



NEBRASKA

Good Life. Great Opportunity.

DEPARTMENT OF INSURANCE

SUMMARY OF INSURANCE BUSINESS IN NEBRASKA

2024

STATE OF NEBRASKA
JIM PILLEN, GOVERNOR

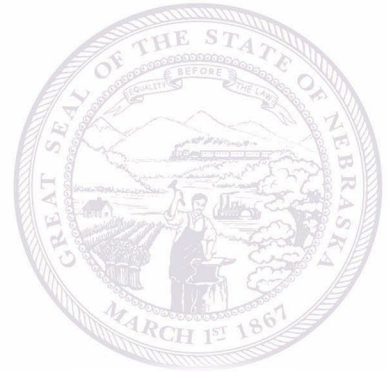
DEPARTMENT OF INSURANCE
ERIC DUNNING, DIRECTOR



NEBRASKA

Good Life. Great Opportunity.

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 2024*.

Sincerely,

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

Eric Dunning
Director

Eric Dunning, Director

Department of Insurance

1526 K Street, Suite 200

PO Box 95087

Lincoln, Nebraska 68509-5087

OFFICE 402-471-2201 FAX 402-471-4610

doi.nebraska.gov

NEBRASKA

Good Life. Great Opportunity.

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.

TABLE OF CONTENTS

	<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 2024-----	18
Companies Withdrawn During 2024-----	20
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-----	73
Foreign Property and Casualty Companies-----	75
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-----	473
Foreign Life Companies-----	474
Foreign Life Company Totals-----	605
Domestic Health Companies-----	606
Domestic Health Company Totals-----	611
Foreign Health Companies-----	612
Foreign Health Company Totals-----	637
Assessment Companies-----	638
Unincorporated County Mutuals-----	640
Intergovernmental Pools-----	641
Prepaid Legal Service Organization-----	642
Prepaid Limited Health Service Organization-----	642
Risk Retention Groups-----	644
 <u>APPENDIX</u> 	
Annual Report of Guaranty Associations-----	651

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

THIS PAGE INTENTIONALLY LEFT BLANK

DEPARTMENT OF INSURANCE STAFF

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

ADMINISTRATION

Eric Dunning
 Martin Swanson
 Luke Stara

Director of Insurance
 Deputy Director/General Counsel
 Public Information Officer

ADMINISTRATIVE SERVICES DIVISION

Robin Edwards
 Mark Peterson, MCP
 Julie Neal
 Jody Schmale
 Ryan Champoux
 Debra Gall
 Open Position

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

INSURANCE COMPLAINT DIVISION

Barbara Peterson, PIR
 Valeria Gilbertson
 John Marinovich
 Angie Sheldon
 Scott Zager, ACS, AFSI, AIE, FLMI
 Andrew Page
 Randy Hinton
 Jen Gleason

Administrator
 Insurance Examiner
 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
 Robert Branch Jr.
 Open Position

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
 Cynthia Lu, CFE,
 Jenna Rempe, CFE
 Scott Emery, CFE
 Tyler Rosenlof, CFE
 Mai Tran, CFE
 Jeremy Blocker, AFE
 Bergan Hofer
 Cristena Kamar
 Divon Tinsley
 Griffin Johnson
 Jacob Nall
 Ryan Kimbrough
 Sally Salazar
 Tyler Ferguson
 Uyen Tran
 Open Position

Skyler Lawyer CFE
 Isaak Russell, CFE
 Brian Davis, CFE
 Open Position
 Gary Evans, CFE, AES, CISA
 Alexis Anderson, CFE
 Caden Boesiger, AFE
 Chloe Schaulis
 Lucas Pfeifer
 Mark Haake
 Meredith Clark
 Tyler Goodwater
 Open Position

Chris Amory, CFE
 Dakota Huxhold
 Anthony Quandt, CFE
 Open Position

Margaret Otto, ASA
 Michael Muldoon, MAAA, ASA, FCA
 Nguyen Thai
 Open Position

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
 Financial Examiner
 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

Health Actuarial Examiner
 Life Actuarial Examiner
 Property & Casualty Actuarial Examiner
 Actuarial Examiner

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

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
 Angela Naber, MCM, PIR, FLMI, AIE, HCP
 Megan Keck, CIE, APIR, AU, MCM
 Renee Foster, MCM
 Lisa Corwin
 Wesley Pratt

Market Conduct Administrator
 Market Conduct Analyst
 Market Conduct Examiner
 Market Conduct Examiner
 Market Conduct Examiner
 Pharmacy Benefit Manager 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
 Stephanie Pickeral
 Wyatt Powers

Administrator
 Property and Casualty Analyst
 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 21-22</u>	<u>FY 22-23</u>	<u>FY 23-24</u>
Examination Fees	\$5,283,124	\$5,303,910	\$7,344,445
Admin. Fee Professional Medical Liability	98,445	71,498	86,711
Publications/Photocopies/Fraud Conference	3,756	3,721	677
Agent Certification	13,346	11,758	6,715
Legal Filing Fees	20,017	23,210	23,041
Miscellaneous Fees (Filing Fees)	1,218,491	1,265,023	1,214,710
Admin. Fees - Premium Taxes	38,190	42,028	44,140
Pre-Admission Review Fees	28,000	21,800	29,000
P&C Filing Fees	350,623	369,690	424,087
L&H Filing Fees	131,643	135,445	114,738
Fraud Fee	546,838	552,347	624,578
Certificate of Authority	74,158	80,375	72,604
Agency License	751,806	783,741	335,368
Company Appointment/Cancellation	9,582,204	9,682,741	7,726,197
Agent's License	4,594,986	4,687,315	5,037,015
Continuing Education Approval/Course Comp.	64,000	58,550	64,820
Third Party Administrator	86,100	86,800	89,000
Pharmacy Benefit Manager	0	21,500	12,750
Self-Storage	1,900	1,950	2,050
Public Adjusters	11,170	12,750	14,560
	_____	_____	_____
TOTAL FEES	\$22,898,797	\$23,216,152	\$23,267,206

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>2022</u>	<u>2023</u>	<u>2024</u>
Premium Tax	\$125,487,272	\$ 130,853,756	\$ 136,715,865
Fire Insurance Tax	6,030,283	6,823,187	8,275,831
Workers' Compensation Cash Fund	4,160,743	4,221,417	4,369,829
Workers' Compensation Trust Fund	-0-	-0-	-0-
Premium Tax transferred to CHIP			
Fund (Net) (1)	<u>-0-</u>	<u>-0-</u>	<u>(64,292)</u>
TOTAL TAXES	\$135,678,298	\$ 141,898,360	\$ 149,297,233
Interest Income from Premium Tax Prepayments/CHIP Fund	\$ 1,156,728	\$ 1,605,058	\$ 1,823,304
Late Payment Penalties and Administrative Fines (2)	<u>216,801</u>	<u>149,459</u>	<u>228,838</u>
TOTAL INTEREST AND PENALTIES	\$ 1,373,529	\$ 1,754,517	\$ 2,052,142
TOTAL REVENUE DISTRIBUTED TO OTHER GOVERNMENTAL ENTITIES/FUNDS	<u>\$137,051,827</u>	<u>\$143,652,877</u>	<u>\$151,349,375</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 **1,700 licensed insurance companies**, including approximately 130 domestic insurers who **nationally rank first in surplus (\$443 billion)**, third in assets (\$1.2 trillion), and sixth in writings (\$190 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.
- **Specialists**: The specialists we have on staff oversee holding company, group solvency, and investments. Each of these areas has a specialized part in supporting the Financial Examination and Financial Analysis teams' monitoring of the financial solvency of Nebraska's domestic insurers. The roles of each respective area is as follows:
 - **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** manages coordination of supervisory colleges and provides 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.
- **Investments** assist with the ongoing monitoring of insurer investments and investment accounting practices of the insurance industry by reviewing investment portfolios, investment strategies, and working with the NAIC and Securities Valuation Office. The Investments 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 Life Actuarial Examiner, a Health Actuarial Examiner, a Property and Casualty Actuarial Examiner, a Holding Company Specialist, an Assistant Holding Company Specialist, a Group Solvency Specialist, ten financial examiners, fifteen financial analysts, three foreign financial analysts, a burial pre-need examiner, and two staff assistants.

FINANCIAL EXAMINATIONS COMPLETED IN 2024

COMPANY NAME
Insurance Companies:
Ability Insurance Company
American Life and Security Corp
Capital Casualty Company
Centurion Casualty Company
Columbia National Insurance Company
Community Care Health Plan of Nebraska, Inc,
Companion Life Insurance Company
Delta Dental of Nebraska
Farmers Mutual Fire Insurance Association of Seward County
First Landmark Life Insurance Company
First National Life Insurance Company of USA
German Farmers Mutual Assessment Company

Knox County Farmers Mutual Insurance Company
League Association of Risk Management
Medicare Advantage Insurance Company of Omaha
Mutual of Omaha Insurance Company
Mutual of Omaha Medicare Advantage Company
NASB All Lines Interlocal Cooperative Aggregate Pool
Nebraska Community College Insurance Trust
Nebraska Total Care, Inc.
Nebraska Intergovernmental Risk Management Association
Nebraska Intergovernmental Risk Management Association II
Omaha Health Insurance Company
Omaha Insurance Company
Omaha National Insurance Company
Omaha Supplemental Insurance Company
Scandinavian Mutual Insurance Company of Axtell, NE
Surety Life Insurance Company
United of Omaha Life Insurance Company
United World Life Insurance Company
Washington County Mutual Insurance Company
York County Farmers Mutual Insurance Company
Pre-Need Sellers:
Apfel Funeral Home
Bates-Gould Funeral Home
Bressler-Munderloh-Smith Funeral Home
Bridgman Funeral Home
Carpenter-Breland Funeral Home
Chamberlain-Pier Funeral Home
Chermok Funeral Home
Craig/Layton Funeral Home
Forest Lawn Memorial Park
Fox Funeral Home
Higgins Funeral Home
Hoch Funeral Home
Lauber Funeral & Cremation Services
Levander Funeral Home
LFH Inc
Marshall Funeral Chapels, Inc
Metz Mortuary
Miller-Levander Funeral Home
Minnick Funeral Services
Munderloh-Smith Funeral Home
Norfolk Funeral Services
North American Heritage Services

Odean Colonial Chapel
Palmer-Santin Funeral Home
Pelan Funeral Services
Pruss-Nabity Funeral Home
Quality Memorials
Ramaekers & Sharman
Ramaekers & Sharman (Gass Haney)
Sandoz Chapel of the Pines
Stonacek Memorial Chapel
Tibbetts Brothers Inc
Wenburg Funeral Home
Wintz Funeral Home

HUMAN RESOURCES DIVISION

The employees of the Department of Insurance are our most important resource; therefore, nondiscriminatory recruitment, selection of new employees entering the Department workforce, maintenance and retention of existing employees, and the training and promotion of department employees is an ongoing concern. The 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 2024, the Division received **8,865 phone calls** and responded to more than **191 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 2024 the Insurance Complaint Division **closed 2,224 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 2024, consumers received **\$1,466,486.42** 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.

2024 Insurance Fraud Statistics

The Insurance Fraud Prevention Division (IFPD) received **1201** case referrals regarding potential violations of the Nebraska Insurance Fraud Act in 2024, an 18% increase from 2023. 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 loss was reported in only 38% of suspected fraud referrals, exceeding **\$15.1 million reported**. The estimated loss exposure is estimated to be far more than reported. Cases are evaluated based upon a number of criteria, including class of offense, applicability of Nebraska statutes, solvability factors and staffing levels. 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 2024:

- Property/Casualty = 754 Cases (76%)
- Life/Health = 176 Cases (18%)
- Agent or Internal Fraud = 61 Cases (6%)

Upon completion of a case investigation, the IFPD makes a determination to close the case with unfounded, insufficient evidence for the prosecution, referral to other agency; 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.

