

NEBRASKA



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DEPARTMENT OF INSURANCE

SUMMARY OF INSURANCE BUSINESS IN NEBRASKA

2023

STATE OF NEBRASKA
JIM PILLEN, GOVERNOR

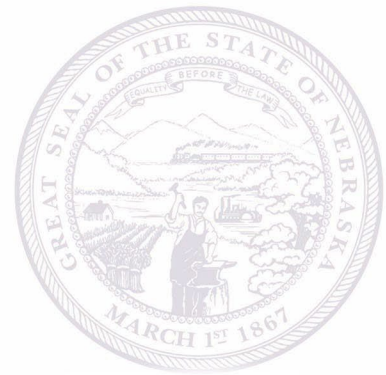
DEPARTMENT OF INSURANCE
ERIC DUNNING, DIRECTOR



NEBRASKA

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DEPARTMENT OF INSURANCE



Governor Jim Pillen

The Honorable Jim Pillen, Governor
State of Nebraska
State Capitol Building
Lincoln, NE 68509

Dear Governor Pillen,

In accordance with law and practice, we herewith submit to you the *Summary of Insurance Business in Nebraska for the Year 2023*.

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.



T A B L E O F C O N T E N T S

	<u>Page</u>
Nebraska Directors of Insurance Past and Present-----	1
Insurance Department Staff-----	3
Insurance Department Division Activities-----	6
Nebraska Insurance Company Totals-----	17
New Companies Licensed During 2022-----	18
Companies Withdrawn During 2022-----	21
Securities on Deposit-----	22
Companies Listed by State of Domicile-----	28
Nebraska Business - Premiums Written-----	45
List of Company Types for Statistical Report-----	46
Domestic Property and Casualty Companies-----	49
Domestic Property and Casualty Company Totals-----	69
Foreign Property and Casualty Companies-----	71
Foreign Property and Casualty Company Totals-----	451
Domestic Title Companies-----	453
Domestic Title Company Totals-----	454
Foreign Title Companies-----	455
Foreign Title Company Totals-----	461
Domestic Life Companies-----	462
Domestic Life Company Totals-----	472
Foreign Life Companies-----	473
Foreign Life Company Totals-----	609
Domestic Health Companies-----	609
Domestic Health Company Totals-----	614
Foreign Health Companies-----	615
Foreign Health Company Totals-----	640
Assessment Companies-----	641
Unincorporated County Mutuals-----	643
Intergovernmental Pools-----	644
Prepaid Legal Service Organization-----	645
Prepaid Limited Health Service Organization-----	646
Risk Retention Groups-----	647

APPENDIX

Annual Report of Guaranty Associations-----	654
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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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ADMINISTRATION

Eric Dunning
Martin Swanson
Vacant

Director of Insurance
Deputy Director/General Counsel
Public Information Officer

ADMINISTRATIVE SERVICES DIVISION

Robin Edwards
Mark Peterson, MCP
Julie Neal
Jody Schmale
Stefany Wix
Patty Hill
Debra Gall

Accounting and Finance Manager
IT Business Systems Analyst
Accountant
Accounting Specialist
Accounting Specialist
Office Technician
Office Technician

INSURANCE COMPLAINT DIVISION

Barbara Peterson, PIR
Valarie Jones
Valaria Gilbertson
Renee Foster
John Marinovich
Angie Sheldon
Scott Zager, ACS, AFSI, AIE, FLMI
Vacant

Administrator
Administrative Specialist
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner

INSURANCE FRAUD PREVENTION DIVISION

Kimberly Semler, SCLA, CIFI, AHFI
Connie Drake
John McGahan, FCLS
Charles Starr, SCLA, CIFI, AHFI
Robert Branch Jr.

Division Chief
Administrative Specialist
Fraud Investigator
Fraud Investigator
Fraud Investigator

LEGAL DIVISION

Martin Swanson
Shelly Storie
Michael Anderson
Megan VanAusdall
Cheryl Wolff

Deputy Director/General Counsel
Paralegal
Counsel
Counsel
Counsel

FINANCIAL REGULATION DIVISION

Tadd Wegner, CFE
Andrea Johnson, CFE
Jillian Boston

Jennifer Rose, CFE
Nathan DeJong, CFE
Cynthia Iu, CFE
Scott Emery, CFE
Jenna Rempe, CFE
Uyen Tran
Diamond Koh
Jeremy Blocker
Ryan Kimbrough
Sally Salazar
Tyler Rosenlof
Eli Spencer
Mai Tran
Bergan Hofer
Jacob Nall
Vacant

Vacant
Isaak Russell, CFE
Skyler Lawyer CFE
Brian Davis, CFE
Gary Evans, CFE, AES, CISA
Michael Sullivan, CFE
Santosh Ghimire, CFE
Alexis Anderson
Caden Boesiger
Tyler Goodwater
Mark Haake
Lucas Pfeifer

Chris Amory, CFE
Vacant
Anthony Quandt, AFE
Vacant

Vacant
Margaret Garrison
Vacant
Nguyen Thai

Kristy Hadden
Lori Bruss
Lynn Wiese, CFE
Dawson Coudriet
Vacant
Lisa Pape, PIR

Chief Financial Regulator
Deputy Chief Financial Regulator
Financial Regulator Division Staff Assistant

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

Assistant Chief Examiner-Field
Supervisory Examiner
Supervisory Examiner
Supervisory Examiner
Information Systems Examiner
Senior Financial Examiner
Senior Financial Examiner
Financial Examiner
Financial Examiner
Financial Examiner
Financial Examiner
Financial Examiner
Financial Examiner

Holding Company Specialist
Holding Company Analyst
Group Solvency Specialist
Investment Specialist

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

Company Administrator
Company Administration Staff Assistant
Senior Foreign Financial Analyst
Foreign Financial Analyst
Foreign Financial Analyst
Pre-Need Examiner

LIFE AND HEALTH DIVISION

Maggie Reinert
Deb Maher
Maryana Grodnova-Ware, ALMI, AFSI
Riley Mattke
Adam Clayton
Jordan Blades

Administrator
Office Specialist
Actuarial Assistant
Administrative Programs Officer I
Life and Health Insurance Analyst II
Life and Health Insurance Analyst II

MARKET CONDUCT

John Koenig, CIE, CPCU, FLMI, APIR, PIR
Rob McCullough
Megan Keck, CIE, APIR, AU, MCM
Angela Naber, MCM, APIR
Vacant
Vacant

Market Conduct Administrator
Market Conduct Analyst
Market Conduct Examiner
Market Conduct Examiner
Market Conduct Examiner
Pharmacy Benefit Manager Examiner

PRODUCERS' LICENSING DIVISION

Kevin Schlautman
Gina Goodro
Mary Kay McDonald
Tara Clark

Administrator
Insurance Education Analyst
Licensing Representative
Licensing Representative

PROPERTY AND CASUALTY DIVISION

Connie Van Slyke
Emma Covalt
Wyatt Powers

Administrator
Property and Casualty Analyst
Property and Casualty Analyst

NEBRASKA SHIP & SMP DIVISION

Jonathon Burlison
Patricia French
Carol Harrah
Eric Hansen
Jeannette King

SHIP Administrator
Training Coordinator
Community Support Specialist
Community Support Specialist
Community Support 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. The Director will make all needed rules and regulations for the purpose of carrying out the true spirit and meaning of this enactment and all laws relating to the business of insurance. The Director 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 20-21</u>	<u>FY 21-22</u>	<u>FY 22-23</u>
Examination Fees	\$6,448,354	\$5,283,124	\$5,303,910
Admin. Fee Professional Medical Liability	124,767	98,445	71,498
Publications/Photocopies/Fraud Conference	2,445	3,756	3,721
Agent Certification	13,705	13,346	11,758
Legal Filing Fees	18,925	20,017	23,210
Miscellaneous Fees (Filing Fees)	1,290,892	1,218,491	1,265,023
Admin. Fees - Premium Taxes	37,283	38,190	42,028
Pre-Admission Review Fees	35,300	28,000	21,800
P&C Filing Fees	425,750	350,623	369,690
L&H Filing Fees	144,825	131,643	135,445
Fraud Fee	541,375	546,838	552,347
Certificate of Authority	88,930	74,158	80,375
Agency License	701,074	751,806	783,741
Company Appointment/Cancellation	7,840,372	9,582,204	9,682,741
Agent's License	4,229,609	4,594,986	4,687,315
Continuing Education Approval/Course Comp.	59,100	64,000	58,550
Third Party Administrator	81,400	86,100	86,800
Pharmacy Benefit Manager	0	0	21,500
Self-Storage	1,800	1,900	1,950
Public Adjusters	9,340	11,170	12,750
	_____	_____	_____
TOTAL FEES	\$22,095,246	\$22,898,797	\$23,216,152

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>2021</u>	<u>2022</u>	<u>2023</u>
Premium Tax	\$116,927,177	\$ 125,487,272	\$ 130,853,756
Fire Insurance Tax	5,513,498	6,030,283	6,823,187
Workers' Compensation Cash Fund	3,780,830	4,160,743	4,221,417
Workers' Compensation Trust Fund	-0-	-0-	-0-
Premium Tax transferred to CHIP Fund (Net) (1)	<u>(74,896)</u>	<u>-0-</u>	<u>-0-</u>
TOTAL TAXES	\$126,146,609	\$ 135,678,298	\$ 141,898,360
Interest Income from Premium Tax Prepayments/CHIP Fund	\$ 783,771	\$ 1,156,728	\$ 1,605,058
Late Payment Penalties and Administrative Fines (2)	<u>231,343</u>	<u>216,801</u>	<u>149,459</u>
TOTAL INTEREST AND PENALTIES	\$ 1,015,114	\$ 1,373,529	\$ 1,754,517
TOTAL REVENUE DISTRIBUTED TO OTHER GOVERNMENTAL ENTITIES/FUNDS	<u>\$127,161,723</u>	<u>\$137,051,827</u>	<u>\$143,652,877</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 vital 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.

FINANCIAL REGULATION DIVISION

The Financial Regulation Division is responsible for monitoring the financial solvency and statutory compliance of approximately **1,600 licensed insurance companies**, including approximately 120 domestic insurers who **nationally rank first in surplus (\$407 billion)**, third in assets (\$1 trillion), and sixth in writings (\$168 billion), and 800 other legal entities authorized to do business in Nebraska. The division is comprised of six areas:

- **Field Examination Team**: The Field Examination Team is responsible for conducting on-site financial examinations of Nebraska domestic insurance companies in accordance with Nebraska Statutes and Regulations and the NAIC Financial Condition Examiners Handbook. The examinations are conducted to determine 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 examiners' 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 expenses incurred during the examination.
- **Financial Analysis Team**: The Financial Analysis Team is responsible for conducting in-house audits of the Nebraska domestic insurance companies' financial statements and supplemental filings to monitor the insurers' statutory compliance and solvency on an ongoing basis. The analysts take a risk-focused approach and strive to identify financial issues early to address problems and/or rehabilitate companies prior to insolvency. 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.
- **Actuarial Team**: The Actuarial Team is responsible for providing actuarial expertise to the department to ensure insurers maintain adequate rates and reserves to fulfill policyholder obligations. The team monitors supplemental filings and assists with financial examinations to ensure insurers are compliant with Nebraska statutes, rules/regulations, and actuarial standards of practice. The actuarial team salaries and expenses are paid from a cash fund, the income of which is the reimbursement from Nebraska domiciled insurance companies based upon premiums and/or for time spent on and actuarial expenses incurred during the examination.
- **Holding Company**: The Holding Company area is responsible for review of all holding company filings to ensure all affiliated transactions are fair and reasonable and in compliance with Nebraska Statutes. The holding company area salaries and expenses are paid from a cash fund, the income of which is the reimbursement from Nebraska domiciled insurance companies based upon premiums and/or for specialist time spent on and expenses incurred during examination.

- Group Solvency: The Group Solvency area is responsible for coordination of supervisory colleges and providing expertise to the Department on international regulatory matters. The Group Solvency area salaries and expenses are paid from a cash fund, the income of which is the reimbursement from Nebraska domiciled insurance companies based upon premiums.
- Company Administration Team: The Company Administration Team is responsible for company admission applications and corporate changes, issuance and renewal of certificates of authority, the administration of insurance company securities placed on deposit with the Department, and oversight of Pre-Need burial trust sales. Another major responsibility of the team includes the audit and collection of premium tax, retaliatory tax, fire marshal tax, workers' compensation assessments, various renewal fees, and tax for surplus and excess lines. The Company Administration team's salaries and expenses are paid from a cash fund, the income of which is the reimbursement from Nebraska domiciled insurance companies based upon premiums.
- The Financial Regulation Division consists of the following teammates: a Chief Financial Regulator, a Deputy Chief Financial Regulator, two Assistant Chief Financial Regulators, a Company Administrator, a Chief Actuary, a Life and Health Actuarial Examiner, a Property and Casualty Actuarial Examiner, a Holding Company Specialist, a Group Solvency Specialist, eleven financial examiners, fourteen financial analysts, three foreign financial analysts, a burial pre-need examiner, and two staff assistants.

FINANCIAL EXAMINATIONS COMPLETED IN 2023

COMPANY NAME
Insurance Companies:
American interstate Insurance Company
Ameritas Life Insurance Corporation
Assurity Life Insurance Company
AzGUARD Insurance Company
Battle Creek Mutual Insurance Company
Blue Cross Blue Shield of Nebraska
Central States Indemnity Company of Omaha
CSI Life Insurance Company
Farmers Insurance Company of Nebraska
Grange Mutual Insurance Company of Custer County
Great West Casualty Company
Lancaster RE Captive Insurance Company
Lincoln Benefit Life Company
Norfolk Mutual Insurance Company
Northern Nebraska United Mutual Insurance Company

Silver Oak Casualty, Inc.
United Casualty & Surety Insurance Company
Pre-Need Sellers:
All Faiths Funeral Home
Aspen Aftercare Cremation & Burial Services
Bachelor, Faulkner, Dart, Surber Funeral Home
Blasé-Strausser Memorial Chapel
Brewer, Korsiko, Larkin, Staskiewicz
Brockhaus Funeral Home
Bullock-Long Funeral Home
Butherus Maser & Lover Mortuary
Campbell-Aman Funeral Home
Dorr and Clark Funeral Home
Gehrig-Stitt Chapel & Cremation Service
Govier Brothers Mortuary
Griffiths-Hovendick Chapel
Harman-Wright Mortuary
Heafey, Hoffman, Dworak & Cutler
Holmes Funeral Home
Jacobsen, Greenway & Dietz Funeral Home
Kracl Funeral Chapel, Inc
Ludvigsen Mortuary
Ord Memorial Chapel
Preferred Morticians
Ramaekers & Sharman (dba Ramaekers Patrick Funeral Home)
Rasmussen Mortuary
Seger Funeral Home
Stokely Funeral Home
Tickle Funeral Services
Wenburg Funeral Home – Arapahoe
Williams 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 department contracts with the Department of Administrative Services to provide Human Resources services that include:

- 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.
- Administering the Affirmative Action Plan, Americans with Disabilities Act, Family Medical Leave Act, Workers' Compensation, Tuition Assistance Educational Program, Recognition/Awards Program, Annual Staff Development Day and special projects as assigned by the Department Director.
- Managing and assisting with enforcement of the Department's Personnel policies and procedures.

INSURANCE COMPLAINT DIVISION

The Insurance Complaint Division's primary goal is to educate insurance policyholders. In 2023, the Division received **10,400 phone calls** and responded to more than **193 written inquiries**.

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

During 2023, the Insurance Complaint Division **closed 1,243 cases**. Most 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 2023, consumers received **\$3,256,207.75** after, or as a result of, our involvement.

INSURANCE FRAUD PREVENTION DIVISION

The Insurance Fraud Prevention Division (IFPD) is an accredited law enforcement division. The duties of the IFPD are to conduct independent investigations when the IFPD has cause to believe that a person or group has committed the criminal act of insurance fraud. The IFPD works in cooperation with the insurance industry in compliance with mandatory reporting statutes when insurance fraud is suspected of having occurred. The IFPD also provides a resource of expertise and training opportunities for policyholders, the insurance industry, and law enforcement agencies. Please refer to the IFPD website for additional information: www.ReportInsuranceFraud.ne.gov.

2023 Insurance Fraud Statistics

The Insurance Fraud Prevention Division (IFPD) received **980** case referrals regarding potential violations of the Nebraska Insurance Fraud Act in 2023. 2023 began a new era in how fraud referrals are received by the fraud division. The National Association of Insurance Commissioners (NAIC) has collaborated with the National Insurance Crime Bureau (NICB) now allowing all NICB referrals to be uploaded into the NAIC's Online Fraud Reporting System (OFRS). In addition, OFRS hosts a link for consumers and for industry partners to report fraud to State Fraud Bureaus. The OFRS link can be found at: www.ofrs.naic.org

An actual or potential monetary losses were reported in 44% of suspected fraud referrals, exceeding **\$13.964 million reported**. Cases are evaluated based upon a number of criteria, including the statute of limitations, applicability of Nebraska statutes, and solvability factors. Upon completing 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 in 2023:

- Property/Casualty = 788 Cases (80%)
- Life/Health = 153 Cases (16%)
- Agent or Internal Fraud = 33 Cases (3%)

Upon completion of a case investigation, the IFPD makes a determination to close the case with unfounded, insufficient evidence for the 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.

- **2023 Cases Sent for Criminal Prosecution:**
 - 20 Cases
 - 16 Suspects Involved
- **2023 Convictions:**
 - 44 Cases
 - 34 Suspects Involved
- **2023 Court-Ordered Restitution:**
 - 17 Cases
 - \$106,920.55

LEGAL DIVISION

The Legal Division serves as a resource for the department, the insurance industry, and the public to aid in interpreting complex legal issues. It also assists in the implementation and enforcement of Nebraska's insurance laws. The Legal Division represents the department in administrative hearings, assists in the admission of new insurance companies and reviews mergers and acquisitions and periodically issues guidance documents on insurance issues. The Division also assists with legislative review of bills and fiscal notes. The Division additionally acts as counsel for the Director in connection with the supervision, rehabilitation or liquidation of insurance companies and assists in the coordination with the Nebraska Life and Health Guaranty Association, the Nebraska Life and Health Guaranty Association and the Workers' Compensation Assigned Risk Plan. The Division also acts as a liaison with the Attorney General's Office regarding any pending litigation or appeals from an administrative order issued by the department.

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 2023, the Life and Health Division reviewed **2,762 life and health reports and forms**: including policies, riders, endorsements, applications and advertising. A total of **637 health insurance rate filings** were reviewed. Overall, in 2023, the Division received **2,112 filings and 2,975 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.

The Life and Health 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 (IRO). During 2023, the Division received **350 reviews, 264 went to an IRO review, 36 were overturned prior to being sent to an IRO, and 50 were ineligible**. Of the 264 that went to an IRO, **130 were overturned and 134 were upheld**.

