

DEPARTMENT OF INSURANCE STAFF

www.doi.nebraska.gov
Telephone: (402) 471-2201
Fax: (402) 471-4610

ADMINISTRATION

Bruce R. Ramge, CPCU, CIE
Peg Jasa

Director of Insurance
Public Information Officer

ADMINISTRATIVE SERVICES DIVISION

Robin Edwards
Mark Peterson, MCP
Holly Schultz
Nora Lopez
Stefany Wix
Julie Neal
Jillian Boston
Maureen Rockwell

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

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
Nate Dobler, AIC

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

HEALTH POLICY DIVISION

Martin Swanson
Maggie Dolezal

Administrator
External Review Coordinator/
Federal Aid Administrator

HUMAN RESOURCES DIVISION

Kathy Vandenberg

Personnel Officer

INSURANCE FRAUD PREVENTION DIVISION

Charles Starr, SCLA, CIFI, AHFI
Connie Drake
Kimberly Church, SCLA, CIFI
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
Nathan DeJong, CFE
Heather Morrow, CFE
Jennifer Rose, CFE
TJ Addison
Brian Davis
Hailey Gao, AFE
David Geidel
Joe Jacobson
Cara Kroeger
Lisa Pape
Chrystal Pascoe
Michael Sullivan
Vacant
Vacant

Assistant Chief Examiner - Analysis
Financial Analyst Supervisor
Financial Analyst Supervisor
Financial Analyst Supervisor
Financial Analyst
Financial Analyst
Financial Analyst
Financial Analyst
Financial Analyst
Financial Analyst
Financial Analyst/Burial Pre-Need Examiner
Financial Analyst
Financial Analyst
Financial Analyst
Financial Analyst

Andrea Johnson, CFE
Isaak Russell, CFE
Tadd Wegner, CFE
Nicole Drake
Gary Evans, CFE, AES, CISA
Skyler Lawyer, CFE
Santosh Ghimire
Joe Hofmeister, CFE
Kim Hurst, CFE
Derek Petersen, CFE
Linda Scholl, CFE, AES, CISA
Kolby Shanks
Joel Tapsoba, AFE
Vacant

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

Jill Gleason, CFE
Chris Amory, CFE
Bruce Bornman, CFE
Mitchell Higgins

Assist. Chief Examiner – Holding Company
Holding Company Analyst
Investment Specialist
International Insurance Analyst

Rhonda Ahrens, FSA, MAAA
Michael Muldoon, FSA, MAAA
Derek Wallman
Gordon Hay, FCAS, MAAA, CPCU

Chief Actuary
Life and Health Actuarial Examiner
Life and Health Actuarial Examiner
Property & Casualty Actuarial Examiner

Kristy Hadden
Lori Bruss
Deb Bush
Martha Hettenbaugh
Lynn Wiese, CFE

Company Administrator
Company Administration Staff Assistant
Surplus Lines Tax Analyst
Premium Tax Analyst
Foreign Financial Analyst

LEGAL DIVISION

Matt Holman	General Counsel
Brandis Bauer	Paralegal & Administrative Assistant
Robert Bell	Agency Counsel
Bob Harkins	Agency Counsel
Krystle Ledvina Garcia	Agency Counsel

LIFE AND HEALTH DIVISION

Laura Arp	Administrator
Deb Maher	Staff Assistant
Maryana Grodnova-Ware, ALMI, AFSI	Actuarial Assistant
Rebecca Dennis	Life and Health Analyst II
Lisa Mariscal-Johnsen	Life and Health Analyst II

MARKET CONDUCT

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

PRODUCERS' LICENSING DIVISION

Kevin Schlautman	Administrator
Gina Goodro	Insurance Education Analyst
Meagan Wright	Licensing Representative
Rae Ann Mastny	Licensing Representative
Stephen Strovers	Licensing Representative

PROPERTY AND CASUALTY DIVISION

Connie Van Slyke	Administrator
Stephanie Hobelman	Property and Casualty Analyst
Craig Palik	Property and Casualty Analyst
Julie Oglesby	Property and Casualty Analyst

SENIORS HEALTH INSURANCE INFORMATION PROGRAM

Alicia Jones	SHIIP Program Coordinator
Karma Boddy	SHIIP Staff Assistant
Carol Harrah	SHIIP Training Specialist
Ann Kroger	SHIIP Training Coordinator
Jonathan Burlison	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)	<u>FY 14-15</u>	<u>FY 15-16</u>	<u>FY 16-17</u>
Examination Fees	\$ 4,643,179	\$ 4,809,450	\$ 4,931,476
Admin. Fee Professional Medical Liability	423,662	74,629	141,000
Publications/Photocopies/Fraud Conference	3,598	6,140	2,732
Agent Certification	19,809	19,695	20,929
Legal Filing Fees	20,965	30,129	42,132
Miscellaneous Fees (Filing Fees)	1,102,939	1,074,569	1,101,026
Admin. Fees - Premium Taxes	40,694	40,434	39,358
Pre-Admission Review Fees	17,600	18,000	30,000
P&C Filing Fees	557,818	507,452	471,112
L&H Filing Fees	149,702	131,627	128,990
Fraud Fee	467,586	504,627	500,213
Certificate of Authority	72,699	73,153	71,204
Agency License	553,240	572,700	605,400
Company Appointment/Cancellation	6,286,537	6,037,534	6,553,623
Agent's License	3,329,745	3,477,455	3,245,181
Utilization Review Agents	-	-	-
Continuing Education Approval/Course Comp.	49,300	42,300	42,600
Reinsurance Intermediary	-	-	-
Third Party Administrator	69,800	73,600	73,800
Pre-License Certification/Course Approval	-	-	-
TOTAL FEES	\$17,808,873	\$17,493,494	\$18,000,776

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

	<u>2015</u>	<u>2016</u>	<u>2017</u>
Premium Tax	\$ 83,181,075	\$ 80,990,524	\$ 84,459,042
Fire Insurance Tax	4,072,270	3,927,287	4,097,307
Workers' Compensation Cash Fund	4,027,734	4,002,922	3,896,472
Workers' Compensation Trust Fund	-0-	-0-	-0-
Premium Tax transferred to CHIP Fund (Net) (1)	<u>(70,883)</u>	<u>649,090</u>	<u>327,056</u>
TOTAL TAXES	\$ 91,210,196	\$ 89,569,793	\$ 92,779,877
Interest Income from Premium Tax Prepayments/CHIP Fund	\$ 821,906	\$ 789,300	\$ 750,249
Late Payment Penalties and Administrative Fines (2)	<u>82,885</u>	<u>278,619</u>	<u>234,031</u>
TOTAL INTEREST AND PENALTIES	\$ 904,791	\$ 1,067,919	\$ 984,280
TOTAL REVENUE DISTRIBUTED TO OTHER GOVERNMENTAL ENTITIES/FUNDS	<u>\$ 92,114,987</u>	<u>\$ 90,637,712</u>	<u>\$ 93,764,157</u>

- (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's primary goal is to educate insurance consumers. The Division received 8,738 phone calls in 2017, and responded to more than 400 written inquiries.

Insurance Investigators review consumer complaints against insurance companies and agents. Through the complaint process, the Division verifies proper handling of insurance transactions and ensures fair treatment of the parties involved.

During 2017, the Consumer Affairs Division closed 1,436 cases. The majority of complaints pertained to property and casualty coverages, and more than half of these cases involved claim handling issues. In 2017, consumers received \$10,407,581.86 after, or as a result of, our involvement.

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, three Assistant Chief Examiners, a Company Administrator, a Chief Actuary, two Life and Health Actuarial Examiners, a Property and Casualty Actuarial Examiner, an Investment Specialist, a Holding Company Analyst, an International Insurance Analyst, thirteen financial examiners, fourteen financial analysts, a foreign financial analyst, a burial pre-need examiner, a premium tax analyst, a surplus lines analyst, a staff assistant, and an administrative secretary.

FINANCIAL EXAMINATIONS COMPLETED IN 2017

COMPANY NAME
Insurance Companies:
Acceptance Insurance Company
Aflac Reinsurance Company
American Family Life Assurance Company of Columbus
American Life & Security Corp
American Republic Corp Insurance Company
AssuranceAmerica Insurance Company
Censtat Casualty Company
Central States Health & Life Company of Omaha
Clay County Mutual Insurance Company
Coventry Health Care of NE
First American Title Insurance Company
Firstcomp Insurance Company
German Mutual Insurance Association of NE (Auburn)
Globe Life and Accident Insurance Company
Good Samaritan Ins Plan of NE Inc.
League Association of Risk Management
Liberty National Life Insurance Company
Magellan Behavioral Health of NE, Inc.
Magellan Complete Care of NE, Inc.
Medico Corp Insurance Company
Medico Insurance Company
Mutual of Omaha Medicare Advantage
Omaha National Insurance Company
Republican Valley Mutual Protective Association
United American Insurance Company
Pre-Need Sellers:
Arbor Society
Bullock-Long Funeral Home
Butherus, Maser, & Love Funeral Home
Hammons Family Services
Jolliffe Funeral Home
Lauber Funeral Service, Inc.
Merten-Butler
Meyer Brothers Family Care Trust
Meyers Funeral Home
Minnick Funeral Service, Inc.
Nelson-Bauer Funeral Homes
Norfolk Funeral Services
Odean Colonial Chapel
Peter's Funeral Home, Inc.
PVMS, LLC

Roeder Mortuary
Sandoz' Chapel of the Pines
Snider Memorial Funeral Home
St. John's Cemetery Association of Omaha
Westlawn-Hillcrest Cemetery & Funeral Home
Zabka Funeral Home, Inc.

HUMAN RESOURCES DIVISION

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

The Human Resources Division:

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

INSURANCE FRAUD PREVENTION DIVISION

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

2017 Insurance Fraud Statistics

The Insurance Fraud Prevention Division (IFPD) received **710** case referrals regarding potential violations of the Nebraska Insurance Fraud Act during 2017. Of the referrals received, 440 (62%) were submitted through the National Insurance Crime Bureau (NICB) and 82 (12%) 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 **\$8.3 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 2017:

- Property/Casualty = 537 Cases (75%)
- Life/Health = 127 Cases (18%)
- Agent or Internal Fraud = 44 Cases (6%)
- Other Fraud = 2 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.

2017 Cases Sent for Criminal Prosecution:

73 Cases

29 Suspects Involved

2017 Convictions:

105 Cases

25 Suspects Involved

2017 Court Ordered Restitution:

21 Cases

\$537,110.89

LEGAL DIVISION

The Legal Division prepares Department regulations, bulletins and legal interpretations, represents the Department in administrative hearings, and processes applications by domestic insurers for certificates of authority, mergers, acquisitions and domestications. 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 2017, the Life and Health Division reviewed 11,923 life and health reports and forms: including policies, riders, endorsements, applications and advertising. A total of 602 health insurance rate filings were reviewed. Overall in 2017, 2,408 filings were received and 2,407 filings were processed.

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

MARKET CONDUCT DIVISION

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

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

MARKET CONDUCT EXAMINATIONS COMPLETED IN 2017

Company Name
Berkshire Hathaway Homestate Insurance Company
German Farmers Mutual Assessment Insurance Association of Hall County

First American title Insurance Company
German Mutual Insurance Company of Dodge County
Coventry Health Care of Nebraska

PRODUCERS' LICENSING DIVISION

Any individual who solicits, negotiates, or sells to any risk located in Nebraska, regardless of whether they are compensated or not, must be licensed as a producer in the appropriate lines of insurance. Insurance companies admitted to do business in this state shall only accept applications from, write, or place business from a producer or producer acting as a broker that has been appropriately licensed by the Nebraska Department of Insurance and appointed as such by the company.

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, 2017:

- Resident Producers 16,514
- Nonresident Producers 78,216
- Insurance Agencies 9,086
- Resident Consultants 195
- Nonresident Consultants 158

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 2017, the Property and Casualty Division received 4,002 new filings, including those made by advisory organizations. Final action was taken on 4,119 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.

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 31,981 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 oversees the Life and Health Division and Nebraska Senior Health Insurance Information Program (SHIIP) and works in conjunction with the Legal, Market Conduct, Consumer Affairs, Licensing, Fraud, and Financial Examination Divisions 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. The division also oversees external reviews wherein a policyholder may request additional review of a claim or policy provision denial by an insurer and coordinate the appeal with an Independent Review Organization. The Health Policy Division coordinates with the other divisions to find efficiencies in order to ease burdens on the insurers and to be more consumer friendly for the public. It continues to promote a team approach to health insurance by working with sister state agencies as well to promote efficiencies in overall health care finance and delivery. Finally, the Division advises the Governor, Director and members of the Legislature on health issues as they arise.

