

# DEPARTMENT OF INSURANCE STAFF

[www.doi.nebraska.gov](http://www.doi.nebraska.gov)

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## **ADMINISTRATION**

Bruce R. Ramge, CPCU, CIE  
Christine Neighbors  
Peg Jasa  
Rebecca Stevenson

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

## **ADMINISTRATIVE SERVICES DIVISION**

Randy Willey  
Mark Peterson, MCP  
Nora Lopez  
Jill Wild  
Julie Neal  
Jillian Boston  
Maureen Rockwell  
Vacant

Accounting and Finance Manager  
Infrastructure Support Analyst  
Accounting Clerk  
Accounting Clerk  
Accountant  
Office Clerk  
Office Clerk  
Office Services Manager

## **CONSUMER AFFAIRS DIVISION**

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

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

## **HEALTH POLICY DIVISION**

Martin Swanson  
Maggie Dolezal  
Vacant

Administrator  
Federal Aid Administrator  
Health Policy Analyst

## **HUMAN RESOURCES DIVISION**

Kathy Vandenberg

Personnel Officer

## **INSURANCE FRAUD PREVENTION DIVISION**

Charles Starr, SCLA, CIFI, AHFI  
Connie Drake  
Kimberly Church  
Mark Wolfe, FCLA, CIFI  
Luke Wilke, FCLS

Division Chief  
Administrative Assistant  
Fraud Investigator  
Fraud Investigator  
Fraud Investigator

## **EXAMINATION DIVISION**

Justin Schrader, CFE  
Lindsay Crawford, CFE  
Shelly Storie

Chief Examiner  
Deputy Chief Examiner  
Exam Division Staff Assistant

Dave Clayton, CFE  
Jennifer Rose, CFE  
Heather Morrow, CFE  
Vacant  
TJ Addison  
Austin Brown  
Brian Davis  
Nathan DeJong, AFE  
Hailey Gao  
Mitchell Higgins  
Cara Kroeger  
Chrystal Pascoe  
Michael Sullivan  
Lynn Wiese, CFE  
Vacant

Assistant Chief Examiner - Analysis  
Financial Analyst Supervisor  
Financial Analyst Supervisor  
Financial Analyst Supervisor  
Financial Analyst  
Financial Analyst  
Financial Analyst  
Financial Analyst  
Financial Analyst  
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Financial Analyst

Andrea Johnson, CFE  
Isaak Russell, CFE  
Tadd Wegner, CFE  
Natasha Bowland  
Nicole Drake  
Skyler Frannsen, CFE  
Gary Evans, CFE, AES, CISA  
Santosh Ghimire  
Joe Hofmeister, CFE  
Kim Hurst, CFE  
Derek Petersen, CFE  
Linda Scholl, CFE, AES, CISA  
Kim Stevenson  
Joel Tapsoba

Assistant Chief Examiner-Exam  
Supervisory Examiner  
Supervisory Examiner  
Financial Examiner  
Financial Examiner  
Financial Examiner  
Financial Examiner  
Financial Examiner  
Financial Examiner  
Financial Examiner  
Financial Examiner  
Financial Examiner  
Financial Examiner  
Financial Examiner

Rhonda Ahrens, FSA, MAAA  
Derek Wallman  
Gordon Hay, FCAS, MAAA, CPCU  
Bruce Bornman, CFE  
Jill Gleason, CFE  
Chris Armory, CFE  
Elizabeth Hofker, CFE

Life and Health Actuarial Examiner  
Life and Health Actuarial Examiner  
Property & Casualty Actuarial Examiner  
Investment Specialist  
Holding Company Specialist  
Assistant Holding Company Specialist  
International Insurance Analyst

Kristy Hadden  
Lori Bruss  
Deb Bush  
Martha Hettenbaugh  
Lisa Pape

Company Administrator  
Company Administration Staff Assistant  
Surplus Lines Tax Analyst  
Premium Tax Analyst  
Burial Pre-Need Examiner

**LEGAL DIVISION**

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

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

**LIFE AND HEALTH DIVISION**

Karl Hug  
Deb Maher  
Maryana Grodnova-Ware, ALMI, AFSI  
Rebecca Dennis  
Lisa Mariscal-Johnsen

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

**MARKET CONDUCT**

Reva Vandevoorde, CIE, CPCU, MCM, ALMI  
Rob McCullough  
Jonathon Bartholomew, ACS  
Megan Keck, AIE, APIR, AU  
Brenda Lenhoff  
Conna Wiese, FLMI, FFSI, AIRC, AIAA, ARSI

Market Conduct Administrator  
Market Conduct Analyst  
Market Conduct Examiner  
Market Conduct Examiner  
Market Conduct Examiner  
Market Conduct Examiner

**PRODUCERS' LICENSING DIVISION**

Kevin Schlautman  
Gina Goodro  
Beth Krutz  
Rae Ann Mastny  
Stephen Strovers

Administrator  
Insurance Education Analyst  
Licensing Representative  
Licensing Representative  
Licensing Representative

**PROPERTY AND CASUALTY DIVISION**

Connie Van Slyke  
Stephanie Hobelman  
Craig Palik  
Chris Williamson

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

**SENIORS HEALTH INSURANCE INFORMATION PROGRAM**

Alicia Jones  
Karma Boddy  
Carol Harrah  
Ann Kroger  
Jonathan Burlison

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

## 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 the 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)	FY 13-14	FY 14-15	FY 15-16
Examination Fees	\$ 3,891,122	\$ 4,643,179	\$ 4,809,450
Admin. Fee Professional Medical Liability	202,514	423,662	74,629
Publications/Photocopies/Fraud	2,918	3,598	6,140
Conference	20,965	19,809	19,695
Agent Certification	19,431	20,965	30,129
Legal Filing Fees	1,062,073	1,102,939	1,074,569
Miscellaneous Fees (Filing Fees)	63,430	40,694	40,694
Admin. Fees - Premium Taxes	17,680	17,600	18,000
Pre-Admission Review Fees	440,611	557,818	507,452
P&C Filing Fees	218,195	149,702	131,627
L&H Filing Fees	470,472	467,586	504,627
Fraud Fee	70,690	72,699	73,153
Certificate of Authority	535,365	553,240	572,700
Agency License	6,531,341	6,286,537	6,037,534
Company Appointment/Cancellation	3,141,700	3,329,745	3,477,455
Agent's License	-	-	-
Utilization Review Agents	47,650	49,300	42,300
Continuing Education Approval/Course	4,000	-	-
Comp.	72,200	69,800	73,600
Reinsurance Intermediary	-	-	-
Third Party Administrator	-	-	-
Pre-License Certification/Course Approval	-	-	-
<b>TOTAL FEES</b>	<b>\$16,182,357</b>	<b>\$17,808,873</b>	<b>\$17,493,754</b>

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 governmental units for the last three tax years.

	<u>2014</u>	<u>2015</u>	<u>2016</u>
Premium Tax	\$ 87,615,083	\$ 83,181,075	\$ 80,990,524
Fire Insurance Tax	3,519,438	4,072,270	3,927,287
Workers' Compensation Cash Fund	3,969,003	4,027,734	4,002,922
Workers' Compensation Trust Fund	-0-	-0-	-0-
Premium Tax transferred to CHIP Fund (Net) (1)	<u>(5,075,000)</u>	<u>(70,883)</u>	<u>649,090</u>
<b>TOTAL TAXES</b>	<b>\$ 90,028,524</b>	<b>\$ 91,210,196</b>	<b>\$ 89,569,793</b>
Interest Income from Premium Tax Prepayments/CHIP Fund	\$ 692,016	\$ 821,906	\$ 789,300
Late Payment Penalties and Administrative Fines (2)	<u>242,025</u>	<u>82,885</u>	<u>278,619</u>
<b>TOTAL INTEREST AND PENALTIES</b>	<b>\$ 934,041</b>	<b>\$ 904,791</b>	<b>\$ 1,067,919</b>
<b>TOTAL REVENUE DISTRIBUTED TO OTHER GOVERNMENTAL ENTITIES/FUNDS</b>	<b><u>\$ 90,962,565</u></b>	<b><u>\$ 92,114,987</u></b>	<b><u>\$90,637,712</u></b>

- (1) To more accurately reflect the premium taxes paid by insurers, net transfers to the CHIP (Comprehensive Health Insurance Pool) Fund has 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 2016, the Division closed over 1,500 cases recovering approximately \$6.4 million dollars. The cases closed during 2016 reflect the following:

<b>CPLNT AMOUNT RECOVERED</b>	<b>COVERAGE TYPE</b>	<b>CPLNT COUNT</b>
\$6,437,347.34	All	1573
\$1,360,387.87	Accident & Health	515
\$1,207,580.90	Auto	454
\$572,768.92	Fire, Allied Lines & CMP	39
\$920,272.73	Homeowners	274
\$87,281.79	Liability	21
\$1,779,530.16	Life & Annuity	155
\$466,785.02	Miscellaneous	61
\$42,739.95	undetermined	54

<b>COVERAGE TYPE</b>	<b>CPLNT AMOUNT RECOVERED</b>	<b>COVERAGE LEVEL 1</b>	<b>CPLNT COUNT</b>
All	\$6,437,347.34	All	1573
Accident & Health	\$0.00	Credit	1
Accident & Health	\$430,277.29	Group	148
Accident & Health	\$930,110.58	Individual	366
Auto	\$246,665.30	Commercial	32
Auto	\$0.00	Motorcycle	4
Auto	\$12,362.74	Motorhome	5
Auto	\$0.00	Motorsport	3
Auto	\$943,212.42	Private Passenger	404
Auto	\$2,860.94	Rental	5
Auto	\$2,479.50	State Specific	1
Fire, Allied Lines & CMP	\$405,868.62	Commercial Multi-Peril	34
Fire, Allied Lines & CMP	\$166,900.30	Dwelling Fire	3
Fire, Allied Lines & CMP	\$0.00	Fire, Allied Lines	2
Homeowners	\$20,696.67	Condo/Town	7
Homeowners	\$8,822.91	Farmowner/Ranchowner	14
Homeowners	\$870,876.40	Homeowners	239
Homeowners	\$0.00	Mobile Homeowner	2
Homeowners	\$19,876.75	Renters/Tenants	11
Homeowners	\$0.00	State Specific	1
Liability	\$87,281.79	General	20
Liability	\$0.00	State Specific	1
Life & Annuity	\$759,456.71	Annuities	25
Life & Annuity	\$61,942.82	Group Annuities	1
Life & Annuity	\$285.00	Group Life	9
Life & Annuity	\$957,845.63	Individual Life	120
Misc/undetermined	\$509,524.97	undetermined	115

## EXAMINATION DIVISION

The Examination Division is responsible for the monitoring of the approximately 1,500 licensed insurance companies and 800 other legal 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 approximately 100 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, surplus lines 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 responsibilities of the Examination Division are carried out by the following staff: 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, a Holding Company Specialist, an Assistant Reinsurance Specialist, an International Insurance Analyst, thirteen financial examiners, fourteen financial analysts, a burial pre-need examiner, a premium tax analyst, a surplus lines analyst, a staff assistant, and an administrative secretary.

### FINANCIAL EXAMINATIONS COMPLETED IN 2016

COMPANY NAME
<b>Insurance Companies:</b>
Acceptance Casualty Company
Acceptance Indemnity Insurance Company
Acceptance Insurance Company
Geico Advantage Insurance Company
Geico Choice Insurance Company
Geico Secure Insurance Company
Mutual of Omaha Insurance Company
Nebraska Total Care, Inc.
Nebraska Life Assurance Examination
Omaha Insurance Company
Omaha Life Insurance Company
Omaha Reinsurance Company

Platte River Insurance Company
Preferred Professional Insurance Company
United HealthCare of the Midlands, Inc.
United of Omaha Life Insurance Company
United World Life Insurance Company
Wellcare of Nebraska, Inc.
West Coast Life Insurance Company
<b>Pre-Need Sellers:</b>
Allnuttt Funeral Home
Aspen Aftercare Cremation & Burial Service
Bates-Gould Funeral Home
Brockhaus-Howser-Fillmer Funeral Home
Brockhaus-Thenhaus Funeral Home
Campbell-Aman Funeral Home
Catholic Cemeteries – Archdiocese of Omaha
Chamberlain-Pier Funeral Home
Dugan Funeral Services, Inc.
Forest Lawn Cemetery
Iverson Memorial Chapel
John E. Johnston & Son Mortuary
Lincoln Memorial Park Cemetery Association
Marshall Funeral Chapels
Metcalf-Nelson Funeral Home
Munderloh Funeral Home
Peterson Funeral Home (Affidavit)
Prairie Services, LLC
Reichmuth Funeral Homes, Inc.
Roper & Sons, Inc.
SCI Funeral Services of Nebraska
Stonacek Memorial Chapel
Thomas Funeral Home (Affidavit)
Tibbetts Brothers, Inc.
Unitarian Church of Lincoln
Volzke Mortuary
WB Funeral Home (Affidavit)
Williams Funeral Homes, Inc.
Wyuka Cemetery

### **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](http://www.ReportInsuranceFraud.ne.gov).

### **2016 Insurance Fraud Statistics**

The Insurance Fraud Prevention Division (IFPD) received 659 case referrals regarding potential violations of the Nebraska Insurance Fraud Act during 2016. Of the referrals received, 408 (62%) were submitted through the National Insurance Crime Bureau (NICB) and 104 (16%) were made via the National Association of Insurance Commissioners' (NAIC) online fraud reporting system. The remainder of the referrals were submitted by victims, concerned consumers, or law enforcement agencies.

**Actual** or **potential** monetary losses exceeding **\$17.5 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 2016:

- Property/Casualty = 493 Cases (75%)
- Life/Health = 109 Cases (16%)
- Agent or Internal Fraud = 54 Cases (8%)
- Other Fraud = 3 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.

**2016 Cases Sent for Criminal Prosecution:**

30 Cases  
20 Suspects Involved

**2016 Convictions:**

18 Cases  
17 Suspects Involved

**2016 Court Ordered Restitution:**

9 Cases  
\$2,065,416.80

**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 redomestications. The division also renders legal advice on policy form approvals, financial transactions, investments and agreements entered into by insurers. The division enforces compliance with the Nebraska insurance statutes and Department regulations by all insurers, insurance agents, brokers, and all others licensed by the Department of Insurance as well as unauthorized entities, and coordinates legislative matters. Counsel 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 Workers' Compensation Assigned Risk Plan, 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 2016, the Life and Health Division reviewed 15,833 life and health reports and forms: including policies, riders, endorsements, applications and advertising. A total of 596 health insurance rate filings were reviewed. Overall in 2016 3,089 filings were received and 2,457 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 2016**

<b>Company Name</b>
Columbia National Insurance Company
Inland Insurance Company
Universal Surety 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, 2016:

- Resident Producers 17,932
- Nonresident Producers 71,433
- Insurance Agencies 8,757
- Resident Consultants 199
- Nonresident Consultants 150

### **PROPERTY AND CASUALTY DIVISION**

The Property and Casualty Division analyzes and takes final action on rate, rule, and form 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 2016, the Property and Casualty Division received 3,805 new filings, including those made by advisory organizations. Final action was taken on 3,950 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 33,200 Nebraska Medicare beneficiaries.

## **HEALTH POLICY DIVISION**

The Health Policy Division is responsible for the oversight and execution of health insurance laws and regulations for the State of Nebraska. It has primary oversight over the implementation and enforcement of the Affordable Care Act (ACA) but also has oversight over all aspects of health insurance. It works in conjunction with the Life and Health Division, Market Conduct Division, Consumer Affairs Division, Licensing Division, Fraud Division, Nebraska Senior Health Insurance Information Program (SHIIP) 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. Finally, our division also oversees external reviews wherein a policy holder may request additional review of a claim or policy provision denial by an Independent Review Organization.

The division has worked closely with the legal division to find efficiencies in order to ease burdens on the insurers and to be more consumer friendly for the public. For example, various filings that were once required to be filed via paper are now allowed to be filed electronically thus creating a savings to the insurers. Our health insurance information website, <http://nehealthinsuranceinfo.gov/>, is constantly being upgraded to meet the needs of Nebraskans who would like to look at their health insurance price options prior to their purchase and also provides the public with answers to commonly asked health insurance questions.

The ACA continues to develop and new federal regulations and guidance documents are released nearly weekly. Our staff has been reduced over time but we have nonetheless continued to be efficient with the personnel on hand and continue to perform our tasks of advising the Governor and his office, the Legislature and the Director of Insurance with updates regarding the ACA and other relevant health insurance issues.