The Life and Health Division coordinates with the other divisions to find efficiencies in order to ease burdens on the insurers and to be more policyholder 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.

MARKET CONDUCT DIVISION

The Market Conduct Division performs market analysis to develop a baseline overview of the marketplace; to identify regulated entities requiring further review, to identify practices that deviate significantly from the norm, and to identify activities that may pose a potential harm to policyholders. 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, health maintenance organizations as well as licensed producers and agencies. In 2023, the Market Conduct Division added a pharmacy benefit manager examiner to assist with the licensing and regulatory oversight of pharmacy benefit managers.

The present staff of the Market Conduct Division consists of an Administrator, a Market Analyst, a Pharmacy Benefit Manager Examiner and three Market Conduct Examiners.

In 2023 the market analyst completed 54 Level 1 and Level 2 company reviews. The pharmacy benefit manager examiner assisted with the initial licensure of 25 pharmacy benefit managers.

MARKET CONDUCT EXAMINATIONS COMPLETED IN 2023

Company Name
Bright Health Insurance Company
Genworth Life Insurance Company

PRODUCERS' LICENSING DIVISION

Any individual, whether or not compensated, who solicits, negotiates, or sells to risks located in Nebraska, unless exempted by law, must be licensed as a producer in the appropriate lines of insurance. No insurance company admitted to do business in this state shall accept applications for, write, place or cause to be written or placed any policy of insurance the solicitation of which involves an insurance producer, or insurance agency and which covers risks located or residing in this state except through a licensed producer who has been appointed by such company or through an individual licensed as a producer acting as a broker in the state.

Any partnership, unincorporated association, corporation or Limited Liability Company, Limited Liability Partnership, or other legal entity transacting business with the public or insurance companies as an insurance producer must be licensed as an insurance agency. The following reflects active licenses for the year ending December 31, 2023.

- **Resident Producers** **16,649**
- **Nonresident Producers** **131,704**
- Insurance Agencies 11,650
- Resident Consultants 149
- Nonresident Consultants 29
- Resident Public Adjusters 40
- Nonresident Public Adjusters 172

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 2023, the Property and Casualty Division received **3,871 new filings**, including those made by advisory organizations. Final action was taken on **3,835 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 Senior Health Insurance Assistance Plan (SHIP)
And Senior Medicare Patrol (SMP)

Nebraska SHIP is federally funded by ACL (Administration for Community Living) to provide local, confidential, and unbiased Medicare education and counseling. Nebraska SHIP's services are available to anyone with Medicare and/or their caregivers, with questions about Medicare's hospital and medical coverage, Medicare supplements, Medicare drug plans, and Medicare Advantage plans.

Nebraska SHIP also administers the State of Nebraska SMP. The Nebraska SMP empowers and assists Medicare beneficiaries, their families, and caregivers to prevent, detect, and report healthcare fund errors and abuse through outreach, counseling, and education.

Nebraska SHIP/SMP has a network of over **240 certified volunteer counselors**. These individuals helped Nebraska SHIP/SMP serve nearly **26,000 Nebraskans** in 2023.

NEBRASKA DOMICILED INSURANCE COMPANIES

(Number of Nebraska Domiciled Companies as of December 31, 2023)

Type of Company	2021	2022	2023
Assessments (County Mutuals)	20	20	20
Captive	4	4	4
Domestic Surplus Lines	2	3	3
Fraternal	1	1	1
Health Maintenance Organization	8	8	8
Intergovernmental Pool	6	6	6
Life and Health	31	32	31
Prepaid Dental Service Corporation	0	0	0
Prepaid Limited Health Service	1	1	1
Property and Casualty	48	48	53
Title	1	1	1
Unincorporated Mutual	1	1	1
Total Domestic Insurance Companies	123	125	129

**COMPANIES INITIALLY LICENSED IN NEBRASKA
DURING THE YEAR 2023**

Company Name	Company Type	Licensure Date
American Builders Insurance Company 2859 Paces Ferry Road, Suite 1400 Atlanta, GA 30339	Property and Casualty	07/27/2023
American Century Life Insurance Company 1333 W McDermott Drive, Suite #200 Allen, TX 75013	Life and Health	12/08/2023
American Farmers & Ranchers Life Insurance Co 4400 Will Rogers Parkway Oklahoma City, OK 73108	Life and Health	06/29/2023
American Underwriters Insurance Company 305 Madison Avenue Morristown, NJ 07962	Property and Casualty	08/09/2023
AmFed Advantage Insurance Company 1020 Highland Colony Parkway, Suite 700 Ridgeland, MS 39157	Property and Casualty	05/01/2023
AmFed Casualty Insurance Company 1020 Highland Colony Parkway, Suite 300 Ridgeland, MS 39157	Property and Casualty	05/01/2023
AmFed Casualty Insurance Company 1020 Highland Colony Parkway, Suite 700 Ridgeland, MS 39157	Property and Casualty	05/01/2023
Care Risk Retention Group, Inc. 58 East View Lane, Suite 2 Barre, VT 05641	Risk Retention Group	08/11/2023
CL Life and Annuity Insurance Company 201 Main Street, Suite 1900 Fort Worth, TX 76102	Life and Health	05/16/2023
Delaware Life and Annuity Company 10555 Group 1001 Way Zionsville, IN 46077	Life and Health	12/08/2023
DHI Title Insurance Company 10700 Pecan Park Blvd, Suite 125 Austin, TX 78750	Title	12/8/2023

Fidelity Security Assurance Company 3130 Broadway Kansas City, MO 64111	Property and Casualty	12/28/2023
GEICO Oasis Insurance Company 5260 Western Avenue Chevy Chase, MD 20815	Property and Casualty	12/28/2023
GEICO Protection Insurance Company One GEICO Plaza Washington, DC 20076	Property and Casualty	08/31/2023
Illinois Casualty Company 225 20 th Street Rock Island, IL 61201	Property and Casualty	08/16/2023
Indigo Risk Retention Group, Inc. 701 East Bay Street, Suite 306 Charleston, SC 29403	Risk Retention Group	12/06/2023
KIN Interinsurance Nexus Exchange 222 Merchandise Mart Plaza, Suite 228 Chicago, IL 60654	Property and Casualty	12/12/2023
Mainsail Insurance Company 1 Pluckemin Way, Suite 102 Bedminster, NJ 07921	Property and Casualty	01/17/2023
Medica Health Plans 401 Carlson Parkway, CP250 Minnetonka, MN 55305	Health Maintenance Organization	02/14/2023
Motorists Mutual Insurance Company 471 East Broad Street Columbus, OH 43215	Property and Casualty	12/13/2023
National Builders Insurance Company 2859 Paces Ferry Road, Suite 1400 Atlanta, GA 30339	Property and Casualty	07/27/2023
National Security Insurance Company 66 East Davis Street Elba, AL 36323	Life and Health	12/13/2023
Obsidian Pacific Insurance Company 1330 Avenue of the America's, Suite 23A New York, NY 10019	Property and Casualty	05/01/2023
Palomar Specialty Insurance Company 7979 Ivanhoe Avenue, Suite 500 LaJolla CA 92037	Property and Casualty	12/28/2023
Phenix Mutual Fire Insurance Company 47 East Broad Street Columbus, OH 43215	Property and Casualty	12/13/2023

Point Specialty Insurance Company 1800 North Point Drive Stevens Point, WI 54481	Property and Casualty	05/01/2023
Prescient National Insurance Company 217 S Tryon Street Charlotte, NC 28202	Property and Casualty	02/09/2023
Professional Transportation Risk Retention Group 445 Dexter Avenue, Suite 9075 Montgomery, AL 36104	Risk Retention Group	02/08/2023
Republic Fire and Casualty Insurance Company 800 Superior Avenue East, 21 st Floor Cleveland, OH 44114	Property and Casualty	09/08/2023
South Shore Risk Retention Group, Inc. 146 Fairchild Street, Suite 135 Charleston, SC 29492	Risk Retention Group	09/08/2023
TypTap Insurance Company 5300 W Cypress Street, Suite 100 Tampa, FL 33607	Property and Casualty	02/28/2023
Westguard Insurance Company 39 Public Square Wilkes-Barre, PA 18701	Property and Casualty	06/29/2023
Westlake Specialty Insurance Company 1301 Solana Boulevard, Suite 2335 Westlake, TX 76262	Property and Casualty	05/05/2023
Wilson Mutual Insurance Company 471 East Broad Street Columbus, OH 43215	Property and Casualty	12/13/2023

COMPANIES WITHDRAWN FROM NEBRASKA DURING THE YEAR 2023

Company Name	Company Type	Withdraw Date	Withdraw Reason	Last Reported Assets	Last Reported Liabilities
Arch Reinsurance Company	Property and Casualty	12/01/2023	Voluntary Surrendered	\$5,955,914,917	\$2,662,833,082
AXA Insurance Company	Property and Casualty	10/23/2023	Merged into Coliseum Reinsurance Company	\$188,307,407	\$48,827,167
BIHAR Risk Retention Group	Risk Retention Group	10/27/2023	Voluntary Surrendered/ Dissolved	Information not available	Information not available
DST Pharmacy Solutions, Inc	Discount Medical Provider Organization	04/30/2023	Voluntary Surrendered	Information not available	Information not available
Medical Associates Health Plan, Inc.	Health Maintenance Organization	11/01/2023	Voluntary Surrender	\$50,873,406	\$22,151,132
Nationwide Mutual Fire Insurance Company	Property and Casualty	01/01/2023	Merged into Nationwide Mutual Insurance Company	\$9,456,200,123	\$6,718,826,043
St. Charles Insurance Company, RRG	Risk Retention Group	06/27/2023	Voluntary Surrendered	\$8,107,550	\$1,785,356
Urgent Care Assurance Company, RRG	Risk Retention Group	01/26/2023	Voluntary Surrendered	\$1,260,040	\$711,543

SECURITIES PLEDGED AS OF DECEMBER 31, 2023

Company Name	State of Domicile	Amount
5 Star Life Insurance Company	NE	\$2,580,000
Ability Insurance Company	NE	\$3,300,000
Accelerant National Insurance Company	DE	\$110,000
Acceptance Casualty Insurance Company	NE	\$1,630,000
Acceptance Indemnity Insurance Company	NE	\$2,790,000
Admiral Indemnity Company	DE	\$107,000
Aetna Health Inc.	PA	\$400,000
Affinity Road & Travel Club, Inc.	TX	\$50,000
Allianz Global Risks US Insurance Company	IL	\$150,000
Allianz Reinsurance America, Inc.	CA	\$1,000,000
Allied World Specialty Insurance Company	DE	\$248,000
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	\$3,000,000
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
Amguard Insurance Company	NE	\$2,625,000
Arcadian Health Plan, Inc.	WA	\$350,000
Arch Property Casualty Insurance Company	MO	\$123,000
Arch Reinsurance Company	NE	\$128,000
Argonaut Insurance Company	IL	\$100,000
Ashmere Insurance Company	FL	\$152,000
AssuranceAmerica Insurance Company	NE	\$2,150,000
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	\$200,000
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
Berkshire Hathaway Life Insurance Company of Nebraska	NE	\$5,460,000

SECURITIES PLEDGED AS OF DECEMBER 31, 2023

Company Name	State of Domicile	Amount
Berkshire Hathaway Specialty Insurance Company	NE	\$4,680,000
Blue Cross and Blue Shield of Nebraska	NE	\$100,000
BlueShore Insurance Company	TX	\$120,000
Capitol Casualty Company	NE	\$100,000
Care Improvement Plus South Central Insurance Company	NE	\$2,550,000
Censtat Casualty Company	NE	\$2,150,000
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	FL	\$1,025,000
CIGNA Dental Health of Kansas, Inc.	KS	\$55,000
CL Life and Annuity Insurance Company	TX	\$100,000
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	\$2,625,000
CorePointe Insurance Company	MI	\$120,000
Coventry First LLC	DE	\$250,000
Coventry Health Care of Nebraska, Inc.	NE	\$600,000
Cowbell Specialty Insurance Company	NE	\$110,000
Cross Country Motor Club, Inc.	MA	\$50,000
CSI Life Insurance Company	NE	\$1,500,000
CT Auto Club, Inc.	CA	\$50,000
Dairyland National Insurance Company	WI	\$100,000
Delta Dental of Nebraska	NE	\$150,009
Diamond Insurance Company	IL	\$1,048,000
Eastguard Insurance Company	NE	\$2,625,000
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
Enact Mortgage Insurance Company	NC	\$275,000
Enact Mortgage Insurance Corporation of North Carolina	NC	\$240,000
Everest Denali Insurance Company	DE	\$100,000
Everest Premier Insurance Company	DE	\$100,000
Farmers Insurance Exchange	CA	\$4,501,000
Farmers Life Insurance Company	TN	\$100,000
Farmers Mutual Insurance Company of Nebraska	NE	\$2,000,000
FCCI Insurance Company	FL	\$150,000

SECURITIES PLEDGED AS OF DECEMBER 31, 2023

Company Name	State of Domicile	Amount
Fidelity National Title Insurance Company	FL	\$115,000
Fire Insurance Exchange	CA	\$635,000
Fireman's Fund Insurance Company	CA	\$5,500,000
First American Title Insurance Company	NE	\$555,000
First Landmark Life Insurance Company	NE	\$500,000
First National Life Insurance Company of the U.S.A.	NE	\$100,000
FirstComp Insurance Company	NE	\$1,500,000
Gainbridge Life Insurance Company	TX	\$110,000
GEICO Advantage Insurance Company	NE	\$2,210,000
GEICO Casualty Insurance Company	NE	\$2,675,000
GEICO Choice Insurance Company	NE	\$4,860,000
GEICO General Insurance Company	NE	\$3,625,000
GEICO Indemnity Company	NE	\$3,225,000
GEICO Marine Insurance Company	NE	\$2,625,000
GEICO Oasis Insurance Company	NE	\$250,000
GEICO Protection Insurance Company	NE	\$250,000
GEICO Secure Insurance Company	NE	\$4,860,000
General Automobile Insurance Company, Inc. / The	WI	\$120,000
Genesis Insurance Company	DE	\$120,000
Globe Life and Accident Insurance Company	NE	\$1,700,000
Good Samaritan Insurance Plan of Nebraska, Inc.	NE	\$300,000
Government Employees Insurance Company	NE	\$3,625,000
Gray Insurance Company/The	LA	\$105,000
Great West Casualty Company	NE	\$2,200,000
Greenwich Insurance Company	DE	\$125,000
Habersham Funding, LLC	GA	\$50,000
Hartford Insurance Company of Illinois	IL	\$100,000
Homesite Indemnity Company	WI	\$105,000
Homesite Insurance Company	WI	\$105,000
Hornbeam Insurance Company	KY	\$107,000
Humana Health Plan, Inc.	KY	\$375,000
Humana Wisconsin Health Organization Insurance Corporation	KY	\$350,000
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	\$2,709,917
Integon General Insurance Corporation	NC	\$100,000
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
Liberty National Life Insurance Company	NE	\$1,700,000

SECURITIES PLEDGED AS OF DECEMBER 31, 2023

Company Name	State of Domicile	Amount
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
Medica Health Plans	MN	\$300,000
Medica Regional Insurance Company	NE	\$600,000
Medicare Advantage Insurance Company of Omaha	NE	\$2,315,000
MEMIC Casualty Company	NH	\$100,000
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
Molina Healthcare of Nebraska, Inc.	NE	\$325,000
Monroe Guaranty Insurance Company	IN	\$150,000
Motor Club of America Enterprises, Inc.	NJ	\$50,000
Mount Vernon Fire Insurance Company	NE	1,000,000
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	\$50,000
National Indemnity Company	NE	\$3,713,000
National Motor Club of America, Incorporated	TX	\$50,000
National Trust Insurance Company	IN	\$160,000
Nebraska Total Care, Inc.	NE	\$300,000
New Horizons Insurance Company of Missouri	MO	\$108,832
New South Insurance Company	NC	\$100,000
Norguard Insurance Company	NE	\$2,625,000
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	\$1,582,836
Omaha Supplemental Insurance Company	NE	\$2,925,000
Pacific Life Insurance Company	NE	\$5,000,000
Physicians Life Insurance Company	NE	\$2,000,000
Physicians Mutual Insurance Company	NE	\$2,421,000
Physicians Select Insurance Company	NE	\$2,080,000
Pie Casualty Insurance Company	IL	\$115,000
Pinnacle Motor Club, Inc.	NV	\$50,000
Platte River Insurance Company	NE	\$3,050,000
Point Specialty Insurance Company	WI	\$120,000

SECURITIES PLEDGED AS OF DECEMBER 31, 2023

Company Name	State of Domicile	Amount
Preferred Professional Insurance Company	NE	\$3,316,000
Primerica Life Insurance Company	TN	\$135,000
ProSelect Insurance Company	NE	\$2,500,000
Puritan Life Insurance Company of America	TX	\$123,600
QPIC	NE	\$2,727,000
Quest Towing Services, LLC	MI	\$50,000
Radnor Specialty Insurance Company	NE	\$2,000,000
Redwood Fire and Casualty Insurance Company	NE	\$2,200,000
Republic Indemnity Company of America	CA	\$112,000
Republic Indemnity Company of California	CA	\$110,000
Republic Mortgage Insurance Company	NC	\$450,000
Roadside innovation, Inc.	VA	\$50,000
Roadside Protect, Inc.	IL	\$50,000
Roadway Advantage Motor Club, Inc.	DE	\$50,000
Root Property & Casualty Insurance Company	DE	\$105,000
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	\$165,000
Sequoia Insurance Company	CA	\$105,000
Service American Indemnity Company	OK	\$101,000
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	\$2,650,000
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	\$1,335,000
Stonetrust Premier Casualty Insurance Company	NE	\$1,000,000
Summit Specialty Insurance Company	NE	\$100,000
SUNZ Insurance Company	FL	\$100,000
Surety Life Insurance Company	NE	\$4,300,000
Swiss Re Corporate Solutions America Insurance Company	MO	\$120,000
Swiss Re Corporate Solutions Elite Insurance Company	MO	\$135,000
Swiss Re Corporate Solutions Premier Insurance Company	MO	\$140,000
Technology Insurance Company, Inc.	DE	\$115,000
The Gray Insurance Company	LA	\$70,000
Tier One Insurance Company	OK	\$2,600,000
TIG Insurance Company	CA	\$650,000
Toyota Motor Ins. Services/dba Toyota Motor Club	CA	\$50,000
Travelers Motor Club, Inc	OK	\$50,000

