

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE
JAN 07 2014
FILED

CERTIFICATION

January 7, 2014

I, Bruce R. Ramage, Director of Insurance of the State of Nebraska, do hereby certify that the attached is a full and correct copy of the

Financial Examination Report of
Norfolk Mutual Insurance Company

as of

December 31, 2012

The report is now on file and forming a part of the records of this Department.

I hereto subscribe my name under the seal of my office at Lincoln, Nebraska.



Bruce R. Ramage
DIRECTOR OF INSURANCE

CERTIFICATE OF ADOPTION

Take notice that the proposed report of the financial examination of

Norfolk Mutual Insurance Company

dated as of December 31, 2012, verified under oath by the examiner-in-charge on October 11, 2013, and received by the company on December 10, 2013, has been adopted without modification as the final report pursuant to Neb. Rev. Stat. § 44-5906(3)(a).

Dated this 20 day of December, 2013.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



Justin Schrader
Chief Financial Examiner

STATE OF NEBRASKA

Department of Insurance

EXAMINATION REPORT

OF

NORFOLK MUTUAL INSURANCE COMPANY

As of

December 31, 2012



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Norfolk, Nebraska
October 15, 2013

Honorable Bruce R. Ramage
Director of Insurance
Nebraska Department of Insurance
941 "O" Street, Suite 400
Lincoln, Nebraska 68508

Dear Sir:

Pursuant to your instruction and authorizations, and in accordance with statutory requirements, an examination has been conducted of the financial condition and business affairs of:

NORFOLK MUTUAL INSURANCE COMPANY
300 W. Benjamin Avenue
Norfolk, Nebraska 68701

(hereinafter also referred to as the "Company") and the report of such examination is respectfully presented herein.

INTRODUCTION

The Company was last examined as of December 31, 2007 by the State of Nebraska. The current financial condition examination covers the intervening period to, and including, the close of business on December 31, 2012, and includes such subsequent events and transactions as were considered pertinent to this report. The State of Nebraska participated in this examination and assisted in the preparation of this report.

SCOPE OF EXAMINATION

A general review was made of the Company's operations and the manner in which its business has been conducted in order to determine compliance with Section §44-5904(1) of the Nebraska Insurance Statutes and charter provisions. The Company's history was traced and has

been set out in this report under the caption "Description of Company." All items pertaining to management and control were reviewed, including provisions for disclosure of conflicts of interest to the Board of Directors and the departmental organization of the Company. The Articles of Incorporation and By-Laws were reviewed, including appropriate filings of any changes or amendments thereto. The minutes of the meetings of the policyholders, Board of Directors and committees, held during the examination period, were read and noted. Attendance at meetings, proxy information, election of Directors and Officers, approval of investment transactions and authorizations of salaries were also noted.

The fidelity bond and other insurance coverages protecting the Company's property and interests were reviewed, as were plans for employee welfare and pension. Certificates of Authority to conduct the business of insurance in the State of Nebraska were inspected and a survey was made of the Company's general plan of operation.

Data reflecting the Company's growth during the period under review, as developed from the Company's filed annual statements, is reflected in the financial section of this report under the caption "Body of Report."

The Company's reinsurance facilities were ascertained and noted, and have been commented upon in this report under the caption "Reinsurance." Accounting records and procedures were evaluated and tested to the extent deemed necessary through substantive testing procedures. The Company's method of claims handling and procedures pertaining to the adjustment and payment of incurred losses were also noted.

All accounts and activities of the Company were considered in accordance with the provisions of Section §44-5904(1) of the Nebraska Insurance Statutes. This included a review of work papers prepared by Seim Johnson, LLP, the Company's external auditors, used during the

preparation of the Company's annual statements for the period under review. Portions of the external auditors work papers were used by the examiners to alleviate substantive testing that was completed.

Any failure of items to add to the totals shown in schedules and exhibits appearing throughout this report is due to rounding.

