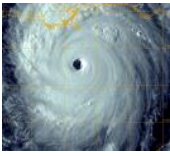




2012 ANNUAL REPORT



MISSISSIPPI INSURANCE DEPARTMENT

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MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE FIRE MARSHAL

The Mississippi Insurance Department is looking toward the future. We are dedicated to creating a competitive marketplace for the sale of insurance while providing Mississippi citizens with the maximum amount of consumer protection.



Mike Chaney
Commissioner of Insurance
State Fire Marshal

As Commissioner of Insurance it is my honor to submit the annual report of the Mississippi Insurance Department for the period of January 1, 2012, through December 31, 2012.

This report has been compiled from the records of approximately 2,239 insurance companies licensed or qualified to conduct the business of insurance within the State of Mississippi.

This report includes the financial summaries, underwriting experiences and recapitulation of the insurance business written within the State of Mississippi. This report also includes licenses issued, taxes, fees and assessments collected from the insurance industry, and a summary of the duties and activities of the department.

The Commissioner is charged with ensuring that all laws relating to matters under his supervision are faithfully executed. The goal of the Mississippi Insurance Department is to become more efficient and responsive to the needs of the general public while encouraging a fair and competitive market for insurance.

My staff and I are very proud to serve the people of Mississippi.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Mike Chaney", written over a horizontal line. The signature is stylized and includes a long, sweeping underline that extends to the right.

Mike Chaney
Commissioner of Insurance

TABLE OF CONTENTS

EXECUTIVE SUMMARY	1-5
Mississippi Insurance Department Organization.....	6
Commissioner of Insurance.....	7
Deputy Commissioner of Insurance.....	7
Commissioner of Insurance Board Affiliation.....	8-10
<u>Regulatory Activities</u>	
Legal Affairs and General Counsel Division.....	11
Investigations/Fraud Division.....	11
Financial and Market Regulation Division.....	12
Statutory Compliance Division.....	13
Actuary/Health Care Reform Division.....	13-14
Consumer Services Division.....	14
Licensing Division.....	15
Property & Casualty Rating Division.....	15
<u>Support Activities</u>	
Administrative Services Division.....	16
Management Information Systems Division.....	17
Public Relations Division.....	18
<u>Other Regulatory Activities</u>	
State Fire Marshal Division.....	19
Fire Services Development Division.....	20
Liquefied Compressed Gas Division.....	21-22
State Fire Academy (Sub-Agency).....	
<u>Statistics</u>	
State Fire Marshal.....	23-26
Liquefied Compressed Gas.....	27
Fees Collected for Calendar Year 2012.....	28
Business in Mississippi for Calendar Year 2012.....	30
<u>Summary of Financial Condition and Mississippi Premiums & Losses</u>	
Licensed Insurers filing on Property/Casualty Blank.....	31-69
Licensed Insurers filing on Life/Health Blank.....	70-89
Licensed Insurers filing on Fraternal Blank.....	90
Licensed Insurers filing on Title Blank.....	91-92
Licensed Insurers filing on Health Blank.....	93-95

EXECUTIVE SUMMARY

MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

MARK HAIRE
Deputy Commissioner



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STATE OF MISSISSIPPI

The Mississippi Insurance Department (MID) continues moving forward to provide a healthy insurance market and to be advocates for the consumers of this state. Our goal is to create the highest degree of economic security, quality of life, public safety and fire protection for the State's citizens at the lowest possible cost. This is accomplished through a variety of initiatives, including the regulation of the insurance and liquefied compressed gas industries and development of statewide fire services.

In early 2012, MID was ranked the best in the nation in the "State Integrity Investigation Corruption Risk Report Card." The department was one of only two states to receive an "A" grade, 91% on questions regarding political and special interest influence, capacity to carry out its mandate, conflict of interest, and public document disclosure. The complete report is available online at www.stateintegrity.org.

The MID licenses and monitors the activities of more than 80,000 individuals who hold over 90,000 licenses and over 352,000 certificates of authority. The MID approved the levying of fines and administrative penalties totaling \$27.5K in 2012. The Investigations and Consumer Protection Division assisted in obtaining \$1.25M in premium refunds for consumers.

The MID continues to be heavily involved in the liquidation of domestic insurers. This process involves the investigation of the activities and affairs of the insurer to determine what caused the collapse of the insurer. We are charged with pursuing any assets of the insurer. Other duties, where necessary, include filing claims of the insurer against management and other outside parties. The Financial and Market Regulation Division monitored the financial solvency of 2,239 companies with \$10.8 billion premiums written in Mississippi. The Division collected \$1.36 million in filing fees, analyzed 447 domestic company filings, and commenced 8 examinations. The division managed \$37.2 million in pledged securities, participated in 9 multi-state collaborative actions and assessed the financial condition of 82 companies that applied for a license to operate in Mississippi.

Mississippi received nearly \$1 million in fines, penalties and taxes from American International Group Inc., AIG, and its workers compensation insurance affiliates in 2012 as a result of a 2010 settlement agreement in a multi-state market conduct examination of AIG for its writing and financial reporting practices regarding workers compensation insurance that began in 2005. This settlement is not involved or associated with AIG's 2009 financial difficulties. The agreement was finalized on May 29, 2012, and was a cooperative effort between state commissioners who are members of the National Association of Insurance Commissioners. AIG paid a total of \$100 million in penalties as well as \$46.5 million in additional premium taxes and assessments to all fifty states and the District of Columbia.

EXECUTIVE SUMMARY (Continued)

As a result of the AIG settlement, the MID provided a boost to state tax collections with the transfer of \$332,676 to the Mississippi Department of Revenue from premium taxes recovered from the settlement.

There were 5,134 Life & Health form filings reviewed and processed through the automated NAIC System for Electronic Rate and Form Filing (SERFF). The Property and Casualty Ratings Division received a total of 3,134 Property and Casualty filings, and 1,046 of those were rate and rules filings and 2088 form filings. Less than 1% was submitted as paper filings.

Our Consumer Services Division received and processed 14,655 telephone calls and requests for assistance in addition to 1,038 formal written complaints resulting in over \$2.8 million in additional funds being paid to policyholders.

During 2012, the MID returned \$18,827,628.00 in revenues from surplus lines and privilege license fees to the state's general fund. Company premium tax collected by the Department of Revenue totaled \$198,394,763.71. Over \$200 million a year goes to the general fund from premium taxes, fees, and fines.

The Mississippi Insurance Department is beginning to see results in bringing available, affordable and accountable insurance to all Mississippians. Many of the department's new and existing programs continue to see great success in our efforts to accomplish the agency's mission.

The federal Patient Protection and Affordable Health Care Act (PPACA) continues to have a major impact on the department. The Actuarial and Healthcare Reform Division has spent countless man-hours in analyzing the act and how its provisions affect the state.

Toward compliance with this federal law and the establishment of a healthcare exchange run for Mississippians, by Mississippians, the department achieved a number of important goals in 2012, including: continued work toward the implementation of a State-Based Health Insurance Exchange; submitted a Letter of Intent to the United States Department of Health and Human Services (HHS) on November 14, 2012, notifying the Secretary of HHS of intent to operate a state-based exchange and, on November 16, 2012, submitted Blueprint Application outlining plans for said exchange; attended numerous trade shows and participated in several conferences and meetings in order to inform the public about PPACA related health insurance market reforms and the upcoming Health Insurance Exchange; branded the Mississippi Health Insurance Exchange "One, Mississippi" and began marketing that entity as such; created the Exchange Advisory Board (EAB) and its Advisory Subcommittees pursuant to MID Bulletin 2011-9; the EAB and Subcommittees are made up of over 100 stakeholders from across the state, met monthly to discuss and advise MID on various issues regarding the Health Insurance Exchange; developed a website aimed at providing consumers with information regarding health insurance rates; Phase II of website currently operational and improvements in usability for the site continued; received determination by the United States Department of Health and Human Services (HHS) Center for Consumer Information and Insurance Oversight (CCIIO) to have an effective rate review program on July 1, 2011; awarded the "HHS Limited Competition for Affordable Care Act (ACA) Consumer Assistance Program" grant totaling \$127,967 on June 22, 2012; awarded the "Affordable Care Act (ACA) Consumer

EXECUTIVE SUMMARY (Continued)

Assistance Program” grant totaling \$366,345 on August 24, 2012. **NOTE-In early 2013 MID’s plan for a state-based exchange was denied by the federal Department of Health and Human Services. A Mississippi exchange will be run by the federal government. MID continues to pursue the operation of a Small Business Health Options Program (SHOP) exchange, which is now an option for all states to apply for under recent federal regulations. We will continue to work to keep the state in compliance with the ACA.

