

Communities Confront Wildfire Threat in Drought

by Paul Maldonado, State Fire Marshal

On April 16, 2011, Governor Perry requested that Texas be declared a major disaster area, citing the 8,000-plus fires across the state that have charred more than 1.8 million acres, burned nearly 400 homes and threatened more than 8,500 other homes. Two firefighters have died in the line of duty responding to these fires.

Texas is in the midst of an exceptional drought with some parts of the state receiving no significant rainfall for almost three months. The rainfall deficit matches records dating back to the 1930s, so the fire destruction is expected to continue.

Over the last two years, 85 percent of the wildfires in Texas have occurred within two miles of a community.

Wildland fires are no longer just a problem for isolated rural homeowners.

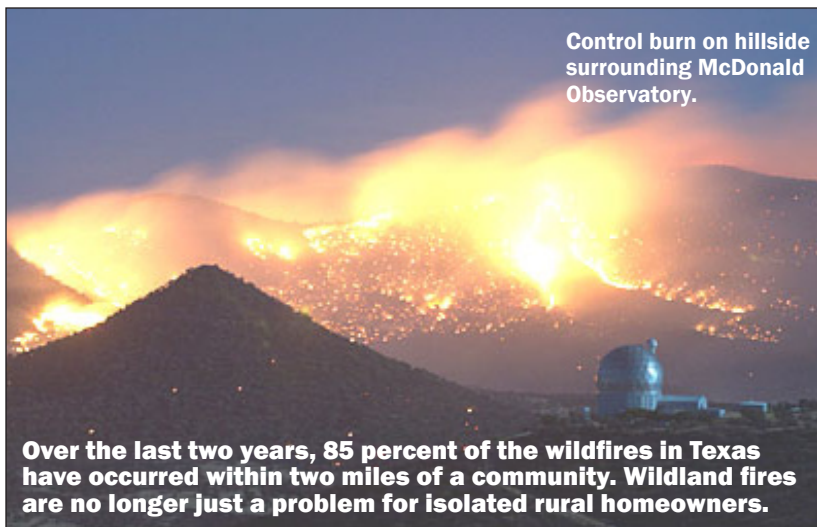
Many Texans have been moving to homes and businesses into the Wildland Urban Interface where they abut surrounding forests and fields. With this move to the wildlands, there are new fire risks.

Homeowners can take a proactive approach to wildfire prevention and home defense and significantly increase personal safety and survival and limit property damage during a catastrophic wildfire.

The Texas Forest Service explains the Wildland Urban Interface and offers valuable information on how to minimize individual and community wildfire risk and fire suppression tactics at its website, txforestservicetamu.edu/main/article.aspx?id=2010. The Texas Department of Public Safety also offers valuable information on wildfire awareness at www.txdps.state.tx.us/dem/pages/pio_wildfire_awareness.htm.

Firewise Communities

With the increase in wildland fire risks across Texas due to extended drought conditions and increasing urbanization, now is the time to be more “Firewise.”



Control burn on hillside surrounding McDonald Observatory.

Over the last two years, 85 percent of the wildfires in Texas have occurred within two miles of a community. Wildland fires are no longer just a problem for isolated rural homeowners.

Photo Courtesy McDonald Observatory

The National Fire Protection Association’s “Firewise Communities” program encourages local solutions for the protection of people and property from the risk of wildfire by involving homeowners, community leaders, planners, developers, firefighters, and others. This national program is co-sponsored by the USDA Forest Service, the U.S. Department of the Interior, and the National Association of State Foresters.

Firewise Communities teaches people how to adapt to living with wildfire and encourages neighbors to work together and take action to prevent losses. We all have a role to play in protecting ourselves and each other from the risk of wildfire.

Continued on page 3

InSideInSight



AIG Pays \$12.8 Million Penalty to TDI in Agreement	2
TDI Top 10 Website Favorites	2
TWIA Management Changes	5
TDI Secures Additional Benefits in Race-Based Claims Settlement	5
Disciplinary	7

TDInSight

Contact **TDInSight** at:

Texas Department of Insurance
TDInSight/MC-113-1A
P.O.Box 149104
Austin, TX 78714-9104
512 463-6425
512 463-6461 fax

TDInSight is published electronically to the agency website every two months. The newsletter can be viewed and downloaded at:

<http://www.tdi.state.tx.us/pubs/newsletters/tdinsight.html>

To receive notice when the latest **TDInSight** has been posted, readers can subscribe to **TDI eNews Updates**. The updates are free, opt-in email newsletters available for viewing online or by subscription. More information about **TDI eNews Updates** is available at:

www.tdi.state.tx.us/alert/emailnews.html

Direct questions or suggestions about content of the **TDInSight** via e-mail to **PIO@tdi.state.tx.us** or telephone to (512) 463-6425. Or write:

TDInSight, MC 113-1A
P.O. Box 149104
Austin, TX 78714-9104

The staff that prepares this newsletter has no role in proposing, drafting, editing, or approving TDI rules or policies or interpreting statutes. **TDInSight** should not be construed to represent the policy, endorsement or opinion of the Commissioner of Insurance or the Texas Department of Insurance.

By necessity, summaries of proposed and adopted rules cannot explain their full complexity. Readers interested in complete information about administrative rules should consult the versions published in the Texas Register.

To the best of the staff's ability, information presented in this newsletter is correct as of the publication date, but scheduled dates and proposed rules and amendments may change as the adoption process goes forward.

AIG Pays \$12.8 Million Penalty in Agreement

As part of a regulatory settlement agreement between American International Group, Inc. (AIG) and its affiliated insurers writing workers' compensation coverage and state insurance regulators, the company was ordered in March to pay the Texas Department of Insurance an administrative penalty of \$12.8 million and pay the State of Texas \$10.8 million in premium taxes and assessments.

AIG agreed to pay a total administrative penalty of \$100 million and total premium taxes and assessments of \$46.5 million in the agreement signed in December 2010. The agreement came about following a targeted market conduct examination of AIG's writing and financial reporting of workers' compensation insurance.

Top 10 Favorite TDI Web Pages

Following is a list of the Top 10 most frequently visited website pages related to the insurance industry at www.tdi.state.tx.us. Click on links below to see website pages.

1. [Auto Rate Comparisons | Homeowner Rate Comparisons](#)
2. [TDI Forms](#)
3. [Agent & Adjuster Home Page](#)
4. [Property & Casualty Insurance Home Page | Life & Health Insurance Home Page](#)
5. [Windstorm Inspection Home Page](#)
6. [Bulletins, Codes, Enforcements and Rules](#)
7. [Agent Licensing | Agent Forms](#)
8. [Consumer Help](#)
9. [Physicians & Providers Home Page](#)
10. [Agent Continuing Education](#)



Communities Confront Wildfire Threat *continued from page 1*

Communities can achieve a high level of protection against wildland/urban interface fire as well as sustainable ecosystem balance. The Firewise Communities/USA program adapts especially well to small communities, developments and residential associations of all types.

