

NEBRASKA



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DEPARTMENT OF INSURANCE

SUMMARY OF INSURANCE BUSINESS IN NEBRASKA

2020

STATE OF NEBRASKA
PETE RICKETTS, GOVERNOR

DEPARTMENT OF INSURANCE
ERIC DUNNING, DIRECTOR



NEBRASKA

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DEPARTMENT OF INSURANCE



Pete Ricketts Governor

The Honorable Pete Ricketts
Governor
State of Nebraska
State Capitol Building
Lincoln, NE 68509

Dear Governor Ricketts:

In accordance with law and practice, we herewith submit to you the *Summary of Insurance Business in Nebraska for the Year 2020*.

Sincerely,

A handwritten signature in blue ink, appearing to read "Eric Dunning".

Eric Dunning
Director

Eric Dunning, Director
Department of Insurance

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NEBRASKA



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DEPARTMENT OF INSURANCE

MISSION STATEMENT

To safeguard those affected by the business of insurance through the fulfillment of our statutory obligations and by promoting the fair and just treatment of all parties to insurance transactions.



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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	2010-2021	Bruce R. Ramge
1957-1959	John Binning	2021- Present	Eric Dunning

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DEPARTMENT OF INSURANCE STAFF

www.doi.nebraska.gov

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Fax: (402) 471-4610

ADMINISTRATION

Eric Dunning
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
Jody Schmale

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
Nate Dobler, AIC
Renee Foster
John Koenig, CIE, ACS, HIA, FLMI, CPCU
Ashely Krei
John Marinovich
Autumn Schafer
Scott Zager, ACS, AFSI, AIE, FLMI

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

HUMAN RESOURCES DIVISION

Kathy Vandenberg

Personnel Officer

INSURANCE FRAUD PREVENTION DIVISION

Kimberly Church, SCLA, CIFI, AHFI
Connie Drake
Marlan Hohnstein, FCLS
John McGahan
Vacant

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
TJ Addison, CFE
Nathan DeJong, CFE
Jennifer Rose, CFE
Noah Bell
Scott Emery
David Geidel, CFE
Cynthia lu
Anthony Quandt
Jenna Rempe, AFE
Vacant
Vacant
Vacant

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

Andrea Johnson, CFE
Isaak Russell, CFE
Tadd Wegner, CFE
Brian Davis, AFE
Gary Evans, CFE, AES, CISA
Santosh Ghimire, CFE
Kim Hurst, CFE
Joe Jacobson, CFE
Skyler Lawyer, CFE
Linda Scholl, CFE, AES, CISA
Michael Sullivan, CFE
John Wiatr, AFE
Vacant
Vacant

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

Jill Gleason, CFE
Chris Amory, CFE
Nolan Beal
Ben Hostetler, AFE

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
Vacant
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
Thomas Green
Michael Anderson
Vacant

Deputy Director/General Counsel
Paralegal
Counsel
Counsel
Counsel

LIFE AND HEALTH DIVISION

Laura Arp
Deb Maher
Maryana Grodnova-Ware, ALMI, AFSI
Maggie Reinert
Lisa Mariscal-Johnsen
Aaron Rozanski

Administrator
Staff Assistant
Actuarial Assistant
Life and Health Analyst II
Life and Health Analyst II
External Review Coordinator/
Federal Aid Administrator

MARKET CONDUCT

Reva Vandevoorde, CIE, CPCU, MCM, ALMI
Rob McCullough
Jonathon Bartholomew, AIE, ACS, ALMI, CICSR
Megan Keck, CIE, APIR, AU
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
Rae Ann Mastny
Mary Kay McDonald
Vacant

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/Medicare Specialist
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 17-18</u>	<u>FY 18-19</u>	<u>FY 19-20</u>
Examination Fees	\$5,861,367	\$4,790,121	\$ 5,244,297
Admin. Fee Professional Medical Liability	24,036	61,043	126,048
Publications/Photocopies/Fraud Conference	2,592	2,243	2,840
Agent Certification	18,157	16,075	14,145
Legal Filing Fees	18,064	14,869	22,583
Miscellaneous Fees (Filing Fees)	1,087,642	1,146,277	1,169,102
Admin. Fees - Premium Taxes	39,358	38,953	87,247
Pre-Admission Review Fees	20,000	31,000	16,700
P&C Filing Fees	688,477	563,716	454,451
L&H Filing Fees	142,760	165,431	153,886
Fraud Fee	512,716	520,280	530,424
Certificate of Authority	79,655	82,613	76,140
Agency License	636,025	639,785	660,925
Company Appointment/Cancellation	6,700,571	7,087,153	7,419,117
Agent's License	3,289,039	3,349,520	3,498,935
Continuing Education Approval/Course Comp.	44,800	38,800	144,900
Third Party Administrator	79,065	77,500	80,005
Self-Storage	-	1,600	1,700
Public Adjusters		8,990	8,170
	_____	_____	_____
TOTAL FEES	\$19,244,324	\$18,635,969	\$19,711,615

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>2018</u>	<u>2019</u>	<u>2020</u>
Premium Tax	\$ 92,915,380	\$ 100,585,609	\$ 98,663,861
Fire Insurance Tax	4,966,846	4,983,148	5,298,670
Workers' Compensation Cash Fund	3,856,351	3,806,523	3,691,050
Workers' Compensation Trust Fund	-0-	4,918,184	-0-
Premium Tax transferred to CHIP Fund (Net) (1)	<u>(28,347)</u>	<u>580,181</u>	<u>(171,304)</u>
TOTAL TAXES	\$ 101,710,230	\$ 114,873,645	\$ 107,482,277
Interest Income from Premium Tax Prepayments/CHIP Fund	\$ 902,952	\$ 1,069,645	\$ 718,726
Late Payment Penalties and Administrative Fines (2)	<u>155,072</u>	<u>259,423</u>	<u>126,958</u>
TOTAL INTEREST AND PENALTIES	\$ 1,058,024	\$ 1,329,068	\$ 845,684
TOTAL REVENUE DISTRIBUTED TO OTHER GOVERNMENTAL ENTITIES/FUNDS	<u>\$102,768,254</u>	<u>\$116,202,713</u>	<u>\$108,327,961</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 6,591 phone calls in 2020 and responded to more than 465 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 2020, the Consumer Affairs Division closed 1,169 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 2020, consumers received \$3,114,038 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 120 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, twelve financial examiners, twelve 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 2020

COMPANY NAME
Insurance Companies:
Capitol Casualty
Central States Indemnity Company of Omaha
CSI Life Insurance Company
Employers Mutual Acceptance Company
First Landmark Life Insurance Company
Medicare Advantage Company of Omaha
Metropolitan Tower Life Insurance Company
Mount Vernon Specialty Insurance Company
Mutual of Omaha
Mutual of Omaha Medicare Advantage Company
Omaha Health Insurance Company
Omaha Insurance Company
Omaha Reinsurance Company
Preferred Professional Insurance Company
ProSelect Insurance Company
Radnor Specialty Insurance Company
Scandinavian Mutual Insurance Company of Axtell, NE
Summit Specialty Insurance Company
Surety Life Insurance Company
United Casualty & Surety Insurance Company
United Healthcare of the Midlands, Inc.
United of Omaha Life Insurance Company
United World Life Insurance Company
Woodmen of the World Life Insurance Society
Pre-Need Sellers:
Aspen Aftercare Cremation & Burial Services
Bates-Gould Funeral Home
Brockhaus-Howser-Fillmer Funeral Home
Bullock-Long Funeral Home
Butherford, Maser, & Love Mortuary
Chamberlain Chapel
Craig/Layton Funeral Home
Harmon-Wright/Hall Funeral Chapel

Jolliffee Funeral Home
Marshall Funeral Chapels
Minnick Funeral Home
Nelson-Bauer Funeral Home
Norfolk Funeral Services
Odean Colonial Chapel
St. John's Cemetery Association
Stonacek Memorial Chapel
The Arbor Society
Thomas Funeral Home
Tibbetts Brothers
WB Funeral Home
Zabka-Perdue 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.

2020 Insurance Fraud Statistics

The Insurance Fraud Prevention Division (IFPD) received **702** case referrals regarding potential violations of the Nebraska Insurance Fraud Act during 2020. Of the referrals received, 505 (72%) were submitted through the National Insurance Crime Bureau (NICB) and 117 (17%) 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 **\$15.8 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 2020:

- Property/Casualty = 532 Cases (80%)
- Life/Health = 108 Cases (15%)
- Agent or Internal Fraud = 28 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.

2020 Cases Sent for Criminal Prosecution:

11 Cases

11 Suspects Involved

2020 Convictions:

13 Cases

13 Suspects Involved

20 Court Ordered Restitution:

3 Cases

\$46,377

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 2020, the Life and Health Division reviewed 2,293 life and health reports and forms: including policies, riders, endorsements, applications and advertising. A total of 529 health insurance rate filings were reviewed. Overall in 2020, 1,474 filings were received and 2,313 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 2020

Company Name
GEICO Advantage Insurance Company
AMCO Insurance Company
Farmer Mutual United of Nebraska

PRODUCERS' LICENSING DIVISION

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

Any partnership, unincorporated association, corporation or Limited Liability Company, Limited Liability Partnership, or other legal entity transacting business with the public or insurance companies as an insurance producer must be licensed as an insurance agency. The following reflects active licenses for the year ending December 31, 2020:

- Resident Producers 16,145
- Nonresident Producers 100,306
- Insurance Agencies 9,891
- Resident Consultants 177
- Nonresident Consultants 40
- Resident Public Adjusters 23
- Nonresident Public Adjusters 122

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 2020, the Property and Casualty Division received 4,108 new filings, including those made by advisory organizations. Final action was taken on 4,230 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 285 trained volunteers across the state, providing free and unbiased counseling to the more than 30,000 Nebraska Medicare beneficiaries. In 2020 SHIP assisted Nebraskans in saving over \$17,000,000 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 SHIP 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 DOMICILED INSURANCE COMPANIES

(Number of Nebraska Domiciled Companies as of December 31, 2020)

Type of Company	2018	2019	2020
Assessments (County Mutuals)	21	21	20
Captive	4	4	4
Domestic Surplus Lines	0	0	2
Fraternal	1	1	1
Health Maintenance Organization	9	8	8
Intergovernmental Pool	6	6	6
Life and Health	29	31	30
Prepaid Dental Service Corporation	0	0	0
Prepaid Limited Health Service	1	1	1
Property and Casualty	37	39	45
Title	1	1	1
Unincorporated Mutual	1	1	1
Total Domestic Insurance Companies	110	113	119

**COMPANIES INITIALLY LICENSED IN NEBRASKA
DURING THE YEAR 2020**

Company Name	Company Type	Licensure Date
American Digital Title Insurance Company 4949 South Syracuse St., Suite 540 Denver, CO 80237	Property and Casualty	09/03/2020
Beazley America Insurance Company, Inc 30 Batterson Park Road Farmington, CT 06032	Property and Casualty	08/04/2020
Clearcover Insurance Company 33 West Monroe St., Suite 500 Chicago, IL 60603	Property and Casualty	05/01/2020
Digital Edge Insurance Company 76 St. Paul St., Suite 500 Burlington, VA 05401	Property and Casualty	05/01/2020
Future Care Risk Retention Group, LLC 58 East View Lane, Suite 2 Barre, VT 05641	Risk Retention Group	12/14/2020
Graph Insurance Group, A Risk Retention Group 135 Allen Brook Lane, Suite 101 Williston VT 05495	Risk Retention Group	06/22/2020
Hartford Insurance Company of Illinois One Hartford Plaza Hartford, CT 06155	Property and Casualty	05/01/2020
Hornbeam Insurance Company 471 West Main St., Suite 302 Louisville, KY 40202	Property and Casualty	10/02/2020
Insurance Company of the South 10151 Deerwood Park Blvd., Bldg 100, Suite 500 Jacksonville, FL 32256	Property and Casualty	08/07/2020
ManhattanLife of America Insurance Company 10777 Northwest Freeway Houston, TX 77092	Life and Health	12/28/2020
Midwest Insurance Group Inc., A Risk Retention Group 5875 Castle Creek Parkway N. Dr., Suite 215 Indianapolis, IN 46250	Risk Retention Group	07/21/2020

MMIC Risk Retention Group, Inc. 27 Main St., First Floor Burlington, VT 05401	Risk Retention Group	10/02/2020
Mobilitas General Insurance Company 3055 Oak Road Walnut Creek, CA 94597	Property and Casualty	11/16/2020
Motor Transport Mutual Risk Retention Group, Inc. 445 Dexter Ave., Suite 9075 Montgomery, AL 36104	Risk Retention Group	01/27/2020
National Fire & Marine Insurance Company 1314 Douglas St., Suite 1400 Omaha, NE 68102	Domestic Surplus Lines	06/10/2020
Old Surety Life Insurance Company 5201 North Lincoln Blvd Oklahoma City, OK 73105	Life and Health	10/9/2020
Overdrive Rik Retention Group, LLC 1801 West End Ave., Suite 1400 Nashville, TN 37215	Risk Retention Group	8/4/2020
Physicians Mutual Insurance Company 2600 Dodge St. Omaha, NE 38131	Property and Casualty	12/1/2020
Service Lloyds Insurance Company, A Stock Company 6907 N. Capital of Texas Highway, Suite 370 Austin, TX 78731	Property and Casualty	12/27/2020
SFM Select Insurance Company 3500 American Blvd W., Suite 700 Bloomington, MN 55431	Property and Casualty	9/25/2020

COMPANIES WITHDRAWN FROM NEBRASKA DURING THE YEAR 2020

Company Name	Company Type	Withdraw Date	Withdraw Reason	Last Reported Assets	Last Reported Liabilities
Boone & Antelope Mutual Insurance Company	Assessment	1/1/2020	Merged into Norfolk Mutual Insurance Co	\$229,445	\$512,239
Foresters Life Insurance & Annuity Company	Life and Health	7/1/2020	Merged into Nassau Life Insurance Co	\$2,466,530,772	\$2,376,647,022
Nassau Life Insurance Co of Texas	Life and Health	12/31/2020	Merged into Nassau Life Insurance Co	\$387,639,153	\$366,837,114
Transamerica Premier Life Insurance Company	Life and Health	10/1/2020	Merged into Transamerica Life Insurance Company	\$52,679,847,245	\$50,915,287,020
Wilco Life Insurance Company	Life and Health	12/31/2020	Merged into Wilcac Life Insurance Company	\$2,567,705,743	\$2,434,224,261
CGB Insurance Company	Property and Casualty	12/28/2020	Merged into American Agri-Business Insurance Company	\$1,137,576,013	\$924,210,198
Lamorak Insurance Company	Property and Casualty	12/9/2020	Merged into Bedivere Insurance Company	\$26,848,982	\$431,548
Millers First Insurance Company	Property and Casualty	8/4/2020	Liquidation	\$7,807,044	\$11,787,715
The Employers Fire Insurance Company	Property and Casualty	12/9/2020	Merged into Bedivere Insurance Company	\$12,607,835	\$125,123
National Service Contract Ins Co, RRG, Inc.	Risk Retention Group	11/6/2020	Voluntary Surrender	\$3,667,343	\$837,597

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	\$40,000
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	\$6,200,000
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	\$150,000
Bankers Fidelity Assurance Company	GA	\$200,000
Battle Creek Mutual Insurance Company	NE	\$100,000
Benchmark Insurance Company	KS	\$150,000
Berkley Insurance Company	DE	\$110,000
Berkshire Hathaway Direct Insurance Company	NE	\$2,880,000
Berkshire Hathaway Homestate Insurance Company	NE	\$3,025,000

Company Name	State of Domicile	Amount
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
Centurion Casualty Company	NE	\$2,105,000
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 Insurance Company	NE	\$3,330,000
Columbia Mutual Insurance Company	MO	\$100,000
Columbia National Insurance Company	NE	\$1,800,000
Commonwealth Land Title Insurance Company	NE	\$1,000,000
Community Care Health Plan of Nebraska, Inc.	NE	\$300,000
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
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
Fidelity National Title Insurance Company	FL	\$100,000

Company Name	State of Domicile	Amount
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 Casualty Insurance Company	NE	\$125,000
GEICO Choice Insurance Company	NE	\$4,720,000
GEICO General Insurance Company	NE	\$125,000
GEICO Indemnity Company	NE	\$125,000
GEICO Marine Insurance Company	NE	\$125,000
GEICO Secure Insurance Company	NE	4,720,000
General Automobile Insurance Company, Inc. / The	WI	\$120,000
Genesis Insurance Company	DE	\$115,000
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
Government Employees Insurance Company	NE	\$125,000
Gray Insurance Company/The	LA	\$70,000
Great West Casualty Company	NE	\$2,200,000
Greenwich Insurance Company	DE	\$105,000
GWG Life Settlements, LLC	DE	\$50,000
Habersham Funding, LLC	GA	\$50,000
Hartford Insurance Company of Illinois	IL	\$100,000
Haymarket Insurance Company	NE	\$100,000
HeartlandPlains Health	NE	\$320,000
Homesite Indemnity Company	WI	\$105,000
Homesite Insurance Company	WI	\$105,000
Hornbeam Insurance Company	KY	\$100,000
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
Imperium Insurance Company	TX	\$100,000
Inland Insurance Company	NE	\$2,000,000
Insurance Company of the South	GA	\$100,000
Insurance Company of the West	CA	\$1,525,000
InsureMax Insurance Company	NE	\$1,949,917
Integon General Insurance Corporation	NC	\$75,000
Investors Title Insurance Company	NC	\$200,000
Lexington National Insurance Corporation	FL	\$100,000
Liberty Mutual Insurance Company	MA	\$50,000
Liberty Mutual Personal Insurance Company	MA	\$110,000

Company Name	State of Domicile	Amount
Liberty National Life Insurance Company	NE	\$1,700,000
Life Equity LLC	OH	\$250,000
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	\$605,000
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	\$110,000
ProSelect Insurance Company	NE	\$2,500,000
Puritan Life Insurance Company of America	TX	\$110,000
Quest Towing Services, LLC	MI	\$50,000
Radnor Specialty Insurance Company	NE	\$2,000,000

Company Name	State of Domicile	Amount
Redwood Fire and Casualty Insurance Company	NE	\$2,200,000
Republic Indemnity Company of America	CA	\$112,000
Republic Indemnity Company of California	CA	\$105,000
Republic Mortgage Insurance Company	NC	\$200,000
Roadside innovation, Inc.	VA	\$50,000
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
Service Lloyds Insurance Company, a Stock Company	TX	\$100,000
Signature Motor Club, Inc.	DE	\$50,000
Signature's Nationwide Auto Club, Inc.	DE	\$50,000
Silver Oak Casualty, Inc.	NE	\$1,200,000
Standard Life and Casualty Insurance Company	UT	\$109,000
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	\$2,610,000
Stonetrust Premier Casualty Insurance Company	NE	\$928,000
Summit Specialty Insurance Company	NE	\$100,000
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	\$1,000,000
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	\$2,634,000
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	\$310,000
UnitedHealthcare of the Midwest, Inc.	MO	\$300,000
Universal Surety Company	NE	\$2,100,000
Upstream Life Insurance Company	TX	\$100,000
Wellfleet Insurance Company	IN	\$410,000

Company Name	State of Domicile	Amount
West Coast Life Insurance Company	NE	\$5,210,000
Work First Casualty Company	DE	\$105,000
XL Insurance America, Inc.	DE	\$105,000
XL Specialty Insurance Company	DE	\$105,000
Zenith Insurance Company	CA	\$889,000
ZNAT Insurance Company	CA	\$110,000
GRAND TOTAL		\$213,590,043

YEAR 2020 COMPANIES BY STATE/COUNTRY OF DOMICILE

AL - ALABAMA

BROOKLYN SPECIALTY INSURANCE COMPANY RISK RETENTION GROUP INC

KNIGHTS OF PETER CLAVER, INC.

