

DEPARTMENT OF INSURANCE STAFF

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ADMINISTRATION

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Peg Jasa
Judy Meisner

Director of Insurance
Deputy Director & General Counsel
Public Information Officer
Administrative Secretary

ADMINISTRATIVE SERVICES DIVISION

(TBA)
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Mark Peterson, MCP
James Wassinger
Sue Williams
Nora Arizola
Jonathan Burlison
Julie Neal
Kathy Hoppel
Jillian Boston
Judy Nixon

Accounting and Finance Manager
Infrastructure Support Analyst Senior
Infrastructure Support Analyst
Infrastructure Support Analyst
Office Services Manager
Accounting Clerk
Accounting Clerk
Accountant
Word Processing Technician
Office Clerk
Office Clerk

CONSUMER AFFAIRS DIVISION

Jane Francis, FLMI
John Koenig, CIE, ACS, HIA, FLMI, CPCU
Barbara Peterson
Jeanette McArthur, AU
Mickey Scheidt
Cynthia Williamson, CLU, CEBS, PIR, RHU
Scott Zager, ACS, AFSI, AIE, FLMI
Valarie Jones

Administrator
Insurance Investigator
Insurance Investigator
Insurance Investigator
Insurance Investigator
Insurance Investigator
Insurance Investigator
Staff Assistant

EXAMINATION DIVISION

Justin Schrader, CFE
Lindsay Crawford, CFE

Rhonda Ahrens, FSA, MAAA
Christopher Amory, CFE
Boesen, Monte
Bruce Bornman, CFE
Deb Bush
Dave Clayton, CFE
Jennifer Cuda, CFE
Brian Davis
Nathan DeJong
Gary Evans, CFE, AES, CISA
Hailey Gao
Erin Garvin, CFE
Jill Gleason, CFE
Joel Green
Gordon Hay, FCAS, MAAA, CPCU

Martha Hettenbaugh
Joe Hofmeister, CFE
Kim Hurst, CFE
Andrea Johnson, CFE
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(TBA)
Cara Kroeger
Skyler Lawyer, CFE
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Amy Orth
Lisa Pape
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Derek Petersen, CFE
Richard Ramos, CPCU, CFE, CIE, SPIR
Darrin Riha, CFE
Linda Scholl, CFE, AES, CISA
Larry Shaw, CFE
Matthew Sporhase, CFE, ALMI
Kim Stevenson
Kevin Stubbs, CFE
Michael Sullivan
Isaak Russell, CFE
Tadd Wegner, CFE
Lynn Wiese, CFE

Chief Examiner
Deputy Chief Examiner

Life and Health Actuarial Examiner
Financial Analyst
Life and Health Actuarial Examiner
Investment Specialist
Fiscal Compliance Analyst
Assistant Chief Examiner
Financial Analyst Supervisor
Financial Examiner
Financial Analyst
Financial Examiner
Financial Analyst
Financial Examiner
Financial Analyst Supervisor
Company Administrator
Property & Casualty Actuarial
Examiner
Accountant I
Financial Examiner
Financial Examiner
Financial Examiner
Financial Analyst
Staff Assistant
Financial Analyst
Financial Examiner
Financial Analyst
Assistant Reinsurance Specialist
Burial Pre-Need Examiner
Financial Analyst
Financial Examiner
Financial Examiner
Assistant Chief Examiner
International Insurance Analyst
IT/Financial Examiner
Financial Analyst
Financial Analyst
Financial Examiner
Financial Examiner
Financial Analyst
Supervisory Examiner
Supervisory Examiner
Financial Analyst

HEALTH POLICY DIVISION

Martin Swanson
Maggie Dolezal
JP Sabby

Administrator
Federal Aid Administrator
Health Policy Analyst

HUMAN RESOURCES DIVISION

Kathy Vandenberg

Personnel Officer

INSURANCE FRAUD PREVENTION DIVISION

Charles Starr, SCLA, CIFI, AHFI
Mark Wolfe, FCLA, CIFI
Gus Hitz, FCLS
Kimberly Church
Connie Drake

Division Chief
Fraud Investigator
Fraud Investigator
Fraud Investigator
Administrative Assistant

LEGAL DIVISION

Christine Neighbors
Laura Arp
Robert Bell
Matt Holman
Krystle Ledvina Garcia
Brandis Courser

Deputy Director & General Counsel
Agency Counsel
Agency Counsel
Agency Counsel
Agency Counsel
Paralegal & Administrative Assistant

LIFE AND HEALTH DIVISION

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Michael Muldoon, ASA, FCA, MAAA
John Rink
Maryana Grodnova-Ware, ALMI, AFSI
Rebecca Dennis
Deb Maher

Administrator
Accident and Health Actuary
Actuarial Assistant
Life and Health Analyst II
Life and Health Analyst II
Staff Assistant

MARKET CONDUCT

Reva Vandevoorde, CIE, CPCU, MCM, ALMI
Cathy Hoban, CIE, FLMI, AIRC, FLHC, CCP,
CICSR, ASC

(TBA)
Megan Keck
Jonathon Bartholomew

Market Conduct Administrator
Market Conduct Analyst

Market Conduct Examiner
Market Conduct Examiner
Market Conduct Examiner

PRODUCERS' LICENSING DIVISION

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Gina Goodro
Rae Ann Mastny
Beth Krutz
Lori Bruss

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Insurance Education Analyst
Staff Assistant
Staff Assistant
Staff Assistant

PROPERTY AND CASUALTY DIVISION

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Stephanie Hobelman
Craig Palik
Derek Wallman
Chris Williamson

Administrator
Property and Casualty Analyst
Property and Casualty Analyst
Property and Casualty Analyst
Property and Casualty Analyst

SENIORS HEALTH INSURANCE INFORMATION PROGRAM

Alicia Jones
Bobbi Kierstead
Carol Harrah
Karma Boddy

SHIIP Program Coordinator
SHIIP Training Coordinator
SHIIP Training Specialist
SHIIP Staff Assistant

**STATE OF NEBRASKA
DEPARTMENT OF INSURANCE**

The Department of Insurance shall have general supervision, control and regulation of insurance companies, associations and societies, and the business of insurance in Nebraska, including companies in process of organization. The Director of Insurance shall be the chief administrative officer of the Department and shall have the power and duty to enforce and execute all the insurance laws of this state and make all needful rules and regulations for the purpose of carrying out the true spirit and meaning on this enactment and all laws relating to the business of insurance, and, to that end, may authorize and empower an assistant or employee to do any and all things that he/she may do on his/her behalf, and he/she shall see that all laws respecting insurance companies and insurance agents are faithfully executed. The Director or his/her representative shall issue all certificates and licenses as provided for in Chapter 44. The Director and his/her authorized representative shall have the power and authority to do all things and to perform all acts the Department is given the power and authority to do.

The Department of Insurance operates on a fiscal year that begins July 1 and ends June 30. Various fees that the Department collects fund the Department's operations. The table below presents the fees collected during the last three fiscal years.

Fees: (Fiscal Year)	<u>FY 11-12</u>	<u>FY 12-13</u>	<u>FY 13-14</u>
Examination Fees	\$ 3,181,914	\$ 4,530,358	\$ 4,579,207
Admin. Fee Professional Medical Liability	175,103	190,934	219,475
Publications/Photocopies/Fraud Conference	17,866	984	11,675
Agent Certification	22,540	22,305	19,559
Legal Filing Fees	10,858	17,439	19,855
Miscellaneous Fees (Filing Fees)	1,109,896	1,089,305	1,140,093
Admin. Fees - Premium Taxes	32,514	20,000	36,199
Pre-Admission Review Fees	17,000	21,000	17,600
P&C Filing Fees	389,526	307,853	555,967
L&H Filing Fees	120,010	134,640	148,562
Fraud Fee	361,137	450,996	467,586
Certificate of Authority	67,935	80,308	72,499
Agency License	505,795	521,095	552,490
Company Appointment/Cancellation	5,870,436	5,074,885	6,248,257
Agent's License	2,808,033	2,859,569	3,306,865
Utilization Review Agents	4,500	200	100
Continuing Education Approval/Course Comp.	46,150	39,950	49,300
Reinsurance Intermediary	4,500	3,100	4,000
Third Party Administrator	71,910	70,455	69,800
Pre-License Certification/Course Approval	400	50	50
TOTAL FEES	<u>\$14,818,023</u>	<u>\$15,435,426</u>	<u>\$17,518,239</u>

The Department of Insurance also collects taxes based on the premiums charged for insurance written in Nebraska. Tax revenue collected by the Department is distributed to other governmental units, including the General Fund, the Workers' Compensation Court, School Districts, Counties and Municipalities. The table below represents the premium tax revenue and administrative fines collected by the Department of Insurance and distributed to other government units for the last three tax years.

	<u>2012</u>	<u>2013</u>	<u>2014</u>
Premium Tax	\$ 71,593,408	\$ 71,451,974	\$ 87,963,331
Fire Insurance Tax	3,235,978	3,505,086	3,519,438
Workers' Compensation Cash Fund	3,529,169	3,857,782	3,968,160
Workers' Compensation Trust Fund	-0-	2,335,954	-0-
Premium Tax transferred to CHIP			
Fund (Net) (1)	<u>9,452,724</u>	<u>15,958,208</u>	<u>11,226,934</u>
TOTAL TAXES	\$ 87,811,279	\$ 97,109,004	\$ 106,677,863
Interest Income from Premium Tax Prepayments/CHIP Fund	\$ 735,599	\$ 922,896	\$ 692,016
Late Payment Penalties and Administrative Fines (2)	<u>782,953</u>	<u>1,087,448</u>	<u>1,139,547</u>
TOTAL INTEREST AND PENALTIES	\$ 1,518,522	\$ 2,010,344	\$ 1,831,563
TOTAL REVENUE DISTRIBUTED TO OTHER GOVERNMENTAL ENTITIES/FUNDS	<u>\$ 89,329,831</u>	<u>\$ 99,119,348</u>	<u>\$ 108,509,426</u>

- (1) To more accurately reflect the premium taxes paid by insurers, net transfers to the CHIP (Comprehensive Health Insurance Pool) Fund have been included. The CHIP Fund provides funding per Neb. Rev. Stat. §44-4225.
- (2) Includes Neb. Rev. Stat. §44-322 forfeiture amount of \$100 per day until Annual Statement submission requirements are met.

ADMINISTRATIVE SERVICES DIVISION

The Administrative Services Division provides support functions for all Divisions of the Department of Insurance. This Division plays a key role in the development and operation of all agency information systems. This Division also provides all administrative support functions of the agency including budget and accounting functions, purchasing, records management, mail management, telephone services, word processing, office utilization, and general clerical support.

CONSUMER AFFAIRS DIVISION

The Consumer Affairs Division personnel educate consumers and investigate consumer complaints. Through the complaint process, the Division verifies proper handling of insurance transactions and ensures fair treatment of the parties involved. During 2013, the Division closed 1,520 cases. The cases closed during 2014 reflect the following:

<u>Automobile</u>	<u>Investigations</u>	<u>Accident and Health</u>	<u>Investigations</u>
Private Passenger	364	Group	139
Commercial	19	Individual	287
Motor Sports	1	Credit	4
Motor Home	6	Other	1
Other	3	Total	431
Total	393		

<u>Homeowners</u>	<u>Investigations</u>	<u>Fire, Allied Lines & Commercial</u>	<u>Multi-Peril</u>
<u>Investigations</u>			
Homeowners	266	Commercial Multi-peril	32
Farmowner/Ranchowner	13	Dwelling Fire	10
Renters/Tenants	12	Fire/Allied Lines	3
Condo/Townhouse	3	Other	1
Other	5	Total	46
Total	299		

<u>Liability</u>	<u>Investigations</u>	<u>Life and Annuity</u>	<u>Investigations</u>
General	27	Individual Life	109
Umbrella	0	Annuities	31
Professional/E&O	0	Group Life	14
Other	0	Credit Life	1
Products	0	Other	4
Total	27	Total	159

<u>Miscellaneous</u>	<u>Investigations</u>	<u>Total Investigations for 2014</u>	<u>1,520</u>
Miscellaneous	63		
Unknown	102		
Total	165		

EXAMINATION DIVISION

The Examination Division is responsible for the monitoring of the approximately 1,586 licensed insurance companies and other related entities, including determining the financial condition of the company, its ability to meet and fulfill its obligations, and whether it has complied with the provisions of the Nebraska Statutes.

The Division's staff of financial examiners conducts regular examinations of the 99 insurance companies domiciled in Nebraska. The examination salaries and expenses are paid from a cash fund, the income of which is the reimbursement from insurance companies for time spent on, and actual expense incurred during the examination.

The Division's staff of financial analysts conducts ongoing reviews of the financial statements and other required supplemental filings of the insurance companies domiciled in Nebraska along with coordinating with the domiciliary state for other insurance companies licensed to do business in Nebraska. The analysts may recommend that an examination be conducted or that a company's authority to do business in Nebraska be suspended or revoked. The analysis salaries and expenses are paid from a cash fund, the income of which is the reimbursement from Nebraska domiciled insurance companies based upon premiums.

This Division is also responsible for audit and collection of premium tax, fire insurance tax, workers' compensation taxes and various renewal fees.

In addition to the above, major responsibilities include the admission of companies to do business in Nebraska, the regulation and examination of burial pre-need sales, regulation of purchasing and risk retention groups, regulation of third party administrators, review of holding company filings, and administration of insurance company securities placed on deposit with the Department.

The present staff of the Examination Division consists of a Chief Examiner, a Deputy Chief Examiner, two Assistant Chief Examiners, a Company Administrator, two Life and Health Actuarial Examiners, a Property and Casualty Actuarial Examiner, an Investment Specialist, an Assistant Reinsurance Specialist, an International Insurance Analyst, thirteen financial examiners, thirteen financial analysts, a burial pre-need examiner, a premium tax analyst, a staff assistant, and an administrative secretary.

FINANCIAL EXAMINATIONS COMPLETED IN 2014

COMPANY NAME
Acceptance Casualty Insurance Company
Acceptance Indemnity Insurance Company
Ameritas Life Insurance Corp.
Berkshire Hathaway Homestate Insurance Company
Berkshire Hathaway Life Insurance Company of NE
Berkshire Hathaway Specialty Insurance Company
Blue Cross Blue Shield of Nebraska
Columbia Insurance Company
Delta Dental of Nebraska
Farmers Mutual Fire Insurance Association of Seward County
German Farmers Mutual Assessment Insurance Association of Hall County, Inc.
German Mutual Insurance Association of Nebraska
German Mutual Insurance Company of Dodge County
HearthlandPlains Health
Inland Insurance Company

Knox County Farmers Mutual Insurance Company, Inc.
Lancaster Re Captive Insurance Company
Magellan Complete Care of Nebraska, Inc.
National Fire & Marine Insurance Company
National Indemnity Company
Norfolk Mutual Insurance Company
Northern Nebraska United Mutual Insurance Company
Oak River Insurance Company
Omni Dental Associates Inc.
Pacific Life Insurance Company
Physicians Life Insurance Company
Physicians Mutual Insurance Company
Redwood Fire and Casualty Insurance Company
Scandinavian Mutual Insurance Company of Axtell
Scandinavian Mutual Insurance Company of Polk County
Union Central Life Insurance Company
Universal Surety Company
Washington County Mutual Insurance Company
York County Farmers Mutual Insurance Company
Apfel Funeral Homes, Inc.
Arnold & Mullen Funeral Homes
Bates-Gould, Inc. dba Bates-Gould Funeral Home
Biglin's Mortuary, Inc.
Bressler-Munderloh Funeral Home
Brockhaus-Harlan Funeral Home, Inc.
Butherford, Maser & Love Funeral Home
Casey-Hall Funeral Chapel
Chamberlain-Pier Funeral Home
Darli, Inc., dba Kremer Funeral Home
Directed Services, Inc.
EMM's Courts, Inc. dba Johnson Funeral Homes
EMM's Courts, Inc. dba Shultz-Vogel-Johnson Mortuary
Evergreen Memorial Park Cemetery
Farmer & Son Funeral Homes, Inc.
Funeral Service, Inc. dba Newman Grove Memorial Funeral Home
Harman-Wright Mortuary, Inc.
Hemmingsen Funeral Home, Inc.
Home for Funerals, Inc.
Horner Lieske McBride & Kuhl Funeral & Cremation Service
Jacobsen-Greenway Funeral Home, Inc.
Kracl Funeral Chapel, Inc.
Lauber Funeral Service, Inc.
Layton Funeral Home, Inc.
Levander Funeral Home, Inc.
Liewer Funeral Homes, Inc.
Ludvigsen Mortuary
McKown Funeral Home, Inc.

Milacek Monument Company, Inc.
Miller-Levander Funeral Home
Nelson-Bauer Funeral Homes, Inc.
Norfolk Funeral Services, Inc.
Odean Colonial Chapel
Ord Memorial Chapel, Inc.
Pentico Funeral Homes, Inc.
Peters Funeral Home, Inc.
Professional Mortuary Services, Inc. dba Bethany Funeral Home
Pruss-Nabity Funeral Homes, Inc.
Pulverente Monument Company
Ramaekers Patrick Funeral Chapel
Reynolds-Love Funeral Home
Seger Funeral Home, Inc.
Solt Funeral Home
St. John's Cemetery Association of Omaha
Sunset Memorial Gardens Association
The Arbor Society, Inc.
Thompson Funeral Chapel, LLC
Tickle Funeral Services, LLC
Wenburg Funeral Home-Arapahoe, Inc.
Westlawn-Hillcrest Funeral Home & Memorial Park
Williams Funeral Homes, Inc.
Zabka Funeral Home, Inc.

HUMAN RESOURCES DIVISION

The employees of the Department of Insurance are our most important resource, therefore, nondiscriminatory recruitment; selection of new employees entering the Department workforce; maintenance and retention of existing employees; and the training and promotion of Department employees is an ongoing concern.

The Human Resources Division:

- ▶ Provides information and support to employees regarding recruitment, hiring, wage and salary administration (payroll), the labor contract, enrollment of employees in benefit programs and training programs such as defensive driving, supervisory training, educational videos, etc. and maintenance of individual personnel records. Additionally Human Resources provides information and support relative to performance evaluations and performance plans and all other personnel related benefit programs.
- ▶ Administers the Affirmative Action Plan, Americans with Disabilities Act, Family Medical Leave Act, Tuition Assistance Educational Program, Awards Program, Annual Staff Development Day and special projects as assigned by the Department Director.
- ▶ Creates and assists with enforcement of the Department's Personnel policies and procedures.

INSURANCE FRAUD PREVENTION DIVISION

The duties and responsibilities of the Insurance Fraud Prevention Division (IFPD) are to conduct investigations independently or in conjunction with other law enforcement agencies when the IFPD has cause to believe that an act of insurance fraud has been committed. The IFPD works in cooperation with law enforcement, prosecuting attorneys, and the insurance industry in the investigation and prosecution of insurance fraud violations. The IFPD also provides a resource of expertise and training opportunities for consumers, the insurance industry, and law enforcement agencies. Please refer to the IFPD website for additional information: www.ReportInsuranceFraud.ne.gov.

2014 Insurance Fraud Statistics

The Insurance Fraud Prevention Division (IFPD) received **686** case referrals regarding potential violations of the Nebraska Insurance Fraud Act during 2014. Of the referrals received, 434 (63%) were submitted through the National Insurance Crime Bureau (NICB) and 36 (5%) were made via the National Association of Insurance Commissioners' (NAIC) online fraud reporting system. The remainder of the referrals were primarily submitted by victims or concerned consumers.

Actual or potential monetary losses, exceeding **\$6.2 million**, were reported. Cases are evaluated based upon a number of criteria, including the statute of limitations, applicability of Nebraska statutes, and solvability factors. Upon completion of the case review, a status letter is sent to the complainant advising them of disposition.

The IFPD investigated the following types of insurance fraud cases during 2014:

- Property/Casualty = 509 Cases (74%)
- Life/Health = 33 Cases (5%)
- Agent or Internal Fraud = 140 Cases (20%)
- Other Fraud = 4 Cases (1%)

Upon completion of a case investigation, the IFPD makes a determination to close the case unfounded, insufficient evidence for prosecution, or sufficient evidence to forward the information to a prosecutor for consideration in filing a criminal violation of the Nebraska Insurance Fraud Act. Before sending a case for a prosecutor's review, the IFPD prepares an investigative summary report outlining the circumstances of the investigation.

2014 Cases Sent for Criminal Prosecution:

67 Cases
29 Suspects Involved
\$126,324.44 in Losses

2014 Convictions:

64 Cases
29 Suspects Involved
\$673,788.71 in Losses

2014 Court Ordered Restitution:

19 Cases
\$82,272.39

LEGAL DIVISION

The Legal Division prepares Department regulations, bulletins and legal interpretations, represents the Department in administrative hearings, and processes applications by domestic insurers for certificates of authority, mergers, acquisitions and domestications. This Division also renders legal advice on policy form approvals, financial transactions, investments and agreements entered into by insurers as well as coordinating legislative matters. Enforcement of compliance with the Nebraska Insurance Statutes and Department of Insurance regulations by all insurers, insurance agents, brokers, and all others licensed by the Department of Insurance as well as unauthorized entities is performed by the Legal Division. The counsel for the Department acts as a liaison with the Attorney General's Office regarding all pending litigation and/or appeals from administrative rulings. The Legal Division also acts as counsel for the Director in connection with the supervision, rehabilitation or liquidation of insurance companies and advises the Director in connection with the operation of the Nebraska Property and Liability Insurance Guaranty Association, the Nebraska Life and Health Insurance Guaranty Association, the Medical Malpractice Excess Liability Fund and the Comprehensive Health Insurance Pool.

LIFE AND HEALTH DIVISION

Policy forms and health rates must be filed with and approved by the Life and Health Division prior to use pursuant to Neb. Rev. Stat. §44-710 and §44-511. During 2014, the Life and Health Division reviewed 8,941 various life and health forms, including policies, riders, endorsements, applications and advertising. A total of 2,800 health insurance rate filings were also reviewed. Overall in 2014, 3,375 filings were received and 3,407 filings were processed.

Other responsibilities of the Life and Health Division include the issuing of valuation certificates for all domestic life companies and collaboration with other functional Department areas on a variety of life and health insurance issues. The Life and Health Division reviews annual filing requirements including long-term care, Medicare supplement reports, prompt payment certifications and small group certifications. In addition, the Life and Health Division works closely with other State and Federal agencies, ensuring that all health insurance requirements of the Patient Protection and Affordable Care Act are implemented in accordance with both State and Federal Law.

MARKET CONDUCT DIVISION

The Market Conduct Division performs market analysis in order to develop a baseline understanding of the marketplace and to identify regulated entities for further review or practices that deviate significantly from the norm or that may pose a potential harm to consumers. The Market Conduct Division performs a range of continuums of regulatory responses appropriate for the circumstance, from office-based information gathering to comprehensive market conduct examinations. Continuums are conducted on licensed insurance companies and health maintenance organizations as well as licensed producers and agencies.

The present staff of the Market Conduct Division consists of an Administrator, a Market Analyst and four Market Conduct Examiners.

MARKET CONDUCT EXAMINATIONS COMPLETED IN 2014

Company Name
Battle Creek Mutual Insurance Company
Capitol Casualty Company
Central States Health & Life Company of Omaha
Central States Indemnity Company of Omaha
Clay County Mutual Insurance Company
West Coast Life Insurance Company

PRODUCERS' LICENSING DIVISION

Any individual, whether or not compensated, who solicits, negotiates, sells to risks located in Nebraska, unless exempted by law, must be licensed as a producer in the appropriate lines of insurance. No insurance company admitted to do business in this state shall accept applications for, write, place or cause to be written or placed any policy of insurance the solicitation of which involves an insurance producer, or insurance agency and which covers risks located or residing in this state except through a licensed producer who has been appointed by such company or through an individual licensed as a producer acting as a broker in the state.

Any partnership, unincorporated association, corporation or Limited Liability Company, Limited Liability Partnership, or other legal entity transacting business with the public or insurance companies as an insurance producer must be licensed as an insurance agency. The following reflects active licenses for the year ending December 31, 2014:

- Resident Producers 14,781
- Nonresident Consultants 155
- Nonresident Producers 65,053
- Insurance Agencies 7,979
- Resident Consultants 211

PROPERTY AND CASUALTY DIVISION

The Property and Casualty Division analyzes and takes final action on policy and endorsement filings made by insurance companies and other entities such as advisory organizations. The Division provides relevant technical support in property and casualty matters to other areas within the Department. The Division also handles most of the day-to-day administrative activities of the Excess Liability and Residual Funds. These funds provide excess and "Assigned risk" medical professional liability insurance for doctors, hospitals and other specific Nebraska health care providers.

