

# DEPARTMENT OF INSURANCE STAFF

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

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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  
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John Koenig, CIE, ACS, HIA, FLMI, CPCU  
Barbara Peterson  
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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

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Isaak Russell, CFE  
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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  
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	-	-	-
<b>TOTAL FEES</b>	<b>\$17,808,873</b>	<b>\$17,493,494</b>	<b>\$18,000,776</b>

The Department of Insurance also collects taxes based on the premiums charged for insurance written in Nebraska. Tax revenue collected by the Department is distributed to other governmental units, including the General Fund, the Workers' Compensation Court, School Districts, Counties and Municipalities. The table below represents the premium tax revenue and administrative fines collected by the Department of Insurance and distributed to other 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
<b>Insurance Companies:</b>
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
<b>Pre-Need Sellers:</b>
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](http://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**

<b>Company Name</b>
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, 2018 and 2017*

*Financial Statements  
and  
Independent Auditor's Report*



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Nebraska Life and Health Insurance Guaranty Association

Years ended December 31, 2018 and 2017

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INDEPENDENT AUDITOR'S REPORT

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To the Board of Directors  
Nebraska Life and Health Insurance Guaranty Association  
Lincoln, Nebraska

We have audited the accompanying statements of financial position of Nebraska Life and Health Insurance Guaranty Association, which comprise the statements of financial position as of December 31, 2018, and the related statement of activities and cash flows for the year then ended, and the related notes to the financial statements.

**Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

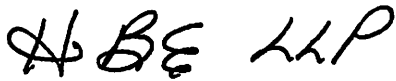


**Opinion**

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Nebraska Life and Health Insurance Guaranty Association as of December 31, 2018, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

**Report on Summarized Comparative Information**

We have previously audited Nebraska Life and Health Insurance Guaranty Association's December 31, 2017 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated March 12, 2018. In our opinion, the summarized comparative information presented herein as of and for the year ended December 31, 2017 is consistent, in all material respects, with the audited financial statements from which it has been derived.

Handwritten signature in black ink that reads "HBE LLP". The letters are stylized and cursive.

Lincoln, Nebraska  
March 18, 2019



Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF FINANCIAL POSITION

December 31,

ASSETS

	<u>2018</u>	<u>2017</u>
<b>CURRENT ASSETS</b>		
Cash and cash equivalents (note A)	\$ 4,504,145	\$ 208,859
Certificates of deposit	247,951	399,622
Accrued interest receivable on investments	<u>69,574</u>	<u>7,587</u>
Total current assets	4,821,670	616,068
<b>OTHER ASSET</b>		
Investments (notes A, B and E)	<u>14,510,362</u>	<u>1,992,421</u>
Total assets	<u>\$ 19,332,032</u>	<u>\$ 2,608,489</u>

LIABILITIES AND NET ASSETS (DEFICIT)

<b>CURRENT LIABILITIES</b>		
Accounts payable	\$ 78,653	\$ 60,387
Estimated claims payable (note C)	<u>2,761,000</u>	<u>2,881,000</u>
Total current liabilities	<u>2,839,653</u>	<u>2,941,387</u>
<b>NET ASSETS (DEFICIT) (note A)</b>		
Without donor restrictions		
Class A net assets for general administration	256,528	249,011
Classes B and C net assets (deficit) for specific insolvencies (note D)	13,741,773	(3,009,771)
Contingency reserve for future obligations (note D)	<u>2,494,078</u>	<u>2,427,862</u>
Total net assets (deficit)	<u>16,492,379</u>	<u>(332,898)</u>
Total liabilities and net assets (deficit)	<u>\$ 19,332,032</u>	<u>\$ 2,608,489</u>

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF ACTIVITIES

Year ended December 31, 2018  
With comparative totals for the year ended December 31, 2017

	2018			2017
	Class A	Class B & C	Total	Total
<b>CHANGES IN NET ASSETS (DEFICIT)</b>				
<b>Revenues</b>				
Assessments received	\$ -	\$ -	\$ -	\$ 11,298,111
Recoveries received	718	17,032,031	17,032,749	7,782,368
Premiums received	-	33,804	33,804	51,898
Investment income, net	6,799	218,944	225,743	34,675
<b>Total revenues</b>	<b>7,517</b>	<b>17,284,779</b>	<b>17,292,296</b>	<b>19,167,052</b>
<b>Expenses</b>				
Benefit claims	-	69,223	69,223	23,562,440
Assumption reinsurance	-	5,318	5,318	1,656
Administration, legal fees, direct expenses	71,241	59,453	130,694	143,358
Assessments by NOLGHA for expenses	6,945	296,220	303,165	273,461
Dues to National (NOLHGA)	51,321	-	51,321	51,719
Meetings and travel expenses	9,429	-	9,429	6,834
Auditing and accounting fees	9,800	-	9,800	5,925
Assessment system software and services	5,880	-	5,880	9,152
Bank service charges	891	-	891	1,592
Bookkeeping fees	1,211	-	1,211	900
Postage, printing and general supplies	87	-	87	-
Class A general and administration expenses allocated to Classes B and C	(156,805)	156,805	-	-
<b>Total expenses</b>	<b>-</b>	<b>587,019</b>	<b>587,019</b>	<b>24,057,037</b>
<b>Revenues over (under) expenses</b>	<b>7,517</b>	<b>16,697,760</b>	<b>16,705,277</b>	<b>(4,889,985)</b>
<b>Decrease in claims payable</b>	<b>-</b>	<b>120,000</b>	<b>120,000</b>	<b>26,460,556</b>
<b>Increase in net assets</b>	<b>7,517</b>	<b>16,817,760</b>	<b>16,825,277</b>	<b>21,570,571</b>
<b>CHANGE IN NET ASSETS (DEFICIT)</b>				
Net assets (deficit) at beginning of year	249,011	(581,909)	(332,898)	(21,903,469)
Net assets (deficit) at end of year	\$ 256,528	\$ 16,235,851	\$ 16,492,379	\$ (332,898)

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF CASH FLOWS

Years ended December 31,

	<u>2018</u>	<u>2017</u>
Cash flows from operating activities		
Cash received from assessments, recoveries, and premiums	\$ 17,058,477	\$ 19,126,290
Cash paid to suppliers and paid for claims	(568,753)	(23,996,650)
Interest received	<u>208,393</u>	<u>93,454</u>
Net cash provided (used) by operating activities	<u>16,698,117</u>	<u>(4,776,906)</u>
Cash flows from investing activities		
Proceeds from sales of investments	14,204,979	20,536,559
Purchases of investments and deposits to assets limited as to use	<u>(26,607,810)</u>	<u>(17,430,886)</u>
Net cash provided (used) by investing activities	<u>(12,402,831)</u>	<u>3,105,673</u>
Net increase (decrease) in cash	4,295,286	(1,671,233)
Cash and cash equivalents at beginning of year	<u>208,859</u>	<u>1,880,092</u>
Cash and cash equivalents at end of year	<u>\$ 4,504,145</u>	<u>\$ 208,859</u>
Reconciliation of increase in net assets to net cash provided (used) by operating activities		
Increase in net assets	<u>\$ 16,825,277</u>	<u>\$ 21,570,571</u>
Adjustments to reconcile increase in net assets to net cash provided (used) by operating activities		
Realized and unrealized losses on investments (Increase) decrease in assets	36,561	48,771
Accrued interest receivable	(61,987)	3,921
Increase (decrease) in liabilities		
Accounts payable	18,266	60,387
Estimated claims payable	<u>(120,000)</u>	<u>(26,460,556)</u>
Total adjustments to increase in net assets	<u>(127,160)</u>	<u>(26,347,477)</u>
Net cash provided (used) by operating activities	<u>\$ 16,698,117</u>	<u>\$ (4,776,906)</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.

**New Accounting Pronouncement.** On August 18, 2016, FASB issued ASU 2016-14, Not-for-Profit Entities (Topic 958) – *Presentation of Financial Statements of Not-for-Profit Entities*. The update addresses the complexity and understandability of net asset classification, deficiencies in information about liquidity and availability of resources, and the lack of consistency in the type of information provided about expenses and investment return. The Association has adjusted the presentation of these statements accordingly. The ASU has been applied retrospectively to all periods presented.

**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.** Net assets, revenues, gains, and losses are classified based on the existence or absence of donor or grantor imposed restrictions. Accordingly, net assets and changes therein are classified and reported as follows:

**Without donor restrictions.** Net assets available for use in general operations and not subject to donor or grantor restrictions. Net assets whose use is contractually limited or assets set aside for specific insolvencies or to meet reserve requirements are considered without donor restrictions.

**With donor restrictions.** Net assets subject to donor- or grantor-imposed restrictions. Some restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. Restrictions are released when a restriction expires, that is, when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both, and are reported in the statements of activities as net assets released from restrictions. The Association does not have donors.

**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, 2018 and 2017, 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.

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

**NOTE B - INVESTMENTS**

Investments consist of:

	2018		2017	
	Cost	Market	Cost	Market
Bonds				
Corporate	\$ 473,297	\$ 470,109	\$ 375,021	\$ 372,239
U.S. government	<u>13,964,293</u>	<u>14,040,253</u>	<u>1,622,092</u>	<u>1,620,182</u>
	<u>\$ 14,437,590</u>	<u>\$ 14,510,362</u>	<u>\$ 1,997,113</u>	<u>\$ 1,992,421</u>
Gross unrealized gain (loss)		<u>\$ 72,772</u>		<u>\$ (4,692)</u>

Investment income consists of:

	2018	2017
Interest and dividend income	\$ 270,380	\$ 89,533
Net realized and unrealized losses on investments	(36,561)	(48,771)
Investment management fees	<u>(8,076)</u>	<u>(6,087)</u>
	<u>\$ 225,743</u>	<u>\$ 34,675</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 B 70 - Lincoln Memorial Life Insurance Co., TX	\$ 70,000	\$ 161,000
Class B 72 - Penn Treaty Insurance Co. PA	2,200,000	2,200,000
Class B 74 - National States Insurance Co., MO	291,000	320,000
Class B 77 - CoOpportunity Health, IA	<u>200,000</u>	<u>200,000</u>
	<u>\$ 2,761,000</u>	<u>\$ 2,881,000</u>

These reserves are based on estimates and, while management presently believes the estimate of reserves for claims payable at December 31, 2018 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 – DESIGNATED NET ASSETS (DEFICIT)**

Net assets (deficit) of \$13,741,773 and (\$3,009,711) at December 31, 2018 and 2017, respectively, are reserved for specific insurance company insolvencies.

	<u>2018</u>	<u>2017</u>
Class B 69 - Benicorp Insurance, Indiana	\$ (61,947)	\$ (59,996)
Class B 70 - Lincoln Memorial Life, Texas	808,391	830,599
Class B 71 - Medical Saving Insurance, Indiana	6,637	6,686
Class B 72 - Penn Treaty Insurance Co., Pennsylvania	(14,537,682)	(14,034,443)
Class B 74 - National States Insurance, Missouri	(499,303)	(551,634)
Class B 75 - Executive Life Insurance Co. of New York	(14,481)	(9,023)
Class B 76 - Standard Life Insurance Co. of Indiana	(2,145)	(2,055)
Class B 77 - CoOpportunity Health, Iowa	28,007,071	10,759,241
Class B 78 - SeeChange Health Insurance, California	(7,371)	(6,358)
Class B 79 - AF&L/SAIC	(13,821)	-
Class C 20 - Executive Life, California	52,597	57,212
Class C 68 - Reliance	<u>3,827</u>	<u>-</u>
 Total net assets (deficit) for specific insolvencies	 <u>\$ 13,741,773</u>	 <u>\$ (3,009,771)</u>

Net assets of \$2,494,078 and \$2,427,862 at December 31, 2018 and 2017, respectively, are reserved 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, 2018 and 2017.

*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, 2018 and 2017.

