

DIRECTORS OF INSURANCE

YEAR	NAME	YEAR	NAME
1864-1913	Insurance Supervised by Auditors Office	1959-1961	William E. Grubbs
1913-1915	Lawson G. Brian	1961-1967	Frank J. Barrett
1915-1918	W. B. Eastham	1967-1971	Benjamin C. Neff
1919-1922	W. B. Young	1971-1972	Samuel Van Pelt
1922-1924	W. A. Fairchild	1972-1975	James M. Jackson
1924-1927	John D. Dumont	1975-1976	E. Benjamin Nelson
1927-1934	David Dort	1976-1979	M. Berri Balka
1934-1935	Lee Herdman	1979-1983	Walter D. Weaver
1935-1941	Charles Smrha	1983-1987	Michael J. Dugan
1941-1946	C. C. Fraizer	1987-1994	William H. McCartney
1946-1946	Stanley R. Matzke	1994-1997	Robert G. Lange
1946-1947	Donald R. Hodder	1998-1999	Timothy J. Hall
1947-1953	Bernard Stone	1999-2007	L. Tim Wagner
1953-1953	Loren H. Laughlin	2007-2010	Ann M. Frohman
1953-1957	Tom Pansing	2010- Present	Bruce R. Ramge
1957-1959	John Binning		

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DEPARTMENT OF INSURANCE STAFF

www.doi.nebraska.gov

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ADMINISTRATION

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Martin Swanson
Peg Jasa

Director of Insurance
Deputy Director/General Counsel
Public Information Officer

ADMINISTRATIVE SERVICES DIVISION

Robin Edwards
Mark Peterson, MCP
Holly Schultz
Nora Lopez
Stefany Wix
Julie Neal
Patty Hill
Open

Accounting and Finance Manager
IT Business Systems Analyst
Office Services Manager
Accounting Clerk
Accounting Clerk
Accountant
Office Clerk
Office Clerk

CONSUMER AFFAIRS DIVISION

Barbara Peterson
Valarie Jones
Renee Foster
John Koenig, CIE, ACS, HIA, FLMI, CPCU
Jeanette McArthur, AU
Scott Zager, ACS, AFSI, AIE, FLMI
Nate Dobler, AIC
Autumn Schafer
Mary Anderson

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

HEALTH POLICY DIVISION

Laura Arp
Aaron Rozanski

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, AHFI
Stephen Eppens, FCLS
Marlan Hohnstein, FCLS

Division Chief
Administrative Assistant
Fraud Investigator
Fraud Investigator
Fraud Investigator

EXAMINATION DIVISION

Justin Schrader, CFE
Lindsay Crawford, CFE
Jillian Boston

Chief Examiner
Deputy Chief Examiner
Exam Division Staff Assistant

Dave Clayton, CFE
Nathan DeJong, CFE
TJ Addison, CFE
Jennifer Rose, CFE
Nolan Beal
Brian Davis, AFE
Scott Emery
Taylor Fairhead
David Geidel, AFE
Cynthia Iu
Joe Jacobson, AFE
Tanner Mumm
Jenna Rempe
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
Financial Analyst
Financial Analyst
Financial Analyst

Andrea Johnson, CFE
Isaak Russell, CFE
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Santosh Ghimire, AFE
Kim Hurst, CFE
Daniel Rousseau
Olivia Satterfield
Linda Scholl, CFE, AES, CISA
Michael Sullivan, CFE
John Wiatr
Vacant
Vacant

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

Jill Gleason, CFE
Chris Amory, CFE
Bruce Bornman, CFE
Ben Hostetler

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
Lisa Pape

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

LEGAL DIVISION

Martin Swanson
Shelly Storie
Tracy Burns
Thomas Green
Michael Anderson
Open

Deputy Director/General Counsel
Paralegal
Counsel
Counsel
Counsel
Counsel

LIFE AND HEALTH DIVISION

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

MARKET CONDUCT

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Eva Priebe, CPCU

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

PRODUCERS' LICENSING DIVISION

Kevin Schlautman
Gina Goodro
Meagan Wright
Rae Ann Mastny
Mary Kay McDonald

Administrator
Insurance Education Analyst
Licensing Representative
Licensing Representative
Licensing Representative

PROPERTY AND CASUALTY DIVISION

Connie Van Slyke
Stephanie Hobelman
Craig Palik
Julie Oglesby

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

NEBRASKA SHIP

Alicia Jones
Karma Boddy
Carol Harrah
Ann Kroger
Jonathan Burlison
Eric Hansen

SHIP Program Coordinator
SHIP Staff Assistant
SHIP Training Specialist
SHIP Training Coordinator
SHIP Outreach Coordinator
SHIP Medicare Specialist

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 16-17</u>	<u>FY 17-18</u>	<u>FY 18-19</u>
Examination Fees	\$4,931,476	\$ 5,861,367	\$ 4,790,121
Admin. Fee Professional Medical Liability	141,000	24,036	61,043
Publications/Photocopies/Fraud Conference	2,732	2,592	2,243
Agent Certification	20,929	18,157	16,075
Legal Filing Fees	42,132	18,064	14,869
Miscellaneous Fees (Filing Fees)	1,101,026	1,087,642	1,146,277
Admin. Fees - Premium Taxes	39,358	39,358	38,953
Pre-Admission Review Fees	30,000	20,000	31,000
P&C Filing Fees	471,112	688,477	563,716
L&H Filing Fees	128,990	142,760	165,431
Fraud Fee	500,213	512,716	520,280
Certificate of Authority	71,204	79,655	82,613
Agency License	605,400	636,025	639,785
Company Appointment/Cancellation	6,553,623	6,700,571	7,087,153
Agent's License	3,245,181	3,289,039	3,349,520
Continuing Education Approval/Course Comp.	42,600	44,800	38,800
Third Party Administrator	73,800	79,065	77,500
Self-Storage	-	-	1,600
Public Adjusters	-	-	8,990
	_____	_____	_____
TOTAL FEES	\$18,000,776	\$19,244,324	\$18,635,969

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>2017</u>	<u>2018</u>	<u>2019</u>
Premium Tax	\$ 88,759,318	\$ 92,915,380	\$ 100,585,609
Fire Insurance Tax	4,097,307	4,966,846	4,983,148
Workers' Compensation Cash Fund	3,896,472	3,856,351	3,806,523
Workers' Compensation Trust Fund	-0-	-0-	4,918,184
Premium Tax transferred to CHIP Fund (Net) (1)	<u>327,056</u>	<u>(28,347)</u>	<u>580,181</u>
TOTAL TAXES	\$ 97,080,153	\$ 101,710,230	\$ 114,873,645
Interest Income from Premium Tax Prepayments/CHIP Fund	\$ 750,249	\$ 902,952	\$ 1,069,645
Late Payment Penalties and Administrative Fines (2)	<u>234,031</u>	<u>155,072</u>	<u>259,423</u>
TOTAL INTEREST AND PENALTIES	\$ 984,280	\$ 1,058,024	\$ 1,329,068
TOTAL REVENUE DISTRIBUTED TO OTHER GOVERNMENTAL ENTITIES/FUNDS	<u>\$ 98,064,433</u>	<u>\$102,768,254</u>	<u>\$116,202,713</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 8,287 phone calls in 2019, and responded to more than 301 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 2019, the Consumer Affairs Division closed 1,323 cases. The majority of complaints pertained to property and casualty coverages, and more than half of these cases involved private passenger auto claim handling issues. Life and health complaints primarily involved accident and health claims. In 2019, consumers received \$3,424,369.05 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 2019

COMPANY NAME
Insurance Companies:
5 Star Life Insurance Company
American Interstate Insurance Company
Ameritas Life Insurance Corporation
Assurity Life Insurance Company
Blue Cross and Blue Shield of Nebraska
Columbia National Insurance Company
Farmers Mutual Fire Insurance Association of Seward County
Farmers Mutual Insurance Company of Nebraska
First National Life Insurance Company of the USA
German Farmers Mutual Assessment Insurance Association
Grange Mutual Insurance Company of Custer County
Heartland Plains Health
Inland Insurance Company
NASB All Lines Interlocal Cooperative Aggregate
Nebraska Community College Insurance Trust (NCCIT)
Nebraska Total Care, Inc.
NIRMA
NIRMA II
Omaha Health Insurance Company
Sapphire Edge, Inc.
Silver Oak Casualty Inc.
Universal Surety Company
Washington county Mutual Insurance
WellCare of Nebraska, Inc.
York County Farmers Mutual Insurance Company
Pre-Need Sellers:
Allen-Harvey, Inc.
Apfel Funeral Homes, Inc.
Arnold & Mullen Funeral Homes
Bachelor-Faulkner-Dart-Surber, Inc.
Biglin's Mortuary, Inc.
Bressler-Munderloh Funeral Home
Brewer, Korisko, Larkin, Staskiewicz, LLC
Brockhaus-Harlan Funeral Home
Brockhaus-Scott Funeral Home, Inc.

Devoted Directors, Inc.
Directed Services, Inc.
Dorr & Clark Funeral Home LLC
Drauker Funeral Home
Dubas Funeral Home
Duesman Funeral Chapel
Farmer & Son Funeral Home
Forest Lawn MemorialPark
Funeral Services, Inc. dba Newman Grove Funeral Home
Harman-Wright Mortuary, Inc.
Heafey-Heafey-Hoffman-Dwarak-Cutler
Home For Funerals, Inc.
Horner Lieske McBride & Kuhl Funeral and Cremation Service
Jacobson-Greenway Funeral Home Inc.
Kracl Funeral Chapel
Kuncl Funeral Home
Layton Funeral Homes
Levander Funeral Home
Liewer Funeral Home
Ludvigson Mortuary
McKown Funeral Home
Metcalf-Nelson Funeral Home
Metz Mortuary
Miller-Levander Funeral Home
Mohn Funeral Home
Ord Memorial Chapel
Palmer-Santin Funeral Home
Pentico Funeral Home
Prairie Services LLC
Preferred Morticians Inc.
Pulverente Monument Company
Ramaeker Patrick Funeral Home
Reynolds-Love Funeral Home
Rice Funeral Home
Seger Funeral Home
Solt-Wagner Funeral Home
Sunset Memorial Gardens Association
Svoboda Funeral Home
Tickle Funeral Home
Wenburg Funeral Home
Wintz Funeral Home

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.

2019 Insurance Fraud Statistics

The Insurance Fraud Prevention Division (IFPD) received **783** case referrals regarding potential violations of the Nebraska Insurance Fraud Act during 2019. Of the referrals received, 512 (65%) were submitted through the National Insurance Crime Bureau (NICB) and 121 (16%) were made via the National Association of Insurance Commissioners' (NAIC) online fraud reporting system. The remainder of the referrals were submitted by victims, concerned consumers, or law enforcement agencies.

Actual or **potential** monetary losses, exceeding **\$13.4 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 2019:

- Property/Casualty = 608 Cases (78%)
- Life/Health = 131 Cases (17%)
- Agent or Internal Fraud = 30 Cases (4%)
- Other Fraud = 14 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.

2019 Cases Sent for Criminal Prosecution:

26 Cases

16 Suspects Involved

2019 Convictions:

44 Cases

26 Suspects Involved

2019 Court Ordered Restitution:

27 Cases

\$107,205.84

LEGAL DIVISION

The Legal Division enforces compliance with the Nebraska insurance statutes and regulations by all insurers, insurance producers, brokers, and all others licensed by the Department of Insurance including prosecutions against unauthorized entities. It also prepares Department regulations, bulletins, and other guidance documents and provides legal interpretations on insurance matters. The division represents the Department in administrative hearings and processes applications by domestic insurers for certificates of authority, mergers, acquisitions and domestications of insurers. The division acts as a liaison with the Attorney General's Office regarding all pending litigation and/or appeals from administrative rulings. The division also provides legal advice on policy form approvals, financial transactions, investments and agreements entered into by insurers. The division also coordinates legislative matters. 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, and the Workers' Compensation Assigned Risk Plan.

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 2019, the Life and Health Division reviewed 1,973 life and health reports and forms: including policies, riders, endorsements, applications and advertising. A total of 494 health insurance rate filings were reviewed. Overall in 2019, 2,467 filings were received and 2,446 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 three Market Conduct Examiners.

MARKET CONDUCT EXAMINATIONS COMPLETED IN 2019

Company Name
Lincoln Benefit Life Company
GEICO Advantage Insurance Company
American Family Mutual Insurance Company
Blue Cross and Blue Shield of Nebraska
Pacific Life Insurance Company
American General Life Insurance Company

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, 2019:

- Resident Producers 15,172
- Nonresident Producers 86,361
- Insurance Agencies 9,674
- Resident Consultants 180
- Nonresident Consultants 64
- Resident Public Adjusters 11
- Nonresident Public Adjusters 104

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 2019, the Property and Casualty Division received 3,728 new filings, including those made by advisory organizations. Final action was taken on 3,746 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.

NEBRASKA SHIP

The Nebraska Ship informs, educates, and assists seniors and those with disabilities to make informed decisions on topics related to health insurance. SHIP 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.

SHIP currently has more than 320 trained volunteers across the state, providing free and unbiased counseling to the more than 34,600 Nebraska Medicare beneficiaries. In 2019 SHIP assisted Nebraskans in saving over \$23,000,000 in healthcare costs.

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, 2019 and 2018

*Financial Statements
and
Independent Auditor's Report*



CPAs & Consultants | Wealth Management

Nebraska Life and Health Insurance Guaranty Association

Years ended December 31, 2019 and 2018

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CPAs & Consultants | Wealth Management

INDEPENDENT AUDITOR'S REPORT

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

We have audited the accompanying financial statements of Nebraska Life and Health Insurance Guaranty Association, which comprise the statement of financial position as of December 31, 2019, and the related statements 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, 2019, 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, 2018 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated March 18, 2019. In our opinion, the summarized comparative information presented herein as of and for the year ended December 31, 2018 is consistent, in all material respects, with the audited financial statements from which it has been derived.