Dependent on the line of insurance, and the nature of the entity making the filing, the majority of the filings are processed on a File and use or Prior approval basis. Most filings are governed by the Property and Casualty Insurance Rate and Form Act (Neb. Rev. Stat. §§44-7501 to 44-7535).

Motor vehicle service contract filings submitted to the Division are governed by the Motor Vehicle Service Contract Reimbursement Insurance Act (Neb. Rev. Stat. §§44-3520 to 44-3526).

During 2014, the Property and Casualty Division received 4,408 new filings, including those made by advisory organizations. Final action was taken on 4,340 filings, which were reviewed on prior approval, filed or file and use basis - depending on the line of insurance. As of May 1, 2010 the Department required that with one exception, all filings submitted to the Department would be submitted electronically through the System for Electronic Rate and Form Filings (SERFF). The only exception is for those carriers who only have a Certificate of Authority for the State of Nebraska.

PROPERTY AND CASUALTY ACTUARIAL DIVISION

The Actuarial Division provides support for the Examination Division, the Property and Casualty Division, the Excess Liability Fund and the Office of the Director. Duties include review of rates and policy issues for the Property and Casualty Division, review of casualty reserves and actuarial opinions for the Examination Division, review of reserves and assessment levels for the Excess Liability Fund and handling of casualty actuarial and other professional studies for the Department.

SENIORS HEALTH INSURANCE INFORMATION PROGRAM (SHIIP)

The Nebraska Senior Health Insurance Information Program (SHIIP) informs, educates, and assists seniors and those with disabilities to make informed decisions on topics related to health insurance. SHIIP provides assistance to Medicare beneficiaries and caregivers with questions or concerns about Medicare, Medicare supplement insurance, Medicare Health Plans, Medicare Part D, Medicaid and other types of health insurance.

SHIIP currently has more than 350 trained volunteers across the state, providing free and unbiased counseling to the more than 34,700 Nebraska Medicare beneficiaries.

HEALTH POLICY DIVISION

The Health Policy Division is responsible for the oversight and execution of health policy issues regarding insurance for the State of Nebraska. It has primary oversight over the implementation and enforcement of the Affordable Care Act. It works in conjunction with the Life and Health Division, Market Conduct Division, Consumer Affairs Division, Licensing Division, Fraud Division and Examination Division to assure compliance with all health federal and state insurance laws. The Health Policy Division is the primary contact for all interaction with the federal government and other state agencies for matters relating to health insurance. The Health Policy Division also provides information to the public by the creation of websites, brochures and other informational memoranda as well as providing speakers to various organizations around the nation and State of Nebraska as requested. The Health Policy Division also oversees grant management for health related federal grants.

NEBRASKA DOMICILED INSURANCE COMPANIES

(Number of Nebraska Domiciled Companies as of December 31st)

Type of Company	<u>2012</u>	<u>2013</u>	<u>2014</u>
Life and Health	30	28	27
Property and Casualty	34	33	29
Fraternal	1	1	1
Assessments (County Mutuals)	21	21	21
Unincorporated Mutual	3	1	1
Health Maintenance Organization	2	3	5
Motor Club	0	0	0
Prepaid Dental Service Corporation	1	2	2
Prepaid Limited Health Service	1	1	1
Intergovernmental Pool	7	6	6
Title	2	2	3
Captive	1	2	4
Total Domestic Insurance Companies	103	100	100

COMPANIES INITIALLY LICENSED IN NEBRASKA DURING THE YEAR 2014

COMPANY NAME	COMPANY TYPE	LICENSURE DATE
ALLIED EASTERN INDEMNITY INSURANCE COMPANY P.O. Box 83777 Lancaster, PA 17608	Property and Casualty	12/3/2014
AMERICAN FAMILY INSURANCE COMPANY 1900 Polaris Parkway, Suite 200A Columbus, OH 43240	Property and Casualty	10/14/2014
AUTO CLUB GROUP INSURANCE COMPANY 1 Auto Club Drive Dearborn, MI 48126-4213	Property and Casualty	8/26/2014
DOCTORS COMPANY RISK RETENTION GROUP, A RECIPROCAL EXCHANGE 1050 K Street NW, Suite 400 Washington, DC 20001	Risk Retention Group - Foreign (Registered Only)	6/18/2014
EASTERN ADVANTAGE ASSURANCE COMPANY P.O. Box 83777 Lancaster, PA 17608	Property and Casualty	12/3/2014
EASTERN ALLIANCE INSURANCE COMPANY P.O. Box 83777 Lancaster, PA 17608	Property and Casualty	12/3/2014
FOXTROT RE, LLC 222 South 15 th Street, Suite 12025 Omaha, NE 68102	Captive	12/31/2014
HEARTLANDPLAINS HEALTH 198 Inverness Drive West Englewood, CO 80112	Health Maintenance Organization (HMO)	4/9/2014
HOMEOWNERS OF AMERICA INSURANCE COMPANY 1333 Corporate Drive, Suite 325 Irving, TX 75038	Property and Casualty	3/3/2014
LANCASTER RE CAPTIVE INSURANCE COMPANY 2940 South 84 th Street Lincoln, NE 68516	Captive	3/28/2014
MAGELLAN COMPLETE CARE OF NEBRASKA, INC. 6950 Columbia Drive Columbia, MD 21046	Health Maintenance Organization (HMO)	11/7/2014
MII LIFE, INCORPORATED P.O. Box 64193 Saint Paul, MN 55164-0193	Life and Health	2/24/2014

NEW ERA LIFE INSURANCE COMPANY P.O. Box 4884 Houston, TX 77210-4884	Life and Health	2/3/2014
NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST P.O. Box 4884 Houston, TX 77210-4884	Life and Health	2/3/2014
PLATEAU CASUALTY INSURANCE COMPANY 2701 North Main Street P.O. Box 7001 Crossville, TN 38557-7001	Property and Casualty	2/3/2014
PLATEAU INSURANCE COMPANY 2701 North Main Street P.O. Box 7001 Crossville, TN 38557-7001	Life and Health	2/3/2014
PROSELECT INSURANCE COMPANY One Financial Center P.O. Box 55178 Boston, MA 02205-5178	Property and Casualty	2/18/2014
RURAL TRUST INSURANCE COMPANY 6301 Ivy Lane, Suite 506 Greenbelt, MD 20770	Property and Casualty	10/30/2014
STAR CASUALTY INSURANCE COMPANY P.O. Box 451037 Miami, FL 33245-1037	Property and Casualty	12/23/2014

Company Security Deposit on December 31, 2014

Co#	Company Name	Amount	State of Domicile
148412	Ability Insurance Company	\$3,300,000.00	NE
151233	Acceptance Casualty Insurance Company	\$1,630,000.00	NE
146852	Acceptance Indemnity Insurance Company	\$2,790,000.00	NE
146853	Acceptance Insurance Company	\$2,100,000.00	NE
151309	Admiral Indemnity Company	\$100,000.00	DE
153888	Aetna Health Inc.	\$325,000.00	PA
147334	Affinity Road & Travel Club, Inc.	\$50,000.00	TX
155388	Alliant National Title Insurance Company, Inc.	\$110,000.00	CO
146914	Allianz Global Risks US Insurance Company	\$101,000.00	CA
146932	Allstate Motor Club, Inc.	\$50,000.00	DE
146969	American Business & Mercantile Insurance Mutual, Inc.	\$40,000.00	DE
147009	American Family Life Assurance Company of Columbus	\$1,650,000.00	NE
150877	American Interstate Insurance Company	\$3,100,000.00	NE
150925	American Republic Corp Insurance Company	\$1,505,000.00	NE
147156	American Traveler Motor Club, Inc./The	\$50,000.00	DE
147177	Americas Insurance Company	\$25,000.00	LA
152159	AmeriHealth Nebraska, Inc.	\$300,000.00	NE

Co#	Company Name	Amount	State of Domicile
147172	Ameritas Life Insurance Corp.	\$5,500,000.00	NE
150708	Arch Reinsurance Company	\$125,000.00	NE
147211	Associated Indemnity Corporation	\$110,000.00	CA
147857	Assurity Life Insurance Company	\$6,000,000.00	NE
151683	Auto Club Group/The	\$50,000.00	MI
147248	Auto Club of America, Corp.	\$50,000.00	OK
147251	Auto Help Line of America, Inc.	\$50,000.00	NY
153762	Auto Knight Motor Club, Inc.	\$50,000.00	CA
147287	Battle Creek Mutual Insurance Company	\$100,000.00	NE
149220	Berkley Insurance Company	\$110,000.00	DE
147573	Berkshire Hathaway Homestate Insurance Company	\$3,025,000.00	NE
147304	Berkshire Hathaway Life Insurance Company of Nebraska	\$5,250,000.00	NE
149291	Berkshire Hathaway Specialty Insurance Company	\$2,600,000.00	NE
147314	Blue Cross and Blue Shield of Nebraska	\$100,000.00	NE
147321	Brickell Financial Services Motor Club, Inc.	\$50,000.00	FL
147365	Capitol Casualty Company	\$100,000.00	NE
151407	Censtat Casualty Company	\$2,050,000.00	NE
147405	Central States Health & Life Co. of Omaha	\$1,500,000.00	NE

Co#	Company Name	Amount	State of Domicile
147406	Central States Indemnity Co. of Omaha	\$2,600,000.00	NE
147429	Chicago Title Insurance Company	\$1,000,000.00	NE
150391	CIGNA Dental Health of Kansas, Inc.	\$55,000.00	KS
149150	Coach-Net Motor Club, Inc.	\$50,000.00	DE
151563	Coach-Net RV Motor Club, Inc.	\$50,000.00	NV
147478	Columbia Insurance Company	\$3,000,000.00	NE
147482	Columbia National Insurance Company	\$1,500,000.00	NE
147491	Commercial Casualty Insurance Company	\$410,000.00	CA
147508	Commonwealth Land Title Insurance Company	\$1,000,000.00	NE
151411	Coventry First LLC	\$250,000.00	DE
148974	Coventry Health Care of Nebraska, Inc.	\$550,000.00	NE
151808	Credit Suisse Life Settlements LLC	\$50,000.00	DE
147592	Cross Country Motor Club, Inc.	\$50,000.00	MA
151450	CSI Life Insurance Company	\$1,500,000.00	NE
152244	CT Auto Club, Inc.	\$50,000.00	CA
148891	Darwin National Assurance Company	\$230,000.00	DE
147608	Delta Dental of Nebraska	\$50,000.00	NE
151336	Diamond Insurance Company	\$1,050,000.00	IL

Co#	Company Name	Amount	State of Domicile
147650	Electric Insurance Company	\$50,000.00	MA
147658	Empire Fire and Marine Insurance Company	\$2,535,000.00	NE
147672	Employers Mutual Acceptance Company	\$10,000.00	NE
147718	Fairmont Insurance Company	\$112,000.00	CA
149321	Fairmont Premier Insurance Company	\$112,000.00	CA
149058	Fairmont Specialty Insurance Company	\$410,000.00	CA
147731	Farmers Insurance Exchange	\$7,101,000.00	CA
147739	Farmers Mutual Insurance Company of Nebraska	\$2,000,000.00	NE
147801	Fire Insurance Exchange	\$635,000.00	CA
147803	Fireman's Fund Insurance Company	\$5,500,000.00	CA
147811	First American Title Insurance Company	\$550,000.00	NE
147832	First Landmark Life Insurance Company	\$500,000.00	NE
147837	First National Life Insurance Company of the U.S.A.	\$100,000.00	NE
150868	FirstComp Insurance Company	\$1,500,000.00	NE
147852	Ford Auto Club, Inc.	\$50,000.00	DE
152099	GEICO Advantage Insurance Company	\$2,000,000.00	NE
152100	GEICO Choice Insurance Company	\$2,000,000.00	NE
152101	GEICO Secure Insurance Company	\$2,000,000.00	NE

Co#	Company Name	Amount	State of Domicile
147909	Genworth Mortgage Insurance Corporation	\$275,000.00	NC
147910	Genworth Mortgage Insurance Corporation of North Carolina	\$235,000.00	NC
147900	Genworth Residential Mortgage Insurance Corporation of North Carolina	\$205,000.00	NC
147953	Globe Life and Accident Insurance Company	\$1,600,000.00	NE
150842	GM Motor Club, Inc.	\$100,000.00	NC
150865	Gray Insurance Company/The	\$70,000.00	LA
147987	Great West Casualty Company	\$2,200,000.00	NE
147988	Greenwich Insurance Company	\$25,000.00	DE
151740	GWG Life Settlements, LLC	\$50,000.00	DE
151647	Habersham Funding, LLC	\$50,000.00	GA
153873	HeartlandPlains Health	\$305,000.00	NE
148089	Humana Health Plan, Inc.	\$325,000.00	KY
151186	Imperial Fire and Casualty Insurance Company	\$100,000.00	LA
151807	Imperial Life Settlements, LLC	\$50,000.00	DE
149222	Imperium Insurance Company	\$100,000.00	DE
148129	Inland Insurance Company	\$2,000,000.00	NE
148142	Insurance Company of the West	\$1,525,000.00	CA
150845	Integon General Insurance Corporation	\$75,000.00	NC

Co#	Company Name	Amount	State of Domicile
148193	Investors Title Insurance Company	\$200,000.00	NC
148253	Lafayette Insurance Company	\$125,000.00	LA
152037	Legacy Benefits, LLC	\$250,000.00	NY
151405	Lenders Protection Assurance Company Risk Retention Group	\$100,000.00	NE
148281	Liberty Mutual Insurance Company	\$50,000.00	MA
148282	Liberty National Life Insurance Company	\$1,600,000.00	NE
151397	Life Equity LLC	\$50,000.00	OH
148305	Lincoln Benefit Life Company	\$5,000,000.00	NE
152231	Magellan Behavioral Health of Nebraska, Inc.	\$105,000.00	NE
155384	Magellan Complete Care of Nebraska, Inc.	\$310,000.00	NE
151413	Maple Life Financial, LLC	\$50,000.00	DE
148454	Medico Corp Life Insurance Company	\$1,885,000.00	NE
148541	Medico Insurance Company	\$2,000,000.00	NE
148446	Mid-Century Insurance Company	\$2,800,000.00	CA
148513	Motor Club of America Enterprises, Inc.	\$50,000.00	NJ
148538	Mutual of Omaha Insurance Company	\$1,600,000.00	NE
151451	Nation Motor Club, Inc.	\$50,000.00	FL
148631	National Fire & Marine Insurance Company	\$2,910,000.00	NE

Co#	Company Name	Amount	State of Domicile
148645	National Indemnity Company	\$3,356,000.00	NE
148667	National Motor Club of America, Incorporated	\$50,000.00	TX
151550	National Motor Club-Group Services, Inc.	\$50,000.00	NV
150844	New South Insurance Company	\$75,000.00	NC
148802	Oak River Insurance Company	\$2,500,000.00	NE
151769	Omaha Insurance Company	\$2,660,000.00	NE
151831	Omaha Life Insurance Company	\$1,660,000.00	NE
148834	OMNI Dental Associates, Inc.	\$25,000.00	NE
148863	Pacific Life Insurance Company	\$5,000,000.00	NE
148927	Physicians Life Insurance Company	\$2,000,000.00	NE
148928	Physicians Mutual Insurance Company	\$2,000,000.00	NE
148934	Platte River Insurance Company	\$2,500,000.00	NE
148963	Preferred Professional Insurance Company	\$2,600,000.00	NE
148969	Pre-Paid Legal Casualty, Incorporated	\$150,000.00	OK
152137	Quest Towing Services LLC	\$50,000.00	MI
149078	Redwood Fire and Casualty Insurance Company	\$2,200,000.00	NE
150458	Republic Indemnity Company of America	\$106,000.00	CA
150457	Republic Indemnity Company of California	\$105,000.00	CA

Co#	Company Name	Amount	State of Domicile
149104	Republic Mortgage Insurance Company	\$200,000.00	NC
152254	Roadside Protect, Inc.	\$50,000.00	IL
152021	SafeRide Motor Club, Inc.	\$50,000.00	CA
149162	San Francisco Reinsurance Company	\$100,000.00	CA
152052	Savings Bank Life Insurance Company of Massachusetts/The	\$100,000.00	MA
151800	Sentruiy Casualty Company	\$110,000.00	TX
151559	Sequoia Insurance Company	\$100,000.00	CA
148505	Signature Motor Club, Inc.	\$50,000.00	DE
151637	Signature's Nationwide Auto Club, Inc.	\$50,000.00	DE
151142	Silver Oak Casualty, Inc.	\$1,100,000.00	NE
149312	Surety Life Insurance Company	\$5,100,000.00	NE
149320	TIG Insurance Company	\$1,650,000.00	CA
149319	Torus National Insurance Company	\$100,000.00	DE
151708	Tower National Insurance Company	\$150,000.00	MA
149715	Toyota Motor Ins. Services/dba Toyota Motor Club	\$50,000.00	CA
149392	Travelers Motor Club, Inc.	\$50,000.00	OK
151409	Trilegiant Auto Services, Inc.	\$50,000.00	WY
149407	Truck Insurance Exchange	\$825,000.00	CA

Co#	Company Name	Amount	State of Domicile
149417	ULLICO Casualty Company	\$100,000.00	DE
149461	United American Insurance Company	\$1,650,000.00	NE
149498	United of Omaha Life Insurance Company	\$1,600,000.00	NE
149516	United States Auto Club, Motoring Division, Inc.	\$50,000.00	IN
149531	United World Life Insurance Company	\$1,600,000.00	NE
149483	UnitedHealthcare of the Midlands, Inc.	\$500,000.00	NE
149544	Universal Surety Company	\$2,100,000.00	NE
149599	West Coast Life Insurance Company	\$5,100,000.00	NE
148509	Work First Casualty Company	\$105,000.00	DE
150629	Zenith Insurance Company	\$789,000.00	CA
152197	ZNAT Insurance Company	\$110,000.00	CA
Grand Total:		\$163,757,000.00	

YEAR 2014 COMPANIES BY STATE/COUNTRY OF DOMICILE

AL - ALABAMA

KNIGHTS OF PETER CLAVER, INC.
PROASSURANCE INDEMNITY COMPANY, INC.
PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY

AR - ARKANSAS

AURIGEN REINSURANCE COMPANY OF AMERICA
CENTRAL UNITED LIFE INSURANCE COMPANY
DIRECT NATIONAL INSURANCE COMPANY
TRANSAMERICA ADVISORS LIFE INSURANCE COMPANY
USABLE LIFE
VANTAPRO SPECIALTY INSURANCE COMPANY

AZ - ARIZONA

ADM INSURANCE COMPANY
AMERICAN LIFE & SECURITY CORP.
AMERICAN RELIABLE INSURANCE COMPANY
AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY
CORVESTA LIFE INSURANCE COMPANY
EXPRESS SCRIPTS INSURANCE COMPANY
GENERATION LIFE INSURANCE COMPANY
HALLMARK INSURANCE COMPANY
HERITAGE LIFE INSURANCE COMPANY
LIFECARE ASSURANCE COMPANY
MEMBERS HEALTH INSURANCE COMPANY
MONY LIFE INSURANCE COMPANY OF AMERICA
NYLIFE INSURANCE COMPANY OF ARIZONA
OLD REPUBLIC SECURITY ASSURANCE COMPANY
OLD UNITED LIFE INSURANCE COMPANY
OXFORD LIFE INSURANCE COMPANY
PACIFIC LIFE & ANNUITY COMPANY
PMI INSURANCE CO.
PMI MORTGAGE INSURANCE COMPANY
PROSELECT NATIONAL INSURANCE COMPANY
PRUCO LIFE INSURANCE COMPANY
PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION
REPWEST INSURANCE COMPANY
S.USA LIFE INSURANCE COMPANY, INC.
SMART INSURANCE COMPANY
SOUTHWEST MARINE AND GENERAL INSURANCE COMPANY
UNITED CONCORDIA INSURANCE COMPANY
WELLCARE HEALTH INSURANCE OF ARIZONA, INC.
WELLINGTON LIFE INSURANCE COMPANY
ZALE LIFE INSURANCE COMPANY

CA - CALIFORNIA

21ST CENTURY CASUALTY COMPANY
21ST CENTURY INSURANCE COMPANY
AMERICAN CONTRACTORS INDEMNITY COMPANY
AMERICAN STERLING INSURANCE COMPANY
ASSOCIATED INDEMNITY CORPORATION

AURORA NATIONAL LIFE ASSURANCE COMPANY
BALBOA INSURANCE COMPANY
BALBOA LIFE INSURANCE COMPANY
CALIFORNIA CASUALTY & FIRE INSURANCE COMPANY
CALIFORNIA CASUALTY INDEMNITY EXCHANGE
CAMICO MUTUAL INSURANCE COMPANY
CASTLEPOINT NATIONAL INSURANCE COMPANY
CENTURY-NATIONAL INSURANCE COMPANY
COMMERCIAL CASUALTY INSURANCE COMPANY
DENTISTS INSURANCE COMPANY /THE
DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE /THE
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY
FAIRMONT INSURANCE COMPANY
FAIRMONT PREMIER INSURANCE COMPANY
FAIRMONT SPECIALTY INSURANCE COMPANY
FARMERS INSURANCE EXCHANGE
FIDELITY NATIONAL TITLE INSURANCE COMPANY
FINANCIAL PACIFIC INSURANCE COMPANY
FIRE INSURANCE EXCHANGE
FIREMAN'S FUND INSURANCE COMPANY
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY
GEOVERA INSURANCE COMPANY
HEALTH NET LIFE INSURANCE COMPANY
HERITAGE INDEMNITY COMPANY
INSURANCE COMPANY OF THE WEST
MERITPLAN INSURANCE COMPANY
MID-CENTURY INSURANCE COMPANY
NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA
NORCAL MUTUAL INSURANCE COMPANY
PACIFIC SPECIALTY INSURANCE COMPANY
REAL ADVANTAGE TITLE INSURANCE COMPANY
REPUBLIC INDEMNITY COMPANY OF AMERICA
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA
SAN FRANCISCO REINSURANCE COMPANY
SEECHANGE HEALTH INSURANCE COMPANY
SEQUOIA INSURANCE COMPANY
STILLWATER INSURANCE COMPANY
TIG INSURANCE COMPANY
TOPA INSURANCE COMPANY
TRANS-WORLD ASSURANCE COMPANY
TRUCK INSURANCE EXCHANGE
UBS LIFE INSURANCE COMPANY USA
WESTCOR LAND TITLE INSURANCE COMPANY
WORKMEN'S AUTO INSURANCE COMPANY
ZENITH INSURANCE COMPANY
ZNAT INSURANCE COMPANY

CO - COLORADO

21ST CENTURY PACIFIC INSURANCE COMPANY
ALLIANT NATIONAL TITLE INSURANCE COMPANY, INC.