	2018			
	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	\$ 470,109	\$ -	\$ 470,109	\$ -
US government bonds	<u>14,040,253</u>	<u>-</u>	<u>14,040,253</u>	<u>-</u>
	<u>\$ 14,510,362</u>	<u>\$ -</u>	<u>\$ 14,510,362</u>	<u>\$ -</u>
	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	<u>1,620,182</u>	<u>-</u>	<u>1,620,182</u>	<u>-</u>
	<u>\$ 1,992,421</u>	<u>\$ -</u>	<u>\$ 1,992,421</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 2018 and 2017, the Association made payments of \$171,662 and \$168,496, 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 - CONCENTRATIONS OF CREDIT RISK**

Financial instruments which potentially subject the Association to concentrations of credit risk consist principally of checking accounts and money market accounts at financial institutions. Accounts at each institution are insured by the FDIC up to \$250,000. At December 31, 2018 and 2017, the bank accounts exceeded federally insured limits by \$4,058,163 and \$-, respectively. The Association has not experienced any losses on such accounts.

**NOTE J - AVAILABLE RESOURCES AND LIQUIDITY**

The Association regularly monitors liquidity required to meet its operating needs and its insolvency-related obligations. The Association has various sources of liquidity at its disposal, including cash and cash equivalents, investment funds, and access, where available, to assets held in the estates of insolvent companies for which the Association has coverage obligations, which estates assets may include cash, saleable assets, potential litigation recoveries, and potential reinsurance recoveries. Where the assets just described are insufficient to meet the obligations of the Association, the Association is also authorized by Nebraska state statutes to assess its member insurers, subject to yearly limitations, in order to meet its financial obligations. The Association maintains its investment funds in an investment account managed by a qualified investment advisor, whose investment duties are described in an investment policy which is focused first on the preservation of principal. The work of the investment advisor is reviewed by the Association's Investment Committee, which is populated by member company representatives with investment expertise.

For purposes of analyzing resources available to meet operational expenditures over a 12-month period, the Association evaluates annual operating costs by considering all expenditures related to its ongoing administrative activities based on a rolling three-year average of actual expenditures in prior years and prepares and monitors an annual budget related to those operational expenditures. Further, the Association's coverage obligations on a going-forward basis are calculated based on estimates provided by actuaries and/or financial project managers who staff the task forces associated with each insolvency for which the Association has coverage obligations.

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

**NOTE J - AVAILABLE RESOURCES AND LIQUIDITY - CONTINUED**

As of December 31, 2018 and 2017, the following tables show the total financial assets held by the Association:

	<u>2018</u>	<u>2017</u>
Cash and cash equivalents	\$4,504,145	\$ 208,859
Certificates of deposit (reserves)	<u>247,951</u>	<u>399,622</u>
Total financial assets	4,752,096	608,481
Reserves with liquidity horizons greater than one year	<u>(247,951)</u>	<u>(399,622)</u>
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 4,504,145</u>	<u>\$ 208,859</u>

Further, the Association retains the statutory ability to assess member insurers as needed to meet the obligations of the Association.

**NOTE K - 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, 2018 AND 2017

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	2018	2017
<b>ASSETS</b>		
CURRENT ASSETS		
Cash and cash equivalents	\$ 186,226	\$ 186,166
Accounts receivable	200,483	196,478
Prepaid expenses	<u>57,317</u>	<u>37,278</u>
Total current assets	444,026	419,922
FURNITURE AND EQUIPMENT, NET	13,188	15,648
DEPOSITS	<u>10,103</u>	<u>7,604</u>
TOTAL	<u>\$ 467,317</u>	<u>\$ 443,174</u>
 <b>LIABILITIES AND NET ASSETS</b>		
CURRENT LIABILITIES		
Accounts Payable	\$ 9,723	\$ 8,006
Accrued liabilities	<u>94,407</u>	<u>69,520</u>
Total current liabilities	104,130	77,526
ADVANCES FROM MEMBER FUNDS	<u>363,187</u>	<u>365,648</u>
TOTAL LIABILITIES	<u>467,317</u>	<u>443,174</u>
NET ASSETS WITHOUT DONOR RESTRICTION	<u>—</u>	<u>—</u>
TOTAL	<u>\$ 467,317</u>	<u>\$ 443,174</u>

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See notes to financial statements.

## WESTERN GUARANTY FUND SERVICES

### STATEMENTS OF ACTIVITIES FOR THE YEARS ENDED DECEMBER 31, 2018 AND 2017

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	2018	2017
REVENUES		
Operating assessments	\$ 2,015,380	\$ 1,783,642
EXPENSES		
Operating expenses (allocated to Member Guaranty Associations):		
Salaries and payroll taxes	1,278,431	1,149,150
Professional services	212,465	107,400
Employee benefits	182,136	172,899
Rent	136,557	122,562
Travel and meetings	67,852	76,535
Pension contribution	56,243	60,440
Supplies and other	34,680	37,040
Business insurance	23,077	24,779
Equipment expense	15,231	24,875
Telephone	8,708	7,962
Total expenses	<u>2,015,380</u>	<u>1,783,642</u>
CHANGE IN NET ASSETS	<u>—</u>	<u>—</u>
NET ASSETS WITHOUT DONOR RESTRICTION, BEGINNING OF YEAR	<u>—</u>	<u>—</u>
NET ASSETS WITHOUT DONOR RESTRICTION, END OF YEAR	<u>\$ —</u>	<u>\$ —</u>

See notes to financial statements.

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## WESTERN GUARANTY FUND SERVICES

### STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED DECEMBER 31, 2018 AND 2017

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	2018	2017
OPERATING ACTIVITIES		
Change in net assets	\$ —	\$ —
Adjustments to reconcile change in net assets to net cash provided by operating activities		
Depreciation	10,827	18,934
Changes in operating assets and liabilities:		
Accounts receivable	(4,005)	(12,825)
Prepaid expenses and deposits	(22,538)	22,568
Accounts payable	1,717	409
Accrued liabilities	24,887	853
Net cash provided by operating activities	<u>10,888</u>	<u>29,939</u>
INVESTING ACTIVITIES		
Net cash used in investing activities —		
Purchases of furniture and equipment	<u>(8,367)</u>	<u>(5,920)</u>
FINANCING ACTIVITIES		
Net cash used in financing activities —		
Repayments of member funds, net	<u>(2,461)</u>	<u>(13,014)</u>
NET INCREASE IN CASH AND CASH EQUIVALENTS	60	11,005
CASH AND CASH EQUIVALENTS, Beginning of year	<u>186,166</u>	<u>175,161</u>
CASH AND CASH EQUIVALENTS, Ending of year	<u>\$ 186,226</u>	<u>\$ 186,166</u>

See notes to financial statements.

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# WESTERN GUARANTY FUND SERVICES

## NOTES TO FINANCIAL STATEMENTS

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### 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

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

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

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

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

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

Direct costs related to specific insolvencies paid by the Company and reimbursed by the Member Guaranty Associations were \$556,865 and \$546,521 during the years ended December 31, 2018 and 2017, 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.

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.

**Change in Accounting Principle** — On August 18, 2016, FASB issued Accounting Standards Update (ASU) 2016-14, Not-for-Profit Entities (Topic 958)- *Presentation of Financial Statements of Not-for-Profit Entities*. The update addresses the complexity and understandability of net asset classification, deficiencies in information about liquidity and availability of resources, and the lack of consistency in the type of information provided about expenses and investment return. During 2018, management implemented ASU 2016-14 and adjusted the presentation in these financial statements accordingly. The ASU has been applied retrospectively to all periods presented.

**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. LIQUIDITY AND AVAILABILITY

There are no contractual restrictions or board designations on financial assets to meet cash needs for general expenditures. The following table reflects the Organization's financial assets as of December 31, 2018 and 2017:

	<b>2018</b>	<b>2017</b>
Cash and cash equivalents	\$ 186,226	\$ 186,166
Accounts receivable, net	<u>200,483</u>	<u>196,478</u>
Total financial assets available to management to meet cash needs for general expenditures within one year	<u>\$ 386,709</u>	<u>\$ 382,644</u>

As part of the Organization's liquidity management, it has a policy to structure its financial assets to be available as its general expenditures, liabilities, and other obligations come due. The Organization's policy to manage an emergency cash flow is to evaluate actual monthly expenses and compare with amounts forecasted to determine if it is necessary to increase the amount of advances from member funds. The Organization manages their cash flow for a one-year cycle from the balance sheet date.

### 3. FUNCTIONAL EXPENSES ALLOCATION METHODS

The financial statement reports certain categories of expenses that are attributable to one or more program or supporting services of the Organization. Therefore, expenses require allocation on a reasonable basis that is consistently applied. The expenses that are allocated include all operating expenses of the organization since they are incurred for one function. A reasonable estimate is 90% toward the function and mission of the organization and 10% management and general activities which are allocated on the basis of estimates of time and effort.

### 4. FURNITURE AND EQUIPMENT

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

	<b>2018</b>	<b>2017</b>
Furniture and equipment	\$ 644,913	\$ 678,423
Less accumulated depreciation	<u>631,725</u>	<u>662,775</u>
Furniture and equipment, net	<u>\$ 13,188</u>	<u>\$ 15,648</u>

### 5. 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 \$200,912,158 and \$188,271,514 as of December 31, 2018 and 2017, respectively.

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

	<b>2018</b>	<b>2017</b>
Member Guaranty Association funds, beginning of year	\$ 188,271,514	\$ 180,598,223
Cash receipts:		
Member insurer assessments	453,008	3,789,871
Interest income	2,889,494	2,103,645
Recoveries	20,405,895	10,007,662
Special Deposits		98,789
Large deductible workers' compensation	<u>                    </u>	<u>1,224</u>
Total cash receipts	<u>\$ 23,748,397</u>	<u>\$ 16,001,191</u>



	<b>2018</b>	<b>2017</b>
Cash disbursements:		
Premium refunds	\$ 379,529	
Losses	7,077,709	\$ 5,010,366
Loss adjusting expense - allocated	1,000,413	959,404
Loss adjusting expense - unallocated	2,565,779	2,304,324
Refund of assessments	<u>84,323</u>	<u>53,806</u>
Total cash disbursements	<u>11,107,753</u>	<u>8,327,900</u>
Member Guaranty Association funds, end of year	<u>\$ 200,912,158</u>	<u>\$ 188,271,514</u>

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

	<b>2018</b>	<b>2017</b>
Colorado	\$ 79,228,495	\$ 73,833,408
Idaho	5,382,253	6,441,363
Kansas	33,720,757	31,766,148
Montana	16,078,564	16,570,369
Nebraska	36,539,618	37,630,483
Washington	28,442,968	20,509,638
Wyoming	<u>1,519,503</u>	<u>1,520,105</u>
Total	<u>\$ 200,912,158</u>	<u>\$ 188,271,514</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 (5.50% at December 31, 2018). The line of credit matures on September 30, 2019. There were no draws on the line during the years ended December 31, 2018 and 2017 and there is no outstanding balance at December 31, 2018 and 2017.

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

	<b>2018</b>	<b>2017</b>
Colorado	\$ 42,462,708	\$ 42,110,499
Idaho	7,346,835	6,066,200
Kansas	16,656,319	18,663,859
Montana	23,885,684	27,465,980
Nebraska	28,903,460	25,378,425
Washington	11,923,864	11,858,802
Wyoming	<u>341,284</u>	<u>302,316</u>
Total	<u>\$ 131,520,154</u>	<u>\$ 131,846,081</u>

**6. 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, 2018, \$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.

**7. 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 2018, the base year of the lease. Additionally, the Company leases equipment under operating leases. Rent and lease expense was \$140,784 and \$126,508, respectively for the years ended December 31, 2018 and 2017. The future operating lease commitments, exclusive of operating costs, for the years ended December 31 are as follows:

2019	\$ 124,987
2020	<u>72,975</u>
Total	<u>\$ 197,962</u>

**8. 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.

**9. 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 contributes 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, 2018 and 2017 were \$56,243 and \$60,440, respectively.