HBE LLP

Lincoln, Nebraska
March 17, 2020

HBE
HBE

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF FINANCIAL POSITION

December 31,

ASSETS

	<u>2019</u>	<u>2018</u>
CURRENT ASSETS		
Cash and cash equivalents (note A)	\$ 413,414	\$ 4,504,145
Certificates of deposit	100,047	247,951
Accrued interest receivable on investments	<u>101,941</u>	<u>69,574</u>
Total current assets	615,402	4,821,670
OTHER ASSET		
Investments (notes A, B and E)	<u>18,796,785</u>	<u>14,510,362</u>
Total assets	<u>\$ 19,412,187</u>	<u>\$ 19,332,032</u>

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES		
Accounts payable	\$ 51,438	\$ 78,653
Estimated claims payable (note C)	<u>2,708,000</u>	<u>2,761,000</u>
Total current liabilities	<u>2,759,438</u>	<u>2,839,653</u>
NET ASSETS (note A)		
Without donor restrictions		
Class A net assets for general administration	265,009	256,528
Classes B and C net assets for specific insolvencies (note D)	13,811,455	13,741,773
Contingency reserve for future obligations (note D)	<u>2,576,285</u>	<u>2,494,078</u>
Total net assets	<u>16,652,749</u>	<u>16,492,379</u>
Total liabilities and net assets	<u>\$ 19,412,187</u>	<u>\$ 19,332,032</u>

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF ACTIVITIES

Year ended December 31, 2019
With comparative totals for the year ended December 31, 2018

	2019			2018
	Class A	Class B & C	Total	Total
CHANGES IN NET ASSETS (DEFICIT)				
Revenues				
Recoveries received	\$ 25	\$ -	\$ 25	\$ 17,032,749
Premiums received	-	23,119	23,119	33,804
Investment income, net	8,456	616,626	625,082	225,743
Total revenues	8,481	639,745	648,226	17,292,296
Expenses				
Benefit claims	-	112,304	112,304	69,223
Assumption reinsurance	-	4,308	4,308	5,318
Administration, legal fees, direct expenses	70,570	40,536	111,106	130,694
Assessments by NOLGHA for expenses	6,908	225,874	232,782	303,165
Dues to National (NOLHGA)	53,156	-	53,156	51,321
Meetings and travel expenses	4,830	-	4,830	9,429
Auditing and accounting fees	10,540	-	10,540	9,800
Assessment system software and services	10,440	-	10,440	5,880
Bank service charges	-	-	-	891
Bookkeeping fees	1,290	-	1,290	1,211
Postage, printing and general supplies	100	-	100	87
Class A general and administration expenses allocated to Classes B and C	(157,834)	157,834	-	-
Total expenses	-	540,856	540,856	587,019
Revenues over expenses	8,481	98,889	107,370	16,705,277
Decrease in claims payable	-	53,000	53,000	120,000
Increase in net assets	8,481	151,889	160,370	16,825,277
CHANGE IN NET ASSETS (DEFICIT)				
Net assets (deficit) at beginning of year	256,528	16,235,851	16,492,379	(332,898)
Net assets at end of year	\$ 265,009	\$ 16,387,740	\$ 16,652,749	\$ 16,492,379

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF CASH FLOWS

Years ended December 31,

	<u>2019</u>	<u>2018</u>
Cash flows from operating activities		
Cash received from assessments, recoveries, and premiums	\$ 5,494	\$ 17,058,477
Cash paid to suppliers and paid for claims	(568,071)	(568,753)
Interest received	434,399	208,393
	<u>(128,178)</u>	<u>16,698,117</u>
Net cash provided (used) by operating activities		
Cash flows from investing activities		
Proceeds from sales of investments	14,200,000	14,204,979
Purchases of investments and deposits to assets limited as to use	(18,162,553)	(26,607,810)
	<u>(3,962,553)</u>	<u>(12,402,831)</u>
Net cash used by investing activities		
Net increase (decrease) in cash	(4,090,731)	4,295,286
Cash and cash equivalents at beginning of year	<u>4,504,145</u>	<u>208,859</u>
Cash and cash equivalents at end of year	<u>\$ 413,414</u>	<u>\$ 4,504,145</u>
Reconciliation of increase in net assets to net cash provided (used) by operating activities		
Increase in net assets	<u>\$ 160,370</u>	<u>\$ 16,825,277</u>
Adjustments to reconcile increase in net assets to net cash provided (used) by operating activities		
Realized and unrealized (gains) losses on investments	(175,966)	36,561
Increase in assets		
Accrued interest receivable	(32,367)	(61,987)
Increase (decrease) in liabilities		
Accounts payable	(27,215)	18,266
Estimated claims payable	(53,000)	(120,000)
	<u>(288,548)</u>	<u>(127,160)</u>
Total adjustments to increase in net assets		
Net cash provided (used) by operating activities	<u>\$ (128,178)</u>	<u>\$ 16,698,117</u>

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

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

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

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

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

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

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

Level 2 Inputs to the valuation methodology include:

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

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

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

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.

NOTES TO FINANCIAL STATEMENTS

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

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 as follows:

Class A - Assessments for administration expenses of the Association.

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

Revenue Recognition. The following is a description of principal activities from which the Association generates its revenue:

Recoveries. Revenue received from distributions of estate assets from the insolvent insurance company or from either litigation or reinsurance as stated in the liquidation order. The Association recognizes revenue when the liquidation order is received.

Assessments. Revenue received from assessments made on member insurance companies. The Association must make an assessment on similar insurance companies if there are insufficient assets from the estate and recoveries to cover claims stated in the liquidation order. The member's pro-rata share of the assessment is calculated based on premiums written by members for the most recent 3 full years. Assessments in any given year are capped at 2% of the average premiums calculated. The Association recognizes revenue when assessments are billed.

Premiums. Revenue received from policy holders to continue coverage for insurance plans with insolvent companies to entitle the policy holder to final settlement. The Association recognizes revenue when premiums are received.

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

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, 2019 and 2018, the Association had no tax liability on unrelated business activity. The Association believes that it has appropriate support for any tax positions taken, and as such, does not have any uncertain tax positions that are material to the financial statements. The Association qualifies as an unincorporated entity of the State of Nebraska and is not required to file an annual federal return of Organization Exempt form Income Tax (Form 990).

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

NOTE B - INVESTMENTS

Investments consist of:

	2019		2018	
	Cost	Market	Cost	Market
Bonds				
Corporate	\$ 622,440	\$ 627,772	\$ 473,297	\$ 470,109
U.S. government	17,908,367	18,169,013	13,964,293	14,040,253
	<u>\$ 18,530,807</u>	<u>\$ 18,796,785</u>	<u>\$ 14,437,590</u>	<u>\$ 14,510,362</u>
Gross unrealized gain		\$ 265,978		\$ 72,772

Investment income consists of:

	2019	2018
Interest and dividend income	\$ 466,766	\$ 270,380
Net realized and unrealized gains (losses) on investments	175,966	(36,561)
Investment management fees	(17,650)	(8,076)
	<u>\$ 625,082</u>	<u>\$ 225,743</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.

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

NOTE C - RESERVES FOR CLAIMS PAYABLE - CONTINUED

The total reserves for claims payable were:

	<u>2019</u>	<u>2018</u>
Insolvency		
Class B 70 - Lincoln Memorial Life Insurance Co., TX	\$ 102,000	\$ 70,000
Class B 72 - Penn Treaty Insurance Co. PA	2,200,000	2,200,000
Class B 74 - National States Insurance Co., MO	206,000	291,000
Class B 77 - CoOpportunity Health, IA	<u>200,000</u>	<u>200,000</u>
	<u>\$ 2,708,000</u>	<u>\$ 2,761,000</u>

These reserves are based on estimates and, while management presently believes the estimate of reserves for claims payable at December 31, 2019 is adequate, the actual liability could vary considerably from the amount presented in the accompanying statement of financial position.

NOTE D - DESIGNATED NET ASSETS

Net assets of \$13,811,455 and \$13,741,773 at December 31, 2019 and 2018, respectively, are reserved for specific insurance company insolvencies.

Class B 69 - Benicorp Insurance, Indiana	\$ (64,166)	\$ (61,947)
Class B 70 - Lincoln Memorial Life, Texas	609,770	808,391
Class B 71 - Medical Saving Insurance, Indiana	6,647	6,637
Class B 72 - Penn Treaty Insurance Co., Pennsylvania	(14,997,145)	(14,537,682)
Class B 74 - National States Insurance, Missouri	(464,162)	(499,303)
Class B 75 - Executive Life Insurance Co. of New York	(16,370)	(14,481)
Class B 76 - Standard Life Insurance Co. of Indiana	(2,225)	(2,145)
Class B 77 - CoOpportunity Health, Iowa	28,774,234	28,007,071
Class B 78 - SeeChange Health Insurance, California	(7,713)	(7,371)
Class B 79 - AF&L/SAIC	(45,561)	(13,821)
Class B 80 - Senior Health Insurance Co. of Pennsylvania	(32,519)	-
Class B 81 - Global/Colorado Banker's	(557)	-
Class C 20 - Executive Life, California	47,269	52,597
Class C 68 - Reliance	<u>3,953</u>	<u>3,827</u>
Total net assets for specific insolvencies	<u>\$ 13,811,455</u>	<u>\$ 13,741,773</u>

Net assets of \$2,576,285 and \$2,494,078 at December 31, 2019 and 2018, 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.

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

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, 2019 and 2018.

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.

The following table sets forth the balances of assets and liabilities measured at fair value on a recurring basis as of December 31, 2019 and 2018.

	2019			
	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	\$ 627,772	\$ -	\$ 627,772	\$ -
US government bonds	18,169,013	-	18,169,013	-
	<u>\$ 18,796,785</u>	<u>\$ -</u>	<u>\$ 18,796,785</u>	<u>\$ -</u>
	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	14,040,253	-	14,040,253	-
	<u>\$ 14,510,362</u>	<u>\$ -</u>	<u>\$ 14,510,362</u>	<u>\$ -</u>

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

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 2019 and 2018, the Association made payments of \$111,002 and \$171,662, respectively, to Cline Williams Wright Johnson & Oldfather, LLP.

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 - 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 I - AVAILABLE RESOURCES AND LIQUIDITY - CONTINUED

As of December 31, 2019 and 2018, the following tables show the total financial assets held by the Association:

	<u>2019</u>	<u>2018</u>
Cash and cash equivalents	\$ 413,414	\$ 4,504,145
Certificates of deposit (reserves)	<u>100,047</u>	<u>247,951</u>
Total financial assets	513,461	4,752,096
Reserves with liquidity horizons greater than one year	<u>(100,047)</u>	<u>(247,951)</u>
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 413,414</u>	<u>\$ 4,504,145</u>

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

NOTE J - NEW ACCOUNTING PRONOUNCEMENT

Revenue Recognition

In May 2014, the FASB issued ASU 2014-09, *Revenue from Contracts with Customers* ("ASU 2014-09"). ASU 2014-09 provides a single model for entities to use in accounting for revenue arising from contracts with customers. The new standard also requires expanded disclosures regarding the qualitative and quantitative information about the nature, amount, timing, and uncertainty of revenue and cash flows arising from contracts with customers. The FASB has subsequently issued additional, clarifying standards to address issues arising from implementation of the new revenue recognition standard. ASU 2014-09 and all subsequently issued amendments, collectively "ASC 606," is effective for annual reporting periods beginning after December 15, 2018. The standard permits the use of either a full retrospective or a modified retrospective approach.

The Association adopted ASC 606 on January 1, 2019 using the modified retrospective method. The amount and timing of revenue recognition was not impacted by the new standard, and therefore, no cumulative adjustment was recognized in retained earnings upon adoption. Prior period amounts are not adjusted and continue to be reported in accordance with our historical accounting methods.

Fair Value Measurement

In August 2018, the FASB issued ASU 2018-13, *Fair Value Measurement (Topic 820): Disclosure Framework – Changes to the Disclosure Requirements for Fair Value Measurement*. The ASU removed some disclosures; modified others, and added some new disclosure requirements. The ASU is effective for all entities for fiscal years beginning after December 15, 2019; however, the Association early adopted the standard, effective for the year ended December 31, 2019, as permitted by the standard. See note E for disclosure of the Association's assets and liabilities measured at fair value.

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

Financial Statements

For the Years Ended December 31, 2019 and 2018,

Supplemental Schedules

And

Independent Auditors' Report

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF FINANCIAL POSITION DECEMBER 31, 2019 AND 2018

	2019	2018
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	\$ 177,656	\$ 186,226
Accounts receivable	188,476	200,483
Prepaid expenses	<u>82,055</u>	<u>57,317</u>
Total current assets	448,187	444,026
FURNITURE AND EQUIPMENT, NET	26,889	13,188
DEPOSITS	<u>8,888</u>	<u>10,103</u>
TOTAL	<u>\$ 483,964</u>	<u>\$ 467,317</u>
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Accounts Payable	\$ 8,418	\$ 9,723
Accrued liabilities	<u>98,657</u>	<u>94,407</u>
Total current liabilities	107,075	104,130
ADVANCES FROM MEMBER FUNDS	<u>376,889</u>	<u>363,187</u>
TOTAL LIABILITIES	<u>483,964</u>	<u>467,317</u>
NET ASSETS WITHOUT DONOR RESTRICTION	<u>—</u>	<u>—</u>
TOTAL	<u>\$ 483,964</u>	<u>\$ 467,317</u>

See notes to financial statements.

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF ACTIVITIES FOR THE YEARS ENDED DECEMBER 31, 2019 AND 2018

	2019	2018
REVENUES		
Operating assessments	\$ 2,058,600	\$ 2,015,380
EXPENSES		
Operating expenses (allocated to Member Guaranty Associations):		
Program services	1,852,739	1,813,841
General and administrative	205,861	201,539
Total expenses	2,058,600	2,015,380
CHANGE IN NET ASSETS	—	—
NET ASSETS WITHOUT DONOR RESTRICTION, BEGINNING OF YEAR	—	—
NET ASSETS WITHOUT DONOR RESTRICTION, END OF YEAR	\$ —	\$ —

See notes to financial statements.

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED DECEMBER 31, 2019 AND 2018

	2019	2018
OPERATING ACTIVITIES		
Change in net assets	\$ —	\$ —
Adjustments to reconcile change in net assets to net cash provided by operating activities		
Depreciation	12,361	10,827
Changes in operating assets and liabilities:		
Accounts receivable	12,007	(4,005)
Prepaid expenses and deposits	(23,523)	(22,538)
Accounts payable	(1,305)	1,717
Accrued liabilities	4,250	24,887
Net cash provided by operating activities	<u>3,790</u>	<u>10,888</u>
INVESTING ACTIVITIES		
Net cash used in investing activities —		
Purchases of furniture and equipment	<u>(26,062)</u>	<u>(8,367)</u>
FINANCING ACTIVITIES		
Net cash provided by (used in) financing activities —		
Advances (repayments) of member funds, net	<u>13,702</u>	<u>(2,461)</u>
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(8,570)	60
CASH AND CASH EQUIVALENTS, Beginning of year	<u>186,226</u>	<u>186,166</u>
CASH AND CASH EQUIVALENTS, Ending of year	<u>\$ 177,656</u>	<u>\$ 186,226</u>

See notes to financial statements.

WESTERN GUARANTY FUND SERVICES

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

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

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

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

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

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

Direct costs related to specific insolvencies paid by the Company and reimbursed by the Member Guaranty Associations were \$547,480 and \$556,865 during the years ended December 31, 2019 and 2018, 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.

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 Company's financial assets as of December 31, 2019 and 2018:

	2019	2018
Cash and cash equivalents	\$ 177,656	\$ 186,226
Accounts receivable, net	<u>188,476</u>	<u>200,483</u>
Total financial assets available to management to meet cash needs for general expenditures within one year	<u>\$ 366,132</u>	<u>\$ 386,709</u>

As part of the Company'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 Company'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 Company 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 Company. Therefore, expenses require allocation on a reasonable basis that is consistently applied. The expenses that are allocated include all operating expenses of the Company since they are incurred for one function. A reasonable estimate is 90% toward the function and mission of the Company 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:

	2019	2018
Furniture and equipment	\$ 165,495	\$ 644,913
Less accumulated depreciation	<u>138,606</u>	<u>631,725</u>
Furniture and equipment, net	<u>\$ 26,889</u>	<u>\$ 13,188</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 \$222,007,979 and \$200,912,158 as of December 31, 2019 and 2018, respectively.

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

	2019	2018
Member Guaranty Association funds, beginning of year	\$ 200,912,158	\$ 188,271,514
Cash receipts:		
Member insurer assessments	488,560	453,008
Interest income	4,485,223	2,889,494
Recoveries	27,597,798	20,405,895
Large deductible workers' compensation	<u>274,575</u>	<u> </u>
Total cash receipts	<u>\$ 32,846,156</u>	<u>\$ 23,748,397</u>
Cash disbursements:		
Premium refunds	\$ 251,062	\$ 379,529
Losses	6,443,596	7,077,709
Loss adjusting expense - allocated	833,040	1,000,413
Loss adjusting expense - unallocated	2,631,789	2,565,779
Refund of assessments	<u>1,590,848</u>	<u>84,323</u>
Total cash disbursements	<u>11,750,335</u>	<u>11,107,753</u>
Member Guaranty Association funds, end of year	<u>\$ 222,007,979</u>	<u>\$ 200,912,158</u>

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

	2019	2018
Colorado	\$ 89,863,581	\$ 79,228,495
Idaho	4,831,726	5,382,253
Kansas	38,460,144	33,720,757
Montana	17,481,388	16,078,564
Nebraska	37,897,514	36,539,618
Washington	31,787,937	28,442,968
Wyoming	<u>1,685,689</u>	<u>1,519,503</u>
Total	<u>\$ 222,007,979</u>	<u>\$ 200,912,158</u>

Nebraska Guaranty Association has available a \$5,000,000 revolving line of credit, renewable annually. The line of credit bears interest at the prime interest rate (4.75% at December 31, 2019). The line of credit matures on September 30, 2020. There were no draws on the line during the years ended December 31, 2019 and 2018 and there is no outstanding balance at December 31, 2019 and 2018.