- **2024 Cases Assigned for investigation**
 - 151 Felony IV or Higher-Level Cases Investigated
 - 23 Intervention Program Offered
 - 62 Cases Referred to Other Agencies
 - 127 Closes for Lack of Resources
- **Sent for Criminal Prosecution:**
 - 32 Cases with \$1,258,292 in loss exposure
 - Zero Cases Dismissed

LEGAL DIVISION

The Legal Division serves as a resource for the Department, insurance industry and the public to aid in the interpretation of 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, Pharmacy Benefit Managers and reviews mergers and acquisitions. The Division issues guidance documents on insurance issues as well as 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 coordinates 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 **1,412 life and health reports and forms**: including policies, riders, endorsements, applications and advertising. A total of **568 health insurance rate filings** were reviewed. Overall, in 2024, the Division received **2,011 filings and 1,980 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 2024, the Division received **412 reviews, 279 went to an IRO review, 37 were overturned prior to being sent to an IRO, and 96 were ineligible.** Of the 412 that went to an IRO, **139 were overturned and 140 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. In additions, the Market Conduct Division performs a range of continuums of regulatory responses appropriate for each 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 2024, legislation was passed to amend the Pharmacy Benefit Manager (PBM) Licensure and Regulation Act to include oversight of ERISA plans. This created the need for an additional PBM examiner to assist with the licensing and regulatory oversight of pharmacy benefit managers.

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

In 2024 the market analyst completed 54 Level 1 and Level 2 Market Action Review System (MARS) reviews on 28 individual companies. MARS reviews are completed with information available to the Department without contacting a company and used to document the market analyst's conclusions and recommended next steps.

The pharmacy benefit manager examiner assisted with the initial licensure of 11 new pharmacy benefit managers and 23 PBM license renewals in 2024.

MARKET CONDUCT EXAMINATIONS COMPLETED IN 2024

Company Name
Genworth Life Insurance Company
Nebraska Total Care, Inc – Focused Exam
Oscar 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, 2024.

• Resident Producers	17,025
• Nonresident Producers	139,798
• Insurance Agencies	12,176
• Resident Consultants	144
• Nonresident Consultants	39
• Resident Public Adjusters	46
• Nonresident Public Adjusters	217

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 2024, the Property and Casualty Division received **3,719 new filings**, including those made by advisory organizations. Final action was taken on **3,693 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 & SMP, a division of the Nebraska Department of Insurance, is federally funded by ACL (Administration for Community Living) to provide confidential and unbiased Medicare education to make informed decisions about their healthcare and how to prevent Medicare fraud. SHIP & SMP services are available to anyone with Medicare, their family, friends, or caregivers, with questions about Medicare's hospital and medical coverage, Medicare supplements, Medicare drug plans, and Medicare Advantage plans. Nebraska SHIP & SMP has a network of over 240 certified volunteer counselors providing education to over 48,000 Nebraskans with Medicare.

NEBRASKA DOMICILED INSURANCE COMPANIES

(Number of Nebraska Domiciled Companies as of December 31, 2024)

Type of Company	2022	2023	2024
Assessments (County Mutuals)	20	20	20
Captive	4	4	4
Domestic Surplus Lines	3	3	5
Fraternal	1	1	1
Health Maintenance Organization	8	8	8
Intergovernmental Pool	6	6	6
Life and Health	32	31	34
Prepaid Dental Service Corporation	0	0	0
Prepaid Limited Health Service	1	1	1
Property and Casualty	48	53	58
Title	1	1	1
Unincorporated Mutual	1	1	1
Total Domestic Insurance Companies	125	129	139

COMPANIES INITIALLY LICENSED IN NEBRASKA DURING THE YEAR 2024

Company Name	Company Type	Licensure Date
Accident Insurance Company, Inc 2155 Louisiana Blvd NE, Suite 2100 Albuquerque, NM 87110	Property and Casualty	05/21/2024
Alaska National Insurance Company 7001 Jewel Lake Rd Anchorage, AK 99502	Property and Casualty	02/01/2024
AmFirst Specialty Insurance Company 500 Steed Rod Ridgeland, MS 39157	Property and Casualty	11/20/2024
Bridge City Insurance Company 120 Fifth Avenue Pittsburgh, PA 15222	Property and Casualty	08/09/2023
Colony Insurance Company 711 Broadway Suite 400 San Antonio, TX 78215	Domestic Surplus Lines	11/05/2024
Curative Insurance Company 900 Congress Ave, Suite 500 Austin, TX 78701	Life and Health	09/25/2024
Empire Bonding and Insurance Company 293 Foxhurst Road Oceanside, NY 11572	Property and Casualty	05/01/2024
First Founders Assurance Company 6 Mill Ridge Lane Chester, NJ 09730	Property and Casualty	10/28/2024
Generali USA Insurance Company 28 Liberty Street, Suite 3040 New York, NY 10005	Property and Casualty	12/12/2024
HiRoad Assurance Company One State Farm Plaza Bloomington, IL 61710	Property and Casualty	06/25/2024
Independence Pet Insurance Company 11333 N. Scottsdale Rd, Suite 160 Scottsdale, AZ 85254	Property and Casualty	08/12/2024
Independent Mutual Fire Insurance Company 211 Schilling Circle, Suite 201 Hunt Valley, MD 21031	Property and Casualty	02/12/2024

Molina Healthcare of Illinois, Inc 1520 Kensington Road #212 Oakbrook, IL 60523	Health Maintenance Organization	01/24/2024
Mountain Life Insurance Company 2416 Sir Barton Way, Suite 110 Lexington, KY 40509	Life and Health	12/20/2024
Peleus Insurance Company 711 Broadway, Suite 400 San Antonio, TX 78215	Domestic Surplus Lines	10/07/2024
Risk Underwriters Group, LLC A Risk Retention Group 159 Bank Street, 4th Floor Burlington, VT 05401	Risk Retention Group	07/08/2024
Rocket Title Insurance Company 662 Woodward Ave Detroit, MI 48226	Title	02/06/2024
Star Mutual Risk Retention Group, Inc 123 Center Park Drive, Suite 234 Knoxville, TN 37922	Risk Retention Group	08/21/2024
TRM Specialty Insurance Company 15 Independence Blvd, Suite 430 Warren, NJ 07059	Property and Casualty	07/29/2024
XLNT Insurance Company 1177 High Ridge Road Stamford, CT 06905	Property and Casualty	10/09/2024

COMPANIES WITHDRAWN FROM NEBRASKA DURING THE YEAR 2024

Company Name	Company Type	Withdraw Date	Withdraw Reason	Last Reported Assets	Last Reported Liabilities
Assured Guaranty Municipal Corp	Property and Casualty	08/01/2024	Merged into Assured Guaranty, Inc.	\$5,384,360,966	\$2,785,125,754
Athene Annuity & Life Assurance Company	Life and Health	10/11/2024	Merged into Athene Annuity and Life Company	\$33,856,992,273	\$30,473,111,862
C.A.R. Risk Retention Group, Inc.	Risk Retention Group	07/15/2024	Voluntary Surrendered/ Dissolved	\$995,911	\$326,019
Care Improvement Plus of Texas Insurance Company	Life and Health	02/07/2024	Voluntary Surrendered	\$150,290,105	\$11,767,525
Encova Life Insurance Company	Life and Health	01/01/2024	Merged into Pan-American Life Insurance Company	\$565,182,190	\$506,581,537
Harken Health Insurance Company	Life and Health	02/05/2024	Voluntary Surrendered	\$43,850,859	\$1,603,060
Independent Order of Vikings	Fraternal Benefit Society	11/13/2024	Merged into GBU Financial Life	\$1,283,473	\$786,819
National American Insurance Company of California	Property and Casualty	08/31/2024	Voluntary Surrendered	\$14,447,818	\$10,132,208
Pacificare Life and Health Insurance Company	Life and Health	10/08/2024	Voluntary Surrendered	\$207,753,129	\$2,079,384
ProAssurance Casualty Company	Property and Casualty	06/14/2024	Merged into ProAssurance Indemnity Company, Inc	\$1,142,147,273	\$885,579,805

Professionals Advocate Insurance Company	Property and Casualty	11/06/2024	Voluntary Surrendered	\$185,125,189	\$29,199,268
QPIC Insurance Company	Property and Casualty	12/23/2024	Voluntary Surrendered	\$3,384,950	\$1,185
Renaissance Reinsurance U.S. Inc	Property and Casualty	12/16/2024	Voluntary Surrendered	\$6,382,342,484	\$5,116,856,946
The Order of United Commercial Travelers of America	Fraternal Benefit Society	08/26/2024	Voluntary Surrendered	\$10,291,933	\$9,574,543
Woman's Life Insurance Society	Fraternal Benefit Society	09/01/2024	Merged into Trusted Fraternal Life	\$191,007,533	\$176,313,825

Company Name	State of Domicile	Amount
5 Star Life Insurance Company	NE	\$2,580,000
Ability Insurance Company	NE	\$3,500,000
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	\$1,150,000
Allied World Specialty Insurance Company	DE	\$248,000
Allstate Motor Club, Inc.	DE	\$50,000
American Business & Mercantile Insurance Mutual, Inc.	DE	\$45,000
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	\$1,700,000
American National General Insurance Company	NE	\$1,750,000
American National Property and Casualty Co	NE	\$2,500,000
American Strategic Insurance Corp	FL	\$175,000
American Traveler Motor Club, Inc./The	DE	\$50,000
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
Argonaut Great Central Insurance Company	NE	\$3,200,000
Argonaut Insurance Company	IL	\$2,750,000
Argonaut Midwest Insurance Company	NE	\$3,200,000
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	\$200,000
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

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	CO	\$125,000
Capitol Casualty Company	NE	\$110,000
Care Improvement Plus South Central Insurance Company	NE	\$2,550,000
Censtat Casualty Company	NE	\$2,140,000
Central States Health & Life Co. of Omaha	NE	\$1,600,000
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
Coach-Net RV Motor Club, Inc.	NV	\$50,000
Colony Insurance Company	NE	\$3,700,000
Coony Specialty Insurance Company	NE	\$2,650,000
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
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

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
Florida Casualty Insurance Company	FL	\$152,000
Gainbridge Life Insurance Company	TX	\$110,000
GEICO Advantage Insurance Company	NE	\$2,535,000
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	\$125,000
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	\$2,500,000
Greenwich Insurance Company	DE	\$125,000
Guarantee Trust Life Insurance Company	NE	\$1,080,000
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	\$110,000
Insurance Company of the West	CA	\$1,525,000
InsureMax Insurance Company	NE	\$2,510,000
Integon General Insurance Corporation	NC	\$100,000
Investors Title Insurance Company	NC	\$200,000
Lexington National Insurance Corporation	FL	\$100,250
Liberty Mutual Insurance Company	MA	\$50,000
Liberty Mutual Personal Insurance Company	MA	\$110,000

Company Name	State of Domicile	Amount
Liberty National Life Insurance Company	NE	\$1,700,000
Life Equity LLC	OH	\$250,000
Lincoln Benefit Life Company	NE	\$5,300,000
Lyndon Southern Insurance Company	DE	\$110,000
Mag Mutual Insurance Company	GA	\$125,000
Magna Life Settlements, Inc.	FL	\$250,000
Maple Life Financial, LLC	DE	\$250,000
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
MGT Insurance Company	WI	\$100,000
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	\$3,715,000
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
Peleus Insurance Company	NE	\$3,200,000
Physicians Life Insurance Company	NE	\$2,000,000
Physicians Mutual Insurance Company	NE	\$2,521,000
Physicians Select Insurance Company	NE	\$2,080,000
Pie Casualty Insurance Company	IL	\$115,000

Company Name	State of Domicile	Amount
Pinnacle Motor Club, Inc.	NV	\$50,000
Platte River Insurance Company	NE	\$3,050,000
Point Specialty Insurance Company	WI	\$120,000
Preferred Professional Insurance Company	NE	\$3,316,000
Primerica Life Insurance Company	TN	\$135,000
ProSelect Insurance Company	NE	\$2,550,000
Protective Life Insurance Company	NE	\$100,000
Puritan Life Insurance Company of America	TX	\$123,600
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
Riverstone International Insurance Company, Inc	MA	\$50,000
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	\$120,000
Service American Indemnity Company	OK	\$134,000
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	\$110,000
Stonetrust Commercial Insurance Company	NE	\$1,175,000
Stonetrust Premier Casualty Insurance Company	NE	\$1,030,000
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

Company Name	State of Domicile	Amount
TIG Insurance Company	CA	\$650,000
Toyota Motor Ins. Services/dba Toyota Motor Club	CA	\$50,000
Travelers Motor Club, Inc	OK	\$50,000
Trilegiant Auto Services, Inc.	WY	\$50,000
Trisura Insurance Company	OK	\$175,000
Truck Insurance Exchange	CA	\$830,000
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 National Life Insurance Company of America	NE	\$1,130,000
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		\$280,294,527

YEAR 2024 COMPANIES BY STATE/COUNTRY OF DOMICILE

AK - ALASKA

ALASKA NATIONAL INSURANCE COMPANY

AL - ALABAMA

BROOKLYN SPECIALTY INSURANCE COMPANY RISK
RETENTION GROUP INCHEALTHCARE PROFESSIONAL LONG TERM CARE 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 INCPROTECTIVE 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 CASUALTY 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

NATIONAL WESTERN LIFE 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

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

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

SEECHANGE 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

ZENITH INSURANCE COMPANY

ZNAT INSURANCE COMPANY

CO - COLORADO

ALLIANT NATIONAL TITLE INSURANCE COMPANY INC.