While fulfilling the stated goals of the Mississippi Insurance Department’s mission, unforeseen disasters continued to impact the duties of the MID during 2012. MID staff and State Fire Marshal deputies responded quickly and efficiently during these events to assist Mississippians and consumers in surrounding states.

On August 28, 2012, Hurricane Isaac struck the Mississippi Gulf Coast causing \$24.3 million in damages. MID and State Fire Marshal staff were on the ground the day following the storm to assist consumers in filing claims and answering insurance questions in addition to providing law-enforcement assistance to over-taxed local authorities. MID set up three mobile claims assistance centers in the affected areas, and a special “Hurricane Isaac” page was set up on the MID website. In addition to claims filing information, company #800 numbers and a live feed of the department’s Twitter account, the page contained important Disaster Assistance contact information for FEMA, the Red Cross and others.

In Fiscal Year 2010, the legislature gave the windpool an extra \$20 million in subsidy, which Commissioner Chaney held in reserve to maintain level rates in case there was a budget shortfall. These funds were used in the purchase of reinsurance and enabled the windpool to maintain stable rates throughout 2010, 2011, and 2012.

Subsidies will not be available to the windpool to help defray the costs and expenses associated with the purchase of reinsurance. As a result, the commissioner has directed the windpool to conduct an actuarial analysis to determine the adequacy of its current rate structure.

Six new bulletins were issued in 2012 addressing the following: two bulletins on the Mississippi NonAdmitted Insurance Statutes; portable electronics insurance; compliance requirements for Mississippi Health Carrier External Review Regulation; reporting and collection of premium taxes for multi-state surplus lines policies pursuant to the Home State Rule requirements of the NRRA; and verification of HHS Data on Small Group Health Insurance Products with top enrollments in Mississippi.

The 2012 legislative session saw many bills passed which addressed a variety of insurance or fire services issues. These bills addressed the following issues: changed the requirement for triennial examinations of companies domiciled in the state to five years; revised certain bail bondsmen licensing provisions; authorized the position of State Chief Assistant Deputy Fire Marshal; allowed the Commissioner of Insurance to be represented by his designee on the State Health Insurance Management Board; revised laws regarding eligibility for the National Flood Insurance Program; provided for the licensure of any vendor to sell, solicit or negotiate coverage under a policy of portable electronics insurance; the exemption from premium taxes on any property risk written by DFA on behalf of the State of Mississippi; enacted uniform

EXECUTIVE SUMMARY (Continued)

mitigation standards for homeowners; created an alternative procedure to obtain title where there is a total loss settlement regarding a motor vehicle title; appropriations; created Mississippi Small Business Regulatory Flexibility Act; any person engaging in business of distributing or selling liquefied compressed gas to satisfy State Liquefied Compress Gas Board that he is of good character and competent to transact business before being granted a permit; increased membership on the Comprehensive Health Insurance Risk Pool Association; certain exemptions of licensing requirements of insurance adjusters; reduced surplus lines nonadmitted policy fees to 3%; required MS Building Codes Council to furnish report on standards for statewide building codes to the legislature no later than December 31, 2012, (which the Council did complete).

The State Fire Marshal's Office (SFMO) Smoke Alarm Installation Program continues to act as a vital tool in the fight against fire deaths in the state. During 2012 the SFMO installed 44,807 smoke alarms and 151 smoke alarms for the hearing impaired. Diligent efforts from the Mississippi State Fire Marshal's Office to reduce fire deaths in the state are seeing positive results. The total number of 2012 fire deaths in Mississippi was 62, down from 80 fire deaths in 2011. That is the lowest number of fire deaths recorded in a single year since the office has been keeping such records. Since 2009, Mississippi's fire death rate per year has been reduced by 35.76%.

The MID/State Fire Marshal Fire Services Development Division oversees the accountability and distribution of state fire funds to counties and municipalities. In 2012, the Fire Services Division received and processed 2,000 compliance documents to support the issuance of state fire rebate funds. It disbursed \$14.8 million in rebate funds to counties and municipalities that met the compliance requirements. Before fire departments are eligible to receive rebate funds, they are required to report all fire incidents in the state incident reporting system which is administered by the division. The fire departments reported 153,811 incidents.

In the Rural Fire Truck Acquisition Assistance Program (RFTAAP), seventeen checks totaling \$1.17 million were issued for new Class A fire trucks. Another fifteen checks totaling over \$574K were disbursed under the Supplemental Rural Fire Truck Acquisition Assistance Program (SRFTAAP). The supplemental program also offers counties the opportunity to apply for matching funds for fire truck grants acquired through programs other than the state.

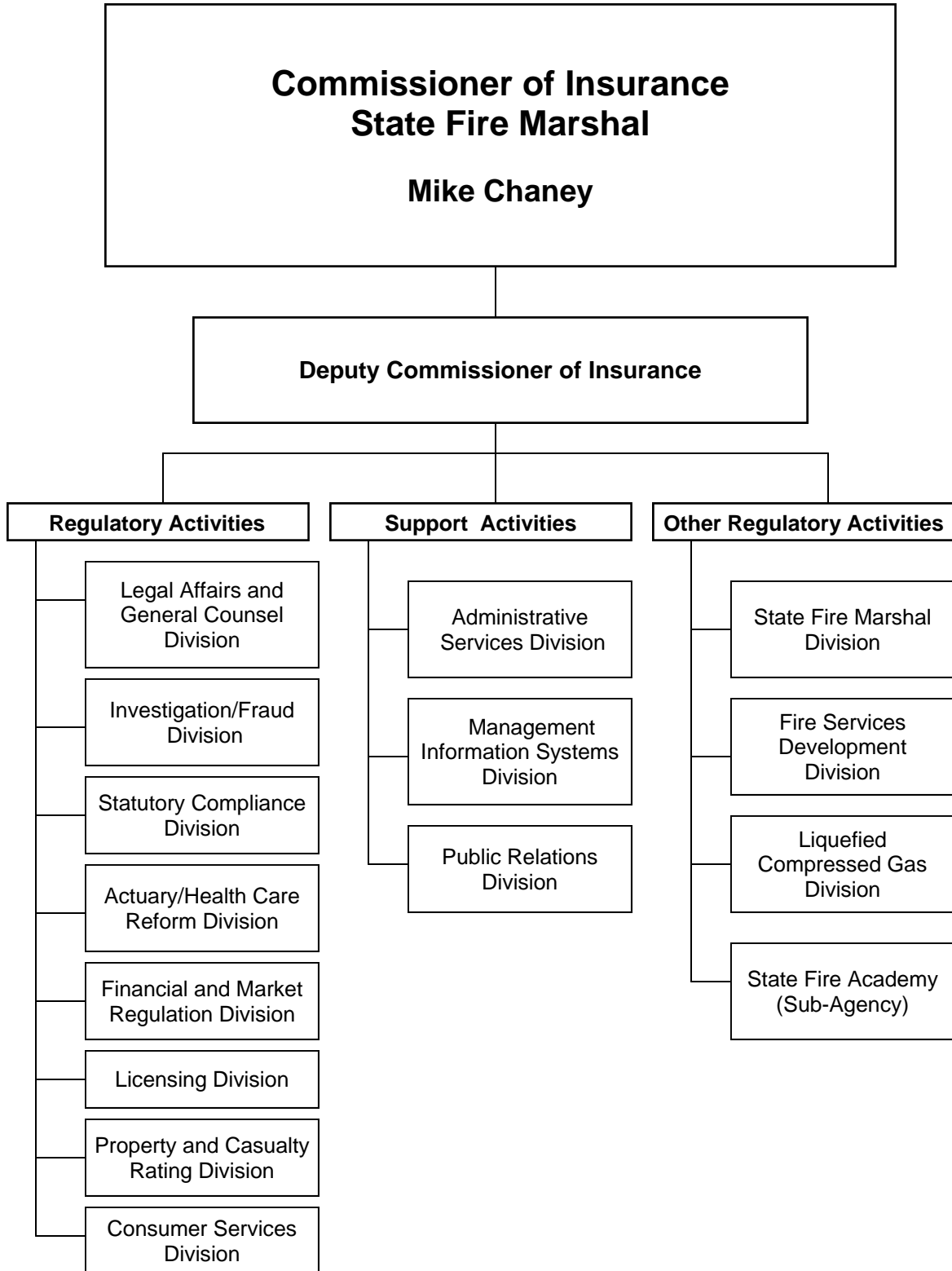
The Mississippi State Fire Academy trained 13,536 students statewide during 2012. The academy delivered courses to career, volunteer, and industrial firefighters from across the state, nation, and the world. Improvements and additions to the academy continue. In 2012, the Bureau of Buildings completed the renovation of the Fire Safety Education Auditorium on campus; four (4) new state-of-the-art classrooms were completed; a new fire prop inside the Burn Building was completed as was a structural collapse training prop. Ground was also broken for the Mississippi Natural Gas Safe City Project. New fiber optic connections for campus wide wireless computer activity and a new IT security system were installed during 2012. Improvements were made in the student dormitory rooms, the administration building, and campus roads and parking areas.

