

**NEBRASKA**



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**DEPARTMENT OF INSURANCE**

**SUMMARY OF  
INSURANCE BUSINESS  
IN NEBRASKA**

**2022**

**STATE OF NEBRASKA**  
JIM PILLEN, GOVERNOR

**DEPARTMENT OF INSURANCE**  
ERIC DUNNING, DIRECTOR





# NEBRASKA

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DEPARTMENT OF INSURANCE



Governor Jim Pillen

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

Dear Governor Pillen,

In accordance with law and practice, we herewith submit to you the *Summary of Insurance Business in Nebraska for the Year 2022*.

Sincerely,

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

Eric Dunning  
Director

Eric Dunning, Director  
Department of Insurance

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# NEBRASKA



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DEPARTMENT OF INSURANCE

## MISSION STATEMENT

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





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## DIRECTORS OF INSURANCE

YEAR	NAME	YEAR	NAME
1864-1913	Insurance Supervised by Auditors Office	1959-1961	William E. Grubbs
1913-1915	Lawson G. Brian	1961-1967	Frank J. Barrett
1915-1918	W. B. Eastham	1967-1971	Benjamin C. Neff
1919-1922	W. B. Young	1971-1972	Samuel Van Pelt
1922-1924	W. A. Fairchild	1972-1975	James M. Jackson
1924-1927	John D. Dumont	1975-1976	E. Benjamin Nelson
1927-1934	David Dort	1976-1979	M. Berri Balka
1934-1935	Lee Herdman	1979-1983	Walter D. Weaver
1935-1941	Charles Smrha	1983-1987	Michael J. Dugan
1941-1946	C. C. Fraizer	1987-1994	William H. McCartney
1946-1946	Stanley R. Matzke	1994-1997	Robert G. Lange
1946-1947	Donald R. Hodder	1998-1999	Timothy J. Hall
1947-1953	Bernard Stone	1999-2007	L. Tim Wagner
1953-1953	Loren H. Laughlin	2007-2010	Ann M. Frohman
1953-1957	Tom Pansing	2010-2021	Bruce R. Ramge
1957-1959	John Binning	2021- Present	Eric Dunning

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# DEPARTMENT OF INSURANCE STAFF

**doi.nebraska.gov**  
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## **ADMINISTRATION**

Eric Dunning  
Martin Swanson  
AJ Raaska

Director of Insurance  
Deputy Director/General Counsel  
Public Information Officer

## **ADMINISTRATIVE SERVICES DIVISION**

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

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

## **INSURANCE COMPLAINT DIVISION**

Barbara Peterson, PIR  
Valarie Jones  
Val Gilbertson  
Renee Foster  
John Marinovich  
Heather McConnon  
Angie Sheldon  
Scott Zager, ACS, AFSI, AIE, FLMI

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

## **INSURANCE FRAUD PREVENTION DIVISION**

Kimberly Church, SCLA, CIFI, AHFI  
Connie Drake  
John McGahan, FCLS  
Charles Starr, SCLA, CIFI, AHFI

Division Chief  
Administrative Specialist  
Fraud Investigator  
Fraud Investigator

## **LEGAL DIVISION**

Martin Swanson  
Shelly Storie  
Michael Anderson  
Megan VanAusdall  
Cheryl Wolff  
Vacant

Deputy Director/General Counsel  
Paralegal  
Counsel  
Counsel  
Counsel  
Counsel



**LIFE AND HEALTH DIVISION**

Maggie Reinert  
Deb Maher  
Maryana Grodnova-Ware, ALMI, AFSI  
Vacant  
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  
Rob McCullough  
Megan Keck, CIE, APIR, AU, MCM  
Angela Naber, MCM, APIR  
Allison Powell, MCM  
Eva Priebe, CPCU, MCM, APIR, AIE

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

**PRODUCERS' LICENSING DIVISION**

Kevin Schlautman  
Gina Goodro  
Rae Ann Mastny  
Mary Kay McDonald  
Tara Clark

Administrator  
Insurance Education Analyst  
Licensing Representative  
Licensing Representative  
Licensing Representative

**PROPERTY AND CASUALTY DIVISION**

Connie Van Slyke  
Emma Covalt  
Craig Palik  
Phuong Tran

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

**NEBRASKA SHIP**

Jonathon Burlison  
Ann Kroger  
Carol Harrah  
Eric Hansen  
Jeannette King  
Sarah Skirry