AMERICAN DIGITAL TITLE INSURANCE COMPANY

ASCOT INSURANCE COMPANY

ASCOT SURETY & CASUALTY COMPANY

ASSURED LIFE ASSOCIATION

ATTORNEYS TITLE GUARANTY FUND INC.

BRIGHT HEALTH INSURANCE COMPANY

CICA LIFE INSURANCE COMPANY OF AMERICA

CONTINENTAL DIVIDE INSURANCE COMPANY

COPIC INSURANCE COMPANY

DRIVERS EDGE INSURANCE COMPANY

EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA

EQUITABLE FINANCIAL LIFE AND ANNUITY COMPANY

PREVISOR INSURANCE COMPANY

SECURITY LIFE OF DENVER INSURANCE COMPANY

CT - CONNECTICUT

ACE LIFE INSURANCE COMPANY

AETNA HEALTH AND LIFE INSURANCE COMPANY

AETNA 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

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 GUARDIAN SHIELD INSURANCE COMPANY FKA MANY INSURANCE COMPANY
AMERICAN SECURITY INSURANCE COMPANY
AMTRUST INSURANCE COMPANY
ARROWOOD INDEMNITY COMPANY
AUTO-OWNERS SPECIALTY INSURANCE COMPANY
AXA XL INSURANCE COMPANY AMERICAS
BERKLEY 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
GLATFELTER INSURANCE COMPANY
GREENWICH INSURANCE COMPANY
HUDSON INSURANCE COMPANY
INDEPENDENCE AMERICAN INSURANCE COMPANY
INDEPENDENCE LIFE AND ANNUITY COMPANY
INDEPENDENCE PET INSURANCE COMPANY
KNIGHTBROOK INSURANCE COMPANY
LYNDON SOUTHERN INSURANCE COMPANY
MAGELLAN LIFE INSURANCE COMPANY
MARKEL GLOBAL REINSURANCE COMPANY
METROMILE INSURANCE COMPANY
MIDWEST EMPLOYERS CASUALTY COMPANY
MILFORD CASUALTY INSURANCE COMPANY
MTAW INSURANCE COMPANY
MUNICH REINSURANCE AMERICA, INC.

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
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 MEMORIAL 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
 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 SI
 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
 LANTERN 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
 SYMETRA NATIONAL LIFE INSURANCE COMPANY
 TRANSAMERICA CASUALTY INSURANCE COMPANY
 TRANSAMERICA LIFE INSURANCE COMPANY
 TRI-STATE INSURANCE COMPANY OF MINNESOTA
 UNION INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE
 UNION SECURITY INSURANCE COMPANY
 UNITED FIRE & CASUALTY COMPANY
 UNITED LIFE INSURANCE COMPANY
 VENERABLE INSURANCE AND ANNUITY COMPANY
 WADENA INSURANCE COMPANY
 WESTERN AGRICULTURAL INSURANCE COMPANY

ID - IDAHO

UNITED HERITAGE LIFE INSURANCE COMPANY

IL - ILLINOIS

1891 FINANCIAL LIFE
 4 EVER LIFE INSURANCE COMPANY
 ACIG INSURANCE COMPANY
 ACSTAR INSURANCE COMPANY
 AFFIRMATIVE INSURANCE COMPANY
 AGCS MARINE INSURANCE COMPANY
 AIG ASSURANCE COMPANY
 AIG PROPERTY CASUALTY COMPANY
 ALAMANCE INSURANCE COMPANY
 ALLIANZ GLOBAL RISKS US INSURANCE COMPANY
 ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
 ALLSTATE INDEMNITY COMPANY
 ALLSTATE INSURANCE COMPANY
 ALLSTATE NORTH AMERICAN INSURANCE COMPANY
 ALLSTATE NORTHBROOK INDEMNITY COMPANY
 ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
 ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
 AMERICAN ZURICH INSURANCE COMPANY
 AMEX ASSURANCE COMPANY
 AXIS INSURANCE COMPANY
 BANKERS LIFE AND CASUALTY COMPANY
 BUREAU VERITAS INSPECTION AND INSURANCE COMPANY
 CATHOLIC FRATERNAL LIFE
 CATHOLIC ORDER OF FORESTERS
 CHICAGO INSURANCE COMPANY
 CLEARCOVER INSURANCE COMPANY
 COLONIAL AMERICAN CASUALTY & SURETY COMPANY
 COLUMBIAN LIFE INSURANCE COMPANY
 COMBINED INSURANCE COMPANY OF AMERICA
 CONCERT INSURANCE COMPANY
 CONTINENTAL CASUALTY COMPANY

CONTRACTORS BONDING AND INSURANCE COMPANY
 COUNTRY CASUALTY INSURANCE COMPANY
 COUNTRY INVESTORS LIFE ASSURANCE COMPANY
 COUNTRY LIFE INSURANCE COMPANY
 COUNTRY MUTUAL INSURANCE COMPANY
 COUNTRY PREFERRED INSURANCE COMPANY
 CSA FRATERNAL LIFE
 DEARBORN LIFE INSURANCE COMPANY
 DEERFIELD INSURANCE COMPANY
 DIAMOND INSURANCE COMPANY
 ECONOMY FIRE & CASUALTY COMPANY
 ECONOMY PREFERRED INSURANCE COMPANY
 ECONOMY PREMIER ASSURANCE COMPANY
 EDUCATORS LIFE INSURANCE COMPANY OF AMERICA
 ELCO MUTUAL LIFE AND ANNUITY
 EMPIRE FIRE AND MARINE INSURANCE COMPANY
 ENCOMPASS INDEMNITY COMPANY
 ENCOMPASS INSURANCE COMPANY
 ESURANCE INSURANCE COMPANY
 ESURANCE INSURANCE COMPANY OF NEW JERSEY
 ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY
 EVERLAKE ASSURANCE COMPANY
 EVERLAKE LIFE INSURANCE COMPANY
 FEDERAL LIFE INSURANCE COMPANY
 FIDELITY AND DEPOSIT COMPANY OF MARYLAND
 FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY
 FIREMAN'S FUND INSURANCE COMPANY
 FIRST FINANCIAL INSURANCE COMPANY
 FORTRESS INSURANCE COMPANY
 GATEWAY INSURANCE COMPANY
 GM NATIONAL INSURANCE COMPANY
 GRANITE STATE INSURANCE COMPANY
 HARCO NATIONAL INSURANCE COMPANY
 HARTFORD INSURANCE COMPANY OF ILLINOIS
 HCSC INSURANCE SERVICES COMPANY
 HDI GLOBAL INSURANCE COMPANY
 HDI GLOBAL SELECT INSURANCE COMPANY
 HEALTH ALLIANCE - MIDWEST, INC.
 HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY
 HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY, INC.
 HIROAD ASSURANCE COMPANY
 HISCOX INSURANCE COMPANY INC.
 HORACE MANN INSURANCE COMPANY
 HORACE MANN LIFE INSURANCE COMPANY
 HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY
 HUMANA BENEFIT PLAN OF ILLINOIS, INC.
 ILLINOIS CASUALTY COMPANY
 ILLINOIS MUTUAL LIFE INSURANCE COMPANY
 ILLINOIS NATIONAL INSURANCE CO.
 INDEPENDENT MUTUAL FIRE INSURANCE COMPANY
 INSURANCE COMPANY OF ILLINOIS
 INVERIN INSURANCE COMPANY

IRONSHORE INDEMNITY INC.	TRUSTMARK LIFE INSURANCE COMPANY
ISMIE MUTUAL INSURANCE COMPANY	UNITED INSURANCE COMPANY OF AMERICA
LANCER INSURANCE COMPANY	UNITED SECURITY INSURANCE COMPANY
LIBERTY INSURANCE CORPORATION	UNITEDHEALTHCARE INSURANCE COMPANY OF AMERICA
LIBERTY INSURANCE UNDERWRITERS INC.	UNIVERSAL UNDERWRITERS INSURANCE COMPANY
LINCOLN HERITAGE LIFE INSURANCE COMPANY	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY
LM GENERAL INSURANCE COMPANY	VIRGINIA SURETY COMPANY, INC.
LM INSURANCE CORPORATION	WARNER INSURANCE COMPANY
MARKEL INSURANCE COMPANY	WILCAC LIFE INSURANCE COMPANY
MERASTAR INSURANCE COMPANY	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
MIDWEST INSURANCE COMPANY	ZURICH AMERICAN LIFE INSURANCE COMPANY
MILLERS FIRST INSURANCE COMPANY, IN REHABILITATION	
MODERN WOODMEN OF AMERICA	IN - INDIANA
MOLINA HEALTHCARE OF ILLINOIS INC	ALL SAVERS INSURANCE COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	AMERICAN AGRICULTURAL INSURANCE COMPANY
NATIONAL SURETY CORPORATION	AMERICAN ECONOMY INSURANCE COMPANY
NEW HAMPSHIRE INSURANCE COMPANY	AMERICAN INCOME LIFE INSURANCE COMPANY
OLD REPUBLIC GENERAL INSURANCE CORPORATION	AMERICAN INTER-FIDELITY EXCHANGE
OLD REPUBLIC LIFE INSURANCE COMPANY	AMERICAN STATES INSURANCE COMPANY
OLD REPUBLIC SECURITY ASSURANCE COMPANY	AMERICAN STATES PREFERRED INSURANCE COMPANY
PEERLESS INDEMNITY INSURANCE COMPANY	AMERICAN STRATEGIC INSURANCE CORP
PEKIN LIFE INSURANCE COMPANY	AMERICAN SURETY COMPANY
PIE CASUALTY INSURANCE COMPANY	AMERICAN UNITED LIFE INSURANCE COMPANY
POLISH NATIONAL ALLIANCE OF THE US OF NA	ANTHEM INSURANCE COMPANIES, INC.
POLISH ROMAN CATHOLIC UNION OF AMERICA	ANTHEM LIFE INSURANCE COMPANY
PROASSURANCE INSURANCE COMPANY OF AMERICA	BROTHERHOOD MUTUAL INSURANCE COMPANY
PUBLIC SERVICE INSURANCE COMPANY	CHUBB NATIONAL INSURANCE COMPANY
RELIANCE STANDARD LIFE INSURANCE COMPANY	CLEAR SPRING PROPERTY AND CASUALTY COMPANY
RESERVE NATIONAL INSURANCE COMPANY	DIAMOND STATE INSURANCE COMPANY
RESOURCE LIFE INSURANCE COMPANY	EVERENCE ASSOCIATION INC
RESPONSE INSURANCE COMPANY	EVERENCE INSURANCE COMPANY
RESPONSE WORLDWIDE INSURANCE COMPANY	FEDERAL INSURANCE COMPANY
RLI INSURANCE COMPANY	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
ROYAL NEIGHBORS OF AMERICA	FORETHOUGHT LIFE INSURANCE COMPANY
SAFECO INSURANCE COMPANY OF ILLINOIS	FRESENIUS HEALTH PLANS INSURANCE COMPANY
SAFETY FIRST INSURANCE COMPANY	GOLDEN RULE INSURANCE COMPANY
SAFEWAY INSURANCE COMPANY	GRAIN DEALERS MUTUAL INSURANCE COMPANY
SPECIALTY RISK OF AMERICA	GREAT NORTHERN INSURANCE COMPANY
SPINNAKER INSURANCE COMPANY	HARTFORD CASUALTY INSURANCE COMPANY
STATE FARM CLASSIC INSURANCE COMPANY	HARTFORD INSURANCE COMPANY OF THE MIDWEST
STATE FARM FIRE AND CASUALTY COMPANY	HCC LIFE INSURANCE COMPANY
STATE FARM GENERAL INSURANCE COMPANY	HEARTLAND NATIONAL LIFE INSURANCE COMPANY
STATE FARM HEALTH INSURANCE COMPANY	INFINITY INSURANCE COMPANY
STATE FARM LIFE INSURANCE COMPANY	LM PROPERTY AND CASUALTY INSURANCE COMPANY
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	MIDWESTERN UNITED LIFE INSURANCE COMPANY
STERLING LIFE INSURANCE COMPANY	MONROE GUARANTY INSURANCE COMPANY
TEACHERS INSURANCE COMPANY	NATIONAL INSURANCE ASSOCIATION
THE FIRST LIBERTY INSURANCE CORPORATION	NATIONAL TRUST INSURANCE COMPANY
THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	PROPERTY-OWNERS INSURANCE COMPANY
TRANSPORTATION INSURANCE COMPANY	PROTECTIVE INSURANCE COMPANY
TRUASSURE INSURANCE COMPANY	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA
TRUSTMARK INSURANCE COMPANY	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

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

WAYPOINT MUTUAL

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

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

RIVERSTONE INTERNATIONAL INSURANCE INC

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 INC

ATRADIUS TRADE CREDIT INSURANCE, INC.