MOTOR TRANSPORT MUTUAL RISK RETENTION GROUP INC

PROASSURANCE INDEMNITY COMPANY, INC.

PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY

YRIG RISK RETENTION GROUP INC

AR - ARKANSAS

CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE COMPANY

MANHATTANLIFE ASSURANCE COMPANY OF AMERICA

MANHATTANLIFE OF AMERICA INSURANCE COMPANY

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

EVERSPAN INSURANCE COMPANY

HALLMARK INSURANCE COMPANY

HERITAGE LIFE INSURANCE COMPANY

LANGHORNE REINSURANCE (ARIZONA) LTD

LIFECARE ASSURANCE COMPANY

MEMBERS HEALTH INSURANCE COMPANY

MERIT HEALTH INSURANCE COMPANY

MOBILITAS GENERAL 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

U.S. FINANCIAL LIFE INSURANCE COMPANY

UNITED CONCORDIA INSURANCE COMPANY

WELLCARE HEALTH INSURANCE OF ARIZONA INC.

WELLCARE PRESCRIPTION INSURANCE INC

WYSH LIFE AND HEALTH INSURANCE COMPANY

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 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.
AMERICAN DIGITAL TITLE INSURANCE COMPANY
ASCOT INSURANCE COMPANY
ASSURED LIFE ASSOCIATION
ATTORNEYS TITLE GUARANTY FUND INC.
BRIGHT HEALTH INSURANCE COMPANY
CICA LIFE INSURANCE COMPANY OF AMERICA
CONTINENTAL DIVIDE INSURANCE COMPANY
COPIC INSURANCE COMPANY
EQUITABLE FINANCIAL LIFE AND ANNUITY 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 AMERICA INSURANCE COMPANY INC
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

ACCELERANT NATIONAL INSURANCE COMPANY
ADMIRAL INDEMNITY COMPANY
ALLIED WORLD SPECIALTY INSURANCE COMPANY
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN BUSINESS & MERCANTILE INSURANCE
MUTUAL, INC.
AMERICAN SECURITY INSURANCE COMPANY
AMTRUST 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
CENTRE INSURANCE COMPANY
COLISEUM REINSURANCE COMPANY
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
DIGITAL EDGE 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
ROOT PROPERTY & CASUALTY 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	EMPLOYERS MUTUAL CASUALTY COMPANY
SECURITY FIRST INSURANCE COMPANY	FARM BUREAU LIFE INSURANCE COMPANY
SHELTERPOINT INSURANCE COMPANY	FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY
STAR CASUALTY INSURANCE COMPANY	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA
U S LEGAL SERVICES INC	FIDELITY & GUARANTY LIFE INSURANCE COMPANY
UNITED AUTOMOBILE INSURANCE COMPANY	FIDELITY AND GUARANTY INSURANCE COMPANY
VAULT RECIPROCAL EXCHANGE	FMH AG RISK INSURANCE COMPANY
GA - GEORGIA	GREAT PLAINS CASUALTY INC
BANKERS FIDELITY ASSURANCE COMPANY	GREAT WESTERN INSURANCE COMPANY
BANKERS FIDELITY LIFE INSURANCE COMPANY	GRINNELL MUTUAL REINSURANCE COMPANY
INSURANCE COMPANY OF THE SOUTH	GRINNELL SELECT INSURANCE COMPANY
LIFE OF THE SOUTH INSURANCE COMPANY	GUARANTY INCOME LIFE INSURANCE COMPANY
MAG MUTUAL INSURANCE COMPANY	GUIDEONE AMERICA INSURANCE COMPANY
MUNICH AMERICAN REASSURANCE COMPANY	GUIDEONE ELITE INSURANCE COMPANY
MUNICH RE US LIFE CORPORATION	GUIDEONE INSURANCE COMPANY
SENIOR LIFE INSURANCE COMPANY	GUIDEONE SPECIALTY INSURANCE COMPANY
STATE MUTUAL INSURANCE COMPANY	HOMESTEADERS LIFE COMPANY
HI - HAWAII	IMT INSURANCE COMPANY
NEWPORT MUTUAL INSURANCE RISK RETENTION GROUP, INC.	INTREPID INSURANCE COMPANY
PACIFIC GUARDIAN LIFE INSURANCE CO., LTD.	KEY RISK INSURANCE COMPANY
THE MUTUAL RISK RETENTION GROUP, INC.	MAGELLAN COMPLETE CARE OF IOWA INC
IA - IOWA	MEDICAL ASSOCIATES HEALTH PLAN, INC.
ACADIA INSURANCE COMPANY	MEDICO CORP LIFE INSURANCE COMPANY
ACCORDIA LIFE AND ANNUITY COMPANY	MEDICO INSURANCE COMPANY
ADDISON INSURANCE COMPANY	MEDICO LIFE AND HEALTH INSURANCE COMPANY
AGRI GENERAL INSURANCE COMPANY	MEMBERS LIFE INSURANCE COMPANY
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	MERCHANTS BONDING COMPANY (MUTUAL)
AMCO INSURANCE COMPANY	MERCHANTS NATIONAL BONDING INC
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY	MIDLAND NATIONAL LIFE INSURANCE COMPANY
AMERICAN REPUBLIC CORP INSURANCE COMPANY	MIDWEST FAMILY ADVANTAGE INSURANCE COMPANY
AMERICAN REPUBLIC INSURANCE COMPANY	MIDWEST FAMILY MUTUAL INSURANCE COMPANY
ARAG INSURANCE COMPANY	MILBANK INSURANCE COMPANY
ATHENE ANNUITY AND LIFE COMPANY	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY
BERKLEY CASUALTY COMPANY	NCMIC INSURANCE COMPANY
BERKLEY LIFE AND HEALTH INSURANCE COMPANY	NIPPON LIFE INSURANCE COMPANY OF AMERICA
BERKLEY NATIONAL INSURANCE COMPANY	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE
BERKLEY REGIONAL INSURANCE COMPANY	PHARMACISTS MUTUAL INSURANCE COMPANY
BETTERLIFE	PLAZA INSURANCE COMPANY
CAROLINA CASUALTY INSURANCE COMPANY	PRINCIPAL LIFE INSURANCE COMPANY
CENTURION LIFE INSURANCE COMPANY	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY
CHIRON INSURANCE COMPANY	PROFESSIONAL SOLUTIONS INSURANCE COMPANY
CLERMONT INSURANCE COMPANY	RIVERPORT INSURANCE COMPANY
CMFG LIFE INSURANCE COMPANY	STARNET INSURANCE COMPANY
CONTINENTAL WESTERN INSURANCE COMPANY	STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY
COOPORTUNITY HEALTH	SYMETRA LIFE INSURANCE COMPANY
CUMIS INSURANCE SOCIETY, INC.	SYMETRA NATIONAL LIFE INSURANCE COMPANY
DEPOSITORS INSURANCE COMPANY	TOYOTA MOTOR INSURANCE COMPANY
EAGLE LIFE INSURANCE COMPANY	TRANSAMERICA CASUALTY INSURANCE COMPANY
EMC NATIONAL LIFE COMPANY	TRANSAMERICA LIFE INSURANCE COMPANY
EMC PROPERTY & CASUALTY COMPANY	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
EMCASCO 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

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
CLEARCOVER 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
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
ESURANCE INSURANCE COMPANY
ESURANCE INSURANCE COMPANY OF NEW JERSEY
ESURANCE PROPERTY AND CASUALTY 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
HARTFORD INSURANCE COMPANY OF ILLINOIS
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
IRONSHORE INDEMNITY INC.
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
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	WILCAC LIFE INSURANCE COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
NATIONAL SURETY CORPORATION	ZURICH AMERICAN LIFE INSURANCE COMPANY
NEW HAMPSHIRE INSURANCE COMPANY	
OLD REPUBLIC GENERAL INSURANCE CORPORATION	IN - INDIANA
OLD REPUBLIC LIFE INSURANCE COMPANY	ALL SAVERS INSURANCE COMPANY
OLD REPUBLIC SECURITY ASSURANCE COMPANY	AMERICAN AGRICULTURAL INSURANCE COMPANY
ONECIS INSURANCE COMPANY	AMERICAN ECONOMY INSURANCE COMPANY
PEERLESS INDEMNITY INSURANCE COMPANY	AMERICAN INCOME LIFE INSURANCE COMPANY
PEKIN LIFE INSURANCE COMPANY	AMERICAN INTER-FIDELITY EXCHANGE
POLISH NATIONAL ALLIANCE OF THE US OF NA	AMERICAN SPECIALTY HEALTH INSURANCE COMPANY
POLISH ROMAN CATHOLIC UNION OF AMERICA	AMERICAN STATES INSURANCE COMPANY
POLISH WOMEN'S ALLIANCE OF AMERICA, IN REHABILITATION	AMERICAN STATES PREFERRED INSURANCE COMPANY
PROASSURANCE INSURANCE COMPANY OF AMERICA	AMERICAN SURETY COMPANY
PUBLIC SERVICE INSURANCE COMPANY	AMERICAN UNITED LIFE INSURANCE COMPANY
RELIANCE STANDARD LIFE INSURANCE COMPANY	ANTHEM INSURANCE COMPANIES, INC.
RESERVE NATIONAL INSURANCE COMPANY	ANTHEM LIFE INSURANCE COMPANY
RESOURCE LIFE INSURANCE COMPANY	BROTHERHOOD MUTUAL INSURANCE COMPANY
RESPONSE INSURANCE COMPANY	CGB INSURANCE COMPANY
RESPONSE WORLDWIDE INSURANCE COMPANY	CHUBB NATIONAL INSURANCE COMPANY
RLI INSURANCE COMPANY	DIAMOND STATE INSURANCE COMPANY
ROYAL NEIGHBORS OF AMERICA	EVERENCE ASSOCIATION INC
SAFECO INSURANCE COMPANY OF ILLINOIS	EVERENCE INSURANCE COMPANY
SAFETY FIRST INSURANCE COMPANY	FEDERAL INSURANCE COMPANY
SAFEWAY INSURANCE COMPANY	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
SPECIALTY RISK OF AMERICA	FORETHOUGHT LIFE INSURANCE COMPANY
SPINNAKER INSURANCE COMPANY	FRESENIUS HEALTH PLANS INSURANCE COMPANY
STATE FARM FIRE AND CASUALTY COMPANY	GOLDEN RULE INSURANCE COMPANY
STATE FARM GENERAL INSURANCE COMPANY	GRAIN DEALERS MUTUAL INSURANCE COMPANY
STATE FARM HEALTH INSURANCE COMPANY	GREAT NORTHERN INSURANCE COMPANY
STATE FARM LIFE INSURANCE COMPANY	HARTFORD CASUALTY INSURANCE COMPANY
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	HARTFORD INSURANCE COMPANY OF THE MIDWEST
STERLING LIFE INSURANCE COMPANY	HCC LIFE INSURANCE COMPANY
TEACHERS INSURANCE COMPANY	HEARTLAND NATIONAL LIFE INSURANCE COMPANY
THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY
THE FIRST LIBERTY INSURANCE CORPORATION	INFINITY INSURANCE COMPANY
THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	LM PROPERTY AND CASUALTY INSURANCE COMPANY
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	MIDWESTERN UNITED LIFE INSURANCE COMPANY
TRANSPORTATION INSURANCE COMPANY	MONROE GUARANTY INSURANCE COMPANY
TRUASSURE INSURANCE COMPANY	NATIONAL INSURANCE ASSOCIATION
TRUSTMARK INSURANCE COMPANY	NATIONAL TRUST INSURANCE COMPANY
TRUSTMARK LIFE INSURANCE COMPANY	PACIFICARE LIFE AND HEALTH INSURANCE COMPANY
UNITED INSURANCE COMPANY OF AMERICA	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD
UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	PROPERTY-OWNERS INSURANCE COMPANY
UNITED SECURITY HEALTH AND CASUALTY INSURANCE COMPANY	PROTECTIVE INSURANCE COMPANY
UNITEDHEALTHCARE INSURANCE COMPANY OF AMERICA	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	ROCK RIDGE INSURANCE COMPANY
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	SAFECO INSURANCE COMPANY OF INDIANA
VIRGINIA SURETY COMPANY, INC.	SAGAMORE INSURANCE COMPANY
WARNER 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
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
HORNBEAM 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
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
 GLEANER 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
 GRANITE RE, INC.
 GREAT NORTHWEST INSURANCE COMPANY
 HEALTHPARTNERS INSURANCE COMPANY
 MEDICA INSURANCE COMPANY
 MII LIFE INSURANCE, INCORPORATED
 MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY
 MINNESOTA LIFE INSURANCE COMPANY
 MMIC INSURANCE INC
 NAU COUNTRY INSURANCE COMPANY
 NORTH STAR GENERAL INSURANCE COMPANY

NORTH STAR MUTUAL INSURANCE COMPANY
 PIONEER SPECIALTY INSURANCE COMPANY
 PREFERREDONE INSURANCE COMPANY
 RELIASTAR LIFE INSURANCE COMPANY
 RIVERSOURCE LIFE INSURANCE COMPANY
 RURAL COMMUNITY INSURANCE COMPANY
 SECURIAN CASUALTY COMPANY
 SECURIAN LIFE INSURANCE COMPANY
 SECURITY LIFE INSURANCE COMPANY OF AMERICA
 SFM MUTUAL INSURANCE COMPANY
 SFM SAFE INSURANCE COMPANY
 SFM SELECT 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.	ACCEPTANCE CASUALTY INSURANCE COMPANY
THE BAR PLAN MUTUAL INSURANCE COMPANY	ACCEPTANCE INDEMNITY INSURANCE COMPANY
THE RELIABLE LIFE INSURANCE COMPANY	ACCEPTANCE INSURANCE COMPANY
THE TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA	ALL LINES INTERLOCAL COOPERATIVE AGGREGATE POOL (ALICAP)
TRADERS INSURANCE COMPANY	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS (AFLAC)
UNITEDHEALTHCARE OF THE MIDWEST, INC.	AMERICAN INTERSTATE INSURANCE COMPANY
VANLINER INSURANCE COMPANY	AMERICAN LIFE & SECURITY CORP.
WESTPORT INSURANCE CORPORATION	AMERIHEALTH NEBRASKA INC
MS - MISSISSIPPI	AMERITAS LIFE INSURANCE CORP.
INDEMNITY NATIONAL INSURANCE COMPANY	ASSURANCEAMERICA INSURANCE COMPANY
MT - MONTANA	ASSURITY LIFE INSURANCE COMPANY
ALPS PROPERTY & CASUALTY INSURANCE COMPANY	AZGUARD INSURANCE COMPANY
NC - NORTH CAROLINA	BATTLE CREEK MUTUAL INSURANCE COMPANY
BANKERS LIFE INSURANCE COMPANY	BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
COLORADO BANKERS LIFE INSURANCE COMPANY	BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY
DIRECT NATIONAL INSURANCE COMPANY	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF NEBRASKA
EAGLE BUILDERS INSURANCE COMPANY RISK RETENTION GROUP INC	BERKSHIRE HATHAWAY SPECIALTY INSURANCE
GENWORTH FINANCIAL ASSURANCE CORPORATION	BLUE CROSS AND BLUE SHIELD OF NEBRASKA, INC.
GENWORTH MORTGAGE INSURANCE CORPORATION	BOONE AND ANTELOPE MUTUAL INSSURANCE COMPANY
GENWORTH MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA	CAPITOL CASUALTY COMPANY
IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY	CENSTAT CASUALTY COMPANY
INTEGON GENERAL INSURANCE CORPORATION	CENTRAL STATES HEALTH AND LIFE CO. OF OMAHA
INTEGON INDEMNITY CORPORATION	CENTRAL STATES INDEMNITY CO. OF OMAHA
INTEGON NATIONAL INSURANCE COMPANY	CENTURION CASUALTY COMPANY
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	COMMUNITY CARE HEALTH PLAN OF NEBRASKA, INC.
NEW SOUTH INSURANCE COMPANY	CONTINENTAL AMERICAN INSURANCE COMPANY
OCCIDENTAL FIRE AND CASUALTY COMPANY OF NORTH CAROLINA	COVENTRY HEALTH CARE OF NEBRASKA, INC.
POSEIDON COMMERCIAL INSURANCE COMPANY, FKA UNITED GUARANTY COMMERCIAL INSURANCE 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 RESIDENTIAL INSURANCE COMPANY	FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF SEWARD COUNTY
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA	FARMERS MUTUAL INSURANCE COMPANY OF NEBRASKA
WILSHIRE INSURANCE COMPANY	FARMERS MUTUAL UNITED INSURANCE COMPANY INC
ND - NORTH DAKOTA	FIRST AMERICAN TITLE INSURANCE COMPANY
GREAT DIVIDE INSURANCE COMPANY	FIRST LANDMARK LIFE INSURANCE COMPANY
PIONEER MUTUAL LIFE INSURANCE COMPANY	FIRST NATIONAL LIFE INSURANCE COMPANY OF THE U.S.A.
SURETY LIFE AND CASUALTY INSURANCE COMPANY	FIRST WYOMING LIFE INSURANCE COMPANY
NE - NEBRASKA	FIRSTCOMP INSURANCE COMPANY
5 STAR LIFE INSURANCE COMPANY	FOXTROT RE LLC
ABILITY INSURANCE COMPANY (FKA MEDICO LIFE) NAME CHANGE 02/10/09	GEICO ADVANTAGE INSURANCE COMPANY
	GEICO CASUALTY COMPANY
	GEICO CHOICE INSURANCE COMPANY
	GEICO GENERAL INSURANCE COMPANY
	GEICO INDEMNITY COMPANY
	GEICO MARINE INSURANCE COMPANY
	GEICO SECURE INSURANCE COMPANY
	GERMAN FARMERS MUTUAL ASSESSMENT INSURANCE ASSOCIATION OF HALL COUNTY