SECURITIES PLEDGED AS OF DECEMBER 31, 2023

Company Name	State of Domicile	Amount
Trilegiant Auto Services, Inc.	WY	\$50,000
Trisura Insurance Company	OK	\$175,000
Truck Insurance Exchange	CA	\$825,000
TypTap Insurance Company	FL	\$110,000
U S Legal Services Inc	FL	\$150,000
United American Insurance Company	NE	\$1,750,000
United Casualty and Surety Insurance Company	NE	\$2,612,000
United of Omaha Life Insurance Company	NE	\$1,715,000
United States Auto Club, Motoring Division, Inc.	IN	\$50,000
United States Liability Insurance Company	NE	\$2,500,000
United World Life Insurance Company	NE	\$1,915,000
UnitedHealthcare of the Midlands, Inc.	NE	\$325,000
UnitedHealthcare of the Midwest, Inc.	MO	\$315,000
Universal Surety Company	NE	\$2,200,000
Upstream Life Insurance Company	TX	\$100,000
WCF Select Insurance Company	CA	\$134,000
Wellfleet Insurance Company	IN	\$110,000
West Coast Life Insurance Company	NE	\$5,210,000
Westguard Insurance Company	NE	\$2,600,000
Westlake Specialty Insurance Company	TX	\$105,000
Work First Casualty Company	DE	\$105,000
XL Insurance America, Inc.	DE	\$130,000
XL Specialty Insurance Company	DE	\$105,000
Zenith Insurance Company	CA	\$439,000
ZNAT Insurance Company	CA	\$110,000
ZPIC Insurance Company	MO	\$107,000
GRAND TOTAL		\$256,894,195

YEAR 2023 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
 NATIONAL SECURITY INSURANCE COMPANY
 OCEANVIEW LIFE AND ANNUITY COMPANY
 PROASSURANCE INDEMNITY COMPANY, INC.
 PROFESSIONAL TRANSPORTATION RISK RETENTION GROUP INC
 PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY
 YRIG RISK RETENTION GROUP INC

AR - ARKANSAS

AMERICAN UNDERWRITERS INSURANCE COMPANY
 PARTNERRE LIFE REINSURANCE COMPANY OF AMERICA
 QUALCHOICE LIFE AND HEALTH INSURANCE COMPANY, INC.
 USABLE LIFE
 VANTAPRO SPECIALTY INSURANCE COMPANY

AZ - ARIZONA

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
 ENTRADA LIFE INSURANCE COMPANY
 EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA
 EQUITRUST LIFE INSURANCE COMPANY
 EVERSPAN INSURANCE COMPANY
 FORTITUDE LIFE INSURANCE & ANNUITY COMPANY
 FORTITUDE US REINSURANCE COMPANY
 HALLMARK INSURANCE COMPANY
 HERITAGE LIFE INSURANCE COMPANY
 JOHN ALDEN LIFE INSURANCE COMPANY
 KIN INTERINSURANCE NEXUS EXCHANGE
 LIFECARE ASSURANCE COMPANY
 LIO INSURANCE 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
 PURITAN LIFE INSURANCE COMPANY OF AMERICA
 REPWEST INSURANCE COMPANY

S.USA LIFE INSURANCE COMPANY, INC.
 SOUTHWEST MARINE AND GENERAL INSURANCE COMPANY
 TOYOTA MOTOR INSURANCE COMPANY
 U.S. FINANCIAL LIFE INSURANCE COMPANY
 UNITED CONCORDIA INSURANCE COMPANY
 WELLCARE HEALTH INSURANCE OF ARIZONA INC.
 WELLCARE PRESCRIPTION INSURANCE INC

CA - CALIFORNIA

21ST CENTURY CASUALTY COMPANY
 21ST CENTURY INSURANCE COMPANY
 ALLIANZ REINSURANCE AMERICA INC
 AMERICAN CONTRACTORS INDEMNITY COMPANY
 AMERICAN STERLING INSURANCE COMPANY
 AURORA NATIONAL LIFE ASSURANCE 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
 FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY
 GEOVERA INSURANCE COMPANY
 HEALTH NET LIFE INSURANCE COMPANY
 HERITAGE INDEMNITY COMPANY
 INSURANCE COMPANY OF THE WEST
 MID-CENTURY INSURANCE COMPANY
 NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA
 NORCAL INSURANCE COMPANY
 ORION INDEMNITY COMPANY
 PACIFIC SPECIALTY INSURANCE COMPANY
 PREFERRED EMPLOYERS INSURANCE COMPANY
 REAL ADVANTAGE TITLE INSURANCE COMPANY
 REPUBLIC INDEMNITY COMPANY OF AMERICA
 REPUBLIC INDEMNITY COMPANY OF CALIFORNIA
 SEECHANG HEALTH INSURANCE COMPANY (IN RECEIVERSHIP)
 SEQUOIA INSURANCE COMPANY
 STILLWATER INSURANCE COMPANY
 TESLA INSURANCE COMPANY
 TESLA PROPERTY & CASUALTY, INC.
 THE DENTISTS INSURANCE COMPANY
 THE DOCTORS COMPANY, AN INTERINSURANCE EXCHANGE
 TIG INSURANCE COMPANY
 TOPA INSURANCE COMPANY

TRANS WORLD ASSURANCE COMPANY
TRUCK INSURANCE EXCHANGE
WCF SELECT INSURANCE COMPANY
ZENITH INSURANCE COMPANY
ZNAT INSURANCE COMPANY

CO - COLORADO

ALLIANT NATIONAL TITLE INSURANCE COMPANY INC.
AMERICAN DIGITAL TITLE INSURANCE COMPANY
ASCOT INSURANCE COMPANY
ASCOT SURETY AND CASUALTY COMPANY
ASSURED LIFE ASSOCIATION
ATTORNEYS TITLE GUARANTY FUND INC.
BRIGHT HEALTH INSURANCE COMPANY
CICA LIFE INSURANCE COMPANY OF AMERICA
CONSOLIDATED NATIONAL INSURANCE COMPANY
CONTINENTAL DIVIDE INSURANCE COMPANY
COPIC INSURANCE COMPANY
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA
EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY
NATIONAL WESTERN LIFE INSURANCE COMPANY
PREVISOR INSURANCE COMPANY
SECURITY LIFE OF DENVER INSURANCE COMPANY

CT - CONNECTICUT

ACE LIFE INSURANCE COMPANY
AETNA HEALTH AND LIFE INSURANCE COMPANY
AETNA 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
EMPOWER ANNUITY 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
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
TRAVCO PERSONAL 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

COPIC A RISK RETENTION GROUP
FORGE INSURANCE COMPANY

DE - DELAWARE

ACCELERANT NATIONAL INSURANCE COMPANY
ADMIRAL INDEMNITY COMPANY
ALLIED WORLD SPECIALTY INSURANCE COMPANY

AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN BUILDERS INSURANCE COMPANY
AMERICAN BUSINESS & MERCANTILE INSURANCE
MUTUAL, INC.
AMERICAN SECURITY INSURANCE COMPANY
AMTRUST INSURANCE 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
CLEAR SPRING LIFE AND ANNUITY COMPANY
COLISEUM REINSURANCE COMPANY
COREPOINTE INSURANCE COMPANY
CORPORATE SOLUTIONS LIFE REINSURANCE COMPANY
CRUM & FORSTER INDEMNITY COMPANY
DELAWARE AMERICAN LIFE INSURANCE COMPANY
DELAWARE LIFE AND ANNUITY COMPANY
DELAWARE LIFE INSURANCE COMPANY
DELTA DENTAL INSURANCE COMPANY
DENTEGRA INSURANCE COMPANY
DIGITAL ADVANTAGE 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
FREESTONE INSURANCE COMPANY (FKA DALLAS
NATIONAL INSURANCE COMPANY)
GAINBRIDGE LIFE INSURANCE COMPANY
GENERAL REINSURANCE CORPORATION
GENERAL STAR NATIONAL INSURANCE COMPANY
GENESIS INSURANCE COMPANY
GENWORTH LIFE INSURANCE COMPANY
GREENWICH INSURANCE COMPANY
HUDSON INSURANCE COMPANY
INDEPENDENCE AMERICAN INSURANCE COMPANY
INDEPENDENCE LIFE AND ANNUITY COMPANY
KNIGHTBROOK INSURANCE COMPANY
LYNDON SOUTHERN INSURANCE COMPANY
MAGELLAN LIFE INSURANCE COMPANY
MANY INSURANCE COMPANY
MARKEL GLOBAL REINSURANCE COMPANY
METROMILE INSURANCE COMPANY
MIDWEST EMPLOYERS CASUALTY COMPANY
MILFORD CASUALTY INSURANCE COMPANY
MTAW INSURANCE COMPANY
MUNICH REINSURANCE AMERICA, INC.
NATIONAL BUILDERS INSURANCE COMPANY
NEW YORK LIFE INSURANCE AND ANNUITY
CORPORATION

NEXT INSURANCE US COMPANY
OBSIDIAN PACIFIC INSURANCE COMPANY
PARK AVENUE LIFE INSURANCE COMPANY
PARK NATIONAL INSURANCE COMPANY
PARTNERRE AMERICA INSURANCE COMPANY
R.V.I. AMERICA INSURANCE COMPANY
SCOR GLOBAL LIFE AMERICAS REINSURANCE COMPANY
SCOR GLOBAL LIFE REINSURANCE COMPANY OF
DELAWARE
SCOTTISH RE (U.S.), INC.
SECURITY NATIONAL INSURANCE COMPANY
STANDARD GUARANTY INSURANCE COMPANY
STARSTONE NATIONAL INSURANCE COMPANY
TECHNOLOGY INSURANCE COMPANY, INC.
THE GUARDIAN INSURANCE & ANNUITY COMPANY, INC
THE PENN INSURANCE AND ANNUITY COMPANY
TOA REINSURANCE COMPANY OF AMERICA
TOGGLE INSURANCE COMPANY
UNITED STATES FIRE INSURANCE COMPANY
VANTAGE RISK ASSURANCE 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 SPECIALTY HEALTH INSURANCE COMPANY
AMERICAN STRATEGIC INSURANCE CORP
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 CASUALTY 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
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
ROCHE SURETY AND CASUALTY COMPANY, INC.
SAFEPORT INSURANCE COMPANY
SECURITY FIRST INSURANCE COMPANY
SHELTERPOINT INSURANCE COMPANY
STAR CASUALTY INSURANCE COMPANY
SUNZ INSURANCE COMPANY
TYPTAP INSURANCE COMPANY
U S LEGAL SERVICES INC
UNITED AUTOMOBILE INSURANCE COMPANY
VAULT RECIPROCAL EXCHANGE
WFG NATIONAL TITLE INSURANCE COMPANY

GA - GEORGIA

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

HI - HAWAII

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

IA - IOWA

ACADIA INSURANCE COMPANY
ACCORDIA LIFE AND ANNUITY COMPANY
ADDISON INSURANCE COMPANY
AGRI GENERAL INSURANCE COMPANY
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY
AMCO INSURANCE COMPANY
AMERICAN EQUITY INVESTMENT LIFE INSURANCE
COMPANY
AMERICAN REPUBLIC CORP INSURANCE COMPANY
AMERICAN REPUBLIC INSURANCE COMPANY
ARAG INSURANCE COMPANY
ATHENE ANNUITY AND LIFE COMPANY
BERKLEY CASUALTY COMPANY
BERKLEY LIFE AND HEALTH INSURANCE COMPANY
BERKLEY NATIONAL INSURANCE COMPANY
BERKLEY REGIONAL INSURANCE COMPANY
BESTOW LIFE INSURANCE COMPANY
BITCO GENERAL INSURANCE CORPORATION
BITCO NATIONAL INSURANCE COMPANY
CAROLINA CASUALTY INSURANCE COMPANY
CHIRON INSURANCE COMPANY
CLERMONT INSURANCE COMPANY
CMFG LIFE INSURANCE COMPANY

CONTINENTAL WESTERN INSURANCE COMPANY
COOPORTUNITY HEALTH
CUMIS INSURANCE SOCIETY, INC.
DEPOSITORS INSURANCE COMPANY
EAGLE LIFE INSURANCE COMPANY
EMC NATIONAL LIFE COMPANY
EMC PROPERTY & CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
EMPLOYERS MUTUAL CASUALTY COMPANY
FARM BUREAU LIFE INSURANCE COMPANY
FARM BUREAU PROPERTY & CASUALTY INSURANCE
COMPANY
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA
FIDELITY & GUARANTY LIFE INSURANCE COMPANY
FIDELITY AND GUARANTY INSURANCE COMPANY
FMH AG RISK INSURANCE COMPANY
GREAT PLAINS CASUALTY INC
GREAT WESTERN INSURANCE COMPANY
GRINNELL COMPASS INC
GRINNELL MUTUAL REINSURANCE COMPANY
GRINNELL SELECT INSURANCE COMPANY
GUARANTY INCOME LIFE INSURANCE COMPANY
GUIDEONE AMERICA INSURANCE COMPANY
GUIDEONE ELITE INSURANCE COMPANY
GUIDEONE INSURANCE COMPANY
GUIDEONE SPECIALTY INSURANCE COMPANY
HOMESTEADERS LIFE COMPANY
IMT INSURANCE COMPANY
INTREPID CASUALTY COMPANY
INTREPID INSURANCE COMPANY
KEY RISK INSURANCE COMPANY
MAGELLAN COMPLETE CARE OF IOWA INC
MEDICO CORP LIFE INSURANCE COMPANY
MEDICO INSURANCE COMPANY
MEDICO LIFE AND HEALTH INSURANCE COMPANY
MEMBERS LIFE INSURANCE COMPANY
MERCHANTS BONDING COMPANY (MUTUAL)
MERCHANTS NATIONAL BONDING INC
MIDLAND NATIONAL LIFE INSURANCE COMPANY
MIDWEST FAMILY ADVANTAGE INSURANCE COMPANY
MIDWEST FAMILY MUTUAL INSURANCE COMPANY
MILBANK INSURANCE COMPANY
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY
NCMIC INSURANCE COMPANY
NIPPON LIFE INSURANCE COMPANY OF AMERICA
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH
INSURANCE
PHARMACISTS MUTUAL INSURANCE COMPANY
PLAZA INSURANCE COMPANY
PRINCIPAL LIFE INSURANCE COMPANY
PRINCIPAL NATIONAL LIFE INSURANCE COMPANY
PROFESSIONAL SOLUTIONS INSURANCE COMPANY
RIVERPORT INSURANCE COMPANY
STARNET INSURANCE COMPANY
STATE AUTO PROPERTY & CASUALTY INSURANCE
COMPANY

SYMETRA LIFE INSURANCE COMPANY	COUNTRY CASUALTY INSURANCE COMPANY
SYMETRA NATIONAL LIFE INSURANCE COMPANY	COUNTRY INVESTORS LIFE ASSURANCE COMPANY
TRANSAMERICA CASUALTY INSURANCE COMPANY	COUNTRY LIFE INSURANCE COMPANY
TRANSAMERICA LIFE INSURANCE COMPANY	COUNTRY MUTUAL INSURANCE COMPANY
TRI-STATE INSURANCE COMPANY OF MINNESOTA	COUNTRY PREFERRED INSURANCE COMPANY
UNION INSURANCE COMPANY	CSA FRATERNAL LIFE
UNION INSURANCE COMPANY OF PROVIDENCE	DEARBORN LIFE INSURANCE COMPANY
UNITED FIRE & CASUALTY COMPANY	DEERFIELD INSURANCE COMPANY
UNITED LIFE INSURANCE COMPANY	DIAMOND INSURANCE COMPANY
VENERABLE INSURANCE AND ANNUITY COMPANY	ECONOMY FIRE & CASUALTY COMPANY
WADENA INSURANCE COMPANY	ECONOMY PREFERRED INSURANCE COMPANY
WESTERN AGRICULTURAL INSURANCE COMPANY	ECONOMY PREMIER ASSURANCE COMPANY
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ID - IDAHO	EDUCATORS LIFE INSURANCE COMPANY OF AMERICA
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UNITED HERITAGE LIFE INSURANCE COMPANY	ELCO MUTUAL LIFE AND ANNUITY
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IL - ILLINOIS	EMPIRE FIRE AND MARINE INSURANCE COMPANY
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1891 FINANCIAL LIFE	ENCOMPASS INDEMNITY COMPANY
4 EVER LIFE INSURANCE COMPANY	ENCOMPASS INSURANCE COMPANY
ACIG INSURANCE COMPANY	ESURANCE INSURANCE COMPANY
ACSTAR INSURANCE COMPANY	ESURANCE INSURANCE COMPANY OF NEW JERSEY
AFFIRMATIVE INSURANCE COMPANY	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY
AGCS MARINE INSURANCE COMPANY	EVERLAKE ASSURANCE COMPANY
AIG ASSURANCE COMPANY	EVERLAKE LIFE INSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY	FEDERAL LIFE INSURANCE COMPANY
ALAMANCE INSURANCE COMPANY	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	FIREMAN'S FUND INSURANCE COMPANY
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	FIRST FINANCIAL INSURANCE COMPANY
ALLSTATE INDEMNITY COMPANY	FORTRESS INSURANCE COMPANY
ALLSTATE INSURANCE COMPANY	GATEWAY INSURANCE COMPANY
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	GM NATIONAL INSURANCE COMPANY
ALLSTATE NORTHBROOK INDEMNITY COMPANY	GRANITE STATE INSURANCE COMPANY
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	GUARANTEE TRUST LIFE INSURANCE COMPANY
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	HARCO NATIONAL INSURANCE COMPANY
AMERICAN ZURICH INSURANCE COMPANY	HARTFORD INSURANCE COMPANY OF ILLINOIS
AMEX ASSURANCE COMPANY	HCSC INSURANCE SERVICES COMPANY
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	HDI GLOBAL INSURANCE COMPANY
ARGONAUT INSURANCE COMPANY	HEALTH ALLIANCE - MIDWEST, INC.
ARGONAUT-MIDWEST INSURANCE COMPANY	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY
AXIS INSURANCE COMPANY	HISCOX INSURANCE COMPANY INC.
BANKERS LIFE AND CASUALTY COMPANY	HORACE MANN INSURANCE COMPANY
BUREAU VERITAS INSPECTION AND INSURANCE COMPANY	HORACE MANN LIFE INSURANCE COMPANY
CATHOLIC FRATERNAL LIFE	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY
CATHOLIC ORDER OF FORESTERS	HUMANA BENEFIT PLAN OF ILLINOIS, INC.
CHICAGO INSURANCE COMPANY	ILLINOIS CASUALTY COMPANY
CLEARCOVER INSURANCE COMPANY	ILLINOIS MUTUAL LIFE INSURANCE COMPANY
COLONIAL AMERICAN CASUALTY & SURETY COMPANY	ILLINOIS NATIONAL INSURANCE CO.
COLONY SPECIALTY INSURANCE COMPANY	INDEPENDENT ORDER OF VIKINGS
COLUMBIAN LIFE INSURANCE COMPANY	INSURANCE COMPANY OF ILLINOIS
COMBINED INSURANCE COMPANY OF AMERICA	INVERIN INSURANCE COMPANY
CONCERT INSURANCE COMPANY	IRONSHORE INDEMNITY INC.
CONTINENTAL CASUALTY COMPANY	ISMIE MUTUAL INSURANCE COMPANY
CONTRACTORS BONDING AND 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
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
NATIONAL SURETY CORPORATION
NEW HAMPSHIRE INSURANCE COMPANY
OLD REPUBLIC GENERAL INSURANCE CORPORATION
OLD REPUBLIC LIFE INSURANCE COMPANY
OLD REPUBLIC SECURITY ASSURANCE COMPANY
PEERLESS INDEMNITY INSURANCE COMPANY
PEKIN LIFE INSURANCE COMPANY
PIE CASUALTY INSURANCE COMPANY
POLISH NATIONAL ALLIANCE OF THE US OF NA
POLISH ROMAN CATHOLIC UNION OF AMERICA
PROASSURANCE INSURANCE COMPANY OF AMERICA
PUBLIC SERVICE INSURANCE COMPANY
RELIANCE STANDARD LIFE INSURANCE COMPANY
RESERVE NATIONAL INSURANCE COMPANY
RESOURCE LIFE INSURANCE COMPANY
RESPONSE INSURANCE COMPANY
RESPONSE WORLDWIDE INSURANCE COMPANY
RLI INSURANCE COMPANY
ROYAL NEIGHBORS OF AMERICA
SAFECO INSURANCE COMPANY OF ILLINOIS
SAFETY FIRST INSURANCE COMPANY
SAFEWAY INSURANCE COMPANY
SPECIALTY RISK OF AMERICA
SPINNAKER INSURANCE COMPANY
STATE FARM CLASSIC INSURANCE COMPANY
STATE FARM FIRE AND CASUALTY COMPANY
STATE FARM GENERAL INSURANCE COMPANY
STATE FARM HEALTH INSURANCE COMPANY
STATE FARM LIFE INSURANCE COMPANY
STATE FARM MUTUAL AUTOMOBILE INSURANCE
COMPANY
STERLING LIFE INSURANCE COMPANY
TEACHERS INSURANCE COMPANY
THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND
THE FIRST LIBERTY INSURANCE CORPORATION
THE INSURANCE COMPANY OF THE STATE OF
PENNSYLVANIA
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC
TRANSPORTATION INSURANCE COMPANY
TRUASSURE INSURANCE COMPANY
TRUSTMARK INSURANCE COMPANY
TRUSTMARK LIFE INSURANCE COMPANY
UNITED INSURANCE COMPANY OF AMERICA
UNITED NATIONAL LIFE INSURANCE COMPANY OF
AMERICA