NEBRASKA LIFE AND HEALTH INSURANCE  
GUARANTY ASSOCIATION

Financial Statements

December 31, 2016 and 2015

and

Independent Auditor's Report

STATEMENTS OF FINANCIAL POSITION (Notes 1 and 2)

	Dec. 31, <u>2016</u>	Dec. 31, <u>2015</u>
<b>ASSETS:</b>		
Cash in checking account	\$ 255,944	\$ 622,830
Cash in money market funds	1,624,148	2,215,043
Certificates of deposit at market value (Note 3)	1,653,752	1,644,548
U. S. Treasury Bills and Notes at market value (Note 4)	2,299,051	3,748,847
U. S. Government Agency bonds at market value (Note 5)	422,585	300,087
Corporate bonds at market value (Note 6)	1,171,099	503,654
Accrued interest receivable on investments	<u>11,508</u>	<u>9,778</u>
<b>TOTAL ASSETS</b>	<b><u>\$ 7,438,087</u></b>	<b><u>\$ 9,044,787</u></b>
 <b>LIABILITIES:</b>		
Estimated claims payable (Note 7)	\$ 29,341,556	\$ 6,992,030
Loan payable (Note 8)	<u>0</u>	<u>0</u>
<b>TOTAL LIABILITIES</b>	<b><u>\$ 29,341,556</u></b>	<b><u>\$ 6,992,030</u></b>
 <b>NET ASSETS:</b>		
<b>UNRESTRICTED NET ASSETS:</b>		
Class A net assets for general administration	\$ <u>247,513</u>	\$ <u>245,652</u>
Total Unrestricted Net Assets	<u>\$ 247,513</u>	<u>\$ 245,652</u>
<b>TEMPORARILY RESTRICTED NET ASSETS:</b>		
Classes B and C net assets for specific insurance company insolvencies (Exhibit A-1)	\$ (24,564,266)	\$ (565,292)
Contingency reserve for future obligations (Note 9)	<u>2,413,284</u>	<u>2,372,397</u>
Total Temporarily Restricted Net Assets	<u>\$ (22,150,982)</u>	<u>\$ 1,807,105</u>
<b>TOTAL NET ASSETS (Note 10)</b>	<b><u>\$ (21,903,469)</u></b>	<b><u>\$ 2,052,757</u></b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b><u>\$ 7,438,087</u></b>	<b><u>\$ 9,044,787</u></b>

See accompanying notes to financial statements.

CLASSES B AND C NET ASSETS FOR SPECIFIC INSURANCE COMPANY INSOLVENCIES

	<u>12/31/16</u>	<u>12/31/15</u>
Class B 69 – Benicorp Insurance, Indiana	\$ (71,793)	\$ (71,136)
Class B 70 – Lincoln Memorial Life, Texas	519,267	466,141
Class B 71 – Medical Saving Insurance, Indiana	6,835	8,190
Class B 72 – Penn Treaty Insurance Co., Pennsylvania	(27,519,627)	(291,993)
Class B 74 – National States Insurance, Missouri	(420,685)	(370,285)
Class B 75 – Executive Life Insurance Co. of New York	(4,905)	627
Class B 76 – Standard Life Insurance Co. of Indiana	(2,063)	(2,035)
Class B 77 – CoOpportunity Health, Iowa	2,876,790	(280,214)
Class B 78 - SeeChange Health Insurance, California	(7,179)	(4,760)
Class C 20 – Executive Life, California	<u>59,094</u>	<u>(19,827)</u>
Total Classes B and C Net Assets for Specific Insurance Company Insolvencies	<u>\$ (24,564,266)</u>	<u>\$ (565,292)</u>



STATEMENTS OF ACTIVITIES (Notes 1 and 2)

	Class A	Classes B & C (Exh. B-1)	<u>Total</u>	
			2016	2015
<b>REVENUES:</b>				
Assessments received			\$ 0	\$46,807,814
Recoveries received		\$ 173,599	173,599	41,426,860
Premiums received		53,283	53,283	63,269
Investment income – Net (Note 11)	\$ <u>1,861</u>	<u>58,325</u>	<u>60,186</u>	<u>27,312</u>
<b>TOTAL REVENUES</b>	<b>\$ <u>1,861</u></b>	<b>\$ <u>285,207</u></b>	<b>\$ <u>287,068</u></b>	<b>\$88,325,255</b>
<b>EXPENSES:</b>				
Benefit claims		\$ 489,932	\$ 489,932	\$81,352,023
Claims processing		678,943	678,943	0
Interest paid on loan		0	0	901,813
Assumption reinsurance		9,363	9,363	8,766
Administration, legal fees, direct expenses	\$ 114,440	102,824	217,264	237,315
Assessments by NOLHGA for expenses	7,845	419,234	427,079	810,378
Dues to National (NOLHGA)	49,865		49,865	44,529
Meetings and travel expenses	6,624		6,624	3,351
Auditing and accounting fees	6,160		6,160	5,200
Assessment system software and services	3,640		3,640	6,072
Computer services and expenses	1,950		1,950	4,450
Bank service charges	1,627		1,627	2,051
Bookkeeping fees	948		948	1,482
Postage, printing and general supplies	373		373	0
Class A general and administration expenses allocated to Classes B and C (Note 12)	<u>(193,472)</u>	<u>193,472</u>	<u>0</u>	<u>0</u>
<b>TOTAL EXPENSES</b>	<b>\$ <u>0</u></b>	<b>\$ <u>1,893,768</u></b>	<b>\$ <u>1,893,768</u></b>	<b>\$83,377,430</b>
<b>REVENUES OVER (UNDER) EXPENSES</b>	<b>\$ 1,861</b>	<b>\$ (1,608,561)</b>	<b>\$ (1,606,700)</b>	<b>\$ 4,947,825</b>
(Increase) decrease in claims payable		<u>(22,349,526)</u>	<u>(22,349,526)</u>	<u>115,227,353</u>
<b>INCREASE (DECREASE) IN NET ASSETS</b>	<b>\$ 1,861</b>	<b>\$ (23,958,087)</b>	<b>\$ (23,956,226)</b>	<b>120,175,178</b>
<b>NET ASSETS – BEGINNING OF YEAR</b>	<b><u>245,652</u></b>	<b><u>1,807,105</u></b>	<b><u>2,052,757</u></b>	<b>(118,122,421)</b>
<b>NET ASSETS – END OF YEAR</b>	<b>\$ <u>247,513</u></b>	<b>\$ (22,150,982)</b>	<b>\$ (21,903,469)</b>	<b>\$ <u>2,052,757</u></b>

See accompanying notes to financial statements.

CLASSES B AND C NET ASSETS – STATEMENTS OF ACTIVITIES

	<u>Balance</u> <u>12/31/15</u>	<u>1/1 – 12/31/16</u>		<u>Balance</u> <u>12/31/16</u>
		<u>Revenues</u>	<u>Expenses</u>	
Class B69 – Benicorp Insurance, IN	\$ (71,136)			
Interest expense		\$ (540)		
Assessments by NOLHGA for expenses			\$ 117	\$ (71,793)
Class B70 - Lincoln Memorial Life, TX	466,141			
Recoveries received		52,252		
Premiums received		370		
Investment income		16,950		
Benefit claims			100,000	
Assessments by NOLHGA for expenses			16,416	
Administration & legal fees, & direct expenses			14,000	
Allocated general & administration expenses			26,504	
Estimated claims payable decrease			(140,474)	519,267
Class B71 - Medical Savings Insurance, IN	8,190			
Recoveries received		3,880		
Investment income		101		
Assessments by NOLHGA for expenses			8,397	
Administration & legal fees, & direct expenses			2,398	
Allocated general & administration expenses			4,541	
Estimated claims payable decrease			(10,000)	6,835
Class B72 – Penn Treaty Insurance Co., PA	(291,993)			
Interest expense		(2,999)		
Assessments by NOLHGA for expenses			44,622	
Administration & legal fees, & direct expenses			62,221	
Allocated general & administration expenses			117,792	
Estimated claims payable increase			27,000,000	(27,519,627)
Class B74 – National States Insurance, MO	(370,285)			
Recoveries received		4,394		
Premiums received		52,913		
Interest expense		(1,495)		
Benefit claims			78,861	
Assessments by NOLHGA for expenses			19,097	
Administration & legal fees, & direct expenses			2,853	
Allocated general & administration expenses			5,401	(420,685)

(Continued)

CLASSES B AND C NET ASSETS – STATEMENTS OF ACTIVITIES

	<u>Balance</u> <u>12/31/15</u>	<u>1/1 – 12/31/16</u>		<u>Balance</u> <u>12/31/16</u>
		<u>Revenues</u>	<u>Expenses</u>	
Class B75 – Executive Life Insurance of New York \$	627			
Interest expense		\$ (13)		
Assessments by NOLHGA for expenses			\$ 8	
Administration & legal fees, & direct expenses			1,905	
Allocated general & administration expenses			3,606	\$ (4,905)
Class B76 – Standard Life Insurance Co. of Indiana	(2,035)			
Interest expense		(15)		
Assessments by NOLHGA for expenses			13	(2,063)
Class B77 – CoOpportunity Health – Iowa	(280,214)			
Investment income		28,332		
Benefit claims			311,135	
Claims processing			678,943	
Assessments by NOLHGA for expenses			329,766	
Administration & legal fees & direct expenses			18,205	
Allocated general & administration expenses			33,279	
Estimated claims payable decrease			(4,500,000)	2,876,790
Class B78 – SeeChange Health Insurance – CA	(4,760)			
Benefit claims			(64)	
Interest expense		(43)		
Assessments by NOLHGA for expenses			13	
Administration & legal fees & direct expenses			839	
Allocated general & administration expenses			1,588	(7,179)
Class C 20 – Executive Life, CA	(19,827)			
Recoveries received		90,297		
Interest expense		(64)		
Assumption reinsurance			9,363	
Assessments by NOLHGA for expenses			785	
Administration & legal fees, & direct expenses			402	
Allocated general & administration expenses			762	59,094

(Continued)

CLASSES B AND C NET ASSETS – STATEMENTS OF ACTIVITIES

	<u>Balance</u> <u>12/31/15</u>	<u>1/1 – 12/31/16</u>		<u>Balance</u> <u>12/31/16</u>
		<u>Revenues</u>	<u>Expenses</u>	
Class B Contingency Reserve - Life	\$2,372,397			
Recovery received – Class B41		\$ 22,752		
Recovery received – Class C17		25		
Investment income	<u>                    </u>	<u>18,110</u>	<u>                    </u>	\$ <u>2,413,284</u>
<b>TOTAL TEMPORARILY RESTRICTED NET ASSETS</b>	<u>\$1,807,105</u>	<u>\$285,207</u>	<u>\$24,243,294</u>	<u>\$(22,150,982)</u>
 Per Exhibit B:				
Total expenses			\$ 1,893,768	
Increase in estimated claims payable			<u>22,349,526</u>	
			<u>\$24,243,294</u>	

STATEMENTS OF CASH FLOWS (Notes 1 and 2)

	<u>2016</u>	<u>2015</u>
CASH FLOWS FROM (USED FOR) OPERATING ACTIVITIES:		
Increase (decrease) in net assets per Exhibit B	\$(23,956,226)	\$ 120,175,178
Adjustments to reconcile increase (decrease) in net assets with net cash from (used for) operating activities:		
Realized net (gain) loss from sale of investments	3,596	(6,696)
Unrealized market (gain) loss on investments	(10,029)	8,452
Increase in accrued interest receivable	(1,730)	(3,716)
Increase (decrease) in estimated claims payable	<u>22,349,526</u>	<u>(115,227,353)</u>
NET CASH FROM (USED FOR) OPERATING ACTIVITIES	<u>\$ (1,614,863)</u>	<u>\$ 4,945,865</u>
CASH FLOWS FROM (USED FOR) INVESTING ACTIVITIES:		
Proceeds from sale of investments	\$ 5,925,000	\$ 2,130,983
Purchase of investments	<u>(5,267,918)</u>	<u>(5,557,477)</u>
NET CASH FROM (USED FOR) INVESTING ACTIVITIES	<u>\$ 657,082</u>	<u>\$ (3,426,494)</u>
CASH FLOWS FROM (USED FOR) FINANCING ACTIVITIES:		
Borrowed on line of credit from bank	\$ 0	\$ 33,851,801
Repayment of loan from bank	<u>0</u>	<u>(33,851,801)</u>
NET CASH FROM (USED FOR) FINANCING ACTIVITIES	<u>\$ 0</u>	<u>\$ 0</u>
CASH AND MONEY MARKET FUNDS:		
Increase (decrease) during year	\$ (957,781)	\$ 1,519,371
Balance at beginning of year	<u>2,837,873</u>	<u>1,318,502</u>
Balance at end of year	<u>\$ 1,880,092</u>	<u>\$ 2,837,873</u>
Balance at end of year:	<u>12/31/16</u>	<u>12/31/15</u>
Cash in checking account	\$ 255,944	\$ 622,830
Cash in money market funds	<u>1,624,148</u>	<u>2,215,043</u>
	<u>\$ 1,880,092</u>	<u>\$ 2,837,873</u>
Interest paid on loan	<u>\$ 0</u>	<u>\$ 901,813</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 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, 2016:

<u>Date Purchased</u>	<u>Quantity</u>	<u>Purchase Cost</u>	<u>Market Value</u>	<u>Maturity Date</u>	<u>Interest Rate</u>
Ally Bank Midvale, UT:					
5/28/15	\$150,000	\$149,325	\$150,158	5/29/18	1.350%
American Express Centr:					
5/06/15	150,000	149,257	150,278	4/30/18	1.250%
BMW Bank North Amer Salt Lake:					
5/06/15	150,000	149,145	150,017	4/24/17	0.700%
Capital One Bank USA NA:					
9/30/15	100,000	99,700	100,217	10/2/17	1.150%
Cardinal Bank NA VA:					
03/09/16	150,000	149,625	150,207	9/10/18	0.950%
Discover Bank:					
5/08/15	100,000	99,265	100,689	4/1/20	1.850%
Homestreet Bank Washington:					
6/23/16	125,000	124,941	125,005	4/10/17	0.600%
Old Missouri Bank Springfield:					
5/19/16	150,000	149,745	149,788	11/5/18	0.950%
Stearns Bank NA St Cloud, MN:					
12/31/14	150,000	149,850	150,135	3/31/17	1.000%
Synchrony Bank:					
1/02/15	150,000	149,863	152,269	12/12/19	2.000%
Wells Fargo Bank NA:					
6/23/16	125,000	124,956	124,725	6/18/18	1.200%
Zion First National Bank UT:					
3/03/16	150,000	149,880	150,264	2/14/18	1.000%
	<u>\$1,650,000</u>	<u>\$1,645,552</u>	<u>\$1,653,752</u>		

NOTES TO FINANCIAL STATEMENTS

NOTE 4 – U. S. TREASURY NOTES OWNED AS OF DECEMBER 31, 2016:

<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 Notes:					
3/1/16	\$ 300,000	\$ 299,666	\$ 300,033	1/31/17	0.500%
3/14/16	100,000	99,932	100,024	2/15/17	0.950%
3/14/16	250,000	249,509	250,020	5/31/17	0.625%
9/30/13	100,000	99,191	100,051	6/30/17	0.750%
10/3/16	250,000	249,810	249,745	7/31/17	1.200%
6/8/16	250,000	249,783	249,805	8/31/17	0.625%
12/01/14	100,000	99,691	99,910	10/31/17	0.750%
10/3/16	100,000	99,941	99,766	11/30/17	0.625%
9/30/13	100,000	98,680	99,926	1/31/18	.875%
12/01/14	100,000	101,230	100,625	8/31/18	1.500%
12/03/13	100,000	99,180	100,145	11/30/18	1.250%
12/30/14	100,000	99,894	100,543	1/31/19	1.500%
6/8/16	250,000	249,844	247,755	4/15/19	0.875%
12/1/14	100,000	100,469	100,461	5/31/19	1.500%
12/1/14	100,000	100,093	100,242	10/31/19	1.500%
	<u>\$2,300,000</u>	<u>\$2,296,913</u>	<u>\$2,299,051</u>		

NOTE 5 - U. S. GOVERNMENT AGENCY BONDS OWNED AS OF DECEMBER 31, 2016:

<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:					
12/31/14	\$100,000	\$100,180	\$100,230	9/22/17	1.125%
12/30/16	125,000	124,409	124,285	5/16/18	0.750%
12/30/16	100,000	99,996	99,964	11/6/18	1.250%
Federal Home Loan Banks:					
4/18/16	100,000	100,360	98,106	2/18/21	1.375%
	<u>\$425,000</u>	<u>\$424,945</u>	<u>\$422,585</u>		



NOTE 6 – CORPORATE BONDS OWNED AS OF DECEMBER 31, 2016:

Date Purchased	Quantity	Purchase Cost	Market Value	Maturity Date	Interest Rate
Apple Inc. Note:					
1/5/16	\$ 100,000	\$ 99,271	\$ 99,625	5/3/18	1.000%
Apple Inc. Senior Global Note:					
10/10/14	100,000	100,866	100,949	5/6/19	2.100%
Coca Cola Co. Note:					
1/4/16	200,000	198,094	198,300	10/27/20	1.875%
Colgate Palmolive Co. Note:					
1/5/16	200,000	198,360	198,970	5/1/18	0.900%
International Business Machines Note:					
3/19/14	50,000	50,117	50,307	2/12/19	1.950%
International Business Machines Note:					
1/5/16	100,000	97,989	98,783	5/15/20	1.625%
Johnson & Johnson Note:					
4/03/14	50,000	49,865	50,275	12/5/18	1.650%
1/5/16	150,000	151,451	150,825	12/5/18	1.650%
3/28/16	125,000	125,118	123,052	3/2/21	1.650%
Wal-Mart Stores, Inc. Note:					
12/17/14	<u>100,000</u>	<u>100,396</u>	<u>100,013</u>	4/21/17	1.000%
	<u>\$1,175,000</u>	<u>\$1,171,527</u>	<u>\$1,171,099</u>		

NOTE 7 – ESTIMATED CLAIMS PAYABLE AS OF DECEMBER 31, 2016 AND 2015:

<u>Insolvency</u>	<u>12/31/16</u>	<u>12/31/15</u>
Class B70 – Lincoln Memorial Life Insurance Co., TX	\$ 1,641,556	\$1,782,030
Class B71 – Medical Savings Insurance Co., IN	0	10,000
Class B72 – Penn Treaty Insurance Co. PA	27,000,000	0
Class B74 – National States Insurance Co., MO	200,000	200,000
Class B77 – CoOpportunity Health, IA	<u>500,000</u>	<u>5,000,000</u>
	<u>\$29,341,556</u>	<u>\$6,992,030</u>

NOTE 8 – LOAN PAYABLE

A Mutual Termination of Loan Agreement was made and entered into as of April 20, 2016, regarding the \$69,500,000 line of credit note with First National Bank of Omaha, Nebraska, dated March 11, 2015. The line of credit served as a bridge loan solely to assist the Association to pay claims and expenses related to the CoOpportunity Health insolvency.