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:

	2019	2018
Colorado	\$ 39,281,082	\$ 42,462,708
Idaho	6,211,656	7,346,835
Kansas	18,012,321	16,656,319
Montana	23,022,215	23,885,684
Nebraska	26,811,819	28,903,460
Washington	11,191,278	11,923,864
Wyoming	<u>343,041</u>	<u>341,284</u>
Total	<u>\$ 124,873,412</u>	<u>\$ 131,520,154</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, 2019, \$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 2019, the base year of the lease. Additionally, the Company leases equipment under operating leases. Rent and lease expense was \$135,199 and \$140,784 for the years ended December 31, 2019 and 2018, respectively. The future operating lease commitments, exclusive of operating costs, for the years ended December 31 are as follows:

2020	\$	76,721
2021		3,746
2022		3,746
2023		<u>2,810</u>
Total	\$	<u>87,023</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 immediately on the first quarterly plan entry date. The Company contributes 3% of annual salary for all employees, regardless of participation, which is 100% vested immediately. In addition, the Company matches 3%, plus 50% of the next 3%, of an employee's contribution, which is 100% vested after three years of service. Retirement plan contributions for the years ended December 31, 2019 and 2018 were \$94,652 and \$56,243, respectively.

WESTERN GUARANTY FUND SERVICES

SUPPLEMENTAL SCHEDULES

WESTERN GUARANTY FUND SERVICES

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

Year Ended December 31, 2019

	Iowa National	American Mutual of Boston	Western Employers	Rockwood	United Southern	Credit General	Reliance	Phico	Home	Fremont Insurance	Legion
Cash receipts:											
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest income	27,142	3,465	89	4,671	-	48,245	186,847	12,322	9,855	13,565	163,459
Recoveries	-	-	31,109	-	-	-	1,031,183	-	-	73	3,266,287
Large deductible	-	-	-	-	-	-	47,818	-	-	-	-
Transfers (to) from other insolvencies	-	-	-	-	-	-	-	-	-	-	-
Total cash receipts	27,142	3,465	31,197	4,671	-	48,245	1,265,847	12,322	9,855	13,638	3,429,746
Cash disbursements:											
Premium refunds	-	-	-	-	-	-	-	-	-	-	-
Losses	6,933	831	-	8,944	-	15,758	164,695	-	(34,573)	3,886	412,953
Loss adjusting expenses - allocated	-	7	-	-	-	26	7,270	-	3,868	45	66,327
Loss adjusting expenses - unallocated	1,630	3,237	-	1,630	-	3,237	34,818	-	12,993	6,486	17,849
Refund of assessments	-	-	-	-	11	-	-	1,280,180	-	-	-
Advance to WGFS	-	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	8,563	4,074	-	10,574	11	19,022	206,783	1,280,180	(17,713)	10,418	497,129
Increase (decrease) in restricted member guaranty funds	18,579	(609)	31,197	(5,903)	(11)	29,223	1,059,065	(1,267,858)	27,568	3,220	2,932,617
Restricted member guaranty funds:											
Beginning of year	1,346,779	173,452	-	236,631	11	2,395,768	9,190,908	1,267,858	462,179	677,028	6,234,329
End of year	\$ 1,365,358	\$ 172,843	\$ 31,197	\$ 230,729	\$ -	\$ 2,424,991	\$ 10,249,973	\$ -	\$ 489,746	\$ 680,248	\$ 9,166,946
Composition of restricted member guaranty funds											
December 31, 2019:											
Cash and cash equivalents	\$ 105,280	\$ 13,328	\$ 2,406	\$ 17,791	\$ -	\$ 186,986	\$ 790,354	\$ -	\$ 37,763	\$ 52,452	\$ 706,844
Investments	1,260,078	159,515	28,792	212,938	-	2,238,005	9,459,619	-	451,983	627,795	8,460,102
	\$ 1,365,358	\$ 172,843	\$ 31,197	\$ 230,729	\$ -	\$ 2,424,991	\$ 10,249,973	\$ -	\$ 489,746	\$ 680,248	\$ 9,166,946

See accompanying independent auditors' report

Schedule 5
Nebraska (continued)

WESTERN GUARANTY FUND SERVICES

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

Year Ended December 31, 2019

	Villanova	Atlantic Mutual	Lumbermen Mutual Casualty	Ullico Casualty	Freestone	Red Rock	Lumbermen Underwriting Alliance	Castlepoint National	Guarantee Insurance	Admin	Total
Cash receipts:											
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 41,300	\$ 41,300
Interest income	2	6,401	79,361	2,985	2,310	62,121	418	96,465	21,535	151	741,410
Recoveries	543	806	91,057	-	-	-	-	-	-	-	4,421,057
Large deductible	-	-	-	-	-	-	-	-	-	-	47,818
Transfers (to) from other insolvencies	-	-	-	-	-	-	-	-	-	-	-
Total cash receipts	545	7,207	170,418	2,985	2,310	62,121	418	96,465	21,535	41,451	5,251,585
Cash disbursements:											
Premium refunds	-	-	-	-	-	-	-	-	128,703	-	128,703
Losses	-	3,496	208,572	-	5,257	116,811	-	8,067	410,036	-	1,331,666
Loss adjusting expenses - allocated	-	18	12,584	-	36	35,977	-	50,639	140,176	-	316,973
Loss adjusting expenses - unallocated	-	4,618	65,641	-	4,867	27,978	1,917	6,755	256,120	75,719	525,496
Refund of assessments	545	-	-	310,115	-	-	-	-	-	-	1,590,851
Advance to WGFS	-	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	545	8,132	286,798	310,115	10,160	180,766	1,917	65,461	935,035	75,719	3,893,689
Increase (decrease) in restricted member guaranty funds	-	(925)	(116,379)	(307,130)	(7,850)	(118,645)	(1,499)	31,005	(913,500)	(34,267)	1,357,896
Restricted member guaranty funds:											
Beginning of year	-	319,983	4,037,442	307,130	120,047	3,181,681	21,028	4,798,096	1,711,133	58,135	36,539,618
End of year	\$ -	\$ 319,057	\$ 3,921,063	\$ -	\$ 112,198	\$ 3,063,036	\$ 19,530	\$ 4,829,101	\$ 797,633	\$ 23,867	\$ 37,897,514
Composition of restricted member guaranty funds											
December 31, 2019:											
Cash and cash equivalents	\$ -	\$ 24,602	\$ 302,345	\$ -	\$ 8,651	\$ 236,184	\$ 1,506	\$ 372,362	\$ 61,504	\$ 1,840	\$ 2,922,198
Investments	-	294,456	3,618,718	-	103,546	2,826,851	18,024	4,456,739	736,129	22,027	34,975,316
	\$ -	\$ 319,057	\$ 3,921,063	\$ -	\$ 112,198	\$ 3,063,036	\$ 19,530	\$ 4,829,101	\$ 797,633	\$ 23,867	\$ 37,897,514

See accompanying independent auditors' report

Schedule 5
Nebraska (concluded)

WESTERN GUARANTY FUND SERVICES

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

Period from Insolvency Through December 31, 2019 (Unaudited)

	Iowa National 10/10/1985	American Mutual of Boston 3/9/1989	Western Employers 4/19/1991	Rockwood 8/26/1991	Credit General 1/5/2001	Reliance 10/3/2001	Home 6/13/2003	Fremont Insurance 7/2/2003	Legion 7/28/2003	Atlantic Mutual 4/27/2011	Lumbermen Mutual Casualty 5/10/2013
Cash receipts:											
Member insurer assessments	\$ 4,083,823	\$ 1,199,966	\$ -	\$ 1,100,000	\$ 2,938,217	\$ 12,816,161	\$ 930,585	\$ 2,073,658	\$ 6,653,383	\$ 391,281	\$ 5,036,913
Interest income	1,719,323	95,903	89	302,970	518,737	2,454,619	181,983	69,845	796,023	17,677	212,654
Recoveries	2,786,063	89,748	31,109	304,931	757,385	14,199,997	798,387	1,291,851	6,691,199	16,876	467,564
Large deductible	-	-	-	-	-	40,337	-	-	3,998	-	-
Transfers (to) from other insolvencies	(330,330)	2,075	-	-	-	(8,350,000)	-	-	-	-	220,000
Total cash receipts	8,258,879	1,387,692	31,197	1,707,901	4,214,339	21,161,115	1,910,955	3,435,354	14,144,604	425,833	5,937,131
Cash disbursements:											
Premium refunds	-	-	-	-	1,385	36,472	-	-	55,733	-	-
Losses	2,542,132	869,415	-	1,191,673	1,567,583	9,601,924	1,189,898	2,501,003	4,262,905	65,926	1,468,884
Loss adjusting expenses - allocated	84,463	30,681	-	20,090	27,559	222,898	30,251	79,812	148,261	3,119	84,661
Loss adjusting expenses - unallocated	183,102	314,753	-	265,409	192,821	1,049,848	201,060	174,291	510,759	37,731	462,522
Refund of assessments	4,083,823	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	6,893,521	1,214,849	-	1,477,172	1,789,348	10,911,142	1,421,209	2,755,106	4,977,657	106,776	2,016,068
Operating expenses:											
Advance to WGFS	-	-	-	-	-	-	-	-	-	-	-
Total operating expenses	-	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	6,893,521	1,214,849	-	1,477,172	1,789,348	10,911,142	1,421,209	2,755,106	4,977,657	106,776	2,016,068
BALANCE, End of year	\$ 1,365,358	\$ 172,843	\$ 31,197	\$ 230,729	\$ 2,424,991	\$ 10,249,973	\$ 489,746	\$ 680,248	\$ 9,166,946	\$ 319,057	\$ 3,921,063
Composition of restricted member Guaranty Funds December 31, 2019:											
Cash and cash equivalents	\$ 105,280	\$ 13,328	\$ 2,406	\$ 17,791	\$ 186,986	\$ 790,354	\$ 37,763	\$ 52,452	\$ 706,844	\$ 24,602	\$ 302,345
Investments	1,260,078	159,515	28,792	212,938	2,238,005	9,459,619	451,983	627,795	8,460,102	294,456	3,618,718
	\$ 1,365,358	\$ 172,843	\$ 31,197	\$ 230,729	\$ 2,424,991	\$ 10,249,973	\$ 489,746	\$ 680,248	\$ 9,166,946	\$ 319,057	\$ 3,921,063
Reserve for losses and allocated Adjusting expense at December 31, 2019	\$ 94,552	\$ 50,206	\$ -	\$ 70,165	\$ 787,173	\$ 4,513,191	\$ 481,878	\$ 248,078	\$ 6,299,901	\$ 146,497	\$ 5,075,532

See accompanying independent auditors' report

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, 2019 (Unaudited)

	Freestone 8/15/2014	Red Rock 8/21/2014	Lumbermen Underwriting 5/23/2016	Castlepoint National 3/30/2017	Guarantee Insurance 11/27/2017	Admin	* Closed Insolvencies	Total
Cash receipts:								
Member insurer assessments	\$ 194,520	\$ 3,547,283	\$ -	\$ 998,381	\$ -	\$ 1,396,015	\$ 5,548,575	\$ 48,908,761
Interest income	5,526	112,807	814	139,688	34,625	229,126	432,370	7,324,778
Recoveries	-	-	-	-	-	211,805	3,418,283	31,065,198
Large deductible	-	-	-	-	-	-	-	44,335
Transfers (to) from other insolvencies	60,500	850,000	32,000	4,000,000	3,500,000	-	15,755	0
Total cash receipts	260,546	4,510,090	32,814	5,138,069	3,534,625	1,836,946	9,414,983	87,343,072
Cash disbursements:								
Premium refunds	-	-	-	-	418,072	-	147,807	659,469
Losses	101,735	1,010,701	-	212,787	1,374,720	77,277	4,144,792	32,183,355
Loss adjusting expenses - allocated	4,238	191,572	-	77,002	385,194	-	94,897	1,484,699
Loss adjusting expenses - unallocated	42,375	244,781	13,284	19,180	559,006	1,465,321	546,031	6,282,275
Refund of assessments	-	-	-	-	-	220,481	4,481,456	8,785,760
Total cash disbursements	148,348	1,447,054	13,284	308,969	2,736,992	1,763,079	9,414,983	49,395,558
Operating expenses:								
Advance to WGFS	-	-	-	-	-	50,000	-	50,000
Total operating expenses	-	-	-	-	-	50,000	-	50,000
Total cash disbursements	148,348	1,447,054	13,284	308,969	2,736,992	1,813,079	9,414,983	49,445,558
BALANCE, End of year	\$ 112,198	\$ 3,063,036	\$ 19,530	\$ 4,829,101	\$ 797,633	\$ 23,867	\$ -	\$ 37,897,514
Composition of restricted member Guaranty Funds December 31, 2019:								
Cash and cash equivalents	\$ 8,651	\$ 236,184	\$ 1,506	\$ 372,362	\$ 61,504	\$ 1,840	\$ -	\$ 2,922,198
Investments	103,546	2,826,851	18,024	4,456,739	736,129	22,027	-	34,975,316
	\$ 112,198	\$ 3,063,036	\$ 19,530	\$ 4,829,101	\$ 797,633	\$ 23,867	\$ -	\$ 37,897,514
Reserve for losses and allocated Adjusting expense at December 31, 2019	\$ 147,705	\$ 1,542,259	\$ -	\$ 4,739,270	\$ 2,615,412	\$ -	\$ -	\$ 26,811,819

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

See accompanying independent auditors' report

Schedule 12
Nebraska (concluded)

ASSESSMENT COMPANIES

AS OF
DECEMBER 31, 2019

Name & Address	NAIC#	Net Received From Members	Net Losses Paid	Reinsurance Premiums Paid	Admitted Assets	Total Liabilities
Boone and Antelope Mutual Insurance Company 104 North 2 nd Street, Box H Elgin, NE 68636-0439	14645	\$1,211,730	\$682,612	\$641,163	\$229,445	\$512,239
Clay County Mutual Insurance Company P.O. Box 122 208 West Fairfield Clay Center, NE 68933	14431	\$1,363,856	\$769,042	\$463,245	\$764,406	\$758,295
Employers Mutual Acceptance Company 11305 Chicago Circle Omaha, NE 68154-2676	14687	\$75	\$0	\$0	\$12,670	\$51
Farmers Mutual Fire Insurance Association of Seward County 1856 Holdrege Road Pleasant Dale, NE 68423-9032	14922	\$386,601	\$94,702	\$172,893	\$723,030	\$106,585
Farmers Mutual United Insurance Company, Incorporated 502 North Linden Street Wahoo, NE 68066	14914	\$5,361,154	\$4,588,450	\$3,180,656	\$5,818,385	\$4,049,313
The German Farmers Mutual Assessment Insurance Association of Hall County, Incorporated 151 Tilden Road Cairo, NE 68824	14678	\$2,103,561	\$1,206,652	\$742,214	\$1,765,027	\$1,181,939
German Mutual Insurance Association of Nebraska 914 Alden Drive Auburn, NE 68305	14422	\$3,145,251	\$1,101,398	\$950,912	\$7,178,228	\$2,106,492
German Mutual Insurance Company of Dodge County, Nebraska P.O. Box 245 Scribner, NE 68507-0245	14413	\$1,618,844	\$186,389	\$467,167	\$1,246,361	\$637,348
Grange Mutual Insurance Company of Custer County, Nebraska P.O. Box 246 420 South 8 th Avenue Broken Bow, NE 68822	14693	\$1,789,608	\$700,277	\$790,707	\$322,860	\$604,309
Knox County Farmers Mutual Insurance Company, Inc. P.O. Box 250 Bloomfield, NE 68718-0250	14642	\$833,389	\$409,768	\$284,472	\$1,830,936	\$385,869