EXECUTIVE SUMMARY (Continued)

Commissioner Chaney's goals and agenda for 2013 include continuing the successful programs begun during 2012 : strengthening and enforcement of building codes along the Mississippi Gulf Coast; working with stakeholders and legislators in preparing Mississippi's compliance with provisions of the federal Patient Protection and Affordable Care Act and the Dodd-Frank Financial Reform Act; maintaining the financial security of the Mississippi Windstorm Underwriting Association (windpool); and increased fire safety education for all Mississippians in order to reduce fire deaths in the state. Commissioner Chaney will continue his efforts to achieve available, affordable, and accountable insurance for all Mississippians.

Commissioner Mike Chaney was recognized with a national honor by again being selected to chair the powerful Property & Casualty C Committee of the National Association of Insurance Commissioners.

Organization



Commissioner of Insurance



Mike Chaney

Commissioner Mike Chaney served seven years in the Mississippi House of Representatives and eight years in the Mississippi Senate. He also served as a key member of the Senate Insurance Committee and was one of the authors of the 2007 Windpool Insurance bills credited with boosting the state's post-Hurricane Katrina recovery. Commissioner Mike Chaney continues to be a member of the NAIC AIG Oversight Group that was formed to ensure that policyholders of the insurance subsidiaries of American International Group (AIG) remained protected. He currently serves as Chair of the NAIC Property & Casualty C Committee.

Commissioner

- Elected to a four-year term and may be re-elected.
- Charged with execution of all laws relative to insurance companies, corporations, associations and fraternal orders, their agents and adjusters.
- Licenses and regulates the practices of all insurance companies, agents, burial associations, fraternal societies, bail bondsmen, and other entities engaged in the business of insurance.
- As State Fire Marshal, acting through the State Chief Deputy Fire Marshal, investigates all fires called to his attention occurring in the state, licenses manufacturers, installers/transporters and dealers of manufactured houses and regulates their practices.
- Through the Fire Service Development Division, establishes guidelines, use and accountability for municipal and county fire protection funds.
- Administers the Liquefied Compressed Gas Equipment Law and enforces the National Fire Protection Association Code.
- Serves on the boards of, provides administrative services to, and/or appoints board members to a minimum of 16 different boards, groups, or associations.
- Directs the Mississippi Surplus Lines Association (MSLA). MSLA has no separate regulatory powers and enables the department to ensure that proper premium taxes are paid to the State of Mississippi. As a result of this law, the state receives additional taxes that were not received in previous years.

Deputy Commissioner of Insurance



Mark Haire

Mark Haire has served as Deputy Commissioner of Insurance since July 1, 2009. Prior to being named Deputy Commissioner, Haire served as General Counsel for the MID. He is a graduate of Mississippi College and Mississippi College School of Law.

Deputy Commissioner

- Oversees all insurance companies the Commissioner has placed into administrative supervision, rehabilitation and liquidation. In this capacity Mr. Haire utilizes his Special Counsel role, attending court hearings as well as overseeing and coordinating multiple lawsuits and other legal matters.
- Serves as the Commissioner's designee/representative on numerous boards such as the Mississippi windpool, Mississippi Guaranty Association, and the Mississippi Life, Accident and Health Guaranty Association.
- Acts as Commissioner during the Commissioner's absence or inability to act, performing any and all duties of the Commissioner.
- Serves as Hearing Officer for Mississippi Insurance Department administrative hearings.

Commissioner of Insurance serves on the Boards of, provides administrative services to, and/or appoints board members to the various organizations outlined below:

Mississippi Automobile Insurance Plan

Commissioner of Insurance or his designee attends meetings of the Mississippi Automobile Insurance Plan which was created to provide automobile insurance coverage to eligible individuals who are unable to obtain such coverage through the voluntary market. Miss. Code Ann., § 63-15-65.

Mississippi Building Codes Council

Commissioner of Insurance appoints a member of the State Fire Marshal's Office as his designee to serve, ex-officio, non-voting on this 11 member board. At its first meeting the board adopted by reference only the latest additions of the discretionary statewide minimum building codes. The purpose of the board is to oversee the provisions of that portion of the Miss. Code Ann., § 17-2-1, which requires Hancock, Harrison, Jackson, Stone, and Pearl River counties and municipalities located therein, to enforce wind and flood mitigation requirements of certain nationally recognized building codes and standards.

Mississippi Comprehensive Health Insurance Risk Pool Association

Commissioner of Insurance appoints four members to this nine member board. This Association provides a mechanism to make health and accident insurance coverage available to those citizens of Mississippi who, because of health conditions, cannot secure such coverage. Miss. Code Ann., § 83-9-211.

Mississippi Electronic Protection Licensing Advisory Board

Commissioner of Insurance appoints two members of this seven member board, which advises the State Fire Marshal with respect to the rules and regulations of the provisions in the Mississippi Residential Electronic Protection Licensing Act. This code sets forth the rules and regulations to establish statewide uniform procedures and qualifications for the licensure of individuals and companies to provide electronic protective systems to the general public. Miss. Code Ann., § 73-69-1 et. seq.

Mississippi Fire Personnel Minimum Standards and Certification Board

Commissioner of Insurance serves as an ex-officio member of this 11 member board. The Executive Director of the State Fire Academy serves as an ex-officio member of this board. Miss. Code Ann., § 45-11-251.

Mississippi Fire Prevention Code Board of Adjustments and Appeals

Commissioner of Insurance appoints five members to this board per the Standard Fire Prevention Code. Miss. Code Ann., § 45-11-103.

Mississippi Insurance Guaranty Association (Property and Casualty)

Commissioner of Insurance approves the members of this board which consists of not less than five nor more than nine members. The Association assists in the detection and prevention of insurer insolvencies and provides a mechanism for payment of covered claims for insurance policies written by licensed property and casualty insurance companies to avoid excessive delay in payment and to avoid financial loss to claimants or policyholders because of insurer insolvencies.

Miss. Code Ann., § 83-23-101 et. seq.