ASSURED LIFE ASSOCIATION
AXA EQUITABLE LIFE AND ANNUITY COMPANY
BLUESHORE INSURANCE COMPANY
CICA LIFE INSURANCE COMPANY OF AMERICA
COLORADO BANKERS LIFE INSURANCE COMPANY
CONTINENTAL DIVIDE INSURANCE COMPANY
COPIC INSURANCE COMPANY
GREAT-WEST LIFE AND ANNUITY INSURANCE COMPANY
NATIONAL WESTERN LIFE INSURANCE COMPANY
PREVISOR INSURANCE COMPANY
QUANTA INDEMNITY COMPANY
SECURITY LIFE OF DENVER INSURANCE COMPANY

CT - CONNECTICUT

ACE LIFE INSURANCE COMPANY
AETNA HEALTH AND LIFE INSURANCE COMPANY
AETNA INSURANCE COMPANY OF CONNECTICUT
AETNA LIFE INSURANCE COMPANY
AMERICAN EQUITY SPECIALTY INSURANCE COMPANY
AMERICAN MATURITY LIFE INSURANCE COMPANY
AMERICAN PHOENIX LIFE AND REASSURANCE COMPANY
AUTOMOBILE INSURANCE COMPANY OF HARTFORD,
CONNECTICUT/THE
AXIS SPECIALTY INSURANCE COMPANY
BEAZLEY INSURANCE COMPANY, INC.
C. M. LIFE INSURANCE COMPANY
CHARTER OAK FIRE INSURANCE COMPANY /THE
CIGNA HEALTH AND LIFE INSURANCE COMPANY
CLEARWATER SELECT INSURANCE COMPANY
CONNECTICUT GENERAL LIFE INSURANCE COMPANY
DISCOVER PROPERTY & CASUALTY INSURANCE
COMPANY
FARMINGTON CASUALTY COMPANY
FINIAL REINSURANCE COMPANY
GENERAL RE LIFE CORPORATION
GENESIS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
HARTFORD FIRE INSURANCE COMPANY
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY
HARTFORD LIFE AND ANNUITY INSURANCE COMPANY
HARTFORD LIFE INSURANCE COMPANY
HARTFORD STEAM BOILER INSPECTION AND
INSURANCE COMPANY OF CONNECTICUT/THE
HARTFORD STEAM BOILER INSPECTION AND
INSURANCE COMPANY/ THE
HARTFORD UNDERWRITERS INSURANCE COMPANY
HOMESITE INSURANCE COMPANY
IDEALIFE INSURANCE COMPANY
KNIGHTS OF COLUMBUS SUPREME COUNCIL
METLIFE INSURANCE COMPANY OF CONNECTICUT
MML BAY STATE LIFE INSURANCE COMPANY
NATIONAL LIABILITY & FIRE INSURANCE COMPANY
NEW ENGLAND INSURANCE COMPANY
NORTHLAND CASUALTY COMPANY
NORTHLAND INSURANCE COMPANY
ODYSSEY REINSURANCE COMPANY

PHL VARIABLE INSURANCE COMPANY
PHOENIX INSURANCE COMPANY/ THE
PHOENIX LIFE AND ANNUITY COMPANY
PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY
COMPANY
PXRE REINSURANCE COMPANY
R.V.I. AMERICA INSURANCE COMPANY
SENTINEL INSURANCE COMPANY, LTD.
SPARTA INSURANCE COMPANY
ST. PAUL FIRE AND MARINE INSURANCE COMPANY
ST. PAUL GUARDIAN INSURANCE COMPANY
ST. PAUL MERCURY INSURANCE COMPANY
ST. PAUL PROTECTIVE INSURANCE COMPANY
STANDARD FIRE INSURANCE COMPANY/ THE
SUN LIFE AND HEALTH INSURANCE COMPANY (U.S.)
SWISS RE LIFE & HEALTH AMERICA INC.
THE TRAVELERS CASUALTY COMPANY
TRAVCO INSURANCE COMPANY
TRAVELERS CASUALTY AND SURETY COMPANY
TRAVELERS CASUALTY AND SURETY COMPANY OF
AMERICA
TRAVELERS CASUALTY COMPANY OF CONNECTICUT
TRAVELERS CASUALTY INSURANCE COMPANY OF
AMERICA
TRAVELERS COMMERCIAL CASUALTY COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY
TRAVELERS CONSTITUTION STATE INSURANCE
COMPANY
TRAVELERS HOME AND MARINE INSURANCE
COMPANY/THE
TRAVELERS INDEMNITY COMPANY OF AMERICA/THE
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT
TRAVELERS INDEMNITY COMPANY/ THE
TRAVELERS PERSONAL INSURANCE COMPANY
TRAVELERS PERSONAL SECURITY INSURANCE
COMPANY
TRAVELERS PROPERTY CASUALTY COMPANY OF
AMERICA
TRAVELERS PROPERTY CASUALTY INSURANCE
COMPANY
TRUMBULL INSURANCE COMPANY
UNITED STATES FIDELITY AND GUARANTY COMPANY
UNITEDHEALTHCARE INSURANCE COMPANY
VANTIS LIFE INSURANCE COMPANY
VISION SERVICE PLAN INSURANCE COMPANY
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

DC - DISTRICT OF COLUMBIA

AMERICAS INSURANCE COMPANY

DE - DELAWARE

21ST CENTURY ASSURANCE COMPANY
ADMIRAL INDEMNITY COMPANY
ALTERRA AMERICA INSURANCE COMPANY
ALTERRA REINSURANCE USA INC.
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN BUSINESS & MERCANTILE INSURANCE
MUTUAL, INC.

AMERICAN CENTENNIAL INSURANCE COMPANY
AMERICAN HEALTHCARE INDEMNITY COMPANY
AMERICAN SECURITY INSURANCE COMPANY
ARCH REINSURANCE COMPANY
ARROWOOD INDEMNITY COMPANY
ATHENE ANNUITY & LIFE ASSURANCE COMPANY
AXA CORPORATE SOLUTIONS LIFE REINSURANCE COMPANY
BERKLEY INSURANCE COMPANY
BERKLEY REGIONAL INSURANCE COMPANY
CATLIN INDEMNITY COMPANY
CENTRE INSURANCE COMPANY
CLEARWATER INSURANCE COMPANY
COLISEUM REINSURANCE COMPANY
COMMONWEALTH INSURANCE COMPANY OF AMERICA
CRUM & FORSTER INDEMNITY COMPANY
DARWIN NATIONAL ASSURANCE COMPANY
DELAWARE AMERICAN LIFE INSURANCE COMPANY
DELAWARE LIFE INSURANCE COMPANY
DELTA DENTAL INSURANCE COMPANY
DENTEGRA INSURANCE COMPANY
ENDURANCE AMERICAN INSURANCE COMPANY
ENDURANCE REINSURANCE CORPORATION OF AMERICA
EVEREST NATIONAL INSURANCE COMPANY
EVEREST REINSURANCE COMPANY
EXECUTIVE RISK INDEMNITY, INCORPORATED
FIREMEN'S INSURANCE COMPANY OF WASHINGTON, D.C.
FIRST NONPROFIT INSURANCE COMPANY
FREESTONE INSURANCE COMPANY
GENERAL REINSURANCE CORPORATION
GENERAL STAR NATIONAL INSURANCE COMPANY
GENWORTH LIFE INSURANCE COMPANY
GREENWICH INSURANCE COMPANY
GUARDIAN INSURANCE AND ANNUITY COMPANY
GUGGENHEIM LIFE AND ANNUITY COMPANY
HAMILTON INSURANCE COMPANY
HUDSON INSURANCE COMPANY
INDEPENDENCE AMERICAN INSURANCE COMPANY
INDEPENDENCE LIFE AND ANNUITY COMPANY
KNIGHTBROOK INSURANCE COMPANY
LITTLE RIVER INSURANCE COMPANY
LYNDON SOUTHERN INSURANCE COMPANY
MAGELLAN LIFE INSURANCE COMPANY
MAPFRE LIFE INSURANCE COMPANY
MAXUM CASUALTY INSURANCE COMPANY
METLIFE INSURANCE COMPANY USA
METROPOLITAN TOWER LIFE INSURANCE COMPANY
MIDWEST EMPLOYERS CASUALTY COMPANY
MOAIC INSURANCE COMPANY
MUNICH REINSURANCE AMERICA, INC.
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION
PARK AVENUE LIFE INSURANCE COMPANY
PARTNERRE AMERICA INSURANCE COMPANY
PENN INSURANCE AND ANNUITY COMPANY /THE
SCOR GLOBAL LIFE AMERICAS REINSURANCE COMPANY

SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE
SECURITY NATIONAL INSURANCE COMPANY
STANDARD GUARANTY INSURANCE COMPANY
STARNET INSURANCE COMPANY
TOA REINSURANCE COMPANY OF AMERICA/THE
TORUS NATIONAL INSURANCE COMPANY
UNITED STATES FIRE INSURANCE COMPANY
WESCO INSURANCE COMPANY
WORK FIRST CASUALTY COMPANY
XL INSURANCE AMERICA, INC.
XL SPECIALTY INSURANCE COMPANY

FL - FLORIDA

ACCREDITED SURETY AND CASUALTY COMPANY, INC.
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA
AMERICAN FAMILY HOME INSURANCE COMPANY
AMERICAN FIDELITY LIFE INSURANCE COMPANY
AMERICAN HERITAGE LIFE INSURANCE COMPANY
AMERICAN PIONEER LIFE INSURANCE COMPANY
AMERICAN SOUTHERN HOME INSURANCE COMPANY
BANKERS INSURANCE COMPANY
BANKERS LIFE INSURANCE COMPANY
CONTINENTAL HERITAGE INSURANCE COMPANY
COURTESY INSURANCE COMPANY
DEPENDABLE PROTECTIVE MUTUAL RISK RETENTION GROUP, INC.
FCCI INSURANCE COMPANY
FIRST COLONIAL INSURANCE COMPANY
FRANK WINSTON CRUM INSURANCE COMPANY
GUARANTEE INSURANCE COMPANY
HANNOVER LIFE REASSURANCE COMPANY OF AMERICA
INSURANCE COMPANY OF THE AMERICAS
NGM INSURANCE COMPANY
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
PEACHTREE CASUALTY INSURANCE COMPANY
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
REPUBLIC MORTGAGE INSURANCE COMPANY OF FLORIDA
ROCHE SURETY AND CASUALTY COMPANY, INC.
SERVICE INSURANCE COMPANY
SHELTERPOINT INSURANCE COMPANY
STAR CASUALTY INSURANCE COMPANY
UNITED AUTOMOBILE INSURANCE COMPANY
WELLCARE PRESCRIPTION INSURANCE, INC.

GA - GEORGIA

BANKERS FIDELITY LIFE INSURANCE COMPANY
LIFE OF THE SOUTH INSURANCE COMPANY
MUNICH AMERICAN REASSURANCE COMPANY
SENIOR LIFE INSURANCE COMPANY
STATE MUTUAL INSURANCE COMPANY
STERLING INVESTORS LIFE INSURANCE COMPANY

HI - HAWAII

NEWPORT MUTUAL INSURANCE RISK RETENTION GROUP, INC.

PACIFIC GUARDIAN LIFE INSURANCE COMPANY, LTD.

IA - IOWA

ACCORDIA LIFE AND ANNUITY COMPANY
ADDISON INSURANCE COMPANY
AGRI GENERAL INSURANCE COMPANY
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY
AMCO INSURANCE COMPANY
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY
AMERICAN MINING INSURANCE COMPANY
AMERICAN REPUBLIC INSURANCE COMPANY
ARAG INSURANCE COMPANY
ATHENE ANNUITY AND LIFE COMPANY
BERKLEY LIFE AND HEALTH INSURANCE COMPANY
BERKLEY NATIONAL INSURANCE COMPANY
CAROLINA CASUALTY INSURANCE COMPANY
CENTURION CASUALTY COMPANY
CENTURION LIFE INSURANCE COMPANY
CLERMONT INSURANCE COMPANY
CMFG LIFE INSURANCE COMPANY
CONTINENTAL INDEMNITY COMPANY
CONTINENTAL WESTERN INSURANCE COMPANY
COOPORTUNITY HEALTH
CUMIS INSURANCE SOCIETY, INC.
DEPOSITORS INSURANCE COMPANY
DEVELOPERS SURETY AND INDEMNITY COMPANY
EAGLE LIFE INSURANCE COMPANY
EMC NATIONAL LIFE COMPANY
EMC PROPERTY & CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
EMPLOYERS MUTUAL CASUALTY COMPANY
FARM BUREAU LIFE INSURANCE COMPANY
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA
FARMLAND MUTUAL INSURANCE COMPANY
FIDELITY & GUARANTY LIFE INSURANCE COMPANY
FIDELITY AND GUARANTY INSURANCE COMPANY
GREAT PLAINS CASUALTY, INC.
GRINNELL MUTUAL REINSURANCE COMPANY
GRINNELL SELECT INSURANCE COMPANY
GUIDEONE AMERICA INSURANCE COMPANY
GUIDEONE ELITE INSURANCE COMPANY
GUIDEONE MUTUAL INSURANCE COMPANY
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY
HAMILTON MUTUAL INSURANCE COMPANY
HOMESTEADERS LIFE COMPANY
ILLINOIS INSURANCE COMPANY
IMT INSURANCE COMPANY
IOWA AMERICAN INSURANCE COMPANY
IOWA MUTUAL INSURANCE COMPANY
JOHN DEERE INSURANCE COMPANY

LE MARS INSURANCE COMPANY
MAGELLAN COMPLETE CARE OF IOWA INC
MEMBERS LIFE INSURANCE COMPANY
MERCHANTS BONDING COMPANY (MUTUAL)
MERCHANTS NATIONAL BONDING, INC.
MIDLAND NATIONAL LIFE INSURANCE COMPANY
MIDWEST FAMILY MUTUAL INSURANCE COMPANY
MILBANK INSURANCE COMPANY
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY
NCMIC INSURANCE COMPANY
NIPPON LIFE INSURANCE COMPANY OF AMERICA
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE
PENNSYLVANIA INSURANCE COMPANY
PHARMACISTS LIFE INSURANCE COMPANY /THE
PHARMACISTS MUTUAL INSURANCE COMPANY
PLAZA INSURANCE COMPANY
PRINCIPAL LIFE INSURANCE COMPANY
PRINCIPAL NATIONAL LIFE INSURANCE COMPANY
PROFESSIONAL SOLUTIONS INSURANCE COMPANY
RIVERPORT INSURANCE COMPANY
STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY
SYMETRA LIFE INSURANCE COMPANY
SYMETRA NATIONAL LIFE INSURANCE COMPANY
TOYOTA MOTOR INSURANCE COMPANY
TRANSAMERICA LIFE INSURANCE COMPANY
TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
TRI-STATE INSURANCE COMPANY OF MINNESOTA
UNION INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE
UNITED FIRE AND CASUALTY COMPANY
UNITED LIFE INSURANCE COMPANY
VOYA INSURANCE AND ANNUITY COMPANY
WADENA INSURANCE COMPANY
WESTERN AGRICULTURAL INSURANCE COMPANY
WESTERN FRATERNAL LIFE ASSOCIATION

ID - IDAHO

UNITED HERITAGE LIFE INSURANCE COMPANY

IL - ILLINOIS

4 EVER LIFE INSURANCE COMPANY
ACIG INSURANCE COMPANY
ACSTAR INSURANCE COMPANY
AFFIRMATIVE INSURANCE COMPANY
AGCS MARINE INSURANCE COMPANY
ALAMANCE INSURANCE COMPANY
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY
ALLSTATE ASSURANCE COMPANY
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
ALLSTATE INDEMNITY COMPANY
ALLSTATE INSURANCE COMPANY
ALLSTATE LIFE INSURANCE COMPANY
ALLSTATE NORTHBROOK INDEMNITY COMPANY

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	HISCOX INSURANCE COMPANY INC.
AMERICAN SERVICE INSURANCE COMPANY	HORACE MANN INSURANCE COMPANY
AMERICAN SPECIALTY HEALTH INSURANCE COMPANY	HORACE MANN LIFE INSURANCE COMPANY
AMERICAN ZURICH INSURANCE COMPANY	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY
AMEX ASSURANCE COMPANY	HUMANA BENEFIT PLAN OF ILLINOIS, INC.
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	ILLINOIS MUTUAL LIFE INSURANCE COMPANY
ARGONAUT INSURANCE COMPANY	ILLINOIS NATIONAL INSURANCE COMPANY
ARGONAUT MIDWEST INSURANCE COMPANY	INDEPENDENT ORDER OF VIKINGS
ASHMERE INSURANCE COMPANY	INSURANCE COMPANY OF ILLINOIS
AXIS INSURANCE COMPANY	ISMIE MUTUAL INSURANCE COMPANY
BANKERS LIFE AND CASUALTY COMPANY	LANCER INSURANCE COMPANY
BITCO GENERAL INSURANCE CORPORATION	LIBERTY INSURANCE CORPORATION
BITCO NATIONAL INSURANCE COMPANY	LIBERTY INSURANCE UNDERWRITERS, INC
CATHOLIC HOLY FAMILY SOCIETY	LINCOLN HERITAGE LIFE INSURANCE COMPANY
CATHOLIC ORDER OF FORESTERS	LM GENERAL INSURANCE COMPANY
CELTIC INSURANCE COMPANY	LM INSURANCE CORPORATION
CHARTER NATIONAL LIFE INSURANCE COMPANY	MARKEL INSURANCE COMPANY
CHICAGO INSURANCE COMPANY	MERASTAR INSURANCE COMPANY
CLARENDON NATIONAL INSURANCE COMPANY	MIDVALE INDEMNITY COMPANY
COLUMBIAN LIFE INSURANCE COMPANY	MIDWEST INSURANCE COMPANY
COMBINED INSURANCE COMPANY OF AMERICA	MILLERS FIRST INSURANCE COMPANY
CONTINENTAL CASUALTY COMPANY	MODERN SERVICE INSURANCE COMPANY
CONTRACTORS BONDING AND INSURANCE COMPANY	MODERN WOODMEN OF AMERICA
COUNTRY CASUALTY INSURANCE COMPANY	MTL INSURANCE COMPANY
COUNTRY INVESTORS LIFE ASSURANCE COMPANY	NATIONAL CATHOLIC SOCIETY OF FORESTERS
COUNTRY LIFE INSURANCE COMPANY	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
COUNTRY MUTUAL INSURANCE COMPANY	NATIONAL SURETY CORPORATION
COUNTRY PREFERRED INSURANCE COMPANY	NEW HAMPSHIRE INSURANCE COMPANY
CSA FRATERNAL LIFE	OLD REPUBLIC GENERAL INSURANCE CORPORATION
DEARBORN NATIONAL LIFE INSURANCE COMPANY	OLD REPUBLIC LIFE INSURANCE COMPANY
DEERFIELD INSURANCE COMPANY	OMNI INDEMNITY COMPANY
DIAMOND INSURANCE COMPANY	OMNI INSURANCE COMPANY
ECONOMY FIRE & CASUALTY COMPANY	ONECIS INSURANCE COMPANY
ECONOMY PREFERRED INSURANCE COMPANY	PACO ASSURANCE COMPANY, INC.
ECONOMY PREMIER ASSURANCE COMPANY	PEERLESS INDEMNITY INSURANCE COMPANY
EDUCATORS LIFE INSURANCE COMPANY OF AMERICA	PEKIN LIFE INSURANCE COMPANY
ELCO MUTUAL LIFE AND ANNUITY	PHYSICIANS' BENEFITS TRUST LIFE INSURANCE COMPANY
ENCOMPASS INDEMNITY COMPANY	PODIATRY INSURANCE COMPANY OF AMERICA
ENCOMPASS INSURANCE COMPANY	POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA
EQUITRUST LIFE INSURANCE COMPANY	POLISH ROMAN CATHOLIC UNION OF AMERICA
FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	POLISH WOMEN'S ALLIANCE OF AMERICA
FIDELITY LIFE ASSOCIATION, A LEGAL RESERVE LIFE INSURANCE COMPANY	PUBLIC SERVICE INSURANCE COMPANY
FIRST FINANCIAL INSURANCE COMPANY	RELIANCE STANDARD LIFE INSURANCE COMPANY
FIRST LIBERTY INSURANCE CORPORATION /THE	RESOURCE LIFE INSURANCE COMPANY
FLORISTS MUTUAL INSURANCE COMPANY	RESPONSE INSURANCE COMPANY
FORTRESS INSURANCE COMPANY	RESPONSE WORLDWIDE INSURANCE COMPANY
GRANITE STATE INSURANCE COMPANY	RLI INDEMNITY COMPANY
GUARANTEE TRUST LIFE INSURANCE COMPANY	RLI INSURANCE COMPANY
HARCO NATIONAL INSURANCE COMPANY	ROYAL NEIGHBORS OF AMERICA
HCSC INSURANCE SERVICES COMPANY	SAFECO INSURANCE COMPANY OF ILLINOIS
HDI-GERLING AMERICA INSURANCE COMPANY	SAFETY FIRST INSURANCE COMPANY
HEALTH ALLIANCE-MIDWEST, INC.	

SAFEMWAY INSURANCE COMPANY
SAFEMWAY PROPERTY INSURANCE COMPANY
SEABRIGHT INSURANCE COMPANY
SPECIALTY RISK OF AMERICA
STATE FARM FIRE AND CASUALTY COMPANY
STATE FARM GENERAL INSURANCE COMPANY
STATE FARM HEALTH INSURANCE COMPANY
STATE FARM LIFE INSURANCE COMPANY
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
STERLING LIFE INSURANCE COMPANY
SYMPHONIX HEALTH INSURANCE, INC.
TEACHERS INSURANCE COMPANY
TRANSGUARD INSURANCE COMPANY OF AMERICA , INC.
TRANSPORTATION INSURANCE COMPANY
TRUASSURE INSURANCE COMPANY
TRUSTMARK INSURANCE COMPANY
TRUSTMARK LIFE INSURANCE COMPANY
UNITED INSURANCE COMPANY OF AMERICA
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA
UNITED SECURITY LIFE AND HEALTH INSURANCE COMPANY
UNIVERSAL UNDERWRITERS INSURANCE COMPANY
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY
VIRGINIA SURETY COMPANY, INC.
WARNER INSURANCE COMPANY
WILCAC LIFE INSURANCE COMPANY
WOODRIDGE INSURANCE COMPANY
XL LIFE INSURANCE AND ANNUITY COMPANY
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
ZURICH AMERICAN LIFE INSURANCE COMPANY

IN - INDIANA

ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY
ALL SAVERS INSURANCE COMPANY
AMERICAN AGRICULTURAL INSURANCE COMPANY
AMERICAN ECONOMY INSURANCE COMPANY
AMERICAN INCOME LIFE INSURANCE COMPANY
AMERICAN STATES INSURANCE COMPANY
AMERICAN STATES PREFERRED INSURANCE COMPANY
AMERICAN SURETY COMPANY
AMERICAN UNITED LIFE INSURANCE COMPANY
ANTHEM INSURANCE COMPANIES, INC.
ANTHEM LIFE INSURANCE COMPANY
BROTHERHOOD MUTUAL INSURANCE COMPANY
CBG INSURANCE COMPANY
CHUBB NATIONAL INSURANCE COMPANY
CONSECO LIFE INSURANCE COMPANY
DIAMOND STATE INSURANCE COMPANY
EVERENCE ASSOCIATION, INC.
EVERENCE INSURANCE COMPANY
FEDERAL INSURANCE COMPANY
FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
FORETHOUGHT LIFE INSURANCE COMPANY

GOLDEN RULE INSURANCE COMPANY
GRAIN DEALERS MUTUAL INSURANCE COMPANY
GREAT NORTHERN INSURANCE COMPANY
HARTFORD CASUALTY INSURANCE COMPANY
HARTFORD INSURANCE COMPANY OF THE MIDWEST/
THE
HCC LIFE INSURANCE COMPANY
HEARTLAND NATIONAL LIFE INSURANCE COMPANY
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY
INFINITY INSURANCE COMPANY
INSUREMAX INSURANCE COMPANY
LINCOLN NATIONAL LIFE INSURANCE COMPANY /THE
LM PROPERTY AND CASUALTY INSURANCE COMPANY
LONE STAR NATIONAL INSURANCE COMPANY
MEDICAL PROTECTIVE COMPANY/ THE
MERIT LIFE INSURANCE COMPANY
MIDWESTERN UNITED LIFE INSURANCE COMPANY
NATIONAL BUILDING MATERIAL ASSURANCE COMPANY
NATIONAL INSURANCE ASSOCIATION
NATIONAL TRUST INSURANCE COMPANY
ONENATION INSURANCE COMPANY
PACIFICARE LIFE AND HEALTH INSURANCE COMPANY
PROPERTY AND CASUALTY INSURANCE COMPANY OF
HARTFORD
PROPERTY-OWNERS INSURANCE COMPANY
PROTECTIVE INSURANCE COMPANY
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF
AMERICA
SAFECO INSURANCE COMPANY OF INDIANA
SAGAMORE INSURANCE COMPANY
STANDARD LIFE INSURANCE COMPANY OF INDIANA
STATE LIFE INSURANCE COMPANY
TWIN CITY FIRE INSURANCE COMPANY
UNICARE LIFE & HEALTH INSURANCE COMPANY
UNITED HOME LIFE INSURANCE COMPANY
UNIVERSAL FIRE AND CASUALTY INSURANCE COMPANY
WASHINGTON NATIONAL INSURANCE COMPANY
WEST AMERICAN INSURANCE COMPANY
YOSEMITE INSURANCE COMPANY

KS - KANSAS

ALLIANCE INDEMNITY COMPANY
ALLIANCE INSURANCE COMPANY, INC.
AMERICAN HOME LIFE INSURANCE COMPANY
AMERICAN SOUTHERN INSURANCE COMPANY
AMTRUST INSURANCE COMPANY OF KANSAS, INC.
ARMED FORCES INSURANCE EXCHANGE
BEARING MIDWEST CASUALTY COMPANY
BENCHMARK INSURANCE COMPANY
EMPLOYERS REASSURANCE CORPORATION
FARMERS ALLIANCE MUTUAL INSURANCE COMPANY
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE
FINANCIAL AMERICAN LIFE INSURANCE COMPANY
HERITAGE CASUALTY INSURANCE COMPANY
HOMESITE INDEMNITY COMPANY
HORIZON MIDWEST CASUALTY COMPANY

KANSAS MEDICAL MUTUAL INSURANCE COMPANY
MIDWEST BUILDERS' CASUALTY MUTUAL COMPANY
MUTUALAID EXCHANGE
OLD UNITED CASUALTY COMPANY
PYRAMID LIFE INSURANCE COMPANY
SECURITY BENEFIT LIFE INSURANCE COMPANY
UNION FIDELITY LIFE INSURANCE COMPANY
UNION SECURITY INSURANCE COMPANY
UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY
UPLAND MUTUAL INSURANCE, INC.

