792,522	987,628
Trumbull Ins Co	PC-STK	CT	201,378	88,356	77	325,371	48,444
Trustmark Ins Co	LH-STK	IL	1,234,273	237,791	7,273	285,560	272,570
Trustmark Life Ins Co	LH-STK	IL	360,015	177,019	1,839	397,653	394,308
TT Club Mutual Ins Ltd	PC-S/L	NY	136,673	53,080	0	174,857	0
Tudor Ins Co	PC-S/L	NH	461,419	115,928	958	59,396	22,430
Twin City Fire Ins Co	PC-STK	IN	640,265	301,186	23,050	1,376,930	145,331
UBS Life Ins Co USA	LH-STK	CA	44,072	37,174	0	0	519
Ukrainian National Assoc	FRAT	NJ	152,348	4,505	1,430	50,462	50,419
ULLICO Casualty Co	PC-STK	DE	320,687	102,807	5,511	161,690	137,388
Underwriter For the Professions Ins Co	PC-STK	CO	255,257	60,793	0	0	17,080
Unicare Life & Health Ins Co	LH-STK	IN	971,857	168,905	68,212	925,546	978,051
Unified Life Ins Co	LH-STK	TX	147,644	13,801	367	24,324	30,474
Unimerica Ins Co	LH-STK	WI	264,232	133,061	3,087	205,101	202,483
Union Bankers Ins Co	LH-STK	TX	68,868	40,430	838	48,015	39,686
Union Central Life Ins Co	LH-STK	NE	6,925,943	400,399	11,889	925,600	752,965
Union Fidelity Life Ins Co	LH-STK	IL	18,522,531	438,916	1,344	60,047	337,801
Union Ins Co	PC-STK	IA	95,251	27,392	0	212,746	0
Union Labor Life Ins Co	LH-STK	MD	3,928,789	93,379	3,480	114,721	142,995
Union Security Ins Co	LH-STK	KS	5,529,401	449,615	28,641	1,087,132	1,117,768
Unione Italiana Reins Co Of Amer	PC-STK	NY	75,870	27,942	0	0	3
United Amer Ins Co	LH-STK	NE	1,698,072	266,201	35,588	801,254	749,712
United Casualty Ins Co Of Amer	PC-STK	IL	14,627	8,120	1,719	25,534	0
United Concordia Ins Co	LH-STK	AZ	55,746	34,346	751	287,917	143,899
United Educators Ins, A Reciprocal RRG	PC-RRG	VT	650,517	226,513	1,652	123,799	96,735
United Financial Casualty Co	PC-STK	OH	1,693,526	406,287	0	460,447	996,454
United Fire & Casualty Co	PC-STK	IA	1,260,655	594,308	434	287,580	344,373
United General Title Ins Co	TITLE	CA	15,538	11,766	0	0	0
United Guaranty Commercial Ins Co	PC-STK	NC	411,124	132,603	1,046	83,802	-63,824
United Guaranty Commercial Ins Co of NC	PC-STK	NC	244,477	45,380	0	-1,611	1,529
United Guaranty Residential Ins Co	PC-STK	NC	2,661,942	1,233,325	15,994	643,425	428,375
United Guaranty Residential Ins Of NC	PC-STK	NC	819,083	296,053	769	193,974	203,365
United Heritage Life Ins Co	LH-STK	ID	465,634	46,214	59	60,486	56,560
United Home Life Ins Co	LH-STK	IN	63,597	16,638	647	22,808	10,727
United Ins Co Of Amer	LH-STK	IL	3,387,913	405,456	8,322	203,658	389,013
United Investors Life Ins Co	LH-STK	NE	1,594,527	186,446	1,417	94,710	127,729
United Life Ins Co	LH-STK	IA	1,554,036	158,379	4,006	155,568	153,075
United National Casualty Ins Co	PC-STK	IN	45,376	23,286	0	37	4,685