NOTES TO FINANCIAL STATEMENTS

NOTE 9 – 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. On April 9, 2015, the Board of Director approved that the Imerica Life & Health, AR, insolvency, B73, be closed to the contingency reserve. Exhibit B-1 (Page 7) presents an accounting of the contingency reserves for the year 2016. The net asset balances of the contingency reserves were as follows:

	<u>12/31/16</u>	<u>12/31/15</u>
Contingency reserve for future obligations	\$2,413,284	\$2,372,397

NOTE 10 – TOTAL NET ASSETS

As shown on Exhibit A as of December 31, 2016, total assets were \$7,438,087 and total liabilities were \$29,341,556 which resulted in total net assets of a negative \$21,903,469. The excess 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.

NOTE 11 – INVESTMENT INCOME – NET

	<u>2016</u>	<u>2015</u>
Interest income earned	\$61,922	\$32,970
Realized net gain (loss) from sale of securities	(3,596)	6,696
Unrealized market gain (loss)	10,029	(8,452)
Investment management fees	<u>(8,169)</u>	<u>(3,902)</u>
	\$ 60,186	\$ 27,312

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.

# WESTERN GUARANTY FUND SERVICES

## STATEMENTS OF FINANCIAL POSITION DECEMBER 31, 2016 AND 2015

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	2016	2015
<b>ASSETS</b>		
CURRENT ASSETS		
Cash and cash equivalents	\$ 175,161	\$ 173,821
Accounts receivable	183,653	232,775
Prepaid expenses	<u>59,846</u>	<u>34,035</u>
Total current assets	418,660	440,631
FURNITURE AND EQUIPMENT, NET	28,662	35,767
DEPOSITS	<u>7,604</u>	<u>7,604</u>
TOTAL	<u>\$ 454,926</u>	<u>\$ 484,002</u>
<b>LIABILITIES AND NET ASSETS</b>		
CURRENT LIABILITIES		
Accounts payable	\$ 7,597	\$ 27,962
Accrued liabilities	<u>68,667</u>	<u>70,273</u>
Total current liabilities	76,264	98,235
ADVANCES FROM MEMBER FUNDS	<u>378,662</u>	<u>385,767</u>
TOTAL LIABILITIES	<u>454,926</u>	<u>484,002</u>
UNRESTRICTED NET ASSETS	<u>—</u>	<u>—</u>
TOTAL	<u>\$ 454,926</u>	<u>\$ 484,002</u>

See notes to financial statements.

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# WESTERN GUARANTY FUND SERVICES

## STATEMENTS OF ACTIVITIES FOR THE YEARS ENDED DECEMBER 31, 2016 AND 2015

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	2016	2015
REVENUES		
Operating assessments	\$ 1,864,013	\$ 1,926,630
EXPENSES		
Operating expenses (allocated to Member Guaranty Associations):		
Salaries and payroll taxes	1,216,169	1,170,051
Employee benefits	159,646	157,352
Rent	126,640	117,885
Professional services	121,847	238,080
Travel and meetings	66,347	81,954
Retirement plan contribution	64,091	65,956
Supplies and other	45,278	47,163
Equipment expense	31,238	29,923
Business insurance	25,384	11,142
Telephone	<u>7,373</u>	<u>7,124</u>
Total expenses	<u>1,864,013</u>	<u>1,926,630</u>
CHANGE IN UNRESTRICTED NET ASSETS	—	—
NET ASSETS, BEGINNING OF YEAR	<u>—</u>	<u>—</u>
NET ASSETS, END OF YEAR	<u>\$ —</u>	<u>\$ —</u>

See notes to financial statements.

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# WESTERN GUARANTY FUND SERVICES

## STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED DECEMBER 31, 2016 AND 2015

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	2016	2015
<b>OPERATING ACTIVITIES</b>		
Change in net assets	\$ —	\$ —
Adjustments to reconcile change in net assets to net cash provided by operating activities:		
Depreciation	26,436	24,957
Changes in operating assets and liabilities:		
Accounts receivable	49,122	40,164
Prepaid expenses and deposits	(25,811)	(11,947)
Accounts payable	(20,365)	10,865
Accrued liabilities	<u>(1,606)</u>	<u>1,171</u>
Net cash provided by operating activities	<u>27,776</u>	<u>65,210</u>
<b>INVESTING ACTIVITIES</b>		
Net cash used in investing activities —		
Purchases of furniture and equipment	<u>(19,331)</u>	<u>(5,195)</u>
<b>FINANCING ACTIVITIES</b>		
Net cash used in financing activities —		
Repayments of member funds, net	<u>(7,105)</u>	<u>(19,762)</u>
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>	1,340	40,253
<b>CASH AND CASH EQUIVALENTS, Beginning of year</b>	<u>173,821</u>	<u>133,568</u>
<b>CASH AND CASH EQUIVALENTS, End of year</b>	<u>\$ 175,161</u>	<u>\$ 173,821</u>

See notes to financial statements.

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# WESTERN GUARANTY FUND SERVICES

## NOTES TO FINANCIAL STATEMENTS

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### 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). 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 volume and 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 \$572,877 and \$638,264 during the years ended December 31, 2016 and 2015, 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 2013 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:

	2016	2015
Furniture and equipment	\$ 673,505	\$ 677,960
Less accumulated depreciation	<u>644,843</u>	<u>642,193</u>
Furniture and equipment, net	<u>\$ 28,662</u>	<u>\$ 35,767</u>

## 3. MEMBER GUARANTY ASSOCIATION 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 \$180,598,223 and \$182,441,774 as of December 31, 2016 and 2015, respectively.

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

	2016	2015
Member Guaranty Association funds, beginning of year	<u>\$ 182,441,774</u>	<u>\$ 175,775,821</u>
Cash receipts:		
Member insurer assessments	2,502,358	6,029,627
Interest income	1,586,517	1,059,623
Recoveries	4,198,145	12,402,417
Large deductible workers' compensation	<u>656,808</u>	<u>                    </u>
Total cash receipts	<u>8,943,828</u>	<u>19,491,667</u>

	<b>2016</b>	<b>2015</b>
Cash disbursements:		
Premium refunds		3,756
Losses	7,583,875	9,135,387
Loss adjusting expense — allocated	625,115	1,086,723
Loss adjusting expense — unallocated	2,478,828	2,585,580
Refund of assessments	<u>99,561</u>	<u>14,268</u>
Total cash disbursements	<u>10,787,379</u>	<u>12,825,714</u>
Member Guaranty Association funds, end of year	<u>\$ 180,598,223</u>	<u>\$ 182,441,774</u>

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

	<b>2016</b>	<b>2015</b>
Colorado	\$ 73,416,701	\$ 74,905,140
Idaho	6,758,410	7,303,048
Kansas	28,430,439	28,820,475
Montana	17,384,382	19,554,439
Nebraska	33,362,796	32,167,250
Washington	19,735,959	18,120,953
Wyoming	<u>1,509,536</u>	<u>1,570,469</u>
Total	<u>\$ 180,598,223</u>	<u>\$ 182,441,774</u>

Nebraska Guaranty Association has available a \$5,000,000 revolving line of credit, bearing interest at the prime rate, renewable annually. The line of credit bears interest at the prime interest rate (3.75% at December 31, 2016). The line of credit matures on September 30, 2017. There were no draws on the line during the years ended December 31, 2016 and 2015 and there is no outstanding balance at December 31, 2016 and 2015.

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:

	<b>2016</b> <b>(Unaudited)</b>	<b>2015</b> <b>(Unaudited)</b>
Colorado	\$ 42,356,219	\$ 42,184,785
Idaho	6,356,191	6,740,898
Kansas	22,681,908	21,903,686
Montana	24,222,682	27,566,552
Nebraska	22,208,930	21,990,230
Washington	12,342,177	11,385,860
Wyoming	<u>318,357</u>	<u>386,467</u>
Total	<u>\$ 130,486,464</u>	<u>\$ 132,158,478</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, 2016, \$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 were acquired with the advances.

#### 5. **COMMITMENTS AND CONTINGENCIES**

The Company leases its office facilities under a non-cancellable 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 \$130,719 and \$121,694, respectively for the years ended December 31, 2016 and 2015. The future operating lease commitments, exclusive of operating costs, for the years ended December 31 are as follows:

2017	\$	121,004
2018		123,948
2019		124,443
2020		<u>72,975</u>
Total	\$	<u>442,370</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 Associations 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:

	<b>2016</b>	<b>2015</b>
Program services:		
Management and other supervisory services	\$ 1,677,612	\$ 1,733,967
Supporting services:		
General and administrative	<u>186,401</u>	<u>192,663</u>
Total	<u>\$ 1,864,013</u>	<u>\$ 1,926,630</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, 2016 and 2015 were \$64,091 and \$65,956, respectively.

**WESTERN GUARANTY FUND SERVICES**

**SUPPLEMENTAL SCHEDULES**

## WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies  
on Behalf of the Nebraska Property & Liability  
Insurance Guaranty Association

Year Ended December 31, 2016

	Iowa National	Integrity	American Mutual of Boston	American Mutual Liability	Western Employers	Rockwood
Cash receipts:						
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest income	12,510	-	1,357	81	-	1,934
Recoveries	-	-	2,175	12,323	-	-
Large deductible workers compensation	-	-	-	-	-	-
Total cash receipts	12,510	-	3,532	12,404	-	1,934
Cash disbursements:						
Premium refunds	-	-	-	-	-	-
Losses	6,933	-	1,994	-	-	8,944
Loss adjusting expenses - allocated	-	-	7	-	-	-
Loss adjusting expenses - unallocated	1,546	-	3,098	-	-	1,546
Refund of assessments	-	-	-	12,401	35,091	-
Total cash disbursements	8,479	-	5,099	12,401	35,091	10,490
Increase (decrease) in restricted member guaranty funds	4,031	-	(1,567)	3	(35,091)	(8,556)
Restricted member guaranty funds:						
Beginning of year	1,656,474	(9,963)	178,891	12,350	35,091	260,405
End of year	\$ 1,660,505	\$ (9,963)	\$ 177,324	\$ 12,353	\$ -	\$ 251,849
Composition of restricted member guaranty funds						
December 31, 2016:						
Cash and cash equivalents	\$ 144,322	\$ (9,963)	\$ 15,412	\$ 1,074	\$ -	\$ 21,889
Short-term investments	1,516,183	-	161,912	11,279	-	229,960
	\$ 1,660,505	\$ (9,963)	\$ 177,324	\$ 12,353	\$ -	\$ 251,849

See accompanying independent auditors' report

Schedule 5

Nebraska (continued)

## WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies  
on Behalf of the Nebraska Property & Liability  
Insurance Guaranty Association

Year Ended December 31, 2016

	United Community	Lutheran Benevolent	Commercial Comp	Credit General	HIH America	Reliance
Cash receipts:						
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest income	-	-	-	18,035	-	108,541
Recoveries	-	1,546	-	-	1,115	36,584
Large deductible workers compensation	-	-	-	-	-	(7,481)
Total cash receipts	-	1,546	-	18,035	1,115	137,644
Cash disbursements:						
Premium refunds	-	-	-	-	-	-
Losses	-	-	-	28,915	-	154,884
Loss adjusting expenses - allocated	-	-	-	171	-	10,749
Loss adjusting expenses - unallocated	-	-	-	3,098	-	35,398
Refund of assessments	14,886	1,546	5,502	-	-	-
Total cash disbursements	14,886	1,546	5,502	32,184	-	201,031
Increase (decrease) in restricted member guaranty funds	(14,886)	-	(5,502)	(14,149)	1,115	(63,387)
Restricted member guaranty funds:						
Beginning of year	14,886	-	5,502	2,397,611	(29,656)	14,426,826
End of year	\$ -	\$ -	\$ -	\$ 2,383,462	\$ (28,541)	\$ 14,363,439
Composition of restricted member guaranty funds December 31, 2016:						
Cash and cash equivalents	\$ -	\$ -	\$ -	\$ 207,157	\$ (28,541)	\$ 1,248,391
Short-term investments	-	-	-	2,176,305	-	13,115,048
	\$ -	\$ -	\$ -	\$ 2,383,462	\$ (28,541)	\$ 14,363,439

Schedule 5

See accompanying independent auditors' report

Nebraska (continued)

## WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies  
on Behalf of the Nebraska Property & Liability  
Insurance Guaranty Association

Year Ended December 31, 2016

	Phico	Home	Fremont Insurance	Legion	Casualty Reciprocal Exchange	Imperial
<b>Cash receipts:</b>						
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest income	10,130	4,580	7,962	49,190	-	-
Recoveries	-	(52,281)	-	-	30,135	-
Large deductible workers compensation	-	-	-	3,998	-	-
<b>Total cash receipts</b>	<b>10,130</b>	<b>(47,701)</b>	<b>7,962</b>	<b>53,188</b>	<b>30,135</b>	<b>-</b>
<b>Cash disbursements:</b>						
Premium refunds	-	-	-	-	-	-
Losses	50,826	2,565	2,146	118,366	-	-
Loss adjusting expenses - allocated	(1,061)	1,353	800	5,599	-	-
Loss adjusting expenses - unallocated	4,702	10,858	7,754	12,409	-	-
Refund of assessments	-	-	-	-	30,135	-
<b>Total cash disbursements</b>	<b>54,467</b>	<b>14,776</b>	<b>10,700</b>	<b>136,374</b>	<b>30,135</b>	<b>-</b>
<b>Increase (decrease) in restricted member guaranty funds</b>	<b>(44,337)</b>	<b>(62,477)</b>	<b>(2,738)</b>	<b>(83,186)</b>	<b>-</b>	<b>-</b>
<b>Restricted member guaranty funds:</b>						
Beginning of year	1,367,611	617,006	1,056,661	6,567,544	-	(2,253)
End of year	\$ 1,323,274	\$ 554,529	\$ 1,053,923	\$ 6,484,358	\$ -	\$ (2,253)
<b>Composition of restricted member guaranty funds</b>						
December 31, 2016:						
Cash and cash equivalents	\$ 115,012	\$ 48,197	\$ 91,601	\$ 563,585	\$ -	\$ (2,253)
Short-term investments	1,208,262	506,332	962,322	5,920,773	-	-
	\$ 1,323,274	\$ 554,529	\$ 1,053,923	\$ 6,484,358	\$ -	\$ (2,253)

See accompanying independent auditors' report

Schedule 5

Nebraska (continued)

## WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies  
on Behalf of the Nebraska Property & Liability  
Insurance Guaranty Association