Mississippi Life and Health Insurance Guaranty Association

Commissioner of Insurance approves the members of this board which consists of not less than five nor more than nine members. The Association assists in the detection and prevention of insurer insolvencies and provides a mechanism for payment of covered claims for insurance policies written by licensed life and health insurance companies to avoid excessive delay in payment and to avoid financial loss to claimants or policyholders because of insurer insolvencies.

Miss. Code Ann., § 83-23-201 et. seq.

Mississippi Residential Property Insurance Underwriting Association

Commissioner of Insurance approves the plan of operation of this association which is charged with providing essential property insurance coverage to eligible individuals who have been unable to secure such insurance through the voluntary market. Miss. Code Ann., § 83-38-1 et. seq.

Mississippi Tort Claims Board

Commissioner of Insurance serves on this board which provides coverage to governmental entities for every risk for which the board determines the respective governmental entities to be liable in the event of a claim or suit for injuries. Miss. Code Ann., § 11-46-18.

Mississippi Windstorm Underwriting Association

Commissioner of Insurance approves the plan of operation of this board and appoints three members to the board, which coordinates the availability of wind and hail coverage in the six Mississippi coastal counties (Hancock, Harrison, Jackson, Pearl River, Stone, and George). Additionally, a designee of the Commissioner attends each meeting of the association. Miss. Code Ann., § 83-34-1 et. seq.

Mississippi Workers' Compensation Assigned Risk Plan / Mississippi Workers' Compensation Assigned Risk Pool

Commissioner of Insurance is responsible for administration of the Mississippi Workers' Compensation Assigned Risk Plan, and its reinsurance mechanism, the Mississippi Workers' Compensation Assigned Risk Pool, as stipulated in Miss. Code Ann., § 71-3-111. The plan and pool are organized to provide coverage to eligible employers who seek workers compensation coverage and are unable to obtain such coverage through the voluntary market.

Rural Fire Truck Acquisition Assistance Review Committee

Commissioner of Insurance chairs this committee which is responsible for reviewing all applications for compliance in regard to established guidelines for applicants to the Rural Fire Truck Acquisition Assistance Program. Miss. Code Ann., § 17-23-1.

State and School Employees Health Insurance Management Board

Commissioner of Insurance serves on this board which shall administer the State and School Employees Life and Health Insurance Plan provided for by Miss. Code Ann., § 25-15-3 et. seq. The board oversees the activities of the statewide Children's Health Insurance Program, established under Title XXI of the Social Security Act, to provide child health care assistance to targeted, uninsured, low-income children.

State Employees Health Insurance Board Advisory Council

Commissioner of Insurance appoints a designee to serve on this council which is responsible for advising the State and School Employees Health Insurance Management Board concerning the design of a state insurance plan for state employees. Miss. Code Ann., § 25-15-9.

State Liquefied Compressed Gas Board

Commissioner of Insurance oversees this board which is vested with the power to regulate matters pertaining to liquefied compressed gas in Mississippi. The Commissioner appoints seven members to this board, including one from each of Mississippi's four congressional districts as well as three at-large members. Miss. Code Ann., § 75-57-1 et. seq.

REGULATORY ACTIVITIES

Legal Affairs and General Counsel Division

2012 – The Legal Division handled 47 administrative licensure matters wherein the department imposed fines and administrative penalties against insurance producers totaling \$27,500.00. The division also participated with other states in regulatory settlements totaling \$768,951.04.

DUTIES AND RESPONSIBILITIES

- Consults with Commissioner, Deputy Commissioner, as well as technical and professional staff to ensure compliance with state law and department rules and regulations.
- Represents Commissioner in receiverships, liquidations and insolvencies of insurance companies, disciplinary actions against companies and agents, and in other legal matters.
- Serves as counsel for Commissioner of Insurance, State Fire Marshal Division, Liquefied Compressed Gas Division, Mississippi State Fire Academy and the Minimum Standards Board.

Investigations/Fraud Division

2012 – The Investigations and Consumer Protection Division was involved in obtaining \$1,251,346.40 in refunds/recoveries for consumers.

DUTIES AND RESPONSIBILITIES

- Reviews alleged improper activities of agents and/or companies.
- Reviews financial statements and other documents for the purpose of detecting fraud and violations of state and federal law.
- Renders assistance to and obtains the cooperation of federal, state, county and municipal law enforcement agencies and prosecutors.
- Performs field investigations and surveillance as necessary.
- Collects, coordinates and presents evidence to legal staff for use in administrative hearings and to law enforcement agencies for prosecution of criminal activities.
- Testifies at hearings and in court.
- Consults with staff attorneys and Special Assistant Attorneys General assigned to the department to develop rules, regulations, and guidelines to protect consumers.
- Maintains contact with State Insurance Fraud Investigation Divisions in other states (through the NAIC/Antifraud Task Force).
- Reviews insurance license applications of individuals with a criminal record to determine whether applicants meet requirements of the law or regulation.
- Reviews reports from the Personalized Information Capture System and compares them to MID records to determine if regulatory actions against an agent (actions taken by other states) were reported to the MID.
- Fingerprints individuals applying for a Bail Agent License.
- Performs background checks when necessary.

REGULATORY ACTIVITIES

Financial and Market Regulation Division

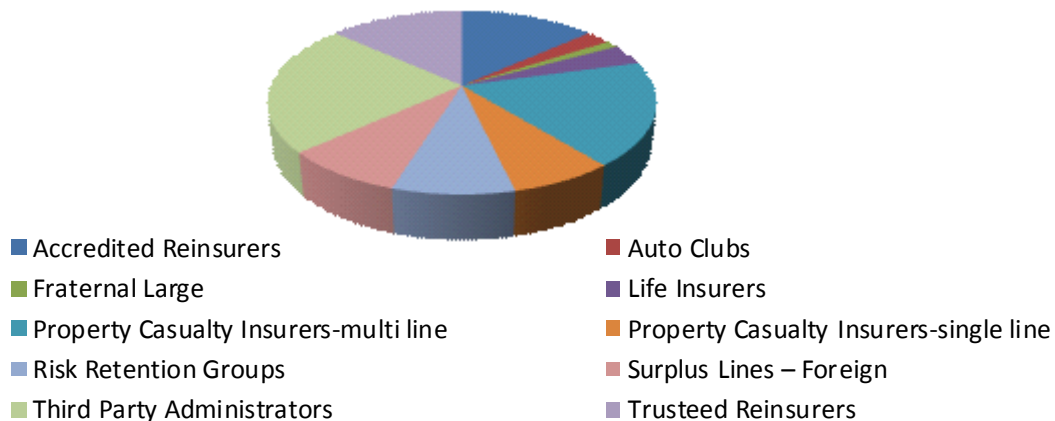
2012-

- Monitored the solvency of 2,239 companies with \$10.8 billion premiums written in Mississippi.
- Collected \$1.36 million in filing fees.
- Analyzed 447 domestic company filings.
- Commenced 8 examinations.
- Managed \$37.19 million in pledged securities.
- Participated in 9 multi-state collaborative actions.
- Assessed the financial condition and operations of 82 entities applying for a license to operate in Mississippi.
- Maintained the department's accreditation status by meeting all 48 of the legal, financial, and organizational accreditation standards.
- Monitored the company operations of 603 domestic and foreign companies.

DUTIES AND RESPONSIBILITIES

- Performs analysis, reviews, desk audits, and on-site examinations to monitor companies' compliance with Mississippi insurance laws.
- Maintains the National Association of Insurance Commissioners' accreditation standards.
- Assists the Commissioner with companies that are in administrative supervision, rehabilitation, or liquidation.

2012 Admissions Activity*



*NOTE –There were no Health Maintenance Organization, Legal Expense or Title Insurer admissions in 2012. Risk Purchasing Groups are no longer reviewed by this Division.