*Nebraska Life and Health Insurance Guaranty Association
Lincoln, Nebraska*

December 31, 2017 and 2016

*Financial Statements
and
Report of Independent Certified Public Accountants*



CPAs & Consultants | Wealth Management

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF FINANCIAL POSITION

December 31,

ASSETS

	<u>2017</u>	<u>2016</u>
CURRENT ASSETS		
Cash and cash equivalents (note A)	\$ 208,859	\$ 1,880,092
Certificates of deposit	399,622	1,653,752
Accrued interest receivable on investments	<u>7,587</u>	<u>11,508</u>
Total current assets	616,068	3,545,352
OTHER ASSET		
Investments (notes A, B and E)	<u>1,992,421</u>	<u>3,892,735</u>
Total assets	<u>\$ 2,608,489</u>	<u>\$ 7,438,087</u>

LIABILITIES AND NET DEFICIT

CURRENT LIABILITIES		
Accounts payable	\$ 60,387	\$ -
Estimated claims payable (note C)	<u>2,881,000</u>	<u>29,341,556</u>
Total current liabilities	<u>2,941,387</u>	<u>29,341,556</u>
NET DEFICIT (note A)		
Unrestricted		
Class A net assets for general administration	249,011	247,513
Temporarily restricted (note D)		
Classes B and C net assets for specific insolvencies	(3,009,771)	(24,564,266)
Contingency reserve for future obligations	<u>2,427,862</u>	<u>2,413,284</u>
Total net deficit	<u>(332,898)</u>	<u>(21,903,469)</u>
Total liabilities and net deficit	<u>\$ 2,608,489</u>	<u>\$ 7,438,087</u>

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF ACTIVITIES

Years ended December 31,

	Class A	Class B & C	Total	
			2017	2016
CHANGES IN NET ASSETS				
Revenues				
Assessments received	\$ -	\$ 11,298,111	\$ 11,298,111	\$ -
Recoveries received	-	7,782,368	7,782,368	173,599
Premiums received	-	51,898	51,898	53,283
Investment income, net	1,498	33,177	34,675	60,186
Total revenues	1,498	19,165,554	19,167,052	287,068
Expenses				
Benefit claims	-	23,562,440	23,562,440	489,932
Claims processing	-	-	-	678,943
Assumption reinsurance	-	1,656	1,656	9,363
Administration, legal fees, direct expenses	53,788	89,570	143,358	217,264
Assessments by NOLGHA for expenses	5,855	267,606	273,461	427,079
Dues to National (NOLHGA)	51,719	-	51,719	49,865
Meetings and travel expenses	6,834	-	6,834	6,624
Auditing and accounting fees	5,925	-	5,925	6,160
Assessment system software and services	9,152	-	9,152	3,640
Computer services and expenses	-	-	-	1,950
Bank service charges	1,592	-	1,592	1,627
Bookkeeping fees	900	-	900	948
Postage, printing and general supplies	-	-	-	373
Class A general and administration expenses allocated to Classes B and C	(135,765)	135,765	-	-
Total expenses	-	24,057,037	24,057,037	1,893,768
Revenues over (under) expenses	1,498	(4,891,483)	(4,889,985)	(1,606,700)
(Increase) decrease in claims payable	-	26,460,556	26,460,556	(22,349,526)
Increase (decrease) in net assets	1,498	21,569,073	21,570,571	(23,956,226)
CHANGE IN NET ASSETS (DEFICIT)				
Net assets (deficit) at beginning of year	247,513	(22,150,982)	(21,903,469)	2,052,757
Net assets (deficit) at end of year	\$ 249,011	\$ (581,909)	\$ (332,898)	\$ (21,903,469)

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF CASH FLOWS

Years ended December 31,

	<u>2017</u>	<u>2016</u>
Cash flows from operating activities		
Cash received from assessments, recoveries, and premiums	\$ 19,126,290	\$ 218,713
Cash paid to suppliers and paid for claims	(23,996,650)	(1,893,768)
Interest received	93,454	60,192
Net cash used by operating activities	<u>(4,776,906)</u>	<u>(1,614,863)</u>
Cash flows from investing activities		
Proceeds from sales of investments	20,536,559	5,925,000
Purchases of investments and deposits to assets limited as to use	<u>(17,430,886)</u>	<u>(5,267,918)</u>
Net cash provided by investing activities	<u>3,105,673</u>	<u>657,082</u>
Net decrease in cash	(1,671,233)	(957,781)
Cash and cash equivalents at beginning of year	<u>1,880,092</u>	<u>2,837,873</u>
Cash and cash equivalents at end of year	<u>\$ 208,859</u>	<u>\$ 1,880,092</u>
Reconciliation of increase (decrease) in net assets to net cash used by operating activities		
Increase (decrease) in net assets	<u>\$ 21,570,571</u>	<u>\$ (23,956,226)</u>
Adjustments to reconcile increase (decrease) in net assets to net cash used by operating activities		
Realized and unrealized (gains) losses on investments	48,771	(6,433)
(Increase) decrease in assets		
Accrued interest receivable	3,921	(1,730)
Increase (decrease) in liabilities		
Accounts payable	60,387	-
Estimated claims payable	<u>(26,460,556)</u>	<u>22,349,526</u>
Total adjustments to increase (decrease) in net assets	<u>(26,347,477)</u>	<u>22,341,363</u>
Net cash used by operating activities	<u>\$ (4,776,906)</u>	<u>\$ (1,614,863)</u>

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

Nebraska Life and Health Insurance Guaranty Association (the 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.

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Method of Accounting. The accompanying financial statements of the Association have been prepared on the accrual basis of accounting.

Cash and Cash Equivalents. For purposes of the statements of cash flows, the Association considers all unrestricted highly liquid investments with a maturity of three months or less to be cash equivalents. Restricted amounts represent unspent grant proceeds that are required to be maintained separately according to the terms of a grant agreement.

Investments. Investments in marketable securities with readily determinable fair values and all investments in debt securities are reported at their fair values in the statement of financial position. Unrealized gains and losses are included in the statements of activities. Donated securities are recorded as contributions equal to the fair market value of the securities at the date of gift.

Fair Value Measurements. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at measurement date. The Association utilizes a framework to prioritize the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy are described as follows:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Association has the ability to access.

Level 2 Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

Fair Value Measurements - Continued. The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Transfers between levels shall occur at the actual date of the event or change in circumstances that caused the transfer. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Net Asset Classification. The Association reports information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.

Unrestricted net assets. Net assets that are not subject to outside restrictions.

Temporarily restricted net assets. Net assets on which grantors or donors have placed restrictions regarding the use of the funds or the time period in which the funds can be used. When a restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statements of activities as "net assets released from restrictions."

Permanently restricted net assets. Net assets whose funds must be held indefinitely. The Association has not received any funds that would be classified as permanently restricted net assets.

Assessments. Association member insurers may be assessed 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.

Income Taxes. The Association is exempt from Federal income tax under Section 501(c)(6) of the Internal Revenue Code. As such, income earned in the performance of its exempt purpose is not subject to income tax. Any income earned through unrelated business activities is subject to income tax at normal corporate rates. For the years ended December 31, 2017 and 2016, the Association had no tax liability on unrelated business activity. The Association believes that it has appropriate support for any tax positions taken, and as such, does not have any uncertain tax positions that are material to the financial statements. The Association qualifies as an unincorporated entity of the State of Nebraska and is not required to file an annual federal return of Organization Exempt form Income Tax (Form 990).

Use of Estimates. The preparation of financial statements in conformity with U.S. generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

NOTE B - INVESTMENTS

Investments consist of:

	2017		2016	
	Cost	Market	Cost	Market
Bonds				
Corporate	\$ 375,021	\$ 372,239	\$ 1,174,526	\$ 1,171,100
U.S. government	1,622,092	1,620,182	2,721,859	2,721,635
	<u>\$ 1,997,113</u>	<u>\$ 1,992,421</u>	<u>\$ 3,896,385</u>	<u>\$ 3,892,735</u>
Gross unrealized loss		\$ (4,692)		\$ (3,650)

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

NOTE B - INVESTMENTS - CONTINUED

Investment income consists of:

	<u>2017</u>	<u>2016</u>
Interest and dividend income	\$ 89,533	\$ 61,922
Net realized and unrealized gains (losses) on investments	(48,770)	6,433
Investment management fees	<u>(6,088)</u>	<u>(8,169)</u>
	<u>\$ 34,675</u>	<u>\$ 60,186</u>

NOTE C - RESERVES FOR CLAIMS PAYABLE

The Association receives claims expense estimates from the National Organization of Life and Health Insurance Guaranty Associations (NOLHGA) and other entities. Management analyzes the information received from NOLHGA and other entities, industry trends and the effects of Nebraska statute limitations on the estimates prior to arriving at the recorded estimated reserves for claims payable. The methods for making such estimates and for establishing the resulting liability are continually reviewed, and any adjustments of estimates are reflected in the accompanying statements of activities.

The total reserves for claims payable were:

Insolvency

Class B70 - Lincoln Memorial Life Insurance Co., TX	\$ 161,000	\$ 1,641,556
Class B72 - Penn Treaty Insurance Co. PA	2,200,000	27,000,000
Class B74 - National States Insurance Co., MO	320,000	200,000
Class B77 - CoOpportunity Health, IA	<u>200,000</u>	<u>500,000</u>
	<u>\$ 2,881,000</u>	<u>\$ 29,341,556</u>

These reserves are based on estimates and, while management presently believes the estimate of reserves for claims payable at December 31, 2017 is adequate, the actual liability could vary considerably from the amount presented in the accompanying statement of financial position.

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

NOTE D - RESTRICTED NET DEFICIT

Net deficits of \$3,009,711 and \$24,564,266 at December 31, 2017 and 2016, respectively, are temporarily restricted for specific insurance company insolvencies.

	<u>2017</u>	<u>2016</u>
Class B 69 - Benicorp Insurance, Indiana	\$ (59,996)	\$ (71,793)
Class B 70 - Lincoln Memorial Life, Texas	830,599	519,267
Class B 71 - Medical Saving Insurance, Indiana	6,686	6,835
Class B 72 - Penn Treaty Insurance Co., Pennsylvania	(14,034,443)	(27,519,627)
Class B 74 - National States Insurance, Missouri	(551,634)	(420,685)
Class B 75 - Executive Life Insurance Co. of New York	(9,023)	(4,905)
Class B 76 - Standard Life Insurance Co. of Indiana	(2,055)	(2,063)
Class B 77 - CoOpportunity Health, Iowa	10,759,241	2,876,790
Class B 78 - SeeChange Health Insurance, California	(6,358)	(7,179)
Class C 20 - Executive Life, California	<u>57,212</u>	<u>59,094</u>
Total net deficit for specific insolvencies	<u>\$ (3,009,771)</u>	<u>\$ (24,564,266)</u>

Net assets of \$2,427,862 and \$2,413,284 at December 31, 2017 and 2016, respectively, are temporarily restricted for future obligations.

The excess liabilities over assets, not covered by rehabilitation or liquidation of the insolvencies, will be covered by Class B assessments of member insurers.

NOTE E - FAIR VALUE MEASUREMENTS

Following is a description of the valuation methodologies used for assets and liabilities measured at fair value. There have been no changes in methodologies used during the years ended December 31, 2017 and 2016.

Corporate bonds: Certain corporate bonds are valued at the closing price reported in the active market in which the bond is traded. Other corporate bonds are valued based on yields currently available on comparable securities of issuers with similar credit ratings.

U.S. government bonds: U.S. government and agency obligations are valued at the closing price reported in the active market in which the obligation is traded. Other U.S. government and agency obligations are valued using independent pricing models.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Association believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

NOTE E - FAIR VALUE MEASUREMENTS - CONTINUED

The following table sets forth the balances of assets and liabilities measured at fair value on a recurring basis as of December 31, 2017 and 2016.

	2017			
	Fair Value	Quoted Prices in Active Markets for identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Investments				
Corporate bonds	\$ 372,239	\$ -	\$ 372,239	\$ -
US government bonds	1,620,182	-	1,620,182	-
	<u>\$ 1,992,421</u>	<u>\$ -</u>	<u>\$ 1,992,421</u>	<u>\$ -</u>
	2016			
	Fair Value	Quoted Prices in Active Markets for identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Investments				
Corporate bonds	\$ 1,171,100	\$ -	\$ 1,171,100	\$ -
US government bonds	2,721,635	-	2,721,635	-
	<u>\$ 3,892,735</u>	<u>\$ -</u>	<u>\$ 3,892,735</u>	<u>\$ -</u>

NOTE F - PROGRAM EXPENSES

The Association is statutorily required to account for general and administrative expenses in one fund (Class A) and transactions directly related to the various insolvencies in another fund (Class B). By the very nature of the fund, all expenses recorded in Class B are program expenses. Management and general expenses initially recorded in Class A are allocated to Class B 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.

NOTE G - TRANSACTIONS WITH RELATED PARTY

The Association employs Cline Williams Wright Johnson & Oldfather, LLP, Attorneys at Law, to manage the Association's day-to-day operations. The Association is billed monthly for time spent performing Association operations. The Administrator, an employee of Cline Williams Wright Johnson & Oldfather, LLP, is also an officer of the Association. During 2017 and 2016, the Association made payments of \$168,496 and \$241,585, respectively, to Cline Williams Wright Johnson & Oldfather, LLP.

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

NOTE H - CONTINGENCIES

The Association is involved in litigation arising in the normal course of its business. In the opinion of management, the Association's recovery or liability, if any, under pending litigation or administrative proceeding would not materially affect its financial position.

NOTE I - SUBSEQUENT EVENTS

Subsequent events have been evaluated through the audit report date, the date the financial statements were available to be issued.

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF FINANCIAL POSITION DECEMBER 31, 2017 AND 2016

	2017	2016
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	\$ 186,166	\$ 175,161
Accounts receivable	196,478	183,653
Prepaid expenses	<u>37,278</u>	<u>59,846</u>
Total current assets	419,922	418,660
FURNITURE AND EQUIPMENT, NET	15,648	28,662
DEPOSITS	<u>7,604</u>	<u>7,604</u>
TOTAL	<u>\$ 443,174</u>	<u>\$ 454,926</u>
 LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Accounts Payable	\$ 8,006	\$ 7,597
Accrued liabilities	<u>69,520</u>	<u>68,667</u>
Total current liabilities	77,526	76,264
ADVANCES FROM MEMBER FUNDS	<u>365,648</u>	<u>378,662</u>
TOTAL LIABILITIES	<u>443,174</u>	<u>454,926</u>
UNRESTRICTED NET ASSETS	<u>—</u>	<u>—</u>
TOTAL	<u>\$ 443,174</u>	<u>\$ 454,926</u>

See notes to financial statements.

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF ACTIVITIES FOR THE YEARS ENDED DECEMBER 31, 2017 AND 2016

	2017	2016
REVENUES		
Operating assessments	\$ 1,783,642	\$ 1,864,013
EXPENSES		
Operating expenses (allocated to Member Guaranty Associations):		
Salaries and payroll taxes	1,149,150	1,216,169
Employee benefits	172,899	159,646
Rent	122,562	126,640
Professional services	107,400	121,847
Travel and meetings	76,535	66,347
Pension contribution	60,440	64,091
Supplies and other	37,040	45,278
Equipment expense	24,875	31,238
Business insurance	24,779	25,384
Telephone	7,962	7,373
Total expenses	<u>1,783,642</u>	<u>1,864,013</u>
CHANGE IN UNRESTRICTED NET ASSETS	<u>—</u>	<u>—</u>
NET ASSETS, BEGINNING OF YEAR	<u>—</u>	<u>—</u>
NET ASSETS, END OF YEAR	<u>\$ —</u>	<u>\$ —</u>

See notes to financial statements.