KY - KENTUCKY

CHA HMO, INC.
HUMANA HEALTH PLAN, INC.
INVESTORS HERITAGE LIFE INSURANCE COMPANY
WELLCARE HEALTH INSURANCE COMPANY OF
KENTUCKY, INC.

LA - LOUISIANA

5 STAR LIFE INSURANCE COMPANY
GRAY INSURANCE COMPANY/ THE
GUARANTY INCOME LIFE INSURANCE COMPANY
IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY
LAFAYETTE INSURANCE COMPANY
PAN-AMERICAN ASSURANCE COMPANY
PAN-AMERICAN LIFE INSURANCE COMPANY
STARMOUNT LIFE INSURANCE COMPANY
T.H.E. INSURANCE COMPANY

MA - MASSACHUSETTS

BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA
BOSTON MUTUAL LIFE INSURANCE COMPANY
CENTRE LIFE INSURANCE COMPANY
COFACE NORTH AMERICA INSURANCE COMPANY
COMMONWEALTH ANNUITY AND LIFE INSURANCE
COMPANY
ELECTRIC INSURANCE COMPANY
FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY
HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY
LIBERTY MUTUAL INSURANCE COMPANY
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY
MONARCH LIFE INSURANCE COMPANY
NEW ENGLAND LIFE INSURANCE COMPANY
PAUL REVERE LIFE INSURANCE COMPANY/ THE
PRIMERICA LIFE INSURANCE COMPANY
PROSELECT INSURANCE COMPANY
SAVINGS BANK LIFE INSURANCE COMPANY OF
MASSACHUSETTS/ THE
SUPREME COUNCIL OF ROYAL ARCANUM
TOWER NATIONAL INSURANCE COMPANY

MD - MARYLAND

ACA FINANCIAL GUARANTY CORPORATION
ASSURED GUARANTY CORP.
ATRADIUS TRADE CREDIT INSURANCE, INC.

AVEMCO INSURANCE COMPANY
BALTIMORE LIFE INSURANCE COMPANY /THE
BANNER LIFE INSURANCE COMPANY
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY
EULER HERMES NORTH AMERICA INSURANCE COMPANY
FIDELITY AND DEPOSIT COMPANY OF MARYLAND
GEICO CASUALTY COMPANY
GEICO GENERAL INSURANCE COMPANY
GEICO INDEMNITY COMPANY
GOVERNMENT EMPLOYEES INSURANCE COMPANY
LEXINGTON NATIONAL INSURANCE CORPORATION
MARYLAND CASUALTY COMPANY
PENINSULA INSURANCE COMPANY /THE
PROFESSIONALS ADVOCATE INSURANCE COMPANY
RENAISSANCE REINSURANCE U.S. INC.
SEAWORTHY INSURANCE COMPANY
UNION LABOR LIFE INSURANCE COMPANY/ THE

ME - MAINE

UNUM INSURANCE COMPANY
UNUM LIFE INSURANCE COMPANY OF AMERICA

MI - MICHIGAN

AAA LIFE INSURANCE COMPANY
ACCIDENT FUND GENERAL INSURANCE COMPANY
ACCIDENT FUND INSURANCE COMPANY OF AMERICA
ACCIDENT FUND NATIONAL INSURANCE COMPANY
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY
AMERICAN PHYSICIANS ASSURANCE CORPORATION
AMERICAN ROAD INSURANCE COMPANY /THE
AMERISURE INSURANCE COMPANY
AMERISURE MUTUAL INSURANCE COMPANY
AMERISURE PARTNERS INSURANCE COMPANY
AMERITRUST INSURANCE CORPORATION
ANSUR AMERICA INSURANCE COMPANY
AUTO CLUB GROUP INSURANCE COMPANY
AUTO CLUB INSURANCE ASSOCIATION
AUTO CLUB LIFE INSURANCE COMPANY
AUTO CLUB PROPERTY-CASUALTY INSURANCE
COMPANY
AUTO-OWNERS INSURANCE COMPANY
AUTO-OWNERS LIFE INSURANCE COMPANY
CANADA LIFE ASSURANCE COMPANY /THE
CHEROKEE INSURANCE COMPANY
CIM INSURANCE CORPORATION
CITIZENS INSURANCE COMPANY OF AMERICA
COREPOINTE INSURANCE COMPANY
FOREMOST INSURANCE COMPANY
FOREMOST PROPERTY AND CASUALTY INSURANCE
COMPANY
FOREMOST SIGNATURE INSURANCE COMPANY
FORTUITY INSURANCE COMPANY
FRANKENMUTH MUTUAL INSURANCE COMPANY
GLENER LIFE INSURANCE SOCIETY
GREAT-WEST LIFE ASSURANCE COMPANY/THE
GUARANTEE COMPANY OF NORTH AMERICA USA/THE

HOME-OWNERS INSURANCE COMPANY
INTREPID INSURANCE COMPANY
JACKSON NATIONAL LIFE INSURANCE COMPANY
JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
LIFESECURE INSURANCE COMPANY
LOCOMOTIVE ENGINEERS AND CONDUCTORS MUTUAL
PROTECTIVE ASSOCIATION
MEMBERSELECT INSURANCE COMPANY
MHA INSURANCE COMPANY
MIC GENERAL INSURANCE CORPORATION
MIC PROPERTY AND CASUALTY INSURANCE
CORPORATION
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY
MOTORS INSURANCE CORPORATION
PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN
PROASSURANCE CASUALTY COMPANY
PROCENTURY INSURANCE COMPANY
PROFESSIONALS DIRECT INSURANCE COMPANY
STAR INSURANCE COMPANY
SUN LIFE ASSURANCE COMPANY OF CANADA
US HEALTH AND LIFE INSURANCE COMPANY
WHITE PINE INSURANCE COMPANY
WILLIAMSBURG NATIONAL INSURANCE COMPANY
WOMAN'S LIFE INSURANCE SOCIETY

MN - MINNESOTA

ALLIANZ LIFE AND ANNUITY COMPANY
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA
AMERICAN COMPENSATION INSURANCE COMPANY
AUSTIN MUTUAL INSURANCE COMPANY
BLOOMINGTON COMPENSATION INSURANCE COMPANY
CATHOLIC WORKMAN
DEGREE OF HONOR PROTECTIVE ASSOCIATION
FEDERATED LIFE INSURANCE COMPANY
FEDERATED MUTUAL INSURANCE COMPANY
FEDERATED SERVICE INSURANCE COMPANY
GREAT NORTHWEST INSURANCE COMPANY
HEALTHPARTNERS INSURANCE COMPANY
HERITAGE UNION LIFE INSURANCE COMPANY
IRONSHORE INDEMNITY INC.
MEDICA INSURANCE COMPANY
MENDOTA INSURANCE COMPANY
MII LIFE, INCORPORATED
MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY
MINNESOTA LIFE INSURANCE COMPANY
MMIC INSURANCE, INC.
NAU COUNTRY INSURANCE COMPANY
NORTH STAR GENERAL INSURANCE COMPANY
NORTH STAR MUTUAL INSURANCE COMPANY
PIONEER SPECIALTY INSURANCE COMPANY
PREFERREDONE INSURANCE COMPANY
RELIASTAR LIFE INSURANCE COMPANY
RIVERSOURCE LIFE INSURANCE COMPANY
RURAL COMMUNITY INSURANCE COMPANY
SECURIAN CASUALTY COMPANY
SECURIAN LIFE INSURANCE COMPANY

SECURITY LIFE INSURANCE COMPANY OF AMERICA
SFM MUTUAL INSURANCE COMPANY
SONS OF NORWAY
THRIVENT LIFE INSURANCE COMPANY
WESTERN NATIONAL MUTUAL INSURANCE COMPANY
WILTON REASSURANCE COMPANY

MO - MISSOURI

AGENTS NATIONAL TITLE INSURANCE COMPANY
AMERICAN AUTOMOBILE INSURANCE COMPANY
AMERICAN FINANCIAL SECURITY LIFE INSURANCE
COMPANY
AMERICAN NATIONAL GENERAL INSURANCE COMPANY
AMERICAN NATIONAL PROPERTY AND CASUALTY
COMPANY
ARCH EXCESS & SURPLUS INSURANCE COMPANY
ARCH INDEMNITY INSURANCE COMPANY
ARCH INSURANCE COMPANY
ARCH SPECIALTY INSURANCE COMPANY
BAR PLAN MUTUAL INSURANCE COMPANY/ THE
CAMERON NATIONAL INSURANCE COMPANY
CATERPILLAR INSURANCE COMPANY
CATERPILLAR LIFE INSURANCE COMPANY
COLUMBIA MUTUAL INSURANCE COMPANY
COVENTRY HEALTH AND LIFE INSURANCE COMPANY
ESSENTIA INSURANCE COMPANY
FAMILY BENEFIT LIFE INSURANCE COMPANY
FIDELITY SECURITY LIFE INSURANCE COMPANY
GATEWAY INSURANCE COMPANY
GENERAL AMERICAN LIFE INSURANCE COMPANY
KANSAS CITY LIFE INSURANCE COMPANY
LUMBERMEN'S UNDERWRITING ALLIANCE
LYNDON PROPERTY INSURANCE COMPANY
MAIDEN REINSURANCE NORTH AMERICA, INC
NATIONAL FIRE & INDEMNITY EXCHANGE
NATIONAL GENERAL ASSURANCE COMPANY
NATIONAL GENERAL INSURANCE COMPANY
NATIONAL GENERAL INSURANCE ONLINE, INC.
OLD AMERICAN INSURANCE COMPANY
OZARK NATIONAL LIFE INSURANCE COMPANY
RELIABLE LIFE INSURANCE COMPANY/ THE
RGA REINSURANCE COMPANY
SAFETY NATIONAL CASUALTY CORPORATION
SHELTER GENERAL INSURANCE COMPANY
SHELTER LIFE INSURANCE COMPANY
SHELTER MUTUAL INSURANCE COMPANY
SUNSET LIFE INSURANCE COMPANY OF AMERICA
TRADERS INSURANCE COMPANY
TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA/
THE
VANLINER INSURANCE COMPANY
WESTPORT INSURANCE CORPORATION

MT - MONTANA

ALPS PROPERTY & CASUALTY INSURANCE COMPANY

NC - NORTH CAROLINA

GENWORTH FINANCIAL ASSURANCE CORPORATION
GENWORTH MORTGAGE INSURANCE CORPORATION
GENWORTH MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA
GENWORTH RESIDENTIAL MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA
INTEGON GENERAL INSURANCE CORPORATION
INTEGON INDEMNITY CORPORATION
INTEGON NATIONAL INSURANCE COMPANY
INVESTORS TITLE INSURANCE COMPANY
KEY RISK INSURANCE COMPANY
NEW SOUTH INSURANCE COMPANY
NORTH CAROLINA MUTUAL EMPLOYERS SELF INSURANCE
OCCIDENTAL FIRE AND CASUALTY COMPANY OF NORTH CAROLINA
REPUBLIC MORTGAGE INSURANCE COMPANY
REPUBLIC MORTGAGE INSURANCE COMPANY OF NORTH CAROLINA
UNITED GUARANTY COMMERCIAL INSURANCE COMPANY OF NORTH CAROLINA
UNITED GUARANTY MORTGAGE INDEMNITY COMPANY
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA
WILSHIRE INSURANCE COMPANY

ND - NORTH DAKOTA

GREAT DIVIDE INSURANCE COMPANY
LINCOLN REPUBLIC INSURANCE COMPANY
PIONEER MUTUAL LIFE INSURANCE COMPANY
SURETY LIFE AND CASUALTY INSURANCE COMPANY
U.S. UNDERWRITERS INSURANCE COMPANY

NE - NEBRASKA

ABILITY INSURANCE COMPANY
ACCEPTANCE CASUALTY INSURANCE COMPANY
ACCEPTANCE INDEMNITY INSURANCE COMPANY
ACCEPTANCE INSURANCE COMPANY
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS
AMERICAN INTERSTATE INSURANCE COMPANY
AMERICAN REPUBLIC CORP INSURANCE COMPANY
AMERIHEALTH NEBRASKA, INC.
AMERITAS LIFE INSURANCE CORP.
ASSURITY LIFE INSURANCE COMPANY
BATTLE CREEK MUTUAL INSURANCE COMPANY
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY
BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF NEBRASKA
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY
BLUE CROSS AND BLUE SHIELD OF NEBRASKA
BOONE AND ANTELOPE MUTUAL INSURANCE COMPANY
CAPITOL CASUALTY COMPANY

CENSTAT CASUALTY COMPANY
CENTRAL STATES HEALTH & LIFE CO. OF OMAHA
CENTRAL STATES INDEMNITY CO. OF OMAHA
CHICAGO TITLE INSURANCE COMPANY
CLAY COUNTY MUTUAL INSURANCE COMPANY
COLUMBIA INSURANCE COMPANY
COLUMBIA NATIONAL INSURANCE COMPANY
COMMONWEALTH LAND TITLE INSURANCE COMPANY
COVENTRY HEALTH CARE OF NEBRASKA, INC.
CSI LIFE INSURANCE COMPANY
DELTA DENTAL OF NEBRASKA
EMPIRE FIRE AND MARINE INSURANCE COMPANY
EMPLOYERS MUTUAL ACCEPTANCE COMPANY
FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF SEWARD COUNTY
FARMERS MUTUAL INSURANCE COMPANY OF NEBRASKA
FARMERS MUTUAL UNITED INSURANCE COMPANY, INCORPORATED
FIRST AMERICAN TITLE INSURANCE COMPANY
FIRST LANDMARK LIFE INSURANCE COMPANY
FIRST NATIONAL LIFE INSURANCE COMPANY OF THE U.S.A.
FIRSTCOMP INSURANCE COMPANY
FOXTROT RE, LLC
GEICO ADVANTAGE INSURANCE COMPANY
GEICO CHOICE INSURANCE COMPANY
GEICO SECURE INSURANCE COMPANY
GERMAN FARMERS MUTUAL ASSESSMENT INSURANCE ASSOCIATION OF HALL COUNTY, INCORPORATED/THE
GERMAN MUTUAL INSURANCE ASSOCIATION OF NEBRASKA
GERMAN MUTUAL INSURANCE COMPANY OF DODGE COUNTY, NEBRASKA
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
GRANGE MUTUAL INSURANCE COMPANY OF CUSTER COUNTY, NEBRASKA
GREAT WEST CASUALTY COMPANY
HEARTLANDPLAINS HEALTH
INLAND INSURANCE COMPANY
KNOX COUNTY FARMERS MUTUAL INSURANCE COMPANY, INC.
LEAGUE ASSOCIATION OF RISK MANAGEMENT
LENDERS PROTECTION ASSURANCE COMPANY RISK RETENTION GROUP
LIBERTY NATIONAL LIFE INSURANCE COMPANY
LINCOLN BENEFIT LIFE COMPANY
MAGELLAN COMPLETE CARE OF NEBRASKA, INC.
MEDICO CORP LIFE INSURANCE COMPANY
MEDICO INSURANCE COMPANY
MUTUAL INSURANCE COMPANY OF SALINE AND SEWARD COUNTIES
MUTUAL OF OMAHA INSURANCE COMPANY
NASB ALL LINES INTERLOCAL COOPERATIVE AGGREGATE POOL (ALICAP)
NATIONAL FIRE & MARINE INSURANCE COMPANY
NATIONAL INDEMNITY COMPANY
NEBRASKA ASSOCIATION OF RESOURCES DISTRICTS INTERGOVERNMENTAL RISK MANAGEMENT POOL ASSOCIATION

NEBRASKA COMMUNITY COLLEGE INSURANCE TRUST
NEBRASKA FARMERS MUTUAL REINSURANCE
ASSOCIATION
NEBRASKA INTERGOVERNMENTAL RISK MANAGEMENT
ASSOCIATION
NEBRASKA INTERGOVERNMENTAL RISK MANAGEMENT
ASSOCIATION II
NORFOLK MUTUAL INSURANCE COMPANY
NORTHERN NEBRASKA UNITED MUTUAL INSURANCE
COMPANY
OAK RIVER INSURANCE COMPANY
OLIVE BRANCH ASSESSMENT INSURANCE SOCIETY, INC.
OMAHA INSURANCE COMPANY
OMAHA LIFE INSURANCE COMPANY
OMNI DENTAL ASSOCIATES, INC.
PACIFIC LIFE INSURANCE COMPANY
PHYSICIANS LIFE INSURANCE COMPANY
PHYSICIANS MUTUAL INSURANCE COMPANY
PLATTE RIVER INSURANCE COMPANY
POLK AND BUTLER MUTUAL INSURANCE COMPANY
PREFERRED PROFESSIONAL INSURANCE COMPANY
REDWOOD FIRE AND CASUALTY INSURANCE COMPANY
SCANDINAVIAN MUTUAL INSURANCE COMPANY OF
AXTELL, NEBRASKA
SCANDINAVIAN MUTUAL INSURANCE COMPANY OF POLK
COUNTY, NEBRASKA
SILVER OAK CASUALTY, INC.
SURETY LIFE INSURANCE COMPANY
UNITED AMERICAN INSURANCE COMPANY
UNITED OF OMAHA LIFE INSURANCE COMPANY
UNITED WORLD LIFE INSURANCE COMPANY
UNITEDHEALTHCARE OF THE MIDLANDS, INC.
UNIVERSAL SURETY COMPANY
WASHINGTON COUNTY MUTUAL INSURANCE COMPANY
WEST COAST LIFE INSURANCE COMPANY
WESTERN UNITED MUTUAL INSURANCE ASSOCIATION
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY
YORK COUNTY FARMERS MUTUAL INSURANCE COMPANY

NH - NEW HAMPSHIRE

ACADIA INSURANCE COMPANY
ALLIED WORLD INSURANCE COMPANY
ALLIED WORLD NATIONAL ASSURANCE COMPANY
ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY
AMERICAN FIRE AND CASUALTY COMPANY
CAMPMED CASUALTY & INDEMNITY COMPANY, INC.
FIRST NATIONAL INSURANCE COMPANY OF AMERICA
GENERAL INSURANCE COMPANY OF AMERICA
HANOVER AMERICAN INSURANCE COMPANY / THE
HANOVER INSURANCE COMPANY/THE
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON
MASSACHUSETTS BAY INSURANCE COMPANY
MEMIC INDEMNITY COMPANY
MIDWESTERN INDEMNITY COMPANY/THE
MOUNTAIN VALLEY INDEMNITY COMPANY
NETHERLANDS INSURANCE COMPANY/THE
NORTH AMERICAN ELITE INSURANCE COMPANY

NORTH AMERICAN SPECIALTY INSURANCE COMPANY
OHIO CASUALTY INSURANCE COMPANY
OHIO SECURITY INSURANCE COMPANY
PEERLESS INSURANCE COMPANY
RSUI INDEMNITY COMPANY
SAFECO INSURANCE COMPANY OF AMERICA
SAFECO NATIONAL INSURANCE COMPANY
STRATFORD INSURANCE COMPANY
TECHNOLOGY INSURANCE COMPANY, INC.
VERLAN FIRE INSURANCE CO
WASHINGTON INTERNATIONAL INSURANCE COMPANY

NJ - NEW JERSEY

INTERNATIONAL FIDELITY INSURANCE COMPANY
MAPFRE INSURANCE COMPANY
NORTH RIVER INSURANCE COMPANY/THE
PRESERVER INSURANCE COMPANY
PRUDENTIAL INSURANCE COMPANY OF AMERICA /THE
SELECTIVE INSURANCE COMPANY OF AMERICA

NV - NEVADA

SEQUOIA INDEMNITY COMPANY
SIERRA HEALTH AND LIFE INSURANCE COMPANY, INC.

NY - NEW YORK

21ST CENTURY NATIONAL INSURANCE COMPANY
21ST CENTURY NORTH AMERICA INSURANCE COMPANY
AIOI NISSAY DOWA INSURANCE COMPANY OF AMERICA
AIU INSURANCE COMPANY
ALEA NORTH AMERICA INSURANCE COMPANY
ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
AMALGAMATED LIFE INSURANCE COMPANY
AMERICAN GUARANTEE AND LIABILITY INSURANCE
COMPANY
AMERICAN HOME ASSURANCE COMPANY
AMERICAN MEDICAL AND LIFE INSURANCE COMPANY
AMERICAN PET INSURANCE COMPANY
ASSURANCE COMPANY OF AMERICA
ASSURED GUARANTY MUNICIPAL CORP.
ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF
NEW YORK
ATLANTA INTERNATIONAL INSURANCE COMPANY
ATLANTIC SPECIALTY INSURANCE COMPANY
AXA ART INSURANCE CORPORATION
AXA EQUITABLE LIFE INSURANCE COMPANY
AXA INSURANCE COMPANY
AXIS REINSURANCE COMPANY
BERKSHIRE HATHAWAY ASSURANCE CORPORATION
BUILD AMERICA MUTUAL ASSURANCE COMPANY
CHUBB INDEMNITY INSURANCE COMPANY
CHURCH INSURANCE COMPANY
CHURCH LIFE INSURANCE CORPORATION
CIFG ASSURANCE NORTH AMERICA, INC.
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY
COMMERCE AND INDUSTRY INSURANCE COMPANY

COMMERCIAL TRAVELERS MUTUAL INSURANCE COMPANY
COMPASS INSURANCE COMPANY
CONSTITUTION INSURANCE COMPANY
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY
FINANCIAL GUARANTY INSURANCE COMPANY
FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY
FIRST INVESTORS LIFE INSURANCE COMPANY
GENERAL SECURITY NATIONAL INSURANCE COMPANY
GENERALI - U.S. BRANCH
GERBER LIFE INSURANCE COMPANY
GLOBAL REINSURANCE CORPORATION OF AMERICA
GRAPHIC ARTS MUTUAL INSURANCE COMPANY
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK
GREATER NEW YORK MUTUAL INSURANCE COMPANY
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA /THE
INDEPENDENT ORDER OF FORESTERS/ THE
INTRAMERICA LIFE INSURANCE COMPANY
JEFFERSON INSURANCE COMPANY
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK
MANHATTAN LIFE INSURANCE COMPANY/THE
MBIA INSURANCE CORPORATION
METROPOLITAN LIFE INSURANCE COMPANY
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA
MITSUI SUMITOMO INSURANCE USA INC.
MONEY LIFE INSURANCE COMPANY
MUNICIPAL ASSURANCE CORP.
MUTUAL OF AMERICA LIFE INSURANCE COMPANY
NATIONAL BENEFIT LIFE INSURANCE COMPANY
NATIONAL CONTINENTAL INSURANCE COMPANY
NATIONAL PUBLIC FINANCE GUARANTEE CORPORATION
NATIONAL SECURITY LIFE AND ANNUITY COMPANY
NATIONAL TITLE INSURANCE OF NEW YORK, INC.
NAVIGATORS INSURANCE COMPANY
NEW YORK LIFE INSURANCE COMPANY
NEW YORK MARINE AND GENERAL INSURANCE COMPANY
NORTHERN INSURANCE COMPANY OF NEW YORK
NOVA CASUALTY COMPANY
PARTNER REINSURANCE COMPANY OF THE U.S.
PARTNERRE INSURANCE COMPANY OF NEW YORK
PHOENIX LIFE INSURANCE COMPANY
RADIAN ASSET ASSURANCE, INC.
RAMPART INSURANCE COMPANY
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK
ROCHDALE INSURANCE COMPANY
SAMSUNG FIRE & MARINE INSURANCE CO., LTD (US BRANCH)
SCOR REINSURANCE COMPANY
SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK
SENECA INSURANCE COMPANY
SIRIUS AMERICA INSURANCE COMPANY
SOMPO JAPAN INSURANCE COMPANY OF AMERICA

STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
SWISS REINSURANCE AMERICA CORPORATION
SYNCORA GUARANTEE INC.
TEACHERS INSURANCE & ANNUITY ASSOCIATION OF AMERICA
TIAA-CREF LIFE INSURANCE COMPANY
TNUS INSURANCE COMPANY
TOKIO MARINE AMERICA INSURANCE COMPANY
TOWER INSURANCE COMPANY OF NEW YORK
TRANS PACIFIC INSURANCE COMPANY
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY
TRANSATLANTIC REINSURANCE COMPANY
UNIONE ITALIANA REINSURANCE COMPANY OF AMERICA, INC.
UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK/THE
UNITRIN AUTO AND HOME INSURANCE COMPANY
UNITRIN PREFERRED INSURANCE COMPANY
UTICA MUTUAL INSURANCE COMPANY
VIGILANT INSURANCE COMPANY
WILTON REASSURANCE LIFE COMPANY OF NEW YORK
WRM AMERICA INDEMNITY COMPANY, INC.
XL INSURANCE COMPANY OF NEW YORK, INC.
XL REINSURANCE AMERICA, INC.
ZURICH AMERICAN INSURANCE COMPANY

OH - OHIO

ALLIED INSURANCE COMPANY OF AMERICA
AMERICAN COMMERCE INSURANCE COMPANY
AMERICAN EMPIRE INSURANCE COMPANY
AMERICAN FAMILY INSURANCE COMPANY
AMERICAN INSURANCE COMPANY/THE
AMERICAN MODERN HOME INSURANCE COMPANY
AMERICAN MODERN LIFE INSURANCE COMPANY
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY
AMERICAN MODERN SELECT INSURANCE COMPANY
AMERICAN RETIREMENT LIFE INSURANCE COMPANY
AMERICAN SELECT INSURANCE COMPANY
ANNUITY INVESTORS LIFE INSURANCE COMPANY
BCS INSURANCE COMPANY
BRISTOL WEST INSURANCE COMPANY
BUCKEYE STATE MUTUAL INSURANCE COMPANY
CATAMARAN INSURANCE OF OHIO, INC.
CENTRAL RESERVE LIFE INSURANCE COMPANY
CINCINNATI CASUALTY COMPANY/ THE
CINCINNATI INDEMNITY COMPANY /THE
CINCINNATI INSURANCE COMPANY /THE
CINCINNATI LIFE INSURANCE COMPANY /THE
COLONY SPECIALTY INSURANCE COMPANY
COLUMBUS LIFE INSURANCE COMPANY
CONSUMERS LIFE INSURANCE COMPANY
CONTINENTAL GENERAL INSURANCE COMPANY
CRESTBROOK INSURANCE COMPANY

DEALERS ASSURANCE COMPANY
ENTITLED INSURANCE COMPANY
ENVISION INSURANCE COMPANY
EVERGREEN NATIONAL INDEMNITY COMPANY
FALLS LAKE NATIONAL INSURANCE COMPANY
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA/THE
FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA
FREEDOM SPECIALTY INSURANCE COMPANY
GREAT AMERICAN ALLIANCE INSURANCE COMPANY
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INSURANCE COMPANY
GREAT AMERICAN LIFE INSURANCE COMPANY
GREAT AMERICAN SECURITY INSURANCE COMPANY
GREAT AMERICAN SPIRIT INSURANCE COMPANY
INTEGRITY LIFE INSURANCE COMPANY
LAFAYETTE LIFE INSURANCE COMPANY
LOYAL AMERICAN LIFE INSURANCE COMPANY
MANHATTAN NATIONAL LIFE INSURANCE COMPANY
MID-CONTINENT ASSURANCE COMPANY
MID-CONTINENT CASUALTY COMPANY
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
MOTORISTS LIFE INSURANCE COMPANY
NATIONAL INTERSTATE INSURANCE COMPANY
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
NATIONWIDE GENERAL INSURANCE COMPANY
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
NATIONWIDE LIFE INSURANCE COMPANY
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
NATIONWIDE MUTUAL INSURANCE COMPANY
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY
OHIO INSURANCE COMPANY
OHIO FARMERS INSURANCE COMPANY
OHIO INDEMNITY COMPANY
OHIO MUTUAL INSURANCE COMPANY
OHIO NATIONAL LIFE ASSURANCE CORPORATION
OHIO NATIONAL LIFE INSURANCE COMPANY/ THE OWNERS INSURANCE COMPANY
PERMANENT GENERAL ASSURANCE CORPORATION
PLANS' LIABILITY INSURANCE COMPANY
PROGRESSIVE ADVANCED INSURANCE COMPANY
PROGRESSIVE CASUALTY INSURANCE COMPANY
PROGRESSIVE COMMERCIAL CASUALTY COMPANY
PROGRESSIVE DIRECT INSURANCE COMPANY
PROGRESSIVE MAX INSURANCE COMPANY
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY
PROGRESSIVE PREFERRED INSURANCE COMPANY
PROGRESSIVE SPECIALTY INSURANCE COMPANY
PROVIDENT AMERICAN LIFE & HEALTH INSURANCE COMPANY
SCOTTSDALE INDEMNITY COMPANY

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY
TRANSAMERICA CASUALTY INSURANCE COMPANY
TRANSPORT INSURANCE COMPANY
TRIUMPH CASUALTY COMPANY
TRUSTGARD INSURANCE COMPANY
U.S. FINANCIAL LIFE INSURANCE COMPANY
UNITED BENEFIT LIFE INSURANCE COMPANY
UNITED COMMERCIAL TRAVELERS OF AMERICA/THE ORDER OF
UNITED FINANCIAL CASUALTY COMPANY
UNITED OHIO INSURANCE COMPANY
UNITY FINANCIAL LIFE INSURANCE COMPANY
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
VICTORIA FIRE AND CASUALTY COMPANY
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY /THE
WESTERN-SOUTHERN LIFE ASSURANCE COMPANY
WESTFIELD INSURANCE COMPANY
WESTFIELD NATIONAL INSURANCE COMPANY

OK - OKLAHOMA

AMERICAN BENEFIT LIFE INSURANCE COMPANY
AMERICAN FARMERS & RANCHERS INSURANCE COMPANY
AMERICAN FIDELITY ASSURANCE COMPANY
AMERICAN GUARANTY TITLE INSURANCE COMPANY
AMERICAN MERCURY INSURANCE COMPANY
AMERICAN PUBLIC LIFE INSURANCE COMPANY
AMERICAN SAFETY CASUALTY INSURANCE COMPANY
CHESAPEAKE LIFE INSURANCE COMPANY/ THE DRIVER'S INSURANCE COMPANY
GRANITE RE, INC.
HEALTHMARKETS INSURANCE COMPANY
INDIVIDUAL ASSURANCE COMPANY, LIFE, HEALTH AND ACCIDENT
LIBERTY BANKERS LIFE INSURANCE COMPANY
LIFESHIELD NATIONAL INSURANCE CO.
NATIONAL AMERICAN INSURANCE COMPANY
PEGASUS INSURANCE COMPANY, INC.
PRIDE NATIONAL INSURANCE COMPANY
RESERVE NATIONAL INSURANCE COMPANY
THE MEGA LIFE AND HEALTH INSURANCE COMPANY
TRIANGLE INSURANCE COMPANY, INC.
TRINITY LIFE INSURANCE COMPANY
UNIVERSAL FIDELITY LIFE INSURANCE COMPANY

OR - OREGON

CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON
CALIFORNIA CASUALTY INSURANCE COMPANY
STANDARD INSURANCE COMPANY
UNDERWRITER FOR THE PROFESSIONS INSURANCE COMPANY

PA - PENNSYLVANIA

21ST CENTURY CENTENNIAL INSURANCE COMPANY
21ST CENTURY INDEMNITY INSURANCE COMPANY

21ST CENTURY PREMIER INSURANCE COMPANY
21ST CENTURY SECURITY INSURANCE COMPANY
ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACE PROPERTY AND CASUALTY INSURANCE COMPANY
AEGIS SECURITY INSURANCE COMPANY
AETNA HEALTH INC.
AETNA HEALTH INSURANCE COMPANY
AF&L INSURANCE COMPANY
AIG ASSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY
ALLEGHENY CASUALTY COMPANY
ALLIED EASTERN INDEMNITY COMPANY
AMERICAN CASUALTY COMPANY OF READING,
PENNSYLVANIA
AMERICAN NETWORK INSURANCE COMPANY
AMERICAN SENTINEL INSURANCE COMPANY
AMGUARD INSURANCE COMPANY
ATLANTIC STATES INSURANCE COMPANY
BANKERS STANDARD FIRE AND MARINE COMPANY
BANKERS STANDARD INSURANCE COMPANY
BEDIVERE INSURANCE COMPANY
CENTURY INDEMNITY COMPANY
COLONIAL PENN LIFE INSURANCE COMPANY
COLONIAL SURETY COMPANY
CONTINENTAL INSURANCE COMPANY/THE
CROATIAN FRATERNAL UNION OF AMERICA
DONEGAL MUTUAL INSURANCE COMPANY
EASTERN ADVANTAGE ASSURANCE COMPANY
EASTERN ALLIANCE INSURANCE COMPANY
EASTERN ATLANTIC INSURANCE COMPANY
EASTGUARD INSURANCE COMPANY
EMPLOYERS FIRE INSURANCE COMPANY /THE
ESSENT GUARANTY, INC.
HARLEYSVILLE INSURANCE COMPANY
HARLEYSVILLE LIFE INSURANCE COMPANY
HARLEYSVILLE PREFERRED INSURANCE COMPANY
HARLEYSVILLE WORCESTER INSURANCE COMPANY
HM HEALTH INSURANCE COMPANY
HM LIFE INSURANCE COMPANY
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA
INSURANCE COMPANY OF NORTH AMERICA
INSURANCE COMPANY OF THE STATE OF
PENNSYLVANIA /THE
LAMORAK INSURANCE COMPANY
LIFE INSURANCE COMPANY OF NORTH AMERICA
LINCOLN GENERAL INSURANCE COMPANY
LONDON LIFE REINSURANCE COMPANY
LOYAL CHRISTIAN BENEFIT ASSOCIATION
MANUFACTURERS ALLIANCE INSURANCE COMPANY
MEDAMERICA INSURANCE COMPANY
MEDCO CONTAINMENT LIFE INSURANCE COMPANY
NATIONAL UNION FIRE INSURANCE COMPANY OF
PITTSBURGH, PENNSYLVANIA
NORGUARD INSURANCE COMPANY
NORTH POINTE INSURANCE COMPANY

OBI NATIONAL INSURANCE COMPANY
OLD REPUBLIC INSURANCE COMPANY
PACIFIC EMPLOYERS INSURANCE COMPANY
PENN MILLERS INSURANCE COMPANY
PENN MUTUAL LIFE INSURANCE COMPANY /THE
PENN TREATY NETWORK AMERICA INSURANCE
COMPANY
PENN-AMERICA INSURANCE COMPANY
PENNSYLVANIA LIFE INSURANCE COMPANY
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE
COMPANY
PENNSYLVANIA MANUFACTURERS' ASSOCIATION
INSURANCE COMPANY
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY
PENNSYLVANIA NATIONAL MUTUAL CASUALTY
INSURANCE COMPANY
PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPANY
PHILADELPHIA INDEMNITY INSURANCE COMPANY
PRAETORIAN INSURANCE COMPANY
QBE INSURANCE CORPORATION
QBE REINSURANCE CORPORATION
QCC INSURANCE COMPANY
R&Q REINSURANCE COMPANY
RADIAN GUARANTY, INC.
RADIAN MORTGAGE ASSURANCE INC.
SENIOR HEALTH INSURANCE COMPANY OF
PENNSYLVANIA
UNITED SECURITY ASSURANCE COMPANY OF
PENNSYLVANIA
UNITED STATES LIABILITY INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY
WESTCHESTER FIRE INSURANCE COMPANY
WILLIAM PENN ASSOCIATION

RI - RHODE ISLAND

AFFILIATED FM INSURANCE COMPANY
AMICA LIFE INSURANCE COMPANY
AMICA MUTUAL INSURANCE COMPANY
FACTORY MUTUAL INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY
METROPOLITAN DIRECT PROPERTY AND CASUALTY
INSURANCE COMPANY
METROPOLITAN GENERAL INSURANCE COMPANY
METROPOLITAN GROUP PROPERTY AND CASUALTY
INSURANCE COMPANY
METROPOLITAN PROPERTY AND CASUALTY INSURANCE
COMPANY
PROVIDENCE WASHINGTON INSURANCE COMPANY
YORK INSURANCE COMPANY

SC - SOUTH CAROLINA

CANAL INSURANCE COMPANY
COLONIAL LIFE AND ACCIDENT INSURANCE COMPANY
COMPANION COMMERCIAL INSURANCE COMPANY
COMPANION LIFE INSURANCE COMPANY
COMPANION PROPERTY AND CASUALTY INSURANCE
COMPANY
CONTINENTAL AMERICAN INSURANCE COMPANY

DIRECT GENERAL LIFE INSURANCE COMPANY
GENERAL FIDELITY INSURANCE COMPANY
GENERAL FIDELITY LIFE INSURANCE COMPANY
KANAWHA INSURANCE COMPANY
WFG NATIONAL TITLE INSURANCE COMPANY

SD - SOUTH DAKOTA

AMERICAN MEMORIAL LIFE INSURANCE COMPANY
AVERA HEALTH PLANS, INC.
BOSTON INDEMNITY COMPANY, INC.
DAKOTA TRUCK UNDERWRITERS
FIRST DAKOTA INDEMNITY COMPANY
SUN SURETY INSURANCE COMPANY
SURETY BONDING COMPANY OF AMERICA
UNIVERSAL SURETY OF AMERICA
WESTERN SURETY COMPANY

TN - TENNESSEE

AMERICAN CONTINENTAL INSURANCE COMPANY
CONTINENTAL LIFE INSURANCE COMPANY OF
BRENTWOOD, TENNESSEE
OAKWOOD INSURANCE COMPANY
PLATEAU CASUALTY INSURANCE COMPANY
PLATEAU INSURANCE COMPANY
PROTECTIVE LIFE INSURANCE COMPANY
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY
PROVIDENT LIFE AND CASUALTY INSURANCE COMPANY
SILVERSCRIPT INSURANCE COMPANY

TX - TEXAS

21ST CENTURY INSURANCE COMPANY OF THE
SOUTHWEST
ACCC INSURANCE COMPANY
AMERICAN AGRI-BUSINESS INSURANCE COMPANY
AMERICAN GENERAL LIFE INSURANCE COMPANY
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS
AMERICAN HEALTH AND LIFE INSURANCE COMPANY
AMERICAN NATIONAL INSURANCE COMPANY
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF
TEXAS
AMERICAN STATES INSURANCE COMPANY OF TEXAS
AMERICAN SUMMIT INSURANCE COMPANY
AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF
TEXAS
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE
COMPANY
ASPEN AMERICAN INSURANCE COMPANY
ATAIN INSURANCE COMPANY
ATX PREMIER INSURANCE COMPANY
BEST LIFE AND HEALTH INSURANCE COMPANY
CAPITOL LIFE INSURANCE COMPANY/ THE
CAPSON PHYSICIANS INSURANCE COMPANY
CARE IMPROVEMENT PLUS OF TEXAS INSURANCE
COMPANY
CATLIN INSURANCE COMPANY, INC.
CENTRAL SECURITY LIFE INSURANCE COMPANY
CHRISTIAN FIDELITY LIFE INSURANCE COMPANY

COMPBENEFITS INSURANCE COMPANY
CONSTITUTION LIFE INSURANCE COMPANY
DSM USA INSURANCE COMPANY, INC.
EMPHEYSYS INSURANCE COMPANY
ENTERPRISE LIFE INSURANCE COMPANY
EQUITY INSURANCE COMPANY
FAMILY LIFE INSURANCE COMPANY
FAMILY SERVICE LIFE INSURANCE COMPANY
FINANCIAL AMERICAN PROPERTY AND CASUALTY
INSURANCE COMPANY
FINANCIAL ASSURANCE LIFE INSURANCE COMPANY
FIRST AMERICAN TITLE GUARANTY COMPANY
FIRST CONTINENTAL LIFE AND ACCIDENT INSURANCE
COMPANY
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY
FREEDOM LIFE INSURANCE COMPANY OF AMERICA
FUNERAL DIRECTORS LIFE INSURANCE COMPANY
GARDEN STATE LIFE INSURANCE COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE
COMPANY
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE
COMPANY
GREAT MIDWEST INSURANCE COMPANY
GREAT SOUTHERN LIFE INSURANCE COMPANY
HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY,
INC.
HOMEOWNERS OF AMERICA INSURANCE COMPANY
IA AMERICAN LIFE INSURANCE COMPANY
IMPERIUM INSURANCE COMPANY
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL
SERVICES, INC.
INVESTORS LIFE INSURANCE COMPANY OF NORTH
AMERICA
JEFFERSON NATIONAL LIFE INSURANCE COMPANY
LANDMARK LIFE INSURANCE COMPANY
LEXON INSURANCE COMPANY
LIFE INSURANCE COMPANY OF THE SOUTHWEST
LONGEVITY INSURANCE COMPANY
MARQUETTE NATIONAL LIFE INSURANCE COMPANY
MEDICUS INSURANCE COMPANY
MGA INSURANCE COMPANY, INC.
MID-WEST NATIONAL LIFE INSURANCE COMPANY OF
TENNESSEE
NATIONAL FARMERS UNION LIFE INSURANCE COMPANY
NATIONAL FOUNDATION LIFE INSURANCE COMPANY
NATIONAL HEALTH INSURANCE COMPANY
NATIONAL INVESTORS TITLE INSURANCE COMPANY
NATIONAL SPECIALTY INSURANCE COMPANY
NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE
COMPANY
NEW ERA LIFE INSURANCE COMPANY
NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH
CAROLINA
OHIO STATE LIFE INSURANCE COMPANY/ THE
OPTIMUM RE INSURANCE COMPANY
PETROLEUM CASUALTY COMPANY
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY

PIONEER SECURITY LIFE INSURANCE COMPANY
PRODUCERS AGRICULTURE INSURANCE COMPANY
PROFESSIONAL INSURANCE COMPANY
RURAL TRUST INSURANCE COMPANY
SAGICOR LIFE INSURANCE COMPANY
SEARS LIFE INSURANCE COMPANY
SELECT INSURANCE COMPANY
SENTRUITY CASUALTY COMPANY
SOUTHERN INSURANCE COMPANY
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY
STARR INDEMNITY & LIABILITY COMPANY
STATE NATIONAL INSURANCE COMPANY, INC.
STEWART TITLE GUARANTY COMPANY
STONINGTON INSURANCE COMPANY
SURETEC INSURANCE COMPANY
TEXAS LIFE INSURANCE COMPANY
TITAN INDEMNITY COMPANY
TRINITY UNIVERSAL INSURANCE COMPANY
TRITON INSURANCE COMPANY
U.S. SPECIALTY INSURANCE COMPANY
ULLICO LIFE INSURANCE COMPANY
UNIFIED LIFE INSURANCE COMPANY
UNITED FIDELITY LIFE INSURANCE COMPANY
UNITED SERVICES AUTOMOBILE ASSOCIATION
UNITED TEACHER ASSOCIATES INSURANCE COMPANY
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
USAA LIFE INSURANCE COMPANY
VARIABLE ANNUITY LIFE INSURANCE COMPANY
WRIGHT NATIONAL FLOOD INSURANCE COMPANY
ZALE INDEMNITY COMPANY

UT - UTAH

ACCENDO INSURANCE COMPANY
BENEFICIAL LIFE INSURANCE COMPANY
EQUITABLE LIFE AND CASUALTY INSURANCE COMPANY
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY
GREAT WESTERN INSURANCE COMPANY
LANDCAR CASUALTY COMPANY
SECURITY NATIONAL LIFE INSURANCE COMPANY
SENTINEL SECURITY LIFE INSURANCE COMPANY

VA - VIRGINIA

GENWORTH LIFE AND ANNUITY INSURANCE COMPANY
MARKEL AMERICAN INSURANCE COMPANY
SHENANDOAH LIFE INSURANCE COMPANY

VT - VERMONT

CONSOLIDATED CATHOLIC CASUALTY RISK RETENTION GROUP, INC.
HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COMPANY
HOUSING ENTERPRISE INSURANCE COMPANY, INC.
MEDMARC CASUALTY INSURANCE COMPANY
NATIONAL LIFE INSURANCE COMPANY
STONEBRIDGE LIFE INSURANCE COMPANY

WA - WASHINGTON

FARMERS NEW WORLD LIFE INSURANCE COMPANY
GRANGE INSURANCE ASSOCIATION
WESTERN UNITED LIFE ASSURANCE COMPANY

WI - WISCONSIN

ACUITY, A MUTUAL INSURANCE COMPANY
ALPHA PROPERTY AND CASUALTY INSURANCE COMPANY
AMBAC ASSURANCE CORPORATION
AMERICAN FAMILY LIFE INSURANCE COMPANY
AMERICAN FAMILY MUTUAL INSURANCE COMPANY
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN
AMERIPRISE INSURANCE COMPANY
ARCH MORTGAGE ASSURANCE COMPANY
ARCH MORTGAGE GUARANTY COMPANY
ARCH MORTGAGE INSURANCE COMPANY
ARTISAN AND TRUCKERS CASUALTY COMPANY
BANKERS RESERVE LIFE INSURANCE COMPANY OF WISCONSIN
CAPITOL INDEMNITY CORPORATION
CATHOLIC FINANCIAL LIFE
CHURCH MUTUAL INSURANCE COMPANY
DAIRYLAND INSURANCE COMPANY
EMPLOYERS INSURANCE COMPANY OF WAUSAU
EPIC LIFE INSURANCE COMPANY /THE
ESURANCE INSURANCE COMPANY
ESURANCE INSURANCE COMPANY OF NEW JERSEY
EVERSPAN FINANCIAL GUARANTEE CORP.
FIDELITY & GUARANTY INSURANCE UNDERWRITERS, INC
GENERAL CASUALTY COMPANY OF WISCONSIN
GENERAL CASUALTY INSURANCE COMPANY
HARKEN HEALTH INSURANCE COMPANY
HAWKEYE-SECURITY INSURANCE COMPANY
HUMANA INSURANCE COMPANY
HUMANADENTAL INSURANCE COMPANY
IDS PROPERTY CASUALTY INSURANCE COMPANY
JEWELERS MUTUAL INSURANCE COMPANY
JOHN ALDEN LIFE INSURANCE COMPANY
LIBERTY MUTUAL FIRE INSURANCE COMPANY
MADISON NATIONAL LIFE INSURANCE COMPANY, INC. OF WISCONSIN
MGIC ASSURANCE CORPORATION
MGIC ASSURANCE CORPORATION SEGREGATED ACCOUNT
MGIC INDEMNITY CORPORATION
MIDDLESEX INSURANCE COMPANY
MILWAUKEE CASUALTY INSURANCE CO.
MORTGAGE GUARANTY INSURANCE CORPORATION
NATIONAL CASUALTY COMPANY
NATIONAL FARMERS UNION PROPERTY & CASUALTY COMPANY
NATIONAL GUARDIAN LIFE INSURANCE COMPANY
NATIONAL INSURANCE COMPANY OF WISCONSIN, INC.
NATIONAL MORTGAGE INSURANCE CORPORATION

NATIONAL MUTUAL BENEFIT
NATIONWIDE ASSURANCE COMPANY
NATIONWIDE INSURANCE COMPANY OF AMERICA
NORTHWESTERN LONG TERM CARE INSURANCE
COMPANY
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY
/THE
OLD REPUBLIC SURETY COMPANY
OMAHA INDEMNITY COMPANY/ THE
PACIFIC INDEMNITY COMPANY
PACIFIC STAR INSURANCE COMPANY
PARKER CENTENNIAL ASSURANCE COMPANY
PEAK PROPERTY AND CASUALTY INSURANCE
CORPORATION
PROGRESSIVE CLASSIC INSURANCE COMPANY
PROGRESSIVE NORTHERN INSURANCE COMPANY
PROGRESSIVE UNIVERSAL INSURANCE COMPANY
REGENT INSURANCE COMPANY
SECURA INSURANCE, A MUTUAL COMPANY
SECURA SUPREME INSURANCE COMPANY
SENTRY CASUALTY COMPANY
SENTRY INSURANCE A MUTUAL COMPANY
SENTRY LIFE INSURANCE COMPANY
SENTRY SELECT INSURANCE COMPANY
SETTLERS LIFE INSURANCE COMPANY
STATE AUTO INSURANCE COMPANY OF WISCONSIN
SU INSURANCE COMPANY
THRIVENT FINANCIAL FOR LUTHERANS
TIME INSURANCE COMPANY
UNIMERICA INSURANCE COMPANY
UNITED NATIONAL SPECIALTY INSURANCE COMPANY
UNITED WISCONSIN INSURANCE COMPANY
UNITEDHEALTHCARE LIFE INSURANCE COMPANY
UNITRIN SAFEGUARD INSURANCE COMPANY
VIKING INSURANCE COMPANY OF WISCONSIN
WAUSAU BUSINESS INSURANCE COMPANY
WAUSAU UNDERWRITERS INSURANCE COMPANY
WEST BEND MUTUAL INSURANCE COMPANY