It works as follows:

- Wildland fire staff from federal, state or local agencies provide a community with information about coexisting with wildfire along with mitigation information tailored to the area.
- The community assesses its risk and creates a network of cooperating homeowners, agencies and organizations.
- The community identifies and implements local solutions.

Communities that complete the Firewise Community process become an officially recognized Firewise Community.

Successful Efforts in Hill Country

Kerr County, one of Texas' fastest growing counties, is a prime example of the challenges of managing fire risks in the Wildland Urban Interface, with an increasing number of rural subdivisions containing hundreds of homes, and small-acreage "ranchettes." Wildfires are an almost constant problem there, given the Hill Country's generally dry climate.

Two Kerr County subdivisions and one ranch have achieved Firewise Community status.

The Horizon is a residential community located within an exotic game ranch operated by a homeowners association, very rural in nature, with covenants that are designed to preserve the native habitat for the benefit of the ranching operation. It is beautiful wildland comprising steep wooded hills and canyons, grass-covered valleys, and streams. In 2000, a fire that started within The Horizon burned 1250 acres before it was extinguished. In 2006, another wildfire burned over 12 acres, prompting efforts to become a Firewise and fire safe community. The Horizon community has a fire hydrant system and is served by the Kerrville Fire Department, but its residents realized the importance of improving the fire safety of their homes through ongoing fuel mitigation and a program of creating defensible space around their homes.

In June 2007, the association board adopted a goal of becoming a recognized Firewise Community by the end of the year. They exceeded

that expectation and celebrated their recognition with a community-wide celebration on September 19 of that year. Members of the Horizon established a community workday to reduce fuel in the common areas, and the Horizon's Firewise Team commenced an educational program for all community members.

West Texas battle plan

The McDonald Observatory complex, one of the crown jewels of Texas, has been a Firewise Community since 2005. Since the recent 250,000-acre "Rockhouse Fire" never reached the Observatory, we do not know how well its Firewise defenses would have withstood the fire's onslaught, but the Observatory did have a comprehensive battle plan that included knowing when and how to retreat. Fighting fires is a form of war after all, and wildfires can be far more formidable than any human army.

In December 2003, the SFMO received requests from the Fort Davis Volunteer Fire Department (VFD) and the University of Texas to conduct a fire safety survey of the department's service area, which includes the McDonald Observatory.

There was concern over the growing urban wildlife interface in Jeff Davis County, where combustible housing is increasingly mixing with combustible vegetation. The density of evergreen trees and high grasses in proximity to buildings created the danger of fire spreading from building to building, as had been seen recently in California.

A team of SFMO employees assembled at Fort Davis early in 2004 to begin the survey, which identified a number of key issues (funding, equipment replacement, strategic planning, and education) and made recommendations, including a merger of resources between the McDonald Observatory Fire Brigade and the Fort Davis VFD.

A subsequent, cooperative effort involving the SFMO, Texas Forest Service, the University of



Photo Courtesy of Karen Threlkeld, TxDOT

Continued on page 4

Communities Confront Wildfire Threat

continued from page 3

Texas, Fort Davis VFD and McDonald Observatory staff made the observatory a fire-safer community. TFS mitigation work included thinning out trees, shrubs, and grasses to create fire breaks around the mountains where the observatory is located.

The University of Texas received a state grant for the purchase of a fire truck located at the McDonald Observatory. The truck's specifications were based on TFS recommendations for use in the unique, adverse conditions of the Davis Mountains.

While community cooperation is essential in developing Firewise communities, individuals must realize that they are ultimately responsible for their own safety and not just assume that someone else will save them.

That means Having an Exit Strategy where you live, work, play, and when you are on the road.



Photo Courtesy TXDOT

Wildfires can move as fast as 60 miles per hour.

Because Texans face extreme danger of wildfire this year, be certain to have an escape plan. Fire propelled by strong winds can move as fast as 60 miles per hour. When told to evacuate, leave the area immediately. Choose a route that leads away from the fire. Stay alert to changes in the speed and direction of fire and smoke.

Order Updates Workers' Comp Rate Criteria

TDI Commissioner's Order No. 11-0125 adopted revised Texas workers' compensation classification relativities (classification relativities) and a revised table concerning the expected loss rates and discount ratios by classification used in experience rating.

The order requires that each workers' compensation insurer, for all workers' compensation policies written with an effective date on or after June 1, 2011, adopt the revised classification relativities unless the insurer files to use its own independent insurer-specific classification relativities or to use the National Council on Compensation Insurance (NCCI) amended loss costs filing. Insurers may no longer use the May 1, 2009 classification relativities as the basis of their rates after June 1, 2011. Insurers may use the new classification relativities prior to June 1, 2011, provided they submit a filing with the Texas Department of Insurance (Department) before the selected effective date.

Pursuant to Insurance Code Chapter 2053, the revised expected loss rates and discount ratios must be used to calculate experience modifiers with an effective date on or after June 1, 2011. They may not be used to calculate an experience modifier with an effective date prior to June 1, 2011.

The classification relativities have been decreased by an average of 7.4 percent overall from the May 1, 2009 level. The change for any given classification is limited to +16 percent and -31 percent.

The expected loss rates have decreased by an average of 16.7 percent overall from the May 1, 2009 level based on the latest statewide distribution of business by classification. The change for any given classification is limited to +/- 25% percent

The discount ratios were revised to reflect the change in the size of claims and benefit levels over time. The overall level of the discount ratios did not change. The change for any given classification may affect the split between primary expected losses and excess expected losses.

The NCCI's advisory loss costs are available for insurer use as an alternative to the classification relativities. The NCCI made its initial advisory loss cost filing in August 2010 and amended that filing in February 2011. Insurers planning on adopting the advisory loss costs as amended should follow the filing instructions outlined in Commissioner's Bulletin No. B-0011-11 posted February 28, 2011.



Texas Windstorm Insurance Association (TWIA) Management Changes

On April 14, 2011, the TWIA Board of Directors voted to extend an offer of employment to John Polak as the Association's interim general manager. Mr. Polak brings over 39 years of industry experience, including management positions in financial, actuarial, underwriting and claims handling. He has worked in both the public and private sectors, and has served as the head of a state agency. As CEO of a major insurance company, he dealt directly with regulators in all 50 states. In addition, he has managed claims organizations that handled a daily claims volume in catastrophe-prone areas, and was directly involved in responses to loss events due to hurricanes Rita, Katrina, Charlie, Ivan, Jeanne, and others.

Administrative Oversight

TWIA is currently under Administrative Oversight by the Texas Department of Insurance.

Administrative Oversight is one of the regulatory tools authorized by Chapter 441 of the

Texas Insurance Code. It is a form of intervention through which the Texas Department of Insurance exercises increased oversight over the operations of the Association. Administrative Oversight does not affect matters within the jurisdiction of a court. Litigation and other matters, including mediation or arbitration, should continue as planned.

