

**LOUISIANA DEPARTMENT OF INSURANCE**

**2012 - 2013  
ANNUAL REPORT**



**JAMES J. DONELON  
COMMISSIONER OF INSURANCE**

### **LOUISIANA DEPARTMENT OF INSURANCE**

This public document was published at a total cost of \$11,344.32. One hundred (100) copies of this public document were published in this first printing at a cost of \$1,803.36. The total cost of all printings of this document including reprints is \$11,344.32. This document was published by the Louisiana Department of Insurance, Post Office Box 94214, Baton Rouge, Louisiana 70804-9214 to provide an annual report from the Department of Insurance to the Governor and the Louisiana Legislature as required by La. R.S. 36:682, La. R.S. 49:308.6 and La. R.S. 22:31, 268, 971, 1545, and 1972. This material was printed in accordance with standards for printing by state agencies established pursuant to La. R.S. 43:31.



## LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON  
COMMISSIONER

January 17, 2014

Honorable Members of the Louisiana Legislature:

The Louisiana Department of Insurance welcomes this annual opportunity to share with the Legislature and the public a description of the Department's operations and a quantification of the Department's performance for the year under the requirements of La. R.S. 36:682.

The Department's mission continues to be to regulate the Louisiana insurance industry fairly and impartially, while serving as an advocate for the state's insurance consumers. In addition to the measures of activities in the 2012-2013 Annual Report, the LDI monitors the competition in the marketplace, as the more competitive the market, the more choices and better pricing for policyholders.

Improvements continued in the market competitiveness of commercial property insurance (fire, allied lines and commercial multi-peril lines) and personal lines, notably in the homeowners and private passenger automobile lines. Residual market carrier Louisiana Citizens Property Insurance Corporation's market share dropped by December 31, 2012, from 4.1 percent to 3.0 percent, with the entity dropping from seventh place to eighth place among the top writers of homeowners. Louisiana Citizens' homeowner market share is expected to drop below 3.0 percent through year-end 2013 due to continued interest by the market in taking business out of Citizens.

Some organizational changes at LDI were made, effective July 1, 2013: The organization of the Office of Health Insurance now mirrors the organizational structure of the Office of Property & Casualty; tax collections, except for field audits, are handled within the Office of Management & Finance instead of the Office of Financial Solvency; estates in receivership are administered exclusively through the Office of Financial Solvency, as the Office of Receivership has been dissolved; the Insurance Fraud Section was elevated to a Division, headed by a Deputy Commissioner; and the Senior Health Insurance Information Program was merged into the Office of Consumer Advocacy. Detailed reporting of these activities will occur in next year's annual report and, in the meantime, in the current quarterly reporting to the Louisiana Performance Accountability System.

Thank you for your interest in the many activities that become the regulatory framework for the insurance industry in the state of Louisiana, and I look forward to working with you to continue to strengthen Louisiana's insurance market.

Sincerely yours,

James J. Donelon  
Commissioner of Insurance



# 2012-2013

---

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

*Data compiled from Department of Insurance records and annual statements of insurers transacting business in the state of Louisiana during the fiscal year ending June 30, 2013.*

**FISCAL YEAR BEGINNING JULY 1, 2012  
ENDING JUNE 30, 2013**

---

**JAMES J. DONELON**

Commissioner of Insurance

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

*(800) 259-5300*



**This report is available on the  
Louisiana Department of Insurance website,  
*[http://www.lidi.la.gov/guides\\_and\\_forms/AnnualReports.html](http://www.lidi.la.gov/guides_and_forms/AnnualReports.html)*.**



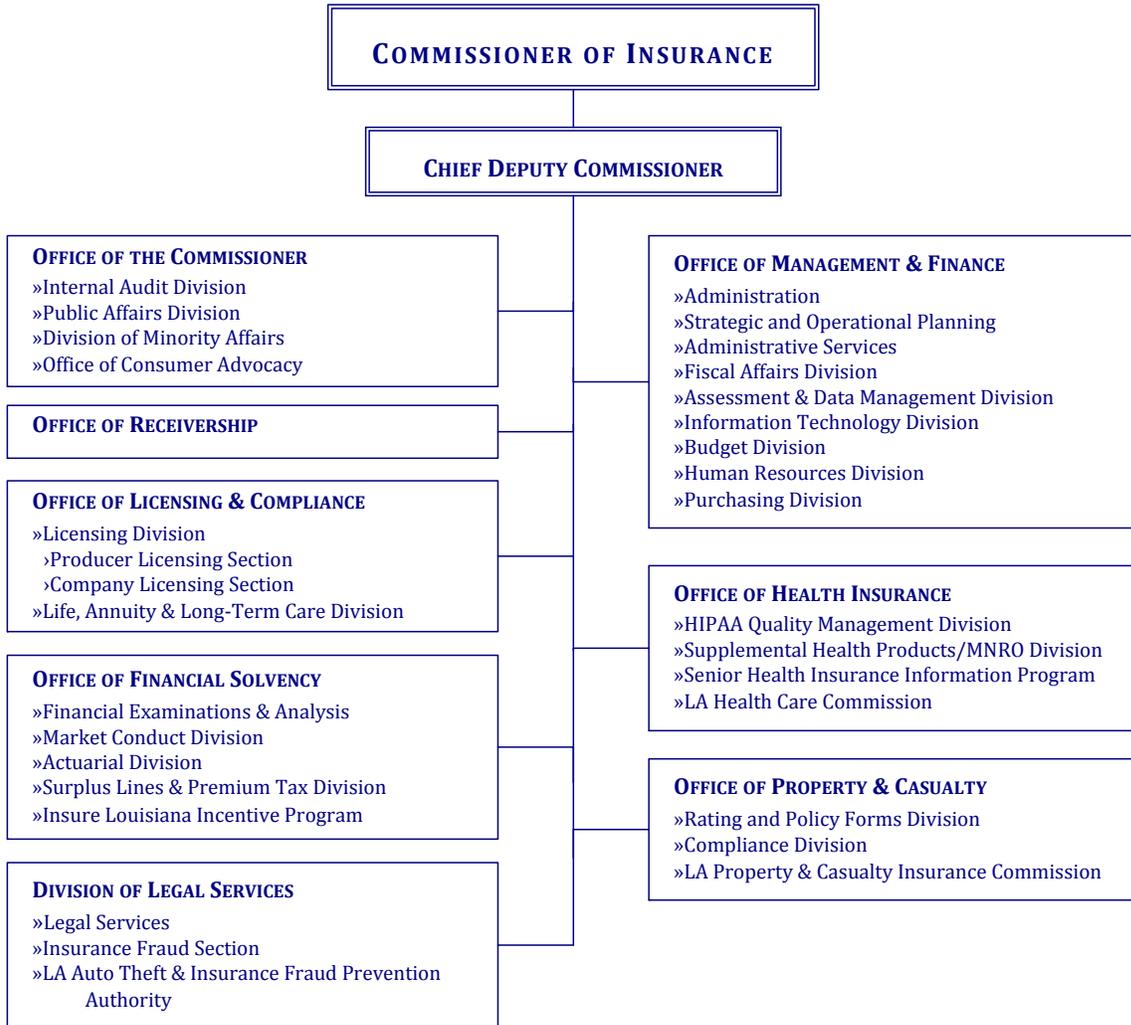
## **DEPARTMENT OF INSURANCE**

# **MISSION STATEMENT**

---

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

**AGENCY ORGANIZATION CHART  
AS OF THE 2012 - 2013 FISCAL YEAR**



# TABLE OF CONTENTS

---

<b>MISSION STATEMENT .....</b>	<b>I</b>
<b>AGENCY ORGANIZATION CHART AS OF JUNE 30, 2013 .....</b>	<b>II</b>
<b>TABLE OF CONTENTS .....</b>	<b>III</b>
<b>TEXT TABLES .....</b>	<b>V</b>
<b>CHARTS.....</b>	<b>VI</b>
<b>EXECUTIVE SUMMARY.....</b>	<b>1</b>
<b>OFFICE OF THE COMMISSIONER .....</b>	<b>5</b>
Internal Audit Division .....	6
Public Affairs Division.....	6
Division of Minority Affairs .....	7
Annual Report as required by La. R.S. 22:31(5) .....	7
Office of Consumer Advocacy .....	10
Helpful Links.....	12
<b>OFFICE OF MANAGEMENT &amp; FINANCE.....</b>	<b>13</b>
Strategic & Operational Planning.....	14
Administrative Services .....	14
Fiscal Affairs Division.....	16
Assessment & Data Management Division.....	20
Information Technology Division.....	21
Budget Division.....	22
Human Resources Division.....	22
Purchasing Division .....	22
Helpful Links.....	23
<b>OFFICE OF RECEIVERSHIP .....</b>	<b>25</b>
<b>OFFICE OF LICENSING &amp; COMPLIANCE.....</b>	<b>27</b>
Licensing Division - Producer Licensing.....	28
Louisiana 1401 Life Insurance Exam Results Report as required by La. R.S. 22:1545(I) .....	30
Licensing Division - Company Licensing .....	34
Life, Annuity & Long-Term Care Division.....	37
Helpful Links.....	39
<b>OFFICE OF HEALTH INSURANCE .....</b>	<b>41</b>
HIPAA Quality Management & Supplemental Health Products/MNRO Divisions.....	42
Senior Health Insurance Information Program .....	48
Patient Bill of Rights Report as required by La. R.S. 22:971 .....	49
Annual Health Maintenance Organization Report as required by La. R.S. 22:268 .....	53
Louisiana Health Care Commission .....	55
Helpful Links.....	58

## TABLE OF CONTENTS

<b>OFFICE OF FINANCIAL SOLVENCY</b> .....	<b>59</b>
Financial Examinations & Analysis Division .....	60
Market Conduct Division .....	61
Actuarial Division.....	61
Surplus Lines & Insurance Premium Tax Division .....	61
Insure Louisiana Incentive Program .....	63
Helpful Link.....	64
<b>OFFICE OF PROPERTY &amp; CASUALTY</b> .....	<b>65</b>
Rating & Policy Forms Division.....	66
Rating Division .....	66
Policy Forms Division.....	72
Compliance Division .....	73
Louisiana Property & Casualty Insurance Commission .....	74
Helpful Links.....	75
<b>DIVISION OF LEGAL SERVICES</b> .....	<b>77</b>
Legal Services .....	78
Insurance Fraud Section .....	80
Louisiana Automobile Theft & Insurance Fraud Prevention Authority .....	86
Helpful Links.....	90
<b>CONSUMER COMPLAINT REPORT</b> as required by La. R.S. 22:1972 .....	<b>91</b>
<b>APPENDICES</b> .....	<b>97</b>
Appendix A: Acronyms & Terms.....	98
Appendix B: Property & Casualty Insurance.....	105
Exhibit of Premiums & Losses as of December 31, 2012 .....	106
Appendix C: Life, Accident & Health Insurance .....	109
Exhibit of Premiums & Benefits as of December 31, 2012	
(a) Life Insurance .....	110
(b) Accident & Health Insurance .....	111
Appendix D: Group Self-Insurance Funds .....	113
Premium Business Written During Calendar Year 2012 .....	114
Appendix E: Health Maintenance Organizations.....	115
Exhibit of Premiums & Losses as of December 31, 2012 .....	116
Appendix F: Title Insurance .....	117
Exhibit of Premiums & Losses as of December 31, 2012 .....	118
Appendix G: Fraternal Insurance .....	119
Exhibit of Premiums & Annuity Considerations as of December 31, 2012 .....	120
Appendix H: Market Share Report for Life & Annuities as of December 31, 2012.....	121
Appendix I: Market Share & Loss Ratio for Health as of December 31, 2012.....	135
Appendix J: Market Share & Loss Ratio for Property & Casualty as of December 31, 2012.....	143
Appendix K: Revenue Report as required by La. R.S. 49:308.6(C).....	179

## TABLE OF CONTENTS

### TEXT TABLES

1. Activities of the Division of Minority Affairs – Three-Year History .....	9
2. Closed Files of the Office of Consumer Advocacy – Three-Year History .....	10
3. Activities of the Office of Consumer Advocacy – Three-Year History .....	11
4. Total Department Fund Sources – Two-Year History .....	17
5. Total Department Collection of Funds – Two-Year History.....	18
6. Statement of Revenues & Expenditures.....	19
7. Domestic Estates Open as of June 30, 2013 .....	26
8. Activities of Producer Licensing – Three-Year History .....	29
9. First-Time Test Takers by Gender and Fail/Pass Status .....	31
10. First-Time Test Takers by Ethnicity and Fail/Pass Status .....	31
11. First-Time Test Takers by Ethnicity, Gender and Fail/Pass Status .....	32
12. First-Time Test Takers by Highest Level of Education and Fail/Pass Status .....	33
13. First-Time Test Takers by Primary Language and Fail/Pass Status .....	33
14. Activities of Company Licensing.....	35
15. Entities Licensed or Registered as of June 30, 2013.....	36
16. Activities of the Life, Annuity & Long-Term Care Division .....	38
17. Filings by Coverage Type .....	39
18. Form Filing Activities of the HIPAA Quality Management & Supplemental Health Products/ MNRO Divisions – Three-Year History .....	44
19. Health Filings Received by Coverage Type – Three-Year History.....	45
20. Activities of the HIPAA Quality Management & Supplemental Health Products/ MNRO Divisions – Three-Year History .....	47
21. Activities of the MNRO Unit – Applications .....	47
22. Examinations of MNROs – Three-Year History .....	47
23. Assistance Provided to Senior Citizens by SHIIP and Counselors – Three-Year History .....	48
24. Southern State Comparison of Selected PPACA Reforms .....	52
25. Surplus Lines & Insurance Premium Taxes – Three-Year History by Category.....	62
26. Louisiana Grant Recipient Premium Assumed or Written.....	63
27. Rate Filing Impact – Three-Year History .....	67
28. Methods of Rate Filing – Three-Year History .....	69
29. Louisiana Property & Casualty Market Exhibit of Underwriting Gains & Losses by Line of Business Calendar Year 2012.....	71
30. Policy Forms Processed – Three-Year History.....	72
31. Actions Taken on Policy Forms Processed – Three-Year History .....	72
32. Activities of the Property & Casualty Compliance Division – Three-Year History .....	73
33. Types of Legal Issues/Administrative Hearings as Conducted by Legal Services – Three-Year History .....	78
34. Charges Resulting from Fraud Section Referrals by Category.....	82
35. Actions Taken Regarding Producer, Claims Adjuster and Company Fraud – Three-Year History.....	83
36. Background Investigations – Three-Year History .....	84
37. LATIFPA Related Activities – Three-Year History.....	88
38. Top Five Coverage Types Among Closed Complaints.....	93
39. Top Five Reasons for Complaint Being Filed.....	93
40. Complaint Dispositions by All Divisions and Total for LDI.....	95

## TABLE OF CONTENTS

### CHARTS

1. Total Department Fund Sources.....	16
2. Total Department Collection of Funds .....	18
3. Electronically Submitted Applications .....	29
4. Health Insurance Complaints Received by Coverage Type – Six-Year History.....	54
5. Six-Year Trend in Numbers of Complaints Received by Office and Total for LDI.....	94
6. Six-Year Trend in Dollars Recovered by Office and Total for LDI.....	94
7. Closed Complaint Dispositions – Consumer Advocacy.....	96
8. Closed Complaint Dispositions – Life, Annuity & Long-Term Care.....	96
9. Closed Complaint Dispositions – Health.....	96
10. Closed Complaint Dispositions – Property & Casualty .....	96
11. Closed Complaint Dispositions – Total LDI .....	96



# EXECUTIVE SUMMARY

# EXECUTIVE SUMMARY

During the past fiscal year, the Louisiana Department of Insurance continued its important mission to regulate the insurance industry and to advocate for the state's insurance consumers. By assuring that insurers in Louisiana are financially sound, producers are knowledgeable and all regulated entities are responsive to their policyholders, the LDI performs a vital role in maintaining and growing Louisiana's economy.

The LDI operated in FY 2012-2013 on an appropriated budget of \$31.10 million, including \$879,812 in federal funds. There were 263 positions authorized by HB 1 of the 2012 Regular Session, a reduction of two from the prior year and the lowest total authorized positions in more than 15 years.

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

The LDI collected \$421.87 million in insurance premium tax on behalf of the general fund; \$57.08 million in assessments on insurance premiums for the benefit of the Municipal Police Retirement, Fire Fighters Retirement, Sheriff's Pension and Relief Fund, and Municipal Fire and Police Civil Service; \$47.10 million in LDI operating revenue from fees, rating assessment, federal grant and statutory dedicated funds. The LDI reverted \$18.15 million to the state's general fund at year-end.

Licensing of insurers and producers provides the regulatory framework to assure that those entering and operating in the insurance industry are knowledgeable, capable, financially responsible and in compliance with applicable laws.

At fiscal year-end, there were 114,441 licensed insurance producers (resident and non-resident) and 54,710 licensed claims adjusters (resident and non-resident), including public adjusters. During the year, the Office of Licensing and Compliance processed 64,161 producer license renewals, 506,215 company appointments and 19,592 adjuster license renewals. A significant driver of improved efficiency in processing licenses is the voluntary conversion of the producer and adjuster community to e-commerce. While just five years ago, only 44 percent of first-time license applicants (producers and adjusters) used a web-based application process, 86.8 percent of first-time applicants used online methods in FY 2012-2013. License renewals are now up to 97.4 percent completed online, versus 85.7 percent of renewals in FY 2008-2009.

At the end of FY 2012-2013, the LDI's Company Licensing section licensed or registered 2,506 business entities, 1,764 of which are risk bearers. These included 111 domestic companies (domestic insurers, health maintenance organizations and captives) and 1,331 admitted foreign and alien insurers, along with other specialty categories.

Regulation of the solvency and market conduct of insurers remains a paramount responsibility of the LDI. Insurers are evaluated for both solvency and market conduct through in-house analysis and field examinations. Financial examinations proceed on a statutory schedule. Monitoring during FY 2012-2013 achieved the desirable result of no companies being placed under administrative supervision during the fiscal year.

The LDI was able to serve the industry in a timely manner in its role of prior approval of insurance policy contract language and, where applicable, rate and rule filings. Each of the three divisions processing forms saw a drop in volume of forms submitted for approval; overall, there was a 9.37

## EXECUTIVE SUMMARY

percent decrease in the volume of forms received. Processing time averaged 21.36 days per review, which compares favorably to the performance standard of 30 days and the statutory requirement to complete form reviews in 45 days. The most improvement occurred in the Life, Annuity and Long-Term Care Division, where form processing time improved from an average of 29 days to an average of 25 days. The Office of Health Insurance also improved its form processing time from an average of 25 days to an average of 23 days.

Despite a 10 percent increase in the number of property and casualty rate filings requiring actuarial review, property and casualty rate filings were processed in an average of 27 days, nearly seven percent faster than the performance standard of 29 days. There were 630 filings requiring actuarial review. Overall, rates among rate regulated lines increased by 2.3 percent.

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

Service to the public through the Compliance Divisions and the Office of Consumer Advocacy, which investigated complaints filed against Property and Casualty, Health Insurance and Life, Annuity and Long-Term Care companies or producers, is measured as average days to complete the investigation and total dollars recovered as a result of the complaint. Together, all divisions completed 3,156 complaint investigations, in an average of 27.5 days per investigation, comparing favorably with last fiscal year's average of 36.9 days. Total recovery from insurers through complaint investigations was \$7.09 million, which is 33 percent more than FY 2011-2012. As a further measure of the effectiveness of the LDI, both in service to Louisianans and in regulating the market conduct of licensees, the LDI tallied the results of closed complaints, which for FY 2012-2013 were 29.3 percent in the complainant's favor, 26.7 percent in the regulated entity's favor and 44.0 percent with a neutral disposition.

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

Outreach efforts of the LDI occur in the activities of the Division of Minority Affairs, the Office of Consumer Advocacy, the Senior Health Insurance Information Program, the Louisiana Automobile Theft and Insurance Fraud Prevention Authority, the Louisiana Property and Casualty Insurance Commission and the Louisiana Health Care Commission. Through live presentations at public and private meetings, conferences, educational seminars and through its outreach partners, the LDI staff made contact with over 46,000 individuals in Louisiana.

This year's Annual Report includes historical comparisons in most tables, including three-year histories in the activities tables, and recommended links on the LDI website, which provide frequently accessed and valued information to the public and to regulated entities.

This document and prior Annual Reports will remain accessible on the Department's website, [www.ldi.la.gov/guides\\_and\\_forms/AnnualReports.html](http://www.ldi.la.gov/guides_and_forms/AnnualReports.html). Additional performance data is available through the Division of Administration Office of Planning and Budget LaPAS reporting system, at [www.doa.louisiana.gov/opb/lapas/lapas.htm](http://www.doa.louisiana.gov/opb/lapas/lapas.htm).

This page is intentionally blank.



# OFFICE OF THE COMMISSIONER

# OFFICE OF THE COMMISSIONER

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

*In January 2013, Commissioner Jim Donelon began a one-year term as President of the National Association of Insurance Commissioners.*

## INTERNAL AUDIT DIVISION

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

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

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

## PUBLIC AFFAIRS DIVISION

The Public Affairs Division reports directly to the Commissioner of Insurance. Its major function includes communicating timely, accurate and relevant information to consumers, industry and the press. This is accomplished through the dissemination of materials such as press releases, handouts, newsletters and columns.

The Public Affairs Division creates and manages annual public awareness projects, including campaigns to encourage preparedness for storm season and to prevent insurance fraud and vehicle theft. The Division is also responsible for creating and maintaining content on the LDI website. The Public Affairs Division also manages the public email system, coordinates all media calls and public information requests and arranges media interviews and speaking engagements for the Commissioner.

The Division also produces more than a dozen consumer guides that include information on purchasing homeowners, health, automobile and life insurance, preparing for disasters and spotting insurance fraud. New publications this fiscal year include an updated *Post-Disaster Insurance Guide* and a Spanish version of the *Department of Insurance: How Can We Help You?* brochure.

During the 2012-2013 Fiscal Year, the Public Affairs Division spearheaded two new video productions for consumers: *Understanding Medicare* and a series of “How To” videos. These are available on the Department’s recently launched YouTube channel, which was part of the Division’s expanded use of social media.

## **DIVISION OF MINORITY AFFAIRS**

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

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

### **LEGISLATIVE BACKGROUND**

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

The Advisory Committee on Equal Opportunity advises and assists the Division in carrying out its duties. The Advisory Committee may also review claims of discrimination in insurance business practices and report to the Commissioner of Insurance any apparent discrimination violations. Originally comprised of 16 members representing insurers, producers and minorities, the 2009 Legislature expanded membership to 23.

### **PURPOSE**

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

To accomplish this purpose, the DMA:

- » Surveys insurance companies to obtain statistical information on the number of minorities employed in industry-related career positions, then works with this information to expand the number of minority and disadvantaged persons in the insurance industry.
- » Offers training programs for individuals as well as small, minority and disadvantaged agencies and producers.
- » Strives to increase the number of standard contracts for small, minority and disadvantaged producers with standard insurers.

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

- » Provides insurance information services to groups of minority and disadvantaged consumers.
- » Recruits minority producers, underwriters and insurance industry employees through the LDI website.
- » Develops working relationships with university personnel to promote academic concentrations in insurance.

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

The members of the Advisory Committee on Equal Opportunity are responsible for assisting the DMA in its purpose.

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

Legislation passed in 2013 to expand the membership to 25, effective August 1, 2013.

## **HIGHLIGHTS OF FISCAL YEAR 2012-2013**

- » The DMA responded to 69 minority inquiries, three of which were requests for assistance with obtaining standard contracts with standard insurers.
- » The DMA worked with the Eighth Episcopal District of African Methodist Episcopal Churches (which consists of approximately 115 churches in Louisiana and their congregations) to distribute information created by the Division of Minority Affairs and to assist them in obtaining proper insurance coverage for the underinsured and uninsured congregations and those within the minority churches.
- » Twenty-six companies and agencies have agreed to post vacancies to the LDI's Division of Minority Affairs website; during FY 2012-2013, sixteen positions were posted to the site.
- » The DMA held two career workshops and one symposium at Southern University in Baton Rouge. These seminars provided college students with information on educational and employment opportunities within the insurance industry. The symposium featured two NAIC International Fellows who provided the Nigerian perspective on the insurance industry.
- » The DMA held two workshops entitled "How to Become a Licensed Claims Adjuster," one each in New Orleans and Baton Rouge.
- » Consumer guides were distributed at a variety of events including legislative townhall meetings, community events and church conferences. The Division also participated in small business workshops and seminars with a presentation entitled "Managing Risks for Your Business."
- » The DMA worked with the College of Business at Southern University and A&M College to establish insurance programs.

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

- » The Louisiana Municipal Association Black Caucus, the Police Jury Association of Louisiana Black Caucus and the Louisiana Legislative Black Caucus worked with the Division to develop awareness about opportunities in the insurance industry.
- » The DMA worked with five minority agencies to provide technical assistance in forming a cluster to obtain contracts with insurance companies and to compete for local, state and federal insurance contracts.

**ACTIVITIES OF THE DIVISION OF MINORITY AFFAIRS    TABLE 1**  
**THREE-YEAR HISTORY**

	<i>Fiscal Year 2012-2013</i>	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2010-2011</i>
Producers/Agencies Assisted	19	22	77
Consumer/Producer Complaints/ General Information Cases Handled	69	73	139
Complaints Referred to Advisory Committee	0	0	0
Trainings/Seminars Conducted	5	2	1
Training/Seminar Attendees	366	291	168
Business Plan Assistance	0	0	7
Company Positions Posted	16	3	2
Industry Jobs Obtained from Postings	0	2	1
Producers Assisted with Obtaining Contracts	0	2	4

## OFFICE OF CONSUMER ADVOCACY

The Office of Consumer Advocacy was created by Act 222 of the 2007 Regular Session of the Louisiana Legislature to assist consumers with insurance inquiries and to enforce the Policyholder Bill of Rights (La. R.S. 22:41). From its inception, the OCA worked regularly with other LDI divisions to answer consumers' questions, to disseminate information to the public and to report violations of rules, regulations and laws.

During FY 2012-2013, the Office of Consumer Advocacy refocused its activities. While maintaining its role in community outreach, the OCA's association with the complaint process shifted to one of quality management for the Louisiana Department of Insurance. Until December 31, 2012, the OCA accepted a limited number of complaint cases directly. As of January 2013, all complaint investigations were assigned to the appropriate specialized Compliance Division, with the Office of Property and Casualty handling all property complaints; the Office of Health Insurance handling all health insurance complaints for insureds and health care providers; and the Office of Licensing and Compliance handling all life, annuity and long-term care complaints. The OCA remains available to assist the various divisions when complainants are not satisfied with their results and will perform a second review, upon request.

Prior to concluding its direct complaint handling function, the OCA received and investigated 81 complaints, assisting consumers in recovering \$970,761. Since January, the OCA has responded to consumer inquiries, but referred complaints to the specialty divisions. Total inquiries for the fiscal year were 160. Table 2 provides the three-year history of complaints and inquiries handled by OCA.

**TABLE 2    CLOSED FILES OF THE OFFICE OF CONSUMER ADVOCACY  
THREE-YEAR HISTORY**

<i>Category</i>	<i>Fiscal Year 2012-2013</i>	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2010-2011</i>	<i>Percent</i>
Property & Casualty	127	42	17	56.2%
Health	99	18	4	36.6%
Life, Annuity & Long-Term Care	15	8	1	7.2%
<b>TOTAL</b>	<b>241</b>	<b>68</b>	<b>22</b>	<b>100.0%</b>

### QUALITY MANAGEMENT

In January, the OCA added to its activities the auditing of closed complaint files from the various compliance divisions. Through random audits of files recently closed, the OCA verified that the conduct of the regulated entity was proper and ensured that LDI staff's performance was reasonable, thorough and of high quality. Results of these audits may lead to additional staff training or to further contact by the LDI's compliance or market conduct divisions with the insurer, producer or adjuster for additional action.

## **OUTREACH ACTIVITIES**

The Office of Consumer Advocacy staff members attended numerous speaking engagements throughout the state to educate consumers about insurance. The OCA staff served as guest speakers for professional and civic organizations, senior centers, legislative forums and townhall meetings. At these meetings, OCA staff spoke on topics of a timely subject of the host organization's choice and provided informational brochures and question and answer sessions. Staff of the OCA explained the functions of the LDI, discussed the many divisions within the LDI and explained to consumers what programs are available to assist them. While educating consumers, the OCA staff emphasized the need for policyholders to read and understand what is covered by their policies, to contact their producer with questions and to be aware of the rights afforded them through the Policyholder Bill of Rights.

Final passage of the Appropriations Bill during the 2013 Regular Legislative Session relocated the Senior Health Insurance Information Program from the Office of Health Insurance into the Office of Consumer Advocacy, which is an important addition, as the OCA accelerates its outreach to provide up-to-date information on the implementation of health insurance reforms necessitated by the federal Patient Protection and Affordable Care Act.

The OCA resumed publication of its monthly electronic newsletter in December 2012. The newsletter is available through the Department's website.

**ACTIVITIES OF THE OFFICE OF CONSUMER ADVOCACY      TABLE 3  
THREE-YEAR HISTORY**

---

	<i>Fiscal Year 2012-2013</i>	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2010-2011</i>
Speaking Engagements	56	89	106
Informational Packets Distributed	3,675	5,166	10,541

## **HELPFUL LINKS**

Email Notification Request, [www.lds.la.gov/EmailNotification/request.aspx](http://www.lds.la.gov/EmailNotification/request.aspx).

The Public Affairs Division created a new Email Notification Request Form for those interested in receiving Department updates, press releases and newsletters via email.

Interactive Homeowner and Auto Insurance Rate Comparison Guide, [www.lds.la.gov/consumers/ComparisonGuides.html](http://www.lds.la.gov/consumers/ComparisonGuides.html). The Division launched an interactive Homeowner and Auto Insurance Rate Comparison Guide in the fall of 2012 which allows consumers to view sample rates for different areas of the state.

LDI videos on YouTube, [www.youtube.com/LAInsuranceDept](http://www.youtube.com/LAInsuranceDept). Viewers can watch informational videos on insurance topics as well as archived press conferences.

Job postings through the Division of Minority Affairs, [www.lds.la.gov/MINORITYAFFAIRS/job-opportunities.html](http://www.lds.la.gov/MINORITYAFFAIRS/job-opportunities.html). The Division works with companies and agencies to post vacancies on the Department website.

The Office of Consumer Advocacy monthly newsletter, [www.lds.la.gov/public\\_affairs/Consumer\\_Alerts/Newsletter\\_display\\_page.html](http://www.lds.la.gov/public_affairs/Consumer_Alerts/Newsletter_display_page.html). The OCA resumed publication of its monthly electronic newsletter in December 2012.

The Office of Consumer Advocacy brochure for more information about the Office and a copy of the Policyholder Bill of Rights. [www.lds.la.gov/consumers/misc\\_pubs/Office\\_of\\_Consumer\\_Advocacy.pdf](http://www.lds.la.gov/consumers/misc_pubs/Office_of_Consumer_Advocacy.pdf).

A listing of upcoming Office of Consumer Advocacy presentations across the state of Louisiana. [www.lds.la.gov/EventsCalendar.html](http://www.lds.la.gov/EventsCalendar.html).



# OFFICE OF MANAGEMENT AND FINANCE

# OFFICE OF MANAGEMENT & FINANCE

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

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

## STRATEGIC AND OPERATIONAL PLANNING

Strategic and Operational Plans were legislatively mandated in 1997. During the year, the Division collaborated with each Office and Division throughout the LDI to develop the Strategic Plan for 2014-2019. Each year, this Division drafts the LDI Operational Plan, collects, analyzes and reports quarterly performance results for the Department's program activities; collects information for legislative fiscal notes; and writes economic and family impact statements for all LDI rules promulgated. During the 2013 Regular Legislative Session, the Division provided information to the Legislative Fiscal Office for its development of 17 fiscal notes. In 2012-2013, the Department tracked and reported on 36 key (quarterly) performance indicators and 12 supporting (semi-annual) performance indicators and provided general performance data in 81 reportable areas. To view the Department's performance information, in addition to the activity information contained in this annual report, visit [www.doa.louisiana.gov/opb/lapas/lapas.htm](http://www.doa.louisiana.gov/opb/lapas/lapas.htm).

## ADMINISTRATIVE SERVICES

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

### MAIL ROOM

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

**OFFICE OF MANAGEMENT & FINANCE**  
**ADMINISTRATIVE SERVICES**

**BUILDING SERVICES**

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

**TELECOMMUNICATION SERVICES**

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

**PROPERTY CONTROL AND PHYSICAL INVENTORY**

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

**VEHICLE SERVICES**

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

**FILE ROOM**

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

# FISCAL AFFAIRS DIVISION

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

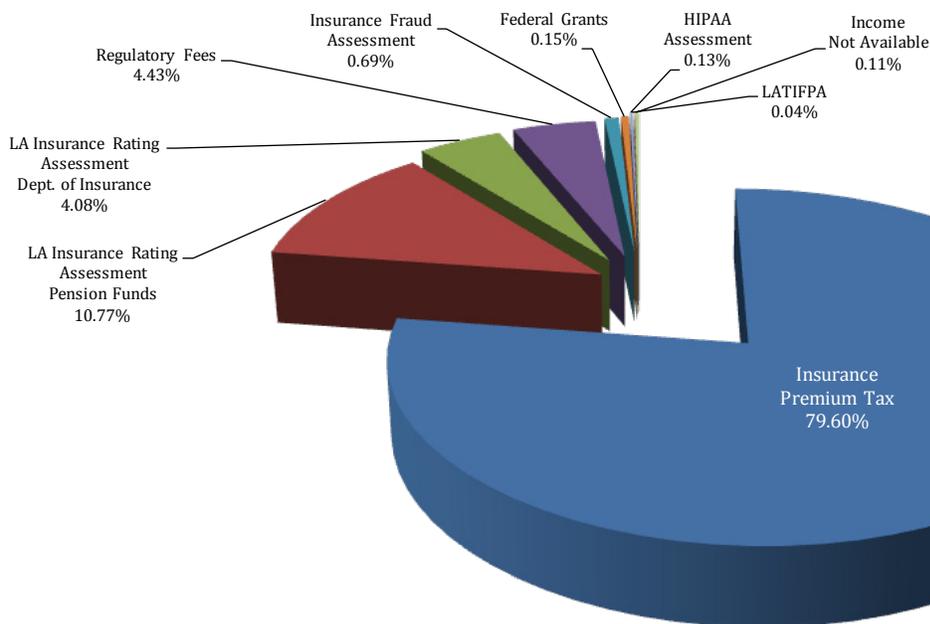
## TOTAL DEPARTMENT FUND SOURCES

For FY 2012-2013, the Department of Insurance receipts totaled \$529.9 million. Insurance Premium Taxes represent the largest portion at 79.6 percent, or \$421.8 million. In addition to the Insurance Premium Taxes, the Department collections include Pension Fund Assessments (Louisiana Insurance Rating) at 10.77 percent, or \$57 million; Regulatory Fees and LIR Assessment at 8.5 percent, or \$45.1 million; and the Insurance Fraud Assessment at 0.69 percent, or \$3.6 million (excludes \$187,000 transferred to the Louisiana Automobile Theft and Insurance Fraud Prevention Authority Fund).

Insurance Premium Taxes, Pension Fund Assessments, Insurance Fraud Assessment (excluding the LDI portion – \$392,774) and Income Not Available represent the bulk of collections at 91.1 percent, or \$482.8 million, and are not used to finance the Department’s operations.

The remaining 8.9 percent, or \$47.1 million, represents a combination of regulatory fees and LIR Assessment, the Health Insurance Portability and Accountability Act Assessment, Federal Grants (SHIIP and Premium Rate Review), Insurance Fraud Assessment (LDI portion only – \$392,774) and LATIFPA, which may be used to finance the operations of the LDI.

**CHART 1** TOTAL DEPARTMENT FUND SOURCES



**TOTAL DEPARTMENT FUND SOURCES**      **TABLE 4**  
**TWO-YEAR HISTORY**

	<i>Fiscal Year 2012-2013</i>		<i>Fiscal Year 2011-2012</i>	
Insurance Premium Taxes	79.60%	\$421,874,098.22	77.32%	\$365,257,441.56
LIR Assessment - Pension Funds	10.77%	\$57,075,107.73	12.01%	\$56,733,026.22
LIR - Department of Insurance	4.08%	\$21,649,476.75	4.54%	\$21,451,992.54
Regulatory Fees and Licenses	4.43%	\$23,468,428.97	4.49%	\$21,205,139.02
Insurance Fraud Assessment	0.69%	\$3,644,853.93	0.77%	\$3,652,004.28
Federal Grants	0.15%	\$790,683.00	0.42%	\$1,982,934.00
HIPAA Assessment	0.13%	\$666,482.73	0.15%	\$726,391.05
LATIFPA	0.04%	\$217,268.00	0.04%	\$206,341.00
Income Not Available*	0.11%	\$573,983.13	0.26%	\$1,205,607.04
<b>TOTAL</b>		<b>\$529,960,382.46</b>		<b>\$472,420,876.71</b>

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

## **TOTAL DEPARTMENT COLLECTION OF FUNDS**

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

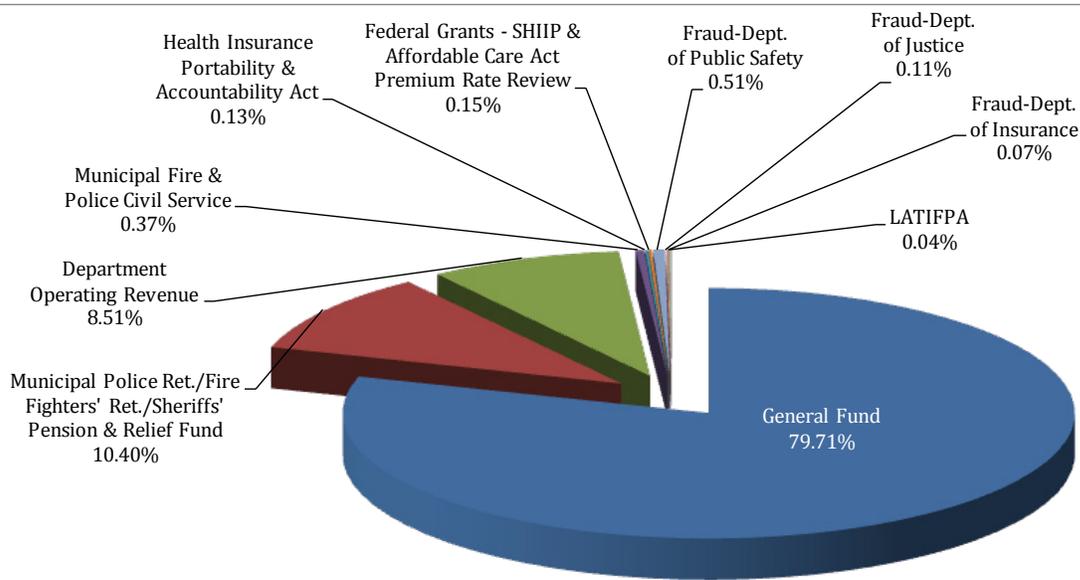
Of the \$529.9 million collected in FY 2012-2013, \$422.4 million was classified as State General Fund and \$107.5 million was used to finance programs. Among the dedicated programs receiving funding were various law enforcement and firefighter retirement programs, which received \$55.1 million, and Municipal Fire and Police Civil Service, which received \$1.9 million of the funds collected.

The collections of \$47.1 million represent a combination of Regulatory Fees and LIR Assessment, Federal Grant and Statutory Dedicated funds used by the Department as its operating source.

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

**OFFICE OF MANAGEMENT & FINANCE**  
**FISCAL AFFAIRS DIVISION**

**CHART 2 TOTAL DEPARTMENT COLLECTION OF FUNDS**



**TABLE 5 TOTAL DEPARTMENT COLLECTION OF FUNDS TWO-YEAR HISTORY**

	<i>Fiscal Year 2012-2013</i>		<i>Fiscal Year 2011-2012</i>	
General Fund	79.71%	\$422,448,081.35	77.57%	\$366,463,048.60
Municipal Police Retirement/ Firefighters' Retirement/ Sheriffs' Pension and Relief Fund	10.40%	\$55,105,848.21	11.60%	\$54,782,844.96
Department Operating Revenue	8.51%	\$45,117,905.72	9.03%	\$42,657,131.56
Municipal Fire and Police Civil Service	0.37%	\$1,969,259.52	0.41%	\$1,950,181.26
HIPAA	0.13%	\$666,482.73	0.15%	\$726,391.05
Federal Grant (SHIIP and Premium Rate Review)	0.15%	\$790,683.00	0.42%	\$1,982,934.00
Fraud Assessment: Dept. of Public Safety	0.51%	\$2,698,236.88	0.58%	\$2,716,503.19
Fraud Assessment: Dept. of Justice	0.11%	\$553,843.45	0.12%	\$543,300.62
Fraud Assessment: Dept. of Insurance	0.07%	\$392,773.60	0.08%	\$392,200.47
LATIFPA	0.04%	\$217,268.00	0.04%	\$206,341.00
<b>TOTAL</b>		<b>\$529,960,382.46</b>		<b>\$472,420,876.71</b>

**STATEMENT OF REVENUES & EXPENDITURES TABLE 6**  
**FISCAL YEAR ENDING JUNE 30, 2013**

Revenue	
Insurance Premium Taxes	\$421,874,098.22
LIR Assessment - Pension Fund	57,075,107.73
Regulatory Fees	23,468,428.97
LIR Assessment - LDI	21,649,476.75
Insurance Fraud Assessment	3,644,853.93
*Fraud - Carry Forward from FY 2011-2012	0.00
HIPAA Assessment	666,482.73
*HIPAA - Carry Forward from FY 2011-2012	126,253.93
LATIFPA	217,268.00
*LATIFPA - Carry Forward from FY 2011-2012	21.00
Federal Grant SHIP	775,506.00
Federal Grant Affordable Care Act - Premium Rate Review	15,177.00
Income Not Available	573,983.13
Total Revenue	\$530,086,657.39
Expenditures	
Personal Services	\$21,067,294.66
Travel	251,434.46
Operating Services	2,100,021.21
Supplies	168,007.77
Professional Services	2,825,760.15
Other Charges	195,744.49
Capital Outlay	531,137.20
Interagency Transfers	1,908,412.82
Total Expenditures	\$29,047,812.76
Transfer Out	
General Fund	\$422,448,081.35
Reversion to General Fund	18,154,520.45
Municipal Police Retirement/Firefighters' Retirement/Sheriffs' Pension & Relief Fund	55,105,848.21
Insurance Fraud Assessment	2,698,236.88
Department of Public Safety	553,843.45
Department of Justice	
Administrative Fund (HIPAA), Fund Reduction HB 477/Act 378	87,499.66
LATIFPA Fund Reduction HB 822/Act 597	20,658.94
Total Transfer Out	\$501,037,948.46
Funds Carried Forward Into Fiscal Year 2013-2014	
Insurance Fraud Assessment	\$10.60
HIPAA	0.00
LATIFPA	885.57
Total Funds Carried Forward	\$896.17

## ASSESSMENT & DATA MANAGEMENT DIVISION

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

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

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

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

The LIR Assessment in 2012 was one percent of 2011 premiums. As such, the LIR Assessment collection created revenue in the amount of \$78,724,583 based on \$7,913,943,959 of premiums, with no credits allowed to domestic or foreign insurers.

The Insurance Fraud Assessment in 2012 was 0.000375 of 2011 premiums. As such, the Insurance Fraud Assessment created revenue in the amount of \$3,905,381 based on \$8,291,690,935 of property and casualty premiums and \$4,247,677,029 of accident and health premiums.

## INFORMATION TECHNOLOGY DIVISION

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

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

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

The major project undertaking in FY 2012-2013 was the development and deployment of a new Industry Access Portal that serves LDI staff and regulated entities. The portal was developed to allow regulated entities to access their information, change the information associated with the entity and allow entities which have business relationships with multiple companies to use a single login to access all the entities they serve. The portal was developed with the help of regulated entities and has been well received by the insurance industry.