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**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, 2018

	Iowa National	Reopened Mission National	American Mutual of Boston	Rockwood	United Southern	Lutheran Benevolent	Credit General	Reliance
Cash receipts:								
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest income	19,526	201	2,533	3,482	202	8	34,759	173,654
Recoveries	-	-	-	-	11	-	-	1,589,674
Large deductible	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	-	(2,075)	2,075	-	(2,616)	-	-	(8,350,000)
Total cash receipts	<u>19,526</u>	<u>(1,874)</u>	<u>4,608</u>	<u>3,482</u>	<u>(2,402)</u>	<u>8</u>	<u>34,759</u>	<u>(6,586,672)</u>
Cash disbursements:								
Premium refunds	-	-	-	-	-	-	-	-
Losses	6,933	-	1,568	8,944	-	-	16,275	222,661
Loss adjusting expenses - allocated	-	-	3	-	-	-	164	8,082
Loss adjusting expenses - unallocated	1,517	-	3,034	1,517	-	-	3,034	39,237
Refund of assessments	-	38,571	-	-	38,267	1,580	-	-
Advance to WGFS	-	-	-	-	-	-	-	-
Total cash disbursements	<u>8,450</u>	<u>38,571</u>	<u>4,604</u>	<u>10,461</u>	<u>38,267</u>	<u>1,580</u>	<u>19,472</u>	<u>269,980</u>
Increase (decrease) in restricted member guaranty funds	11,076	(40,445)	4	(6,979)	(40,669)	(1,572)	15,287	(6,856,652)
Restricted member guaranty funds:								
Beginning of year	1,335,703	40,445	173,448	243,610	40,680	1,572	2,380,481	16,047,560
End of year	<u>\$ 1,346,779</u>	<u>\$ -</u>	<u>\$ 173,452</u>	<u>\$ 236,631</u>	<u>\$ 11</u>	<u>\$ -</u>	<u>\$ 2,395,768</u>	<u>\$ 9,190,908</u>
Composition of restricted member guaranty funds								
December 31, 2018:								
Cash and cash equivalents	\$ 138,801	\$ -	\$ 17,876	\$ 24,387	\$ 1	\$ -	\$ 246,911	\$ 947,226
Investments	1,207,978	-	155,576	212,244	10	-	2,148,857	8,243,682
	<u>\$ 1,346,779</u>	<u>\$ -</u>	<u>\$ 173,452</u>	<u>\$ 236,631</u>	<u>\$ 11</u>	<u>\$ -</u>	<u>\$ 2,395,768</u>	<u>\$ 9,190,908</u>

Schedule 5

See accompanying independent auditors' report

Nebraska (continued)

## WESTERN GUARANTY FUND SERVICES

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

Year Ended December 31, 2018

	Phico	Home	Fremont Insurance	Legion	Atlantic Mutual	Casualty Reciprocal Exchange	Lumbermen Mutual Casualty	Ullico Casualty
Cash receipts:								
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 592	\$ -
Interest income	18,340	6,914	14,297	91,503	4,628	22	59,393	4,496
Recoveries	11,400	4	(382,376)	-	2,918	5,883	199,084	-
Large deductible	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	-	-	-	-	-	-	-	2,116
Total cash receipts	<u>29,740</u>	<u>6,918</u>	<u>(368,079)</u>	<u>91,503</u>	<u>7,546</u>	<u>5,906</u>	<u>259,069</u>	<u>6,612</u>
Cash disbursements:								
Premium refunds	-	-	-	-	-	-	-	-
Losses	8,240	99,862	2,369	186,273	1,950	-	224,445	11,382
Loss adjusting expenses - allocated	10	878	9	11,675	18	-	15,372	1,159
Loss adjusting expenses - unallocated	2,739	11,500	6,715	16,764	3,034	-	54,264	3,078
Refund of assessments	-	-	-	-	-	5,906	-	-
Advance to WGFS	-	-	-	-	-	-	-	-
Total cash disbursements	<u>10,989</u>	<u>112,240</u>	<u>9,093</u>	<u>214,712</u>	<u>5,001</u>	<u>5,906</u>	<u>294,081</u>	<u>15,619</u>
Increase (decrease) in restricted member guaranty funds	18,751	(105,322)	(377,172)	(123,210)	2,545	-	(35,012)	(9,007)
Restricted member guaranty funds:								
Beginning of year	<u>1,249,107</u>	<u>567,500</u>	<u>1,054,200</u>	<u>6,357,539</u>	<u>317,438</u>	<u>-</u>	<u>4,072,455</u>	<u>316,137</u>
End of year	<u>\$ 1,267,858</u>	<u>\$ 462,179</u>	<u>\$ 677,028</u>	<u>\$ 6,234,329</u>	<u>\$ 319,983</u>	<u>\$ -</u>	<u>\$ 4,037,442</u>	<u>\$ 307,130</u>
Composition of restricted member guaranty funds								
December 31, 2018:								
Cash and cash equivalents	\$ 130,667	\$ 47,633	\$ 69,775	\$ 642,517	\$ 32,978	\$ -	\$ 416,103	\$ 31,653
Investments	1,137,191	414,546	607,252	5,591,812	287,005	-	3,621,339	275,477
	<u>\$ 1,267,858</u>	<u>\$ 462,179</u>	<u>\$ 677,028</u>	<u>\$ 6,234,329</u>	<u>\$ 319,983</u>	<u>\$ -</u>	<u>\$ 4,037,442</u>	<u>\$ 307,130</u>

Schedule 5

See accompanying independent auditors' report

Nebraska

(continued)

## WESTERN GUARANTY FUND SERVICES

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

Year Ended December 31, 2018

	Freestone	Red Rock	Lumbermen Underwriting Alliance	Castlepoint National	Guarantee Insurance	Admin	Total
Cash receipts:							
Member insurer assessments	\$ -	\$ 22,780	\$ -	\$ 20,724	\$ -	\$ 42,000	\$ 86,096
Interest income	1,820	40,877	326	42,150	13,090	608	532,828
Recoveries	-	-	-	-	-	-	1,426,598
Large deductible	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	500	850,000	-	4,000,000	3,500,000	-	-
Total cash receipts	<u>2,320</u>	<u>913,657</u>	<u>326</u>	<u>4,062,874</u>	<u>3,513,090</u>	<u>42,608</u>	<u>2,045,522</u>
Cash disbursements:							
Premium refunds	-	-	-	-	289,369	-	289,369
Losses	9,100	132,443	-	87,054	864,054	-	1,883,554
Loss adjusting expenses - allocated	98	16,472	-	15,771	245,018	-	314,727
Loss adjusting expenses - unallocated	4,516	28,980	3,446	6,465	302,346	72,229	564,414
Refund of assessments	-	-	-	-	-	-	84,323
Advance to WGFS	-	-	-	-	-	-	-
Total cash disbursements	<u>13,714</u>	<u>177,895</u>	<u>3,446</u>	<u>109,290</u>	<u>1,700,788</u>	<u>72,229</u>	<u>3,136,388</u>
Increase (decrease) in restricted member guaranty funds	(11,394)	735,763	(3,119)	3,953,584	1,812,302	(29,622)	(1,090,865)
Restricted member guaranty funds:							
Beginning of year	131,441	2,445,918	24,148	844,512	(101,169)	87,756	37,630,483
End of year	<u>\$ 120,047</u>	<u>\$ 3,181,681</u>	<u>\$ 21,028</u>	<u>\$ 4,798,096</u>	<u>\$ 1,711,133</u>	<u>\$ 58,135</u>	<u>\$ 36,539,618</u>
Composition of restricted member guaranty funds							
December 31, 2018:							
Cash and cash equivalents	\$ 12,372	\$ 327,908	\$ 2,167	\$ 494,497	\$ 176,351	\$ 5,991	\$ 3,765,816
Investments	107,675	2,853,773	18,861	4,303,599	1,534,782	52,143	32,773,802
	<u>\$ 120,047</u>	<u>\$ 3,181,681</u>	<u>\$ 21,028</u>	<u>\$ 4,798,096</u>	<u>\$ 1,711,133</u>	<u>\$ 58,135</u>	<u>\$ 36,539,618</u>

Schedule 5

See accompanying independent auditors' report

Nebraska (concluded)

## 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, 2018 (Unaudited)

	Iowa National 10/10/1985	American Mutual of Boston 3/9/1989	Rockwood 8/26/1991	United Southern 11/10/1995	Credit General 1/5/2001	Reliance 10/3/2001	Phico 2/1/2002	Home 6/13/2003
Cash receipts:								
Member insurer assessments	\$ 4,083,823	\$ 1,199,966	\$ 1,100,000	\$ -	\$ 2,938,217	\$ 12,816,161	\$ 2,349,945	\$ 930,585
Interest income	1,692,180	92,438	298,298	259	470,492	2,267,773	172,686	172,128
Recoveries	2,786,063	89,748	304,931	40,635	757,385	13,168,815	2,710,712	798,387
Large deductible	-	-	-	-	-	(7,481)	-	-
Transfers (to) from other insolvencies	(330,330)	2,075	-	(2,616)	-	(8,350,000)	(39,963)	-
<b>Total cash receipts</b>	<b>8,231,737</b>	<b>1,384,227</b>	<b>1,703,229</b>	<b>38,278</b>	<b>4,166,094</b>	<b>19,895,268</b>	<b>5,193,381</b>	<b>1,901,100</b>
Cash disbursements:								
Premium refunds	-	-	-	-	1,385	36,472	145,182	-
Losses	2,535,199	868,584	1,182,729	-	1,551,825	9,437,229	3,430,361	1,224,472
Loss adjusting expenses - allocated	84,463	30,675	20,090	-	27,532	215,628	72,694	26,384
Loss adjusting expenses - unallocated	181,472	311,515	263,779	-	189,583	1,015,031	277,286	188,066
Refund of assessments	4,083,823	-	-	38,267	-	-	-	-
<b>Total cash disbursements</b>	<b>6,884,957</b>	<b>1,210,775</b>	<b>1,466,598</b>	<b>38,267</b>	<b>1,770,326</b>	<b>10,704,359</b>	<b>3,925,523</b>	<b>1,438,922</b>
Operating expenses:								
Advance to WGFS	-	-	-	-	-	-	-	-
Total operating expenses	-	-	-	-	-	-	-	-
Total cash disbursements	6,884,957	1,210,775	1,466,598	38,267	1,770,326	10,704,359	3,925,523	1,438,922
<b>BALANCE, End of year</b>	<b>\$ 1,346,779</b>	<b>\$ 173,452</b>	<b>\$ 236,631</b>	<b>\$ 11</b>	<b>\$ 2,395,768</b>	<b>\$ 9,190,908</b>	<b>\$ 1,267,858</b>	<b>\$ 462,179</b>
Composition of restricted member Guaranty Funds December 31, 2018:								
Cash and cash equivalents	\$ 138,801	\$ 17,876	\$ 24,387	\$ 1	\$ 246,911	\$ 947,226	\$ 130,667	\$ 47,633
Investments	1,207,978	155,576	212,244	10	2,148,857	8,243,682	1,137,191	414,546
	<b>\$ 1,346,779</b>	<b>\$ 173,452</b>	<b>\$ 236,631</b>	<b>\$ 11</b>	<b>\$ 2,395,768</b>	<b>\$ 9,190,908</b>	<b>\$ 1,267,858</b>	<b>\$ 462,179</b>
Reserve for losses and allocated								
Adjusting expense at December 31, 2018	\$ 99,485	\$ 51,043	\$ 76,068	\$ -	\$ 797,669	\$ 4,940,755	\$ -	\$ 489,975

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, 2018 (Unaudited)