SHIP Administrator  
Training Coordinator  
Community Support Specialist  
Community Support Specialist  
Community Support Specialist  
Marketing & Communication 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 19-20</u>	<u>FY 20-21</u>	<u>FY 21-22</u>
Examination Fees	\$5,244,297	\$6,448,354	\$5,283,124
Admin. Fee Professional Medical Liability	126,048	124,767	98,445
Publications/Photocopies/Fraud Conference	2,840	2,445	3,756
Agent Certification	14,145	13,705	13,346
Legal Filing Fees	22,583	18,925	20,017
Miscellaneous Fees (Filing Fees)	1,169,102	1,290,892	1,218,491
Admin. Fees - Premium Taxes	87,247	37,283	38,190
Pre-Admission Review Fees	16,700	35,300	28,000
P&C Filing Fees	454,451	425,750	350,623
L&H Filing Fees	153,886	144,825	131,643
Fraud Fee	530,424	541,375	546,838
Certificate of Authority	76,140	88,930	74,158
Agency License	660,925	701,074	751,806
Company Appointment/Cancellation	7,419,117	7,840,372	9,582,204
Agent's License	3,498,935	4,229,609	4,594,986
Continuing Education Approval/Course Comp.	144,900	59,100	64,000
Third Party Administrator	80,005	81,400	86,100
Self-Storage	1,700	1,800	1,900
Public Adjusters	8,170	9,340	11,170
	_____	_____	_____
<b>TOTAL FEES</b>	<b>\$18,635,969</b>	<b>\$22,095,246</b>	<b>\$22,898,797</b>

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>2020</u>	<u>2021</u>	<u>2022</u>
Premium Tax	\$98,663,861	\$ 116,927,177	\$ 125,487,272
Fire Insurance Tax	5,298,670	5,513,498	6,030,283
Workers' Compensation Cash Fund	3,691,050	3,780,830	4,160,743
Workers' Compensation Trust Fund	-0-	-0-	-0-
Premium Tax transferred to CHIP Fund (Net) (1)	<u>(171,304)</u>	<u>(74,896)</u>	<u>-0-</u>
<b>TOTAL TAXES</b>	<b>\$ 107,482,277</b>	<b>\$ 126,146,609</b>	<b>\$ 135,678,298</b>
Interest Income from Premium Tax Prepayments/CHIP Fund	\$ 718,726	\$ 783,771	\$ 1,156,728
Late Payment Penalties and Administrative Fines (2)	<u>126,958</u>	<u>231,343</u>	<u>216,801</u>
<b>TOTAL INTEREST AND PENALTIES</b>	<b>\$ 845,684</b>	<b>\$ 1,015,114</b>	<b>\$ 1,373,529</b>
<b>TOTAL REVENUE DISTRIBUTED TO OTHER GOVERNMENTAL ENTITIES/FUNDS</b>	<b><u>\$108,327,961</u></b>	<b><u>\$127,161,723</u></b>	<b><u>\$137,051,827</u></b>

- (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 **1,500 licensed insurance companies**, including approximately 120 domestic insurers who **nationally rank first in surplus (\$353 billion)**, third in assets (\$913 billion), and sixth in writings (\$144 billion), and 800 other legal entities authorized to do business in Nebraska. The division is comprised of five teams:

- **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 may recommend that an examination be conducted or that a company's authority to do business in Nebraska be suspended or revoked. The analysis' salaries and expenses are paid from a cash fund, the income of which is the reimbursement from Nebraska-domiciled insurance companies based upon premiums.
- **Holding Company Team**: The Holding Company Team is responsible for reviewing all holding company filings to ensure all affiliated transactions are fair and reasonable and in compliance with Nebraska Statutes. The team is also responsible for the coordination of supervisory colleges and providing expertise to the department on investment and international regulatory matters. The holding company 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 and/or for time spent on and actuarial expenses incurred during an examination.
- **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.

- **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 tax, 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, three Assistant Chief Financial Regulators, a Company Administrator, a Chief Actuary, two Life and Health Actuarial Examiners, a Property and Casualty Actuarial Examiner, an Investment Specialist, a Holding Company Analyst, an International Insurance Analyst, eleven financial examiners, thirteen financial analysts, three foreign financial analysts, a burial pre-need examiner, and two staff assistants.

**FINANCIAL EXAMINATIONS COMPLETED IN 2022**

<b>COMPANY NAME</b>
<b>Insurance Companies:</b>
5 Star Life Insurance Company
AssuranceAmerica Insurance Company
Berkshire Hathaway Direct Insurance Company
Berkshire Hathaway Homestate Insurance Company
Berkshire Hathaway Life Insurance Company of Nebraska
Berkshire Hathaway Specialty Insurance Company
BHG Life Insurance Company
Columbia Insurance Company
Cowbell Specialty Insurance Company
Coventry Health Care of Nebraska, Inc.
Farmers Mutual United Insurance Company
FirstComp Insurance Company
GEICO Marine
German Mutual Insurance Company of Dodge County
Good Samaritan Insurance Plan of Nebraska, Inc.
InsureMax Insurance Company
Molina Healthcare of Nebraska, Inc.
National Indemnity Co
National Fire & Marine Insurance Company
Nebraska Farmers Mutual Reinsurance Association
Oak River Insurance Company