DESCRIPTION OF COMPANY

HISTORY

The Company, formerly the Farmers Fire Insurance Association of Norfolk, Nebraska, was incorporated on March 3, 1890, as a mutual assessment association. In 1957, the Articles of Incorporation were amended and the corporate name of the Company was changed to the "Norfolk Mutual Insurance Company." The Company's Articles of Incorporation provide for perpetual corporate existence. The Company is the surviving entity as a result of accomplishing consolidations, mergers, and bulk reinsurance arrangements with the following:

| <u>Effective Date</u> | <u>Corporation</u> | <u>Type</u> |
|------------------------------|---|--------------------|
| July 1, 1957 | Farmers Mutual Insurance Association | Merger |
| August 1, 1959 | Farmers Mutual Insurance Company of Madison | Reinsurance |
| November 30, 1962 | Elkhorn Mutual Insurance Company | Merger |
| February 1, 1993 | Cedar County German Farmers Mutual Ins. Co. | Merger |
| January 28, 1997 | Antelope Mutual Insurance Company | Merger |

MANAGEMENT AND CONTROL

Members

Any person owning property in Nebraska may become a member of this Company by making a written application thereto, in such form as may be required and upon paying the fees, charges and assessments provided for in the Amended Articles of Incorporation and By-Laws.

Every person, corporation, association or partnership that purchases insurance from the Company shall be entitled to one vote during the time said insurance is carried and said member is in good standing. Said vote may be cast in person or proxy.

All members shall be bound by the Articles of Incorporation and the By-Laws of the Company. A membership fee of \$1.00 must accompany each application for fire insurance and windstorm insurance.

The annual membership meeting shall be held in Norfolk, Nebraska at one o'clock, on the fourth Saturday in March of each year.

Board of Directors

The Company's amended Articles of Incorporation state that, "the business of this Company shall be conducted and managed by nine Directors. Three Directors shall be elected each year for a term of three years or until their successors have been elected and qualified. The Board of Directors shall have the authority to make and adopt such By-Laws, as it may deem necessary to best carry out the purposes of this Company."

The Company's amended By-Laws state that, "should a member of the Board of Directors resign or die during his or her term in office, then the remaining members of the Board of Directors shall have the right to fill the term of said member by an election by said remaining Board members."

The following persons were serving as Directors at December 31, 2012:

| <u>Name and Residence</u> | <u>Principal Occupation</u> |
|----------------------------------|------------------------------------|
| Loren Eckert Pilger, NE | Farmer |
| Mark Fleer Hoskins, NE | Farmer |

| <u>Name and Residence</u> | <u>Principal Occupation</u> |
|----------------------------------|------------------------------------|
| Melvin Knapp Madison, NE | Insurance Agent |
| David Lubischer Lindsay, NE | Farmer |
| Paul Moser Norfolk, NE | Retired Farmer |
| Jon Moyer Madison, NE | Banker |
| Victor Nissen Hartington, NE | Retired Farmer |
| Tim Tighe Humphrey, NE | Banker |
| Ray Wemhoff Humphrey, NE | Retired Insurance Agent |

As of December 31, 2012, Directors were compensated \$300 per meeting and 56.5¢ per mile for attending meetings or for otherwise engaging in Company business. The Secretary/Treasurer received an additional \$150 for taking minutes at the Board meetings.

The Board of Directors approved a \$750 bonus to each director at the December 6, 2012 meeting. The President and the Secretary/Treasurer also were approved an additional \$2,000 bonus.

Officers

The Company's amended Articles of Incorporation state that, "the Officers of this Company shall be a President, Vice-President, Secretary and Treasurer and any other office that may be created by the Board of Directors. The Officers shall be elected by the Board of Directors from the members of this Company and said Officers shall hold office for a period of one year and until their successors shall be elected and qualify. The Secretary and Treasurer may be one and the same person."

The following is a listing of Officers elected and serving the Company at December 31, 2012:

| <u>Name</u> | <u>Office</u> |
|--------------|-------------------------|
| Melvin Knapp | President |
| Loren Eckert | Vice President |
| Ray Wemhoff | Secretary and Treasurer |

Committees

Executive Committee

The Company's amended By-Laws state that, "the President, Vice-President, Secretary and Treasurer shall constitute an Executive Committee and shall have the general management of the business of the Company in the absence of the Board of Directors." The last written report of Executive Committee actions to the Board was November 18, 1996. It was noted that during the current examination, no Executive Committee meetings took place.