Mutual Insurance Company of Saline and Seward Counties 236 County Road 2000 Crete, NE 68333-4273	14929	\$419,485	\$75,686	\$195,354	\$1,800,149	\$217,276
Nebraska Farmers Mutual Reinsurance Association 502 North Linden Street Wahoo, NE 68066-1961	14918	\$3,822,526	\$2,662,740	\$5,449,279	\$3,945,398	\$1,081,619
Norfolk Mutual Insurance Company P.O. Box 371 300 West Benjamin Avenue Norfolk, NE 68702	14384	\$6,268,356	\$3,065,330	\$2,456,059	\$18,305,367	\$5,316,442
Northern Nebraska United Mutual Insurance Company P.O. Box 162 Plainview, NE 68769	14934	\$2,495,337	\$834,322	\$933,387	\$3,000,159	\$1,086,969
Olive Branch Assessment Insurance Society, Inc. P.O. Box 63 Sprague, NE 68438	14684	\$1,504,969	\$206,048	\$556,885	\$2,952,132	\$704,716
Polk and Butler Mutual Insurance Company 431 Hawkeye Street P.O. Box 262 Osceola, NE 68651	14921	\$486,201	\$64,649	\$160,209	\$763,869	\$179,941
Scandinavian Mutual Insurance Company of Axtell, Nebraska P.O. Box 296 Axtell, NE 68924	14920	\$1,617,574	\$586,452	\$473,631	\$2,512,717	\$867,006
Scandinavian Mutual Insurance Company of Polk, County, Nebraska P.O. Box 527 Stromsburg, NE 68666	14644	\$612,179	\$74,180	\$58,683	\$1,513,108	\$346,646
Washington County Mutual Insurance Company 1664 Washington Street Blair, NE 68008	14700	\$179,236	\$39,030	\$82,802	\$326,488	\$3,620
Western United Mutual Insurance Association P.O. Box 627 Wilber, NE 68465-0627	14643	\$4,242,117	\$1,810,788	\$1,440,157	\$4,766,850	\$2,326,606
York County Farmers Mutual Insurance Company 608 Grant Ave., Suite A York, NE 68467	14691	\$982,758	\$126,923	\$194,829	\$1,006,602	\$494,017
Total		\$40,714,807	\$19,285,438	\$19,694,704	\$60,784,187	\$22,967,298

YEAR 2019 COMPANIES BY STATE/COUNTRY OF DOMICILE

AL - ALABAMA

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

AR - ARKANSAS

CARE IMPROVEMENT PLUS SOUTH CENTRAL
INSURANCE COMPANY
MANHATTANLIFE ASSURANCE COMPANY OF AMERICA
PARTNERRE LIFE REINSURANCE COMPANY OF AMERICA
QUALCHOICE LIFE AND HEALTH INSURANCE COMPANY,
INC.
USABLE LIFE
VANTAPRO SPECIALTY INSURANCE COMPANY

AZ - ARIZONA

ADM INSURANCE COMPANY
AMERICAN RELIABLE INSURANCE COMPANY
AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY
CHEROKEE GUARANTEE COMPANY INC A RISK
RETENTION GROUP
CIMARRON INSURANCE COMPANY INC
CLEAR SPRING HEALTH INSURANCE COMPANY
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF
AMERICA
GREENHOUSE LIFE INSURANCE COMPANY
HALLMARK INSURANCE COMPANY
HERITAGE LIFE INSURANCE COMPANY
LANGHORNE REINSURANCE (ARIZONA) LTD
LIFECARE ASSURANCE COMPANY
MEMBERS HEALTH INSURANCE COMPANY
NYLIFE INSURANCE COMPANY OF ARIZONA
OLD UNITED LIFE INSURANCE COMPANY
OXFORD LIFE INSURANCE COMPANY
PACIFIC LIFE & ANNUITY COMPANY
PMI INSURANCE CO.
PMI MORTGAGE INSURANCE CO.
PRUCO LIFE INSURANCE COMPANY
PRUDENTIAL ANNUITIES LIFE ASSURANCE
CORPORATION
PURITAN LIFE INSURANCE COMPANY OF AMERICA
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.

CA - CALIFORNIA

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
PREFERRED EMPLOYERS 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

CO - COLORADO

21ST CENTURY PACIFIC INSURANCE COMPANY
ALLIANT NATIONAL TITLE INSURANCE COMPANY INC.
ASCOT INSURANCE COMPANY
ASSURED LIFE ASSOCIATION

ATTORNEYS TITLE GUARANTY FUND INC.
AXA EQUITABLE LIFE AND ANNUITY COMPANY
BRIGHT HEALTH INSURANCE COMPANY
CICA LIFE INSURANCE COMPANY OF AMERICA
CONTINENTAL DIVIDE INSURANCE COMPANY
COPIC INSURANCE COMPANY
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY
NATIONAL WESTERN LIFE INSURANCE COMPANY
OCEANVIEW LIFE AND ANNUITY COMPANY
PREVISOR INSURANCE COMPANY
SECURITY LIFE OF DENVER INSURANCE COMPANY

CT - CONNECTICUT

ACE LIFE INSURANCE COMPANY
AETNA HEALTH AND LIFE INSURANCE COMPANY
AETNA INSURANCE COMPANY OF CONNECTICUT
AETNA LIFE INSURANCE COMPANY
AMERICAN EQUITY SPECIALTY INSURANCE COMPANY
AMERICAN MATURITY LIFE INSURANCE COMPANY
AXIS SPECIALTY INSURANCE COMPANY
BEAZLEY INSURANCE COMPANY INC
C.M. LIFE INSURANCE COMPANY
CIGNA HEALTH AND LIFE INSURANCE COMPANY
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 INSURANCE COMPANY OF THE SOUTHEAST
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY
HARTFORD UNDERWRITERS INSURANCE COMPANY
IDEALIFE INSURANCE COMPANY
KNIGHTS OF COLUMBUS
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
NUTMEG INSURANCE COMPANY
ODYSSEY REINSURANCE 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

DC - DISTRICT OF COLUMBIA

AMALGAMATED CASUALTY INSURANCE COMPANY
AMERICAS INSURANCE COMPANY
COPIC A RISK RETENTION GROUP

DE - DELAWARE

ADMIRAL INDEMNITY COMPANY
ALLIED WORLD SPECIALTY 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
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
CORPORATE SOLUTIONS LIFE REINSURANCE 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 INC.
FIREMEN'S INSURANCE COMPANY OF WASHINGTON, DC
FIRST NONPROFIT INSURANCE COMPANY
FREESTONE INSURANCE COMPANY (FKA DALLAS NATIONAL INSURANCE COMPANY)
GENERAL REINSURANCE CORPORATION
GENERAL STAR NATIONAL INSURANCE COMPANY
GENESIS INSURANCE COMPANY
GENWORTH LIFE INSURANCE COMPANY
GREENWICH INSURANCE COMPANY
GUARDIAN INSURANCE & ANNUITY COMPANY, INC.
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
NEXT INSURANCE US COMPANY
PARK AVENUE LIFE INSURANCE COMPANY
PARTNERRE AMERICA INSURANCE COMPANY
SCOR GLOBAL LIFE AMERICAS REINSURANCE COMPANY
SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE
SCOTTISH RE (U.S.), INC.
SECURITY NATIONAL INSURANCE COMPANY
STANDARD GUARANTY INSURANCE COMPANY
STARSTONE NATIONAL INSURANCE COMPANY
TECHNOLOGY INSURANCE COMPANY, INC.
THE PENN INSURANCE AND ANNUITY COMPANY

TOA REINSURANCE COMPANY OF AMERICA
TOGGLE INSURANCE COMPANY
UNITED STATES FIRE INSURANCE COMPANY
WESCO INSURANCE COMPANY
WILMINGTON INSURANCE COMPANY
WORK FIRST CASUALTY COMPANY
XL INSURANCE AMERICA, INC.
XL SPECIALTY INSURANCE COMPANY

FL - FLORIDA

ACCREDITED SURETY AND CASUALTY COMPANY, INC.
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA
AMERICAN FAMILY HOME INSURANCE COMPANY
AMERICAN FIDELITY LIFE INSURANCE COMPANY
AMERICAN HERITAGE LIFE INSURANCE COMPANY
AMERICAN SOUTHERN HOME INSURANCE COMPANY
AMERICAN STRATEGIC INSURANCE CORP
ASHMERE INSURANCE COMPANY
BANKERS INSURANCE COMPANY
CHICAGO TITLE INSURANCE COMPANY
COMMONWEALTH LAND TITLE INSURANCE COMPANY
CONTINENTAL HERITAGE INSURANCE COMPANY
COURTESY INSURANCE COMPANY
DEPENDABLE PROTECTIVE MUTUAL RISK RETENTION GROUP, INC.
EMPLOYERS ASSURANCE COMPANY
EMPLOYERS PREFERRED INSURANCE COMPANY
FCCI INSURANCE COMPANY
FIDELITY NATIONAL TITLE INSURANCE COMPANY
FIRST COLONIAL INSURANCE COMPANY
FLORIDA SPECIALTY INSURANCE COMPANY
FRANK WINSTON CRUM INSURANCE COMPANY
HANNOVER LIFE REASSURANCE COMPANY OF AMERICA
INSURANCE COMPANY OF THE AMERICAS
LEXINGTON NATIONAL INSURANCE CORPORATION
NGM INSURANCE COMPANY
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
PEACHTREE CASUALTY INSURANCE COMPANY
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
REPUBLIC MORTGAGE ASSURANCE COMPANY
ROCHE SURETY AND CASUALTY COMPANY, INC.
SAFEPORT INSURANCE COMPANY
SECURITY FIRST INSURANCE COMPANY
SHELTERPOINT INSURANCE COMPANY
STAR CASUALTY INSURANCE COMPANY
U S LEGAL SERVICES INC
UNITED AUTOMOBILE INSURANCE COMPANY
VAULT RECIPROCAL EXCHANGE
WELLCARE PRESCRIPTION INSURANCE INC

GA - GEORGIA

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

HI - HAWAII

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

IA - IOWA

ACADIA INSURANCE COMPANY
ACCORDIA LIFE AND ANNUITY COMPANY
ADDISON INSURANCE COMPANY
AGRI GENERAL INSURANCE COMPANY
ALLIED PROPERTY & 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
FIDELITY & GUARANTY LIFE INSURANCE COMPANY
FIDELITY AND GUARANTY INSURANCE COMPANY
FMH AG RISK INSURANCE COMPANY
GREAT PLAINS CASUALTY INC
GREAT WESTERN INSURANCE COMPANY
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
MAGELLAN COMPLETE CARE OF IOWA INC
MEDICAL ASSOCIATES HEALTH PLAN, 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 ADVANTAGE 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 & 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 & CASUALTY COMPANY
UNITED LIFE INSURANCE COMPANY
VENERABLE INSURANCE AND ANNUITY COMPANY
WADENA INSURANCE COMPANY
WESTERN AGRICULTURAL INSURANCE COMPANY
WESTERN FRATERNAL LIFE ASSOCIATION

ID - IDAHO

UNITED HERITAGE LIFE INSURANCE COMPANY

IL - ILLINOIS

4 EVER LIFE INSURANCE COMPANY
ACIG INSURANCE COMPANY
ACSTAR INSURANCE COMPANY
AFFIRMATIVE INSURANCE COMPANY
AGCS MARINE INSURANCE COMPANY
AIG ASSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY
ALAMANCE INSURANCE COMPANY
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY
ALLSTATE ASSURANCE COMPANY
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
ALLSTATE INDEMNITY COMPANY
ALLSTATE INSURANCE COMPANY
ALLSTATE LIFE INSURANCE COMPANY
ALLSTATE NORTHBROOK INDEMNITY COMPANY
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
AMERICAN SERVICE INSURANCE COMPANY, INC.
AMERICAN ZURICH INSURANCE COMPANY
AMEX ASSURANCE COMPANY
ARGONAUT GREAT CENTRAL INSURANCE COMPANY
ARGONAUT INSURANCE COMPANY
ARGONAUT-MIDWEST INSURANCE COMPANY
AXIS INSURANCE COMPANY
BANKERS LIFE AND CASUALTY COMPANY
BITCO GENERAL INSURANCE CORPORATION
BITCO NATIONAL INSURANCE COMPANY
CATHOLIC HOLY FAMILY SOCIETY
CATHOLIC ORDER OF FORESTERS
CHICAGO INSURANCE COMPANY
CLEAR BLUE INSURANCE COMPANY
COLONIAL AMERICAN CASUALTY & SURETY COMPANY
COLUMBIAN LIFE INSURANCE COMPANY
COMBINED INSURANCE COMPANY OF AMERICA
CONTINENTAL CASUALTY COMPANY
CONTRACTORS BONDING AND INSURANCE COMPANY
COUNTRY CASUALTY INSURANCE COMPANY
COUNTRY INVESTORS LIFE ASSURANCE COMPANY
COUNTRY LIFE INSURANCE COMPANY
COUNTRY MUTUAL INSURANCE COMPANY
COUNTRY PREFERRED INSURANCE COMPANY
CSA FRATERNAL LIFE
DBG - NHIC-DOMESTIC
DEARBORN LIFE INSURANCE COMPANY
DEERFIELD INSURANCE COMPANY
DIAMOND INSURANCE COMPANY
ECONOMY FIRE & CASUALTY COMPANY
ECONOMY PREFERRED INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY
EDUCATORS LIFE INSURANCE COMPANY OF AMERICA
ELCO MUTUAL LIFE AND ANNUITY
EMPIRE FIRE AND MARINE INSURANCE COMPANY

ENCOMPASS INDEMNITY COMPANY
ENCOMPASS INSURANCE COMPANY
EQUITRUST LIFE INSURANCE COMPANY
FEDERAL LIFE INSURANCE COMPANY
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY
FIRST FINANCIAL INSURANCE COMPANY
FLORISTS' MUTUAL INSURANCE COMPANY
FORTRESS INSURANCE COMPANY
GATEWAY INSURANCE COMPANY
GRANITE STATE INSURANCE COMPANY
GUARANTEE TRUST LIFE INSURANCE COMPANY
HARCO NATIONAL INSURANCE COMPANY
HCSC INSURANCE SERVICES COMPANY
HDI GLOBAL INSURANCE COMPANY
HEALTH ALLIANCE - MIDWEST, INC.
HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY
HISCOX INSURANCE COMPANY INC.
HORACE MANN INSURANCE COMPANY
HORACE MANN LIFE INSURANCE COMPANY
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY
HUMANA BENEFIT PLAN OF ILLINOIS, INC.
ILLINOIS MUTUAL LIFE INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE CO.
INDEPENDENT ORDER OF VIKINGS
INSURANCE COMPANY OF ILLINOIS
ISMIE MUTUAL INSURANCE COMPANY
LANCER INSURANCE COMPANY
LIBERTY INSURANCE CORPORATION
LIBERTY INSURANCE UNDERWRITERS INC.
LINCOLN HERITAGE LIFE INSURANCE COMPANY
LM GENERAL INSURANCE COMPANY
LM INSURANCE CORPORATION
MARKEL INSURANCE COMPANY
MERASTAR INSURANCE COMPANY
MERIT HEALTH INSURANCE COMPANY
MIDWEST INSURANCE COMPANY
MILLERS FIRST INSURANCE COMPANY, IN REHABILITATION
MODERN WOODMEN OF AMERICA
MUTUAL TRUST LIFE INSURANCE COMPANY, A PAN-AMERICAN LIFE INSURANCE GROUP STOCK COMPANY
NATIONAL CATHOLIC SOCIETY OF FORESTERS
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
NATIONAL SURETY CORPORATION
OLD REPUBLIC GENERAL INSURANCE CORPORATION
OLD REPUBLIC LIFE INSURANCE COMPANY
OLD REPUBLIC SECURITY ASSURANCE COMPANY
ONECIS INSURANCE COMPANY
PACO ASSURANCE COMPANY, INC.
PEERLESS INDEMNITY INSURANCE COMPANY
PEKIN LIFE INSURANCE COMPANY
POLISH NATIONAL ALLIANCE OF THE US OF NA
POLISH ROMAN CATHOLIC UNION OF AMERICA