GERMAN MUTUAL INSURANCE ASSOCIATION OF NEBRASKA
GERMAN MUTUAL INSURANCE COMPANY OF DODGE COUNTY NEBRASKA
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
GOOD SAMARITAN INSURANCE PLAN OF NEBRASKA INC
GOVERNMENT EMPLOYEES INSURANCE COMPANY
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 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
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

NM - NEW MEXICO

CONTINENTAL INDEMNITY COMPANY
ILLINOIS INSURANCE COMPANY
PENNSYLVANIA 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
AIU INSURANCE COMPANY
ALEA NORTH AMERICA INSURANCE COMPANY
ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
AMALGAMATED LIFE INSURANCE COMPANY
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY
AMERICAN HOME ASSURANCE COMPANY
AMERICAN MEDICAL AND LIFE INSURANCE COMPANY
AMERICAN PET INSURANCE COMPANY
AMTRUST TITLE INSURANCE COMPANY
ASSURED GUARANTY MUNICIPAL CORP.
ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF NEW YORK
ATLANTIC SPECIALTY INSURANCE COMPANY
AXA INSURANCE COMPANY
AXIS REINSURANCE COMPANY
BERKSHIRE HATHAWAY ASSURANCE CORPORATION
BUILD AMERICA MUTUAL ASSURANCE COMPANY
CEDAR INSURANCE COMPANY
CERITY INSURANCE COMPANY
CHUBB INDEMNITY INSURANCE COMPANY
CHURCH INSURANCE COMPANY
CHURCH LIFE INSURANCE CORPORATION
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY
COMMERCE AND INDUSTRY INSURANCE COMPANY
COMMERCIAL TRAVELERS LIFE INSURANCE COMPANY
COMPASS INSURANCE COMPANY
CONSTITUTION INSURANCE COMPANY
DIGITAL AFFECT INSURANCE COMPANY
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY
FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY
GENERAL SECURITY NATIONAL INSURANCE COMPANY
GENERALI U.S. BRANCH
GERBER LIFE INSURANCE COMPANY
GLOBAL REINSURANCE CORPORATION OF AMERICA
GRAPHIC ARTS MUTUAL INSURANCE COMPANY
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK

GREATER NEW YORK MUTUAL INSURANCE COMPANY
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA
INTRAMERICA LIFE INSURANCE COMPANY
JEFFERSON INSURANCE COMPANY
LEMONADE INSURANCE COMPANY
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK
MBIA INSURANCE CORPORATION
METROPOLITAN LIFE INSURANCE COMPANY
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA
MITSUI SUMITOMO INSURANCE USA INC.
MONITOR LIFE INSURANCE COMPANY OF NEW YORK
MONY LIFE INSURANCE COMPANY
MOUNTAIN VALLEY INDEMNITY COMPANY
MUNICIPAL ASSURANCE CORP.
MUTUAL OF AMERICA LIFE INSURANCE COMPANY
NASSAU LIFE INSURANCE COMPANY
NATIONAL BENEFIT LIFE INSURANCE COMPANY
NATIONAL CONTINENTAL INSURANCE COMPANY
NATIONAL PUBLIC FINANCE GUARANTEE CORPORATION
NATIONAL SECURITY LIFE AND ANNUITY COMPANY
NATIONAL TITLE INSURANCE OF NEW YORK INC
NAVIGATORS INSURANCE COMPANY
NEW YORK LIFE INSURANCE COMPANY
NEW YORK MARINE AND GENERAL INSURANCE COMPANY
NOVA CASUALTY COMPANY
PARTNER REINSURANCE COMPANY OF THE U.S.
PLYMOUTH ROCK ASSURANCE PREFERRED CORPORATION
RAMPART INSURANCE COMPANY
RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK
ROCHDALE INSURANCE COMPANY
SAMSUNG FIRE & MARINE INSURANCE CO., LTD (US BRANCH)
SBLI USA LIFE INSURANCE COMPANY, INC.
SCOR REINSURANCE COMPANY
SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK
SENECA INSURANCE COMPANY, INC.
SIRIUS AMERICA INSURANCE COMPANY
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY
SOMPO AMERICA INSURANCE COMPANY
STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
SWISS REINSURANCE AMERICA CORPORATION
SYNCORA GUARANTEE INC
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA
THE MANHATTAN LIFE INSURANCE COMPANY
TIAA-CREF LIFE INSURANCE COMPANY
TNUS INSURANCE COMPANY
TOKIO MARINE AMERICA INSURANCE COMPANY
TRANS PACIFIC INSURANCE COMPANY
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY
TRANSATLANTIC REINSURANCE COMPANY

UNITED STATES BRANCH OF THE INDEPENDENT ORDER OF FORESTERS
UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK
UNITRIN AUTO AND HOME INSURANCE COMPANY
UNITRIN PREFERRED INSURANCE COMPANY
UTICA MUTUAL INSURANCE COMPANY
VIGILANT INSURANCE COMPANY
WELLFLEET NEW YORK INSURANCE COMPANY
WILTON REASSURANCE LIFE COMPANY OF NEW YORK
XL INSURANCE COMPANY OF NEW YORK, INC.
XL REINSURANCE AMERICA INC.
ZURICH AMERICAN INSURANCE COMPANY

OH - OHIO

ALLIED INSURANCE COMPANY OF AMERICA
AMERICAN COMMERCE INSURANCE COMPANY
AMERICAN EMPIRE INSURANCE COMPANY
AMERICAN MODERN HOME INSURANCE COMPANY
AMERICAN MODERN 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
ELIXIR INSURANCE COMPANY
ENCOVA LIFE 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
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
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
INDIVIDUAL ASSUR CO LIFE HLTH & ACC
LIBERTY BANKERS LIFE INSURANCE COMPANY
LIFESHIELD NATIONAL INSURANCE CO.
NATIONAL AMERICAN INSURANCE COMPANY
OLD SURETY LIFE 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
CANADA LIFE REINSURANCE 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
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
OBI AMERICA INSURANCE COMPANY
OBI NATIONAL INSURANCE COMPANY
OLD REPUBLIC INSURANCE COMPANY
PACIFIC EMPLOYERS INSURANCE COMPANY
PENINSULA 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 MUTUTAL LIFE INSURANCE COMPANY
UNITED SECURITY ASSURANCE COMPANY OF PENNSYLVANIA
UNITED STATES LIABILITY INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY
WESTCHESTER FIRE INSURANCE COMPANY
WILLIAM PENN ASSOCIATION

RI - RHODE ISLAND

AFFILIATED FM INSURANCE COMPANY
AMICA LIFE INSURANCE COMPANY
AMICA MUTUAL INSURANCE COMPANY
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
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY
COMPANION LIFE INSURANCE COMPANY
DAN RISK RETENTION GROUP INC
DIRECT GENERAL LIFE INSURANCE COMPANY
GRANULAR INSURANCE COMPANY (FORMERLY, COEFFICIENT INSURANCE COMPANY)
ROMULUS INSURANCE RISK RETENTION GROUP INC
SKYRAIDER RISK RETENTION GROUP
VANDERBILT INSURANCE COMPANY A RISK RETENTION GROUP
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
CAPITOL LIFE 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.	RURAL TRUST INSURANCE COMPANY
EMPHEYSYS INSURANCE COMPANY	SAGICOR LIFE INSURANCE COMPANY
ENTERPRISE LIFE INSURANCE COMPANY	SELECT INSURANCE COMPANY
EQUITY INSURANCE COMPANY	SENTRUITY CASUALTY COMPANY
FAMILY LIFE INSURANCE COMPANY	SERVICE LLOYDS INSURANCE COMPANY, A STOCK COMPANY
FAMILY SERVICE LIFE INSURANCE COMPANY	SOUTHERN INSURANCE COMPANY
FIRST AMERICAN TITLE GUARANTY COMPANY	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY
FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE COMPANY	STARR INDEMNITY & LIABILITY COMPANY
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	STARR SPECIALTY INSURANCE COMPANY
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	STATE NATIONAL INSURANCE COMPANY, INC.
FUNERAL DIRECTORS LIFE INSURANCE COMPANY	STEWART TITLE GUARANTY COMPANY
GARDEN STATE LIFE INSURANCE COMPANY	SURETEC INSURANCE COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	TEXAS INTERNATIONAL LIFE INSURANCE COMPANY
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	TEXAS LIFE INSURANCE COMPANY
GREAT MIDWEST INSURANCE COMPANY	THE OHIO STATE LIFE INSURANCE COMPANY
GREAT SOUTHERN LIFE INSURANCE COMPANY	TITLE RESOURCES GUARANTY COMPANY
HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY, INC.	TRANSVERSE INSURANCE COMPANY
HOMEOWNERS OF AMERICA INSURANCE COMPANY	TRINITY UNIVERSAL INSURANCE COMPANY
IA AMERICAN LIFE INSURANCE COMPANY	TRITON INSURANCE COMPANY
IMPERIUM INSURANCE COMPANY	U.S. SPECIALTY INSURANCE COMPANY
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC	UNIFIED LIFE INSURANCE COMPANY
INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	UNITED FIDELITY LIFE INSURANCE COMPANY
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	UNITED SERVICES AUTOMOBILE ASSOCIATION
LANDMARK LIFE INSURANCE COMPANY	UPSTREAM LIFE INSURANCE COMPANY
LEXON INSURANCE COMPANY	USAA CASUALTY INSURANCE COMPANY
LIFE INSURANCE COMPANY OF THE SOUTHWEST	USAA GENERAL INDEMNITY COMPANY
MCNA INSURANCE COMPANY	USAA LIFE INSURANCE COMPANY
MEDICUS INSURANCE COMPANY	VARIABLE ANNUITY LIFE INSURANCE COMPANY
MERIT LIFE INSURANCE CO.	WINDHAVEN NATIONAL INSURANCE COMPANY
MGA INSURANCE COMPANY INC.	WRIGHT NATIONAL FLOOD INSURANCE COMPANY
MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	ZALE INDEMNITY COMPANY
NASSAU LIFE INSURANCE COMPANY OF TEXAS	
NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	UT - UTAH
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	ACCENDO INSURANCE COMPANY
NATIONAL HEALTH INSURANCE COMPANY	AMERICAN LIBERTY INSURANCE COMPANY, INC
NATIONAL INVESTORS TITLE INSURANCE COMPANY	BENEFICIAL LIFE INSURANCE COMPANY
NATIONAL SPECIALTY INSURANCE COMPANY	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY
NATIONAL TEACHERS ASSOC LIFE INS CO	SECURITY NATIONAL LIFE INSURANCE COMPANY
NEW ERA LIFE INSURANCE COMPANY	SENTINEL SECURITY LIFE INSURANCE COMPANY
NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	SILAC INSURANCE COMPANY
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA	STANDARD LIFE AND CASUALTY INSURANCE COMPANY
OPTIMUM RE INSURANCE COMPANY	STERLING NATIONAL LIFE INSURANCE COMPANY INC
PAN-AMERICAN CASUALTY COMPANY	WCF NATIONAL INSURANCE COMPANY
PETROLEUM CASUALTY COMPANY	
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	VA - VIRGINIA
PINNACLE NATIONAL INSURANCE COMPANY	ELEPHANT INSURANCE COMPANY
PIONEER SECURITY LIFE INSURANCE COMPANY	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY
PRODUCERS AGRICULTURE INSURANCE COMPANY	MARKEL AMERICAN INSURANCE COMPANY
PROFESSIONAL INSURANCE COMPANY	SHENANDOAH LIFE INSURANCE COMPANY
	VT - VERMONT
	CUSA RRG, INC.
	GRAPH INSURANCE GROUP A RISK RETENTION GROUP LLC

HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COMPANY
HOUSING ENTERPRISE INSURANCE COMPANY INC
MEDMARC CASUALTY INSURANCE COMPANY
MIDWEST INSURANCE GROUP, INC. A RISK RETENTION GROUP
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
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 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
TIME INSURANCE COMPANY
UNIMERICA INSURANCE COMPANY
UNITED WISCONSIN INSURANCE COMPANY
UNITEDHEALTHCARE LIFE INSURANCE COMPANY
UNITRIN SAFEGUARD INSURANCE COMPANY
VIKING INSURANCE COMPANY OF WISCONSIN
WAUSAU BUSINESS INSURANCE COMPANY
WAUSAU UNDERWRITERS INSURANCE COMPANY
WEST BEND MUTUAL INSURANCE COMPANY

WV - WEST VIRGINIA

BRICKSTREET MUTUAL INSURANCE COMPANY
NORTHSTONE INSURANCE COMPANY
PINNACLEPOINT INSURANCE COMPANY
SUMMITPOINT INSURANCE COMPANY

NEBRASKA BUSINESS – PREMIUMS WRITTEN

DOMESTIC AND FOREIGN COMPANIES COMBINED

PROPERTY & CASUALTY – LIFE & HEALTH – TITLE – FRATERNAL

AS OF DECEMBER 31, 2020

	PREMIUMS WRITTEN		PREMIUMS WRITTEN
Life	\$1,181,154,116	Workers' Compensation	\$ 354,101,425
Annuity	\$1,948,627,594	Other Liability	\$ 436,299,438
Accident & Health	\$6,251,688,276	Excess Workers' Compensation	\$ 5,281,382
Credit (Life and A & H)	\$ 1,893,213	Products Liability	\$ 23,114,146
Fire	\$ 91,806,987	Private Passenger Auto No-Fault	\$ 537,907
Allied Lines	\$ 111,857,946	Other Private Passenger Auto Liability	\$ 693,540,580
Multiple Peril Crop	\$ 522,739,136	Commercial Auto No-Fault	\$ 15,186
Federal Flood	\$ 7,131,945	Other Commercial Auto Liability	\$ 198,274,061
Private Flood	\$ 3,747,458	Private Passenger Auto Phy. Damage	\$ 643,438,419
Private Crop	\$ 242,631,855	Commercial Auto Physical Damage	\$ 143,952,876
Farmowners Multiple Peril	\$ 253,593,948	Aircraft (All Perils)	\$ 18,305,427
Homeowners Multiple Peril	\$ 874,734,002	Fidelity	\$ 7,218,345
Commercial Multi. Peril (Non-Liability)	\$ 242,242,432	Surety	\$ 47,321,379
Commercial Multi. Peril (Liability)	\$ 84,423,771	Burglary and Theft	\$ 2,238,362
Mortgage Guaranty	\$ 35,139,464	Boiler and Machinery	\$ 16,713,815
Ocean Marine	\$ 5,095,581	Credit	\$ 6,146,396
Inland Marine	\$ 177,999,737	Warranty	\$ 8,158,229
Financial Guaranty	\$ 809,921	Aggregate Write-Ins For Other	\$ 6,133,141
Medical Malpractice	\$ 37,191,561	Title	\$ 76,201,970
Earthquake	\$ 2,410,928	TOTAL:	<u>\$14,763,912,355</u>

INSURANCE COMPANIES DOING BUSINESS IN NEBRASKA FOR THE YEAR 2020

STATISTICAL REPORT FOR:

**DOMESTIC PROPERTY AND CASUALTY COMPANIES
FOREIGN PROPERTY AND CASUALTY COMPANIES
DOMESTIC TITLE COMPANIES
FOREIGN TITLE COMPANIES
DOMESTIC LIFE COMPANIES (INCLUDES FRATERNAL COMPANIES)
FOREIGN LIFE COMPANIES (INCLUDES FRATERNAL COMPANIES)
DOMESTIC HEALTH COMPANIES
FOREIGN HEALTH COMPANIES**

Financial information contained in these reports was obtained from the National Association of Insurance Commissioners (NAIC) electronic filing database.

Information unavailable from NAIC electronic filings was obtained from the filed annual statement or noted that no annual statement was filed.

Information is essentially unaudited and is reported as filed except when obvious errors were detected.

If you find inaccuracies or have questions about the report, you are requested to contact the insurance company directly for verification of the statistics.