Year Ended December 31, 2016

	Atlantic Mutual	Centennial	Lumbermens Mutual Casualty	Ullico Casualty	Freestone	Red Rock
Cash receipts:						
Member insurer assessments	\$ -	\$ -	\$ 929,312	\$ -	\$ 126,908	\$ 945,431
Interest income	2,394	357	27,665	2,446	478	3,121
Recoveries	7,083	-	117,694	-	-	-
Large deductible workers compensation	-	-	-	-	-	-
Total cash receipts	9,477	357	1,074,671	2,446	127,386	948,552
Cash disbursements:						
Premium refunds	-	-	-	-	-	-
Losses	3,941	6,933	229,889	5,612	2,824	158,531
Loss adjusting expenses - allocated	44	-	14,167	512	1,163	35,685
Loss adjusting expenses - unallocated	3,580	3,098	60,507	4,727	7,072	55,887
Refund of assessments	-	-	-	-	-	-
Total cash disbursements	7,565	10,031	304,563	10,851	11,059	250,103
Increase (decrease) in restricted member guaranty funds	1,912	(9,674)	770,108	(8,405)	116,327	698,449
Restricted member guaranty funds:						
Beginning of year	318,630	51,688	3,014,420	327,289	(36,239)	(228,674)
End of year	\$ 320,542	\$ 42,014	\$ 3,784,528	\$ 318,884	\$ 80,088	\$ 469,775
Composition of restricted member guaranty funds December 31, 2016:						
Cash and cash equivalents	\$ 27,860	\$ 3,652	\$ 328,930	\$ 27,716	\$ 6,961	\$ 40,830
Short-term investments	292,682	38,362	3,455,598	291,168	73,127	428,945
	\$ 320,542	\$ 42,014	\$ 3,784,528	\$ 318,884	\$ 80,088	\$ 469,775

Schedule 5

See accompanying independent auditors' report

Nebraska (continued)

## WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies  
on Behalf of the Nebraska Property & Liability  
Insurance Guaranty Association

Year Ended December 31, 2016

	Lumbermen Underwriting Alliance	Admin	Total
Cash receipts:			
Member insurer assessments	\$ -	\$ 42,700	\$ 2,044,351
Interest income	-	844	251,625
Recoveries	-	-	156,374
Large deductible workers compensation	-	-	(3,483)
Total cash receipts	<u>-</u>	<u>43,544</u>	<u>2,448,867</u>
Cash disbursements:			
Premium refunds	-	-	-
Losses	-	-	783,303
Loss adjusting expenses - allocated	-	-	69,189
Loss adjusting expenses - unallocated	1,496	84,492	301,268
Refund of assessments	-	-	99,561
Total cash disbursements	<u>1,496</u>	<u>84,492</u>	<u>1,253,321</u>
Increase (decrease) in restricted member guaranty funds	(1,496)	(40,948)	1,195,546
Restricted member guaranty funds:			
Beginning of year	<u>-</u>	<u>165,150</u>	<u>32,167,250</u>
End of year	<u>\$ (1,496)</u>	<u>\$ 124,202</u>	<u>\$ 33,362,796</u>
Composition of restricted member guaranty funds			
December 31, 2016:			
Cash and cash equivalents	\$ (1,496)	\$ 10,795	\$ 2,861,131
Short-term investments	-	113,407	30,501,665
	<u>\$ (1,496)</u>	<u>\$ 124,202</u>	<u>\$ 33,362,796</u>

See accompanying independent auditors' report

Schedule 5

Nebraska (concluded)



## WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies  
on Behalf of the Nebraska Property & Liability  
Insurance Guaranty Association

Period from Insolvency Through December 31, 2016 (Unaudited)

	Iowa National 10/10/1985	Integrity 3/24/1987	American Mutual of Boston 3/9/1989	American Mutual Liability 3/9/1989	Western Employers 4/19/1991	Rockwood 8/26/1991
<b>Cash receipts:</b>						
Member insurer assessments	\$ 4,083,823	\$ 74,497	\$ 1,199,966	\$ -	\$ -	\$ 1,100,000
Interest income	1,658,632	17,592	88,280	108		292,550
Recoveries	2,786,063	85,681	89,748	24,646	35,091	304,931
Large deductible workers compensation	-	-	-	-	-	-
Transfers (to) from other insolvencies	-	-	-	-	-	-
<b>Total cash receipts</b>	<b>8,528,518</b>	<b>177,770</b>	<b>1,377,994</b>	<b>24,754</b>	<b>35,091</b>	<b>1,697,481</b>
<b>Cash disbursements:</b>						
Premium refunds	-	-	-	-	-	-
Losses	2,521,333	24,733	864,639	-	-	1,164,841
Loss adjusting expenses - allocated	84,463	-	30,656	-	-	20,090
Loss adjusting expenses - unallocated	178,394	80,512	305,375	-	-	260,701
Refund of assessments	4,083,823	82,488	-	12,401	35,091	-
<b>Total cash disbursements</b>	<b>6,868,013</b>	<b>187,733</b>	<b>1,200,670</b>	<b>12,401</b>	<b>35,091</b>	<b>1,445,632</b>
<b>Operating expenses:</b>						
Advance to WGFS	-	-	-	-	-	-
<b>Total operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total cash disbursements</b>	<b>6,868,013</b>	<b>187,733</b>	<b>1,200,670</b>	<b>12,401</b>	<b>35,091</b>	<b>1,445,632</b>
<b>BALANCE, End of year</b>	<b>\$ 1,660,505</b>	<b>\$ (9,963)</b>	<b>\$ 177,324</b>	<b>\$ 12,353</b>	<b>\$ -</b>	<b>\$ 251,849</b>
<b>Composition of restricted member Guaranty Funds December 31, 2016:</b>						
Cash and cash equivalents	\$ 144,322	\$ (9,963)	\$ 15,412	\$ 1,074	\$ -	\$ 21,889
Short-term investments	1,516,183	-	161,912	11,279	-	229,960
	<b>\$ 1,660,505</b>	<b>\$ (9,963)</b>	<b>\$ 177,324</b>	<b>\$ 12,353</b>	<b>\$ -</b>	<b>\$ 251,849</b>
<b>Reserve for losses and allocated</b>						
Adjusting expense at December 31, 2016	\$ 107,269	\$ -	\$ 63,177	\$ -	\$ -	\$ 80,864

Schedule 12

Nebraska (continued)

## WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies  
on Behalf of the Nebraska Property & Liability  
Insurance Guaranty Association

Period from Insolvency Through December 31, 2016 (Unaudited)

	United Community 11/10/1995	Lutheran Benevolent 12/2/1996	Commercial Comp 9/26/2000	Credit General 1/5/2001	HIH America 5/8/2001	Reliance 10/3/2001
<b>Cash receipts:</b>						
Member insurer assessments	\$ -	\$ -	\$ 496,561	\$ 2,938,217	\$ -	\$ 12,816,161
Interest income	-	-	82,899	413,914	-	1,960,693
Recoveries	14,886	1,546	266,873	757,385	(28,541)	9,654,199
Large deductible workers compensation	-	-	-	-	-	(7,481)
Transfers (to) from other insolvencies	-	-	-	-	-	-
<b>Total cash receipts</b>	<b>14,886</b>	<b>1,546</b>	<b>846,333</b>	<b>4,109,516</b>	<b>(28,541)</b>	<b>24,423,572</b>
<b>Cash disbursements:</b>						
Premium refunds	-	-	2,625	1,385	-	36,472
Losses	-	-	218,231	1,513,946	-	8,890,730
Loss adjusting expenses - allocated	-	-	8,106	27,280	-	197,049
Loss adjusting expenses - unallocated	-	-	61,305	183,443	-	935,882
Refund of assessments	14,886	1,546	556,066	-	-	-
<b>Total cash disbursements</b>	<b>14,886</b>	<b>1,546</b>	<b>846,333</b>	<b>1,726,054</b>	<b>-</b>	<b>10,060,133</b>
<b>Operating expenses:</b>						
Advance to WGFS	-	-	-	-	-	-
<b>Total operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total cash disbursements</b>	<b>14,886</b>	<b>1,546</b>	<b>846,333</b>	<b>1,726,054</b>	<b>-</b>	<b>10,060,133</b>
<b>BALANCE, End of year</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 2,383,462</b>	<b>\$ (28,541)</b>	<b>\$ 14,363,439</b>
<b>Composition of restricted member</b>						
<b>Guaranty Funds December 31, 2016:</b>						
Cash and cash equivalents	\$ -	\$ -	\$ -	\$ 207,157	\$ (28,541)	\$ 1,248,391
Short-term investments	-	-	-	2,176,305	-	13,115,048
	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 2,383,462</b>	<b>\$ (28,541)</b>	<b>\$ 14,363,439</b>
<b>Reserve for losses and allocated</b>						
Adjusting expense at December 31, 2016	\$ -	\$ -	\$ -	\$ 829,546	\$ -	\$ 5,020,387

Schedule 12

Nebraska (continued)

## WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies  
on Behalf of the Nebraska Property & Liability  
Insurance Guaranty Association

Period from Insolvency Through December 31, 2016 (Unaudited)

	Phico 2/1/2002	Home 6/13/2003	Fremont Insurance 7/2/2003	Legion 7/28/2003	Casualty Reciprocal 8/13/2004	Imperial 5/12/2010	Atlantic Mutual 4/27/2011
<b>Cash receipts:</b>							
Member insurer assessments	\$ 2,349,945	\$ 930,585	\$ 2,073,658	\$ 6,653,383	\$ -	\$ -	\$ 391,281
Interest income	142,548	160,155	32,326	482,191	-	-	3,724
Recoveries	2,699,312	767,312	1,674,155	3,424,912	30,135	3,749	13,152
Large deductible workers compensation	-	-	-	3,998	-	-	-
Transfers (to) from other insolvencies	-	-	-	-	-	-	-
<b>Total cash receipts</b>	<b>5,191,805</b>	<b>1,858,052</b>	<b>3,780,139</b>	<b>10,564,484</b>	<b>30,135</b>	<b>3,749</b>	<b>408,157</b>
<b>Cash disbursements:</b>							
Premium refunds	145,182	-	-	55,733	-	-	-
Losses	3,381,033	1,112,751	2,493,127	3,510,242	-	2,253	57,583
Loss adjusting expenses - allocated	72,422	25,127	79,758	55,070	-	-	3,059
Loss adjusting expenses - unallocated	269,894	165,645	153,331	459,081	-	3,749	26,973
Refund of assessments	-	-	-	-	30,135	-	-
<b>Total cash disbursements</b>	<b>3,868,531</b>	<b>1,303,523</b>	<b>2,726,216</b>	<b>4,080,126</b>	<b>30,135</b>	<b>6,002</b>	<b>87,615</b>
<b>Operating expenses:</b>							
Advance to WGFS	-	-	-	-	-	-	-
<b>Total operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total cash disbursements</b>	<b>3,868,531</b>	<b>1,303,523</b>	<b>2,726,216</b>	<b>4,080,126</b>	<b>30,135</b>	<b>6,002</b>	<b>87,615</b>
<b>BALANCE, End of year</b>	<b>\$ 1,323,274</b>	<b>\$ 554,529</b>	<b>\$ 1,053,923</b>	<b>\$ 6,484,358</b>	<b>\$ -</b>	<b>\$ (2,253)</b>	<b>\$ 320,542</b>
<b>Composition of restricted member</b>							
<b>Guaranty Funds December 31, 2016:</b>							
Cash and cash equivalents	\$ 115,012	\$ 48,197	\$ 91,601	\$ 563,585	\$ -	\$ (2,253)	\$ 27,860
Short-term investments	1,208,262	506,332	962,322	5,920,773	-	-	292,682
	<b>\$ 1,323,274</b>	<b>\$ 554,529</b>	<b>\$ 1,053,923</b>	<b>\$ 6,484,358</b>	<b>\$ -</b>	<b>\$ (2,253)</b>	<b>\$ 320,542</b>
<b>Reserve for losses and allocated</b>							
Adjusting expense at December 31, 2016	\$ 1,507,160	\$ 542,876	\$ 256,171	\$ 5,465,591	\$ -	\$ -	\$ 286,364

Schedule 12

Nebraska (continued)

## WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies  
on Behalf of the Nebraska Property & Liability  
Insurance Guaranty Association

Period from Insolvency Through December 31, 2016 (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	Lumbermen Underwriting 5/23/2016
<b>Cash receipts:</b>						
Member insurer assessments	\$ 97,815	\$ 4,795,358	\$ 496,505	\$ 194,520	\$ 1,443,822	\$ -
Interest income	1,319	38,985	3,907	478	3,121	-
Recoveries	1,703	117,694	-	-	-	-
Large deductible workers compensation	-	-	-	-	-	-
Transfers (to) from other insolvencies	-	-	-	-	-	-
<b>Total cash receipts</b>	<b>100,837</b>	<b>4,952,037</b>	<b>500,412</b>	<b>194,998</b>	<b>1,446,943</b>	<b>-</b>
<b>Cash disbursements:</b>						
Premium refunds	-	-	-	-	-	-
Losses	39,881	847,580	160,215	82,744	695,085	-
Loss adjusting expenses - allocated	-	35,685	4,948	4,047	133,337	-
Loss adjusting expenses - unallocated	18,942	284,244	16,365	28,119	148,746	1,496
Refund of assessments	-	-	-	-	-	-
<b>Total cash disbursements</b>	<b>58,823</b>	<b>1,167,509</b>	<b>181,528</b>	<b>114,910</b>	<b>977,168</b>	<b>1,496</b>
<b>Operating expenses:</b>						
Advance to WGFS	-	-	-	-	-	-
<b>Total operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total cash disbursements</b>	<b>58,823</b>	<b>1,167,509</b>	<b>181,528</b>	<b>114,910</b>	<b>977,168</b>	<b>1,496</b>
<b>BALANCE, End of year</b>	<b>\$ 42,014</b>	<b>\$ 3,784,528</b>	<b>\$ 318,884</b>	<b>\$ 80,088</b>	<b>\$ 469,775</b>	<b>\$ (1,496)</b>
<b>Composition of restricted member</b>						
<b>Guaranty Funds December 31, 2016:</b>						
Cash and cash equivalents	\$ 3,652	\$ 328,930	\$ 27,716	\$ 6,961	\$ 40,830	\$ (1,496)
Short-term investments	38,362	3,455,598	291,168	73,127	428,945	-
	<b>\$ 42,014</b>	<b>\$ 3,784,528</b>	<b>\$ 318,884</b>	<b>\$ 80,088</b>	<b>\$ 469,775</b>	<b>\$ (1,496)</b>
<b>Reserve for losses and allocated</b>						
Adjusting expense at December 31, 2016	\$ 36,244	\$ 4,242,216	\$ 309,750	\$ 119,207	\$ 3,315,297	\$ 26,811

Schedule 12

Nebraska (continued)

**WESTERN GUARANTY FUND SERVICES**

Statement of Cash Receipts and Disbursements of Insolvencies  
on Behalf of the Nebraska Property & Liability  
Insurance Guaranty Association

Period from Insolvency Through December 31, 2016 (Unaudited)

	Admin	Closed Insolvencies	Total	
<b>Cash receipts:</b>				
Member insurer assessments	\$ 1,269,465	\$ 2,033,252	\$ 45,438,814	
Interest income	227,792	130,330	5,741,544	* Casualty Reciprocal; Transit Casualty; Villanova
Recoveries	211,805	200,318	23,136,755	
Large deductible workers compensation	-	-	(3,483)	
Transfers (to) from other insolvencies	-	-	-	
<b>Total cash receipts</b>	<b>1,709,062</b>	<b>2,363,900</b>	<b>74,313,630</b>	
<b>Cash disbursements:</b>				
Premium refunds	-	-	241,397	
Losses	77,277	257,485	27,915,709	
Loss adjusting expenses - allocated	-	7,327	788,424	
Loss adjusting expenses - unallocated	1,237,102	79,226	4,898,525	
Refund of assessments	220,481	2,019,862	7,056,779	
<b>Total cash disbursements</b>	<b>1,534,860</b>	<b>2,363,900</b>	<b>40,900,834</b>	
<b>Operating expenses:</b>				
Advance to WGFS	50,000	-	50,000	
<b>Total operating expenses</b>	<b>50,000</b>	<b>-</b>	<b>50,000</b>	
<b>Total cash disbursements</b>	<b>1,584,860</b>	<b>2,363,900</b>	<b>40,950,834</b>	
<b>BALANCE, End of year</b>	<b>\$ 124,202</b>	<b>\$ -</b>	<b>\$ 33,362,796</b>	
<b>Composition of restricted member</b>				
Guaranty Funds December 31, 2016:				
Cash and cash equivalents	\$ 10,795	\$ -	\$ 2,861,131	
Short-term investments	113,407	-	30,501,665	
	<b>\$ 124,202</b>	<b>\$ -</b>	<b>\$ 33,362,796</b>	
<b>Reserve for losses and allocated</b>				
Adjusting expense at December 31, 2016	\$ -	\$ -	\$ 22,208,930	