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED DECEMBER 31, 2017 AND 2016

	2017	2016
OPERATING ACTIVITIES		
Change in net assets	\$ —	\$ —
Adjustments to reconcile change in net assets to net cash provided by operating activities		
Depreciation	18,934	26,436
Changes in operating assets and liabilities:		
Accounts receivable	(12,825)	49,122
Prepaid expenses and deposits	22,568	(25,811)
Accounts payable	409	(20,365)
Accrued liabilities	853	(1,606)
Net cash provided by operating activities	<u>29,939</u>	<u>27,776</u>
INVESTING ACTIVITIES		
Net cash used in investing activities —		
Purchases of equipment	<u>(5,920)</u>	<u>(19,331)</u>
FINANCING ACTIVITIES		
Net cash used in financing activities —		
Repayments of member funds, net	<u>(13,014)</u>	<u>(7,105)</u>
NET INCREASE IN CASH AND CASH EQUIVALENTS	11,005	1,340
CASH AND CASH EQUIVALENTS, Beginning of year	<u>175,161</u>	<u>173,821</u>
CASH AND CASH EQUIVALENTS, Ending of year	<u>\$ 186,166</u>	<u>\$ 175,161</u>

See notes to financial statements.

WESTERN GUARANTY FUND SERVICES

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Description of Business — Western Guaranty Fund Services (the Company) is a not-for-profit, unincorporated association of the insurance guaranty associations in the states of Colorado, Idaho, Kansas, Montana, Nebraska, Washington and Wyoming (Member Guaranty Associations). 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 \$546,521 and \$572,877 during the years ended December 31, 2017 and 2016, 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 2014 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:

	2017	2016
Furniture and equipment	\$ 678,423	\$ 673,505
Less accumulated depreciation	<u>662,775</u>	<u>644,843</u>
Furniture and equipment, net	<u>\$ 15,648</u>	<u>\$ 28,662</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 \$188,271,514 and \$180,598,223 as of December 31, 2017 and 2016, respectively.

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

	2017	2016
Member Guaranty Association funds, beginning of year	<u>\$ 180,598,223</u>	<u>\$ 182,441,774</u>
Cash receipts:		
Member insurer assessments	3,789,871	2,502,358
Interest income	2,103,645	1,586,517
Recoveries	10,007,662	4,198,145
Special Deposits	98,789	
Large deductible workers' compensation	<u>1,224</u>	<u>656,808</u>
Total cash receipts	<u>\$ 16,001,191</u>	<u>\$ 8,943,828</u>

	2017	2016
Cash disbursements:		
Losses	5,010,366	7,583,875
Loss adjusting expense — allocated	959,404	625,115
Loss adjusting expense — unallocated	2,304,324	2,478,828
Refund of assessments	<u>53,806</u>	<u>99,561</u>
Total cash disbursements	<u>8,327,900</u>	<u>10,787,379</u>
Member Guaranty Association funds, end of year	<u>\$ 188,271,514</u>	<u>\$ 180,598,223</u>

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

	2017	2016
Colorado	\$ 73,833,408	\$ 73,416,701
Idaho	6,441,363	6,758,410
Kansas	31,766,148	28,430,439
Montana	16,570,369	17,384,382
Nebraska	37,630,483	33,362,796
Washington	20,509,638	19,735,959
Wyoming	<u>1,520,105</u>	<u>1,509,536</u>
Total	<u>\$ 188,271,514</u>	<u>\$ 180,598,223</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 (4.50% at December 31, 2017). The line of credit matures on September 30, 2018. There were no draws on the line during the years ended December 31, 2017 and 2016 and there is no outstanding balance at December 31, 2017 and 2016.

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:

	2017	2016
	(unaudited)	(unaudited)
Colorado	\$ 42,110,499	\$ 42,356,219
Idaho	6,066,200	6,356,191
Kansas	18,663,859	22,681,908
Montana	27,465,980	24,222,682
Nebraska	25,378,425	22,208,930
Washington	11,858,802	12,342,177
Wyoming	<u>302,316</u>	<u>318,357</u>
Total	<u>\$ 131,846,081</u>	<u>\$ 130,486,464</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, 2017, \$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 2017, the base year of the lease. Additionally, the Company leases equipment under operating leases. Rent and lease expense was \$126,508 and \$130,719, respectively for the years ended December 31, 2017 and 2016. The future operating lease commitments, exclusive of operating costs, for the years ended December 31 are as follows:

2018	\$	123,948
2019		124,443
2020		<u>72,975</u>
Total	\$	<u>321,366</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:

	2017	2016
Program services:		
Management and other supervisory services	\$ 1,605,278	\$ 1,677,612
Supporting Services:		
General and administrative	<u>178,364</u>	<u>186,401</u>
Total	<u>\$ 1,783,642</u>	<u>\$ 1,864,013</u>

8. RETIREMENT PLAN

All employees are eligible to participate in a qualified 401(k) retirement plan on the first semi-annual plan entry 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, 2017 and 2016 were \$60,440 and \$64,091, respectively.

WESTERN GUARANTY FUND SERVICES

SUPPLEMENTAL SCHEDULES

WESTERN GUARANTY FUND SERVICES

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

Year Ended December 31, 2017

	Iowa National	Reopened Mission National	Integrity	American Mutual of Boston	American Mutual Liability	Rockwood	United Southern	Lutheran Benevolent	Credit General
Cash receipts:									
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest income	14,023	57	-	1,625	57	2,267	57	2	21,819
Recoveries	-	40,388	-	-	-	-	40,623	1,570	-
Large deductible	-	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	(330,330)	-	9,963	-	-	-	-	-	-
Total cash receipts	<u>(316,307)</u>	<u>40,445</u>	<u>9,963</u>	<u>1,625</u>	<u>57</u>	<u>2,267</u>	<u>40,680</u>	<u>1,572</u>	<u>21,819</u>
Cash disbursements:									
Premium refunds	-	-	-	-	-	-	-	-	-
Losses	6,933	-	-	2,378	-	8,944	-	-	21,604
Loss adjusting expenses - allocated	-	-	-	16	-	-	-	-	89
Loss adjusting expenses - unallocated	1,561	-	-	3,107	-	1,561	-	-	3,107
Refund of assessments	-	-	-	-	12,410	-	-	-	-
Advance to WGFS	-	-	-	-	-	-	-	-	-
Total cash disbursements	<u>8,494</u>	<u>-</u>	<u>-</u>	<u>5,500</u>	<u>12,410</u>	<u>10,505</u>	<u>-</u>	<u>-</u>	<u>24,800</u>
Increase (decrease) in restricted member guaranty funds	(324,802)	40,445	9,963	(3,876)	(12,353)	(8,239)	40,680	1,572	(2,981)
Restricted member guaranty funds:									
Beginning of year	1,660,505	-	(9,963)	177,324	12,353	251,849	-	-	2,383,462
End of year	<u>\$ 1,335,703</u>	<u>\$ 40,445</u>	<u>\$ -</u>	<u>\$ 173,448</u>	<u>\$ -</u>	<u>\$ 243,610</u>	<u>\$ 40,680</u>	<u>\$ 1,572</u>	<u>\$ 2,380,481</u>
Composition of restricted member guaranty funds December 31, 2017:									
Cash and cash equivalents	\$ 416,176	\$ 12,602	\$ -	\$ 54,043	\$ -	\$ 75,904	\$ 12,675	\$ 490	\$ 741,706
Investments	919,527	27,843	-	119,406	-	167,707	28,005	1,082	1,638,775
	<u>\$ 1,335,703</u>	<u>\$ 40,445</u>	<u>\$ -</u>	<u>\$ 173,448</u>	<u>\$ -</u>	<u>\$ 243,610</u>	<u>\$ 40,680</u>	<u>\$ 1,572</u>	<u>\$ 2,380,481</u>

Schedule 5

Nebraska

(continued)

See accompanying independent auditors' report

WESTERN GUARANTY FUND SERVICES

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

Year Ended December 31, 2017

	HIH America	Reliance	Phico	Home	Fremont Insurance	Legion	Casualty Reciprocal Exchange	Imperial	Atlantic Mutual
Cash receipts:									
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest income	-	133,426	11,798	5,059	9,657	58,871	-	-	2,924
Recoveries	-	1,924,942	-	31,071	-	-	(17,536)	-	-
Large deductible	-	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	28,541	-	(39,963)	-	-	-	17,536	2,253	-
Total cash receipts	28,541	2,058,367	(28,165)	36,130	9,657	58,871	-	2,253	2,924
Cash disbursements:									
Premium refunds	-	-	-	-	-	-	-	-	-
Losses	-	323,838	41,088	11,858	1,620	153,437	-	-	2,897
Loss adjusting expenses - allocated	-	10,497	262	379	-	15,189	-	-	24
Loss adjusting expenses - unallocated	-	39,911	4,653	10,921	7,759	17,064	-	-	3,107
Refund of assessments	-	-	-	-	-	-	-	-	-
Advance to WGFS	-	-	-	-	-	-	-	-	-
Total cash disbursements	-	374,246	46,003	23,158	9,380	185,690	-	-	6,028
Increase (decrease) in restricted member guaranty funds	28,541	1,684,121	(74,167)	12,971	277	(126,819)	-	2,253	(3,104)
Restricted member guaranty funds:									
Beginning of year	(28,541)	14,363,439	1,323,274	554,529	1,053,923	6,484,358	-	(2,253)	320,542
End of year	\$ -	\$ 16,047,560	\$ 1,249,107	\$ 567,500	\$ 1,054,200	\$ 6,357,539	\$ -	\$ -	\$ 317,438
Composition of restricted member guaranty funds December 31, 2017:									
Cash and cash equivalents	\$ -	\$ 5,000,073	\$ 389,195	\$ 176,821	\$ 328,466	\$ 1,980,872	\$ -	\$ -	\$ 98,907
Investments	-	11,047,487	859,912	390,680	725,734	4,376,667	-	-	218,531
	\$ -	\$ 16,047,560	\$ 1,249,107	\$ 567,500	\$ 1,054,200	\$ 6,357,539	\$ -	\$ -	\$ 317,438

Schedule 5

Nebraska

(continued)

See accompanying independent auditors' report

WESTERN GUARANTY FUND SERVICES

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

Year Ended December 31, 2017

	Centennial	Lumbermen Mutual Casualty	Ullico Casualty	Freestone	Red Rock	Lumbermen Underwriting Alliance	Castlepoint National	Guarantee Insurance	Admin
Cash receipts:									
Member insurer assessments	\$ -	\$ 240,963	\$ -	\$ -	\$ 2,080,681	\$ -	\$ 977,657	\$ -	\$ 43,250
Interest income	190	34,914	2,928	918	6,688	69	1,072	-	575
Recoveries	-	59,730	-	-	-	-	-	-	-
Large deductible	-	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	-	220,000	-	60,000	-	32,000	-	-	-
Total cash receipts	190	555,607	2,928	60,918	2,087,369	32,069	978,729	-	43,825
Cash disbursements:									
Premium refunds	-	-	-	-	-	-	-	-	-
Losses	-	188,287	251	4,633	66,362	-	117,666	100,629	-
Loss adjusting expenses - allocated	-	21,020	664	58	5,787	-	10,592	-	-
Loss adjusting expenses - unallocated	808	58,374	4,761	4,873	39,077	6,426	5,960	540	80,271
Refund of assessments	41,396	-	-	-	-	-	-	-	-
Advance to WGFS	-	-	-	-	-	-	-	-	-
Total cash disbursements	42,204	267,680	5,675	9,564	111,225	6,426	134,217	101,169	80,271
Increase (decrease) in restricted member guaranty funds	(42,014)	287,927	(2,747)	51,353	1,976,143	25,644	844,512	(101,169)	(36,446)
Restricted member guaranty funds:									
Beginning of year	42,014	3,784,528	318,884	80,088	469,775	(1,496)	-	-	124,202
End of year	\$ -	\$ 4,072,455	\$ 316,137	\$ 131,441	\$ 2,445,918	\$ 24,148	\$ 844,512	\$ (101,169)	\$ 87,756
Composition of restricted member guaranty funds									
December 31, 2017:									
Cash and cash equivalents	\$ -	\$ 1,268,889	\$ 98,501	\$ 40,954	\$ 762,095	\$ 7,524	\$ 263,132	\$ (101,169)	\$ 27,343
Investments	-	2,803,566	217,636	90,487	1,683,823	16,624	581,380	-	60,413
	\$ -	\$ 4,072,455	\$ 316,137	\$ 131,441	\$ 2,445,918	\$ 24,148	\$ 844,512	\$ (101,169)	\$ 87,756

Schedule 5

Nebraska

(continued)

See accompanying independent auditors' report

WESTERN GUARANTY FUND SERVICES

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

Year Ended December 31, 2017

	<u>Total</u>
Cash receipts:	
Member insurer assessments	\$ 3,342,551
Interest income	308,995
Recoveries	2,080,788
Large deductible	-
Transfers (to) from other insolvencies	-
Total cash receipts	<u>5,732,334</u>
Cash disbursements:	
Premium refunds	-
Losses	1,052,426
Loss adjusting expenses - allocated	64,575
Loss adjusting expenses - unallocated	293,840
Refund of assessments	53,806
Advance to WGFS	-
Total cash disbursements	<u>1,464,647</u>
Increase (decrease) in restricted member guaranty funds	4,267,687
Restricted member guaranty funds:	
Beginning of year	<u>33,362,796</u>
End of year	<u>\$ 37,630,483</u>
Composition of restricted member guaranty funds	
December 31, 2017:	
Cash and cash equivalents	\$ 11,655,198
Investments	<u>25,975,285</u>
	<u>\$ 37,630,483</u>

Schedule 5

Nebraska

(concluded)