Other projects realized during the fiscal year were:

- » The roll out of the Department's Virtual Desktop Integration to the LDI field staff and management. VDI extends the use of internal computer resources to the staff which allows them access to network resources when they are not physically in the Poydras Building.
- » Upgrade of the internal LDI server room network to iSCSI (10 Gb) connections from the LDI servers to the Storage Area Network units. Upgrade will continue into FY 2013-2014.
- » Upgrade of the LDI Microsoft Exchange server from Exchange 2005 to Exchange 2010 which allows LDI to diversify resources among servers and to add more resources to the servers for failover and redundancy.

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

The IT Division completed 3,535 service requests from users during FY 2012-2013. These service requests range from minor problems with personal computers to new required functionality for a department-developed application system.

## BUDGET DIVISION

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

## HUMAN RESOURCES DIVISION

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

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

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

In May, the Accountability Division of State Civil Service recognized the LDI's Human Resources Division for an outstanding evaluation, with 100 percent compliance in all categories audited. The LDI was one of only two state agencies to achieve this honor for managing the classified work force effectively, adhering to merit system principles and complying with State Civil Service rules.

As of June 30, 2013, the LDI employed 249 full time personnel. In FY 2012-2013, the Human Resources Division processed approximately 225 separate personnel actions: 12 promotions, 23 reallocations, 10 retirements, 15 student appointments and 22 resignations. The remaining actions included changes in organizational management, new hires and lateral transfers.

## PURCHASING DIVISION

### SUPPLIES AND SERVICE PLANS

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

## **PROFESSIONAL SERVICES CONTRACTS**

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

## **HELPFUL LINKS**

Requests for Proposals, [www.ldi.la.gov](http://www.ldi.la.gov). To access the LDI's software development standards and any current requests for proposals, visit the LDI home page, and choose the Requests for Proposals tab just below the moving banner.

Strategic Plan 2014-2019, [www.ldi.la.gov/Whats\\_New/StrategicPlan2014-2019.pdf](http://www.ldi.la.gov/Whats_New/StrategicPlan2014-2019.pdf). The LDI updates its five-year strategic plan every three years.

This page is intentionally blank.



# OFFICE OF RECEIVERSHIP

# OFFICE OF RECEIVERSHIP

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

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

At the close of FY 2012-2013, three domestic insurers' estates were under the administration of the Office of Receivership. There were no ancillary estates open as of June 30, 2013. One estate, Benton Life Insurance Company, closed during the fiscal year on January 14, 2013.

The 2013 Legislature abolished the Office of Receivership, and the LDI moved its duties to the Office of Financial Solvency, effective August 1, 2013.

Table 7 lists the three domestic estates open at the end of the fiscal year.

**TABLE 7      DOMESTIC ESTATES OPEN AS OF JUNE 30, 2013**

---

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



# OFFICE OF LICENSING AND COMPLIANCE

# OFFICE OF LICENSING & COMPLIANCE

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

- » Licensing Division
  - » Producer Licensing
  - » Company Licensing
- » Life, Annuity & Long-Term Care Division

## LICENSING DIVISION

### PRODUCER LICENSING

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

Activities of the producer licensing staff include:

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

**OFFICE OF LICENSING & COMPLIANCE**  
**LICENSING DIVISION - PRODUCER LICENSING**

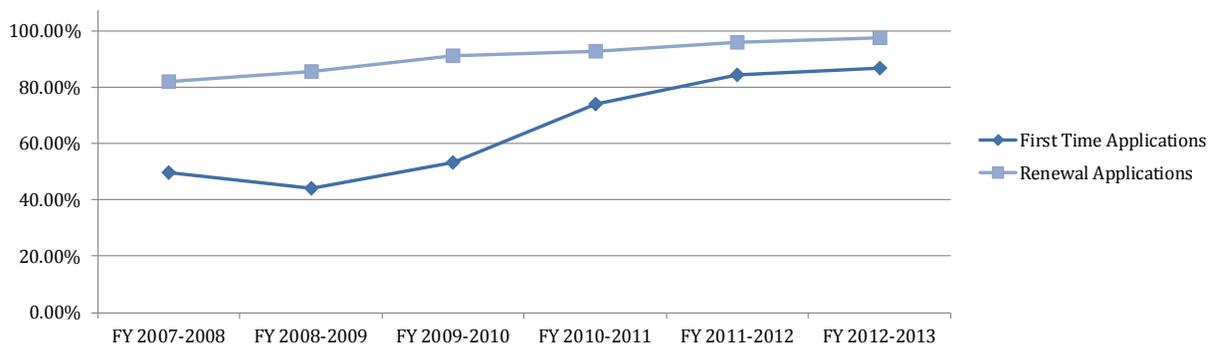
At the end of FY 2012-2013, Louisiana licensed 114,441 producers and 54,710 adjusters.

In 2003, Louisiana adopted the National Insurance Producer Registry online licensing process for nonresident producer applications. Since then, availability of electronic processing expanded to all resident and nonresident producer and adjuster applications and renewals. Increasing numbers of applicants and licensees are choosing the convenience of electronic processes for applications, renewals and payment of fees. Compared with FY 2008-2009, more than twice as many new applicants for producer and adjuster licenses used the online application process. Chart 3 tracks the progress of first time and renewal applications submitted electronically over the past six years.

**ACTIVITIES OF PRODUCER LICENSING TABLE 8**  
**THREE-YEAR HISTORY**

	<i>Fiscal Year 2012-2013</i>	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2010-2011</i>
Resident Life, Health and Accident Licenses Issued	2,566	2,525	2,149
Nonresident Life, Health and Accident Licenses Issued	9,057	8,974	8,778
Resident Property and Casualty Licenses Issued	1,238	1,277	1,254
Nonresident Property and Casualty Licenses Issued	6,423	6,260	5,733
Claims Adjuster Licenses Issued	10,915	8,972	9,266
Public Adjuster Licenses Issued	115	34	54
Company Appointments Processed	506,215	519,301	540,384
Producer License Renewals Processed	64,161	34,379	63,795
Number of Insurance Exams Monitored	7,328	7,525	7,205
Continuing Education Course Applications Approved	1,514	1,527	1,438

**ELECTRONICALLY SUBMITTED APPLICATIONS CHART 3**



## LOUISIANA 1401 LIFE INSURANCE EXAM RESULTS REPORT CALENDAR YEAR 2013

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

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

*(a) The total number of examinees.*

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

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

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

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

### PURPOSE OF THIS REPORT

The purpose of this report is to provide statistics on test takers of the 1401 Louisiana Life Insurance Exam during the period of January 1, 2013, to December 31, 2013, to meet reporting requirements of the La. R.S. 22:1545.

### INFORMATION ABOUT THE DATA USED IN THIS REPORT

Performance data from first-time test takers is generally more stable; therefore, data from repeat test takers was not included in this report. All demographics included in this report are as voluntarily self-reported by the test takers. Standard deviation information is available at [http://www.lidi.state.la.us/guides\\_and\\_forms/LegislativeReports/LifeInsuranceExamCalendarYear2013.pdf](http://www.lidi.state.la.us/guides_and_forms/LegislativeReports/LifeInsuranceExamCalendarYear2013.pdf).

**OFFICE OF LICENSING & COMPLIANCE**  
**LOUISIANA 1401 LIFE INSURANCE EXAM RESULTS**

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

**TABLE 9**

Gender	Fail	Pass	Total	% of Total
Male	174	240	414	41.4%
% Male	42.0%	58.0%	100.0%	
% Fail or Pass	36.1%	46.2%		
Female	302	275	577	57.6%
% Female	52.3%	47.7%	100.0%	
% Fail or Pass	62.7%	53.0%		
Chose not to respond	6	4	10	1.0%
% Chose not to respond	60.0%	40.0%	100.0%	
% Fail or Pass	1.2%	0.8%		
Total	482	519	1001	100.0%
% Fail or Pass	100.0%	100.0%		
% of Total	48.2%	51.8%	100.0%	

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

**TABLE 10**

Ethnicity	Fail	Pass	Total	% of Total
Asian American/Pacific Islander	30	18	48	4.8%
% Asian Americans/Pacific Islanders	62.5%	37.5%	100.0%	
% Fail or Pass	6.2%	3.5%		
Black/African-American	279	168	447	44.7%
% Blacks/African-Americans	62.4%	37.6%	100.0%	
% Fail or Pass	57.9%	32.4%		
Hispanic/Latin American	7	10	17	1.7%
% Hispanics/Latin Americans	41.2%	58.8%	100.0%	
% Fail or Pass	1.5%	1.9%		
Native American	2	1	3	0.3%
% Native Americans	66.7%	33.3%	100.0%	
% Fail or Pass	0.4%	0.2%		
Caucasian/White (non-Hispanic)	128	292	420	42.0%
% Caucasians/Whites (non-Hispanic)	30.5%	69.5%	100.0%	
% Fail or Pass	26.6%	56.3%		
Other	13	7	20	2.0%
% Other	65.0%	35.0%	100.0%	
% Fail or Pass	2.7%	1.3%		
Chose Not to Respond	23	23	46	4.6%
% Chose Not to Respond	50.0%	50.0%	100.0%	
% Fail or Pass	4.8%	4.4%		
Total	482	519	1001	100.0%
% Fail or Pass	100.0%	100.0%		
% of Total	48.2%	51.8%	100.0%	

**OFFICE OF LICENSING & COMPLIANCE**  
**LOUISIANA 1401 LIFE INSURANCE EXAM RESULTS**

**TABLE 11 FIRST-TIME TEST TAKERS BY ETHNICITY, GENDER AND FAIL/PASS STATUS**

Fail	Gender			
Ethnicity	Male	Female	Chose Not to Respond	Total
Asian American/Pacific Islander % Asian Americans/Pacific Islanders Who Failed % Gender Group Who Failed	17 6.1% 9.8%	13 4.7% 4.3%	0 0.0% 0.0%	30 100.0%
Black/African-American % Blacks/African-Americans Who Failed % Gender Group Who Failed	94 33.7% 54.0%	184 65.9% 60.9%	1 0.4% 16.7%	279 100.0%
Hispanic/Latin American % Hispanics/Latin Americans Who Failed % Gender Group Who Failed	2 28.6% 1.1%	5 71.4% 1.7%	0 0.0% 0.0%	7 100.0%
Native American % Native Americans Who Failed % Gender Group Who Failed	0 0.0% 0.0%	2 100.0% 0.7%	0 0.0% 0.0%	100.0%
Caucasian/White (non-Hispanic) % Caucasians/Whites (non-Hispanic) Who Failed % Gender Group Who Failed	48 37.5% 27.6%	80 62.5% 26.5%	0 0.0% 0.0%	128 100.0%
Other % Others Who Failed % Gender Group Who Failed	7 53.8% 4.0%	6 46.2% 2.0%	0 0.0% 0.0%	13 100.0%
Chose Not to Respond % Chose Not to Respond Who Failed % Gender Group Who Failed	6 26.1% 3.4%	12 52.2% 4.0%	5 21.7% 83.3%	23 100.0%
<b>Total</b>	<b>174</b>	<b>302</b>	<b>6</b>	<b>482</b>
Pass	Gender			
Ethnicity	Male	Female	Chose Not to Respond	Total
Asian American/Pacific Islander % Asian Americans/Pacific Islanders Who Passed % Gender Group Who Passed	9 50.0% 3.8%	9 50.0% 3.3%	0 0.0% 0.0%	18 100.0%
Black/African-American % Blacks/African-Americans Who Passed % Gender Group Who Passed	61 36.3% 25.4%	107 63.7% 38.9%	0 0.0% 0.0%	168 100.0%
Hispanic/Latin American % Hispanics/Latin Americans who Passed % Gender Group Who Passed	6 60.0% 2.5%	4 40.0% 1.5%	0 0.0% 0.0%	10 100.0%
Native American % Native Americans Who Passed % Gender Group Who Passed	0 0.0% 0.0%	1 100.0% 0.4%	0 0.0% 0.0%	1 100.0%
Caucasian/White (non-Hispanic) % Caucasians/Whites (non-Hispanic) Who Passed % Gender Group Who Passed	153 52.4% 63.8%	139 47.9% 50.5%	0 0.0% 0.0%	292 100.0%
Other % Others Who Passed % Males or Females Who Passed	2 28.6% 0.8%	5 71.4% 1.8%	0 0.0% 0.0%	7 100.0%
Chose Not to Respond % Chose Not to Respond Who Passed % Gender Group Who Passed	9 39.1% 3.8%	10 43.5% 3.6%	4 17.4% 100.0%	23 100.0%
<b>Total</b>	<b>240</b>	<b>275</b>	<b>4</b>	<b>519</b>

**OFFICE OF LICENSING & COMPLIANCE**  
**LOUISIANA 1401 LIFE INSURANCE EXAM RESULTS**

**FIRST-TIME TEST TAKERS BY HIGHEST LEVEL OF EDUCATION AND FAIL/PASS STATUS** **TABLE 12**

Highest Level of Education	Fail	Pass	Total	% of Total
Did Not Finish High School % of this Education Level % of Fail or Pass	21 84.0% 4.4%	4 16.0% 0.8%	25 100.0%	2.5%
High School Diploma or Equivalent % of this Education Level % of Fail or Pass	239 57.9% 49.6%	174 42.8% 33.5%	413 100.0%	41.3%
Two-Year College Degree (Associate Degree) % of this Education Level % of Fail or Pass	79 54.1% 16.4%	67 45.9% 12.9%	146 100.0%	14.6%
Four-Year College Degree (Bachelor's Degree) % of this Education Level % of Fail or Pass	89 31.9% 18.5%	190 68.1% 36.6%	279 100.0%	27.9%
Advanced Degree (Master's Degree or Doctorate) % of this Education Level % of Fail or Pass	30 32.3% 6.2%	63 67.7% 12.1%	93 100.0%	9.3%
Chose Not to Respond % Chose Not to Repsond % of Fail or Pass	24 53.3% 5.0%	21 46.7% 4.0%	45 100.0%	4.5%
<b>Total</b>	<b>482</b>	<b>519</b>	<b>1001</b>	<b>100.0%</b>

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

Primary Language	Fail	Pass	Total	% of Total
English % of English Language % of Fail or Pass	453 47.6% 94.0%	499 452.4% 96.1%	952 100.0%	95.1%
Spanish % of Spanish Language % of Fail or Pass	2 50.0% 0.4%	2 50.0% 0.4%	4 100.0%	0.4%
Vietnamese % of Vietnamese Language % of Fail or Pass	13 65.0% 2.7%	7 35.0% 1.3%	20 100.0%	2.0%
Other % of Other Language % of Fail or Pass	9 52.9% 1.9%	8 47.1% 1.5%	17 100.0%	1.7%
Chose Not to Respond % of Chose Not to Respond % of Fail or Pass	5 62.5% 1.0%	3 37.5% 0.6%	8 100.0%	0.8%
<b>Total</b>	<b>482</b>	<b>519</b>	<b>1001</b>	<b>100.0%</b>

## **COMPANY LICENSING**

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

Activities of the company licensing staff include:

- » Distributing forms, giving instructions and offering guidance to potential applicants.
- » Reviewing applications for completeness and advising applicants about omitted or additional information required for completion.
- » Coordinating the review of applications with other divisions in the Department to ensure the fastest response possible and to minimize redundant requests for information.
- » Processing applications in a timely and efficient manner in order to provide citizens the widest selection possible of financially stable insurers from which to select coverage.
- » Recording changes to records of insurance companies such as corporate structure, name, additional lines of business, mergers and acquisitions, issuance of certificates of compliance, dissolution of domestic insurance companies and withdrawal of foreign insurance companies.
- » Evaluating the application process to make it uncomplicated while ensuring compliance with applicable insurance laws.
- » Responding to inquiries from the public regarding the status of licensed and registered companies.

**OFFICE OF LICENSING & COMPLIANCE**  
**LICENSING DIVISION - COMPANY LICENSING**

**ACTIVITIES OF COMPANY LICENSING**      **TABLE 14**

	<i>Number Received</i>	<i>Number Approved</i>	<i>Number Disapproved</i>	<i>Number Withdrawn</i>	<i>Number Pending</i>
<b>Domestic</b>					
Captives	1	1	0	0	0
Certificates of Authority (Initial)	1	1	0	0	0
Dissolutions	2	0	0	0	2
Acquisitions/Mergers	10	5	0	4	1
Form A Exemption Requests	2	2	0	0	0
Regulation 66 Requests*	165	148	0	1	15
Letters of No Objection to Expansion	8	5	0	1	2
HMO Service Area Expansions	2	2	0	0	0
Mutual Holding Company Conversions	0	0	0	0	0
Article Amendments	4	3	0	0	1
<b>Foreign</b>					
Certificates of Authority (Initial)	16	13	1	1	1
Surplus Lines Approvals (Initial)	6	6	0	0	0
Accredited Reinsurers	2	0	0	0	2
Withdrawals	23	22	0	0	1
Acquisitions/Mergers	33	31	0	0	2
<b>Domestic, Foreign and Alien</b>					
TPA Exceptions	0	0	0	0	0
TPA Applications	30	27	1	0	2
Risk Purchasing Groups	45	41	0	0	4
Risk Retention Groups	8	8	0	0	0
Medical Discount Plans	151	5	0	1	9
Dental Referral Plans	3	2	1	0	0
Viatical Settlement Brokers	0	0	0	0	0
Viatical Settlement Providers	0	0	0	0	0
Security Registrations	2	2	0	0	0
MNRO/IRO Applications	10	6	0	2	2
Specialty Insurers	11	7	0	0	4
Amendments of C of A/Articles	96	88	1	3	4
Adding Lines to C of A	14	9	0	0	5
Certificates of Compliance	61	56	0	0	5
Home Service Contract Providers	8	5	1	0	2
Viatical Settlement Investment Agents	0	0	0	0	0

\* Regulation 66 Requests are requests for “no objection” by a domestic regulated entity when a new officer/director is named to its board.

**OFFICE OF LICENSING & COMPLIANCE**  
**LICENSING DIVISION - COMPANY LICENSING**

**TABLE 15 ENTITIES LICENSED OR REGISTERED AS OF JUNE 30, 2013**

Risk Bearing	
<b>Domestic</b>	
Domestic Insurers	95
Domestic HMOs	14
Captives	2
<b>Total Domestics</b>	<b>111</b>
<b>Non-Domiciliary</b>	
Foreign/Alien Insurers Admitted	1,331
Surplus Lines (estimated)	178
<b>Total Non-Domiciliaries</b>	<b>1,509</b>
<b>Other</b>	
Risk Retention Groups	86
Vehicle Mechanical Breakdowns	43
Accredited Reinsurers	11
Property Residual Values	3
Multiple Employer Welfare Arrangements	1
<b>Total Other</b>	<b>144</b>
<b>TOTAL RISK BEARING</b>	<b>1,764</b>
<b>Non-Risk Bearing</b>	
Third Party Administrators	351
Risk Purchasing Groups	232
Medical Necessity Review Organizations	83
Discount Medical Plans	20
Viatical Settlement Providers	15
Independent Review Organizations	14
Home Service Contract Providers	13
Viatical Settlement Brokers	7
Security Registrations	4
Dental Referral Plans	2
Viatical Investment Agents	1
<b>TOTAL NON-RISK BEARING</b>	<b>742</b>
<b>TOTAL</b>	<b>2,506</b>

## LIFE, ANNUITY & LONG-TERM CARE DIVISION

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

Staff duties include:

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

**OFFICE OF LICENSING & COMPLIANCE**  
**LIFE, ANNUITY & LONG-TERM CARE DIVISION**

**TABLE 16    ACTIVITIES OF THE LIFE, ANNUITY & LONG-TERM CARE DIVISION**  
**THREE-YEAR HISTORY**

	<i>Fiscal Year 2012-2013</i>	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2010-2011</i>
<b>Policy Forms and Rates</b>			
Filings Received	4,717	5,309	6,775
Forms Received	4,035	4,573	Not Available <sup>1</sup>
Advertisements Received	436	443	Not Available <sup>1</sup>
Rates Received	246	293	Not Available <sup>1</sup>
Filings Processed	4,767	5,578	6,358
Approved	4,392	5,094	5,537
Disapproved	287	417	713
Withdrawn by Company	83	67	93
Certified Approved <sup>2</sup>	59	39	14
Approval Withdrawn	0	0	0
Pending at End of Fiscal Year	489	539	808
<b>Consumer Complaint Investigations</b>			
Opened	435	449	444
Closed	396	470	421
In Progress at End of Fiscal Year	74	36	56
Amount of Benefits and Funds Recovered	\$1,695,534	\$2,167,956	\$2,345,714
Amount of Fines Levied for Failure to Respond Timely to a Complaint	\$2,250	\$0	\$250
<b>Related Activities</b>			
Life Policy Search	302	230	240
Walk-Ins Assisted	39	97	83
Public Presentations	5	7	6

**Notes:** <sup>1</sup> This breakdown was not published in the Annual Report for FY 2010-2011.  
<sup>2</sup> Certified Approved are expedited approvals by the Department of a complete filing based upon the inclusion of a *Statement of Compliance* and a *Certification of Compliance*, executed by an officer or authorized representative of the filing insurer on a form prescribed by the Department. The Department determines by directive the specific types of coverages and particular types of contracts for which the certified approval procedure is either required or available at the option of the insurer.

**OFFICE OF LICENSING & COMPLIANCE**  
**LIFE, ANNUITY & LONG-TERM CARE DIVISION**

Pursuant to La. R.S. 22:861, the Life, Annuity and Long-Term Care Insurance Division reviews and subsequently approves or disapproves policy forms intended to be marketed and sold in the state of Louisiana.

**FILINGS BY COVERAGE TYPE**      **TABLE 17**

Coverage Type	Filings	
	Received Filings	Closed Filings
Life	2,424	2,440
Annuity	1,455	1,516
Long-Term Care	838	811
<b>TOTAL</b>	<b>4,717</b>	<b>4,767</b>

**HELPFUL LINKS**

Producer and Adjuster Information, [www.ldi.la.gov/Licensing/Producer/index.html](http://www.ldi.la.gov/Licensing/Producer/index.html). Commonly used forms, guides and information for producer and adjuster licensing.

Document Search, [www.ldi.la.gov/docs/default.asp](http://www.ldi.la.gov/docs/default.asp). Retrieval system for specific forms and documents relevant to regulated entities, including advisory letters, bulletins and directives.

Life Policy Search,  
[www.ldi.la.gov/Licensing/Life\\_Annuities/life\\_annuity\\_before\\_submit\\_request.html](http://www.ldi.la.gov/Licensing/Life_Annuities/life_annuity_before_submit_request.html).  
 Any member of the immediate family of a deceased person may file a request with the LDI to search for life insurance policies which were purchased in the state of Louisiana.

Options to Fund Long-Term Benefits,  
[www.ldi.la.gov/guides\\_and\\_forms/LegislativeReports/SCR104-2012FinalReport.pdf](http://www.ldi.la.gov/guides_and_forms/LegislativeReports/SCR104-2012FinalReport.pdf). The Life, Annuity and Long-Term Care Division provided staff support to the Advisory Work Group created by Senate Concurrent Resolution 104 of the 2012 Regular Legislative Session. The link is to the Advisory Work Group’s Report to the Legislature.

Product Filing Requirements, [www.ldi.la.gov/PFM/index.html](http://www.ldi.la.gov/PFM/index.html). LDI Regulation 78 and product specific form filing directions.

2013 Life License Examination results as required by La. R.S. 22:1545, [http://www.ldi.state.la.us/guides\\_and\\_forms/LegislativeReports/LifeInsuranceExamCalendarYear2013.pdf](http://www.ldi.state.la.us/guides_and_forms/LegislativeReports/LifeInsuranceExamCalendarYear2013.pdf).

This page is intentionally blank.



# OFFICE OF HEALTH INSURANCE

# OFFICE OF HEALTH INSURANCE

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

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

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

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

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

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

## INSURANCE CONTRACTS, FORMS REVIEW

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

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

## OFFICE OF HEALTH INSURANCE HIPAA QUALITY MANAGEMENT & SUPPLEMENTAL HEALTH PRODUCTS/MNRO DIVISIONS

Additionally, the Quality Management Division examines health insurance issuer plans for replacing a particular health insurance product or discontinuing business altogether in the individual, small or large employer group markets, and the Supplemental Health Products/MNRO Division reviews Medicare supplement health insurance issuers' advertising, rates and marketing plans.

Both divisions implement their statutory authority by:

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

The forms approval process is aided by the Product Filing Matrix which houses over 300 specifically defined health insurance product codes linked to hundreds of legal requirements for policy form, rate, advertising content, marketing and administration. This matrix is available to all health insurance issuers in a manner that filters the legal requirements applicable to each product filing. Based on the requirements of the Affordable Care Act, new product codes have been added to the PFM for non-grandfathered products. Thus, there are separate product codes for grandfathered product filings and non-grandfathered product filings to distinguish the differing rules and regulations applicable to both.

The counts reported in Table 18 represent the number of forms included in health insurance filings that are received and processed. Each regulated entity's forms are counted separately. After the LDI receives health insurance filings, forms may be reclassified, such that multiple forms counted separately initially are actually combined into a single form. The most common occurrences of the reclassifications result from the erroneous classification of multiple parts of a single form as separate forms in an initial filing and from the filing of items that are properly classified as supporting documents as forms. As an example, an initial filing of five forms at the time of receipt may be reclassified as and processed as two forms. Consequently, the numbers report for forms received and forms processed in Table 18 may not reconcile. Moreover, the same circumstances may also impact those forms that are reported as pending.

**OFFICE OF HEALTH INSURANCE**

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

**TABLE 18 FORM FILING ACTIVITIES OF THE HIPAA QUALITY MANAGEMENT & SUPPLEMENTAL HEALTH PRODUCTS/MNRO DIVISIONS THREE-YEAR HISTORY**

	<i>Fiscal Year 2012-2013</i>	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2010-2011</i>
<b>Policy Forms, Advertisements and Rates Received</b>			
Forms Received	4,348	4,476	4,237
Advertisements Received	481	680	579
Rate Forms Received	1,193	1,181	1,374
<b>TOTAL</b>	<b>6,022</b>	<b>6,337</b>	<b>6,190</b>
<b>Policy Forms, Advertisements and Rates Processed</b>			
Approved	4,277	4,966	5,945
Accepted/Filed	399	817	396
Acknowledged/Informational	58	146	135
Disapproved	665	446	408
Withdrawn by Company	266	138	205
<b>TOTAL PROCESSED</b>	<b>5,665</b>	<b>6,513</b>	<b>7,089</b>
<b>Policy Forms, Advertisements and Rates Pending</b>			
HIPAA Filings Pending at End of Fiscal Year	381	62	45
Supplemental Health Products Filings Pending at End of Fiscal Year	301	233	237

**HEALTH FILINGS RECEIVED BY COVERAGE TYPE    TABLE 19**  
**THREE-YEAR HISTORY**

*Total Number of Forms, Medicare Supplement Insurance Advertisements and/or Rates*

	<i>Fiscal Year 2012-2013</i>	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2010-2011</i>
<b>Comprehensive Coverage Types</b>			
Major Medical	979	690	924
HMO	693	551	287
Short-Term Major Medical	4	7	7
<b>Limited Benefit Coverage Types</b>			
Medicare Supplement/Select	1,002	1,202	1,191
Disability	536	379	932
Dental	437	575	593
Hospital Indemnity	383	295	568
Accident Only	456	893	518
Cancer/Dread Disease	289	321	294
Miscellaneous	601	463	285
Accidental Death/Dismemberment	114	254	185
Critical Illness	267	393	175
Vision	128	130	168
Credit Accident and Health	111	146	55
Prescription Drug	22	38	8
<b>TOTAL</b>	<b>6,022</b>	<b>6,337</b>	<b>6,190</b>

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

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

The Office of Health Insurance also conducts retrospective reviews of previously approved filings to determine compliance with applicable law and takes regulatory action where indicated.

## **OFFICE OF HEALTH INSURANCE**

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

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

Health insurance premiums paid during the 2012 Calendar Year which were subject to assessment totaled \$3,029,317,945. These premiums were assessed at 0.022 percent. A total of \$666,483 was collected from 56 health insurance issuers.

## **COMPLIANCE**

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

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

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

**ACTIVITIES OF HIPAA QUALITY MANAGEMENT & SUPPLEMENTAL HEALTH/ MNRO DIVISIONS - THREE-YEAR HISTORY** **TABLE 20**

	<i>Fiscal Year 2012-2013</i>	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2010-2011</i>
<b>Complaint Investigations</b>			
Opened	695	910	1,414
Closed	700	1,118	1,396
In Progress at End of Fiscal Year	54	59	267
Amount of Benefits and Refunds Recovered	\$522,443	\$1,306,572	\$592,505
Amount of Fines Levied for Failure to Respond Timely to a Complaint	\$0	\$500	\$0
<b>Related Activities</b>			
Walk-Ins Assisted	11	14	14
Publications Distributed	505	557	627
Public Presentations	2	0	10

In addition to its contact with consumers, health care providers and health insurance issuers through the complaint investigation process, the Supplemental Health Products/MNRO Division oversees the review and approval process for the licensure of MNROs. While the Licensing Division issues MNRO licenses, the Office of Health Insurance plays a pivotal role in the review of applications by examining the affairs of the MNRO. In 2003, a regular triennial examination schedule was established. In FY 2012-2013, 27 MNROs were examined in accordance with La. R.S. 22:1142(A).

**ACTIVITIES OF THE MNRO UNIT - APPLICATIONS** **TABLE 21**

Applications Pending from Prior Fiscal Year	4
Applications Received	9
Applications Approved	10
Applications Disapproved/Withdrawn	2
Applications Pending Final Action	1

**EXAMINATIONS OF MNROS** **TABLE 22**  
**THREE-YEAR HISTORY**

	<i>Fiscal Year 2012-2013</i>	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2010-2011</i>
Conducted	27	15	37
Approved	27	15	37

# SENIOR HEALTH INSURANCE INFORMATION PROGRAM

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

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

SHIIP serves as the vital link between beneficiaries, other state and federal entities, and local and professional organizations. Such entities include the Social Security Administration, the Governor’s Office of Elderly Affairs, Medicaid, E Health Solutions, congressional and state legislative offices, parish and local councils as well as area agencies on aging, social service agencies, hospital senior programs, local support groups and churches.

The 2013 Legislature, through the Appropriations Bill, relocated SHIIP to the Office of Consumer Advocacy, effective July 1, 2013.

**TABLE 23 ASSISTANCE PROVIDED TO SENIOR CITIZENS BY SHIIP AND COUNSELORS\*  
THREE-YEAR HISTORY**

	<i>Fiscal Year 2012-2013</i>	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2010-2011</i>
Number of Hours Used by Counselors	9,776	12,146	10,957
Number of Seniors Receiving Services (provided via telephone, email, postal mail and face-to-face contact)	14,242	17,864	16,280
Estimated Savings to Counseled Senior Health Clients	\$6,378,429	\$6,737,726	\$4,377,726
Number of Publications Disseminated	103,397	103,651	277,591
Number of Senior Health Group Presentations Provided (health fairs, senior fairs and enrollment events)	363	384	302
Number of Individuals in Attendance at Presentations	23,879	27,046	34,658
Number of Senior Health Counselor Training Sessions Conducted	21	33	20
Number of Persons Provided Enrollment Assistance	935	n/a	n/a

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

## PATIENT BILL OF RIGHTS REPORT

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

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

### PURPOSE OF THIS REPORT

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

### FEDERAL ACTION

While federal action on the issue of a Patient Bill of Rights began formally in 2001, it accelerated in 2010 when the President signed the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act, collectively referred to as the Affordable Care Act, into law. Over the past three years, patient rights, some of which already existed in Louisiana law or the laws of other states, were implemented by federal law and through regulations promulgated by federal agencies including the U.S. Departments of Health and Human Services, Treasury and Labor.

Among other benefits, federal law helps patients with pre-existing conditions gain coverage and keep it, protects Americans' choice of doctors and ends lifetime limits on essential health benefits. Additional rights available to all citizens under the federal law are included on the following page.

## OFFICE OF HEALTH INSURANCE

### PATIENT BILL OF RIGHTS REPORT

- » An internal and external appeals process.
- » Guaranteed renewability of coverage.
- » Guaranteed availability of coverage.
- » Medical underwriting limited to age, tobacco use, geographic area and family size.
- » Comprehensive health insurance (essential health benefits) such as ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health and substance abuse disorder services, including behavioral health treatment, prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventive and wellness services, chronic disease management and pediatric services, including oral and vision care.
- » Coverage for an individual participating in approved clinical trials.
- » Except for fraud or misrepresentation of material facts, health insurance issuers cannot rescind coverage.
- » Restricted use of annual limits on coverage (phase out completely by 2014).
- » Direct access to obstetrics and gynecology, without referral from another primary care doctor.
- » Preventive services and immunizations recommended by the U.S. Preventive Services Task Force and the Centers for Disease Control, certain childhood preventive services and women's preventive care and screening recommended by HRSA.

## LOUISIANA

During the 2013 Regular Legislative Session, the legislature passed two consumer protection bills recommended by the LDI. Legislation relative to an internal claim and appeals process and external review procedures will restore the LDI's regulatory authority over external review of health insurance issuers' decisions. Legislation was also passed to permit the LDI to establish and enforce standards for provider network adequacy.

On July 29, 2011, the state of Louisiana lost its regulatory authority for external review by order of the U.S. Department of Health and Human Services, which became the chief regulator of external appeal requests by enrollees and insurers in the state of Louisiana. The state of Louisiana will resume this regulatory authority on January 1, 2015, in accordance with Act 326 of the 2013 Regular Legislative Session.

Passage of Act 205 gave the LDI authority to review and approve a health insurer's provider network. This legislation allows the LDI to review a health insurance issuer's provider network to assure that its insureds have adequate, accessible and quality health care services.

## OFFICE OF HEALTH INSURANCE PATIENT BILL OF RIGHTS REPORT

The LDI also recommended additional patient protection legislation regarding balance billing, non-emergency services and rate approval. These measures, however, did not pass.

- » **Balance Billing (Non-Emergency)** would have protected consumers when they receive treatment or receive health care services from a non-contracted provider at an in-network health care facility.
- » **Balance Billing (Emergency)** would have protected consumers by requiring health insurance issuers to reimburse non-contracted health care providers for emergency services rendered to the enrollee or insured.
- » **Rate Approval** would have provided for the prior approval of health insurance premium rates by the LDI to assure that rates charged by health insurance issuers are not inadequate, excessive, unfairly discriminatory or otherwise unreasonable.

## OTHER STATES

Since the U.S. Supreme Court's ruling in June 2012, declaring PPACA constitutional, implementation of PPACA has become a primary focus for many states. With various implementation timelines, some provisions of PPACA have already become effective and still others are unfolding over the next few years. States are working toward full implementation of major market reforms to take effect January 1, 2014.

For example, some states have elected to establish rate review programs for oversight of health insurance premium rates; some have adopted appeal processes for coverage and claims, and others chose to develop State-Based Marketplaces, formerly called Exchanges, State Partnership Marketplaces or Federally Facilitated Marketplaces.

Rate review programs administered by state departments of insurance were ranked by the National Conference of State Legislatures in May 2013 as effective, partially effective or no rate review program. Louisiana is among the five states with no effective rate review program. One state, Arizona, received the "partially effective" ranking and all others, including the District of Columbia, received "effective" rankings for their state review of rates for the individual and small group market.

External appeals review processes were evaluated by HHS prior to the 2013 Regular Legislative Session. At that time, Louisiana was among ten states not meeting HHS standards for external appeals. The Legislature passed HB 645 enabling external reviews to be completed by Independent Review Organizations; the legislation becomes effective January 1, 2015. Until then, Louisiana will be under the federal HHS process for independent review. Nine other states also fell below HHS standards making them subject to HHS review administration, 12 states and the District of Columbia met standards similar to those set by HHS, and 28 states met stricter standards for external review.

Marketplaces are developing in all states to provide access to health insurance and subsidies. Overall, 16 states and the District of Columbia are setting up State-Based Marketplaces and six states are pursuing a State Partnership Marketplace. Twenty-seven states, including Louisiana, declined to operate exchanges and will default to a Federally Facilitated Marketplace. Among these, Utah will

**OFFICE OF HEALTH INSURANCE**  
**PATIENT BILL OF RIGHTS REPORT**

operate a Marketplace for small businesses while individuals there may obtain coverage through the Federally Facilitated Marketplace. Eight of the states defaulting to the federal Marketplace will assist by providing state-based management.

Table 24 provides a comparison among southern states for these three reforms. For a complete listing of all states, visit the websites of the sources footnoted.

**TABLE 24 SOUTHERN STATE COMPARISON OF SELECTED PPACA REFORMS**

<i>State</i>	<i>Rate Review<sup>1</sup></i>	<i>External Appeals<sup>2</sup></i>	<i>Marketplaces<sup>3</sup></i>
Alabama	No Effective Program	HHS Administered	Federal
Arkansas	Effective	Strict Standard	Partnership
Florida	Effective	HHS Administered	Federal
Georgia	Effective	HHS Administered	Federal
Kentucky	Effective	Strict Standard	State Based
Louisiana	No Effective Program	HHS Administered	Federal
Maryland	Effective	Strict Standard	State Based
Mississippi	Effective	Strict Standard	Federal
North Carolina	Effective	Similar Standard	Federal
Oklahoma	No Effective Program	Strict Standard	Federal
South Carolina	Effective	Strict Standard	Federal
Tennessee	Effective	Similar Standard	Federal
Texas	No Effective Program	Similar Standard	Federal
Virginia	Effective	Strict Standard	Federal with State Plan Management
West Virginia	Effective	HHS Administered	Partnership

**Notes:** <sup>1</sup> National Conference of State Legislatures, data as of May 3, 2013.  
[www.ncsl.org/research/health/health-insurance-rate-approval-disapproval.aspx](http://www.ncsl.org/research/health/health-insurance-rate-approval-disapproval.aspx)  
<sup>2</sup> Centers for Medicare & Medicaid, data as of July 10, 2012.  
[www.cms.gov/ccio/resources/files/external\\_appeals.html](http://www.cms.gov/ccio/resources/files/external_appeals.html)  
<sup>3</sup> Center on Budget and Policy Priorities, August 6, 2013.  
[www.cbpp.org/files/CBPP-Analysis-on-the-Status-of-State-Exchange-Implementation.pdf](http://www.cbpp.org/files/CBPP-Analysis-on-the-Status-of-State-Exchange-Implementation.pdf)

## ANNUAL HEALTH MAINTENANCE ORGANIZATION REPORT

### OFFICE OF HEALTH INSURANCE

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

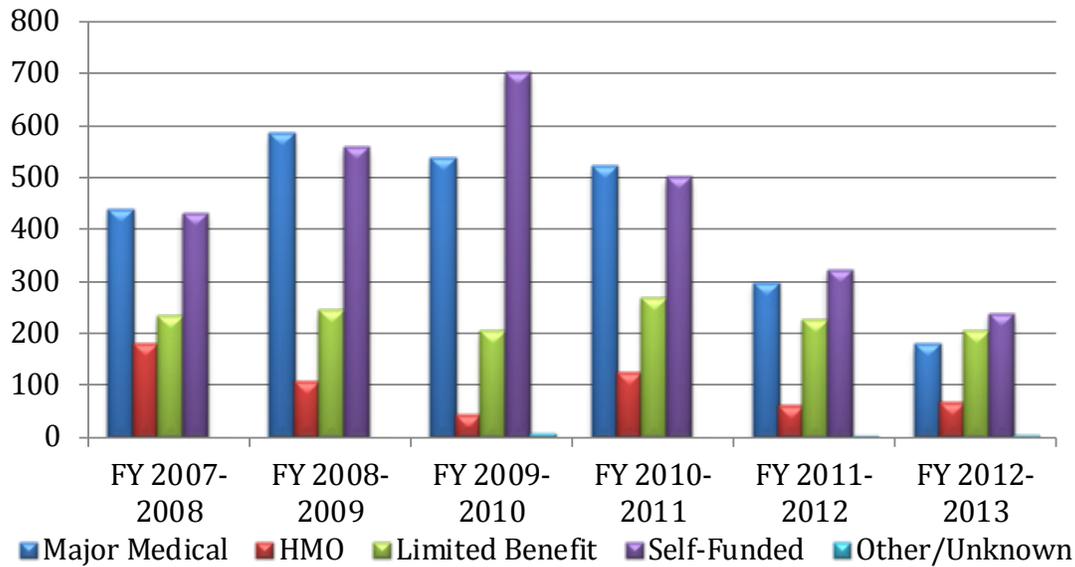
*The secretary and the commissioner each shall report annually to the governor on the activities of his office with respect to health maintenance organizations and shall make such suggestions for change or improvement as may be in the best interest of the state and the industry.*

The policy forms of all major medical insurance issuers, including those of Health Maintenance Organizations, are subject to the forms approval process of the LDI. HMOs make up about 22.4 percent of the major medical insurance market in Louisiana. HMO filings represented about 58 percent of all comprehensive coverage forms and about 16 percent of all filings reviewed by the Office of Health Insurance (see Table 19 on page 45). Complaints against HMOs made up only 9.64 percent of all health complaints received during the year, compared to 22 percent of health complaints received six years earlier (see Chart 4 on the following page).

All health insurance issuers, including HMOs, are subject to the provisions of the federal PPACA of 2010.

These federal mandates affected both health insurance companies and HMOs. The LDI recommended changes in law for all health insurance issuers, including HMOs, in the following areas: balance billing, non-emergency services, rate approval, network adequacy and internal and external appeals. Legislation affecting network adequacy and appeals passed during the 2013 Regular Legislative Session.

**CHART 4 HEALTH INSURANCE COMPLAINTS RECEIVED BY COVERAGE TYPE  
 SIX-YEAR HISTORY**



	<i>Fiscal Year 2007-2008</i>	<i>Fiscal Year 2008-2009</i>	<i>Fiscal Year 2009-2010</i>	<i>Fiscal Year 2010-2011</i>	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2012-2013</i>
Major Medical	438	585	537	521	297	180
HMO	182	107	43	125	60	67
Limited Benefit	234	243	204	269	228	205
Self-Funded	431	558	703	501	323	237
Other/Unknown	0	0	8	0	2	6

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

# LOUISIANA HEALTH CARE COMMISSION

## LEGISLATIVE BACKGROUND

The Louisiana Health Care Commission was created by law in 1992. The LHCC is a 46-member advisory board that undertakes comprehensive review of complex health care issues facing Louisiana. The Commission's membership was expanded from the original makeup through Acts of the Legislature in 1995, 1997, 1999 and 2004, and reduced by four in 2012. In 1999, the Commission was transferred to the Department of Insurance. Statutory authority and membership of the Commission are contained in La. R.S. 22:2161.

## PURPOSE

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

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

## MEMBERSHIP

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

## MEETINGS OF THE LOUISIANA HEALTH CARE COMMISSION

The Louisiana Health Care Commission conducted four public meetings during FY 2012-2013. The Commission discussed issues and received reports on various health care topics.

On August 24, 2012, the Secretary of the Department of Health and Hospitals reported on the DHH budget. Budget cuts that were made emanated from Congress in 2012 via the Job Creation Act and the Federal Transportation Bill. However, the Secretary reiterated that the state had already been working to downsize operations to ensure sustainability while providing critical services. He stated that Louisiana would not be expanding Medicaid as provided for under the Affordable Care Act. He also discussed the Louisiana Behavioral Partnership, a resource for mental health services that was launched March 1, 2012, and Bayou Health which began on February 1, 2012. The Commissioner of Insurance discussed the health insurance exchange of the ACA. He reiterated that Louisiana will not be operating its own exchange. A federally facilitated exchange will be available in Louisiana.

**OFFICE OF HEALTH INSURANCE**  
**LOUISIANA HEALTH CARE COMMISSION**

On October 26, 2012, the Executive Director of the Louisiana Health Care Quality Forum reported that the LHCQF works with different stakeholders in health care including purchasers, consumers, providers and payers to give feedback on what they would like to see as it relates to the health information exchange and how the LHCQF works with providers for electronic health records implementation. The Chief Data Officer of the Department of Health and Hospitals reported on health information technology from the perspective of DHH. He stated that two new projects, implementation of the new Medicaid Management Information System and a new Medicaid eligibility system are two of the largest contracts of this nature in the state's history. The Associate Director of the Health Systems Division of the Louisiana Public Health Institute discussed the Crescent City Beacon Office of the National Coordinator for Health Information Technology. She stated that the agreement consists of \$13.52 million allocated over a three-year period, which began in 2010 with a scheduled end date of March 2013.