The Department will release TWIA from the Administrative Oversight when it determines that the Administrative Oversight is no longer necessary.

For policyholders, this action does not affect the terms of coverage and insurance policies remain in effect. Policyholders should continue to work through their agents and expect normal business operations.

If a consumer or agent experiences any delays or inconveniences, please call TDI's Consumer Assistance Line at **800-252-3439**.

TDI Secures Additional Benefits to Settle Race-Based Insurance Claims

AUSTIN – The Texas Department of Insurance has reached a settlement with Texas Imperial Life Insurance Company to secure additional benefits to African-American consumers who were historically sold various types of insurance policies at higher rates than policies sold to whites.

The policies were not sold directly by Texas Imperial but by insurance companies that Texas Imperial subsequently acquired. Although race-based pricing had stopped by 1960 in the sale of new policies, death and surrender benefits for many older policies were never adjusted. The settlement only applies to policies that were in force after December 31, 1995.

“It's not enough to acknowledge that discriminatory pricing was wrong,” said Texas Insurance Commissioner Mike Geeslin. “It's incumbent upon us to try and restore the value that should have been in the policy in the first place. We're very pleased to be able to take another significant step in bringing that chapter of the industry's past to a close.”

The settlement affects small face amount life insurance policies, commonly known as industrial life or burial policies, which were sold to African-Americans at a higher cost or with lesser benefits than policies sold to white persons. For each person who is identified as a holder of an eligible policy, the company will add 27% to the face amount of in force policies and a like amount to death benefits previously paid. All valid claims under this settlement will be honored for a period of four years.

Race-Based Insurance Policy Webpage

Not all policyholders who are eligible for settlement relief can be identified from the company's records. For this reason, the settlement provides for a claims-made program. Notices will be published in local newspapers and on the TDI website.

TDI's Race-Based Pricing Web Resource Page includes information on current and past settlements, list of insurance companies involved in race-based pricing, and online claim forms and complaint forms. It can be accessed at: www.tdi.state.tx.us/consumer/rbsettlement.html



Fraud Case Dispositions

The following recent court actions were taken involving insurance fraud cases investigated by the Texas Department of Insurance Fraud Division. Additional information about insurance fraud is available on the agency website at: www.tdi.state.tx.us/fraud/index.html

October 2010

Amber L. Crow pled guilty on October 11, 2010 in Fort Worth to Insurance Fraud, a state jail felony. Crow was sentenced to 60 months deferred adjudication and ordered to pay \$8,760 in restitution.

Steven T. Newman pled guilty on October 21, 2010 in San Antonio to Misapplication of Fiduciary Property, a Class A Misdemeanor. Newman was sentenced to probation of 6 months and fined \$1,500.

November 2010

Chad Golden pled guilty on November 1, 2010 in Galveston to False Report to a Peace Officer, a Class A Misdemeanor. Golden was sentenced to 24 months deferred adjudication, 80 hours of community service, fined \$1,000, and ordered to pay \$679 in restitution.

Nicholas Trevino pled guilty on November 16, 2010 in Floresville to Insurance Fraud, a third degree felony. Trevino was sentenced to 120 months deferred adjudication, 250 hours of community service, fined \$1,500, and ordered to pay \$22,866 in restitution.

December 2010

John W. Chandler pled guilty on December 17, 2010 in Houston to Insurance Fraud, a state jail felony. Chandler was sentenced to 24 months deferred adjudication, 80 hours of community service, and fined \$500.00.

Dawn Fisher pled guilty on December 16, 2010 in Dallas to Misapplication of Fiduciary Property, a second degree felony. Fisher was sentenced to probation of 120 months, 240 hours of community service, fined \$2,500, and ordered to pay \$155,415 in restitution.

Ana M. Mendez pled guilty on December 16, 2010 in Laredo to Forgery, a state jail felony. Mendez was sentenced to probation of 60 months and ordered to pay \$4,364 in restitution.

Cynthia D. Taylor pled guilty on December 16, 2010 in Dallas to Insurance Fraud, a second degree felony. Taylor was sentenced to 84 months deferred adjudication, 120 hours of community service, fined \$2,500, and ordered to pay \$39,995 in restitution.

Theresa White pled guilty on December 16, 2010 in Houston to Insurance Fraud, a state jail felony. White was sentenced to 48 months deferred adjudication, 100 hours of community service, and ordered to pay \$7,803 in restitution.

January 2011

Debbie Alas pled guilty on January 28, 2011 in Houston to Misapplication of Fiduciary Property, a third degree felony. Alas was sentenced to 120 months deferred adjudication, 120 hours of community service, and ordered to pay \$64,745 in restitution.

Kevin Costlow pled guilty on January 19, 2011 in Dallas to Theft, a Class A Misdemeanor. Costlow was sentenced to 12 months deferred adjudication, fined \$1,500, and ordered to pay \$1,575 in restitution.

Gary Garza pled guilty on January 10, 2011 in Austin to Forgery, a Class A Misdemeanor. Garza was sentenced to probation of 24 months, 100 hours of community service, and fined \$1,000.

Cynthia Franklin pled guilty on January 31, 2011 in Richmond to Insurance Fraud, a third degree felony. Franklin was sentenced to 72 months deferred adjudication, 100 hours of community service, fined \$500, and ordered to pay \$17,620 in restitution.

Kirk Franklin pled guilty on January 31, 2011 in Richmond to Insurance Fraud, a third degree felony. Franklin was sentenced to 72 months deferred adjudication, 200 hours of community service, fined \$500, and ordered to pay \$17,620 in restitution.

Carol M. Van Huss pled guilty on January 21, 2011 in Weatherford to Insurance Fraud, a state jail felony. Van Huss was sentenced to 60 months deferred adjudication, 200 hours of community service, fined \$1,000, and ordered to pay \$5,238 in restitution.

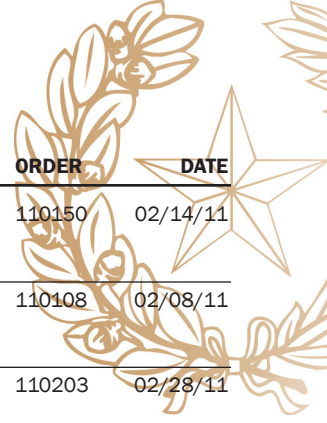
February 2011

Luis Barragan pled guilty on February 18, 2011 in Dallas to Insurance Fraud, a state jail felony. Barragan was sentenced to a confinement of 4 months, fined \$1,500, and ordered to pay \$23,138 in restitution.

Steve S. Hsu pled guilty on February 10, 2011 in Dallas to Insurance Fraud, a Class A Misdemeanor. Hsu was sentenced to 12 months deferred adjudication and fined \$1,000.