Pacific Life Insurance Company
Physicians Mutual Insurance Company
Physicians Life Insurance Company
Physicians Select Insurance Company
QPIC Insurance Company
Redwood Fire & Casualty Insurance Company
Republican Valley Mutual Protective Association
Stonetrust Commercial Insurance Company
Stonetrust Premier Casualty Insurance Company
<b>Pre-Need Sellers:</b>
Allen-Harvey Inc.
Biglin's Mortuary
Bondegard Funeral Services
Bressler-Munderloh-Smith Funeral Home
Catholic Bishop of Lincoln aka Calvary Cemetery
Catholic Cemeteries – Archdiocese of Omaha
Farmer & Son Funeral Home
Forest Lawn Cemetery
Home for Funerals
Horner-Lieske, McBride, & Kuhl
Kuncl Funeral Home
Lincoln Memorial Park & Funeral Home
McKown Funeral Home
Metcalf-Nelson Funeral Home
Miller-Levander Funeral Home
Moser Memorial Chapel
Neptune Cremation Services
Pentico Funeral Homes
Reynolds-Love Funeral Home
Rollings Funeral Services
Roper and Sons, Inc.
Schumacher-Hasemann Funeral Home
SCI – Nebraska Funeral Services
Solt-Wagner Funeral Home
Svoboda Funeral Home
West Lawn Park Cemetery & Funeral Home
Wyuka Funeral Home & Cemetery

## **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:

- Provides information and support to employees regarding recruitment, hiring, wage and salary administration (payroll), the labor contract, enrollment of employees in benefit programs and training programs such as defensive driving, supervisory training, educational videos, etc. and maintenance of individual personnel records. Additionally, Human Resources provides information and support relative to performance evaluations and performance plans and all other personnel-related benefit programs.
- Administers the Affirmative Action Plan, Americans with Disabilities Act, Family Medical Leave Act, Workers' Compensation, Tuition Assistance Educational Program, Recognition/Awards Program, Annual Staff Development Day and special projects as assigned by the Department Director.
- Manages and assists 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 2022, the Division received **9,074 phone calls** and responded to more than **181 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 2022, the Insurance Complaint Division **closed 1,246 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 2022, policyholders received **\$2,703,111.80** 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](http://www.ReportInsuranceFraud.ne.gov).

### **2022 Insurance Fraud Statistics**

The Insurance Fraud Prevention Division (IFPD) received **733** case referrals regarding potential violations of the Nebraska Insurance Fraud Act in 2022. Of the referrals received, 543 (74%) were submitted through the National Insurance Crime Bureau (NICB) and 108 (15%) were made via the National Association of Insurance Commissioners (NAIC) online fraud reporting system. The remainder of the referrals were submitted by victims, concerned policyholders, or law enforcement agencies.

**An actual or potential** monetary losses were reported in only 41% of suspected fraud referrals, exceeding **\$10.284 million reported**. Cases are evaluated based several criteria, including the statute of limitations, applicability of Nebraska statutes, and solvability factors. Upon completing the case review, a status letter is sent to the complainant advising them of disposition.

The IFPD investigated the following types of insurance fraud cases in 2022:

- Property/Casualty = 611 Cases (83%)
- Life/Health = 106 Cases (15%)
- Agent or Internal Fraud = 16 Cases (2%)

Upon completion of a case investigation, the IFPD makes a determination to close the case with unfounded, insufficient evidence for the prosecution; or sufficient evidence to forward the information to a prosecutor for consideration in filing a criminal violation of the Nebraska Insurance Fraud Act. Before sending a case for a prosecutor's review, the IFPD prepares an investigative summary report outlining the circumstances of the investigation.

- **2022 Cases Sent for Criminal Prosecution:**
  - 42 Cases
  - 44 Suspects Involved
- **2022 Convictions:**
  - 31 Cases
  - 30 Suspects Involved
- **2022 Court-Ordered Restitution:**
  - 20 Cases
  - \$34,139.65

## **LEGAL DIVISION**

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

## **LIFE AND HEALTH DIVISION**

Policy forms and health rates must be filed with and approved by the Life and Health Division prior to use pursuant to Neb. Rev. Stat. §44-710 and §44-511. During 2022, the Life and Health Division reviewed **1,509 life and health reports and forms**: including policies, riders, endorsements, applications and advertising. A total of **575 health insurance rate filings** were reviewed. Overall, in 2022, the Division received **2,084 filings were received and 2,064 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 2022, the Division received **262 reviews, 205 went to an IRO review, 35 were overturned prior to being sent to an IRO, and 22 were ineligible**. Of the 205 that went to an IRO, **88 were overturned and 117 were upheld**.