On January 25, 2013, the District Director for Louisiana with the United States Small Business Administration discussed the impact of health care reform on small businesses. He stated that the decline in small businesses offering health coverage had ceased and that between 2000 and 2009, the percentage of small businesses offering health insurance coverage to their employees dropped from 68 to 59 percent. He further stated that from 2009 to 2011, the number of small businesses offering health insurance benefits has remained steady at 59 percent. He informed the members that the solvency of the Medicare Trust Fund had been extended and the Hospital Insurance Trust Fund is currently solvent until at least 2024, rather than 2016. He stated that the ACA will help small businesses provide access to better options, reduce overall cost and estimates that up to four million small businesses will be eligible to benefit from more than \$40 billion in tax credits. He stated that consumers and business owners can obtain information from [www.healthcare.gov](http://www.healthcare.gov); the website will eventually allow consumers and business owners to compare prices, making purchasing health insurance easier and more transparent. He stated that small businesses are not required to provide health insurance coverage to their employees under the new law. He further stated that the employers' responsibility for businesses with more than 50 employees will go into effect only if at least one of his employees receives an individual tax credit for health insurance that an employee purchases in an exchange.

On March 22, 2013, the Senior Vice President and Chief Medical Officer at Blue Cross and Blue Shield of Louisiana discussed patient-centered medical homes. He stated that most health care dollars are spent on patients who have chronic diseases and most chronic diseases are linked to poor lifestyle choices. He also stated that patient-centered medical homes are a popular concept in medicine related to how a primary care practice should be designed around the needs of the patient, believing that a personal physician-patient relationship is an important part of care. A physician gave a PowerPoint presentation on Defensive Medicine, entitled "A Policy and Cost Overview." He defined defensive medicine from different perspectives and compared the action and rationale of the existence of defensive medicine. The Medicaid Medical Director for the Department of Health and Hospitals and Assistant Professor of Health Policy and Management and Obstetrics and Gynecology at Louisiana State University discussed the health care challenges for individuals with Medicaid and their health care providers. She stated that the Affordable Care Act included \$250 million in grants for Medicaid programs to provide technical assistance and staff training in order to measure quality improvement. She further stated that Louisiana received a grant of \$1 million for each of two years. She discussed several Medicaid issues in which she hopes to see improvement, and welcomed feedback from the Commission members. The

**OFFICE OF HEALTH INSURANCE**  
**LOUISIANA HEALTH CARE COMMISSION**

Commission members briefly discussed concerns in the Medicaid programs including: Medicaid inconsistencies; health care issues in children, such as asthma and Attention Deficit Disorder; behavioral/mental health; Bayou Health pharmacy plans; and a report card or dashboard on the Bayou Health plans.

**LOUISIANA HEALTH CARE COMMISSION**  
**ACCESS TO CARE BROCHURE SUBCOMMITTEE**

The LHCC Access to Care Brochure Subcommittee, which was created in 2011, met one time during FY 2012-2013. When the Subcommittee was formed, the members agreed to create regional brochures for the uninsured population throughout the state listing local health care resources. During this reporting period, a third brochure – for the Central Louisiana area, consisting of nine parishes – was created. A fourth brochure – for the Northwest Louisiana region, also consisting of nine parishes – was created. Approximately 10,000 brochures were printed for each region. Electronic copies of the brochures are available to individuals and organizations for printing additional copies. The Subcommittee agreed to create brochures for the remaining regions throughout the state.

**ANNUAL HEALTH CARE CONFERENCE**

The Louisiana Department of Insurance held its Annual Health Care Conference on April 16, 2013 in Baton Rouge. There were approximately 600 consumers, health care providers, academics, government and business representatives from Louisiana and surrounding states in attendance. There were also 19 exhibitors at the Conference, traveling from as far as the state of Georgia.

Local and national speakers discussed health care issues that could affect many Louisiana policyholders, employers and providers. Conference panel topics included a federal health care reform update, a status update of Louisiana’s public health care system, Telehealth and Louisiana’s private health insurance market. The keynote speaker was state Senator Jonathan Perry, the “Cajun Ambassador,” who gave a lighthearted speech during lunch.

**HELPFUL LINKS**

Health Care Reform, [www.lds.la.gov/HealthCareReform.html](http://www.lds.la.gov/HealthCareReform.html). Resource for consumers, producers, adjusters and health insurance issuers as federal health reforms become effective.

Access to Care Brochures, [www.lds.la.gov/healthuninsured](http://www.lds.la.gov/healthuninsured). Brochures of the Louisiana Health Care Commission contain health care resources for the uninsured and underinsured population of the Greater Baton Rouge, Central Louisiana, Northwest and Northeast Regions.



# OFFICE OF FINANCIAL SOLVENCY

# OFFICE OF FINANCIAL SOLVENCY

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

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

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

The Office of Financial Solvency began administering the Insure Louisiana Incentive Program in 2007. The Office examines incentive grant recipients to determine their earnings under the terms of the grant.

The 2013 Legislature, through the Appropriations Bill, relocated the Surplus Lines and Insurance Premium Tax Division to the Administrative Program, effective July 1, 2013.

## FINANCIAL EXAMINATIONS & ANALYSIS DIVISION

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

The Financial Examinations Unit performs on-site examinations, at least once every five years as required by statute, of the financial, corporate and marketing practices of Louisiana domiciled insurers under the provisions and requirements of the Louisiana Insurance Code. Examinations may entail a review of all operations of insurers and their related transactions with affiliates or be confined to limited or targeted areas relating to the insurers' activities. The LDI conducted 28 financial examinations in FY 2012-2013.

The Financial Analysis Unit analyzes the periodic financial statements and other required filings of licensed insurers. The activities of the analysts are important in the early detection of financially troubled insurers. During the course of the year, the analyst reviews consumer complaint data, financial statements, holding company registration statements, affiliated transactions, investments and other items. In addition, this unit performs financial reviews of insurance company acquisition transactions and insurance company licensing applications and mergers. The LDI analyzed the financial filings of 251 companies in FY 2012-2013.

## MARKET CONDUCT DIVISION

The Market Conduct Division monitors the sales, marketing, underwriting, policy issuance and claims administration activities of insurance companies and producers to determine whether the acts and/or practices of insurance companies are unfair and/or deceptive to policyholders and/or beneficiaries, and to determine if the practices are in violation of Louisiana insurance laws or regulations. The LDI examined the market conduct of 48 companies on-site and analyzed 23 companies' market practices.

## ACTUARIAL DIVISION

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

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

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

The Actuarial Division provides actuarial analysis of insurance legislation.

## SURPLUS LINES & INSURANCE PREMIUM TAX DIVISION

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

For the calendar year ending December 31, 2012, the Tax Division collected \$306,142,088 in taxes from licensed insurers and \$64,005,545 in taxes from surplus lines producers.

The Tax Division is also responsible for compiling, sorting and distributing premium data to parishes and municipalities for tax reconciliation purposes. Also, the Tax Division regulates more than 1,900 licensed surplus lines producers.

**OFFICE OF FINANCIAL SOLVENCY**  
**SURPLUS LINES & INSURANCE PREMIUM TAX DIVISION**

**HISTORICAL DATA**

Table 25 aggregates three years of historical data by category presented on a calendar-year basis.

**TABLE 25 SURPLUS LINES & INSURANCE PREMIUM TAXES**  
**THREE-YEAR HISTORY BY CATEGORY BY CALENDAR YEAR**

<b>Total Life, Accident &amp; Health Companies (Including HDMI)</b>			
<i>Year</i>	<i>Gross Premiums</i>	<i>Gross Tax<sup>1</sup></i>	<i>Net Tax<sup>2</sup></i>
2012	5,701,178,024	128,368,380	81,625,371
2011	5,397,640,538	121,541,310	74,274,425
2010	5,194,723,891	116,975,830	68,981,566
<b>Total Fire &amp; Casualty Companies</b>			
2012	9,162,443,260	273,830,205	202,247,775
2011	8,779,222,381	262,087,320	190,918,590
2010	8,708,847,591	260,019,250	188,160,397
<b>Health Maintenance Organizations</b>			
2012	1,760,678,808	39,616,895	19,446,333
2011	935,795,603	21,056,590	1,168,839
2010	946,002,351	21,285,810	1,663,617
<b>Title Companies</b>			
2012	133,672,192	4,012,090	2,822,609
2011	105,276,125	3,160,575	2,513,336
2010	108,714,219	3,264,375	3,228,518
<b>Surplus Lines Producers</b>			
2012	1,277,157,078	64,005,545	64,005,545
2011	1,255,578,355	62,609,510	62,609,510
2010	1,279,435,677	63,971,459	63,971,459
<b>TOTALS</b>			
<i>Year</i>	<i>Gross Premiums</i>	<i>Gross Tax<sup>1</sup></i>	<i>Net Tax<sup>2</sup></i>
2012	18,035,129,362	509,833,115	370,147,633
2011	16,473,513,002	470,455,305	331,484,699
2010	16,237,723,729	465,516,724	326,005,556

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

## INSURE LOUISIANA INCENTIVE PROGRAM

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

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

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

During the period of July 1, 2012 to June 30, 2013, the Office of Financial Solvency audited the Louisiana premium reported written and assumed between April 1, 2011 and March 31, 2012 by four participating insurers: ASI Lloyds; Imperial Fire and Casualty Insurance Company; Occidental Fire and Casualty Company of North Carolina; and Southern Fidelity Insurance Company. The Office of Financial Solvency determined: ASI Lloyds earned \$1,000,000, or 20 percent of its original \$5 million grant amount; Imperial earned \$794,713 or 15.89 percent of its original \$5 million grant amount; Occidental earned \$1,638,055 or 16.38 percent of its original \$10 million grant amount; Southern Fidelity earned \$1,400,000, or 20 percent of its original \$7 million grant amount.

Program grant recipient premium audited during the annual report period of July 1, 2012 to June 30, 2013 and totals to date for the Program are displayed in Table 26.

**LOUISIANA GRANT RECIPIENT PREMIUM ASSUMED OR WRITTEN TABLE 26**

	<i>Audited 2012-2013</i>	<i>Program to Date</i>
Total	\$158,594,897.05	\$403,938,098.63
On property located in Gulf Opportunity Zone	\$153,181,490.24	\$392,349,081.37
On property previously insured in Citizens	\$42,113,208.21	\$157,834,949.81
On property located in GO Zone and previously insured by Citizens	\$40,676,019.34	\$153,086,255.34

**HELPFUL LINK**

Market Share Reports, [www.lidi.la.gov/Programs/TopTwentyPremiums/Default.aspx](http://www.lidi.la.gov/Programs/TopTwentyPremiums/Default.aspx). Downloadable PDF and Excel reports by year on the top twenty property and casualty insurers, health insurers and life insurers, plus premiums written by line for all carriers, including Louisiana Citizens Property Insurance Corporation. Except for Citizens, the data source is the NAIC.



# OFFICE OF PROPERTY AND CASUALTY

# OFFICE OF PROPERTY & CASUALTY

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

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

## RATING & POLICY FORMS DIVISION

### RATING DIVISION

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

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

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

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

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

Actuarial review may result in a company’s filing being amended to a lesser or greater percentage change. A company can appeal the Commissioner’s decision to disapprove a rate or rule filing. Table 27 represents actions taken by the Office of Property and Casualty on rate revision requests which the Actuarial Division reviewed.

**RATE FILING IMPACT TABLE 27**  
**THREE-YEAR HISTORY**

All Lines 7/1/2012 to 6/30/2013				
<i>Filing Disposition</i>	<i>Number of Filings</i>	<i>% of All Filings</i>	<i>Requested \$ Impact</i>	<i>Approved \$ Impact</i>
Disapproved	41	3.7%	\$106,999,058	\$0
Approved	567	50.6%	\$244,457,634	\$232,566,600
<i>Amended Rate Change %</i>	30	2.7%	\$68,681,547	\$53,835,923
<i>All Other Approvals</i>	537	47.9%	\$175,776,087	\$178,730,677
Withdrawn	22	2.0%	\$40,411,010	\$0
Commercial Informational, Individually Risk Rated and Consent-to-Rate	490	43.8%	not known; data not collected	
<b>TOTALS</b>	<b>1,120</b>	<b>100.0%</b>	<b>\$391,867,702</b>	<b>\$232,566,600</b>
All Lines 7/1/2011 to 6/30/2012*				
<i>Filing Disposition</i>	<i>Number of Filings</i>	<i>% of All Filings</i>	<i>Requested \$ Impact</i>	<i>Approved \$ Impact</i>
Disapproved	17	2.0%	\$21,169,143	\$0
Approved	527	62.4%	\$235,340,850	\$224,001,076
<i>Amended Rate Change %</i>	25	3.0%	\$77,210,809	\$75,285,554
<i>All Other Approvals</i>	502	59.5%	\$158,130,041	\$148,715,522
Withdrawn	29	3.4%	\$13,824,718	\$0
Commercial Informational, Individually Risk Rated and Consent-to-Rate	271	32.1%	not known; data not collected	
<b>TOTALS</b>	<b>844</b>	<b>100.0%</b>	<b>\$270,334,712</b>	<b>\$224,001,076</b>
All Lines 7/1/2010 to 6/30/2011*				
<i>Filing Disposition</i>	<i>Number of Filings</i>	<i>% of All Filings</i>	<i>Requested \$ Impact</i>	<i>Approved \$ Impact</i>
Disapproved	27	3.1%	\$77,767,085	\$0
Approved	539	62.7%	\$141,723,918	\$113,395,381
<i>Amended Rate Change %</i>	25	2.9%	\$73,846,546	\$45,548,133
<i>All Other Approvals</i>	514	59.8%	\$67,877,372	\$67,847,248
Withdrawn	12	1.4%	\$6,516,741	\$0
Commercial Informational, Individually Risk Rated and Consent-to-Rate	281	32.7%	not known; data not collected	
<b>TOTALS</b>	<b>859</b>	<b>100.0%</b>	<b>\$226,007,743</b>	<b>\$113,395,381</b>

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

**OFFICE OF PROPERTY & CASUALTY**  
**RATING DIVISION**

Table 28 on page 69 summarizes rate filings for the last three-year periods. Prior approval and a commercial deregulation hybrid are the only filing methods in Louisiana. These provisions are as follows:

**PRIOR APPROVAL**

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

The company must submit a filing with the Office of Property and Casualty and wait 45 days before implementing a newly requested rate and/or rule revision. The Office of Property and Casualty can approve an early implementation of a new or revised rate and/or rule if the rate and/or rule has been reviewed and approved before the expiration of the 45 day wait period.

If an insurer has submitted a rate/rule filing to the LDI for review and the LDI does not disapprove the filing or state to the insurer that the filing is incomplete within 45 days of the filing's receipt by the LDI, an insurer can implement the rate/rule pursuant to La. R.S. 22:1451(C)(2).

Consent-to-rate, individually rated risks and rates filed by self-insurance funds offering group workers' compensation coverage are also subject to prior approval. Pursuant to La. R.S. 23:1199, the rates for the workers' compensation SIFs must be on file with the LDI for 90 days prior to implementation.

**COMMERCIAL DEREGULATION**

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

METHODS OF RATE FILING TABLE 28  
THREE-YEAR HISTORY

All Lines 7/1/2012 to 6/30/2013			
<i>Filing Method</i>	<i>Total Number of Rate Filings Reviewed<sup>1</sup></i>	<i>Number of Rate Filings Approved</i>	<i>Number of Rate Filings Not Approved<sup>2</sup></i>
Modified Prior Approval <sup>3</sup>	628	565	63
Consent-to-Rate <sup>4</sup>	358	358	0
Individually Risk Rated <sup>5</sup>	8	8	0
Commercial Informational <sup>6</sup>	124	124	0
Workers' Compensation Group Self-Insured Funds <sup>7</sup>	2	2	0
Totals: All Filing Methods	1,120	1,057	63
All Lines 7/1/2011 to 6/30/2012 <sup>8</sup>			
<i>Filing Method</i>	<i>Total Number of Rate Filings Reviewed<sup>1</sup></i>	<i>Number of Rate Filings Approved</i>	<i>Number of Rate Filings Not Approved<sup>2</sup></i>
Modified Prior Approval <sup>3</sup>	570	524	46
Consent-to-Rate <sup>4</sup>	174	174	0
Individually Risk Rated <sup>5</sup>	6	6	0
Commercial Informational <sup>6</sup>	91	91	0
Workers' Compensation Group Self-Insured Funds <sup>7</sup>	3	3	0
Totals: All Filing Methods	844	798	46
All Lines 7/1/2010 to 6/30/2011 <sup>8</sup>			
<i>Filing Method</i>	<i>Total Number of Rate Filings Reviewed<sup>1</sup></i>	<i>Number of Rate Filings Approved</i>	<i>Number of Rate Filings Not Approved<sup>2</sup></i>
Modified Prior Approval <sup>3</sup>	575	536	39
Consent-to-Rate <sup>4</sup>	186	186	0
Individually Risk Rated <sup>5</sup>	11	11	0
Commercial Informational <sup>6</sup>	84	84	0
Workers' Compensation Group Self-Insured Funds <sup>7</sup>	3	3	0
Totals: All Filing Methods	859	820	39

**Notes:** <sup>1</sup> "Filings Reviewed" includes those with a final disposition of approved, NOT approved or withdrawn. Pending reviews are not counted.  
<sup>2</sup> "Not Approved" filings include disapproved and withdrawn filings. Pending reviews are not counted.  
<sup>3</sup> La. R.S. 22:1401  
<sup>4</sup> La. R.S. 22:1464(E)  
<sup>5</sup> La. R.S. 22:1464(A)(1)  
<sup>6</sup> La. R.S. 22:1451(D)  
<sup>7</sup> LAC 37:XIII:1101 et seq. (Regulation 42)  
<sup>8</sup> There may be slight variances in data for prior years due to annual audits completed after publication date.

**OFFICE OF PROPERTY & CASUALTY**  
**RATING DIVISION**

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

The total rating assessment in 2012 was one percent of 2011 premiums. As such, the assessment collection created revenue in the amount of \$78,641,517 based on \$7,867,566,938 of premiums, with no credits allowed to domestic or foreign insurers.

Not all lines of business shown in Table 29 are subject to rate regulation and, therefore, assessable. Lines not subject to rate regulation by the LDI include crop, federal flood, ocean marine, accident and health, aircraft and bail bonds (a subset of surety). Further, the Louisiana Workers' Compensation Corporation and surplus lines are exempt from this assessment.

Table 29 shows the Louisiana premiums paid to insurers in 2011 along with underwriting gains and losses by line, as reported to the NAIC.

**LOUISIANA PROPERTY & CASUALTY MARKET EXHIBIT OF TABLE 29**  
**UNDERWRITING GAINS & LOSSES BY LINE OF BUSINESS CALENDAR YEAR 2012**

Line of Business	(A) Direct Premium Written	(B) Direct Premium Earned	(C) Dividends Paid	(D) Incurred Losses & Adjustment Expenses	(E) Estimated Underwriting Expenses	(F) Estimated Other Income / (Expense)	(G) Estimated Underwriting Gain/(Loss), Excluding Investment Income
Fire	343,235,535	342,752,165	211,360	130,674,044	98,725,330	9,426,430	122,567,861
Allied Lines	433,411,239	415,748,575	270,398	295,312,015	143,680,114	31,739,736	8,225,784
Multiple Peril Crop	98,450,443	95,935,006	-	19,013,601	5,061,828	(105,629)	71,753,948
Federal Flood	246,987,428	249,208,399	-	351,019,010	85,887,822	(307,252)	(188,005,685)
Farmowners Multiple Peril	12,212,282	12,002,058	-	5,920,030	4,689,656	10,984	1,403,356
Homeowners Multiple Peril	1,684,024,987	1,640,043,334	4,780,099	745,176,849	587,817,467	22,853,275	325,122,194
Commercial Multiple Peril (Non-Liability)	366,091,979	354,288,555	31,516	186,177,383	135,258,767	(1,429,707)	31,391,182
Commercial Multiple Peril (Liability)	134,844,258	133,838,155	8,100	64,441,947	57,616,918	(303,842)	11,467,347
Mortgage Guaranty	59,713,400	57,204,849	-	38,160,207	15,453,160	12,152,589	15,744,071
Ocean Marine	214,196,200	221,790,664	10,111	143,455,051	75,248,807	(1,423,861)	1,652,834
Inland Marine	321,753,049	315,010,218	179,060	125,565,835	123,384,320	(605,792)	65,275,211
Financial Guaranty	6,339,533	26,317,806	-	869,816	5,325,046	18,785,612	38,908,556
Medical Malpractice	101,287,889	102,094,455	5,194,359	49,779,638	34,328,828	9,472,922	22,264,552
Earthquake	9,564,947	9,873,088	7,916	(3,283,527)	2,500,022	(350,092)	10,298,585
Group Accident and Health	47,555,469	45,151,765	-	24,264,177	10,771,118	(1,802,239)	8,314,232
Credit Accident and Health	1,650,405	1,601,571	-	475,772	789,066	18,898	355,631
Other A&H	17,900,613	13,407,440	481	13,139,685	5,176,301	(17,051,408)	(21,960,436)
Workers' Compensation	794,850,426	778,527,563	49,227,258	513,439,365	259,988,223	(9,387,688)	(53,514,972)
Other Liability-Occurrence	565,989,742	545,164,566	444,287	402,726,061	195,944,883	(5,438,992)	(59,389,657)
Other Liability-Claims-Made	189,351,773	177,812,774	41,679	80,203,832	59,957,657	(2,168,137)	35,441,470
Excess Workers' Compensation	42,011,804	42,216,401	-	44,855,252	14,774,052	(154,107)	(17,567,010)
Products Liability	45,623,894	43,307,042	2,706	34,143,525	17,594,876	(273,804)	(8,707,870)
Private Passenger Auto Liability	2,062,534,366	2,036,641,253	5,028,261	1,508,786,857	713,610,932	12,901,631	(177,883,166)
Commercial Auto Liability	447,875,695	438,562,663	22,276	425,582,767	164,513,922	(2,288,777)	(153,845,079)
Private Passenger Auto Physical Damage	1,244,962,849	1,240,957,377	3,413,745	798,384,487	429,372,419	6,748,694	16,535,420
Commercial Auto Physical Damage	95,008,977	94,312,014	5,112	55,480,057	37,805,576	17,296,742	18,318,011
Aircraft (All Perils)	64,284,549	62,050,598	-	18,041,154	15,821,543	(1,034,303)	27,153,598
Fidelity	12,798,684	12,203,591	31	6,500,903	5,580,508	(44,138)	78,011
Surety	106,303,164	107,719,486	-	56,906,401	51,634,223	(17,594)	(838,732)
Burglary and Theft	2,863,329	2,807,440	10	2,583,191	1,223,229	(12,153)	(1,011,143)
Boiler and Machinery	27,383,613	27,740,707	477	7,002,202	8,009,310	(767,195)	11,961,523
Credit	32,637,266	33,519,075	-	9,526,393	16,058,727	494,776	8,428,731
Warranty	12,465,021	7,998,790	-	6,303,110	1,289,988	7,686	413,378
Aggregate Write-Ins, Other Lines of Business	36,195,196	33,259,013	-	33,881,851	11,258,033	(49,028)	(11,929,899)
<b>TOTAL</b>	<b>9,882,360,004</b>	<b>9,721,068,456</b>	<b>68,879,242</b>	<b>6,194,508,941</b>	<b>3,396,152,672</b>	<b>96,894,237</b>	<b>158,421,839</b>

(A) Actual Reported Louisiana Experience, 2012 Property & Casualty Annual Statement, Page 19 (State Page), column 1.

(B) Actual Reported Louisiana Experience, 2012 Property & Casualty Annual Statement, Page 19 (State Page), column 2.

(C) Actual Reported Louisiana Experience, 2012 Property & Casualty Annual Statement, Page 19 (State Page), column 3.

(D) Actual Reported Louisiana Experience, 2012 Property & Casualty Annual Statement, Page 19 (State Page), columns 6 & 9.

(E) Actual Reported Louisiana Experience - Commission & Premium Tax Expenses, 2012 P&C Annual Statement (Page 19 (State Page), columns 11 & 12 + Estimated Louisiana Experience based upon Nationwide Ratio of Other Adjustment, Acquisition & General Expenses to Earned Premium (2012 Insurance Expense Exhibit - Part III, Columns 11, 27, & 29).

(F) Estimated Louisiana Experience based upon Nationwide Ratio of Other Income/Expense to Earned Premium, 2012 Insurance Expense Exhibit - Part III, Column 31.

(G) Calculation = Cols. B - C - D - E + F

REPORT DATE: October 16, 2013

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

# POLICY FORMS DIVISION

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

The forms review process emphasizes:

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

Table 30 shows the total number of policy forms reviewed by this division.

**TABLE 30**      **POLICY FORMS PROCESSED**  
**THREE-YEAR HISTORY**

---

<i>Fiscal Year</i>	<i>Total Number of Forms Processed</i>
07-01-2012 to 06-30-2013	20,651
07-01-2011 to 06-30-2012	24,516
07-01-2010 to 06-30-2011	27,326

Of the total number of policy forms in FY 2012-2013, 73 percent were approved prior to use, either by receiving Department approval or by utilizing the Certified Approved process. Table 31 presents the numbers of approval and disapproval actions taken on all forms processed; however, it does not include numbers for forms received for informational purposes only, forms withdrawn or filings where companies adopt filing organizations' forms which the Department had previously approved for use in Louisiana.

**TABLE 31**      **ACTIONS TAKEN ON POLICY FORMS PROCESSED**  
**THREE-YEAR HISTORY**

---

<i>Fiscal Year</i>	<i>Approved</i>	<i>Disapproved</i>
07-01-2012 to 06-30-2013	15,104	3,126
07-01-2011 to 06-30-2012	16,949	5,085
07-01-2010 to 06-30-2011	16,035	8,166

## COMPLIANCE DIVISION

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

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

**ACTIVITIES OF THE PROPERTY & CASUALTY COMPLIANCE DIVISION TABLE 32  
THREE-YEAR HISTORY**

	<i>Fiscal Year 2012-2013</i>	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2010-2011</i>
<b>Consumer Complaint Investigations</b>			
Opened	2,014	1,629	1,743
Closed	1,979	1,706	1,838
In Progress at End of Fiscal Year	134	100	171
Amount of Benefits and Refunds Recovered	\$3,899,844	\$1,841,450	\$5,619,369
Amount of Fines Levied for Failure to Respond Timely to a Complaint	\$0	\$0	\$0
<b>Related Activities</b>			
Walk-Ins Assisted	64	68	94
Publications Mailed	2,592	6,525	12,335
Public Presentations	2	0	5

# LOUISIANA PROPERTY & CASUALTY INSURANCE COMMISSION

## LEGISLATIVE BACKGROUND AND PURPOSE

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

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

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

The Louisiana Property and Casualty Insurance Commission is authorized under La. R.S. 22:2171.

## MEMBERSHIP

The 23-member Commission is composed of insurance industry experts and other interested parties, including national and state property insurance associations, agent associations, law enforcement, community leaders and representatives of various consumer interests. Membership also includes the Commissioner of Insurance, representatives from the Governor’s office, the Attorney General’s office, the Senate and House Committees on Insurance and an appointment designated by the Commissioner of Insurance.

## LEGISLATIVE RECOMMENDATIONS

No recommendations for legislation were made for the 2013 Legislative Session, as the primary focus for legislative sessions in odd-numbered years is fiscal matters.

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

During FY 2012-2013, the Commission met three times to discuss issues affecting the property and casualty insurance market in Louisiana.

The following issues were discussed or presentations made:

- » Property and Casualty legislation enacted during the 2012 Regular Legislative Session.
- » Presentation: *Florida's Current Claim Environment*.
- » Presentation: *Introduction to Guaranty Funds*.
- » LA Citizens Property Insurance Corporation Update.
- » Presentation: *Greater New Orleans Hurricane and Storm Damage Risk Reduction System Overview* - through the U. S. Army Corps of Engineers.
- » Presentation: *Monitoring Hurricane Inland Storm Surge* - through the U. S. Geological Survey - Louisiana.
- » Presentation: Mississippi Windstorm Underwriting Association.
- » Presentation: Alabama Insurance Underwriting Association.

## **HELPFUL LINKS**

Product Filing Requirements for Insurers, [www.lidi.la.gov/PFM/index.html](http://www.lidi.la.gov/PFM/index.html). Explanation of rate, form and complaint response web-based systems used by the LDI.

Louisiana Citizens Insurance Rebate & Tax and Insurance Savings, [www.lidi.la.gov/HurricaneTaxDeduction.html](http://www.lidi.la.gov/HurricaneTaxDeduction.html). Information and forms to file to receive rebates for assessments paid on property insurance bills. Also includes links to information on state tax deduction and insurance premium discounts for homeowners who strengthen homes against wind storms.

*The Louisiana Property & Casualty Insurance Commission Monthly Report*, [www.lidi.la.gov/Property\\_Casualty/Ins\\_Commission/PropCasualtyCommission.html](http://www.lidi.la.gov/Property_Casualty/Ins_Commission/PropCasualtyCommission.html). The Louisiana Property & Casualty Insurance Commission staff publishes a monthly report and distributes it to a statewide list of interested parties; the newsletter is also emailed to legislators, district attorneys, sheriffs and clerks of court in the state.

The Louisiana Property & Casualty Insurance Commission Annual Report, [www.lidi.la.gov/Documents/Property\\_Casualty/Ins\\_Commission/AnnualReport-12-13.pdf](http://www.lidi.la.gov/Documents/Property_Casualty/Ins_Commission/AnnualReport-12-13.pdf).

This page is intentionally blank.



# DIVISION OF LEGAL SERVICES

# DIVISION OF LEGAL SERVICES

## LEGAL SERVICES

### RESPONSIBILITIES AND ACTIVITIES

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

### ADMINISTRATIVE HEARINGS

In FY 2012-2013, the Division of Legal Services tracked 282 activities related to legal representation of the LDI in its enforcement and regulatory capacity. Each attorney works closely with different LDI offices and divisions to enforce the requirements of Title 22, the Louisiana Insurance Code.

Staff attorneys also serve as prosecutors for violations of the Insurance Code in legal hearings by the Division of Administrative Law. See Table 33 for details.

**TABLE 33 TYPES OF LEGAL ISSUES/ADMINISTRATIVE HEARINGS  
AS CONDUCTED BY LEGAL SERVICES - THREE-YEAR HISTORY**

	<i>Fiscal Year 2012-2013</i>	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2010-2011</i>
Bail Bond Forfeitures	230	215	206
Cease and Desist Orders	9	6	11
Failure to Timely File	7	49	0
Health Related/Legislation	15	33	0
Misappropriations	5	9	11
Misrepresentations	0	0	3
Revocation of Certificate of Authority/License	0	0	2
Unlicensed/Unauthorized Producers or Companies	5	3	3
Other	11	8	20
<b>TOTAL</b>	<b>282</b>	<b>323</b>	<b>256</b>

**DIVISION OF LEGAL SERVICES**  
**LEGAL SERVICES**

**FINES COLLECTED**

In FY 2012-2013, the Division of Legal Services assisted the Commissioner of Insurance in collecting \$181,002 in civil fines.

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

In addition to administrative hearings, other key responsibilities of the Division of Legal Services center on legislation, regulatory policies and legal opinions. A list of regulations, bulletins, advisory letters and directives promulgated in FY 2012-2013 are listed below.

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

Advisory Letter 2012-02: Small Employer Groups, Louisiana Consumer Health Care Provider Network Disclosure Act and Louisiana Balance Billing Disclosure. Issued July 31, 2012.

[www.lidi.la.gov/Docs/CommissionersOffice/legal/Advisory%20Letters/AL2012-02Cur\\_SmallEmployerGroupsL.pdf](http://www.lidi.la.gov/Docs/CommissionersOffice/legal/Advisory%20Letters/AL2012-02Cur_SmallEmployerGroupsL.pdf)

Advisory Letter 2012-03: Producer Compensation; Placement of Commercial Property and Casualty Insurance. Issued October 4, 2012.

[www.lidi.la.gov/Docs/CommissionersOffice/legal/Advisory%20Letters/AL2012-03\\_Cur\\_ProducerCompensation.pdf](http://www.lidi.la.gov/Docs/CommissionersOffice/legal/Advisory%20Letters/AL2012-03_Cur_ProducerCompensation.pdf)

Bulletin 2013-01: Geographic Rating Areas. Issued April 16, 2013.

[www.lidi.la.gov/Docs/CommissionersOffice/legal/Bulletins/Bul2013-01\\_Cur\\_GeographicRatingArea.pdf](http://www.lidi.la.gov/Docs/CommissionersOffice/legal/Bulletins/Bul2013-01_Cur_GeographicRatingArea.pdf)

Bulletin 2013-02: "Small Employer" Under La. R.S. 22:1061(5)(e)(iii) and Section 1304 of the Patient Protection and Affordable Care Act. Issued April 16, 2013.

[www.lidi.la.gov/Docs/CommissionersOffice/legal/Bulletins/Bul2013-02\\_Cur\\_SmallEmployerUnderLa.pdf](http://www.lidi.la.gov/Docs/CommissionersOffice/legal/Bulletins/Bul2013-02_Cur_SmallEmployerUnderLa.pdf)

Bulletin 2013-03: Enforcement Authority of the Commissioner Regarding the ACA and MHPAEA. Issued April 16, 2013.

[www.lidi.la.gov/Docs/CommissionersOffice/legal/Bulletins/Bul2013-03\\_Cur\\_EnforcementAuthority.pdf](http://www.lidi.la.gov/Docs/CommissionersOffice/legal/Bulletins/Bul2013-03_Cur_EnforcementAuthority.pdf)

Bulletin 2013-04: Catastrophe Model Interrogatories. Issued June 10, 2013.

[www.lidi.la.gov/Docs/CommissionersOffice/legal/Bulletins/Bul2013-04\\_Cur\\_CatastropheModelInte.pdf](http://www.lidi.la.gov/Docs/CommissionersOffice/legal/Bulletins/Bul2013-04_Cur_CatastropheModelInte.pdf)

Regulation 56: Credit for Reinsurance. Notice of Intent published March 20, 2013. (Final rule adopted July 2013.)

[www.lidi.la.gov/docs/commissionersoffice/legal/Regulations/Reg56\\_Cur\\_CreditForReinsurance.pdf](http://www.lidi.la.gov/docs/commissionersoffice/legal/Regulations/Reg56_Cur_CreditForReinsurance.pdf)

Rule 26: Amended Suspension of Certain Statutes and Regulations Regarding Cancellations, Non-Renewals, Reinstatements, Premium Payments, Claims Filings and Related Provisions Regarding Any and All Insurance Matters Affecting Insureds in Louisiana Caused by Hurricane Isaac. Effective August 26, 2012 to September 25, 2012.

[www.lidi.la.gov/docs/commissionersoffice/legal/rules/Rule26\\_Cur\\_SuspensionOfCertainS.pdf](http://www.lidi.la.gov/docs/commissionersoffice/legal/rules/Rule26_Cur_SuspensionOfCertainS.pdf)

# **INSURANCE FRAUD SECTION**

## **PURPOSE**

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

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

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

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

Since 1999, an assessment on insurance premiums has provided funding to combat insurance fraud. The funds are dedicated to the insurance fraud units within the Office of State Police and the Office of the Attorney General and for additional assistance to the existing Insurance Fraud Section of the LDI. The fraud units of the three agencies work closely as a task force, each playing a vital role in the process, from preliminary investigation and criminal referral, to arrest and prosecution. In 2012, legislation passed to establish an additional funding source by imposing fines and a treble damage penalty on insurance fraudsters. In 2013, legislation passed allowing fraud investigators to be POST certified and to carry weapons while in performance of their duties.

## **DIVISION OF LEGAL SERVICES**

### **INSURANCE FRAUD SECTION**

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

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

## **CLAIMS FRAUD**

The LDI Fraud Section received 3,714 reports of suspected fraudulent claims during FY 2012-2013. The majority were from insurance companies in accordance with La. R.S. 22:1926. Since its inception in 2007, the Insurance Fraud Section database has accumulated 14,919 entries of suspected fraudulent claims.

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

Exaggerated loss statements are reported more frequently than any other type of suspected fraud. Exaggerated losses include the following:

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

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

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

**DIVISION OF LEGAL SERVICES**  
**INSURANCE FRAUD SECTION**

The Insurance Fraud Section made 878 criminal referrals involving fraudulent insurance acts to the State Police during the fiscal year. There were 103 arrests resulting in 195 charges for numerous crimes as a result of criminal referrals related to suspected fraudulent insurance claims. Those charges are categorized in Table 34.

**TABLE 34 CHARGES RESULTING FROM FRAUD SECTION REFERRALS BY CATEGORY**

<i>Category</i>	<i>Number of Charges*</i>	<i>Percent of Crimes</i>
Insurance Fraud	133	68.2%
Automobile Insurance Fraud	21	10.8%
Theft	20	10.3%
Forgery	14	7.2%
Obtaining a CDS by Fraud	14	5.2%
Public Contractor Fraud	4	2.0%
Arson	2	1.0%
Filing False Public Records	1	0.5%

\*An arrest may include multiple charges.

## **PRODUCER AND COMPANY FRAUD**

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

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

**ACTIONS TAKEN REGARDING PRODUCER, CLAIMS ADJUSTER AND COMPANY FRAUD - THREE-YEAR HISTORY**      **TABLE 35**

---

	<i>Fiscal Year 2012-2013</i>	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2010-2011</i>
Number of Investigations Opened	29	270	66
Cease and Desist Orders Served	5	12	19
Notices of Proposed Action Served	5	11	19
Criminal Referrals to Law Enforcement	9	8	7
Arrests Made as a Result of Criminal Referrals	2	7	7

## **INSURANCE FRAUD PREVENTION**

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

### **EDUCATION**

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

### **BACKGROUND INVESTIGATIONS**

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

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

**DIVISION OF LEGAL SERVICES**  
**INSURANCE FRAUD SECTION**

**TABLE 36 BACKGROUND INVESTIGATIONS**  
**THREE-YEAR HISTORY**

---

	<i>Fiscal Year</i> <i>2012-2013</i>	<i>Fiscal Year</i> <i>2011-2012</i>	<i>Fiscal Year</i> <i>2010-2011</i>
Company Applications Received	261	127	105
Company Applications Approved	656	138	101
Company Biographical Affidavits Received	1,644	1,329	934
Company Biographical Affidavits Approved	1,550	1,133	923

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

The Insurance Fraud Section also investigates all applicants for written consent in accordance with federal law, 18 U.S.C. Section 1033. Prior to engaging in the business of insurance, anyone convicted of certain felonies must apply for and be granted written consent from the Commissioner of Insurance. Extensive background investigation by the Fraud Section aids the decision-making process.

**ANTI-FRAUD PLAN FILINGS**

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

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

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

**SIGNIFICANT ANTI-FRAUD LEGISLATION PASSED IN 2013**

In 2013, the legislature amended Titles 22 and 36 to create a Division of Insurance Fraud, headed by a Deputy Commissioner of Insurance Fraud within the LDI. The new law transferred the responsibilities of the former Insurance Fraud Section and added certain powers and duties for the investigation and prevention of administrative or civil violations of the Louisiana Insurance Code. This new law authorizes the Division of Insurance Fraud to have access to computer systems, information maintained for the use of law enforcement personnel and any information contained in the criminal history record

**DIVISION OF LEGAL SERVICES**  
**INSURANCE FRAUD SECTION**

and identification files of the Louisiana Bureau of Criminal Identification and Information. It also authorizes direct access to information compiled by the FBI for the purposes of carrying out the Division's responsibilities. This new law permits the Commissioner of Insurance to issue a commission authorizing this Deputy Commissioner and any POST-certified compliance investigator to carry and use firearms. This new law does not authorize arrest powers. Organizational changes resulting from this Act will take place in FY 2013-2014.

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

## **LEGISLATIVE BACKGROUND**

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

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

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

## **PURPOSE**

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

In carrying out its purpose, LATIFPA may:

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

## **DIVISION OF LEGAL SERVICES**

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

## **INITIATIVES**

LATIFPA issues grants to law enforcement agencies across the state under its bait vehicle and license plate reader programs. These grants are awarded to law enforcement agencies to promote more efficient and effective law enforcement activities in vehicle theft investigations and enforcement.

LATIFPA's education initiative in FY 2012-2013 included additional school districts as well as continued outreach into the community. This school-based program emphasizes the consequences and prevention of vehicle theft. Presentations to civic, business and professional organizations cover insurance fraud and vehicle theft prevention. During FY 2012-2013, LATIFPA expanded its education initiative with the development of a web-based program on vehicle theft prevention.

Also, during FY 2012-2013, LATIFPA conducted a statewide public awareness campaign.

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

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

LATIFPA began supporting local law enforcement agencies in 2006 when it introduced VIPER, a statewide bait vehicle program implemented through a Cooperative Endeavor Agreement with the NICB. Under the program, vehicles donated by insurance companies and equipped with systems funded by LATIFPA are granted to law enforcement agencies through an application process approved by the LATIFPA Board of Directors. During this reporting period, the bait vehicle program was operational in East Baton Rouge, Calcasieu, Orleans and Ouachita Parishes. Since the program's inception, approximately 194 arrests have been made. During FY 2012-2013, bait vehicles were deployed a total of 12,946 hours, resulting in 34 activations and 40 adult arrests. Expenditures for the VIPER Program this fiscal year were \$1,000.

### **LICENSE PLATE RECOGNITION PROGRAM**

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

During FY 2012-2013, license plate readers were operational in East Baton Rouge, Orleans, Calcasieu and Livingston Parishes. The use of license plate readers in these locations resulted in 1,746,535 reads, 71 arrests, the recovery of 131 stolen vehicles and 53 stolen license plates valued at \$539,850. Expenditures for the LPR Program were \$49,933.

**DIVISION OF LEGAL SERVICES**

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

**EDUCATION AND OUTREACH**

LATIFPA presents an educational program to middle and high school students and members of civic, business and professional organizations. The program educates them about the consequences of auto theft and insurance fraud and offers them tips to avoid being victims of vehicle theft and insurance fraud. The program is offered at no cost to school districts, schools or the requesting organizations.

This fiscal year, the educational curriculum was presented to 1,175 middle school students in East Baton Rouge and 587 high school students in East Baton Rouge, Livingston and Iberville Parishes. The vehicle theft and insurance fraud prevention presentations were made to 738 individuals in various civic, business and professional organizations in Orleans, East Baton Rouge, Jefferson, Livingston and St. Helena Parishes.

LATIFPA encourages groups to request this program through its presence as an exhibitor at expos, fairs and conferences. Through these events during FY 2012-2013, LATIFPA reached nearly 11,000 people.

Since the inception of this program, outreach on vehicle theft and prevention and insurance fraud prevention has been delivered to nearly 45,000 individuals.

**TABLE 37 LATIFPA RELATED ACTIVITIES  
THREE-YEAR HISTORY**

	<i>Fiscal Year 2012-2013</i>	<i>Fiscal Year 2011-2012</i>	<i>Fiscal Year 2010-2011</i>
<b>VIPER (Bait Vehicle) Program</b>			
Hours Deployed	12,946	14,087	18,080
Adult Arrests	40	17	37
Activations	34	29	34
Expenditures	\$1,000	\$8,000	\$0
<b>License Plate Recognition Program</b>			
Reads	1,746,535	2,299,116	1,209,500
Stolen Vehicles Recovered	131	44	49
Stolen License Plates Recovered	53	43	29
Arrests	71	53	40
Value of Recoveries	\$539,850	\$497,117	\$363,750
Expenditures	\$49,933	\$17,000	\$0
<b>Education Program</b>			
Middle School Students	1,175	1,448	1,305
High School Students	587	583	556
Civic Organization Attendees*	738	6,765*	2,995*
Expo, Fair and Conference Attendees*	10,925	*	*
<b>TOTAL ATTENDEES</b>	<b>13,425</b>	<b>8,786</b>	<b>4,856</b>

\*Reported in aggregate in prior years.