# ASSESSMENT COMPANIES

AS OF  
DECEMBER 31, 2016

Name & Address	NAIC #	Net Received From Members	Net Losses Paid	Reinsurance Premiums Paid	Admitted Assets	Total Liabilities
<b>Boone and Antelope Mutual Insurance Company</b> 104 North 2 <sup>nd</sup> Street, Box H Elgin, NE 68636-0439	14645	\$1,460,795	\$337,514	\$628,009	\$957,381	\$529,044
<b>Clay County Mutual Insurance Company</b> P.O. Box 122 208 West Fairfield Clay Center, NE 68933	14431	\$1,827,791	\$707,418	\$343,594	\$1,268,564	\$939,055
<b>Employers Mutual Acceptance Company</b> 11305 Chicago Circle Omaha, NE 68154-2676	14687	\$75	\$0	\$0	\$12,378	\$51
<b>Farmers Mutual Fire Insurance Association of Seward County</b> 1856 Holdrege Road Pleasant Dale, NE 68423-9032	14922	\$364,232	\$1,461	\$175,083	\$689,886	\$194,483
<b>Farmers Mutual United Insurance Company, Incorporated</b> 502 North Linden Street Wahoo, NE 68066	14914	\$6,649,069	\$2,080,213	\$2,543,181	\$7,458,912	\$3,275,399
<b>The German Farmers Mutual Assessment Insurance Association of Hall County, Incorporated</b> 151 Tilden Road Cairo, NE 68824	14678	\$1,492,904	\$467,133	\$537,976	\$1,506,682	\$941,624
<b>German Mutual Insurance Association of Nebraska</b> 914 Alden Drive Auburn, NE 68305	14422	\$3,924,235	\$784,693	\$916,719	\$4,946,229	\$1,827,236
<b>German Mutual Insurance Company of Dodge County, Nebraska</b> P.O. Box 245 Scribner, NE 68507-0245	14413	\$1,318,001	\$360,910	\$465,299	\$814,257	\$623,538
<b>Grange Mutual Insurance Company of Custer County, Nebraska</b> P.O. Box 246 420 South 8 <sup>th</sup> Avenue Broken Bow, NE 68822	14693	\$1,781,500	\$666,413	\$633,312	\$1,399,938	\$1,723,136
<b>Knox County Farmers Mutual Insurance Company, Inc.</b> P.O. Box 250 Bloomfield, NE 68718-0250	14642	\$726,807	\$297,349	\$211,797	\$1,891,226	\$423,789

<b>Name &amp; Address</b>	<b>NAIC #</b>	<b>Net Received From Members</b>	<b>Net Losses Paid</b>	<b>Reinsurance Premiums Paid</b>	<b>Admitted Assets</b>	<b>Total Liabilities</b>
<b>Mutual Insurance Company of Saline and Seward Counties</b> 236 County Road 2000 Crete, NE 68333-4273	14929	\$476,888	\$152,741	\$187,203	\$1,128,086	\$242,929
<b>Nebraska Farmers Mutual Reinsurance Association</b> 502 North Linden Street Wahoo, NE 68066-1961	14918	\$7,869,569	\$2,205,255	\$4,814,800	\$4,118,835	\$1,227,052
<b>Norfolk Mutual Insurance Company</b> P.O. Box 371 300 West Benjamin Avenue Norfolk, NE 68702	14384	\$8,065,632	\$2,293,425	\$1,917,977	\$15,053,645	\$4,970,061
<b>Northern Nebraska United Mutual Insurance Company</b> P.O. Box 162 Plainview, NE 68769	14934	\$2,421,211	\$689,804	\$666,776	\$2,728,565	\$1,324,847
<b>Olive Branch Assessment Insurance Society, Inc.</b> P.O. Box 63 Sprague, NE 68438	14684	\$1,305,574	\$826,976	\$595,043	\$1,856,726	\$784,348
<b>Polk and Butler Mutual Insurance Company</b> 431 Hawkeye Street P.O. Box 262 Osceola, NE 68651	14921	\$352,025	\$30,847	\$123,124	\$423,432	\$202,356
<b>Scandinavian Mutual Insurance Company of Axtell, Nebraska</b> P.O. Box 296 Axtell, NE 68924	14920	\$1,558,662	\$821,103	\$505,730	\$1,824,013	\$825,819
<b>Scandinavian Mutual Insurance Company of Polk, County, Nebraska</b> P.O. Box 527 Stromsburg, NE 68666	14644	\$636,933	\$63,369	\$192,654	\$1,163,003	\$448,160
<b>Washington County Mutual Insurance Company</b> 1664 Washington Street Blair, NE 68008	14700	\$191,806	\$61,517	\$86,523	\$289,638	\$68,867
<b>Western United Mutual Insurance Association</b> P.O. Box 627 Wilber, NE 68465-0627	14643	\$3,958,454	\$523,516	\$1,264,892	\$3,917,646	\$2,188,540
<b>York County Farmers Mutual Insurance Company</b> 608 Grant Ave., Suite A York, NE 68467	14691	\$472,427	\$192,194	\$144,024	\$775,332	\$333,644
<b>TOTAL</b>		<b>\$46,854,590</b>	<b>\$13,563,851</b>	<b>\$16,953,716</b>	<b>\$54,224,374</b>	<b>\$23,093,978</b>

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## YEAR 2016 COMPANIES BY STATE/COUNTRY OF DOMICILE

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### AL - ALABAMA

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

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### AR - ARKANSAS

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DIRECT NATIONAL INSURANCE COMPANY  
MANHATTANLIFE ASSURANCE COMPANY OF AMERICA  
PARTNERRE LIFE REINSURANCE COMPANY OF AMERICA  
QUALCHOICE LIFE AND HEALTH INSURANCE COMPANY, INC.  
TRANSAMERICA ADVISORS LIFE INSURANCE COMPANY  
USABLE LIFE  
VANTAPRO SPECIALTY INSURANCE COMPANY

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### AZ - ARIZONA

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ADM INSURANCE COMPANY  
AMERICAN RELIABLE INSURANCE COMPANY  
AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY  
CHEROKEE GUARANTEE COMPANY INC A RISK RETENTION GROUP  
CORVESTA 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 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.  
ZALE LIFE INSURANCE COMPANY

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### CA - CALIFORNIA

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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  
CALIFORNIA CASUALTY & FIRE INSURANCE COMPANY  
CALIFORNIA CASUALTY INDEMNITY EXCHANGE  
CAMICO MUTUAL INSURANCE COMPANY  
CASTLEPOINT NATIONAL INSURANCE COMPANY  
CENTURY-NATIONAL INSURANCE COMPANY  
DENTISTS INSURANCE COMPANY /THE  
DEVELOPERS SURETY AND INDEMNITY COMPANY  
DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE /THE  
EMPLOYERS COMPENSATION INSURANCE COMPANY  
EXPLORER 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  
INDEMNITY COMPANY OF CALIFORNIA  
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  
SEECHANG HEALTH INSURANCE COMPANY (IN RECEIVERSHIP)  
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

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### CO - COLORADO

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21ST CENTURY PACIFIC INSURANCE COMPANY  
ALLIANT NATIONAL TITLE INSURANCE COMPANY, INC.  
ASSURED LIFE ASSOCIATION  
AXA EQUITABLE LIFE AND ANNUITY COMPANY  
BLUESHORE INSURANCE COMPANY

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CICA LIFE INSURANCE COMPANY OF AMERICA  
CONTINENTAL DIVIDE INSURANCE COMPANY  
COPIC INSURANCE COMPANY  
GREAT-WEST LIFE AND ANNUITY INSURANCE COMPANY  
GREYHAWK INSURANCE COMPANY  
NATIONAL WESTERN LIFE INSURANCE COMPANY  
PREVISOR INSURANCE COMPANY  
SECURITY LIFE OF DENVER INSURANCE COMPANY

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CT - CONNECTICUT

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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  
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  
EQUITABLE NATIONAL LIFE INSURANCE COMPANY, INC.  
FARMINGTON CASUALTY COMPANY  
FINIAL REINSURANCE COMPANY  
GENERAL RE LIFE CORPORATION  
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  
IDEALIFE INSURANCE COMPANY  
KNIGHTS OF COLUMBUS SUPREME COUNCIL  
MAXUM CASUALTY INSURANCE COMPANY  
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  
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  
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/  
THE  
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  
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

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DC - DISTRICT OF COLUMBIA

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AMERICAS INSURANCE COMPANY

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DE - DELAWARE

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21ST CENTURY ASSURANCE COMPANY  
ADMIRAL INDEMNITY COMPANY  
ALLIED WORLD SPECIALTY INSURANCE COMPANY  
ALTERRA AMERICA INSURANCE COMPANY  
AMERICAN ALTERNATIVE INSURANCE CORPORATION  
AMERICAN BUSINESS & MERCANTILE INSURANCE  
MUTUAL, INC.  
AMERICAN SECURITY INSURANCE COMPANY  
ARCH REINSURANCE COMPANY  
ARROWOOD INDEMNITY COMPANY  
ATHENE ANNUITY & LIFE ASSURANCE COMPANY  
AUTO-OWNERS SPECIALTY INSURANCE COMPANY  
AXA CORPORATE SOLUTIONS LIFE REINSURANCE  
COMPANY  
BERKLEY INSURANCE COMPANY  
BERKLEY REGIONAL INSURANCE COMPANY  
BRIGHTHOUSE LIFE INSURANCE COMPANY

CATLIN INDEMNITY COMPANY  
CENTRE INSURANCE COMPANY  
COLISEUM REINSURANCE COMPANY  
COMMONWEALTH INSURANCE COMPANY OF AMERICA  
CRUM & FORSTER INDEMNITY COMPANY  
DELAWARE AMERICAN LIFE INSURANCE COMPANY  
DELAWARE LIFE INSURANCE COMPANY  
DELTA DENTAL INSURANCE COMPANY  
DENTEGRA INSURANCE COMPANY  
ENDURANCE AMERICAN INSURANCE COMPANY  
ENDURANCE ASSURANCE CORPORATION  
EVEREST DENALI INSURANCE COMPANY  
EVEREST NATIONAL INSURANCE COMPANY  
EVEREST PREMIER 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  
GENESIS 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  
LYNDON SOUTHERN INSURANCE COMPANY  
MAGELLAN LIFE INSURANCE COMPANY  
MAPFRE LIFE INSURANCE COMPANY  
MARKEL GLOBAL REINSURANCE COMPANY  
METROMILE INSURANCE COMPANY  
METROPOLITAN TOWER LIFE INSURANCE COMPANY  
MIDWEST EMPLOYERS CASUALTY 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  
STARSTONE NATIONAL INSURANCE COMPANY  
TECHNOLOGY INSURANCE COMPANY, INC.  
TOA REINSURANCE COMPANY OF AMERICA/THE  
UNITED STATES FIRE INSURANCE COMPANY  
WESCO INSURANCE COMPANY  
WORK FIRST CASUALTY COMPANY

XL INSURANCE AMERICA, INC.  
XL SPECIALTY INSURANCE COMPANY

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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 SOUTHERN HOME INSURANCE COMPANY  
AMERICAN STRATEGIC INSURANCE CORP  
ASHMERE INSURANCE COMPANY  
BANKERS INSURANCE COMPANY  
CONTINENTAL HERITAGE INSURANCE COMPANY  
COURTESY INSURANCE COMPANY  
DEPENDABLE PROTECTIVE MUTUAL RISK RETENTION GROUP, INC.  
EMPLOYERS ASSURANCE COMPANY  
EMPLOYERS PREFERRED INSURANCE COMPANY  
FCCI INSURANCE COMPANY  
FIRST COLONIAL INSURANCE COMPANY  
FLORIDA SPECIALTY INSURANCE COMPANY  
FRANK WINSTON CRUM INSURANCE COMPANY  
GUARANTEE INSURANCE COMPANY  
HANNOVER LIFE REASSURANCE COMPANY OF AMERICA  
INSURANCE COMPANY OF THE AMERICAS  
LEXINGTON NATIONAL INSURANCE CORPORATION  
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.

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GA - GEORGIA

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

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HI - HAWAII

NEWPORT MUTUAL INSURANCE RISK RETENTION GROUP, INC.  
PACIFIC GUARDIAN LIFE INSURANCE COMPANY, LTD.

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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  
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  
FMH AG RISK 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  
INTREPID INSURANCE COMPANY  
IOWA AMERICAN INSURANCE COMPANY  
IOWA MUTUAL INSURANCE COMPANY  
KEY RISK INSURANCE COMPANY  
LE MARS INSURANCE COMPANY  
MAGELLAN COMPLETE CARE OF IOWA INC  
MEDICO LIFE AND HEALTH INSURANCE COMPANY  
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

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#### ID - IDAHO

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UNITED HERITAGE LIFE INSURANCE COMPANY

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#### IL - ILLINOIS

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4 EVER LIFE INSURANCE COMPANY  
ACIG INSURANCE COMPANY  
ACSTAR INSURANCE COMPANY  
AFFIRMATIVE INSURANCE COMPANY  
AGCS MARINE INSURANCE COMPANY  
AIG ASSURANCE 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  
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY  
AMERICAN SERVICE INSURANCE COMPANY

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

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  
SUSSEX 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 HEALTH & CASUALTY INS CO  
UNIVERSAL UNDERWRITERS INSURANCE COMPANY  
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY  
VIRGINIA SURETY COMPANY, INC.  
WARNER INSURANCE COMPANY  
WILCAC LIFE INSURANCE COMPANY  
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS  
ZURICH AMERICAN LIFE INSURANCE COMPANY

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#### IN - INDIANA

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ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY  
ALL SAVERS INSURANCE COMPANY  
AMERICAN AGRICULTURAL INSURANCE COMPANY  
AMERICAN ECONOMY INSURANCE COMPANY  
AMERICAN INCOME LIFE INSURANCE COMPANY  
AMERICAN SPECIALTY HEALTH 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  
CGB INSURANCE COMPANY  
CHUBB NATIONAL INSURANCE COMPANY  
COMMERCIAL CASUALTY 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  
FRESENIUS HEALTH PLANS 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  
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  
STERLING INVESTORS 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  
WILCO LIFE INSURANCE COMPANY  
YOSEMITE INSURANCE COMPANY

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#### KS - KANSAS

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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  
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  
UPLAND MUTUAL INSURANCE, INC.

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KY - KENTUCKY

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

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LA - LOUISIANA

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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

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MA - MASSACHUSETTS

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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  
SAVINGS BANK LIFE INSURANCE COMPANY OF  
MASSACHUSETTS/ THE  
SUPREME COUNCIL OF ROYAL ARCANUM  
UNITED CASUALTY AND SURETY INSURANCE COMPANY

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MD - MARYLAND

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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  
GEICO MARINE INSURANCE COMPANY  
GOVERNMENT EMPLOYEES INSURANCE COMPANY  
GROUP DENTAL SERVICE OF MARYLAND, INC.  
PENINSULA INSURANCE COMPANY /THE  
PROFESSIONALS ADVOCATE INSURANCE COMPANY  
RENAISSANCE REINSURANCE U.S. INC.  
UNION LABOR LIFE INSURANCE COMPANY/ THE

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ME - MAINE

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UNUM INSURANCE COMPANY  
UNUM LIFE INSURANCE COMPANY OF AMERICA

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MI - MICHIGAN

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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  
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  
STAR INSURANCE COMPANY  
SUN LIFE AND HEALTH INSURANCE COMPANY (U.S.)  
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

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#### MN - MINNESOTA

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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 RESERVE INSURANCE COMPANY  
FEDERATED SERVICE INSURANCE COMPANY  
GREAT NORTHWEST INSURANCE COMPANY  
HEALTHPARTNERS 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  
SFM SAFE INSURANCE COMPANY  
SONS OF NORWAY  
THRIVENT LIFE INSURANCE COMPANY

WESTERN NATIONAL MUTUAL INSURANCE COMPANY  
WILTON REASSURANCE COMPANY

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#### MO - MISSOURI

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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 INDEMNITY INSURANCE COMPANY  
ARCH 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-U.S.  
EPPERSON UNDERWRITING CO.,ATTY.  
LUMICO LIFE 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  
PROTECTIVE PROPERTY & CASUALTY 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  
SWISS RE LIFE & HEALTH AMERICA INC.  
TRADERS INSURANCE COMPANY  
TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA/  
THE  
UNITEDHEALTHCARE OF THE MIDWEST, INC.  
VANLINER INSURANCE COMPANY  
WESTPORT INSURANCE CORPORATION

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#### MT - MONTANA

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ALPS PROPERTY & CASUALTY INSURANCE COMPANY

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#### NC - NORTH CAROLINA

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BANKERS LIFE INSURANCE COMPANY

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COLORADO BANKERS LIFE INSURANCE COMPANY  
GENWORTH FINANCIAL ASSURANCE CORPORATION  
GENWORTH MORTGAGE INSURANCE CORPORATION  
GENWORTH MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA  
INTEGON GENERAL INSURANCE CORPORATION  
INTEGON INDEMNITY CORPORATION  
INTEGON NATIONAL INSURANCE COMPANY  
INVESTORS TITLE INSURANCE COMPANY  
MEDICAL SECURITY INSURANCE COMPANY  
NEW SOUTH INSURANCE COMPANY  
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