REGULATORY ACTIVITIES

Statutory Compliance Division

2012 -

- Issued 1,783 company licenses.
- Analyzed 415 corporate filings.
- Collected \$503,375 in licensing and filing fees.
- For efficiency and cost savings when renewing insurer annual licenses, the Statutory Compliance Division collects the renewal license fees and also the financial statement related filing fees of two other divisions.

DUTIES AND RESPONSIBILITIES

- Reviews corporate transactions of domestic, foreign and alien insurers, health maintenance organizations (HMOs), societies, auto clubs and associations doing business in Mississippi.
- Maintains computer records and permanent files of licensed insurers, eligible non-admitted insurers, residual markets, rate service and advisory organizations.
- Issues new, amended and annual renewal licenses for insurers.
- Disseminates corporate and licensing information on insurers to consumers, businesses, attorneys, insurer professionals, and other state agencies on daily basis.

Actuary/Health Care Reform Division

2012 -

- Continued work toward the implementation of state-based Health Insurance Exchange.
- Submitted Letter of Intent to the United States Department of Health and Human Services (HHS) on November 14, 2012, notifying the Secretary of HHS of intent to operate a state-based exchange.
- On November 16, 2012, submitted Blueprint Application outlining plans for exchange.
- Attended numerous trade shows and participated in several conferences/meetings in order to inform the public about PPACA related health insurance market reforms and the upcoming Health Insurance Exchange.
- Branded the Mississippi Health Insurance Exchange “One, Mississippi” and began marketing that entity as such.
- Pursuant to MID Bulletin 2011-9, created the Exchange Advisory Board (EAB) and its Advisory Subcommittees made up of over 100 stakeholders from across the state who meet monthly to discuss and advise MID on various issues regarding the Health Insurance Exchange.
- Developed website aimed at providing consumers with information regarding health insurance rates. Phase II of website is currently operational and improving usability for the site ongoing.
- Determined by the United States Department of Health and Human Services (HHS) Center for Consumer Information and Insurance Oversight (CCIO) to have met provision of having an effective rate review program by July 1, 2011.

REGULATORY ACTIVITIES

Actuary/Health Care Reform Division (Continued)

2012

- Awarded the “HHS Limited Competition for Affordable Care Act (ACA) Consumer Assistance Program” grant totaling \$127,967 on June 22, 2012.
- Awarded the “Affordable Care Act (ACA) Consumer Assistance Program” grant totaling \$366,345 on August 24, 2012.

DUTIES AND RESPONSIBILITIES

- Handles any issue related to Life Insurance, Health Insurance, Long Term Care Insurance, Medicare Supplement Insurance, Disability Insurance and Annuities.
- Reviews forms and rates for any of the aforesaid lines of business.
- Reviews and approves or disapproves health insurance premium rate filings.
- Enforces and implements any Federal requirements related to the Patient Protection and Affordable Care Act (“PPACA”) to ensure State compliance.
- Promotes awareness and educate Mississippians generally about the aforesaid lines of business, PPACA reforms and the Health Insurance Exchange.

Consumer Services Division

2012 -

- Handled in excess of 14,655 telephone calls for assistance.
- Processed 1,038 formal written complaints against companies.
- Facilitated the collection of over \$2,820,597 in benefit payments for consumers.
- Participated in nine Consumer Outreach events for 2012.
- Provided on-site assistance for consumers after Hurricane Isaac in Bay St. Louis and Picayune, MS.

DUTIES AND RESPONSIBILITIES

- Intervenes and attempts to resolve disputes between consumers and companies.
- Receives complaints from and interviews policyholders who have questions/problems.
- Reviews insurance coverage for residents. No recommendations are made regarding whether coverage is adequate or suitable. The aim is to help insureds understand their coverage.
- Acts as an advocate for consumers helping them understand their options and the coverage afforded by their insurance policies.
- Continues on-going process of cross-training that enables temporary reassignment of duties during the aftermath of storms and other catastrophic situations whereby on-site claims assistance can be offered, or when temporary offices are established.
- Actively participates in community outreach to educate consumers on insurance related matters through group presentations and training sessions as well as written materials on a wide range of insurance-related topics.

REGULATORY ACTIVITIES

Licensing Division

2012 -

- Issued in excess of 352,000 certificates of authority and 90,000 licenses.
- Processed over 1.2 million transactions in 2012.
- Director of Licensing served as Chairman of SIRCON National Producer Licensing Committee.
- Director of Licensing served on the NAIC Producer Licensing Working Group.

DUTIES AND RESPONSIBILITIES

- Issues licenses and appointments to individuals and business entities to engage in the business of insurance in the State of Mississippi.
- Provides prompt and efficient customer service.
- Ensures compliance with all statutory requirements.
- Promotes national licensing uniformity.
- Ensures adequate pre-licensing and continuing education courses are made available to licensees.

Property and Casualty Ratings Division

2012 -

- The Property and Casualty Rating Division closed 3,134 electronic filings through SERFF from January 1, 2012, through December 31, 2012, including 1,046 rate and rule filings and 2,088 form filings.
- Various extraneous regulated lines continue to file using paper format, however, the number for the 2012 year was less than 1% of all filings.

DUTIES AND RESPONSIBILITIES

- Reviews the filings of rates, rules, and forms of licensed property and casualty insurance companies, and rating/advisory organizations for lines of insurance under §83-19-1, prior to their use in the state (§83-2-7).
- Works with outside consulting actuaries on rate filings reviews.
- Assists companies in making filings compliant with department rules, regulations, bulletins and statutes.
- Provides recommendations and advises Commissioner on approval/disapproval of rates under regulated lines.
- Represents Commissioner at meetings of all residual market plans including: Workers Compensation Assigned Risk Plan, MS Automobile Insurance Plan, MS Windstorm Underwriting Association, and the MS Residential Property Insurance Underwriting Association.
- Provides consumer assistance responding to technical questions regarding general insurance and policy specific information.

SUPPORT ACTIVITIES

Administrative Services Division

2012 -

- Managed 133 positions and 13 divisions with employees assigned all over the state.
- Executed advanced planning and budgeting allows more work to be accomplished by dedicated employees, thereby creating more efficient operations.
- Continued training to keep the agency moving ahead professionally, maintaining productivity and providing quality services to the people of Mississippi.

DUTIES AND RESPONSIBILITIES

- Provides support to the agency in the most professional and efficient manner possible, enabling the department to carry out its mission at lowest possible cost to state's taxpayers.
- Continues to develop, implement and enhance administrative and budgetary support to the agency by providing a broad array of services.
- Oversees the financial management and record keeping of the agency, contract administration, inventory control, accounts payable, accounts receivable, payroll, statutory deposits and travel.
- Processes, through the Agency Receipting System, the special funds obtained to maintain our annual budget.
- Oversees all purchasing, coordinates maintenance of departmental office equipment, procurement of blackberry and cell phones, property control, maintenance of agency's automobiles, and handles all out source of print jobs.
- Manages 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.
- Facilitates all personnel-related matters for the department, including employee recruitment, staff development, staff retention, performance appraisal, employee benefits, compensation and assistance.
- Handles grievances and appeals, Workers Compensation and Safety Programs, and compliance with Civil Service Rules and Regulations.
- Provides all daily office operation support to the department including: centralized document processing, mail services (incoming/outgoing mail and deliveries), vehicle management, supply management, records management, and communications services including telephone, telefax, and photocopying.

SUPPORT ACTIVITIES

Management Information Systems Division

2012 -

- Converted Fire Standard Compliant Cigarette System to the new state payment processing system, Transaction Processing Engine (TPE), provided by Mississippi Interactive.
- Added an advanced search for an Individual or Entity under Online Services on the web site.
- Installed state-of-the art equipment in Commissioner's conference room.
- Continued conversion of existing databases to Oracle.
- Worked with contractor to develop a web application for rate review for Health Care Reform in conjunction with our actuarial staff.
- Continued upgrades to web-based on-line insurance enterprise system.
- Continued enhancements to the website maintained in-house.
- Continued access to the network via Citrix Server for department staff working remotely to have appropriate access to software, applications and data.
- Continued upgrades of the department's operating systems and primary software, upgrading and maintaining applications, and trained users in appropriate and efficient operation of these systems.
- Continued training offered via ITS-contracted Mind Leaders Web-based training courses as well as training courses available through NAIC.
- Continued offering of classroom training and in-house specialized training courses.
- Continued upgrades of desktop computers and laptops to meet the demands of improved software and users' needs.