## **DIVISION OF LEGAL SERVICES**

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

## **PUBLIC AWARENESS AND EDUCATIONAL CAMPAIGN**

La. R.S. 40:1428 allocates \$187,000 to be deposited in the LATIFPA Fund established by La. R.S. 22:2134. These funds were used for educational and public awareness campaigns designed to inform the citizens of the state about methods of preventing motor vehicle theft and combating insurance fraud through the use of billboard and radio advertisements as well as through the distribution of informational brochures. The purposes of this campaign were to stimulate public awareness about the economic, social and public safety consequences of vehicle theft, encourage public participation in theft prevention and enforcement efforts, and encourage the use of fraud hotlines to report suspected vehicle theft and suspicious insurance fraud activity.

## **MEETINGS**

LATIFPA's Board of Directors conducted four public meetings during this fiscal year: September 12, 2012, December 12, 2012, April 17, 2013 and June 12, 2013. Three meetings of the LATIFPA Steering Committee on Equipment Purchases were held: February 26, 2013, April 10, 2013 and April 25, 2013. All meetings were open to the public. In October 2012, LATIFPA sponsored a conference on insurance fraud and vehicle theft at the Crowne Plaza Hotel in Baton Rouge with approximately 400 individuals in attendance.

## **COLLECTIONS**

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

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

At the beginning of FY 2012-2013, there was a statutory dedicated fund balance of \$21. Revenue collections from solicitations, grants or donations totaled \$30,000. La. R.S. 40:1428 provides \$187,000 in revenue to be deposited in the LATIFPA Fund established by La. R.S. 22:2134. The interest on investments totaled \$268. Total funds for this period were \$196,630.

## **OBLIGATIONS**

Expenditures from July 1, 2012, through June 30, 2013, from the statutory dedicated fund totaled \$195,744. The ending fund balance for this period was \$886. At the beginning of the reporting period, there was a balance of \$49,933 under the General Cooperative Endeavor Agreement between LATIFPA and the NICB.

All administrative expenses of LATIFPA are funded with self-generated funds of the LDI.

## **DIVISION OF LEGAL SERVICES**

### **HELPFUL LINKS**

To schedule an educational program in a school or at a civic, business or professional meeting on vehicle theft and vehicle theft prevention, visit

[\*http://www.ldi.la.gov/LATIFPA/RequestSpeakerForm.aspx\*](http://www.ldi.la.gov/LATIFPA/RequestSpeakerForm.aspx).

For more information about the Louisiana Automobile Theft and Insurance Fraud Prevention Authority,

[\*http://www.ldi.la.gov/LATIFPA/index.html\*](http://www.ldi.la.gov/LATIFPA/index.html).

Regulatory documents issued during 2012-2013 are linked to descriptions on page 79.



# CONSUMER COMPLAINT REPORT

# CONSUMER COMPLAINT REPORT

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

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

The Louisiana Department of Insurance receives complaints from policyholders, insurance claimants and providers of services covered by insurance. The complaints, which often deal with claims for benefits under an insurance policy, are fully investigated by insurance specialists. While complaints tied to claims made up 65 percent of all complaints investigated by the LDI in FY 2012-2013, there were other policy services or underwriting circumstances, such as increases in premiums or non-renewal of coverage, which triggered consumer complaints.

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

In FY 2012-2013, the LDI received 3,226 complaints, which was 7.6 percent more than the prior fiscal year. The numbers of complaints received by each division and the Office of Consumer Advocacy for FY 2012-2013 were 435 in the Division of Life, Annuity and Long-Term Care; 695 in Health; 2,014 in Property and Casualty and 82 in the Office of Consumer Advocacy.

There were 3,156 complaint investigations concluded during FY 2012-2013. Overall, the LDI completed complaint investigations in an average of 27.5 days, a closure rate exceeding that of FY 2011-2012 by nine days.

The top five types of coverage for which the LDI received complaint investigations through each of the specialized compliance divisions are reported in Table 38, and the top five reasons for complaints being filed are reported in Table 39. Complaints of a homeowners' nature had the greatest volume, at 811, followed by personal lines automobile complaints at 612, and individual life insurance complaints at 256. Of the top 15 complaint reasons cited by the LDI compliance divisions, eight are claim related. To avoid unintended duplication, the rankings in Tables 38 and 39 come exclusively from the Office of Licensing and Compliance's Division of Life, Annuity and Long-Term Care; the Office of Health Insurance; and the Office of Property and Casualty.

## CONSUMER COMPLAINT REPORT

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

**TOP FIVE COVERAGE TYPES AMONG CLOSED COMPLAINTS** TABLE 38

<i>Life, Annuity &amp; Long-Term Care</i>		<i>Health</i>		<i>Property &amp; Casualty</i>	
Life/Individual	256	A&H/ERISA/ Self-Fund	205	Homeowners	811
Long-Term Care	26	A&H/Individual Major Medical	94	Auto/Personal	612
Life/Group	23	A&H/Group Major Medical	91	Flood	73
Annuity, Fixed	19	HMO	73	Commercial/ Business	44
Life/Industrial	8	Dental	69	Misc./Fid-Sur./ Bond/Other	43

**TOP FIVE REASONS FOR COMPLAINT BEING FILED** TABLE 39

<i>Life, Annuity &amp; Long-Term Care</i>		<i>Health</i>		<i>Property &amp; Casualty</i>	
Policy Services/ Other	64	Denial of Claim	283	Denial of Claim	405
Claim Delay	53	Claim Handling Delay	161	Claim Delay	371
Misappropriation of Funds	40	Unsatisfactory Settlement	63	Unsatisfactory Claim Handling	353
Denial of Claim	37	Claim Handling/ Other	51	Cancellation	167
Policy Services/ Rate Adjustment	29	Refund	21	Premium & Rating	144

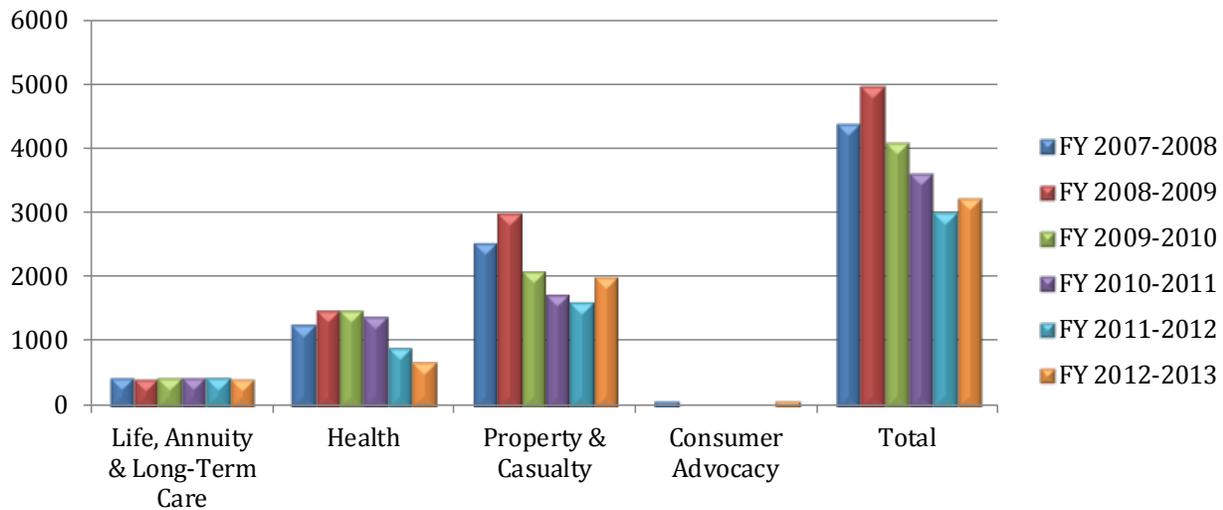
The LDI's compliance divisions, including the Office of Consumer Advocacy, assisted complainants in recovering \$7.09 million in claims payments, additional claims payments or refunds by insurers. During FY 2012-2013, the Division of Life, Annuity and Long-Term Care in the Office of Licensing and Compliance assisted in recovering \$1,695,534; the Office of Health Insurance, \$522,443; the Office of Property and Casualty, \$3,899,844 and the Office of Consumer Advocacy, \$970,761.

The six-year trends in numbers of complaints received and dollar recovery for consumers are shown in Charts 5 and 6. The amounts shown for the Office of Consumer Advocacy are expected to be low in both complaints received and dollars recovered, as other offices within the LDI generally assist most complainants before a complaint reaches the Office of Consumer Advocacy.

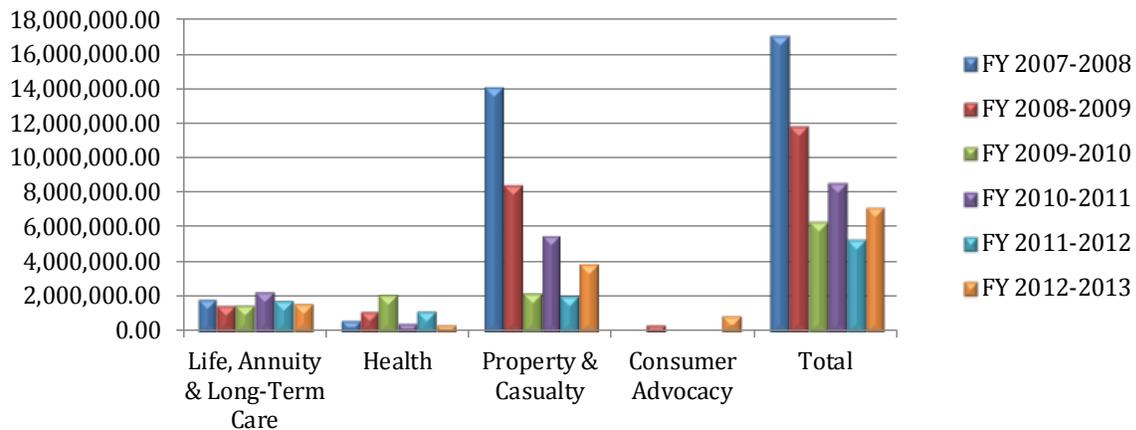
# CONSUMER COMPLAINT REPORT

ALL COMPLIANCE DIVISIONS AND THE OFFICE OF CONSUMER ADVOCACY

**CHART 5 SIX-YEAR TREND IN NUMBERS OF COMPLAINTS RECEIVED BY OFFICE AND TOTAL FOR LDI**



**CHART 6 SIX-YEAR TREND IN DOLLARS RECOVERED BY OFFICE AND TOTAL FOR LDI**



## CONSUMER COMPLAINT REPORT

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

Of the complaint files closed during the fiscal year, 29.3 percent were closed in a manner considered favorable to the complainant; 26.7 percent in a manner favorable to the regulated entity complained against and 44.0 percent were concluded neutrally.

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

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

Table 40 provides the data for the disposition on closed complaint files by each office and totals for the entire Department of Insurance.

**COMPLAINT DISPOSITIONS BY ALL DIVISIONS AND TOTAL FOR LDI TABLE 40**

<i>Category</i>	<i>Consumer Advocacy</i>	<i>Life, Annuity &amp; Long-Term Care</i>	<i>Health</i>	<i>Property &amp; Casualty</i>	<i>Total for LDI</i>	<i>Total Percentage</i>
Favorable to Complainant	50	193	201	479	923	29.3%
Favorable to Regulated Entity	13	133	154	543	843	26.7%
Neutral	18	70	345	957	1,390	44.0%
<b>TOTAL</b>	81	396	700	1,979	3,156	100.0%

Charts 7-11 give a visual account of how the complaints resolved, whether favorable to the complainant, favorable to the regulated entity complained against or neutral.

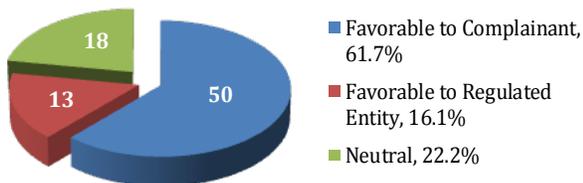
Finally, La. R.S. 22:1972 requires the reporting of penalties and costs of proceedings against regulated entities which were brought under the Unfair Trade Practices Act. The Office of Legal Services reports that no fines were imposed on a regulated entity under the Unfair Trade Practices Act during FY 2012-2013.

## CONSUMER COMPLAINT REPORT

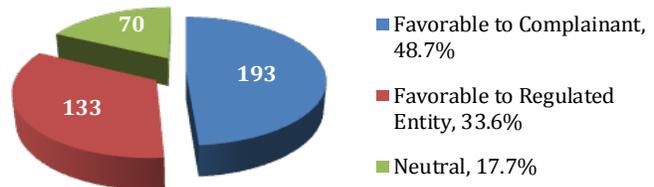
ALL COMPLIANCE DIVISIONS AND THE OFFICE OF CONSUMER ADVOCACY

### CHARTS 7-11 CLOSED COMPLAINT DISPOSITIONS

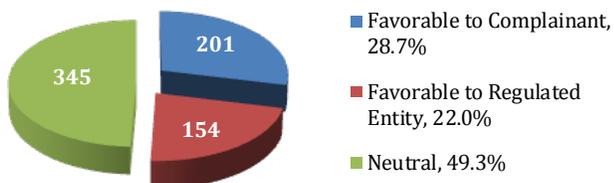
#### Consumer Advocacy



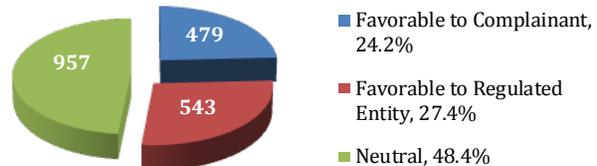
#### Life, Annuity & Long-Term Care



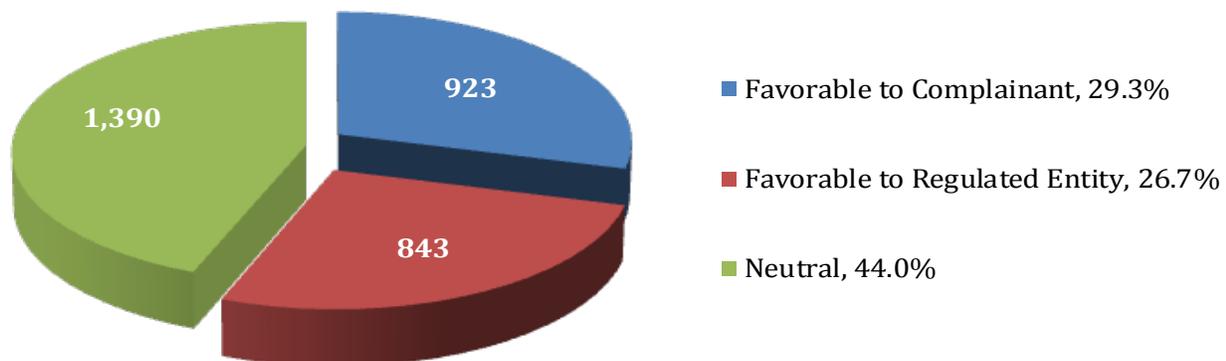
#### Health



#### Property & Casualty



### Total LDI



### HELPFUL LINKS

Complaint Filing, [www.lidi.la.gov/ConsumerComplaintForm/Complaints/Welcome.aspx](http://www.lidi.la.gov/ConsumerComplaintForm/Complaints/Welcome.aspx). Identifies the types of complaints the LDI can assist with and what documents are needed for a specialist to investigate a formal complaint. A series of screens leads the complainant through the process, including uploading supporting documentation.

Contact information for the Office of Consumer Advocacy, [www.lidi.la.gov/consumeradvocacy/](http://www.lidi.la.gov/consumeradvocacy/). Through audits of randomly selected closed complaint files, the Office of Consumer Advocacy provides oversight of the complaint handling processes throughout the LDI.



# APPENDICES

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

# APPENDIX A

---

## ACRONYMS USED IN THIS REPORT

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

**ACA:** Affordable Care Act

**AFP:** Anti-Fraud Plan

**A&H:** Accident and Health

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

**CBPP:** Center on Budget and Policy Priorities

**CDS:** Controlled Dangerous Substance

**DHH:** Louisiana Department of Health and Hospitals

**DMA:** Division of Minority Affairs

**DWI:** Driving While Intoxicated

**ERISA:** Employee Retirement Income Security Act

**FY:** Fiscal Year

**GO Zone:** Gulf Opportunity Zone

**HB:** House Bill

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

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

**HMO:** Health Maintenance Organization

**HRSA:** Health Resources and Services Administration

**HSIN:** Homeland Security Information Network

## **APPENDIX A – ACRONYMS & TERMS**

**IRO:** Independent Review Organization

**IT:** Information Technology

**LaPAS:** Louisiana Performance Accountability Program

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

**LHCC:** Louisiana Health Care Commission

**LHCQF:** Louisiana Health Care Quality Forum

**LIR:** Louisiana Insurance Rating

**LPR:** License Plate Recognition

**MHPAEA:** Mental Health Parity and Addiction Equity Act

**MNRO:** Medical Necessity Review Organization

**NAIC:** National Association of Insurance Commissioners

**NICB:** National Insurance Crime Bureau

**OCA:** Office of Consumer Advocacy

**PFM:** Product Filing Matrix

**POST:** Peace Officer Standards and Training

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

**SHIIP:** Senior Health Insurance Information Program

**SIF:** Self-Insurance Fund

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

**VDI:** Virtual Desktop Integration

**VIPER:** Vehicle Investigation Prevention Enforcement Response

## EXPLANATION OF TERMS

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

### SOURCE

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

### GENERAL TERMS

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

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

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

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

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

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

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

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

## APPENDIX A – ACRONYMS & TERMS

### LINES OF BUSINESS

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

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

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

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

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

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

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

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

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

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

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

## APPENDIX A – ACRONYMS & TERMS

### LINES OF BUSINESS

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

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

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

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

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

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

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

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

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

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

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

**Inland Marine:** transit over land.

## APPENDIX A – ACRONYMS & TERMS

### LINES OF BUSINESS

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

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

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

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

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

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

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

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

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

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

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

This page is intentionally blank.

# **APPENDIX B**

---

## **PROPERTY & CASUALTY INSURANCE**

**APPENDIX B – PROPERTY & CASUALTY INSURANCE**

**PROPERTY & CASUALTY INSURERS EXHIBIT OF PREMIUMS & LOSSES  
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2012**

LINE#	LINE OF BUSINESS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID ON DIRECT BUSINESS	DIRECT UNEARNED PREMIUM RESERVE	DIRECT LOSSES PAID (DEDUCTING SALVAGE)	DIRECT LOSSES INCURRED
01	Fire	343,235,535	342,752,165	211,360	152,509,764	108,929,488	126,537,620
02.1	Allied Lines	433,411,239	415,748,575	270,398	191,715,952	263,589,454	280,010,586
02.2	Multiple Peril Crop	98,450,443	95,935,006	-	5,064,607	38,583,857	19,344,712
02.3	Federal Flood	246,987,428	249,208,399	-	125,184,558	330,867,275	347,002,724
03	Farmowners Multiple Peril	12,212,282	12,002,058	-	5,713,680	5,894,315	5,511,461
04	Homeowners Multiple Peril	1,684,024,987	1,640,043,334	4,780,099	860,821,193	770,460,020	722,618,276
05.1	Commercial Multiple Peril (Non-Liability)	366,091,979	354,288,555	31,516	165,932,529	145,534,150	178,516,787
05.2	Commercial Multiple Peril (Liability)	134,844,258	133,838,155	8,100	60,002,651	46,380,958	40,498,739
06	Mortgage Guaranty	59,713,400	57,204,849	-	9,634,667	60,439,691	37,578,880
08	Ocean Marine	214,196,200	221,790,664	10,111	90,677,043	153,117,597	130,552,007
09	Inland Marine	321,753,049	315,010,218	179,060	108,100,709	119,782,534	123,372,825
10	Financial Guaranty	6,016,536	22,412,958	-	103,863,792	660,281	822,828
11	Medical Professional Liability	101,287,889	102,094,455	5,194,359	43,865,151	18,000,856	32,345,666
12	Earthquake	9,564,947	9,873,088	7,916	4,043,725	-	(3,290,969)
13	Group Accident and Health	47,555,469	45,151,765	-	9,159,477	29,033,530	24,947,470
14	Credit Accident and Health	1,650,405	1,601,571	-	1,541,724	378,507	474,546
15.1	Collectively Renewable Accident and Health	1,397	1,397	-	200	-	201
15.2	Non-Cancelable Accident and Health	5,647	12,162	-	45,749	-	-
15.3	Guaranteed Renewable Accident and Health	12,586,055	8,006,382	-	48,807,484	8,272,345	9,751,085
15.4	Non-Renewable Accident and Health	3,888,198	3,946,641	481	1,737,868	2,173,717	2,449,080
15.5	Other Accident Only	294,915	285,821	-	64,353	126,735	135,339
15.6	Medicare Title XVIII	-	-	-	-	-	-
15.7	All Other Accident and Health	1,124,401	1,155,037	-	281,121	712,403	798,180
15.8	Federal Employees Health Benefits Program	-	-	-	-	-	-
16	Workers' Compensation	794,850,426	778,527,563	49,227,258	250,448,638	433,542,431	452,873,196
17.1	Other Liability-Occurrence	565,989,742	545,164,566	444,287	264,429,361	341,455,727	334,563,316
17.2	Other Liability-Claims-Made	189,351,773	177,812,774	41,679	101,986,521	51,398,689	56,860,075
17.3	Excess Workers' Compensation	42,011,804	42,216,401	-	9,599,360	22,191,655	39,289,239
18	Products Liability	45,623,894	43,307,042	2,706	18,212,593	22,608,299	20,401,837
19.1	Private Passenger Auto No-Fault	767	687	-	339	302,342	366,368
19.2	Private Passenger Auto Liability	2,062,533,599	2,036,640,566	5,028,261	567,033,573	1,372,191,621	1,415,209,653
19.3	Commercial Auto No-Fault	196,200	851,755	-	55,946	79,987	(1,992,044)
19.4	Commercial Auto Liability	447,679,495	437,710,908	22,276	198,740,303	356,152,194	378,481,138
21.1	Private Passenger Auto Physical Damage	1,244,962,849	1,240,957,377	3,413,745	351,694,307	801,306,044	791,251,505
21.2	Commercial Auto Physical Damage	95,008,977	94,312,014	5,112	51,451,812	52,310,121	53,501,449
22	Aircraft (All Perils)	64,284,549	62,050,598	-	31,191,788	24,356,247	14,776,767
23	Fidelity	12,798,684	12,203,591	31	8,428,198	5,610,382	5,913,952
24	Surety	106,303,164	107,719,486	-	50,237,323	40,234,195	50,232,770
26	Burglary and Theft	2,863,329	2,807,440	10	1,155,588	297,262	2,170,063
27	Boiler and Machinery	27,383,613	27,740,707	477	11,360,346	6,739,459	7,019,706
28	Credit	32,637,266	33,519,075	-	20,081,584	7,379,017	8,978,126
30	Warranty	12,465,021	7,998,790	-	18,803,368	6,097,300	6,252,300
34	Aggregate Write-Ins, Other Lines of Business	36,195,196	33,259,013	-	22,903,120	18,870,877	27,579,153
35	TOTALS	9,882,037,001	9,717,163,600	68,879,242	3,966,582,082	5,666,061,553	5,743,706,626

DATA SOURCE: 2012 Property & Casualty Annual Statement, Exhibit of Premiums & Losses (State Page) for all companies writing business in Louisiana.

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

## APPENDIX B – PROPERTY & CASUALTY INSURANCE

### PROPERTY & CASUALTY INSURERS EXHIBIT OF PREMIUMS & LOSSES BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2012

LINE#	LINE OF BUSINESS	DIRECT LOSSES UNPAID	DIRECT DEFENSE & COST CONTAINMENT EXPENSE PAID	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED	DIRECT DEFENSE & COST CONTAINMENT EXPENSE UNPAID	COMMISSIONS AND BROKERAGE EXPENSES	TAXES, LICENSES, AND FEES
01	Fire	117,371,681	3,832,593	4,136,424	6,291,322	39,511,898	10,800,271
02.1	Allied Lines	295,342,912	9,963,701	15,301,429	14,556,562	52,196,979	7,569,966
02.2	Multiple Peril Crop	10,688,569	(22,409)	(331,111)	120,218	4,062,246	287,174
02.3	Federal Flood	49,094,752	3,918,892	4,016,286	197,125	42,396,909	8,283,894
03	Farmowners Multiple Peril	3,397,951	302,961	408,569	612,812	2,006,177	603,689
04	Homeowners Multiple Peril	386,329,913	23,765,545	22,558,573	35,893,560	213,070,118	72,481,037
05.1	Commercial Multiple Peril (Non-Liability)	157,524,697	6,125,485	7,660,596	22,705,769	60,464,980	14,374,983
05.2	Commercial Multiple Peril (Liability)	225,192,487	24,037,138	23,943,208	87,738,260	24,626,162	5,852,532
06	Mortgage Guaranty	130,169,435	602,136	581,327	662,387	-	2,501,485
08	Ocean Marine	368,083,505	14,321,752	12,903,044	35,424,354	31,096,303	5,736,314
09	Inland Marine	60,537,256	2,188,618	2,193,010	4,662,508	62,898,211	10,605,912
10	Financial Guaranty	8,164,899	8,145	46,988	104,598	-	369,275
11	Medical Professional Liability	206,082,044	28,660,710	17,433,972	127,496,706	7,596,017	1,004,083
12	Earthquake	1,024,201	6,399	7,442	30,836	869,912	251,919
13	Group Accident and Health	20,133,287	171,897	(683,293)	230,610	5,080,742	1,167,011
14	Credit Accident and Health	593,017	-	1,226	6,258	302,451	63,949
15.1	Collectively Renewable Accident and Health	401	-	-	20	27	84
15.2	Non-Cancelable Accident and Health	-	-	-	-	138	221
15.3	Guaranteed Renewable Accident and Health	17,238,235	2,669	(4,304)	129,322	1,208,276	317,096
15.4	Non-Renewable Accident and Health	2,940,094	7,366	11,768	47,039	383,268	95,095
15.5	Other Accident Only	222,114	-	3,750	3,999	114,844	9,834
15.6	Medicare Title XVIII	-	-	-	-	-	-
15.7	All Other Accident and Health	594,053	2,608	(5,414)	18,583	231,502	39,972
15.8	Federal Employees Health Benefits Program	-	-	-	-	-	36
16	Workers' Compensation	2,174,412,425	57,522,005	60,566,169	196,727,601	69,989,207	54,332,163
17.1	Other Liability-Occurrence	1,356,292,878	88,776,426	68,169,221	346,582,166	85,533,427	11,667,645
17.2	Other Liability-Claims-Made	330,859,351	26,334,670	23,343,757	79,211,767	27,177,057	4,836,207
17.3	Excess Workers' Compensation	220,613,873	3,762,866	5,566,013	12,989,086	6,671,288	1,003,328
18	Products Liability	325,653,271	22,400,458	13,741,688	100,039,360	7,397,951	931,060
19.1	Private Passenger Auto No-Fault	1,622,937	28,198	(1,846)	118,428	70,580	642
19.2	Private Passenger Auto Liability	1,255,413,951	93,647,468	93,212,682	209,455,261	179,586,460	63,899,410
19.3	Commercial Auto No-Fault	257,760	20,715	(211,608)	38,230	5,907	5,680
19.4	Commercial Auto Liability	629,485,424	47,804,407	49,305,281	82,680,249	67,572,805	15,219,942
21.1	Private Passenger Auto Physical Damage	50,630,244	6,289,623	7,132,982	5,724,098	107,433,791	38,991,080
21.2	Commercial Auto Physical Damage	14,766,648	2,069,549	1,978,608	2,860,494	14,555,483	3,067,021
22	Aircraft (All Perils)	54,422,564	3,502,797	3,264,387	9,638,769	8,433,504	1,936,004
23	Fidelity	8,226,262	230,374	586,951	1,863,998	1,770,643	516,640
24	Surety	56,160,116	4,533,977	6,673,631	6,367,818	23,878,723	4,672,932
26	Burglary and Theft	2,607,789	3,773	413,128	696,734	568,696	97,258
27	Boiler and Machinery	8,661,229	155,684	(17,504)	633,905	1,781,191	269,042
28	Credit	4,850,878	442,744	548,267	235,890	14,717,804	716,289
30	Warranty	620,562	56,007	50,810	41,937	191,289	471,139
34	Aggregate Write-Ins, Other Lines of Business	120,265,007	5,157,513	6,302,698	4,242,352	4,553,328	1,009,692
35	TOTALS	8,676,548,663	480,635,446	450,808,805	1,397,080,975	1,170,006,262	346,058,998

DATA SOURCE: 2012 Property & Casualty Annual Statement, Exhibit of Premiums & Losses (State Page) for all companies writing business in Louisiana.

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

This page is intentionally blank.

# **APPENDIX C**

---

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

**LIFE INSURERS EXHIBIT OF PREMIUMS AND BENEFITS  
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2012**

<b>Life Insurance</b>					
<b>Direct Premiums and Annuity Considerations</b>	<b>ORDINARY</b>	<b>CREDIT LIFE</b>	<b>GROUP</b>	<b>INDUSTRIAL</b>	<b>TOTAL</b>
1. Life Insurance	1,649,576,673	44,575,661	398,531,573	6,842,091	2,099,525,995
2. Annuity Considerations	2,645,525,439	-	683,658,195	-	3,329,183,636
3. Deposit-Type Contract Funds	42,458,814		198,290,275		240,749,090
4. Other Considerations	118,655,712	-	433,323,131	-	551,978,842
<b>TOTALS</b>	<b>4,456,216,642</b>	<b>44,575,661</b>	<b>1,713,803,175</b>	<b>6,842,091</b>	<b>6,221,437,564</b>
<b>Direct Dividends to Policyholders</b>					
6.1 Paid in Cash or Left on Deposit	25,658,472	-	758,949	6,202	26,423,623
6.2 Applied to Pay Renewal Premiums	23,384,764	-	612,888	6	23,997,658
6.3 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Agent	129,139,569	-	47	651,845	129,791,461
6.4 Other	224,151	-	-	-	224,151
<b>6.5 TOTAL LIFE</b>	<b>178,406,955</b>	<b>-</b>	<b>1,371,884</b>	<b>658,053</b>	<b>180,436,892</b>
<b>Annuities</b>					
7.1 Paid in Cash or Left on Deposit	5,574,213	-	47,880	-	5,622,092
7.2 Applies to Provide Paid-Up Annuities	312,178	-	-	-	312,178
7.3 Other	5,914,935	-	900,705	-	6,815,640
<b>7.4 TOTAL ANNUITIES</b>	<b>11,801,326</b>	<b>-</b>	<b>948,585</b>	<b>-</b>	<b>12,749,910</b>
<b>8. GRAND TOTALS</b>	<b>190,208,280</b>	<b>-</b>	<b>2,320,470</b>	<b>658,053</b>	<b>193,186,803</b>
<b>Direct Claims and Benefits Paid</b>					
9. Death Benefits	860,625,257	9,397,089	328,568,744	13,670,756	1,212,261,845
10. Matured Endowments	4,107,894	-	9,676	894,005	5,011,574
11. Annuity Benefits	552,502,968	-	194,708,397	-	747,211,367
12. Surrender Values and Withdrawals for Life Contracts	2,139,807,465	-	968,856,333	1,686,992	3,110,350,795
13. Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid	6,347,358	-	703,813	1,670	7,052,841
14. All Other Benefits, Except Accident and Health	18,014,018	70,680	2,905,192	76,029	21,065,924
<b>15. TOTALS</b>	<b>3,581,404,958</b>	<b>9,467,769</b>	<b>1,495,752,160</b>	<b>16,329,452</b>	<b>5,102,954,340</b>

DATA SOURCE: 2012 Life & Health Annual Statements (State Page) for all companies writing business in Louisiana.

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

**LIFE INSURERS EXHIBIT OF PREMIUMS AND BENEFITS  
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2012**

Life Insurance	ORDINARY		CREDIT LIFE		GROUP		INDUSTRIAL		TOTAL	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
	<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>									
16. Unpaid December 31, Prior Year	1,835	109,741,281	281	2,123,111	1,440	32,876,686	3,671	2,402,704	7,164	147,143,782
17. Incurred During Current Year	55,894	907,951,579	3,64	9,250,991	14,320	347,118,649	18,966	14,603,369	92,444	1,278,924,588
<i>Settled During Current Year</i>										
18.1 By Payment in Full	47,354	862,971,255	3,378	10,135,587	13,974	333,072,959	18,958	14,192,849	83,664	1,220,192,646
18.2 By Payment on Compromised Claims	41	1,217,435	-	-	4	257,300	-	-	45	1,474,735
<b>18.3 TOTALS PAID</b>	<b>47,395</b>	<b>864,008,690</b>	<b>3,378</b>	<b>10,135,587</b>	<b>13,978</b>	<b>333,330,259</b>	<b>18,958</b>	<b>14,192,849</b>	<b>83,709</b>	<b>1,221,667,381</b>
18.4 Reduction by Compromise	9,012	1,490,285	-	(179,725)	2	340,000	-	-	9,014	1,650,560
18.5 Amount Rejected	107	4,028,273	-	121,293	22	637,721	-	-	129	4,787,287
<b>18.6 Total Settlements</b>	<b>56,514</b>	<b>869,527,248</b>	<b>3,378</b>	<b>10,077,155</b>	<b>14,002</b>	<b>334,307,980</b>	<b>18,958</b>	<b>14,192,849</b>	<b>92,852</b>	<b>1,228,105,228</b>
19. Unpaid December 31, Current Year	1,215	148,165,617	104	1,296,948	1,758	45,687,352	3,679	2,813,225	6,756	197,963,145
<b>POLICY EXHIBIT</b>										
20. In Force December 31, Prior Year	2,684,047	230,716,374,801	640,340	2,753,465,049	89,591	129,374,093,364	1,147,272	638,915,716	4,561,250	363,482,848,929
21. Issued During Year	277,188	23,756,243,079	608,806	2,124,133,738	30,479	11,175,189,946	1,706	924,729	918,179	37,056,491,491
22. Other Changes to In Force (Net)	(290,749)	(17,889,128,321)	(616,289)	(2,114,698,974)	(25,519)	(7,372,019,206)	(48,212)	(28,702,149)	(980,769)	(27,404,548,648)
23. In Force December 31, Current Year	2,670,487	236,583,489,557	632,857	2,762,899,815	94,551	133,177,264,104	1,100,766	611,138,297	4,498,661	373,134,791,772

Accident and Health Insurance	DIRECT PREMIUMS		DIRECT PREMIUM EARNED		DIVIDENDS ON DIRECT BUSINESS		DIRECT LOSSES PAID		DIRECT LOSSES INCURRED	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
24. Group Policies	2,873,316,600		2,878,126,554		244,682		2,272,886,881		2,318,329,847	
24.1 Federal Employees Health Benefits Program	370,050,423		343,203,285		-		342,537,828		323,389,267	
24.2 Credit (Group and Individual)	34,584,036		33,805,569		-		11,370,566		11,279,547	
24.3 Collectively Renewable Policies	427,882		431,921		-		1,450,258		741,665	
24.4 Medicare Title XVIII	357,140,081		355,826,794		-		283,657,322		281,845,635	
<b>Other Individual Policies</b>										
25.1 Non-cancellable	74,304,153		74,311,693		3,487,567		59,511,913		73,262,627	
25.2 Guaranteed Renewable	411,023,730		410,763,356		545,538		228,293,228		241,995,435	
25.3 Non-renewable for Stated Reasons Only	28,003,437		27,542,954		89,561		16,480,591		14,772,133	
25.4 Other Accident Only	1,342,346		1,358,120		-		671,701		473,717	
25.5 All Other	343,241,427		348,512,414		2,134		276,907,657		271,838,786	
<b>25.6 TOTALS</b>	<b>857,915,093</b>		<b>862,488,537</b>		<b>4,124,800</b>		<b>581,865,090</b>		<b>602,342,698</b>	
<b>26. TOTAL</b>	<b>4,493,434,115</b>		<b>4,473,882,660</b>		<b>4,369,482</b>		<b>3,493,767,945</b>		<b>3,537,928,659</b>	

DATA SOURCE: 2012 Life & Health Annual Statements (State Page) for all companies writing business in Louisiana (excluding HMOs).

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

This page is intentionally blank.

# **APPENDIX D**

---

## **GROUP SELF-INSURANCE FUNDS**

## APPENDIX D – GROUP SELF-INSURANCE FUNDS

### STATE OF LOUISIANA GROUP SELF-INSURANCE PREMIUM BUSINESS WRITTEN CALENDAR YEAR 2012

FUND NAME	PREMIUM WRITTEN
LAC Self-Insured Fund (Cotton) <sup>(e)</sup>	\$6,993,539
Louisiana Association of Clerks of Court Risk Mgt Agency <sup>(b)</sup>	480,009
Louisiana Automobile Dealers Association SIF <sup>(e)</sup>	8,670,113
Louisiana Commerce & Trade Association SIF <sup>(e)</sup>	27,167,883
Louisiana Construction & Industry Self Insurers Fund <sup>(e)</sup>	14,435,616
Louisiana Health Care Self Insurance Fund <sup>(e)</sup>	8,220,447
Louisiana Homebuilders Association SIF <sup>(a)</sup>	16,005,446
Louisiana Hospital Association Workers' Compensation SIF <sup>(e)</sup>	4,448,344
Louisiana Housing Council Authorities Group SIF <sup>(a)</sup>	11,145,912
Louisiana Loggers Self-Insured Fund <sup>(e)</sup>	3,068,508
Louisiana Municipal Risk Management Agency <sup>(e)</sup>	43,417,552
Louisiana Public Schools Risk Management Agency <sup>(d)</sup>	4,647,892
Louisiana Restaurant Association SIF <sup>(e)</sup>	16,768,771
Louisiana Rural Parish Insurance Cooperative <sup>(e)</sup>	3,882,160
Louisiana Safety Association of Timberman SIF <sup>(e)</sup>	12,459,608
Louisiana Schools Self-Insured Group <sup>(b)</sup>	3,091,608
Police Jury Association of Louisiana <sup>(e)</sup>	20,803,707
Property Casualty Alliance of Louisiana <sup>(b)</sup>	2,982,503
<b>TOTAL</b>	<b>\$208,689,618</b>

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

(a) As of March 31, 2012

(b) As of June 30, 2012

(c) As of July 31, 2012

(d) As of October 1, 2012

(e) As of December 31, 2012

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

# **APPENDIX E**

---

## **HEALTH MAINTENANCE ORGANIZATIONS**

APPENDIX E – HEALTH MAINTENANCE ORGANIZATIONS

HEALTH MAINTENANCE ORGANIZATIONS EXHIBIT OF PREMIUMS & LOSSES  
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2012

NAIC#	COMPANY NAME	TOTAL MEMBERS	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
95642	Humana Health Benefit Plan of LA Inc.	191,828	1,369,776,323	36.11%	36.11%	1,371,992,857	1,096,603,669	79.93%
13607	Peoples Health Inc.	52,771	677,989,841	17.87%	53.99%	677,989,841	574,759,991	84.77%
95643	Hmo LA Inc.	108,357	495,667,619	13.07%	67.06%	499,552,391	412,222,399	82.52%
13970	Louisiana Healthcare Connections Inc.	165,949	275,669,407	7.27%	74.32%	275,669,407	256,222,017	92.95%
14143	AmeriHealth Caritas LA Inc.	155,440	273,554,551	7.21%	81.54%	273,554,551	254,991,417	93.21%
14064	Amerigroup LA Inc.	138,813	247,283,780	6.52%	88.06%	247,283,780	232,443,017	94.00%
95584	Vantage Health Plan Inc.	24,473	179,695,639	4.74%	92.79%	179,695,639	144,578,584	80.46%
95173	Coventry Health Care of LA Inc.	40,560	158,395,701	4.18%	96.97%	158,395,701	124,593,792	78.66%
12194	Wellcare of LA Inc.	6,571	69,997,059	1.85%	98.81%	69,997,059	54,059,928	77.23%
11954	Arcadian Health Plan of LA Inc.	3,637	40,018,710	1.06%	99.87%	40,018,710	32,890,024	82.19%
95833	United Healthcare of LA Inc.	676	4,933,625	0.13%	100.0%	4,672,353	2,877,838	61.59
<b>11 HMOs</b>	<b>TOTAL</b>	<b>889,075</b>	<b>3,792,982,255</b>	<b>100.00%</b>		<b>3,798,822,289</b>	<b>3,186,242,676</b>	<b>83.87%</b>

DATA SOURCE: 2012 Health Annual Statement, Exhibit of Premiums, Enrollment and Utilization (by state), for all companies writing business in Louisiana.

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

# **APPENDIX F**

---

## **TITLE INSURANCE**

APPENDIX F - TITLE INSURANCE

TITLE INSURANCE EXHIBIT OF PREMIUMS & LOSSES  
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2012

NAIC#	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN			OTHER INCOME	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	DIRECT LOSSES UNPAID
			DIRECT OPERATIONS	NON-AFFILIATED AGENCIES	AFFILIATED AGENCIES					
51411	American Guarantee Title Ins. Co.	OK	102,055	368,190	-	3,825	429,073	2,625	11,188	11,338
50229	Chicago Title Ins. Co.	NE	588,986	9,786,019	4,194,039	2,122,004	14,203,113	163,229	169,417	210,669
50083	Commonwealth Land Title Ins. Co.	NE	52,049	13,433,045	-	10,050	13,764,683	1,675,767	2,227,110	3,866,769
51632	EnTitle Ins. Co.	OH	6,679	-	-	8,175	6,663	-	-	-
51586	Fidelity National Title Ins. Co.	CA	377,037	18,492,793	146,167	296,149	19,348,238	669,897	889,743	800,015
50814	First American Title Ins. Co.	CA	5,129,469	2,755,077	642,505	1,878,610	8,388,754	2,443,319	2,474,058	1,379,045
51527	First Amer. Transportation Title Ins.	LA	22,684	41,712,911	-	45,987	39,872,792	31,452	(6,296)	17,741
50369	Investors Title Ins. Co.	NC	-	745,758	-	15,125	700,165	50,240	41,221	8,175
51020	National Title Ins. of NY Inc.	NY	-	-	1,053,240	662	996,616	-	-	-
50520	Old Republic National Title Ins. Co.	MN	250,790	6,751,391	-	471,288	6,933,655	164,141	183,864	273,097
50784	Security Title Guarantee Corp. Baltim.	MD	-	3,227,055	-	59,330	3,136,366	42,624	110,420	493,081
50121	Stewart Title Guaranteed Co.	TX	1,796,133	15,602,668	2,050,568	297,513	19,255,936	648,070	1,174,080	1,356,667
51152	WFG National Title Ins. Co.	SC	-	4,312,566	12,988	84,475	4,020,697	-	-	-
<b>13 Companies</b>			<b>8,325,882</b>	<b>117,187,473</b>	<b>8,099,507</b>	<b>5,293,193</b>	<b>131,056,751</b>	<b>5,891,364</b>	<b>7,274,805</b>	<b>8,416,597</b>

DATA SOURCE: 2012 Title Annual Statement, Scheduled T for all companies writing business in Louisiana.