See accompanying independent auditors' report

WESTERN GUARANTY FUND SERVICES

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

Period from Insolvency Through December 31, 2017 (Unaudited)

	Iowa National 10/10/1985	Reopened Mission National 2/24/1987	Integrity 3/24/1987	American Mutual of Boston 3/9/1989	American Mutual Liability 3/9/1989	Rockwood 8/26/1991	United Southern 11/10/1995	Lutheran Benevolent 12/2/1996	Commercial Comp 9/26/2000
Cash receipts:									
Member insurer assessments	\$ 4,083,823	\$ -	\$ 74,497	\$ 1,199,966	\$ -	\$ 1,100,000	\$ -	\$ -	\$ 496,561
Interest income	1,672,655	57	17,592	89,905	165	294,817	57	2	82,899
Recoveries	2,786,063	40,388	85,681	89,748	24,646	304,931	40,623	3,116	266,873
Large deductible	-	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	(330,330)	-	9,963	-	-	-	-	-	-
Total cash receipts	<u>8,212,211</u>	<u>40,445</u>	<u>187,733</u>	<u>1,379,619</u>	<u>24,811</u>	<u>1,699,748</u>	<u>40,680</u>	<u>3,118</u>	<u>846,333</u>
Cash disbursements:									
Premium refunds	-	-	-	-	-	-	-	-	2,625
Losses	2,528,266	-	24,733	867,017	-	1,173,785	-	-	218,231
Loss adjusting expenses - allocated	84,463	-	-	30,672	-	20,090	-	-	8,106
Loss adjusting expenses - unallocated	179,955	-	80,512	308,482	-	262,262	-	-	61,305
Refund of assessments	4,083,823	-	82,488	-	24,811	-	-	1,546	556,066
Total cash disbursements	<u>6,876,507</u>	<u>-</u>	<u>187,733</u>	<u>1,206,170</u>	<u>24,811</u>	<u>1,456,137</u>	<u>-</u>	<u>1,546</u>	<u>846,333</u>
Operating expenses:									
Advance to WGFS	-	-	-	-	-	-	-	-	-
Total operating expenses	-	-	-	-	-	-	-	-	-
Total cash disbursements	<u>6,876,507</u>	<u>-</u>	<u>187,733</u>	<u>1,206,170</u>	<u>24,811</u>	<u>1,456,137</u>	<u>-</u>	<u>1,546</u>	<u>846,333</u>
BALANCE, End of year	<u>\$ 1,335,703</u>	<u>\$ 40,445</u>	<u>\$ -</u>	<u>\$ 173,448</u>	<u>\$ -</u>	<u>\$ 243,610</u>	<u>\$ 40,680</u>	<u>\$ 1,572</u>	<u>\$ -</u>
Composition of restricted member Guaranty Funds December 31, 2017:									
Cash and cash equivalents	\$ 416,176	\$ 12,602	\$ -	\$ 54,043	\$ -	\$ 75,904	\$ 12,675	\$ 490	\$ -
Investments	919,527	27,843	-	119,406	-	167,707	28,005	1,082	-
	<u>\$ 1,335,703</u>	<u>\$ 40,445</u>	<u>\$ -</u>	<u>\$ 173,448</u>	<u>\$ -</u>	<u>\$ 243,610</u>	<u>\$ 40,680</u>	<u>\$ 1,572</u>	<u>\$ -</u>
Reserve for losses and allocated Adjusting expense at December 31, 2017	<u>\$ 111,321</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 53,111</u>	<u>\$ -</u>	<u>\$ 71,920</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

Schedule 12

Nebraska

(continued)

WESTERN GUARANTY FUND SERVICES

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

Period from Insolvency Through December 31, 2017 (Unaudited)

	Credit General 1/5/2001	Reliance 10/3/2001	Phico 2/1/2002	Home 6/13/2003	Fremont Insurance 7/2/2003	Legion 7/28/2003	Imperial 5/12/2010	Atlantic Mutual 4/27/2011	Centennial 4/27/2011
Cash receipts:									
Member insurer assessments	\$ 2,938,217	\$ 12,816,161	\$ 2,349,945	\$ 930,585	\$ 2,073,658	\$ 6,653,383	\$ -	\$ 391,281	\$ 97,815
Interest income	435,733	2,094,119	154,346	165,214	41,983	541,062	-	6,648	1,509
Recoveries	757,385	11,579,141	2,699,312	798,383	1,674,155	3,424,912	3,749	13,152	1,703
Large deductible	-	(7,481)	-	-	-	3,998	-	-	-
Transfers (to) from other insolvencies	-	-	(39,963)	-	-	-	2,253	-	-
Total cash receipts	<u>4,131,335</u>	<u>26,481,939</u>	<u>5,163,640</u>	<u>1,894,182</u>	<u>3,789,796</u>	<u>10,623,355</u>	<u>6,002</u>	<u>411,081</u>	<u>101,027</u>
Cash disbursements:									
Premium refunds	1,385	36,472	145,182	-	-	55,733	-	-	-
Losses	1,535,550	9,214,568	3,422,121	1,124,609	2,494,747	3,663,679	2,253	60,480	39,881
Loss adjusting expenses - allocated	27,369	207,546	72,684	25,506	79,758	70,259	-	3,083	-
Loss adjusting expenses - unallocated	186,550	975,793	274,547	176,566	161,090	476,145	3,749	30,080	19,750
Refund of assessments	-	-	-	-	-	-	-	-	41,396
Total cash disbursements	<u>1,750,854</u>	<u>10,434,379</u>	<u>3,914,534</u>	<u>1,326,681</u>	<u>2,735,596</u>	<u>4,265,816</u>	<u>6,002</u>	<u>93,643</u>	<u>101,027</u>
Operating expenses:									
Advance to WGFS	-	-	-	-	-	-	-	-	-
Total operating expenses	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total cash disbursements	<u>1,750,854</u>	<u>10,434,379</u>	<u>3,914,534</u>	<u>1,326,681</u>	<u>2,735,596</u>	<u>4,265,816</u>	<u>6,002</u>	<u>93,643</u>	<u>101,027</u>
BALANCE, End of year	<u>\$ 2,380,481</u>	<u>\$ 16,047,560</u>	<u>\$ 1,249,107</u>	<u>\$ 567,500</u>	<u>\$ 1,054,200</u>	<u>\$ 6,357,539</u>	<u>\$ -</u>	<u>\$ 317,438</u>	<u>\$ -</u>
Composition of restricted member Guaranty Funds December 31, 2017:									
Cash and cash equivalents	\$ 741,706	\$ 5,000,073	\$ 389,195	\$ 176,821	\$ 328,466	\$ 1,980,872	\$ -	\$ 98,907	\$ -
Investments	1,638,775	11,047,487	859,912	390,680	725,734	4,376,667	-	218,531	-
	<u>\$ 2,380,481</u>	<u>\$ 16,047,560</u>	<u>\$ 1,249,107</u>	<u>\$ 567,500</u>	<u>\$ 1,054,200</u>	<u>\$ 6,357,539</u>	<u>\$ -</u>	<u>\$ 317,438</u>	<u>\$ -</u>
Reserve for losses and allocated Adjusting expense at December 31, 2017	<u>\$ 807,382</u>	<u>\$ 4,449,046</u>	<u>\$ 1,466,915</u>	<u>\$ 448,438</u>	<u>\$ 254,551</u>	<u>\$ 5,303,694</u>	<u>\$ -</u>	<u>\$ 236,826</u>	<u>\$ -</u>

Schedule 12

Nebraska

(continued)

WESTERN GUARANTY FUND SERVICES

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

Period from Insolvency Through December 31, 2017 (Unaudited)

	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	Castlepoint National 3/30/2017	Guarantee Insurance 11/27/2017	Admin	* Closed Insolvencies
Cash receipts:									
Member insurer assessments	\$ 5,036,321	\$ 496,505	\$ 194,520	\$ 3,524,503	\$ -	\$ 977,657	\$ -	\$ 1,312,715	\$ 2,033,252
Interest income	73,899	6,835	1,396	9,809	69	1,072	-	228,367	130,330
Recoveries	177,424	-	-	-	-	-	-	211,805	234,353
Large deductible	-	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	220,000	-	60,000	-	32,000	-	-	-	46,077
Total cash receipts	5,507,644	503,340	255,916	3,534,312	32,069	978,729	-	1,752,887	2,444,012
Cash disbursements:									
Premium refunds	-	-	-	-	-	-	-	-	-
Losses	1,035,867	160,466	87,377	761,447	-	117,666	100,629	77,277	257,485
Loss adjusting expenses - allocated	56,705	5,612	4,105	139,124	-	10,592	-	-	7,327
Loss adjusting expenses - unallocated	342,618	21,126	32,992	187,823	7,922	5,960	540	1,317,373	79,226
Refund of assessments	-	-	-	-	-	-	-	220,481	2,099,974
Total cash disbursements	1,435,189	187,203	124,474	1,088,393	7,922	134,217	101,169	1,615,131	2,444,012
Operating expenses:									
Advance to WGFS	-	-	-	-	-	-	-	50,000	-
Total operating expenses	-	-	-	-	-	-	-	50,000	-
Total cash disbursements	1,435,189	187,203	124,474	1,088,393	7,922	134,217	101,169	1,665,131	2,444,012
BALANCE, End of year	\$ 4,072,455	\$ 316,137	\$ 131,441	\$ 2,445,918	\$ 24,148	\$ 844,512	\$ (101,169)	\$ 87,756	\$ -
Composition of restricted member Guaranty Funds December 31, 2017:									
Cash and cash equivalents	\$ 1,268,889	\$ 98,501	\$ 40,954	\$ 762,095	\$ 7,524	\$ 263,132	\$ (101,169)	\$ 27,343	\$ -
Investments	2,803,566	217,636	90,487	1,683,823	16,624	581,380	-	60,413	-
	<u>\$ 4,072,455</u>	<u>\$ 316,137</u>	<u>\$ 131,441</u>	<u>\$ 2,445,918</u>	<u>\$ 24,148</u>	<u>\$ 844,512</u>	<u>\$ (101,169)</u>	<u>\$ 87,756</u>	<u>\$ -</u>
Reserve for losses and allocated Adjusting expense at December 31, 2017	\$ 4,040,877	\$ 61,116	\$ 133,286	\$ 3,055,495	\$ 26,811	\$ 4,846,766	\$ 10,871	\$ -	\$ -

Schedule 12

Nebraska

(continued)

WESTERN GUARANTY FUND SERVICES

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

Period from Insolvency Through December 31, 2017 (Unaudited)

	<u>Total</u>
Cash receipts:	
Member insurer assessments	\$ 48,781,365
Interest income	6,050,539
Recoveries	25,217,543
Large deductible	(3,483)
Transfers (to) from other insolvencies	-
Total cash receipts	<u>80,045,964</u>
Cash disbursements:	
Premium refunds	241,397
Losses	28,968,135
Loss adjusting expenses - allocated	852,999
Loss adjusting expenses - unallocated	5,192,365
Refund of assessments	7,110,585.07
Total cash disbursements	<u>42,365,481</u>
Operating expenses:	
Advance to WGFS	50,000
Total operating expenses	<u>50,000</u>
Total cash disbursements	<u>42,415,481</u>
BALANCE, End of year	<u>\$ 37,630,483</u>
Composition of restricted member Guaranty Funds December 31, 2017:	
Cash and cash equivalents	\$ 11,655,198
Investments	25,975,285
	<u>\$ 37,630,483</u>
Reserve for losses and allocated Adjusting expense at December 31, 2017	<u>\$ 25,378,425</u>

* Closed Insolvencies Casualty
Reciprocal; HIH; Transit
Casualty; United Community;

Schedule 12

Nebraska (concluded)

ASSESSMENT COMPANIES

AS OF
DECEMBER 31, 2017

Name & Address	NAIC #	Net Received From Members	Net Losses Paid	Reinsurance Premiums Paid	Admitted Assets	Total Liabilities
Boone and Antelope Mutual Insurance Company 104 North 2 nd Street, Box H Elgin, NE 68636-0439	14645	\$1,446,948	\$726,049	\$520,831	\$547,570	\$455,129
Clay County Mutual Insurance Company P.O. Box 122 208 West Fairfield Clay Center, NE 68933	14431	\$1,849,652	\$809,274	\$410,806	\$1,251,557	\$946,077
Employers Mutual Acceptance Company 11305 Chicago Circle Omaha, NE 68154-2676	14687	\$75	\$0	\$0	\$12,481	\$51
Farmers Mutual Fire Insurance Association of Seward County 1856 Holdrege Road Pleasant Dale, NE 68423-9032	14922	\$367,302	\$163,903	\$168,011	\$701,327	\$266,665
Farmers Mutual United Insurance Company, Incorporated 502 North Linden Street Wahoo, NE 68066	14914	\$3,925,692	\$3,594,124	\$2,974,984	\$6,604,769	\$2,911,018
The German Farmers Mutual Assessment Insurance Association of Hall County, Incorporated 151 Tilden Road Cairo, NE 68824	14678	\$1,622,370	\$676,296	\$593,796	\$1,662,015	\$755,369
German Mutual Insurance Association of Nebraska 914 Alden Drive Auburn, NE 68305	14422	\$2,943,509	\$1,042,755	\$970,651	\$5,606,102	\$1,807,527
German Mutual Insurance Company of Dodge County, Nebraska P.O. Box 245 Scribner, NE 68507-0245	14413	\$1,208,165	\$618,802	\$426,759	\$724,523	\$560,166
Grange Mutual Insurance Company of Custer County, Nebraska P.O. Box 246 420 South 8 th Avenue Broken Bow, NE 68822	14693	\$1,826,515	\$1,049,100	\$563,426	\$1,398,949	\$1,767,563
Knox County Farmers Mutual Insurance Company, Inc. P.O. Box 250 Bloomfield, NE 68718-0250	14642	\$775,137	\$514,290	\$225,780	\$1,760,032	\$352,759