AVEMCO INSURANCE COMPANY

BALTIMORE LIFE INSURANCE COMPANY

BANNER LIFE INSURANCE COMPANY

EULER HERMES NORTH AMERICA INSURANCE COMPANY

UNION LABOR LIFE INSURANCE COMPANY

ME - MAINE

STARMOUNT LIFE INSURANCE COMPANY

UNUM INSURANCE COMPANY

UNUM LIFE INSURANCE COMPANY OF AMERICA

MI - MICHIGAN

AAA LIFE INSURANCE COMPANY

ACCIDENT FUND GENERAL INSURANCE COMPANY

ACCIDENT FUND INSURANCE COMPANY OF AMERICA

ACCIDENT FUND NATIONAL INSURANCE COMPANY

ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

AMERICAN 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

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

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

AMERICAN AUTOMOBILE INSURANCE COMPANY

AMERICAN FINANCIAL SECURITY LIFE INSURANCE
COMPANY

AMERICAN SENTINEL INSURANCE COMPANY

ARCH INDEMNITY INSURANCE COMPANY

ARCH INSURANCE COMPANY

ARCH PROPERTY CASUALTY INSURANCE COMPANY

AURORA NATIONAL LIFE ASSURANCE 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

MEM MUTUAL INSURANCE COMPANY

MEM PROTECT INSURANCE COMPANY

MEM SECURE INSURANCE COMPANY

MEM SHIELD 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

RGH 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.
 WATFORD INSURANCE COMPANY
 WESTPORT INSURANCE CORPORATION
 ZPIC INSURANCE COMPANY

MS - MISSISSIPPI

AMFED ADVANTAGE INSURANCE COMPANY
 AMFED CASUALTY INSURANCE COMPANY
 AMFED NATIONAL INSURANCE COMPANY
 AMFIRST SPECIALTY 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
 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
 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.
 AMERICAN NATIONAL GENERAL INSURANCE COMPANY
 AMERICAN NATIONAL PROPERTY AND CASUALTY
 COMPANY
 AMERIHEALTH NEBRASKA INC
 AMERITAS LIFE INSURANCE CORP.
 AMGUARD INSURANCE COMPANY
 ARGONAUT GREAT CENTRAL INSURANCE COMPANY
 ARGONAUT INSURANCE COMPANY
 ARGONAUT-MIDWEST 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 INSURANCE COMPANY
 CALGO INSURANCE 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
 COLONY SPECIALTY INSURANCE COMPANY

COLUMBIA INSURANCE COMPANY	MUTUAL INSURANCE COMPANY OF SALINE & SEWARD COUNTIES
COLUMBIA NATIONAL INSURANCE COMPANY	MUTUAL OF OMAHA INSURANCE COMPANY
COMMUNITY CARE HEALTH PLAN OF NEBRASKA, INC.	MUTUAL OF OMAHA MEDICARE ADVANTAGE COMPANY
CONTINENTAL AMERICAN INSURANCE COMPANY	NATIONAL FIRE & MARINE INSURANCE COMPANY
COVENTRY HEALTH CARE OF NEBRASKA, INC.	NATIONAL INDEMNITY COMPANY
COWBELL SPECIALTY INSURANCE COMPANY	NEBRASKA ASSOCIATION OF RESOURCES DISTRICTS INTERGOVERNMENTAL RISK MGMT POOL ASSN
CSI LIFE INSURANCE COMPANY	NEBRASKA COMMUNITY COLLEGE INSURANCE TRUST
DELTA DENTAL OF NEBRASKA	NEBRASKA FARMERS MUTUAL REINSURANCE ASSOCIATION
EASTGUARD INSURANCE COMPANY	NEBRASKA INTERGOVERNMENTAL RISK MANAGEMENT ASSOCIATION
EMPLOYERS MUTUAL ACCEPTENCE COMPANY	NEBRASKA INTERGOVERNMENTAL RISK MANAGEMENT ASSOCIATION II
FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF SEWARD COUNTY	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
FMNE INSURANCE COMPANY	OMAHA INSURANCE COMPANY
FOXTROT RE LLC	OMAHA NATIONAL INSURANCE COMPANY
GEICO ADVANTAGE INSURANCE COMPANY	OMAHA SUPPLEMENTAL INSURANCE COMPANY
GEICO CASUALTY COMPANY	OMNI DENTAL ASSOCIATES INC
GEICO CHOICE INSURANCE COMPANY	PACIFIC LIFE INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY	PELEUS INSURANCE COMPANY
GEICO INDEMNITY COMPANY	PHYSICIANS LIFE INSURANCE COMPANY
GEICO MARINE INSURANCE COMPANY	PHYSICIANS MUTUAL INSURANCE COMPANY
GEICO PROTECTION INSURANCE COMPANY	PHYSICIANS SELECT INSURANCE COMPANY
GEICO SECURE INSURANCE COMPANY	PLATTE RIVER INSURANCE COMPANY
GERMAN FARMERS MUTUAL ASSESSMENT INSURANCE ASSOCIATION OF HALL COUNTY	POLK AND BUTLER MUTUAL INSURANCE COMPANY
GERMAN MUTUAL INSURANCE ASSOCIATION OF NEBRASKA	PREFERRED PROFESSIONAL INSURANCE COMPANY
GERMAN MUTUAL INSURANCE COMPANY OF DODGE COUNTY NEBRASKA	PROSELECT INSURANCE COMPANY
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	PROTECTIVE LIFE INSURANCE COMPANY
GOOD SAMARITAN INSURANCE PLAN OF NEBRASKA INC	RADNOR SPECIALTY INSURANCE COMPANY
GOVERNMENT EMPLOYEES INSURANCE COMPANY	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY
GRANGE MUTUAL INSURANCE COMPANY OF CUSTER COUNTY	SAPPHIRE EDGE INC
GREAT WEST CASUALTY COMPANY	SCANDINAVIAN MUTUAL INSURANCE COMPANY
GUARANTEE TRUST LIFE INSURANCE 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 NATIONAL LIFE INSURANCE COMPANY OF AMERICA
METROPOLITAN TOWER LIFE INSURANCE COMPANY	UNITED OF OMAHA LIFE INSURANCE COMPANY
MOLINA HEALTHCARE OF NEBRASKA INC	UNITED STATES LIABILITY INSURANCE COMPANY
MOUNT VERNON SPECIALTY INSURANCE COMPANY	UNITED WORLD LIFE INSURANCE COMPANY

UNIVERSAL SURETY COMPANY
 WASHINGTON COUNTY MUTUAL INSURANCE COMPANY
 WEST COAST LIFE INSURANCE COMPANY
 WESTERN UNITED MUTUAL INSURANCE ASSOCIATION
 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
 XLNT INSURANCE COMPANY

NJ - NEW JERSEY

ALLEGHENY CASUALTY COMPANY
 ATHOME INSURANCE COMPANY
 CLOVER INSURANCE COMPANY
 CRUM AND FORSTER INSURANCE COMPANY
 FIRST FOUNDERS ASSURANCE COMPANY
 INTERNATIONAL FIDELITY INSURANCE COMPANY
 MAPFRE INSURANCE COMPANY
 SELECTIVE INSURANCE COMPANY OF AMERICA
 THE NORTH RIVER INSURANCE COMPANY
 THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

NM - NEW MEXICO

ACCIDENT INSURANCE COMPANY, INC.
 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
 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
 EMPIRE BONDING AND 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
 GENERALI USA INSURANCE COMPANY
 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
 MONY 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)
 SBLI 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 INSURANCE COMPANY
 CINCINNATI LIFE INSURANCE COMPANY
 COLUMBUS LIFE INSURANCE COMPANY
 CRESTBROOK INSURANCE COMPANY
 DEALERS ASSURANCE COMPANY
 ELIXIR INSURANCE COMPANY
 EVERGREEN NATIONAL INDEMNITY COMPANY
 FALLS LAKE NATIONAL INSURANCE COMPANY
 FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA
 FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE U.S.A.
 FREEDOM SPECIALTY INSURANCE COMPANY
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY
 GREAT AMERICAN ASSURANCE COMPANY
 GREAT AMERICAN INSURANCE COMPANY
 GREAT AMERICAN SECURITY INSURANCE COMPANY
 GREAT AMERICAN SPIRIT INSURANCE COMPANY
 HARLEYSVILLE INSURANCE COMPANY
 HARLEYSVILLE PREFERRED INSURANCE COMPANY
 HARLEYSVILLE WORCESTER INSURANCE COMPANY
 HEALTHSPRING INSURANCE COMPANY
 HEALTHSPRING NATIONAL HEALTH 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
 STONEWOOD INSURANCE COMPANY
 THE CINCINNATI CASUALTY COMPANY
 THE CINCINNATI INDEMNITY COMPANY
 THE CINCINNATI INSURANCE COMPANY
 THE LAFAYETTE LIFE INSURANCE COMPANY
 THE PIE INSURANCE COMPANY
 THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY
 TRANSPORT INSURANCE COMPANY
 TRIUMPH 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

BRIDGE CITY INSURANCE COMPANY	THE CONTINENTAL INSURANCE COMPANY
CANADA LIFE REINSURANCE COMPANY	THE PENN MUTUAL LIFE INSURANCE COMPANY
CENTURY INDEMNITY COMPANY	UNITED SECURITY ASSURANCE COMPANY OF PENNSYLVANIA
COLONIAL PENN LIFE INSURANCE COMPANY	VALLEY FORGE INSURANCE COMPANY
COLONIAL SURETY COMPANY	WESTCHESTER FIRE INSURANCE COMPANY
CROATIAN FRATERNAL UNION OF AMERICA	WILLIAM PENN ASSOCIATION
DONEGAL MUTUAL INSURANCE COMPANY	
EASTERN ADVANTAGE ASSURANCE COMPANY	RI - RHODE ISLAND
EASTERN ALLIANCE INSURANCE COMPANY	
EASTERN ATLANTIC INSURANCE COMPANY	AFFILIATED FM INSURANCE COMPANY
ESSENT GUARANTY INC	AMICA LIFE INSURANCE COMPANY
ESSENT TITLE INSURANCE INC	AMICA MUTUAL INSURANCE COMPANY
EVERETT CASH MUTUAL INSURANCE CO.	FACTORY MUTUAL INSURANCE COMPANY
GBU FINANCIAL LIFE	FARMERS CASUALTY INSURANCE COMPANY
GREENWOOD INSURANCE COMPANY	FARMERS DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY
HM HEALTH INSURANCE COMPANY	FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
HM LIFE INSURANCE COMPANY	FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	METROPOLITAN GENERAL INSURANCE COMPANY
INSURANCE COMPANY OF NORTH AMERICA	PROVIDENCE WASHINGTON INSURANCE COMPANY
LIFE INSURANCE COMPANY OF NORTH AMERICA	
LINCOLN GENERAL INSURANCE COMPANY	SC - SOUTH CAROLINA
LOYAL CHRISTIAN BENEFIT ASSOCIATION	
MANUFACTURERS ALLIANCE INSURANCE COMPANY	ATLANTIC COAST LIFE INSURANCE COMPANY
MEDAMERICA INSURANCE COMPANY	CANAL INSURANCE COMPANY
MEDCO CONTAINMENT LIFE INSURANCE COMPANY	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	COMPANION LIFE INSURANCE COMPANY
NORTH POINTE INSURANCE COMPANY	DAN RISK RETENTION GROUP INC
OBI AMERICA INSURANCE COMPANY	DIRECT GENERAL LIFE INSURANCE COMPANY
OBI NATIONAL INSURANCE COMPANY	DOMA TITLE INSURANCE INC
OLD REPUBLIC INSURANCE COMPANY	GRANULAR INSURANCE COMPANY
PACIFIC EMPLOYERS INSURANCE COMPANY	INDIGO RISK RETENTION GROUP INC
PENINSULA INSURANCE COMPANY	LONG IRON INSURANCE RISK RETENTION GROUP, INC.
PENN MILLERS INSURANCE COMPANY	OPENLY INSURANCE COMPANY
PENN TREATY NETWORK AMERICA INSURANCE CO (IN REHABILITATION)	ROMULUS INSURANCE RISK RETENTION GROUP INC
PENN-AMERICA INSURANCE COMPANY	SKYRAIDER RISK RETENTION GROUP
PENNSYLVANIA LIFE INSURANCE COMPANY	SOUTH SHORE RISK RETENTION GROUP INC
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	VELOCITY INSURANCE COMPANY, A RISK RETENTION GROUP
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	WESTCOR LAND TITLE INSURANCE COMPANY
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY	SD - SOUTH DAKOTA
PHILADELPHIA INDEMNITY INSURANCE COMPANY	
PRAETORIAN INSURANCE COMPANY	AVERA HEALTH PLANS, INC.
QBE INSURANCE CORPORATION	DAKOTA TRUCK UNDERWRITERS
QBE REINSURANCE CORPORATION	FIRST DAKOTA INDEMNITY COMPANY
QCC INSURANCE COMPANY	SUN SURETY INSURANCE COMPANY
R&Q REINSURANCE COMPANY	SURETY BONDING COMPANY OF AMERICA
RADIAN GUARANTY INC.	UNIVERSAL SURETY OF AMERICA
RADIAN MORTGAGE ASSURANCE INC	WESTERN SURETY COMPANY
ROCKWOOD CASUALTY INSURANCE COMPANY	
SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA	TN - TENNESSEE
STONINGTON INSURANCE COMPANY	
	AMERICAN CONTINENTAL INSURANCE COMPANY
	CONTINENTAL LIFE INSURANCE COMPANY OF BRENTWOOD, TENNESSEE
	FARMERS LIFE INSURANCE COMPANY
	MENDOTA INSURANCE COMPANY