The Life and Health Division coordinates with the other divisions to find efficiencies in order to ease burdens on the insurers and to be more policyholder friendly for the public. It continues to promote a team approach to health insurance by working with sister state agencies as well to promote efficiencies in overall health care

finance and delivery. Finally, the Division advises the Governor, Director, and members of the Legislature on health issues as they arise.

### **MARKET CONDUCT DIVISION**

The Market Conduct Division performs market analysis to develop a baseline overview of the marketplace; to identify regulated entities requiring further review, to identify practices that deviate significantly from the norm, and to identify activities that may pose a potential harm to policyholders. The Market Conduct Division performs a range of continuums of regulatory responses appropriate for the circumstance, from office-based information gathering to comprehensive market conduct examinations. Continuums are conducted on licensed insurance companies, health maintenance organizations as well as licensed producers and agencies. In 2023, the Market Conduct Division added a pharmacy benefit manager examiner to assist with the licensing and regulatory oversight of pharmacy benefit managers.

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

### **MARKET CONDUCT EXAMINATIONS COMPLETED IN 2022**

<b>Company Name</b>
Allstate Vehicle & Property Insurance Company
North Star Mutual Insurance Company
Progressive Northern Insurance Company
Progressive Universal Insurance Company
Transamerica Life Insurance Company

### **PRODUCERS' LICENSING DIVISION**

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

Any partnership, unincorporated association, corporation or Limited Liability Company, Limited Liability Partnership, or other legal entity transacting business with the

public or insurance companies as an insurance producer must be licensed as an insurance agency. The following reflects active licenses for the year ending December 31, 2022.

• <b>Resident Producers</b>	<b>16,619</b>
• <b>Nonresident Producers</b>	<b>124,911</b>
• Insurance Agencies	11,099
• Resident Consultants	159
• Nonresident Consultants	26
• Resident Public Adjusters	31
• Nonresident Public Adjusters	168

### **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 2022, the Property and Casualty Division received **3,566 new filings**, including those made by advisory organizations. Final action was taken on **3,579 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**

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

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

Nebraska SHIP/SMP has a network of over **240 certified volunteer counselors**. These individuals helped Nebraska SHIP/SMP serve nearly **30,000 Nebraskans** in 2022.

# NEBRASKA DOMICILED INSURANCE COMPANIES

(Number of Nebraska Domiciled Companies as of December 31, 2022)

Type of Company	2020	2021	2022
Assessments (County Mutuals)	20	20	20
Captive	4	4	4
Domestic Surplus Lines	2	2	3
Fraternal	1	1	1
Health Maintenance Organization	8	8	8
Intergovernmental Pool	6	6	6
Life and Health	30	31	32
Prepaid Dental Service Corporation	0	0	0
Prepaid Limited Health Service	1	1	1
Property and Casualty	45	48	48
Title	1	1	1
Unincorporated Mutual	1	1	1
<b>Total Domestic Insurance Companies</b>	<b>119</b>	<b>123</b>	<b>125</b>

**COMPANIES INITIALLY LICENSED IN NEBRASKA  
DURING THE YEAR 2022**

<b>Company Name</b>	<b>Company Type</b>	<b>Licensure Date</b>
<b>American Interstate Insurance Company of Texas 2301 Highway 190 West Deridder, LA 70634</b>	<b>Property and Casualty</b>	<b>05/23/2022</b>
<b>Arch Property &amp; Casualty Insurance Company Harborside 3, 210 Hudson St, Suite 300 Jersey City, NJ 07311</b>	<b>Property and Casualty</b>	<b>10/28/2022</b>
<b>Bihar Risk Retention Group, Inc. 151 Meeting St., Suite 301 Charleston, SC 29401</b>	<b>Risk Retention Group</b>	<b>06/08/2022</b>
<b>Clinician Assurance Inc, A Risk Retention Group 159 Bank Street, 4<sup>th</sup> Floor Burlington, VT 05401</b>	<b>Risk Retention Group</b>	<b>07/22/2022</b>
<b>Concert Insurance Group 1701 Golf Road, Suite 1-1110 Rolling Meadows, IL 60008</b>	<b>Property and Casualty</b>	<b>06/14/2022</b>
<b>Cowbell Specialty Insurance Company 8790 F Street, Suite 129 Omaha, NE 68127</b>	<b>Domestic Surplus Lines</b>	<b>10/03/2022</b>
<b>Crum and Forster Insurance Company 305 Madison Avenue Morristown, NJ 07960</b>	<b>Property and Casualty</b>	<b>06/29/2022</b>
<b>Farmers Life Insurance Company 243 North Peters Road Knoxville, TN 37923</b>	<b>Life and Health</b>	<b>09/06/2022</b>
<b>Franklin Casualty Insurance Company, A RRG 463 Mountain View Drive, Suite 301, 3<sup>rd</sup> Floor Colchester, VT 05446</b>	<b>Risk Retention Group</b>	<b>06/07/2022</b>
<b>Gladius Insurance Risk Retention Group, Inc. 1064 Gardner Road, Suite 113 Charleston, SC 29407</b>	<b>Risk Retention Group</b>	<b>01/12/2022</b>
<b>GPM Health and Life Insurance Company 2211 NE Loop 410 San Antonio, TX 78217</b>	<b>Life and Health</b>	<b>09/07/2022</b>