	Fremont Insurance 7/2/2003	Legion 7/28/2003	Atlantic Mutual 4/27/2011	Lumbermen Mutual Casualty 5/10/2013	Ullico Casualty 5/30/2013	Freestone 8/15/2014	Red Rock 8/21/2014	Lumbermen Underwriting 5/23/2016
Cash receipts:								
Member insurer assessments	\$ 2,073,658	\$ 6,653,383	\$ 391,281	\$ 5,036,913	\$ 496,505	\$ 194,520	\$ 3,547,283	\$ -
Interest income	56,279	632,565	11,276	133,293	11,331	3,215	50,686	396
Recoveries	1,291,779	3,424,912	16,070	376,507	-	-	-	-
Large deductible	-	3,998	-	-	-	-	-	-
Transfers (to) from other insolvencies	-	-	-	220,000	2,116	60,500	850,000	32,000
Total cash receipts	<u>3,421,716</u>	<u>10,714,858</u>	<u>418,627</u>	<u>5,766,713</u>	<u>509,952</u>	<u>258,235</u>	<u>4,447,969</u>	<u>32,396</u>
Cash disbursements:								
Premium refunds	-	55,733	-	-	-	-	-	-
Losses	2,497,116	3,849,952	62,429	1,260,312	171,848	96,477	893,890	-
Loss adjusting expenses - allocated	79,767	81,934	3,101	72,077	6,770	4,203	155,596	-
Loss adjusting expenses - unallocated	167,805	492,909	33,113	396,882	24,204	37,508	216,803	11,367
Refund of assessments	-	-	-	-	-	-	-	-
Total cash disbursements	<u>2,744,688</u>	<u>4,480,528</u>	<u>98,644</u>	<u>1,729,270</u>	<u>202,822</u>	<u>138,188</u>	<u>1,266,288</u>	<u>11,367</u>
Operating expenses:								
Advance to WGFS	-	-	-	-	-	-	-	-
Total operating expenses	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total cash disbursements	<u>2,744,688</u>	<u>4,480,528</u>	<u>98,644</u>	<u>1,729,270</u>	<u>202,822</u>	<u>138,188</u>	<u>1,266,288</u>	<u>11,367</u>
BALANCE, End of year	<u>\$ 677,028</u>	<u>\$ 6,234,329</u>	<u>\$ 319,983</u>	<u>\$ 4,037,442</u>	<u>\$ 307,130</u>	<u>\$ 120,047</u>	<u>\$ 3,181,681</u>	<u>\$ 21,028</u>
Composition of restricted member Guaranty Funds December 31, 2018:								
Cash and cash equivalents	\$ 69,775	\$ 642,517	\$ 32,978	\$ 416,103	\$ 31,653	\$ 12,372	\$ 327,908	\$ 2,167
Investments	607,252	5,591,812	287,005	3,621,339	275,477	107,675	2,853,773	18,861
	<u>\$ 677,028</u>	<u>\$ 6,234,329</u>	<u>\$ 319,983</u>	<u>\$ 4,037,442</u>	<u>\$ 307,130</u>	<u>\$ 120,047</u>	<u>\$ 3,181,681</u>	<u>\$ 21,028</u>
Reserve for losses and allocated Adjusting expense at December 31, 2018								
	<u>\$ 252,010</u>	<u>\$ 5,500,013</u>	<u>\$ 183,517</u>	<u>\$ 4,994,279</u>	<u>\$ -</u>	<u>\$ 134,224</u>	<u>\$ 3,125,723</u>	<u>\$ 26,811</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, 2018 (Unaudited)

	Castlepoint National 3/30/2017	Guarantee Insurance 11/27/2017	Admin	* Closed Insolvencies	Total
Cash receipts:					
Member insurer assessments	\$ 998,381	\$ -	\$ 1,354,715	\$ 2,702,125	\$ 48,867,461
Interest income	43,223	13,090	228,975	232,785	6,583,368
Recoveries	-	-	211,805	666,393	26,644,141
Large deductible	-	-	-	-	(3,483)
Transfers (to) from other insolvencies	4,000,000	3,500,000	-	56,218	0
<b>Total cash receipts</b>	<b>5,041,604</b>	<b>3,513,090</b>	<b>1,795,495</b>	<b>3,657,520</b>	<b>82,091,487</b>
Cash disbursements:					
Premium refunds	-	289,369	-	2,625	530,766
Losses	204,720	964,683	77,277	542,583	30,851,689
Loss adjusting expenses - allocated	26,363	245,018	-	15,433	1,167,726
Loss adjusting expenses - unallocated	12,425	302,886	1,389,603	244,542	5,756,779
Refund of assessments	-	-	220,481	2,852,338	7,194,908
<b>Total cash disbursements</b>	<b>243,508</b>	<b>1,801,957</b>	<b>1,687,361</b>	<b>3,657,520</b>	<b>45,501,869</b>
Operating expenses:					
Advance to WGFS	-	-	50,000	-	50,000
Total operating expenses	-	-	50,000	-	50,000
Total cash disbursements	243,508	1,801,957	1,737,361	3,657,520	45,551,869
<b>BALANCE, End of year</b>	<b>\$ 4,798,096</b>	<b>\$ 1,711,133</b>	<b>\$ 58,135</b>	<b>\$ -</b>	<b>\$ 36,539,618</b>
Composition of restricted member Guaranty Funds December 31, 2018:					
Cash and cash equivalents	\$ 494,497	\$ 176,351	\$ 5,991	\$ -	\$ 3,765,816
Investments	4,303,599	1,534,782	52,143	-	32,773,802
	<b>\$ 4,798,096</b>	<b>\$ 1,711,133</b>	<b>\$ 58,135</b>	<b>\$ -</b>	<b>\$ 36,539,618</b>
Reserve for losses and allocated Adjusting expense at December 31, 2018					
	<b>\$ 4,753,895</b>	<b>\$ 3,477,996</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 28,903,460</b>

\* Closed Insolvencies American Mutual Liability; Centennial; Casualty Reciprocal; Commercial Comp; HHH; Imperial Casualty; Integrity; Lutheran Benevolent; Mission National; Transit Casualty; United Community; Villanova; Western Employers

Schedule 12

Nebraska (concluded)

# ASSESSMENT COMPANIES

AS OF  
DECEMBER 31, 2018

Name & Address	NAIC #	Net Received From Members	Net Losses Paid	Reinsurance Premiums Paid	Admitted Assets	Total Liabilities
<b>Boone and Antelope Mutual Insurance Company</b> 104 North 2 <sup>nd</sup> Street, Box H Elgin, NE 68636-0439	14645	\$1,349,530	\$137,395	\$593,058	\$769,985	\$655,826
<b>Clay County Mutual Insurance Company</b> P.O. Box 122 208 West Fairfield Clay Center, NE 68933	14431	\$1,489,408	\$394,241	\$492,965	\$1,185,619	\$885,911
<b>Employers Mutual Acceptance Company</b> 11305 Chicago Circle Omaha, NE 68154-2676	14687	\$75	\$0	\$0	\$12,569	\$51
<b>Farmers Mutual Fire Insurance Association of Seward County</b> 1856 Holdrege Road Pleasant Dale, NE 68423-9032	14922	\$355,979	\$214,368	\$172,720	\$611,450	\$201,391
<b>Farmers Mutual United Insurance Company, Incorporated</b> 502 North Linden Street Wahoo, NE 68066	14914	\$4,592,221	\$3,353,143	\$2,847,422	\$6,765,024	\$3,728,027
<b>The German Farmers Mutual Assessment Insurance Association of Hall County, Incorporated</b> 151 Tilden Road Cairo, NE 68824	14678	\$1,805,886	\$779,895	\$664,978	\$1,841,187	\$810,207
<b>German Mutual Insurance Association of Nebraska</b> 914 Alden Drive Auburn, NE 68305	14422	\$3,062,223	\$1,379,403	\$980,432	\$6,106,983	\$2,101,456
<b>German Mutual Insurance Company of Dodge County, Nebraska</b> P.O. Box 245 Scribner, NE 68507-0245	14413	\$1,322,781	\$485,758	\$405,108	\$843,670	\$593,377
<b>Grange Mutual Insurance Company of Custer County, Nebraska</b> P.O. Box 246 420 South 8 <sup>th</sup> Avenue Broken Bow, NE 68822	14693	\$1,879,074	\$894,568	\$531,885	\$571,705	\$849,485
<b>Knox County Farmers Mutual Insurance Company, Inc.</b> P.O. Box 250 Bloomfield, NE 68718-0250	14642	\$791,403	\$362,759	\$270,936	\$1,718,203	\$372,602

<b>Name &amp; Address</b>	<b>NAIC #</b>	<b>Net Received From Members</b>	<b>Net Losses Paid</b>	<b>Reinsurance Premiums Paid</b>	<b>Admitted Assets</b>	<b>Total Liabilities</b>
<b>Mutual Insurance Company of Saline and Seward Counties</b> 236 County Road 2000 Crete, NE 68333-4273	14929	\$444,656	\$58,635	\$195,288	\$1,603,171	\$250,050
<b>Nebraska Farmers Mutual Reinsurance Association</b> 502 North Linden Street Wahoo, NE 68066-1961	14918	\$3,146,289	\$1,172,897	\$5,399,697	\$3,522,361	\$469,252
<b>Norfolk Mutual Insurance Company</b> P.O. Box 371 300 West Benjamin Avenue Norfolk, NE 68702	14384	\$6,299,104	\$3,942,827	\$2,229,150	\$15,404,842	\$4,833,858
<b>Northern Nebraska United Mutual Insurance Company</b> P.O. Box 162 Plainview, NE 68769	14934	\$2,456,107	\$1,027,072	\$884,122	\$2,760,393	\$1,152,692
<b>Olive Branch Assessment Insurance Society, Inc.</b> P.O. Box 63 Sprague, NE 68438	14684	\$1,357,346	\$630,290	\$512,650	\$2,226,628	\$640,749
<b>Polk and Butler Mutual Insurance Company</b> 431 Hawkeye Street P.O. Box 262 Osceola, NE 68651	14921	\$480,037	\$152,214	\$96,367	\$617,554	\$184,325
<b>Scandinavian Mutual Insurance Company of Axtell, Nebraska</b> P.O. Box 296 Axtell, NE 68924	14920	\$1,624,960	\$653,291	\$458,279	\$2,371,415	\$1,015,525
<b>Scandinavian Mutual Insurance Company of Polk, County, Nebraska</b> P.O. Box 527 Stromsburg, NE 68666	14644	\$589,016	\$272,219	\$225,147	\$1,058,274	\$269,434
<b>Washington County Mutual Insurance Company</b> 1664 Washington Street Blair, NE 68008	14700	\$183,745	\$43,021	\$80,486	\$322,324	\$3,693
<b>Western United Mutual Insurance Association</b> P.O. Box 627 Wilber, NE 68465-0627	14643	\$4,067,731	\$1,201,310	\$1,420,462	\$4,472,371	\$1,997,578
<b>York County Farmers Mutual Insurance Company</b> 608 Grant Ave., Suite A York, NE 68467	14691	\$549,011	\$280,842	\$177,244	\$815,603	\$406,364
<b>TOTAL</b>		<b>\$37,846,582</b>	<b>\$17,436,148</b>	<b>\$18,638,396</b>	<b>\$55,601,331</b>	<b>\$21,421,853</b>

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## YEAR 2018 COMPANIES BY STATE/COUNTRY OF DOMICILE

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### AL - ALABAMA

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

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### AR - ARKANSAS

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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

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### AZ - ARIZONA

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ADM INSURANCE COMPANY  
AMERICAN RELIABLE INSURANCE COMPANY  
AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY  
CHEROKEE GUARANTEE COMPANY INC A RISK  
RETENTION GROUP  
CIMARRON INSURANCE COMPANY  
CORVESTA LIFE INSURANCE COMPANY  
GREENHOUSE LIFE INSURANCE COMPANY  
HALLMARK INSURANCE COMPANY  
HERITAGE LIFE INSURANCE COMPANY  
LANGHORNE REINSURANCE (ARIZONA) LTD  
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  
PRUCO LIFE INSURANCE COMPANY  
PRUDENTIAL ANNUITIES LIFE ASSURANCE  
CORPORATION  
REPWEST INSURANCE COMPANY  
RX LIFE INSURANCE COMPANY  
S.USA LIFE INSURANCE COMPANY, INC.  
SOUTHWEST MARINE AND GENERAL INSURANCE  
COMPANY  
UNITED CONCORDIA INSURANCE COMPANY  
WELLCARE HEALTH INSURANCE OF ARIZONA, INC.