N EBRASKA BUSINESS – PREMIUMS WRITTEN

Domestic and Foreign Companies Combined

Property & Casualty – Life & Health – Title – Fraternal

As of December 31, 2014

	PREMIUMS WRITTEN		PREMIUMS WRITTEN
Life	\$ 1,088,634,397	Workers' Compensation	\$ 382,303,689
Annuity	\$ 1,840,303,337	Other Liability	\$ 319,066,292
Accident & Health	\$ 3,812,576,100	Excess Workers' Compensation	\$ 5,704,976
Credit (Life and A & H)	\$ 5,350,326	Products Liability	\$ 22,518,591
Fire	\$ 57,637,155	Private Passenger Auto No-Fault	\$ 198,596
Allied Lines	\$ 73,777,612	Other Private Passenger Auto Liability	\$ 551,230,598
Multiple Peril Crop	\$ 570,028,509	Commercial Auto No-Fault	\$ 2,196
Federal Flood	\$ 8,000,895	Other Commercial Auto Liability	\$ 136,038,550
Private Crop	\$ 184,152,255	Private Passenger Auto Phy. Damage	\$ 483,761,930
Farmowners Multiple Peril	\$ 199,918,011	Commercial Auto Physical Damage	\$ 98,232,596
Homeowners Multiple Peril	\$ 591,466,439	Aircraft (All Perils)	\$ 12,019,899
Commercial Multi. Peril (Non-Liability)	\$ 181,283,214	Fidelity	\$ 7,949,241
Commercial Multi. Peril (Liability)	\$ 76,703,804	Surety	\$ 36,807,017
Mortgage Guaranty	\$ 27,086,024	Burglary and Theft	\$ 1,417,923
Ocean Marine	\$ 5,201,472	Boiler and Machinery	\$ 12,488,913
Inland Marine	\$ 145,680,666	Credit	\$ 6,130,333
Financial Guaranty	\$ 337,737	Warranty	\$ 4,088,584
Medical Malpractice	\$ 34,629,414	Aggregate Write-Ins For Other	\$ 5,618,641
Earthquake	\$ 2,722,230	Title	\$ 47,561,122
Deposit Type/Other	\$ 18,682,760	TOTAL:	<u>\$11,057,312,044</u>

ASSESSMENT COMPANIES

AS OF
DECEMBER 31, 2014

Name & Address	NAIC #	Net Received From Members	Net Losses Paid	Reinsurance Premiums Paid	Admitted Assets	Total Liabilities
Boone and Antelope Mutual Insurance Company 104 North 2 nd Street, Box H Elgin, NE 68636-0439	14645	\$1,176,876	\$946,944	\$405,988	\$563,620	\$530,345
Clay County Mutual Insurance Company P.O. Box 122 208 West Fairfield Clay Center, NE 68933	14431	\$1,630,674	\$666,741	\$239,152	\$975,633	\$687,106
Employers Mutual Acceptance Company 11305 Chicago Circle Omaha, NE 68154-2676	14687	\$70	\$0	\$0	\$12,210	\$272
Farmers Mutual Fire Insurance Association of Seward County 1856 Holdrege Road Pleasant Dale, NE 68423-9032	14922	\$341,869	\$233,715	\$127,650	\$698,488	\$144,026
Farmers Mutual United Insurance Company, Incorporated 502 North Linden Street Wahoo, NE 68066	14914	\$3,200,706	\$3,123,491	\$2,831,264	\$6,414,583	\$2,522,220
The German Farmers Mutual Assessment Insurance Association of Hall County, Incorporated 151 Tilden Road Cairo, NE 68824	14678	\$1,129,673	\$607,974	\$326,046	\$908,253	\$458,843
German Mutual Insurance Association of Nebraska 914 Alden Drive Auburn, NE 68305	14422	\$2,726,111	\$1,769,432	\$922,786	\$4,213,930	\$1,765,449
German Mutual Insurance Company of Dodge County, Nebraska P.O. Box 245 Scribner, NE 68507-0245	14413	\$1,079,677	\$510,751	\$758,139	\$424,175	\$359,804
Grange Mutual Insurance Company of Custer County, Nebraska P.O. Box 246 420 South 8 th Avenue Broken Bow, NE 68822	14693	\$1,418,599	\$836,929	\$590,986	\$1,156,374	\$1,052,718

Name & Address	NAIC #	Net Received From Members	Net Losses Paid	Reinsurance Premiums Paid	Admitted Assets	Total Liabilities
Knox County Farmers Mutual Insurance Company, Inc. P.O. Box 250 Bloomfield, NE 68718-0250	14642	\$614,064	\$352,674	\$189,880	\$1,602,022	\$335,034
Mutual Insurance Company of Saline and Seward Counties 236 County Road 2000 Crete, NE 68333-4273	14929	\$418,612	\$259,885	\$118,911	\$1,073,235	\$367,855
Nebraska Farmers Mutual Reinsurance Association 502 North Linden Street Wahoo, NE 68066-1961	14918	\$3,197,978	\$7,692,157	\$5,587,203	\$6,786,855	\$6,031,077
Norfolk Mutual Insurance Company P.O. Box 371 300 West Benjamin Avenue Norfolk, NE 68702	14384	\$5,905,143	\$4,530,731	\$1,567,687	\$12,019,238	\$3,945,703
Northern Nebraska United Mutual Insurance Company P.O. Box 162 Plainview, NE 68769	14934	\$2,141,742	\$1,292,285	\$804,706	\$1,762,761	\$909,018
Olive Branch Assessment Insurance Society, Inc. P.O. Box 63 Sprague, NE 68438	14684	\$1,071,429	\$754,278	\$470,299	\$4,322,433	\$1,587,954
Polk and Butler Mutual Insurance Company 431 Hawkeye Street P.O. Box 262 Osceola, NE 68651	14921	\$338,088	\$154,299	\$140,982	\$567,205	\$148,600
Scandinavian Mutual Insurance Company of Axtell, Nebraska P.O. Box 296 Axtell, NE 68924	14920	\$1,408,194	\$746,982	\$490,505	\$1,866,317	\$729,444
Scandinavian Mutual Insurance Company of Polk, County, Nebraska P.O. Box 527 Stromsburg, NE 68666	14644	\$484,904	\$408,465	\$154,364	\$1,006,780	\$256,540
Washington County Mutual Insurance Company 1664 Washington Street Blair, NE 68008	14700	\$166,598	\$106,475	\$67,793	\$293,266	\$68,866

Name & Address	NAIC #	Net Received From Members	Net Losses Paid	Reinsurance Premiums Paid	Admitted Assets	Total Liabilities
Western United Mutual Insurance Association P.O. Box 627 Wilber, NE 68465-0627	14643	\$3,247,245	\$1,867,398	\$1,317,504	\$2,413,635	\$1,443,741
York County Farmers Mutual Insurance Company 306 East 7 th Street York, NE 68467	14691	\$476,277	\$193,677	\$107,689	\$612,521	\$364,610
TOTAL		\$32,174,529	\$27,055,023	\$17,219,534	\$49,693,534	\$23,709,225

UNINCORPORATED COUNTY MUTUALS

December 31, 2014

Name & Address	Nebr. ID #	Assets	Liabilities	Net Assets For Members	Claims Paid	Number of Members	Expenses
Republican Valley Mutual Protective Association 262 O'Sullivan Street Riverton, NE 68972	149101	\$66,111	\$5,657	\$209,934	\$169,205	1232	\$20,871
TOTAL		\$66,111	\$5,657	\$209,934	\$169,205	1232	\$20,871

INTERGOVERNMENTAL POOLS

FOR THE FISCAL YEAR
ENDING DURING 2014

Name & Address	Nebr. ID #	Direct Premiums Earned	Net Losses Incurred	Reinsurance Premiums Ceded	All Other Expenditures Incurred	Admitted Assets	Total Liabilities
League Association of Risk Management 1335 L Street Lincoln, NE 68508	149847	\$8,213,781	\$2,880,733	\$2,276,721	\$3,132,136	\$19,328,941	\$13,186,247
NASB All Lines Interlocal Cooperative Aggregate Pool (ALICAP) 1311 Stockwell Lincoln, NE 68502	148547	\$17,254,296	\$8,336,502	\$6,010,392	\$1,921,967	\$32,116,407	\$22,406,857
Nebraska Association of Resources Districts Intergovernmental Risk Management Pool Association 601 South 12 th Street Suite 201 Lincoln, NE 68508	151820	\$5,231,342	\$3,153,463	\$603,259	\$298,469	\$5,401,713	\$458,333
Nebraska Community College Insurance Trust 301 South 68 th Street Place 5 th Floor Lincoln, NE 68510-2449	150208	\$3,315,870	\$393,779	\$1,491,921	\$417,756	\$7,553,573	\$5,176,531
Nebraska Intergovernmental Risk Management Association I 100 North 12 th St., Suite 200 Lincoln, NE 68508	148707	\$6,280,444	\$1,625,588	\$1,510,954	\$1,833,348	\$22,637,778	\$10,304,269
Nebraska Intergovernmental Risk Management Association II 100 North 12 th St., Suite 200 Lincoln, NE 68508	148708	\$5,123,848	\$3,222,784	\$451,353	\$1,314,527	\$22,756,469	\$11,795,112
TOTAL		\$45,419,581	\$19,612,849	\$12,344,600	\$8,918,203	\$109,794,881	\$63,327,349

P REPAID LEGAL SERVICE CORPORATIONS

AS OF
DECEMBER 31, 2014

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus
Pre-Paid Legal Casualty, Incorporated P.O. Box 145 Ada, OK 74821	37869	\$17,728,388	\$2,650,178	\$1,500,000	\$13,578,210

	<u>Direct Premiums Written</u>	<u>Direct Premiums Earned</u>	<u>Direct Losses Incurred</u>
Total Nebraska Business:	\$755,169	\$754,948	\$225,551
Total Nationwide Business:	\$42,722,041	\$42,667,308	\$13,830,668

P REPAID DENTAL SERVICE CORPORATIONS

AS OF
DECEMBER 31, 2014

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Dental Premiums Written
OMNI Dental Associates, Inc.* 6846 Pacific Street Omaha, NE 68106	14698	Not Available	Not Available	Not Available	Not Available	Not Available

*Omni Dental Associates, Inc. is currently in liquidation. Financial data for this company is not available.

P REPAID LIMITED HEALTH SERVICE ORGANIZATION

AS OF
DECEMBER 31, 2014

Foreign

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premiums	Nationwide Business Premiums
Cigna Dental Health of Kansas, Inc. 1571 Sawgrass Corporate Parkway Suite 140 Sunrise, FL 33323	52024	\$1,159,041	\$193,894	\$1,000	\$964,147	\$297,184	\$1,778,043

Domestic

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premiums	Nationwide Business Premiums
Magellan Behavioral Health of Nebraska, Inc. 6950 Columbia Gateway Drive Columbia, MD 21046	14441	\$22,301,678	\$13,425,502	\$10	\$8,876,166	\$0	\$0

RISK RETENTION GROUPS

AS OF
DECEMBER 31, 2014

NAME & ADDRESS	NE ID#	NAIC #	STATE OF DOMICILE	NEBRASKA PREMIUMS WRITTEN
Academic Medical Professionals Risk Retention Group, LLC 76 St. Paul Street, Suite 500 Burlington, VT 05401	153863	12934	Vermont	-0-
Affiliates Insurance Reciprocal, A Risk Retention Group C/O Marsh Management Services, Inc. P. O. Box 530 Burlington, VT 05402-0530	152007	13677	Vermont	\$4,781
Alliance of NonProfits for Insurance, Risk Retention Group 2386 Airport Road Barre, VT 05641	151293	10023	Vermont	\$20,392
Allied Professionals Insurance Company, A Risk Retention Group, Inc. 1100 W Town & Country Road, Suite 1400 Orange, CA 92868	151508	11710	Arizona	\$25,662
American Association of Orthodontists Insurance Company (A Risk Retention Group) 7580 E. Gray Road, Suite 101 Scottsdale, AZ 85260	150787	10232	Arizona	\$21,790
American Contractors Insurance Company Risk Retention Group 2600 N Central Express Way, Suite 800 Richardson, TX 75080	146988	12300	Texas	\$34,227
American Excess Insurance Exchange, Risk Retention Group 150 Dorset Street, #238 South Burlington, VT 05403	151018	10903	Vermont	-0-
American Safety Risk Retention Group, Inc. 1100 Circle 75 Pkwy, Suite 925 Atlanta, GA 30339	147134	25448	Vermont	\$13,209
American Trucking and Transportation Insurance Company, A Risk Retention Group (Attic) 111 North Higgins Avenue, 4 th Floor Missoula, MT 59802	151547	11534	Montana	-0-
AmeriGuard Risk Retention Group, Inc. 2386 Airport Road Barre, VT 05641	151790	12171	Vermont	\$1,499
Applied Medico Legal Solutions Risk Retention Group, Inc. 2555 E Camelback Road, Suite 700 Phoenix, AZ 85016	152111	11598	Arizona	-0-
Architects & Engineers Insurance Company, A Risk Retention Group 2056 Westings Avenue, Suite 20 Naperville, IL 60563	147196	44148	Delaware	-0-
ARCOA Risk Retention Group, Inc. 2721 N Central Avenue Phoenix, AZ 85004	151933	13177	Nevada	\$27,818
ARISE Boiler Inspection and Insurance Company Risk Retention Group P. O. Box 23790 Louisville, KY 40223-0790	151974	13580	Kentucky	\$4,292
Association of Certified Mortgage Originators Risk Retention Group, Inc. c/o Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	152248	14425	Nevada	-0-

**RISK RETENTION GROUPS
AS OF
DECEMBER 31, 2014**

Attorneys' Liability Assurance Society, Inc., A Risk Retention Group 311 South Wacker Drive, Suite 5700 Chicago, IL 60606-6629	150809	10639	Vermont	\$655,255
Aviation Alliance Insurance Risk Retention Group, Inc. 111 N. Higgins Ave, Suite 200 Missoula, MT 59802	153765	13791	Montana	\$17,297
Caring Communities, A Reciprocal Risk Retention Group 1850 W. Winchester Rd, Suite 109 Libertyville, IL 60048	151924	12373	District of Columbia	\$10,571
Cattleman's Insurance Company Risk Retention Group 111 N. Higgins Ave, Suite 200 Missoula, MT 59802	152072	13784	Montana	\$36,175
Circle Star Insurance Company, A Risk Retention Group P.O. Box 2100 Montpelier, VT 05601-2100	152152	11839	Vermont	-0-
Claim Professionals Liability Insurance Company (A Risk Retention Group) 2386 Airport Road Barre, VT 05641	151613	12172	Vermont	\$10,789
College Risk Retention Group, Inc. P. O. Box 530 Burlington, VT 05402-0530	152000	13613	Vermont	\$80,328
Consumer Specialties Insurance Company Risk Retention Group 2386 Airport Road Barre, VT 05641	151467	10075	Vermont	-0-
Continental Risk Underwriters Risk Retention Group, Inc. 1605 Main Street, Suite 800 Sarasota, FL 34236	153806	15204	Nevada	-0-
Continuing Care Risk Retention Group, Inc. C/O Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	151515	11798	South Carolina	-0-
CPA Mutual Insurance Company of America Risk Retention Group 40 Main Street, Suite 200 Burlington, VT 05401	147337	10164	Vermont	\$97,079
CrossFit Risk Retention Group C/O Pacific Risk Solutions, LLC 2897 Kalawao Street Honolulu, HI 96822	152029	13720	Montana	\$11,140
Doctors & Surgeons National Risk Retention Group 3370 Sugarloaf Pkwy, Suite G-2/302 Lawrenceville, GA 30044	152258	13018	Kentucky	-0-
Doctors Company Risk Retention Group, A Reciprocal Exchange 1050 K Street NW, Suite 400 Washington, DC 20001	155379	14347	District of Columbia	-0-
Emergency Medicine Professional Assurance Company Risk Retention Group C/O Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	151694	12003	Nevada	-0-
Golden Insurance Company, A Risk Retention Group 3993 Howard Hughes Parkway, Suite 250 Las Vegas, NV 89169-6754	151352	11145	Nevada	\$380

**RISK RETENTION GROUPS
AS OF
DECEMBER 31, 2014**

Green Hills Insurance Company, A Risk Retention Group 100 Bank Street, Suite 610 Burlington, VT 05401	151548	11941	Vermont	\$6,005
Health Care Industry Liability Reciprocal Insurance Company, A Risk Retention Group 201 S. Main Street, Suite 200 Ann Arbor, MI 48104	151973	11832	District of Columbia	\$538,389
Healthcare Underwriting Company, A Risk Retention Group/The 100 Bank Street, Suite 610 Burlington, VT 05401	151702	10152	Vermont	-0-
Housing Authority Risk Retention Group, Inc. P. O. Box 189 Cheshire, CT 06410-0189	148085	26797	Vermont	\$208,153
ICI Mutual Insurance Company, A Risk Retention Group 1401 H Street NW, Suite 1000 Washington, DC 20005	151972	11268	Vermont	\$254,580
Jamestown Insurance Company, A Risk Retention Group 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	151591	11589	South Carolina	-0-
Lewis & Clark LTC Risk Retention Group, Inc. 3655 Brookside Parkway, Suite 200 Alpharetta, GA 30022	151546	11947	Nevada	-0-
Marathon Financial Insurance Company, Inc., A Risk Retention Group P.O. Box 961 O'Fallon, IL 62269	151404	11117	Delaware	-0-
Mental Health Risk Retention Group, Inc. 126 College Street, Suite 400 Burlington, VT 05401	148421	44237	Vermont	-0-
Mountain States Healthcare Reciprocal Risk Retention Group 40 Main Street, Suite 200 Burlington, VT 05401	151482	11585	Montana	\$1,305,373
NASW Risk Retention Group, Inc. 1401 Eye Street NW, Suite 600 Washington, D.C. 20005	152241	14366	District of Columbia	\$20,275
National Catholic Risk Retention Group/The 148 College Street, Suite 204 Burlington, VT 05401	148598	10083	Vermont	-0-
National Guardian Risk Retention Group, Inc. 4075 Copper Ridge Drive Traverse City, MI 49684-4796	152266	36072	Hawaii	\$578
National Home Insurance Company A Risk Retention Group 10375 E. Harvard Avenue, Suite 100 Denver, CO 80231	148643	44016	Colorado	-0-
National Independent Truckers Insurance Company, A Risk Retention Group 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	151382	11197	South Carolina	-0-
National Service Contract Insurance Company Risk Retention Group, Inc. C/O Risk Services 2233 Wisconsin Ave., NW, Suite 310 Washington, DC 20007	150702	10234	District of Columbia	\$7,859

**RISK RETENTION GROUPS
AS OF
DECEMBER 31, 2014**

New Home Warranty Insurance Company, A Risk Retention Group Compliance Specialist 10375 E Harvard Ave, Suite 100 Denver, CO 80231	152063	13792	District of Columbia	\$127,392
Oceanus Insurance Company, A Risk Retention Group 1327 Ashley River Rd, Building C Suite 200 Charleston, SC 29407	152283	12189	South Carolina	-0-
OMS National Insurance Company, Risk Retention Group 6133 North River Road, Suite 650 Rosemont, IL 60018-5173	146826	44121	Illinois	\$296,269
OOIDA Risk Retention Group 58 East View Lane, Suite 2 Barre, VT 05641	150789	10353	Vermont	\$135,247
Ophthalmic Mutual Insurance Company, A Risk Retention Group 126 College Street, Suite 400 Burlington, VT 05401	148835	44105	Vermont	\$31,037
Paratransit Insurance Company, A Mutual Risk Retention Group 2386 Airport Road Barre, VT 05641	148873	44130	Tennessee	\$417,417
PCH Mutual Insurance Company, Inc., A Risk Retention Group C/O Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	151639	11973	District of Columbia	\$7,266
Physicians Specialty LTD. Risk Retention Group 4535 Dressler Road NW Canton, OH 44718	152178	11513	South Carolina	-0-
PIA Professional Liability Insurance Company, A Risk Retention Group 111 N. Higgins Ave, Suite 200 Missoula, MT 59802	152153	14108	Montana	-0-
Preferred Physicians Medical Risk Retention Group 9000 W. 67 th Street Shawnee Mission, KS 66202-3656	148964	44083	Missouri	-0-
Probuilders Specialty Insurance Company, RRG, A Risk Retention Group C/O NationsBuilders Ins. Svcs., Inc. 2859 Paces Ferry Rd., Suite 1900 Atlanta, GA 30339	151597	11671	District of Columbia	-0-
Restoration Risk Retention Group, Inc. 76 Paul Street Burlington, VT 05401	151628	12209	Vermont	\$45,319
Security America Risk Retention Group, Inc. P. O. Box 530 Burlington, VT 05402-0530	151513	11267	Vermont	\$6,574
Spirit Commercial Auto Risk Retention Group, Inc. 1605 Main Street, Suite 800 Sarasota, FL 34236	152225	14207	Nevada	\$28,240
Spirit Mountain Insurance Company Risk Retention Group, Inc. C/O Risk Services 2233 Wisconsin Ave., NW, Suite 310 Washington, DC 20007	151655	10754	District of Columbia	\$18,326

**RISK RETENTION GROUPS
AS OF
DECEMBER 31, 2014**

St. Charles Insurance Company Risk Retention Group 2700 N 3 rd Street, Suite 3050 Phoenix, AZ 85004	151337	11114	South Carolina	\$12,299
States Self-Insurers Risk Retention Group, Inc. 222 South Ninth Street, Suite 1300 Minneapolis, MN 55402-3332	149284	44075	Vermont	\$784,949
STICO Mutual Insurance Company, A Risk Retention Group 76 St. Paul Street, Suite 500 Burlington, VT 05401-4477	151437	10476	Vermont	-0-
Terra Insurance Company, A Risk Retention Group 2386 Airport Road Barre, VT 05641	149338	10113	Vermont	-0-
TerraFirma Risk Retention Group, LLC P.O. Box 530 Burlington, VT 05402	152240	14395	Vermont	\$1,304
Titan Insurance Company, Inc., A Risk Retention Group 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	151381	11153	South Carolina	\$6,550,535
Title Industry Assurance Company, A Risk Retention Group C/O Aon Insurance Managers (USA), Inc. 76 St. Paul Street, Suite 500 Burlington, VT 05401	149350	10084	Vermont	\$96,819
United Educators Insurance, A Reciprocal Risk Retention Group 7700 Wisconsin Avenue Bethesda, MD 20814	149470	10020	Vermont	\$1,638,765
Urgent Care Assurance Company Risk Retention Group 1605 Main Street, Suite 800 Sarasota, FL 34236	152089	12915	Nevada	-0-
Western Pacific Mutual Insurance Company Risk Retention Group 9265 Madras Court Littleton, CO 80130	149615	40940	Colorado	\$1,939
TOTAL NEBRASKA PREMIUMS WRITTEN:				\$13,613,593

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF FINANCIAL POSITION DECEMBER 31, 2014 AND 2013

	2014	2013
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	\$ 133,568	\$ 161,335
Accounts receivable	272,939	160,374
Prepaid expenses	<u>22,088</u>	<u>16,837</u>
Total current assets	428,595	338,546
FURNITURE AND EQUIPMENT, NET	55,529	16,395
DEPOSITS	<u>7,604</u>	<u>7,604</u>
TOTAL	<u>\$ 491,728</u>	<u>\$ 362,545</u>
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Accounts payable	\$ 17,097	\$ 8,852
Accrued liabilities	<u>69,102</u>	<u>37,298</u>
Total current liabilities	86,199	46,150
ADVANCES FROM MEMBER FUNDS	<u>405,529</u>	<u>316,395</u>
TOTAL LIABILITIES	<u>491,728</u>	<u>362,545</u>
UNRESTRICTED NET ASSETS	<u>—</u>	<u>—</u>
TOTAL	<u>\$ 491,728</u>	<u>\$ 362,545</u>

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF ACTIVITIES FOR THE YEARS ENDED DECEMBER 31, 2014 AND 2013

	2014	2013
REVENUES		
Operating assessments	\$ <u>1,762,454</u>	\$ <u>1,714,936</u>
EXPENSES		
Operating expenses (allocated to Member Guarantee Associations):		
Salaries and payroll taxes	1,129,696	1,065,179
Professional services	162,259	161,565
Employee benefits	148,898	143,271
Rent	110,772	113,111
Travel and meetings	58,893	63,954
Retirement plan contribution	58,120	56,696
Supplies and other	40,073	38,382
Equipment expense	38,751	58,511
Business insurance	8,535	6,952
Telephone	<u>6,457</u>	<u>7,315</u>
Total expenses	<u>1,762,454</u>	<u>1,714,936</u>
CHANGE IN UNRESTRICTED NET ASSETS	—	—
NET ASSETS, BEGINNING OF YEAR	<u>—</u>	<u>—</u>
NET ASSETS, END OF YEAR	<u>\$ —</u>	<u>\$ —</u>

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED DECEMBER 31, 2014 AND 2013

	2014	2013
OPERATING ACTIVITIES		
Change in net assets	\$ —	\$ —
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities:		
Depreciation	20,135	34,258
Changes in operating assets and liabilities:		
Accounts receivable	(112,565)	33,570
Prepaid expenses and deposits	(5,251)	2,926
Accounts payable	8,245	(6,961)
Accrued liabilities	<u>31,804</u>	<u>(2,511)</u>
Net cash provided by (used in) operating activities	<u>(57,632)</u>	<u>61,282</u>
INVESTING ACTIVITIES		
Net cash used in investing activities —		
Purchases of furniture and equipment	<u>(59,269)</u>	<u>(10,375)</u>
FINANCING ACTIVITIES		
Advance from Nebraska Guaranty Association	50,000	
Advances (repayments) of member funds, net	<u>39,134</u>	<u>(23,883)</u>
Net cash used in financing activities	<u>89,134</u>	<u>(23,883)</u>
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(27,767)	27,024
CASH AND CASH EQUIVALENTS, Beginning of year	<u>161,335</u>	<u>134,311</u>
CASH AND CASH EQUIVALENTS, End of year	<u>\$ 133,568</u>	<u>\$ 161,335</u>

WESTERN GUARANTY FUND SERVICES

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Description of Business — Western Guaranty Fund Services (the Company) is a not-for-profit, unincorporated association of the insurance guaranty associations in the states of Colorado, Idaho, Kansas, Montana, Nebraska, Washington and Wyoming (Member Guaranty Associations). The Nebraska Property and Liability Insurance Guaranty Association (NPLIGA) became a member as of January 1, 2014. These Member Guaranty Associations were created by statute in their respective states to pay policy holder claims in connection with insolvent insurers covered by the guaranty fund statutes in their respective states. The Company, located in Denver, Colorado, provides management services to the Member Guaranty Associations, the expense of which is borne by the Member Guaranty Associations. Operating expenses are allocated to the Member Guaranty Associations and individual insolvencies based on claim complexity.