MIDSOUTH INSURANCE COMPANY

MOUNTAIN LIFE INSURANCE COMPANY

OAKWOOD INSURANCE COMPANY

PLATEAU CASUALTY INSURANCE COMPANY

PLATEAU INSURANCE COMPANY

PRIMERICA LIFE INSURANCE COMPANY

PROVIDENT LIFE AND CASUALTY INSURANCE COMPANY

PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

SILVERSCRIPT INSURANCE COMPANY

STAR MUTUAL RISK RETENTION GROUP

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

CATHOLIC LIFE INSURANCE

CENTRAL SECURITY LIFE INSURANCE COMPANY

CERES LIFE INSURANCE COMPANY

CHRISTIAN FIDELITY LIFE INSURANCE COMPANY

CITY NATIONAL INSURANCE COMPANY

CLARENDON NATIONAL INSURANCE COMPANY

CLEAR BLUE INSURANCE COMPANY

COMBENEFITS INSURANCE COMPANY

CONTINENTAL GENERAL INSURANCE COMPANY

CRONUS INSURANCE COMPANY

DAYFORWARD LIFE INSURANCE COMPANY INC

DENTAQUEST NATIONAL INSURANCE COMPANY, INC.

DHI TITLE INSURANCE COMPANY

EMPHEYS 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

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

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

ROCKET TITLE 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
 TRM SPECIALTY 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
 WESTERN UNITED LIFE 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
 WCF SELECT 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
 PHYSICIANS INSURANCE RISK RETENTION GROUP INC

WA - WASHINGTON

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

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
 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

4444

GENERAL CASUALTY INSURANCE COMPANY
 GLENCAR 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
 MGT INSURANCE COMPANY
 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 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, 2024

	PREMIUMS WRITTEN		PREMIUMS WRITTEN
Life	\$1,281,408,782	Workers' Compensation	\$ 405,442,323
Annuity	\$3,289,604,759	Other Liability	\$ 605,321,912
Accident & Health	\$9,155,840,530	Excess Workers' Compensation	\$ 4,781,807
Fire	\$ 111,494,172	Products Liability	\$ 32,888,472
Allied Lines	\$ 176,944,348	Private Passenger Auto No-Fault	\$ 443,717
Multiple Peril Crop	\$ 875,106,244	Other Private Passenger Auto Liability	\$ 955,263,915
Federal Flood	\$ 5,488,869	Commercial Auto No-Fault	\$ 53,050
Private Flood	\$ 3,324,521	Other Commercial Auto Liability	\$ 294,983,683
Private Crop	\$ 397,539,799	Private Passenger Auto PD	\$1,009,751,932
Farmowners Multiple Peril	\$ 434,520,442	Commercial Auto Physical Damage	\$ 198,441,626
Homeowners Multiple Peril	\$1,451,437,590	Aircraft (All Perils)	\$ 26,829,096
Commercial Multi. Peril (Non-Liability)	\$ 401,000,431	Fidelity	\$ 7,863,623
Commercial Multi. Peril (Liability)	\$ 119,304,814	Surety	\$ 68,128,622
Mortgage Guaranty	\$ 34,533,024	Burglary and Theft	\$ 3,701,403
Ocean Marine	\$ 69,856,125	Boiler and Machinery	\$ 21,416,019
Inland Marine	\$ 297,620,914	Credit	\$ 9,333,943
Pet Insurance Plans	\$ 10,494,513	Warranty	\$ 5,045,261
Financial Guaranty	\$ 1,271,636	Aggregate Write-Ins For Other	\$ 10,848,831
Medical Malpractice	\$ 75,918,668	Title	\$ 61,228,332
Earthquake	\$ 3,386,703	TOTAL:	<u>\$21,917,864,451</u>

INSURANCE COMPANIES DOING BUSINESS IN NEBRASKA FOR THE YEAR 2024

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 2024 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
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY**	NEW YORK
PENN TREATY NETWORK AMERICA INSURANCE CO*	PENNSYLVANIA
PHL VARIABLE INSURANCE COMPANY**	CONNECTICUT
SENIOR HEALTH INSURANCE CO OF PA**	PENNSYLVANIA
STANDARD LIFE INSURANCE COMPANY OF INDIANA*	INDIANA
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
ARROWOOD 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
R&Q REINSURANCE COMPANY*	PENNSYLVANIA
TRANSPORT INSURANCE COMPANY	OHIO
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, 2024

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	\$3,012,980	\$1,574,338	\$1,325,411	\$758,180	\$902,264
Employers Mutual Acceptance Company 11301 Davenport St Omaha, NE 68154	14687	\$70	\$0	\$0	\$12,966	\$51
Farmers Mutual Fire Insurance Association of Seward County 1542 Plainview Ave Seward, NE 68434	14922	\$633,515	\$222,629	\$435,512	\$708,613	\$302,966
Farmers Mutual United Insurance Company, Incorporated 502 North Linden Street Wahoo, NE 68066	14914	\$2,721,977	\$1,352,733	\$10,045,111	\$4,364,213	\$5,342,118
The German Farmers Mutual Assessment Insurance Association of Hall County, Incorporated 307 S High St. Cairo, NE 68824	14678	\$6,676,081	\$1,403,894	\$4,629,321	\$1,941,157	\$3,483,663
German Mutual Insurance Association of Nebraska 914 Alden Drive Auburn, NE 68305	14422	\$3,110,627	\$1,511,195	\$2,844,956	\$8,891,440	\$3,048,290
German Mutual Insurance Company of Dodge County, Nebraska P.O. Box 245 Scribner, NE 68507-0245	14413	\$2,098,193	\$67,810	\$1,455,801	\$1,606,051	\$1,065,893
Grange Mutual Insurance Company of Custer County, Nebraska P.O. Box 246 420 South 8 th Avenue Broken Bow, NE 68822	14693	\$2,468,855	\$259,067	\$1,762,979	\$247,008	\$1,285,884
Knox County Farmers Mutual Insurance Company, Inc. P.O. Box 250 Bloomfield, NE 68718-0250	14642	\$1,505,351	\$800,407	\$827,328	\$2,425,408	\$1,011,171
Mutual Insurance Company of Saline and Seward Counties 236 County Road 2000 Crete, NE 68333-4273	14929	\$573,410	\$393,100	\$501,138	\$1,681,163	\$246,216

Nebraska Farmers Mutual Reinsurance Association 502 North Linden Street Wahoo, NE 68066-1961	14918	\$16,875,839	\$16,040,553	\$11,421,439	\$7,745,752	\$1,521,859
Norfolk Mutual Insurance Company P.O. Box 371 300 West Benjamin Avenue Norfolk, NE 68702	14384	\$6,246,658	\$6,043,153	\$7,564,947	\$23,043,760	\$10,099,835
Northern Nebraska United Mutual Insurance Company P.O. Box 162 Plainview, NE 68769	14934	\$4,827,608	\$811,413	\$3,456,374	\$3,586,277	\$2,056,922
Olive Branch Assessment Insurance Society, Inc. P.O. Box 63 Sprague, NE 68438	14684	\$3,706,611	\$1,202,585	\$1,572,008	\$4,350,008	\$1,894,177
Polk and Butler Mutual Insurance Company 431 Hawkeye Street P.O. Box 262 Osceola, NE 68651	14921	\$704,876	\$135,620	\$461,900	\$974,294	\$278,070
Scandinavian Mutual Insurance Company of Axtell, Nebraska P.O. Box 296 Axtell, NE 68924	14920	\$2,493,112	\$250,796	\$1,676,559	\$3,683,391	\$1,363,096
Scandinavian Mutual Insurance Company of Polk, County, Nebraska 305 Commercial Street Stromsburg, NE 68666	14644	\$619,512	\$64,425	\$515,960	\$1,490,513	\$340,182
Washington County Mutual Insurance Company 1664 Washington Street Blair, NE 68008	14700	\$292,868	\$36,932	\$221,217	\$348,900	\$104,265
Western United Mutual Insurance Association P.O. Box 627 Wilber, NE 68465-0627	14643	\$5,946,551	\$881,026	\$3,629,304	\$5,246,851	\$3,136,883
York County Farmers Mutual Insurance Company 400 N Lincoln Ave York, NE 68467	14691	\$2,132,616	\$254,580	\$1,373,134	\$1,144,793	\$1,338,493
Total		\$66,647,310	\$33,306,256	\$55,720,399	\$74,250,738	\$38,822,298

UNICORPORATED COUNTY MUTUALS
AS OF
DECEMBER 31, 2024

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	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
TOTAL							

INTERGOVERNMENTAL POOLS

FOR THE FISCAL YEAR
ENDING DURING 2024

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	\$17,001,943	\$5,564,033	\$5,804,343	\$5,216,523	\$36,543,229	\$27,234,795
NASB All Lines Interlocal Cooperative Aggregate Pool (ALICAP) 1311 Stockwell Lincoln, NE 68502	14912	\$37,602,446	\$12,959,004	\$17,058,072	\$3,369,401	\$48,582,548	\$32,054,584
Nebraska Association of Resources Districts Intergovernmental Risk Management Pool Association 601 South 12 th Street Suite 201 Lincoln, NE 68508	14942	\$8,402,542	\$6,244,623	\$713,227	\$430,925	\$9,078,794	\$773,390
Nebraska Community College Insurance Trust 8040 Elger Drive, Lincoln, NE 68516	14696	\$9,271,358	(\$1,845,373)	\$6,271,213	\$456,296	\$24,273,807	\$12,925,597
Nebraska Intergovernmental Risk Management Association I 8040 Elger Drive, Lincoln, NE 68516	14695	\$9,934,057	\$3,306,142	\$3,461,416	\$2,989,825	\$24,479,774	\$13,134,946
Nebraska Intergovernmental Risk Management Association II 8040 Elger Drive, Lincoln, NE 68516	14694	\$6,097,199	\$2,967,658	\$706,546	\$2,367,361	\$29,500,120	\$11,031,020
TOTAL		\$88,309,545	\$29,196,087	\$34,014,817	\$14,830,331	\$172,458,272	\$97,154,332

PREPAID LEGAL SERVICE CORPORATIONS PREPAID DENTAL SERVICE CORPORATIONS

AS OF
DECEMBER 31, 2024

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, 2024

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	\$1,546,641	\$231,016	\$1,000	\$1,315,625	\$856,100	\$2,473,642
Total		\$1,546,641	\$231,016	\$1,000	\$1,315,625	\$856,100	\$2,473,642

DOMESTIC

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premium	Nationwide Business Premium
Delta Dental of Nebraska 1299 Farnam St, Suite 300 Omaha, NE 68102	47091	\$15,203,013	\$1,240,323	\$0	\$13,962,690	\$9,730,010	\$9,730,010
Total		\$15,203,013	\$1,240,323	\$0	\$13,962,690	\$9,730,010	\$9,730,010