POLISH WOMEN'S ALLIANCE OF AMERICA, IN REHABILITATION
PROASSURANCE INSURANCE COMPANY OF AMERICA
PUBLIC SERVICE INSURANCE COMPANY
RELIANCE STANDARD LIFE INSURANCE COMPANY
RESERVE NATIONAL INSURANCE COMPANY
RESOURCE LIFE INSURANCE COMPANY
RESPONSE INSURANCE COMPANY
RESPONSE WORLDWIDE INSURANCE COMPANY
RLI INSURANCE COMPANY
ROYAL NEIGHBORS OF AMERICA
SAFECO INSURANCE COMPANY OF ILLINOIS
SAFETY FIRST INSURANCE COMPANY
SAFEMART 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 FIDELITY AND DEPOSIT COMPANY OF MARYLAND
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 AND CASUALTY INSURANCE COMPANY
UNIVERSAL UNDERWRITERS INSURANCE COMPANY
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY
VIRGINIA SURETY COMPANY, INC.
WARNER INSURANCE COMPANY
WILCAC LIFE INSURANCE COMPANY
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
ZURICH AMERICAN LIFE INSURANCE COMPANY

IN - INDIANA

ALL SAVERS INSURANCE COMPANY
AMERICAN AGRICULTURAL INSURANCE COMPANY
AMERICAN ECONOMY INSURANCE COMPANY
AMERICAN INCOME LIFE INSURANCE COMPANY
AMERICAN INTER-FIDELITY EXCHANGE
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
HARTFORD INSURANCE COMPANY OF THE MIDWEST
HCC LIFE INSURANCE COMPANY
HEARTLAND NATIONAL LIFE INSURANCE COMPANY
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY
INFINITY INSURANCE COMPANY
LM PROPERTY AND CASUALTY 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
STERLING INVESTORS LIFE INSURANCE COMPANY
THE LINCOLN NATIONAL LIFE INSURANCE COMPANY
THE MEDICAL PROTECTIVE COMPANY
THE STATE LIFE INSURANCE COMPANY
TWIN CITY FIRE INSURANCE COMPANY
UNICARE LIFE & HEALTH INSURANCE COMPANY
UNITED HOME LIFE INSURANCE COMPANY
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY
WASHINGTON NATIONAL INSURANCE COMPANY
WELLFLEET INSURANCE COMPANY
WEST AMERICAN INSURANCE COMPANY
WILCO LIFE INSURANCE COMPANY

KS - KANSAS

ALLIANCE INDEMNITY COMPANY
ALLIANCE INSURANCE COMPANY, INC.
AMERICAN SOUTHERN INSURANCE COMPANY

AMTRUST INSURANCE COMPANY
ARCH LIFE INSURANCE COMPANY OF AMERICA
ARMED FORCES INSURANCE EXCHANGE
BEARING MIDWEST CASUALTY COMPANY
BENCHMARK INSURANCE COMPANY
EMPLOYERS REASSURANCE CORPORATION
FARMERS ALLIANCE MUTUAL INSURANCE COMPANY
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE
HERITAGE CASUALTY INSURANCE COMPANY
HORIZON MIDWEST CASUALTY COMPANY
KANSAS MEDICAL MUTUAL INSURANCE COMPANY
MIDWEST BUILDERS CASUALTY MUTUAL COMPANY
MUTUALAID EXCHANGE
NASSAU LIFE INSURANCE COMPANY OF KANSAS
OLD UNITED CASUALTY COMPANY
SECURITY BENEFIT LIFE INSURANCE COMPANY
SURENCY LIFE & HEALTH INSURANCE CO.
THE AMERICAN HOME LIFE INSURANCE COMPANY
UNION FIDELITY LIFE INSURANCE COMPANY
UNION SECURITY INSURANCE COMPANY
UPLAND MUTUAL INSURANCE, INC.
US ALLIANCE LIFE AND SECURITY COMPANY

KY - KENTUCKY

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

LA - LOUISIANA

PAN-AMERICAN ASSURANCE COMPANY
PAN-AMERICAN LIFE INSURANCE COMPANY
T.H.E. INSURANCE COMPANY
THE GRAY INSURANCE COMPANY

MA - MASSACHUSETTS

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

MD - MARYLAND

ACA FINANCIAL GUARANTY CORPORATION
ASSURED GUARANTY CORP.
ATRADIUS TRADE CREDIT INSURANCE, INC.
AVEMCO INSURANCE COMPANY
BALTIMORE LIFE 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
PENINSULA INSURANCE COMPANY
PROFESSIONALS ADVOCATE INSURANCE COMPANY
RENAISSANCE REINSURANCE US INC
UNION LABOR LIFE INSURANCE COMPANY

ME - MAINE

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

MI - MICHIGAN

AAA LIFE INSURANCE COMPANY
ACCIDENT FUND GENERAL INSURANCE COMPANY
ACCIDENT FUND INSURANCE COMPANY OF AMERICA
ACCIDENT FUND NATIONAL INSURANCE COMPANY
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY
AMERICAN PHYSICIANS ASSURANCE CORPORATION
AMERICAN ROAD INSURANCE COMPANY
AMERISURE INSURANCE COMPANY
AMERISURE MUTUAL INSURANCE COMPANY (A STOCK 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 GRAND RAPIDS, MICHIGAN
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 (USA)
LIBERTY UNION LIFE ASSURANCE COMPANY
LIFESECURE INSURANCE CO.
LOCOMOTIVE ENGINEERS & 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.)
THE GUARANTEE COMPANY OF NORTH AMERICA USA
THE UNITED STATES BUSINESS OF THE CANADA LIFE
ASSURANCE COMPANY
THE UNITED STATES BUSINESS OF THE GREAT-WEST
LIFE ASSURANCE COMPANY
UNITED STATES BRANCH OF THE SUN LIFE ASSURANCE
COMPANY OF CANADA
US HEALTH AND LIFE INSURANCE COMPANY
WHITE PINE INSURANCE COMPANY
WILLIAMSBURG NATIONAL INSURANCE COMPANY
WOMAN'S LIFE INSURANCE SOCIETY

MN - MINNESOTA

ALLIANZ LIFE 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
MII LIFE INSURANCE, INCORPORATED
MINNESOTA LIFE INSURANCE COMPANY
MMIC INSURANCE INC
NAIC COMPANY CODE: 42234
NAU COUNTRY INSURANCE COMPANY
NORTH STAR GENERAL INSURANCE COMPANY
NORTH STAR MUTUAL INSURANCE COMPANY
PIONEER SPECIALTY INSURANCE COMPANY
PREFERREDONE INSURANCE COMPANY
RELIASTAR LIFE INSURANCE COMPANY
RIVERSOURCE LIFE INSURANCE COMPANY
RURAL COMMUNITY INSURANCE COMPANY
SECURIAN CASUALTY COMPANY

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

MO - MISSOURI

AGENTS NATIONAL TITLE INSURANCE COMPANY
AMERICAN AUTOMOBILE INSURANCE COMPANY
AMERICAN FINANCIAL SECURITY LIFE INSURANCE
COMPANY
AMERICAN NATIONAL GENERAL INSURANCE COMPANY
AMERICAN NATIONAL PROPERTY AND CASUALTY
COMPANY
ARCH INDEMNITY INSURANCE COMPANY
ARCH INSURANCE COMPANY
CAMERON NATIONAL INSURANCE COMPANY
CATERPILLAR INSURANCE COMPANY
CATERPILLAR LIFE INSURANCE COMPANY
COLUMBIA MUTUAL INSURANCE COMPANY
COVENTRY HEALTH AND LIFE INSURANCE COMPANY
ELIPS LIFE INSURANCE COMPANY
ESSENTIA INSURANCE COMPANY
FAMILY BENEFIT LIFE INSURANCE COMPANY
FIDELITY SECURITY LIFE INSURANCE COMPANY
FLETCHER REINSURANCE COMPANY
GENERAL AMERICAN LIFE INSURANCE COMPANY
KANSAS CITY LIFE INSURANCE COMPANY
LUMBERMEN'S UNDERWRITING ALLIANCE-U.S.
EPPERSON UNDERWRITING CO.,ATTY.
LUMICO LIFE INSURANCE COMPANY
NATIONAL FIRE AND 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
THE TRAVELERS PROTECTIVE ASSOCIATION OF
AMERICA
TRADERS INSURANCE COMPANY
UNITEDHEALTHCARE OF THE MIDWEST, INC.
VANLINER INSURANCE COMPANY
WESTPORT INSURANCE CORPORATION

MS - MISSISSIPPI	AMERICAN LIFE & SECURITY CORP.
INDEMNITY NATIONAL INSURANCE COMPANY	AMERIHEALTH NEBRASKA INC
MT - MONTANA	AMERITAS LIFE INSURANCE CORP.
ALPS PROPERTY & CASUALTY INSURANCE COMPANY	ASSURANCEAMERICA INSURANCE COMPANY
NC - NORTH CAROLINA	ASSURITY LIFE INSURANCE COMPANY
BANKERS LIFE INSURANCE COMPANY	AZGUARD INSURANCE COMPANY
BROOKLYN SPECIALTY INSURANCE COMPANY RISK RETENTION GROUP INC	BATTLE CREEK MUTUAL INSURANCE COMPANY
COLORADO BANKERS LIFE INSURANCE COMPANY	BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
DIRECT NATIONAL INSURANCE COMPANY	BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY
EAGLE BUILDERS INSURANCE COMPANY RISK RETENTION GROUP INC	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF NEBRASKA
GENWORTH FINANCIAL ASSURANCE CORPORATION	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY
GENWORTH MORTGAGE INSURANCE CORPORATION	BLUE CROSS AND BLUE SHIELD OF NEBRASKA, INC.
GENWORTH MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA	BOONE AND ANTELOPE MUTUAL INSSURANCE COMPANY
IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY	CAPITOL CASUALTY COMPANY
INTEGON GENERAL INSURANCE CORPORATION	CENSTAT CASUALTY COMPANY
INTEGON INDEMNITY CORPORATION	CENTRAL STATES HEALTH AND LIFE CO. OF OMAHA
INTEGON NATIONAL INSURANCE COMPANY	CENTRAL STATES INDEMNITY CO. OF OMAHA
INVESTORS TITLE INSURANCE COMPANY	CLAY COUNTY MUTUAL INSURANCE COMPANY
JET INSURANCE COMPANY	COLUMBIA INSURANCE COMPANY
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA	COLUMBIA NATIONAL INSURANCE COMPANY
NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY	CONTINENTAL AMERICAN INSURANCE COMPANY
NEW SOUTH INSURANCE COMPANY	COVENTRY HEALTH CARE OF NEBRASKA, INC.
OCCIDENTAL FIRE AND CASUALTY COMPANY OF NORTH CAROLINA	CSI LIFE INSURANCE COMPANY
REPUBLIC MORTGAGE GUARANTY INSURANCE CORPORATION	DELTA DENTAL OF NEBRASKA
REPUBLIC MORTGAGE INSURANCE COMPANY	EMPLOYERS MUTUAL ACCEPTENCE COMPANY
UNITED GUARANTY COMMERCIAL INSURANCE COMPANY OF NORTH CAROLINA	FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF SEWARD COUNTY
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY	FARMERS MUTUAL INSURANCE COMPANY OF NEBRASKA
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA	FARMERS MUTUAL UNITED INSURANCE COMPANY INC
WILSHIRE INSURANCE COMPANY	FIRST AMERICAN TITLE INSURANCE COMPANY
ND - NORTH DAKOTA	FIRST LANDMARK LIFE INSURANCE COMPANY
GREAT DIVIDE INSURANCE COMPANY	FIRST NATIONAL LIFE INSURANCE COMPANY OF THE U.S.A.
PIONEER MUTUAL LIFE INSURANCE COMPANY	FIRST WYOMING LIFE INSURANCE COMPANY
SURETY LIFE AND CASUALTY INSURANCE COMPANY	FIRSTCOMP INSURANCE COMPANY
NE - NEBRASKA	FOXTROT RE LLC
5 STAR LIFE INSURANCE COMPANY	GEICO ADVANTAGE INSURANCE COMPANY
ABILITY INSURANCE COMPANY (FKA MEDICO LIFE) NAME CHANGE 02/10/09	GEICO CHOICE INSURANCE COMPANY
ACCEPTANCE CASUALTY INSURANCE COMPANY	GEICO SECURE INSURANCE COMPANY
ACCEPTANCE INDEMNITY INSURANCE COMPANY	GERMAN FARMERS MUTUAL ASSESSMENT INSURANCE ASSOCIATION OF HALL COUNTY
ACCEPTANCE INSURANCE COMPANY	GERMAN MUTUAL INSURANCE ASSOCIATION OF NEBRASKA
ALL LINES INTERLOCAL COOPERATIVE AGGREGATE POOL (ALICAP)	GERMAN MUTUAL INSURANCE COMPANY OF DODGE COUNTY NEBRASKA
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS (AFLAC)	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
AMERICAN INTERSTATE INSURANCE COMPANY	GOOD SAMARITAN INSURANCE PLAN OF NEBRASKA INC
	GRANGE MUTUAL INSURANCE COMPANY OF CUSTER COUNTY
	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 & SEWARD COUNTIES

MUTUAL OF OMAHA INSURANCE COMPANY

MUTUAL OF OMAHA MEDICARE ADVANTAGE COMPANY

NATIONAL FIRE & MARINE INSURANCE COMPANY

NATIONAL INDEMNITY COMPANY

NEBRASKA ASSOCIATION OF RESOURCES DISTRICTS INTERGOVERNMENTAL RISK MGMT POOL ASSN

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

OMAHA SUPPLEMENTAL 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

SCANDINAVIAN MUTUAL INSURANCE COMPANY OF POLK COUNTY NEBRASKA

SILVER OAK CASUALTY, INC.

STONETRUST COMMERCIAL INSURANCE COMPANY

STONETRUST PREMIER CASUALTY INSURANCE COMPANY

SURETY LIFE INSURANCE COMPANY

TIER ONE INSURANCE COMPANY

UNITED AMERICAN INSURANCE COMPANY

UNITED CASUALTY AND SURETY INSURANCE COMPANY

UNITED HEALTHCARE OF THE MIDLANDS, INC.

UNITED OF OMAHA LIFE INSURANCE COMPANY

UNITED WORLD LIFE INSURANCE COMPANY

UNIVERSAL SURETY COMPANY

WASHINGTON COUNTY MUTUAL INSURANCE COMPANY

WELLCARE OF NEBRASKA INC

WEST COAST LIFE INSURANCE COMPANY

WESTERN UNITED MUTUAL INSURANCE ASSOCIATION

WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

YORK COUNTY FARMERS MUTUAL INSURANCE COMPANY

NH - NEW HAMPSHIRE

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 MUTUAL PERSONAL INSURANCE COMPANY

LINCOLN LIFE ASSURANCE COMPANY OF BOSTON

MASSACHUSETTS BAY INSURANCE COMPANY

MEMIC INDEMNITY COMPANY

NORTH AMERICAN ELITE INSURANCE COMPANY

NORTH AMERICAN SPECIALTY 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

THE OHIO CASUALTY INSURANCE COMPANY

VERLAN FIRE INSURANCE COMPANY

WASHINGTON INTERNATIONAL INSURANCE COMPANY

NJ - NEW JERSEY

ALLEGHENY CASUALTY COMPANY

ATHOME INSURANCE COMPANY

CLOVER INSURANCE COMPANY

INTERNATIONAL FIDELITY INSURANCE COMPANY

MAPFRE INSURANCE COMPANY

SELECTIVE INSURANCE COMPANY OF AMERICA

THE NORTH RIVER INSURANCE COMPANY

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

WATFORD INSURANCE COMPANY

NV - NEVADA

EMPLOYERS INSURANCE COMPANY OF NEVADA

SIERRA HEALTH AND LIFE INSURANCE COMPANY, INC.