Basis of Presentation — The financial statements of the Company have been prepared on the accrual basis.

Cash and Cash Equivalents — The Company considers all highly liquid temporary cash investments with an original maturity of 90 days or less to be cash equivalents.

Accounts Receivable — Accounts receivable are from the various Member Guaranty Associations for reimbursement of Association-specific expenses paid by the Company and reimbursements of the Company's operating expenses allocated to the Associations. Accounts receivable are considered by management to be fully collectible.

Furniture and Equipment — Furniture and equipment in excess of \$1,000 and all expenditures for repairs, maintenance, renewals and betterments that materially prolong the useful lives of assets are recorded at cost and depreciated using the straight-line method over their estimated useful lives of three to ten years.

Revenue and Operating Expenses — Revenue consists solely of assessments of Member Guaranty Associations for operating expenses. Assessments are recorded as revenue when operating expenses are incurred. Operating expenses are allocated to Member Guaranty Associations based on a claim rating system which factors in the complexity and time involved for open claims for each insolvency within each state.

Direct costs related to specific insolvencies paid by the Company and reimbursed by the Member Guaranty Associations were \$591,747 and \$565,204 during the years ended December 31, 2014 and 2013, respectively. These expenses are not recorded as revenue or expense by the Company.

Income Taxes — The Company is exempt from federal income taxes under Section 501(c)(6) of the Internal Revenue Code. Accordingly, the accompanying financial statements contain no provision for income taxes.

Tax years that remain subject to examination include 2011 through the current period. The Company believes that it does not have any uncertain tax positions that are material to the financial statements.

Use of Estimates — The preparation of the Company's financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of income and expenses during the reporting period. Actual results could differ from those estimates.

Subsequent Events — The Company has evaluated subsequent events for recognition or disclosure through the date of the Independent Auditors' Report, which is the date the financial statements were available for issuance.

2. FURNITURE AND EQUIPMENT

Furniture and equipment consisted of the following as of December 31:

	2014	2013
Furniture and equipment	\$ 684,067	\$ 636,958
Less accumulated depreciation	<u>628,538</u>	<u>620,563</u>
Furniture and equipment, net	<u>\$ 55,529</u>	<u>\$ 16,395</u>

3. MEMBER GUARANTY FUNDS

The Member Guaranty Associations were established to provide funds for the settlement of covered claims for losses or return of unearned premiums on covered policies of insolvent insurers, through assessing member insurers within each state. These Member Guaranty Associations have organized the Company to assist in the discharge of their statutory responsibilities. Member Guaranty Association funds, reported on a cash basis, under management by the Company amounted to \$175,775,821 and \$147,857,044 as of December 31, 2014 and 2013, respectively.

The following summarizes fund transactions of Member Guaranty Associations funds during the years ended December 31.

	2014	2013
Member Guaranty Association funds, beginning of year	<u>\$ 147,857,044</u>	<u>\$ 146,646,771</u>
Cash receipts:		
Balance transfer from NPLIGA, January 1, 2014	27,648,152	
Member insurer assessments	929,218	65
Interest income	641,768	843,631
Recoveries	10,281,184	12,703,177
Large deductible workers' compensation	2	455,653
Special deposits	<u>99,437</u>	<u>121,407</u>
Total cash receipts	<u>39,599,761</u>	<u>14,123,933</u>

	2014	2013
Cash disbursements:		
Premium refunds	1,006	(43,370)
Losses	7,539,772	9,159,423
Loss adjusting expense — allocated	909,836	1,508,847
Loss adjusting expense — unallocated	2,280,771	2,288,760
Refund of assessments	899,599	
Advance to WGFS	<u>50,000</u>	
Total cash disbursements	<u>11,680,984</u>	<u>12,913,660</u>
Member Guaranty Association funds, end of year	<u>\$ 175,775,821</u>	<u>\$ 147,857,044</u>

Member Guaranty Association funds, by state association are as follows as of December 31:

	2014	2013
Colorado	\$ 75,147,579	\$ 74,735,682
Idaho	7,868,455	8,521,351
Kansas	29,463,607	27,711,633
Montana	20,916,815	20,651,910
Nebraska	26,807,960	
Washington	13,935,138	14,677,474
Wyoming	<u>1,636,267</u>	<u>1,558,994</u>
Total	<u>\$ 175,775,821</u>	<u>\$ 147,857,044</u>

NPLIGA has available a \$5,000,000 revolving line of credit, bearing interest at the prime rate, renewable annually. There were no draws on the line during the year ended December 31, 2014 and there is no outstanding balance at December 31, 2014.

The unaudited reserve for unpaid loss and loss adjustment expenses as estimated by the Company for each Member Guaranty Association as of December 31 is as follows:

	2014 (Unaudited)	2013 (Unaudited)
Colorado	\$ 48,524,232	\$ 46,016,067
Idaho	6,987,402	6,873,963
Kansas	22,330,168	25,127,767
Montana	31,583,129	32,487,111
Nebraska	22,019,050	
Washington	11,269,481	12,816,349
Wyoming	<u>407,295</u>	<u>434,136</u>
Total	<u>\$ 143,120,757</u>	<u>\$ 123,755,393</u>

4. **ADVANCES FROM MEMBER GUARANTY ASSOCIATIONS**

The Company receives advances from the Member Guaranty Associations to finance operations and to acquire furniture and equipment. If the Company Board of Directors voted to dissolve the Company (by a two-thirds vote), as of December 31, 2014, \$350,000 of the amount advanced is refundable to the respective state Member Guaranty Associations. Amounts in excess of \$350,000 are recognized as operating assessment revenue in connection with the recognition of depreciation of the furniture and equipment which was acquired with the advances.

5. **COMMITMENTS AND CONTINGENCIES**

The Company leases its office facilities under a noncancellable operating lease. The lease requires the Company to be responsible for insurance, maintenance of the premises, and its pro rata share of the increase in building operating costs over such costs incurred in 2015, the base year of the lease. Additionally, the Company leases equipment under operating leases. Rent and lease expense was \$128,790 and \$137,364, respectively for the years ended December 31, 2014 and 2013. The future operating lease commitments, exclusive of operating costs, for the years ended December 31 are as follows:

2015	\$	115,118
2016		118,061
2017		121,004
2018		123,948
2019		124,443
Thereafter		<u>72,974</u>
Total	\$	<u>675,548</u>

6. **CONCENTRATIONS OF CREDIT RISK**

Certain financial instruments potentially subject the Company to concentrations of credit risk, primarily cash maintained in banks. The Company's operating cash periodically exceeds the FDIC insurance limits.

7. **SCHEDULE OF PROGRAM AND SUPPORTING SERVICES**

The Company provides management and other supervisory services to Member Guaranty Association in connection with insolvent insurers covered by the guaranty fund statutes in their respective states.

The following summarizes the Company's expenses by program and supporting services:

	2014	2013
Program services:		
Management and other supervisory services	\$ 1,586,209	\$ 1,543,442
Supporting services:		
General and administrative	<u>176,245</u>	<u>171,494</u>
Total	<u>\$ 1,762,454</u>	<u>\$ 1,714,936</u>

8. RETIREMENT PLAN

All employees are eligible to participate in a qualified 401(k) retirement plan on the first semi-annual plan date following one year of service. The Company makes a contribution of 3% of annual salary for all employees, regardless of participation, which is 100% vested immediately. In addition, the Company matches up to an additional 3% of an employee's contribution which is 100% vested after three years of service. Retirement plan contributions for the years ended December 31, 2014 and 2013 were \$58,120 and \$56,696, respectively.

WESTERN GUARANTY FUND SERVICES

SUPPLEMENTAL SCHEDULES

WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies
on Behalf of the N E B R A S K A Insurance Guaranty
Association

Year Ended December 31, 2014

	Iowa National	Transit Casualty	Integrity	American Mutual of Boston	Rockwood	Commercial Comp	Credit General	Reliance Insurance
Cash receipts:								
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest income	(4,394)	-	-	(493)	(789)	(1,741)	(4,798)	(34,530)
Recoveries	-	-	2,583	-	-	14,092	602,537	66,845
Transfers (to) from other insolvencies	-	-	-	-	-	-	-	-
Total cash receipts	(4,394)	-	2,583	(493)	(789)	12,351	597,739	32,315
Cash disbursements:								
Premium refunds	-	-	-	-	-	-	-	-
Losses	6,933	-	-	1,921	16,944	-	28,831	243,488
Loss adjusting expenses - allocated	-	-	-	4	3,477	-	213	45,308
Loss adjusting expenses - unallocated	2,811	-	1,136	5,284	9,960	-	5,389	58,131
Assessment refunds	-	2	-	-	-	536,442	-	-
Advance to WGFS	-	-	-	-	-	-	-	-
Total cash disbursements	9,744	2	1,136	7,209	30,381	536,442	34,433	346,927
Increase (decrease) in restricted member guaranty funds	(14,138)	(2)	1,447	(7,702)	(31,170)	(524,091)	563,306	(314,612)
Restricted member guaranty funds:								
Beginning of year	1,670,634	2	(12,145)	188,250	307,202	538,186	1,852,019	13,163,616
End of year	\$ 1,656,496	\$ -	\$ (10,698)	\$ 180,548	\$ 276,032	\$ 14,095	\$ 2,415,325	\$ 12,849,004
Composition of restricted member guaranty funds								
December 31, 2014:								
Cash and cash equivalents	\$ 157,635	\$ -	\$ (10,698)	\$ 17,181	\$ 26,268	\$ 1,341	\$ 229,847	\$ 1,222,737
Short-term investments	1,498,861	-	-	163,367	249,764	12,754	2,185,478	11,626,267
	\$ 1,656,496	\$ -	\$ (10,698)	\$ 180,548	\$ 276,032	\$ 14,095	\$ 2,415,325	\$ 12,849,004

See accompanying independent auditors' report

WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolventcies
on Behalf of the N E B R A S K A Insurance Guaranty
Association

Year Ended December 31, 2014

	Phico Insurance	Home Insurance	Fremont Insurance	Lagion Insurance	Villanova	Casualty Reciprocal	Imperial	Atlantic Mutual
Cash receipts:								
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest income	(3,788)	(1,724)	(3,142)	(18,214)	(1)	(1,178)	-	-
Recoveries	466,145	29	-	-	146	-	-	-
Transfers (to) from other insolventcies	-	-	-	-	-	-	-	-
Total cash receipts	462,357	(1,695)	(3,142)	(18,214)	145	(1,178)	-	-
Cash disbursements:								
Premium refunds	-	-	-	-	-	-	-	-
Losses	56,915	49,231	9,276	(136,318)	-	-	-	7,456
Loss adjusting expenses - allocated	3,082	2,564	48	(4,885)	-	-	-	49
Loss adjusting expenses - unallocated	6,322	11,104	22,924	23,507	424	362,731	-	7,730
Assessment refunds	-	-	-	-	-	-	-	-
Advance to WGFSS	-	-	-	-	-	-	-	-
Total cash disbursements	66,319	62,899	32,248	(117,696)	424	362,731	-	15,235
Increase (decrease) in restricted member guaranty funds	396,038	(64,594)	(35,390)	99,482	(279)	(363,909)	-	(15,235)
Restricted member guaranty funds:								
Beginning of year	1,117,150	681,901	1,205,446	6,717,518	425	363,909	(6,002)	(52,813)
End of year	\$ 1,513,188	\$ 617,307	\$ 1,170,056	\$ 6,817,000	\$ 146	\$ -	\$ (6,002)	\$ (68,048)
Composition of restricted member guaranty funds								
December 31, 2014:								
Cash and cash equivalents	\$ 143,998	\$ 58,744	\$ 111,345	\$ 648,719	\$ 14	\$ -	\$ (6,002)	\$ (68,048)
Short-term investments	\$ 1,369,190	\$ 558,563	\$ 1,058,711	\$ 6,168,281	\$ 132	\$ -	\$ -	\$ -
	\$ 1,513,188	\$ 617,307	\$ 1,170,056	\$ 6,817,000	\$ 146	\$ -	\$ (6,002)	\$ (68,048)

See accompanying independent auditors' report

WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolventcies
on Behalf of the N E B R A S K A Insurance Guaranty
Association

Year Ended December 31, 2014

	Centennial	Lumbermens Mutual Casualty	Ullico Casualty	Freestone	Red Rock	Admin	Total
Cash receipts:							
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 38,350	\$ 38,350
Interest income	-	-	-	-	-	(406)	(75,198)
Recoveries	-	-	-	-	-	-	1,152,377
Transfers (to) from other insolventcies	-	-	-	-	-	-	-
Total cash receipts	-	-	-	-	-	37,944	1,115,529
Cash disbursements:							
Premium refunds	-	-	-	-	-	-	-
Losses	7,549	212,876	86,262	11,072	49,197	-	651,633
Loss adjusting expenses - allocated	-	5,298	3,185	109	3,741	-	62,193
Loss adjusting expenses - unallocated	7,199	99,450	5,888	2,244	-	23,217	292,296
Assessment refunds	-	-	-	-	-	-	899,599
Advance to WGFs	-	-	-	-	-	50,000	50,000
Total cash disbursements	14,748	317,624	95,335	13,425	52,938	73,217	1,955,721
Increase (decrease) in restricted member guaranty funds	(14,748)	(317,624)	(95,335)	(13,425)	(52,938)	(35,273)	(840,192)
Restricted member guaranty funds:							
Beginning of year	(23,342)	(232,138)	(24,030)	-	-	192,364	27,648,152
End of year	\$ (38,090)	\$ (549,762)	\$ (119,365)	\$ (13,425)	\$ (52,938)	\$ 157,091	\$ 26,807,960
Composition of restricted member guaranty funds							
December 31, 2014:							
Cash and cash equivalents	\$ (38,090)	\$ (549,762)	\$ (119,365)	\$ (13,425)	\$ (52,938)	\$ 14,949	\$ 1,774,451
Short-term investments	-	-	-	-	-	142,142	25,033,509
	\$ (38,090)	\$ (549,762)	\$ (119,365)	\$ (13,425)	\$ (52,938)	\$ 157,091	\$ 26,807,960

See accompanying independent auditors' report

WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies
on Behalf of the N E B R A S K A Insurance Guaranty
Association

Period from Insolvency Through December 31, 2014 (Unaudited)

	Iowa National 10/10/1985	Transit Casualty 12/3/1985	Integrity 3/24/1987	American Mutual of Boston 3/9/1989	Rockwood 8/26/1991	Commercial Comp 9/26/2000	Credit General 1/5/2001	Reliance Insurance 10/3/2001
Cash receipts:								
Member insurer assessments	\$ 4,083,823	\$ 1,606,359	\$ 74,497	\$ 1,199,966	\$ 1,100,000	\$ 496,561	\$ 2,938,217	\$ 12,816,161
Interest income	1,637,701	127,293	17,592	86,000	289,258	82,872	383,644	1,786,959
Recoveries	2,786,063	147,937	84,946	85,398	304,931	261,371	757,385	7,677,339
Transfers (to) from other insolvencies	-	-	-	-	-	-	-	-
Total cash receipts	<u>8,507,587</u>	<u>1,881,589</u>	<u>177,035</u>	<u>1,371,364</u>	<u>1,694,189</u>	<u>840,804</u>	<u>4,079,246</u>	<u>22,280,459</u>
Cash disbursements:								
Premium refunds	-	-	-	-	-	-	-	-
Losses	2,507,467	163,726	24,733	860,915	1,145,107	2,625	1,385	36,472
Loss adjusting expenses - allocated	84,463	7,327	-	30,639	18,423	8,106	26,824	155,559
Loss adjusting expenses - unallocated	175,338	56,542	80,512	299,262	254,627	61,305	177,181	863,900
Member assessment refund	4,083,823	1,653,994	82,488	-	-	536,442	-	-
Total cash disbursements	<u>6,851,091</u>	<u>1,881,589</u>	<u>187,733</u>	<u>1,190,816</u>	<u>1,418,157</u>	<u>826,709</u>	<u>1,663,921</u>	<u>9,431,455</u>
Operating expenses:	-	-	-	-	-	-	-	-
Advance to WGFS	-	-	-	-	-	-	-	-
Total operating expenses	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total cash disbursements	<u>6,851,091</u>	<u>1,881,589</u>	<u>187,733</u>	<u>1,190,816</u>	<u>1,418,157</u>	<u>826,709</u>	<u>1,663,921</u>	<u>9,431,455</u>
BALANCE, End of year	<u>\$ 1,656,496</u>	<u>\$ -</u>	<u>\$ (10,698)</u>	<u>\$ 180,548</u>	<u>\$ 276,032</u>	<u>\$ 14,095</u>	<u>\$ 2,415,325</u>	<u>\$ 12,849,004</u>
Composition of restricted member Guaranty Funds December 31, 2014:								
Cash and cash equivalents	\$ 157,635	\$ -	\$ (10,698)	\$ 17,181	\$ 26,268	\$ 1,341	\$ 229,847	\$ 1,222,737
Short-term investments	<u>1,498,861</u>	<u>-</u>	<u>-</u>	<u>163,367</u>	<u>249,764</u>	<u>12,754</u>	<u>2,185,478</u>	<u>11,626,267</u>
Reserve for losses and allocated adjusting expense at December 31, 2014	<u>\$ 1,656,496</u>	<u>\$ -</u>	<u>\$ (10,698)</u>	<u>\$ 180,548</u>	<u>\$ 276,032</u>	<u>\$ 14,095</u>	<u>\$ 2,415,325</u>	<u>\$ 12,849,004</u>
	<u>\$ 131,634</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 104,418</u>	<u>\$ 362,341</u>	<u>\$ -</u>	<u>\$ 864,018</u>	<u>\$ 4,754,059</u>

WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies
on Behalf of the N E B R A S K A Insurance Guaranty
Association

Period from Insolvency Through December 31, 2014 (Unaudited)

	Phico Insurance 2/1/2002	Home Insurance 6/13/2003	Fremont Insurance 7/2/2003	Legion Insurance 7/28/2003	Villanova 7/28/2003	Casualty Reciprocal 8/13/2004	Imperial 5/12/2010	Atlantic Mutual 4/27/2011
Cash receipts:								
Member insurer assessments	\$ 2,349,945	\$ 930,585	\$ 2,073,658	\$ 6,653,383	\$ 5,068	\$ 421,825	\$ -	\$ -
Interest income	125,190	152,498	18,668	398,841	(1)	3,038	-	-
Recoveries	2,699,312	794,206	1,674,155	3,424,912	2,250	50,131	-	-
Transfers (to) from other insolvencies	-	-	-	-	-	-	-	-
Total cash receipts	5,174,447	1,877,289	3,766,481	10,477,136	7,317	474,994	-	-
Cash disbursements:								
Premium refunds	145,182	-	-	55,733	-	-	-	-
Losses	3,192,352	1,096,915	2,384,806	3,132,022	3,874	89,885	2,253	46,210
Loss adjusting expenses - allocated	63,211	18,886	78,222	38,107	306	22,378	-	2,661
Loss adjusting expenses - unallocated	260,514	144,181	133,397	434,274	2,991	362,731	3,749	19,177
Member assessment refund	-	-	-	-	-	-	-	-
Total cash disbursements	3,661,259	1,259,982	2,596,425	3,660,136	7,171	474,994	6,002	68,048
Operating expenses:	-	-	-	-	-	-	-	-
Advance to WGFS	-	-	-	-	-	-	-	-
Total operating expenses	-	-	-	-	-	-	-	-
Total cash disbursements	3,661,259	1,259,982	2,596,425	3,660,136	7,171	474,994	6,002	68,048
Balance, End of year	\$ 1,513,188	\$ 617,307	\$ 1,170,056	\$ 6,817,000	\$ 146	\$ -	\$ (6,002)	\$ (68,048)
Composition of restricted member Guaranty Funds December 31, 2014:								
Cash and cash equivalents	\$ 143,998	\$ 58,744	\$ 111,345	\$ 648,719	\$ 14	\$ -	\$ (6,002)	\$ (68,048)
Short-term investments	1,369,190	558,563	1,058,711	6,168,281	132	-	-	-
	\$ 1,513,188	\$ 617,307	\$ 1,170,056	\$ 6,817,000	\$ 146	\$ -	\$ (6,002)	\$ (68,048)
Reserve for losses and allocated adjusting expense at December 31, 2014	\$ 1,290,995	\$ 664,330	\$ 630,528	\$ 3,682,805	\$ -	\$ -	\$ -	\$ 326,327

WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies
on Behalf of the N E B R A S K A Insurance Guaranty
Association

Period from Insolvency Through December 31, 2014 (Unaudited)

	Centennial 4/27/2011	Lumbermen Mutual Casualty 5/10/2013	Ullico Casualty 5/30/2013	Freestone 8/15/2014	Red Rock 8/21/2014	Admin	Total
Cash receipts:							
Member insurer assessments	-	-	-	-	-	\$ 1,182,415	\$ 37,932,463
Interest income	754	-	-	-	-	226,216	5,336,523
Recoveries	-	-	-	-	-	211,805	20,962,141
Transfers (to) from other insolvencies	-	-	-	-	-	-	-
Total cash receipts	754	-	-	-	-	1,620,436	64,231,127
Cash disbursements:							
Premium refunds	-	-	-	-	-	-	241,397
Losses	26,015	390,136	108,760	11,072	49,197	77,277	25,365,008
Loss adjusting expenses - allocated	-	6,345	3,495	109	3,741	-	546,118
Loss adjusting expenses - unallocated	12,829	153,281	7,110	2,244	-	1,115,587	4,277,694
Member assessment refund	-	-	-	-	-	220,481	6,942,950
Total cash disbursements	38,844	549,762	119,365	13,425	52,938	1,413,345	37,373,167
Operating expenses:							
Advance to WGFS	-	-	-	-	-	50,000	50,000
Total operating expenses	-	-	-	-	-	50,000	50,000
Total cash disbursements	38,844	549,762	119,365	13,425	52,938	1,463,345	37,423,167
BALANCE, End of year	\$(38,090)	\$(549,762)	\$(119,365)	\$(13,425)	\$(52,938)	\$ 157,091	\$ 26,807,960
Composition of restricted member Guaranty Funds December 31, 2014:							
Cash and cash equivalents	\$(38,090)	\$(549,762)	\$(119,365)	\$(13,425)	\$(52,938)	\$ 14,949	\$ 1,774,451
Short-term investments	-	-	-	-	-	142,142	25,033,509
	\$(38,090)	\$(549,762)	\$(119,365)	\$(13,425)	\$(52,938)	\$ 157,091	\$ 26,807,960
Reserve for losses and allocated adjusting expense at December 31, 2014	\$ 50,110	\$ 6,906,079	\$ 323,952	\$ 34,983	\$ 1,892,471	-	\$ 22,019,050

NEBRASKA LIFE AND HEALTH INSURANCE

GUARANTY ASSOCIATION

Financial Statements

December 31, 2014 and 2013

and

Independent Auditor's Report

STATEMENTS OF FINANCIAL POSITION (Notes 1 and 2)

	Dec. 31, <u>2014</u>	Dec. 31, <u>2013</u>
ASSETS:		
Cash in checking account	\$ 356,517	\$ 303,241
Cash in money market funds	961,985	331,931
Certificates of deposit at market value (Note 3)	690,290	272,681
U. S. Treasury Bills and Notes at market value (Note 4)	1,380,198	599,258
U. S. Government Agency bonds at market value (Note 5)	299,987	99,865
Corporate bonds at market value (Note 6)	401,923	202,519
Accrued interest receivable on investments	6,062	3,499
Equipment -- Cost	5,520	5,520
-- Accumulated depreciation	<u>(5,520)</u>	<u>(5,520)</u>
TOTAL ASSETS	<u>\$ 4,096,962</u>	<u>\$ 1,812,994</u>
LIABILITIES:		
Estimated claims payable (Note 7)	\$ <u>122,219,383</u>	\$ <u>2,392,807</u>
TOTAL LIABILITIES	<u>\$ 122,219,383</u>	<u>\$ 2,392,807</u>
NET ASSETS:		
UNRESTRICTED NET ASSETS:		
Class A net assets for general administration	\$ 246,196	\$ 245,459
Equipment net assets -- Class A	<u>0</u>	<u>0</u>
Total Unrestricted Net Assets	<u>\$ 246,196</u>	<u>\$ 245,459</u>
TEMPORARILY RESTRICTED NET ASSETS:		
Classes B and C net assets for specific insurance company insolvencies (Exhibit A-1)	\$(120,753,176)	\$(21,636,747)
Contingency reserve for future obligations (Note 8)	<u>2,384,559</u>	<u>20,811,475</u>
Total Temporarily Restricted Net Assets	<u>\$(118,368,617)</u>	<u>\$(825,272)</u>
TOTAL NET ASSETS (Note 9)	<u>\$(118,122,421)</u>	<u>\$ (579,813)</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 4,096,962</u>	<u>\$ 1,812,994</u>

See accompanying notes to financial statements.