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### CA - CALIFORNIA

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21ST CENTURY CASUALTY COMPANY  
21ST CENTURY INSURANCE COMPANY  
ALLIANZ REINSURANCE AMERICA, INC.  
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  
SEECHANGE 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

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### CO - COLORADO

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21ST CENTURY PACIFIC INSURANCE COMPANY  
ALLIANT NATIONAL TITLE INSURANCE COMPANY, INC.  
ASCOT INSURANCE COMPANY  
ASSURED LIFE ASSOCIATION  
ATTORNEYS TITLE GUARANTY FUND INC.

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

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CT - CONNECTICUT

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ACE LIFE INSURANCE COMPANY  
AETNA HEALTH AND LIFE INSURANCE COMPANY  
AETNA INSURANCE COMPANY OF CONNECTICUT  
AETNA LIFE INSURANCE COMPANY  
AMERICAN EQUITY SPECIALTY INSURANCE COMPANY  
AMERICAN MATURITY LIFE INSURANCE COMPANY  
AXIS SPECIALTY INSURANCE COMPANY  
BEAZLEY INSURANCE COMPANY, INC.  
C. M. LIFE INSURANCE COMPANY  
CIGNA HEALTH AND LIFE INSURANCE COMPANY  
CONNECTICUT GENERAL LIFE INSURANCE COMPANY  
DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY  
FARMINGTON CASUALTY COMPANY  
FINIAL REINSURANCE COMPANY  
GENERAL RE LIFE CORPORATION  
GREYSTONE INSURANCE COMPANY  
HARTFORD ACCIDENT AND INDEMNITY COMPANY  
HARTFORD FIRE INSURANCE COMPANY  
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY  
HARTFORD UNDERWRITERS INSURANCE COMPANY  
IDEALIFE INSURANCE COMPANY  
KNIGHTS OF COLUMBUS SUPREME COUNCIL  
MAXUM CASUALTY INSURANCE COMPANY  
MML BAY STATE LIFE INSURANCE COMPANY  
NASSAU LIFE AND ANNUITY COMPANY  
NATIONAL LIABILITY & FIRE INSURANCE COMPANY  
NEW ENGLAND INSURANCE COMPANY  
NORTHLAND CASUALTY COMPANY  
NORTHLAND INSURANCE COMPANY  
PHL VARIABLE INSURANCE 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  
TALCOTT RESOLUTION LIFE AND ANNUITY INSURANCE COMPANY  
TALCOTT RESOLUTION LIFE 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

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DC - DISTRICT OF COLUMBIA

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AMALGAMATED CASUALTY INSURANCE COMPANY  
AMERICAS INSURANCE COMPANY

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DE - DELAWARE

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

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## FL - FLORIDA

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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.

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## GA - GEORGIA

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BANKERS FIDELITY ASSURANCE COMPANY  
BANKERS FIDELITY LIFE INSURANCE COMPANY  
LIFE OF THE SOUTH INSURANCE COMPANY  
MAG MUTUAL INSURANCE COMPANY  
MUNICH AMERICAN REASSURANCE COMPANY  
MUNICH RE US LIFE CORPORATION  
SENIOR LIFE INSURANCE COMPANY  
STATE MUTUAL INSURANCE COMPANY

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## HI - HAWAII

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

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**IA - IOWA**

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ACADIA INSURANCE COMPANY  
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 REPUBLIC CORP INSURANCE COMPANY  
AMERICAN REPUBLIC INSURANCE COMPANY  
ARAG INSURANCE COMPANY  
ATHENE ANNUITY AND LIFE COMPANY  
BERKLEY CASUALTY COMPANY  
BERKLEY LIFE AND HEALTH INSURANCE COMPANY  
BERKLEY NATIONAL INSURANCE COMPANY  
BERKLEY REGIONAL INSURANCE COMPANY  
CAROLINA CASUALTY INSURANCE COMPANY  
CENTURION CASUALTY COMPANY  
CENTURION LIFE INSURANCE COMPANY  
CHIRON 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  
GUARANTY INCOME LIFE INSURANCE COMPANY  
GUIDEONE AMERICA INSURANCE COMPANY  
GUIDEONE ELITE INSURANCE COMPANY  
GUIDEONE MUTUAL INSURANCE COMPANY  
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY  
HOMESTEADERS LIFE COMPANY  
ILLINOIS INSURANCE COMPANY  
IMT INSURANCE COMPANY  
INTREPID 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  
STARNET INSURANCE COMPANY  
STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY  
SYMETRA LIFE INSURANCE COMPANY  
SYMETRA NATIONAL LIFE INSURANCE COMPANY  
TOYOTA MOTOR INSURANCE COMPANY  
TRANSAMERICA CASUALTY INSURANCE COMPANY  
TRANSAMERICA LIFE INSURANCE COMPANY  
TRANSAMERICA PREMIER LIFE INSURANCE COMPANY  
TRI-STATE INSURANCE COMPANY OF MINNESOTA  
UNION INSURANCE COMPANY  
UNION INSURANCE COMPANY OF PROVIDENCE  
UNITED FIRE AND CASUALTY COMPANY  
UNITED LIFE INSURANCE COMPANY  
VOYA INSURANCE AND ANNUITY COMPANY  
WADENA INSURANCE COMPANY  
WESTERN AGRICULTURAL INSURANCE COMPANY  
WESTERN FRATERNAL LIFE ASSOCIATION

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**ID - IDAHO**

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UNITED HERITAGE LIFE INSURANCE COMPANY

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**IL - ILLINOIS**

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

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

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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  
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

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#### IN - INDIANA

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ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY  
ALL SAVERS INSURANCE COMPANY  
AMERICAN AGRICULTURAL INSURANCE COMPANY  
AMERICAN ECONOMY INSURANCE COMPANY  
AMERICAN INCOME LIFE INSURANCE COMPANY  
AMERICAN SPECIALTY HEALTH INSURANCE COMPANY  
AMERICAN STATES INSURANCE COMPANY  
AMERICAN STATES PREFERRED INSURANCE COMPANY  
AMERICAN SURETY COMPANY  
AMERICAN UNITED LIFE INSURANCE COMPANY  
ANTHEM INSURANCE COMPANIES, INC.  
ANTHEM LIFE INSURANCE COMPANY  
BROTHERHOOD MUTUAL INSURANCE COMPANY  
CGB INSURANCE COMPANY  
CHUBB NATIONAL INSURANCE COMPANY  
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  
LM PROPERTY AND CASUALTY INSURANCE COMPANY  
MERIT LIFE INSURANCE COMPANY  
MIDWESTERN UNITED LIFE INSURANCE COMPANY  
MONROE GUARANTY INSURANCE 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  
ROCK RIDGE INSURANCE COMPANY  
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  
WELLFLEET INSURANCE COMPANY  
WEST AMERICAN INSURANCE COMPANY  
WILCO LIFE INSURANCE COMPANY

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#### KS - KANSAS

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

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MUTUALAID EXCHANGE  
NASSAU LIFE INSURANCE COMPANY OF KANSAS  
OLD UNITED CASUALTY 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

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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.

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LA - LOUISIANA

IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY  
PAN-AMERICAN ASSURANCE COMPANY  
PAN-AMERICAN LIFE INSURANCE COMPANY  
T.H.E. INSURANCE COMPANY  
THE GRAY INSURANCE COMPANY

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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

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MD - MARYLAND

ACA FINANCIAL GUARANTY CORPORATION  
ASSURED GUARANTY CORP.  
ATRADIUS TRADE CREDIT INSURANCE, INC.  
AVEMCO INSURANCE COMPANY  
BANNER LIFE INSURANCE COMPANY  
EULER HERMES NORTH AMERICA INSURANCE COMPANY  
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

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ME - MAINE

STARMOUNT LIFE INSURANCE COMPANY  
UNUM INSURANCE COMPANY  
UNUM LIFE INSURANCE COMPANY OF AMERICA

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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.)  
LIBERTY UNION LIFE ASSURANCE COMPANY  
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

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MN - MINNESOTA

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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

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MO - MISSOURI

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AGENTS NATIONAL TITLE INSURANCE COMPANY  
AMERICAN AUTOMOBILE INSURANCE COMPANY  
AMERICAN FINANCIAL SECURITY LIFE INSURANCE  
COMPANY  
AMERICAN NATIONAL GENERAL INSURANCE COMPANY

AMERICAN NATIONAL PROPERTY AND CASUALTY  
COMPANY  
ARCH INDEMNITY INSURANCE COMPANY  
ARCH INSURANCE COMPANY  
CAMERON NATIONAL INSURANCE COMPANY  
CATERPILLAR INSURANCE COMPANY  
CATERPILLAR LIFE INSURANCE COMPANY  
COLUMBIA MUTUAL INSURANCE COMPANY  
COVENTRY HEALTH AND LIFE INSURANCE COMPANY  
ELIPS 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

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MS - MISSISSIPPI

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INDEMNITY NATIONAL INSURANCE COMPANY

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MT - MONTANA

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ALPS PROPERTY & CASUALTY INSURANCE COMPANY

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NC - NORTH CAROLINA

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BANKERS LIFE INSURANCE COMPANY  
COLORADO BANKERS LIFE INSURANCE COMPANY  
GENWORTH FINANCIAL ASSURANCE CORPORATION  
GENWORTH MORTGAGE INSURANCE CORPORATION

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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

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 RESIDENTIAL INSURANCE COMPANY

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA

WILSHIRE INSURANCE COMPANY

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#### ND - NORTH DAKOTA

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GREAT DIVIDE INSURANCE COMPANY

PIONEER MUTUAL LIFE INSURANCE COMPANY

SURETY LIFE AND CASUALTY INSURANCE COMPANY

U.S. UNDERWRITERS INSURANCE COMPANY

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#### NE - NEBRASKA

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5 STAR LIFE INSURANCE COMPANY

ABILITY INSURANCE COMPANY

ACCEPTANCE CASUALTY INSURANCE COMPANY

ACCEPTANCE INDEMNITY INSURANCE COMPANY

ACCEPTANCE INSURANCE COMPANY

AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS

AMERICAN INTERSTATE INSURANCE COMPANY

AMERICAN LIFE & SECURITY CORP.

AMERIHEALTH NEBRASKA INC

AMERITAS LIFE INSURANCE CORP.

ASSURANCEAMERICA INSURANCE COMPANY

ASSURITY LIFE INSURANCE COMPANY

BATTLE CREEK MUTUAL INSURANCE COMPANY

BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY

BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY

BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF NEBRASKA

BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

BLUE CROSS AND BLUE SHIELD OF NEBRASKA

BOONE AND ANTELOPE MUTUAL INSURANCE COMPANY

CAPITOL CASUALTY COMPANY

CENSTAT CASUALTY COMPANY

CENTRAL STATES HEALTH & LIFE CO. OF OMAHA

CENTRAL STATES INDEMNITY CO. OF OMAHA

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

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

INSUREMAX 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

MEDICARE ADVANTAGE INSURANCE COMPANY OF OMAHA

METROPOLITAN TOWER LIFE INSURANCE COMPANY

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

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 CASUALTY AND SURETY INSURANCE COMPANY

UNITED OF OMAHA LIFE INSURANCE COMPANY

UNITED WORLD LIFE INSURANCE COMPANY

UNITEDHEALTHCARE OF THE MIDLANDS, INC.