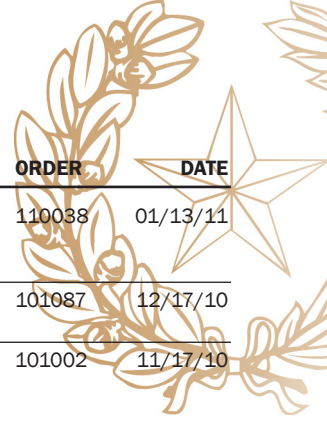
David Scarborough pled guilty on February 8, 2011 in Dallas to Fraudulently Obtaining Benefits, a state jail felony. Scarborough was sentenced to a confinement of 30 days.

InDiscipline



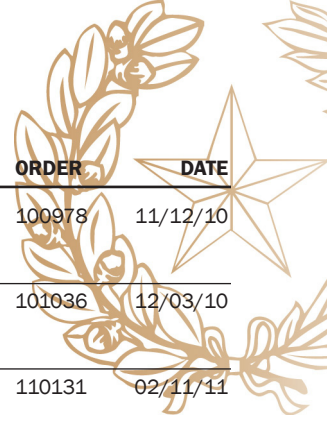
NAME	CITY	VIOLATION	ACTION TAKEN	ORDER	DATE
Administrative Management Services, Inc.	Dallas	Failed to file annual report; Failed to pay annual report filing fees	Fined \$12,000; Third Party Administrator certificate of authority revoked	110150	02/14/11
Allen, Elgin B. Jr.	Dallas	Failed to file Annual Agent Report for Risk Retention and Purchasing Groups (PG3 report)	Fined \$4,200	110108	02/08/11
Allied Claims Solutions, LLC	Dallas	Failed to file annual report; Failed to pay annual report filing fees	Fined \$12,000; Third Party Administrator certificate of authority revoked	110203	02/28/11
American National Property and Casualty Company	Springfield, MO	Charged and received premium on insurance policy not in accordance with applicable rate filing	Must pay restitution to policyholders	110182	02/28/11
Anco Insurance Services of Houston, Inc.	Houston	Failed to timely file new or renewal surplus lines policies and related documents	Fined \$38,480	110176	02/25/11
Banks, Melinda Sue	Arlington	Failed to comply with Commissioner's order	Fined \$1,500; General Property and Casualty License revoked	100982	11/12/10
Barton, Kurt Branham	Austin	Engaged in fraudulent or dishonest acts or practices-investment scheme	General Life Accident and Health License revoked	110052	01/14/11
Benefits Assistance, Inc.	Richardson	Failed to timely file annual report; Failed to pay annual report filing fees	Fined \$12,000; Third Party Administrator certificate of authority revoked	110037	01/13/11
Brewer, Kimberly Reed	Austin	Acted as an Escrow Officer without a license	Fined \$2,000	110109	02/08/11
Bristol West Specialty Insurance Company	Davie, FL	Failed to timely respond to requests for information from TDI; Failed to timely file Certificate of Compliance of Advertising form	Fined \$1,500	110069	01/25/11
Brownhill, James Steven	Katy	Engaged in fraudulent or dishonest practices	General Lines, Life, Accident, Health and HMO Agent's License revoked	110115	02/08/11
Burkholder, Valerie Kay	Houston	Made a material misrepresentation on a license application	Fined \$1,000	101100	12/21/10
Carrasco, Fermin	Katy	Misappropriated or converted money belonging to an insurer or insured; Acted as an escrow officer without a proper license	Escrow Officer License revoked	110071	01/25/11
Chartis Property Casualty Company	New York, NY	Improper automobile insurance rate plan	Fined \$10,000; Must pay restitution	110051	01/14/11
Chavez, Maria De Lourdes	Sebastian	Misappropriation of escrow funds; Fraudulent or dishonest practices	Escrow Officer License revoked	110035	01/13/11
CEO Clubs, Inc.	New York, NY	Unauthorized insurance	Consent order	110050	01/14/11
Christini, Carol Lee	Windsor, CO	Failed to file Annual Agent Report for Risk Retention and Purchasing Groups (PG3 report)	Fined \$10,750	110177	02/25/11
City of San Antonio	San Antonio	Failed to timely pay independent review fee; Failed to timely forward in excess of five independent review requests	Fined \$25,000	100963	11/05/10
Contemporary Solutions-USA, Incorporated dba, Texas Pioneer Title Agency	Allen	Failed to timely provide an annual trust fund account audit report/ annual statistical report	Fined \$4,400	110113	02/08/11
Cormier, John A.	League City	No longer meets requirements to hold an appointment as a qualified inspector; Failed to respond to request for information from Department	Qualified Inspector Appointment canceled	101001	11/17/10
Cortez, Ana Maribel	Houston	Felony criminal offense-- insurance fraud	General Property and Casualty License revoked	100998	11/17/10
Crump Insurance Services, Inc.	Dallas	Failed to timely file new or renewal surplus lines policies and related documents	Fined \$71,980	110171	02/24/11