The following persons were serving on the Executive Committee at December 31, 2012:

| | |
|--------------|--------------|
| Loren Eckert | Melvin Knapp |
| Ray Wemhoff | |

Finance Committee

The Finance Committee was formed in September of 2003 with the purpose of minimizing the time spent by the Board of Directors discussing detailed financial information. This committee receives and discusses financials and other related matters as appropriate. Recommendations from this committee are presented to the Board of Directors for approval.

The following persons were serving on the Finance Committee at December 31, 2012:

| | |
|------------------|-------------|
| Ron Hilliges | Tim Tighe |
| Fred Schellpeper | Ray Wemhoff |

Agency Review Committee

The Agency Review Committee was created in October of 2005 with the purpose of considering requests by agencies for contracts with the Company. The committee also reviews the performance of existing contracted agencies. Recommendations from the Agency Review Committee are presented to the Board of Directors for approval.

The following persons were serving on the Agency Review Committee at December 31, 2012:

Loren Eckert
Ray Wemhoff

Ron Hilliges

Claims Approval Committee

The Claims Approval Committee was formed subsequent to the examination date. The Board of Directors approved the formation of this committee on May 9, 2013. The purpose of this committee is to review and authorize claims or claim payments greater than \$25,000.

The members of the committee consist of the Jill Konicek, Claims Manager, Ron Hilliges, Company Manager and at least one member of the Board of Directors.

TERRITORY AND PLAN OF OPERATION

As evidenced by current or continuous Certificates of Authority, the Company is licensed to transact business in the State of Nebraska as prescribed by Section §44-201, subsections (5), (10), (12), and (18) of the Nebraska Insurance Statutes.

The Company's amended Articles of Incorporation authorize it to conduct a mutual insurance business on an assessment basis and to issue insurance upon property, or any valuable interest therein. The coverage insures against loss or damage caused by fire, lightning, windstorm, and perils listed under the extended coverage which are liability insurance except workers' compensation and employers liability insurance, and vehicle insurance.

No property shall be insured for more than its actual cash value with the exception of replacement cost endorsements. A description of the property shall be stated in the application and in the policy. The Company reserves the right to deny any application for membership. All new and renewal policies are written on a one-year basis.

Currently, the Company's business is produced by approximately 264 licensed agents through 70 agencies who receive a commission of 15% on new and renewal premiums. A one-year contingent commission program is in place that is graded on production and loss ratio. All agents are independent contractors. One full-time adjuster is currently employed. Claims are also assigned to a reinsurance contract adjuster, independent adjuster, company manager, or a company inspector; on an as needed basis.

Fidelity Bond and Other Insurance Coverages

The Company has a fidelity bond in the amount \$250,000. The amount of fidelity insurance is within the guidelines suggested by the National Association of the Insurance Commissioners Financial Condition Examiners Handbook. The Company also carries automobile, workers' compensation, business owners, and Directors & Officers insurance policies.

Employee Welfare Plan

The Company provides a qualified Employee Pension – Simple Individual Retirement Account plan as a means of a retirement benefit to its employees. The Company contributes up to 3% of an employee's salary. Employees are allowed to enter the plan after 30 days of employment.

Accident, health, and a \$15,000 life insurance policy are provided by the Company. The Company pays 75% with the employee paying the remaining 25% of the premium. The Company also contributes 75% of the deductibles to an HSA account for each employee

enrolled. Dental and dependent coverage is also available through the plan at the employee's cost.

REINSURANCE

Ceded

Effective January 1, 2000, the Company entered into a property first excess of loss reinsurance agreement and a liability reinsurance agreement with Grinnell Mutual Reinsurance Company (Grinnell), which is an authorized reinsurer.

The property first excess of loss reinsurance agreement cedes business classified as fire, allied lines, windstorm and hail (excluding hail on growing crops), and inland marine for a period beginning January 1, 2009 to December 31, 2012, inclusive. The Company has available an option to obtain facultative reinsurance where the Company may cede all or part of a specific risk to Grinnell. Such session is subject to written acceptance by the reinsurer. The agreement has a single risk and aggregate risk limits as follows:

Single Risk Excess XS \$300,000 per individual loss occurrence.