UNIVERSAL SURETY COMPANY

WASHINGTON COUNTY MUTUAL INSURANCE COMPANY

WELLCARE OF NEBRASKA INC

WEST COAST LIFE INSURANCE COMPANY

WESTERN UNITED MUTUAL INSURANCE ASSOCIATION

WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

YORK COUNTY FARMERS MUTUAL INSURANCE COMPANY

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#### NH - NEW HAMPSHIRE

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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

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#### NJ - NEW JERSEY

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@HOME INSURANCE COMPANY

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

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#### NV - NEVADA

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SEQUOIA INDEMNITY COMPANY

SIERRA HEALTH AND LIFE INSURANCE COMPANY, INC.

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#### NY - NEW YORK

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21ST CENTURY NATIONAL INSURANCE COMPANY

21ST CENTURY NORTH AMERICA INSURANCE COMPANY

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

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.  
MONITOR LIFE INSURANCE COMPANY OF NEW YORK  
MONY LIFE INSURANCE COMPANY  
MOUNTAIN VALLEY INDEMNITY COMPANY  
MUNICIPAL ASSURANCE CORP.  
MUTUAL OF AMERICA LIFE INSURANCE COMPANY  
NASSAU 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  
RAMPART INSURANCE COMPANY  
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK  
ROCHDALE INSURANCE COMPANY  
SAMSUNG FIRE & MARINE INSURANCE CO., LTD (US BRANCH)  
SBLI USA LIFE INSURANCE COMPANY, INC.  
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  
WELLFLEET NEW YORK INSURANCE COMPANY  
WILTON REASSURANCE LIFE COMPANY OF NEW YORK  
WRM AMERICA INDEMNITY COMPANY, INC.  
XL INSURANCE COMPANY OF NEW YORK, INC.  
XL REINSURANCE AMERICA, INC.  
ZURICH AMERICAN INSURANCE COMPANY

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#### OH - OHIO

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ALLIED INSURANCE COMPANY OF AMERICA  
AMERICAN COMMERCE INSURANCE COMPANY  
AMERICAN EMPIRE INSURANCE COMPANY  
AMERICAN 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  
CIGNA NATIONAL HEALTH 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  
IOWA AMERICAN INSURANCE COMPANY  
IOWA MUTUAL 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 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  
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  
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

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OK - OKLAHOMA

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AMERICAN BENEFIT LIFE INSURANCE COMPANY  
AMERICAN FIDELITY ASSURANCE COMPANY  
AMERICAN GUARANTY TITLE INSURANCE 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  
SERVICE AMERICAN INDEMNITY 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.  
YOSEMITE INSURANCE COMPANY

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OR - OREGON

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

UMIA INSURANCE INC

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PA - PENNSYLVANIA

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21ST CENTURY CENTENNIAL INSURANCE COMPANY  
21ST CENTURY INDEMNITY INSURANCE COMPANY  
21ST CENTURY PREMIER INSURANCE COMPANY  
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.  
EVERETT CASH MUTUAL INSURANCE CO  
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

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PR - PUERTO RICO

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TIME INSURANCE COMPANY

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RI - RHODE ISLAND

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

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SC - SOUTH CAROLINA

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

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GENERAL FIDELITY LIFE INSURANCE COMPANY  
WESTCOR LAND TITLE INSURANCE COMPANY  
WFG NATIONAL TITLE INSURANCE COMPANY

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SD - SOUTH DAKOTA

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

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TN - TENNESSEE

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AMERICAN CONTINENTAL INSURANCE COMPANY  
CONTINENTAL LIFE INSURANCE COMPANY OF  
BRENTWOOD, TENNESSEE  
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

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TX - TEXAS

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

PURITAN LIFE INSURANCE COMPANY OF AMERICA

RURAL TRUST INSURANCE COMPANY

SAGICOR LIFE 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

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#### UT - UTAH

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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

SECURITY NATIONAL LIFE INSURANCE COMPANY

SENTINEL SECURITY LIFE INSURANCE COMPANY

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#### VA - VIRGINIA

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ELEPHANT INSURANCE COMPANY

GENWORTH LIFE AND ANNUITY INSURANCE COMPANY

MARKEL AMERICAN INSURANCE COMPANY

SHENANDOAH LIFE INSURANCE COMPANY

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#### VT - VERMONT

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HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COMPANY

HOUSING ENTERPRISE INSURANCE COMPANY, INC.

MEDMARC CASUALTY INSURANCE COMPANY

NATIONAL LIFE INSURANCE COMPANY

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#### WA - WASHINGTON

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ARCADIAN HEALTH PLAN, INC.

FARMERS NEW WORLD LIFE INSURANCE COMPANY

GRANGE INSURANCE ASSOCIATION

WESTERN UNITED LIFE ASSURANCE COMPANY

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#### WI - WISCONSIN

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ACUITY, A MUTUAL INSURANCE COMPANY

ALPHA PROPERTY AND CASUALTY INSURANCE COMPANY

AMBAC ASSURANCE CORPORATION

AMERICAN FAMILY INSURANCE COMPANY

AMERICAN FAMILY LIFE INSURANCE COMPANY

AMERICAN FAMILY MUTUAL INSURANCE COMPANY SI

AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN

AMERIPRISE INSURANCE COMPANY

ARCH MORTGAGE ASSURANCE COMPANY

ARCH MORTGAGE GUARANTY COMPANY

ARCH MORTGAGE INSURANCE COMPANY

ARTISAN AND TRUCKERS CASUALTY COMPANY

BANKERS RESERVE LIFE INSURANCE COMPANY OF WISCONSIN

CAPITOL INDEMNITY CORPORATION

CATHOLIC FINANCIAL LIFE

CHURCH MUTUAL INSURANCE COMPANY

DAIRYLAND INSURANCE COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

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

GLENCAR 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  
MEDICA HEALTH PLANS 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  
THRIVENT FINANCIAL FOR LUTHERANS  
THRIVENT LIFE INSURANCE COMPANY  
UNIMERICA INSURANCE COMPANY  
UNITED WISCONSIN INSURANCE COMPANY  
UNITEDHEALTHCARE LIFE INSURANCE COMPANY  
UNITRIN SAFEGUARD INSURANCE COMPANY  
VIKING INSURANCE COMPANY OF WISCONSIN  
WAUSAU BUSINESS INSURANCE COMPANY  
WAUSAU UNDERWRITERS INSURANCE COMPANY  
WEST BEND MUTUAL INSURANCE COMPANY

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# INTERGOVERNMENTAL POOLS

FOR THE FISCAL YEAR  
ENDING DURING 2018

Name & Address	NAIC #	Direct Premiums Earned	Net Losses Incurred	Reinsurance Premiums Ceded	All Other Expenditures Incurred	Admitted Assets	Total Liabilities
<b>League Association of Risk Management</b> 1335 L Street Lincoln, NE 68508	14697	\$8,264,076	\$3,035,653	\$2,168,798	\$3,700,823	\$22,360,249	\$11,399,311
<b>NASB All Lines Interlocal Cooperative Aggregate Pool (ALICAP)</b> 1311 Stockwell Lincoln, NE 68502	14912	\$19,474,775	\$9,302,812	\$6,687,211	\$2,456,983	\$34,865,637	\$22,070,626
<b>Nebraska Association of Resources Districts Intergovernmental Risk Management Pool Association</b> 601 South 12 <sup>th</sup> Street Suite 201 Lincoln, NE 68508	14942	\$5,378,364	\$4,524,727	\$550,910	\$298,812	\$5,800,655	\$519,750
<b>Nebraska Community College Insurance Trust</b> 301 South 68 <sup>th</sup> Street Place 5 <sup>th</sup> Floor Lincoln, NE 68510-2449	14696	\$3,553,138	\$750,620	\$1,692,086	\$459,937	\$9,895,703	\$5,758,448
<b>Nebraska Intergovernmental Risk Management Association I</b> 100 North 12 <sup>th</sup> St., Suite 200 Lincoln, NE 68508	14695	\$6,018,050	\$240,925	\$1,642,753	\$2,260,444	\$25,545,100	\$8,846,443
<b>Nebraska Intergovernmental Risk Management Association II</b> 100 North 12 <sup>th</sup> St., Suite 200 Lincoln, NE 68508	14694	\$5,226,667	\$1,068,265	\$575,488	\$1,694,884	\$26,501,997	\$10,327,412
<b>TOTAL</b>		<b>\$47,915,070</b>	<b>\$18,923,002</b>	<b>\$13,317,246</b>	<b>\$10,871,883</b>	<b>\$124,969,341</b>	<b>\$58,921,990</b>

# N EBRASKA BUSINESS – PREMIUMS WRITTEN

## DOMESTIC AND FOREIGN COMPANIES COMBINED

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

AS OF DECEMBER 31, 2018

	PREMIUMS WRITTEN		PREMIUMS WRITTEN
Life	\$1,180,311,661	Workers' Compensation	\$ 371,553,050
Annuity	\$1,923,110,232	Other Liability	\$ 352,924,745
Accident & Health	\$5,950,676,287	Excess Workers' Compensation	\$ 5,783,917
Credit (Life and A & H)	\$ 2,849,454	Products Liability	\$ 19,822,827
Fire	\$ 64,340,666	Private Passenger Auto No-Fault	\$ 523,881
Allied Lines	\$ 85,668,310	Other Private Passenger Auto Liability	\$ 699,639,348
Multiple Peril Crop	\$ 513,673,709	Commercial Auto No-Fault	\$ 939
Federal Flood	\$ 6,498,355	Other Commercial Auto Liability	\$ 166,130,637
Private Flood	\$ 3,426,045	Private Passenger Auto Phy. Damage	\$ 612,974,121
Private Crop	\$ 212,026,454	Commercial Auto Physical Damage	\$ 131,397,915
Farmowners Multiple Peril	\$ 244,344,213	Aircraft (All Perils)	\$ 12,872,062
Homeowners Multiple Peril	\$ 772,065,218	Fidelity	\$ 7,124,355
Commercial Multi. Peril (Non-Liability)	\$ 206,156,573	Surety	\$ 39,356,467
Commercial Multi. Peril (Liability)	\$ 79,269,580	Burglary and Theft	\$ 1,936,899
Mortgage Guaranty	\$ 32,055,526	Boiler and Machinery	\$ 14,114,832
Ocean Marine	\$ 4,688,380	Credit	\$ 5,794,687
Inland Marine	\$ 172,431,776	Warranty	\$ 5,679,984
Financial Guaranty	\$ 532,093	Aggregate Write-Ins For Other	\$ 7,537,262
Medical Malpractice	\$ 33,632,717	Title	\$ 59,757,263
Earthquake	\$ 2,260,412	TOTAL:	<u>\$14,020,370,675</u>
Deposit Type/Other	\$ 15,427,823		

# **N**EBRASKA DOMICILED INSURANCE COMPANIES

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

<b>Type of Company</b>	<b><u>2016</u></b>	<b><u>2017</u></b>	<b><u>2018</u></b>
Life and Health	29	30	29
Property and Casualty	34	36	37
Fraternal	1	1	1
Assessments (County Mutuals)	21	21	21
Unincorporated Mutual	1	1	1
Health Maintenance Organization	8	10	9
Prepaid Dental Service Corporation	0	0	0
Prepaid Limited Health Service	2	2	1
Intergovernmental Pool	6	6	6
Title	1	1	1
Captive	4	4	4
<b>Total Domestic Insurance Companies</b>	<b>107</b>	<b>112</b>	<b>110</b>