CLASSES B AND C NET ASSETS FOR SPECIFIC INSURANCE COMPANY INSOLVENCIES

	<u>12/31/14</u>	<u>12/31/13</u>
Class C 20 – Executive Life, California	\$ (9,797)	\$ (7,937,434)
Class C 30 – Andrew Jackson Life, Mississippi	(97)	(6,281)
Class C 38 – Consumers United, Delaware	(51)	(167,713)
Class C 55 – Universe Life, Idaho	431	(315,310)
Class C 63 – American Chambers Life, Ohio	(166)	(1,221,514)
Class B 66 – Legion & Villanova Insurance Cos., Pennsylvania	0	(6,721)
Class B 67 – London Pacific Life, North Carolina	756	(1,506,642)
Class B 69 – Benicorp Insurance, Indiana	(76,084)	(3,280,983)
Class B 70 – Lincoln Memorial Life, Texas	(114,134)	(4,354,305)
Class B 71 – Medical Saving Insurance, Indiana	(3,011)	(1,492,605)
Class B 72 – Penn Treaty Network Insurance, Pennsylvania	(237,137)	(164,330)
Class B 73 – Imerica Life & Health Insurance, Arkansas	(9,178)	(9,151)
Class B 74 – National States Insurance, Missouri	(300,861)	(620,604)
Class B 75 – Executive Life Insurance Co. of New York	458	(551,148)
Class B 76 – Standard Life Insurance Co. of Indiana	(2,018)	(2,006)
Class B 77 – CoOpportunity Health, Iowa	<u>(120,002,287)</u>	<u>0</u>
Total Classes B and C Net Assets for Specific Insurance Company Insolvencies	<u>\$(120,753,176)</u>	<u>\$(21,636,747)</u>

STATEMENTS OF ACTIVITIES (Notes 1 and 2)

	Class A	Classes B & C (Exh. B-1)	<u>Total</u>	
			<u>2014</u>	<u>2013</u>
REVENUES:				
Assessments received		\$ 2,705,982	\$ 2,705,982	\$ 0
Estate distributions		88,342	88,342	246,863
Premiums received		96,139	96,139	144,322
Investment income (loss) – Net (Note 10)	\$ <u>737</u>	<u>6,955</u>	<u>7,692</u>	<u>(514)</u>
TOTAL REVENUES	\$ <u>737</u>	\$ <u>2,897,418</u>	\$ <u>2,898,155</u>	\$ <u>390,671</u>
EXPENSES:				
Policyholder benefit claims		\$ 424,294	\$ 424,294	\$ 404,864
Assumption reinsurance		8,958	8,958	478,636
Recoveries received (Note 11)	\$ (89,080)		(89,080)	0
Administration & legal fees, & direct expenses	68,032	35,786	103,818	83,768
Assessments by NOLHGA for expenses	6,758	91,860	98,618	115,487
Dues to National (NOLHGA)	45,890		45,890	46,111
Meetings and travel expenses	6,002		6,002	2,868
Auditing and accounting fees	4,485		4,485	4,875
Assessment system software and services	4,372		4,372	0
Computer services and expenses	2,967		2,967	2,615
Bookkeeping fees	1,602		1,602	2,157
Bank service charges	1,440		1,440	1,182
Postage, printing and general supplies	821		821	77
Class A general and administration expenses allocated to Classes B and C (Note 12)	<u>(53,289)</u>	<u>53,289</u>	<u>0</u>	<u>0</u>
TOTAL EXPENSES	\$ <u>0</u>	\$ <u>614,187</u>	\$ <u>614,187</u>	\$ <u>1,142,640</u>
REVENUES OVER (UNDER) EXPENSES	\$ 737	\$ 2,283,231	\$ 2,283,968	\$ (751,969)
(Increase) decrease in estimated claims payable		<u>(119,826,576)</u>	<u>(119,826,576)</u>	<u>1,623,638</u>
INCREASE (DECREASE) IN NET ASSETS	\$ 737	\$(117,543,345)	\$(117,542,608)	\$ 871,669
NET ASSETS – BEGINNING OF YEAR	<u>245,459</u>	<u>(825,272)</u>	<u>(579,813)</u>	<u>(1,451,482)</u>
NET ASSETS – END OF YEAR	\$ <u>246,196</u>	\$ <u>(118,368,617)</u>	\$ <u>(118,122,421)</u>	\$ <u>(579,813)</u>

See accompanying notes to financial statements.

CLASSES B AND C NET ASSETS – STATEMENTS OF ACTIVITIES

	Balance <u>12/31/13</u>	<u>1/1 – 12/31/14</u>		Balance <u>12/31/14</u>
		<u>Revenues</u>	<u>Expenses</u>	
Class C 20 – Executive Life, CA	\$(7,937,434)			
Transferred from contingency reserve – Life			\$(4,762,460)	
Transferred from contingency reserve – Annuity			(3,174,974)	
Interest expense	\$	(16)		
Assumption reinsurance			8,958	
Assessments by NOLHGA for expenses			240	
Administration & legal fees, & direct expenses			234	
Allocated general & administration expenses			349 \$	(9,797)
Class C30 – Andrew Jackson Life, MS	(6,281)			
Transferred from contingency reserve – Life			(6,281)	
Administration & legal fees, & direct expenses			39	
Allocated general & administration expenses			58	(97)
Class C38 - Consumers United, Delaware	(167,713)			
Transferred from contingency reserve – Life			(6,709)	
Transferred from contingency reserve – Annuity			(161,004)	
Assessments by NOLHGA for expenses			51	(51)
Class C55 – Universe Life – ID	(315,310)			
Transferred from contingency reserve – Health			(315,310)	
Investment income		1		
Estate distributions		546		
Assessments by NOLHGA for expenses			67	
Administration & legal fees, & direct expenses			20	
Allocated general & administration expenses			29	431
Class C63 – American Chambers Life, OH	(1,221,514)			
Transferred from contingency reserve – Health			(1,221,514)	
Assessments by NOLHGA for expenses			166	(166)
Class B66 – Legion & Villanova Insurance Cos., PA	(6,721)			
Transferred from contingency reserve – Health			(6,721)	0
Class B67 – London Pacific Life, NC	(1,506,642)			
Transferred from contingency reserve – Annuity			(1,506,642)	
Investment income		1		
Estate distributions		755		756

(Continued)

CLASSES B AND C NET ASSETS – STATEMENTS OF ACTIVITIES

	Balance <u>12/31/13</u>	<u>1/1 – 12/31/14</u>		Balance <u>12/31/14</u>
		<u>Revenues</u>	<u>Expenses</u>	
Class B69 – Benicorp Insurance, IN	\$(3,280,983)			
Transferred from contingency reserve – Health			\$(2,231,859)	
Assessments received		\$ 976,362		
Interest expense		(2,106)		
Assessments by NOLHGA for expenses			1,216	\$ (76,084)
Class B70 - Lincoln Memorial Life, TX	(4,354,305)			
Transferred from contingency reserve – Life			(4,354,305)	
Estate distributions		87,041		
Premiums received		5,719		
Investment income		6,054		
Policyholder benefit claims			275,000	
Assessments by NOLHGA for expenses			73,680	
Administration & legal fees, & direct expenses			15,143	
Allocated general & administration expenses			22,549	
Estimated claims payable decrease			(173,424)	(114,134)
Class B71 - Medical Savings Insurance, IN	(1,492,605)			
Assessments received		1,455,341		
Interest expense		(2,773)		
Assessments by NOLHGA for expenses (refund)			(48,042)	
Administration & legal fees, & direct expenses			4,427	
Allocated general & administration expenses			6,589	(3,011)
Class B72 – Penn Treaty Network Insurance, PA	(164,330)			
Interest expense		(595)		
Assessments by NOLHGA for expenses			41,148	
Administration & legal fees, & direct expenses			12,480	
Allocated general & administration expenses			18,584	(237,137)
Class B73 – Imerica Life & Health Insurance, AR	(9,151)			
Interest expense		(27)		(9,178)
Class B74 – National States Insurance, MO	(620,604)			
Transferred from contingency reserve – Life			(409,559)	
Premiums received		90,420		
Interest expense		(182)		
Policyholder benefit claims			149,294	
Assessments by NOLHGA for expenses			25,929	
Administration & legal fees, & direct expenses			1,941	
Allocated general & administration expenses			2,890	(300,861)

(Continued)

CLASSES B AND C NET ASSETS – STATEMENTS OF ACTIVITIES

	<u>Balance</u> <u>12/31/13</u>	<u>1/1 – 12/31/14</u>		<u>Balance</u> <u>12/31/14</u>
		<u>Revenues</u>	<u>Expenses</u>	
Class B75 – Executive Life Insurance of New York	\$ (551,148)			
Transferred from contingency reserve – Annuity			\$ (276,720)	
Assessments received		\$ 274,279		
Interest expense		(538)		
Assessments by NOLHGA for expenses (refund)			(2,601)	
Administration & legal fees, & direct expenses			585	
Allocated general & administration expenses			871	\$ 458
Class B76 – Standard Life Insurance Co. of Indiana	(2,006)			
Interest expense		(6)		
Assessments by NOLHGA for expenses			6	(2,018)
Class B77 - CoOpportunity Health - Iowa	0			
Administration & legal fees, & direct expenses			919	
Allocated general & administration expenses			1,368	
Estimated claims payable increase			120,000,000	(120,002,287)
Class B Contingency Reserve - Life	11,916,731			
Investment income		7,142		
Transferred to Class C20			4,762,460	
Transferred to Class C30			6,281	
Transferred to Class C38			6,709	
Transferred to Class B70			4,354,305	
Transferred to Class B74			409,559	2,384,559
Class B Contingency Reserve – Annuities	5,119,340			
Transferred to Class C20			3,174,974	
Transferred to Class C38			161,004	
Transferred to Class B67			1,506,642	
Transferred to Class B75			276,720	0
Class B Contingency Reserve – Health	3,775,404			
Transferred to Class C55			315,310	
Transferred to Class C63			1,221,514	
Transferred to Class C66			6,721	
Transferred to Class B69			2,231,859	0
TOTAL TEMPORARILY RESTRICTED				
NET ASSETS	<u>\$ (825,272)</u>	<u>\$2,897,418</u>	<u>\$120,440,763</u>	<u>\$(118,368,617)</u>
Per Exhibit B – Total expenses			\$ 614,187	
Increase in estimated claims payable			<u>119,826,576</u>	
			<u>\$120,440,763</u>	

STATEMENTS OF CASH FLOWS (Notes 1 and 2)

	<u>2014</u>	<u>2013</u>
CASH FLOWS FROM (USED FOR) OPERATING ACTIVITIES:		
Increase (decrease) in net assets per Exhibit B	\$(117,542,608)	\$ 871,669
Adjustments to reconcile increase (decrease) in net assets with net cash from (used for) operating activities:		
Realized net (gain) loss from sale of investments	3,403	(42)
Unrealized market loss on investments	3,098	18,175
Increase in accrued interest receivable	(2,563)	(161)
Increase (decrease) in estimated claims payable	<u>119,826,576</u>	<u>(1,623,638)</u>
NET CASH FROM (USED FOR) OPERATING ACTIVITIES	\$ <u>2,287,906</u>	\$ <u>(733,997)</u>
CASH FLOWS FROM (USED FOR) INVESTING ACTIVITIES:		
Proceeds from sale of investments	\$ 380,000	\$ 290,000
Purchase of investments	<u>(1,984,576)</u>	<u>(396,895)</u>
NET CASH FROM (USED FOR) INVESTING ACTIVITIES	\$ <u>(1,604,576)</u>	\$ <u>(106,895)</u>
CASH AND MONEY MARKET FUND:		
Increase (decrease) during year	\$ 683,330	\$ (840,892)
Balance at beginning of year	<u>635,172</u>	<u>1,476,064</u>
Balance at end of year	<u>\$ 1,318,502</u>	<u>\$ 635,172</u>
Balance at end of year:	<u>12/31/14</u>	<u>12/31/13</u>
Cash in checking account	\$ 356,517	\$ 303,241
Cash in money market funds	<u>961,985</u>	<u>331,931</u>
	<u>\$ 1,318,502</u>	<u>\$ 635,172</u>

See accompanying notes to financial statements.

NOTES TO FINANCIAL STATEMENTS

NOTE 1 – ORGANIZATION

Nebraska Life and Health Insurance Guaranty Association is a nonprofit, unincorporated association organized and established by the Nebraska Life and Health Insurance Guaranty Act, Sections 44-2701 through 2720, R.S. Supp. 1975, which provides for the creation of an association of member insurers to enable the guaranty of payment of benefits and the continuance of coverage of life insurance policies, health insurance policies, annuity contracts and supplemental contracts. Any insurer licensed to issue life and health insurance policies, and annuity and supplemental contracts in the State of Nebraska is required to be a member.

Association members may be assessed for assessments as follows:

Class A – Assessments for administration expenses of the Association.

Class B – Assessments to cover insurance benefit claims and expenses of domestic (Nebraska) and foreign (other than Nebraska) insurance companies with policyholders in Nebraska that are declared insolvent by the State Department of Insurance.

Effective September 1, 2001, Class C assessments were eliminated by amendment of Nebraska Revised Statute Section 44-2708. Since September 1, 2001, both domestic and foreign insolvencies are funded by Class B assessments.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Separate accounts are maintained by type of assessments and by insurers. Investment income and gains or losses on investments are allocated to the respective accounts based on the average quarterly balances of each respective account. Accounts with average positive balances are credited with their allocable share of investment income, and accounts with average negative balances are charged with interest expense on their average deficit balance.

Class A general and administrative expenses are allocated to Class B and Class C insolvencies based on time spent by administrative personnel on the specific insolvencies.

Cash in the checking account and the cash in the money market funds are maintained at high-quality financial institutions. Management believes the Association is not exposed to any significant credit risk on the cash in the checking account and cash in the money market funds.

Investments in debt securities are measured at fair value in the statements of financial position. Unrealized gains or losses are included in the statements of activities. Fair value is based on quoted market prices.

Financial instruments that potentially expose the Association to concentrations of credit and market risk consist primarily of investments. The Association's investments do not represent significant concentrations of credit risk. Financial instruments are not held for trading purposes.

(Continued)

NOTES TO FINANCIAL STATEMENTS

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

The cost of equipment is capitalized and depreciated over five to seven years by the straight-line method.

The Association is a nonprofit, unincorporated entity of the State of Nebraska, and therefore, no income tax returns or return of organization exempt from income tax are required to be filed.

NOTE 3 – CERTIFICATES OF DEPOSIT OWNED AS OF DECEMBER 31, 2014:

<u>Date Purchased</u>	<u>Quantity</u>	<u>Purchase Cost</u>	<u>Market Value</u>	<u>Maturity Date</u>	<u>Interest Rate</u>
American Express Federal Savings Bank:					
12/18/14	\$150,000	\$149,970	\$150,037	2/17/15	0.300%
Discover Bank:					
12/31/14	150,000	149,992	149,991	1/30/15	0.450%
Everbank Jacksonville, FL:					
12/19/14	150,000	149,985	149,994	1/20/15	0.350%
GE Capital Retail Bank, Draper, UT:					
9/29/11	90,000	89,100	91,256	8/12/16	1.850%
Stearns Bank NA St Cloud, MN:					
12/31/14	<u>150,000</u>	<u>149,850</u>	<u>149,012</u>	3/31/17	1.000%
	<u>\$690,000</u>	<u>\$688,897</u>	<u>\$690,290</u>		

NOTE 4 – U. S. TREASURY BILLS AND NOTES OWNED AS OF DECEMBER 31, 2014:

<u>Date Purchased</u>	<u>Quantity</u>	<u>Purchase Cost</u>	<u>Market Value</u>	<u>Maturity Date</u>	<u>Interest Rate</u>
U. S. Treasury Bills:					
12/31/14	\$280,000	\$279,996	\$279,972	4/02/15	
U. S. Treasury Notes:					
10/01/10	100,000	99,922	100,711	8/31/15	1.250%
12/01/14	100,000	102,102	101,781	1/31/16	2.000%
9/30/11	100,000	100,109	100,750	8/31/16	1.000%
9/30/17	100,000	99,191	99,625	6/30/17	.750%
12/01/14	100,000	99,691	99,203	10/31/17	.750%
9/30/13	100,000	98,680	99,195	1/31/18	.875%
12/01/14	100,000	101,230	100,484	8/31/18	1.500%
12/03/13	100,000	99,180	99,297	11/30/18	1.250%
12/30/14	100,000	99,894	100,039	1/31/19	1.500%
12/01/14	100,000	100,469	99,750	5/31/19	1.500%
12/01/14	<u>100,000</u>	<u>100,094</u>	<u>99,391</u>	10/31/19	1.500%
	<u>\$1,380,000</u>	<u>\$1,380,558</u>	<u>\$1,380,198</u>		

NOTES TO FINANCIAL STATEMENTS

NOTE 5 - U. S. GOVERNMENT AGENCY BONDS OWNED AS OF DECEMBER 31, 2014:

<u>Date Purchased</u>	<u>Quantity</u>	<u>Purchase Cost</u>	<u>Market Value</u>	<u>Maturity Date</u>	<u>Interest Rate</u>
Federal Farm Credit Banks:					
12/03/13	\$100,000	\$ 99,845	\$100,128	3/01/16	0.410%
12/31/14	100,000	100,180	100,008	9/22/17	1.125%
Federal Home Loan Banks:					
12/31/14	<u>100,000</u>	<u>99,878</u>	<u>99,851</u>	11/25/15	0.125%
	<u>\$300,000</u>	<u>\$299,903</u>	<u>\$299,987</u>		

NOTE 6 – CORPORATE BONDS OWNED AS OF DECEMBER 31, 2014:

<u>Date Purchased</u>	<u>Quantity</u>	<u>Purchase Cost</u>	<u>Market Value</u>	<u>Maturity Date</u>	<u>Interest Rate</u>
Apple Inc. Senior Global Note:					
10/10/14	\$100,000	\$100,866	\$101,135	5/06/19	2.100%
Colgate-Palmolive Co. Notes:					
12/14/10	100,000	95,822	100,704	11/01/15	1.375%
International Business Machines:					
3/19/14	50,000	50,117	50,184	2/12/19	1.950%
Johnson & Johnson Bond:					
4/03/14	50,000	49,865	50,130	12/05/18	1.650%
Wal-Mart Stores, Inc. Bond:					
12/17/14	<u>100,000</u>	<u>100,396</u>	<u>99,770</u>	4/21/07	1.000%
	<u>\$400,000</u>	<u>\$397,066</u>	<u>\$401,923</u>		

NOTE 7 – ESTIMATED CLAIMS PAYABLE AS OF DECEMBER 31, 2014 AND 2013:

<u>Insolvency</u>	<u>12/31/14</u>	<u>12/31/13</u>
Class B70 – Lincoln Memorial Life, TX	\$ 1,999,383	\$2,172,807
Class B71 – Medical Savings Insurance, IN	20,000	20,000
Class B74 – National States Insurance, MO	200,000	200,000
CoOpportunity Health, IA	<u>120,000,000</u>	<u>0</u>
	<u>\$122,219,383</u>	<u>\$2,392,807</u>

NOTES TO FINANCIAL STATEMENTS

NOTE 8 – CONTINGENCY RESERVE FOR FUTURE OBLIGATIONS

On April 8, 1999, the Board of Directors approved that net asset balances held for certain settled insolvencies be transferred to a contingency reserve for future Class B obligations of the Nebraska Life and Health Insurance Guaranty Association.

On July 29, 2014, the Board of Directors approved that the contingency reserves be allocated to specific open insolvencies. Exhibit B-1 (Page 7) presents an accounting of the Class B contingency reserves for the year 2014. The net asset balances of the contingency reserves were as follows:

	<u>12/31/14</u>	<u>12/31/13</u>
Contingency reserve for future obligations – Life	\$2,384,559	\$11,916,731
Contingency reserve for future obligations – Annuities	0	5,119,340
Contingency reserve for future obligations – Health	<u>0</u>	<u>3,775,404</u>
	<u>\$2,384,559</u>	<u>\$20,811,475</u>

NOTE 9 – TOTAL NET ASSETS

As shown on Exhibit A as of December 31, 2014, total assets were \$4,096,962 and total liabilities were \$122,219,383 which resulted in total net assets of a negative \$118,122,421. The excess of liabilities over assets, not covered by rehabilitation or liquidation of the insolvencies, will be covered by Class B assessments of member insurers licensed in the State of Nebraska. In January 2015, an assessment of \$46,800,000 was made.

NOTE 10 – INVESTMENT INCOME (LOSS) – NET

	<u>2014</u>	<u>2013</u>
Income received on money market funds	\$ 83	\$ 69
Interest earned on debt securities	16,001	19,395
Realized net gain (loss) from sale of debt securities	(3,403)	41
Unrealized market gain (loss)	(3,098)	(18,175)
Investment management fees	<u>(1,891)</u>	<u>(1,844)</u>
	<u>\$ 7,692</u>	<u>\$ (514)</u>

NOTES TO FINANCIAL STATEMENTS

NOTE 11 - RECOVERIES RECEIVED - CLASS A

Distributions as follows were received from the NOLHGA Insolvency Clearing Account during 2014:

Distribution regarding American Community Mutual Insurance	\$14,291
Early access distribution regarding Thunor Trust	<u>74,789</u>
	<u>\$89,080</u>

NOTE 12 – CLASS A GENERAL AND ADMINISTRATIVE EXPENSES ALLOCATED TO
CLASSES B AND C

Class A general and administrative expenses were allocated to Classes B and C insolvencies based on time spent by administrative personnel on the specific insolvencies. This procedure is in accordance with accounting guidelines recommended by the National Organization of Life and Health Insurance Guaranty Associations.

Time spent was determined by the administration and legal fees paid to the Cline, Williams Law Firm, who perform the administration of the Nebraska Life and Health Insurance Guaranty Association. The Cline, Williams Law Firm submits monthly billings for their services for each insolvency.