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

# **APPENDIX G**

---

## **FRATERNAL INSURANCE**

**APPENDIX G – FRATERNAL INSURANCE**

**FRATERNAL INSURERS EXHIBIT OF PREMIUMS & ANNUITY CONSIDERATIONS  
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2012**

NAIC#	COMPANY NAME	DOMICILE	DIRECT BUSINESS ONLY				
			LIFE CONTRACTS		ACCIDENT & HEALTH PREMIUMS	OTHER CONSIDERATIONS	DEPOSIT-TYPE CONTRACTS
			LIFE INSURANCE PREMIUMS	ANNUITY CONSIDERATIONS			
57223	Baptist Life Assn.	NY	3,601	-	-	-	-
56030	Catholic Financial Life	WI	73,252	5,724	382	-	-
57770	Catholic Holy Family Society	IL	166,425	-	-	-	-
57347	Catholic Life Ins.	TX	365,432	1,286,266	-	155,313	1,138
57487	Catholic Order of Foresters	IL	40,830	34,675	5,739	-	701
57991	Everence Assn Inc.	IN	1,393	-	5,106	-	-
56685	GBU Financial Life	PA	1,871	3,000	-	-	-
56154	Gleaner Life Ins Society	MI	2,080	1,176	-	-	67
56017	Grand Lodge Benevolent Knights of A	LA	4,718	-	-	-	-
58068	Independent Order of Foresters Us. Br.	NY	5,607,190	2,182	37,547	-	1,834
58033	Knights of Columbus	CT	15,521,286	63,000	918,568	-	9,591,723
57835	Knights of Peter Claver	AL	510,138	-	-	-	-
56758	Loyal Christian Benefit Assn.	PA	1,431	-	-	-	-
57541	Modern Woodmen of Amer.	IL	4,696,715	7,868,072	117	-	-
57568	National Catholic Soc. of Foresters	IL	499	-	-	-	-
56073	National Mut Benefit	WI	1,858	-	-	-	194
56383	Order of United Commercial Travelers	OH	31,827	-	4,694,452	-	-
58009	Police & Firemens Ins. Assn.	IN	648,942	174,280	1,118,110	-	11,639
57622	Polish Nat'l. Alliance Us. of Na.	IL	1,954	-	-	-	-
57657	Royal Neighbors of Amer.	IL	11,896	-	26,714	-	-
57142	Sons of Norway	MN	1,869	403	-	-	-
58181	Supreme Council the Royal Arcanum	MA	20,769	-	825	-	-
56014	Thrivent Financial for Lutherans	WI	3,342,217	11,021,905	603,928	-	27,706
56006	Travelers Protective Assn. of Amer.	MO	-	-	2,453	-	-
56456	United States Letter Carriers Mut. Be.	TN	40,797	63,986	36,855	-	-
56413	United Transportation Union Ins. Assn.	OH	125,654	102,879	89,194	-	-
58017	Western Fraternal Life Assn.	IA	23,600	109,794	-	-	996
57010	William Penn. Assn.	PA	1,926	-	-	-	113
56170	Womans Life Ins. Society	MI	5,340	-	-	-	238
56499	Woodmen World Assur. Life Assn.	CO	5,695	519	2,674,657	-	-
57320	Woodmen World Life Ins. Soc.	NE	25,570,908	23,505,812	598,626	-	3,565,115
	<b>31 COMPANIES</b>	<b>TOTAL</b>	<b>56,832,113</b>	<b>44,243,673</b>	<b>10,813,273</b>	<b>155,313</b>	<b>13,201,464</b>

DATA SOURCE: 2012 Fraternal Annual Statement, Schedule T for all companies writing business in Louisiana.

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

# APPENDIX H

---

## MARKET SHARE REPORT FOR LIFE & ANNUITIES

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

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

### MARKET SHARE REPORT LINE: ORDINARY LIFE AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
69108	State Farm Life Ins. Co.	IL	120,020,262	7.28%	7.28%
66915	New York Life Ins. Co.	NY	116,097,445	7.04%	14.31%
67091	Northwestern Mut. Life Ins. Co.	WI	99,732,100	6.05%	20.36%
69779	Union Nat'l. Life Ins. Co.	LA	54,460,233	3.30%	23.66%
65919	Primerica Life Ins. Co.	MA	54,450,619	3.30%	26.96%
68896	Southern Farm Bureau Life Ins. Co.	MS	53,099,900	3.22%	30.18%
65676	Lincoln Nat'l. Life Ins. Co.	IN	51,104,152	3.10%	33.28%
60488	American Gen. Life Ins. Co.	TX	49,540,755	3.00%	36.28%
65838	John Hancock Life Ins. Co. USA	MI	37,336,262	2.26%	38.54%
64246	Guardian Life Ins. Co. of Amer.	NY	37,316,049	2.26%	40.80%
91596	New York Life Ins. & Ann. Corp.	DE	35,733,440	2.17%	42.97%
71153	Hartford Life & Ann. Ins. Co.	CT	34,820,724	2.11%	45.08%
68136	Protective Life Ins. Co.	TN	34,454,612	2.09%	47.17%
79227	Pruco Life Ins. Co.	AZ	34,366,841	2.08%	49.25%
65978	Metropolitan Life Ins. Co.	NY	32,864,150	1.99%	51.25%
86231	Transamerica Life Ins. Co.	IA	32,057,158	1.94%	53.19%
60076	Security Plan Life Ins. Co.	LA	31,894,086	1.93%	55.12%
65595	Lincoln Benefit Life Co.	NE	24,402,561	1.48%	56.60%
67466	Pacific Life Ins. Co.	NE	24,386,700	1.48%	58.08%
61050	MetLife Investors USA Ins. Co.	DE	22,400,939	1.36%	59.44%
		TOP 20	980,538,988	59.44%	
		OTHERS	669,162,486	40.56%	
401 COMPANIES		TOTAL	1,649,701,474	100.00%	

DATA SOURCE: 2012 Life Annual Statement Page 24LA (State Page), Line 1, Column 1 for all companies writing business in Louisiana.

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

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

### MARKET SHARE REPORT LINE: CREDIT LIFE AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
61298	Bankers Life of LA	LA	10,370,852	23.27%	23.27%
94579	First Assur. Life of Amer.	LA	9,762,303	21.90%	45.17%
62626	CMFG Life Ins. Co.	IA	5,717,594	12.83%	57.99%
60739	American Nat'l. Ins. Co.	TX	4,319,544	9.69%	67.68%
98736	American Federated Life Ins. Co.	MS	2,904,768	6.52%	74.20%
60275	American Bankers Life Assur. Co. of FL	FL	2,588,032	5.81%	80.01%
74470	Great Central Life Ins. Co.	LA	1,156,634	2.59%	82.60%
60518	American Health & Life Ins. Co.	TX	1,085,555	2.44%	85.04%
65951	Merit Life Ins. Co.	IN	1,043,288	2.34%	87.38%
97152	Plateau Ins. Co.	TN	1,017,303	2.28%	89.66%
77976	Gulf Guar. Life Ins. Co.	MS	783,368	1.76%	91.42%
75612	Gulf States Life Ins. Co.	LA	686,662	1.54%	92.96%
68136	Protective Life Ins. Co.	TN	476,448	1.07%	94.03%
93777	Household Life Ins. Co.	MI	471,895	1.06%	95.08%
75094	Life Ins. Co. of LA	LA	444,661	1.00%	96.08%
66281	Monumental Life Ins. Co.	IA	400,323	0.90%	96.98%
61751	Central States H & L Co. of Omaha	NE	333,789	0.75%	97.73%
61824	Cherokee Nat'l. Life Ins. Co.	GA	307,103	0.69%	98.42%
71455	Financial Amer. Life Ins. Co.	KS	305,887	0.69%	99.10%
71463	CICA Life Ins. Co. of Amer.	CO	140,853	0.32%	99.42%
			TOP 20	44,316,862	99.42%
			OTHERS	258,799	0.58%
37 COMPANIES			TOTAL	44,575,661	100.00%

DATA SOURCE: 2012 Life Annual Statement 24LA (State Page), Line 5, Column 2 for all companies writing business in Louisiana.

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

**APPENDIX H – MARKET SHARE REPORT FOR LIFE & ANNUITIES**

**MARKET SHARE REPORT  
LINE: GROUP LIFE AS OF DECEMBER 31, 2012**

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
65978	Metropolitan Life Ins. Co.	NY	94,844,130	23.80%	23.80%
68241	Prudential Ins. Co. Of Amer.	NJ	66,367,518	16.65%	40.45%
66915	New York Life Ins. Co.	NY	27,083,156	6.80%	47.25%
65498	Life Ins. Co. Of N Amer.	PA	20,854,786	5.23%	52.48%
70815	Hartford Life & Accident Ins. Co.	CT	18,004,014	4.52%	57.00%
62308	Connecticut Gen. Life Ins. Co.	CT	13,070,696	3.28%	60.28%
65676	Lincoln Nat'l. Life Ins. Co.	IN	11,587,204	2.91%	63.18%
68381	Reliance Standard Life Ins. Co.	IL	9,923,767	2.49%	65.67%
91472	Globe Life & Accident Ins. Co.	NE	9,135,581	2.29%	67.97%
66168	Minnesota Life Ins. Co.	MN	8,844,454	2.22%	70.19%
62626	CMFG Life Ins. Co.	IA	8,640,430	2.17%	72.35%
62235	Unum Life Ins. Co. Of Amer.	ME	7,731,770	1.94%	74.29%
69019	Standard Ins. Co.	OR	7,661,171	1.92%	76.22%
60009	Southern Nat'l. Life Ins. Co. Inc.	LA	6,892,835	1.73%	77.95%
80802	US Br. Sun Life Assur. Co. of Canada	MI	6,304,441	1.58%	79.53%
64505	Homesteaders Life Co.	IA	6,122,221	1.54%	81.06%
70408	Union Security Ins. Co.	KS	5,222,695	1.31%	82.38%
64246	Guardian Life Ins. Co. Of Amer.	NY	5,129,242	1.29%	83.66%
91642	Forethought Life Ins. Co.	IN	4,537,621	1.14%	84.80%
			TOP 20	341,761,130	85.76%
			OTHERS	56,5770,443	14.24%
168 COMPANIES		TOTAL	398,531,573	100.00%	

DATA SOURCE: 2012 Life Annual Statement Page 24LA (State Page), Line 1, Column 3 for all companies writing business in Louisiana.

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

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

### MARKET SHARE REPORT LINE: INDUSTRIAL LIFE AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
60076	Security Plan Life Ins. Co.	LA	2,803,767	40.98%	40.98%
66001	American Benefit Life Ins. Co.	OK	522,977	7.64%	48.62%
61492	Athene Annuity & Life Assur. Co.	DE	484,658	7.08%	55.71%
69779	Union Nat'l. Life Ins. Co.	LA	446,918	6.53%	62.24%
69485	Security Nat'l. Life Ins. Co.	UT	396,956	5.80%	68.04%
78085	Rhodes Life Ins. Co.	LA	363,306	5.31%	73.35%
91499	Memorial Life Ins. Co.	LA	310,324	4.54%	77.88%
73733	DLE Life Ins. Co.	LA	233,455	3.41%	81.30%
66583	National Guardian Life Ins. Co.	WI	215,740	3.15%	84.45%
74918	Kilpatrick Life Ins. Co.	LA	210,391	3.07%	87.52%
66281	Monumental Life Ins. Co.	IA	181,971	2.66%	90.18%
76767	Rabenhorst Life Ins. Co.	LA	162,198	2.37%	92.55%
78344	Williams Progressive Life & Acc. I C	LA	104,372	1.53%	94.08%
60488	American Gen. Life Ins. Co.	TX	101,528	1.48%	95.56%
66303	Mothe Life Ins. Co.	LA	79,184	1.16%	96.72%
70130	Universal Guar. Life Ins. Co.	OH	68,983	1.01%	97.73%
76317	Pellerin Life Ins. Co.	LA	45,417	0.66%	98.39%
75485	Mulhearn Protective Ins. Co.	LA	23,499	0.34%	98.74%
61093	Atlanta Life Ins. Co.	GA	20,434	0.30%	99.04%
75337	Family Security Life Ins. Co. Inc.	MS	19,269	0.28%	99.32%
		TOP 20	6,795,347	99.32%	
		OTHERS	46,744	0.68%	
	39 COMPANIES	TOTAL	6,842,091	100.00%	

DATA SOURCE: 2012 Life Annual Statement Page 24LA (State Page), Line 5, Column 4 for all companies writing business in Louisiana.

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

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

### MARKET SHARE REPORT LINE: ORDINARY ANNUITY AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
65056	Jackson Nat'l. Life Ins. Co.	MI	307,437,366	11.62%	11.62%
79227	Pruco Life Ins. Co.	AZ	259,706,808	9.82%	21.44%
65676	Lincoln Nat'l. Life Ins. Co.	IN	244,739,617	9.25%	30.69%
61050	MetLife Investors USA Ins. Co.	DE	176,027,347	6.65%	37.34%
91596	New York Life Ins. & Ann. Corp.	DE	164,970,698	6.24%	43.58%
90611	Allianz Life Ins. Co. of N Amer.	MN	136,026,370	5.14%	48.72%
67466	Pacific Life Ins. Co.	NE	128,095,027	4.84%	53.56%
60488	American Gen. Life Ins. Co.	TX	96,317,167	3.64%	57.20%
68675	Security Benefit Life Ins. Co.	KS	86,684,049	3.28%	60.48%
65978	Metropolitan Life Ins. Co.	NY	69,685,672	2.63%	63.11%
61689	Aviva Life & Ann. Co.	IA	66,290,553	2.51%	65.62%
65005	RiverSource Life Ins. Co.	MN	51,416,202	1.94%	67.56%
63312	Great Amer. Life Ins. Co.	OH	49,965,064	1.89%	69.45%
80942	ING USA Ann. & Life Ins. Co.	IA	49,453,095	1.87%	71.32%
92738	American Equity Invest Life Ins. Co.	IA	46,598,927	1.76%	73.08%
68136	Protective Life Ins. Co.	TN	40,164,476	1.52%	74.60%
92622	Western Southern Life Assur. Co.	OH	39,681,825	1.50%	76.10%
70238	Variable Ann Life Ins. Co.	TX	38,688,565	1.46%	77.56%
62944	AXA Equitable Life Ins. Co.	NY	37,280,292	1.41%	78.97%
67091	Northwestern Mut. Life Ins. Co.	WI	32,330,873	1.22%	80.19%
		TOP 20	2,121,559,993	80.19%	
		OTHERS	523,965,446	19.81%	
198 COMPANIES	TOTAL		2,645,525,439	100.00%	

DATA SOURCE: 2012 Life Annual Statement Page 24LA (State Page), Line 2, Column 1 for all companies writing business in Louisiana.

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

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

### MARKET SHARE REPORT LINE: GROUP ANNUITY AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
68322	Great W Life & Ann. Ins. Co.	CO	204,029,591	29.84%	29.84%
86509	ING Life Ins. & Ann. Co.	CT	164,183,877	24.02%	53.86%
68241	Prudential Ins. Co. of Amer.	NJ	99,697,313	14.58%	68.44%
60895	American United Life Ins. Co.	IN	41,036,607	6.00%	74.44%
65676	Lincoln Nat'l. Life Ins. Co.	IN	34,308,697	5.02%	79.46%
70238	Variable Ann. Life Ins. Co.	TX	24,578,796	3.60%	83.06%
69345	Teachers Ins. & Ann. Assoc. of Amer.	NY	22,889,793	3.35%	86.41%
62626	CMFG Life Ins. Co.	IA	19,667,926	2.88%	89.28%
62944	AXA Equitable Life Ins. Co.	NY	15,101,665	2.21%	91.49%
61301	Ameritas Life Ins. Corp.	NE	13,197,710	1.93%	93.42%
65978	Metropolitan Life Ins. Co.	NY	9,495,143	1.39%	94.81%
68675	Security Benefit Life Ins. Co.	KS	4,321,768	0.63%	95.44%
60054	Aetna Life Ins. Co.	CT	3,913,313	0.57%	96.02%
60488	American Gen. Life Ins. Co.	TX	3,116,326	0.46%	96.47%
78778	Guardian Ins. & Ann. Co. Inc.	DE	2,249,674	0.33%	96.80%
80837	Union Central Life Ins. Co.	NE	2,151,206	0.31%	97.12%
65005	RiverSource Life Ins. Co.	MN	1,818,230	0.27%	97.38%
68810	Sentry Life Ins. Co.	WI	1,808,672	0.26%	97.65%
79065	Sun Life Assur. Co. of Canada US	DE	1,754,570	0.26%	97.90%
			TOP 20	675,039,192	98.74%
			OTHERS	8,619,003	1.26%
61 COMPANIES			TOTAL	683,658,195	100.00%

DATA SOURCE: 2012 Life Annual Statement Page 24LA (State Page), Line 2, Column 3 for all companies writing business in Louisiana.

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

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

### MARKET SHARE REPORT

#### LINE: ORDINARY DEPOSIT-TYPE CONTRACT FUNDS AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
67814	Phoenix Life Ins. Co.	NY	5,574,438	13.13%	13.13%
61689	Aviva Life & Ann. Co.	IA	5,419,841	12.76%	25.89%
66168	Minnesota Life Ins. Co.	MN	3,490,885	8.22%	34.12%
91596	New York Life Ins. & Ann. Corp.	DE	3,432,907	8.09%	42.20%
84174	Employees Life Co. Mut.	IL	3,015,426	7.10%	49.30%
66974	North Amer. Co. Life & Health Ins.	IA	2,121,065	5.00%	54.30%
80837	Union Central Life Ins. Co.	NE	1,832,364	4.32%	58.61%
61271	Principal Life Ins. Co.	IA	1,646,560	3.88%	62.49%
67466	Pacific Life Ins. Co.	NE	1,411,240	3.32%	65.82%
68608	Symetra Life Ins. Co.	WA	1,397,884	3.29%	69.11%
72125	Physicians Life Ins. Co.	NE	1,222,582	2.88%	71.99%
69345	Teachers Ins. & Ann. Assoc. of Amer.	NY	1,183,942	2.79%	74.78%
67644	Penn. Mut. Life Ins. Co.	PA	1,113,519	2.62%	77.40%
62510	Equitrust Life Ins. Co.	IA	822,232	1.94%	79.34%
74780	Integrity Life Ins. Co.	OH	718,586	1.69%	81.03%
65838	John Hancock Life Ins. Co. USA	MI	638,863	1.50%	82.53%
86630	Prudential Ann. Life Assur. Corp.	CT	622,340	1.47%	84.00%
60445	Sagicor Life Ins. Co.	TX	609,553	1.44%	85.43%
65595	Lincoln Benefit Life Co.	NE	571,821	1.35%	86.78%
65536	Genworth Life & Ann. Ins. Co.	VA	519,000	1.22%	88.00%
			TOP 20	37,365,048	88.00%
			OTHERS	5,093,766	12.00%
78 COMPANIES		TOTAL	42,458,814	100.00%	

DATA SOURCE: 2012 Life Annual Statement Page 24LA (State Page), Line 3, Column 1 for all companies writing business in Louisiana.

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

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

### MARKET SHARE REPORT

#### LINE: GROUP DEPOSIT-TYPE CONTRACT FUNDS AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
61271	Principal Life Ins. Co.	IA	98,242,469	49.54%	49.54%
88072	Hartford Life Ins. Co.	CT	74,880,836	37.76%	87.31%
93629	Prudential Retirement Ins. & Ann. Co.	CT	10,643,118	5.37%	92.68%
60054	Aetna Life Ins. Co.	CT	5,893,407	2.97%	95.65%
67369	Cigna Health & Life Ins. Co.	CT	3,720,430	1.88%	97.52%
86231	Transamerica Life Ins. Co.	IA	1,959,930	0.99%	98.51%
60739	American Nat'l. Ins. Co.	TX	1,261,278	0.64%	99.15%
68241	Prudential Ins. Co. of Amer.	NJ	975,180	0.49%	99.64%
67466	Pacific Life Ins. Co.	NE	678,160	0.34%	99.98%
86509	ING Life Ins. & Ann. Co.	CT	196,670	0.10%	100.08%
68322	Great W Life & Ann. Ins. Co.	CO	171,858	0.09%	100.17%
69868	United of Omaha Life Ins. Co.	NE	114,014	0.06%	100.23%
71870	Fidelity Security Life Ins. Co.	MO	92,651	0.05%	100.27%
60895	American United Life Ins. Co.	IN	59,741	0.03%	100.30%
65978	Metropolitan Life Ins. Co.	NY	49,952	0.03%	100.33%
62626	CMFG Life Ins. Co.	IA	14,343	0.01%	100.33%
78778	Guardian Ins. & Ann. Co. Inc.	DE	9,858	0.00%	100.34%
87726	MetLife Ins. Co. of CT	CT	2,794	0.00%	100.34%
67601	Paul Revere Variable Ann. Ins. Co.	MA	278	0.00%	100.34%
80985	4 Ever Life Ins. Co.	IL	79	0.00%	100.34%
62308	Connecticut Gen. Life Ins. Co.	CT	(676,771)	-0.34%	100.00%
	21 COMPANIES	TOTAL	198,290,275	100.00%	

DATA SOURCE: 2012 Life Annual Statement Page 24LA (State Page), Line 3, Column 3 for all companies writing business in Louisiana.

### MARKET SHARE REPORT

#### LINE: ORDINARY OTHER CONSIDERATIONS AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
66869	Nationwide Life Ins. Co.	OH	72,329,763	60.96%	60.96%
71153	Hartford Life & Ann. Ins. Co.	CT	16,249,384	13.69%	74.65%
88668	Mutual of Amer. Life Ins. Co.	NY	13,213,846	11.14%	85.79%
92657	Nationwide Life & Ann. Ins. Co.	OH	12,421,474	10.47%	96.26%
67644	Penn. Mut. Life Ins. Co.	PA	2,395,113	2.02%	98.28%
88072	Hartford Life Ins. Co.	CT	2,046,132	1.72%	100.00%
	6 COMPANIES	TOTAL	118,655,712	100.00%	

DATA SOURCE: 2012 Life Annual Statement Page 24LA (State Page), Line 4, Column 1 for all companies writing business in Louisiana.

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

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

### MARKET SHARE REPORT LINE: GROUP OTHER CONSIDERATIONS AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
65838	John Hancock Life Ins. Co. USA	MI	143,284,880	33.07%	33.07%
69019	Standard Ins. Co.	OR	51,795,878	11.95%	45.02%
88072	Hartford Life Ins. Co.	CT	49,814,292	11.50%	56.52%
66869	Nationwide Life Ins. Co.	OH	39,434,545	9.10%	65.62%
66168	Minnesota Life Ins. Co.	MN	33,490,561	7.73%	73.34%
70688	Transamerica Financial Life Ins. Co.	NY	28,846,381	6.66%	80.00%
86231	Transamerica Life Ins. Co.	IA	27,176,436	6.27%	86.27%
65935	Massachusetts Mut. Life Ins. Co.	MA	24,517,593	5.66%	91.93%
88668	Mutual of Amer. Life Ins. Co.	NY	12,542,481	2.89%	94.83%
68241	Prudential Ins. Co. of Amer.	NJ	11,636,872	2.69%	97.51%
86509	ING Life Ins. & Ann. Co.	CT	8,299,960	1.92%	99.43%
65978	Metropolitan Life Ins. Co.	NY	1,329,436	0.31%	99.73%
67172	Ohio Nat'l. Life Ins. Co.	OH	685,931	0.16%	99.89%
87726	MetLife Ins. Co. of CT	CT	602,373	0.14%	100.03%
93629	Prudential Retirement Ins. & Ann. Co.	CT	119,061	0.03%	100.06%
62944	AXA Equitable Life Ins. Co.	NY	114,618	0.03%	100.08%
91413	Western Reserve Life Assur. Co. of OH	OH	74,350	0.02%	100.10%
78778	Guardian Ins. & Ann. Co. Inc.	DE	15,302	0.00%	100.11%
92657	Nationwide Life & Ann. Ins. Co.	OH	15,142	0.00%	100.11%
66915	New York Life Ins. Co.	NY	(472,961)	-0.11%	100.00%
	20 COMPANIES	TOTAL	433,323,131	100.00%	

DATA SOURCE: 2012 Life Annual Statement Page 24LA (State Page), Line 4, Column 3 for all companies writing business in Louisiana.

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

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

### MARKET SHARE REPORT LINE: TOTAL LIFE AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
66915	New York Life Ins. Co.	NY	143,180,601	6.82%	6.82%
65978	Metropolitan Life Ins. Co.	NY	127,708,280	6.08%	12.90%
69108	State Farm Life Ins. Co.	IL	120,808,693	5.75%	18.66%
67091	Northwestern Mut. Life Ins. Co.	WI	99,732,100	4.75%	23.41%
68241	Prudential Ins. Co. of Amer.	NJ	78,241,885	3.73%	27.13%
65676	Lincoln Nat'l. Life Ins. Co.	IN	62,691,356	2.99%	30.12%
69779	Union Nat'l. Life Ins. Co.	LA	54,907,151	2.62%	32.73%
65919	Primerica Life Ins. Co.	MA	54,450,619	2.59%	35.33%
68896	Southern Farm Bureau Life Ins. Co.	MS	53,215,169	2.53%	37.86%
60488	American Gen. Life Ins. Co.	TX	51,175,619	2.44%	40.30%
64246	Guardian Life Ins. Co. of Amer.	NY	42,445,291	2.02%	42.32%
65838	John Hancock Life Ins. Co. USA	MI	37,337,953	1.78%	44.10%
91596	New York Life Ins. & Ann. Corp.	DE	35,808,023	1.71%	45.80%
68136	Protective Life Ins. Co.	TN	34,973,568	1.67%	47.47%
71153	Hartford Life & Ann. Ins. Co.	CT	34,820,843	1.66%	49.13%
60076	Security Plan Life Ins. Co.	LA	34,697,853	1.65%	50.78%
86231	Transamerica Life Ins. Co.	IA	34,386,318	1.64%	52.42%
79227	Pruco Life Ins. Co.	AZ	34,366,841	1.64%	54.05%
65595	Lincoln Benefit Life Co.	NE	24,415,479	1.16%	55.22%
67466	Pacific Life Ins. Co.	NE	24,386,700	1.16%	56.38%
		TOP 20	1,183,750,342	56.38%	
		OTHERS	915,900,454	43.62%	
425 COMPANIES		TOTAL	2,099,650,796	100.00%	

DATA SOURCE: 2012 Life Annual Statement Page 24LA (State Page), Line 1, Column 5 for all companies writing business in Louisiana.

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

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

### MARKET SHARE REPORT LINE: TOTAL ANNUITY AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
65056	Jackson Nat'l. Life Ins. Co.	MI	308,023,627	9.25%	9.25%
65676	Lincoln Nat'l. Life Ins. Co.	IN	279,048,314	8.38%	17.63%
79227	Pruco Life Ins. Co.	AZ	259,706,808	7.80%	25.44%
68322	Great W Life & Ann. Ins. Co.	CO	204,748,312	6.15%	31.59%
61050	MetLife Investors USA Ins. Co.	DE	176,028,315	5.29%	36.87%
91596	New York Life Ins. & Ann. Corp.	DE	166,434,698	5.00%	41.87%
86509	ING Life Ins. & Ann. Co.	CT	164,479,865	4.94%	46.81%
90611	Allianz Life Ins. Co. of N Amer.	MN	136,026,370	4.09%	50.90%
67466	Pacific Life Ins. Co.	NE	128,095,027	3.85%	54.75%
68241	Prudential Ins. Co. of Amer.	NJ	100,580,011	3.02%	57.77%
60488	American Gen. Life Ins. Co.	TX	99,433,493	2.99%	60.75%
68675	Security Benefit Life Ins. Co.	KS	91,005,817	2.73%	63.49%
65978	Metropolitan Life Ins. Co.	NY	79,180,815	2.38%	65.87%
61689	Aviva Life & Ann. Co.	IA	66,621,103	2.00%	67.87%
70238	Variable Ann. Life Ins. Co.	TX	63,267,361	1.90%	69.77%
65005	RiverSource Life Ins. Co.	MN	53,234,432	1.60%	71.37%
62944	AXA Equitable Life Ins. Co.	NY	52,381,957	1.57%	72.94%
80942	ING USA Ann. & Life Ins. Co.	IA	50,363,199	1.51%	74.45%
63312	Great Amer. Life Ins. Co.	OH	49,968,064	1.50%	75.95%
92738	American Equity Invest Life Ins. Co.	IA	46,598,927	1.40%	77.35%
			TOP 20	2,575,226,515	77.35%
			OTHERS	753,957,121	22.65%
203 COMPANIES			TOTAL	3,329,183,636	100.00%

DATA SOURCE: 2012 Life Annual Statement Page 24LA (State Page), Line 2, Column 5 for all companies writing business in Louisiana.

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

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

### MARKET SHARE REPORT

#### LINE: TOTAL DEPOSIT-TYPE CONTRACT FUNDS AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
61271	Principal Life Ins. Co.	IA	99,889,029	41.49%	41.49%
88072	Hartford Life Ins. Co.	CT	75,036,403	31.17%	72.66%
93629	Prudential Retirement Ins. & Ann. Co.	CT	10,643,118	4.42%	77.08%
60054	Aetna Life Ins. Co.	CT	5,893,407	2.45%	79.53%
67814	Phoenix Life Ins. Co.	NY	5,574,438	2.32%	81.84%
61689	Aviva Life & Ann. Co.	IA	5,419,841	2.25%	84.09%
67369	Cigna Health & Life Ins. Co.	CT	3,720,430	1.55%	85.64%
66168	Minnesota Life Ins. Co.	MN	3,490,885	1.45%	87.09%
91596	New York Life Ins. & Ann. Corp.	DE	3,432,907	1.43%	88.52%
84174	Employees Life Co. Mut.	IL	3,015,426	1.25%	89.77%
66974	North Amer. Co. Life & Health Ins.	IA	2,121,065	0.88%	90.65%
67466	Pacific Life Ins. Co.	NE	2,089,400	0.87%	91.52%
86231	Transamerica Life Ins. Co.	IA	2,017,410	0.84%	92.35%
80837	Union Central Life Ins. Co.	NE	1,832,364	0.76%	93.12%
68608	Symetra Life Ins. Co.	WA	1,397,884	0.58%	93.70%
60739	American Nat'l. Ins. Co.	TX	1,261,278	0.52%	94.22%
72125	Physicians Life Ins. Co.	NE	1,222,582	0.51%	94.73%
69345	Teachers Ins. & Ann. Assoc. of Amer.	NY	1,183,942	0.49%	95.22%
68241	Prudential Ins. Co. of Amer.	NJ	1,159,656	0.48%	95.70%
67466	Pacific Life Ins. Co.	NE	24,386,700	1.16%	56.38%
		TOP 20	231,514,984	96.16%	
		OTHERS	9,234,106	3.84%	
89 COMPANIES		TOTAL	240,749,090	100.00%	

DATA SOURCE: 2012 Life Annual Statement Page 24LA (State Page), Line 3, Column 5 for all companies writing business in Louisiana.

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

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

### MARKET SHARE REPORT

#### LINE: TOTAL OTHER CONSIDERATIONS AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE
65838	John Hancock Life Ins. Co. USA	MI	143,284,880	25.96%	25.96%
66869	Nationwide Life Ins. Co.	OH	111,764,307	20.25%	46.21%
88072	Hartford Life Ins. Co.	CT	51,860,424	9.40%	55.60%
69019	Standard Ins. Co.	OR	51,795,878	9.38%	64.99%
66168	Minnesota Life Ins. Co.	MN	33,490,561	6.07%	71.05%
70688	Transamerica Financial Life Ins. Co.	NY	28,846,381	5.23%	76.28%
86231	Transamerica Life Ins. Co.	IA	27,176,436	4.92%	81.20%
88668	Mutual of Amer. Life Ins. Co.	NY	25,756,327	4.67%	85.87%
65935	Massachusetts Mut. Life Ins. Co.	MA	24,517,593	4.44%	90.31%
71153	Hartford Life & Ann. Ins. Co.	CT	16,249,384	2.94%	93.25%
92657	Nationwide Life & Ann. Ins. Co.	OH	12,436,616	2.25%	95.51%
68241	Prudential Ins. Co. of Amer.	NJ	11,636,872	2.11%	97.62%
86509	ING Life Ins. & Ann. Co.	CT	8,299,960	1.50%	99.12%
67644	Penn. Mut. Life Ins. Co.	PA	2,395,113	0.43%	99.55%
65978	Metropolitan Life Ins. Co.	NY	1,329,436	0.24%	99.79%
67172	Ohio Nat'l. Life Ins. Co.	OH	685,931	0.12%	99.92%
87726	MetLife Ins. Co. of CT	CT	602,373	0.11%	100.03%
93629	Prudential Retirement Ins. & Ann. Co.	CT	119,061	0.02%	100.05%
62944	AXA Equitable Life Ins. Co.	NY	114,618	0.02%	100.07%
91413	Western Reserve Life Assur. Co. of OH	OH	74,350	0.01%	100.08%
			TOP 20	552,436,501	100.08%
			OTHERS	(457,659)	-0.08%
22 COMPANIES			TOTAL	551,978,842	100.00%

DATA SOURCE: 2012 Life Annual Statement Page 24LA (State Page), Line 4, Column 5 for all companies writing business in Louisiana.

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

# APPENDIX I

---

## MARKET SHARE & LOSS RATIO FOR HEALTH

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

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

### MARKET SHARE & LOSS RATIO LINE: INDIVIDUAL ACCIDENT & HEALTH AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
81200	Louisiana Health Serv. & Ind. Co.	LA	326,555,615	32.66%	32.66%	331,786,245	262,994,729	79.27%
60380	American Family Life Assur. Co. of Col.	NE	103,151,531	10.32%	42.98%	104,367,163	50,963,509	48.83%
95643	HMO LA Inc.	LA	61,544,653	6.16%	49.13%	62,926,152	50,444,298	80.16%
62049	Colonial Life & Accident Ins. Co.	SC	42,814,246	4.28%	53.42%	42,955,692	19,387,999	45.13%
95642	Humana Health Benefit Plan of LA Inc.	LA	34,851,435	3.49%	56.90%	34,690,789	24,365,338	70.24%
69868	United of Omaha Life Ins. Co.	NE	25,180,933	2.52%	59.42%	24,865,379	21,412,704	86.11%
95173	Coventry Health Care of LA Inc.	LA	24,058,655	2.41%	61.83%	24,058,655	19,598,506	81.46%
70025	Genworth Life Ins. Co.	DE	17,581,777	1.76%	63.59%	17,606,908	13,286,411	75.46%
68195	Provident Life & Accident Ins. Co.	TN	15,318,603	1.53%	65.12%	15,839,897	20,343,883	128.43%
67091	Northwestern Mut. Life Ins. Co.	WI	15,070,242	1.51%	66.62%	15,016,069	14,209,708	94.63%
80578	Physicians Mut. Ins. Co.	NE	14,304,799	1.43%	68.06%	14,386,480	10,478,466	72.84%
61298	Bankers Life of LA	LA	14,033,163	1.40%	69.46%	13,327,115	86,851	0.65%
25178	State Farm Mut. Auto Ins. Co.	IL	13,408,150	1.34%	70.80%	10,427,441	6,654,186	63.81%
69477	Time Ins. Co.	WI	12,695,055	1.27%	72.07%	12,799,552	9,561,815	74.70%
60534	American Heritage Life Ins. Co.	FL	12,028,133	1.20%	73.27%	12,065,563	5,882,010	48.75%
65978	Metropolitan Life Ins. Co.	NY	10,011,841	1.00%	74.27%	9,994,222	6,816,333	68.20%
86231	Transamerica Life Ins. Co.	IA	9,290,650	0.93%	75.20%	9,303,944	5,647,934	60.70%
13607	Peoples Health Inc.	LA	8,468,319	0.85%	76.05%	8,468,319	7,198,071	85.00%
65838	John Hancock Life Ins. Co. USA	MI	8,383,368	0.84%	76.89%	8,549,946	4,101,061	47.97%
72125	Physicians Life Ins. Co.	NE	7,690,538	0.77%	77.66%	7,750,504	5,413,506	69.85%
	TOP 20		776,441,706	89.25%		781,186,035	558,847,318	71.54%
	OTHERS		223,379,705	22.34%		219,900,302	158,309,001	71.99%
279 COMPANIES	TOTAL		999,821,411	89.25%		1,001,086,337	717,156,319	71.64%

DATA SOURCE: 2012 Property & Casualty Annual Statement Page 19LA (State Page); Line(s) 15.2, 15.3, 15.4, & 15.5 for all companies writing business in Louisiana.  
 2012 Life Annual Statement Page 24LA (State Page); Line(s) 25.1, 25.2, 25.3, & 25.4 for all companies writing business in Louisiana.  
 2012 Health Annual Statement Page 29LA (State Page); Line(s) 12, 15 & 18; Column 2 for all companies writing business in Louisiana.  
 2012 Fraternal Annual Statement Page 23LA (State Page); Line(s) 25.1, 25.2, 25.3, & 25.4 for all companies writing business in Louisiana.

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

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

### MARKET SHARE & LOSS RATIO LINE: GROUP ACCIDENT & HEALTH AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
81200	Louisiana Health Serv. & Ind. Co.	LA	1,287,852,436	39.45%	39.45%	1,292,714,159	1,092,540,636	84.52%
95643	HMO LA Inc.	LA	434,122,966	13.30%	52.75%	436,626,239	361,778,101	82.86%
79413	UnitedHealthcare Ins. Co.	CT	394,871,919	12.10%	64.84%	397,421,372	283,191,666	71.26%
95642	Humana Health Benefit Plan of LA Inc.	LA	195,288,075	5.98%	70.82%	197,665,255	146,255,472	73.99%
95173	Coventry Health Care of LA Inc.	LA	122,407,820	3.75%	74.57%	122,407,820	96,566,424	78.89%
95584	Vantage Health Plan Inc.	LA	69,806,064	2.14%	76.71%	69,806,064	56,772,538	81.33%
65978	Metropolitan Life Ins. Co.	NY	52,948,141	1.62%	78.33%	51,977,531	49,130,163	94.52%
60054	Aetna Life Ins. Co.	CT	47,846,193	1.47%	79.80%	48,614,004	42,338,994	87.09%
62308	Connecticut Gen. Life Ins. Co.	CT	39,069,300	1.20%	81.00%	37,485,718	37,205,976	99.25%
70815	Hartford Life & Accident Ins. Co.	CT	33,072,286	1.01%	82.01%	33,201,180	31,174,873	93.90%
65498	Life Ins. Co. of N Amer.	PA	27,741,035	0.85%	82.86%	27,741,035	26,739,231	96.39%
64246	Guardian Life Ins. Co. of Amer.	NY	27,525,165	0.84%	83.70%	27,447,337	21,461,225	78.19%
93440	HM Life Ins. Co.	PA	26,300,710	0.81%	84.51%	26,162,956	17,106,596	65.38%
68985	Starmount Life Ins. Co.	LA	25,418,802	0.78%	85.29%	25,167,247	18,498,849	73.50%
62235	Unum Life Ins. Co. of Amer.	ME	25,369,661	0.78%	86.06%	25,406,959	21,811,680	85.85%
92711	HCC Life Ins. Co.	IN	24,681,915	0.76%	86.82%	24,690,581	19,810,959	80.24%
68241	Prudential Ins. Co. of Amer.	NJ	23,221,329	0.71%	87.53%	24,070,499	24,670,226	102.49%
77828	Companion Life Ins. Co.	SC	19,096,770	0.58%	88.12%	18,940,705	16,196,079	85.51%
70408	Union Security Ins. Co.	KS	18,891,233	0.58%	88.70%	19,171,467	10,193,072	53.17%
19445	National Union Fire Ins. Co. of Pitts.	PA	17,988,576	0.55%	89.25%	16,606,632	9,345,710	56.28%
	TOP 20		2,913,520,396	89.25%		2,923,324,760	2,382,788,470	81.51%
	OTHERS		351,057,781	10.75%		353,718,419	246,821,740	69.78%
218 COMPANIES	TOTAL		3,264,578,177	100.00%		3,277,043,179	2,629,610,210	80.24%

DATA SOURCE: 2012 Property & Casualty Annual Statement Page 19LA (State Page); Line(s) 13 & 15.1 for all companies writing business in Louisiana.  
2012 Life Annual Statement Page 24LA (State Page); Line(s) 24 & 24.3 for all companies writing business in Louisiana.  
2012 Health Annual Statement Page 29LA (State Page); Line(s) 12, 15 & 18; Column(s) 3 for all companies writing business in Louisiana.  
2012 Fraternal Annual Statement Page 23LA (State Page); Line(s) 24 for all companies writing business in Louisiana.

### MARKET SHARE & LOSS RATIO LINE: MEDICARE SUPPLEMENT AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
81200	Louisiana Health Serv. & Ind. Co.	LA	106,263,571	92.93%	92.93%	106,363,435	82,887,305	77.93%
77399	Sterling Life Ins. Co.	IL	5,790,261	5.06%	98.00%	5,787,595	4,602,377	79.52%
95642	Humana Health Benefit Plan of LA Inc.	LA	1,883,378	1.65%	99.64%	1,883,378	1,154,028	61.27%
67660	Pennsylvania Life Ins. Co.	PA	408,799	0.36%	100.00%	408,799	229,068	56.03%
4 COMPANIES	TOTAL		114,346,009	100.00%		114,443,207	88,872,778	77.66%

DATA SOURCE: 2012 Health Annual Statement Page 29LA (State Page); Line(s) 12, 15 & 18; Column(s) 4 for all companies writing business in Louisiana.

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

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

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

### MARKET SHARE & LOSS RATIO LINE: VISION ONLY AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
39616	Vision Serv. Plan Ins. Co.	CT	8,330,483	85.79%	85.79%	8,330,483	6,510,040	78.15%
81200	Louisiana Health Serv. & Ind. Co.	LA	1,035,859	10.67%	96.46%	1,035,859	665,173	64.21%
95642	Humana Health Benefit Plan of LA Inc.	LA	337,255	3.47%	99.93%	337,255	146,311	43.38%
79014	Safehealth Life Ins. Co.	CA	6,548	0.07%	100.00%	6,564	668	10.18%
85766	United Concordia Ins. Co.	AZ	353	0.00%	100.00%	353	255	72.24%
5 COMPANIES		TOTAL	9,710,498	100.00%		9,710,514	7,322,447	75.41%

DATA SOURCE: 2012 Health Annual Statement Page 29LA (State Page); Line(s) 12, 15 & 18; Column(s) 5 for all companies writing business in Louisiana.

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

### MARKET SHARE & LOSS RATIO LINE: DENTAL ONLY AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
81396	Delta Dental Ins. Co.	DE	20,805,600	54.44%	54.44%	20,772,593	16,178,948	77.89%
69060	Guaranty Assur. Co.	LA	11,166,775	29.22%	83.66%	10,181,647	8,557,421	84.05%
85766	United Concordia Ins. Co.	AZ	4,671,183	12.22%	95.89%	4,671,183	3,399,211	72.77%
95642	Humana Health Benefit Plan of LA Inc.	LA	1,315,327	3.44%	99.33%	1,315,327	823,702	62.62%
61700	Renaissance Life & Health Ins. Co. of Am.	IN	169,524	0.44%	99.77%	169,524	92,708	54.69%
81973	Coventry Health & Life Ins. Co.	MO	71,417	0.19%	99.96%	71,417	42,410	59.38%
67660	Pennsylvania Life Ins. Co.	PA	9,538	0.02%	99.99%	9,538	2,376	24.91%
60250	AmFirst Ins. Co.	OK	5,471	0.01%	100.00%	5,471	70	1.28%
8 COMPANIES		TOTAL	38,214,835	100.00%		37,196,700	29,096,846	78.22%

DATA SOURCE: 2012 Health Annual Statement Page 29LA (State Page); Line(s) 12, 15 & 18; Column(s) 6 for all companies writing business in Louisiana.

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

### MARKET SHARE & LOSS RATIO LINE: FEDERAL EMPLOYEES HEALTH BENEFIT PROGRAM AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
81200	Louisiana Health Serv. & Ind. Co.	LA	366,379,180	95.92%	95.92%	339,577,872	320,403,413	94.35%
95173	Coventry Health Care of LA Inc.	LA	11,929,226	3.12%	99.04%	11,929,226	8,428,862	70.66%
60054	Aetna Life Ins. Co.	CT	3,671,243	0.96%	100.00%	3,625,413	2,985,854	82.36%
3 COMPANIES		TOTAL	381,979,649	100.00%		355,132,511	331,818,129	93.44%

DATA SOURCE: 2012 Property & Casualty Annual Statement Page 19LA (State Page); Line(s) 15.8 for all companies writing business in Louisiana.  
2012 Life Annual Statement Page 24LA (State Page); Line(s) 24.1 for all companies writing business in Louisiana.  
2012 Health Annual Statement Page 29LA (State Page); Line(s) 12, 15 & 18; Column(s) 7 for all companies writing business in Louisiana.