DUTIES AND RESPONSIBILITIES

- Provides technological support to the department to accomplish its goals and objectives as set forth by the Commissioner of Insurance.
- Serves as a strategic planning partner and proactive participant with other divisions of MID, other state agencies and other states' Insurance Commissioners through the National Association of Insurance Commissioners (NAIC).
- Continues to evaluate and use the most appropriate and cost effective technological hardware, software and processes that can be implemented.
- Upgrades MID operating systems and primary software, upgrading and maintaining applications and training users in appropriate and efficient operation.
- Offers training courses in-house, through ITS-contracted Mind Leaders Web-based and NAIC.

SUPPORT ACTIVITIES

Public Relations Division

2012 -

- Issued 25 media press releases on such topics as:
 1. Staff changes
 2. Mississippi Health Insurance Exchange
 3. Supreme Court Ruling on Affordable Care Act
 4. Department ranked best in the nation in report on integrity and ability to prevent corruption among state officials and employees
 5. Flood safety
 6. State involvement in multi-state agreement with AIG resulting in increase in tax revenue
 7. Multiple releases regarding assistance to victims of August 2012 Hurricane Isaac
 8. Multiple fire safety releases throughout year on arson, National Children Fire Safety group, Campus Fire Safety Month, fireworks, heating, cooking, holiday safety
- Represented department at National Flood Conference.
- Maintained MID Twitter account, with over 300 tweets in 2012 and the addition of over 200 additional followers to reach over 400 followers by year's end.

DUTIES AND RESPONSIBILITIES

- Coordinates a public information program to publicize and advance MID objectives and consumer related issues.
- Maintains and develops wide range of consumer brochures available through the MID Consumer Services Division.
- Explores and implements full use of technology, including the Internet, to maximize the publicity of MID achievements and goals.
- Automates, as far as practicable, all information distribution functions of all MID Divisions to assist in increasing productivity of MID staff.
- Administrates all MID social media accounts: Twitter, Facebook, etc.
- Serves as liaison between MID and media.
- Creates and publishes yearly reports for department, NAIC and Medicare Supplement Shopper's Guide.
- Photographs and distributes photos of department events.

OTHER REGULATORY ACTIVITIES

State Fire Marshal Division

2012 - In addition to regular duties outlined in the report on Statistics page, performed other duties as follows:

- Increased outreach activities, fire safety education and distribution of free smoke alarms in effort to reduce number of fire deaths in state.
- Recorded the total number of 2012 fire deaths in Mississippi as 62, down from 80 fire deaths in 2011.
- This is the lowest number of fire deaths recorded in a single year since the office has been keeping such records.

DUTIES AND RESPONSIBILITIES

- Fosters, promotes and develops ways and means of protecting life and property from fire and related perils through direct action and coordination with Mississippi fire and law enforcement services.
- Investigates the origin of fires occurring within Mississippi when requested by the Chief of the Fire Department or other local law enforcement authority.
- Investigates any fire called to his attention by any party of interest, whenever in his judgment, there is sufficient evidence or circumstances indicating that such fire may be of an incendiary origin.
- Uses polygraph service to conduct arson investigations and, on occasion, assists other law enforcement agencies, both state and federal, with examinations on a case-by-case basis.
- Serves as a member of the Homeland Security Council with the Mississippi Emergency Management Agency (MEMA) for development and implementation of programs and emergency response in the interest of public safety.
- Conducts annual in-service training for the County Arson Investigators Program in conjunction with the State Fire Academy.
- Serves as guest instructors for the Basic Arson Investigator Course conducted at the State Fire Academy.
- Conducts semi-annual fire drills and safety seminars of state-owned buildings in the Capitol Complex in conjunction with the MS Department of Finance and Administration's Capitol Police and City of Jackson Fire and Police Departments.
- Enforces the Mississippi Fire Prevention Code regarding the inspection of all buildings owned by the state or state agencies, places of public assembly and sprinkler systems of high-rise buildings.
- Regulates factory-built homes which requires the licensing of retailers, developers, modular home contractors, manufacturers and independent contracted installer/transporters.
- Serves as the State Administrative Agency (SAA) for the U.S. Department of Housing and Urban Development (HUD).
- Develops and implements a fire safety education program using nationally recognized standards for the State of Mississippi to reduce loss of life and property from fires.
- Establishes statewide uniform procedures and qualifications, assessment and collection of fees for the licensure of individuals and companies which offer electronic protective systems to the general public.
- Creates the Electronic Protection Licensing Advisory Board, provides administrative and civil penalties for certain violations and provides assistance in determining effect of this regulation on local rules and regulations.

OTHER REGULATORY ACTIVITIES

Fire Services Development Division

2012 - See Statistics Pages for Activities

DUTIES AND RESPONSIBILITIES:

- Oversees accountability and distribution of State Fire Funds to counties and municipalities.
- Oversees Rural Fire Truck Acquisition Assistance Program (RFTAAP).
- Oversees Supplemental Rural Fire Truck Acquisition Assistance Program (SRFTAAP).
- Manages Mississippi Fire Incident Reporting system used by state's 757 fire departments.
- Manages Fire Safety Education Division.

SUPPORT ACTIVITIES

Liquefied Compressed Gas Division

2012 - See Statistics Pages for Activities

DUTIES AND RESPONSIBILITIES:

- Establishes and enforces liquefied compressed gas regulations pertaining to the safe use and handling of butane, propane and anhydrous ammonia.
- Issues permits to retail dealers, wholesalers, transporters and distributors, and service technicians of propane.
- Investigates accidents, upon request, to determine the involvement of liquefied compressed gas.
- Inspects premises that store, sell, refine, compound or blend liquefied compressed gas.
- Conducts safety training schools for liquefied compressed gas dealers and their employees.
- Tests and certifies liquefied compressed gas installers and propane delivery drivers.



OTHER REGULATORY ACTIVITIES

Mississippi State Fire Academy (Sub-Agency)



Reggie Bell

After being named Executive Director in 2007, Reggie Bell established a formal mission statement to inform the public and the fire service of the purpose of the agency. Agency Mission: To serve the Mississippi fire service community and the world by providing quality education and training in fundamental and advanced skills to save life and property. MAKING A DIFFERENCE!

2012 – Accomplishments

- 175 students trained in NFPA 1001-I-II (required for all full-time firefighters).
- 36 students completed the Volunteer NFPA 1001 based course.
- 5 students completed the Volunteer 48 hour Certification course.
- 303 students completed the Mississippi Certified Volunteer FF Level I course.
- 190 students completed the Mississippi Certified Volunteer FF Level II course.
- 95 students completed the Certified Volunteer Upgrade course.
- 11 students completed the 32 hour County Arson Investigation course.
- 16 students completed the Arson Annual In-Service 8 hour course.
- 50 students completed the Fire Investigator course.
- 515 people toured the Academy campus and received fire safety education/information.
- 13,536 students trained in various areas of emergency first response (fire safety education, rescue, hazardous materials, incident command system, automobile extrications, liquefied compressed gas, fire suppression, fire officer training, safety officer training, etc.).

Campus Improvements/Additions

- Complete renovation of the Fire Safety Education Auditorium on campus. Completion December 2012.
- Completion of four (4) new state-of-the-art classrooms on campus May 2012.
- Addition of a new fire prop inside the Burn Building completed March 2012.
- Student dormitory rooms were equipped with new mattresses.
- Addition of a Learning Resource Center (computer lab and library) for student use.
- Improvements in the Administration Building consisting of new wallpaper.
- Asphalt overlay on campus roads and parking areas.
- Installation of fiber optic connections for campus wide wireless computer activity.
- Installation of new IT security system.