<b>Healthcare Professional Long Term Care, RRG, Inc. 1605 Main Street, Suite 800 Sarasota, FL 34236</b>	<b>Risk Retention Group</b>	<b>04/11/2022</b>
<b>Intrepid Casualty Company 5400 West 110<sup>th</sup> Street, 4<sup>th</sup> Floor Overland Park, KS 66211</b>	<b>Property and Casualty</b>	<b>06/22/2022</b>
<b>Lasso Healthcare Insurance Company 303 W. Madison Street, Suite 800 Chicago, IL 60606</b>	<b>Life and Health</b>	<b>0/25/2022</b>
<b>Molina Healthcare of Nebraska, Inc. 233 South 13<sup>th</sup> Street, Suite 1100 Lincoln, NE 68508</b>	<b>Health Maintenance Organization</b>	<b>08/31/2022</b>
<b>NLADA Mutual Insurance Co, A RRG 1901 Pennsylvania Ave, NW, Suite 500 Washington, DC 20006</b>	<b>Risk Retention Group</b>	<b>10/21/2022</b>
<b>Notting Hill Risk Retention Group, LLC 445 Dexter Avenue Montgomery, AL 36104</b>	<b>Risk Retention Group</b>	<b>09/01/2022</b>
<b>Physicians Select Insurance Company 2600 Dodge Street Omaha, NE 68131</b>	<b>Property and Casualty</b>	<b>12/22/2022</b>
<b>Pie Casualty Insurance Company 1315 W Lawrence Ave Springfield, IL 62704</b>	<b>Property and Casualty</b>	<b>12/02/2022</b>
<b>ProAssurance American Mutual, A RRG 100 Brookwood Place Birmingham, AL 35209</b>	<b>Risk Retention Group</b>	<b>11/21/2022</b>
<b>QPIC Insurance Company 6100 4<sup>th</sup> Ave S, Suite 400 Seattle, WA 98108</b>	<b>Property and Casualty</b>	<b>04/04/2022</b>
<b>RGA Life and Annuity Insurance Company 16600 Swingley Ridge Road Chesterfield, MO 63017</b>	<b>Life and Health</b>	<b>12/06/2022</b>
<b>Securent Risk Retention Group, Inc. 445 Dexter Avenue, Suite 9075 Montgomery, AL 36104</b>	<b>Risk Retention Group</b>	<b>05/12/2022</b>
<b>Securico Life Insurance Company 6911 Ranch Road 620, North Suite A-300 Austin, TX 78732</b>	<b>Life and Health</b>	<b>05/17/2022</b>
<b>State Farm Classic Insurance Company One State Farm Plaza Bloomington, IL 61710</b>	<b>Property and Casualty</b>	<b>06/16/2022</b>

<b>Stonewood Insurance Company</b> 6131 Falls of Neuse Road Raleigh, NC 27517	<b>Property and Casualty</b>	<b>11/14/2022</b>
<b>Sunland Risk Retention Group, Inc</b> 12 Gillon Street Charleston, SC 29401	<b>Risk Retention Group</b>	<b>10/24/2022</b>
<b>The Gray Casualty &amp; Surety Company</b> 3601 N 110 Service Road West Metairie, LA 70002	<b>Property and Casualty</b>	<b>06/28/2022</b>
<b>Western National Assurance Company</b> 4700 W 77 <sup>th</sup> Street Edina, MN 55435	<b>Property and Casualty</b>	<b>11/02/2022</b>
<b>Westfield Select Insurance Company</b> One Park Circle Westfield Center, OH 44251	<b>Property and Casualty</b>	<b>07/27/2022</b>
<b>William Penn Life Insurance Company of New York</b> 3275 Bennett Creek Avenue Frederick, MD 21704	<b>Life and Health</b>	<b>05/01/2022</b>
<b>ZPIC Insurance Company</b> 6100 4 <sup>th</sup> Ave S, Suite 200 Seattle, WA 98108	<b>Property and Casualty</b>	<b>06/02/2022</b>