United National Ins Co	PC-S/L	PA	567,952	337,015	2,396	84,867	37,483
United National Specialty Ins Co	PC-STK	WI	86,688	60,777	0	6,608	4,685
United Of Omaha Life Ins Co	LH-STK	NE	15,119,798	1,210,179	169,091	3,637,782	3,275,514
United Security Assurance Co of PA	LH-STK	PA	115,360	19,254	0	19,770	28,697
United Security Ins Co	PC-STK	CO	16,325	5,656	0	-7	10,260
United Services Automobile Assoc	PC-RECIP	TX	22,709,411	15,917,501	79,934	5,834,510	5,455,478

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
United Specialty Ins Co	PC-S/L	DE	54,109	31,335	340	64,385	23,052
United Teacher Associates Ins Co	LH-STK	TX	771,957	69,080	1,840	202,790	224,474
United Wisconsin Ins Co	PC-STK	WI	335,296	70,374	472	180,256	71,788
United World Life Ins Co	LH-STK	NE	101,016	45,371	6,774	550,396	2,072
UnitedHealthcare Ins Co	LH-STK	CT	13,677,425	4,021,962	470,548	35,620,679	39,947,711
Unitrin Auto & Home Ins Co	PC-STK	NY	127,423	28,090	0	340,572	0
Unitrin Direct Ins Co	PC-STK	IL	27,311	17,570	0	45,185	0
Unitrin Direct Prop & Cas Co	PC-STK	IL	27,703	10,539	14,182	86,311	0
Unitrin Preferred Ins Co	PC-STK	NY	30,826	8,290	0	81,084	0
Unity Mutual Life Ins Co	LH-MUT	NY	286,614	15,193	53	20,832	37,622
Univeral Underwriters Of TX Ins Co	PC-STK	TX	13,071	9,121	2,556	66,685	0
Universal Casualty Co	PC-STK	IL	77,932	7,705	0	28,414	27,434
Universal Fire & Casualty Ins Co	PC-STK	IN	10,249	6,249	411	2,903	2,903
Universal Surety Co	PC-STK	NE	116,691	83,657	0	4,502	2,593
Universal Surety Of Amer	PC-STK	SD	24,337	14,386	155	3,205	3,185
Universal Underwriters Ins Co	PC-STK	KS	385,755	343,719	21,674	648,728	0
Universal Underwriters Life Ins Co	LH-STK	KS	240,393	67,026	431	14,109	10,076
UNUM Life Ins Co Of Amer	LH-STK	ME	17,822,751	1,539,627	128,741	3,641,177	2,585,606
URGENT CARE ASSURANCE COMPANY RRG	PC-RRG	NV	2,643	1,074	33	1,546	922
US Fidelity & Guaranty Co	PC-STK	CT	4,599,086	2,457,949	1,512	113,681	815,502
US Financial Life Ins Co	LH-STK	OH	621,288	70,983	10,810	227,989	50,181
US Fire Ins Co	PC-STK	DE	2,511,795	901,188	5,647	489,099	462,685
US Liability Ins Co	PC-STK	PA	552,368	357,404	3,640	169,295	77,815
US Life Ins Co In The City Of NY	LH-STK	NY	11,591,716	1,167,447	10,347	962,497	763,417
US RAIL INSURANCE COMPANY, A RRG	PC-RRG	VT	n/a	n/a	n/a	n/a	n/a
US Specialty Ins Co	PC-STK	TX	1,746,662	530,724	18,422	601,462	448,947
USA Life One Ins Co Of IN	LH-MUT	IN	36,045	15,385	24	1,195	1,139
USAA Casualty Ins Co	PC-STK	TX	7,241,900	3,660,772	63,767	3,808,633	3,696,786
USAA Direct Life Ins Co	LH-STK	NE	9,240	9,095	1	35	-39
USAA General Indemnity Co	PC-STK	TX	803,117	279,285	367	852,819	648,109
USAA Life Ins Co	LH-STK	TX	16,815,591	1,485,508	23,281	2,422,825	2,023,232