# COMPANIES INITIALLY LICENSED IN NEBRASKA DURING THE YEAR 2018

COMPANY NAME	COMPANY TYPE	LICENSURE DATE
<b>AMERIGROUP INSURANCE COMPANY</b> 4425 CORPORATION LANE VIRGINIA BEACH, VA 23462	Life and Health	10/26/2018
<b>ATTORNEYS TITLE GUARANTY FUND INC.</b> 7600 E EASTMAN AVE, SUITE 130 DENVER, CO 80231	Property and Casualty	11/2/2018
<b>CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE COMPANY</b> 9800 HEALTH CARE LANE, MN006-W500 MINNETONKA, MN 55343	Life and Health	1/1/2018
<b>CHIRON INSURANCE COMPANY</b> 808 HWY 18 W. ALGONA, IA 50511	Property and Casualty	11/4/2018
<b>CUSA RISK RETENTION GROUP, INC.</b> 76 SAINT PAUL, SUITE 500 BURLINGTON, VT 05401	Risk Retention Group	10/19/2018
<b>EVERETT CASH MUTUAL INSURANCE CO</b> 10591 LINCOLN HIGHWAY EVERETT, PA 15537	Property and Casualty	12/17/2018
<b>INDEMNITY NATIONAL INSURANCE COMPANY</b> 238 BEDFORD WAY FRANKLIN, TN 37064	Property and Casualty	9/26/2018
<b>LEGACY LIFE INSURANCE COMPANY</b> 701 SOUTH COUNTRY CLUB DRIVE JEFFERSON CITY, MO 65102	Life and Health	1/16/2018
<b>LIBERTY UNION LIFE ASSURANCE COMPANY</b> 560 KIRTS BLVD., SUITE 125 TROY, MI 48084	Life and Health	11/16/2018
<b>MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA</b> 700 SPRING FOREST ROAD, SUITE 400 RALEIGH, NC 27609	Property and Casualty	5/1/2018
<b>MONITOR LIFE INSURANCE COMPANY OF NEW YORK</b> 502 COURT ST, SUIRE 242 UTICA, NE 13502	Life and Health	12/20/2018

<b>NEW HORIZONS INSURANCE COMPANY OF MISSOURI</b> 701 SOUTH COUNTRY CLUB DRIVE JEFFERSON CITY, MO 65109	Property and Casualty	5/1/2018
<b>PURITAN LIFE INSURANCE COMPANY OF AMERICA</b> 1720 W RIO SALADO PKWY SUITE A TEMPE, AZ 85281	Life and Health	12/18/2018
<b>ROOT INSURANCE COMPANY</b> 80 E RICH ST., SUITE 500 COLUMBUS, OH 43215	Property and Casualty	4/6/2018
<b>SBLI USA LIFE INSURANCE COMPANY, INC.</b> 100 WEST 33 <sup>RD</sup> ST., SUITE 1007 NEW YORK, NY 10001	Life and Health	10/10/2018
<b>SECURITY FIRST INSURANCE COMPANY</b> 140 SOUTH ATLANTIC AVE., SUITE 200 ORMOND BEACH, FL 32176	Property and Casualty	5/1/2018
<b>SOUTHERN GUARANTY INSURANCE COMPANY</b> 13600 ICOT BLVD., BUILDING A CLEARWATER, FL 33760	Property and Casualty	3/26/2018
<b>SURRENCY LIFE &amp; HEALTH INSURANCE CO.</b> 1619 N WATERFRONT PKWY WICHITA, KS 67206	Life and Health	5/1/2018
<b>U S LEGAL SERVICES INC.</b> 8133 BAYMEADOWS WAY JACKSONVILLE, FL 32256	Pre-paid Legal	11/5/2018



# P REPAID LEGAL SERVICE CORPORATIONS

AS OF  
DECEMBER 31, 2018

Foreign

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus
Pre-Paid Legal Casualty, Incorporated P.O. Box 145 Ada, OK 74821	37869	\$20,970,170	\$2,901,358	\$2,000,000	\$18,068,812

	<u>Direct Premiums Written</u>	<u>Direct Premiums Earned</u>	<u>Direct Losses Incurred</u>
<b>Total Nebraska Business:</b>	<b>\$925,435</b>	<b>\$924,748</b>	<b>\$284,017</b>
<b>Total Nationwide Business:</b>	<b>\$49,132,212</b>	<b>\$49,105,481</b>	<b>\$15,771,426</b>

# P REPAID LIMITED HEALTH SERVICE ORGANIZATION

AS OF  
DECEMBER 31, 2018

## Foreign

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premium	Nationwide Business Premiums
<b>Cigna Dental Health of Kansas, Inc.</b> 1571 Sawgrass Corporate Parkway Suite 140 Sunrise, FL 33323	52024	\$644,219	\$90,076	\$1,000	\$554,143	\$471,998	\$1,675,579
<b>TOTAL</b>		\$644,219	\$90,076	\$1,000	\$554,143	\$471,998	\$1,675,579

## Domestic

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premiums	Nationwide Business Premiums
<b>Delta Dental of Nebraska</b> 11235 Davenport St. Suite 105 Omaha, NE 68154	47091	\$10,718,948	\$2,486,234	\$0	\$8,232,714	\$9,262,453	\$9,262,453
<b>TOTAL</b>		\$10,718,948	\$2,486,234	\$0	\$8,232,714	\$9,262,453	\$9,262,453

# RISK RETENTION GROUPS

AS OF  
DECEMBER 31, 2018

NAME & ADDRESS	NAIC #	STATE OF DOMICILE	NEBRASKA PREMIUMS WRITTEN
<b>Academic Medical Professionals Risk Retention Group, LLC</b> 76 St. Paul Street, Suite 500 Burlington, VT 05401	12934	Vermont	\$4,238
<b>Affiliates Insurance Reciprocal, A Risk Retention Group</b> C/O Marsh Management Services, Inc. P. O. Box 530 Burlington, VT 05402-0530	13677	Vermont	\$3,850
<b>Alliance of NonProfits for Insurance, Risk Retention Group</b> 2386 Airport Road Barre, VT 05641	10023	Vermont	\$57,136
<b>Allied Professionals Insurance Company, A Risk Retention Group, Inc.</b> 1100 W Town & Country Road, Suite 1400 Orange, CA 92868	11710	Arizona	\$24,236
<b>American Association of Orthodontists Insurance Company (A Risk Retention Group)</b> 7580 E. Gray Road, Suite 101 Scottsdale, AZ 85260	10232	Arizona	\$20,372
<b>American Builders Insurance Company Risk Retention Group, Inc.</b> 5151 Hampstead High St., Suite 200 Montgomery, AL 36116	12631	Alabama	\$17,336
<b>American Contractors Insurance Company Risk Retention Group</b> 2600 N Central Express Way, Suite 800 Richardson, TX 75080	12300	Texas	-\$5,127
<b>American Excess Insurance Exchange, Risk Retention Group</b> 150 Dorset Street, #238 South Burlington, VT 05403	10903	Vermont	\$0
<b>American Trucking and Transportation Insurance Company, A Risk Retention Group (Attic)</b> 111 North Higgins Avenue, 4 <sup>th</sup> Floor Missoula, MT 59802	11534	Montana	\$0
<b>Applied Medico Legal Solutions Risk Retention Group, Inc.</b> 2555 E Camelback Road, Suite 700 Phoenix, AZ 85016	11598	Arizona	\$30,698
<b>Architects &amp; Engineers Insurance Company, A Risk Retention Group</b> 2056 Westings Avenue, Suite 20 Naperville, IL 60563	44148	Delaware	\$0
<b>ARCOA Risk Retention Group, Inc.</b> 2721 N Central Avenue Phoenix, AZ 85004	13177	Nevada	\$38,598
<b>ARISE Boiler Inspection and Insurance Company Risk Retention Group</b> P. O. Box 23790 Louisville, KY 40223-0790	13580	Kentucky	\$3,865
<b>Association of Certified Mortgage Originators Risk Retention Group, Inc.</b> c/o Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	14425	Nevada	\$0

<b>Attorneys' Liability Assurance Society, Ltd., A Risk Retention Group</b> 148 College St., Suite 204 Burlington, VT 05401	15445	Vermont	\$450,207
<b>C.A.R. Risk Retention Group, Inc.</b> 725 Cool Springs Boulevard, Suite 600 Franklin, TN 37067	15921	Tennessee	\$113,662
<b>Caring Communities, A Reciprocal Risk Retention Group</b> 1850 W. Winchester Rd, Suite 109 Libertyville, IL 60048	12373	District of Columbia	\$36,346
<b>Circle Star Insurance Company, A Risk Retention Group</b> P.O. Box 2100 Montpelier, VT 05601-2100	11839	Vermont	\$0
<b>Claim Professionals Liability Insurance Company (A Risk Retention Group)</b> 2386 Airport Road Barre, VT 05641	12172	Vermont	\$12,434
<b>College Risk Retention Group, Inc.</b> P. O. Box 530 Burlington, VT 05402-0530	13613	Vermont	\$72,914
<b>Consumer Specialties Insurance Company Risk Retention Group</b> 2386 Airport Road Barre, VT 05641	10075	Vermont	\$0
<b>Continuing Care Risk Retention Group, Inc.</b> C/O Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	11798	South Carolina	\$0
<b>County Hall Insurance Company, Inc., A Risk Retention Group</b> Two Waterfront Plaza, Suite 300 500 Ala Moana Boulevard Honolulu, HI 96813	15947	North Carolina	\$15,776
<b>Coverys RRG, Inc.</b> 1605 Main Street, Suite 800 Sarasota, FL 34236	156911	District of Columbia	\$0
<b>CPA Mutual Insurance Company of America Risk Retention Group</b> 40 Main Street, Suite 200 Burlington, VT 05401	10164	Vermont	\$85,847
<b>CrossFit Risk Retention Group</b> C/O Pacific Risk Solutions, LLC 2897 Kalawao Street Honolulu, HI 96822	13720	Montana	\$20,777
<b>Cusa RRG Inc.</b> 76 Saint Paul, Suite 500 Burlington, VT 05401	16222	Vermont	\$3,322
<b>DAN Risk Retention Group, Inc.</b> 1327C Ashley River Road, Suite 200 Charleston, SC 29407	15928	South Carolina	\$5,282
<b>Doctors &amp; Surgeons National Risk Retention Group</b> 3370 Sugarloaf Pkwy, Suite G-2/302 Lawrenceville, GA 30044	13018	Kentucky	\$0
<b>Doctors Company Risk Retention Group, A Reciprocal Exchange</b> 1050 K Street NW, Suite 400 Washington, DC 20001	14347	District of Columbia	\$0
<b>Eagle Builders Insurance Company Risk Retention Group, Inc.</b> 5630 University Parkway Winston Salem, NC 27105	16104	North Carolina	\$196

<b>Emergency Medicine Professional Assurance Company Risk Retention Group</b> C/O Risk Services 165 Main Street, Suite 800 Sarasota, FL 34236	12003	Nevada	\$0
<b>Golden Insurance Company, A Risk Retention Group</b> 3993 Howard Hughes Parkway, Suite 250 Las Vegas, NV 89169-6754	11145	Nevada	\$0
<b>Green Hills Insurance Company, A Risk Retention Group</b> 100 Bank Street, Suite 610 Burlington, VT 05401	11941	Vermont	\$0
<b>Health Care Industry Liability Reciprocal Insurance Company, A Risk Retention Group</b> 201 S. Main Street, Suite 200 Ann Arbor, MI 48104	11832	District of Columbia	\$1,230,227
<b>Healthcare Underwriting Company, A Risk Retention Group/The</b> 100 Bank Street, Suite 610 Burlington, VT 05401	10152	Vermont	\$0
<b>Housing Authority Risk Retention Group, Inc.</b> P. O. Box 189 Cheshire, CT 06410-0189	26797	Vermont	\$225,781
<b>ICI Mutual Insurance Company, A Risk Retention Group</b> 1401 H Street NW, Suite 1000 Washington, DC 20005	11268	Vermont	\$251,895
<b>Jamestown Insurance Company, A Risk Retention Group</b> 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	11589	South Carolina	\$0
<b>Lewis &amp; Clark LTC Risk Retention Group, Inc.</b> 3655 Brookside Parkway, Suite 200 Alpharetta, GA 30022	11947	Nevada	\$0
<b>Lone Star Alliance Inc., a Risk Retention Group</b> 901 S Mopac Expressway Barton Oaks Plaza V, Suite 500 Austin, TX 78746	15211	District of Columbia	\$0
<b>Marathon Financial Insurance Company, Inc., A Risk Retention Group</b> P.O. Box 961 O'Fallon, IL 62269	11117	Delaware	\$0
<b>MedChoice Risk Retention Group, Inc.</b> 40 June Way Milton, VT 05468	15738	Vermont	\$0
<b>Mental Health Risk Retention Group, Inc.</b> 126 College Street, Suite 400 Burlington, VT 05401	44237	Vermont	\$0
<b>MLM Risk Retention Group, Inc.</b> 333 S. 7 <sup>th</sup> Street, Suite 2200 Minneapolis, MN 55402	16026	District of Columbia	\$1,750
<b>Mountain States Healthcare Reciprocal Risk Retention Group</b> 40 Main Street, Suite 200 Burlington, VT 05401	11585	Montana	\$0
<b>Mutual Risk Retention Group, Inc.</b> 3000 Oak Road #600 Walnut Creek, CA 94597	26257	Hawaii	\$0
<b>NASW Risk Retention Group, Inc.</b> 1401 Eye Street NW, Suite 600 Washington, D.C. 20005	14366	District of Columbia	\$38,733