## COMPANIES WITHDRAWN FROM NEBRASKA DURING THE YEAR 2022

<b>Company Name</b>	<b>Company Type</b>	<b>Withdraw Date</b>	<b>Withdraw Reason</b>	<b>Last Reported Assets</b>	<b>Last Reported Liabilities</b>
ACA Financial Guaranty Corporation	Property and Casualty	09/20/2022	Voluntary Surrendered	\$106,981,085	\$2,206,392
CPA Mutual Insurance Company of America, RRG	Risk Retention Group	07/15/2022	Voluntary Surrendered	Information not available	Information not available
Harleysville Life Insurance Company	Life and Health	01/01/2022	Merged into Nationwide Life & Annuity Insurance Co	\$409,293,610	\$348,821,068
HeartlandPlains Health	Health Maintenance Organization	08/09/2022	Voluntary Surrendered/ Dissolved	\$3,414,377	\$5,716
Mutual Trust Life Insurance Company, A Pan-American Life Ins Group Stock Co	Life and Health	12/31/2022	Mergered into Pan-American Life Insurance Company	\$2,299,724,105	\$2,128,910,766
Partner Reinsurance Company of the U.S.	Property and Casualty	12/31/2022	Transitioned to an Accredited Reinsurer	\$7,175,441,914	\$5,247,094,151
Pre-Paid Legal Casualty, Inc	Pre-Paid Legal	09/01/2022	Voluntary Surrendered	\$7,532,187	\$1,261,119
Transatlantic Reinsurance Company	Property and Casualty	04/07/2022	Voluntary Surrendered	\$15,404,993,637	\$11,530,370,940
Vanderbilt Insurance Company, A RRG	Risk Retention Group	03/22/2022	Voluntary Surrendered	\$1,003,415	\$0

<b>Company Name</b>	<b>State of Domicile</b>	<b>Amount</b>
5 Star Life Insurance Company	NE	\$2,580,000
Ability Insurance Company	NE	\$3,300,000
Accelerant National Insurance Company	DE	\$110,000
Acceptance Casualty Insurance Company	NE	\$1,630,000
Acceptance Indemnity Insurance Company	NE	\$2,790,000
Admiral Indemnity Company	DE	\$107,000
Aetna Health Inc.	PA	\$325,000
Affinity Road & Travel Club, Inc.	TX	\$50,000
Alliant National Title Insurance Company, Inc.	CO	\$110,000
Allianz Global Risks US Insurance Company	IL	\$101,000
Allianz Reinsurance America, Inc.	CA	\$1,000,000
Allied World Specialty Insurance Company	DE	\$230,000
Allstate Motor Club, Inc.	DE	\$50,000
American Business & Mercantile Insurance Mutual, Inc.	DE	\$40,000
American Family Insurance Company	WI	\$105,000
American Family Life Assurance Company of Columbus	NE	\$3,000,000
American Interstate Insurance Company	NE	\$3,200,000
American Liberty Insurance Company	UT	\$100,000
American Life & Security Corp.	NE	\$1,600,000
American Strategic Insurance Corp	FL	\$135,000
American Traveler Motor Club, Inc./The	DE	\$50,000
Americas Insurance Company	LA	\$25,000
Ameritas Life Insurance Corp.	NE	\$5,500,000
Arcadian Health Plan, Inc.	WA	\$350,000
Arch Property Casualty Insurance Company	MO	\$123,000
Arch Reinsurance Company	NE	\$128,000
Argonaut Insurance Company	IL	\$100,000
Ashmere Insurance Company	FL	\$152,000
AssuranceAmerica Insurance Company	NE	\$2,150,000
Assured Guaranty Corp.	MD	\$150,000
Assurity Life Insurance Company	NE	\$6,200,000
Auto Club Group/The	MI	\$50,000
Auto Club of America, Corp.	OK	\$50,000
Auto Help Line of America, Inc.	NY	\$50,000
Auto Knight Motor Club, Inc.	CA	\$50,000
Azguard Insurance Company	NE	\$150,000
Bankers Fidelity Assurance Company	GA	\$200,000
Battle Creek Mutual Insurance Company	NE	\$200,000
Benchmark Insurance Company	KS	\$150,000
Berkley Insurance Company	DE	\$110,000
Berkshire Hathaway Direct Insurance Company	NE	\$2,880,000
Berkshire Hathaway Homestate Insurance Company	NE	\$3,025,000
Berkshire Hathaway Life Insurance Company of Nebraska	NE	\$5,460,000