Aggregate Excess XS \$3,949,047 not including loss amounts exceeding \$1,000,000 or livestock/poultry/horse operations, commercial property, public property, farm buildings and dwellings. Also not including loss amounts exceeding \$2,000,000 for farm equipment and equipment storage building.

The liability reinsurance agreement cedes business classified as farmers' comprehensive personal liability, home guard comprehensive personal liability, comprehensive personal liability, rented dwelling liability, and personal umbrella liability for a period beginning January 1, 2008 to December 31, 2012, inclusive. The Company cedes 100% of the liability premiums charged to its insureds, less a 20% ceding commission and 100% of the liability claims to Grinnell.

General

All contracts reviewed contained standard insolvency, arbitration, errors and omissions, and termination clauses where applicable. All contracts contained the clauses necessary to assure reinsurance credits could be taken.

BODY OF REPORT

GROWTH

The following comparative data reflects the growth of the Company during the period covered by this examination:

| | <u>2008</u> | <u>2009</u> | <u>2010</u> | <u>2011</u> | <u>2012</u> |
|-----------------------|-------------|-------------|-------------|-------------|-------------|
| Bonds | \$2,491,188 | \$2,476,649 | \$2,202,351 | \$1,974,140 | \$1,883,407 |
| Common stocks | 3,732,059 | 4,620,504 | 5,416,273 | 4,884,506 | 4,925,969 |
| Cash | 805,274 | 376,386 | 692,368 | 895,256 | 1,261,536 |
| Admitted assets | 8,183,094 | 8,839,517 | 9,622,724 | 8,788,274 | 9,179,218 |
| Losses | 360,254 | 205,468 | 523,915 | 40,415 | 0 |
| Unearned premiums | 2,574,590 | 2,462,758 | 2,584,195 | 2,748,139 | 3,088,550 |
| Total liabilities | 3,318,185 | 3,099,409 | 3,538,633 | 3,208,111 | 3,567,508 |
| Capital and surplus | 4,864,906 | 5,740,106 | 6,084,088 | 5,580,161 | 5,611,710 |
| Premiums earned | 4,803,234 | 4,801,927 | 4,620,245 | 4,804,126 | 5,340,868 |
| Net investment income | (4,869) | 165,133 | 146,426 | 419,259 | 543,406 |
| Losses incurred | 3,232,318 | 3,250,295 | 3,256,519 | 3,840,616 | 3,879,298 |
| Net income | (140,501) | 55,507 | (210,427) | (350,769) | (25,352) |

FINANCIAL STATEMENTS

The following statement of admitted assets and liabilities, together with the accompanying summary of operations, reflects the financial condition of the Company at December 31, 2012 and its transactions during the year 2012 as determined through this examination. A reconciliation of the capital and surplus account for the period under review is also included.

FINANCIAL STATEMENT
December 31, 2012

| <u>Assets</u> | <u>Assets</u> | <u>Assets Not Admitted</u> | <u>Net Admitted Assets</u> |
|--|----------------------|-----------------------------------|-----------------------------------|
| Bonds | \$1,883,407 | | \$1,883,407 |
| Common stocks | 4,925,969 | | 4,925,969 |
| Real estate occupied by the company | 180,549 | | 180,549 |
| Cash and short-term investments | <u>1,261,536</u> | | <u>1,261,536</u> |
| Subtotal, cash and invested assets | \$8,251,461 | | \$8,251,461 |
| Investment income due and accrued | 69,214 | | 69,214 |
| Uncollected premium and agents' balances in the course of collection | 125,722 | | 125,722 |
| Deferred premiums, agents' balances and installments booked but deferred and not yet due | 504,687 | | 504,687 |
| Amounts recoverable from reinsurers | 215,214 | | 215,214 |
| EDP processing equipment and software | 20,722 | \$ 7,802 | 12,920 |
| Furniture and equipment | 15,732 | 15,732 | |
| Health care | 1,336 | 1,336 | |
| Automobiles | <u>32,498</u> | <u>32,498</u> | <u> </u> |
| Totals | <u>\$9,236,586</u> | <u>\$57,368</u> | <u>\$9,179,218</u> |