UNITED SECURITY INSURANCE COMPANY
UNITEDHEALTHCARE INSURANCE COMPANY OF AMERICA
UNIVERSAL UNDERWRITERS INSURANCE COMPANY
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE
COMPANY
VIRGINIA SURETY COMPANY, INC.
WARNER INSURANCE COMPANY
WILCAC LIFE INSURANCE COMPANY
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
ZURICH AMERICAN LIFE INSURANCE COMPANY

IN - INDIANA

ALL SAVERS INSURANCE COMPANY
AMERICAN AGRICULTURAL INSURANCE COMPANY
AMERICAN ECONOMY INSURANCE COMPANY
AMERICAN INCOME LIFE INSURANCE COMPANY
AMERICAN INTER-FIDELITY EXCHANGE
AMERICAN STATES INSURANCE COMPANY
AMERICAN STATES PREFERRED INSURANCE COMPANY
AMERICAN SURETY COMPANY
AMERICAN UNITED LIFE INSURANCE COMPANY
ANTHEM INSURANCE COMPANIES, INC.
ANTHEM LIFE INSURANCE COMPANY
BROTHERHOOD MUTUAL INSURANCE COMPANY
CHUBB NATIONAL INSURANCE COMPANY
CLEAR SPRING PROPERTY AND CASUALTY COMPANY
DIAMOND STATE INSURANCE COMPANY
EVERENCE ASSOCIATION INC
EVERENCE INSURANCE COMPANY
FEDERAL INSURANCE COMPANY
FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
FORETHOUGHT LIFE INSURANCE COMPANY
FRESENIUS HEALTH PLANS INSURANCE COMPANY
GOLDEN RULE INSURANCE COMPANY
GRAIN DEALERS MUTUAL INSURANCE COMPANY
GREAT NORTHERN INSURANCE COMPANY
HARTFORD CASUALTY INSURANCE COMPANY
HARTFORD INSURANCE COMPANY OF THE MIDWEST
HCC LIFE INSURANCE COMPANY
HDI GLOBAL SELECT INSURANCE COMPANY
HEARTLAND NATIONAL LIFE INSURANCE COMPANY
INFINITY INSURANCE COMPANY
LM PROPERTY AND CASUALTY INSURANCE COMPANY
MIDWESTERN UNITED LIFE INSURANCE COMPANY
MONROE GUARANTY INSURANCE COMPANY
NATIONAL INSURANCE ASSOCIATION
NATIONAL TRUST INSURANCE COMPANY
PACIFICARE LIFE AND HEALTH INSURANCE COMPANY
PROPERTY AND CASUALTY INSURANCE COMPANY OF
HARTFORD
PROPERTY-OWNERS INSURANCE COMPANY
PROTECTIVE INSURANCE COMPANY
RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF
AMERICA
SAFECO INSURANCE COMPANY OF INDIANA
SAGAMORE INSURANCE COMPANY

SILAC 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
UNITED HOME LIFE INSURANCE COMPANY
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY
WASHINGTON NATIONAL INSURANCE COMPANY
WELLFLEET INSURANCE COMPANY
WELLPOINT LIFE AND HEALTH INSURANCE COMPANY
WEST AMERICAN 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
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 COMPANY
THE AMERICAN HOME LIFE INSURANCE COMPANY
UNION FIDELITY LIFE INSURANCE COMPANY
UNION SECURITY INSURANCE 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

AMERICAS INSURANCE COMPANY
MUTUAL TRUST LIFE INSURANCE COMPANY, A PAN-AMERICAN LIFE INSURANCE GROUP STOCK COMPANY
PAN-AMERICAN ASSURANCE COMPANY
PAN-AMERICAN LIFE INSURANCE COMPANY
T.H.E. INSURANCE COMPANY
THE GRAY CASUALTY & SURETY 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

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

STAR MOUNT 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 ROAD INSURANCE COMPANY
AMERISURE INSURANCE COMPANY
AMERISURE MUTUAL INSURANCE COMPANY (A STOCK COMPANY)
AMERISURE PARTNERS INSURANCE COMPANY
AMERITRUST INSURANCE CORPORATION
ANSUR AMERICA INSURANCE COMPANY
ASPIDA LIFE 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 INSURANCE COMPANY
GLENER LIFE INSURANCE SOCIETY
HOME-OWNERS INSURANCE COMPANY
JACKSON NATIONAL LIFE INSURANCE COMPANY
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)
LIBERTY UNION LIFE ASSURANCE COMPANY
LIFESECURE INSURANCE CO.
LOCOMOTIVE ENGINEERS & CONDUCTORS MUTUAL
PROTECTIVE ASSOCIATION
MEMBERSELECT INSURANCE COMPANY
MHA INSURANCE COMPANY
MIC GENERAL INSURANCE CORPORATION
MIC PROPERTY AND CASUALTY INSURANCE
CORPORATION
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY
MOTORS INSURANCE CORPORATION
PROASSURANCE CASUALTY COMPANY
PROCENTURY INSURANCE COMPANY
REVOL ONE 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
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 HEALTH PLANS
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 ASSURANCE COMPANY
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
AMERICAN SENTINEL INSURANCE COMPANY
ARCH INDEMNITY INSURANCE COMPANY
ARCH INSURANCE COMPANY
ARCH PROPERTY CASUALTY 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
FIDELITY SECURITY ASSURANCE COMPANY
FIDELITY SECURITY LIFE INSURANCE COMPANY
FLETCHER REINSURANCE COMPANY
GENERAL AMERICAN LIFE INSURANCE COMPANY
IBEXIS LIFE & ANNUITY 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
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPORATION
SWISS RE CORPORATE SOLUTIONS PREMIER INSURANCE CORPORATION
SWISS RE LIFE & HEALTH AMERICA INC.
THE BAR PLAN MUTUAL INSURANCE COMPANY
THE RELIABLE LIFE INSURANCE COMPANY
THE TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA
TRADERS INSURANCE COMPANY
UNITEDHEALTHCARE OF THE MIDWEST, INC.
WESTPORT INSURANCE CORPORATION
ZPIC INSURANCE COMPANY

MS - MISSISSIPPI

AMFED ADVANTAGE INSURANCE COMPANY
AMFED CASUALTY INSURANCE COMPANY
AMFED NATIONAL INSURANCE COMPANY
INDEMNITY NATIONAL INSURANCE COMPANY

MT - MONTANA

ALPS PROPERTY & CASUALTY INSURANCE COMPANY

NC - NORTH CAROLINA

BANKERS LIFE INSURANCE COMPANY
COLORADO BANKERS LIFE INSURANCE COMPANY
DIRECT NATIONAL INSURANCE COMPANY
EAGLE BUILDERS INSURANCE COMPANY RISK RETENTION GROUP INC
ENACT FINANCIAL ASSURANCE CORPORATION
ENACT MORTGAGE INSURANCE CORPORATION
ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA
HEALTHCARE PROFESSIONAL LONG TERM CARE RISK RETENTION GROUP INC
IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY
INTEGON GENERAL INSURANCE CORPORATION
INTEGON INDEMNITY CORPORATION
INTEGON NATIONAL INSURANCE COMPANY
INVESTORS TITLE INSURANCE COMPANY
JET INSURANCE COMPANY
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA
NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY
NEW SOUTH INSURANCE COMPANY
OCCIDENTAL FIRE AND CASUALTY COMPANY OF NORTH CAROLINA
POSEIDON COMMERCIAL INSURANCE COMPANY

POSEIDON STRUCTURED MORTGAGE INSURANCE COMPANY
PRESCIENT NATIONAL INSURANCE COMPANY
REPUBLIC MORTGAGE ASSURANCE COMPANY
REPUBLIC MORTGAGE GUARANTY INSURANCE CORPORATION
REPUBLIC MORTGAGE INSURANCE COMPANY
STONEWOOD INSURANCE COMPANY
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA
WILSHIRE INSURANCE COMPANY

ND - NORTH DAKOTA

BATTLE CREEK INSURANCE COMPANY
GREAT DIVIDE INSURANCE COMPANY
PIONEER MUTUAL LIFE INSURANCE COMPANY
SURETY LIFE AND CASUALTY INSURANCE COMPANY
US ALLIANCE LIFE AND SECURITY COMPANY

NE - NEBRASKA

5 STAR LIFE INSURANCE COMPANY
ABILITY INSURANCE COMPANY
ACCEPTANCE CASUALTY INSURANCE COMPANY
ACCEPTANCE INDEMNITY INSURANCE COMPANY
ACCEPTANCE INSURANCE COMPANY
ALL LINES INTERLOCAL COOPERATIVE AGGREGATE POOL (ALICAP)
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS (AFLAC)
AMERICAN INTERSTATE INSURANCE COMPANY
AMERICAN LIFE & SECURITY CORP.
AMERIHEALTH NEBRASKA INC
AMERITAS LIFE INSURANCE CORP.
AMGUARD INSURANCE COMPANY
ASSURANCEAMERICA INSURANCE COMPANY
ASSURITY LIFE INSURANCE COMPANY
AZGUARD INSURANCE COMPANY
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY
BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF NEBRASKA
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY
BLUE CROSS AND BLUE SHIELD OF NEBRASKA, INC.
BOONE AND ANTELOPE MUTUAL INSSURANCE COMPANY
CAPITOL CASUALTY COMPANY
CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE COMPANY
CENSTAT CASUALTY COMPANY
CENTRAL STATES HEALTH AND LIFE CO. OF OMAHA
CENTRAL STATES INDEMNITY CO. OF OMAHA
CENTURION CASUALTY COMPANY
CLAY COUNTY MUTUAL INSURANCE COMPANY
COLUMBIA INSURANCE COMPANY
COLUMBIA NATIONAL INSURANCE COMPANY
COMMUNITY CARE HEALTH PLAN OF NEBRASKA, INC.

CONTINENTAL AMERICAN INSURANCE COMPANY	MUTUAL OF OMAHA MEDICARE ADVANTAGE COMPANY
COVENTRY HEALTH CARE OF NEBRASKA, INC.	NATIONAL FIRE & MARINE INSURANCE COMPANY
COWBELL SPECIALTY INSURANCE COMPANY	NATIONAL INDEMNITY COMPANY
CSI LIFE INSURANCE COMPANY	NEBRASKA ASSOCIATION OF RESOURCES DISTRICTS INTERGOVERNMENTAL RISK MGMT POOL ASSN
DELTA DENTAL OF NEBRASKA	NEBRASKA COMMUNITY COLLEGE INSURANCE TRUST
EASTGUARD INSURANCE COMPANY	NEBRASKA FARMERS MUTUAL REINSURANCE ASSOCIATION
EMPLOYERS MUTUAL ACCEPTENCE COMPANY	NEBRASKA INTERGOVERNMENTAL RISK MANAGEMENT ASSOCIATION
FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF SEWARD COUNTY	NEBRASKA INTERGOVERNMENTAL RISK MANAGEMENT ASSOCIATION II
FARMERS MUTUAL INSURANCE COMPANY OF NEBRASKA	NEBRASKA TOTAL CARE INC
FARMERS MUTUAL UNITED INSURANCE COMPANY INC	NORFOLK MUTUAL INSURANCE COMPANY
FIRST AMERICAN TITLE INSURANCE COMPANY	NORGUARD INSURANCE COMPANY
FIRST LANDMARK LIFE INSURANCE COMPANY	NORTHERN NEBRASKA UNITED MUTUAL INSURANCE COMPANY
FIRST NATIONAL LIFE INSURANCE COMPANY OF THE U.S.A.	OAK RIVER INSURANCE COMPANY
FIRST WYOMING LIFE INSURANCE COMPANY	OLIVE BRANCH ASSESSMENT INSURANCE SOCIETY INC
FIRSTCOMP INSURANCE COMPANY	OMAHA HEALTH INSURANCE COMPANY
FOXTROT RE LLC	OMAHA INSURANCE COMPANY
GEICO ADVANTAGE INSURANCE COMPANY	OMAHA NATIONAL INSURANCE COMPANY
GEICO CASUALTY COMPANY	OMAHA SUPPLEMENTAL INSURANCE COMPANY
GEICO CHOICE INSURANCE COMPANY	OMNI DENTAL ASSOCIATES INC
GEICO GENERAL INSURANCE COMPANY	PACIFIC LIFE INSURANCE COMPANY
GEICO INDEMNITY COMPANY	PHYSICIANS LIFE INSURANCE COMPANY
GEICO MARINE INSURANCE COMPANY	PHYSICIANS MUTUAL INSURANCE COMPANY
GEICO OASIS INSURANCE COMPANY	PHYSICIANS SELECT INSURANCE COMPANY
GEICO PROTECTION INSURANCE COMPANY	PLATTE RIVER INSURANCE COMPANY
GEICO SECURE INSURANCE COMPANY	POLK AND BUTLER MUTUAL INSURANCE COMPANY
GERMAN FARMERS MUTUAL ASSESSMENT INSURANCE ASSOCIATION OF HALL COUNTY	PREFERRED PROFESSIONAL INSURANCE COMPANY
GERMAN MUTUAL INSURANCE ASSOCIATION OF NEBRASKA	PROSELECT INSURANCE COMPANY
GERMAN MUTUAL INSURANCE COMPANY OF DODGE COUNTY NEBRASKA	QPIC INSURANCE COMPANY
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	RADNOR SPECIALTY INSURANCE COMPANY
GOOD SAMARITAN INSURANCE PLAN OF NEBRASKA INC	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY
GOVERNMENT EMPLOYEES INSURANCE COMPANY	SAPPHIRE EDGE INC
GRANGE MUTUAL INSURANCE COMPANY OF CUSTER COUNTY	SCANDINAVIAN MUTUAL INSURANCE COMPANY
GREAT WEST CASUALTY COMPANY	SCANDINAVIAN MUTUAL INSURANCE COMPANY OF POLK COUNTY NEBRASKA
INLAND INSURANCE COMPANY	SILVER OAK CASUALTY, INC.
INSUREMAX INSURANCE COMPANY	STONETRUST COMMERCIAL INSURANCE COMPANY
KNOX COUNTY FARMERS MUTUAL INSURANCE COMPANY INC	STONETRUST PREMIER CASUALTY INSURANCE COMPANY
LEAGUE ASSOCIATION OF RISK MANAGEMENT	SUMMIT SPECIALTY INSURANCE COMPANY
LENDERS PROTECTION ASSURANCE COMPANY RISK RETENTION GROUP	SURETY LIFE INSURANCE COMPANY
LIBERTY NATIONAL LIFE INSURANCE COMPANY	TIER ONE INSURANCE COMPANY
LINCOLN BENEFIT LIFE COMPANY	UNITED AMERICAN INSURANCE COMPANY
MAGELLAN COMPLETE CARE OF NEBRASKA INC	UNITED CASUALTY AND SURETY INSURANCE COMPANY
MEDICA REGIONAL INSURANCE COMPANY	UNITED HEALTHCARE OF THE MIDLANDS, INC.
MEDICARE ADVANTAGE INSURANCE COMPANY OF OMAHA	UNITED OF OMAHA LIFE INSURANCE COMPANY
METROPOLITAN TOWER LIFE INSURANCE COMPANY	UNITED STATES LIABILITY INSURANCE COMPANY
MOLINA HEALTHCARE OF NEBRASKA INC	UNITED WORLD LIFE INSURANCE COMPANY
MOUNT VERNON SPECIALTY INSURANCE COMPANY	UNIVERSAL SURETY COMPANY
MUTUAL INSURANCE COMPANY OF SALINE & SEWARD COUNTIES	WASHINGTON COUNTY MUTUAL INSURANCE COMPANY
MUTUAL OF OMAHA INSURANCE COMPANY	WEST COAST LIFE INSURANCE COMPANY
	WESTERN UNITED MUTUAL INSURANCE ASSOCIATION
	WESTGUARD INSURANCE COMPANY

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
MASSACHUSETTS BAY INSURANCE COMPANY
MEMIC CASUALTY COMPANY
MEMIC INDEMNITY 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

NJ - NEW JERSEY

ALLEGHENY CASUALTY COMPANY
ATHOME INSURANCE COMPANY
CLOVER INSURANCE COMPANY
CRUM AND FORSTER 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
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
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
COALITION INSURANCE COMPANY
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY
COMMERCE AND INDUSTRY INSURANCE COMPANY
COMMERCIAL TRAVELERS LIFE INSURANCE COMPANY
COMPASS INSURANCE COMPANY
CONSTITUTION 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
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
MONEY LIFE INSURANCE COMPANY
MOUNTAIN VALLEY INDEMNITY COMPANY
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)
 SB LI USA LIFE INSURANCE COMPANY, INC.
 SCOR REINSURANCE COMPANY
 SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK
 SENECA INSURANCE COMPANY, INC.
 SIRIUSPOINT 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
 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