<b>Company Name</b>	<b>State of Domicile</b>	<b>Amount</b>
Berkshire Hathaway Specialty Insurance Company	NE	\$4,679,000
Blue Cross and Blue Shield of Nebraska	NE	\$100,000
BlueShore Insurance Company	TX	\$120,000
Capitol Casualty Company	NE	\$100,000
Care Improvement Plus South Central Insurance Company	NE	\$2,500,000
Censtat Casualty Company	NE	\$2,150,000
Central States Health & Life Co. of Omaha	NE	\$1,500,000
Central States Indemnity Co. of Omaha	NE	\$2,600,000
Centurion Casualty Company	NE	\$2,105,000
Chicago Title Insurance Company	NE	\$1,000,000
CIGNA Dental Health of Kansas, Inc.	KS	\$55,000
CM Select Insurance Company	WI	\$100,000
Coach-Net RV Motor Club, Inc.	NV	\$50,000
Columbia Insurance Company	NE	\$3,330,000
Columbia Mutual Insurance Company	MO	\$100,000
Columbia National Insurance Company	NE	\$1,800,000
Commonwealth Land Title Insurance Company	NE	\$1,000,000
Community Care Health Plan of Nebraska, Inc.	NE	\$300,000
Continental American Insurance Company	NE	\$2,625,000
CorePointe Insurance Company	MI	\$102,000
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
Electric Insurance Company	MA	\$50,000
Empire Fire and Marine Insurance Company	IL	\$2,535,000
Employers Assurance Company	FL	\$100,000
Employers Insurance Company of Nevada	NV	\$100,000
Employers Mutual Acceptance Company	NE	\$10,000
Employers Preferred Insurance Company	FL	\$100,000
Enact Mortgage Insurance Company	NC	\$275,000
Enact Mortgage Insurance Corporation of North Carolina	NC	\$235,000
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

<b>Company Name</b>	<b>State of Domicile</b>	<b>Amount</b>
Fidelity National Title Insurance Company	FL	\$115,000
Fire Insurance Exchange	CA	\$635,000
Fireman's Fund Insurance Company	CA	\$5,500,000
First American Title Insurance Company	NE	\$555,000
First Landmark Life Insurance Company	NE	\$500,000
First National Life Insurance Company of the U.S.A.	NE	\$100,000
FirstComp Insurance Company	NE	\$1,500,000
Gainbridge Life Insurance Company	TX	\$110,000
GEICO Advantage Insurance Company	NE	\$2,120,000
GEICO Casualty Insurance Company	NE	\$2,615,000
GEICO Choice Insurance Company	NE	\$4,720,000
GEICO General Insurance Company	NE	\$3,575,000
GEICO Indemnity Company	NE	\$3,100,000
GEICO Marine Insurance Company	NE	\$1,625,000
GEICO Secure Insurance Company	NE	4,720,000
General Automobile Insurance Company, Inc. / The	WI	\$120,000
Genesis Insurance Company	DE	\$120,000
Globe Life and Accident Insurance Company	NE	\$1,700,000
Good Samaritan Insurance Plan of Nebraska, Inc.	NE	\$310,000
Government Employees Insurance Company	NE	\$3,585,000
Gray Insurance Company/The	LA	\$100,000
Great West Casualty Company	NE	\$2,200,000
Greenwich Insurance Company	DE	\$125,000
Habersham Funding, LLC	GA	\$50,000
Hartford Insurance Company of Illinois	IL	\$100,000
Haymarket Insurance Company	NE	\$100,000
Homesite Indemnity Company	WI	\$105,000
Homesite Insurance Company	WI	\$105,000
Hornbeam Insurance Company	KY	\$107,000
Humana Health Plan, Inc.	KY	\$375,000
Humana Wisconsin Health Organization Insurance Corporation	KY	\$350,000
Imperial Fire and Casualty Insurance Company	NC	\$100,000
Imperium Insurance Company	TX	\$100,000
Inland Insurance Company	NE	\$2,000,000
Insurance Company of the South	GA	\$100,000
Insurance Company of the West	CA	\$1,525,000
InsureMax Insurance Company	NE	\$2,709,917
Integon General Insurance Corporation	NC	\$100,000
Investors Title Insurance Company	NC	\$200,000
Lexington National Insurance Corporation	FL	\$100,000
Liberty Mutual Insurance Company	MA	\$50,000
Liberty Mutual Personal Insurance Company	MA	\$110,000
Liberty National Life Insurance Company	NE	\$1,700,000