Liabilities, Surplus, and Other Funds

| | | |
|---|--|--------------------|
| Losses | | \$ 0 |
| Loss adjustment expense | | 51,213 |
| Commissions payable, contingent commissions and other similar charges | | 136,617 |
| Other expenses | | 61,226 |
| Taxes, licenses and fees | | 35,829 |
| Unearned premiums | | 3,088,550 |
| Advance premium | | 102,341 |
| Ceded reinsurance premiums payable | | 88,561 |
| Amounts withheld or retained by company for account of others | | <u>3,171</u> |
| Total liabilities | | <u>\$3,567,508</u> |
| Unassigned funds | | <u>5,661,710</u> |
| Total capital and surplus | | <u>\$5,661,710</u> |
| Totals | | <u>\$9,179,218</u> |

STATEMENT OF INCOME – 2012

Underwriting Income

| | |
|--------------------------------------|---------------------|
| Premiums earned | \$5,340,868 |
| Losses incurred | \$3,879,298 |
| Loss adjustment expenses incurred | 314,203 |
| Other underwriting expenses incurred | <u>1,756,843</u> |
| Total underwriting deductions | <u>\$5,950,344</u> |
| Net underwriting gain | <u>\$ (609,476)</u> |

Investment Income

| | |
|------------------------------|-------------------|
| Net investment income earned | \$ 165,191 |
| Net realized capital gain | <u>378,215</u> |
| Net investment gain | <u>\$ 543,406</u> |

Other Income

| | |
|--|--------------------|
| Finance and service charges not included in premiums | \$ 28,904 |
| Gain on sale of assets | 2,500 |
| Miscellaneous income | 222 |
| Commission income | <u>9,092</u> |
| Total other income | <u>\$ 40,718</u> |
| Net income | <u>\$ (25,352)</u> |

CAPITAL AND SURPLUS ACCOUNT

| | <u>2008</u> | <u>2009</u> | <u>2010</u> | <u>2011</u> | <u>2012</u> |
|--|-----------------------|--------------------|--------------------|---------------------|---------------------|
| Capital and surplus, beginning | \$ 6,296,803 | \$4,864,907 | \$5,740,106 | \$6,084,089 | \$ 5,580,161 |
| Net income | \$ (140,501) | \$ 55,507 | \$ (210,427) | \$ (350,769) | \$ (25,352) |
| Change in net unrealized capital gains | (1,311,541) | 821,944 | 561,181 | (188,631) | 77,534 |
| Change in nonadmitted assets | <u>20,146</u> | <u>(2,252)</u> | <u>(6,771)</u> | <u>35,472</u> | <u>(20,630)</u> |
| Net change for the year | <u>\$ (1,431,896)</u> | <u>\$ 875,199</u> | <u>\$ 343,983</u> | <u>\$ (503,928)</u> | <u>\$ 31,553</u> |
| Capital and surplus, ending | <u>\$ 4,864,907</u> | <u>\$5,740,106</u> | <u>\$6,084,089</u> | <u>\$5,580,161</u> | <u>\$ 5,611,714</u> |

EXAMINATION CHANGES IN FINANCIAL STATEMENTS

Unassigned funds (surplus) in the amount of \$5,611,710, as reported in the Company's 2012 Annual Statement has been accepted for examination purposes. Examination findings, in the aggregate, were considered to have no material effect on the Company's financial condition.

COMPLIANCE WITH PREVIOUS RECOMMENDATIONS

The recommendations appearing in the previous report of examination are reflected below together with the remedial actions taken by the Company to comply therewith:

Investment Policy – It is recommended that the investment plan be reviewed and revised, as appropriate, as required by Neb. Rev. Stat. §44-5105 (3)(b) and noted within the Board of Directors minutes.

Action: The Company has not complied with this recommendation. This recommendation will be repeated under the caption "Commentary on Current Examination Findings" in this report.