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**ND - NORTH DAKOTA**

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

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**NE - NEBRASKA**

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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 LIFE & SECURITY CORP.  
AMERICAN REPUBLIC CORP INSURANCE COMPANY  
AMERIHEALTH NEBRASKA, INC.  
AMERITAS LIFE INSURANCE CORP.  
ASSURANCEAMERICA INSURANCE COMPANY  
ASSURITY LIFE INSURANCE COMPANY  
BATTLE CREEK MUTUAL INSURANCE COMPANY  
BERKSHIRE HATHAWAY DIRECT 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  
CONTINENTAL AMERICAN INSURANCE COMPANY  
COVENTRY HEALTH CARE OF NEBRASKA, INC.  
CSI LIFE INSURANCE COMPANY  
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.  
FIRST WYOMING LIFE INSURANCE COMPANY  
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  
HAYMARKET INSURANCE 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  
MOUNT VERNON SPECIALTY 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

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NEBRASKA COMMUNITY COLLEGE INSURANCE TRUST  
NEBRASKA FARMERS MUTUAL REINSURANCE  
ASSOCIATION  
NEBRASKA INTERGOVERNMENTAL RISK MANAGEMENT  
ASSOCIATION  
NEBRASKA INTERGOVERNMENTAL RISK MANAGEMENT  
ASSOCIATION II  
NEBRASKA TOTAL CARE, INC  
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  
PROSELECT INSURANCE COMPANY  
RADNOR SPECIALTY INSURANCE COMPANY  
REDWOOD FIRE AND CASUALTY INSURANCE COMPANY  
SAPPHIRE EDGE INC  
SCANDINAVIAN MUTUAL INSURANCE COMPANY OF  
AXTELL, NEBRASKA  
SCANDINAVIAN MUTUAL INSURANCE COMPANY OF POLK  
COUNTY, NEBRASKA  
SILVER OAK CASUALTY, INC.  
STONETRUST COMMERCIAL INSURANCE COMPANY  
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  
WELLCARE OF NEBRASKA INC  
WEST COAST LIFE INSURANCE COMPANY  
WESTERN UNITED MUTUAL INSURANCE ASSOCIATION  
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY  
YORK COUNTY FARMERS MUTUAL INSURANCE COMPANY

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NH - NEW HAMPSHIRE

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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  
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  
VERLAN FIRE INSURANCE CO  
WASHINGTON INTERNATIONAL INSURANCE COMPANY

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NJ - NEW JERSEY

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ALLEGHENY CASUALTY COMPANY  
CLOVER INSURANCE COMPANY  
INTERNATIONAL FIDELITY INSURANCE COMPANY  
MAPFRE INSURANCE COMPANY  
NORTH RIVER INSURANCE COMPANY/THE  
PRUDENTIAL INSURANCE COMPANY OF AMERICA /THE  
SELECTIVE INSURANCE COMPANY OF AMERICA  
WATFORD INSURANCE COMPANY

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NV - NEVADA

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

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NY - NEW YORK

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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  
AMTRUST TITLE INSURANCE COMPANY  
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  
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  
FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY  
FORESTERS LIFE INSURANCE AND ANNUITY 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  
LEMONADE 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.  
MONY LIFE INSURANCE COMPANY  
MOUNTAIN VALLEY INDEMNITY 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  
NOVA CASUALTY COMPANY  
PARTNER REINSURANCE COMPANY OF THE U.S.  
PARTNERRE INSURANCE COMPANY OF NEW YORK  
PHOENIX LIFE INSURANCE COMPANY  
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 AMERICA FIRE & MARINE INSURANCE COMPANY  
SOMPO AMERICA INSURANCE COMPANY  
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  
TRANS PACIFIC INSURANCE COMPANY  
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY  
TRANSATLANTIC REINSURANCE COMPANY  
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

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OH - OHIO

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ALLIED INSURANCE COMPANY OF AMERICA  
AMERICAN COMMERCE INSURANCE COMPANY  
AMERICAN EMPIRE 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  
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  
CRESTBROOK INSURANCE COMPANY  
DEALERS ASSURANCE COMPANY  
ENTITLE 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 CASUALTY COMPANY  
NATIONAL INTERSTATE INSURANCE COMPANY  
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA  
NATIONWIDE ASSURANCE COMPANY  
NATIONWIDE GENERAL INSURANCE COMPANY  
NATIONWIDE INSURANCE COMPANY OF AMERICA  
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  
OHIC INSURANCE COMPANY  
OHIO FARMERS INSURANCE COMPANY  
OHIO INDEMNITY COMPANY  
OHIO MUTUAL INSURANCE COMPANY  
OHIO NATIONAL LIFE ASSURANCE CORPORATION  
OHIO NATIONAL LIFE INSURANCE COMPANY/ THE  
OPTUM INSURANCE OF OHIO, INC.  
OWNERS INSURANCE COMPANY  
PERMANENT GENERAL ASSURANCE CORPORATION  
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO  
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  
TRIUMPHE 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  
VISION SERVICE PLAN INSURANCE COMPANY  
WESTERN AND SOUTHERN LIFE INSURANCE COMPANY /THE  
WESTERN-SOUTHERN LIFE ASSURANCE COMPANY  
WESTFIELD INSURANCE COMPANY  
WESTFIELD NATIONAL INSURANCE COMPANY

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OK - OKLAHOMA

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AMERICAN BENEFIT LIFE INSURANCE COMPANY  
AMERICAN FARMERS & RANCHERS INSURANCE COMPANY  
AMERICAN FIDELITY ASSURANCE COMPANY  
AMERICAN GUARANTY TITLE INSURANCE COMPANY  
AMERICAN HEALTHCARE INDEMNITY COMPANY  
AMERICAN MERCURY INSURANCE COMPANY  
AMERICAN PUBLIC LIFE INSURANCE COMPANY  
CHESAPEAKE LIFE INSURANCE COMPANY/ THE  
DRIVER'S INSURANCE COMPANY  
GRANITE RE, INC.  
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  
TIER ONE INSURANCE COMPANY  
TRIANGLE INSURANCE COMPANY, INC.  
TRINITY LIFE INSURANCE COMPANY  
UNIVERSAL FIDELITY LIFE INSURANCE COMPANY

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OR - OREGON

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CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON  
CALIFORNIA CASUALTY INSURANCE COMPANY  
STANDARD INSURANCE COMPANY  
TDC NATIONAL ASSURANCE COMPANY

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PA - PENNSYLVANIA

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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 PROPERTY 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 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  
LAMORAK INSURANCE COMPANY  
LIFE INSURANCE COMPANY OF NORTH AMERICA  
LINCOLN GENERAL INSURANCE COMPANY  
LOMBARD INTERNATIONAL LIFE ASSURANCE 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 AMERICA 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 CO (IN  
REHABILITATION)  
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 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.  
RADIAN MORTGAGE GUARANTY INC  
ROCKWOOD CASUALTY INSURANCE COMPANY  
SENIOR HEALTH INSURANCE COMPANY OF  
PENNSYLVANIA  
STONINGTON INSURANCE COMPANY  
UNITED SECURITY ASSURANCE COMPANY OF  
PENNSYLVANIA  
UNITED STATES LIABILITY INSURANCE COMPANY  
VALLEY FORGE INSURANCE COMPANY  
WESTCHESTER FIRE INSURANCE COMPANY  
WILLIAM PENN ASSOCIATION

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#### RI - RHODE ISLAND

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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

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#### SC - SOUTH CAROLINA

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ATLANTIC COAST LIFE INSURANCE COMPANY  
CANAL INSURANCE COMPANY  
COLONIAL LIFE AND ACCIDENT INSURANCE COMPANY  
COMPANION LIFE INSURANCE COMPANY  
DIRECT GENERAL LIFE INSURANCE COMPANY  
GENERAL FIDELITY LIFE INSURANCE COMPANY  
KANAWHA INSURANCE COMPANY

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WFG NATIONAL TITLE INSURANCE COMPANY

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SD - SOUTH DAKOTA

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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

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TN - TENNESSEE

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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

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TX - TEXAS

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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

ASSOCIATION CASUALTY INSURANCE COMPANY

ATAIN 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

CITY NATIONAL INSURANCE COMPANY

CLEAR SPRING LIFE INSURANCE COMPANY

COMPBENEFITS INSURANCE COMPANY

CONSTITUTION LIFE INSURANCE COMPANY

CONTINENTAL GENERAL 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

MCNA 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

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PRODUCERS AGRICULTURE INSURANCE COMPANY  
PROFESSIONAL INSURANCE COMPANY  
RURAL TRUST INSURANCE COMPANY  
SAGICOR LIFE INSURANCE COMPANY  
SEABRIGHT 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  
SURETEC INSURANCE COMPANY  
TEXAS LIFE INSURANCE COMPANY  
TITAN INDEMNITY COMPANY  
TRINITY UNIVERSAL INSURANCE COMPANY  
TRITON INSURANCE COMPANY  
U.S. SPECIALTY 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  
WINDHAVEN NATIONAL INSURANCE COMPANY  
WRIGHT NATIONAL FLOOD INSURANCE COMPANY  
ZALE INDEMNITY COMPANY

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UT - UTAH

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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

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VA - VIRGINIA

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

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VT - VERMONT

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HOUSING AUTHORITY PROPERTY INSURANCE, A  
MUTUAL COMPANY  
HOUSING ENTERPRISE INSURANCE COMPANY, INC.  
MEDMARC CASUALTY INSURANCE COMPANY  
NATIONAL LIFE INSURANCE COMPANY

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WA - WASHINGTON

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ARCADIAN HEALTH PLAN, INC.  
FARMERS NEW WORLD LIFE INSURANCE COMPANY

GRANGE INSURANCE ASSOCIATION  
WESTERN UNITED LIFE ASSURANCE COMPANY

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WI - WISCONSIN

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ACUITY, A MUTUAL INSURANCE COMPANY  
ALPHA PROPERTY AND CASUALTY INSURANCE  
COMPANY  
AMBAC ASSURANCE CORPORATION  
AMERICAN FAMILY INSURANCE COMPANY  
AMERICAN FAMILY LIFE INSURANCE COMPANY  
AMERICAN FAMILY MUTUAL INSURANCE COMPANY SI  
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  
ESURANCE PROPERTY AND CASUALTY INSURANCE  
COMPANY  
EVERSPAN FINANCIAL GUARANTEE CORP.  
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS,  
INC.  
GENERAL CASUALTY COMPANY OF WISCONSIN  
GENERAL CASUALTY INSURANCE COMPANY  
HARKEN HEALTH INSURANCE COMPANY  
HAWKEYE-SECURITY INSURANCE COMPANY  
HOMESITE INDEMNITY COMPANY  
HOMESITE INSURANCE COMPANY  
HUMANA INSURANCE COMPANY  
HUMANA WISCONSIN HEALTH ORGANIZATION  
INSURANCE CORPORATION  
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 INDEMNITY CORPORATION  
MIDDLESEX INSURANCE COMPANY  
MILWAUKEE CASUALTY INSURANCE CO.  
MORTGAGE GUARANTY INSURANCE CORPORATION  
NATIONAL FARMERS UNION PROPERTY & CASUALTY  
COMPANY  
NATIONAL GUARDIAN LIFE INSURANCE COMPANY

NATIONAL INSURANCE COMPANY OF WISCONSIN, INC.  
NATIONAL MORTGAGE INSURANCE CORPORATION  
NATIONAL MUTUAL BENEFIT  
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 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

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# INTERGOVERNMENTAL POOLS

FOR THE FISCAL YEAR  
ENDING DURING 2016

Name & Address	Nebr. ID #	Direct Premiums Earned	Net Losses Incurred	Reinsurance Premiums Ceded	All Other Expenditures Incurred	Admitted Assets	Total Liabilities
<b>League Association of Risk Management</b> 1335 L Street Lincoln, NE 68508	149847	\$7,688,167	\$1,922,072	\$2,260,774	\$2,911,237	\$21,447,550	\$12,174,193
<b>NASB All Lines Interlocal Cooperative Aggregate Pool (ALICAP)</b> 1311 Stockwell Lincoln, NE 68502	148547	\$19,750,059	\$11,041,509	\$6,274,240	\$2,146,476	\$36,995,790	\$26,077,114
<b>Nebraska Association of Resources Districts Intergovernmental Risk Management Pool Association</b> 601 South 12 <sup>th</sup> Street Suite 201 Lincoln, NE 68508	151820	\$5,498,369	\$4,978,490	\$666,941	\$332,883	\$4,819,987	\$591,276
<b>Nebraska Community College Insurance Trust</b> 301 South 68 <sup>th</sup> Street Place 5 <sup>th</sup> Floor Lincoln, NE 68510-2449	150208	\$3,531,889	\$818,391	\$1,651,968	\$497,081	\$8,782,060	\$5,516,452
<b>Nebraska Intergovernmental Risk Management Association I</b> 100 North 12 <sup>th</sup> St., Suite 200 Lincoln, NE 68508	148707	\$6,415,135	\$1,496,166	\$1,729,216	\$2,836,961	\$24,129,408	\$10,503,885
<b>Nebraska Intergovernmental Risk Management Association II</b> 100 North 12 <sup>th</sup> St., Suite 200 Lincoln, NE 68508	148708	\$5,650,290	\$3,450,692	\$513,372	\$1,690,979	\$24,886,367	\$11,527,816
<b>TOTAL</b>		<b>\$48,533,909</b>	<b>\$23,707,320</b>	<b>\$13,096,511</b>	<b>\$10,415,617</b>	<b>\$121,061,162</b>	<b>\$66,390,736</b>



# N EBRASKA BUSINESS – PREMIUMS WRITTEN

## DOMESTIC AND FOREIGN COMPANIES COMBINED

### PROPERTY & CASUALTY – LIFE & HEALTH – TITLE – FRATERNAL

AS OF DECEMBER 31, 2016

	PREMIUMS WRITTEN		PREMIUMS WRITTEN
Life	\$1,179,171,853	Workers' Compensation	\$ 384,904,145
Annuity	\$1,694,446,277	Other Liability	\$ 336,992,237
Accident & Health	\$4,410,035,742	Excess Workers' Compensation	\$ 6,841,830
Credit (Life and A & H)	\$ 4,199,958	Products Liability	\$ 22,686,322
Fire	\$ 61,829,078	Private Passenger Auto No-Fault	\$ 365,432
Allied Lines	\$ 73,989,591	Other Private Passenger Auto Liability	\$ 621,603,483
Multiple Peril Crop	\$ 494,758,003	Commercial Auto No-Fault	\$ 2,436
Federal Flood	\$ 7,165,913	Other Commercial Auto Liability	\$ 143,160,614
Private Flood	\$ 1,819,577	Private Passenger Auto Phy. Damage	\$ 545,165,668
Private Crop	\$ 197,555,086	Commercial Auto Physical Damage	\$ 114,410,037
Farmowners Multiple Peril	\$ 226,943,591	Aircraft (All Perils)	\$ 12,717,559
Homeowners Multiple Peril	\$ 691,252,424	Fidelity	\$ 8,680,318
Commercial Multi. Peril (Non-Liability)	\$ 190,788,020	Surety	\$ 36,545,376
Commercial Multi. Peril (Liability)	\$ 78,068,778	Burglary and Theft	\$ 1,532,323
Mortgage Guaranty	\$ 28,988,718	Boiler and Machinery	\$ 13,922,242
Ocean Marine	\$ 5,766,309	Credit	\$ 5,716,038
Inland Marine	\$ 113,783,087	Warranty	\$ 4,400,524
Financial Guaranty	\$ 1,358,714	Aggregate Write-Ins For Other	\$ 7,502,866
Medical Malpractice	\$ 31,723,984	Title	\$ 58,308,785
Earthquake	\$ 2,253,179	<b>TOTAL:</b>	<b><u>\$11,837,476,457</u></b>
Deposit Type/Other	\$ 16,120,340		

# **N**EBRASKA DOMICILED INSURANCE COMPANIES

(Number of Nebraska Domiciled Companies as of December 31<sup>st</sup>)

<b>Type of Company</b>	<b><u>2014</u></b>	<b><u>2015</u></b>	<b><u>2016</u></b>
Life and Health	27	28	29
Property and Casualty	29	32	34
Fraternal	1	1	1
Assessments (County Mutuals)	21	21	21
Unincorporated Mutual	1	1	1
Health Maintenance Organization	5	5	8
Motor Club	0	0	0
Prepaid Dental Service Corporation	2	1	0
Prepaid Limited Health Service	1	1	2
Intergovernmental Pool	6	6	6
Title	3	3	1
Captive	4	4	4
<b>Total Domestic Insurance Companies</b>	<b>100</b>	<b>103</b>	<b>107</b>