RISK RETENTION GROUPS

AS OF
DECEMBER 31, 2024

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	\$262
Affiliates Insurance Reciprocal, A Risk Retention Group 30 Main St Burlington, VT 05402-0530	13677	Vermont	\$16,282
Alliance of NonProfits for Insurance, Risk Retention Group 135 Allen Brook Lane, Suite 101 Williston, VT 05495	10023	Vermont	\$79,803
Allied Professionals Insurance Company, A Risk Retention Group, Inc. 1100 W Town & Country Road, Suite 1400 Orange, CA 92868	11710	Arizona	\$31,448
American Association of Orthodontists Insurance Company (A Risk Retention Group) 10 Cadillac Drive, Suite 340 Brentwood, TN 37027	10232	Arizona	\$32,854
American Builders Insurance Company Risk Retention Group, Inc. 1605 Main Street, Suite 800 Sarasota, FL 34236	12631	Alabama	\$114,376
American Contractors Insurance Company Risk Retention Group 2600 N Central Express Way, Suite 800 Richardson, TX 75080	12300	Texas	\$22,938
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. 10401N Meridian Street, Suite 200 Carmel, IN 46290	11598	Arizona	\$18,959
ARCOA Risk Retention Group, Inc. 5555 Kietzke Lane, Suite 100 Reno, NV 89511	13177	Nevada	\$64,819
ARISE Boiler Inspection and Insurance Company Risk Retention Group 1700 Eastpoint Parkway Louisville, KY 40223	13580	Kentucky	\$8,159

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	\$593,721
Brooklyn Specialty Insurance Company Risk Retention Group, Inc. 6317 Union Academy Ada Road, Hope Hull, AL 36043	16396	Alabama	\$10,911
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	\$45,962
Circle Star Insurance Company, A Risk Retention Group 159 Bank Street, 4 th Floor Burlington, VY 05401	11839	Vermont	\$450,516
Claim Professionals Liability Insurance Company (A Risk Retention Group) 2418 Airport Road, Suite 2A Barre, VT 05641	12172	Vermont	\$10,452
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	\$100,953
Consumer Specialties Insurance Company Risk Retention Group 126 College Street, Suite 300 Burlington, VT 05401	10075	Vermont	\$7,502
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	\$46,666
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	\$19,649

Cusa RRG Inc. 76 Saint Paul, Suite 500 Burlington, VT 05401	16222	Vermont	\$2,321
DAN Risk Retention Group, Inc. 1327C Ashley River Road, Suite 200 Charleston, SC 29407	15928	South Carolina	\$271,875
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	\$0
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	\$1,167,278
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	\$305,959
ICI Mutual Insurance Company, A Risk Retention Group 1401 H Street NW, Suite 1150 Washington, DC 20005	11268	Vermont	\$260,150
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	\$10,314
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	\$747
MMIC Risk Retention Group, Inc. 27 Main St, 1 st Floor Burlington, VT 05401	14062	District of Columbia	\$3,665,936
Motor Transport Mutual Risk Retention Group, Inc. 6317 Union Academy DA Road Hope Hull, AL 36043	16700	Alabama	\$426,465
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	\$0
National Independent Truckers Insurance Company, A Risk Retention Group 1064 Gardner Road, Suite 113 Charleston, SC 29407	11197	South Carolina	\$1,600
NCMIC Risk Retention Group, Inc. 14001 University Avenue Clive, IA 50325-8258	14130	Vermont	\$3,915
New Home Warranty Insurance Company, A Risk Retention Group Compliance Specialist 1050 30 th St. N.W. Washington, DC 20007	13792	District of Columbia	\$115,719
NLADA Mutual Insurance Co., A Risk Retention Group 1901 Pennsylvania Avenue NW, Suite 500 Washington, DC 20006	17336	District of Columbia	\$24,153
Notting Hill Risk Retention Group, LLC 6317 Union Academy ADA Rd Hope Hull, AL 36043	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	\$401,120
OOIDA Risk Retention Group 58 East View Lane, Suite 2 Barre, VT 05641	10353	Vermont	\$20,827
Ophthalmic Mutual Insurance Company, A Risk Retention Group 159 Bank Street, 4 th Floor Burlington, VT 05401	44105	Vermont	\$26,838
Overdrive Risk Retention Group, LLC 1801 West End Avenue, Suite 1400 Nashville, TN 37203	16822	Tennessee	\$78,167
Paratransit Insurance Company, A Mutual Risk Retention Group 1669 Kirby Parkway, Suite 201 Memphis, TN 38120	44130	Tennessee	\$173,880
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	\$102,410

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. 6317 Union Academy ADA Road Hope Hull, AL 36043	17328	Alabama	\$0
Restoration Risk Retention Group, Inc. 126 College Street, Suite 300 Burlington, VT 05401	12209	Vermont	\$73,720
Risk Underwriters Group, LLC A Risk Retention Group 159 Bank Street, 4 th Floor Burlington, VT 05401	17635	Vermont	\$42,532
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	\$943
Small Fleet Advantage RRG Inc 146 Fairchild Street, Suite 135 Charleston, SC 29492	16600	South Carolina	\$0
South Shore Risk Retention Group 146 Fairchild Street, Suite 135 Charleston, SC 29492	17111	South Carolina	\$26,355
Star Mutual Risk Retention Group, Inc. 123 Center Park Drive, Suite 234 Knoxville, TN 37922	17024	Tennessee	\$14,203
Spirit Mountain Insurance Company Risk Retention Group, Inc 6317 Union Academy ADA Road Hope Hull, AL 36043	10754	Alabama	\$22,780
States Self-Insurers Risk Retention Group, Inc. 222 South Ninth Street, Suite 2700 Minneapolis, MN 55402	44075	Vermont	\$1,641,385
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	\$0
Technology Transportation Mutual RRG 6317 Union Academy ADA Road Hope Hull, AL 36043	17046	Alabama	\$273,159
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	\$2,968
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	\$783,493
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	\$42,162
United Educators Insurance, A Reciprocal Risk Retention Group 7700 Wisconsin Avenue, Suite 500 Bethesda, MD 20814	10020	Vermont	\$4,063,167
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	\$3,422
YRIG Risk Retention Group, Inc. 6317 Union Academy ADA Road Hope Hull, AL 36043	16887	Alabama	\$245,173
Total Nebraska Premiums Written in 2024			\$15,981,968



WESTERN GUARANTY FUND SERVICES

Financial Statements

For the Years Ended December 31, 2024 and 2023,

Supplemental Schedules

And

Independent Auditors' Report

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF FINANCIAL POSITION DECEMBER 31, 2024 AND 2023

	2024	2023
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	\$ 106,679	\$ 101,521
Accounts receivable	331,471	330,053
Prepaid expenses	<u>74,838</u>	<u>75,298</u>
Total current assets	512,988	506,872
FURNITURE AND EQUIPMENT, NET	37,044	52,689
OPERATING LEASE RIGHT-OF-USE ASSET	350,449	465,159
DEPOSITS	<u>31,066</u>	<u>44,452</u>
TOTAL	<u><u>\$ 931,547</u></u>	<u><u>\$ 1,069,172</u></u>
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Accounts payable	\$ 21,059	\$ 25,130
Operating lease obligation, current	119,414	117,575
Accrued liabilities	<u>172,995</u>	<u>176,194</u>
Total current liabilities	313,468	318,899
OPERATING LEASE OBLIGATION, NET OF CURRENT	239,313	354,942
ADVANCES FROM MEMBER FUNDS	<u>378,766</u>	<u>395,331</u>
TOTAL LIABILITIES	931,547	1,069,172
NET ASSETS WITHOUT DONOR RESTRICTION	<u>—</u>	<u>—</u>
TOTAL	<u><u>\$ 931,547</u></u>	<u><u>\$ 1,069,172</u></u>

See notes to financial statements.

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF ACTIVITIES FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023

	2024	2023
REVENUES		
Operating assessments	\$ 2,650,520	\$ 2,281,075
EXPENSES		
Operating expenses (allocated to Member Guaranty Associations):		
Program services	2,385,468	2,052,968
General and administrative	265,052	228,107
Total expenses	2,650,520	2,281,075
CHANGE IN NET ASSETS	—	—
NET ASSETS WITHOUT DONOR RESTRICTION, Beginning of year	—	—
NET ASSETS WITHOUT DONOR RESTRICTION, End of year	\$ —	\$ —

See notes to financial statements.

WESTERN GUARANTY FUND SERVICES

STATEMENTS OF CASH FLOWS

FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023

	2024	2023
OPERATING ACTIVITIES		
Change in net assets	\$ —	\$ —
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities:		
Depreciation	20,208	24,433
Amortization of operating lease right-of-use asset	114,710	113,700
Changes in operating assets and liabilities:		
Accounts receivable	(1,418)	(77,939)
Prepaid expenses and deposits	13,846	20,998
Payments on operating lease obligation	(113,790)	(110,941)
Accounts payable	(4,071)	14,242
Accrued liabilities	(3,199)	(9,722)
Net cash provided by (used in) operating activities	26,286	(25,229)
INVESTING ACTIVITIES		
Net cash used in investing activities —		
Purchases of furniture and equipment	(4,563)	(4,215)
FINANCING ACTIVITIES		
Net cash used in financing activities —		
Repayment of advances from member funds, net	(16,565)	(22,978)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	5,158	(52,422)
CASH AND CASH EQUIVALENTS, Beginning of year	101,521	153,943
CASH AND CASH EQUIVALENTS, Ending of year	\$ 106,679	\$ 101,521

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 \$976,899 and \$688,308 during the years ended December 31, 2024 and 2023, 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:

	2024	2023
Cash and cash equivalents	\$ 106,679	\$ 101,521
Accounts receivable	<u>331,471</u>	<u>330,053</u>
Total financial assets available to management to meet cash needs for general expenditures within one year	<u>\$ 438,150</u>	<u>\$ 431,574</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:

	2024	2023
Computer equipment and software	\$ 88,323	\$ 83,760
Furniture and fixtures	<u>86,251</u>	<u>86,251</u>
Total	174,574	170,011
Less accumulated depreciation	<u>(137,530)</u>	<u>(117,322)</u>
Furniture and equipment, net	<u>\$ 37,044</u>	<u>\$ 52,689</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, 2024 and 2023, \$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 \$212,548,090 and \$212,593,871 as of December 31, 2024 and 2023, respectively.

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

	2024	2023
Member Guaranty Association funds, beginning of year	\$ 212,593,871	\$ 210,984,299
Cash receipts:		
Interest income	8,005,436	5,982,537
Member insurer assessments	2,888,407	5,277,195
Recoveries	2,670,046	3,346,619
Ancillary reimbursement	—	274,077
Total cash receipts	13,563,889	14,880,428
Cash disbursements:		
Losses	(9,633,143)	(6,782,929)
Loss adjusting expense — unallocated	(3,608,022)	(2,868,468)
Loss adjusting expense — allocated	(352,281)	(564,368)
Premium refunds	(16,224)	(3,055,091)
Total cash disbursements	(13,609,670)	(13,270,856)
Member Guaranty Association funds, end of year	\$ 212,548,090	\$ 212,593,871

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

	2024	2023
Colorado	\$ 90,332,384	\$ 88,113,208
Idaho	7,079,424	7,344,670
Kansas	32,907,862	33,737,277
Montana	14,318,972	15,852,849
Nebraska	36,391,622	36,043,266
Washington	30,036,530	29,986,955
Wyoming	<u>1,481,296</u>	<u>1,515,646</u>
Total	<u>\$ 212,548,090</u>	<u>\$ 212,593,871</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 (7.50% at December 31, 2024) 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, 2024 and 2023 and there is no outstanding balance at December 31, 2024 and 2023.

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:

	Unaudited	
	2024	2023
Colorado	\$ 25,632,186	\$ 27,882,512
Idaho	12,114,081	12,192,805
Kansas	20,675,864	24,128,395
Montana	18,167,516	17,847,763
Nebraska	16,179,066	18,187,100
Washington	3,930,014	4,661,515
Wyoming	<u>212,492</u>	<u>257,971</u>
Total	<u>\$ 96,911,219</u>	<u>\$ 105,158,061</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, 2024 and 2023, were \$103,839 and \$86,208, 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, 2024 and 2023.

Approximately \$140,692 and \$134,730 of rent expense for the years ended December 31, 2024 and 2023, respectively, has been allocated to costs of revenues.