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

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

### MARKET SHARE & LOSS RATIO LINE: TITLE XVIII MEDICARE AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
95642	Humana Health Benefit Plan of LA Inc.	LA	1,132,766,644	47.65%	47.65%	1,132,766,644	919,937,108	81.21%
13607	Peoples Health Inc.	LA	669,521,522	28.16%	75.81%	669,521,522	567,561,920	84.77%
73288	Humana Ins. Co.	WI	199,700,891	8.40%	84.21%	199,754,435	158,236,699	79.22%
95584	Vantage Health Plan Inc.	LA	107,817,713	4.54%	88.75%	107,817,713	85,820,538	79.60%
12194	Wellcare of LA Inc.	LA	69,997,059	2.94%	91.69%	69,997,059	54,059,928	77.23%
79413	UnitedHealthcare Ins. Co.	CT	69,921,634	2.94%	94.64%	67,911,532	52,888,996	77.88%
11954	Arcadian Health Plan of LA Inc.	LA	40,018,710	1.68%	96.32%	40,018,710	32,890,024	82.19%
80314	Unicare Life & Health Ins. Co.	IN	19,180,074	0.81%	97.13%	19,840,120	14,118,773	71.16%
77399	Sterling Life Ins. Co.	IL	17,347,198	0.73%	97.86%	16,501,123	15,438,000	93.56%
60054	Aetna Life Ins. Co.	CT	16,857,503	0.71%	98.56%	17,771,451	11,799,968	66.40%
90328	First Health Life & Health Ins. Co.	TX	9,623,004	0.40%	98.97%	9,563,903	8,357,020	87.38%
12577	Universal Health Care Ins. Co. Inc.	FL	8,082,100	0.34%	99.31%	8,087,779	7,563,104	93.51%
62308	Connecticut Gen. Life Ins. Co.	CT	6,072,686	0.26%	99.56%	6,010,922	5,396,557	89.78%
68284	Pyramid Life Ins. Co.	KS	5,947,903	0.25%	99.81%	5,988,803	4,272,490	71.34%
92916	United Amer. Ins. Co.	NE	2,904,790	0.12%	99.94%	2,894,379	2,253,661	77.86%
66141	Health Net Life Ins. Co.	CA	1,212,227	0.05%	99.99%	1,212,227	1,434,681	118.35%
81973	Coventry Health & Life Ins. Co.	MO	184,153	0.01%	100.00%	184,153	(15,254)	-8.28%
65021	Stonebridge Life Ins. Co.	VT	105,701	0.00%	100.00%	105,701	78,484	74.25%
62626	CMFG Life Ins. Co.	IA	179	0.00%	100.00%	227	762	335.68%
80624	American Progressive L&H Ins. of NY	NY	38	0.00%	100.00%	39	(28)	-71.79%
20 COMPANIES		TOTAL	2,377,261,729	100.00%		2,375,948,442	1,942,093,431	81.74%

DATA SOURCE: 2012 Life Annual Statement Page 24LA (State Page); Line(s) 24.4 for all companies writing business in Louisiana.  
2012 Health Annual Statement Page 29LA (State Page); Line(s) 12, 15 & 18; Column(s) 8 for all companies writing business in Louisiana.  
2012 Fraternal Annual Statement Page 23LA (State Page); Line(s) 25.5 for all companies writing business in Louisiana.

INCLUDES: Business where the reporting entity charges a premium and agrees to cover the full medical costs of Medicare subscribers. Policies providing Medicare Part D Prescription Drug Coverage through a Medicare Advantage product.

### MARKET SHARE & LOSS RATIO LINE: TITLE XIX MEDICAID AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
13970	Louisiana Healthcare Connections Inc.	LA	275,669,407	30.52%	30.52%	275,669,407	256,222,017	92.95%
14143	AmeriHealth Caritas LA Inc.	LA	273,554,551	30.29%	60.81%	273,554,551	254,991,417	93.21%
14064	Amerigroup LA Inc.	LA	247,283,780	27.38%	88.18%	247,283,780	232,443,017	94.00%
18750	Merit Health Ins. Co.	IL	106,741,242	11.82%	100.00%	106,741,242	83,963,409	78.66%
4 COMPANIES		TOTAL	903,248,980	100.00%		903,248,980	827,619,860	91.63%

DATA SOURCE: 2012 Health Annual Statement Page 29LA (State Page); Line(s) 12, 15 & 18; Column(s) 9 for all companies writing business in Louisiana.

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

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

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

### MARKET SHARE & LOSS RATIO LINE: CREDIT ACCIDENT & HEALTH AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
62626	CMFG Life Ins. Co.	IA	10,493,607	28.96%	28.96%	10,400,492	4,809,598	46.24%
61298	Bankers Life of LA	LA	7,299,897	20.15%	49.11%	6,824,365	1,474,060	21.60%
94579	First Assur. Life of Amer.	LA	3,284,805	9.07%	58.17%	3,284,805	712,295	21.68%
60275	American Bankers Life Assur. Co. of FL	FL	2,630,607	7.26%	65.43%	2,422,000	520,707	21.50%
60739	American Nat'l. Ins. Co.	TX	2,567,633	7.09%	72.52%	2,914,566	1,515,219	51.99%
98736	American Federated Life Ins. Co.	MS	2,117,611	5.84%	78.36%	1,938,457	448,994	23.16%
60518	American Health & Life Ins. Co.	TX	1,513,850	4.18%	82.54%	1,255,628	580,543	46.24%
97152	Plateau Ins. Co.	TN	1,263,430	3.49%	86.03%	1,246,171	149,204	11.97%
65951	Merit Life Ins. Co.	IN	1,238,707	3.42%	89.45%	929,950	358,842	38.59%
10111	American Bankers Ins. Co. of FL	FL	907,555	2.50%	91.95%	907,555	139,804	15.40%
25178	State Farm Mut. Auto Ins. Co.	IL	541,755	1.50%	93.45%	492,840	295,963	60.05%
74470	Great Central Life Ins. Co.	LA	377,508	1.04%	94.49%	377,508	26,734	7.08%
66281	Monumental Life Ins. Co.	IA	277,358	0.77%	95.25%	266,486	85,579	32.11%
77976	Gulf Guar Life Ins. Co.	MS	267,471	0.74%	95.99%	348,102	56,253	16.16%
75612	Gulf States Life Ins. Co.	LA	232,608	0.64%	96.63%	257,865	96,917	37.58%
93777	Household Life Ins. Co.	MI	226,003	0.62%	97.26%	229,722	50,107	21.81%
61751	Central States H & L Co. of Omaha	NE	205,762	0.57%	97.82%	139,327	8,159	5.86%
61824	Cherokee Nat'l. Life Ins. Co.	GA	172,308	0.48%	98.30%	211,695	104,252	49.25%
71455	Financial Amer. Life Ins. Co.	KS	148,851	0.41%	98.71%	185,054	5,400	2.92%
75094	Life Ins. Co. of LA	LA	135,443	0.37%	99.08%	93,378	50,632	54.22%
		TOP 20	35,902,769	99.08%		34,725,966	11,489,262	33.09%
		OTHERS	331,672	0.92%		677,574	264,917	39.10%
40 COMPANIES		TOTAL	36,234,441	100.00%		35,403,540	11,754,179	33.20%

DATA SOURCE: 2012 Property & Casualty Annual Statement Page 19LA (State Page); Line(s) 14 for all companies writing business in Louisiana.  
2012 Life Annual Statement Page 24LA (State Page); Line(s) 24.2 for all companies writing business in Louisiana.

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

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

### MARKET SHARE & LOSS RATIO LINE: ALL OTHER AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
62286	Golden Rule Ins. Co.	IN	10,384,028	62.23%	62.23%	10,495,389	5,686,151	54.18%
64238	Guaranty Income Life Ins. Co.	LA	2,351,525	14.09%	76.32%	2,351,525	1,752,022	74.51%
60801	American Public Life Ins. Co.	OK	1,326,541	7.95%	84.27%	1,334,002	751,366	56.32%
69779	Union Nat'l. Life Ins. Co.	LA	836,208	5.01%	89.28%	840,748	188,599	22.43%
69477	Time Ins. Co.	WI	492,734	2.95%	92.23%	503,063	112,925	22.45%
74918	Kilpatrick Life Ins. Co.	LA	217,376	1.30%	93.53%	217,376	46,570	21.42%
68985	Starmount Life Ins. Co.	LA	195,009	1.17%	94.70%	186,823	98,067	52.49%
73288	Humana Ins. Co.	WI	127,462	0.76%	95.47%	127,292	(409,472)	-321.68%
65080	John Alden Life Ins. Co.	WI	101,367	0.61%	96.07%	108,370	16,253	15.00%
70319	Washington Nat'l. Ins. Co.	IN	90,891	0.54%	96.62%	88,971	141,257	158.77%
66583	National Guardian Life Ins. Co.	WI	87,782	0.53%	97.14%	88,360	18,984	21.48%
92711	HCC Life Ins. Co.	IN	81,167	0.49%	97.63%	42,786	4,769	11.15%
61271	Principal Life Ins. Co.	IA	61,007	0.37%	98.00%	51,962	752	1.45%
74900	Aurigen Reins Co. of Amer.	AR	52,378	0.31%	98.31%	57,509	28,638	49.80%
61301	Ameritas Life Ins. Corp.	NE	46,396	0.28%	98.59%	48,618	28,266	58.14%
71870	Fidelity Security Life Ins. Co.	MO	40,218	0.24%	98.83%	40,218	468	1.16%
65056	Jackson Nat'l. Life Ins. Co.	MI	28,663	0.17%	99.00%	28,852	17,812	61.74%
60076	Security Plan Life Ins. Co.	LA	21,574	0.13%	99.13%	21,574	5,746	26.63%
80799	Celtic Ins. Co.	IL	19,035	0.11%	99.24%	22,775	3,400	14.93%
63665	General Amer. Life Ins. Co.	MO	13,526	0.08%	99.33%	13,633	24,436	179.24%
	TOP 20		16,574,887	99.33%		16,669,846	8,517,009	51.09%
	OTHERS		112,589	0.67%		107,182	145,763	136.00%
63 COMPANIES	TOTAL		16,687,476	100.00%		16,777,028	8,662,772	51.63%

DATA SOURCE: 2012 Property & Casualty Annual Statement Page 19LA (State Page); Line(s) 15.7 for all companies writing business in Louisiana.  
 2012 Life Annual Statement Page 24LA (State Page); Line(s) 25.5 for all companies writing business in Louisiana.  
 2012 Fraternal Annual Statement Page 23LA (State Page); Line(s) 25.6 for all companies writing business in Louisiana.  
 2012 Health Annual Statement Page 29LA (State Page); Line(s) 12,15 & 18; Column(s) 10 for all companies writing business in Louisiana.

INCLUDES: Other health coverages such as stop loss, disability income, long-term care and prescription drug plans and coverages not specifically addressed in any other category. Policies providing stand alone Medicare Part D Prescription Drug Coverage.

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

This page is intentionally blank.

# APPENDIX J

---

## MARKET SHARE & LOSS RATIO FOR PROPERTY & CASUALTY

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

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

### MARKET SHARE & LOSS RATIO LINE: FIRE AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
00000	Louisiana Citizens Prop. Ins. Corp.	LA	35,780,726	10.42%	10.42%	36,470,448	8,761,590	24.02%
19437	Lexington Ins. Co.	DE	28,732,783	8.37%	18.80%	33,522,587	147,107	0.44%
10136	Southern Fidelity Ins. Co. Inc.	FL	22,204,207	6.47%	25.26%	22,358,206	17,258,662	77.19%
42978	American Security Ins. Co.	DE	19,924,881	5.81%	31.07%	19,769,246	2,649,383	13.40%
33499	Dorinco Reins. Co.	MI	15,477,695	4.51%	35.58%	15,699,822	4,051,000	25.80%
11185	Foremost Ins. Co. Grand Rapids MI	MI	15,420,042	4.49%	40.07%	14,993,572	10,037,767	66.95%
23035	Liberty Mut. Fire Ins. Co.	WI	13,566,530	3.95%	44.02%	12,204,117	7,067,077	57.91%
41297	Scottsdale Ins. Co.	OH	8,339,781	2.43%	46.45%	7,614,780	1,187,981	15.60%
13207	Lighthouse Prop. Ins. Corp.	LA	7,775,992	2.27%	48.72%	6,961,517	2,262,368	32.50%
12998	Union Nat'l. Fire Ins. Co.	LA	7,743,600	2.26%	50.98%	7,742,029	3,635,249	46.95%
19445	National Union Fire Ins. Co. of Pitts.	PA	7,623,745	2.22%	53.20%	6,924,801	919,178	13.27%
21482	Factory Mut. Ins. Co.	RI	6,127,579	1.79%	54.98%	6,762,711	22,797,354	337.10%
25674	Travelers Prop. Cas. Co. of Amer.	CT	6,104,720	1.78%	56.76%	5,684,510	(1,983,465)	-34.89%
11515	QBE Specialty Ins. Co.	ND	5,652,216	1.65%	58.41%	4,725,732	2,440,723	51.65%
25445	Ironshore Specialty Ins. Co.	AZ	5,404,911	1.57%	59.98%	5,283,946	1,967,534	37.24%
33138	Landmark Amer. Ins. Co.	OK	5,268,650	1.53%	61.52%	5,174,044	(410,936)	-7.94%
21199	Arch Specialty Ins. Co.	NE	4,763,626	1.39%	62.90%	4,819,076	1,367,136	28.37%
35300	Allianz Global Risks US Ins. Co.	IL	4,500,688	1.31%	64.22%	4,177,869	581,294	13.91%
16535	Zurich Amer. Ins. Co.	NY	4,386,350	1.28%	65.49%	4,069,972	1,970,530	48.42%
23469	American Modern Home Ins. Co.	OH	4,071,176	1.19%	66.68%	4,046,809	1,278,199	31.59%
		TOP 20	228,869,898	66.68%		229,005,794	87,985,731	38.42%
		OTHERS	114,365,637	33.32%		113,490,085	37,515,965	33.06%
263 COMPANIES		TOTAL	343,235,535	100.00%		342,495,879	125,501,696	36.64%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: ALLIED LINES AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
00000	Louisiana Citizens Prop. Ins. Corp.	LA	103,050,686	23.78%	23.78%	98,054,748	97,299,950	99.23%
11515	QBE Specialty Ins. Co.	ND	21,411,294	4.94%	28.72%	16,485,922	12,356,519	74.95%
19437	Lexington Ins. Co.	DE	20,061,756	4.63%	33.35%	23,537,868	9,458,669	40.18%
10172	Westchester Surplus Lines Ins. Co.	GA	15,248,651	3.52%	36.86%	14,150,260	12,146,660	85.84%
21482	Factory Mut. Ins. Co.	RI	13,845,848	3.19%	40.06%	13,725,148	312,972	2.28%
41297	Scottsdale Ins. Co.	OH	13,757,429	3.17%	43.23%	13,093,771	7,219,227	55.13%
26247	American Guar. & Liab. Ins.	NY	13,321,369	3.07%	46.31%	11,433,847	279,452	2.44%
42978	American Security Ins. Co.	DE	13,198,972	3.05%	49.35%	13,007,239	21,644,727	166.41%
33138	Landmark Amer. Ins. Co.	OK	11,830,537	2.73%	52.08%	11,494,182	5,695,775	49.55%
21199	Arch Specialty Ins. Co.	NE	10,306,958	2.38%	54.46%	10,087,776	14,583,303	144.56%
20443	Continental Cas. Co.	IL	10,173,880	2.35%	56.81%	8,985,930	(171,815)	-1.91%
11185	Foremost Ins. Co. Grand Rapids MI	MI	9,689,965	2.24%	59.04%	9,395,695	245,163	2.61%
14427	Louisiana Farm Bureau Mut. Ins. Co.	LA	8,339,769	1.92%	60.97%	8,009,153	3,988,244	49.80%
16535	Zurich Amer. Ins. Co.	NY	8,043,808	1.86%	62.82%	7,365,276	2,534,335	34.41%
13207	Lighthouse Prop. Ins. Corp.	LA	7,545,207	1.74%	64.56%	8,131,344	11,793,905	145.04%
39845	Westport Ins. Corp.	MO	6,848,843	1.58%	66.14%	5,970,151	5,824,258	97.56%
11059	ASI Lloyds	TX	5,697,351	1.31%	67.46%	5,146,920	2,067,124	40.16%
26620	AXIS Surplus Ins. Co.	IL	5,603,009	1.29%	68.75%	6,388,653	1,196,507	18.73%
22314	RSUI Ind. Co.	NH	5,300,617	1.22%	69.97%	4,734,428	3,322,236	70.17%
37974	MT Hawley Ins. Co.	IL	4,742,828	1.09%	71.07%	4,448,080	1,678,348	37.73%
		TOP 20	308,018,777	71.07%		293,646,391	213,475,559	72.70%
		OTHERS	125,392,462	28.93%		121,843,349	67,267,453	55.21%
257 COMPANIES		TOTAL	433,411,239	100.00%		415,489,740	280,743,012	67.57%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: MULTIPLE PERIL CROP AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
13412	Austin Mut. Ins. Co.	MN	30,561,775	31.04%	31.04%	30,561,775	10,100,016	33.05%
42757	Agri Gen. Ins. Co.	IA	15,168,489	15.41%	46.45%	15,233,152	1,809,471	11.88%
20699	Ace Prop. & Cas. Ins. Co.	PA	14,175,832	14.40%	60.85%	15,022,272	2,678,629	17.83%
34312	Producers Agriculture Ins. Co.	TX	7,969,656	8.10%	68.94%	7,897,392	(8,133,598)	-102.99%
16691	Great Amer. Ins. Co.	OH	6,781,396	6.89%	75.83%	6,660,718	5,654,659	84.90%
39217	QBE Ins. Corp.	PA	5,940,259	6.03%	81.87%	5,927,167	2,114,230	35.67%
12548	American Agri. Business Ins. Co.	TX	5,659,318	5.75%	87.61%	5,685,761	2,235,820	39.32%
36781	John Deere Ins. Co.	IA	3,400,709	3.45%	91.07%	3,150,794	1,422,069	45.13%
21873	Firemans Fund Ins. Co.	CA	3,245,175	3.30%	94.36%	3,247,749	1,346,766	41.47%
14559	Guideone Specialty Mut. Ins. Co.	IA	2,928,507	2.97%	97.34%	587,477	585,153	99.60%
10120	Everest Nat'l. Ins. Co.	DE	1,486,964	1.51%	98.85%	1,366,328	915,874	67.03%
33987	ADM Ins. Co.	AZ	541,772	0.55%	99.40%	295,073	189,302	64.15%
25240	NAU Country Ins. Co.	MN	451,615	0.46%	99.86%	95,409	57,308	60.07%
25143	State Farm Fire & Cas. Co.	IL	140,162	0.14%	100.00%	140,162	-	0.00%
39039	Rural Comm. Ins. Co.	MN	35,318	0.04%	100.04%	7,459	-	0.00%
19720	American Alt. Ins. Corp.	DE	(915)	0.00%	100.04%	(915)	(1,200,614)	131214.64%
22322	Greenwich Ins. Co.	DE	(35,589)	-0.04%	100.00%	42,733	16,181	37.87%
	17 COMPANIES	TOTAL	98,450,443	100.00%		95,920,506	19,791,266	20.63%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: FEDERAL FLOOD AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
11523	Wright Nat'l. Flood Ins. Co.	TX	84,319,510	34.14%	34.14%	82,798,176	89,215,460	107.75%
19232	Allstate Ins. Co.	IL	48,877,048	19.79%	53.93%	49,352,890	83,521,220	169.23%
10111	American Bankers Ins. Co. of FL	FL	24,945,584	10.10%	64.03%	28,929,802	37,973,420	131.26%
40924	Louisiana Farm Bureau Cas. Ins. Co.	LA	11,185,360	4.53%	68.56%	12,440,280	24,951,212	200.57%
19070	Standard Fire Ins. Co.	CT	9,188,426	3.72%	72.28%	9,295,694	10,414,685	112.04%
37478	Hartford Ins. Co. of the Midwest	IN	7,923,963	3.21%	75.49%	7,882,442	8,926,333	113.24%
18600	USAA Gen. Ind. Co.	TX	7,753,697	3.14%	78.62%	7,578,298	9,515,207	125.56%
44369	Imperial Fire & Cas. Ins. Co.	LA	7,707,533	3.12%	81.75%	7,707,533	9,915,393	128.65%
23841	New Hampshire Ins. Co.	PA	7,472,851	3.03%	84.77%	7,472,851	(887,723)	-11.88%
39926	Selective Ins. Co. of the Southeast	IN	7,170,053	2.90%	87.67%	6,729,971	24,914,476	370.20%
28401	American Nat'l. Prop. & Cas. Co.	MO	6,576,895	2.66%	90.34%	6,643,244	24,429,484	367.73%
23035	Liberty Mut. Fire Ins. Co.	WI	6,245,168	2.53%	92.87%	6,175,137	7,766,530	125.77%
11059	ASI Lloyds	TX	4,715,654	1.91%	94.77%	4,022,975	11,006,787	273.60%
13041	Bankers Specialty Ins. Co.	LA	4,256,670	1.72%	96.50%	3,689,766	8,425,337	228.34%
23787	Nationwide Mut. Ins. Co.	OH	2,357,897	0.95%	97.45%	2,344,277	1,554,217	66.30%
11185	Foremost Ins. Co. Grand Rapids MI	MI	2,032,046	0.82%	98.28%	2,070,406	2,155,748	104.12%
30104	Hartford Underwriters Ins. Co.	CT	1,308,845	0.53%	98.81%	1,316,150	1,386,434	105.34%
23248	Occidental Fire & Cas. Co. of NC	NC	791,371	0.32%	99.13%	791,371	-	0.00%
32620	National Interstate Ins. Co.	OH	469,523	0.19%	99.32%	366,928	1,966,183	535.85%
26298	Metropolitan Prop. & Cas. Ins. Co.	RI	372,324	0.15%	99.47%	397,339	487,423	122.67%
		TOP 20	245,670,418	99.47%		248,005,530	357,637,826	144.21%
		OTHERS	1,317,010	0.53%		1,202,869	(10,828,527)	-900.22%
34 COMPANIES		TOTAL	246,987,428	100.00%		249,208,399	346,809,299	139.16%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: FARMOWNERS MULTIPLE PERIL AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25143	State Farm Fire & Cas. Co.	IL	5,496,903	45.01%	45.01%	5,404,088	2,477,909	45.85%
19216	Southern Ins. Co.	TX	1,599,821	13.10%	58.11%	1,493,549	911,685	61.04%
23388	Shelter Mut. Ins. Co.	MO	1,469,673	12.03%	70.15%	1,462,773	856,127	58.53%
25682	Travelers Ind. Co. of CT	CT	1,086,111	8.89%	79.04%	951,710	160,595	16.87%
25615	Charter Oak Fire Ins. Co.	CT	652,167	5.34%	84.38%	612,309	864,222	141.14%
25658	Travelers Ind. Co.	CT	583,190	4.78%	89.16%	593,238	159,616	26.91%
21881	National Surety Corp.	IL	231,094	1.89%	91.05%	130,629	13,355	10.22%
38970	Markel Ins. Co.	IL	186,528	1.53%	92.57%	153,661	(954)	-0.62%
25151	State Farm Gen. Ins. Co.	IL	155,761	1.28%	93.85%	141,208	(474)	-0.34%
21857	American Ins. Co.	OH	125,178	1.03%	94.88%	57,240	2,918	5.10%
16691	Great Amer. Ins. Co.	OH	119,804	0.98%	95.86%	147,416	45,751	31.04%
20699	Ace Prop. & Cas. Ins. Co.	PA	118,949	0.97%	96.83%	124,452	(18,679)	-15.01%
19615	American Reliable Ins. Co.	AZ	100,445	0.82%	97.65%	473,201	(222,823)	-47.09%
21873	Firemans Fund Ins. Co.	CA	90,902	0.74%	98.40%	71,323	13,229	18.55%
25666	Travelers Ind. Co. of Amer.	CT	85,189	0.70%	99.09%	112,571	(6,549)	-5.82%
26344	Great Amer. Assur. Co.	OH	39,113	0.32%	99.41%	8,190	2,327	28.41%
39640	Firemans Fund Ins. Co. of OH	OH	20,415	0.17%	99.58%	18,506	3,473	18.77%
10833	Gemini Ins. Co.	DE	17,920	0.15%	99.73%	17,791	(3,601)	-20.24%
26832	Great Amer. Alliance Ins. Co.	OH	17,178	0.14%	99.87%	18,074	4,000	22.13%
21865	Associated Ind. Corp.	CA	8,187	0.07%	99.94%	2,392	87	3.64%
		TOP 20	12,204,528	99.94%		11,994,321	5,262,214	43.87%
		OTHERS	7,754	0.06%		7,737	4	0.05%
	22 COMPANIES	TOTAL	12,212,282	100.00%		12,002,058	5,262,218	43.84%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: HOMEOWNERS MULTIPLE PERIL AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25143	State Farm Fire & Cas. Co.	IL	475,814,708	28.25%	28.25%	459,949,980	185,359,026	40.30%
19232	Allstate Ins. Co.	IL	102,184,700	6.07%	34.32%	102,029,596	39,512,465	38.73%
14427	Louisiana Farm Bureau Mut. Ins. Co.	LA	95,385,202	5.66%	39.99%	95,580,095	37,612,791	39.35%
19240	Allstate Ind. Co.	IL	84,572,935	5.02%	45.01%	85,620,529	30,671,466	35.82%
11059	ASI Lloyds	TX	79,084,573	4.70%	49.70%	72,324,825	31,113,343	43.02%
00000	Louisiana Citizens Prop. Ins. Corp.	LA	50,274,260	2.99%	52.69%	55,217,592	48,418,310	87.69%
13207	Lighthouse Prop. Ins. Corp.	LA	46,363,701	2.75%	55.44%	46,174,177	20,457,482	44.31%
23035	Liberty Mut. Fire Ins. Co.	WI	45,980,676	2.73%	58.17%	46,122,216	11,268,011	24.43%
25941	United Serv. Automobile Assn.	TX	39,201,138	2.33%	60.50%	38,068,033	2,754,776	7.24%
21652	Farmers Ins. Exch.	CA	33,177,874	1.97%	62.47%	35,388,421	16,190,604	45.75%
10136	Southern Fidelity Ins. Co. Inc.	FL	32,187,999	1.91%	64.38%	31,473,844	22,801,407	72.45%
10810	Republic Fire & Cas. Ins. Co.	OK	30,014,896	1.78%	66.17%	30,463,227	10,878,711	35.71%
24740	Safeco Ins. Co. of Amer.	NH	27,804,447	1.65%	67.82%	32,343,629	14,576,848	45.07%
23388	Shelter Mut. Ins. Co.	MO	23,453,597	1.39%	69.21%	23,168,533	7,600,265	32.80%
11140	ANPAC LA Ins. Co.	LA	23,328,535	1.39%	70.59%	23,611,724	11,025,345	46.69%
23248	Occidental Fire & Cas. Co. of NC	NC	21,129,289	1.25%	71.85%	19,186,029	8,796,537	45.85%
41998	American Southern Home Ins. Co.	FL	21,086,458	1.25%	73.10%	22,829,338	14,944,431	65.46%
25968	USAA Cas. Ins. Co.	TX	20,725,024	1.23%	74.33%	19,859,993	3,224,753	16.24%
10182	Geovera Specialty Ins. Co.	CA	20,542,233	1.22%	75.55%	19,237,013	12,048,272	62.63%
11185	Foremost Ins. Co. Grand Rapids MI	MI	20,426,962	1.21%	76.76%	19,284,644	8,440,997	43.77%
		TOP 20	1,292,739,207	76.76%		1,277,933,438	537,695,840	42.08%
		OTHERS	391,285,780	23.24%		362,109,977	181,124,514	50.02%
106 COMPANIES		TOTAL	1,684,024,987	100.00%		1,640,043,415	718,820,354	43.83%

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

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

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

### MARKET SHARE & LOSS RATIO

#### LINE: COMMERCIAL MULTIPLE PERIL (NON-LIABILITY) AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25143	State Farm Fire & Cas. Co.	IL	47,617,895	13.01%	13.01%	46,900,364	35,823,936	76.38%
41297	Scottsdale Ins. Co.	OH	19,532,979	5.34%	18.34%	17,802,119	9,900,245	55.61%
26387	Steadfast Ins. Co.	DE	13,766,245	3.76%	22.10%	11,857,634	4,614,280	38.91%
22667	Ace Amer. Ins. Co.	PA	13,663,197	3.73%	25.84%	13,007,928	1,674,459	12.87%
18767	Church Mut. Ins. Co.	WI	12,920,273	3.53%	29.36%	13,072,943	10,366,783	79.30%
19445	National Union Fire Ins. Co. of Pitts.	PA	12,739,573	3.48%	32.84%	13,065,106	10,465,788	80.10%
22837	AGCS Marine Ins. Co.	IL	12,395,470	3.39%	36.23%	13,651,225	428,441	3.14%
14559	Guideone Specialty Mut. Ins. Co.	IA	9,216,517	2.52%	38.75%	8,878,988	2,089,061	23.53%
12157	Companion Prop. & Cas. Ins. Co.	SC	9,173,649	2.51%	41.25%	9,818,069	2,380,599	24.25%
10786	Princeton Excess & Surplus Lines Ins.	DE	8,860,784	2.42%	43.67%	9,004,979	4,738,688	52.62%
15032	Guideone Mut. Ins. Co.	IA	8,334,565	2.28%	45.95%	7,724,894	844,581	10.93%
19356	Maryland Cas. Co.	MD	7,926,473	2.17%	48.12%	9,056,169	2,741,602	30.27%
39993	Colony Ins. Co.	VA	7,591,054	2.07%	50.19%	7,026,342	6,252,618	88.99%
18333	Peerless Ind. Ins. Co.	IL	7,570,147	2.07%	52.26%	7,742,931	2,938,770	37.95%
11515	QBE Specialty Ins. Co.	ND	6,596,797	1.80%	54.06%	3,422,792	2,444,654	71.42%
20427	American Cas. Co. of Reading PA	PA	5,854,925	1.60%	55.66%	5,761,116	2,535,659	44.01%
33162	Bankers Ins. Co.	FL	5,789,800	1.58%	57.24%	5,489,233	2,932,011	53.41%
25674	Travelers Prop. Cas. Co. of Amer.	CT	5,720,930	1.56%	58.80%	5,688,738	1,472,803	25.89%
25682	Travelers Ind. Co. of CT	CT	5,625,667	1.54%	60.34%	5,635,856	685,499	12.16%
23043	Liberty Mut. Ins. Co.	MA	4,990,762	1.36%	61.70%	4,755,815	6,467,782	136.00%
		TOP 20	225,887,702	61.70%		219,363,241	111,798,259	50.96%
		OTHERS	140,204,277	38.30%		134,890,069	64,751,751	48.00%
225 COMPANIES		TOTAL	366,091,979	100.00%		354,253,310	176,550,010	49.84%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: COMMERCIAL MULTIPLE PERIL (LIABILITY) AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25143	State Farm Fire & Cas. Co.	IL	13,041,844	9.67%	9.67%	12,845,323	4,240,386	33.01%
41297	Scottsdale Ins. Co.	OH	9,895,963	7.34%	17.01%	9,409,295	4,100,379	43.58%
18333	Peerless Ind. Ins. Co.	IL	5,511,128	4.09%	21.10%	5,861,445	2,352,039	40.13%
25682	Travelers Ind. Co. of CT	CT	3,776,124	2.80%	23.90%	3,796,942	1,187,648	31.28%
39993	Colony Ins. Co.	VA	3,680,837	2.73%	26.63%	3,450,961	1,604,299	46.49%
11150	Arch Ins. Co.	MO	3,605,332	2.67%	29.30%	3,438,311	1,004,581	29.22%
19720	American Alt. Ins. Corp.	DE	3,393,765	2.52%	31.82%	3,273,385	1,040,446	31.79%
18767	Church Mut. Ins. Co.	WI	3,242,868	2.40%	34.22%	3,285,183	(12,293)	-0.37%
25674	Travelers Prop. Cas. Co. of Amer.	CT	3,016,055	2.24%	36.46%	3,175,186	512,640	16.15%
19232	Allstate Ins. Co.	IL	2,591,588	1.92%	38.38%	2,678,078	2,145,509	80.11%
25615	Charter Oak Fire Ins. Co.	CT	2,438,645	1.81%	40.19%	2,568,774	1,178,268	45.87%
20281	Federal Ins. Co.	IN	2,345,623	1.74%	41.93%	2,129,258	136,636	6.42%
20478	National Fire Ins. Co. of Hartford	IL	2,344,607	1.74%	43.67%	2,045,282	672,805	32.90%
20508	Valley Forge Ins. Co.	PA	2,342,487	1.74%	45.41%	2,291,005	753,553	32.89%
20427	American Cas. Co. of Reading PA	PA	2,332,489	1.73%	47.14%	2,537,788	203,971	8.04%
23809	Granite State Ins. Co.	PA	2,280,029	1.69%	48.83%	2,211,664	2,200	0.10%
10809	Southern Underwriters Ins. Co.	OK	2,185,447	1.62%	50.45%	2,456,704	1,001,467	40.76%
33162	Bankers Ins. Co.	FL	2,034,015	1.51%	51.96%	1,862,214	317,373	17.04%
36951	Century Surety Co.	OH	1,988,848	1.47%	53.43%	1,768,155	696,724	39.40%
12157	Companion Prop. & Cas. Ins. Co.	SC	1,984,967	1.47%	54.90%	2,263,939	1,608,391	71.04%
	TOP 20		74,032,661	54.90%		73,348,892	24,747,022	33.74%
	OTHERS		60,811,597	45.10%		60,485,147	17,785,785	29.41%
	208 COMPANIES	TOTAL	134,844,258	100.00%		133,834,039	42,532,807	31.78%

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

### MARKET SHARE & LOSS RATIO LINE: MORTGAGE GUARANTY AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
29858	Mortgage Guar. Ins. Corp.	WI	14,058,143	23.54%	23.54%	13,849,259	9,189,377	66.35%
33790	Radian Guar. Inc.	PA	11,621,919	19.46%	43.01%	10,513,294	6,343,682	60.34%
15873	United Guar. Residential Ins. Co.	NC	10,547,163	17.66%	60.67%	8,918,214	4,638,424	52.01%
38458	Genworth Mortgage Ins. Corp.	NC	9,122,659	15.28%	75.95%	9,028,993	4,235,485	46.91%
27251	PMI Mortgage Ins. Co.	AZ	8,982,135	15.04%	90.99%	9,357,941	6,091,311	65.09%
28452	Republic Mortgage Ins. Co.	NC	4,085,218	6.84%	97.83%	4,224,553	6,399,425	151.48%
40266	CMG Mortgage Ins. Co.	WI	819,407	1.37%	99.20%	825,788	324,223	39.26%
13634	Essent. Guar. Inc.	PA	387,063	0.65%	99.85%	337,066	39,770	11.80%
29823	Genworth Residential Mortgage Ins. Co.	NC	35,373	0.06%	99.91%	110,761	333,149	300.78%
26999	United Guar. Mortgage Ind. Co.	NC	33,729	0.06%	99.97%	33,886	(6,095)	-17.99%
18759	Genworth Residential Mortgage Assur .	NC	20,096	0.03%	100.00%	4,281	(1,263)	-29.50%
18740	MGIC Ind. Corp.	WI	495	0.00%	100.00%	813	(8,608)	-1058.79%
	12 COMPANIES	TOTAL	59,713,400	100.00%		57,204,849	37,578,880	65.69%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: OCEAN MARINE AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
42374	Houston Cas. Co.	TX	34,020,419	15.88%	15.88%	39,671,277	2,161,691	5.45%
38318	Starr Ind. & Liab. Co.	TX	21,322,541	9.95%	25.84%	19,935,722	11,878,024	59.58%
27154	Atlantic Specialty Ins. Co.	NY	12,825,266	5.99%	31.83%	8,887,160	6,022,911	67.77%
23043	Liberty Mut. Ins. Co.	MA	11,092,820	5.18%	37.00%	10,566,173	3,572,075	33.81%
16608	New York Marine & Gen. Ins. Co.	NY	9,840,189	4.59%	41.60%	9,525,036	11,476,506	120.49%
19445	National Union Fire Ins. Co. of Pitts.	PA	9,272,501	4.33%	45.93%	10,274,511	2,250,161	21.90%
22837	AGCS Marine Ins. Co.	IL	9,025,434	4.21%	50.14%	9,565,154	7,732,119	80.84%
22136	Great Amer. Ins. Co. of NY	NY	8,789,517	4.10%	54.24%	8,697,750	3,448,565	39.65%
35289	Continental Ins. Co.	PA	8,658,499	4.04%	58.29%	8,397,106	4,214,717	50.19%
25674	Travelers Prop. Cas. Co. of Amer.	CT	8,647,503	4.04%	62.32%	5,116,962	1,685,247	32.93%
37885	XL Specialty Ins. Co.	DE	7,241,647	3.38%	65.70%	7,239,633	3,942,082	54.45%
37273	Axis Ins. Co.	IL	6,872,064	3.21%	68.91%	9,150,690	3,739,607	40.87%
42307	Navigators Ins. Co.	NY	6,332,352	2.96%	71.87%	4,611,795	281,719	6.11%
21113	United States Fire Ins. Co.	DE	6,279,181	2.93%	74.80%	5,492,402	2,882,192	52.48%
19518	Catlin Ins. Co.	TX	5,956,566	2.78%	77.58%	5,752,958	7,803,013	135.63%
28932	Markel Amer. Ins. Co.	VA	4,837,822	2.26%	79.84%	5,392,767	3,532,712	65.51%
16535	Zurich Amer. Ins. Co.	NY	4,259,430	1.99%	81.83%	4,146,204	178,892	4.31%
16624	Darwin Nat'l. Assur. Co.	DE	3,839,158	1.79%	83.62%	2,735,168	1,000,657	36.58%
11991	National Cas. Co.	WI	3,805,150	1.78%	85.40%	4,316,124	1,657,595	38.40%
43575	Indemnity Ins. Co. of North Amer.	PA	3,530,845	1.65%	87.05%	3,411,274	(613,729)	-17.99%
		TOP 20	186,448,904	87.05%		182,885,866	78,846,756	43.11%
		OTHERS	27,747,296	12.95%		38,902,228	53,452,546	137.40%
86 COMPANIES		TOTAL	214,196,200	100.00%		221,788,094	132,299,302	59.65%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: INLAND MARINE AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
20443	Continental Cas. Co.	IL	50,011,553	15.54%	15.54%	49,998,464	21,743,660	43.49%
23043	Liberty Mut. Ins. Co.	MA	27,777,022	8.63%	24.18%	27,586,977	17,811,739	64.57%
25143	State Farm Fire & Cas. Co.	IL	20,377,975	6.33%	30.51%	20,070,936	8,083,081	40.27%
10051	Lyndon Southern Ins. Co.	DE	19,707,875	6.13%	36.64%	17,554,934	557,387	3.18%
22837	AGCS Marine Ins. Co.	IL	19,093,376	5.93%	42.57%	18,651,589	9,105,056	48.82%
40142	American Zurich Ins. Co.	IL	10,548,809	3.28%	45.85%	11,113,080	7,625,203	68.61%
21482	Factory Mut. Ins. Co.	RI	10,360,781	3.22%	49.07%	11,051,433	150,056	1.36%
25674	Travelers Prop. Cas. Co. of Amer.	CT	9,140,343	2.84%	51.91%	9,308,592	3,304,978	35.50%
14427	Louisiana Farm Bureau Mut. Ins. Co.	LA	7,742,934	2.41%	54.32%	7,624,650	3,306,187	43.36%
10050	Progressive Security Ins. Co.	LA	6,918,453	2.15%	56.47%	6,734,301	5,332,876	79.19%
19615	American Reliable Ins. Co.	AZ	6,833,427	2.12%	58.59%	5,539,419	324,972	5.87%
10111	American Bankers Ins. Co. of FL	FL	6,635,786	2.06%	60.65%	6,823,643	3,699,717	54.22%
10833	Gemini Ins. Co.	DE	5,111,047	1.59%	62.24%	4,889,960	1,059,676	21.67%
12696	America First Ins. Co.	NH	4,053,754	1.26%	63.50%	3,963,036	707,319	17.85%
43621	Great Central Fire Ins. Co.	LA	4,051,700	1.26%	64.76%	4,083,663	863,904	21.16%
22667	Ace Amer. Ins. Co.	PA	3,843,367	1.19%	65.95%	3,739,615	2,217,301	59.29%
21296	Alterra Amer. Ins. Co.	DE	3,736,367	1.16%	67.12%	3,442,426	2,357,048	68.47%
19437	Lexington Ins. Co.	DE	3,732,890	1.16%	68.28%	3,166,160	1,680,624	53.08%
10172	Westchester Surplus Lines Ins. Co.	GA	3,694,081	1.15%	69.42%	4,044,720	(308,104)	-7.62%
14354	Jewelers Mut. Ins. Co.	WI	3,440,217	1.07%	70.49%	3,283,618	1,015,737	30.93%
	TOP 20		226,811,757	70.49%		222,671,216	90,638,417	40.71%
	OTHERS		94,941,292	29.51%		92,308,799	33,510,499	36.30%
	321 COMPANIES	TOTAL	321,753,049	100.00%		314,980,015	124,148,916	39.41%

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

### MARKET SHARE & LOSS RATIO LINE: FINANCIAL GUARANTY AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
18287	Assured Guar. Municipal Corp.	NY	3,147,394	52.31%	52.31%	3,784,460	-	0.00%
12041	MBIA Ins. Corp.	NY	2,298,465	38.20%	90.51%	4,273,548	-	0.00%
18708	Ambac Assur. Corp.	WI	564,509	9.38%	99.90%	11,270,936	-	0.00%
22896	Aca Fin. Guar. Corp.	MD	6,168	0.10%	100.00%	92,328	822,828	891.20%
	4 COMPANIES	TOTAL	6,016,536	100.00%		19,421,272	822,828	4.24%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: MEDICAL MALPRACTICE AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
43656	Louisiana Med. Mut. Ins. Co.	LA	51,470,855	50.82%	50.82%	52,822,050	(2,935,348)	-5.56%
35904	Health Care Ind. Inc.	CO	9,455,726	9.34%	60.15%	9,455,726	19,529,732	206.54%
31127	Columbia Cas. Co.	IL	4,328,005	4.27%	64.42%	4,148,466	2,024,113	48.79%
19437	Lexington Ins. Co.	DE	3,855,934	3.81%	68.23%	3,929,511	616,955	15.70%
20427	American Cas. Co. of Reading PA	PA	3,486,112	3.44%	71.67%	3,460,495	1,303,877	37.68%
11843	Medical Protective Co.	IN	3,035,735	3.00%	74.67%	2,983,639	7,295,875	244.53%
24319	Darwin Select Ins. Co.	AR	2,976,423	2.94%	77.61%	2,387,832	563,408	23.59%
21199	Arch Specialty Ins. Co.	NE	2,115,660	2.09%	79.70%	2,032,135	1,119,221	55.08%
36234	Preferred Professional Ins. Co.	NE	2,026,429	2.00%	81.70%	1,962,368	84,252	4.29%
11832	Health Care Industry Liab. Recip. Ins.	DC	1,282,720	1.27%	82.97%	1,214,304	705,947	58.14%
34452	Homeland Ins. Co. of NY	NY	1,187,949	1.17%	84.14%	1,040,723	(116,974)	-11.24%
35378	Evanston Ins. Co.	IL	1,083,185	1.07%	85.21%	1,109,206	(224,021)	-20.20%
20079	National Fire & Marine Ins. Co.	NE	1,063,719	1.05%	86.26%	812,263	371,852	45.78%
44105	Ophthalmic Mut. Ins. Co. RRG	VT	882,624	0.87%	87.13%	840,806	(77,952)	-9.27%
24856	Admiral Ins. Co.	DE	862,044	0.85%	87.98%	1,266,743	(268,652)	-21.21%
33138	Landmark Amer. Ins. Co.	OK	856,455	0.85%	88.83%	810,598	133,085	16.42%
25433	American Safety Ind. Co.	OK	757,557	0.75%	89.57%	941,219	(276,363)	-29.36%
22829	Interstate Fire & Cas. Co.	IL	744,275	0.73%	90.31%	879,784	505,488	57.46%
10801	Fortress Ins. Co.	IL	730,220	0.72%	91.03%	704,891	235,699	33.44%
19917	Liberty Ins. Underwriters Inc.	IL	655,860	0.65%	91.68%	671,642	331,488	49.35%
		TOP 20	92,857,487	91.68%		93,474,401	30,921,682	33.08%
		OTHERS	8,430,402	8.32%		8,514,285	1,374,322	16.14%
77 COMPANIES		TOTAL	101,287,889	100.00%		101,988,686	32,296,004	31.67%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: EARTHQUAKE AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
19437	Lexington Ins. Co.	DE	2,281,799	23.86%	23.86%	2,594,253	(3,891,397)	-150.00%
19445	National Union Fire Ins. Co. of Pitts.	PA	1,257,950	13.15%	37.01%	1,350,528	-	0.00%
21199	Arch Specialty Ins. Co.	NE	607,921	6.36%	43.36%	432,888	-	0.00%
23035	Liberty Mut. Fire Ins. Co.	WI	585,653	6.12%	49.49%	589,406	-	0.00%
33189	Alterra Excess & Surplus Ins. Co.	DE	496,198	5.19%	54.67%	520,776	196,600	37.75%
25674	Travelers Prop. Cas. Co. of Amer.	CT	433,945	4.54%	59.21%	489,276	65,382	13.36%
25151	State Farm Gen. Ins. Co.	IL	424,599	4.44%	63.65%	419,330	(4)	0.00%
44776	Torus Specialty Ins. Co.	DE	358,385	3.75%	67.40%	435,672	180,885	41.52%
25143	State Farm Fire & Cas. Co.	IL	312,580	3.27%	70.66%	300,784	-	0.00%
35300	Allianz Global Risks US Ins. Co.	IL	288,719	3.02%	73.68%	294,590	59,277	20.12%
25445	Ironshore Specialty Ins. Co.	AZ	249,219	2.61%	76.29%	225,524	881	0.39%
39845	Westport Ins. Corp.	MO	169,337	1.77%	78.06%	150,302	-	0.00%
25658	Travelers Ind. Co.	CT	157,300	1.64%	79.70%	148,954	29,899	20.07%
19489	Allied World Assur. Co. US Inc.	DE	152,276	1.59%	81.30%	114,790	11,920	10.38%
39020	Essex Ins. Co.	DE	137,744	1.44%	82.74%	125,512	(3,243)	-2.58%
33138	Landmark Amer. Ins. Co.	OK	122,356	1.28%	84.01%	109,011	(1)	0.00%
26247	American Guar. & Liab. Ins.	NY	114,974	1.20%	85.22%	109,349	(7,908)	-7.23%
20443	Continental Cas. Co.	IL	107,931	1.13%	86.35%	102,973	(1,974)	-1.92%
22314	RSUI Ind. Co.	NH	105,459	1.10%	87.45%	88,178	-	0.00%
11126	Sompo Japan Ins. Co. of Amer.	NY	76,686	0.80%	88.25%	94,735	-	0.00%
		TOP 20	8,441,031	88.25%		8,696,831	(3,359,683)	-38.63%
		OTHERS	1,123,916	11.75%		1,175,181	69,515	5.92%
	130 COMPANIES	TOTAL	9,564,947	100.00%		9,872,012	(3,290,168)	-33.33%

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

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

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

**MARKET SHARE & LOSS RATIO  
LINE: GROUP ACCIDENT & HEALTH AS OF DECEMBER 31, 2012**

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
19445	National Union Fire Ins. Co. of Pitts.	PA	17,988,576	37.83%	37.83%	16,606,632	9,345,710	56.28%
25178	State Farm Mut. Auto Ins. Co.	IL	9,387,958	19.74%	57.57%	9,387,958	7,666,407	81.66%
16535	Zurich Amer. Ins. Co.	NY	4,737,485	9.96%	67.53%	4,319,603	1,437,745	33.28%
38245	BCS Ins. Co.	OH	3,887,081	8.17%	75.70%	3,873,483	2,106,045	54.37%
22667	Ace Amer. Ins. Co.	PA	2,119,652	4.46%	80.16%	2,070,377	1,171,537	56.59%
21113	United States Fire Ins. Co.	DE	1,736,075	3.65%	83.81%	1,736,075	1,275,645	73.48%
39217	QBE Ins. Corp.	PA	1,510,630	3.18%	86.99%	1,518,895	(2,389,777)	-157.34%
26581	Independence Amer. Ins. Co.	DE	1,427,248	3.00%	89.99%	1,427,248	454,557	31.85%
27928	Amex Assur. Co.	IL	1,333,581	2.80%	92.79%	1,337,095	127,658	9.55%
20443	Continental Cas. Co.	IL	749,731	1.58%	94.37%	62,227	194,960	313.30%
38318	Starr Ind. & Liab. Co.	TX	686,877	1.44%	95.81%	924,794	544,531	58.88%
39845	Westport Ins. Corp.	MO	525,355	1.10%	96.92%	501,040	2,182,078	435.51%
35408	Imperium Ins. Co.	TX	363,800	0.77%	97.68%	363,800	177,031	48.66%
11150	Arch Ins. Co.	MO	304,456	0.64%	98.32%	336,752	233,284	69.27%
20281	Federal Ins. Co.	IN	243,905	0.51%	98.84%	259,188	146,512	56.53%
27154	Atlantic Specialty Ins. Co.	NY	169,669	0.36%	99.19%	46,466	14,096	30.34%
38776	Sirius Amer. Ins. Co.	NY	120,570	0.25%	99.45%	20,095	11,517	57.31%
37273	Axis Ins. Co.	IL	118,209	0.25%	99.70%	111,837	49,558	44.31%
10111	American Bankers Ins. Co. of FL	FL	45,655	0.10%	99.79%	45,885	9,398	20.48%
11991	National Cas. Co.	WI	35,882	0.08%	99.87%	35,965	1,752	4.87%
		TOP 20	47,492,395	99.87%		44,985,415	24,760,244	55.04%
		OTHERS	63,074	0.13%		168,250	93,207	55.40%
	33 COMPANIES	TOTAL	47,555,469	100.00%		45,153,665	24,853,451	55.04%

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 13 for all companies writing business in Louisiana.