InDiscipline



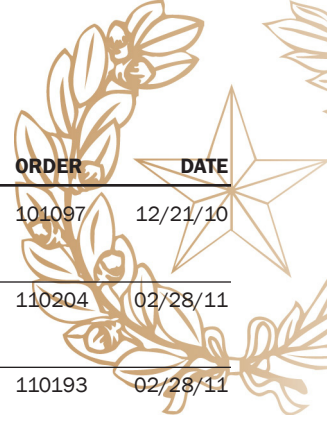
NAME	CITY	VIOLATION	ACTION TAKEN	ORDER	DATE
D&B Administrators, Inc.	Grapevine	Failed to timely file annual reports and pay filing fees	Fined \$12,000; Third Party Administrator certificate of authority revoked	110038	01/13/11
Deal, Robert Steven	San Antonio	Failed to comply with continuing education requirements	Fined \$500; Must complete 10 hours of continuing education	101087	12/17/10
Deases, David Roy, Jr.	Sinton	Misappropriated or converted money belonging to an insurer or insured; Failed to respond to official inquiries issued by Department	General Life, Accident and Health License and the General Property and Casualty License revoked	101002	11/17/10
Dial & Flowers, Ltd. dba Lone Star Title of Hunt County	Greenville	Failed to timely provide an annual trust fund account audit report/ annual statistical report	Title Insurance Agent License revoked	110151	02/14/11
Eagle Employee Benefit Services, Inc.	Amarillo	Failed to timely file annual report	Fined \$12,000; Third Party Administrator certificate revoked	110036	01/13/11
El Dorado Insurance Agency, Inc.	Houston	Failed to timely file new or renewal surplus lines policies and related documents	Fined \$24,358	110179	02/25/11
Fast, David E., P.E.	Corpus Christi	Failed to timely respond to a TDI request for information; Failed to provide substantiating information after submitting an inspection certification	Qualified Inspector Appointment canceled	110095	02/01/11
Five Star Title, LLC	Seguin	Provided thing of value to solicit business of title insurance	Fined \$5,000	110021	01/11/11
Flowers Land & Title Company, L.P. dba Lone Star Title of Cass County	Linden	Failed to timely provide an annual trust fund account audit report/ annual statistical report	Fined \$20,000	110152	02/14/11
Forte' Information Services, Inc.	Anaheim, CA	Failed to file annual report; Failed to pay annual report filing fees	Fined \$12,000; Third Party Administrator certificate of authority revoked	110197	02/28/11
Frost Insurance Agency, Inc.	San Antonio	Failed to timely file new or renewal surplus lines policies and related documents	Fined \$1,000	100964	11/05/10
Galeotti, Gary Wayne	Puyallup, WA	Failed to file Annual Agent Report for Risk Retention and Purchasing Groups (PG3 report)	Fined \$2,000	100957	11/02/10
Garner, Lon L., II	McKinney	Made a material misrepresentation on a license application	Escrow Officer License revoked	110110	02/08/11
Glass Insurance Administrators, Inc.	Houston	Failed to file annual report; Failed to pay annual report filing fees	Fined \$12,000; Third Party Administrator certificate of authority revoked	110198	02/28/11
Glover, Kevin Tyler	Temple	Criminal offense-felony forgery by passing	Insurance Adjuster License revoked	101028	12/02/10
Goff, Larry Wilton	D'Hanis	Misappropriated or converted money belonging to an insurer or insured	General Property and Casualty License revoked; Must pay restitution of \$3,550	100979	11/12/10
Gonzalez, Sandra Patricia	Baytown	Misappropriated or converted money belonging to an insurer or insured	General Property and Casualty License canceled	110022	01/11/11
Gordon, Fred Smith Jr.	Katy	Failed to complete continuing education requirements	Fined \$1,500; Must complete three hours of continuing education	110172	02/24/11
Group Management Services, Inc.	Omaha, NE	Failed to file annual report; Failed to pay annual report filing fees	Fined \$12,000; Third Party Administrator certificate of authority revoked	110192	02/28/11
Halsell, James Donald	Comfort	Unauthorized insurance; Improperly withheld monies owed to an insurer	General Life, Accident and Health License revoked	100997	11/01/10
Hardesty, James Edgar	Taylors, SC	Misappropriated or converted money belonging to an insurer or insured; unauthorized insurance; Failed to timely respond a TDI request for information	General Life, Accident and Health License revoked; Must pay restitution of \$69,244	110025	01/11/11
Hardy, Cereta	Houston	Felony criminal offense-theft; Misappropriated or converted money belonging to an insurer or insured	General Life, Accident and Health License revoked	100981	11/12/10

InDiscipline



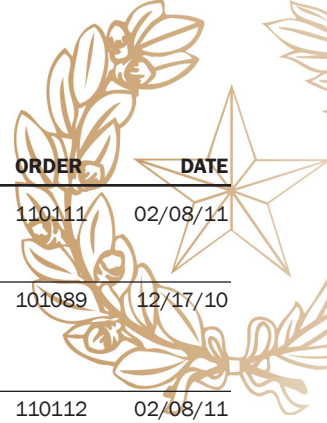
NAME	CITY	VIOLATION	ACTION TAKEN	ORDER	DATE
Henry Freudenberg Insurance Agency, Inc., Freudenberg, Henry Charles, III, Micak, Randy F.	Galveston	Improperly withheld money belonging to insureds or beneficiaries	Fined \$10,000; Must pay restitution of \$17,867	100978	11/12/10
Hill County Title Company	Hillsboro	Failed to timely provide an annual trust fund account audit report/ annual statistical report	Fined \$4,000	101036	12/03/10
Hochman, Elias Henry	Houston	Failed to timely file new or renewal surplus lines policies and related documents	Fined \$6,313	110131	02/11/11
Houston Republic Title Company, LLC	Katy	Failed to timely file annual statistics report	Fined \$500	110063	01/21/11
Howard, Kelly Lee Ann	McKinney	Acted as an Escrow Officer without a proper license	Fined \$1,000	110183	02/28/11
Hudson Valley Consultants, LLC; National Association of Business Leadership, LLC and/or Inc.; Richard Dunn, Kevin Dunn; Barbara E. Dunn	Montville, NJ	Unauthorized insurance	General Life, Accident and Health Licenses surrendered and canceled	101114	12/21/10
Integrated Benefit Management Services, LLC	Gladstone, OR	Failed to file annual report; Failed to pay annual report filing fees	Fined \$11,000; Third Party Administrator certificate of authority revoked	110194	02/28/11
ITCOA, LLC dba Independence Title Company	Austin	Failed to comply with Procedural Rule P-53 of basic manual	Fined \$41,500	110023	01/11/11
J.H. Blades & Company, Inc.	Houston	Failed to timely file new or renewal surplus lines policies and related documents	Fined \$1,000	110130	02/11/11
Jumping J-Jays Franchises USA, LLC	Dallas	Failed to file certificate of inspection and schedule of operations for mobile amusement rides	Cited for violation of state statutes	110085	01/27/11
Jumping Jingle Moonwalks, LLC	Fresno	Failed to file certificate of inspection and schedule of operations for mobile amusement rides	Cited for violation of state statutes	110086	01/27/11
Khan, Rahat Y.	San Bernardino, CA	No longer meets requirements to hold an appointment as a qualified inspector; Failed to respond to request for information from Department	Qualified Inspector Appointment canceled	101000	11/17/10
Landa Insurance	Dallas and Abilene	Unauthorized insurance	Fined \$50,000; Cease and Desist Order	110190	02/28/11
Langford, John Frank	Amarillo	Misappropriated or converted money belonging to an insurer or insured	General Life, Accident and Health License revoked; Must provide proof of payment of court-ordered restitution	110119	02/08/11
Maclean Oddy & Associates, Inc.	Dallas	Failed to timely file new or renewal surplus lines policies and related documents	Fined \$15,029	110032	01/13/11
Madden, Charles Douglas; Madden, Jeffery Neil, AGAP Life Offering, LLC and AGAP of Texas, LLC	Dallas	Unauthorized insurance	Appeal of cease and desist order denied	110058	01/18/11
Managed Pharmacy Benefits, Inc.	Earth City, MO	Failed to file annual report; Failed to pay annual report filing fees	Fined \$12,000; Third Party Administrator certificate of authority revoked	110195	02/28/11
Marinaccio, Louis Edward Jr.	Lakewood Ranch, FL	Failed to file Annual Agent Report for Risk Retention and Purchasing Groups (PG3 report)	Fined \$4,100	110185	02/28/11
Marsh USA, Inc.	New York, NY	Failed to timely file new or renewal surplus lines policies and related documents	Fined \$121,189	110174	02/24/11
Matagorda County Title Company, LLC	Bay City	Failed to timely provide an annual trust fund account audit report	Fined \$7,000	100955	11/02/10