ALL AMERICA INSURANCE COMPANY
 ALLIED INSURANCE COMPANY OF AMERICA
 AMERICAN CENTURY LIFE INSURANCE COMPANY
 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
 AUGUSTAR LIFE ASSURANCE CORPORATION
 AUGUSTAR LIFE INSURANCE COMPANY

BCS INSURANCE COMPANY
 BRANCH INSURANCE EXCHANGE
 BRISTOL WEST INSURANCE COMPANY
 BUCKEYE STATE MUTUAL INSURANCE COMPANY
 CENTRAL MUTUAL INSURANCE COMPANY
 CIGNA INSURANCE COMPANY
 CIGNA NATIONAL HEALTH INSURANCE COMPANY
 CINCINNATI LIFE 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.
 FORTITUDE CASUALTY INSURANCE COMPANY
 FREEDOM SPECIALTY INSURANCE COMPANY
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY
 GREAT AMERICAN ASSURANCE COMPANY
 GREAT AMERICAN INSURANCE COMPANY
 GREAT AMERICAN SECURITY INSURANCE COMPANY
 GREAT AMERICAN SPIRIT INSURANCE COMPANY
 HARLEYSVILLE 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
 MASSMUTUAL ASCEND LIFE INSURANCE COMPANY
 MEDMUTUAL LIFE INSURANCE COMPANY
 MID-CONTINENT ASSURANCE COMPANY
 MID-CONTINENT CASUALTY COMPANY
 MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
 MOTORISTS 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 INSURANCE COMPANY
 NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY
 OBSIDIAN INSURANCE COMPANY
 OHIO FARMERS INSURANCE COMPANY
 OHIO INDEMNITY COMPANY
 OLD GUARD INSURANCE COMPANY

OPTUM INSURANCE OF OHIO, INC.
 OWNERS INSURANCE COMPANY
 PHENIX MUTUAL FIRE 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
 ROOT PROPERTY & CASUALTY INSURANCE COMPANY
 SCOTTSDALE INDEMNITY COMPANY
 STATE AUTOMOBILE MUTUAL 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 PIE INSURANCE COMPANY
 THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY
 TRANSPORT INSURANCE COMPANY
 TRIUMPHE CASUALTY COMPANY
 TRUSTGARD INSURANCE COMPANY
 UNITED FINANCIAL CASUALTY COMPANY
 UNITY FINANCIAL LIFE INSURANCE COMPANY
 UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
 VANLINER INSURANCE COMPANY
 VICTORIA FIRE & CASUALTY COMPANY
 VISION SERVICE PLAN INSURANCE COMPANY
 WESTERN - SOUTHERN LIFE ASSURANCE COMPANY
 WESTFIELD CHAMPION INSURANCE COMPANY
 WESTFIELD INSURANCE COMPANY
 WESTFIELD NATIONAL INSURANCE COMPANY
 WESTFIELD PREMIER INSURANCE COMPANY
 WESTFIELD SELECT INSURANCE COMPANY
 WESTFIELD SUPERIOR INSURANCE COMPANY
 WESTFIELD TOUCHSTONE INSURANCE COMPANY
 WILSON MUTUAL INSURANCE COMPANY

OK - OKLAHOMA

AMERICAN BENEFIT LIFE INSURANCE COMPANY
 AMERICAN FARMERS & RANCHERS LIFE INSURANCE COMPANY
 AMERICAN FIDELITY ASSURANCE COMPANY
 AMERICAN GUARANTY TITLE INSURANCE COMPANY
 AMERICAN MERCURY INSURANCE COMPANY
 AMERICAN PUBLIC LIFE INS CO
 AMFIRST INSURANCE COMPANY
 DRIVER'S INSURANCE COMPANY

FAMILY BENEFIT LIFE INSURANCE COMPANY
 GO INSURANCE COMPANY FKA PEACHTREE CASUALTY INSURANCE COMPANY
 INDIVIDUAL ASSUR CO LIFE HLTH & ACC
 LIBERTY BANKERS LIFE INSURANCE COMPANY
 LIFESHIELD NATIONAL INSURANCE CO.
 MERIT LIFE INSURANCE CO.
 NATIONAL AMERICAN INSURANCE COMPANY
 OLD SURETY LIFE INSURANCE COMPANY
 PEGASUS INSURANCE COMPANY, INC.
 PRIDE NATIONAL INSURANCE COMPANY
 REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
 SERVICE AMERICAN INDEMNITY COMPANY
 SUTTON NATIONAL INSURANCE 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
 PALOMAR SPECIALTY INSURANCE COMPANY
 STANDARD INSURANCE COMPANY
 TDC NATIONAL ASSURANCE COMPANY

PA - PENNSYLVANIA

21ST CENTURY CENTENNIAL 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)
 ARI INSURANCE COMPANY
 ATLANTIC STATES INSURANCE COMPANY
 AXCELUS FINANCIAL LIFE INSURANCE COMPANY
 BANKERS STANDARD INSURANCE COMPANY
 BEDIVERE INSURANCE COMPANY
 CANADA LIFE REINSURANCE COMPANYP/K/A LONDON LIFE REINSURANCE COMPANY
 CENTURY INDEMNITY COMPANY
 COLONIAL PENN LIFE INSURANCE COMPANY
 COLONIAL SURETY COMPANY
 CROATIAN FRATERNAL UNION OF AMERICA
 DONEGAL MUTUAL INSURANCE COMPANY
 EASTERN ADVANTAGE ASSURANCE COMPANY

EASTERN ALLIANCE INSURANCE COMPANY
EASTERN ATLANTIC INSURANCE COMPANY
ESSENT GUARANTY INC
EVERETT CASH MUTUAL INSURANCE CO.
GBU FINANCIAL LIFE
GREENWOOD INSURANCE COMPANY
HM HEALTH INSURANCE COMPANY
HM LIFE INSURANCE COMPANY
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA
INSURANCE COMPANY OF NORTH AMERICA
LIFE INSURANCE COMPANY OF NORTH AMERICA
LINCOLN GENERAL INSURANCE 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
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
ROCKWOOD CASUALTY INSURANCE COMPANY
SENIOR HEALTH INSURANCE COMPANY OF
PENNSYLVANIA
STONINGTON INSURANCE COMPANY
THE CONTINENTAL INSURANCE COMPANY
THE PENN MUTUAL LIFE INSURANCE COMPANY
UNITED SECURITY ASSURANCE COMPANY OF
PENNSYLVANIA
VALLEY FORGE INSURANCE COMPANY
WESTCHESTER FIRE INSURANCE COMPANY
WILLIAM PENN ASSOCIATION

RI - RHODE ISLAND

AFFILIATED FM INSURANCE COMPANY
AMICA LIFE INSURANCE COMPANY
AMICA MUTUAL INSURANCE COMPANY
FACTORY MUTUAL INSURANCE COMPANY
FARMERS CASUALTY INSURANCE COMPANY
FARMERS DIRECT PROPERTY AND CASUALTY
INSURANCE COMPANY
FARMERS GROUP PROPERTY AND CASUALTY
INSURANCE COMPANY
FARMERS PROPERTY AND CASUALTY INSURANCE
COMPANY
METROPOLITAN GENERAL 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
DOMA TITLE INSURANCE INC
GRANULAR INSURANCE COMPANY
INDIGO RISK RETENTION GROUP INC
LONG IRON INSURANCE RISK RETENTION GROUP, INC.
OPENLY INSURANCE COMPANY
ROMULUS INSURANCE RISK RETENTION GROUP INC
SKYRAIDER RISK RETENTION GROUP
SOUTH SHORE RISK RETENTION GROUP INC
VELOCITY INSURANCE COMPANY, A RISK RETENTION
GROUP
WESTCOR LAND TITLE INSURANCE COMPANY

SD - SOUTH DAKOTA

AMERICAN MEMORIAL LIFE INSURANCE COMPANY
AVERA HEALTH PLANS, 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
FARMERS LIFE INSURANCE COMPANY
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 INTERSTATE INSURANCE COMPANY OF TEXAS
AMERICAN NATIONAL INSURANCE COMPANY
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS
AMERICAN STATES INSURANCE COMPANY OF TEXAS
AMERICAN SUMMIT INSURANCE COMPANY
AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS
AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
ASPEN AMERICAN INSURANCE COMPANY
ASSOCIATION CASUALTY INSURANCE COMPANY
ATAIN INSURANCE COMPANY
BEST LIFE AND HEALTH INSURANCE COMPANY
BLUESHORE INSURANCE COMPANY
CAPITOL LIFE INSURANCE COMPANY
CAPSON PHYSICIANS INSURANCE COMPANY
CARE IMPROVEMENT PLUS OF TEXAS INSURANCE COMPANY
CATHOLIC LIFE INSURANCE
CATLIN INSURANCE COMPANY, INC.
CENTRAL SECURITY LIFE INSURANCE COMPANY
CHRISTIAN FIDELITY LIFE INSURANCE COMPANY
CITY NATIONAL INSURANCE COMPANY
CLARENDON NATIONAL INSURANCE COMPANY
CLEAR BLUE INSURANCE COMPANY
COMPBENEFITS INSURANCE COMPANY
CONTINENTAL GENERAL INSURANCE COMPANY
CRONUS INSURANCE COMPANY
DAYFORWARD LIFE INSURANCE COMPANY INC
DENTAQUEST NATIONAL INSURANCE COMPANY, INC. (F/K/A DSM USA INSURANCE COMPANY, INC.)
DHI TITLE INSURANCE COMPANY
EMPHEYSYS INSURANCE COMPANY
ENTERPRISE LIFE INSURANCE COMPANY
EQUITY INSURANCE COMPANY
FAMILY LIFE INSURANCE COMPANY
FAMILY SERVICE LIFE INSURANCE COMPANY
FIRST AMERICAN TITLE GUARANTY COMPANY
FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE COMPANY
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY
FIRST NATIONAL TITLE INSURANCE COMPANY
FREEDOM LIFE INSURANCE COMPANY OF AMERICA
FUNERAL DIRECTORS LIFE INSURANCE COMPANY
GARDEN STATE LIFE INSURANCE COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY
GPM HEALTH AND LIFE INSURANCE COMPANY
GREAT MIDWEST INSURANCE COMPANY
GREAT SOUTHERN LIFE INSURANCE COMPANY
HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY, INC.
HOMEOWNERS OF AMERICA INSURANCE COMPANY
IA AMERICAN LIFE INSURANCE COMPANY
IMPERIUM INSURANCE COMPANY
INCLINE CASUALTY COMPANY
INDEPENDENT LIFE INSURANCE COMPANY
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC
INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA
JEFFERSON NATIONAL LIFE INSURANCE COMPANY
LASSO HEALTHCARE INSURANCE COMPANY
LEXON INSURANCE COMPANY
LIFE INSURANCE COMPANY OF THE SOUTHWEST
MAINSAIL INSURANCE COMPANY
MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
MANHATTANLIFE OF AMERICA INSURANCE COMPANY
MCNA INSURANCE COMPANY
MEDICUS INSURANCE COMPANY
MGA INSURANCE COMPANY INC.
MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE
MS TRANSVERSE INSURANCE COMPANY
NATIONAL FARMERS UNION LIFE INSURANCE COMPANY
NATIONAL FOUNDATION LIFE INSURANCE COMPANY
NATIONAL HEALTH INSURANCE COMPANY
NATIONAL INVESTORS TITLE INSURANCE COMPANY
NATIONAL SPECIALTY INSURANCE COMPANY
NATIONAL SUMMIT INSURANCE COMPANY
NATIONAL TEACHERS ASSOC LIFE INS CO
NEW ERA LIFE INSURANCE COMPANY
NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA
OPTIMUM RE INSURANCE COMPANY
OSCAR INSURANCE COMPANY
PAN-AMERICAN CASUALTY COMPANY
PETROLEUM CASUALTY COMPANY
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY
PINNACLE NATIONAL INSURANCE COMPANY
PIONEER SECURITY LIFE INSURANCE COMPANY
PRODUCERS AGRICULTURE INSURANCE COMPANY
PROFESSIONAL INSURANCE COMPANY
ROCK RIDGE INSURANCE COMPANY
RURAL TRUST INSURANCE COMPANY
SAGICOR LIFE INSURANCE COMPANY
SECURICO LIFE INSURANCE COMPANY
SELECT INSURANCE COMPANY
SENTRUITY CASUALTY COMPANY

SERVICE LLOYDS INSURANCE COMPANY, A STOCK COMPANY

SOUTHERN INSURANCE COMPANY

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY

STARR INDEMNITY & LIABILITY COMPANY

STARR SPECIALTY INSURANCE COMPANY

STATE NATIONAL INSURANCE COMPANY, INC.

STEWART TITLE GUARANTY COMPANY

SURETEC INSURANCE COMPANY

TEXAS INTERNATIONAL LIFE INSURANCE COMPANY

TEXAS LIFE INSURANCE COMPANY

THE OHIO STATE LIFE INSURANCE COMPANY

TITLE RESOURCES GUARANTY COMPANY

TRINITY UNIVERSAL INSURANCE COMPANY

TRITON INSURANCE COMPANY

TRUSPIRE RETIREMENT INSURANCE COMPANY

U.S. SPECIALTY INSURANCE COMPANY

UNIFIED LIFE INSURANCE COMPANY

UNITED FIDELITY LIFE INSURANCE COMPANY

UNITED SERVICES AUTOMOBILE ASSOCIATION

UNITED STATES BRANCH OF THE INDEPENDENT ORDER OF FORESTERS

UPSTREAM LIFE INSURANCE COMPANY

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

USAA LIFE INSURANCE COMPANY

VARIABLE ANNUITY LIFE INSURANCE COMPANY

WELLPOINT INSURANCE COMPANY

WESTLAKE SPECIALTY INSURANCE COMPANY

WINDHAVEN NATIONAL INSURANCE COMPANY

WRIGHT NATIONAL FLOOD INSURANCE COMPANY

ZALE INDEMNITY COMPANY

UT - UTAH

ACCENDO INSURANCE COMPANY

AMERICAN LIBERTY INSURANCE COMPANY, INC

BENEFICIAL LIFE INSURANCE COMPANY

CL LIFE AND ANNUITY INSURANCE COMPANY

FIDELITY INVESTMENTS LIFE INSURANCE COMPANY

HAYMARKET INSURANCE COMPANY

SECURITY NATIONAL LIFE INSURANCE COMPANY

SENTINEL SECURITY LIFE INSURANCE COMPANY

STANDARD LIFE AND CASUALTY INSURANCE COMPANY

UMIA INSURANCE INC

WCF NATIONAL INSURANCE COMPANY

VA - VIRGINIA

ELEPHANT INSURANCE COMPANY

GENWORTH LIFE AND ANNUITY INSURANCE COMPANY

MARKEL AMERICAN INSURANCE COMPANY

SHENANDOAH LIFE INSURANCE COMPANY

VT - VERMONT

CARE RISK RETENTION GROUP, INC.

CLINICIAN ASSURANCE INC., A RISK RETENTION GROUP

CUSA RISK RETENTION GROUP, INC.

EMERGENCY CAPITAL MANAGEMENT, A RISK RETENTION GROUP, LLC

FRANKLIN CASUALTY INSURANCE COMPANY (A RISK RETENTION GROUP)

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 INSURANCE 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

BETTERLIFE

CAPITOL INDEMNITY CORPORATION

CHURCH MUTUAL INSURANCE COMPANY, S.I.

CM REGENT INSURANCE COMPANY

CM SELECT INSURANCE COMPANY

DAIRYLAND INSURANCE COMPANY

DAIRYLAND NATIONAL INSURANCE COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

EVERLY LIFE INSURANCE COMPANY

FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.

FLORISTS' MUTUAL INSURANCE COMPANY

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
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
POINT SPECIALTY INSURANCE COMPANY
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
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
TRUSTED FRATERNAL LIFE
UNIMERICA INSURANCE COMPANY
UNITED WISCONSIN INSURANCE COMPANY
UNITEDHEALTHCARE LIFE INSURANCE COMPANY
UNITEDHEALTHCARE OF WISCONSIN, INC.
UNITRIN SAFEGUARD INSURANCE COMPANY
VIKING INSURANCE COMPANY OF WISCONSIN
WAUSAU BUSINESS INSURANCE COMPANY
WAUSAU UNDERWRITERS INSURANCE COMPANY
WEST BEND INSURANCE COMPANY

WYSH LIFE AND HEALTH 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, 2023

	PREMIUMS WRITTEN		PREMIUMS WRITTEN
Life	\$1,252,282,138	Workers' Compensation	\$ 401,126,470
Annuity	\$2,459,052,227	Other Liability	\$ 557,799,308
Accident & Health	\$8,603,622,140	Excess Workers' Compensation	\$ 5,290,387
Fire	\$ 185,690,997	Products Liability	\$ 32,711,089
Allied Lines	\$ 164,062,377	Private Passenger Auto No-Fault	\$ 523,618
Multiple Peril Crop	\$ 984,725,895	Other Private Passenger Auto Liability	\$ 834,013,161
Federal Flood	\$ 5,100,255	Commercial Auto No-Fault	\$ 14,929
Private Flood	\$ 4,722,702	Other Commercial Auto Liability	\$ 257,169,004
Private Crop	\$ 409,457,030	Private Passenger Auto Phy. Damage	\$ 880,375,321
Farmowners Multiple Peril	\$ 363,155,256	Commercial Auto Physical Damage	\$ 175,186,463
Homeowners Multiple Peril	\$1,225,408,429	Aircraft (All Perils)	\$ 26,313,081
Commercial Multi. Peril (Non-Liability)	\$ 352,028,848	Fidelity	\$ 7,769,068
Commercial Multi. Peril (Liability)	\$ 111,256,337	Surety	\$ 68,088,903
Mortgage Guaranty	\$ 34,143,434	Burglary and Theft	\$ 2,615,927
Ocean Marine	\$ 7,236,795	Boiler and Machinery	\$ 25,855,006
Inland Marine	\$ 265,340,304	Credit	\$ 7,631,509
Financial Guaranty	\$ 416,974	Warranty	\$ 4,205,141
Medical Malpractice	\$ 65,556,453	Aggregate Write-Ins For Other	\$ 10,505,058
Earthquake	\$ 3,550,352	Title	\$ 60,869,308
		TOTAL:	<u>\$19,854,871,694</u>

INSURANCE COMPANIES DOING BUSINESS IN NEBRASKA FOR THE YEAR 2023

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 2022 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
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
INDEPENDENT ORDER OF VIKINGS***	ILLINOIS
PENN TREATY NETWORK AMERICA INSURANCE CO*	PENNSYLVANIA
SENIOR HEALTH INSURANCE CO OF PA**	PENNSYLVANIA
STANDARD LIFE INSURANCE COMPANY OF INDIANA*	INDIANA
THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA**	OHIO
TIME INSURANCE COMPANY**	WISCONSIN