NY - NEW YORK

21ST CENTURY NORTH AMERICA INSURANCE COMPANY	MUNICIPAL ASSURANCE CORP.
AIU INSURANCE COMPANY	MUTUAL OF AMERICA LIFE INSURANCE COMPANY
ALEA NORTH AMERICA INSURANCE COMPANY	NASSAU LIFE INSURANCE COMPANY
ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	NATIONAL BENEFIT LIFE INSURANCE COMPANY
AMALGAMATED LIFE INSURANCE COMPANY	NATIONAL CONTINENTAL INSURANCE COMPANY
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	NATIONAL PUBLIC FINANCE GUARANTEE CORPORATION
AMERICAN HOME ASSURANCE COMPANY	NATIONAL SECURITY LIFE AND ANNUITY COMPANY
AMERICAN MEDICAL AND LIFE INSURANCE COMPANY	NATIONAL TITLE INSURANCE OF NEW YORK INC
AMERICAN PET INSURANCE COMPANY	NAVIGATORS INSURANCE COMPANY
AMTRUST TITLE INSURANCE COMPANY	NEW YORK LIFE INSURANCE COMPANY
ASSURED GUARANTY MUNICIPAL CORP.	NEW YORK MARINE AND GENERAL INSURANCE COMPANY
ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF NEW YORK	NOVA CASUALTY COMPANY
ATLANTIC SPECIALTY INSURANCE COMPANY	PARTNER REINSURANCE COMPANY OF THE U.S.
AXA EQUITABLE LIFE INSURANCE COMPANY	PLYMOUTH ROCK ASSURANCE PREFERRED CORPORATION
AXA INSURANCE COMPANY	RAMPART INSURANCE COMPANY
AXIS REINSURANCE COMPANY	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK
BERKSHIRE HATHAWAY ASSURANCE CORPORATION	ROCHDALE INSURANCE COMPANY
BUILD AMERICA MUTUAL ASSURANCE COMPANY	SAMSUNG FIRE & MARINE INSURANCE CO., LTD (US BRANCH)
CEDAR INSURANCE COMPANY	SBLI USA LIFE INSURANCE COMPANY, INC.
CERITY INSURANCE COMPANY	SCOR REINSURANCE COMPANY
CHUBB INDEMNITY INSURANCE COMPANY	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK
CHURCH INSURANCE COMPANY	SENECA INSURANCE COMPANY, INC.
CHURCH LIFE INSURANCE CORPORATION	SIRIUS AMERICA INSURANCE COMPANY
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY	SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY
COMMERCE AND INDUSTRY INSURANCE COMPANY	SOMPO AMERICA INSURANCE COMPANY
COMMERCIAL TRAVELERS LIFE INSURANCE COMPANY	STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK
COMPASS INSURANCE COMPANY	STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
CONSTITUTION INSURANCE COMPANY	SWISS REINSURANCE AMERICA CORPORATION
DIGITAL AFFECT INSURANCE COMPANY	SYNCORA GUARANTEE INC
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA
FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	THE MANHATTAN LIFE INSURANCE COMPANY
FORESTERS LIFE INSURANCE AND ANNUITY COMPANY(FORMERLY FIRST INVESTORS LIFE INSURANCE COMPANY)	TIAA-CREF LIFE INSURANCE COMPANY
GENERAL SECURITY NATIONAL INSURANCE COMPANY	TNUS INSURANCE COMPANY
GENERALI U.S. BRANCH	TOKIO MARINE AMERICA INSURANCE COMPANY
GERBER LIFE INSURANCE COMPANY	TRANS PACIFIC INSURANCE COMPANY
GLOBAL REINSURANCE CORPORATION OF AMERICA	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	TRANSATLANTIC REINSURANCE COMPANY
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	UNITED STATES BRANCH OF THE INDEPENDENT ORDER OF FORESTERS
GREATER NEW YORK MUTUAL INSURANCE COMPANY	UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	UNITRIN AUTO AND HOME INSURANCE COMPANY
INTRAMERICA LIFE INSURANCE COMPANY	UNITRIN PREFERRED INSURANCE COMPANY
JEFFERSON INSURANCE COMPANY	UTICA MUTUAL INSURANCE COMPANY
LEMONADE INSURANCE COMPANY	VIGILANT INSURANCE COMPANY
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	WELLFLEET NEW YORK INSURANCE COMPANY
MBIA INSURANCE CORPORATION	WILTON REASSURANCE LIFE COMPANY OF NEW YORK
METROPOLITAN LIFE INSURANCE COMPANY	XL INSURANCE COMPANY OF NEW YORK, INC.
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	XL REINSURANCE AMERICA INC.
MITSUI SUMITOMO INSURANCE USA INC.	ZURICH AMERICAN INSURANCE COMPANY
MONITOR LIFE INSURANCE COMPANY OF NEW YORK	
MONY LIFE INSURANCE COMPANY	
MOUNTAIN VALLEY INDEMNITY COMPANY	

OH - OHIO

ALLIED INSURANCE COMPANY OF AMERICA
AMERICAN COMMERCE INSURANCE COMPANY
AMERICAN EMPIRE INSURANCE COMPANY
AMERICAN MODERN HOME 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
CINCINNATI LIFE INSURANCE COMPANY
COLONY SPECIALTY INSURANCE COMPANY
COLUMBUS LIFE INSURANCE COMPANY
CRESTBROOK INSURANCE COMPANY
DEALERS ASSURANCE 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 U.S.A.
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
LOYAL AMERICAN LIFE INSURANCE COMPANY
MANHATTAN NATIONAL LIFE INSURANCE COMPANY
MEDMUTUAL 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
OBSIDIAN INSURANCE COMPANY
OHIO FARMERS INSURANCE COMPANY
OHIO INDEMNITY COMPANY
OHIO NATIONAL LIFE ASSURANCE CORPORATION
OHIO NATIONAL LIFE INSURANCE COMPANY
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 AND HEALTH INSURANCE COMPANY
RADIAN TITLE INSURANCE, INC.
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 LAFAYETTE LIFE INSURANCE COMPANY
THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA
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 FINANCIAL CASUALTY COMPANY
UNITY FINANCIAL LIFE INSURANCE COMPANY
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
VICTORIA FIRE & CASUALTY COMPANY
VISION SERVICE PLAN INSURANCE COMPANY
WESTERN - SOUTHERN LIFE ASSURANCE COMPANY
WESTFIELD INSURANCE COMPANY
WESTFIELD NATIONAL INSURANCE COMPANY

OK - OKLAHOMA

AMERICAN BENEFIT LIFE INSURANCE COMPANY
AMERICAN FIDELITY ASSURANCE COMPANY
AMERICAN GUARANTY TITLE INSURANCE COMPANY
AMERICAN MERCURY INSURANCE COMPANY

AMERICAN PUBLIC LIFE INS CO
DRIVER'S INSURANCE COMPANY
GRANITE RE, INC.
INDIVIDUAL ASSUR CO LIFE HLTH & ACC
LIBERTY BANKERS LIFE INSURANCE COMPANY
LIFESHIELD NATIONAL INSURANCE CO.
NATIONAL AMERICAN INSURANCE COMPANY
PEGASUS INSURANCE COMPANY, INC.
PRE-PAID LEGAL CASUALTY, INC.
PRIDE NATIONAL INSURANCE COMPANY
SERVICE AMERICAN INDEMNITY COMPANY
THE CHESAPEAKE LIFE INSURANCE COMPANY
TRIANGLE INSURANCE COMPANY, INC.
TRINITY LIFE INSURANCE COMPANY
UNIVERSAL FIDELITY LIFE INSURANCE COMPANY
YCI, INC.
YOSEMITE INSURANCE COMPANY

OR - OREGON

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

PA - PENNSYLVANIA

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. (A PENNSYLVANIA CORPORATION)
AETNA HEALTH INSURANCE COMPANY
AF&L INSURANCE COMPANY
ALLIED EASTERN INDEMNITY COMPANY
AMERICAN CASUALTY COMPANY OF READING,
PENNSYLVANIA
AMERICAN NETWORK INSURANCE COMPANY (IN
REHABILITATION)
AMERICAN SENTINEL INSURANCE COMPANY
AMGUARD INSURANCE COMPANY
ATLANTIC STATES INSURANCE COMPANY
BANKERS STANDARD INSURANCE COMPANY
BEDIVERE INSURANCE COMPANY
CENTURY INDEMNITY COMPANY
CM REGENT INSURANCE 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

EMPLOYERS' FIRE 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, PA.
NORGUARD INSURANCE COMPANY
NORTH POINTE INSURANCE COMPANY
NORTHSTONE 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 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

PR - PUERTO RICO

TIME INSURANCE COMPANY II

RI - RHODE ISLAND

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

SC - SOUTH CAROLINA

ATLANTIC COAST LIFE INSURANCE COMPANY
CANAL INSURANCE COMPANY
COEFFICIENT INSURANCE COMPANY (FORMERLY GENERAL FIDELITY LIFE INSURANCE COMPANY)
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY
COMPANION LIFE INSURANCE COMPANY
DAN RISK RETENTION GROUP INC
DIRECT GENERAL LIFE INSURANCE COMPANY
ROMULUS INSURANCE RISK RETENTION GROUP INC
VELOCITY INSURANCE COMPANY, A RISK RETENTION GROUP
WESTCOR LAND TITLE INSURANCE COMPANY
WFG NATIONAL TITLE INSURANCE COMPANY

SD - SOUTH DAKOTA

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

TN - TENNESSEE

AMERICAN CONTINENTAL INSURANCE COMPANY
C A R RISK RETENTION GROUP INC
CONTINENTAL LIFE INSURANCE COMPANY OF BRENTWOOD, TENNESSEE
MENDOTA INSURANCE COMPANY
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 CASUALTY INSURANCE COMPANY
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY
SILVERSCRIPT INSURANCE COMPANY
STATE VOLUNTEER MUTUAL INSURANCE COMPANY

TX - TEXAS

ACCC INSURANCE COMPANY
AMERICAN AGRI-BUSINESS INSURANCE COMPANY
AMERICAN FEDERATION 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
CLARENDON NATIONAL INSURANCE COMPANY
CLEAR SPRING LIFE INSURANCE COMPANY
CLEAR SPRING PROPERTY AND CASUALTY COMPANY
COMPBENEFITS 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
FIRST AMERICAN TITLE GUARANTY COMPANY
FIRST CONTINENTAL LIFE & 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
MCNA INSURANCE COMPANY
MEDICUS INSURANCE COMPANY
MERIT LIFE INSURANCE CO.
MGA INSURANCE COMPANY INC.
MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE
NASSAU LIFE INSURANCE COMPANY OF TEXAS
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 ASSOC LIFE INS CO
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
PINNACLE NATIONAL INSURANCE COMPANY
PIONEER SECURITY LIFE INSURANCE COMPANY
PRODUCERS AGRICULTURE INSURANCE COMPANY
PROFESSIONAL INSURANCE COMPANY
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 INTERNATIONAL LIFE INSURANCE COMPANY
TEXAS LIFE INSURANCE COMPANY
THE CAPITOL LIFE INSURANCE COMPANY
THE OHIO STATE LIFE INSURANCE COMPANY

TITLE RESOURCES GUARANTY COMPANY
TRANSVERSE INSURANCE 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
UPSTREAM LIFE INSURANCE COMPANY
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
USAA LIFE INSURANCE COMPANY
VARIABLE ANNUITY LIFE INSURANCE COMPANY
WINDHAVEN NATIONAL INSURANCE COMPANY
WRIGHT NATIONAL FLOOD INSURANCE COMPANY
ZALE INDEMNITY COMPANY

UT - UTAH

ACCENDO INSURANCE COMPANY
AMERICAN LIBERTY INSURANCE COMPANY
BENEFICIAL LIFE INSURANCE COMPANY
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY
SECURITY NATIONAL LIFE INSURANCE COMPANY
SENTINEL SECURITY LIFE INSURANCE COMPANY
SILAC INSURANCE COMPANY
STERLING NATIONAL LIFE INSURANCE COMPANY INC
WCF NATIONAL INSURANCE COMPANY

VA - VIRGINIA

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

VT - VERMONT

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

WA - WASHINGTON

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

WI - WISCONSIN

ACUITY, A MUTUAL INSURANCE COMPANY
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY
AMBAC ASSURANCE CORPORATION
AMERICAN FAMILY CONNECT INSURANCE COMPANY
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY
AMERICAN FAMILY INSURANCE COMPANY

AMERICAN FAMILY LIFE INSURANCE COMPANY
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN
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, S.I.
CM SELECT 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 INSURANCE COMPANY (FORMERLY KNOWN AS 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
JEWELERS MUTUAL INSURANCE COMPANY, SI
JM SPECIALTY INSURANCE COMPANY
JOHN ALDEN LIFE INSURANCE COMPANY
LIBERTY MUTUAL FIRE INSURANCE COMPANY
MADISON NATIONAL LIFE INSURANCE COMPANY, INC.
MEDICA COMMUNITY HEALTH PLAN
MGIC ASSURANCE CORPORATION
MGIC INDEMNITY CORPORATION
MIDDLESEX INSURANCE COMPANY
MIDVALE INDEMNITY COMPANY
MORTGAGE GUARANTY INSURANCE CORPORATION
NATIONAL GUARDIAN LIFE INSURANCE COMPANY
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 GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY
THRIVENT FINANCIAL FOR LUTHERANS
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

WV - WEST VIRGINIA

BRICKSTREET MUTUAL INSURANCE COMPANY
PINNACLEPOINT INSURANCE COMPANY
SUMMITPOINT INSURANCE COMPANY

INTERGOVERNMENTAL POOLS
FOR THE FISCAL YEAR
ENDING DURING 2019

Name & Address	NAIC #	Direct Premiums Earned	Net Losses Incurred	Reinsurance Premiums Ceded	All Other Expenditures Incurred	Admitted Assets	Total Liabilities
League Association of Risk Management 1335 L Street Lincoln, NE 68508	14697	\$8,328,448	\$3,192,100	\$2,169,795	\$4,352,987	\$23,498,528	\$13,628,969
NASB All Lines Interlocal Cooperative Aggregate Pool (ALICAP) 1311 Stockwell Lincoln, NE 68502	14912	\$20,001,485	\$10,589,512	\$6,979,152	\$2,977,037	\$32,679,741	\$22,010,770
Nebraska Association of Resources Districts Intergovernmental Risk Management Pool Association 601 South 12 th Street Suite 201 Lincoln, NE 68508	14942	\$6,353,152	\$5,115,190	\$647,715	\$292,992	\$6,254,086	\$574,738
Nebraska Community College Insurance Trust 301 South 68 th Street Place 5 th Floor Lincoln, NE 68510- 2449	14696	\$3,621,636	\$175,884	\$1,795,127	\$474,635	\$10,754,430	\$5,585,756
Nebraska Intergovernmental Risk Management Association I 8040 Elger Drive, Lincoln, NE 68516	14695	\$5,901,309	\$2,333,918	\$1,690,720	\$3,090,237	\$23,085,234	\$9,838,115
Nebraska Intergovernmental Risk Management Association II 8040 Elger Drive, Lincoln, NE 68516	14694	\$5,266,609	\$1,913,617	\$596,192	\$1,855,353	\$27,076,110	\$9,686,622
TOTAL		\$49,472,639	\$23,894,957	\$13,878,701	\$13,043,241	\$123,348,129	\$61,324,930

NEBRASKA BUSINESS – PREMIUMS WRITTEN

DOMESTIC AND FOREIGN COMPANIES COMBINED

PROPERTY & CASUALTY – LIFE & HEALTH – TITLE – FRATERNAL

AS OF DECEMBER 31, 2019

	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		

NEBRASKA DOMICILED INSURANCE COMPANIES

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

Type of Company	2017	2018	2019
Assessments (County Mutuals)	21	21	21
Captive	4	4	4
Fraternal	1	1	1
Health Maintenance Organization	10	9	8
Intergovernmental Pool	6	6	6
Life and Health	30	29	31
Prepaid Dental Service Corporation	0	0	0
Prepaid Limited Health Service	2	1	1
Property and Casualty	36	37	39
Title	1	1	1
Unincorporated Mutual	1	1	1
Total Domestic Insurance Companies	112	110	113