Name & Address	NAIC #	Net Received From Members	Net Losses Paid	Reinsurance Premiums Paid	Admitted Assets	Total Liabilities
Mutual Insurance Company of Saline and Seward Counties 236 County Road 2000 Crete, NE 68333-4273	14929	\$449,941	\$39,227	\$183,033	\$1,393,195	\$249,579
Nebraska Farmers Mutual Reinsurance Association 502 North Linden Street Wahoo, NE 68066-1961	14918	3,433,608	\$3,130,292	\$5,066,137	\$2,509,673	\$1,014,258
Norfolk Mutual Insurance Company P.O. Box 371 300 West Benjamin Avenue Norfolk, NE 68702	14384	\$6,222,763	\$4,312,532	\$1,997,998	\$15,230,420	\$4,388,898
Northern Nebraska United Mutual Insurance Company P.O. Box 162 Plainview, NE 68769	14934	\$2,416,722	\$1,267,085	\$525,118	\$2,785,400	\$1,139,157
Olive Branch Assessment Insurance Society, Inc. P.O. Box 63 Sprague, NE 68438	14684	\$1,298,526	\$481,725	\$574,566	\$2,185,041	\$649,639
Polk and Butler Mutual Insurance Company 431 Hawkeye Street P.O. Box 262 Osceola, NE 68651	14921	\$417,083	\$72,286	\$132,188	\$529,878	\$188,917
Scandinavian Mutual Insurance Company of Axtell, Nebraska P.O. Box 296 Axtell, NE 68924	14920	\$1,554,545	\$345,119	\$468,571	\$2,348,095	\$958,409
Scandinavian Mutual Insurance Company of Polk, County, Nebraska P.O. Box 527 Stromsburg, NE 68666	14644	\$631,041	\$421,037	\$192,040	\$1,136,558	\$280,940
Washington County Mutual Insurance Company 1664 Washington Street Blair, NE 68008	14700	\$180,276	\$52,282	\$80,804	\$310,682	\$64,897
Western United Mutual Insurance Association P.O. Box 627 Wilber, NE 68465-0627	14643	\$3,911,443	\$1,977,784	\$1,417,300	\$3,738,595	\$1,670,157
York County Farmers Mutual Insurance Company 608 Grant Ave., Suite A York, NE 68467	14691	\$524,114	\$144,503	\$152,917	\$870,926	\$474,768
TOTAL		\$37,005,427	\$21,438,465	\$17,645,716	\$53,307,788	\$20,901,943

YEAR 2017 COMPANIES BY STATE/COUNTRY OF DOMICILE

AL - ALABAMA

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

AR - ARKANSAS

CARE IMPROVEMENT PLUS SOUTH CENTRAL
INSURANCE COMPANY
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

AZ - ARIZONA

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
RX LIFE 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

CA - CALIFORNIA

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

ASSOCIATED INDEMNITY CORPORATION
AURORA NATIONAL LIFE ASSURANCE COMPANY
BALBOA INSURANCE COMPANY
CALIFORNIA CASUALTY & FIRE INSURANCE COMPANY
CALIFORNIA CASUALTY INDEMNITY EXCHANGE
CAMICO MUTUAL INSURANCE COMPANY
CASTLEPOINT NATIONAL INSURANCE COMPANY
CENTURY-NATIONAL INSURANCE COMPANY
DEVELOPERS SURETY AND INDEMNITY COMPANY
EMPLOYERS COMPENSATION INSURANCE COMPANY
EXPLORER INSURANCE COMPANY
FARMERS INSURANCE EXCHANGE
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
SEECCHANGE HEALTH INSURANCE COMPANY (IN
RECEIVERSHIP)
SEQUOIA INSURANCE COMPANY
STILLWATER INSURANCE COMPANY
THE DENTISTS INSURANCE COMPANY
THE DOCTORS' COMPANY, AN INTERINSURANCE
EXCHANGE
TIG INSURANCE COMPANY
TOPA INSURANCE COMPANY
TRANS-WORLD ASSURANCE COMPANY
TRUCK INSURANCE EXCHANGE
UBS LIFE INSURANCE COMPANY USA
WORKMEN'S AUTO INSURANCE COMPANY
ZENITH INSURANCE COMPANY
ZNAT INSURANCE COMPANY

CO - COLORADO

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

CICA LIFE INSURANCE COMPANY OF AMERICA
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

CT - CONNECTICUT

ACE LIFE INSURANCE COMPANY
AETNA HEALTH AND LIFE INSURANCE COMPANY
AETNA INSURANCE COMPANY OF CONNECTICUT
AETNA LIFE INSURANCE COMPANY
AMERICAN EQUITY SPECIALTY INSURANCE COMPANY
AMERICAN MATURITY LIFE INSURANCE COMPANY
AXIS SPECIALTY INSURANCE COMPANY
BEAZLEY INSURANCE COMPANY, INC.
C. M. LIFE INSURANCE COMPANY
CIGNA HEALTH AND LIFE INSURANCE COMPANY
CLEARWATER SELECT INSURANCE COMPANY
CONNECTICUT GENERAL LIFE INSURANCE COMPANY
DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY
FARMINGTON CASUALTY COMPANY
FINIAL REINSURANCE COMPANY
GENERAL RE LIFE CORPORATION
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 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 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
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE CHARTER OAK FIRE INSURANCE COMPANY

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY
THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY OF CONNECTICUT
THE PHOENIX INSURANCE COMPANY
THE STANDARD FIRE INSURANCE COMPANY
THE TRAVELERS CASUALTY COMPANY
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
THE TRAVELERS INDEMNITY COMPANY
THE TRAVELERS INDEMNITY COMPANY OF AMERICA
THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT
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 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

DC - DISTRICT OF COLUMBIA

AMALGAMATED CASUALTY INSURANCE COMPANY
AMERICAS INSURANCE COMPANY

DE - DELAWARE

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
BLACKBOARD INSURANCE COMPANY

BRIGHTHOUSE LIFE INSURANCE COMPANY
CATLIN INDEMNITY COMPANY
CENTRE INSURANCE COMPANY
COLISEUM REINSURANCE COMPANY
COMMONWEALTH INSURANCE COMPANY OF AMERICA
COREPOINTE INSURANCE COMPANY
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
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
MILFORD CASUALTY INSURANCE COMPANY
MUNICH REINSURANCE AMERICA, INC.
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION
PARK AVENUE LIFE INSURANCE COMPANY
PARTNERRE AMERICA INSURANCE COMPANY
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.
THE PENN INSURANCE AND ANNUITY COMPANY
THE TOA REINSURANCE COMPANY OF AMERICA
UNITED STATES FIRE INSURANCE COMPANY

WESCO INSURANCE COMPANY
WORK FIRST CASUALTY COMPANY
XL INSURANCE AMERICA, INC.
XL SPECIALTY INSURANCE COMPANY

FL - FLORIDA

ACCREDITED SURETY AND CASUALTY COMPANY, INC.
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA
AMERICAN FAMILY HOME INSURANCE COMPANY
AMERICAN FIDELITY LIFE INSURANCE COMPANY
AMERICAN HERITAGE LIFE INSURANCE COMPANY
AMERICAN SOUTHERN HOME INSURANCE COMPANY
AMERICAN STRATEGIC INSURANCE CORP
ASHMERE INSURANCE COMPANY
BANKERS INSURANCE COMPANY
CHICAGO TITLE INSURANCE COMPANY
COMMONWEALTH LAND TITLE 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
FIDELITY NATIONAL TITLE INSURANCE COMPANY
FIRST COLONIAL INSURANCE COMPANY
FLORIDA SPECIALTY INSURANCE COMPANY
FRANK WINSTON CRUM 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 ASSURANCE COMPANY
ROCHE SURETY AND CASUALTY COMPANY, INC.
SECURITY FIRST INSURANCE COMPANY
SERVICE INSURANCE COMPANY
SHELTERPOINT INSURANCE COMPANY
STAR CASUALTY INSURANCE COMPANY
UNITED AUTOMOBILE INSURANCE COMPANY
WELLCARE PRESCRIPTION INSURANCE, INC.

GA - GEORGIA

ALLIANZ LIFE AND ANNUITY COMPANY
BANKERS FIDELITY ASSURANCE COMPANY
BANKERS FIDELITY LIFE INSURANCE COMPANY
LIFE OF THE SOUTH INSURANCE COMPANY
MAG MUTUAL INSURANCE COMPANY
MUNICH AMERICAN REASSURANCE COMPANY
SENIOR LIFE INSURANCE COMPANY
STATE MUTUAL INSURANCE COMPANY

HI - HAWAII

NEWPORT MUTUAL INSURANCE RISK RETENTION GROUP, INC.

PACIFIC GUARDIAN LIFE INSURANCE COMPANY, LTD.

IA - IOWA

ACCORDIA LIFE AND ANNUITY COMPANY

ADDISON INSURANCE COMPANY

AGRI GENERAL INSURANCE COMPANY

ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY

AMCO INSURANCE COMPANY

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

AMERICAN MINING INSURANCE COMPANY

AMERICAN REPUBLIC CORP 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 CORP LIFE INSURANCE COMPANY

MEDICO INSURANCE COMPANY

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 MUTUAL INSURANCE COMPANY

PLAZA INSURANCE COMPANY

PRINCIPAL LIFE INSURANCE COMPANY

PRINCIPAL NATIONAL LIFE INSURANCE COMPANY

PROFESSIONAL SOLUTIONS INSURANCE COMPANY

RIVERPORT INSURANCE COMPANY

STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY

SYMETRA LIFE INSURANCE COMPANY

SYMETRA NATIONAL LIFE INSURANCE COMPANY

TOYOTA MOTOR INSURANCE COMPANY

TRANSAMERICA LIFE INSURANCE COMPANY

TRANSAMERICA PREMIER LIFE INSURANCE COMPANY

TRI-STATE INSURANCE COMPANY OF MINNESOTA

UNION INSURANCE COMPANY

UNION INSURANCE COMPANY OF PROVIDENCE

UNITED FIRE AND CASUALTY COMPANY

UNITED LIFE INSURANCE COMPANY

VOYA INSURANCE AND ANNUITY COMPANY

WADENA INSURANCE COMPANY

WESTERN AGRICULTURAL INSURANCE COMPANY

WESTERN FRATERNAL LIFE ASSOCIATION

ID - IDAHO

UNITED HERITAGE LIFE INSURANCE COMPANY

IL - ILLINOIS

4 EVER LIFE INSURANCE COMPANY

ACIG INSURANCE COMPANY

ACSTAR INSURANCE COMPANY

AFFIRMATIVE INSURANCE COMPANY

AGCS MARINE INSURANCE COMPANY

AIG ASSURANCE COMPANY

ALAMANCE INSURANCE COMPANY

ALLIANZ GLOBAL RISKS US INSURANCE COMPANY

ALLSTATE ASSURANCE COMPANY

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

SAFETY FIRST INSURANCE COMPANY
SAFeway INSURANCE COMPANY
SPECIALTY RISK OF AMERICA
SPINNAKER 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
THE FIRST LIBERTY INSURANCE CORPORATION
THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
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

IN - INDIANA

ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY
ALL SAVERS INSURANCE COMPANY
AMERICAN AGRICULTURAL INSURANCE COMPANY
AMERICAN ECONOMY INSURANCE COMPANY
AMERICAN INCOME LIFE INSURANCE COMPANY
AMERICAN 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
HCC LIFE INSURANCE COMPANY
HEARTLAND NATIONAL LIFE INSURANCE COMPANY
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY
INFINITY INSURANCE COMPANY
INSUREMAX INSURANCE COMPANY
LM PROPERTY AND CASUALTY INSURANCE COMPANY
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
THE HARTFORD INSURANCE COMPANY OF THE MIDWEST
THE LINCOLN NATIONAL LIFE INSURANCE COMPANY
THE MEDICAL PROTECTIVE 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

KS - KANSAS

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

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
SURENCY LIFE & HEALTH INSURANCE COMPANY
UNION FIDELITY LIFE INSURANCE COMPANY
UNION SECURITY INSURANCE COMPANY
UPLAND MUTUAL INSURANCE, INC.
US ALLIANCE LIFE AND SECURITY COMPANY

KY - KENTUCKY

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

LA - LOUISIANA

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
THE GRAY INSURANCE COMPANY

MA - MASSACHUSETTS

BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA
BOSTON MUTUAL LIFE INSURANCE COMPANY
CENTRE LIFE INSURANCE COMPANY
COFACE NORTH AMERICA INSURANCE COMPANY
COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY
ELECTRIC INSURANCE COMPANY
FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY
LIBERTY MUTUAL INSURANCE COMPANY
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY
MONARCH LIFE INSURANCE COMPANY
NEW ENGLAND LIFE INSURANCE COMPANY
SUPREME COUNCIL OF ROYAL ARCANUM
THE PAUL REVERE LIFE INSURANCE COMPANY
THE SAVINGS BANK MUTUAL LIFE INSURANCE COMPANY OF MASSACHUSETTS
UNITED CASUALTY AND SURETY INSURANCE COMPANY

MD - MARYLAND

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

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.
PROFESSIONALS ADVOCATE INSURANCE COMPANY
RENAISSANCE REINSURANCE U.S. INC.
THE BALTIMORE LIFE INSURANCE COMPANY
THE PENINSULA INSURANCE COMPANY
THE UNION LABOR LIFE INSURANCE COMPANY

ME - MAINE

UNUM INSURANCE COMPANY
UNUM LIFE INSURANCE COMPANY OF AMERICA

MI - MICHIGAN

AAA LIFE INSURANCE COMPANY
ACCIDENT FUND GENERAL INSURANCE COMPANY
ACCIDENT FUND INSURANCE COMPANY OF AMERICA
ACCIDENT FUND NATIONAL INSURANCE COMPANY
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY
AMERICAN PHYSICIANS ASSURANCE CORPORATION
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
CHEROKEE INSURANCE COMPANY
CIM INSURANCE CORPORATION
CITIZENS INSURANCE COMPANY OF AMERICA
FOREMOST INSURANCE COMPANY
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY
FOREMOST SIGNATURE INSURANCE COMPANY
FORTUITY INSURANCE COMPANY
FRANKENMUTH MUTUAL INSURANCE COMPANY
GLENER LIFE INSURANCE SOCIETY
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
THE AMERICAN ROAD INSURANCE COMPANY
THE CANADA LIFE ASSURANCE COMPANY
THE GREAT-WEST LIFE ASSURANCE COMPANY
THE GUARANTEE COMPANY OF NORTH AMERICA USA
US HEALTH AND LIFE INSURANCE COMPANY
WHITE PINE INSURANCE COMPANY
WILLIAMSBURG NATIONAL INSURANCE COMPANY
WOMAN'S LIFE INSURANCE SOCIETY