**Following is a list of companies for which Year 2020 Annual
Statement Information could not be obtained from the NAIC
Database:**

LIFE AND HEALTH COMPANIES:

<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>
COOPORTUNITY HEALTH*	IOWA
OMNI DENTAL ASSOCIATES INC*	NEBRASKA
PENNSYLVANIA LIFE INSURANCE COMPANY***	PENNSYLVANIA
SEECCHANGE HEALTH INSURANCE COMPANY*	CALIFORNIA
AMERICAN MEDICAL AND LIFE INSUANCE COMPANY*	NEW YORK
AMERICAN NETWORK INSURANCE COMPANY**	PENNSYLVANIA
AMERICAN UNDERWRITERS LIFE INSURANCE CO***	ARIZONA
BANKERS LIFE INSURANCE COMPANY**	NORTH CAROLINA
CATHOLIC WORKMAN***	MINNESOTA
COLORADO BANKERS LIFE INSURANCE COMPANY**	NORTH CAROLINA
CONCERN: EMPLOYEE ASSISTANCE PROGRAM#	CALIFORNIA
GENERAL AMERICAN LIFE INSURANCE COMPANY***	MISSOURI
NASSAU LIFE INSURANCE COMPANY OF TEXAS***	TEXAS
PENN TREATY NETWORK AMERICA INSURANCE CO*	PENNSYLVANIA
POLISH WOMEN'S ALLIANCE OF AMERICA***	ILLINOIS
SECURITY LIFE INSURANCE OF AMERICA***	MINNESOTA
STANDARD LIFE INSURANCE COMPANY OF INDIANA*	INDIANA
THE UNITED STATES BUSINESS OF THE GREAT-WEST LIFE ASSURANCE COMPANY***	MICHIGAN
TIME INSURANCE COMPANY**	WISCONSIN
TRANSAMERICA PREMIER LIFE INS COMPANY***	IOWA
WILCO LFIE INSURANCE COMPANY***	INDIANA

PROPERTY AND CASUALTY COMPANIES:

<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>
ACCC INSURANCE COMPANY*	TEXAS
AFFIRMATIVE INSURANCE COMPANY*	ILLINOIS
AMERICAN SERVICE INSURANCE COMPANY INC **	ILLINOIS
AMERICAN STERLING INSURANCE COMPANY*	CALIFORNIA
CAPSON PHYSICIANS INSURANCE COMPANY*	TEXAS
CASTLEPOINT NATIONAL INSURANCE COMPANY*	CALIFORNIA
CGB INSURANCEW COMPANY***	INDIANA
DEERFIELD INSURANCE COMPANY***	ILLINOIS
DRIVER'S INSURANCE COMPANY*	OKLAHOMA
EMPLOYERS' FIRE INSURANCE COMPANY***	PENNSYLVANIA
FLORIDA SPECIALTY INSURANCE COMPANY*	FLORIDA
FREESTONE INSURANCE COMPANY*	DELAWARE

INDEMNITY COMPANY OF CALIFORNIA***	CALIFORNIA
INSURANCE COMPANY OF THE AMERICAS*	FLORIDA
LAMORAK INSURANCE COMPANY***	PENNSYLVANIA
LINCOLN GENERAL INSURANCE COMPANY*	PENNSYLVANIA
LUMBERMEN'S UNDERWRITING ALLIANCE*	MISSOURI
MHA INSURANCE COMPANY***	MICHIGAN
MILLERS FIRST INSURANCE COMPANY*	ILLINOIS
PEGASUS INSURANCE COMPANY, INC*	OKLAHOMA
PRIDE NATIONAL INSURANCE COMPANY*	OKLAHOMA
U S LEGAL SERVICES INC#	FLORIDA
WINDHAVEN NATIONAL INSURANCE COMPANY*	TEXAS

*Company in liquidation

**Company in rehabilitation

***Company license either inactive/suspended/merged

#Company is a pre-paid limited health/pre-paid legal company that does not file with the NAIC

ASSESSMENT COMPANIES

AS OF
DECEMBER 31, 2020

Name & Address	NAIC#	Net Received From Members	Net Losses Paid	Reinsurance Premiums Paid	Admitted Assets	Total Liabilities
Clay County Mutual Insurance Company P.O. Box 122 208 West Fairfield Clay Center, NE 68933	14431	\$1,577,983	\$490,782	\$417,749	\$892,818	\$584,779
Employers Mutual Acceptance Company 11305 Chicago Circle Omaha, NE 68154-2676	14687	\$75	\$0	\$0	\$12,736	\$51
Farmers Mutual Fire Insurance Association of Seward County 1856 Holdrege Road Pleasant Dale, NE 68423-9032	14922	\$381,615	\$285,933	\$194,759	\$528,288	\$53,766
Farmers Mutual United Insurance Company, Incorporated 502 North Linden Street Wahoo, NE 68066	14914	\$5,176,628	\$4,436,059	\$3,254,995	\$6,207,481	\$4,597,260
The German Farmers Mutual Assessment Insurance Association of Hall County, Incorporated 151 Tilden Road Cairo, NE 68824	14678	\$2,239,475	\$921,461	\$879,369	\$1,843,428	\$750,584
German Mutual Insurance Association of Nebraska 914 Alden Drive Auburn, NE 68305	14422	\$3,316,697	\$1,433,877	\$1,675,401	\$8,043,637	\$2,140,295
German Mutual Insurance Company of Dodge County, Nebraska P.O. Box 245 Scribner, NE 68507-0245	14413	\$1,278,908	\$150,569	\$436,973	\$1,636,287	\$637,748
Grange Mutual Insurance Company of Custer County, Nebraska P.O. Box 246 420 South 8 th Avenue Broken Bow, NE 68822	14693	\$1,961,772	\$642,590	\$829,558	\$340,365	\$528,637
Knox County Farmers Mutual Insurance Company, Inc. P.O. Box 250 Bloomfield, NE 68718-0250	14642	\$894,303	\$32,060	\$312,924	\$2,267,973	\$477,812
Mutual Insurance Company of Saline and Seward Counties 236 County Road 2000 Crete, NE 68333-4273	14929	\$403,418	\$296,108	\$188,670	\$1,725,940	\$214,365

Nebraska Farmers Mutual Reinsurance Association 502 North Linden Street Wahoo, NE 68066-1961	14918	\$3,902,479	\$1,231,701	\$6,685,872	\$6,647,551	\$1,464,730
Norfolk Mutual Insurance Company P.O. Box 371 300 West Benjamin Avenue Norfolk, NE 68702	14384	\$7,308,540	\$3,502,416	\$2,987,032	\$21,184,457	\$6,101,183
Northern Nebraska United Mutual Insurance Company P.O. Box 162 Plainview, NE 68769	14934	\$2,685,780	\$629,838	\$968,209	\$3,446,288	\$1,462,286
Olive Branch Assessment Insurance Society, Inc. P.O. Box 63 Sprague, NE 68438	14684	\$1,617,960	\$655,373	\$523,141	\$3,056,335	\$899,281
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	\$1,586,597	\$340,091	\$471,921	\$2,936,007	\$977,294
Scandinavian Mutual Insurance Company of Polk, County, Nebraska P.O. Box 527 Stromsburg, NE 68666	14644	\$572,426	\$143,085	\$196,362	\$1,575,801	\$250,959
Washington County Mutual Insurance Company 1664 Washington Street Blair, NE 68008	14700	\$167,210	\$11,880	\$77,607	\$352,227	\$3,573
Western United Mutual Insurance Association P.O. Box 627 Wilber, NE 68465-0627	14643	\$4,368,986	\$2,361,461	\$1,618,834	\$4,421,095	\$2,249,804
York County Farmers Mutual Insurance Company 608 Grant Ave., Suite A York, NE 68467	14691	\$783,654	\$173,283	\$280,619	\$1,167,435	\$601,026
Total		\$40,710,677	\$17,803,216	\$22,160,204	\$69,050,018	\$24,175,374

UNICORPORATED COUNTY MUTUALS
AS OF
DECEMBER 31, 2020

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	\$10,629.92	\$945.41	\$75,209.95	\$60,950.00	549	\$74,821.10
TOTAL		\$10,629.92	\$945.41	\$75,209.95	\$60,950.00	549	\$74,821.10

INTERGOVERNMENTAL POOLS
FOR THE FISCAL YEAR
ENDING DURING 2020

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	8,886,960	3,084,058	2,407,442	4,134,079	24,773,301	15,393,231
NASB All Lines Interlocal Cooperative Aggregate Pool (ALICAP) 1311 Stockwell Lincoln, NE 68502	14912	20,897,587	7,142,869	7,631,213	2,075,414	34,558,949	21,785,123
Nebraska Association of Resources Districts Intergovernmental Risk Management Pool Association 601 South 12 th Street Suite 201 Lincoln, NE 68508	14942	6,106,897	5,937,719	609,441	278,128	6,278,555	690,744
Nebraska Community College Insurance Trust 301 South 68 th Street Place 5 th Floor Lincoln, NE 68510-2449	14696	3,725,853	592,429	1,991,184	565,038	13,381,122	8,065,851
Nebraska Intergovernmental Risk Management Association I 8040 Elger Drive, Lincoln, NE 68516	14695	6,079,638	1,723,830	1,694,087	2,516,932	20,328,952	8,212,317
Nebraska Intergovernmental Risk Management Association II 8040 Elger Drive, Lincoln, NE 68516	14694	5,082,531	2,602,722	657,556	1,913,989	26,976,874	9,731,146
TOTAL		50,779,466	21,083,627	14,990,923	11,483,580	126,297,753	63,878,412

PREPAID LEGAL SERVICE CORPORATIONS

AS OF
DECEMBER 31, 2020

FOREIGN

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premium	Nationwide Business Premium
Pre-Paid Legal Casualty, Incorporated P.O. Box 145 Ada, OK 7482	37869	\$9,234,347	\$1,086,910	\$2,000,000	\$8,147,437	\$0	\$19,579,517
Total		\$9,234,347	\$1,086,910	\$2,000,000	\$8,147,437	\$0	\$19,579,517

DOMESTIC

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premium	Nationwide Business Premium
None							
Total							

PREPAID LIMITED HEALTH SERVICE CORPORATIONS
AS OF
DECEMBER 31, 2020

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	\$927,351	\$323,039	\$1,000	\$604,312	\$641,396	\$2,002,018
Total		\$927,351	\$323,039	\$1,000	\$604,312	\$641,396	\$2,002,018

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	\$11,600,474	\$1,067,225	\$0	\$10,533,249	\$10,160,117	\$10,160,117
Total		\$11,600,474	\$1,067,225	\$0	\$10,533,249	\$10,160,117	\$10,160,117

RISK RETENTION GROUPS

AS OF
DECEMBER 31, 2020

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	\$1,548
Affiliates Insurance Reciprocal, A Risk Retention Group C/O Marsh Management Services, Inc. P. O. Box 530 Burlington, VT 05402-0530	13677	Vermont	\$7,762
Alliance of NonProfits for Insurance, Risk Retention Group 2386 Airport Road Barre, VT 05641	10023	Vermont	\$110,209
Allied Professionals Insurance Company, A Risk Retention Group, Inc. 1100 W Town & Country Road, Suite 1400 Orange, CA 92868	11710	Arizona	\$29,278
American Association of Orthodontists Insurance Company (A Risk Retention Group) 7580 E. Gray Road, Suite 101 Scottsdale, AZ 85260	10232	Arizona	\$21,081
American Builders Insurance Company Risk Retention Group, Inc. 5151 Hampstead High Street, Suite 200 Montgomery, AL 36116	12631	Alabama	\$60,924
American Contractors Insurance Company Risk Retention Group 2600 N Central Express Way, Suite 800 Richardson, TX 75080	12300	Texas	\$174
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	\$9,465
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	\$48,038

ARISE Boiler Inspection and Insurance Company Risk Retention Group P. O. Box 23790 Louisville, KY 40223-0790	13580	Kentucky	\$5,084
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 Street., Suite 204 Burlington, VT 05401	15445	Vermont	\$471,367
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	\$124,521
Caring Communities, A Reciprocal Risk Retention Group 1850 W. Winchester Road, Suite 109 Libertyville, IL 60048	12373	District of Columbia	\$42,860
Circle Star Insurance Company, A Risk Retention Group P.O. Box 2100 Montpelier, VT 05601-2100	11839	Vermont	\$888
Claim Professionals Liability Insurance Company (A Risk Retention Group) 2386 Airport Road Barre, VT 05641	12172	Vermont	\$23,366
College Risk Retention Group, Inc. P. O. Box 530 Burlington, VT 05402-0530	13613	Vermont	\$94,490
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 Boulevard., 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	\$70,375
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	\$89,887
CrossFit Risk Retention Group C/O Pacific Risk Solutions, LLC 2897 Kalawao Street Honolulu, HI 96822	13720	Montana	\$21,596
Cusa RRG Inc. 76 Saint Paul, Suite 500 Burlington, VT 05401	16222	Vermont	\$3,426
DAN Risk Retention Group, Inc. 1327C Ashley River Road, Suite 200 Charleston, SC 29407	15928	South Carolina	\$52,088
Doctors & Surgeons National Risk Retention Group 3370 Sugarloaf Parkway, 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
Future Care RRG Inc. 58 East View Lane, Suite 2 Barre, VT 05641	16661	Vermont	\$172,035
Golden Insurance Company, A Risk Retention Group 3993 Howard Hughes Parkway, Suite 250 Las Vegas, NV 89169-6754	11145	Nevada	\$0
Graph Insurance Group, A Risk Retention Group 135 Allen Brook Lane, Suite 101 Williston, VT 05495	16415	Vermont	\$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	\$818,668
Housing Authority Risk Retention Group, Inc. P. O. Box 189 Cheshire, CT 06410-0189	26797	Vermont	\$222,697
ICI Mutual Insurance Company, A Risk Retention Group 1401 H Street NW, Suite 1000 Washington, DC 20005	11268	Vermont	\$265,050
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	\$3,750
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	\$6,515
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 Road Phoenix, AZ 85016	15527	Arizona	\$0
MMIC Risk Retention Group, Inc. 7701 France Avenue South, Suite 500 Minneapolis, MN 55435-5288	14062	District of Columbia	\$0
Motor Transport Mutual Risk Retention Group, Inc. 445 Dexter Avenue, Suite 9075 Montgomery, AL 36104	16700	Alabama	\$0
Midwest Insurance Group, Inc., A Risk Retention Group 5875 Castle Creek Parkway N. Drive, Suite 215 Indianapolis, IN 46250	11999	Vermont	\$223,048
MLM Risk Retention Group, Inc. 333 S. 7 th Street, Suite 2200 Minneapolis, MN 55402	16026	District of Columbia	\$1,452
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	\$63,743

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	\$15,111
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 Avenue, Suite 100 Denver, CO 80231	13792	District of Columbia	\$122,825
Oceanus Insurance Company, A Risk Retention Group 1327 Ashley River Road, 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	\$286,195
OOIDA Risk Retention Group 58 East View Lane, Suite 2 Barre, VT 05641	10353	Vermont	\$126,510
Ophthalmic Mutual Insurance Company, A Risk Retention Group 126 College Street, Suite 400 Burlington, VT 05401	44105	Vermont	\$42,258
Overdrive Risk Retention Group, LLC 1801 West End Avenue, Suite 1400 Nashville, TN 37203	16822	Tennessee	\$83,167
Paratransit Insurance Company, A Mutual Risk Retention Group 2386 Airport Road Barre, VT 05641	44130	Tennessee	\$159,313
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	\$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	\$46,106
Romulus Insurance Risk Retention Group, Inc. 10701 Middlebelt Road Romulus, MI 48174	15744	South Carolina	\$0
Skyraider Risk Retention Group, Inc. 151 Meeting Street, Suite 301 Charleston, SC 29401	16863	South Carolina	\$770

Small Fleet Advantage RRG Inc 146 Fairchild Street, Suite 135 Charleston, SC 29492	16600	South Carolina	\$92,286
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 Avenue, NW, Suite 310 Washington, DC 20007	10754	District of Columbia	\$27,413
St. Charles Insurance Company Risk Retention Group 2700 N 3 rd Street, Suite 3050 Phoenix, AZ 85004	11114	South Carolina	\$2,024
States Self-Insurers Risk Retention Group, Inc. 222 South Ninth Street, Suite 1300 Minneapolis, MN 55402-3332	44075	Vermont	\$1,110,854
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	\$2,163
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	\$13,432,717
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	\$62,830
United Educators Insurance, A Reciprocal Risk Retention Group 7700 Wisconsin Avenue Bethesda, MD 20814	10020	Vermont	\$2,645,172

Urgent Care Assurance Company Risk Retention Group 1605 Main Street, Suite 800 Sarasota, FL 34236	12915	Nevada	\$0
Vanderbilt Insurance Company, A Risk Retention Group, LLC 701 East Bay Street, Suite 514 Charleston, SC 29403	16639	South Carolina	\$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
YRIG Risk Retention Group, Inc. 445 Dexter Avenue, Suite 9075 Montgomery, AL 36014	16887	Alabama	\$0
Total Nebraska Premiums Written in 2020			\$21,330,829

WESTERN GUARANTY FUND SERVICES

Financial Statements

For the Years Ended December 31, 2020 and 2019,

Supplemental Schedules

And

Independent Auditors' Report

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF FINANCIAL POSITION DECEMBER 31, 2020 AND 2019

	2020	2019
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	\$ 172,344	\$ 177,656
Accounts receivable	210,520	188,476
Prepaid expenses	<u>79,459</u>	<u>82,055</u>
Total current assets	462,323	448,187
FURNITURE AND EQUIPMENT, NET	100,963	26,889
DEPOSITS	<u>36,840</u>	<u>8,888</u>
TOTAL	<u>\$ 600,126</u>	<u>\$ 483,964</u>
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Accounts payable	\$ 8,258	\$ 8,418
Accrued liabilities	<u>140,905</u>	<u>98,657</u>
Total current liabilities	149,163	107,075
ADVANCES FROM MEMBER FUNDS	<u>450,963</u>	<u>376,889</u>
TOTAL LIABILITIES	<u>600,126</u>	<u>483,964</u>
NET ASSETS WITHOUT DONOR RESTRICTION	<u>—</u>	<u>—</u>
TOTAL	<u>\$ 600,126</u>	<u>\$ 483,964</u>

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF ACTIVITIES FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

	2020	2019
REVENUES		
Operating assessments	\$ 1,836,098	\$ 2,058,600
EXPENSES		
Operating expenses (allocated to Member Guaranty Associations):		
Program services	1,652,487	1,852,739
General and administrative	183,611	205,861
Total expenses	<u>1,836,098</u>	<u>2,058,600</u>
CHANGE IN NET ASSETS	<u>—</u>	<u>—</u>
NET ASSETS WITHOUT DONOR RESTRICTION, BEGINNING OF YEAR	<u>—</u>	<u>—</u>
NET ASSETS WITHOUT DONOR RESTRICTION, END OF YEAR	<u>\$ —</u>	<u>\$ —</u>

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

	2020	2019
OPERATING ACTIVITIES		
Change in net assets	\$ —	\$ —
Adjustments to reconcile change in net assets to net cash provided by operating activities		
Depreciation	20,585	12,361
Changes in operating assets and liabilities:		
Accounts receivable	(22,044)	12,007
Prepaid expenses and deposits	(25,356)	(23,523)
Accounts payable	(160)	(1,305)
Accrued liabilities	<u>42,248</u>	<u>4,250</u>
Net cash provided by operating activities	<u>15,273</u>	<u>3,790</u>
INVESTING ACTIVITIES		
Net cash used in investing activities —		
Purchases of furniture and equipment	<u>(94,659)</u>	<u>(26,062)</u>
FINANCING ACTIVITIES		
Net cash provided by financing activities —		
Advances of member funds, net	<u>74,074</u>	<u>13,702</u>
NET DECREASE IN CASH AND CASH EQUIVALENTS	(5,312)	(8,570)
CASH AND CASH EQUIVALENTS, Beginning of year	<u>177,656</u>	<u>186,226</u>
CASH AND CASH EQUIVALENTS, Ending of year	<u>\$ 172,344</u>	<u>\$ 177,656</u>

WESTERN GUARANTY FUND SERVICES

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Description of Business — Western Guaranty Fund Services (the Company) is a not-for-profit, unincorporated association of the insurance guaranty associations in the states of Colorado, Idaho, Kansas, Montana, Nebraska, Washington and Wyoming (Member Guaranty Associations). 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 \$568,973 and \$547,480 during the years ended December 31, 2020 and 2019, 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, 2020 and 2019:

	2020	2019
Cash and cash equivalents	\$ 172,344	\$ 177,656
Accounts receivable	<u>210,520</u>	<u>188,476</u>
Total financial assets available to management to meet cash needs for general expenditures within one year	<u>\$ 382,864</u>	<u>\$ 366,132</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:

	2020	2019
Computer equipment and software	\$ 164,936	\$ 165,495
Furniture and fixtures	<u>86,251</u>	<u>—</u>
	251,187	165,495
Less accumulated depreciation	<u>150,224</u>	<u>138,606</u>
Furniture and equipment, net	<u>\$ 100,963</u>	<u>\$ 26,889</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 \$218,486,575 and \$222,007,979 as of December 31, 2020 and 2019, respectively.