Other information:

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

Remaining lease term	3.0 years
Discount rate	0.9%

Undiscounted cash flows for the operating lease as of December 31, 2024 are as follows:

2024	\$	119,414
2025		121,254
2026		<u>123,093</u>
Future minimum lease payments		363,761
Lease amount representing interest		<u>(5,034)</u>
Operating lease obligation recognized on the balance sheet	\$	<u>358,727</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, 2024

	Iowa National	American Mutual of Boston	Credit General	Reliance Insurance	Home Insurance	Fremont Insurance	Legion Insurance	Atlantic Mutual
Cash receipts:								
Member insurer assessments	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Interest income	53,129	6,156	93,797	369,166	14,749	26,095	314,573	11,121
Recoveries	—	—	—	—	82,740	—	—	—
Large deductible	—	—	—	—	—	—	—	—
Transfers (to) from other insolvencies	—	—	—	—	—	—	—	—
Total cash receipts	53,129	6,156	93,797	369,166	97,489	26,095	314,573	11,121
Cash disbursements:								
Premium refunds	—	—	—	—	—	—	—	—
Losses	6,933	1,243	14,351	395,349	1,219	517	86,144	3,527
Loss adjusting expenses - allocated	—	23	—	644	—	—	19,307	109
Loss adjusting expenses - unallocated	1,735	3,488	3,488	31,342	8,319	2,861	12,183	5,217
Refund of assessments	—	—	—	—	—	—	—	—
Advance to WGFS	—	—	—	—	—	—	—	—
Total cash disbursements	8,669	4,754	17,839	427,335	9,539	3,378	117,634	8,853
Increase (decrease) in restricted member guaranty funds	44,460	1,401	75,958	(58,169)	87,951	22,717	196,939	2,268
Restricted member guaranty funds:								
Beginning of year	1,421,272	166,463	2,510,275	10,066,915	388,042	697,872	8,459,029	301,215
End of year	\$ 1,465,732	\$ 167,865	\$ 2,586,233	\$ 10,008,746	\$ 475,993	\$ 720,589	\$ 8,655,968	\$ 303,482
Composition of restricted member guaranty funds December 31, 2024:								
Cash and cash equivalents	\$ 93,187	\$ 10,672	\$ 164,425	\$ 636,325	\$ 30,262	\$ 45,813	\$ 550,320	\$ 19,294
Investments	1,372,545	157,192	2,421,808	9,372,420	445,731	674,776	8,105,648	284,188
	\$ 1,465,732	\$ 167,865	\$ 2,586,233	\$ 10,008,746	\$ 475,993	\$ 720,589	\$ 8,655,968	\$ 303,482

(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, 2024

	Lumbermen Mutual Casualty	Freestone	Red Rock	Castlepoint National	Guarantee Insurance	Capson Physicians	Gateway Insurance	American Service Insurance
Cash receipts:								
Member insurer assessments	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Interest income	107,373	2,209	105,087	189,016	94	—	—	4,046
Recoveries	41,671	—	—	—	—	—	—	—
Large deductible	—	—	—	—	—	—	—	—
Transfers (to) from other insolvencies	—	—	—	—	—	7,232	12,942	(177,505)
Total cash receipts	149,045	2,209	105,087	189,016	94	7,232	12,942	(173,459)
Cash disbursements:								
Premium refunds	—	—	—	—	—	4,617	—	—
Losses	113,072	19,861	89,815	83,211	74,370	—	—	—
Loss adjusting expenses - allocated	1,120	136	16,442	200	48,210	—	—	6,821
Loss adjusting expenses - unallocated	31,342	5,217	22,797	4,189	25,399	—	—	2,399
Refund of assessments	—	—	—	—	—	—	—	—
Advance to WGFS	—	—	—	—	—	—	—	—
Total cash disbursements	145,534	25,213	129,054	87,600	147,979	4,617	—	9,219
Increase (decrease) in restricted member guaranty funds	3,511	(23,004)	(23,967)	101,416	(147,885)	2,615	12,942	(182,678)
Restricted member guaranty funds:								
Beginning of year	2,925,720	70,823	2,868,308	5,100,377	25,429	(2,615)	(12,942)	182,678
End of year	<u>\$ 2,929,231</u>	<u>\$ 47,819</u>	<u>\$ 2,844,341</u>	<u>\$ 5,201,793</u>	<u>\$ (122,456)</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
Composition of restricted member guaranty funds December 31, 2024:								
Cash and cash equivalents	\$ 186,232	\$ 3,040	\$ 180,835	\$ 330,714	\$ (122,456)	\$ —	\$ —	\$ —
Investments	<u>\$ 2,742,999</u>	<u>\$ 44,779</u>	<u>\$ 2,663,507</u>	<u>\$ 4,871,079</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
	<u>\$ 2,929,231</u>	<u>\$ 47,819</u>	<u>\$ 2,844,341</u>	<u>\$ 5,201,793</u>	<u>\$ (122,456)</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</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, 2024

	Bedivere Insurance	MutualAid exchange	Arrowood Indemnity	Inactive Insolvencies	Admin	Total
Cash receipts:						
Member insurer assessments	\$ —	\$ 870,459	\$ —	\$ —	\$ —	\$ 870,459
Interest income	2,717	—	—	30,856	1,618	1,331,801
Recoveries	—	527,330	—	—	—	651,741
Large deductible	—	—	—	—	—	—
Transfers (to) from other insolvencies	—	—	—	97,332	60,000	—
Total cash receipts	2,717	1,397,789	—	128,188	61,618	2,854,001
Cash disbursements:						
Premium refunds	—	2,480	—	—	—	7,097
Losses	4,628	909,685	48,569	—	—	1,852,495
Loss adjusting expenses - allocated	33	12,818	445	—	—	106,307
Loss adjusting expenses - unallocated	1,794	275,556	29,796	—	72,627	539,747
Refund of assessments	—	—	—	—	—	—
Advance to WGFS	—	—	—	—	—	—
Total cash disbursements	6,454	1,200,538	78,810	—	72,627	2,505,646
Increase (decrease) in restricted member guaranty funds	(3,737)	197,251	(78,810)	128,188	(11,009)	348,356
Restricted member guaranty funds:						
Beginning of year	75,658	(58,209)	—	786,099	70,855	36,043,266
End of year	71,921	139,042	(78,810)	914,286	59,846	36,391,622
Composition of restricted member guaranty funds December 31, 2024:						
Cash and cash equivalents	\$ 4,573	\$ 8,840	\$ (78,810)	\$ 58,128	\$ 3,805	\$ 2,125,197
Investments	67,349	130,202	—	856,159	56,041	34,266,424
	71,921	139,042	(78,810)	914,286	59,846	36,391,622

See accompanying Independent Auditors' Report.

(Concluded)

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, 2024 (UNAUDITED)

	Iowa National 10/10/1985	American Mutual of Boston 3/9/1989	Credit General 1/5/2001	Reliance Insurance 10/3/2001	Home Insurance 6/13/2003	Fremont Insurance 7/2/2003	Legion Insurance 7/28/2003	Atlantic Mutual 4/27/2011
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
Interest income	1,862,797	114,628	769,848	3,478,619	221,892	140,005	1,667,006	48,604
Recoveries	2,786,063	89,748	757,385	14,201,611	969,902	1,291,851	6,691,199	18,128
Large deductible	—	—	—	40,337	—	—	3,998	—
Transfers (to) from other insolvencies	(330,330)	2,075	—	(8,177,375)	—	—	(29,684)	—
Total cash receipts	8,402,353	1,406,417	4,465,450	22,359,354	2,122,378	3,505,514	14,985,902	458,013
Cash disbursements:								
Premium refunds	—	—	1,385	36,472	—	—	55,733	—
Losses	2,576,798	876,181	1,640,544	10,861,898	1,354,253	2,504,878	5,378,057	87,583
Loss adjusting expenses - allocated	84,463	30,724	27,573	241,460	44,480	79,845	302,321	3,881
Loss adjusting expenses - unallocated	191,537	331,647	209,715	1,210,778	247,653	200,202	593,822	63,067
Refund of assessments	4,083,823	—	—	—	—	—	—	—
Total cash disbursements	6,936,621	1,238,552	1,879,218	12,350,608	1,646,385	2,784,925	6,329,933	154,531
Operating expenses:								
Advance to WGFs	—	—	—	—	—	—	—	—
Total operating expenses	—	—	—	—	—	—	—	—
Total cash disbursements	6,936,621	1,238,552	1,879,218	12,350,608	1,646,385	2,784,925	6,329,933	154,531
BALANCE, End of year	\$ 1,465,732	\$ 167,865	\$ 2,586,233	\$ 10,008,746	\$ 475,993	\$ 720,589	\$ 8,655,968	\$ 303,482
Composition of restricted member guaranty funds December 31, 2024:								
Cash and cash equivalents	\$ 93,187	\$ 10,672	\$ 164,425	\$ 636,325	\$ 30,262	\$ 45,813	\$ 550,320	\$ 19,294
Investments	1,372,545	157,192	2,421,808	9,372,420	445,731	674,776	8,105,648	284,188
	\$ 1,465,732	\$ 167,865	\$ 2,586,233	\$ 10,008,746	\$ 475,993	\$ 720,589	\$ 8,655,968	\$ 303,482
Reserve for losses and allocated adjusting expense at December 31, 2024	\$ 69,731	\$ 20,618	\$ 403,157	\$ 4,297,038	\$ 617,603	\$ 57,673	\$ 3,250,982	\$ 123,405

(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, 2024 (UNAUDITED)

	Lumbermen Mutual Casualty 5/10/2013	Freestone 8/15/2014	Red Rock 8/21/2014	Castlepoint National 3/30/2017	Guarantee Insurance 11/27/2017	Bedivere Insurance 3/11/2021	MutualAid exchange 8/22/2023	Arrowood Indemnity 11/8/2023
Cash receipts:								
Member insurer assessments	\$ 5,036,913	\$ 194,520	\$ 3,547,283	\$ 998,381	\$ —	\$ —	\$ 2,711,839	\$ —
Interest income	533,573	19,289	406,361	630,977	55,707	6,307	—	—
Recoveries	807,692	17,879	—	640,497	146,035	—	527,330	—
Large deductible	—	—	—	—	—	—	—	—
Transfers (to) from other insolvencies	(594,605)	60,500	850,000	4,000,000	3,500,000	90,000	—	—
Total cash receipts	5,783,573	292,188	4,803,644	6,269,855	3,701,742	96,307	3,239,169	—
Cash disbursements:								
Premium refunds	—	9,900	—	—	418,072	—	1,165,154	—
Losses	2,096,922	162,055	1,401,548	936,239	1,924,975	16,732	1,542,413	48,569
Loss adjusting expenses - allocated	97,648	4,690	230,603	85,772	630,866	94	37,861	445
Loss adjusting expenses - unallocated	659,772	67,724	327,152	46,050	850,284	7,561	354,699	29,796
Refund of assessments	—	—	—	—	—	—	—	—
Total cash disbursements	2,854,343	244,369	1,959,303	1,068,062	3,824,198	24,386	3,100,127	78,810
Operating expenses:								
Advance to WGF5	—	—	—	—	—	—	—	—
Total operating expenses	—	—	—	—	—	—	—	—
Total cash disbursements	2,854,343	244,369	1,959,303	1,068,062	3,824,198	24,386	3,100,127	78,810
BALANCE, End of year	\$ 2,929,231	\$ 47,819	\$ 2,844,341	\$ 5,201,793	\$ (122,456)	\$ 71,921	\$ 139,042	\$ (78,810)
Composition of restricted member guaranty funds December 31, 2024:								
Cash and cash equivalents	\$ 186,232	\$ 3,040	\$ 180,835	\$ 330,714	\$ (122,456)	\$ 4,573	\$ 8,840	\$ (78,810)
Investments	2,742,999	44,779	2,663,507	4,871,079	—	67,349	130,202	—
	\$ 2,929,231	\$ 47,819	\$ 2,844,341	\$ 5,201,793	\$ (122,456)	\$ 71,921	\$ 139,042	\$ (78,810)
Reserve for losses and allocated adjusting expense at December 31, 2024	\$ 2,136,215	\$ 256,149	\$ 1,213,929	\$ 931	\$ 2,119,098	\$ 66,896	\$ 49,274	\$ 1,496,367

(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, 2024 (UNAUDITED)