InDiscipline



NAME	CITY	VIOLATION	ACTION TAKEN	ORDER	DATE
Matthews, Rebecca Anne	Centerville	Failure to comply with continuing education requirements	Fined \$1,500; Must complete three hours of continuing education	101097	12/21/10
MCS Administrative Services, Inc.	Houston	Failed to file annual report; Failed to pay annual report filing fees	Fined \$12,000; Third Party Administrator certificate of authority revoked	110204	02/28/11
MEDCASH.COM, Inc.	Odessa	Failed to file annual report; Failed to pay annual report filing fees	Fined \$12,000; Third Party Administrator certificate of authority revoked	110193	02/28/11
Munson, William Benjamin IV and Roberts, JoAnn	Denison	Failed to comply with Procedural Rule P-22 of the Basic Manual; Unauthorized insurance	Fined \$5,000 and \$750	110056	01/18/11
National Association of Employers, Inc.	Ball, LA	Failed to file annual report; Failed to pay annual report filing fees	Fined \$9,000; Third Party Administrator certificate of authority revoked	110199	02/28/11
National General Insurance Company	Winston-Salem, NC	Used prohibited rate plan for auto insurance	Fined \$25,000; Must pay refunds to policyholders	100980	11/12/10
NIA Corporation	Lakewood, CO	Failed to file annual report; Failed to pay annual report filing fee	Fined \$10,000; Third Party Administrator certificate of authority revoked	110201	02/28/11
Oakum, Maria Meyer	Houston	Made a material misrepresentation on a license application	Fined \$7,000	101099	12/21/10
Ochoa, Raymond Matthew	San Antonio	Misappropriated or converted money belonging to an insurer or insured	General Life, Accident and Health License and General Property and Casualty License revoked	101103	12/21/10
Page, Cynthia Jo	Leona	Failure to comply with continuing education requirements	Fined \$1,500; Must complete three hours of continuing education	101098	12/21/10
Preferred Administrative Services, Inc.	Kansas City, MO	Failed to file annual report; Failed to pay annual report filing fees	Fined \$12,000; Third Party Administrator certificate of authority revoked	110200	02/28/11
Roach, Theresa Ann	Buffalo	Failure to comply with continuing education requirements	Fined \$2,500; Must complete five hours of continuing education	101113	12/21/10
Robles, Maria Monreal	El Paso	Misappropriated or converted money belonging to an insurer or insured	All Lines Insurance Adjuster License revoked	110133	02/11/11
Rodriguez, Helen Y.	San Antonio	Misappropriated or converted money belonging to an insurer or insured	General Property and Casualty License revoked	101104	12/21/11
Ruckstuhl, Denise	Cypress	Made a material misrepresentation on a license application	Fined \$1,000	101101	12/21/10
Russell-Surles Title, Inc.	Baird	Failed to comply with Commissioner's Order; Failed to timely provide an annual trust fund account audit report/ annual statistical report	Fined \$20,000; Title Agent Licenses revoked	101082	12/15/10
Schumann, Donna Davis	San Antonio	Failed to comply with continuing education requirement	Fined \$2,000; Must complete four hours of continuing education	110186	02/28/11
SCOR Global Life U.S. Re Insurance Company	Plano	Failed to timely file independent audit reports; Failed to comply with Commissioner's Order	Fined \$99,000	110042	01/13/11
SCOR Global Life U.S. Re Insurance Company of Texas	Plano	Failed to timely file independent audit reports; Failed to comply with Commissioner's order	Fined \$90,000	110043	01/13/11
Slade, Gene Davis, II	Cedar Hill	Misappropriated or converted money belonging to an insurer or insured	General Life, Accident and Health License and General Property and Casualty License revoked; Must pay restitution	110191	02/28/11
Spencer, Mary Ann	Bellaire	Made a material misrepresentation on a license application	Fined \$1,000	101102	12/21/10
St. Louis, Patricia Slimak	The Woodlands	Acted as a Escrow Officer without a license	Fined \$4,000	110153	02/14/11

InDiscipline



NAME	CITY	VIOLATION	ACTION TAKEN	ORDER	DATE
Standard Life and Casualty Insurance Company	Salt Lake City, Utah	Failed to timely pay clean claims; Failed to submit quarterly claims payment information to TDI	Fined \$100,000	110111	02/08/11
Stewart Title Guaranty Company, Stewart Title Corpus Christi Division FKA Stewart Title of Corpus Christi, Inc.	Houston and Corpus Christi	Violated requirements for issuing title insurance policies; failed to submit an accurate annual statistical report	Fined \$25,000; Must pay restitution of \$500,418	101089	12/17/10
Stump, Philip Christopher	Santa Ana, CA	Failed to file Annual Agent Report for Risk Retention and Purchasing Groups (PG3 report)	Fined \$9,600	110112	02/08/11
Superior Risk Administrators, Inc.	Dallas	Failed to file annual reports; Failed to pay annual report filing fees	Fined \$12,000; Third Party Administrator certificate of authority revoked	110202	02/28/11
The EyePA, Inc.	Dallas	Failed to file annual reports; Failed to pay annual report filing fees	Fined \$12,000; Third Party Administrator certificate of authority revoked	110196	02/28/11
Title Team of Texas, LLC	Fort Worth	Failed to timely provide an annual trust fund account audit report/ annual statistical report	Fined \$3,300	101094	12/20/10
Trinity County Abstract	Groveton	Failed to timely furnish policies to insureds; Failed to timely remit underwriter portions of premium	Fined \$1,000; Title Agent License renewed and suspended for 30 days; Must pay restitution of \$4,630	101037	12/03/10
USA Benefits Group, Inc.	Ft. Lauderdale, FL	Failed to file annual report; Failed to pay annual report filing fees	Fined \$20,000; Third Party Administrator certificate of authority revoked	110135	02/11/11
USA Services Group, Inc.	Ft. Lauderdale, FL	Failed to file annual report; Failed to pay annual report filing fees	Fined \$40,000; Third Party Administrator certificate of authority revoked	110134	02/11/11
Virginia Surety Company, Inc.	Chicago, IL	Unauthorized insurance	Fined \$200,000; Must pay premium and maintenance taxes owed	110114	02/08/11
Willis of New Hampshire, Inc.	Portsmouth, NH	Failed to file Annual Agent Report for Risk Retention and Purchasing Groups (PG3 report)	Fined \$21,300	110178	02/25/11
Nationalway Healthcare Association, Execu-Health Management Group, Inc.	Houston	Unauthorized insurance; Advertising violations	Pay restitution of \$5,566	101013	11/19/10
Ross, Lisa Caro	Missouri City	Unauthorized insurance	Escrow Officer License revoked; Must pay restitution of \$56,687	100958	11/02/10
Saffe Premium Finance, Inc.	Arlington	Failed to timely remit an annual operations report and assessment fee	Fined \$9,000; Premium Finance Company License revoked	101014	11/19/10
Stafford, Kenny Fred	Bluff Dale	Failed to comply with Commissioner's Order	Insurance Adjuster License revoked	100984	11/12/10
State Farm General Insurance Company	Bloomington, IL	Improperly issued nonrenewal notices to policyholders before filing Withdrawal Plan with Commissioner	Fined \$40,000	100956	11/02/10
Vanriper, Edwin D.	Dallas	No longer meets requirements to hold an appointment as a qualified inspector; Failed to respond to request for information from Department	Qualified Inspector Appointment canceled	100999	11/17/10
Willis of Texas, Inc.	Addison	Failed to timely file new or renewal surplus lines policies and related documents	Fined \$6,729	100996	11/17/10
Willis, Gary Jonathan	Alto	Misappropriated or converted money belonging to an insurer or insured	General Life, Accident and Health License and the County Mutual License revoked; Must pay restitution of \$3,733	100985	11/12/10