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

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

### MARKET SHARE & LOSS RATIO LINE: CREDIT ACCIDENT & HEALTH AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
10111	American Bankers Ins. Co. of FL	FL	907,555	54.99%	54.99%	907,555	139,804	15.40%
25178	State Farm Mut. Auto Ins. Co.	IL	541,755	32.83%	87.82%	492,840	295,963	60.05%
42978	American Security Ins. Co.	DE	85,592	5.19%	93.00%	85,592	(103)	-0.12%
34274	Central States Ind. Co. of Omaha	NE	74,545	4.52%	97.52%	74,545	29,651	39.78%
10952	Stonebridge Cas. Ins. Co.	OH	40,958	2.48%	100.00%	40,958	9,233	22.54%
	5 COMPANIES	TOTAL	1,650,405	100.00%		1,601,490	474,548	29.63%

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 14 for all companies writing business in Louisiana.

### MARKET SHARE & LOSS RATIO LINE: COLLECTIVELY RENEWABLE ACCIDENT & HEALTH AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
22063	Government Employees Ins. Co.	MD	1,238	88.62%	88.62%	1,238	201	16.24%
11991	National Cas. Co.	WI	159	11.38%	100.00%	159	-	0.00%
	2 COMPANIES	TOTAL	1,397	100.00%		1,397	201	14.39%

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 15.1 for all companies writing business in Louisiana.

### MARKET SHARE & LOSS RATIO LINE: NON-CANCELABLE ACCIDENT & HEALTH AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
10952	Stonebridge Cas. Ins. Co.	OH	5,647	100.00%	100.00%	5,717	-	0.00%
	1 COMPANY	TOTAL	5,647	100.00%		5,717	-	0.00%

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 15.2 for all companies writing business in Louisiana.

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

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

### MARKET SHARE & LOSS RATIO

#### LINE: GUARANTEED RENEWABLE ACCIDENT & HEALTH AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25178	State Farm Mut. Auto Ins. Co.	IL	9,519,720	75.64%	75.64%	6,480,568	4,205,098	64.89%
20443	Continental Cas. Co.	IL	1,611,637	12.80%	88.44%	81,469	2,870,539	3523.47%
76759	Senior Amer. Ins. Co.	PA	931,894	7.40%	95.85%	934,958	1,714,508	183.38%
19445	National Union Fire Ins. Co. of Pitts.	PA	269,766	2.14%	97.99%	269,766	732,395	271.49%
34274	Central States Ind. Co. of Omaha	NE	214,710	1.71%	99.70%	201,272	82,047	40.76%
35963	AF&L Ins. Co.	PA	22,034	0.18%	99.87%	22,034	132,339	600.61%
20796	21st Century Premier Ins. Co.	PA	11,826	0.09%	99.96%	11,847	14,076	118.81%
19704	American States Ins. Co.	IN	4,255	0.03%	100.00%	4,255	-	0.00%
16535	Zurich Amer. Ins. Co.	NY	213	0.00%	100.00%	213	83	38.97%
	9 COMPANIES	TOTAL	12,586,055	100.00%		8,006,382	9,751,085	121.79%

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 15.3 for all companies writing business in Louisiana.

### MARKET SHARE & LOSS RATIO

#### LINE: NON-RENEWABLE FOR STATED REASONS ONLY ACCIDENT & HEALTH AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25178	State Farm Mut. Auto Ins. Co.	IL	3,888,198	100.00%	100.00%	3,946,641	2,449,080	62.05%
	1 COMPANY	TOTAL	3,888,198	100.00%		3,946,641	2,449,080	62.05%

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 15.4 for all companies writing business in Louisiana.

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

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

### MARKET SHARE & LOSS RATIO LINE: OTHER ACCIDENT ONLY AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
24147	Old Republic Ins. Co.	PA	277,255	94.01%	94.01%	267,027	127,086	47.59%
19380	American Home Assur. Co.	NY	9,369	3.18%	97.19%	9,521	3	0.03%
20281	Federal Ins. Co.	IN	6,702	2.27%	99.46%	6,503	450	6.92%
18538	Bancinsure Inc.	OK	1,347	0.46%	99.92%	740	505	68.24%
25178	State Farm Mut. Auto Ins. Co.	IL	232	0.08%	100.00%	232	8	3.45%
11991	National Cas. Co.	WI	10	0.00%	100.00%	15	-	0.00%
	6 COMPANIES	TOTAL	294,915	100.00%		284,038	128,052	45.08%

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 15.5 for all companies writing business in Louisiana.

### MARKET SHARE & LOSS RATIO LINE: ALL OTHER ACCIDENT & HEALTH AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25178	State Farm Mut. Auto Ins. Co.	IL	602,023	53.54%	53.54%	613,043	374,047	61.01%
38970	Markel Ins. Co.	IL	216,600	19.26%	72.81%	223,293	(6,187)	-2.77%
11630	Jefferson Ins. Co.	NY	139,001	12.36%	85.17%	137,365	36,245	26.39%
14427	Louisiana Farm Bureau Mut. Ins. Co.	LA	67,650	6.02%	91.18%	67,657	39,500	58.38%
42374	Houston Cas. Co.	TX	43,377	3.86%	95.04%	52,062	22,660	43.53%
10111	American Bankers Ins. Co. of FL	FL	20,676	1.84%	96.88%	20,676	619	2.99%
34274	Central States Ind. Co. of Omaha	NE	19,164	1.70%	98.59%	19,469	10,975	56.37%
11558	AssuranceAmerica Ins. Co.	SC	10,000	0.89%	99.47%	15,614	-	0.00%
22667	Ace Amer. Ins. Co.	PA	5,100	0.45%	99.93%	5,100	(1,112)	-21.80%
13331	Motorists Commercial Mut. Ins. Co.	OH	550	0.05%	99.98%	551	1,606	291.47%
17965	American Sentinel Ins. Co.	PA	238	0.02%	100.00%	238	(112)	-47.06%
20427	American Cas. Co. of Reading PA	PA	22	0.00%	100.00%	(31)	-	0.00%
	12 COMPANIES	TOTAL	1,124,401	100.00%		1,155,037	478,241	41.40%

DATA SOURCE: Property & Casualty Annual Statement Page 20LA (State Page), Line 15.7 for all companies writing business in Louisiana.

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

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

### MARKET SHARE & LOSS RATIO LINE: WORKERS' COMPENSATION AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
22350	Louisiana Workers Comp. Corp.	LA	167,295,762	21.05%	21.05%	159,948,015	70,133,266	43.85%
12472	LUBA Cas. Ins. Co.	LA	70,273,464	8.84%	29.89%	68,183,153	32,295,295	47.37%
10335	Bridgefield Cas. Ins. Co.	FL	44,430,789	5.59%	35.48%	44,430,789	36,355,351	81.82%
31895	American Interstate Ins. Co.	LA	36,591,292	4.60%	40.08%	32,829,722	23,806,871	72.52%
16535	Zurich Amer. Ins. Co.	NY	31,343,834	3.94%	44.03%	32,147,593	3,975,675	12.37%
22667	Ace Amer. Ins. Co.	PA	24,114,536	3.03%	47.06%	23,667,463	6,900,620	29.16%
15563	SeaBright Ins. Co.	IL	23,398,484	2.94%	50.00%	26,901,420	10,969,925	40.78%
11042	Stonetrust Commercial Ins. Co.	LA	22,093,378	2.78%	52.78%	20,776,599	8,063,172	38.81%
40142	American Zurich Ins. Co.	IL	19,680,664	2.48%	55.26%	20,109,749	8,584,801	42.69%
23841	New Hampshire Ins. Co.	PA	19,127,257	2.41%	57.66%	18,302,987	15,713,725	85.85%
10718	Retailers Cas. Ins. Co.	LA	16,728,989	2.10%	59.77%	17,080,914	9,037,201	52.91%
42404	Liberty Ins. Corp.	IL	16,479,841	2.07%	61.84%	16,332,019	11,549,768	70.72%
19410	Commerce & Industry Ins. Co.	NY	15,682,851	1.97%	63.82%	16,629,265	3,028,578	18.21%
19429	Insurance Co. of the State of PA	PA	14,623,683	1.84%	65.66%	15,511,140	13,643,089	87.96%
10708	Lemic Ins. Co.	LA	11,975,947	1.51%	67.16%	11,583,610	13,541,611	116.90%
23035	Liberty Mut. Fire Ins. Co.	WI	9,512,633	1.20%	68.36%	10,075,926	13,550,559	134.48%
25674	Travelers Prop. Cas. Co. of Amer.	CT	9,484,237	1.19%	69.55%	8,810,313	7,245,699	82.24%
23043	Liberty Mut. Ins. Co.	MA	8,073,051	1.02%	70.57%	8,588,504	4,235,461	49.32%
43575	Indemnity Ins. Co. of North Amer.	PA	7,485,203	0.94%	71.51%	7,312,807	5,033,202	68.83%
25682	Travelers Ind. Co. of CT	CT	7,452,573	0.94%	72.45%	7,740,763	6,070,258	78.42%
		TOP 20	575,848,468	72.45%		566,962,751	303,734,127	53.57%
		OTHERS	219,001,958	27.55%		211,530,654	150,136,162	70.98%
234 COMPANIES		TOTAL	794,850,426	100.00%		778,493,405	453,870,289	58.30%

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

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

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

### MARKET SHARE & LOSS RATIO

#### LINE: OTHER LIABILITY – OCCURRENCE AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
19437	Lexington Ins. Co.	DE	22,255,596	3.93%	3.93%	21,799,143	20,479,595	93.95%
22667	Ace Amer. Ins. Co.	PA	21,038,008	3.72%	7.65%	22,062,476	20,169,331	91.42%
19445	National Union Fire Ins. Co. of Pitts.	PA	20,094,168	3.55%	11.20%	21,149,424	27,797,320	131.43%
25143	State Farm Fire & Cas. Co.	IL	18,674,713	3.30%	14.50%	18,216,894	6,650,890	36.51%
41297	Scottsdale Ins. Co.	OH	18,081,598	3.19%	17.69%	17,808,659	539,454	3.03%
16535	Zurich Amer. Ins. Co.	NY	17,410,411	3.08%	20.77%	16,636,928	9,607,670	57.75%
10657	First Mercury Ins. Co.	IL	17,148,934	3.03%	23.80%	15,576,483	10,481,647	67.29%
24767	St Paul Fire & Marine Ins. Co.	CT	16,857,468	2.98%	26.78%	16,873,198	10,300,341	61.05%
25674	Travelers Prop. Cas. Co. of Amer.	CT	11,776,708	2.08%	28.86%	12,158,757	1,732,152	14.25%
10833	Gemini Ins. Co.	DE	11,156,981	1.97%	30.83%	10,789,121	4,109,189	38.09%
15989	Catlin Specialty Ins. Co.	DE	10,785,622	1.91%	32.74%	9,842,271	2,836,199	28.82%
11177	First Fin. Ins. Co.	IL	9,873,846	1.74%	34.48%	9,424,022	378,818	4.02%
26883	Chartis Specialty Ins. Co.	IL	8,137,206	1.44%	35.92%	7,947,379	14,491,508	182.34%
25658	Travelers Ind. Co.	CT	7,752,635	1.37%	37.29%	8,772,362	5,936,056	67.67%
39993	Colony Ins. Co.	VA	7,591,384	1.34%	38.63%	7,503,665	3,207,022	42.74%
25445	Ironshore Specialty Ins. Co.	AZ	6,638,627	1.17%	39.80%	7,489,474	4,446,478	59.37%
26247	American Guar. & Liab. Ins.	NY	6,275,024	1.11%	40.91%	5,792,760	2,510,875	43.35%
10030	Westchester Fire Ins. Co.	PA	6,221,617	1.10%	42.01%	5,017,701	7,034,803	140.20%
21415	Employers Mut. Cas. Co.	IA	6,037,195	1.07%	43.08%	5,858,083	2,124,665	36.27%
20443	Continental Cas. Co.	IL	5,818,282	1.03%	44.10%	5,244,921	9,910,767	188.96%
		TOP 20	249,626,023	44.10%		245,963,721	164,744,780	66.98%
		OTHERS	316,363,719	55.90%		299,181,765	177,127,534	59.20%
	397 COMPANIES	TOTAL	565,989,742	100.00%		545,145,486	341,872,314	62.71%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: OTHER LIABILITY – CLAIMS MADE AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
20443	Continental Cas. Co.	IL	29,155,035	15.40%	15.40%	28,512,870	13,071,361	45.84%
19445	National Union Fire Ins. Co. of Pitts.	PA	12,637,874	6.67%	22.07%	12,532,032	(203,058)	-1.62%
31194	Travelers Cas. & Surety Co. of Amer.	CT	12,310,420	6.50%	28.57%	11,602,348	3,052,122	26.31%
26883	Chartis Specialty Ins. Co.	IL	11,991,825	6.33%	34.91%	2,708,095	5,212,910	192.49%
37885	XL Specialty Ins. Co.	DE	8,410,917	4.44%	39.35%	8,613,215	1,946,719	22.60%
20281	Federal Ins. Co.	IN	7,866,888	4.15%	43.50%	7,874,608	(1,605,196)	-20.38%
19437	Lexington Ins. Co.	DE	6,169,879	3.26%	46.76%	8,418,148	1,217,845	14.47%
39845	Westport Ins. Corp.	MO	5,941,533	3.14%	49.90%	5,474,442	1,121,434	20.48%
31127	Columbia Cas. Co.	IL	4,323,020	2.28%	52.18%	4,281,867	13,536,848	316.14%
16535	Zurich Amer. Ins. Co.	NY	4,286,291	2.26%	54.45%	4,286,614	53,141	1.24%
10639	Attorneys Liab. Assur. Society Inc. RRG	VT	4,208,990	2.22%	56.67%	4,208,990	2,241,492	53.25%
27960	Illinois Union Ins. Co.	IL	3,655,441	1.93%	58.60%	2,718,810	693,993	25.53%
15989	Catlin Specialty Ins. Co.	DE	3,342,377	1.77%	60.36%	2,724,453	649,047	23.82%
25445	Ironshore Specialty Ins. Co.	AZ	2,818,774	1.49%	61.85%	2,780,491	1,250,366	44.97%
22667	Ace Amer. Ins. Co.	PA	2,465,397	1.30%	63.15%	2,801,846	1,051,607	37.53%
42374	Houston Cas. Co.	TX	2,317,294	1.22%	64.38%	2,561,480	(511,566)	-19.97%
35378	Evanston Ins. Co.	IL	2,035,584	1.08%	65.45%	2,292,868	936,681	40.85%
36940	Indian Harbor Ins. Co.	ND	2,029,257	1.07%	66.53%	2,141,859	682,027	31.84%
24791	St Paul Mercury Ins. Co.	CT	1,814,497	0.96%	67.48%	2,070,554	(379,151)	-18.31%
26387	Steadfast Ins. Co.	DE	1,766,129	0.93%	68.42%	1,027,438	(222,286)	-21.63%
		TOP 20	129,547,422	68.42%		119,633,028	43,796,336	36.61%
		OTHERS	59,804,351	31.58%		57,390,333	12,792,133	22.29%
215 COMPANIES		TOTAL	189,351,773	100.00%		177,023,361	56,588,469	31.97%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: EXCESS WORKERS' COMPENSATION AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
36307	Gray Ins. Co.	LA	23,316,552	55.50%	55.50%	22,254,038	7,324,047	32.91%
15105	Safety Nat'l. Cas. Corp.	MO	8,361,975	19.90%	75.40%	8,230,090	17,090,947	207.66%
16608	New York Marine & Gen. Ins. Co.	NY	3,096,289	7.37%	82.77%	3,021,610	1,391,041	46.04%
22667	Ace Amer. Ins. Co.	PA	2,438,434	5.80%	88.58%	4,153,428	5,856,350	141.00%
18023	Star Ins. Co.	MI	1,297,513	3.09%	91.67%	1,132,188	891,448	78.74%
19445	National Union Fire Ins. Co. of Pitts.	PA	1,140,871	2.72%	94.38%	1,205,879	891,001	73.89%
16535	Zurich Amer. Ins. Co.	NY	753,853	1.79%	96.18%	750,400	1,086,428	144.78%
25674	Travelers Prop. Cas. Co. of Amer.	CT	691,165	1.65%	97.82%	668,800	(316,308)	-47.29%
33600	LM Ins. Corp.	IL	417,251	0.99%	98.81%	439,104	344,234	78.39%
11150	Arch Ins. Co.	MO	274,475	0.65%	99.47%	151,992	115,740	76.15%
24147	Old Republic Ins. Co.	PA	172,178	0.41%	99.88%	177,875	(22,965)	-12.91%
37885	XL Specialty Ins. Co.	DE	51,219	0.12%	100.00%	23,500	(1,904)	-8.10%
24988	Sentry Ins. A Mut. Co.	WI	48,238	0.11%	100.11%	46,802	53,242	113.76%
42404	Liberty Ins. Corp.	IL	28,302	0.07%	100.18%	39,695	(404,597)	-1019.26%
10786	Princeton Excess & Surplus Lines Ins.	DE	22,043	0.05%	100.23%	20,176	15,576	77.20%
25887	United States Fidelity & Guar. Co.	CT	5,463	0.01%	100.25%	5,463	(524,233)	-9596.06%
20281	Federal Ins. Co.	IN	2,118	0.01%	100.25%	2,126	160	7.53%
20346	Pacific Ind. Co.	WI	185	0.00%	100.25%	135	12	8.89%
23809	Granite State Ins. Co.	PA	(106,320)	-0.25%	100.00%	(106,320)	5,998	-5.64%
	19 COMPANIES	TOTAL	42,011,804	100.00%		42,216,981	33,796,217	80.05%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: PRODUCTS LIABILITY AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
10657	First Mercury Ins. Co.	IL	3,741,519	8.20%	8.20%	2,482,278	1,493,425	60.16%
24767	St Paul Fire & Marine Ins. Co.	CT	3,732,037	8.18%	16.38%	3,735,271	2,276,954	60.96%
15989	Catlin Specialty Ins. Co.	DE	2,413,975	5.29%	21.67%	1,832,717	607,586	33.15%
39993	Colony Ins. Co.	VA	1,934,290	4.24%	25.91%	1,888,743	1,991,612	105.45%
16535	Zurich Amer. Ins. Co.	NY	1,510,337	3.31%	29.22%	1,924,219	4,163,856	216.39%
19496	United Fire & Ind. Co.	TX	1,290,205	2.83%	32.05%	1,265,906	1,552,443	122.63%
25674	Travelers Prop. Cas. Co. of Amer.	CT	1,237,158	2.71%	34.76%	1,255,155	549,219	43.76%
23035	Liberty Mut. Fire Ins. Co.	WI	1,198,940	2.63%	37.39%	1,151,913	626,061	54.35%
17370	Nautilus Ins. Co.	AZ	1,176,533	2.58%	39.97%	1,025,498	(9,734)	-0.95%
22667	Ace Amer. Ins. Co.	PA	1,110,601	2.43%	42.40%	1,013,081	3,352,368	330.91%
33138	Landmark Amer. Ins. Co.	OK	1,055,936	2.31%	44.72%	1,097,611	102,921	9.38%
10172	Westchester Surplus Lines Ins. Co.	GA	1,040,290	2.28%	47.00%	690,951	(696,371)	-100.78%
25445	Ironshore Specialty Ins. Co.	AZ	838,666	1.84%	48.84%	1,124,784	431,130	38.33%
21261	Electric Ins. Co.	MA	830,014	1.82%	50.65%	830,114	3,305,065	398.15%
35378	Evanston Ins. Co.	IL	778,300	1.71%	52.36%	633,784	(447,391)	-70.59%
25682	Travelers Ind. Co. of CT	CT	745,599	1.63%	53.99%	702,625	744,594	105.97%
13021	United Fire & Cas. Co.	IA	740,876	1.62%	55.62%	690,662	544,555	78.85%
13196	Western World Ins. Co.	NH	712,703	1.56%	57.18%	589,618	157,519	26.72%
27855	Zurich Amer. Ins. Co. of IL	IL	661,170	1.45%	58.63%	427,886	180,193	42.11%
41394	Benchmark Ins. Co.	KS	657,167	1.44%	60.07%	734,162	(41,319)	-5.63%
		TOP 20	27,406,316	60.07%		25,096,978	20,884,686	83.22%
		OTHERS	18,217,578	39.93%		18,208,828	(604,681)	-3.32%
186 COMPANIES		TOTAL	45,623,894	100.00%		43,305,806	20,280,005	46.83%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: PRIVATE PASSENGER AUTO NO-FAULT AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
37915	Essentia Ins. Co.	MO	767	100.00%	100.00%	687	(1)	-0.15%
	1 COMPANY	TOTAL	767	100.00%		687	(1)	-0.15%

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

### MARKET SHARE & LOSS RATIO LINE: OTHER PRIVATE PASSENGER AUTO LIABILITY AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25178	State Farm Mut. Auto Ins. Co.	IL	642,994,157	31.17%	31.17%	634,801,567	415,641,571	65.48%
10050	Progressive Security Ins. Co.	LA	229,604,965	11.13%	42.31%	226,980,674	171,774,085	75.68%
17230	Allstate Prop. & Cas. Ins. Co.	IL	113,943,465	5.52%	47.83%	112,140,603	66,409,970	59.22%
40924	Louisiana Farm Bureau Cas. Ins. Co.	LA	92,858,424	4.50%	52.33%	92,613,951	69,122,543	74.64%
19232	Allstate Ins. Co.	IL	90,943,367	4.41%	56.74%	93,206,935	54,864,668	58.86%
10295	USAgencies Cas. Ins. Co. Inc.	LA	70,056,202	3.40%	60.14%	71,735,878	57,748,198	80.50%
44695	Progressive Paloverde Ins. Co.	IN	68,133,806	3.30%	63.44%	67,512,929	47,343,782	70.13%
35882	Geico Gen. Ins. Co.	MD	53,215,135	2.58%	66.02%	54,304,475	47,237,288	86.99%
25143	State Farm Fire & Cas. Co.	IL	47,167,051	2.29%	68.31%	47,720,633	28,108,757	58.90%
41491	Geico Cas. Co.	MD	42,593,611	2.07%	70.38%	34,782,054	30,573,547	87.90%
25941	United Serv. Automobile Assn.	TX	37,583,093	1.82%	72.20%	37,540,490	29,572,043	78.77%
23035	Liberty Mut. Fire Ins. Co.	WI	36,119,564	1.75%	73.95%	38,620,779	20,011,173	51.81%
10248	Safeway Ins. Co. of LA	LA	33,260,842	1.61%	75.56%	31,859,349	21,627,992	67.89%
22063	Government Employees Ins. Co.	MD	28,398,261	1.38%	76.94%	29,089,798	21,951,121	75.46%
23388	Shelter Mut. Ins. Co.	MO	28,172,253	1.37%	78.30%	27,877,414	16,455,989	59.03%
22055	Geico Ind. Co.	MD	27,708,602	1.34%	79.65%	29,407,375	21,175,511	72.01%
25968	USAA Cas. Ins. Co.	TX	27,503,462	1.33%	80.98%	26,702,963	21,094,976	79.00%
24732	General Ins. Co. of Amer.	NH	21,948,866	1.06%	82.04%	25,909,996	17,868,496	68.96%
11140	ANPAC LA Ins. Co.	LA	20,030,981	0.97%	83.02%	20,213,418	10,620,191	52.54%
15512	Automobile Club Interins Exch.	MO	17,056,216	0.83%	83.84%	17,737,608	14,021,215	79.05%
		TOP 20	1,729,292,323	83.84%		1,720,758,889	1,183,223,116	68.76%
		OTHERS	333,241,276	16.16%		315,952,134	231,248,616	73.19%
	123 COMPANIES	TOTAL	2,062,533,599	100.00%		2,036,711,023	1,414,471,732	69.45%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: COMMERCIAL AUTO NO-FAULT AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
13988	UV Ins. RRG Inc.	HI	113,200	57.70%	57.70%	103,625	51,639	49.83%
26808	Hallmark Specialty Ins. Co.	OK	55,770	28.43%	86.12%	57,235	35,915	62.75%
19445	National Union Fire Ins. Co. of Pitts.	PA	19,115	9.74%	95.86%	19,115	3,864	20.21%
25011	Wesco Ins. Co.	DE	8,509	4.34%	100.20%	5,406	2,671	49.41%
36838	Mesa Underwriters Specialty Ins. Co.	NJ	1,834	0.93%	101.14%	1,279	402	31.43%
44300	Tower Ins. Co. of NY	NY	921	0.47%	101.60%	921	14,480	1572.20%
21172	Vanliner Ins. Co.	MO	643	0.33%	101.93%	312	-	0.00%
37257	Praetorian Ins. Co.	PA	505	0.26%	102.19%	593	(204)	-34.40%
40045	Starnet Ins. Co.	DE	484	0.25%	102.44%	508	2,623	516.34%
19488	Amerisure Ins. Co.	MI	459	0.23%	102.67%	78	10	12.82%
25054	Hudson Ins. Co.	DE	300	0.15%	102.82%	300	39	13.00%
11515	QBE Specialty Ins. Co.	ND	215	0.11%	102.93%	2	-	0.00%
30945	Plaza Ins. Co.	MO	172	0.09%	103.02%	172	73	42.44%
26077	Lancer Ins. Co.	IL	99	0.05%	103.07%	99	4	4.04%
38911	Berkley Nat'l. Ins. Co.	IA	32	0.02%	103.09%	24	(1)	-4.17%
23841	New Hampshire Ins. Co.	PA	13	0.01%	103.09%	13	5	38.46%
29580	Berkley Regional Ins. Co.	DE	11	0.01%	103.10%	11	6	54.55%
18058	Philadelphia Ind. Ins. Co.	PA	3	0.00%	103.10%	-	-	0.00%
23850	Tokio Marine Specialty Ins. Co.	DE	(1)	0.00%	103.10%	-	-	0.00%
37273	Axis Ins. Co.	IL	(4)	0.00%	103.10%	(4)	-	0.00%
TOP 20			202,280	103.10%		189,689	111,526	58.79%
OTHERS			(6,080)	-3.10%		11,926	18,055	151.39%
24 COMPANIES			TOTAL	196,200	100.00%	201,615	129,581	64.27%