# COMPANIES INITIALLY LICENSED IN NEBRASKA DURING THE YEAR 2016

COMPANY NAME	COMPANY TYPE	LICENSURE DATE
<b>AMERICAN STRATEGIC INSURANCE CORP</b> 1 ASI WAY ST PETERSBURG, FL 33702	Property and Casualty	5/6/2016
<b>ASSURANCEAMERICA INSURANCE COMPANY</b> 5500 INTERSTATE NORTH PKWY, SUITE 600 ATLANTA, GA 30328	Property and Casualty	12/7/2016
<b>ATLANTIC COAST LIFE INSURANCE COMPANY</b> PO BOX 20010 CHARLESTON, SC 29413-0010	Life and Health	12/16/2016
<b>CLEAR SPRING LIFE INSURANCE COMPANY</b> 401 PENNSYLVANIA PARKWAY, SUITE 400 INDIANAPOLIS, IN 46280	Life and Health	5/16/2016
<b>ELEPHANT INSURANCE COMPANY</b> 9950 MAYLAND DRIVE, SUITE 400 HENRICO, VA 23233	Property and Casualty	12/28/2016
<b>EMPLOYERS ASSURANCE COMPANY</b> 10375 PROFESSIONAL CIRCLE RENO, NV 89521	Property and Casualty	4/26/2016
<b>EMPLOYERS COMPENSATION INSURANCE COMPANY</b> 10375 PROFESSIONAL CIRCLE RENO, NV 89521	Property and Casualty	4/26/2016
<b>EMPLOYERS PREFERRED INSURANCE COMPANY</b> 10375 PROFESSIONAL CIRCLE RENO, NV 89521	Property and Casualty	4/26/2016
<b>NEBRASKA LIFE ASSURANCE COMPANY</b> 1932 WYNNNTON ROAD COLUMBUS, GA 31999	Life and Health	12/5/2016
<b>NEBRASKA TOTAL CARE, INC</b> 2525 N 117 <sup>TH</sup> AVENUE, SUITE 100 OMAHA, NE 68164	Health Maintenance Organization	3/1/2016
<b>OBI AMERICA INSURANCE COMPANY</b> 605 HIGHWAY 169 NORTH, SUITE 800 PLYMOUTH, MN 55441	Property and Casualty	10/7/2016

<b>PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO</b> PO BOX 305054 NASHVILLE, TN 37230	Property and Casualty	10/3/2016
<b>RADIAN MORTGAGE GUARANTY INC</b> 1601 MARKET STREET PHILADELPHIA, PA 19103	Property and Casualty	8/11/2016
<b>ROCKWOOD CASUALTY INSURANCE COMPANY</b> 654 MAIN STREET ROCKWOOD, PA 15557	Property and Casualty	6/10/2016
<b>SAPPHIRE EDGE INC</b> 1919 AKSARBEN DRIVE, PO BOX 3248 OMAHA, NE 68180	Health Maintenance Organization	2/11/2016
<b>SFM SAFE INSURANCE COMPANY</b> 3500 AMERICAN BOULEVARD WEST, SUITE 700 BLOOMINGTON, MN 55431	Property and Casualty	12/9/2016
<b>SOMPO AMERICA FIRE &amp; MARINE INSURANCE COMPANY</b> 11405 NORTH COMMUNITY HOUSE RD, STE 600	Property and Casualty	10/7/2016
<b>STONETRUST COMMERCIAL INSURANCE COMPANY</b> 5615 CORPORATE BOULEVARD, SUITE 700 BATON ROUGE, LA 70808	Property and Casualty	8/30/2016
<b>WELLCARE OF NEBRASKA INC</b> 8735 HENDERSON ROAD TAMPA, FL 33634	Health Maintenance Organization	5/2/2016

# P REPAID LEGAL SERVICE CORPORATIONS

AS OF  
DECEMBER 31, 2016

Foreign

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus
Pre-Paid Legal Casualty, Incorporated P.O. Box 145 Ada, OK 74821	37869	\$18,980,416	\$2,714,786	\$2,000,000	\$14,265,630

	<u>Direct Premiums Written</u>	<u>Direct Premiums Earned</u>	<u>Direct Losses Incurred</u>
<b>Total Nebraska Business:</b>	<b>\$800,744</b>	<b>\$801,624</b>	<b>\$240,180</b>
<b>Total Nationwide Business:</b>	<b>\$46,381,488</b>	<b>\$46,331,583</b>	<b>\$15,025,510</b>

# P REPAID LIMITED HEALTH SERVICE ORGANIZATION

AS OF  
DECEMBER 31, 2016

## Foreign

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premium	Nationwide Business Premiums
<b>Cigna Dental Health of Kansas, Inc.</b> 1571 Sawgrass Corporate Parkway Suite 140 Sunrise, FL 33323	52024	\$841,446	\$228,095	\$1,000	\$612,351	\$366,082	\$1,791,636

## Domestic

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premiums	Nation-wide Business
<b>Delta Dental of Nebraska</b> 11235 Davenport St. Suite 105 Omaha, NE 68154	47091	\$12,617,399	\$2,122,449	\$0	\$10,494,949	\$7,665,150	\$7,665,150
<b>Magellan Behavioral Health of Nebraska, Inc.</b> 6950 Columbia Gateway Dr. Columbia, MD 21046	14441	\$48,657,997	\$33,969,980	\$10	\$14,688,007	\$0	\$0
<b>TOTAL</b>		\$61,275,396	\$36,092,429	\$10	\$25,182,956	\$7,665,150	\$7,665,150

# RISK RETENTION GROUPS

AS OF  
DECEMBER 31, 2016

NAME & ADDRESS	NE ID#	NAIC #	STATE OF DOMICILE	NEBRASKA PREMIUMS WRITTEN
<b>Academic Medical Professionals Risk Retention Group, LLC</b> 76 St. Paul Street, Suite 500 Burlington, VT 05401	153863	12934	Vermont	\$2,988
<b>Affiliates Insurance Reciprocal, A Risk Retention Group</b> C/O Marsh Management Services, Inc. P. O. Box 530 Burlington, VT 05402-0530	152007	13677	Vermont	\$3,962
<b>Alliance of NonProfits for Insurance, Risk Retention Group</b> 2386 Airport Road Barre, VT 05641	151293	10023	Vermont	\$31,991
<b>Allied Professionals Insurance Company, A Risk Retention Group, Inc.</b> 1100 W Town & Country Road, Suite 1400 Orange, CA 92868	151508	11710	Arizona	\$29,405
<b>American Association of Orthodontists Insurance Company (A Risk Retention Group)</b> 7580 E. Gray Road, Suite 101 Scottsdale, AZ 85260	150787	10232	Arizona	\$21,745
<b>American Contractors Insurance Company Risk Retention Group</b> 2600 N Central Express Way, Suite 800 Richardson, TX 75080	146988	12300	Texas	\$19,275
<b>American Excess Insurance Exchange, Risk Retention Group</b> 150 Dorset Street, #238 South Burlington, VT 05403	151018	10903	Vermont	\$0
<b>American Safety Risk Retention Group, Inc.</b> 1100 Circle 75 Pkwy, Suite 925 Atlanta, GA 30339	147134	25448	Vermont	\$4,674
<b>American Trucking and Transportation Insurance Company, A Risk Retention Group (Attic)</b> 111 North Higgins Avenue, 4 <sup>th</sup> Floor Missoula, MT 59802	151547	11534	Montana	\$0
<b>AmeriGuard Risk Retention Group, Inc.</b> 2386 Airport Road Barre, VT 05641	151790	12171	Vermont	\$2,177
<b>Applied Medico Legal Solutions Risk Retention Group, Inc.</b> 2555 E Camelback Road, Suite 700 Phoenix, AZ 85016	152111	11598	Arizona	\$6,600
<b>Architects &amp; Engineers Insurance Company, A Risk Retention Group</b> 2056 Westings Avenue, Suite 20 Naperville, IL 60563	147196	44148	Delaware	\$0
<b>ARCOA Risk Retention Group, Inc.</b> 2721 N Central Avenue Phoenix, AZ 85004	151933	13177	Nevada	\$29,195
<b>ARISE Boiler Inspection and Insurance Company Risk Retention Group</b> P. O. Box 23790 Louisville, KY 40223-0790	151974	13580	Kentucky	\$3,083

**RISK RETENTION GROUPS  
AS OF  
DECEMBER 31, 2016**

<b>Association of Certified Mortgage Originators Risk Retention Group, Inc.</b> c/o Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	152248	14425	Nevada	\$0
<b>Attorneys' Liability Assurance Society, Inc., A Risk Retention Group</b> 311 South Wacker Drive, Suite 5700 Chicago, IL 60606-6629	150809	10639	Vermont	\$474,508
<b>Aviation Alliance Insurance Risk Retention Group, Inc.</b> 111 N. Higgins Ave, Suite 200 Missoula, MT 59802	153765	13791	Montana	\$31,423
<b>C.A.R. Risk Retention Group, Inc.</b> 725 Cool Springs Boulevard, Suite 600 Franklin, TN 37067	158441	15921	Tennessee	\$51,907
<b>Caring Communities, A Reciprocal Risk Retention Group</b> 1850 W. Winchester Rd, Suite 109 Libertyville, IL 60048	151924	12373	District of Columbia	\$37,665
<b>Cherokee Guarantee Company, A Risk Retention Group</b> 18835 N. Thompson Peak Parkway Scottsdale, AZ 85255	158440		Arizona	\$0
<b>Circle Star Insurance Company, A Risk Retention Group</b> P.O. Box 2100 Montpelier, VT 05601-2100	152152	11839	Vermont	\$0
<b>Claim Professionals Liability Insurance Company (A Risk Retention Group)</b> 2386 Airport Road Barre, VT 05641	151613	12172	Vermont	\$16,459
<b>College Risk Retention Group, Inc.</b> P. O. Box 530 Burlington, VT 05402-0530	152000	13613	Vermont	\$61,247
<b>Consumer Specialties Insurance Company Risk Retention Group</b> 2386 Airport Road Barre, VT 05641	151467	10075	Vermont	\$0
<b>Continuing Care Risk Retention Group, Inc.</b> C/O Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	151515	11798	South Carolina	\$0
<b>County Hall Insurance Company, Inc., A Risk Retention Group</b> Two Waterfront Plaza, Suite 300 500 Ala Moana Boulevard Honolulu, HI 96813	158450	15947	North Carolina	\$0
<b>Coverys RRG, Inc.</b> 1605 Main Street, Suite 800 Sarasota, FL 34236	14160	156911	District of Columbia	\$0
<b>CPA Mutual Insurance Company of America Risk Retention Group</b> 40 Main Street, Suite 200 Burlington, VT 05401	147337	10164	Vermont	\$101,580
<b>DAN Risk Retention Group, Inc.</b> 1327C Ashley River Road, Suite 200 Charleston, SC 29407	158473	15928	South Carolina	\$0



**RISK RETENTION GROUPS  
AS OF  
DECEMBER 31, 2016**

<b>CrossFit Risk Retention Group</b> C/O Pacific Risk Solutions, LLC 2897 Kalawao Street Honolulu, HI 96822	152029	13720	Montana	\$18,591
<b>Doctors &amp; Surgeons National Risk Retention Group</b> 3370 Sugarloaf Pkwy, Suite G-2/302 Lawrenceville, GA 30044	152258	13018	Kentucky	\$0
<b>Doctors Company Risk Retention Group, A Reciprocal Exchange</b> 1050 K Street NW, Suite 400 Washington, DC 20001	155379	14347	District of Columbia	\$0
<b>Emergency Medicine Professional Assurance Company Risk Retention Group</b> C/O Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	151694	12003	Nevada	\$0
<b>Golden Insurance Company, A Risk Retention Group</b> 3993 Howard Hughes Parkway, Suite 250 Las Vegas, NV 89169-6754	151352	11145	Nevada	\$0
<b>Green Hills Insurance Company, A Risk Retention Group</b> 100 Bank Street, Suite 610 Burlington, VT 05401	151548	11941	Vermont	\$0
<b>Health Care Industry Liability Reciprocal Insurance Company, A Risk Retention Group</b> 201 S. Main Street, Suite 200 Ann Arbor, MI 48104	151973	11832	District of Columbia	\$646,524
<b>Healthcare Underwriting Company, A Risk Retention Group/The</b> 100 Bank Street, Suite 610 Burlington, VT 05401	151702	10152	Vermont	\$0
<b>Housing Authority Risk Retention Group, Inc.</b> P. O. Box 189 Cheshire, CT 06410-0189	148085	26797	Vermont	\$221,659
<b>ICI Mutual Insurance Company, A Risk Retention Group</b> 1401 H Street NW, Suite 1000 Washington, DC 20005	151972	11268	Vermont	\$235,428
<b>Jamestown Insurance Company, A Risk Retention Group</b> 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	151591	11589	South Carolina	\$0
<b>Lewis &amp; Clark LTC Risk Retention Group, Inc.</b> 3655 Brookside Parkway, Suite 200 Alpharetta, GA 30022	151546	11947	Nevada	\$0
<b>Lone Star Alliance Inc., a Risk Retention Group</b> 901 S Mopac Expressway Barton Oaks Plaza V, Suite 500 Austin, TX 78746	156907	15211	District of Columbia	\$0
<b>Marathon Financial Insurance Company, Inc., A Risk Retention Group</b> P.O. Box 961 O'Fallon, IL 62269	151404	11117	Delaware	\$0
<b>Mental Health Risk Retention Group, Inc.</b> 126 College Street, Suite 400 Burlington, VT 05401	148421	44237	Vermont	\$0

**RISK RETENTION GROUPS  
AS OF  
DECEMBER 31, 2016**

<b>MLM Risk Retention Group, Inc.</b> 333 S. 7 <sup>th</sup> Street, Suite 2200 Minneapolis, MN 55402	158481	16026	District of Columbia	\$0
<b>Mountain States Healthcare Reciprocal Risk Retention Group</b> 40 Main Street, Suite 200 Burlington, VT 05401	151482	11585	Montana	\$1,303,172
<b>Mutual Risk Retention Group, Inc.</b> 3000 Oak Road #600 Walnut Creek, CA 94597	156967	26257	Hawaii	\$0
<b>NASW Risk Retention Group, Inc.</b> 1401 Eye Street NW, Suite 600 Washington, D.C. 20005	152241	14366	District of Columbia	\$32,849
<b>National Catholic Risk Retention Group/The</b> 148 College Street, Suite 204 Burlington, VT 05401	148598	10083	Vermont	\$0
<b>National Guardian Risk Retention Group, Inc.</b> 4075 Copper Ridge Drive Traverse City, MI 49684-4796	152266	36072	Hawaii	\$0
<b>National Home Insurance Company A Risk Retention Group</b> 10375 E. Harvard Avenue, Suite 100 Denver, CO 80231	148643	44016	Colorado	\$0
<b>National Independent Truckers Insurance Company, A Risk Retention Group</b> 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	151382	11197	South Carolina	\$120
<b>National Service Contract Insurance Company Risk Retention Group, Inc.</b> C/O Risk Services 2233 Wisconsin Ave., NW, Suite 310 Washington, DC 20007	150702	10234	District of Columbia	\$3,045
<b>New Home Warranty Insurance Company, A Risk Retention Group</b> Compliance Specialist 10375 E Harvard Ave, Suite 100 Denver, CO 80231	152063	13792	District of Columbia	\$156,513
<b>Oceanus Insurance Company, A Risk Retention Group</b> 1327 Ashley River Rd, Building C Suite 200 Charleston, SC 29407	152283	12189	South Carolina	\$0
<b>OMS National Insurance Company, Risk Retention Group</b> 6133 North River Road, Suite 650 Rosemont, IL 60018-5173	146826	44121	Illinois	\$330,976
<b>OOIDA Risk Retention Group</b> 58 East View Lane, Suite 2 Barre, VT 05641	150789	10353	Vermont	\$58,689
<b>Ophthalmic Mutual Insurance Company, A Risk Retention Group</b> 126 College Street, Suite 400 Burlington, VT 05401	148835	44105	Vermont	\$26,783
<b>Paratransit Insurance Company, A Mutual Risk Retention Group</b> 2386 Airport Road Barre, VT 05641	148873	44130	Tennessee	\$393,502