OTHER REGULATORY ACTIVITIES

Mississippi State Fire Academy (Sub-Agency) cont.

2012- (Continued)

Events on Campus

October 9, 2012 Annual Statewide Firefighters Memorial

DUTIES AND RESPONSIBILITIES

- MS Code Annotated Section 45-11-7: The State Fire Academy was created for the purpose of training and education of persons engaged in municipal, county and industrial fire protection.
- The Academy is officially designated as the agency of this state to conduct training for fire personnel on a statewide basis to all duly constituted fire departments.
- MS Code Annotated Section 45-11-7: The Academy is designated as a division of the Insurance Department.
- MS Code Annotated Section 45-11-203: Within one year of employment, all paid full time fire fighters shall be certified as completing the mandatory training requirements administered by the State Fire Academy.
- MS Code Annotated Section 83-1-39: Requires one member of the sheriff's department to be the county fire investigator and to attend training at the State Fire Academy in arson investigation.
- Trains municipal, county, and industrial fire personnel annually by providing quality education and training in fundamental and advanced skills to save life and property.
- Offers 11 courses and 23 levels of the National Fire Protection Association classes accredited by the International Fire Service Accreditation Congress (IFSAC).
- Offers 15 courses and 25 levels accredited by the National Board on Fire Service Professional Qualifications (ProBoard).
- Offers courses on and off campus ranging from three hours to 252 hours in length. Off-campus courses can be requested by any department or industrial client within Mississippi.
- Offers two courses per county within Mississippi at no cost to the departments.
- Provides certain courses which can be used for college credit hours through a program developed by Meridian Community College's (MCC) Emergency Service Degree Program. The program at MCC is open to any student enrolled in the college's Fire Protection Technology associate degree program.
- Receives state and federal grant funds to assist in training students statewide at no cost or reduced cost to the fire departments. Course fees are minimal to the departments.
- Provides scheduled tours of the facility for most types of educational, civic and special groups. Age appropriate fire safety/information program is delivered to meet the needs of the audience.

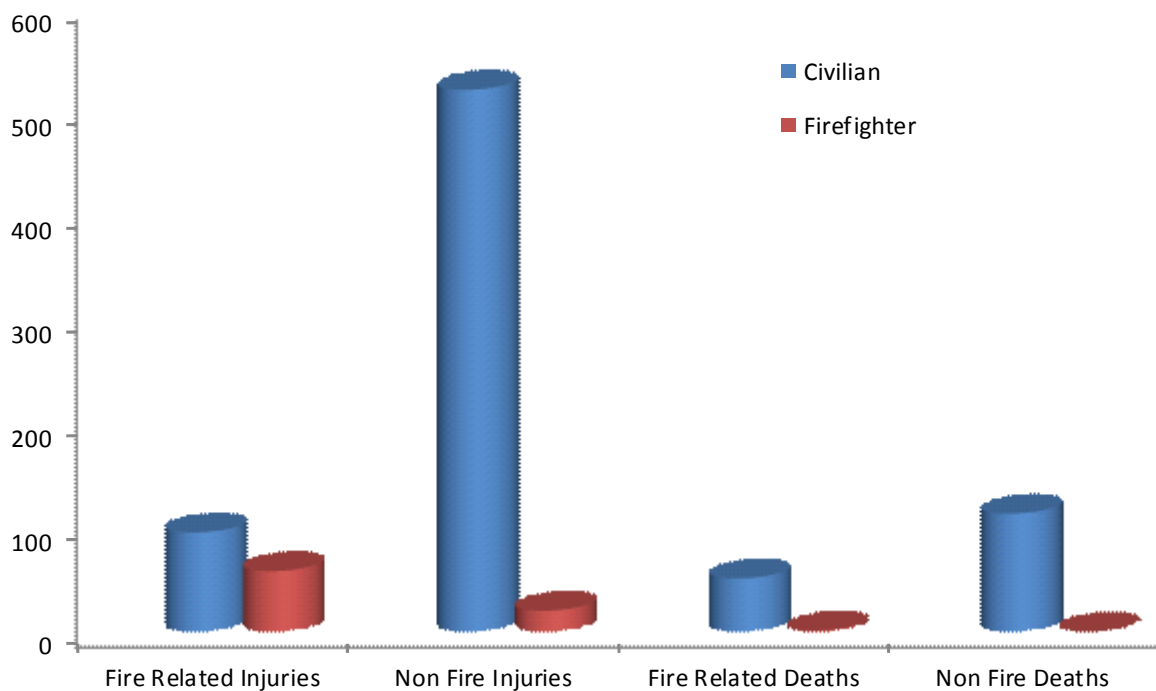


FIRE MARSHAL STATISTICS

Fire Related Deaths and Injuries (Based on data reported by 703 of 763 fire departments in the state to the Mississippi Fire Incident Reporting System) January 1, 2012-December 31, 2012

	<u>Civilian</u>	<u>Fire Service</u>
**Fire Related Injuries	95	58
Non Fire Injuries	519	20
**Fire Related Deaths	51	1
Non Fire Deaths	113	0

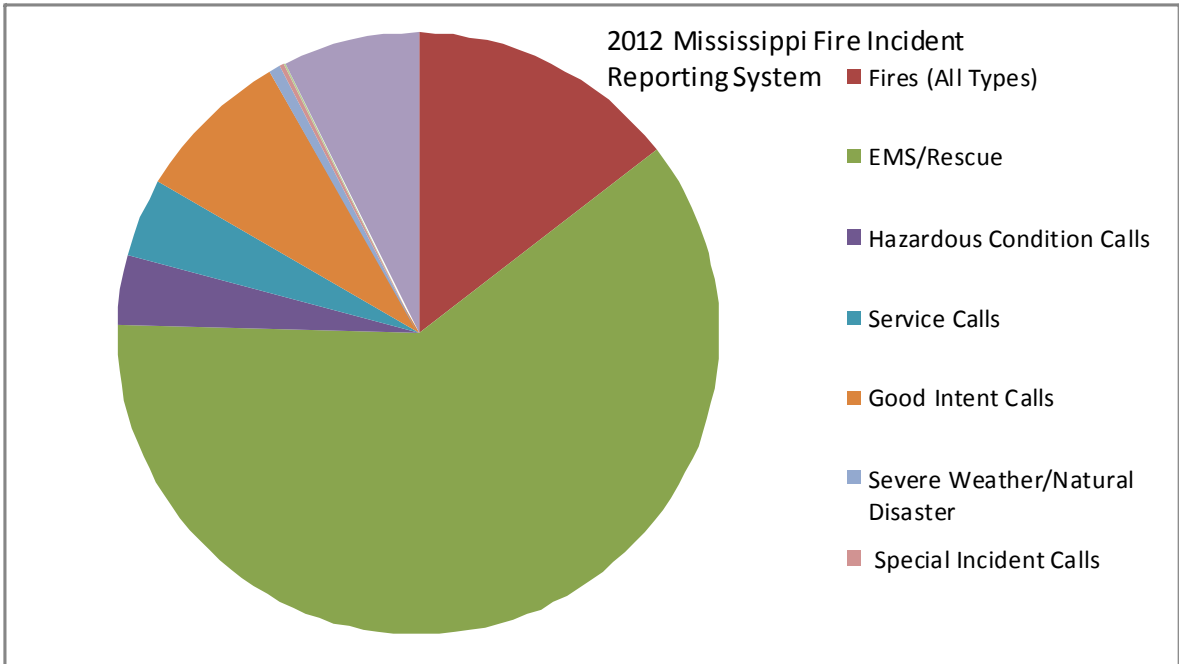
**These numbers do not reflect a complete total. Some injuries/deaths may not have been reported in the incident report completed by the responding fire department. Also, there were additional injuries which did not require a fire department response.