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

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

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

### MARKET SHARE & LOSS RATIO

#### LINE: OTHER COMMERCIAL AUTO LIABILITY AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
44695	Progressive Paloverde Ins. Co.	IN	25,512,062	5.70%	5.70%	23,999,497	21,678,126	90.33%
12936	Houston Specialty Ins. Co.	TX	21,616,414	4.83%	10.53%	20,095,630	13,726,802	68.31%
16535	Zurich Amer. Ins. Co.	NY	15,177,109	3.39%	13.92%	17,358,450	9,366,268	53.96%
25178	State Farm Mut. Auto Ins. Co.	IL	14,918,436	3.33%	17.25%	14,338,277	10,811,147	75.40%
10050	Progressive Security Ins. Co.	LA	12,208,597	2.73%	19.98%	13,155,196	10,217,175	77.67%
25674	Travelers Prop. Cas. Co. of Amer.	CT	11,769,080	2.63%	22.61%	11,583,517	11,096,291	95.79%
25682	Travelers Ind. Co. of CT	CT	11,664,855	2.61%	25.21%	11,919,145	8,080,028	67.79%
26808	Hallmark Specialty Ins. Co.	OK	10,565,899	2.36%	27.57%	10,339,206	6,190,206	59.87%
11515	QBE Specialty Ins. Co.	ND	10,530,245	2.35%	29.92%	15,373,071	19,006,004	123.63%
19445	National Union Fire Ins. Co. of Pitts.	PA	10,356,420	2.31%	32.24%	11,419,775	11,532,292	100.99%
22667	Ace Amer. Ins. Co.	PA	9,461,762	2.11%	34.35%	8,622,330	(702,469)	-8.15%
24171	The Netherlands Ins. Co.	NH	8,399,325	1.88%	36.23%	8,869,747	7,864,007	88.66%
25658	Travelers Ind. Co.	CT	7,597,767	1.70%	37.92%	8,423,352	5,191,239	61.63%
23035	Liberty Mut. Fire Ins. Co.	WI	7,224,908	1.61%	39.54%	6,334,667	3,970,196	62.67%
37257	Praetorian Ins. Co.	PA	7,014,439	1.57%	41.10%	5,331,412	4,260,691	79.92%
19720	American Alt. Ins. Corp.	DE	6,932,332	1.55%	42.65%	6,487,227	2,682,632	41.35%
11150	Arch Ins. Co.	MO	6,829,306	1.53%	44.18%	6,815,973	5,919,366	86.85%
19879	Security Nat'l. Ins. Co.	DE	5,815,004	1.30%	45.48%	3,882,847	3,390,355	87.32%
24767	St Paul Fire & Marine Ins. Co.	CT	5,532,100	1.24%	46.71%	5,371,213	3,529,496	65.71%
27790	Canal Ind. Co.	SC	5,166,045	1.15%	47.87%	4,855,858	9,909,258	204.07%
		TOP 20	214,292,105	47.87%		214,576,390	167,719,110	78.16%
		OTHERS	233,387,390	52.13%		223,134,459	210,151,870	94.18%
273 COMPANIES		TOTAL	447,679,495	100.00%		437,710,849	377,870,980	86.33%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25178	State Farm Mut. Auto Ins. Co.	IL	362,217,490	29.09%	29.09%	365,868,492	271,860,607	74.31%
10050	Progressive Security Ins. Co.	LA	124,069,023	9.97%	39.06%	124,456,623	89,877,784	72.22%
17230	Allstate Prop. & Cas. Ins. Co.	IL	87,412,431	7.02%	46.08%	85,261,725	39,747,656	46.62%
19232	Allstate Ins. Co.	IL	75,935,606	6.10%	52.18%	76,949,968	29,464,055	38.29%
40924	Louisiana Farm Bureau Cas. Ins. Co.	LA	74,699,095	6.00%	58.18%	73,637,246	42,348,586	57.51%
35882	Geico Gen. Ins. Co.	MD	39,063,894	3.14%	61.32%	40,135,365	24,043,920	59.91%
44695	Progressive Paloverde Ins. Co.	IN	34,855,923	2.80%	64.12%	34,360,596	28,127,173	81.86%
10295	USAgenies Cas. Ins. Co. Inc.	LA	28,337,919	2.28%	66.39%	28,819,702	11,212,236	38.90%
25941	United Serv. Automobile Assn.	TX	27,615,540	2.22%	68.61%	27,495,128	17,330,564	63.03%
25143	State Farm Fire & Cas. Co.	IL	25,835,956	2.08%	70.69%	26,167,627	21,240,088	81.17%
41491	Geico Cas. Co.	MD	24,693,187	1.98%	72.67%	19,780,180	20,156,931	101.90%
22063	Government Employees Ins. Co.	MD	22,082,017	1.77%	74.45%	22,847,643	12,711,421	55.64%
23035	Liberty Mut. Fire Ins. Co.	WI	20,458,261	1.64%	76.09%	22,195,400	10,600,994	47.76%
25968	USAA Cas. Ins. Co.	TX	18,632,173	1.50%	77.59%	18,738,412	11,183,388	59.68%
22055	Geico Ind. Co.	MD	16,937,394	1.36%	78.95%	17,679,855	9,554,832	54.04%
23388	Shelter Mut. Ins. Co.	MO	14,147,295	1.14%	80.08%	14,081,324	8,244,895	58.55%
24732	General Ins. Co. of Amer.	NH	13,025,738	1.05%	81.13%	15,497,731	8,255,082	53.27%
10248	Safeway Ins. Co. of LA	LA	12,695,746	1.02%	82.15%	12,463,283	7,111,763	57.06%
15512	Automobile Club Interins Exch.	MO	10,561,658	0.85%	83.00%	10,927,449	6,977,003	63.85%
36447	LM Gen. Ins. Co.	IL	10,078,901	0.81%	83.81%	7,181,467	6,801,136	94.70%
		TOP 20	1,043,355,247	83.81%		1,044,545,216	676,850,114	64.80%
		OTHERS	201,607,602	16.19%		196,208,143	114,318,933	58.26%
125 COMPANIES		TOTAL	1,244,962,849	100.00%		1,240,753,359	791,169,047	63.77%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: COMMERCIAL AUTO PHYSICAL DAMAGE AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
12936	Houston Specialty Ins. Co.	TX	7,250,370	7.63%	7.63%	6,558,131	3,605,586	54.98%
44695	Progressive Paloverde Ins. Co.	IN	6,018,026	6.33%	13.97%	5,451,795	4,334,706	79.51%
11515	QBE Specialty Ins. Co.	ND	3,590,459	3.78%	17.74%	5,342,028	2,187,756	40.95%
26344	Great Amer. Assur. Co.	OH	3,588,325	3.78%	21.52%	3,617,848	1,676,865	46.35%
10050	Progressive Security Ins. Co.	LA	3,389,952	3.57%	25.09%	3,650,401	1,563,641	42.83%
25178	State Farm Mut. Auto Ins. Co.	IL	3,378,810	3.56%	28.65%	3,329,624	2,514,846	75.53%
19720	American Alt. Ins. Corp.	DE	3,055,782	3.22%	31.86%	2,786,083	812,040	29.15%
22012	Motors Ins. Corp.	MI	2,454,994	2.58%	34.45%	2,454,993	2,784,479	113.42%
25682	Travelers Ind. Co. of CT	CT	2,251,461	2.37%	36.82%	2,171,102	836,232	38.52%
25674	Travelers Prop. Cas. Co. of Amer.	CT	2,018,409	2.12%	38.94%	2,130,131	937,872	44.03%
16535	Zurich Amer. Ins. Co.	NY	1,927,694	2.03%	40.97%	2,249,657	1,829,796	81.34%
26808	Hallmark Specialty Ins. Co.	OK	1,916,962	2.02%	42.99%	1,929,807	1,134,579	58.79%
37257	Praetorian Ins. Co.	PA	1,742,268	1.83%	44.82%	1,223,367	356,776	29.16%
19879	Security Nat'l. Ins. Co.	DE	1,643,774	1.73%	46.55%	1,071,950	815,149	76.04%
27790	Canal Ind. Co.	SC	1,487,108	1.57%	48.12%	1,402,646	314,940	22.45%
24171	The Netherlands Ins. Co.	NH	1,388,399	1.46%	49.58%	1,461,645	1,352,741	92.55%
10676	First Guard Ins. Co.	AZ	1,297,955	1.37%	50.94%	1,297,955	369,166	28.44%
39020	Essex Ins. Co.	DE	1,116,521	1.18%	52.12%	1,268,614	348,277	27.45%
23035	Liberty Mut. Fire Ins. Co.	WI	1,082,616	1.14%	53.26%	853,347	372,850	43.69%
24767	St Paul Fire & Marine Ins. Co.	CT	1,067,314	1.12%	54.38%	972,084	506,672	52.12%
		TOP 20	51,667,199	54.38%		51,223,208	28,654,969	55.94%
		OTHERS	43,341,778	45.62%		43,086,743	24,897,031	57.78%
251 COMPANIES		TOTAL	95,008,977	100.00%		94,309,951	53,552,000	56.78%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: AIRCRAFT AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
38318	Starr Ind. & Liab. Co.	TX	11,689,573	18.18%	18.18%	8,792,813	4,574,635	52.03%
35300	Allianz Global Risks US Ins. Co.	IL	11,088,605	17.25%	35.43%	10,656,308	570,853	5.36%
19445	National Union Fire Ins. Co. of Pitts.	PA	8,745,435	13.60%	49.04%	9,767,405	6,136,015	62.82%
19720	American Alt. Ins. Corp.	DE	4,403,081	6.85%	55.89%	4,720,674	1,266,378	26.83%
19518	Catlin Ins. Co.	TX	4,134,178	6.43%	62.32%	4,562,610	2,582,626	56.60%
40045	Starnet Ins. Co.	DE	3,559,573	5.54%	67.86%	3,382,443	1,209,308	35.75%
34274	Central States Ind. Co. of Omaha	NE	2,800,413	4.36%	72.21%	2,318,755	203,940	8.80%
22667	Ace Amer. Ins. Co.	PA	2,412,357	3.75%	75.96%	2,412,357	911	0.04%
24147	Old Republic Ins. Co.	PA	2,277,778	3.54%	79.51%	2,552,111	1,098,680	43.05%
20281	Federal Ins. Co.	IN	2,037,990	3.17%	82.68%	1,948,787	(184,029)	-9.44%
18023	Star Ins. Co.	MI	1,700,298	2.64%	85.32%	1,828,223	1,086,514	59.43%
12904	Tokio Marine & Nichido Fire Ins. Co.	NY	1,428,148	2.22%	87.54%	1,233,705	193,017	15.65%
23043	Liberty Mut. Ins. Co.	MA	1,253,612	1.95%	89.49%	1,263,917	168,091	13.30%
37885	XL Specialty Ins. Co.	DE	1,042,778	1.62%	91.12%	984,452	(884,592)	-89.86%
29599	US Specialty Ins. Co.	TX	1,028,445	1.60%	92.72%	1,049,801	892,372	85.00%
20362	Mitsui Sumitomo Ins. Co. of Amer.	NY	958,128	1.49%	94.21%	994,620	200,789	20.19%
19941	American Commerce Ins. Co.	OH	753,674	1.17%	95.38%	668,493	215,776	32.28%
20052	National Liab. & Fire Ins. Co.	CT	633,798	0.99%	96.37%	638,582	65,954	10.33%
22039	General Reins. Corp.	DE	633,796	0.99%	97.35%	638,580	(26,759)	-4.19%
34037	Hallmark Ins. Co.	AZ	490,502	0.76%	98.11%	512,497	173,365	33.83%
		TOP 20	63,072,162	98.11%		60,927,133	19,543,844	32.08%
		OTHERS	1,212,387	1.89%		1,318,196	608,305	46.15%
34 COMPANIES		TOTAL	64,284,549	100.00%		62,245,329	20,152,149	32.38%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: FIDELITY AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
31194	Travelers Cas. & Surety Co. of Amer.	CT	2,842,829	22.21%	22.21%	2,563,556	853,906	33.31%
10847	Cumis Ins. Society Inc.	IA	1,973,620	15.42%	37.63%	1,951,513	1,953,147	100.08%
24791	St Paul Mercury Ins. Co.	CT	1,034,491	8.08%	45.72%	928,941	445,084	47.91%
20281	Federal Ins. Co.	IN	1,008,713	7.88%	53.60%	1,258,504	1,149,035	91.30%
16691	Great Amer. Ins. Co.	OH	883,897	6.91%	60.50%	471,314	(10,488)	-2.23%
39306	Fidelity & Deposit Co. of MD	MD	873,763	6.83%	67.33%	961,925	(216,082)	-22.46%
13188	Western Surety Co.	SD	703,791	5.50%	72.83%	695,203	522,285	75.13%
19445	National Union Fire Ins. Co. of Pitts.	PA	363,633	2.84%	75.67%	344,876	263,380	76.37%
10120	Everest Nat'l. Ins. Co.	DE	353,683	2.76%	78.43%	259,720	115,140	44.33%
16535	Zurich Amer. Ins. Co.	NY	327,007	2.56%	80.99%	331,267	69,290	20.92%
34347	Colonial Amer. Cas. & Surety Co.	MD	314,220	2.46%	83.44%	487,328	(13,696)	-2.81%
20443	Continental Cas. Co.	IL	307,992	2.41%	85.85%	293,722	50,114	17.06%
10030	Westchester Fire Ins. Co.	PA	228,503	1.79%	87.64%	106,588	17,739	16.64%
19682	Hartford Fire In. Co.	CT	153,655	1.20%	88.84%	169,883	16,798	9.89%
13935	Federated Mut. Ins. Co.	MN	145,314	1.14%	89.97%	113,005	105,012	92.93%
35289	Continental Ins. Co.	PA	125,689	0.98%	90.95%	149,457	(36,718)	-24.57%
40045	Starnet Ins. Co.	DE	111,525	0.87%	91.82%	29,250	12,043	41.17%
24767	St Paul Fire & Marine Ins. Co.	CT	102,220	0.80%	92.62%	153,630	(12,061)	-7.85%
44792	Executive Risk Speciality Ins. Co.	CT	82,855	0.65%	93.27%	59,600	(17,356)	-29.12%
25143	State Farm Fire & Cas. Co.	IL	70,143	0.55%	93.82%	68,528	-	0.00%
		TOP 20	12,007,543	93.82%		11,397,810	5,266,572	46.21%
		OTHERS	791,141	6.18%		720,356	658,831	91.46%
84 COMPANIES		TOTAL	12,798,684	100.00%		12,118,166	5,925,403	48.90%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: SURETY AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
31194	Travelers Cas. & Surety Co. of Amer.	CT	15,068,991	14.18%	14.18%	16,389,083	10,720,632	65.41%
23043	Liberty Mut. Ins. Co.	MA	10,359,106	9.74%	23.92%	10,234,726	9,310,497	90.97%
39306	Fidelity & Deposit Co. of MD	MD	8,843,568	8.32%	32.24%	8,636,494	557,300	6.45%
13188	Western Surety Co.	SD	7,372,861	6.94%	39.18%	7,630,502	7,384,637	96.78%
20281	Federal Ins. Co.	IN	6,111,358	5.75%	44.92%	6,128,562	155,169	2.53%
10051	Lyndon Southern Ins. Co.	DE	5,294,426	4.98%	49.90%	5,294,426	4,123,652	77.89%
29599	US Specialty Ins. Co.	TX	4,857,559	4.57%	54.47%	3,675,514	1,118,624	30.43%
13056	RLI Ins. Co.	IL	4,387,311	4.13%	58.60%	4,249,707	55,103	1.30%
19682	Hartford Fire In. Co.	CT	4,294,402	4.04%	62.64%	4,426,284	(1,121,782)	-25.34%
11592	International Fidelity Ins. Co.	NJ	4,289,203	4.03%	66.68%	4,162,595	(7,539)	-0.18%
19801	Argonaut Ins. Co.	IL	2,698,582	2.54%	69.21%	2,336,466	523,135	22.39%
29424	Hartford Cas. Ins. Co.	IN	1,883,714	1.77%	70.99%	2,256,264	(908,265)	-40.26%
22357	Hartford Accident & Ind. Co.	CT	1,872,489	1.76%	72.75%	1,709,072	17,326	1.01%
14494	Merchants Bonding Co. a Mut.	IA	1,771,277	1.67%	74.41%	1,638,791	750,589	45.80%
10216	American Contractors Ind. Co.	CA	1,764,047	1.66%	76.07%	1,888,378	44,410	2.35%
22292	Hanover Ins. Co.	NH	1,606,004	1.51%	77.58%	1,328,270	1,636,902	123.24%
10030	Westchester Fire Ins. Co.	PA	1,437,854	1.35%	78.94%	1,701,520	2,740,482	161.06%
35009	Financial Cas. & Surety Inc.	TX	1,376,428	1.29%	80.23%	1,376,428	72,596	5.27%
13285	Allegheny Cas. Co.	PA	1,375,902	1.29%	81.53%	1,374,020	65,260	4.75%
10916	Suretec Ins. Co.	TX	1,366,795	1.29%	82.81%	1,237,440	1,095,293	88.51%
		TOP 20	88,031,877	82.81%		87,674,542	38,334,021	43.72%
		OTHERS	18,271,287	17.19%		20,040,008	11,968,765	59.72%
137 COMPANIES		TOTAL	106,303,164	100.00%		107,714,550	50,302,786	46.70%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: BURGLARY & THEFT AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
31194	Travelers Cas. & Surety Co. of Amer.	CT	912,514	31.87%	31.87%	879,580	11,203	1.27%
12998	Union Nat'l. Fire Ins. Co.	LA	708,007	24.73%	56.60%	703,558	130,923	18.61%
20281	Federal Ins. Co.	IN	123,668	4.32%	60.91%	135,744	35,896	26.44%
29599	US Specialty Ins. Co.	TX	119,065	4.16%	65.07%	76,943	(1,172)	-1.52%
19445	National Union Fire Ins. Co. of Pitts.	PA	103,144	3.60%	68.68%	91,221	26,068	28.58%
13207	Lighthouse Prop. Ins. Corp.	LA	85,931	3.00%	71.68%	75,503	-	0.00%
20443	Continental Cas. Co.	IL	82,960	2.90%	74.57%	83,660	173,867	207.83%
16535	Zurich Amer. Ins. Co.	NY	76,811	2.68%	77.26%	71,343	(364)	-0.51%
44776	Torus Specialty Ins. Co.	DE	71,677	2.50%	79.76%	87,134	(69,555)	-79.83%
10200	Hiscox Ins. Co. Inc.	IL	64,997	2.27%	82.03%	45,736	15,175	33.18%
39306	Fidelity & Deposit Co. of MD	MD	58,940	2.06%	84.09%	73,119	(4,384)	-6.00%
23388	Shelter Mut. Ins. Co.	MO	56,896	1.99%	86.07%	52,594	4,698	8.93%
19216	Southern Ins. Co.	TX	31,850	1.11%	87.19%	29,154	(201)	-0.69%
19682	Hartford Fire In. Co.	CT	23,273	0.81%	88.00%	24,940	920	3.69%
13021	United Fire & Cas. Co.	IA	22,287	0.78%	88.78%	21,897	9,400	42.93%
31127	Columbia Cas. Co.	IL	22,267	0.78%	89.56%	26,987	(1,399)	-5.18%
26433	Harco Nat'l. Ins. Co.	IL	21,008	0.73%	90.29%	19,989	(50,392)	-252.10%
24554	XL Ins. Amer. Inc.	DE	20,359	0.71%	91.00%	18,366	(492)	-2.68%
13935	Federated Mut. Ins. Co.	MN	19,568	0.68%	91.68%	18,151	3,427	18.88%
10030	Westchester Fire Ins. Co.	PA	18,557	0.65%	92.33%	20,045	2,244	11.19%
		TOP 20	2,643,779	92.33%		2,555,664	285,862	11.19%
		OTHERS	219,550	7.67%		249,465	1,887,346	756.56%
94 COMPANIES		TOTAL	2,863,329	100.00%		2,805,129	2,173,208	77.47%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: BOILER & MACHINERY AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
21482	Factory Mut. Ins. Co.	RI	6,710,996	24.51%	24.51%	6,750,050	(520,942)	-7.72%
19445	National Union Fire Ins. Co. of Pitts.	PA	5,170,048	18.88%	43.39%	5,024,147	(205,460)	-4.09%
16535	Zurich Amer. Ins. Co.	NY	2,101,646	7.67%	51.06%	2,029,220	(20,589)	-1.01%
19437	Lexington Ins. Co.	DE	1,501,915	5.48%	56.55%	1,921,227	73,757	3.84%
11452	Hartford Steam Boil Inspec. & Ins. Co.	CT	1,465,962	5.35%	61.90%	1,482,146	520,931	35.15%
10014	Affiliated Fm. Ins. Co.	RI	1,376,546	5.03%	66.93%	1,310,321	208,893	15.94%
25674	Travelers Prop. Cas. Co. of Amer.	CT	1,363,791	4.98%	71.91%	1,467,660	1,324,808	90.27%
20443	Continental Cas. Co.	IL	1,067,180	3.90%	75.80%	1,067,155	1,443,047	135.22%
23035	Liberty Mut. Fire Ins. Co.	WI	890,810	3.25%	79.06%	890,290	2,349,042	263.85%
35300	Allianz Global Risks US Ins. Co.	IL	628,749	2.30%	81.35%	563,767	543,597	96.42%
26247	American Guar. & Liab. Ins.	NY	503,841	1.84%	83.19%	464,588	(213,856)	-46.03%
24554	XL Ins. Amer. Inc.	DE	492,287	1.80%	84.99%	476,330	(34,726)	-7.29%
39845	Westport Ins. Corp.	MO	455,473	1.66%	86.65%	762,206	302,003	39.62%
20281	Federal Ins. Co.	IN	419,924	1.53%	88.19%	357,094	62,567	17.52%
21415	Employers Mut. Cas. Co.	IA	303,843	1.11%	89.30%	304,886	62,177	20.39%
25682	Travelers Ind. Co. of CT	CT	293,631	1.07%	90.37%	286,282	40,195	14.04%
26387	Steadfast Ins. Co.	DE	257,125	0.94%	91.31%	254,938	(32,237)	-12.65%
25623	Phoenix Ins. Co.	CT	241,919	0.88%	92.19%	241,622	133,123	55.10%
14974	Pennsylvania Lumbermens Mut. Ins.	PA	183,215	0.67%	92.86%	160,013	181,000	113.12%
44776	Torus Specialty Ins. Co.	DE	179,193	0.65%	93.52%	217,836	128,894	59.17%
		TOP 20	25,608,094	93.52%		26,031,778	6,346,224	24.38%
		OTHERS	1,775,519	6.48%		1,708,199	678,715	39.73%
139 COMPANIES		TOTAL	27,383,613	100.00%		27,739,977	7,024,939	25.32%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: CREDIT AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
10170	American Federated Ins. Co.	MS	7,941,793	24.33%	24.33%	6,739,840	364,356	5.41%
11515	QBE Specialty Ins. Co.	ND	5,424,253	16.62%	40.95%	6,529,587	2,870,145	43.96%
11140	ANPAC LA Ins. Co.	LA	4,863,869	14.90%	55.86%	6,127,639	745,292	12.16%
12831	State Nat'l. Ins. Co. Inc.	TX	2,940,745	9.01%	64.87%	2,468,114	847,977	34.36%
10111	American Bankers Ins. Co. of FL	FL	1,843,380	5.65%	70.51%	1,750,622	43,718	2.50%
37532	Great Amer. E&S Ins. Co.	DE	1,837,071	5.63%	76.14%	1,768,148	795,109	44.97%
16691	Great Amer. Ins. Co.	OH	1,629,153	4.99%	81.14%	1,414,780	607,541	42.94%
20516	Euler Hermes N. Amer. Ins. Co.	MD	1,164,209	3.57%	84.70%	1,379,318	(87,735)	-6.36%
29980	First Colonial Ins. Co.	FL	903,285	2.77%	87.47%	904,753	333,361	36.85%
42978	American Security Ins. Co.	DE	543,050	1.66%	89.13%	543,059	(13,819)	-2.54%
27154	Atlantic Specialty Ins. Co.	NY	485,715	1.49%	90.62%	184,448	122,832	66.59%
26344	Great Amer. Assur. Co.	OH	454,339	1.39%	92.01%	517,194	196,318	37.96%
28401	American Nat'l. Prop. & Cas. Co.	MO	369,872	1.13%	93.15%	658,407	317,793	48.27%
22667	Ace Amer. Ins. Co.	PA	358,201	1.10%	94.24%	363,495	1,032,386	284.02%
10847	Cumis Ins. Society Inc.	IA	320,807	0.98%	95.23%	365,903	200,258	54.73%
44369	Imperial Fire & Cas. Ins. Co.	LA	254,313	0.78%	96.01%	254,313	-	0.00%
31887	Coface N. Amer. Ins. Co.	MA	221,700	0.68%	96.69%	131,165	(43,289)	-33.00%
36765	Gulf Guar. Ins. Co.	MS	170,070	0.52%	97.21%	187,392	79,833	42.60%
25422	Atradius Trade Credit Ins. Co.	MD	168,467	0.52%	97.72%	115,242	(36,693)	-31.84%
36940	Indian Harbor Ins. Co.	ND	128,000	0.39%	98.12%	35,380	1,912	5.40%
		TOP 20	32,022,292	98.12%		32,438,799	8,377,295	25.82%
		OTHERS	614,974	1.88%		1,078,271	576,868	53.50%
	36 COMPANIES	TOTAL	32,637,266	100.00%		33,517,070	8,954,163	26.72%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: WARRANTY AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
38601	MIC Prop. & Cas. Ins. Corp.	MI	5,374,482	43.12%	43.12%	1,219,042	503,436	41.30%
41181	Universal Underwriters Ins. Co.	IL	3,213,499	25.78%	68.90%	1,943,763	1,572,800	80.92%
16705	Dealers Assur. Co.	OH	1,633,064	13.10%	82.00%	1,833,048	1,204,410	65.71%
16810	American Mercury Ins. Co.	OK	870,281	6.98%	88.98%	626,166	565,128	90.25%
11991	National Cas. Co.	WI	837,972	6.72%	95.70%	419,386	575,218	137.16%
25011	Wesco Ins. Co.	DE	231,511	1.86%	97.56%	115,003	79,080	68.76%
24147	Old Republic Ins. Co.	PA	180,299	1.45%	99.01%	87,174	29,434	33.76%
10111	American Bankers Ins. Co. of FL	FL	60,293	0.48%	99.49%	218,270	121,584	55.70%
29980	First Colonial Ins. Co.	FL	57,001	0.46%	99.95%	97,903	67,630	69.08%
16691	Great Amer. Ins. Co.	OH	14,527	0.12%	100.06%	9,100	1,078	11.85%
35912	American Western Home Ins. Co.	OK	11,623	0.09%	100.16%	35,803	176,958	494.25%
22136	Great Amer. Ins. Co. of NY	NY	8,503	0.07%	100.22%	4,734	646	13.65%
19615	American Reliable Ins. Co.	AZ	6,484	0.05%	100.28%	7,976	(13)	-0.16%
26492	Courtesy Ins. Co.	FL	5,368	0.04%	100.32%	3,429	4,366	127.33%
38318	Starr Ind. & Liab. Co.	TX	4,294	0.03%	100.35%	516	353	68.41%
35769	Lyndon Prop. Ins. Co.	MO	(196)	0.00%	100.35%	20,590	26,718	129.76%
35289	Continental Ins. Co.	PA	(1,730)	-0.01%	100.34%	100,834	78,205	77.56%
36940	Indian Harbor Ins. Co.	ND	(1,982)	-0.02%	100.32%	247,338	241,961	97.83%
39527	Heritage Ind. Co.	CA	(12,450)	-0.10%	100.22%	212,630	155,192	72.99%
22322	Greenwich Ins. Co.	DE	(27,822)	-0.22%	100.00%	789,568	849,674	107.61%
	20 COMPANIES	TOTAL	12,465,021	100.00%		7,992,273	6,253,858	78.25%

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

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

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

### MARKET SHARE & LOSS RATIO

#### LINE: AGGREGATE WRITE-INS FOR OTHER LINES AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
36307	Gray Ins. Co.	LA	18,804,430	51.95%	51.95%	19,354,717	18,778,725	97.02%
11255	Caterpillar Ins. Co.	MO	9,909,972	27.38%	79.33%	6,519,179	2,075,990	31.84%
23612	Midwest Employers Cas. Co.	DE	2,059,494	5.69%	85.02%	2,304,444	6,652,706	288.69%
19631	American Road Ins. Co.	MI	1,778,685	4.91%	89.94%	1,778,685	751,682	42.26%
41211	Triton Ins. Co.	TX	1,066,467	2.95%	92.88%	930,552	139,578	15.00%
11150	Arch Ins. Co.	MO	728,293	2.01%	94.89%	566,218	36,717	6.48%
26492	Courtesy Ins. Co.	FL	447,559	1.24%	96.13%	419,724	89,832	21.40%
22667	Ace Amer. Ins. Co.	PA	398,151	1.10%	97.23%	398,151	85,902	21.58%
10952	Stonebridge Cas. Ins. Co.	OH	246,378	0.68%	97.91%	225,450	34,217	15.18%
26220	Yosemite Ins. Co.	IN	188,503	0.52%	98.43%	104,129	9,171	8.81%
10111	American Bankers Ins. Co. of FL	FL	163,426	0.45%	98.88%	163,426	93,864	57.44%
34274	Central States Ind. Co. of Omaha	NE	161,498	0.45%	99.33%	161,599	2,953	1.83%
25712	Esurance Ins. Co.	WI	142,419	0.39%	99.72%	142,419	-	0.00%
38970	Markel Ins. Co.	IL	71,580	0.20%	99.92%	63,462	51,598	81.31%
19240	Allstate Ind. Co.	IL	64,866	0.18%	100.10%	67,518	-	0.00%
14559	Guideone Specialty Mut. Ins. Co.	IA	48,151	0.13%	100.23%	48,151	3,187	6.62%
19232	Allstate Ins. Co.	IL	43,239	0.12%	100.35%	44,974	-	0.00%
19615	American Reliable Ins. Co.	AZ	12,130	0.03%	100.39%	11,937	11,058	92.64%
13167	North Light Specialty Ins. Co.	IL	9,603	0.03%	100.41%	6,268	-	0.00%
21199	Arch Specialty Ins. Co.	NE	857	0.00%	100.42%	571	-	0.00%
		TOP 20	36,345,701	100.42%		33,311,574	28,817,180	86.51%
		OTHERS	(150,505)	-0.42%		(56,868)	(903,470)	1588.71%
	24 COMPANIES	TOTAL	36,195,196	100.00%		33,254,706	27,913,710	83.94%

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

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

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

### MARKET SHARE & LOSS RATIO LINE: TOTAL PROPERTY & CASUALTY BUSINESS AS OF DECEMBER 31, 2012

CO-CODE	COMPANY NAME	DOMICILE	DIRECT PREMIUM WRITTEN	MARKET SHARE	CUMULATIVE MARKET SHARE	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
25178	State Farm Mut. Auto Ins. Co.	IL	1,047,682,415	10.60%	10.60%	1,039,485,212	716,037,382	68.88%
25143	State Farm Fire & Cas. Co.	IL	663,416,445	6.71%	17.32%	646,350,142	286,338,234	44.30%
10050	Progressive Security Ins. Co.	LA	378,630,152	3.83%	21.15%	377,435,099	281,360,817	74.55%
19232	Allstate Ins. Co.	IL	330,575,005	3.35%	24.49%	334,630,980	211,859,088	63.31%
17230	Allstate Prop. & Cas. Ins. Co.	IL	203,398,350	2.06%	26.55%	199,372,319	107,309,744	53.82%
40924	Louisiana Farm Bureau Cas. Ins. Co.	LA	195,019,355	1.97%	28.52%	195,021,324	143,286,707	73.47%
00000	Louisiana Citizens Prop. Ins. Corp.	LA	189,105,672	1.91%	30.44%	189,742,788	154,479,850	81.42%
22350	Louisiana Workers Comp. Corp.	LA	167,295,762	1.69%	32.13%	159,948,015	70,133,266	43.85%
23035	Liberty Mut. Fire Ins. Co.	WI	151,003,688	1.53%	33.66%	152,942,296	83,418,622	54.54%
14427	Louisiana Farm Bureau Mut. Ins. Co.	LA	144,733,879	1.46%	35.12%	144,610,155	69,512,108	48.07%
44695	Progressive Paloverde Ins. Co.	IN	137,661,046	1.39%	36.52%	134,395,825	103,356,260	76.90%
19445	National Union Fire Ins. Co. of Pitts.	PA	118,592,104	1.20%	37.72%	123,068,269	81,221,041	66.00%
20443	Continental Cas. Co.	IL	113,740,368	1.15%	38.87%	109,210,177	53,999,674	49.45%
25941	United Serv. Automobile Assn.	TX	112,002,845	1.13%	40.00%	110,282,183	52,211,995	47.34%
16535	Zurich Amer. Ins. Co.	NY	104,116,457	1.05%	41.05%	106,248,778	36,171,502	34.04%
19240	Allstate Ind. Co.	IL	102,882,370	1.04%	42.10%	105,003,401	40,867,330	38.92%
19437	Lexington Ins. Co.	DE	102,273,309	1.03%	43.13%	110,919,636	47,537,642	42.86%
10295	USAgencies Cas. Ins. Co. Inc.	LA	98,394,121	1.00%	44.13%	100,555,579	68,960,434	68.58%
35882	Geico Gen. Ins. Co.	MD	92,281,101	0.93%	45.06%	94,441,879	71,319,033	75.52%
11059	ASI Lloyds	TX	92,178,056	0.93%	45.99%	83,928,623	45,249,206	53.91%
		TOP 20	4,544,982,500	45.99%		4,517,592,680	2,724,629,935	60.31%
		OTHERS	5,337,054,501	54.01%		5,196,304,116	3,024,671,570	58.21%
	753 COMPANIES	TOTAL	9,882,037,001	100.00%		9,713,896,796	5,749,301,505	59.19%

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

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

# **APPENDIX K**

---

## **REVENUE REPORT**

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

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

<i>Description</i>	<i>Fiscal Year 2012-2013 Total</i>	<i>Fiscal Year 2011-2012 Total</i>	<i>Fiscal Year 2010-2011 Total</i>
<b>Self-Generated Fees</b>	<b>\$23,468,430</b>	<b>\$21,205,139</b>	<b>\$21,691,460</b>
Assessments:			
<i>HIPAA Assessment, Interest</i>	666,483	726,391	747,843
<i>LA Insurance Rating Assessment</i>	78,724,584	78,185,019	77,122,339
<i>Insurance Fraud Investigation Assessment</i>	3,831,854	3,839,004	3,798,249
<b>Total Assessments</b>	<b>\$83,222,921</b>	<b>\$82,750,414</b>	<b>\$81,668,431</b>
Federal Funds	790,683	1,982,934	1,193,011
Miscellaneous/Other Revenue:			
<i>LATIFPA (Gifts, Grants, Donations), Interest</i>	30,268	19,341	29,464
<i>Income Not Available</i>	573,983	1,205,607	712,998
<i>Premium Taxes</i>	421,874,098	365,257,441	363,929,778
<b>Total Other Major State Revenue</b>	<b>\$422,478,349</b>	<b>\$366,482,389</b>	<b>\$364,672,240</b>
<b>TOTAL COLLECTIONS</b>	<b>\$529,960,383</b>	<b>\$472,420,876</b>	<b>\$469,225,142</b>

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

<i>Description</i>	<i>Revised Statute</i>	<i>Fee Amount</i>	<i>Fiscal Year 2012-2013 Total</i>	<i>Fiscal Year 2011-2012 Total</i>	<i>Fiscal Year 2010-2011 Total</i>
Certificate of Authority, Initial Certificate	22:821(B)(1), 22:269(B)(1), 22:214(B)(1)	2,500/500/25	109,100	70,357	69,975
Initial Examination of Insurance Companies	22:269(B)(4)	1,000	1,802	2,287	8,401
Securities Fees-Registration of Securities	22:821(B)(6)	200	338	338	338
Filing a Charter, Other Documents and Amendments thereto	22:821(B)(8), 22:269(B)(2)	25/5	6,684	15,591	3,772
Certificate of Self-Insured Workers Comp. Ins. Prog., initial certification	22:821(B)(12)	1,500	-	-	-
Review of Self-Insured Workers Comp. Ins. Prog, annual review fee	22:821(B)(13)	300	-	-	-
Approval Fee of Foreign or Alien Surplus Lines Insurers	22:821(B)(17)	1,050	182,700	159,550	179,550
Third Party Administrators-Licensing Fee	22:821(B)(15)(a)	500	15,150	13,800	17,000
Third Party Administrators-Annual Report Filing Fee	22:821(B)(15)(b)	300	105,950	95,950	92,800
Acquisition of Control or Merger with a Domestic Insurer-Statement Fee	22:821(B)(16)	2,500	10,000	10,025	5,000
Risk Purchasing Group-Registration Fee	22:821(B)(18)(a)	100	3,300	5,415	4,475
Risk Purchasing Group-Annual Renewal	22:821(B)(18)(b)	50	16,525	18,325	14,050
Viatical Settlement Broker-First Time Applicant	22:821(B)(19)(a)	50	100	-	50
Viatical Settlement Broker-Annual Renewal	22:821(B)(19)(a)	50	800	250	700
Viatical Settlement Investment Agent-First Time Applicant	22:821(B)(19)(b)	50	-	50	150
Viatical Settlement Investment Agent-Annual Renewal	22:821(B)(19)(b)	50	50	50	100
Viatical Settlement Provider-First Time Applicant	22:821(B)(19)(c)	1,000	50	1,000	1,000
Viatical Settlement Contracts, Disclosure Notices & Advertising Material	22:821(B)(20)	100	-	-	50
Vehicle Mechanical Breakdown Insurer	22:362(A)	1,500	69,150	51,600	51,550
Medical Necessity Review Organization-Licensing Fee	22:821(B)(28)(a)	1,500	13,500	7,500	10,500
Medical Necessity Review Organization-Annual Report Filing Fee	22:821(B)(28)(b)	500	30,000	27,500	27,500
Property Residual Value Insurer-Initial License	22:382	1,500	-	-	-
Dental Referral Plan-Initial License	22:1166	250	250	250	-
Dental Referral Plan-Renewal Fee	22:1166	250	250	-	250

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

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

<i>Description</i>	<i>Revised Statute</i>	<i>Fee Amount</i>	<i>Fiscal Year 2012-2013 Total</i>	<i>Fiscal Year 2011-2012 Total</i>	<i>Fiscal Year 2010-2011 Total</i>
Producer License-First Time Applicant Includes the following: Each Additional Line of Authority for Limited Lines only \$35 Specialty Limited Lines Credit Insurance Specialty Limited Lines Motor Vehicle Title Insurance	22:821(B)(3)(a-d) 22:1549(B)(4) & (5) 22:1550(B)(1)(d) & (B)(2)	75 + 35 Each Addtl. Line 1,000/250+20 each emp. 1,000/250+20 each emp.	1,935,556	1,697,202	2,149,248
Producer License-Additional or Renewal Company Appointment (yearly)	22:821(B)(3) (a-d), 22:1549(D), 22:1550(D)	20	10,907,190	11,324,189	11,951,780
Producer License-Renewal Fee (every two years) Includes the following: Producer Renewal Fee Specialty Limited Lines Credit Insurance Specialty Limited Lines Motor Vehicle Title Insurance	22:821(B)(3)(a-d) 22:1549(C) 22:1550(C)	50 500/125+10 each emp. 500/125+10 each emp.	3,328,532	2,080,260	2,593,227
Producer License-Surplus Line Broker-First Time Applicant	22:821(B)(3)(e)	250	66,275	6,975	12,500
Producer License-Surplus Line Broker-Renewal Fee	22:821(B)(3)(e)	350	376,377	400	8,525
Producer License-Failure to File Producer License Timely (Late Fee)	22:821(B)(3)(f), 22:1547(C)(2)	50/25	274,110	4,720	840
Producer License-Continuing Education Provider/Course Application Fee	22:821(B)(29)(a-b)	250/25	58,890	57,255	51,310
Producer License-Duplicate Producer License/Name Change	22:821(B)(3)(g)	15	10,835	(34)	17,807
Producer License-Invalid/Bad Address	22:1547(G)	50	54,700	46,500	55,050
Securities Fees-Registration of Dealer	22:821(B)(6)	50	-	-	100
Securities Fees-Registration of Salesman	22:821(B)(6)	10	-	-	-
Managing General Agent-Initial Registration	22:821(B)(14)(a)	300	4,500	20,350	4,500
Managing General Agent-Annual Registration	22:821(B)(14)(b)	300	12,300	8,100	11,700
Managing General Agent-Insurer's Initial Notice of Appointment	22:821(B)(14)(c)	300	2,700	1,800	3,000
Managing General Agent-Insurer's Annual Notice of Appointment	22:821(B)(14)(d)	300	12,000	7,500	10,800
Co. Filing of Life, Health & Accident Ins. Policy Forms-Per Product	22:821(B)(11)(a)	100	66,400	70,850	83,600
Co. Filing of Property & Casualty Ins. Policy Forms-Per Product	22:821(B)(10)(a)	100	96,435	119,075	92,665

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

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

<i>Description</i>	<i>Revised Statute</i>	<i>Fee Amount</i>	<i>Fiscal Year 2012-2013 Total</i>	<i>Fiscal Year 2011-2012 Total</i>	<i>Fiscal Year 2010-2011 Total</i>
Co. Filing to Adopt a Reference or Item Filing of Advisory Orgn.'s form Ref. Filing	22:821(B)(10)(b)	20	5,385	8,640	11,855
Co. Filing of Property & Casualty Ins. Policy Endor., Amend., or Riders	22:821(B)(10)(c)	25	81,270	89,435	90,255
Impounded Auto Sale	14:98(D)(2)(a)(d), 14:98(E)(2)(a)(d)		-	2,197	-
Witness Fee	22:2198(B)(3), 13:3661, 13:3671		-	-	-
Co. Filing of Self-Insured Health & Accident Ins. Policy Form-Per Product	22:821(B)(9)	100	-	1,100	200
Co. Filing of Life, Health & Accident Ins. Policy Forms or HMO Sub.-Per Product	22:821(B)(11)(a)	100	61,985	67,127	77,942
Co. Filing of Medicare Suppl. Ins. Prem. Rates, Rate Sch. & Supp. Doc-Per Type	22:821(B)(11)(b)	100	16,700	14,900	16,100
Co. Filing of Medicare Supplement Insurance Advertisements, per submission	22:821(B)(11)(c)	100	17,000	18,101	19,625
Health Care Conference			53,550	46,845	48,775
Administrative Supervision Fee	22:737		-	-	-
Financial Examination-Professional Service Contract	22:976(B), 22:308, 22:705, 22:1981, 22:1982, 22:1985, 22:1986, 22:2064, 22:2094, 22:370, 22:251, 22:256, 22:484(G), 22:462, 23:1197(C), 33:1348(B), 33:1350.2, 33:1358, 42:851(D) (Part XXVIII of Title22)		35,170	20,561	75,006
Financial Examination-State Examiner	22:976(B), 22:308, 22:705, 22:1981, 22:1982, 22:1985, 22:1986, 22:2064, 22:2094, 22:370, 22:251, 22:256, 22:484(G), 22:462, 23:1197(C), 33:1348(B), 33:1350.2, 33:1358, 42:851(D) (Part XXVIII of Title22)		780	10,680	4,911
Market Conduct-Professional Service Contract	22:308, 22:705, 22:1985, 22:976(B)		-	-	-
Market Conduct-State Examiner	22:308, 22:705, 22:1985, 22:976(B)		20,968	43,860	9,700
Actuarial Services-Professional Service Contract	22:308, 22:705, 22:1985, 22:976(B)		-	-	-
Actuarial Services-State Examiner	22:308, 22:705, 22:1985, 22:976(B)		-	-	-
Surplus Lines/Ins. Premium Tax-Professional Service Contract	22:308, 22:705, 22:1985, 22:976(B)		-	-	-
Surplus Lines/Ins. Premium Tax-State Examiner	22:308, 22:705, 22:1985, 22:976(B)		16,320	19,030	38,149
Annual Financial Regulation Fee/Annual Statement (HMO)	22:821(B)(2), 22:269(B)(3)(a)	1,000/250	1,392,910	1,378,750	1,387,769

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

<i>Description</i>	<i>Revised Statute</i>	<i>Fee Amount</i>	<i>Fiscal Year 2012-2013 Total</i>	<i>Fiscal Year 2011-2012 Total</i>	<i>Fiscal Year 2010-2011 Total</i>
Fines/ Stipulations	22:13, 22:14, 22:16, 22:18, 22:33, 22:35, 22:68(E), 22:88(M)(1)(2)(3), 22:184, 22:216, 22:250, 22:252, 22:257, 22:269, 22:271, 22:316, 22:348, 22:371, 22:391, 22:440, 22:444: 22:456, 22:457, 22:536, 22:591, 22:597, 22:709, 22:714, 22:796, 22:833, 22:846, 22:855, 22:987, 22:1011, 22:1071, 22:1143, 22:1167, 22:1191, 22:1211, 22:1283, 22:1292, 22:1460, 22:1529, 22:1546, 22:1547, 22:1549, 22:1550, 22:1552, 22:1554, 22:1556, 22:1557, 22:1558, 22:1559, 22:1562, 22:1585, 22:1623, 22:1625, 22:1627, 22:1651, 22:1654, 22:1671, 22:1672, 22:1699, 22:1700, 22:1731, 22:1770, 22:1837, 22:1860, 22:1877, 22:1892, 22:1924, 22:1925, 22:1929, 22:1946, 22:1964, 22:1969, 22:1970, 22:1994, 22:1995, 22:2007, 22:2036, 22:2060, 22:2069, 22:2090, 22:2198, 22:2245, 22:2394, 22:2399		2,113,478	2,782,335	584,036
Lawsuit Fees	9:2800.7(H)	5	45	22,472	38,393
Annual Premium Tax Fee (\$90,000)	22:794, 22:821(D)	90,000	90,000	90,000	90,000
Copies, Certified Copies and Other Fees (Miscellaneous)	LA Administrative Code Title 4 Chapter 3:30; 22:821(B)(4), 22:269(B)(5)	0.25/3	1,235	1,440	2,785
Professional Employer Organization New License	22:1748	500	10,900	16,800	16,200
Professional Employer Organization Renewal	22:1748	300	34,200	25,700	29,900
Limited Licensing for Motor Vehicle Rental Company-Initial License	22:1763(B)	500/100	-	-	500
Limited Licensing for Motor Vehicle Rental Company-Renewal	22:1763(B)	250/50	2,000	-	1,750
Service of Process	22:821(B)(22)	25	3,025	3,340	425
Claims Adjuster License & Registration-Business Entity-Initial License	22:821(B)(23)(a)	55	121,395	59,015	93,760
Claims Adjuster License & Registration-Business Entity-Renewal	22:821(B)(23)(a)	50	8,100	750	141,650
Claims Adjuster License & Registration-Resident/Non-Resident-Initial License	22:821(B)(23)(b)	55	551,420	417,831	421,221
Claims Adjuster License & Registration-Resident/Non-Resident-Renewal	22:821(B)(23)(b)	50	916,760	66,935	854,675

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

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

<i>Description</i>	<i>Revised Statute</i>	<i>Fee Amount</i>	<i>Fiscal Year 2012-2013 Total</i>	<i>Fiscal Year 2011-2012 Total</i>	<i>Fiscal Year 2010-2011 Total</i>
Claims Adjuster License & Registration-Catastrophe & Emergency Claims Adjuster	22:821(B)(23)(c)	25	71,625	47,065	40,375
Public Adjuster License-Business Entity-Initial License	22:821(B)(24)(a)	55	1,265	440	440
Public Adjuster License-Business Entity-Renewal	22:821(B)(24)(a)	50	1,250	-	4,450
Public Adjuster License-Resident/Non-Resident-Initial License	22:821(B)(24)(b)	55	3,410	550	5,625
Public Adjuster License-Resident/Non-Resident-Renewal	22:821(B)(24)(b)	50	4,800	600	4,900
Risk Retention Group-Initial Registration	22:821(B)(21)	1,000	7,000	3,000	4,000
Certificate of Compliance	22:821(B)(25)	10	3,300	3,185	3,700
LA Automobile Theft & Insurance Fraud Prevention Authority Conference		95	27,200	300	25,450
Filing of Vehicle Mechanical Breakdown Insurance Policies, per submission	22:821(B)(26)	25	7,250	5,000	4,250
Discount Medical Plan-Application	22:2394	250	250	250	(250)
Filing of Property Residual Value Insurance Policies, per submission	22:821(B)(27)	25	-	-	-
Home Service Contract Providers-Initial Registration	22:821(B)(30)(a)	600	3,750	1,800	1,800
Home Service Contract Providers-Renewal Fee (every two years)	22:821(B)(30)(b)	250	350	500	-
Prelicensing or Continuing Education-Provider Application	22:821(B)(29)(a)	250	8,525	6,350	5,950
Prelicensing or Continuing Education-Program or Course Application	22:821(B)(29)(b)	25	500	250	1,325
Appraisers-First Time Applicant	22:821(B)(34)(a)	55	660	-	-
Appraisers-Renewal Fee	22:821(B)(34)(b)	50	-	-	-
Portable Electronics Insurance Limited Line License-Initial License Application	22:821(B)(35)(a)	200	200	-	-
Portable Electronics Insurance Limited Line License-Renewal	22:821(B)(35)(b)	100	-	-	-
Suspense (Unidentified Payments)			-	25	-
<b>TOTAL FEES</b>			<b>\$23,468,430</b>	<b>\$21,205,139</b>	<b>\$21,691,460</b>

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

<i>HIPAA Assessment- Administrative Fund</i>	<i>Revised Statute</i>	<i>Amount</i>	<i>Fiscal Year 2012-2013 Total</i>	<i>Fiscal Year 2011-2012 Total</i>	<i>Fiscal Year 2010-2011 Total</i>
HIPAA Assessment	22:1071(D)(2)(a)		666,440	726,275	747,702
HIPAA Penalty	22:1071(D)(1)		-	-	-
HIPAA Interest	22:1071(D)(3)(b)		43	116	141
<b>TOTAL ADMINISTRATIVE FUND (HIPAA)</b>			<b>\$666,483</b>	<b>\$726,391</b>	<b>\$747,843</b>

<i>LA Insurance Rating Assessment</i>	<i>Revised Statute</i>	<i>Amount</i>	<i>Fiscal Year 2012-2013 Total</i>	<i>Fiscal Year 2011-2012 Total</i>	<i>Fiscal Year 2010-2011 Total</i>
Sheriffs' Pension Fund, Municipal Police Retirement Fund, Fire Fighters' Retirement Fund	22:1476(A)(3)		55,105,848	54,782,845	53,985,637
Municipal Fire & Police Civil Service	22:1476(A)(2)		1,969,259	1,950,181	1,928,059
Department of Insurance	22:1476(B)		21,649,477	21,451,993	21,208,643
<b>TOTAL LA INSURANCE RATING ASSESSMENT</b>			<b>\$78,724,584</b>	<b>\$78,185,019</b>	<b>\$77,122,339</b>

<i>Insurance Fraud Investigation Fund Assessment</i>	<i>Revised Statute</i>	<i>Amount</i>	<i>Fiscal Year 2012-2013 Total</i>	<i>Fiscal Year 2011-2012 Total</i>	<i>Fiscal Year 2010-2011 Total</i>
Fraud Assessment-Administrative Fee	40:1428(A)(4)(a)	30,000	30,000	30,000	30,000
Fraud Assessment-LATIFPA	40:1428(A)(4)(a)	187,000	187,000	187,000	187,000
Fraud Assessment-Department of Insurance - 10%	40:1428(A)		362,774	362,200	358,125
Fraud Assessment-Department of Justice - 15%	40:1428(A)		553,843	543,301	537,187
Fraud Assessment-Department of Public Safety - 75%	40:1428(A)		2,698,237	2,716,503	2,685,937
<b>TOTAL INSURANCE FRAUD INVESTIGATION FUND ASSESSMENT</b>			<b>\$3,831,854</b>	<b>\$3,839,004</b>	<b>\$3,798,249</b>

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

<i>Federal</i>	<i>Fiscal Year 2012-2013 Total</i>	<i>Fiscal Year 2011-2012 Total</i>	<i>Fiscal Year 2010-2011 Total</i>
Senior Health Insurance Information Program Grant	\$775,506	\$1,493,641	\$822,006
Premium Rate Review Grant	\$15,177	\$489,293	\$371,005
<b>TOTAL FEDERAL FUNDS</b>	<b>\$790,683</b>	<b>\$1,982,934</b>	<b>\$1,193,011</b>

<i>LA Automobile Theft and Insurance Fraud Prevention Authority</i>	<i>Revised Statute</i>	<i>Fiscal Year 2012-2013 Total</i>	<i>Fiscal Year 2011-2012 Total</i>	<i>Fiscal Year 2010-2011 Total</i>
LATIFPA Fund (Gifts, Grants, Donations)	22:2133(2)	\$30,000	\$19,000	\$29,000
LATIFPA Fund Interest	22:2134(A)	\$268	\$341	\$464
<b>TOTAL LATIFPA</b>		<b>\$30,268</b>	<b>\$19,341</b>	<b>\$29,464</b>

<i>Income Not Available</i>	<i>Revised Statute</i>	<i>Fiscal Year 2012-2013 Total</i>	<i>Fiscal Year 2011-2012 Total</i>	<i>Fiscal Year 2010-2011 Total</i>
Income Not Available		\$570,164	\$1,201,595	\$704,262
Income Not Available - Prior Year Accounts Receivable Collections		\$3,819	\$4,012	\$8,736
<b>TOTAL INCOME NOT AVAILABLE</b>		<b>\$573,983</b>	<b>\$1,205,607</b>	<b>\$712,998</b>

<i>Insurance Premium Taxes</i>	<i>Revised Statute</i>	<i>Fiscal Year 2012-2013 Total</i>	<i>Fiscal Year 2011-2012 Total</i>	<i>Fiscal Year 2010-2011 Total</i>
Medicaid-Enrollment Managed Care Organization-Bayou Health Plan (New for FY 2012/2013)	22:842(B)	17,921,585		
Life, Accident and Health	22:838, 22:842, 22:270	93,955,844	75,044,320	72,161,663
Fire Casualty and Miscellaneous	22:838, 22:831	204,901,544	190,034,237	191,011,043
Surplus Lines	22:439	65,662,957	62,639,086	64,231,550
Fireman Training	22:837	3,057,655	2,933,635	2,834,251
Fire Department	22:345	20,418,664	19,618,705	18,962,946
Penalties	22:846, 22:796, 22:440	468,779	191,924	310,824
Retaliatory	22:836	194,456	127,361	246,245
<b>Sub-Total</b>		<b>\$406,581,484</b>	<b>\$350,589,268</b>	<b>\$349,758,522</b>
Fire Marshal	22:835	15,292,614	14,668,173	14,171,256
<b>TOTAL INSURANCE PREMIUM TAXES</b>		<b>\$421,874,098</b>	<b>\$365,257,441</b>	<b>\$363,929,778</b>

This page is intentionally blank.



A unique depiction of the state bird, the stylized stained glass pelican titled "Louisiana Fisherman" is the work of Stephen A. Wilson, a Baton Rouge artist whose work adorns churches and public buildings across the South, in Louisiana, Texas, North Carolina and West Virginia. "Louisiana Fisherman" was designed for the facade of the Poydras Building in 2004 and installed in 2005. It measures five feet and six inches in diameter. Wilson holds a Master in Fine Arts from Louisiana State University, where he also received his bachelor's degree in landscape architecture.



**2012-2013 ANNUAL REPORT  
OF THE  
LOUISIANA DEPARTMENT OF INSURANCE  
[WWW.LDILA.GOV](http://WWW.LDILA.GOV)  
(800) 259-5300**