Usable Life	LH-STK	AR	334,173	137,472	0	211,202	417,003
Utica Mutual Ins Co	PC-MUT	NY	2,284,501	767,054	3,534	192,902	522,411
Valiant Ins Co	PC-STK	DE	84,982	54,228	3,393	52,854	4,166
Valiant Specialty Ins Co	PC-S/L	DE	22,319	21,528	0	2,484	213
Valley Forge Ins Co	PC-STK	PA	68,001	67,961	12,138	525,925	0
Vanliner Ins Co	PC-STK	MO	462,714	106,336	3,397	120,780	106,249
Vantis Life Ins Co	LH-STK	CT	898,681	71,057	31	70,354	48,500
Variable Annuity Life Ins Co	LH-STK	TX	63,975,360	3,800,284	175,175	5,200,299	5,202,809
Verlan Fire Ins Co	PC-STK	NH	22,766	22,714	1,266	23,791	0
Vesta Fire Ins Corp	PC-STK	IL	n/a	n/a	n/a	n/a	n/a
Vesta Ins Corp	PC-STK	IL	n/a	n/a	n/a	n/a	n/a
VHA RRG, Inc	PC-RRG	VT	6,164	3,819	0	26,613	100
Vigilant Ins Co	PC-STK	NY	422,392	212,646	4,599	556,764	41,215

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
Virginia Surety Co, Inc	PC-STK	IL	1,009,072	294,056	3,083	404,345	283,168
Vision Service Plan Ins Co	PC-STK	CT	197,228	118,216	31,619	580,134	580,134
Voyager Indemnity Ins Co	PC-S/L	GA	103,833	29,464	5	153,940	33,288
Warner Ins Co	PC-STK	IL	39,325	32,868	3,905	23,103	0
Washington International Ins Co	PC-STK	NH	117,476	60,724	784	45,738	5,440
Washington National Ins Co	LH-STK	IN	4,911,663	491,800	10,853	631,963	638,056
Wausau Business Ins Co	PC-STK	WI	199,829	57,098	4,646	305,389	42,209
Wausau Underwriters Ins Co	PC-STK	WI	270,686	99,819	11,848	713,645	42,209
Wellcare Health Ins Of AZ, Inc	LH-STK	AZ	141,111	60,689	14	346,748	346,743
WellcarePrescription Ins, Inc	LH-STK	FL	189,636	121,976	28,267	734,025	734,025
Wesco Ins Co	PC-STK	DE	234,687	60,943	12,957	273,758	54,424
West Amer Ins Co	PC-STK	IN	347,378	234,946	4,882	349,723	0
West Bend Mutual Ins Co	PC-MUT	WI	1,650,111	542,029	13,577	655,337	668,128
West Coast Life Ins Co	LH-STK	NE	3,827,235	644,098	27,196	842,618	168,588
Westchester Fire Ins Co	PC-STK	PA	57,135	37,017	0	-87	6,985
Westchester Fire Ins Co	PC-STK	NY	2,185,991	876,437	10,478	442,279	185,931
Westchester Surplus Lines Ins Co	PC-S/L	GA	350,063	198,157	3,853	413,580	25,806
Western Agricultural Ins Co	PC-STK	IA	142,830	57,078	2,018	219,397	80,873
Western And Southern Life Ins Co	LH-MUT	OH	8,484,077	3,533,606	9,341	288,515	285,543
Western Catholic Union	FRAT	IL	193,642	12,424	5	114,154	60,763
Western Fraternal Life Assoc	FRAT	IA	240,635	21,676	917	18,605	18,132
Western General Ins Co	PC-STK	CA	67,837	32,281	22	43,420	26,137
Western Heritage Ins Co	PC-S/L	AZ	115,554	96,014	628	122,153	0
Western Ins Co	PC-STK	NV	36,830	17,299	0	18,303	13,453
Western Nat'l Life Ins Co	LH-STK	TX	44,568,634	3,508,845	137,810	3,143,259	2,873,392