Policy Fees – It is recommended that the policy fees be included with the premium total when figuring the State of Nebraska premium tax.

Action: The Company has complied with this recommendation.

Health Insurance – Health insurance due from employees has been entered as a receivable on line 21 of the assets page within the annual statement. It is recommended that this receivable be moved to line 22 of the assets page within the annual statement.

Action: The Company has complied with this recommendation.

Custodial Agreement – It is recommended that the Company amend its custodial agreement in order to be in compliance with the provisions set forth in Title 210 (Nebraska Department of Insurance Rules and Regulations), Chapter 81.

Action: The Company has complied with this recommendation.

Retirement Program -- Company has a retirement program for its employees and agents. It was noted that in the Notes to the Financial Statements page 14.1, line 12 that the Company did not disclose its retirement benefit plan. It is recommended that the Company include a short description of the retirement plan under line 12 of the Notes to the Financial Statements

Action: The Company has complied with this recommendation.

COMMENTARY ON CURRENT EXAMINATION FINDINGS

Investment Policy

The Company does have an investment policy in place. The Board of Directors last voted on this policy in 2010. Per Section §44-5105(3)(b) of the Nebraska Insurance Statutes state that, “on no less than a quarterly basis, and more often if deemed appropriate, the Board of Directors or committee of the Board of Directors shall: (b) review and revise, as appropriate, the written plan.” It is recommended that the Company comply with Section §44-5105(3)(b) of the Nebraska Insurance Statutes.

Repurchase Agreement

The Company does have one bank account that has a repurchase agreement. The Company stated in the 2012 Annual Statement, Notes to the Financial Statement (paragraph 5e) that there is no repurchase agreement. It is recommended that the Company properly complete the Notes to the Financial Statement.

SUBSEQUENT EVENTS

SOFTWARE SYSTEM CHANGE

The Company remained on the Grinnell InfoSystems Software package (MSIC) through December 31, 2012. Starting January 1, 2013, the Company implemented a new software package (APPS) with IMT Computer Services. This software package includes policy administration, claims and accounting. The Company was running accrual based accounting with the MSIC package and now will be going to a modified cash accounting system.

SUMMARY OF COMMENTS AND RECOMMENDATIONS

The following comments and recommendations have been made as a result of this examination:

Investment Policy – It is recommended that the Company’s Board of Directors review and approve the investment policy as stated in Section §44-5105(3)(b) of the Nebraska Insurance Statutes and note that the approval has taken place within the Board of Directors minutes.

Repurchase Agreement – It is recommended that the Company properly complete Note 5e to disclose the repurchase agreement within the Notes to the Financial Statement.

ACKNOWLEDGEMENT

The courteous cooperation extended by the Officers and employees of the Company during this examination is hereby acknowledged.

In addition to the undersigned, Wade Fleischacker, Financial Examiner with the Nebraska Department of Insurance, participated in this examination and assisted in the preparation of this report.

Respectfully submitted,



Derek J. Petersen, CFE, MCM
Examiner-in-Charge
Department of Insurance
State of Nebraska

State of Nebraska,

County of Lancaster,

Derek J. Petersen, being duly sworn, states as follows:

1. I have authority to represent the Department of Insurance of the State of Nebraska in the examination of Norfolk Mutual Insurance Company.
2. The Department of Insurance of the State of Nebraska is accredited under the National Association of Insurance Commissioners Financial Regulation Standards and Accreditation.
3. I have reviewed the examination work papers and examination report, and the examination of Norfolk Mutual Insurance Company was performed in a manner consistent with the standards and procedures required by the Department of Insurance of the State of Nebraska.

The affiant says nothing further.


Examiner-in-Charge's Signature

Subscribed and sworn before me by Derek J. Petersen on this 11th day of October, 2013.

(SEAL) 


Notary Public

My commission expires July 25, 2014 [date].

1. 2010 2. 2011 3. 2012 4. 2013 5. 2014

GENERAL NOTARY - State of Nebraska
BRANDIS J. COURSER
My Comm. Exp. July 25, 2014

Notary Public
Brandis J. Courser