PROPERTY AND CASUALTY COMPANIES:

<u>COMPANY NAME</u>	<u>STATE OF DOMICILE</u>
ACCC INSURANCE COMPANY*	TEXAS
ACCEPTANCE INSURANCE COMPANY***	TEXAS
AFFIRMATIVE INSURANCE COMPANY*	ILLINOIS
AMERICAN STERLING INSURANCE COMPANY*	CALIFORNIA
AMERICAS INSURANCE COMPANY*	DISTRICT OF COLUMBIA
ARROWEED INDEMNITY COMPANY	DELAWARE
BEDIVERE INSURANCE COMPANY*	TEXAS
CAPSON PHYSICIANS INSURANCE COMPANY*	TEXAS
CASTLEPOINT NATIONAL INSURANCE COMPANY*	CALIFORNIA
DRIVER'S INSURANCE COMPANY*	OKLAHOMA
FLORIDA SPECIALTY INSURANCE COMPANY*	FLORIDA
FREESTONE INSURANCE COMPANY*	DELAWARE
GO INSURANCE COMPANY*	OKLAHOMA
INSURANCE COMPANY OF THE AMERICAS*	FLORIDA
LINCOLN GENERAL INSURANCE COMPANY*	PENNSYLVANIA

LUMBERMEN'S UNDERWRITING ALLIANCE*	MISSOURI
MHA INSURANCE COMPANY***	MICHIGAN
MILLERS FIRST INSURANCE COMPANY*	ILLINOIS
MUTUALAID EXCHANGE*	KANSAS
PEGASUS INSURANCE COMPANY, INC*	OKLAHOMA
PRIDE NATIONAL INSURANCE COMPANY*	OKLAHOMA
PROASSURANCE CASUALTY COMPANY***	MICHIGAN
R&Q REINSURANCE COMPANY*	PENNSYLVANIA
U S LEGAL SERVICES INC#	FLORIDA

*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, 2023

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	\$2,736,323	\$671,772	\$678,388	\$1,651,002	\$722,829
Employers Mutual Acceptance Company 11301 Davenport St Omaha, NE 68154	14687	\$70	\$0	\$0	\$12,894	\$51
Farmers Mutual Fire Insurance Association of Seward County 1542 Plainview Ave Seward, NE 68434	14922	\$475,744	\$152,469	\$291,790	\$600,020	\$328,448
Farmers Mutual United Insurance Company, Incorporated 502 North Linden Street Wahoo, NE 68066	14914	\$5,015,065	\$4,699,106	\$5,820,509	\$5,062,734	\$5,282,226
The German Farmers Mutual Assessment Insurance Association of Hall County, Incorporated 411 S High St. Cairo, NE 68824	14678	\$4,551,940	\$405,594	\$2,632,625	\$2,314,620	\$2,022,730
German Mutual Insurance Association of Nebraska 914 Alden Drive Auburn, NE 68305	14422	\$3,747,088	\$2,355,658	\$1,298,864	\$8,081,978	\$2,714,100
German Mutual Insurance Company of Dodge County, Nebraska P.O. Box 245 Scribner, NE 68507-0245	14413	\$1,643,196	\$566,144	\$913,396	\$1,525,659	\$904,950
Grange Mutual Insurance Company of Custer County, Nebraska P.O. Box 246 420 South 8 th Avenue Broken Bow, NE 68822	14693	\$2,030,366	\$259,067	\$1,152,842	\$166,340	\$1,222,476
Knox County Farmers Mutual Insurance Company, Inc. P.O. Box 250 Bloomfield, NE 68718-0250	14642	\$1,211,418	\$433,188	\$471,459	\$2,684,950	\$863,521
Mutual Insurance Company of Saline and Seward Counties 236 County Road 2000 Crete, NE 68333-4273	14929	\$504,300	\$349,764	\$314,612	\$1,991,311	\$239,476

Nebraska Farmers Mutual Reinsurance Association 502 North Linden Street Wahoo, NE 68066-1961	14918	\$7,165,500	\$5,293,276	\$9,714,317	\$9,155,173	\$3,152,858
Norfolk Mutual Insurance Company P.O. Box 371 300 West Benjamin Avenue Norfolk, NE 68702	14384	\$7,274,783	\$5,276,219	\$4,095,000	\$23,201,318	\$7,385,352
Northern Nebraska United Mutual Insurance Company P.O. Box 162 Plainview, NE 68769	14934	\$4,031,267	\$945,810	\$2,012,021	\$3,832,144	\$2,068,344
Olive Branch Assessment Insurance Society, Inc. P.O. Box 63 Sprague, NE 68438	14684	\$2,513,408	\$565,723	\$848,076	\$5,204,954	\$1,363,368
Polk and Butler Mutual Insurance Company 431 Hawkeye Street P.O. Box 262 Osceola, NE 68651	14921	\$554,780	\$1,609	\$266,050	\$1,020,197	\$248,235
Scandinavian Mutual Insurance Company of Axtell, Nebraska P.O. Box 296 Axtell, NE 68924	14920	\$2,073,224	\$626,785	\$1,021,224	\$3,075,923	\$1,043,538
Scandinavian Mutual Insurance Company of Polk, County, Nebraska P.O. Box 527 Stromsburg, NE 68666	14644	\$662,197	\$57,892	\$349,853	\$1,811,996	\$257,992
Washington County Mutual Insurance Company 1664 Washington Street Blair, NE 68008	14700	\$227,084	\$28,543	\$141,853	\$364,279	\$76,972
Western United Mutual Insurance Association P.O. Box 627 Wilber, NE 68465-0627	14643	\$5,194,198	\$998,060	\$1,866,886	\$6,231,386	\$2,767,113
York County Farmers Mutual Insurance Company 608 Grant Ave., Suite A York, NE 68467	14691	\$1,574,169	\$457,294	\$846,007	\$1,015,062	\$957,638
Total		\$53,186,120	\$24,143,973	\$34,735,772	\$79,003,940	\$33,622,217

UNICORPORATED COUNTY MUTUALS
AS OF
DECEMBER 31, 2023

Name & Address	Nebr. ID #	Assets	Liabilities	Total Income	Claims Paid	Number of Members	Expenses
Republican Valley Mutual Protective Association 262 O'Sullivan St. Riverton, NE 68972	149101	\$7,830	\$1,072	\$29,854	\$22,600	349	\$13,914
TOTAL		\$7,830	\$1,072	\$29,854	\$22,600	349	\$13,914

INTERGOVERNMENTAL POOLS
FOR THE FISCAL YEAR
ENDING DURING 2023

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	\$13,598,774	\$5,219,839	\$4,757,150	\$3,961,983	\$30,737,713	\$22,267,133
NASB All Lines Interlocal Cooperative Aggregate Pool (ALICAP) 1311 Stockwell Lincoln, NE 68502	14912	\$31,302,005	\$11,042,849	\$12,876,030	\$3,363,129	\$38,628,070	\$26,945,750
Nebraska Association of Resources Districts Intergovernmental Risk Management Pool Association 601 South 12 th Street Suite 201 Lincoln, NE 68508	14942	\$8,254,019	\$5,175,256	\$760,137	\$337,052	\$7,316,326	\$895,406
Nebraska Community College Insurance Trust 8040 Elger Drive, Lincoln, NE 68516	14696	\$8,233,211	\$3,466,754	\$5,141,770	\$213,497	\$14,207,151	\$7,885,221
Nebraska Intergovernmental Risk Management Association I 8040 Elger Drive, Lincoln, NE 68516	14695	\$7,563,631	\$2,965,296	\$2,296,778	\$2,618,711	\$21,742,408	\$12,100,973
Nebraska Intergovernmental Risk Management Association II 8040 Elger Drive, Lincoln, NE 68516	14694	\$5,615,118	\$2,517,240	\$620,871	\$2,249,317	\$28,756,398	\$10,897,843
TOTAL		\$74,566,758	\$30,387,234	\$26,452,736	\$12,743,689	\$141,388,066	\$80,992,326

**PREPAID LEGAL SERVICE CORPORATIONS
PREPAID DENTAL SERVICE CORPORATIONS**

AS OF
DECEMBER 31, 2023

FOREIGN

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

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, 2023

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	\$1,466,298	\$249,480	\$1,000	\$1,216,818	\$719,997	\$2,383,025
Total		\$1,466,298	\$249,480	\$1,000	\$1,216,818	\$719,997	\$2,383,025

DOMESTIC

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premium	Nationwide Business Premium
Delta Dental of Nebraska 1807 N 169 th Plaza Suite B Omaha, NE 68118	47091	\$14,211,456	\$1,261,353	\$0	\$12,950,103	\$9,522,779	\$9,522,779
Total		\$14,211,456	\$1,261,353	\$0	\$12,950,103	\$9,522,779	\$9,522,779

RISK RETENTION GROUPS

AS OF
DECEMBER 31, 2023

Name & Address	NAIC #	State of Domicile	Nebraska Premiums Written
Academic Medical Professionals Risk Retention Group, LLC 58 East View Lane, Suite 2 Barre, VT 05641	12934	Vermont	\$1,435
Affiliates Insurance Reciprocal, A Risk Retention Group 30 Main St Burlington, VT 05402-0530	13677	Vermont	\$13,402
Alliance of NonProfits for Insurance, Risk Retention Group 135 Allen Brook Lane, Suite 101 Williston, VT 05495	10023	Vermont	\$66,326
Allied Professionals Insurance Company, A Risk Retention Group, Inc. 1100 W Town & Country Road, Suite 1400 Orange, CA 92868	11710	Arizona	\$30,572
American Association of Orthodontists Insurance Company (A Risk Retention Group) 10 Cadillac Drive, Suite 340 Brentwood, TN 37027	10232	Arizona	\$28,536
American Builders Insurance Company Risk Retention Group, Inc. 1605 Main Street, Suite 800 Sarasota, FL 34236	12631	Alabama	\$84,343
American Contractors Insurance Company Risk Retention Group 2600 N Central Express Way, Suite 800 Richardson, TX 75080	12300	Texas	\$30,406
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) 228 W Main St Missoula, MT 59802	11534	Montana	\$0
Applied Medico Legal Solutions Risk Retention Group, Inc. 4300 E Camelback Road, Suite 460 Phoenix, AZ 85018	11598	Arizona	\$8,263
ARCOA Risk Retention Group, Inc. 5555 Kietzke Lane, Suite 100 Reno, NV 89511	13177	Nevada	\$56,675
ARISE Boiler Inspection and Insurance Company Risk Retention Group 1700 Eastpoint Parkway Louisville, KY 40223	13580	Kentucky	\$7,384

Association of Certified Mortgage Originators Risk Retention Group, Inc. 9550 S Eastern Avenue Las Vegas, NV 89123	14425	Nevada	\$0
Attorneys' Liability Assurance Society, Ltd., A Risk Retention Group 148 College Street., Suite 204 Burlington, VT 05401	15445	Vermont	\$503,197
Brooklyn Specialty Insurance Company Risk Retention Group, Inc. 5630 University Parkway, Winston-Salem, NC 27015	16396	Alabama	\$0
C.A.R. Risk Retention Group, Inc. 725 Cool Springs Boulevard, Suite 600 Franklin, TN 37067	15921	Tennessee	\$96,303
Care Risk Retention Group, Inc 58 East View Lane, Suite 2 Barre, VT 05641	11825	Vermont	\$0
Caring Communities, A Reciprocal Risk Retention Group 1850 W. Winchester Road, Suite 109 Libertyville, IL 60048	12373	District of Columbia	\$40,811
Circle Star Insurance Company, A Risk Retention Group 159 Bank Street, 4 th Floor Burlington, VY 05401	11839	Vermont	\$8,028
Claim Professionals Liability Insurance Company (A Risk Retention Group) 2418 Airport Road, Suite 2A Barre, VT 05641	12172	Vermont	\$13,927
Clinician Assurance Inc., A Risk Retention Group 159 Bank Street, 4 th Floor Burlington, VT 05401	16851	Vermont	\$0
College Risk Retention Group, Inc. 463 Mountain View Drive, Suite 301 Colchester, VT 05446	13613	Vermont	\$126,506
Consumer Specialties Insurance Company Risk Retention Group 126 College Street, Suite 300 Burlington, VT 05401	10075	Vermont	\$7,163
Continuing Care Risk Retention Group, Inc. 58 East View Lane, Suite 2 Barre, VT 05641	11798	Vermont	\$0
COPIC, A Risk Retention Group 7351 E Lowry Boulevard., Suite 400 Denver, CO 80230	14906	District of Columbia	\$39,912
County Hall Insurance Company, Inc., A Risk Retention Group Two Waterfront Plaza, Suite 300 500 Ala Moana Boulevard Honolulu, HI 96813	15947	North Carolina	\$0
Coverys RRG, Inc. One Financial Center, 13 th Floor Boston, MA 02111	14160	District of Columbia	\$0

CrossFit Risk Retention Group 111 N Sepulveda Blvd, Suite 325 Manhattan Beach, CA 90266	13720	Montana	\$18,337
Cusa RRG Inc. 76 Saint Paul, Suite 500 Burlington, VT 05401	16222	Vermont	\$11,743
DAN Risk Retention Group, Inc. 1327C Ashley River Road, Suite 200 Charleston, SC 29407	15928	South Carolina	\$200,989
Doctors & Surgeons National Risk Retention Group 231 Scott Blvd Covington, KY 41011	13018	Kentucky	\$0
Eagle Builders Insurance Company Risk Retention Group, Inc. 525 N Tryon Street, Suite 1600 Charlotte, NC 28202	16104	North Carolina	\$0
Emergency Capital Management, a RRG 76 St. Paul St., Suite 500 Burlington, VT 05401	14163	Vermont	\$0
Emergency Medicine Professional Assurance Company Risk Retention Group 9550 S Eastern Avenue, Suite 253 Las Vegas, NV 89123	12003	Nevada	\$0
Franklin Casualty Insurance Company, A Risk Retention Group 463 Mountain View Drive, Suite 301 Colchester, VT 05446	10842	Vermont	\$7,000
Future Care RRG Inc. 58 East View Lane, Suite 2 Barre, VT 05641	16661	Vermont	\$230,517
Gladius Insurance Risk Retention Group, Inc. 806 Dumaine Road Mobile, AL 36610	17152	Alabama	\$0
Golden Insurance Company, A Risk Retention Group 3638 N Hwy 16 Denver, NC 28037	11145	North Carolina	\$0
Government Technology Insurance Company Risk Retention Group, Inc 9550 S Eastern Ave, Suite 253 Las Vegas, NV 89123	13973	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 463 Mountain View Drive, Suite 301 Colchester, VT 05446	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	\$1,291,306
Healthcare Professional Long Term Care Risk Retention Group, Inc. 525 N Tryon Street, Suite 1600 Charlotte, NC 28202	16957	North Carolina	\$0
Holman Transportation Risk Retention Group, Inc 445 Dexter Avenue, Suite 9075 Montgomery, AL 36104	16488	Alabama	\$0
Housing Authority Risk Retention Group, Inc. 189 Commerce Court Cheshire, CR 06410	26797	Vermont	\$266,494
ICI Mutual Insurance Company, A Risk Retention Group 1401 H Street NW, Suite 1150 Washington, DC 20005	11268	Vermont	\$320,350
Indigo Risk Retention Group, Inc. 701 East Bay Street, Suite 306 Charleston, SC 29403	17484	South Carolina	\$0
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
Lone Star Alliance Inc., a Risk Retention Group 901 S Mopac Expressway, Suite 500 Austin, TX 78746	15211	District of Columbia	\$3,341
Long Iron Insurance, Risk Retention Group 1904 Savannah Highway, #202 Charleston, SC 29407	17034	South Carolina	\$0
Mental Health Risk Retention Group, Inc. 159 Bank Street, 4 th Floor Burlington, VT 05401	44237	Vermont	\$0
MICA Risk Retention Group INC. 2602 E. Thomas Road Phoenix, AZ 85016	15527	District of Columbia	\$0
Midwest Insurance Group, Inc., A Risk Retention Group 5875 Castle Creek Parkway N. Drive, Suite 215 Indianapolis, IN 46250	11999	Vermont	\$0
MLM Risk Retention Group, Inc. 333 S. 7 th Street, Suite 2200 Minneapolis, MN 55402	16026	District of Columbia	\$454
MMIC Risk Retention Group, Inc. 27 Main St, 1 st Floor Burlington, VT 05401	14062	District of Columbia	\$2,029,502

Motor Transport Mutual Risk Retention Group, Inc. 445 Dexter Avenue, Suite 9075 Montgomery, AL 36104	16700	Alabama	\$165,479
Mountain States Healthcare Reciprocal Risk Retention Group 38 Eastwood Drive, Suite 300 South Burlington, VT 05403	11585	Montana	\$0
National Guardian Risk Retention Group, Inc. 146 Fairchild St., Suite 135 Charleston, SC 29492	30672	Hawaii	\$3,702
National Independent Truckers Insurance Company, A Risk Retention Group 1064 Gardner Road, Suite 113 Charleston, SC 29407	11197	South Carolina	\$1,380
NCMIC Risk Retention Group, Inc. 14001 University Avenue Clive, IA 50325-8258	14130	Vermont	\$1,635
New Home Warranty Insurance Company, A Risk Retention Group Compliance Specialist 1050 30 th St. N.W. Washington, DC 20007	13792	District of Columbia	\$117,671
NLADA Mutual Insurance Co., A Risk Retention Group 1901 Pennsylvania Avenue NW, Suite 500 Washington, DC 20006	17336	District of Columbia	\$22,476
Notting Hill Risk Retention Group, LLC 445 Dexter Avenue, Suite 9075 Montgomery, AL 36104	17052	Alabama	\$0
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 425 N Martingale Road, Suite 900 Schaumburg, IL 60173	44121	Illinois	\$270,559
OOIDA Risk Retention Group 58 East View Lane, Suite 2 Barre, VT 05641	10353	Vermont	\$8,016
Ophthalmic Mutual Insurance Company, A Risk Retention Group 159 Bank Street, 4 th Floor Burlington, VT 05401	44105	Vermont	\$24,269
Overdrive Risk Retention Group, LLC 1801 West End Avenue, Suite 1400 Nashville, TN 37203	16822	Tennessee	\$103,994
Paratransit Insurance Company, A Mutual Risk Retention Group 1669 Kirby Parkway, Suite 201 Memphis, TN 38120	44130	Tennessee	\$187,322
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	\$3,600