**COMPANIES INITIALLY LICENSED IN NEBRASKA
DURING THE YEAR 2019**

Company Name	Company Type	Licensure Date
American Inter-Fidelity Exchange 9223 Broadway Suite A, Merrillville, IN 46410	Property and Casualty	07/12/2019
American Liberty Insurance Company 150 Lake Street West Wayzata, MN 55391	Property and Casualty	06/13/2019
Attorneys' Liability Assurance Society, LTD A Risk Retention Group 148 College Street, Suite 204 Burlington, VT 5401	Risk Retention Group	02/25/2019
Azguard Insurance Company 16 South River Street Wilkes Barre, PA 18702	Property and Casualty	01/08/2019
Brickstreet Mutual Insurance Company 400 Quarrier Street Charleston, WV 25301	Property and Casualty	06/28/2019
Bright Health Insurance Company 219 N 2nd Street, Suite 310 Minneapolis, MN 55401	Life and Health	04/25/2019
Brooklyn Specialty Insurance Company Risk Retention Group, Inc. 5630 University Parkway Winston-Salem, NC 27015	Risk Retention Group	04/29/2019
CM Regent Insurance Company 300 Sterling Parkway Suite 100 Mechanicburg, PA 17050	Property and Casualty	05/01/2019
CM Select Insurance Company 3000 Schuster Lane, PO Box 357 Merrill, WI 54452	Property and Casualty	08/01/2019
COPIC, A Risk Retention Group 7351 E Lowry Blvd., Suite 400 Denver, CO 80230	Risk Retention Group	02/07/2019
Digital Advantage Insurance Company 76 St Paul Street Suite 500 Burlington, VT 5401	Property and Casualty	09/27/2019

Employers Insurance Company OF Nevada 10375 Professional Circle Reno, NV 89521-4802	Property and Casualty	09/09/2019
General Automobile Insurance Company, Inc./The 2636 Elm Hill Pike Suite 100 Nashville, TN 37214	Property and Casualty	09/13/2019
Hartford Insurance Company Of The Southeast One Hartford Plaza Hartford, CT 6155	Property and Casualty	10/31/2019
Jet Insurance Company 14045 Ballantyne Corporate PL, STE 525 Charlotte, NC 28277	Property and Casualty	08/09/2019
Liberty Mutual Personal Insurance Company 175 Berkeley Street Boston, MA 2116	Property and Casualty	10/16/2019
Medica Community Health Plan 401 Carlson Parkway Minnetonka, MN 55305	Health Maintenance Organization	02/04/2019
Medical Associates Health Plan, Inc. 1605 Associates Drive STE 101 Dubuque, IA 52002	Health Maintenance Organization	04/22/2019
MICA RISK RETENTION GROUP INC. 2602 E. Thomas RD. Phoenix, AZ 85016	Risk Retention Group	07/03/2019
Midwest Family Advantage Insurance Company 441 Westown Parkway Suite 305 West Des Moines, IA 50266	Property and Casualty	08/06/2019
Monroe Guaranty Insurance Company 6300 University Parkway Sarasota, FL 34240	Property and Casualty	02/26/2019
NCMIC Risk Retention Group, Inc. 14001 University Avenue Clive, IA 50325-8258	Risk Retention Group	01/31/2019
Next Insurance US Company 251 Little Falls Drive Wilmington, DE 19808	Property and Casualty	09/13/2019
Northstone Insurance Company 400 Quarrier Street Charleston, WV 25301	Property and Casualty	06/28/2019

Nutmeg Insurance Company One Hartford Plaza Hartford, CT 6155	Property and Casualty	10/31/2019
Omaha Supplemental Insurance Company 3300 Mutual Of Omaha Plaza Omaha, NE 68175	Life and Health	04/01/2019
Pinnaclepoint Insurance Company 400 Quarrier Street Charleston, WV 25301	Property and Casualty	06/28/2019
Preffered Employers Insurance Company 9797 Aero Drive, Suite 200 San Diego, CA 92123	Property and Casualty	07/31/2019
Small Fleet Advantage Risk Retention Group, Inc. 146 Fairchild Street, STE 135 Charleston, SC 29492	Risk Retention Group	11/06/2019
State Volunteer Mutual Insurance Company 101 Westpark Drive Suite 300 Brentwood, TN 37024	Property and Casualty	05/01/2019
Stonetrust Premier Casualty Insurance Company 5615 Corporate Blvd., Suite 700 Baton Rouge, LA 70808	Property and Casualty	05/03/2019
Summitpoint Insurance Company 400 Quarrier Street Charleston, WV 25301	Property and Casualty	06/28/2019
Title Resources Guaranty Company 8111 LBJ Freeway Dallas, TX 75251	Property and Casualty	05/01/2019
Vault Reciprocal Exchange 199 Water Street New York, NY 10038	Property and Casualty	06/28/2019

PREPAID LEGAL SERVICE CORPORATIONS

AS OF
DECEMBER 31, 2019

FOREIGN

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus
Pre-Paid Legal Casualty, Incorporated P.O. Box 145 Ada, OK 7482	37869	\$9,309,566	\$3,025,432	\$2,000,000	\$6,284,134

TOTALS

	Direct Premiums Written	Direct Premiums Earned	Direct Losses Incurred
Total Nebraska Business	\$622,231	\$665,822	\$191,658
Total Nationwide Business	\$31,331,418	\$32,641,889	\$10,092,953

PREPAID LIMITED HEALTH SERVICE CORPORATIONS
AS OF
DECEMBER 31, 2019

FOREIGN

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premium	Nationwide Business Premium
Cigna Dental Health of Kansas, Inc. 1571 Sawgrass Corporate Parkway Suite 140 Sunrise, FL 33323	52024	\$830,419	\$227,519	\$1,000	\$602,900	\$482,034	\$1,753,077
Total		\$830,419	\$227,519	\$1,000	\$602,900	\$482,034	\$1,753,077

DOMESTIC

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premium	Nationwide Business Premium
Delta Dental of Nebraska 11235 Davenport St. Suite 105 Omaha, NE 68154	47091	\$10,563,881	\$1,266,092	\$0	\$9,297,789	\$9,507,844	\$9,507,844
Total		\$10,563,881	\$1,266,092	\$0	\$9,297,789	\$9,507,844	\$9,507,844

RISK RETENTION GROUPS

AS OF
DECEMBER 31, 2019

Name & Address	NAIC #	State of Domicile	Nebraska Premiums Written
Academic Medical Professionals Risk Retention Group, LLC 76 St. Paul Street, Suite 500 Burlington, VT 05401	12934	Vermont	\$3,870
Affiliates Insurance Reciprocal, A Risk Retention Group C/O Marsh Management Services, Inc. P. O. Box 530 Burlington, VT 05402-0530	13677	Vermont	\$5,152
Alliance of NonProfits for Insurance, Risk Retention Group 2386 Airport Road Barre, VT 05641	10023	Vermont	\$56,892
Allied Professionals Insurance Company, A Risk Retention Group, Inc. 1100 W Town & Country Road, Suite 1400 Orange, CA 92868	11710	Arizona	\$30,559
American Association of Orthodontists Insurance Company (A Risk Retention Group) 7580 E. Gray Road, Suite 101 Scottsdale, AZ 85260	10232	Arizona	\$19,877
American Builders Insurance Company Risk Retention Group, Inc. 5151 Hampstead High St., Suite 200 Montgomery, AL 36116	12631	Alabama	\$33,562
American Contractors Insurance Company Risk Retention Group 2600 N Central Express Way, Suite 800 Richardson, TX 75080	12300	Texas	\$-4,673
American Excess Insurance Exchange, Risk Retention Group 150 Dorset Street, #238 South Burlington, VT 05403	10903	Vermont	\$0
American Trucking and Transportation Insurance Company, A Risk Retention Group (Attic) 111 North Higgins Avenue, 4 th Floor Missoula, MT 59802	11534	Montana	\$0
Applied Medico Legal Solutions Risk Retention Group, Inc. 2555 E Camelback Road, Suite 700 Phoenix, AZ 85016	11598	Arizona	\$9,999
Architects & Engineers Insurance Company, A Risk Retention Group 2056 Westings Avenue, Suite 20 Naperville, IL 60563	44148	Delaware	\$0
ARCOA Risk Retention Group, Inc. 2721 N Central Avenue Phoenix, AZ 85004	13177	Nevada	\$66,483

ARISE Boiler Inspection and Insurance Company Risk Retention Group P. O. Box 23790 Louisville, KY 40223-0790	13580	Kentucky	\$4,637
Association of Certified Mortgage Originators Risk Retention Group, Inc. c/o Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	14425	Nevada	\$0
Attorneys' Liability Assurance Society, Ltd., A Risk Retention Group 148 College St., Suite 204 Burlington, VT 05401	15445	Vermont	\$468,979
Brooklyn Specialty Insurance Company Risk Retention Group, Inc. 5630 University Parkway, Winston-Salem, NC 27015	16396	North Carolina	\$0
C.A.R. Risk Retention Group, Inc. 725 Cool Springs Boulevard, Suite 600 Franklin, TN 37067	15921	Tennessee	\$114,905
Caring Communities, A Reciprocal Risk Retention Group 1850 W. Winchester Rd, Suite 109 Libertyville, IL 60048	12373	District of Columbia	\$39,163
Circle Star Insurance Company, A Risk Retention Group P.O. Box 2100 Montpelier, VT 05601-2100	11839	Vermont	\$0
Claim Professionals Liability Insurance Company (A Risk Retention Group) 2386 Airport Road Barre, VT 05641	12172	Vermont	\$23,903
College Risk Retention Group, Inc. P. O. Box 530 Burlington, VT 05402-0530	13613	Vermont	\$79,902
Consumer Specialties Insurance Company Risk Retention Group 2386 Airport Road Barre, VT 05641	10075	Vermont	\$6,000
Continuing Care Risk Retention Group, Inc. C/O Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	11798	South Carolina	\$0
COPIC, A Risk Retention Group 7351 E LOWRY BLVD., SUITE 400 Denver, CO 80230	14906	Colorado	\$0
County Hall Insurance Company, Inc., A Risk Retention Group Two Waterfront Plaza, Suite 300 500 Ala Moana Boulevard Honolulu, HI 96813	15947	North Carolina	\$72,675
Coverys RRG, Inc. 1605 Main Street, Suite 800 Sarasota, FL 34236	14160	District of Columbia	\$0

CPA Mutual Insurance Company of America Risk Retention Group 40 Main Street, Suite 200 Burlington, VT 05401	10164	Vermont	\$85,017
CrossFit Risk Retention Group C/O Pacific Risk Solutions, LLC 2897 Kalawao Street Honolulu, HI 96822	13720	Montana	\$20,823
Cusa RRG Inc. 76 Saint Paul, Suite 500 Burlington, VT 05401	16222	Vermont	\$8,480
DAN Risk Retention Group, Inc. 1327C Ashley River Road, Suite 200 Charleston, SC 29407	15928	South Carolina	\$9,372
Doctors & Surgeons National Risk Retention Group 3370 Sugarloaf Pkwy, Suite G-2/302 Lawrenceville, GA 30044	13018	Kentucky	\$0
Eagle Builders Insurance Company Risk Retention Group, Inc. 5630 University Parkway Winston Salem, NC 27105	16104	North Carolina	\$0
Emergency Medicine Professional Assurance Company Risk Retention Group C/O Risk Services 165 Main Street, Suite 800 Sarasota, FL 34236	12003	Nevada	\$0
Golden Insurance Company, A Risk Retention Group 3993 Howard Hughes Parkway, Suite 250 Las Vegas, NV 89169-6754	11145	Nevada	\$0
Green Hills Insurance Company, A Risk Retention Group 100 Bank Street, Suite 610 Burlington, VT 05401	11941	Vermont	\$0
Health Care Industry Liability Reciprocal Insurance Company, A Risk Retention Group 201 S. Main Street, Suite 200 Ann Arbor, MI 48104	11832	District of Columbia	\$703,291
Housing Authority Risk Retention Group, Inc. P. O. Box 189 Cheshire, CT 06410-0189	26797	Vermont	\$223,198
ICI Mutual Insurance Company, A Risk Retention Group 1401 H Street NW, Suite 1000 Washington, DC 20005	11268	Vermont	\$252,700
Lone Star Alliance Inc., a Risk Retention Group 901 S Mopac Expressway Barton Oaks Plaza V, Suite 500 Austin, TX 78746	15211	District of Columbia	\$230
Jamestown Insurance Company, A Risk Retention Group 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	11589	South Carolina	\$0

Lewis & Clark LTC Risk Retention Group, Inc. 3655 Brookside Parkway, Suite 200 Alpharetta, GA 30022	11947	Nevada	\$0
MedChoice Risk Retention Group, Inc. 40 June Way Milton, VT 05468	15738	Vermont	\$6,060
Mental Health Risk Retention Group, Inc. 126 College Street, Suite 400 Burlington, VT 05401	44237	Vermont	\$0
MICA Risk Retention Group INC. 2602 E. Thomas Rd. Phoenix, AZ 85016	15527	Arizona	\$0
MLM Risk Retention Group, Inc. 333 S. 7 th Street, Suite 2200 Minneapolis, MN 55402	16026	District of Columbia	\$1,361
Mountain States Healthcare Reciprocal Risk Retention Group 40 Main Street, Suite 200 Burlington, VT 05401	11585	Montana	\$0
NASW Risk Retention Group, Inc. 1401 Eye Street NW, Suite 600 Washington, D.C. 20005	14366	District of Columbia	\$53,097
National Home Insurance Company A Risk Retention Group 10375 E. Harvard Avenue, Suite 100 Denver, CO 80231	44016	Colorado	\$0
National Independent Truckers Insurance Company, A Risk Retention Group 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	11197	South Carolina	\$0
National Service Contract Insurance Company Risk Retention Group, Inc. C/O Risk Services 2233 Wisconsin Ave., NW, Suite 310 Washington, DC 20007	10234	District of Columbia	\$265
NCMIC Risk Retention Group, Inc. 14001 University Avenue Clive, IA 50325-8258	14130	Iowa	\$0
New Home Warranty Insurance Company, A Risk Retention Group Compliance Specialist 10375 E Harvard Ave, Suite 100 Denver, CO 80231	13792	District of Columbia	\$136,857
Oceanus Insurance Company, A Risk Retention Group 1327 Ashley River Rd, Building C Suite 200 Charleston, SC 29407	12189	South Carolina	\$0
OMS National Insurance Company, Risk Retention Group 6133 North River Road, Suite 650 Rosemont, IL 60018-5173	44121	Illinois	\$389,461
OOIDA Risk Retention Group 58 East View Lane, Suite 2 Barre, VT 05641	10353	Vermont	\$102,214

Ophthalmic Mutual Insurance Company, A Risk Retention Group 126 College Street, Suite 400 Burlington, VT 05401	44105	Vermont	\$40,398
Paratransit Insurance Company, A Mutual Risk Retention Group 2386 Airport Road Barre, VT 05641	44130	Tennessee	\$290,990
PCH Mutual Insurance Company, Inc., A Risk Retention Group C/O Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	11973	District of Columbia	\$6,548
Physicians Specialty LTD. Risk Retention Group 4535 Dressler Road NW Canton, OH 44718	11513	South Carolina	\$0
Preferred Physicians Medical Risk Retention Group 9000 W. 67 th Street Shawnee Mission, KS 66202-3656	44083	Missouri	\$0
Restoration Risk Retention Group, Inc. 76 Paul Street Burlington, VT 05401	12209	Vermont	\$47,611
Romulus Insurance Risk Retention Group, Inc. 10701 Middlebelt Road Romulus, MI 48174	15744	South Carolina	\$0
Small Fleet Advantage RRG Inc 146 Fairchild Street, Ste 135 Charleston, SC 29492	16600	South Carolina	\$0
Spirit Commercial Auto Risk Retention Group, Inc. 1605 Main Street, Suite 800 Sarasota, FL 34236	14207	Nevada	\$0
Spirit Mountain Insurance Company Risk Retention Group, Inc. C/O Risk Services 2233 Wisconsin Ave., NW, Suite 310 Washington, DC 20007	10754	District of Columbia	\$25,975
St. Charles Insurance Company Risk Retention Group 2700 N 3 rd Street, Suite 3050 Phoenix, AZ 85004	11114	South Carolina	\$4,923
States Self-Insurers Risk Retention Group, Inc. 222 South Ninth Street, Suite 1300 Minneapolis, MN 55402-3332	44075	Vermont	\$816,686
STICO Mutual Insurance Company, A Risk Retention Group 76 St. Paul Street, Suite 500 Burlington, VT 05401-4477	10476	Vermont	\$0
Terra Insurance Company, A Risk Retention Group 2386 Airport Road Barre, VT 05641	10113	Vermont	\$0
TerraFirma Risk Retention Group, LLC P.O. Box 530 Burlington, VT 05402	14395	Vermont	\$2,164