MN - MINNESOTA

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA
AMERICAN COMPENSATION INSURANCE COMPANY
AUSTIN MUTUAL INSURANCE COMPANY
BLOOMINGTON COMPENSATION INSURANCE COMPANY
CATHOLIC WORKMAN
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
WESTERN NATIONAL MUTUAL INSURANCE COMPANY
WILTON REASSURANCE COMPANY

MO - MISSOURI

AGENTS NATIONAL TITLE INSURANCE COMPANY
AMERICAN AUTOMOBILE INSURANCE COMPANY
AMERICAN FINANCIAL SECURITY LIFE INSURANCE COMPANY
AMERICAN NATIONAL GENERAL INSURANCE COMPANY
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
ARCH INDEMNITY INSURANCE COMPANY
ARCH INSURANCE COMPANY
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
LEGACY LIFE INSURANCE COMPANY OF MISSOURI
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.
NEW HORIZONS INSURANCE COMPANY OF MISSOURI
OLD AMERICAN INSURANCE COMPANY
OZARK NATIONAL LIFE INSURANCE COMPANY
PROTECTIVE PROPERTY & CASUALTY INSURANCE COMPANY
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.
THE BAR PLAN MUTUAL INSURANCE COMPANY
THE RELIABLE LIFE INSURANCE COMPANY
TRADERS INSURANCE COMPANY
TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA/
THE
UNITEDHEALTHCARE OF THE MIDWEST, INC.
VANLINER INSURANCE COMPANY
WESTPORT INSURANCE CORPORATION

MT - MONTANA

ALPS PROPERTY & CASUALTY INSURANCE COMPANY

NC - NORTH CAROLINA

BANKERS LIFE INSURANCE COMPANY

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 MUTUAL INSURANCE COMPANY OF NORTH
CAROLINA
MEDICAL SECURITY INSURANCE COMPANY
NEW SOUTH INSURANCE COMPANY
OCCIDENTAL FIRE AND CASUALTY COMPANY OF NORTH
CAROLINA
REPUBLIC MORTGAGE GUARANTY INSURANCE
CORPORATION
REPUBLIC MORTGAGE INSURANCE COMPANY
UNITED GUARANTY COMMERCIAL INSURANCE COMPANY
OF NORTH CAROLINA
UNITED GUARANTY MORTGAGE INDEMNITY COMPANY
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY
OF NORTH CAROLINA
WILSHIRE INSURANCE COMPANY

ND - NORTH DAKOTA

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

NE - NEBRASKA

5 STAR LIFE INSURANCE COMPANY
ABILITY INSURANCE COMPANY
ACCEPTANCE CASUALTY INSURANCE COMPANY
ACCEPTANCE INDEMNITY INSURANCE COMPANY
ACCEPTANCE INSURANCE COMPANY
AFLAC REINSURANCE COMPANY
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF
COLUMBUS
AMERICAN INTERSTATE INSURANCE COMPANY
AMERICAN LIFE & SECURITY CORP.
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

GENSTAT CASUALTY COMPANY
CENTRAL STATES HEALTH & LIFE CO. OF OMAHA
CENTRAL STATES INDEMNITY CO. OF OMAHA
CLAY COUNTY MUTUAL INSURANCE COMPANY
COLUMBIA INSURANCE COMPANY
COLUMBIA NATIONAL 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
GOOD SAMARITAN INSURANCE PLAN OF NEBRASKA, INC.
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.
MOUNT VERNON SPECIALTY INSURANCE COMPANY
MUTUAL INSURANCE COMPANY OF SALINE AND
SEWARD COUNTIES
MUTUAL OF OMAHA INSURANCE COMPANY
MUTUAL OF OMAHA MEDICARE ADVANTAGE COMPANY
NASB ALL LINES INTERLOCAL COOPERATIVE
AGGREGATE POOL (ALICAP)
NATIONAL FIRE & MARINE INSURANCE COMPANY
NATIONAL INDEMNITY COMPANY

NEBRASKA ASSOCIATION OF RESOURCES DISTRICTS
INTERGOVERNMENTAL RISK MANAGEMENT POOL
ASSOCIATION
NEBRASKA COMMUNITY COLLEGE INSURANCE TRUST
NEBRASKA FARMERS MUTUAL REINSURANCE
ASSOCIATION
NEBRASKA INTERGOVERNMENTAL RISK MANAGEMENT
ASSOCIATION
NEBRASKA INTERGOVERNMENTAL RISK MANAGEMENT
ASSOCIATION II
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 HEALTH INSURANCE COMPANY
OMAHA INSURANCE COMPANY
OMAHA NATIONAL 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
PROPERTY AND CASUALTY COMPANY OF OMAHA
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

NH - NEW HAMPSHIRE

ACADIA INSURANCE COMPANY
ALLIED WORLD INSURANCE COMPANY
ALLIED WORLD NATIONAL ASSURANCE COMPANY
ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY
AMERICAN FIRE AND CASUALTY COMPANY
CAMPMED CASUALTY & INDEMNITY COMPANY, INC.

FIRST NATIONAL INSURANCE COMPANY OF AMERICA
GENERAL INSURANCE COMPANY OF AMERICA
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON
MASSACHUSETTS BAY INSURANCE COMPANY
MEMIC INDEMNITY COMPANY
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
THE HANOVER AMERICAN INSURANCE COMPANY
THE HANOVER INSURANCE COMPANY
THE MIDWESTERN INDEMNITY COMPANY
THE NETHERLANDS INSURANCE COMPANY
VERLAN FIRE INSURANCE CO
WASHINGTON INTERNATIONAL INSURANCE COMPANY

NJ - NEW JERSEY

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

NV - NEVADA

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

NY - NEW YORK

21ST CENTURY NATIONAL INSURANCE COMPANY
21ST CENTURY NORTH AMERICA INSURANCE COMPANY
AIOI NISSAY DOWA INSURANCE COMPANY OF AMERICA
AIU INSURANCE COMPANY
ALEA NORTH AMERICA INSURANCE COMPANY
ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
AMALGAMATED LIFE INSURANCE COMPANY
AMERICAN GUARANTEE AND LIABILITY INSURANCE
COMPANY
AMERICAN HOME ASSURANCE COMPANY
AMERICAN MEDICAL AND LIFE INSURANCE COMPANY
AMERICAN PET INSURANCE COMPANY
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 LIFE 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
INDEPENDENT ORDER OF FORESTERS/ THE
INTRAMERICA LIFE INSURANCE COMPANY
JEFFERSON INSURANCE COMPANY
LEMONADE INSURANCE COMPANY
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK
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
THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA
THE MANHATTAN LIFE INSURANCE COMPANY
THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK
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
UNITRIN AUTO AND HOME INSURANCE COMPANY
UNITRIN PREFERRED INSURANCE COMPANY
UTICA MUTUAL INSURANCE COMPANY
VIGILANT INSURANCE COMPANY
WILTON REASSURANCE LIFE COMPANY OF NEW YORK
WRM AMERICA INDEMNITY COMPANY, INC.
XL INSURANCE COMPANY OF NEW YORK, INC.
XL REINSURANCE AMERICA, INC.
ZURICH AMERICAN INSURANCE COMPANY

OH - OHIO

ALLIED INSURANCE COMPANY OF AMERICA
AMERICAN COMMERCE INSURANCE COMPANY
AMERICAN EMPIRE INSURANCE COMPANY
AMERICAN 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
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
HARLEYSVILLE INSURANCE COMPANY
HARLEYSVILLE LIFE INSURANCE COMPANY
HARLEYSVILLE PREFERRED INSURANCE COMPANY
HARLEYSVILLE WORCESTER 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
OPTUM INSURANCE OF OHIO, INC.
OWNERS INSURANCE COMPANY
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
ROOT INSURANCE COMPANY
SCOTTSDALE INDEMNITY COMPANY
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY
THE AMERICAN INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI LIFE INSURANCE COMPANY
THE OHIO NATIONAL LIFE INSURANCE COMPANY
THE WESTERN AND SOUTHERN LIFE 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-SOUTHERN LIFE ASSURANCE COMPANY
WESTFIELD INSURANCE COMPANY
WESTFIELD NATIONAL INSURANCE COMPANY

OK - OKLAHOMA

AMERICAN BENEFIT LIFE INSURANCE COMPANY
AMERICAN FIDELITY ASSURANCE COMPANY
AMERICAN GUARANTY TITLE INSURANCE COMPANY
AMERICAN HEALTHCARE INDEMNITY COMPANY
AMERICAN MERCURY INSURANCE COMPANY
AMERICAN PUBLIC LIFE INSURANCE COMPANY
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
THE CHESAPEAKE LIFE INSURANCE COMPANY
TIER ONE INSURANCE COMPANY
TRIANGLE INSURANCE COMPANY, INC.
TRINITY LIFE INSURANCE COMPANY
UNIVERSAL FIDELITY LIFE INSURANCE COMPANY
YCI, INC.

OR - OREGON

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

PA - PENNSYLVANIA

21ST CENTURY CENTENNIAL INSURANCE COMPANY
21ST CENTURY INDEMNITY INSURANCE COMPANY
21ST CENTURY PREMIER INSURANCE COMPANY
21ST CENTURY SECURITY INSURANCE COMPANY
ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACE PROPERTY AND CASUALTY INSURANCE COMPANY
AEGIS SECURITY INSURANCE COMPANY
AETNA HEALTH INC.
AETNA HEALTH INSURANCE COMPANY
AF&L INSURANCE COMPANY
AIG 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
CROATIAN FRATERNAL UNION OF AMERICA
DONEGAL MUTUAL INSURANCE COMPANY
EASTERN ADVANTAGE ASSURANCE COMPANY
EASTERN ALLIANCE INSURANCE COMPANY
EASTERN ATLANTIC INSURANCE COMPANY
EASTGUARD INSURANCE COMPANY
ESSENT GUARANTY, INC.
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 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
THE CONTINENTAL INSURANCE COMPANY
THE EMPLOYERS FIRE INSURANCE COMPANY
THE PENN MUTUAL LIFE INSURANCE COMPANY
UNITED SECURITY ASSURANCE COMPANY OF
PENNSYLVANIA
UNITED STATES LIABILITY INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY
WESTCHESTER FIRE INSURANCE COMPANY
WILLIAM PENN ASSOCIATION

RI - RHODE ISLAND

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

SC - SOUTH CAROLINA

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
WESTCOR LAND TITLE INSURANCE COMPANY
WFG NATIONAL TITLE INSURANCE COMPANY

SD - SOUTH DAKOTA

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

TN - TENNESSEE

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

TX - TEXAS

21ST CENTURY INSURANCE COMPANY OF THE
SOUTHWEST
ACCC INSURANCE COMPANY
AMERICAN AGRI-BUSINESS INSURANCE COMPANY
AMERICAN GENERAL LIFE INSURANCE COMPANY
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS
AMERICAN HEALTH AND LIFE INSURANCE COMPANY
AMERICAN NATIONAL INSURANCE COMPANY
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF
TEXAS
AMERICAN STATES INSURANCE COMPANY OF TEXAS
AMERICAN SUMMIT INSURANCE COMPANY
AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF
TEXAS
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE
COMPANY
ASPEN AMERICAN INSURANCE COMPANY
ASSOCIATION CASUALTY INSURANCE COMPANY
ATAIN INSURANCE COMPANY
BEST LIFE AND HEALTH INSURANCE COMPANY
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
CRONUS 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

OPTIMUM RE INSURANCE COMPANY
PAN-AMERICAN CASUALTY COMPANY
PETROLEUM CASUALTY COMPANY
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY
PIONEER SECURITY LIFE INSURANCE COMPANY
PRODUCERS AGRICULTURE INSURANCE COMPANY
PROFESSIONAL INSURANCE COMPANY
RURAL TRUST INSURANCE COMPANY
SAGICOR LIFE INSURANCE COMPANY
SEABRIGHT INSURANCE COMPANY
SELECT INSURANCE COMPANY
SENTRUITY CASUALTY COMPANY
SOUTHERN INSURANCE COMPANY
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY
STARR INDEMNITY & LIABILITY COMPANY
STARR SPECIALTY INSURANCE COMPANY
STATE NATIONAL INSURANCE COMPANY, INC.
STEWART TITLE GUARANTY COMPANY
SURETEC INSURANCE COMPANY
TEXAS LIFE INSURANCE COMPANY
THE CAPITOL LIFE INSURANCE COMPANY
THE OHIO STATE 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
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

UT - UTAH

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

VA - VIRGINIA

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

VT - VERMONT

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

WA - WASHINGTON

ARCADIAN HEALTH PLAN, INC.
FARMERS NEW WORLD LIFE INSURANCE COMPANY
GRANGE INSURANCE ASSOCIATION
WESTERN UNITED LIFE ASSURANCE COMPANY

WI - WISCONSIN

ACUITY, A MUTUAL INSURANCE COMPANY
ALPHA PROPERTY AND CASUALTY INSURANCE COMPANY
AMBAC ASSURANCE CORPORATION
AMERICAN FAMILY 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
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
JM SPECIALTY 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
MIDVALE INDEMNITY COMPANY
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
OLD REPUBLIC SURETY COMPANY
PACIFIC INDEMNITY COMPANY
PACIFIC STAR INSURANCE COMPANY
PARKER CENTENNIAL ASSURANCE COMPANY
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION
PERMANENT GENERAL ASSURANCE CORPORATION
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO
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
SOUTHERN GUARANTY INSURANCE COMPANY
STATE AUTO INSURANCE COMPANY OF WISCONSIN
SU INSURANCE COMPANY
THE EPIC LIFE INSURANCE COMPANY
THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY
THE OMAHA INDEMNITY COMPANY
THRIVENT FINANCIAL FOR LUTHERANS
THRIVENT LIFE INSURANCE COMPANY
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