Physicians Insurance Risk Retention Group, Inc 601 Union Street, Suite 500 Seattle, WA 98101	15738	Vermont	\$0
Preferra Insurance Company Risk Retention Group, Inc. 1401 Eye Street NW, Suite 600 Washington, D.C. 20005	14366	District of Columbia	\$88,439
Preferred Physicians Medical Risk Retention Group 11880 College Boulevard, Suite 300 Overland Park, KS 66210	44083	Missouri	\$0
ProAssurance American Mutual, A Risk Retention Group 100 Brookwood Place Birmingham, AL 35209	15647	District of Columbia	\$0
Professional Transportation Risk Retention Group, Inc. 445 Dexter Avenue, Suite 9075 Montgomery, AL 36104	17328	Alabama	\$0
Restoration Risk Retention Group, Inc. 126 College Street, Suite 300 Burlington, VT 05401	12209	Vermont	\$67,965
Romulus Insurance Risk Retention Group, Inc. 10701 Middlebelt Road Romulus, MI 48174	15744	South Carolina	\$0
Securent Risk Retention Group, Inc. 445 Dexter Avenue, Suite 9075 Montgomery, AL 36104	17185	Alabama	\$0
Security Casualty Risk Retention Group, Inc. 151 Meeting St., Suite 301 Charleston, SC 29401	16902	South Carolina	\$0
Skyraider Risk Retention Group, Inc. 151 Meeting Street, Suite 301 Charleston, SC 29401	16863	South Carolina	\$916
Small Fleet Advantage RRG Inc 146 Fairchild Street, Suite 135 Charleston, SC 29492	16600	South Carolina	(\$27,015)
South Shore Risk Retention Group 146 Fairchild Street, Suite 135 Charleston, SC 29492	17111	South Carolina	\$11,463
St. Charles Insurance Company Risk Retention Group 2700 N 3 rd Street, Suite 3050 Phoenix, AZ 85004	11114	South Carolina	\$0
States Self-Insurers Risk Retention Group, Inc. 222 South Ninth Street, Suite 2700 Minneapolis, MN 55402	44075	Vermont	\$1,412,876
STICO Mutual Insurance Company, A Risk Retention Group 100 Bank Street, Suite 630 Burlington, VT 05401	10476	Vermont	\$0

Sunland Risk Retention Group Inc. 12 Gillon Street Charleston, SC 29401	14026	Tennessee	\$6,217
Technology Transportation Mutual RRG 445 Dexter Ave., Suite 9075 Montgomery, AL 36104	17046	Alabama	\$254,036
Terra Insurance Company, A Risk Retention Group 135 Allen Brook Lane, Suite 101 Welliston, VT 05495	10113	Vermont	\$0
TerraFirma Risk Retention Group, LLC 100 Bank Street, Suite 610 Burlington, VT 05401	14395	Vermont	\$2,688
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 463 Mountain View Drive, Suite 301 Colchester, VT 05446	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 463 Mountain View Drive, Suite 301 Colchester, VT 05446	10083	Vermont	\$0
Titan Insurance Company, Inc., A Risk Retention Group 44 Markfield Drive Suite E Charleston, SC 29407	11153	South Carolina	\$686,504
Title Industry Assurance Company, A Risk Retention Group C/O Aon Insurance Managers (USA), Inc. 100 Bank Street, Suite 630 Burlington, VT 05401	10084	Vermont	\$49,567
United Educators Insurance, A Reciprocal Risk Retention Group 7700 Wisconsin Avenue, Suite 500 Bethesda, MD 20814	10020	Vermont	\$3,751,519
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 5300 Derby Street Harrisburg, PA 17111	40940	Colorado	\$2,966
YRIG Risk Retention Group, Inc. 445 Dexter Avenue Suite 9075 Montgomery, AL 36104	16887	Alabama	\$78,208
Total Nebraska Premiums Written in 2023			\$12,865,209



WESTERN GUARANTY FUND SERVICES

Financial Statements

For the Years Ended December 31, 2023 and 2022,

Supplemental Schedules

And

Independent Auditors' Report

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF FINANCIAL POSITION DECEMBER 31, 2023 AND 2022

	2023	2022
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	\$ 101,521	\$ 153,943
Accounts receivable	330,053	252,114
Prepaid expenses	<u>75,298</u>	<u>120,036</u>
Total current assets	506,872	526,093
FURNITURE AND EQUIPMENT, NET	52,689	72,907
OPERATING LEASE RIGHT OF USE ASSET	465,159	578,859
DEPOSITS	<u>44,452</u>	<u>20,712</u>
TOTAL	<u>\$ 1,069,172</u>	<u>\$ 1,198,571</u>
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Accounts payable	\$ 25,130	\$ 10,888
Operating lease obligation, current	117,575	115,736
Accrued liabilities	<u>176,194</u>	<u>185,916</u>
Total current liabilities	318,899	312,540
OPERATING LEASE OBLIGATION, NET OF CURRENT	354,942	467,722
ADVANCES FROM MEMBER FUNDS	<u>395,331</u>	<u>418,309</u>
TOTAL LIABILITIES	1,069,172	1,198,571
NET ASSETS WITHOUT DONOR RESTRICTION	<u>—</u>	<u>—</u>
TOTAL	<u>\$ 1,069,172</u>	<u>\$ 1,198,571</u>

See notes to financial statements.

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF ACTIVITIES FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022

	2023	2022
REVENUES		
Operating assessments	\$ 2,281,075	\$ 2,129,649
EXPENSES		
Operating expenses (allocated to Member Guaranty Associations):		
Program services	2,052,968	1,916,684
General and administrative	228,107	212,965
Total expenses	<u>2,281,075</u>	<u>2,129,649</u>
CHANGE IN NET ASSETS	—	—
NET ASSETS WITHOUT DONOR RESTRICTION, Beginning of year	<u>—</u>	<u>—</u>
NET ASSETS WITHOUT DONOR RESTRICTION, End of year	<u><u>\$ —</u></u>	<u><u>\$ —</u></u>

See notes to financial statements.

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022

	2023	2022
OPERATING ACTIVITIES		
Change in net assets	\$ —	\$ —
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities:		
Depreciation	24,433	28,909
Amortization of operating lease right of use asset	113,700	112,715
Changes in operating assets and liabilities:		
Accounts receivable	(77,939)	(29,010)
Prepaid expenses and deposits	20,998	4,514
Payments on operating lease obligation	(110,941)	(108,116)
Accounts payable	14,242	(3,555)
Accrued liabilities	(9,722)	52,695
Net cash provided by (used in) operating activities	<u>(25,229)</u>	<u>58,152</u>
INVESTING ACTIVITIES		
Net cash used in investing activities —		
Purchases of furniture and equipment	<u>(4,215)</u>	<u>(3,063)</u>
FINANCING ACTIVITIES		
Net cash used in financing activities —		
Repayment of advances from member funds, net	<u>(22,978)</u>	<u>(30,443)</u>
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(52,422)	24,646
CASH AND CASH EQUIVALENTS, Beginning of year	<u>153,943</u>	<u>129,297</u>
CASH AND CASH EQUIVALENTS, Ending of year	<u>\$ 101,521</u>	<u>\$ 153,943</u>

See notes to financial statements.

WESTERN GUARANTY FUND SERVICES

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

Basis of Presentation — The financial statements of the Company have been prepared on an 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 \$688,308 and \$702,043 during the years ended December 31, 2023 and 2022, 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:

	2023	2022
Cash and cash equivalents	\$ 101,521	\$ 153,943
Accounts receivable	<u>330,053</u>	<u>252,114</u>
Total financial assets available to management to meet cash needs for general expenditures within one year	<u>\$ 431,574</u>	<u>\$ 406,057</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. FURNITURE AND EQUIPMENT

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

	2023	2022
Computer equipment and software	\$ 83,760	\$ 93,072
Furniture and fixtures	<u>86,251</u>	<u>86,251</u>
	170,011	179,323
Less accumulated depreciation	<u>(117,322)</u>	<u>(106,416)</u>
Furniture and equipment, net	<u>\$ 52,689</u>	<u>\$ 72,907</u>

4. FUNCTIONAL EXPENSES ALLOCATION METHODS

The financial statement reports certain categories of expenses that are attributable to one or more programs 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 based on estimates of time and effort.

5. 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's Board of Directors voted to dissolve the Company (by a two-thirds vote), as of December 31, 2023 and 2022, \$350,000 of the amount advanced is refundable to the respective state Member Guaranty Associations.

6. 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 under management by the Company amounted to \$212,593,871 and \$210,984,299 as of December 31, 2023 and 2022, respectively.

The following summarizes fund transactions reported on a cash basis, of Member Guaranty Associations during the years ended December 31:

	2023	2022
Member Guaranty Association funds, beginning of year	<u>\$ 210,984,299</u>	<u>\$ 215,295,325</u>
Cash receipts:		
Interest income	\$ 5,982,537	\$ 1,399,373
Member insurer assessments	5,277,195	2,571,623
Recoveries	3,346,619	1,768,139
Ancillary reimbursement	<u>274,077</u>	<u>—</u>
Total cash receipts	<u>14,880,428</u>	<u>5,739,135</u>
Cash disbursements:		
Losses	(6,782,929)	(6,704,835)
Premium refunds	(3,055,091)	(7,268)
Loss adjusting expense — unallocated	(2,868,468)	(2,772,240)
Loss adjusting expense — allocated	<u>(564,368)</u>	<u>(565,818)</u>
Total cash disbursements	<u>(13,270,856)</u>	<u>(10,050,161)</u>
Member Guaranty Association funds, end of year	<u>\$ 212,593,871</u>	<u>\$ 210,984,299</u>

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

	2023	2022
Colorado	\$ 88,113,208	\$ 86,708,980
Idaho	7,344,670	5,823,176
Kansas	33,737,277	36,087,198
Montana	15,852,849	15,036,577
Nebraska	36,043,266	36,049,315
Washington	29,986,955	29,737,786
Wyoming	<u>1,515,646</u>	<u>1,541,267</u>
Total	<u>\$ 212,593,871</u>	<u>\$ 210,984,299</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 (8.50% at December 31, 2023) with a floor rate of 4.00%. The line of credit matures on November 16, 2026. There were no draws on the line during the years ended December 31, 2023 and 2022 and there is no outstanding balance at December 31, 2023 and 2022.

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>	
	2023	2022
Colorado	\$ 27,882,512	\$ 26,008,892
Idaho	12,192,805	11,553,775
Kansas	24,128,395	26,496,475
Montana	17,847,763	19,446,026
Nebraska	18,187,100	16,502,823
Washington	4,661,515	5,394,830
Wyoming	<u>257,971</u>	<u>269,888</u>
Total	<u>\$ 105,158,061</u>	<u>\$ 105,672,709</u>

7. 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.

8. 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, 2023 and 2022, were \$86,208 and \$82,512, respectively.

9. OPERATING LEASES

The Company has an operating lease for office space. The Company determines if an arrangement is a lease at the inception of a contract. Leases with an initial term of twelve months or less (short-term lease) are not recorded on the balance sheets.

For leases that commenced before the effective date of ASU 2016-02, the Company elected the permitted practical expedients to not reassess the following: (i) whether any expired or existing contracts contain leases; (ii) the lease classification for any expired or existing leases; and (iii) initial direct costs for any existing leases. Right-of-use assets (ROU assets) represent the Company's right to use an underlying asset during the lease term, and lease liabilities represent the Company's obligation to make lease payments arising from the lease. ROU assets and operating lease liabilities of \$691,574 were recognized at the commencement date, based on the net present value of fixed lease payments over the lease term. The Company's lease terms include options to extend and is subject to an escalation clause. As the Company's operating lease does not provide an implicit rate, and the Company could not provide a reasonable estimated incremental borrowing rate, the company elected to use the risk-free rate as of the commencement date in determining the present value of lease payments. The Company considers publicly available data for instruments with similar characteristics when calculating its risk-free rate.

Operating fixed lease expense is recognized on a straight-line basis over the lease term.

Operating lease costs incurred were \$118,494 for both the years ended December 31, 2023 and 2022.

Approximately \$134,730 and \$128,236 of rent expense for the years ended December 31, 2023 and 2022, respectively, has been allocated to costs of revenues.

Other information:

Cash paid for amounts included in the measurement of lease liability:

Remaining lease term	4.0 years
Discount rate	0.9%

Undiscounted cash flows for the operating lease as of December 31, 2023 are as follows:

2024	\$	117,575
2025		119,414
2026		121,254
2027		<u>123,093</u>
Future minimum lease payments		481,336
Lease amount representing interest		<u>(8,819)</u>
Operating lease obligation recognized on the balance sheet	\$	<u>472,517</u>

WESTERN GUARANTY FUND SERVICES

SUPPLEMENTAL SCHEDULES

WESTERN GUARANTY FUND SERVICES

SCHEDULE 5 STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS OF INSOLVENCIES ON BEHALF OF THE NEBRASKA INSURANCE GUARANTY ASSOCIATIONS FOR THE YEAR ENDED DECEMBER 31, 2023

	Iowa National	American Mutual of Boston	Credit General	Reliance	Home	Fremont Insurance	Legion	Atlantic Mutual	Lumbermen Mutual Casualty	Freestone	Red Rock
Cash receipts:											
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest income	38,674	4,586	68,345	277,267	9,256	19,020	231,616	8,319	80,685	2,206	78,925
Recoveries	-	-	-	-	64,689	-	-	-	50,691	-	-
Large deductible	-	-	-	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	-	-	-	-	-	-	-	-	-	-	-
Total cash receipts	38,674	4,586	68,345	277,267	73,944	19,020	231,616	8,319	131,376	2,206	78,925
Cash disbursements:											
Premium refunds	-	-	-	-	-	-	-	-	-	-	-
Losses	6,933	1,347	14,351	367,163	21,701	517	127,407	5,465	110,776	16,154	64,985
Loss adjusting expenses - allocated	-	7	-	3,855	20	-	33,253	289	1,371	93	3,442
Loss adjusting expenses - unallocated	1,996	4,009	4,009	37,498	10,023	6,000	14,008	6,000	38,830	6,000	16,022
Refund of assessments	-	-	-	-	-	-	-	-	-	-	-
Advance to WGFS	-	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	8,929	5,363	18,361	408,517	31,743	6,517	174,668	11,754	150,977	22,247	84,449
Increase (decrease) in restricted member guaranty funds	29,745	(777)	49,984	(131,249)	42,201	12,503	56,948	(3,436)	(19,600)	(20,041)	(5,523)
Restricted member guaranty funds:											
Beginning of year	1,391,527	167,240	2,460,291	10,198,164	345,841	685,369	8,402,081	304,650	2,945,320	90,864	2,873,831
End of year	\$ 1,421,272	\$ 166,463	\$ 2,510,275	\$ 10,066,915	\$ 388,042	\$ 697,872	\$ 8,459,029	\$ 301,215	\$ 2,925,720	\$ 70,823	\$ 2,868,308
Composition of restricted member guaranty funds December 31, 2023:											
Cash and cash equivalents	\$ 48,762	\$ 5,711	\$ 86,124	\$ 345,383	\$ 13,313	\$ 23,943	\$ 290,219	\$ 10,334	\$ 100,378	\$ 2,430	\$ 98,408
Investments	1,372,510	160,752	2,424,151	9,721,531	374,729	673,929	8,168,811	290,880	2,825,342	68,393	2,769,900
	<u>\$ 1,421,272</u>	<u>\$ 166,463</u>	<u>\$ 2,510,275</u>	<u>\$ 10,066,915</u>	<u>\$ 388,042</u>	<u>\$ 697,872</u>	<u>\$ 8,459,029</u>	<u>\$ 301,215</u>	<u>\$ 2,925,720</u>	<u>\$ 70,823</u>	<u>\$ 2,868,308</u>

(Continued)

WESTERN GUARANTY FUND SERVICES

SCHEDULE 5 STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS OF INSOLVENCIES ON BEHALF OF THE NEBRASKA INSURANCE GUARANTY ASSOCIATIONS FOR THE YEAR ENDED DECEMBER 31, 2023

	Castlepoint National	Guarantee Insurance	Capson Physician	Gateway Insurance	American Service Insurance Co	Bedivere Insurance	MutualAid eXchange	Inactive Insolvencies*	Admin	Total
Cash receipts:										
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,841,380	\$ -	\$ -	\$ 1,841,380
Interest income	133,467	2,567	-	68	5,527	2,140	-	22,237	1,195	986,100
Recoveries	296,832	-	-	-	-	-	-	276	-	412,488
Large deductible	-	-	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	-	-	-	-	(30,000)	-	-	(60,000)	90,000	-
Total cash receipts	430,299	2,567	-	68	(24,473)	2,140	1,841,380	(37,487)	91,195	3,239,968
Cash disbursements:										
Premium refunds	-	-	2,615	-	-	-	1,162,674	-	-	1,165,289
Losses	138,433	73,702	-	10,000	-	4,628	632,728	-	-	1,596,290
Loss adjusting expenses - allocated	57	21,332	-	11,239	-	-	25,043	-	-	100,001
Loss adjusting expenses - unallocated	6,168	45,715	-	7,055	10,950	2,220	79,143	-	88,792	384,437
Refund of assessments	-	-	-	-	-	-	-	-	-	-
Advance to WGFS	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	144,658	140,749	2,615	28,294	10,950	6,848	1,899,589	-	88,792	3,246,017
Increase (decrease) in restricted member guaranty funds	285,642	(138,182)	(2,615)	(28,226)	(35,423)	(4,708)	(58,209)	(37,487)	2,403	(6,049)
Restricted member guaranty funds:										
Beginning of year	4,814,736	163,611	-	15,284	218,101	80,367	-	823,586	68,452	36,049,315
End of year	\$ 5,100,377	\$ 25,429	\$ (2,615)	\$ (12,942)	\$ 182,678	\$ 75,658	\$ (58,209)	\$ 786,099	\$ 70,855	\$ 36,043,266
Composition of restricted member guaranty funds December 31, 2023:										
Cash and cash equivalents	\$ 174,987	\$ 872	\$ (2,615)	\$ (12,942)	\$ 6,267	\$ 2,596	\$ (58,209)	\$ 26,970	\$ 2,431	\$ 1,165,365
Investments	4,925,390	24,556	-	-	176,411	73,063	-	759,129	68,424	34,877,901
	<u>\$ 5,100,377</u>	<u>\$ 25,429</u>	<u>\$ (2,615)</u>	<u>\$ (12,942)</u>	<u>\$ 182,678</u>	<u>\$ 75,658</u>	<u>\$ (58,209)</u>	<u>\$ 786,099</u>	<u>\$ 70,855</u>	<u>\$ 36,043,266</u>

* HIH Estate S276

WESTERN GUARANTY FUND SERVICES

SCHEDULE 12

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS OF INSOLVENCIES

ON BEHALF OF THE NEBRASKA INSURANCE GUARANTY ASSOCIATIONS

FOR THE PERIOD FROM INSOLVENCY THROUGH DECEMBER 31, 2023 (UNAUDITED)