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

	2020	2019
Member Guaranty Association funds, beginning of year	\$ 222,007,979	\$ 200,912,158
Cash receipts:		
Member insurer assessments	358,458	488,560
Interest income	3,224,175	4,485,223
Recoveries	928,496	27,597,798
Ancillary reimbursement	203,954	
Large deductible workers' compensation		<u>274,575</u>
Total cash receipts	<u>\$ 4,715,083</u>	<u>\$ 32,846,156</u>
Cash disbursements:		
Premium refunds	\$ 10,697	\$ 251,062
Losses	5,431,629	6,443,596
Loss adjusting expense - allocated	285,920	833,040
Loss adjusting expense - unallocated	2,457,101	2,631,789
Refund of assessments	<u>51,140</u>	<u>1,590,848</u>
Total cash disbursements	<u>8,236,487</u>	<u>11,750,335</u>
Member Guaranty Association funds, end of year	<u>\$ 218,486,575</u>	<u>\$ 222,007,979</u>

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

	2020	2019
Colorado	\$ 89,159,892	\$ 89,863,581
Idaho	4,246,206	4,831,726
Kansas	37,697,181	38,460,144
Montana	16,695,514	17,481,388
Nebraska	37,070,876	37,897,514
Washington	31,998,921	31,787,937
Wyoming	<u>1,617,985</u>	<u>1,685,689</u>
Total	<u>\$ 218,486,575</u>	<u>\$ 222,007,979</u>

Nebraska Guaranty Association has available a \$5,000,000 revolving line of credit. The line of credit bears interest at the prime interest rate (3.25% at December 31, 2020) with a floor rate of 4.00%. The line of credit matures on November 16, 2023. There were no draws on the line during the years ended December 31, 2020 and 2019 and there is no outstanding balance at December 31, 2020 and 2019.

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:

	<u>Unaudited</u>	
	2020	2019
Colorado	\$ 36,125,308	\$ 39,281,082
Idaho	5,880,559	6,211,656
Kansas	18,527,345	18,012,321
Montana	24,588,186	23,022,215
Nebraska	22,031,612	26,811,819
Washington	12,750,257	11,191,278
Wyoming	<u>375,390</u>	<u>343,041</u>
Total	<u>\$ 120,278,657</u>	<u>\$ 124,873,412</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, 2020, \$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 maintenance of the premises and its pro rata share of the increase in building operating costs and taxes over such costs incurred in 2020, the base year of the lease. Additionally, the Company leases equipment under an operating lease. Rent and lease expense was \$86,277 and \$135,199 for the years ended December 31, 2020 and 2019, respectively. The future operating lease commitments, exclusive of operating costs, for the years ended December 31 are as follows:

2021	\$	115,955
2022		117,795
2023		118,699
2024		117,728
2025		119,568
Thereafter		<u>244,653</u>
Total	\$	<u>834,398</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, 2020 and 2019 were \$83,169 and \$94,652, 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, 2020

	Iowa National	Mission National	American Mutual of Boston	Western Employers	Rockwood	Credit General	Reliance	Home	Fremont Insurance	Legion	Atlantic Mutual	Lumbermen Mutual Casualty	Freestone
Cash receipts:													
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest income	21,180	14	2,653	248	3,504	37,597	157,904	7,437	10,526	140,235	4,881	59,485	1,527
Recoveries	-	10,372	-	-	-	-	-	22,119	-	-	-	57,895	-
Large deductible	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	-	-	-	-	-	-	(75,000)	-	-	-	-	-	-
Total cash receipts	21,180	10,385	2,653	248	3,504	37,597	82,904	29,556	10,526	140,235	4,881	117,380	1,527
Cash disbursements:													
Premium refunds	-	-	-	-	-	-	-	-	-	-	-	-	9,900
Losses	6,933	-	1,357	-	6,880	15,386	138,210	6,428	1,624	232,174	5,224	148,175	6,058
Loss adjusting expenses - allocated	-	-	3	-	-	4	3,118	7,839	26	29,466	63	1,214	24
Loss adjusting expenses - unallocated	1,482	-	2,953	-	1,398	2,953	31,411	11,828	5,918	16,271	4,444	52,957	4,444
Refund of assessments	-	-	-	31,445	-	-	-	-	-	-	-	-	-
Advance to WGFS	-	-	-	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	8,415	-	4,313	31,445	8,278	18,343	172,738	26,094	7,568	277,912	9,731	202,346	20,426
Increase (decrease) in restricted member guaranty funds	12,766	10,385	(1,660)	(31,197)	(4,773)	19,254	(89,835)	3,462	2,959	(137,676)	(4,850)	(84,966)	(18,899)
Restricted member guaranty funds:													
Beginning 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	112,198
End of year	<u>\$ 1,378,124</u>	<u>\$ 10,385</u>	<u>\$ 171,183</u>	<u>\$ -</u>	<u>\$ 225,955</u>	<u>\$ 2,444,244</u>	<u>\$ 10,160,138</u>	<u>\$ 493,209</u>	<u>\$ 683,206</u>	<u>\$ 9,029,270</u>	<u>\$ 314,208</u>	<u>\$ 3,836,097</u>	<u>\$ 93,298</u>
Composition of restricted member guaranty funds													
December 31, 2020:													
Cash and cash equivalents	\$ 57,133	\$ 431	\$ 7,097	\$ -	\$ 9,367	\$ 101,331	\$ 421,208	\$ 20,447	\$ 28,324	\$ 374,325	\$ 13,026	\$ 159,033	\$ 3,868
Investments	1,320,991	9,955	164,086	-	216,588	2,342,914	9,738,931	472,762	654,883	8,654,945	301,181	3,677,064	89,431
	<u>\$ 1,378,124</u>	<u>\$ 10,385</u>	<u>\$ 171,183</u>	<u>\$ -</u>	<u>\$ 225,955</u>	<u>\$ 2,444,244</u>	<u>\$ 10,160,138</u>	<u>\$ 493,209</u>	<u>\$ 683,206</u>	<u>\$ 9,029,270</u>	<u>\$ 314,208</u>	<u>\$ 3,836,097</u>	<u>\$ 93,298</u>

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, 2020

	Red Rock	Lumbermen Underwriting Alliance	Castlepoint National	Guarantee Insurance	Gateway Insurance	American Service Insurance Co	Admin	Total
Cash receipts:								
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 37,900	\$ 37,900
Interest income	46,993	164	72,547	9,828	-	-	-	576,725
Recoveries	-	-	-	-	-	-	-	90,386
Large deductible	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	-	-	-	-	-	-	75,000	-
Total cash receipts	46,993	164	72,547	9,828	-	-	112,900	705,011
Cash disbursements:								
Premium refunds	-	-	-	-	-	-	-	9,900
Losses	59,215	-	243,839	104,618	-	-	-	976,121
Loss adjusting expenses - allocated	2,942	-	6,392	65,167	-	1,159	-	117,417
Loss adjusting expenses - unallocated	20,393	-	6,245	107,440	11,089	5,701	90,144	377,072
Refund of assessments	-	19,694	-	-	-	-	-	51,139
Advance to WGFS	-	-	-	-	-	-	-	-
Total cash disbursements	82,551	19,694	256,477	277,226	11,089	6,860	90,144	1,531,649
Increase (decrease) in restricted member guaranty funds	(35,557)	(19,530)	(183,930)	(267,398)	(11,089)	(6,860)	22,756	(826,638)
Restricted member guaranty funds:								
Beginning of year	3,063,036	19,530	4,829,101	797,633	-	-	23,867	37,897,514
End of year	<u>\$ 3,027,478</u>	<u>\$ -</u>	<u>\$ 4,645,171</u>	<u>\$ 530,235</u>	<u>\$ (11,089)</u>	<u>\$ (6,860)</u>	<u>\$ 46,623</u>	<u>\$ 37,070,876</u>
Composition of restricted member guaranty funds								
December 31, 2020:								
Cash and cash equivalents	\$ 125,510	\$ -	\$ 192,574	\$ 21,982	\$ (11,089)	\$ (6,860)	\$ 1,933	\$ 1,519,638
Investments	2,901,969	-	4,452,597	508,253	-	-	44,690	35,551,238
	<u>\$ 3,027,478</u>	<u>\$ -</u>	<u>\$ 4,645,171</u>	<u>\$ 530,235</u>	<u>\$ (11,089)</u>	<u>\$ (6,860)</u>	<u>\$ 46,623</u>	<u>\$ 37,070,876</u>

See accompanying independent auditors' report

Schedule 5
Nebraska (concluded)

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF FUNCTIONAL EXPENSES FOR THE YEAR ENDED DECEMBER 31, 2019

	<u>Program Services</u>	<u>Supporting Services</u>	
	Management and other supervisory services	General and Administrative	Total
EXPENSES			
Salaries and wages - employees	\$ 841,424	\$ 93,492	\$ 934,916
Officer and director compensation	336,371	37,375	373,746
Other employee benefits	140,265	15,585	155,850
Occupancy	117,663	13,074	130,737
Payroll taxes	83,734	9,304	93,038
Pension contribution	62,859	6,984	69,843
Information technology	58,754	6,528	65,282
Travel	40,547	4,505	45,052
Conferences and meetings	37,995	4,222	42,217
Office expense	31,878	3,542	35,420
Insurance	30,615	3,402	34,017
Legal	30,374	3,375	33,749
Accounting fees	12,496	1,388	13,884
Depreciation	11,125	1,236	12,361
Fees for services (employees and other)	5,880	653	6,533
Sales and use tax	2,423	269	2,692
Education and training	2,359	262	2,621
Personal property taxes	311	35	346
Miscellaneous	5,666	630	6,296
TOTAL	<u>\$ 1,852,739</u>	<u>\$ 205,861</u>	<u>\$ 2,058,600</u>
PERCENTAGE OF TOTAL	<u>90%</u>	<u>10%</u>	<u>100%</u>

WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies
on Behalf of the C O L O R A D O Insurance Guaranty Association

Year Ended December 31, 2020

	Commercial Standard	American Mutual Liability	Employers National	Commercial Comp Casualty	Great States	Reliance Insurance	Home Insurance	Fremont Insurance	Legion Insurance	Casualty Reciprocal	Atlantic Mutual	Centennial	Lumbermen Mutual Casualty	Freestone
Cash receipts:														
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest income	5,123	907	12,149	-	116,787	718,536	62,258	35,457	147,405	1,223	-	-	-	-
Recoveries	-	-	-	-	-	-	101,879	-	-	-	-	-	12,237	-
Large deductible w/c	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	-	-	-	-	(1,000,000)	-	-	-	-	-	-	274,607	-	944,471
Loan from "Auto/Other" account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total cash receipts	5,123	907	12,149	-	(883,213)	718,536	164,137	35,457	147,405	1,223	-	274,607	12,237	944,471
Cash disbursements:														
Premium refunds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Losses	7,495	1,047	-	56,372	9,893	562,563	257,279	138,367	27,806	20,767	6,447	-	33,216	230
Loss adjusting expenses - allocated	-	-	-	29	21	2,534	2,723	420	309	3,752	(500)	-	245	26
Loss adjusting expenses - unallocated	1,500	998	1,500	6,235	7,491	57,624	34,992	45,516	19,796	7,491	11,998	-	28,247	2,294
Loan to "WC" account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance WGFS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	8,994	2,045	1,500	62,636	17,405	622,721	294,994	184,304	47,910	32,009	17,945	-	61,708	2,551
Increase (decrease) in restricted member guaranty funds	(3,871)	(1,138)	10,649	(62,636)	(900,618)	95,815	(130,857)	(148,847)	99,495	(30,785)	(17,945)	274,607	(49,471)	941,920
Restricted member guaranty funds:														
Beginning of year	376,501	67,628	883,006	(53,213)	8,817,323	52,505,198	4,652,657	2,671,351	10,728,860	105,860	(258,060)	(274,607)	(477,531)	(941,920)
End of year	\$ 372,629	\$ 66,490	\$ 893,656	\$ (115,849)	\$ 7,916,705	\$ 52,601,013	\$ 4,521,799	\$ 2,522,504	\$ 10,828,355	\$ 75,075	\$ (276,005)	\$ -	\$ (527,001)	\$ -
Composition of restricted member guaranty funds														
December 31, 2020:														
Cash and cash equivalents	\$ 18,662	\$ 3,330	\$ 44,757	\$ (115,849)	\$ 396,494	\$ 2,634,427	\$ 226,466	\$ 126,335	\$ 542,319	\$ 3,760	\$ (276,005)	\$ -	\$ (527,001)	\$ -
Investments	353,967	63,160	848,898	-	7,520,211	49,966,586	4,295,333	2,396,169	10,286,036	71,315	-	-	-	-
	\$ 372,629	\$ 66,490	\$ 893,656	\$ (115,849)	\$ 7,916,705	\$ 52,601,013	\$ 4,521,799	\$ 2,522,504	\$ 10,828,355	\$ 75,075	\$ (276,005)	\$ -	\$ (527,001)	\$ -

See accompanying independent auditors' report

Schedule 1
Colorado (continued)

WESTERN GUARANTY FUND SERVICES

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

Period from Insolvency Through December 31, 2020 (Unaudited)

	Transit Casualty 12/3/1985	Integrity Insurance 3/24/1987	California Comp 9/26/2000	Credit General 1/5/2001	Reliance Insurance 10/3/2001	Phico Insurance 2/1/2002	Petrosurance Insurance 3/14/2002	Home Insurance 6/13/2003	Fremont Insurance 7/2/2003	Legion Insurance 7/28/2003	Casualty Reciprocal 8/13/2004	Equity Mutual 8/13/2004	Centennial 4/27/2011	Lumbermen Mutual Casualty 5/10/2013	Ullico Casualty 5/30/2013
Cash receipts:															
Member insurer assessments	\$ -	\$ 1,696,086	\$ -	\$ -	\$ 5,457,358	\$ 13,531,472	\$ 4,772,643	\$ 7,996,306	\$ -	\$ 6,999,039	\$ -	\$ -	\$ -	\$ -	\$ -
Interest income	164,658	562,393	740,071	59,703	1,217,844	1,298,145	251,233	923,113	803,205	857,159	69,001	13,828	-	-	17
Recoveries	272,752	1,547,754	233,123	1,166,533	20,766,314	11,854,484	675,222	2,720,392	-	13,263,077	2,700,293	489,174	4,233	222,158	224,123
Special deposits received	-	168,863	1,791,009	-	227,193	-	-	-	8,161,182	-	-	-	-	-	121,407
National WC reinsurance pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Large deductible w/c	-	-	-	-	1,267,934	317	-	69,466	-	340,178	-	-	-	-	-
Bank loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	119,724	(725,000)	2,950,000	2,500,000	4,000,000	1,000,000	-	(4,000,000)	-	2,000,000	900,000	140,000	-	-	-
Total cash receipts	557,134	3,250,096	5,714,203	3,726,236	32,936,644	27,684,418	5,699,098	7,709,277	8,964,387	23,459,454	3,669,294	643,003	4,233	222,158	345,547
Cash disbursements:															
Premium refunds	22,688	1,693	220,961	454	136,477	219,352	314,481	-	696	894,790	-	-	-	-	929
Losses	252,738	1,635,117	2,721,820	2,725,417	17,756,259	14,667,013	3,701,015	3,991,247	1,821,794	11,679,985	2,559,506	375,989	151,766	635,798	1,103,258
Loss adjusting expenses - allocated	104,430	175,955	185,327	127,145	1,930,455	3,385,026	293,399	139,255	273,259	1,118,788	128,816	54,729	16,308	48,399	169,492
Loss adjusting expenses - unallocated	130,466	165,608	432,023	223,649	1,407,453	1,035,357	413,231	422,986	284,986	735,876	115,013	90,608	53,618	162,935	227,274
Special deposits distributed	-	-	-	-	-	-	-	-	5,661,182	-	-	-	-	-	-
Total cash disbursements	510,322	1,978,373	3,560,131	3,076,665	21,230,644	19,306,748	4,722,127	4,553,488	8,041,916	14,429,438	2,803,335	521,326	221,692	847,132	1,500,954
Operating expenses:															
Professional services (legal and audit)	1,076	1,263	-	-	-	-	-	-	-	-	-	-	-	-	-
Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	13	338	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance to WGFS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total operating expenses	1,089	1,601	-	-	-	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	511,411	1,979,974	3,560,131	3,076,665	21,230,644	19,306,748	4,722,127	4,553,488	8,041,916	14,429,438	2,803,335	521,326	221,692	847,132	1,500,954
BALANCE, End of year	\$ 45,723	\$ 1,270,122	\$ 2,154,072	\$ 649,571	\$ 11,706,000	\$ 8,377,671	\$ 976,972	\$ 3,155,789	\$ 922,471	\$ 9,030,015	\$ 865,960	\$ 121,677	\$ (217,459)	\$ (624,974)	\$ (1,155,407)
Composition of restricted member Guaranty Funds December 31, 2020:															
Cash and cash equivalents	\$ 7,174	\$ 199,275	\$ 337,962	\$ 101,914	\$ 1,836,607	\$ 1,314,410	\$ 153,281	\$ 495,126	\$ 144,731	\$ 1,416,760	\$ 135,864	\$ 19,090	\$ (217,459)	\$ (624,974)	\$ (1,155,407)
Investments	38,549	1,070,847	1,816,110	547,657	9,869,393	7,063,260	823,690	2,660,663	777,740	7,613,256	730,095	102,586	-	-	-
	\$ 45,723	\$ 1,270,122	\$ 2,154,072	\$ 649,571	\$ 11,706,000	\$ 8,377,671	\$ 976,972	\$ 3,155,789	\$ 922,471	\$ 9,030,015	\$ 865,960	\$ 121,677	\$ (217,459)	\$ (624,974)	\$ (1,155,407)
Reserve for losses and allocated Adjusting expense at December 31, 2020	\$ -	\$ -	\$ 254,533	\$ 154,677	\$ 4,150,904	\$ 1,207,036	\$ 121,794	\$ 1,686,341	\$ 669,929	\$ 4,910,651	\$ 922,932	\$ 424,164	\$ 507,710	\$ 567,594	\$ 416,553

* Allied Fidelity, American Druggist, American Eagle, American Excel, American Fidelity, American Mutual Liability, American Reserve, American Sterling, American Universal, Amwest, Aspen, Atlantic Mutual, Carriers, Colonial Casualty, Comco, Commercial Comp, Commercial Standard, Commonwealth General, Early American, Edison Insurance, Empire Casualty, Employers Casualty, Employers National, Excalibur, Far West, Homeowner, Gramercy, Iowa National, Ideal Mutual, Intercontinental, Lutheran Benevolent, M&W, MCA, Mid-America, Midland, Mission, Mission National, Missouri General, National Colonial, Ohio General, P.I.E., Premier Alliance, Pride National, Professional Medical, Professional Mutual, Professional Mutual RRG, Proprietors, Protective National, Reserve, ROA, Rockwood Insurance, Security Casualty, Statewide Insurance, Summit, Town & Country, Trans-Plains, United Bonding, Villanova, West General, Western Employers and Western Indemnity, Western Insurance.