The Doctors Company Risk Retention Group, A Reciprocal Exchange 1050 K Street NW, Suite 400 Washington, DC 20001	14347	District of Columbia	\$0
The Healthcare Underwriting Company, A Risk Retention Group/The 100 Bank Street, Suite 610 Burlington, VT 05401	10152	Vermont	\$0
The Mutual Risk Retention Group, Inc. 3000 Oak Road #600 Walnut Creek, CA 94597	26257	Hawaii	\$0
The National Catholic Risk Retention Group/The 148 College Street, Suite 204 Burlington, VT 05401	10083	Vermont	\$0
Titan Insurance Company, Inc., A Risk Retention Group 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	11153	South Carolina	\$11,037,194
Title Industry Assurance Company, A Risk Retention Group C/O Aon Insurance Managers (USA), Inc. 76 St. Paul Street, Suite 500 Burlington, VT 05401	10084	Vermont	\$61,967
United Educators Insurance, A Reciprocal Risk Retention Group 7700 Wisconsin Avenue Bethesda, MD 20814	10020	Vermont	\$2,089,649
Urgent Care Assurance Company Risk Retention Group 1605 Main Street, Suite 800 Sarasota, FL 34236	12915	Nevada	\$0
Velocity Insurance Company, A Risk Retention Group 1327C Ashley River Road, Suite 200 Charleston, SC 29407	15956	South Carolina	\$0
Western Pacific Mutual Insurance Company Risk Retention Group 9265 Madras Court Littleton, CO 80130	40940	Colorado	\$956
Total Nebraska Premiums Written in 2019			\$17,449,372

SECURITIES PLEDGED AS OF DECEMBER 31, 2019

Company Name	State of Domicile	Amount
5 Star Life Insurance Company	NE	\$2,580,000
Ability Insurance Company	NE	\$3,300,000
Acceptance Casualty Insurance Company	NE	\$1,630,000
Acceptance Indemnity Insurance Company	NE	\$2,790,000
Acceptance Insurance Company	NE	\$2,100,000
Admiral Indemnity Company	DE	\$100,000
Aetna Health Inc.	PA	\$325,000
Affinity Road & Travel Club, Inc.	TX	\$50,000
Alliant National Title Insurance Company, Inc.	CO	\$110,000
Allianz Global Risks US Insurance Company	IL	\$101,000
Allianz Reinsurance America, Inc.	CA	\$1,000,000
Allied World Specialty Insurance Company	DE	\$230,000
Allstate Motor Club, Inc.	DE	\$50,000
American Business & Mercantile Insurance Mutual, Inc.	DE	\$80,000
American Family Insurance Company	WI	\$105,000
American Family Life Assurance Company of Columbus	NE	\$2,700,000
American Interstate Insurance Company	NE	\$3,200,000
American Liberty Insurance Company	UT	\$100,000
American Life & Security Corp.	NE	\$1,600,000
American Strategic Insurance Corp	FL	\$135,000
American Traveler Motor Club, Inc./The	DE	\$50,000
Americas Insurance Company	LA	\$25,000
Ameritas Life Insurance Corp.	NE	\$5,500,000
Arcadian Health Plan, Inc.	WA	\$300,000
Arch Reinsurance Company	NE	\$125,000
Argonaut Insurance Company	IL	\$100,000
Ashmere Insurance Company	FL	\$150,000
Associated Indemnity Corporation	CA	\$110,000
AssuranceAmerica Insurance Company	NE	\$2,100,000
Assured Guaranty Corp.	MD	\$150,000
Assurity Life Insurance Company	NE	\$6,100,000
Auto Club Group/The	MI	\$50,000
Auto Club of America, Corp.	OK	\$50,000
Auto Help Line of America, Inc.	NY	\$50,000
Auto Knight Motor Club, Inc.	CA	\$50,000
Azguard Insurance Company	NE	\$120,000
Bankers Fidelity Assurance Company	GA	\$200,000
Benchmark Insurance Company	KS	\$150,000
Berkley Insurance Company	DE	\$110,000
Berkshire Hathaway Direct Insurance Company	NE	\$2,880,000

SECURITIES PLEDGED AS OF DECEMBER 31, 2019

Company Name	State of Domicile	Amount
Berkshire Hathaway Homestate Insurance Company	NE	\$3,025,000
Berkshire Hathaway Life Insurance Company of Nebraska	NE	\$5,460,000
Berkshire Hathaway Specialty Insurance Company	NE	\$4,610,000
Blue Cross and Blue Shield of Nebraska	NE	\$100,000
BlueShore Insurance Company	TX	\$120,000
Brickell Financial Services Motor Club, Inc.	FL	\$50,000
Capitol Casualty Company	NE	\$100,000
Catlin Indemnity Company	DE	\$105,000
Censtat Casualty Company	NE	\$2,050,000
Central States Health & Life Co. of Omaha	NE	\$1,500,000
Central States Indemnity Co. of Omaha	NE	\$2,600,000
Chicago Title Insurance Company	NE	\$1,000,000
CIGNA Dental Health of Kansas, Inc.	KS	\$55,000
Clear Spring Life Insurance Company	TX	\$110,000
CM Select Insurance Company	WI	\$100,000
Coach-Net RV Motor Club, Inc.	NV	\$50,000
Columbia Mutual Insurance Company	MO	\$100,000
Columbia National Insurance Company	NE	\$1,800,000
Commonwealth Land Title Insurance Company	NE	\$1,000,000
Continental American Insurance Company	NE	\$2,565,000
CorePointe Insurance Company	MI	\$102,000
Coventry First LLC	DE	\$250,000
Coventry Health Care of Nebraska, Inc.	NE	\$500,000
Credit Suisse Life Settlements LLC	DE	\$50,000
Cross Country Motor Club, Inc.	MA	\$50,000
CSI Life Insurance Company	NE	\$1,500,000
CT Auto Club, Inc.	CA	\$50,000
Delta Dental of Nebraska	NE	\$150,009
Diamond Insurance Company	IL	\$1,048,000
Electric Insurance Company	MA	\$50,000
Empire Fire and Marine Insurance Company	IL	\$2,535,000
Employers Assurance Company	FL	\$100,000
Employers Insurance Company of Nevada	NV	\$100,000
Employers Mutual Acceptance Company	NE	\$10,000
Employers Preferred Insurance Company	FL	\$100,000
Everest Denali Insurance Company	DE	\$100,000
Everest Premier Insurance Company	DE	\$100,000
Farmers Insurance Exchange	CA	\$4,501,000
Farmers Mutual Insurance Company of Nebraska	NE	\$2,000,000
FCCI Insurance Company	FL	\$150,000

SECURITIES PLEDGED AS OF DECEMBER 31, 2019

Company Name	State of Domicile	Amount
Fidelity National Title Insurance Company	FL	\$100,000
Fire Insurance Exchange	CA	\$635,000
Fireman's Fund Insurance Company	CA	\$5,500,000
First American Title Insurance Company	NE	\$555,000
First Landmark Life Insurance Company	NE	\$500,000
First National Life Insurance Company of the U.S.A.	NE	\$100,000
FirstComp Insurance Company	NE	\$1,500,000
GEICO Advantage Insurance Company	NE	\$2,120,000
GEICO Choice Insurance Company	NE	\$2,120,000
GEICO Secure Insurance Company	NE	\$2,120,000
General Automobile Insurance Company, Inc. / The	WI	\$120,000
Genesis Insurance Company	DE	\$110,000
Genworth Mortgage Insurance Corporation	NC	\$275,000
Genworth Mortgage Insurance Corporation of North Carolina	NC	\$235,000
Globe Life and Accident Insurance Company	NE	\$1,700,000
Good Samaritan Insurance Plan of Nebraska, Inc.	NE	\$310,000
Gray Insurance Company/The	LA	\$70,000
Great West Casualty Company	NE	\$2,200,000
Greenwich Insurance Company	DE	\$100,000
GWG Life Settlements, LLC	DE	\$50,000
Habersham Funding, LLC	GA	\$50,000
Haymarket Insurance Company	NE	\$100,000
HeartlandPlains Health	NE	\$320,000
Homesite Indemnity Company	WI	\$105,000
Homesite Insurance Company	WI	\$105,000
Humana Health Plan, Inc.	KY	\$325,000
Humana Wisconsin Health Organization Insurance Corporation	KY	\$300,000
Imperial Fire and Casualty Insurance Company	NC	\$100,000
Imperial Life Settlements, LLC	DE	\$50,000
Imperium Insurance Company	TX	\$100,000
Inland Insurance Company	NE	\$2,000,000
Insurance Company of the West	CA	\$1,525,000
InsureMax Insurance Company	NE	\$1,399,917
Integon General Insurance Corporation	NC	\$75,000
Investors Title Insurance Company	NC	\$200,000
Lexington National Insurance Corporation	FL	\$125,000
Liberty Mutual Insurance Company	MA	\$50,000
Liberty Mutual Personal Insurance Company	MA	\$110,000
Liberty National Life Insurance Company	NE	\$1,700,000

SECURITIES PLEDGED AS OF DECEMBER 31, 2019

Company Name	State of Domicile	Amount
Life Equity LLC	OH	\$50,000
Lincoln Benefit Life Company	NE	\$5,300,000
Lyndon Southern Insurance Company	DE	\$110,000
Mag Mutual Insurance Company	GA	\$125,000
Magna Life Settlements, Inc.	FL	\$250,000
Maple Life Financial, LLC	DE	\$250,000
Medicare Advantage Insurance Company of Omaha	NE	\$2,050,000
Mendota Insurance Company	TN	\$110,000
Metropolitan Tower Life Insurance Company	NE	\$2,000,000
Mid-Century Insurance Company	CA	\$2,500,000
MidSouth Mutual Insurance Company	TN	\$100,000
Midvale Indemnity Company	WI	\$110,000
Monroe Guaranty Insurance Company	IN	\$150,000
Motor Club of America Enterprises, Inc.	NJ	\$50,000
Mount Vernon Specialty Insurance Company	NE	\$750,000
Mutual of Omaha Insurance Company	NE	\$1,915,000
Mutual of Omaha Medicare Advantage Company	NE	\$1,600,000
Nation Motor Club, Inc.	FL	\$50,000
National Fire & Marine Insurance Company	NE	\$2,910,000
National General Motor Club, Inc.	NC	\$100,000
National Indemnity Company	NE	\$3,713,000
National Motor Club of America, Incorporated	TX	\$50,000
National Trust Insurance Company	IN	\$150,000
Nebraska Total Care, Inc.	NE	\$300,000
New Horizons Insurance Company of Missouri	MO	\$103,117
New South Insurance Company	NC	\$75,000
Oak River Insurance Company	NE	\$2,500,000
Omaha Health Insurance Company	NE	\$3,319,000
Omaha Insurance Company	NE	\$2,865,000
Omaha National Insurance Company	NE	\$100,000
Omaha Supplemental Insurance Company	NE	\$105,000
Pacific Life Insurance Company	NE	\$5,000,000
Physicians Life Insurance Company	NE	\$2,000,000
Physicians Mutual Insurance Company	NE	\$2,000,000
Pinnacle Motor Club, Inc.	NV	\$50,000
Platte River Insurance Company	NE	\$3,050,000
Preferred Professional Insurance Company	NE	\$2,835,000
Pre-Paid Legal Casualty, Incorporated	OK	\$150,000
Primerica Life Insurance Company	TN	\$100,000
ProSelect Insurance Company	NE	\$2,500,000

SECURITIES PLEDGED AS OF DECEMBER 31, 2019

Company Name	State of Domicile	Amount
Puritan Life Insurance Company of America	TX	\$110,000
Quest Towing Services LLC	MI	\$50,000
Radnor Specialty Insurance Company	NE	\$2,000,000
Redwood Fire and Casualty Insurance Company	NE	\$2,200,000
Republic Indemnity Company of America	CA	\$107,000
Republic Indemnity Company of California	CA	\$105,000
Republic Mortgage Insurance Company	NC	\$200,000
Roadside Protect, Inc.	IL	\$50,000
Safe Driver Motor Club, Inc.	DE	\$50,000
SafeRide Motor Club, Inc.	CA	\$50,000
Sapphire Edge, Inc.	NE	\$300,000
Savings Bank Mutual Life Insurance Company of Massachusetts/The	MA	\$100,000
Sentruity Casualty Company	TX	\$110,000
Sequoia Insurance Company	CA	\$100,000
Service American Indemnity Company	OK	\$106,000
Signature Motor Club, Inc.	DE	\$50,000
Signature's Nationwide Auto Club, Inc.	DE	\$50,000
Silver Oak Casualty, Inc.	NE	\$1,200,000
Starr Specialty Insurance Company	TX	\$110,000
Starstone National Insurance Company	DE	\$100,000
State Volunteer Mutual Insurance Company	TN	\$105,000
Stonetrust Commercial Insurance Company	NE	\$2,615,000
Stonetrust Premier Casualty Insurance Company	NE	\$928,000
Surety Life Insurance Company	NE	\$5,400,000
Technology Insurance Company, Inc.	DE	\$100,000
Tier One Insurance Company	OK	\$2,600,000
TIG Insurance Company	CA	\$1,990,000
Toyota Motor Ins. Services/dba Toyota Motor Club	CA	\$50,000
Travelers Motor Club, Inc.	OK	\$50,000
Trilegiant Auto Services, Inc.	WY	\$50,000
Truck Insurance Exchange	CA	\$825,000
U S Legal Services Inc	FL	\$150,000
United American Insurance Company	NE	\$1,750,000
United Casualty and Surety Insurance Company	NE	\$2,968,000
United of Omaha Life Insurance Company	NE	\$1,715,000
United States Auto Club, Motoring Division, Inc.	IN	\$50,000
United World Life Insurance Company	NE	\$1,915,000
UnitedHealthcare of the Midlands, Inc.	NE	\$500,000
UnitedHealthcare of the Midwest, Inc.	MO	\$300,000

SECURITIES PLEDGED AS OF DECEMBER 31, 2019

Company Name	State of Domicile	Amount
Universal Surety Company	NE	\$2,100,000
Wellcare of Nebraska Inc	NE	\$310,000
Wellfleet Insurance Company	IN	\$410,000
West Coast Life Insurance Company	NE	\$5,210,000
XL Insurance America, Inc.	DE	\$100,000
XL Specialty Insurance Company	DE	\$100,000
Zenith Insurance Company	CA	\$889,000
ZNAT Insurance Company	CA	\$110,000
GRAND TOTAL		\$201,645,043

UNICORPORATED COUNTY MUTUALS
AS OF
DECEMBER 31, 2019

Name & Address	Nebr. ID #	Assets	Liabilities	Net Assets For Members	Claims Paid	Number of Members	Expenses
Republican Valley Mutual Protective Association 262 O'Sullivan St. Riverton, NE 68972	149101	\$9,830.32	\$1,177.66	\$83,580.33	\$79,000.00	623	\$94,136.45
TOTAL		\$9,830.32	\$1,177.66	\$83,580.33	\$79,000.00	623	\$94,136.45