License Applications Actions

NAME	CITY	REASON FOR DENIAL	ACTION TAKEN	ORDER	DATE
Cano, Julio Gonzales III	Dallas	Felony criminal offense-bribery	Funeral Prearrangement Life License application denied	110118	02/08/11
Burchardt, Arthur Jr.	San Antonio	Criminal offense-theft	General Property and Casualty License be issued and placed on probation for two years	101112	12/21/10
Flegance, Donavon N.	Katy	Felony criminal offense-burglary	General Life, Accident, and Health License and General Property and Casualty License issued with two-year suspension probated for two years	110154	02/15/11
Kadlec, Cheri Michelle	Coralville, IA	Criminal offense-theft	General Property and Casualty License issued and placed on probation for four years; Suspension of General Life, Accident and Health License under probation for four years	110173	02/24/11
Price, James Mitchell	Mableton, GA	Criminal offense-theft	Insurance Adjuster License application denied	110117	02/08/11
Click, Danielle Renae	Alvin	Criminal offense-controlled substance	County Mutual License application denied	110074	01/25/11
Corrie, Ronald William	Plano	Criminal offense-burglary	General Life, Accident and Health License application denied	110072	01/25/11
Waley, Warren M.	Leander	Criminal offense-assault	Insurance Adjuster License denied	110064	01/21/11

InLicensing

COMPANY NAME	LOCATION	LINE	DATE LICENSED
Physician Primecare Management, Ltd., DBA HealthTexas Management Co. - TPA	San Antonio, TX	Third Party Administrator	12/20/10
American Inter-Fidelity Exchange	Merrillville, IN	Property & Casualty	12/29/10
Health E Systems, LLC - TPA	Tampa, FL	Third Party Administrator	12/29/10
Richard A. Beale, Inc., DBA Beale Professional Services - TPA	Oklahoma City, OK	Third Party Administrator	12/29/10
Campmed Casualty & Indemnity Company, Inc. Of Maryland	Brunswick, MD	Property & Casualty	01/13/11
FCCI Insurance Company	Sarasota, FL	Property & Casualty	01/13/11
National Claims Professionals, Inc. - TPA	Houston, TX	Third Party Administrator	01/13/11
Chubb Services Corporation - TPA	Chicago, IL	Third Party Administrator	01/27/11
Mitsui Sumitomo Marine Management (U.S.A.), Inc. - TPA	New York, NY	Third Party Administrator	01/27/11
Wageworks, Inc. - TPA	Wilmington, DE	Third Party Administrator	01/28/11
Norcal Mutual Insurance Company	San Francisco, CA	Property & Casualty	02/14/11
Genpact Mobility Services, Inc. - TPA	Wilmington, DE	Third Party Administrator	03/03/11
Healthcare Strategies, Inc. - TPA	Plymouth Meeting, PA	Third Party Administrator	03/03/11
Cook & Company, Inc. - TPA	Marshfield, MA	Third Party Administrator	03/24/11

Name Changes



COMPANY NAME	LOCATION	CHANGE TO	DATE
21st Century Casualty Company	Woodland Hills, CA	Sacramento, California	03/22/11
21st Century Insurance Company	Woodland Hills, CA	Sacramento, California	03/22/11
Ace Indemnity Insurance Company	Philadelphia, PA	Westchester Fire Insurance Company	01/25/11
Administrative Management Services, Inc.-TPA	Dallas, TX	No longer involved in TPA business	02/14/11
AGL Life Assurance Company	Plymouth Meeting, PA	Philadelphia Financial Life Assurance Company	12/22/10
AIG Mexico Seguros Interamericana, S.A De C.V.	Mexico City, MX	Chartis Seguros Mexico, S.A. De C.V.	03/18/11
Alamo Iron Works Employees' Mutual Aid Association	San Antonio, TX	Certificate of authority cancelled and charter dissolved	12/29/10
Alan Gray Claims Processing Services, Inc.-TPA	Boston, MA	No longer involved in TPA business	12/01/10
Allegiance Life Insurance Company	Springfield, IL	Educators Life Insurance Company of America	12/07/10
Allied Claims Solutions, LLC-TPA	Dallas, TX	No longer involved in TPA business	02/28/11
Allstate Life Insurance Company of New York	Farmingville, NY	Hauppauge, New York	12/22/10
American Farmers & Ranchers Insurance Company	Meridian, ID	Oklahoma City, Oklahoma (charter amendment)	02/24/11
American Insurance Company, The	Cincinnati, OH	Columbus, Ohio	02/14/11
American Nuclear Insurers	Glastonbury, CT	Joint Underwriting Association renewal of certificate of authority March 25, 2011 to March 25, 2014	03/30/11
Association Insurance Company	Atlanta, GA	Dover, Delaware (charter amendment)	02/16/11
Athena Assurance Company	St. Paul, MN	Hartford, Connecticut (charter amendment)	03/18/11
Athena Assurance Company	St. Paul, MN	Deleted prepaid legal services insurance	03/18/11
AXA Re Property and Casualty Insurance Company	Wilmington, DE	Mosaic Insurance Company	03/22/11
Benefits Assistance, Inc.-TPA	Richardson, TX	No longer involved in TPA business	01/13/11
Cardif Life Insurance Company	Overland Park, KS	Financial American Life Insurance Company	02/14/11
Catholic Knights	Milwaukee, WI	Catholic Financial Life	12/03/10
Commonwealth Insurance Company Of America	Seattle, WA	Added employers' liability and liability other than automobile insurance	02/24/11
Conseco Insurance Company	Chicago, IL	Cancel-merge with Washington National Insurance Company, Carmel, Indiana (89550)	01/25/11
Conseco Health Insurance Company	Phoenix, AZ	Certificate of authority cancel-merge with Washington National Insurance Company, Carmel, Indiana (89550)	01/25/11
D&B Administrators, Inc.-TPA	Grapevine, TX	No longer involved in TPA business	01/13/11
Eagle Employee Benefit Services, Inc.-TPA	Amarillo, TX	No longer involved in TPA business	01/13/11
Employees Life Insurance Company	San Antonio, TX	SWBC Life Insurance Company	01/25/11
Employees Life Insurance Company	San Antonio, TX	Deleted prepaid legal services insurance	01/25/11
Eyepa, Inc., The-TPA	Memphis, TN	No longer involved in TPA business	02/28/11
Forte' Information Services, Inc.-TPA	Riverside, CA	No longer involved in TPA business	02/28/11
Glass Insurance Administrators, Inc.-TPA	Austin, TX	No longer involved in TPA business	02/28/11
Great Midwest Insurance Company	Houston, TX	Added ocean marine, aircraft-liability and physical damage, boiler and machinery and credit insurance	12/20/10
Group Management Services, Inc.-TPA	Omaha, NE	No longer involved in TPA business	02/28/11
Harbor Point Reinsurance U.S., Inc.	Greenwich, CT	Alterra Reinsurance USA Inc.	01/10/11
Healthspring Life & Health Insurance Company, Inc.	Houston, TX	Added health maintenance organization authority	01/13/11
Healthy Alliance Life Insurance Company	St. Louis, MO	Voluntarily withdrew and certificate of authority cancelled	03/18/11
Heartland Lloyds Insurance Company	Austin, TX	Certificate of authority cancel-reins with Service Lloyds Insurance Company	12/31/10
Homeowners Of America Insurance Company	Dallas, TX	Irving, Texas	12/29/10
Horace Mann Property & Casualty Insurance Company	Temecula, CA	Springfield, Illinois (charter amendment)	01/10/11
Horace Mann Property & Casualty Insurance Company	Temecula, CA	Added reinsurance	01/10/11
Integrated Benefit Management Services, LLC-TPA	Gladstone, OR	No longer involved in TPA business	02/28/11
Intramerica Life Insurance Company	Farmingville, NY	Hauppauge, New York	12/22/10
Kemper Investors Life Insurance Company	Schaumburg, IL	Zurich American Life Insurance Company	01/25/11
LNC Administrative Services Corporation-TPA	Fort Wayne, IN	No longer involved in TPA business	03/31/11
Magnabenefits Solutions, Inc.-TPA	Grand Rapids, MI	No longer involved in TPA business	12/01/10
Managed Pharmacy Benefits, Inc.-TPA	St. Louis, MO	No longer involved in TPA business	02/28/11