**RISK RETENTION GROUPS  
AS OF  
DECEMBER 31, 2016**

<b>PCH Mutual Insurance Company, Inc., A Risk Retention Group</b> C/O Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	151639	11973	District of Columbia	\$5,218
<b>Physicians Specialty LTD. Risk Retention Group</b> 4535 Dressler Road NW Canton, OH 44718	152178	11513	South Carolina	\$0
<b>PIA Professional Liability Insurance Company, A Risk Retention Group</b> 111 N. Higgins Ave, Suite 200 Missoula, MT 59802	152153	14108	Montana	\$0
<b>Preferred Physicians Medical Risk Retention Group</b> 9000 W. 67 <sup>th</sup> Street Shawnee Mission, KS 66202-3656	148964	44083	Missouri	\$0
<b>Probuilders Specialty Insurance Company, RRG, A Risk Retention Group</b> C/O NationsBuilders Ins. Svcs., Inc. 2859 Paces Ferry Rd., Suite 1900 Atlanta, GA 30339	151597	11671	District of Columbia	\$0
<b>Restoration Risk Retention Group, Inc.</b> 76 Paul Street Burlington, VT 05401	151628	12209	Vermont	\$44,320
<b>Romulus Insurance Risk Retention Group, Inc.</b> 10701 Middlebelt Road Romulus, MI 48174	156903	15744	South Carolina	\$0
<b>Security America Risk Retention Group, Inc.</b> P. O. Box 530 Burlington, VT 05402-0530	151513	11267	Vermont	\$5,077
<b>Spirit Commercial Auto Risk Retention Group, Inc.</b> 1605 Main Street, Suite 800 Sarasota, FL 34236	152225	14207	Nevada	\$12,571
<b>Spirit Mountain Insurance Company Risk Retention Group, Inc.</b> C/O Risk Services 2233 Wisconsin Ave., NW, Suite 310 Washington, DC 20007	151655	10754	District of Columbia	\$19,700
<b>St. Charles Insurance Company Risk Retention Group</b> 2700 N 3 <sup>rd</sup> Street, Suite 3050 Phoenix, AZ 85004	151337	11114	South Carolina	\$7,497
<b>States Self-Insurers Risk Retention Group, Inc.</b> 222 South Ninth Street, Suite 1300 Minneapolis, MN 55402-3332	149284	44075	Vermont	\$771,265
<b>STICO Mutual Insurance Company, A Risk Retention Group</b> 76 St. Paul Street, Suite 500 Burlington, VT 05401-4477	151437	10476	Vermont	\$0
<b>Terra Insurance Company, A Risk Retention Group</b> 2386 Airport Road Barre, VT 05641	149338	10113	Vermont	\$0
<b>TerraFirma Risk Retention Group, LLC</b> P.O. Box 530 Burlington, VT 05402	152240	14395	Vermont	\$1,710

**RISK RETENTION GROUPS  
AS OF  
DECEMBER 31, 2016**

<b>Titan Insurance Company, Inc., A Risk Retention Group</b> 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	151381	11153	South Carolina	\$7,408,346
<b>Title Industry Assurance Company, A Risk Retention Group</b> C/O Aon Insurance Managers (USA), Inc. 76 St. Paul Street, Suite 500 Burlington, VT 05401	149350	10084	Vermont	\$79,478
<b>United Educators Insurance, A Reciprocal Risk Retention Group</b> 7700 Wisconsin Avenue Bethesda, MD 20814	149470	10020	Vermont	\$1,628,508
<b>Urgent Care Assurance Company Risk Retention Group</b> 1605 Main Street, Suite 800 Sarasota, FL 34236	152089	12915	Nevada	\$0
<b>Velocity Insurance Company, A Risk Retention Group</b> 1327C Ashley River Road, Suite 200 Charleston, SC 29407	158461	15956	South Carolina	\$0
<b>Western Pacific Mutual Insurance Company Risk Retention Group</b> 9265 Madras Court Littleton, CO 80130	149615	40940	Colorado	\$1,542
<b>TOTAL NEBRASKA PREMIUMS WRITTEN IN 2016:</b>				<b>\$14,342,967</b>

## SECURITIES PLEDGED AS OF DECEMBER 31, 2016

Company Name	Company#	State of Domicile	Amount
Ability Insurance Company	148412	NE	\$3,300,000.00
Acceptance Casualty Insurance Company	151233	NE	\$1,630,000.00
Acceptance Indemnity Insurance Company	146852	NE	\$2,790,000.00
Acceptance Insurance Company	146853	NE	\$2,100,000.00
Admiral Indemnity Company	151309	DE	\$100,000.00
Aetna Health Inc.	153888	PA	\$325,000.00
Affinity Road & Travel Club, Inc.	147334	TX	\$50,000.00
Alliant National Title Insurance Company, Inc.	155388	CO	\$110,000.00
Allianz Global Risks US Insurance Company	146914	CA	\$101,000.00
Allied World Specialty Insurance Company	148891	DE	\$230,000.00
Allstate Motor Club, Inc.	146932	DE	\$50,000.00
American Business & Mercantile Insurance Mutual, Inc.	146969	DE	\$40,000.00
American Family Insurance Company	155378	WI	\$105,000.00
American Family Life Assurance Company of Columbus	147009	NE	\$1,650,000.00
American Interstate Insurance Company	150877	NE	\$3,200,000.00
American Life & Security Corp.	148819	NE	\$1,600,000.00
American Republic Corp Insurance Company	150925	NE	\$1,505,000.00
American Strategic Insurance Corp	156917	FL	\$135,000.00
American Traveler Motor Club, Inc./The	147156	DE	\$50,000.00
Americas Insurance Company	147177	LA	\$25,000.00
AmeriHealth Nebraska, Inc.	152159	NE	\$300,000.00
Ameritas Life Insurance Corp.	147172	NE	\$5,500,000.00
Arch Reinsurance Company	150708	NE	\$125,000.00
Associated Indemnity Corporation	147211	CA	\$110,000.00
AssuranceAmerica Insurance Company	158455	NE	\$2,030,000.00
Assurity Life Insurance Company	147857	NE	\$6,100,000.00
Auto Club Group/The	151683	MI	\$50,000.00
Auto Club of America, Corp.	147248	OK	\$50,000.00
Auto Help Line of America, Inc.	147251	NY	\$50,000.00
Auto Knight Motor Club, Inc.	153762	CA	\$50,000.00
Bankers Fidelity Assurance Company	155397	GA	\$200,000.00
Battle Creek Mutual Insurance Company	147287	NE	\$100,000.00
Berkley Insurance Company	149220	DE	\$110,000.00
Berkshire Hathaway Direct Insurance Company	146972	NE	\$2,660,000.00
Berkshire Hathaway Homestate Insurance Company	147573	NE	\$3,025,000.00

<b>Company Name</b>	<b>Company#</b>	<b>State of Domicile</b>	<b>Amount</b>
Berkshire Hathaway Life Insurance Company of Nebraska	147304	NE	\$5,250,000.00
Berkshire Hathaway Specialty Insurance Company	149291	NE	\$4,300,000.00
Blue Cross and Blue Shield of Nebraska	147314	NE	\$100,000.00
Brickell Financial Services Motor Club, Inc.	147321	FL	\$50,000.00
Capitol Casualty Company	147365	NE	\$100,000.00
Catlin Indemnity Company	152104	DE	\$105,000.00
Censtat Casualty Company	151407	NE	\$2,050,000.00
Central States Health & Life Co. of Omaha	147405	NE	\$1,500,000.00
Central States Indemnity Co. of Omaha	147406	NE	\$2,600,000.00
Chicago Title Insurance Company	147429	NE	\$1,000,000.00
CIGNA Dental Health of Kansas, Inc.	150391	KS	\$55,000.00
Clear Spring Life Insurance Company	156918	TX	\$110,000.00
Coach-Net Motor Club, Inc.	149150	DE	\$50,000.00
Coach-Net RV Motor Club, Inc.	151563	NV	\$50,000.00
Columbia Insurance Company	147478	NE	\$3,000,000.00
Columbia Mutual Insurance Company	147480	MO	\$100,000.00
Columbia National Insurance Company	147482	NE	\$1,800,000.00
Commercial Casualty Insurance Company	147491	CA	\$410,000.00
Commonwealth Land Title Insurance Company	147508	NE	\$1,000,000.00
Continental American Insurance Company	151240	NE	\$1,315,000.00
Coventry First LLC	151411	DE	\$250,000.00
Coventry Health Care of Nebraska, Inc.	148974	NE	\$550,000.00
Credit Suisse Life Settlements LLC	151808	DE	\$50,000.00
Cross Country Motor Club, Inc.	147592	MA	\$50,000.00
CSI Life Insurance Company	151450	NE	\$1,500,000.00
CT Auto Club, Inc.	152244	CA	\$50,000.00
Delta Dental of Nebraska	147608	NE	\$150,000.00
Diamond Insurance Company	151336	IL	\$1,048,000.00
Electric Insurance Company	147650	MA	\$50,000.00
Empire Fire and Marine Insurance Company	147658	NE	\$2,535,000.00
Employers Assurance Company	156936	FL	\$100,000.00
Employers Mutual Acceptance Company	147672	NE	\$10,000.00
Employers Preferred Insurance Company	151869	FL	\$100,000.00
Farmers Insurance Exchange	147731	CA	\$7,101,000.00
Farmers Mutual Insurance Company of Nebraska	147739	NE	\$2,000,000.00
Fire Insurance Exchange	147801	CA	\$635,000.00
Fireman's Fund Insurance Company	147803	CA	\$5,500,000.00

<b>Company Name</b>	<b>Company#</b>	<b>State of Domicile</b>	<b>Amount</b>
First American Title Insurance Company	147811	NE	\$550,000.00
First Landmark Life Insurance Company	147832	NE	\$500,000.00
First National Life Insurance Company of the U.S.A.	147837	NE	\$100,000.00
FirstComp Insurance Company	150868	NE	\$1,500,000.00
GEICO Advantage Insurance Company	152099	NE	\$2,110,000.00
GEICO Choice Insurance Company	152100	NE	\$2,110,000.00
GEICO Secure Insurance Company	152101	NE	\$2,110,000.00
Genworth Mortgage Insurance Corporation	147909	NC	\$275,000.00
Genworth Mortgage Insurance Corporation of North Carolina	147910	NC	\$235,000.00
Globe Life and Accident Insurance Company	147953 S	NE	\$100,000.00
Globe Life and Accident Insurance Company	147953	NE	\$3,200,000.00
GM Motor Club, Inc.	150842	NC	\$100,000.00
Good Samaritan Insurance Plan of Nebraska, Inc.	158489	NE	\$310,000.00
Gray Insurance Company/The	150865	LA	\$70,000.00
Great West Casualty Company	147987	NE	\$2,200,000.00
Greenwich Insurance Company	147988	DE	\$100,000.00
GWG Life Settlements, LLC	151740	DE	\$50,000.00
Habersham Funding, LLC	151647	GA	\$50,000.00
Haymarket Insurance Company	156912	NE	\$100,000.00
HeartlandPlains Health	153873	NE	\$305,000.00
Homesite Indemnity Company	148941	WI	\$105,000.00
Homesite Insurance Company	149134	WI	\$105,000.00
Humana Health Plan, Inc.	148089	KY	\$325,000.00
Imperial Fire and Casualty Insurance Company	151186	LA	\$100,000.00
Imperial Life Settlements, LLC	151807	DE	\$50,000.00
Imperium Insurance Company	149222	DE	\$100,000.00
Inland Insurance Company	148129	NE	\$2,000,000.00
Insurance Company of the West	148142	CA	\$1,525,000.00
Integon General Insurance Corporation	150845	NC	\$75,000.00
Investors Title Insurance Company	148193	NC	\$200,000.00
Lafayette Insurance Company	148253	LA	\$125,000.00
Legacy Benefits, LLC	152037	NY	\$250,000.00
Liberty Mutual Insurance Company	148281	MA	\$50,000.00
Liberty National Life Insurance Company	148282	NE	\$1,700,000.00
Life Equity LLC	151397	OH	\$50,000.00
Lincoln Benefit Life Company	148305	NE	\$5,000,000.00
Magellan Behavioral Health of Nebraska, Inc.	152231	NE	\$105,000.00

<b>Company Name</b>	<b>Company#</b>	<b>State of Domicile</b>	<b>Amount</b>
Magellan Complete Care of Nebraska, Inc.	155384	NE	\$310,000.00
Magna Life Settlements, Inc.	158478	FL	\$250,000.00
Maple Life Financial, LLC	151413	DE	\$50,000.00
Medico Corp Life Insurance Company	148454	NE	\$1,885,000.00
Medico Insurance Company	148541	NE	\$2,000,000.00
Mid-Century Insurance Company	148446	CA	\$2,800,000.00
Motor Club of America Enterprises, Inc.	148513	NJ	\$50,000.00
Mount Vernon Specialty Insurance Company	156904	NE	\$750,000.00
Mutual of Omaha Insurance Company	148538	NE	\$1,710,000.00
Nation Motor Club, Inc.	151451	FL	\$50,000.00
National Fire & Marine Insurance Company	148631	NE	\$2,910,000.00
National Indemnity Company	148645	NE	\$3,356,000.00
National Motor Club of America, Incorporated	148667	TX	\$50,000.00
National Motor Club-Group Services, Inc.	151550	NV	\$50,000.00
Nebraska Life Assurance Company	158458	NE	\$100,000.00
Nebraska Total Care, Inc.	156955	NE	\$300,000.00
New South Insurance Company	150844	NC	\$75,000.00
Oak River Insurance Company	148802	NE	\$2,500,000.00
Omaha Insurance Company	151769	NE	\$2,865,000.00
Omaha Life Insurance Company	151831	NE	\$1,675,000.00
Pacific Life Insurance Company	148863	NE	\$5,000,000.00
Physicians Life Insurance Company	148927	NE	\$2,000,000.00
Physicians Mutual Insurance Company	148928	NE	\$2,000,000.00
Platte River Insurance Company	148934	NE	\$2,500,000.00
Preferred Professional Insurance Company	148963	NE	\$2,835,000.00
Pre-Paid Legal Casualty, Incorporated	148969	OK	\$150,000.00
ProSelect Insurance Company	153827	NE	\$2,500,000.00
Quest Towing Services LLC	152137	MI	\$50,000.00
Radnor Specialty Insurance Company	155404	NE	\$2,000,000.00
Redwood Fire and Casualty Insurance Company	149078	NE	\$2,200,000.00
Republic Indemnity Company of America	150458	CA	\$106,000.00
Republic Indemnity Company of California	150457	CA	\$105,000.00
Republic Mortgage Insurance Company	149104	NC	\$200,000.00
Roadside Protect, Inc.	152254	IL	\$50,000.00
SafeRide Motor Club, Inc.	152021	CA	\$50,000.00
San Francisco Reinsurance Company	149162	CA	\$2,000,000.00
SAPPHIRE EDGE, INC.	156946	NE	\$300,000.00



<b>Company Name</b>	<b>Company#</b>	<b>State of Domicile</b>	<b>Amount</b>
Savings Bank Life Insurance Company of Massachusetts/The	152052	MA	\$100,000.00
Sentruity Casualty Company	151800	TX	\$110,000.00
Sequoia Insurance Company	151559	CA	\$100,000.00
Signature Motor Club, Inc.	148505	DE	\$50,000.00
Signature's Nationwide Auto Club, Inc.	151637	DE	\$50,000.00
Silver Oak Casualty, Inc.	151142	NE	\$1,200,000.00
Starstone National Insurance Company	149319	DE	\$100,000.00
Stonetrust Commercial Insurance Company	156951	NE	\$2,640,000.00
Surety Life Insurance Company	149312	NE	\$8,900,000.00
TIG Insurance Company	149320	CA	\$1,650,000.00
Tower National Insurance Company	151708	MA	\$150,000.00
Toyota Motor Ins. Services/dba Toyota Motor Club	149715	CA	\$50,000.00
Travelers Motor Club, Inc.	149392	OK	\$50,000.00
Trilegiant Auto Services, Inc.	151409	WY	\$50,000.00
Truck Insurance Exchange	149407	CA	\$825,000.00
United American Insurance Company	149461	NE	\$3,500,000.00
United of Omaha Life Insurance Company	149498	NE	\$1,710,000.00
United States Auto Club, Motoring Division, Inc.	149516	IN	\$50,000.00
United World Life Insurance Company	149531	NE	\$1,710,000.00
UnitedHealthcare of the Midlands, Inc.	149483	NE	\$1,000,000.00
Universal Surety Company	149544	NE	\$2,100,000.00
Wellcare of Nebraska Inc	156940	NE	\$310,000.00
West Coast Life Insurance Company	149599	NE	\$5,210,000.00
Work First Casualty Company	148509	DE	\$210,000.00
XL Insurance America, Inc.	149560	DE	\$100,000.00
XL Specialty Insurance Company	148170	DE	\$100,000.00
Zenith Insurance Company	150629	CA	\$889,000.00
ZNAT Insurance Company	152197	CA	\$110,000.00

**Grand Total: \$194,926,000.00**

# **U** NICORPORATED COUNTY MUTUALS

**AS OF  
DECEMBER 31, 2016**

<b>Name &amp; Address</b>	<b>Nebr. ID #</b>	<b>Assets</b>	<b>Liabilities</b>	<b>Net Assets For Members</b>	<b>Claims Paid</b>	<b>Number of Members</b>	<b>Expenses</b>
<b>Republican Valley Mutual Protective Association</b> 262 O'Sullivan Street Riverton, NE 68972	149101	\$41,301	\$2,590	\$137,390	\$143,900	920	\$21,938
<b>TOTAL</b>		<b>\$41,301</b>	<b>\$2,590</b>	<b>\$137,390</b>	<b>\$143,900</b>	<b>920</b>	<b>\$21,938</b>