See accompanying independent auditors' report

Schedule 10
Kansas (continued)

WESTERN GUARANTY FUND SERVICES

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

Period from Insolvency Through December 31, 2020 (Unaudited)

	Freestone 8/15/2014	Red Rock 8/21/2014	Lumbermen Underwriting 5/23/2016	Castlepoint National 3/30/2017	Galen Insurance 5/31/2017	Northwestern National 5/2/2019	Gateway Insurance 6/10/2020	American Service Ins Co 8/11/2020	Inactive Insolvencies*	Admin	Total
Cash receipts:											
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 24,590,335	\$ -	\$ 65,043,239
Interest income	19	-	-	-	-	-	-	-	4,633,476	404,927	11,998,793
Recoveries	-	-	455,044	-	21,212	-	-	-	26,608,459	-	83,224,349
Special deposits received	99,437	-	-	-	-	-	-	-	4,525,306	-	15,094,397
National WC reinsurance pool	-	-	-	-	-	-	-	-	95,692	-	95,692
Large deductible w/c	-	-	-	-	-	-	-	-	-	-	1,677,896
Bank loans	-	-	-	-	-	-	-	-	-	868,100	868,100
Transfers (to) from other insolvencies	-	-	-	-	-	-	-	-	(10,515,795)	1,631,071	-
Total cash receipts	99,456	-	455,044	-	21,212	-	-	-	49,937,473	2,904,098	178,002,465
Cash disbursements:											
Premium refunds	-	-	-	-	-	-	-	-	2,194,108	-	4,006,629
Losses	589,440	154,612	649,413	34,011	-	-	276,229	-	33,583,510	-	101,065,937
Loss adjusting expenses - allocated	138,333	44,906	97,676	392	26,322	11,436	18,260	-	7,730,573	-	16,218,679
Loss adjusting expenses - unallocated	239,143	148,671	136,432	37,376	26,856	11,821	41,144	862	3,208,632	1,826,035	11,578,055
Special deposits distributed	-	-	-	-	-	-	-	-	718,837	-	6,380,019
Total cash disbursements	966,916	348,189	883,521	71,778	53,178	23,256	335,632	862	47,435,660	1,826,035	139,249,319
Operating expenses:											
Professional services (legal and audit)	-	-	-	-	-	-	-	-	43,950	23,920	70,209
Travel	-	-	-	-	-	-	-	-	1,372	5,949	7,321
Other	-	-	-	-	-	-	-	-	15,207	35,660	51,218
Interest	-	-	-	-	-	-	-	-	-	9,117	9,117
Advance to WGFS	-	-	-	-	-	-	-	-	-	50,000	50,000
Bank loans	-	-	-	-	-	-	-	-	-	868,100	868,100
Total operating expenses	-	-	-	-	-	-	-	-	60,529	992,746	1,055,965
Total cash disbursements	966,916	348,189	883,521	71,778	53,178	23,256	335,632	862	47,496,189	2,818,781	140,305,284
BALANCE, End of year	\$ (867,460)	\$ (348,189)	\$ (428,478)	\$ (71,778)	\$ (31,967)	\$ (23,256)	\$ (335,632)	\$ (862)	\$ 2,441,285	\$ 85,317	\$ 37,697,181
Composition of restricted member Guaranty Funds December 31, 2020:											
Cash and cash equivalents	\$ (867,460)	\$ (348,189)	\$ (428,478)	\$ (71,778)	\$ (31,967)	\$ (23,256)	\$ (335,632)	\$ (862)	\$ 383,024	\$ 13,386	\$ 2,453,142
Investments	-	-	-	-	-	-	-	-	2,058,261	71,931	35,244,040
	\$ (867,460)	\$ (348,189)	\$ (428,478)	\$ (71,778)	\$ (31,967)	\$ (23,256)	\$ (335,632)	\$ (862)	\$ 2,441,285	\$ 85,317	\$ 37,697,181
Reserve for losses and allocated Adjusting expense at December 31, 2020	\$ 137,153	\$ 136,431	\$ 205,802	\$ 499,610	\$ 428,506	\$ 63,564	\$ 1,051,458	\$ 10,002	\$ -	\$ -	\$ 18,527,345

See accompanying independent auditors' report

Schedule 10
Kansas (concluded)

WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies
on Behalf of the M O N T A N A Insurance Guaranty Association

Period from Insolvency Through December 31, 2020 (Unaudited)

	Glacier General 11/12/1985	Great Global 2/7/1986	Intermountain 7/17/1986	Mission Insurance 2/24/1987	Rockwood Insurance 8/26/1991	Reliance Insurance 10/3/2001	Phico Insurance 2/1/2002	Home Insurance 6/13/2003	Fremont Insurance 7/2/2003	Legion Insurance 7/28/2003	Valor 5/27/2009	Atlantic Mutual 4/27/2011	Lumbermens Mutual Casualty 5/10/2013	Lumbermen Underwriting 5/23/2016	Northwestern National 5/2/2019
Cash receipts:															
Member insurer assessments	\$ 9,401,326	\$ 1,545,336	\$ 9,676,605	\$ 1,998,517	\$ -	\$ 2,999,381	\$ 2,991,613	\$ 1,000,031	\$ 7,049,152	\$ 2,495,343	\$ 4,999,823	\$ -	\$ -	\$ -	\$ -
Interest income	1,784,959	439,069	2,282,655	474,378	412,120	491,250	322,441	185,520	821,694	304,328	254,044	-	-	-	-
Recoveries	7,728,617	2,422,478	13,167,316	1,873,883	-	6,721,520	2,490,940	1,522,329	8,798,423	5,551,178	5,305,739	12,486	324,721	42,997	-
Ancillary reimbursement	-	58,611	-	226,517	102,678	-	-	-	-	-	-	-	-	-	-
Large deductible	-	-	-	-	-	186,543	9,122	-	-	1,195,972	-	-	-	-	-
Transfers (to) from other insolvencies	(1,400,000)	175,000	600,000	(1,690,000)	950,000	-	-	-	-	-	-	-	-	-	-
Total cash receipts	17,514,902	4,640,494	25,726,576	2,883,295	1,464,798	10,398,694	5,814,116	2,707,880	16,669,269	9,546,821	10,559,607	12,486	324,721	42,997	-
Cash disbursements:															
Premium refunds	18,726	154	-	-	-	10,989	35,427	-	24,259	46,208	-	-	-	-	-
Losses	12,806,448	3,488,435	19,401,642	1,732,340	586,219	4,924,451	2,762,172	1,727,954	11,179,965	4,689,982	6,422,018	76,602	388,155	355,596	-
Loss adjusting expenses - allocated	874,141	276,533	815,382	101,523	26,910	828,349	684,399	274,973	1,698,768	522,610	616,063	1,178	135,555	10,571	-
Loss adjusting expenses - unallocated	1,243,652	282,185	1,413,472	119,023	73,244	786,316	404,528	614,716	2,081,904	725,676	1,175,812	25,385	252,563	57,980	2,410
Member assessment refund	2,499,675	-	4,499,767	-	-	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	17,442,642	4,047,307	26,130,263	1,952,887	686,374	6,550,105	3,886,527	2,617,644	14,984,897	5,984,476	8,213,893	103,165	776,273	424,147	2,410
Operating expenses:															
Professional services (legal and audit)	3,749	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Travel	757	22	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	7,863	3,652	10,485	929	-	-	-	-	-	-	-	-	-	-	-
Advance to WGFS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total operating expenses	12,369	3,674	10,485	929	-	-	-	-	-	-	-	-	-	-	-
Total expenses	17,455,011	4,050,981	26,140,748	1,953,816	686,374	6,550,105	3,886,527	2,617,644	14,984,897	5,984,476	8,213,893	103,165	776,273	424,147	2,410
BALANCE, End of year	\$ 59,892	\$ 589,514	\$ (414,172)	\$ 929,479	\$ 778,424	\$ 3,848,589	\$ 1,927,589	\$ 90,236	\$ 1,684,373	\$ 3,562,346	\$ 2,345,714	\$ (90,679)	\$ (451,553)	\$ (381,150)	\$ (2,410)
Composition of restricted member Guaranty Funds December 31, 2020:															
Cash and cash equivalents	\$ 7,931	\$ 78,066	\$ (414,172)	\$ 123,086	\$ 103,083	\$ 509,648	\$ 255,260	\$ 11,950	\$ 223,052	\$ 471,742	\$ 310,630	\$ (90,679)	\$ (451,553)	\$ (381,150)	\$ (2,410)
Investments	51,961	511,448	-	806,393	675,342	3,338,941	1,672,329	78,287	1,461,320	3,090,603	2,035,084	-	-	-	-
	\$ 59,892	\$ 589,514	\$ (414,172)	\$ 929,479	\$ 778,424	\$ 3,848,589	\$ 1,927,589	\$ 90,236	\$ 1,684,373	\$ 3,562,346	\$ 2,345,714	\$ (90,679)	\$ (451,553)	\$ (381,150)	\$ (2,410)
Reserve for losses and allocated Adjusting expense at December 31, 2020	\$ 1,118,867	\$ 251,518	\$ 1,420,580	\$ 142,627	\$ 6,495	\$ 977,162	\$ 327,793	\$ 4,986,747	\$ 5,323,323	\$ 376,344	\$ 8,263,474	\$ 224,599	\$ 993,269	\$ 167,587	\$ 7,800

*AIM, All Star, Allied Fidelity, American Excel, American Fidelity, American Mutual Liability, American Eagle, American Reserve, American Universal, Aspen Indemnity, Carriers, Casualty Reciprocal, Colorado Western, Commercial Comp. Casualty, Commercial Standard, Consumers Indemnity, Credit General, Early American, Edison, Employers Casualty, Enterprise, Excalibur, Freestone, Guarantee Ins, Glaco, Gramercy, Great Atlantic, Ideal, Insurance Corp of America, Imperial, Insurance Com of Florida, Integrity, Manchester, MCA, M&W, Medallion, Midland, Mission National, Mobile, Paxton National, Pine Top, Professional Medical, Proprietors, Red Rock, Reserve, Security Casualty, Transit, Union Indemnity, United Community, United Southern, Vesta Fire, Villanova and Western Employers.

See accompanying independent auditors' report

Schedule 11
Montana (continued)

WESTERN GUARANTY FUND SERVICES

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

Period from Insolvency Through December 31, 2020 (Unaudited)

	Transit Casualty 12/3/1985	Integrity Insurance 3/24/1987	California Comp 9/26/2000	Credit General 1/5/2001	Reliance Insurance 10/3/2001	Phico Insurance 2/1/2002	Petrosurance Insurance 3/14/2002	Home Insurance 6/13/2003	Fremont Insurance 7/2/2003	Legion Insurance 7/28/2003	Casualty Reciprocal 8/13/2004	Equity Mutual 8/13/2004	Centennial 4/27/2011	Lumbermen Mutual Casualty 5/10/2013	Ullico Casualty 5/30/2013
Cash receipts:															
Member insurer assessments	\$ -	\$ 1,696,086	\$ -	\$ -	\$ 5,457,358	\$ 13,531,472	\$ 4,772,643	\$ 7,996,306	\$ -	\$ 6,999,039	\$ -	\$ -	\$ -	\$ -	\$ -
Interest income	164,658	562,393	740,071	59,703	1,217,844	1,298,145	251,233	923,113	803,205	857,159	69,001	13,828	-	-	17
Recoveries	272,752	1,547,754	233,123	1,166,533	20,766,314	11,854,484	675,222	2,720,392	-	13,263,077	2,700,293	489,174	4,233	222,158	224,123
Special deposits received	-	168,863	1,791,009	-	227,193	-	-	-	8,161,182	-	-	-	-	-	121,407
National WC reinsurance pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Large deductible w/c	-	-	-	-	1,267,934	317	-	69,466	-	340,178	-	-	-	-	-
Bank loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	119,724	(725,000)	2,950,000	2,500,000	4,000,000	1,000,000	-	(4,000,000)	-	2,000,000	900,000	140,000	-	-	-
Total cash receipts	557,134	3,250,096	5,714,203	3,726,236	32,936,644	27,684,418	5,699,098	7,709,277	8,964,387	23,459,454	3,669,294	643,003	4,233	222,158	345,547
Cash disbursements:															
Premium refunds	22,688	1,693	220,961	454	136,477	219,352	314,481	-	696	894,790	-	-	-	-	929
Losses	252,738	1,635,117	2,721,820	2,725,417	17,756,259	14,667,013	3,701,015	3,991,247	1,821,794	11,679,985	2,559,506	375,989	151,766	635,798	1,103,258
Loss adjusting expenses - allocated	104,430	175,955	185,327	127,145	1,930,455	3,385,026	293,399	139,255	273,259	1,118,788	128,816	54,729	16,308	48,399	169,492
Loss adjusting expenses - unallocated	130,466	165,608	432,023	223,649	1,407,453	1,035,357	413,231	422,986	284,986	735,876	115,013	90,608	53,618	162,935	227,274
Special deposits distributed	-	-	-	-	-	-	-	-	5,661,182	-	-	-	-	-	-
Total cash disbursements	510,322	1,978,373	3,560,131	3,076,665	21,230,644	19,306,748	4,722,127	4,553,488	8,041,916	14,429,438	2,803,335	521,326	221,692	847,132	1,500,954
Operating expenses:															
Professional services (legal and audit)	1,076	1,263	-	-	-	-	-	-	-	-	-	-	-	-	-
Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	13	338	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance to WGFS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total operating expenses	1,089	1,601	-	-	-	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	511,411	1,979,974	3,560,131	3,076,665	21,230,644	19,306,748	4,722,127	4,553,488	8,041,916	14,429,438	2,803,335	521,326	221,692	847,132	1,500,954
BALANCE, End of year	\$ 45,723	\$ 1,270,122	\$ 2,154,072	\$ 649,571	\$ 11,706,000	\$ 8,377,671	\$ 976,972	\$ 3,155,789	\$ 922,471	\$ 9,030,015	\$ 865,960	\$ 121,677	\$ (217,459)	\$ (624,974)	\$ (1,155,407)
Composition of restricted member Guaranty Funds December 31, 2020:															
Cash and cash equivalents	\$ 7,174	\$ 199,275	\$ 337,962	\$ 101,914	\$ 1,836,607	\$ 1,314,410	\$ 153,281	\$ 495,126	\$ 144,731	\$ 1,416,760	\$ 135,864	\$ 19,090	\$ (217,459)	\$ (624,974)	\$ (1,155,407)
Investments	38,549	1,070,847	1,816,110	547,657	9,869,393	7,063,260	823,690	2,660,663	777,740	7,613,256	730,095	102,586	-	-	-
	\$ 45,723	\$ 1,270,122	\$ 2,154,072	\$ 649,571	\$ 11,706,000	\$ 8,377,671	\$ 976,972	\$ 3,155,789	\$ 922,471	\$ 9,030,015	\$ 865,960	\$ 121,677	\$ (217,459)	\$ (624,974)	\$ (1,155,407)
Reserve for losses and allocated Adjusting expense at December 31, 2020	\$ -	\$ -	\$ 254,533	\$ 154,677	\$ 4,150,904	\$ 1,207,036	\$ 121,794	\$ 1,686,341	\$ 669,929	\$ 4,910,651	\$ 922,932	\$ 424,164	\$ 507,710	\$ 567,594	\$ 416,553

* Allied Fidelity, American Druggist, American Eagle, American Excel, American Fidelity, American Mutual Liability, American Reserve, American Sterling, American Universal, Amwest, Aspen, Atlantic Mutual, Carriers, Colonial Casualty, Comco, Commercial Comp, Commercial Standard, Commonwealth General, Early American, Edison Insurance, Empire Casualty, Employers Casualty, Employers National, Excalibur, Far West, Homeowner, Gramercy, Iowa National, Ideal Mutual, Intercontinental, Lutheran Benevolent, M&W, MCA, Mid-America, Midland, Mission, Mission National, Missouri General, National Colonial, Ohio General, P.I.E., Premier Alliance, Pride National, Professional Medical, Professional Mutual, Professional Mutual RRG, Proprietors, Protective National, Reserve, ROA, Rockwood Insurance, Security Casualty, Statewide Insurance, Summit, Town & Country, Trans-Plains, United Bonding, Villanova, West General, Western Employers and Western Indemnity, Western Insurance.