Name Changes

COMPANY NAME	LOCATION	CHANGE TO	DATE
Max America Insurance Company	Indianapolis, IN	Alterra America Insurance Company, Wilmington, Delaware (charter amendment)	01/25/11
MCS Administrative Services, Inc.-TPA	Fountain Valley, CA	No longer involved in TPA business	02/28/11
Medical Pathways Management-Texas, Inc.-TPA	Newport, CA	No longer involved in TPA business	03/08/11
Medca\$H.Com, Inc.-TPA	Odessa, TX	No longer involved in TPA business	02/28/11
Merastar Insurance Company	Indianapolis, IN	Chicago, Illinois (by charter amendment)	12/15/10
Midwest Family Mutual Insurance Company	Minnetonka, MN	Voluntarily withdrew and certificate of authority cancelled	02/16/11
National Association Of Employers, Inc.-TPA	Ball, PA	No longer involved in TPA business	02/28/11
National Farmers Union Property And Casualty Company	Greenwood Village, CO	Sun Prairie, Wisconsin (charter amendment)	02/16/11
National Health Insurance Company	Grand Prairie, TX	Houston, Texas	03/18/11
New York Marine And General Insurance Company	New York, NY	Added Allied Coverages, workers' comp and employers' liability, auto-liability and Pd and fidelity and surety insurance	01/25/11
NIA Corporation-TPA	Lakewood, CO	No longer involved in TPA business	02/28/11
Northland Casualty Company	St. Paul, MN	Hartford, Connecticut (charter amendment)	03/18/11
Northland Insurance Company	St. Paul, MN	Hartford, Connecticut (charter amendment)	03/18/11
North Pointe Insurance Company	Southfield, MI	Harrisburg, Pennsylvania (charter amendment)	02/16/11
Onebeacon Lloyd's of Texas	Addison, TX	Certificate of authority cancel and charter dissolved-reins with Onebeacon America Insurance Company, Canton, MA (18900)	03/31/11
Pacific Northwest Title Insurance Company, Inc.	Seattle, WA	Certificate of authority cancel-merge with First American Title Insurance Company, Santa Ana, CA (30020)	12/22/10
Pension Company, The-TPA	Dallas, TX	No longer involved in TPA business	03/31/11
Philadelphia Indemnity Insurance Company	Bala Cynwyd, PA	Added accident and health insurance	12/30/10
Philadelphia Indemnity Insurance Company	Bala Cynwyd, PA	Deleted prepaid legal services insurance	12/30/10
Putnam Reinsurance Company	New York, NY	Added aircraft-liability and Pd, accident, health, employers' liability, credit and livestock	02/14/11
Preferred Administrative Services, Inc.-TPA	Kansas City, MO	No longer involved in TPA business	02/28/11
Safeco Insurance Company Of Illinois	Hoffman Estates, IL	Warrenville, Illinois	12/30/10
SBS Administrative Services, LLC-TPA	Universal City, TX	No longer involved in TPA business	03/31/11
Sentry Lloyds Of Texas	Round Rock, TX	Austin, Texas	12/30/10
Simplyhealth.Com, Inc.-TPA	Wilmington, DE	No longer involved in TPA business	03/03/11
Southern Capital Life Insurance Company	Jackson, MS	Voluntarily withdrew and certificate of authority cancelled	12/30/10
Stonewall Insurance Company	Warwick, RI	Omaha, Nebraska (charter amendment)	01/25/11
Superior Insurance Company	Tampa, FL	Certificate of authority cancel-rehabilitation in home state of Florida	02/14/11
Superior Risk Administrators, Inc.-TPA	Dallas, TX	No longer involved in TPA business	02/28/11
Torus National Insurance Company	Wilmington, DE	Added hail, rain, accident, health, employers' liability and forgery insurance	12/20/10
United Benefits, Inc.-TPA	Daytona Beach, FL	No longer involved in TPA business	03/28/11
United States Aircraft Insurance Group (USAIG)	New York, NY	Joint Underwriter Association renewal of certificate of authority March 25, 2011 to March 25, 2014	03/30/11
USA Administration Services, Inc.-TPA	Overland Park, KS	No longer involved in TPA business	03/31/11
USA Benefits Group, Inc.-TPA	Ft. Lauderdale, FL	No longer involved in TPA business	02/11/11
USA Services Group, Inc.-TPA	Ft. Lauderdale, FL	No longer involved in TPA business	02/11/11
Utica Mutual Insurance Company	New Hartford, NY	Added boiler and machinery insurance	12/20/10
Victore Insurance Company	Oklahoma City, OK	Certificate of Authority cancel-merge with American Safety Casualty Insurance Company, Oklahoma City, Oklahoma (93919)	01/10/11
Vinings Insurance Company	Columbia, SC	Dover, Delaware (charter amendment)	02/16/11
Washington National Insurance Company	Chicago, IL	Carmel, Indiana (charter amendment)	01/25/11
Westchester Fire Insurance Company	New York, NY	Certificate of authority cancel-merge with Ace Indemnity Insurance Company, Philadelphia, Pennsylvania (05240)	01/25/11