

**2008 Market Share Reports for the  
Top 125 Accident and Health Insurers  
By State and Countrywide**

**TABLE OF CONTENTS**

**Introduction.....1**

**2008 Market Share Reports By State and Countrywide.....3**

**Technical Notes .....121**

**Index of Insurer Groups and Companies .....127**



## INTRODUCTION

These *2008 Market Share Reports for the Top 125 Accident and Health Insurers By State and Countrywide* are intended to make market share information more readily available. Data from groups and companies filing the property/casualty, life/health, fraternal and health annual statements are combined so that the accident and health insurance market can be seen in its entirety. Beginning with the 2007 edition of this report, in the California and the Total All Lines sections of this report, Direct Written Premium includes premium data reported directly to the NAIC from the California Department of Managed Health Care. The direct premium data reported in this publication are taken from page 19 of the NAIC property/casualty annual statement, page 24 of the NAIC life/health annual statement, page 23 of the NAIC fraternal annual statement and page 36 of the NAIC health annual statement.

Insurance groups are made up of insurance companies that are related by ownership. The market share reports show data by group for those insurers that are a member of a group. This allows the report to contain a more complete view of the market share information. An index listing the companies included in the insurance groups reported in this publication has been added at the end of the report. Insurers continuously merge, change names, and buy and sell companies; however, the index gives a “snapshot” view of group structures as filed with the NAIC by the date this report was generated.

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