	Inactive Insolvencies*	Admin	Total
Cash receipts:			
Member insurer assessments	\$ 7,266,656	\$ 1,439,615	\$ 52,282,282
Interest income	815,745	232,556	11,003,913
Recoveries	4,127,223	211,805	33,284,349
Large deductible	—	—	44,335
Transfers (to) from other insolvencies	224,419	405,000	—
Total cash receipts	12,434,043	2,288,976	96,614,879
Cash disbursements:			
Premium refunds	155,039	—	1,841,755
Losses	5,658,345	77,277	39,145,267
Loss adjusting expenses - allocated	141,231	—	2,043,959
Loss adjusting expenses - unallocated	900,419	1,881,372	8,173,249
Refund of assessments	4,664,723	220,481	8,969,027
Total cash disbursements	11,519,756	2,179,130	60,173,257
Operating expenses:			
Advance to WGFs	—	50,000	50,000
Total operating expenses	—	50,000	50,000
Total cash disbursements	11,519,756	2,229,130	60,223,257
BALANCE, End of year	\$ 914,286	\$ 59,846	\$ 36,391,622
Composition of restricted member guaranty funds December 31, 2024:			
Cash and cash equivalents	\$ 58,128	\$ 3,805	\$ 2,125,197
Investments	856,159	56,041	34,266,424
	\$ 914,286	\$ 59,846	\$ 36,391,622
Reserve for losses and allocated adjusting expense at December 31, 2024	\$ —	\$ —	\$ 16,179,066

* American Mutual Liability; American Service Insurance; Centennial; Casualty Reciprocal; Commercial Comp; HH; Imperial Casualty; Capson Physicians; Gateway Insurance; Ideal Mutual; Integrity; Lumbermen Underwriting; Lutheran Benevolent; Mission National; Phico Insurance; Rockwood Insurance; Transit Casualty; United Community; United Southern; Villanova; Western Employers

See accompanying Independent Auditors' Report. (Concluded)

Nebraska Life and Health Insurance Guaranty Association
Scottsbluff, Nebraska

December 31, 2024 and 2023

Financial Statements
and
Independent Auditor's Report



Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF FINANCIAL POSITION

December 31, 2024
With comparative totals for December 31, 2023

ASSETS

	<u>2024</u>	<u>2023</u>
CURRENT ASSETS		
Cash and cash equivalents (note A)	\$ 6,025,322	\$ 325,725
Accrued interest receivable on investments	<u>173,014</u>	<u>134,677</u>
Total current assets	6,198,336	460,402
OTHER ASSET		
Investments (notes A, B and E)	<u>36,025,625</u>	<u>38,736,471</u>
Total assets	<u>\$ 42,223,961</u>	<u>\$ 39,196,873</u>

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES		
Accounts payable	\$ 23,134	\$ 27,444
Estimated claims payable (note C)	<u>12,358,000</u>	<u>2,576,000</u>
Total current liabilities	<u>12,381,134</u>	<u>2,603,444</u>
NET ASSETS (note A)		
Without donor restrictions		
Class A net assets for general administration	286,081	269,701
Classes B and C net assets for specific insolvencies (note D)	26,704,595	33,714,969
Contingency reserve for future obligations - health (note D)	136,251	(1,204)
Contingency reserve for future obligations - life (note D)	<u>2,715,900</u>	<u>2,609,963</u>
Total net assets	<u>29,842,827</u>	<u>36,593,429</u>
Total liabilities and net assets	<u>\$ 42,223,961</u>	<u>\$ 39,196,873</u>

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF ACTIVITIES

Year ended December 31, 2024
With comparative totals for the year ended December 31, 2023

	2024			2023
	Class A	Class B & C	Total	Total
CHANGES IN NET ASSETS				
Revenues				
Recoveries received	\$ 5,262	\$ 1,739,215	\$ 1,744,477	\$ 1,697,773
Investment income (note B)	11,118	1,604,137	1,615,255	1,566,449
Total revenues	16,380	3,343,352	3,359,732	3,264,222
Expenses				
Benefit claims	-	-	-	30,000
Assumption reinsurance	-	4,408	4,408	4,284
Administration, legal fees, direct expenses	-	99,903	99,903	119,198
Assessments by NOLHGA for expenses	-	106,645	106,645	83,603
Dues to National (NOLHGA)	58,734	-	58,734	59,168
Meetings and travel expenses	18,391	-	18,391	14,889
Auditing and accounting fees	26,130	-	26,130	30,815
Assessment system software and services	12,520	-	12,520	10,280
Bank service charges	597	-	597	669
Postage, printing and general supplies	1,006	-	1,006	641
Class A general and administration expenses allocated to Classes B and C	(117,378)	117,378	-	-
Total expenses	-	328,334	328,334	353,547
Revenues over expenses	16,380	3,015,018	3,031,398	2,910,675
Decrease (increase) in claims payable	-	(9,782,000)	(9,782,000)	24,000
Increase (decrease) in net assets	16,380	(6,766,982)	(6,750,602)	2,934,675
Net assets at beginning of year	269,701	36,323,728	36,593,429	33,658,754
Net assets at end of year	\$ 286,081	\$ 29,556,746	\$ 29,842,827	\$ 36,593,429

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF CASH FLOWS

Year ended December 31, 2024
With comparative totals for the year ended December 31, 2023

	<u>2024</u>	<u>2023</u>
Cash flows from operating activities		
Cash received from assessments, recoveries, and premiums	\$ 1,744,477	\$ 1,697,773
Cash paid to suppliers and paid for claims	(372,501)	(361,453)
Interest received	<u>951,549</u>	<u>466,828</u>
Net cash provided by operating activities	<u>2,323,525</u>	<u>1,803,148</u>
Cash flows from investing activities		
Proceeds from sales of investments	16,175,000	10,900,000
Purchases of investments and deposits to assets limited as to use	<u>(12,798,928)</u>	<u>(12,742,130)</u>
Net cash provided (used) by investing activities	<u>3,376,072</u>	<u>(1,842,130)</u>
Net increase (decrease) in cash	5,699,597	(38,982)
Cash and cash equivalents at beginning of year	<u>325,725</u>	<u>364,707</u>
Cash and cash equivalents at end of year	<u>\$ 6,025,322</u>	<u>\$ 325,725</u>
Reconciliation of increase (decrease) in net assets to net cash provided by operating activities		
Increase (decrease) in net assets	<u>\$ (6,750,602)</u>	<u>\$ 2,934,675</u>
Adjustments to reconcile increase (decrease) in net assets to net cash provided (used) by operating activities		
Realized and unrealized gain on investments	(665,226)	(1,055,886)
Increase in assets		
Accrued interest receivable	(38,337)	(62,848)
Increase (decrease) in liabilities		
Accounts payable	(4,310)	11,207
Estimated claims payable	<u>9,782,000</u>	<u>(24,000)</u>
Total adjustments to increase (decrease) in net assets	<u>9,074,127</u>	<u>(1,131,527)</u>
Net cash provided by operating activities	<u>\$ 2,323,525</u>	<u>\$ 1,803,148</u>

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

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

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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, 2023, 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, 2024 and 2023, 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 from 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:

	2024		2023	
	Cost	Market	Cost	Market
Bonds				
Corporate	\$ 1,131,328	\$ 1,131,103	\$ 641,626	\$ 628,335
U.S. government	35,181,041	34,894,522	38,995,795	38,108,136
	<u>\$ 36,312,369</u>	<u>\$ 36,025,625</u>	<u>\$ 39,637,421</u>	<u>\$ 38,736,471</u>
Gross unrealized loss		<u>\$ (286,744)</u>		<u>\$ (900,950)</u>

Investment income consists of:

	2024	2023
Interest and dividend income	\$ 989,886	\$ 529,676
Net realized and unrealized gains on investments	665,226	1,055,886
Investment management fees	<u>(39,857)</u>	<u>(19,113)</u>
	<u>\$ 1,615,255</u>	<u>\$ 1,566,449</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>2024</u>	<u>2023</u>
Insolvency		
Class B 70 - Lincoln Memorial Life Insurance Co., TX	\$ 9,000	\$ 11,000
Class B 72 - Penn Treaty Insurance Co. PA	2,200,000	2,200,000
Class B 74 - National States Insurance Co., MO	139,000	155,000
Class B 77 - CoOpportunity Health, IA	-	200,000
Class B 81 - Time Insurance Co.	10,000	10,000
Class B 81 - Global/Colorado Banker's	10,000,000	-
	<u>\$ 12,358,000</u>	<u>\$ 2,576,000</u>

These reserves are based on estimates and, while management presently believes the estimate of reserves for claims payable at December 31, 2024 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, 2024 and 2023, respectively, are reserved for the following specific insurance company insolvencies:

Class B 69 - Benicorp Insurance, Indiana	\$ -	\$ 127,011
Class B 70 - Lincoln Memorial Life, Texas	1,552,915	1,439,631
Class B 72 - Penn Treaty Insurance Co., Pennsylvania	(13,810,288)	(13,536,009)
Class B 74 - National States Insurance, Missouri	(473,825)	(471,413)
Class B 75 - Executive Life Insurance Co. of New York	(155,926)	(129,428)
Class B 76 - Standard Life Insurance Co. of Indiana	(2,353)	(2,261)
Class B 77 - CoOpportunity Health, Iowa	50,496,859	47,004,293
Class B 79 - AF&L/SAIC	(80,149)	(75,150)
Class B 80 - Senior Health Insurance Co. of Pennsylvania	(645,962)	(518,317)
Class B 81 - Global/Colorado Banker's	(10,153,567)	(67,631)
Class B 81 - Time Insurance Company	(65,992)	(106,776)
Class C 20 - Executive Life, California	42,883	45,889
Class C 68 - Reliance	-	5,130
	<u>\$ 26,704,595</u>	<u>\$ 33,714,969</u>
Total net assets for specific insolvencies		

Contingency reserve net assets of \$2,715,900 and \$2,609,963 at December 31, 2024 and 2023, respectively, are reserved for future life insurance insolvency obligations. Contingency reserve net assets of \$136,251 and \$(1,204) at December 31, 2024 and 2023, respectively, are reserved for future health 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.

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

NOTE E - FAIR VALUE MEASUREMENTS

Following is a description of the valuation methodologies used for assets and liabilities measured at fair value. There have been no changes in methodologies used during the years ended December 31, 2024 and 2023.

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

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

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

The following table sets forth the balances of assets and liabilities measured at fair value on a recurring basis as of December 31, 2024 and 2023.

2024				
	Fair Value	Quoted Prices in Active Markets for identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Investments				
Corporate bonds	\$ 1,131,103	\$ -	\$ 1,131,103	\$ -
US government bonds	34,894,522	-	34,894,522	-
	<u>\$ 36,025,625</u>	<u>\$ -</u>	<u>\$ 36,025,625</u>	<u>\$ -</u>
2023				
	Fair Value	Quoted Prices in Active Markets for identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Investments				
Corporate bonds	\$ 628,335	\$ -	\$ 628,335	\$ -
US government bonds	38,108,136	-	38,108,136	-
	<u>\$ 38,736,471</u>	<u>\$ -</u>	<u>\$ 38,736,471</u>	<u>\$ -</u>

Nebraska Life and Health Insurance Guaranty Association

NOTES TO FINANCIAL STATEMENTS

NOTE F - PROGRAM EXPENSES

The Association is statutorily required to account for general and administrative expenses in one fund (Class A) and transactions directly related to the various insolvencies in another fund (Class B). By the very nature of the fund, all expenses recorded in Class B are program expenses. Management and general expenses initially recorded in Class A are allocated to Class B based on time spent by administrative personnel on the specific insolvencies. This procedure is in accordance with accounting guidelines recommended by the National Organization of Life and Health Insurance Guaranty Associations.

NOTE G - TRANSACTIONS WITH RELATED PARTY

The Association 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 2024 and 2023, the Association made payments of \$122,815 and \$137,163, respectively, to this organization.

NOTE H – CONTINGENCIES

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

NOTE I - AVAILABLE RESOURCES AND LIQUIDITY

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

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, 2024 and 2023, the following tables show the total financial assets held by the Association:

	<u>2024</u>	<u>2023</u>
Cash and cash equivalents	<u>\$ 3,825,322</u>	<u>\$ 325,725</u>
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 3,825,322</u>	<u>\$ 325,725</u>

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

NOTE J – CONCENTRATIONS OF CREDIT RISK

Financial instruments which potentially subject the Organization to concentrations of credit risk consist principally of checking and escrow accounts, and money market accounts at financial institutions. Accounts at each institution are insured by the FDIC up to \$250,000. At December 31, 2024 and 2023, the bank accounts exceeded federally insured limits by \$209,301 and \$-, respectively. The Organization has not experienced any losses on such accounts.

NOTE K - SUBSEQUENT EVENTS

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