<b>National Catholic Risk Retention Group/The</b> 148 College Street, Suite 204 Burlington, VT 05401	10083	Vermont	\$0
<b>National Home Insurance Company A Risk Retention Group</b> 10375 E. Harvard Avenue, Suite 100 Denver, CO 80231	44016	Colorado	\$0
<b>National Independent Truckers Insurance Company, A Risk Retention Group</b> 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	11197	South Carolina	\$0
<b>National Service Contract Insurance Company Risk Retention Group, Inc.</b> C/O Risk Services 2233 Wisconsin Ave., NW, Suite 310 Washington, DC 20007	10234	District of Columbia	\$1,338
<b>New Home Warranty Insurance Company, A Risk Retention Group</b> Compliance Specialist 10375 E Harvard Ave, Suite 100 Denver, CO 80231	13792	District of Columbia	\$152,580
<b>Oceanus Insurance Company, A Risk Retention Group</b> 1327 Ashley River Rd, Building C Suite 200 Charleston, SC 29407	12189	South Carolina	\$0
<b>OMS National Insurance Company, Risk Retention Group</b> 6133 North River Road, Suite 650 Rosemont, IL 60018-5173	44121	Illinois	\$358,514
<b>OOIDA Risk Retention Group</b> 58 East View Lane, Suite 2 Barre, VT 05641	10353	Vermont	\$118,422
<b>Ophthalmic Mutual Insurance Company, A Risk Retention Group</b> 126 College Street, Suite 400 Burlington, VT 05401	44105	Vermont	\$33,716
<b>Paratransit Insurance Company, A Mutual Risk Retention Group</b> 2386 Airport Road Barre, VT 05641	44130	Tennessee	\$523,350
<b>PCH Mutual Insurance Company, Inc., A Risk Retention Group</b> C/O Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	11973	District of Columbia	\$6,623
<b>Physicians Specialty LTD. Risk Retention Group</b> 4535 Dressler Road NW Canton, OH 44718	11513	South Carolina	\$0
<b>Preferred Physicians Medical Risk Retention Group</b> 9000 W. 67 <sup>th</sup> Street Shawnee Mission, KS 66202-3656	44083	Missouri	\$0
<b>Restoration Risk Retention Group, Inc.</b> 76 Paul Street Burlington, VT 05401	12209	Vermont	\$44,308
<b>Romulus Insurance Risk Retention Group, Inc.</b> 10701 Middlebelt Road Romulus, MI 48174	15744	South Carolina	\$0
<b>Spirit Commercial Auto Risk Retention Group, Inc.</b> 1605 Main Street, Suite 800 Sarasota, FL 34236	14207	Nevada	\$0

<b>Spirit Mountain Insurance Company Risk Retention Group, Inc.</b> C/O Risk Services 2233 Wisconsin Ave., NW, Suite 310 Washington, DC 20007	10754	District of Columbia	\$25,975
<b>St. Charles Insurance Company Risk Retention Group</b> 2700 N 3 <sup>rd</sup> Street, Suite 3050 Phoenix, AZ 85004	11114	South Carolina	\$4,782
<b>States Self-Insurers Risk Retention Group, Inc.</b> 222 South Ninth Street, Suite 1300 Minneapolis, MN 55402-3332	44075	Vermont	\$777,669
<b>STICO Mutual Insurance Company, A Risk Retention Group</b> 76 St. Paul Street, Suite 500 Burlington, VT 05401-4477	10476	Vermont	\$0
<b>Terra Insurance Company, A Risk Retention Group</b> 2386 Airport Road Barre, VT 05641	10113	Vermont	\$0
<b>TerraFirma Risk Retention Group, LLC</b> P.O. Box 530 Burlington, VT 05402	14395	Vermont	\$1,800
<b>Titan Insurance Company, Inc., A Risk Retention Group</b> 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	11153	South Carolina	\$10,173,235
<b>Title Industry Assurance Company, A Risk Retention Group</b> C/O Aon Insurance Managers (USA), Inc. 76 St. Paul Street, Suite 500 Burlington, VT 05401	10084	Vermont	\$95,915
<b>United Educators Insurance, A Reciprocal Risk Retention Group</b> 7700 Wisconsin Avenue Bethesda, MD 20814	10020	Vermont	\$1,672,544
<b>Urgent Care Assurance Company Risk Retention Group</b> 1605 Main Street, Suite 800 Sarasota, FL 34236	12915	Nevada	\$0
<b>Velocity Insurance Company, A Risk Retention Group</b> 1327C Ashley River Road, Suite 200 Charleston, SC 29407	15956	South Carolina	\$0
<b>Western Pacific Mutual Insurance Company Risk Retention Group</b> 9265 Madras Court Littleton, CO 80130	40940	Colorado	\$753
<b>TOTAL NEBRASKA PREMIUMS WRITTEN IN 2018:</b>			\$16,751,875

## SECURITIES PLEDGED AS OF DECEMBER 31, 2018

Company Name	Company#	State of Domicile	Amount
5 Star Life Insurance Company	149609	NE	\$2,580,000.00
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	\$4,725,000.00
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
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
Battle Creek Mutual Insurance Company	147287	NE	\$100,000.00
Berkley Insurance Company	149220	DE	\$110,000.00



<b>Company Name</b>	<b>Company#</b>	<b>State of Domicile</b>	<b>Amount</b>
Berkshire Hathaway Direct Insurance Company	146972	NE	\$2,880,000.00
Berkshire Hathaway Homestate Insurance Company	147573	NE	\$3,025,000.00
Berkshire Hathaway Life Insurance Company of Nebraska	147304	NE	\$5,460,000.00
Berkshire Hathaway Specialty Insurance Company	149291	NE	\$4,610,000.00
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	\$3,330,000.00
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
CorePointe Insurance Company	147437	MI	\$102,000.00
Coventry First LLC	151411	DE	\$250,000.00
Coventry Health Care of Nebraska, Inc.	148974	NE	\$500,000.00
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

<b>Company Name</b>	<b>Company#</b>	<b>State of Domicile</b>	<b>Amount</b>
Everest Premier Insurance Company	158484	DE	\$100,000.00
Farmers Insurance Exchange	147731	CA	\$4,501,000.00
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	147953	NE	\$1,700,000.00
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
InsureMax Insurance Company	151532	NE	\$1,384,916.87
Integon General Insurance Corporation	150845	NC	\$75,000.00

<b>Company Name</b>	<b>Company#</b>	<b>State of Domicile</b>	<b>Amount</b>
Investors Title Insurance Company	148193	NC	\$200,000.00
Legacy Benefits, LLC	152037	NY	\$250,000.00
Lexington National Insurance Corporation	151509	FL	\$125,000.00
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	\$5,300,000.00
Lyndon Southern Insurance Company	151734	DE	\$110,000.00
Mag Mutual Insurance Company	159996	GA	\$125,000.00
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
Medicare Advantage Insurance Company of Omaha	151831	NE	\$1,675,000.00
Metropolitan Tower Life Insurance Company	148436	DE	\$2,000,000.00
Mid-Century Insurance Company	148446	CA	\$2,800,000.00
MidSouth Mutual Insurance Company	158519	TN	\$100,000.00
Midvale Indemnity Company	146898	WI	\$110,000.00
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	\$3,713,000.00
National Motor Club of America, Incorporated	148667	TX	\$50,000.00
National Motor Club-Group Services, Inc.	151550	NV	\$50,000.00
Nebraska Total Care, Inc.	156955	NE	\$300,000.00
New Horizons Insurance Company of Missouri	160007	MO	\$100,000.00
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	\$1,774,000.00
Omaha Insurance Company	151769	NE	\$2,865,000.00
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	\$3,050,000.00

<b>Company Name</b>	<b>Company#</b>	<b>State of Domicile</b>	<b>Amount</b>
Preferred Professional Insurance Company	148963	NE	\$2,625,000.00
Pre-Paid Legal Casualty, Incorporated	148969	OK	\$150,000.00
Primerica Life Insurance Company	148972	TN	\$100,000.00
ProSelect Insurance Company	153827	NE	\$2,500,000.00
Puritan Life Insurance Company of America	153877	TX	\$110,000.00
Quest Towing Services LLC	152137	MI	\$50,000.00
Radnor Specialty Insurance Company	155404	NE	\$2,000,000.00
Redwood Fire and Casualty Insurance Company	149078	NE	\$2,200,000.00
Republic Indemnity Company of America	150458	CA	\$106,000.00
Republic Indemnity Company of California	150457	CA	\$105,000.00
Republic Mortgage Insurance Company	149104	NC	\$200,000.00
Roadside Protect, Inc.	152254	IL	\$50,000.00
SafeRide Motor Club, Inc.	152021	CA	\$50,000.00
San Francisco Reinsurance Company	149162	CA	\$1,000,000.00
SAPPHIRE EDGE, INC.	156946	NE	\$300,000.00
Savings Bank Mutual 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
Service American Indemnity Company	147714	OK	\$106,000.00
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
Tier One Insurance Company	148981	OK	\$100,000.00
TIG Insurance Company	149320	CA	\$685,000.00
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
U S Legal Services Inc	158496	FL	\$150,000.00
United American Insurance Company	149461	NE	\$1,750,000.00
United Casualty and Surety Insurance Company	158491	MA	\$110,000.00

<b>Company Name</b>	<b>Company#</b>	<b>State of Domicile</b>	<b>Amount</b>
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
West Coast Life Insurance Company	149599	NE	\$5,210,000.00
Work First Casualty Company	148509	DE	\$105,000.00
XL Insurance America, Inc.	149560	DE	\$100,000.00
XL Specialty Insurance Company	148170	DE	\$100,000.00
Zenith Insurance Company	150629	CA	\$889,000.00
ZNAT Insurance Company	152197	CA	\$110,000.00

**Grand Total: \$194,439,925.98**

# **U** NICORPORATED COUNTY MUTUALS

**AS OF  
DECEMBER 31, 2018**

<b>Name &amp; Address</b>	<b>Nebr. ID #</b>	<b>Assets</b>	<b>Liabilities</b>	<b>Net Assets For Members</b>	<b>Claims Paid</b>	<b>Number of Members</b>	<b>Expenses</b>
<b>Republican Valley Mutual Protective Association</b> 262 O'Sullivan St. Riverton, NE 68972	149101	\$16,301.54	\$1,044.91	\$86,564.65	\$86,000.00	718	\$101,431.54
<b>TOTAL</b>		<b>\$16,301.54</b>	<b>\$1,044.91</b>	<b>\$86,564.65</b>	<b>\$86,000.00</b>	<b>718</b>	<b>\$101,431.54</b>