See accompanying independent auditors' report

Schedule 10
Kansas (continued)

WESTERN GUARANTY FUND SERVICES

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

Period from Insolvency Through December 31, 2020 (Unaudited)

	Freestone 8/15/2014	Red Rock 8/21/2014	Lumbermen Underwriting 5/23/2016	Castlepoint National 3/30/2017	Galen Insurance 5/31/2017	Northwestern National 5/2/2019	Gateway Insurance 6/10/2020	American Service Ins Co 8/11/2020	Inactive Insolvencies*	Admin	Total
Cash receipts:											
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 24,590,335	\$ -	\$ 65,043,239
Interest income	19	-	-	-	-	-	-	-	4,633,476	404,927	11,998,793
Recoveries	-	-	455,044	-	21,212	-	-	-	26,608,459	-	83,224,349
Special deposits received	99,437	-	-	-	-	-	-	-	4,525,306	-	15,094,397
National WC reinsurance pool	-	-	-	-	-	-	-	-	95,692	-	95,692
Large deductible w/c	-	-	-	-	-	-	-	-	-	-	1,677,896
Bank loans	-	-	-	-	-	-	-	-	-	868,100	868,100
Transfers (to) from other insolvencies	-	-	-	-	-	-	-	-	(10,515,795)	1,631,071	-
Total cash receipts	99,456	-	455,044	-	21,212	-	-	-	49,937,473	2,904,098	178,002,465
Cash disbursements:											
Premium refunds	-	-	-	-	-	-	-	-	2,194,108	-	4,006,629
Losses	589,440	154,612	649,413	34,011	-	-	276,229	-	33,583,510	-	101,065,937
Loss adjusting expenses - allocated	138,333	44,906	97,676	392	26,322	11,436	18,260	-	7,730,573	-	16,218,679
Loss adjusting expenses - unallocated	239,143	148,671	136,432	37,376	26,856	11,821	41,144	862	3,208,632	1,826,035	11,578,055
Special deposits distributed	-	-	-	-	-	-	-	-	718,837	-	6,380,019
Total cash disbursements	966,916	348,189	883,521	71,778	53,178	23,256	335,632	862	47,435,660	1,826,035	139,249,319
Operating expenses:											
Professional services (legal and audit)	-	-	-	-	-	-	-	-	43,950	23,920	70,209
Travel	-	-	-	-	-	-	-	-	1,372	5,949	7,321
Other	-	-	-	-	-	-	-	-	15,207	35,660	51,218
Interest	-	-	-	-	-	-	-	-	-	9,117	9,117
Advance to WGFS	-	-	-	-	-	-	-	-	-	50,000	50,000
Bank loans	-	-	-	-	-	-	-	-	-	868,100	868,100
Total operating expenses	-	-	-	-	-	-	-	-	60,529	992,746	1,055,965
Total cash disbursements	966,916	348,189	883,521	71,778	53,178	23,256	335,632	862	47,496,189	2,818,781	140,305,284
BALANCE, End of year	\$ (867,460)	\$ (348,189)	\$ (428,478)	\$ (71,778)	\$ (31,967)	\$ (23,256)	\$ (335,632)	\$ (862)	\$ 2,441,285	\$ 85,317	\$ 37,697,181
Composition of restricted member Guaranty Funds December 31, 2020:											
Cash and cash equivalents	\$ (867,460)	\$ (348,189)	\$ (428,478)	\$ (71,778)	\$ (31,967)	\$ (23,256)	\$ (335,632)	\$ (862)	\$ 383,024	\$ 13,386	\$ 2,453,142
Investments	-	-	-	-	-	-	-	-	2,058,261	71,931	35,244,040
	\$ (867,460)	\$ (348,189)	\$ (428,478)	\$ (71,778)	\$ (31,967)	\$ (23,256)	\$ (335,632)	\$ (862)	\$ 2,441,285	\$ 85,317	\$ 37,697,181
Reserve for losses and allocated Adjusting expense at December 31, 2020	\$ 137,153	\$ 136,431	\$ 205,802	\$ 499,610	\$ 428,506	\$ 63,564	\$ 1,051,458	\$ 10,002	\$ -	\$ -	\$ 18,527,345

See accompanying independent auditors' report

Schedule 10
Kansas (concluded)

WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies
on Behalf of the M O N T A N A Insurance Guaranty Association

Period from Insolvency Through December 31, 2020 (Unaudited)

	Glacier General 11/12/1985	Great Global 2/7/1986	Intermountain 7/17/1986	Mission Insurance 2/24/1987	Rockwood Insurance 8/26/1991	Reliance Insurance 10/3/2001	Phico Insurance 2/1/2002	Home Insurance 6/13/2003	Fremont Insurance 7/2/2003	Legion Insurance 7/28/2003	Valor 5/27/2009	Atlantic Mutual 4/27/2011	Lumbermens Mutual Casualty 5/10/2013	Lumbermen Underwriting 5/23/2016	Northwestern National 5/2/2019
Cash receipts:															
Member insurer assessments	\$ 9,401,326	\$ 1,545,336	\$ 9,676,605	\$ 1,998,517	\$ -	\$ 2,999,381	\$ 2,991,613	\$ 1,000,031	\$ 7,049,152	\$ 2,495,343	\$ 4,999,823	\$ -	\$ -	\$ -	\$ -
Interest income	1,784,959	439,069	2,282,655	474,378	412,120	491,250	322,441	185,520	821,694	304,328	254,044	-	-	-	-
Recoveries	7,728,617	2,422,478	13,167,316	1,873,883	-	6,721,520	2,490,940	1,522,329	8,798,423	5,551,178	5,305,739	12,486	324,721	42,997	-
Ancillary reimbursement	-	58,611	-	226,517	102,678	-	-	-	-	-	-	-	-	-	-
Large deductible	-	-	-	-	-	186,543	9,122	-	-	1,195,972	-	-	-	-	-
Transfers (to) from other insolvencies	(1,400,000)	175,000	600,000	(1,690,000)	950,000	-	-	-	-	-	-	-	-	-	-
Total cash receipts	17,514,902	4,640,494	25,726,576	2,883,295	1,464,798	10,398,694	5,814,116	2,707,880	16,669,269	9,546,821	10,559,607	12,486	324,721	42,997	-
Cash disbursements:															
Premium refunds	18,726	154	-	-	-	10,989	35,427	-	24,259	46,208	-	-	-	-	-
Losses	12,806,448	3,488,435	19,401,642	1,732,340	586,219	4,924,451	2,762,172	1,727,954	11,179,965	4,689,982	6,422,018	76,602	388,155	355,596	-
Loss adjusting expenses - allocated	874,141	276,533	815,382	101,523	26,910	828,349	684,399	274,973	1,698,768	522,610	616,063	1,178	135,555	10,571	-
Loss adjusting expenses - unallocated	1,243,652	282,185	1,413,472	119,023	73,244	786,316	404,528	614,716	2,081,904	725,676	1,175,812	25,385	252,563	57,980	2,410
Member assessment refund	2,499,675	-	4,499,767	-	-	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	17,442,642	4,047,307	26,130,263	1,952,887	686,374	6,550,105	3,886,527	2,617,644	14,984,897	5,984,476	8,213,893	103,165	776,273	424,147	2,410
Operating expenses:															
Professional services (legal and audit)	3,749	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Travel	757	22	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	7,863	3,652	10,485	929	-	-	-	-	-	-	-	-	-	-	-
Advance to WGFS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total operating expenses	12,369	3,674	10,485	929	-	-	-	-	-	-	-	-	-	-	-
Total expenses	17,455,011	4,050,981	26,140,748	1,953,816	686,374	6,550,105	3,886,527	2,617,644	14,984,897	5,984,476	8,213,893	103,165	776,273	424,147	2,410
BALANCE, End of year	\$ 59,892	\$ 589,514	\$ (414,172)	\$ 929,479	\$ 778,424	\$ 3,848,589	\$ 1,927,589	\$ 90,236	\$ 1,684,373	\$ 3,562,346	\$ 2,345,714	\$ (90,679)	\$ (451,553)	\$ (381,150)	\$ (2,410)
Composition of restricted member Guaranty Funds December 31, 2020:															
Cash and cash equivalents	\$ 7,931	\$ 78,066	\$ (414,172)	\$ 123,086	\$ 103,083	\$ 509,648	\$ 255,260	\$ 11,950	\$ 223,052	\$ 471,742	\$ 310,630	\$ (90,679)	\$ (451,553)	\$ (381,150)	\$ (2,410)
Investments	51,961	511,448	-	806,393	675,342	3,338,941	1,672,329	78,287	1,461,320	3,090,603	2,035,084	-	-	-	-
	\$ 59,892	\$ 589,514	\$ (414,172)	\$ 929,479	\$ 778,424	\$ 3,848,589	\$ 1,927,589	\$ 90,236	\$ 1,684,373	\$ 3,562,346	\$ 2,345,714	\$ (90,679)	\$ (451,553)	\$ (381,150)	\$ (2,410)
Reserve for losses and allocated Adjusting expense at December 31, 2020	\$ 1,118,867	\$ 251,518	\$ 1,420,580	\$ 142,627	\$ 6,495	\$ 977,162	\$ 327,793	\$ 4,986,747	\$ 5,323,323	\$ 376,344	\$ 8,263,474	\$ 224,599	\$ 993,269	\$ 167,587	\$ 7,800

*AIM, All Star, Allied Fidelity, American Excel, American Fidelity, American Mutual Liability, American Eagle, American Reserve, American Universal, Aspen Indemnity, Carriers, Casualty Reciprocal, Colorado Western, Commercial Comp. Casualty, Commercial Standard, Consumers Indemnity, Credit General, Early American, Edison, Employers Casualty, Enterprise, Excalibur, Freestone, Guarantee Ins, Glaco, Gramercy, Great Atlantic, Ideal, Insurance Corp of America, Imperial, Insurance Com of Florida, Integrity, Manchester, MCA, M&W, Medallion, Midland, Mission National, Mobile, Paxton National, Pine Top, Professional Medical, Proprietors, Red Rock, Reserve, Security Casualty, Transit, Union Indemnity, United Community, United Southern, Vesta Fire, Villanova and Western Employers.

See accompanying independent auditors' report

Schedule 11
Montana (continued)

WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies
on Behalf of the M O N T A N A Insurance Guaranty Association

Period from Insolvency Through December 31, 2020 (Unaudited)

	Gateway Insurance 6/10/2020	Inactive Insolvencies*	Admin	Total
Cash receipts:				
Member insurer assessments	\$ -	\$ 6,289,100	\$ 162,400	\$ 50,608,627
Interest income	-	1,490,689	71,485	9,334,634
Recoveries	-	9,264,474	14,597	65,241,698
Ancillary reimbursement	-	682,803		1,070,609
Large deductible	-	-		1,391,637
Transfers (to) from other insolvencies	-	(45,798)	1,410,798	-
Total cash receipts	-	17,681,268	1,659,280	127,647,204
Cash disbursements:				
Premium refunds	-	391,407	-	527,170
Losses	-	12,367,288	-	82,909,267
Loss adjusting expenses - allocated	-	1,832,282	-	8,699,238
Loss adjusting expenses - unallocated	2,414	764,215	1,552,129	11,577,625
Member assessment refund	-	-	-	6,999,442
Total cash disbursements	2,414	15,355,192	1,552,129	110,712,743
Operating expenses:				
Professional services (legal and audit)	-	47,646	-	51,395
Travel	-	5,729	-	6,508
Other	-	108,015	101	131,045
Advance to WGFS	-	-	50,000	50,000
Total operating expenses	-	161,390	50,101	238,948
Total expenses	2,414	15,516,582	1,602,230	110,951,691
BALANCE, End of year	\$ (2,414)	\$ 2,164,685	\$ 57,050	\$ 16,695,514
Composition of restricted member Guaranty Funds December 31, 2020:				
Cash and cash equivalents	\$ (2,414)	\$ 286,658	\$ 7,555	\$ 1,046,283
Investments	-	1,878,028	49,495	15,649,231
	\$ (2,414)	\$ 2,164,685	\$ 57,050	\$ 16,695,514
Reserve for losses and allocated Adjusting expense at December 31, 2020				
	\$ -	\$ -	\$ -	\$ 24,588,186

See accompanying independent auditors' report

Schedule 11
Montana (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, 2020 (Unaudited)

	Iowa National 10/10/1985	Mission National 2/24/1987	American Mutual of Boston 3/9/1989	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	Freestone 8/15/2014
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	\$ 194,520
Interest income	1,740,503	14	98,556	306,474	556,333	2,612,523	189,421	80,371	936,259	22,558	272,139	7,053
Recoveries	2,786,063	10,372	89,748	304,931	757,385	14,199,997	820,506	1,291,851	6,691,199	16,876	525,459	-
Large deductible	-	-	-	-	-	40,337	-	-	3,998	-	-	-
Transfers (to) from other insolvencies	(330,330)	-	2,075	-	-	(8,425,000)	-	-	-	-	220,000	60,500
Total cash receipts	8,280,059	10,385	1,390,345	1,711,405	4,251,935	21,244,019	1,940,512	3,445,880	14,284,839	430,714	6,054,511	262,073
Cash disbursements:												
Premium refunds	-	-	-	-	1,385	36,472	-	-	55,733	-	-	9,900
Losses	2,549,066	-	870,772	1,198,553	1,582,969	9,740,134	1,196,326	2,502,627	4,495,079	71,150	1,617,060	107,793
Loss adjusting expenses - allocated	84,463	-	30,685	20,090	27,563	226,016	38,090	79,838	177,727	3,182	85,875	4,263
Loss adjusting expenses - unallocated	184,584	-	317,706	266,807	195,774	1,081,259	212,887	180,209	527,030	42,175	515,479	46,819
Refund of assessments	4,083,823	-	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	6,901,935	-	1,219,162	1,485,450	1,807,691	11,083,881	1,447,303	2,762,674	5,255,569	116,507	2,218,414	168,775
Operating expenses:												
Advance to WGFS	-	-	-	-	-	-	-	-	-	-	-	-
Total operating expenses	-	-	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	6,901,935	-	1,219,162	1,485,450	1,807,691	11,083,881	1,447,303	2,762,674	5,255,569	116,507	2,218,414	168,775
BALANCE, End of year	\$ 1,378,124	\$ 10,385	\$ 171,183	\$ 225,955	\$ 2,444,244	\$ 10,160,138	\$ 493,209	\$ 683,206	\$ 9,029,270	\$ 314,208	\$ 3,836,097	\$ 93,298
Composition of restricted member Guaranty Funds December 31, 2020:												
Cash and cash equivalents	\$ 57,133	\$ 431	\$ 7,097	\$ 9,367	\$ 101,331	\$ 421,208	\$ 20,447	\$ 28,324	\$ 374,325	\$ 13,026	\$ 159,033	\$ 3,868
Investments	1,320,991	9,955	164,086	216,588	2,342,914	9,738,931	472,762	654,883	8,654,945	301,181	3,677,064	89,431
	\$ 1,378,124	\$ 10,385	\$ 171,183	\$ 225,955	\$ 2,444,244	\$ 10,160,138	\$ 493,209	\$ 683,206	\$ 9,029,270	\$ 314,208	\$ 3,836,097	\$ 93,298
Reserve for losses and allocated Adjusting expense at December 31, 2020	\$ 89,907	\$ -	\$ 48,846	\$ -	\$ 780,081	\$ 4,402,756	\$ 481,253	\$ 241,429	\$ 6,070,535	\$ 140,920	\$ 3,089,689	\$ 144,476

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, 2020 (Unaudited)

	Red Rock 8/21/2014	Castlepoint National 3/30/2017	Guarantee Insurance 11/27/2017	Gateway Insurance 6/10/2020	American Service Ins Co 8/11/2020	Admin	* Closed Insolvencies	Total
Cash receipts:								
Member insurer assessments	\$ 3,547,283	\$ 998,381	\$ -	\$ -	\$ -	\$ 1,433,915	\$ 5,548,575	\$ 48,946,661
Interest income	159,800	212,235	44,453	-	-	229,126	433,685	7,901,502
Recoveries	-	-	-	-	-	211,805	3,449,392	31,155,584
Large deductible	-	-	-	-	-	-	-	44,335
Transfers (to) from other insolvencies	850,000	4,000,000	3,500,000	-	-	75,000	47,755	0
Total cash receipts	4,557,083	5,210,616	3,544,453	-	-	1,949,846	9,479,406	88,048,082
Cash disbursements:								
Premium refunds	-	-	418,072	-	-	-	147,807	669,369
Losses	1,069,916	456,626	1,479,338	-	-	77,277	4,144,792	33,159,476
Loss adjusting expenses - allocated	194,515	83,394	450,361	-	1,159	-	94,897	1,602,116
Loss adjusting expenses - unallocated	265,174	25,425	666,447	11,089	5,701	1,555,466	559,316	6,659,347
Refund of assessments	-	-	-	-	-	220,481	4,532,595	8,836,899
Total cash disbursements	1,529,605	565,445	3,014,218	11,089	6,860	1,853,224	9,479,406	50,927,207
Operating expenses:								
Advance to WGFS	-	-	-	-	-	50,000	-	50,000
Total operating expenses	-	-	-	-	-	50,000	-	50,000
Total cash disbursements	1,529,605	565,445	3,014,218	11,089	6,860	1,903,224	9,479,406	50,977,207
BALANCE, End of year	\$ 3,027,478	\$ 4,645,171	\$ 530,235	\$ (11,089)	\$ (6,860)	\$ 46,623	\$ -	\$ 37,070,876
Composition of restricted member Guaranty Funds December 31, 2020:								
Cash and cash equivalents	\$ 125,510	\$ 192,574	\$ 21,982	\$ (11,089)	\$ (6,860)	\$ 1,933	\$ -	\$ 1,519,638
Investments	2,901,969	4,452,597	508,253	-	-	44,690	-	35,551,238
	\$ 3,027,478	\$ 4,645,171	\$ 530,235	\$ (11,089)	\$ (6,860)	\$ 46,623	\$ -	\$ 37,070,876
Reserve for losses and allocated Adjusting expense at December 31, 2020	\$ 1,499,521	\$ 2,447,772	\$ 1,953,423	\$ 30,000	\$ 611,005	\$ -	\$ -	\$ 22,031,612

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

See accompanying independent auditors' report

Schedule 12
Nebraska (concluded)

WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies on
Behalf of the WASHINGTON Insurance Guaranty Association

Period from Insolvency Through December 31, 2020 (Unaudited)