FIRE MARSHAL STATISTICS

**Based on data reported to the Mississippi Fire Incident Reporting System
January 1, 2012-December 31, 2012**

Fires (All Types)	22,296
EMS/Rescue	93,814
Hazardous Conditions Calls	5,737
Service Calls	6,523
Good Intent Calls	12,840
Severe Weather/Natural Disaster	821
Special Incident Calls	524
Unknown Type Incident	96
False Calls	11,160
TOTAL CALLS	153,811



STATISTICS

Fire Marshal Division Activities -Year Ending December 31, 2012

1. <u>FIRE INVESTIGATIONS</u>	
(a) Incendiary	258
(b) Accidental	164
(c) Undetermined	97
Total Fires Investigated	519
Fire Death Investigations	57
Arrest Rate	25%
Polygraph Examinations Conducted	33
Estimated Property Losses on Buildings	\$184,390,160.00
Estimated Property Losses on Contents	\$ 63,157,074.00
Insurance Coverage on Buildings	\$308,932,217.00
Insurance Coverage on Contents	\$ 53,100,109.00
2. <u>MISSISSIPPI FIRE PREVENTION CODE</u>	
Correctional Facilities Inspections	186
State and County Facilities Inspections	530
Child Care Facilities Inspections	9
Pyrotechnic Display Permits Issued	33
Number of Miscellaneous Inspections	342
Total Fire Safety Inspections by Staff	1,100
3. <u>MANUFACTURED HOUSING</u>	
Number of Licenses Issued – (Retailers, Developers, Manufacturers and Installer/Transporters)	273
Number of Inspections Conducted – (Retailer Lots and Consumer Complaints)	180
Number of Consumer Complaints Filed	51
Number of Property Locator Inspections	3,891
Number of Plant Audits and Units Inspected	7
Number of Manufactured Housing Units Inspected on Retailer Lots	940
Number of Plan Reviews – (State, Modular, Other)	144

STATISTICS

Fire Marshal Division Activities -Year Ending December 31, 2012

4. <u>MISSISSIPPI RESIDENTIAL ELECTRONIC PROTECTION</u>	
Number of New Applications submitted – (Class A, B, C, D, T)	869
Number of Licenses Issued – (Class A, B, C, D, T)	1,486
Number of Investigations	14
Number of Inspections	2
Number of Background Checks Conducted	1,606
5. <u>FIRE SERVICES DIVISION</u>	
Compliance forms processed	2,000
Rebate Funds dispersed	\$ 14,851,660.54
RFTAAP Checks issued	17
RFTAAP Funds dispersed	\$ 1,170,000.00
SRFTAAP Checks issued	15
SRFTAAP Funds dispersed	\$ 574,801.35
State/Regional Meetings Held	22
Incidents reported Statewide (7.9 decrease from 2011)	139,165
6. <u>FIRE SAFETY EDUCATION</u>	
Risk Watch Sessions	12
Remembering When Sessions	12
Fire Safety Presentations	122
Juvenile Firesetter Assessment	6
Conferences Attended	4
Events Attended	24
Estimated Number of People Reached	7,968
Smoke Alarm Trainings	106
Smoke Alarms Installed-State-wide Conventional	44,807
Smoke Alarms Installed-State-wide Hearing Impaired	151

Liquefied Compressed Gas Division Activities January 1, 2012-December 31, 2012

Installation reports received	22,065
Installations inspected	7,529
Installations disapproved	34
Schools inspected using L. P. Gas as an energy source	81
Bulk storage plants inspected	231
Bobtail trucks inspected	301
Review, examine and audit L. C. Gas dealer locations	2,557
Installer and drivers tested and approved	117
Participation in safety and training meetings	422
Accidents investigated	6
New Permits Issued (Class 1)	36
L. P. Gas cylinder filling locations inspected	348

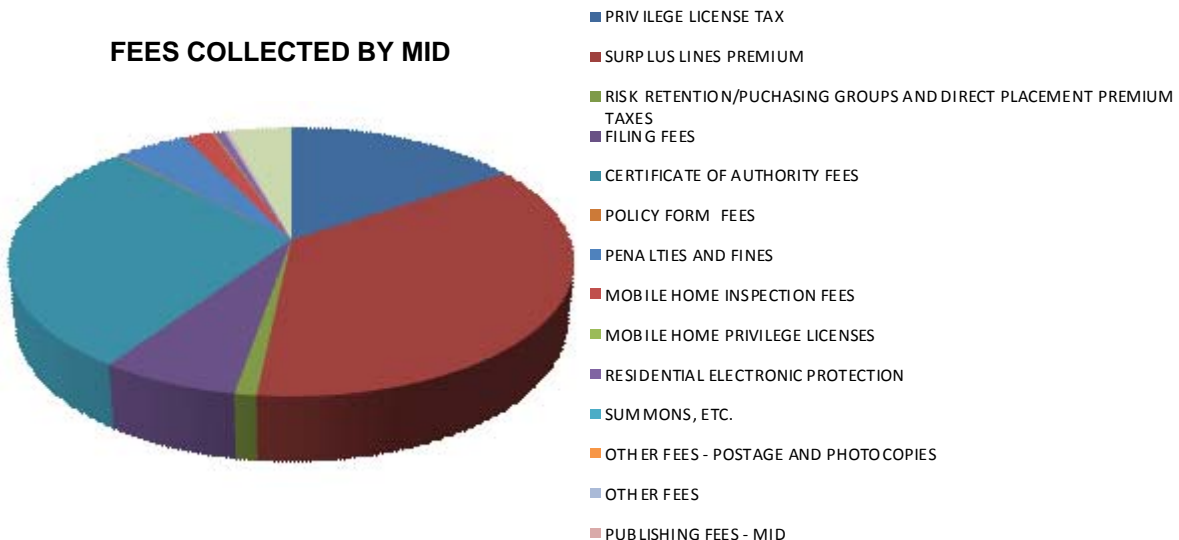


STATISTICS

Mississippi Insurance Department Year Ending December 31, 2012

PRIVILEGE LICENSE TAX	\$ 5,509,888.00
SURPLUS LINES PREMIUM	\$ 12,853,177.00
RISK RETENTION/PUCHASING GROUPS AND DIRECT PLACEMENT PREMIUM TAXES	\$ 383,563.00
FILING FEES	\$ 2,429,703.00
CERTIFICATE OF AUTHORITY FEES	\$ 10,045,950.00
POLICY FORM FEES	\$ 50,425.00
PENALTIES AND FINES	\$ 1,743,225.00
MOBILE HOME INSPECTION FEES	\$ 701,210.00
MOBILE HOME PRIVILEGE LICENSES	\$ 43,800.00
RESIDENTIAL ELECTRONIC PROTECTION	\$ 227,786.00
SUMMONS, ETC.	\$ 7,307.00
OTHER FEES- POSTAGE AND PHOTOCOPIES	\$ 6,881.00
OTHER FEES	\$ 51,128.00
PUBLISHING FEES - MID	\$ 54,880.00
COMPANY ASSESSMENTS	<u>\$ 1,502,227.00</u>
TOTAL FEES COLLECTED	<u>\$ 35,692,150.00</u>
FIRE REBATE FUNDS DISTRIBUTED	<u>\$ 15,492,150.00</u>
TOTAL FUNDS COLLECTED, DISTRIBUTED & GENERATED BY MID	<u>\$ 51,184,300.00</u>
COMPANY PREMIUM TAX COLLECTED BY DOR	<u>\$ 198,394,763.71</u>

FEES COLLECTED BY MID



**Summary of Financial Condition
and
Mississippi Premiums and Losses
For
Licensed Insurers Filing on Property/Casualty Blank
Licensed Insurers Filing on Life/Health Blank
Licensed Insurers Filing on Fraternal Blank
Licensed Insurers Filing on Title Blank
Licensed Insurers Filing on Health Blank**