INTERGOVERNMENTAL POOLS

FOR THE FISCAL YEAR
ENDING DURING 2017

Name & Address	Nebr. ID #	Direct Premiums Earned	Net Losses Incurred	Reinsurance Premiums Ceded	All Other Expenditures Incurred	Admitted Assets	Total Liabilities
League Association of Risk Management 1335 L Street Lincoln, NE 68508	149847	\$8,526,373	\$1,693,417	\$2,185,673	\$2,664,794	\$23,022,316	\$11,620,622
NASB All Lines Interlocal Cooperative Aggregate Pool (ALICAP) 1311 Stockwell Lincoln, NE 68502	148547	\$12,878,146	\$7,873,570	\$6,394,252	\$1,786,045	\$38,046,491	\$25,046,042
Nebraska Association of Resources Districts Intergovernmental Risk Management Pool Association 601 South 12 th Street Suite 201 Lincoln, NE 68508	151820	\$5,091,905	\$4,542,565	\$513,695	\$291,082	\$5,240,105	\$630,408
Nebraska Community College Insurance Trust 301 South 68 th Street Place 5 th Floor Lincoln, NE 68510-2449	150208	\$3,571,427	\$854,855	\$1,717,669	\$345,689	\$9,378,395	\$5,688,300
Nebraska Intergovernmental Risk Management Association I 100 North 12 th St., Suite 200 Lincoln, NE 68508	148707	\$6,218,801	\$1,554,836	\$1,652,102	\$1,944,616	\$24,440,474	\$9,404,542
Nebraska Intergovernmental Risk Management Association II 100 North 12 th St., Suite 200 Lincoln, NE 68508	148708	\$5,609,952	\$2,169,716	\$519,641	\$1,906,195	\$25,474,923	\$10,842,532
TOTAL		\$41,896,604	\$18,688,959	\$12,983,032	\$8,938,421	\$125,602,704	\$63,232,446

N EBRASKA BUSINESS – PREMIUMS WRITTEN

DOMESTIC AND FOREIGN COMPANIES COMBINED

PROPERTY & CASUALTY – LIFE & HEALTH – TITLE – FRATERNAL

AS OF DECEMBER 31, 2017

	PREMIUMS WRITTEN		PREMIUMS WRITTEN
Life	\$1,144,603,331	Workers' Compensation	\$ 375,556,147
Annuity	\$1,599,413,953	Other Liability	\$ 336,482,099
Accident & Health	\$5,465,985,491	Excess Workers' Compensation	\$ 5,789,707
Credit (Life and A & H)	\$ 3,440,923	Products Liability	\$ 22,745,861
Fire	\$ 58,285,137	Private Passenger Auto No-Fault	\$ 484,912
Allied Lines	\$ 77,880,147	Other Private Passenger Auto Liability	\$ 674,340,200
Multiple Peril Crop	\$ 538,845,131	Commercial Auto No-Fault	\$ 33,786
Federal Flood	\$ 6,982,425	Other Commercial Auto Liability	\$ 152,020,466
Private Flood	\$ 2,733,969	Private Passenger Auto Phy. Damage	\$ 577,939,855
Private Crop	\$ 198,310,182	Commercial Auto Physical Damage	\$ 120,092,958
Farmowners Multiple Peril	\$ 237,938,882	Aircraft (All Perils)	\$ 13,004,879
Homeowners Multiple Peril	\$ 728,567,444	Fidelity	\$ 6,990,729
Commercial Multi. Peril (Non-Liability)	\$ 194,971,936	Surety	\$ 36,557,406
Commercial Multi. Peril (Liability)	\$ 78,200,389	Burglary and Theft	\$ 1,798,257
Mortgage Guaranty	\$ 29,586,502	Boiler and Machinery	\$ 13,428,491
Ocean Marine	\$ 4,799,517	Credit	\$ 5,872,161
Inland Marine	\$ 163,309,631	Warranty	\$ 4,511,172
Financial Guaranty	\$ 1,840,070	Aggregate Write-Ins For Other	\$ 7,434,784
Medical Malpractice	\$ 32,096,874	Title	\$ 56,563,254
Earthquake	\$ 2,077,310	TOTAL:	<u>\$12,994,338,283</u>
Deposit Type/Other	\$ 12,821,915		

NEBRASKA DOMICILED INSURANCE COMPANIES

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

Type of Company	<u>2015</u>	<u>2016</u>	<u>2017</u>
Life and Health	28	29	30
Property and Casualty	32	34	36
Fraternal	1	1	1
Assessments (County Mutuals)	21	21	21
Unincorporated Mutual	1	1	1
Health Maintenance Organization	5	8	10
Prepaid Dental Service Corporation	1	0	0
Prepaid Limited Health Service	1	2	2
Intergovernmental Pool	6	6	6
Title	3	1	1
Captive	4	4	4
Total Domestic Insurance Companies	103	107	112

C OMPANIES INITIALLY LICENSED IN NEBRASKA DURING THE YEAR 2017

COMPANY NAME	COMPANY TYPE	LICENSURE DATE
AMALGAMATED CASUALTY INSURANCE CO. 8401 CONNECTICUT AVE, SUITE 105 CHEVY CHASE, MD 200815	Property and Casualty	11/16/2017
AMERICAN BUILDERS INSURANCE CO., RRG 5151 HAMPSTEAD HIGH ST., SUITE 200 MONTGOMERY, AL 36116	Risk Retention Group	5/16/2017
AMTRUST TITLE INSURANCE COMPANY 220 EAST 42 ND ST., 24 TH FLOOR NEW YORK, NY 10017	Property and Casualty	2/28/2017
ARCADIAN HEALTH PLAN, INC. PO BOX 740036 LOUISVILLE, KY 40201	Health Maintenance Organization	3/29/2017
ASSOCIATION CASUALTY INSURANCE CO. PO BOX 618 COLUMBIA, MO 65205	Property and Casualty	5/11/2017
CONCERN: EMPLOYEE ASSISTANCE PROGRAM 1503 GRANT RD, SUITE 120 MONTAIN VIEW, CA 94040	Prepaid Limited Health Service Organization	3/22/2017
CRONUS INSURANCE COMPANY 5215 NORTH O'CONNOR BLVD, SUITE 1400 IRVING, TX 75039	Property and Casualty	9/8/2017
EAGLE BUILDERS INS CO. RRG, INC 1605 MAIN STREET, SUITE 800 SARASOTA, FL 34236	Risk Retention Group	3/29/2017
EVEREST DENALI INSURANCE COMPANY PO BOX 830 LIBERTY CORNER, NJ 07938	Property and Casualty	6/29/2017
EVEREST PREMIER INSURANCE COMPANY PO BOX 830 LIBERTY CORNER, NJ 07938	Property and Casualty	6/29/2017
EXPLORER INSURANCE COMPANY 15025 INNOVATION DRIVE SAN DIEGO, CA 92128	Property and Casualty	2/17/2017

FEDERATED RESERVE INSURANCE COMPANY 121 EAST PARK SQUARE OWATONNA, MN 55060	Property and Casualty	4/14/2017
GOOD SAMARITAN INSURANCE PLAN OF NEBRASKA, INC. ALLYALIGN HEALTH, INC. 10900 NUCKOLS ROAD, SUITE 110 GLEN ALLEN, VA 23060	Health Maintenance Organization	4/24/2017
HUMANA WISCONSIN HEALTH ORGANIZATION INSURANCE CORPORATION PO BOX 740036 LOUISVILLE, KY 40201	Health Maintenance Organization	3/29/2017
JM SPECIALTY INSURANCE COMPANY 24 JEWELERS PARK DRIVE NEENAH, WI 54956	Property and Casualty	8/24/2017
LEMONADE INSURANCE COMPANY 85 BROAD STREET NEW YORK, NY 10004	Property and Casualty	6/29/2017
MAG MUTUAL INSURANCE COMPANY 3535 PIEDMONT ROAD, BLDG 14, SUITE 1000 ATLANTA, GA 30305	Property and Casualty	9/7/2017
MEDCHOICE RISK RETENTION GROUP, INC. 40 JUNE WAY MILTON, VY 05468	Risk Retention Group	6/2/2017
MIDSOUTH MUTUAL INSURANCE COMPANY 104 CONTINENTAL PLACE, SUITE 200 BRENTWOOD, TN 37027	Property and Casualty	11/22/2017
MUTUAL OF OMAHA MEDICARE ADVANTAGE COMPANY 3300 MUTUAL OF OMAHA PLAZA OMAHA, NE 68175	Health Maintenance Company	12/4/2017
OMAHA NATIONAL INSURANCE COMPANY PO BOX 451139 OMAHA, NE 68145	Property and Casualty	9/8/2017
STARR SPECIALTY INSURANCE COMPANY 399 PARK AVENUE, 8 TH FLOOR NEW YORK, NY 10022	Property and Casualty	10/10/2017
UMIA INSURANCE INC. 310 EAST 4500 SOUTH, SUITE 550 SALT LAKE CITY, UT 84107	Property and Casualty	12/26/2017
UNITED CASUALTY AND SURETY INS CO. 292 NEWBURY ST., SUITE 105 BOSTON, MA 02115	Property and Casualty	6/23/2017

UNITEDHEALTHCARE OF THE MIDWEST, INC 9800 HEALTH CARE LANE, MN006-W500 MINNETONKA, MN 55343	Health Maintenance Organization	4/26/2017
US ALLIANCE LIFE AND SECURITY COMPANY PO BOX 4026 TOPEKA, KS 66610	Life and Health	8/30/2017

P REPAID LEGAL SERVICE CORPORATIONS

AS OF
DECEMBER 31, 2017

Foreign

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus
Pre-Paid Legal Casualty, Incorporated P.O. Box 145 Ada, OK 74821	37869	\$19,653,611	\$3,134,008	\$2,000,000	\$14,519,603

	<u>Direct Premiums Written</u>	<u>Direct Premiums Earned</u>	<u>Direct Losses Incurred</u>
Total Nebraska Business:	\$852,042	\$850,630	\$261,609
Total Nationwide Business:	\$47,885,875	\$47,769,921	\$15,478,355

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
Cigna Dental Health of Kansas, Inc. 1571 Sawgrass Corporate Parkway Suite 140 Sunrise, FL 33323	52024	\$759,077	\$104,778	\$1,000	\$653,299	\$467,295	\$1,686,007

Domestic

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premiums	Nation-wide Business
Delta Dental of Nebraska 11235 Davenport St. Suite 105 Omaha, NE 68154	47091	\$10,304,314	\$3,019,437	\$0	\$7,284,877	\$7,932,055	\$7,932,055
Magellan Behavioral Health of Nebraska, Inc. 6950 Columbia Gateway Dr. Columbia, MD 21046	14441	\$23,932,870	\$19,297,724	\$10	\$4,635,135	\$0	\$0
TOTAL		\$34,237,184	\$22,317,161	\$10	\$11,920,012	\$7,932,055	\$7,932,055

RISK RETENTION GROUPS

AS OF
DECEMBER 31, 2017

NAME & ADDRESS	NE ID#	NAIC #	STATE OF DOMICILE	NEBRASKA PREMIUMS WRITTEN
Academic Medical Professionals Risk Retention Group, LLC 76 St. Paul Street, Suite 500 Burlington, VT 05401	153863	12934	Vermont	\$3,520
Affiliates Insurance Reciprocal, A Risk Retention Group C/O Marsh Management Services, Inc. P. O. Box 530 Burlington, VT 05402-0530	152007	13677	Vermont	\$4,074
Alliance of NonProfits for Insurance, Risk Retention Group 2386 Airport Road Barre, VT 05641	151293	10023	Vermont	\$35,268
Allied Professionals Insurance Company, A Risk Retention Group, Inc. 1100 W Town & Country Road, Suite 1400 Orange, CA 92868	151508	11710	Arizona	\$26,936
American Association of Orthodontists Insurance Company (A Risk Retention Group) 7580 E. Gray Road, Suite 101 Scottsdale, AZ 85260	150787	10232	Arizona	\$20,171
American Builders Insurance Company Risk Retention Group, Inc. 5151 Hampstead High St., Suite 200 Montgomery, AL 36116	151763	12631	Alabama	\$0
American Contractors Insurance Company Risk Retention Group 2600 N Central Express Way, Suite 800 Richardson, TX 75080	146988	12300	Texas	-\$44,327
American Excess Insurance Exchange, Risk Retention Group 150 Dorset Street, #238 South Burlington, VT 05403	151018	10903	Vermont	\$0
American Trucking and Transportation Insurance Company, A Risk Retention Group (Attic) 111 North Higgins Avenue, 4 th Floor Missoula, MT 59802	151547	11534	Montana	\$0
Applied Medico Legal Solutions Risk Retention Group, Inc. 2555 E Camelback Road, Suite 700 Phoenix, AZ 85016	152111	11598	Arizona	\$15,110
Architects & Engineers Insurance Company, A Risk Retention Group 2056 Westings Avenue, Suite 20 Naperville, IL 60563	147196	44148	Delaware	\$0
ARCOA Risk Retention Group, Inc. 2721 N Central Avenue Phoenix, AZ 85004	151933	13177	Nevada	\$31,736
ARISE Boiler Inspection and Insurance Company Risk Retention Group P. O. Box 23790 Louisville, KY 40223-0790	151974	13580	Kentucky	\$4,631