	Reliance Insurance 10/3/2001	Consolidated American 3/21/2005	Lumbermens Mutual Casualty 5/10/2013	Red Rock 8/21/2014	Guarantee Insurance 11/27/2017	Northwestern National 5/2/2019	Capson Physicians 6/28/2019	Gateway Insurace 6/10/2020	American Service Ins Co 8/11/2020	Inactive Insolvencies* I
Cash receipts:										
Member insurer assessments	\$ 13,755,055	\$ -	\$ 3,498,618	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 55,514,120
Interest income	1,160,311	-	50,190	-	-	-	-	-	-	10,004,094
Recoveries	34,977,403	-	1,590,988	-	-	-	-	-	-	67,323,901
Large deductible	194	-	-	-	-	-	-	-	-	-
Transfer to "Unclaimed Checks"/other	-	-	-	-	-	-	-	-	-	1,497
Transfers (to) from other insolvencies	(2,800,000)	-	-	-	-	-	-	-	-	864,000
Total cash receipts	47,092,963	-	5,139,796	-	-	-	-	-	-	133,707,611
Cash disbursements:										
Premium refunds	58,064	-	-	-	-	-	489	-	-	15,785,391
Losses	29,143,663	282,739	2,203,574	49,938	-	-	-	-	30,000	44,806,100
Loss adjusting expenses - allocated	2,979,614	117,975	831,052	24,718	-	924	15,870	-	10,363	20,955,701
Loss adjusting expenses - unallocated	2,831,551	381,537	1,131,256	56,943	13,512	29,180	48,168	6,347	70,466	3,170,053
Unclaimed checks paid	-	-	-	-	-	-	-	-	-	-
Member assessment refund	-	-	-	-	-	-	-	-	-	29,945,830
Advance to WGFS	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	35,012,892	782,250	4,165,882	131,600	13,512	30,104	64,527	6,347	110,830	114,663,075
BALANCE, End of year	\$ 12,080,071	\$ (782,250)	\$ 973,914	\$ (131,600)	\$ (13,512)	\$ (30,104)	\$ (64,527)	\$ (6,347)	\$ (110,830)	\$ 19,044,536
Composition of restricted member Guaranty Funds December 31, 2020:										
Cash and cash equivalents	\$ 1,037,725	\$ (782,250)	\$ 83,663	\$ (131,600)	\$ (13,512)	\$ (30,104)	\$ (64,527)	\$ (6,347)	\$ (110,830)	\$ 1,636,000
Investments	11,042,346	-	890,251	-	-	-	-	-	-	17,408,536
	\$ 12,080,071	\$ (782,250)	\$ 973,914	\$ (131,600)	\$ (13,512)	\$ (30,104)	\$ (64,527)	\$ (6,347)	\$ (110,830)	\$ 19,044,536
Reserve for losses and allocated Adjusting expense at December 31, 2020	\$ 4,683,404	\$ 90,020	\$ 4,795,793	\$ 129,632	\$ 320,000	\$ 100,000	\$ 219,130	\$ 21,001	\$ 2,391,277	\$ -

*Acceleration Insurance, Allied Fidelity, American Druggists, American Eagle, American Mutual, American Star, American Universal, Aspen, Atlantic Mutual, Carriers, Cascade National, Castlepoint National, Centennial, Citation General, Commercial Standard, Consumers Indemnity, Covenant Mutual, Credit General, Early American, Edison, El Dorado, Employers Casualty, Equity General, Excalibur, Fremont, Glacier, Gramercy, Great Atlantic, Great Global, Home, Homeowners, Ideal, Independent Indemnity, Inscorp, Insurance Corp. of America,, Integrity, Legion, LMI, Lutheran Benevolent, MCA, Medallion/Missouri General, M&W, Midland, Mission Group, National Auto & Casualty, National Col, North-West, Ohio General, Pacific Marine, Paxton National, Phico, Premier Alliance, Professional Mutual, Proprietors, Protective National, Reserve & American Reserve, Rockwood, S&H Signal, Security, Standard Fire, Summit, Transit Casualty, Transnational, Union Indemnity, United Southern, Universal Security, Vesta Fire, Villanova, Western Employers and WMBIC

WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies on
Behalf of the WASHINGTON Insurance Guaranty Association

Period from Insolvency Through December 31, 2020 (Unaudited)

	LSHW	Admin	Total
Cash receipts:			
Member insurer assessments	\$ 1,049,053	\$ -	\$ 73,816,846
Interest income	209,941	107,692	11,532,227
Recoveries	-	-	103,892,292
Large deductible	-	-	194
Transfer to "Unclaimed Checks"/other	-	126,844	128,341
Transfers (to) from other insolvencies	(323,000)	2,259,000	-
Total cash receipts	935,994	2,493,536	189,369,901
Cash disbursements:			
Premium refunds	-	-	15,843,944
Losses	-	-	76,516,014
Loss adjusting expenses - allocated	-	-	24,936,217
Loss adjusting expenses - unallocated	693	2,215,334	9,955,039
Unclaimed checks paid	-	122,884	122,884
Member assessment refund	-	1,051	29,946,881
Advance to WGFS	-	50,000	50,000
Total cash disbursements	693	2,389,269	157,370,979
BALANCE, End of year	\$ 935,301	\$ 104,267	\$ 31,998,921
Composition of restricted member Guaranty Funds December 31, 2020:			
Cash and cash equivalents	\$ 80,346	\$ 8,957	\$ 1,707,522
Investments	854,955	95,310	30,291,399
	\$ 935,301	\$ 104,267	\$ 31,998,921
Reserve for losses and allocated Adjusting expense at December 31, 2020	\$ -	\$ -	\$ 12,750,257

See accompanying independent auditors' report

Schedule 13
Washington (concluded)

WESTERN GUARANTY FUND SERVICES

Statement of Cash Receipts and Disbursements of Insolvencies
on Behalf of the W Y O M I N G Insurance Guaranty Association

Period from Insolvency Through December 31, 2020 (Unaudited)

	Legion Insurance 7/28/2003	Inactive Insolvencies*	Admin	Total
Cash receipts:				
Member insurer assessments	\$ 499,443	\$ 4,503,414	\$ 4,666	\$ 5,007,523
Interest income	63,519	790,296	18,010	871,824
Recoveries	1,075,253	5,177,854	-	6,253,107
Large Deductible	11,584	194	-	11,778
Transfers (to) from other insolvencies	375,000	(1,823,541)	1,448,541	-
Total cash receipts	2,024,799	8,648,216	1,471,217	12,144,232
Cash disbursements:				
Premium refunds	35,585	31,653	-	67,238
Losses	909,162	5,440,370	-	6,349,532
Loss adjusting expenses - allocated	38,609	1,069,348	-	1,107,957
Loss adjusting expenses - unallocated	42,359	721,548	1,378,858	2,142,765
Member assessment refund	-	779,150	-	779,150
Total cash disbursements	1,025,715	8,042,069	1,378,858	10,446,642
Operating expenses:				
Professional services (legal and audit)	-	11,431	186	11,617
Travel	-	2,386	614	3,000
Other	-	7,277	1,861	9,138
Interest	-	5,850	-	5,850
Advance to WGFS	-	-	50,000	50,000
Total operating expenses	-	26,944	52,661	79,605
Total expenses	1,025,715	8,069,013	1,431,519	10,526,247
BALANCE, End of year	\$ 999,084	\$ 579,203	\$ 39,698	\$ 1,617,985
Composition of restricted member Guaranty Funds December 31, 2020:				
Cash and cash equivalents	\$ 218,557	\$ 126,705	\$ 8,684	\$ 353,946
Investments	780,527	452,498	31,014	1,264,039
	\$ 999,084	\$ 579,203	\$ 39,698	\$ 1,617,985
Reserve for losses and allocated				
Adjusting expense at December 31, 2020	\$ 375,390	-	-	\$ 375,390

* Allied Fidelity, American Eagle, American Universal, Commercial Comp, Commercial Standard, Commercial General, Colorado Western, Credit General, Early American, Edison, Excalibur, Freemont, Glacier General, Great Global, Home, Ideal Mutual, Integrity, Insurance Corp of America, Iowa National, Laramie, Lumbermens, Midland, Mission Insurance, Mission National, National Allied, Ohio General, Phico, Proprietors, Red Rock, Reliance, Reserve, Security Casualty, Summit, Transit Casualty and Villanova

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

December 31, 2020 and 2019

***Financial Statements
and
Independent Auditor's Report***



CPAs & Consultants | Wealth Management

Nebraska Life and Health Insurance Guaranty Association

Years ended December 31, 2020 and 2019

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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, 2020, 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.

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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, 2020, 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, 2019 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated March 17, 2020. In our opinion, the summarized comparative information presented herein as of and for the year ended December 31, 2019 is consistent, in all material respects, with the audited financial statements from which it has been derived.

HBE LLP

Lincoln, Nebraska
March 24, 2021

HBE
HBE

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF FINANCIAL POSITION

December 31, 2020
With comparative totals for December 31, 2019

ASSETS

	<u>2020</u>	<u>2019</u>
CURRENT ASSETS		
Cash and cash equivalents (note A)	\$ 7,143,865	\$ 413,414
Certificates of deposit	14,998	100,047
Accrued interest receivable on investments	<u>80,848</u>	<u>101,941</u>
Total current assets	7,239,711	615,402
OTHER ASSET		
Investments (notes A, B and E)	<u>19,058,393</u>	<u>18,796,785</u>
Total assets	<u>\$ 26,298,104</u>	<u>\$ 19,412,187</u>

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES		
Accounts payable	\$ -	\$ 51,438
Estimated claims payable (note C)	<u>2,623,000</u>	<u>2,708,000</u>
Total current liabilities	<u>2,623,000</u>	<u>2,759,438</u>
NET ASSETS (note A)		
Without donor restrictions		
Class A net assets for general administration	272,984	265,009
Classes B and C net assets for specific insolvencies (note D)	20,752,356	13,811,455
Contingency reserve for future obligations (note D)	<u>2,649,764</u>	<u>2,576,285</u>
Total net assets	<u>23,675,104</u>	<u>16,652,749</u>
Total liabilities and net assets	<u>\$ 26,298,104</u>	<u>\$ 19,412,187</u>

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF ACTIVITIES

Year ended December 31, 2020
With comparative totals for the year ended December 31, 2019

	2020			2019
	Class A	Class B & C	Total	Total
CHANGES IN NET ASSETS				
Revenues				
Assessments received	\$ -	\$ 5,316	\$ 5,316	\$ -
Recoveries received	-	6,803,122	6,803,122	25
Premiums received	413	15,427	15,840	23,119
Investment income, net (note B)	7,562	578,363	585,925	625,082
Total revenues	7,975	7,402,228	7,410,203	648,226
Expenses				
Benefit claims	-	4,259	4,259	112,304
Assumption reinsurance	-	3,558	3,558	4,308
Administration, legal fees, direct expenses	16,816	107,479	124,295	111,106
Assessments by NOLGHA for expenses	-	170,302	170,302	232,782
Dues to National (NOLHGA)	54,909	-	54,909	53,156
Meetings and travel expenses	1,031	-	1,031	4,830
Auditing and accounting fees	17,150	-	17,150	10,540
Assessment system software and services	13,205	-	13,205	10,440
Bank service charges	783	-	783	-
Bookkeeping fees	2,060	-	2,060	1,290
Postage, printing and general supplies	108	-	108	100
Rent	1,188	-	1,188	-
Class A general and administration expenses allocated to Classes B and C	(107,250)	107,250	-	-
Total expenses	-	392,848	392,848	540,856
Revenues over expenses	7,975	7,009,380	7,017,355	107,370
Decrease in claims payable	-	5,000	5,000	53,000
Increase in net assets	7,975	7,014,380	7,022,355	160,370
CHANGE IN NET ASSETS				
Net assets at beginning of year	265,009	16,387,740	16,652,749	16,492,379
Net assets at end of year	\$ 272,984	\$23,402,120	\$23,675,104	\$16,652,749

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF CASH FLOWS

Year ended December 31, 2020
With comparative totals for the year ended December 31, 2019

	<u>2020</u>	<u>2019</u>
Cash flows from operating activities		
Cash received from assessments, recoveries, and premiums	\$ 6,804,772	\$ 5,494
Cash paid to suppliers and paid for claims	(524,286)	(568,071)
Interest received	<u>366,503</u>	<u>434,399</u>
Net cash provided (used) by operating activities	<u>6,646,989</u>	<u>(128,178)</u>
Cash flows from investing activities		
Proceeds from sales of investments	6,273,120	14,200,000
Purchases of investments and deposits to assets limited as to use	<u>(6,189,658)</u>	<u>(18,162,553)</u>
Net cash provided (used) by investing activities	<u>83,462</u>	<u>(3,962,553)</u>
Net increase (decrease) in cash	6,730,451	(4,090,731)
Cash and cash equivalents at beginning of year	<u>413,414</u>	<u>4,504,145</u>
Cash and cash equivalents at end of year	<u>\$ 7,143,865</u>	<u>\$ 413,414</u>
Reconciliation of increase in net assets to net cash provided (used) by operating activities		
Increase in net assets	<u>\$ 7,022,355</u>	<u>\$ 160,370</u>
Adjustments to reconcile increase in net assets to net cash provided (used) by operating activities		
Realized and unrealized gain on investments	(260,021)	(175,966)
(Increase) decrease in assets		
Accrued interest receivable	21,093	(32,367)
Decrease in liabilities		
Accounts payable	(51,438)	(27,215)
Estimated claims payable	<u>(85,000)</u>	<u>(53,000)</u>
Total adjustments to increase in net assets	<u>(375,366)</u>	<u>(288,548)</u>
Net cash provided (used) by operating activities	<u>\$ 6,646,989</u>	<u>\$ (128,178)</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.

Nebraska Life and Health Insurance Guaranty Association

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 three 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, 2020 and 2019, 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:

	2020		2019	
	Cost	Market	Cost	Market
Bonds				
Corporate	\$ 323,117	\$ 327,959	\$ 622,440	\$ 627,772
U.S. government	18,228,215	18,730,434	17,908,367	18,169,013
	<u>\$ 18,551,332</u>	<u>\$ 19,058,393</u>	<u>\$ 18,530,807</u>	<u>\$ 18,796,785</u>
Gross unrealized gain		<u>\$ 507,061</u>		<u>\$ 265,978</u>

Investment income consists of:

	2020	2019
Interest and dividend income	\$ 345,410	\$ 466,766
Net realized and unrealized gains on investments	260,021	175,966
Investment management fees	<u>(19,506)</u>	<u>(17,650)</u>
	<u>\$ 585,925</u>	<u>\$ 625,082</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>2020</u>	<u>2019</u>
Insolvency		
Class B 70 - Lincoln Memorial Life Insurance Co., TX	\$ 44,000	\$ 102,000
Class B 72 - Penn Treaty Insurance Co. PA	2,200,000	2,200,000
Class B 74 - National States Insurance Co., MO	179,000	206,000
Class B 77 - CoOpportunity Health, IA	<u>200,000</u>	<u>200,000</u>
	<u>\$ 2,623,000</u>	<u>\$ 2,708,000</u>

These reserves are based on estimates and, while management presently believes the estimate of reserves for claims payable at December 31, 2020 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 \$20,752,356 and \$13,811,455 at December 31, 2020 and 2019, respectively, are reserved for specific insurance company insolvencies.

Class B 69 - Benicorp Insurance, Indiana	\$ (66,479)	\$ (64,166)
Class B 70 - Lincoln Memorial Life, Texas	587,714	609,770
Class B 71 - Medical Saving Insurance, Indiana	6,837	6,647
Class B 72 - Penn Treaty Insurance Co., Pennsylvania	(15,387,257)	(14,997,145)
Class B 74 - National States Insurance, Missouri	(446,981)	(464,162)
Class B 75 - Executive Life Insurance Co. of New York	(18,191)	(16,370)
Class B 76 - Standard Life Insurance Co. of Indiana	(2,292)	(2,225)
Class B 77 - CoOpportunity Health, Iowa	36,270,915	28,774,234
Class B 78 - SeeChange Health Insurance, California	(8,060)	(7,713)
Class B 79 - AF&L/SAIC	(64,492)	(45,561)
Class B 80 - Senior Health Insurance Co. of Pennsylvania	(167,584)	(32,519)
Class B 81 - Global/Colorado Banker's	(7,823)	(557)
Class B 81 - Time Insurance Company	(9,811)	-
Class C 20 - Executive Life, California	60,652	47,269
Class C 68 - Reliance	<u>5,208</u>	<u>3,953</u>
Total net assets for specific insolvencies	<u>\$ 20,752,356</u>	<u>\$ 13,811,455</u>

Net assets of \$2,649,764 and \$2,576,285 at December 31, 2020 and 2019, 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, 2020 and 2019.

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, 2020 and 2019.

	2020			
	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	\$ 327,959	\$ -	\$ 327,959	\$ -
US government bonds	18,730,434		18,730,434	
	\$ 19,058,393	\$ -	\$ 19,058,393	\$ -
	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	
	\$ 18,796,785	\$ -	\$ 18,796,785	\$ -

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 2020 and 2019, the Association made payments of \$123,915 and \$111,002, 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, 2020 and 2019, the following tables show the total financial assets held by the Association:

	<u>2020</u>	<u>2019</u>
Cash and cash equivalents	\$ 7,143,865	\$ 413,414
Certificates of deposit (reserves)	<u>14,998</u>	<u>100,047</u>
Total financial assets	7,158,863	513,461
Reserves with liquidity horizons greater than one year	<u>(14,998)</u>	<u>(100,047)</u>
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 7,143,865</u>	<u>\$ 413,414</u>

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

NOTE J - CONCENTRATIONS OF CREDIT RISK

Financial instruments which potentially subject the Association to concentrations of credit risk consist principally of checking accounts at financial institutions. Accounts at each institution are insured by the FDIC up to \$250,000. At December 31, 2020 and 2019, the bank accounts exceeded federally insured limits by \$6,780,092 and \$-, respectively. The Association has not experienced any losses on such accounts.

NOTE K - RISKS AND UNCERTAINTIES

The COVID-19 (Coronavirus) outbreak continues to prompt global health concerns. Consequently, it is possible the Association could be impacted by the resulting volatility in the economy beyond the financial statement date. Specifically, the Association could see additional insurance company insolvencies as a result of the pandemic.

NOTE L - SUBSEQUENT EVENTS

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