	Iowa National 10/10/1985	American Mutual of Boston 3/9/1989	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	Red Rock 8/21/2014
Cash receipts:											
Member insurer assessments	\$ 4,083,823	\$ 1,199,966	\$ 2,938,217	\$ 12,816,161	\$ 930,585	\$ 2,073,658	\$ 6,653,383	\$ 391,281	\$ 5,036,913	\$ 194,520	\$ 3,547,283
Interest income	1,809,668	108,472	676,051	3,109,453	207,142	113,910	1,352,432	37,483	426,200	17,080	301,274
Recoveries	2,786,063	89,748	757,385	14,201,611	887,162	1,291,851	6,691,199	18,128	766,021	17,879	-
Large deductible	-	-	-	40,337	-	-	3,998	-	-	-	-
Transfers (to) from other insolvencies	(330,330)	2,075	-	(8,177,375)	-	-	(29,684)	-	(594,605)	60,500	850,000
Total cash receipts	<u>8,349,224</u>	<u>1,400,261</u>	<u>4,371,653</u>	<u>21,990,187</u>	<u>2,024,889</u>	<u>3,479,419</u>	<u>14,671,328</u>	<u>446,892</u>	<u>5,634,528</u>	<u>289,980</u>	<u>4,698,557</u>
Cash disbursements:											
Premium refunds	-	-	1,385	36,472	-	-	55,733	-	-	9,900	-
Losses	2,569,865	874,937	1,626,192	10,466,549	1,353,034	2,504,361	5,291,913	84,055	1,983,850	142,195	1,311,733
Loss adjusting expenses - allocated	84,463	30,701	27,573	240,816	44,480	79,845	283,014	3,772	96,528	4,555	214,161
Loss adjusting expenses - unallocated	189,801	328,159	206,227	1,179,436	239,333	197,341	581,639	57,850	628,431	62,507	304,355
Refund of assessments	4,083,823	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	<u>6,927,952</u>	<u>1,233,798</u>	<u>1,861,378</u>	<u>11,923,273</u>	<u>1,636,847</u>	<u>2,781,547</u>	<u>6,212,299</u>	<u>145,678</u>	<u>2,708,809</u>	<u>219,157</u>	<u>1,830,249</u>
Operating expenses:											
Advance to WGFS	-	-	-	-	-	-	-	-	-	-	-
Total operating expenses	-	-	-	-	-	-	-	-	-	-	-
Total cash disbursements	<u>6,927,952</u>	<u>1,233,798</u>	<u>1,861,378</u>	<u>11,923,273</u>	<u>1,636,847</u>	<u>2,781,547</u>	<u>6,212,299</u>	<u>145,678</u>	<u>2,708,809</u>	<u>219,157</u>	<u>1,830,249</u>
BALANCE, End of year	<u>\$ 1,421,272</u>	<u>\$ 166,463</u>	<u>\$ 2,510,275</u>	<u>\$ 10,066,915</u>	<u>\$ 388,042</u>	<u>\$ 697,872</u>	<u>\$ 8,459,029</u>	<u>\$ 301,215</u>	<u>\$ 2,925,720</u>	<u>\$ 70,823</u>	<u>\$ 2,868,308</u>
Composition of restricted member guaranty funds December 31, 2023:											
Cash and cash equivalents	\$ 48,762	\$ 5,711	\$ 86,124	\$ 345,383	\$ 13,313	\$ 23,943	\$ 290,219	\$ 10,334	\$ 100,378	\$ 2,430	\$ 98,408
Investments	1,372,510	160,752	2,424,151	9,721,531	374,729	673,929	8,168,811	290,880	2,825,342	68,393	2,769,900
	<u>\$ 1,421,272</u>	<u>\$ 166,463</u>	<u>\$ 2,510,275</u>	<u>\$ 10,066,915</u>	<u>\$ 388,042</u>	<u>\$ 697,872</u>	<u>\$ 8,459,029</u>	<u>\$ 301,215</u>	<u>\$ 2,925,720</u>	<u>\$ 70,823</u>	<u>\$ 2,868,308</u>
Reserve for losses and allocated adjusting expense at December 31, 2023	<u>\$ 75,486</u>	<u>\$ 44,613</u>	<u>\$ 417,508</u>	<u>\$ 4,601,056</u>	<u>\$ 475,853</u>	<u>\$ 239,644</u>	<u>\$ 3,060,290</u>	<u>\$ 127,042</u>	<u>\$ 2,220,384</u>	<u>\$ 196,991</u>	<u>\$ 1,314,222</u>

(Continued)

WESTERN GUARANTY FUND SERVICES

SCHEDULE 12

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS OF INSOLVENCIES

ON BEHALF OF THE NEBRASKA INSURANCE GUARANTY ASSOCIATIONS

FOR THE PERIOD FROM INSOLVENCY THROUGH DECEMBER 31, 2023 (UNAUDITED)

	Castlepoint National 3/30/2017	Guarantee Insurance 11/27/2017	Capson Physician 6/28/2019	Gateway Insurance 6/10/2020	American Service Ins Co 8/11/2020	Bedivere Insurance 3/11/2021	MutualAid Exchange 8/22/2023	Inactive Insolvencies*	Admin	Total
Cash receipts:										
Member insurer assessments	\$ 998,381	\$ -	\$ -	\$ 38,840	\$ 579,241	\$ -	\$ 1,841,380	\$ 6,648,575	\$ 1,439,615	\$ 51,411,822
Interest income	441,962	55,613	-	253	7,724	3,590	-	772,867	230,938	9,672,112
Recoveries	640,497	146,035	-	-	-	-	-	4,127,223	211,805	32,632,608
Large deductible	-	-	-	-	-	-	-	-	-	44,335
Transfers (to) from other insolvencies	4,000,000	3,500,000	-	-	(50,000)	90,000	-	334,419	345,000	-
Total cash receipts	6,080,840	3,701,648	-	39,093	536,965	93,590	1,841,380	11,883,083	2,227,358	93,760,878
Cash disbursements:										
Premium refunds	-	418,072	2,615	-	-	-	1,162,674	147,807	-	1,834,658
Losses	853,028	1,850,605	-	10,000	305,000	12,104	632,728	5,343,345	77,277	37,292,772
Loss adjusting expenses - allocated	85,572	582,657	-	12,847	6,576	61	25,043	114,987	-	1,937,652
Loss adjusting expenses - unallocated	41,862	824,885	-	29,187	42,711	5,767	79,143	826,122	1,808,745	7,633,502
Refund of assessments	-	-	-	-	-	-	-	4,664,723	220,481	8,969,027
Total cash disbursements	980,462	3,676,219	2,615	52,034	354,287	17,932	1,899,589	11,096,985	2,106,503	57,667,611
Operating expenses:										
Advance to WGFS	-	-	-	-	-	-	-	-	50,000	50,000
Total operating expenses	-	-	-	-	-	-	-	-	50,000	50,000
Total cash disbursements	980,462	3,676,219	2,615	52,034	354,287	17,932	1,899,589	11,096,985	2,156,503	57,717,611
BALANCE, End of year	\$ 5,100,377	\$ 25,429	\$ (2,615)	\$ (12,942)	\$ 182,678	\$ 75,658	\$ (58,209)	\$ 786,099	\$ 70,855	\$ 36,043,266
Composition of restricted member guaranty funds December 31, 2023:										
Cash and cash equivalents	\$ 174,987	\$ 872	\$ (2,615)	\$ (12,942)	\$ 6,267	\$ 2,596	\$ (58,209)	\$ 26,970	\$ 2,431	\$ 1,165,365
Investments	4,925,390	24,556	-	-	176,411	73,063	-	759,129	68,424	34,877,901
Total	\$ 5,100,377	\$ 25,429	\$ (2,615)	\$ (12,942)	\$ 182,678	\$ 75,658	\$ (58,209)	\$ 786,099	\$ 70,855	\$ 36,043,266
Reserve for losses and allocated adjusting expense at December 31, 2023	\$ 2,028,419	\$ 2,459,896	\$ -	\$ -	\$ 5,000	\$ 71,524	\$ 849,172	\$ -	\$ -	\$ 18,187,100

* Inactive Insolvencies

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

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

December 31, 2023 and 2022

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



Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF FINANCIAL POSITION

December 31, 2023

With comparative totals for December 31, 2022

ASSETS		2023	2022
CURRENT ASSETS			
Cash and cash equivalents (note A)		\$ 325,725	\$ 364,707
Accrued interest receivable on investments		134,677	71,829
		460,402	436,536
OTHER ASSET			
Investments (notes A, B and E)		38,736,471	35,838,455
		\$ 39,196,873	\$ 36,274,991
LIABILITIES AND NET ASSETS			
CURRENT LIABILITIES			
Accounts payable		\$ 27,444	\$ 16,237
Estimated claims payable (note C)		2,576,000	2,600,000
		2,603,444	2,616,237
NET ASSETS (note A)			
Without donor restrictions			
Class A net assets for general administration		269,701	258,806
Classes B and C net assets for specific insolvencies (note D)		33,714,969	30,896,571
Contingency reserve for future obligations - health (note D)		(1,204)	(1,156)
Contingency reserve for future obligations - life (note D)		2,609,963	2,504,533
		36,593,429	33,658,754
		\$ 39,196,873	\$ 36,274,991

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF ACTIVITIES

Year ended December 31, 2023
With comparative totals for the year ended December 31, 2022

	2023			2022
	Class A	Class B & C	Total	Total
CHANGES IN NET ASSETS				
Revenues				
Recoveries received	\$ -	\$ 1,697,773	\$ 1,697,773	\$ -
Investment income (loss) (note B)	10,895	1,555,554	1,566,449	(1,620,062)
Total revenues	10,895	3,253,327	3,264,222	(1,620,062)
Expenses				
Benefit claims	-	30,000	30,000	802
Assumption reinsurance	-	4,284	4,284	3,788
Administration, legal fees, direct expenses	-	119,198	119,198	106,203
Assessments by NOLHGA for expenses	-	83,603	83,603	84,713
Dues to National (NOLHGA)	59,168	-	59,168	58,056
Meetings and travel expenses	14,889	-	14,889	14,431
Auditing and accounting fees	30,815	-	30,815	25,180
Assessment system software and services	10,280	-	10,280	11,420
Bank service charges	669	-	669	531
Postage, printing and general supplies	641	-	641	394
Class A general and administration expenses allocated to Classes B and C	(116,462)	116,462	-	-
Total expenses	-	353,547	353,547	305,518
Revenues over expenses (expenses over revenues)	10,895	2,899,780	2,910,675	(1,925,580)
Decrease (increase) in claims payable	-	24,000	24,000	(43,000)
Increase (decrease) in net assets	10,895	2,923,780	2,934,675	(1,968,580)
Net assets at beginning of year	258,806	33,399,948	33,658,754	35,627,334
Net assets at end of year	\$ 269,701	\$ 36,323,728	\$ 36,593,429	\$ 33,658,754

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF CASH FLOWS

Year ended December 31, 2023
With comparative totals for the year ended December 31, 2022

	<u>2023</u>	<u>2022</u>
Cash flows from operating activities		
Cash received from assessments, recoveries, and premiums	\$ 1,697,773	\$ -
Cash paid to suppliers and paid for claims	(361,453)	(406,924)
Interest received	466,828	278,760
	<u>1,803,148</u>	<u>(128,164)</u>
Net cash provided (used) by operating activities		
Cash flows from investing activities		
Proceeds from sales of investments	10,900,000	5,021,529
Purchases of investments and deposits to assets limited as to use	<u>(12,742,130)</u>	<u>(4,752,710)</u>
	<u>(1,842,130)</u>	<u>268,819</u>
Net cash provided (used) by investing activities		
Net increase (decrease) in cash	(38,982)	140,655
Cash and cash equivalents at beginning of year	<u>364,707</u>	<u>224,052</u>
Cash and cash equivalents at end of year	<u>\$ 325,725</u>	<u>\$ 364,707</u>
Reconciliation of increase (decrease) in net assets to net cash provided (used) by operating activities		
Increase (decrease) in net assets	<u>\$ 2,934,675</u>	<u>\$ (1,968,580)</u>
Adjustments to reconcile increase (decrease) in net assets to net cash provided (used) by operating activities		
Realized and unrealized (gain) loss on investments	(1,055,886)	1,841,677
(Increase) decrease in assets		
Accrued interest receivable	(62,848)	2,162
Increase (decrease) in liabilities		
Accounts payable	11,207	(11,423)
Estimated claims payable	<u>(24,000)</u>	<u>8,000</u>
	<u>(1,131,527)</u>	<u>1,840,416</u>
Total adjustments to increase (decrease) in net assets		
Net cash provided (used) by operating activities	<u>\$ 1,803,148</u>	<u>\$ (128,164)</u>

See accompanying notes to financial statements.

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

A summary of significant accounting policies consistently applied in the preparation of the accompanying financial statements follows:

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

Comparative Financial Information. The accompanying financial statements include certain prior-year summarized comparative information in total but not by net asset class. Such information does not include sufficient detail to constitute a presentation in conformity with accounting principles generally accepted in the United States of America (GAAP). Accordingly, such information should be read in conjunction with our audited financial statements for the year ended December 31, 2022, from which the summarized information was derived.

Cash and Cash Equivalents. For purposes of the statements of cash flows, the Association considers all highly liquid investments with a maturity of three months or less to be cash equivalents. Based on management's review of historical data in addition to current conditions and forecasts, the Association has not recognized an expected credit loss.

Investments. Investments in marketable securities, including equity and debt securities, with readily determinable fair values are reported at their fair values in the statement of financial position. Unrealized gains and losses are included in the statement 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.

NOTES TO FINANCIAL STATEMENTS

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

Fair Value Measurements – Continued.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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

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

With donor restrictions. Net assets subject to donor- or grantor-imposed restrictions. Some donor-imposed 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. Donor-imposed 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, 2023 and 2022, 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 accounting principles generally accepted in the United States of America 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:

	2023		2022	
	Cost	Market	Cost	Market
Bonds				
Corporate	\$ 641,626	\$ 628,335	\$ 404,952	\$ 369,094
U.S. government	38,995,795	38,108,136	37,447,672	35,469,361
	<u>\$39,637,421</u>	<u>\$38,736,471</u>	<u>\$37,852,624</u>	<u>\$35,838,455</u>
Gross unrealized loss		<u>\$ (900,950)</u>		<u>\$ (2,014,169)</u>

Investment income (loss) consists of:

	2023	2022
Interest and dividend income	\$ 529,676	\$ 276,598
Net realized and unrealized losses on investments	1,055,886	(1,841,677)
Investment management fees	(19,113)	(54,983)
	<u>\$ 1,566,449</u>	<u>\$ (1,620,062)</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>2023</u>	<u>2022</u>
Insolvency		
Class B 70 - Lincoln Memorial Life Insurance Co., TX	\$ 11,000	\$ 15,000
Class B 72 - Penn Treaty Insurance Co. PA	2,200,000	2,200,000
Class B 74 - National States Insurance Co., MO	155,000	175,000
Class B 77 - CoOpportunity Health, IA	200,000	200,000
Class B 81 - Time Insurance Co.	<u>10,000</u>	<u>10,000</u>
	<u>\$ 2,576,000</u>	<u>\$ 2,600,000</u>

These reserves are based on estimates and, while management presently believes the estimate of reserves for claims payable at December 31, 2023 is adequate, the actual liability could vary considerably from the amount presented in the accompanying statements of financial position.

NOTE D - DESIGNATED NET ASSETS

Classes B and C net assets at December 31, 2023 and 2022, respectively, are reserved for the following specific insurance company insolvencies:

Class B 69 - Benicorp Insurance, Indiana	\$ 127,011	\$ 121,880
Class B 70 - Lincoln Memorial Life, Texas	1,439,631	1,378,830
Class B 72 - Penn Treaty Insurance Co., Pennsylvania	(13,536,009)	(14,716,317)
Class B 74 - National States Insurance, Missouri	(471,413)	(447,866)
Class B 75 - Executive Life Insurance Co. of New York	(129,428)	(81,383)
Class B 76 - Standard Life Insurance Co. of Indiana	(2,261)	(2,170)
Class B 77 - CoOpportunity Health, Iowa	47,004,293	45,154,493
Class B 79 - AF&L/SAIC	(75,150)	(68,173)
Class B 80 - Senior Health Insurance Co. of Pennsylvania	(518,317)	(418,958)
Class B 81 - Global/Colorado Banker's	(67,631)	(21,155)
Class B 81 - Time Insurance Company	(106,776)	(56,625)
Class C 20 - Executive Life, California	45,889	49,092
Class C 68 - Reliance	<u>5,130</u>	<u>4,923</u>
Total net assets for specific insolvencies	<u>\$ 33,714,969</u>	<u>\$ 30,896,571</u>

Contingency reserve net assets of \$2,609,963 and \$2,504,533 at December 31, 2023 and 2022, respectively, are reserved for future life insurance insolvency 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.

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 employed Pamela Epp Olsen Law, P.C., LLO, to manage the Association's day-to-day operations. The Association is billed monthly for time spent performing Association operations. The Administrator, owner of Pamela Epp Olsen Law, PC, LLO is also an officer of the Association. During 2023 and 2022, the Association made payments of \$137,163 and \$122,362, respectively, to this organization.

NOTE H - CONTINGENCIES

Claims

During 2022, Bankers Life Insurance Company and Colorado Bankers Life Insurance Company were found by a court to be insolvent and entered a liquidation order. The order has been appealed and is pending review by the appellate court. As of December 31, 2023, the liquidation order has not been affirmed. If the liquidation order is affirmed by the appellate court, the Association estimates potential exposure for claims liabilities in the amount of \$6,700,000 for Bankers Life and \$4,500,000 for Colorado Bankers.

Litigation

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.

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

NOTE I - AVAILABLE RESOURCES AND LIQUIDITY – CONTINUED

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.

As of December 31, 2023 and 2022, the following tables show the total financial assets held by the Association:

	<u>2023</u>	<u>2022</u>
Cash and cash equivalents	\$ 325,725	\$ 364,707
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 325,725</u>	<u>\$ 364,707</u>

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

NOTE J – NEW ACCOUNTING STANDARD

In June 2016, the FASB issued ASU 2016-13, *Financial Instruments – Credit Losses (Topic 326)*. ASU 2016-13 significantly changed how entities will measure credit losses for most financial assets and certain other instruments that aren’t measured at fair value through net income. The most significant change in this standard is a shift from the incurred loss model to the expected loss model. Under the standard, disclosures are required to provide users of the financial statements with useful information in analyzing an entity’s exposure to credit risk and the measurement of credit losses. The FASB has subsequently issued additional, clarifying standards to address issues arising from implementation of the new current expected credit loss standard. ASU 2016-13 and all subsequently issued amendments, collectively “ASC 326,” is effective for annual reporting periods beginning after December 15, 2022. Financial assets held by the Association that are subject to the guidance in FASB ASC 326 were cash and cash equivalents.

On January 1, 2023, the Association adopted ASC 326. The impact of the adoption was not considered material to the financial statements and primarily resulted in enhanced disclosures only. The Association’s accounting policies in note A have been updated to reflect the impact of the standard.

NOTE K - SUBSEQUENT EVENTS

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