Association of Certified Mortgage Originators Risk Retention Group, Inc. c/o Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	152248	14425	Nevada	\$0
Attorneys' Liability Assurance Society, Inc., A Risk Retention Group 311 South Wacker Drive, Suite 5700 Chicago, IL 60606-6629	150809	10639	Vermont	\$473,306
Aviation Alliance Insurance Risk Retention Group, Inc. 111 N. Higgins Ave, Suite 200 Missoula, MT 59802	153765	13791	Montana	\$28,596
C.A.R. Risk Retention Group, Inc. 725 Cool Springs Boulevard, Suite 600 Franklin, TN 37067	158441	15921	Tennessee	\$89,239
Caring Communities, A Reciprocal Risk Retention Group 1850 W. Winchester Rd, Suite 109 Libertyville, IL 60048	151924	12373	District of Columbia	\$37,677
Circle Star Insurance Company, A Risk Retention Group P.O. Box 2100 Montpelier, VT 05601-2100	152152	11839	Vermont	\$0
Claim Professionals Liability Insurance Company (A Risk Retention Group) 2386 Airport Road Barre, VT 05641	151613	12172	Vermont	\$14,660
College Risk Retention Group, Inc. P. O. Box 530 Burlington, VT 05402-0530	152000	13613	Vermont	\$67,544
Consumer Specialties Insurance Company Risk Retention Group 2386 Airport Road Barre, VT 05641	151467	10075	Vermont	\$0
Continuing Care Risk Retention Group, Inc. C/O Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	151515	11798	South Carolina	\$0
County Hall Insurance Company, Inc., A Risk Retention Group Two Waterfront Plaza, Suite 300 500 Ala Moana Boulevard Honolulu, HI 96813	158450	15947	North Carolina	\$0
Coverys RRG, Inc. 1605 Main Street, Suite 800 Sarasota, FL 34236	14160	156911	District of Columbia	\$0
CPA Mutual Insurance Company of America Risk Retention Group 40 Main Street, Suite 200 Burlington, VT 05401	147337	10164	Vermont	\$99,263
CrossFit Risk Retention Group C/O Pacific Risk Solutions, LLC 2897 Kalawao Street Honolulu, HI 96822	152029	13720	Montana	\$18,749
DAN Risk Retention Group, Inc. 1327C Ashley River Road, Suite 200 Charleston, SC 29407	158473	15928	South Carolina	\$649

Doctors & Surgeons National Risk Retention Group 3370 Sugarloaf Pkwy, Suite G-2/302 Lawrenceville, GA 30044	152258	13018	Kentucky	\$0
Doctors Company Risk Retention Group, A Reciprocal Exchange 1050 K Street NW, Suite 400 Washington, DC 20001	155379	14347	District of Columbia	\$0
Eagle Builders Insurance Company Risk Retention Group, Inc. 5630 University Parkway Winston Salem, NC 27105	158507	16104	North Carolina	\$422
Emergency Medicine Professional Assurance Company Risk Retention Group C/O Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	151694	12003	Nevada	\$0
Golden Insurance Company, A Risk Retention Group 3993 Howard Hughes Parkway, Suite 250 Las Vegas, NV 89169-6754	151352	11145	Nevada	\$0
Green Hills Insurance Company, A Risk Retention Group 100 Bank Street, Suite 610 Burlington, VT 05401	151548	11941	Vermont	\$0
Health Care Industry Liability Reciprocal Insurance Company, A Risk Retention Group 201 S. Main Street, Suite 200 Ann Arbor, MI 48104	151973	11832	District of Columbia	\$597,356
Healthcare Underwriting Company, A Risk Retention Group/The 100 Bank Street, Suite 610 Burlington, VT 05401	151702	10152	Vermont	\$0
Housing Authority Risk Retention Group, Inc. P. O. Box 189 Cheshire, CT 06410-0189	148085	26797	Vermont	\$235,938
ICI Mutual Insurance Company, A Risk Retention Group 1401 H Street NW, Suite 1000 Washington, DC 20005	151972	11268	Vermont	\$230,284
Jamestown Insurance Company, A Risk Retention Group 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	151591	11589	South Carolina	\$0
Lewis & Clark LTC Risk Retention Group, Inc. 3655 Brookside Parkway, Suite 200 Alpharetta, GA 30022	151546	11947	Nevada	\$0
Lone Star Alliance Inc., a Risk Retention Group 901 S Mopac Expressway Barton Oaks Plaza V, Suite 500 Austin, TX 78746	156907	15211	District of Columbia	\$0
Marathon Financial Insurance Company, Inc., A Risk Retention Group P.O. Box 961 O'Fallon, IL 62269	151404	11117	Delaware	\$0
MedChoice Risk Retention Group, Inc. 40 June Way Milton, VT 05468	159993	15738	Vermont	\$0
Mental Health Risk Retention Group, Inc. 126 College Street, Suite 400 Burlington, VT 05401	148421	44237	Vermont	\$0
MLM Risk Retention Group, Inc. 333 S. 7 th Street, Suite 2200 Minneapolis, MN 55402	158481	16026	District of Columbia	\$1,500

Mountain States Healthcare Reciprocal Risk Retention Group 40 Main Street, Suite 200 Burlington, VT 05401	151482	11585	Montana	\$1,225,984
Mutual Risk Retention Group, Inc. 3000 Oak Road #600 Walnut Creek, CA 94597	156967	26257	Hawaii	\$0
NASW Risk Retention Group, Inc. 1401 Eye Street NW, Suite 600 Washington, D.C. 20005	152241	14366	District of Columbia	\$37,829
National Catholic Risk Retention Group/The 148 College Street, Suite 204 Burlington, VT 05401	148598	10083	Vermont	\$0
National Guardian Risk Retention Group, Inc. 4075 Copper Ridge Drive Traverse City, MI 49684-4796	152266	36072	Hawaii	\$0
National Home Insurance Company A Risk Retention Group 10375 E. Harvard Avenue, Suite 100 Denver, CO 80231	148643	44016	Colorado	\$0
National Independent Truckers Insurance Company, A Risk Retention Group 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	151382	11197	South Carolina	\$120
National Service Contract Insurance Company Risk Retention Group, Inc. C/O Risk Services 2233 Wisconsin Ave., NW, Suite 310 Washington, DC 20007	150702	10234	District of Columbia	\$2,854
New Home Warranty Insurance Company, A Risk Retention Group Compliance Specialist 10375 E Harvard Ave, Suite 100 Denver, CO 80231	152063	13792	District of Columbia	\$161,838
Oceanus Insurance Company, A Risk Retention Group 1327 Ashley River Rd, Building C Suite 200 Charleston, SC 29407	152283	12189	South Carolina	\$0
OMS National Insurance Company, Risk Retention Group 6133 North River Road, Suite 650 Rosemont, IL 60018-5173	146826	44121	Illinois	\$367,257
OOIDA Risk Retention Group 58 East View Lane, Suite 2 Barre, VT 05641	150789	10353	Vermont	\$124,913
Ophthalmic Mutual Insurance Company, A Risk Retention Group 126 College Street, Suite 400 Burlington, VT 05401	148835	44105	Vermont	\$38,936
Paratransit Insurance Company, A Mutual Risk Retention Group 2386 Airport Road Barre, VT 05641	148873	44130	Tennessee	\$367,116
PCH Mutual Insurance Company, Inc., A Risk Retention Group C/O Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	151639	11973	District of Columbia	\$6,487
Physicians Specialty LTD. Risk Retention Group 4535 Dressler Road NW Canton, OH 44718	152178	11513	South Carolina	\$0

Preferred Physicians Medical Risk Retention Group 9000 W. 67 th Street Shawnee Mission, KS 66202-3656	148964	44083	Missouri	\$0
Restoration Risk Retention Group, Inc. 76 Paul Street Burlington, VT 05401	151628	12209	Vermont	\$50,613
Romulus Insurance Risk Retention Group, Inc. 10701 Middlebelt Road Romulus, MI 48174	156903	15744	South Carolina	\$0
Security America Risk Retention Group, Inc. P. O. Box 530 Burlington, VT 05402-0530	151513	11267	Vermont	\$5,228
Spirit Commercial Auto Risk Retention Group, Inc. 1605 Main Street, Suite 800 Sarasota, FL 34236	152225	14207	Nevada	\$32,044
Spirit Mountain Insurance Company Risk Retention Group, Inc. C/O Risk Services 2233 Wisconsin Ave., NW, Suite 310 Washington, DC 20007	151655	10754	District of Columbia	\$22,112
St. Charles Insurance Company Risk Retention Group 2700 N 3 rd Street, Suite 3050 Phoenix, AZ 85004	151337	11114	South Carolina	\$15,161
States Self-Insurers Risk Retention Group, Inc. 222 South Ninth Street, Suite 1300 Minneapolis, MN 55402-3332	149284	44075	Vermont	\$775,134
STICO Mutual Insurance Company, A Risk Retention Group 76 St. Paul Street, Suite 500 Burlington, VT 05401-4477	151437	10476	Vermont	\$0
Terra Insurance Company, A Risk Retention Group 2386 Airport Road Barre, VT 05641	149338	10113	Vermont	\$0
TerraFirma Risk Retention Group, LLC P.O. Box 530 Burlington, VT 05402	152240	14395	Vermont	\$1,794
Titan Insurance Company, Inc., A Risk Retention Group 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	151381	11153	South Carolina	\$9,390,127
Title Industry Assurance Company, A Risk Retention Group C/O Aon Insurance Managers (USA), Inc. 76 St. Paul Street, Suite 500 Burlington, VT 05401	149350	10084	Vermont	\$87,684
United Educators Insurance, A Reciprocal Risk Retention Group 7700 Wisconsin Avenue Bethesda, MD 20814	149470	10020	Vermont	\$1,662,309
Urgent Care Assurance Company Risk Retention Group 1605 Main Street, Suite 800 Sarasota, FL 34236	152089	12915	Nevada	\$0
Velocity Insurance Company, A Risk Retention Group 1327C Ashley River Road, Suite 200 Charleston, SC 29407	158461	15956	South Carolina	\$0
Western Pacific Mutual Insurance Company Risk Retention Group 9265 Madras Court Littleton, CO 80130	149615	40940	Colorado	\$1290
TOTAL NEBRASKA PREMIUMS WRITTEN IN 2017:				\$16,369,132

SECURITIES PLEDGED AS OF DECEMBER 31, 2017

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 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
Arcadian Health Plan, Inc.	158476	WA	\$300,000.00
Arch Reinsurance Company	150708	NE	\$125,000.00
Ashmere Insurance Company	147027	FL	\$150,000.00
Associated Indemnity Corporation	147211	CA	\$110,000.00
AssuranceAmerica Insurance Company	158455	NE	\$2,100,000.00
Assured Guaranty Corp.	151327	MD	\$125,000.00
Assurity Life Insurance Company	147857	NE	\$6,200,000.00
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
Berkley Insurance Company	149220	DE	\$110,000.00
Berkshire Hathaway Direct Insurance Company	146972	NE	\$2,550,000.00

Company Name	Company#	State of Domicile	Amount
Berkshire Hathaway Homestate Insurance Company	147573	NE	\$3,025,000.00
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	\$1,515,000.00
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	\$150,009.11
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
Everest Denali Insurance Company	158485	DE	\$100,000.00
Everest Premier Insurance Company	158484	DE	\$100,000.00
Farmers Insurance Exchange	147731	CA	\$7,101,000.00

Company Name	Company#	State of Domicile	Amount
Farmers Mutual Insurance Company of Nebraska	147739	NE	\$2,000,000.00
Fidelity National Title Insurance Company	147779	FL	\$100,000.00
Fire Insurance Exchange	147801	CA	\$635,000.00
Fireman's Fund Insurance Company	147803	CA	\$5,500,000.00
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	\$2,120,000.00
GEICO Choice Insurance Company	152100	NE	\$2,120,000.00
GEICO Secure Insurance Company	152101	NE	\$2,120,000.00
Genesis Insurance Company	147924	DE	\$100,000.00
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	147953S	NE	\$100,000.00
Globe Life and Accident Insurance Company	147953	NE	\$1,600,000.00
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	\$310,000.00
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
Humana Wisconsin Health Organization Insurance Corporation	158477	KY	\$300,000.00
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

Company Name	Company#	State of Domicile	Amount
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
Lyndon Southern Insurance Company	151734	DE	\$110,000.00
Magellan Behavioral Health of Nebraska, Inc.	152231	NE	\$105,000.00
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
Mid-Century Insurance Company	148446	CA	\$2,800,000.00
MidSouth Mutual Insurance Company	158519	TN	\$100,000.00
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
Mutual of Omaha Medicare Advantage Company	160014	NE	\$1,000,000.00
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	\$2,975,000.00
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 Health Insurance Company	148204	NE	\$1,779,000.00
Omaha Insurance Company	151769	NE	\$2,865,000.00
Omaha Life Insurance Company	151831	NE	\$1,675,000.00
Omaha National Insurance Company	158490	NE	\$100,000.00
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

Company Name	Company#	State of Domicile	Amount
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	\$1,500,000.00
SAPPHIRE EDGE, INC.	156946	NE	\$300,000.00
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
Starr Specialty Insurance Company	158515	TX	\$110,000.00
Starstone National Insurance Company	149319	DE	\$100,000.00
Stonetrust Commercial Insurance Company	156951	NE	\$2,625,000.00
Surety Life Insurance Company	149312	NE	\$5,400,000.00
Technology Insurance Company, Inc.	150757	NH	\$100,000.00
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	\$1,750,000.00
United Casualty and Surety Insurance Company	158491	MA	\$110,000.00
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	\$500,000.00
UnitedHealthcare of the Midwest, Inc.	158487	MO	\$300,000.00
Universal Surety Company	149544	NE	\$2,100,000.00
Wellcare of Nebraska Inc	156940	NE	\$310,000.00
Work First Casualty Company	148509	DE	\$105,000.00
XL Insurance America, Inc.	149560	DE	\$100,000.00

Company Name	Company#	State of Domicile	Amount
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: \$179,010,009.11

U NICORPORATED COUNTY MUTUALS

**AS OF
DECEMBER 31, 2017**

Name & Address	Nebr. ID #	Assets	Liabilities	Net Assets For Members	Claims Paid	Number of Members	Expenses
Republican Valley Mutual Protective Association 262 O'Sullivan St. Riverton, NE 68972	149101	\$33,893.93	\$1,202.67	\$92,658.76	\$95,600	815	\$110,777.54
TOTAL		\$33,893.93	\$1,202.67	\$92,658.76	\$95,600	815	\$110,777.54