Western Pacific Mutual Ins Co A RRG	PC-RRG	CO	134,314	84,308	15	3,530	3,041
Western Reserve Life Assurance Co Of OH	LH-STK	OH	9,497,886	511,264	7,922	652,583	525,430
Western Surety Co	PC-STK	SD	1,481,292	825,639	9,195	342,754	412,895
Western World Ins Co	PC-S/L	NH	996,270	344,701	2,183	99,565	118,135
Western-Southern Life Assurance Co	LH-STK	OH	11,725,340	1,032,333	73,256	1,112,542	1,101,675
Westfield Ins Co	PC-STK	OH	2,231,575	746,339	64,736	1,146,127	945,724
Westfield National Ins Co	PC-STK	OH	489,255	193,160	84	271,295	192,100
Westport Ins Corp	PC-STK	MO	5,784,689	1,676,120	9,131	517,635	93,498
Westward Life Ins Co	LH-STK	AZ	10,024	8,138	0	119	60
White Mountain Rein Co of Amer	PC-STK	NY	2,400,520	742,557	0	0	527,195
WI Physicians Serv Ins Corp	LH-NA	WI	313,271	167,209	519	464,972	458,449
William Penn Assoc	FRAT	PA	223,257	19,539	1,998	30,953	30,912
Wilton Reass Life Co of NY	LH-STK	NY	1,199,634	98,651	193	77,427	47,480
Wilton Reassur Co	LH-STK	MN	1,383,625	328,062	0	0	276,338
Woodmen Of The World Life Ins Society	FRAT	NE	8,570,568	899,503	593	856,337	845,306
Work First Casualty Co	PC-STK	DE	40,284	10,322	98	22,310	20,695
Workmen's Benefit Fund Of The USA	FRAT	NY	34,996	670	1	2,008	1,820
World Corp Ins Co	LH-STK	NE	23,308	22,646	8	1,182	303
World Ins Co	LH-STK	NE	275,063	114,156	12,665	175,798	239,903

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Foreign Regulated Entities	Type	Domicile	Assets	Surplus	Michigan Direct Premiums Written	Total Direct Premiums Written	Total Net Premiums Written
WRM America Indemnity Co, Inc	PC-STK	NY	56,250	51,672	201	9,142	2,962
XL Ins America, Inc	PC-STK	DE	674,094	245,296	8,794	289,653	107,828
XL Ins Co Of New York, Inc	PC-STK	NY	223,634	77,068	0	0	32,348
XL Life Ins & Annuity Co	LH-STK	IL	7,542	6,989	0	11	0
XL Reins Amer, Inc	PC-STK	NY	5,218,962	2,273,711	0	39,319	700,881
XL Select Ins Co	PC-S/L	DE	135,453	57,710	0	996	21,566
XL Specialty Ins Co	PC-STK	DE	498,918	178,749	27,256	1,097,342	64,697
Yosemite Ins Co	PC-STK	IN	373,964	289,147	166	33,087	49,780
Zale Indemnity Co	PC-STK	TX	20,659	13,197	121	9,973	9,976
Zale Life Ins Co	LH-STK	AZ	10,710	8,321	28	2,426	1,748
ZC Specialty Ins Co	PC-S/L	TX	n/a	n/a	n/a	n/a	n/a
Zenith Ins Co	PC-STK	CA	1,703,546	690,154	39	380,358	417,160
Zurich Amer Ins Co Of IL	PC-STK	IL	46,512	37,343	1,403	65,324	0
Zurich Amer Life Ins Co	LH-STK	IL	13,208,146	184,161	9,141	114,451	-127,759
Zurich American Ins Co	PC-STK	NY	29,420,388	7,374,165	75,856	4,268,660	4,400,125
Totals:	1,511		6,196,249,792	914,432,765	24,240,397	1,043,477,218	977,585,212



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