<b>Company Name</b>	<b>State of Domicile</b>	<b>Amount</b>
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 Regional Insurance Company	NE	\$600,000
Medicare Advantage Insurance Company of Omaha	NE	\$2,050,000
MEMIC Casualty Company	NH	\$100,000
Mendota Insurance Company	TN	\$110,000
Metropolitan Tower Life Insurance Company	NE	\$2,000,000
Mid-Century Insurance Company	CA	\$2,500,000
MidSouth Mutual Insurance Company	TN	\$100,000
Midvale Indemnity Company	WI	\$110,000
Molina Healthcare of Nebraska, Inc.	NE	\$315,000
Monroe Guaranty Insurance Company	IN	\$150,000
Motor Club of America Enterprises, Inc.	NJ	\$50,000
Mount Vernon Fire Insurance Company	NE	1,000,000
Mount Vernon Specialty Insurance Company	NE	\$750,000
Mutual of Omaha Insurance Company	NE	\$1,915,000
Mutual of Omaha Medicare Advantage Company	NE	\$1,600,000
Nation Motor Club, Inc.	FL	\$50,000
National Fire & Marine Insurance Company	NE	\$2,910,000
National General Motor Club, Inc.	NC	\$50,000
National Indemnity Company	NE	\$3,713,000
National Motor Club of America, Incorporated	TX	\$50,000
National Trust Insurance Company	IN	\$160,000
Nebraska Total Care, Inc.	NE	\$300,000
New Horizons Insurance Company of Missouri	MO	\$107,257
New South Insurance Company	NC	\$100,000
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	\$1,132,836
Omaha Supplemental Insurance Company	NE	\$1,000,000
Pacific Life Insurance Company	NE	\$5,000,000
Physicians Life Insurance Company	NE	\$2,000,000
Physicians Mutual Insurance Company	NE	\$2,421,000
Physicians Select Insurance Company	NE	\$130,000
Pie Casualty Insurance Company	IL	\$115,000
Pinnacle Motor Club, Inc.	NV	\$50,000
Platte River Insurance Company	NE	\$3,050,000
Preferred Professional Insurance Company	NE	\$3,316,000

<b>Company Name</b>	<b>State of Domicile</b>	<b>Amount</b>
Primerica Life Insurance Company	TN	\$135,000
ProSelect Insurance Company	NE	\$2,500,000
Puritan Life Insurance Company of America	TX	\$110,000
QPIC	NE	\$2,725,000
Quest Towing Services, LLC	MI	\$50,000
Radnor Specialty Insurance Company	NE	\$2,000,000
Redwood Fire and Casualty Insurance Company	NE	\$2,200,000
Republic Indemnity Company of America	CA	\$112,000
Republic Indemnity Company of California	CA	\$105,000
Republic Mortgage Insurance Company	NC	\$450,000
Roadside innovation, Inc.	VA	\$50,000
Roadside Protect, Inc.	IL	\$50,000
Root Property & Casualty Insurance Company	DE	\$105,000
Safe Driver Motor Club, Inc.	DE	\$50,000
SafeRide Motor Club, Inc.	CA	\$50,000
Sapphire Edge, Inc.	NE	\$300,000
Savings Bank Mutual Life Insurance Company of Massachusetts/The	MA	\$100,000
Sentruity Casualty Company	TX	\$165,000
Sequoia Insurance Company	CA	\$105,000
Service American Indemnity Company	OK	\$101,000
Service Lloyds Insurance Company, a Stock Company	TX	\$100,000
Signature Motor Club, Inc.	DE	\$50,000
Signature's Nationwide Auto Club, Inc.	DE	\$50,000
Silver Oak Casualty, Inc.	NE	\$2,650,000
Standard Life and Casualty Insurance Company	UT	\$109,000
Starr Specialty Insurance Company	TX	\$110,000
Starstone National Insurance Company	DE	\$100,000
State Volunteer Mutual Insurance Company	TN	\$105,000
Stonetrust Commercial Insurance Company	NE	\$2,635,000
Stonetrust Premier Casualty Insurance Company	NE	\$1,130,000
Summit Specialty Insurance Company	NE	\$100,000
SUNZ Insurance Company	FL	\$100,000
Surety Life Insurance Company	NE	\$5,400,000
Swiss Re Corporate Solutions America Insurance Company	MO	\$120,000
Swiss Re Corporate Solutions Elite Insurance Company	MO	\$120,000
Swiss Re Corporate Solutions Premier Insurance Company	MO	\$120,000
Technology Insurance Company, Inc.	DE	\$115,000
The Gray Insurance Company	LA	\$70,000
Tier One Insurance Company	OK	\$2,600,000
TIG Insurance Company	CA	\$1,000,000
Toyota Motor Ins. Services/dba Toyota Motor Club	CA	\$50,000
Travelers Motor Club, Inc	OK	\$50,000
Trilegiant Auto Services, Inc.	WY	\$50,000

<b>Company Name</b>	<b>State of Domicile</b>	<b>Amount</b>
Trisura Insurance Company	OK	\$175,000
Truck Insurance Exchange	CA	\$825,000
U S Legal Services Inc	FL	\$150,000
United American Insurance Company	NE	\$1,750,000
United Casualty and Surety Insurance Company	NE	\$2,612,000
United of Omaha Life Insurance Company	NE	\$1,715,000
United States Auto Club, Motoring Division, Inc.	IN	\$50,000
United States Liability Insurance Company	NE	\$2,500,000
United World Life Insurance Company	NE	\$1,915,000
UnitedHealthcare of the Midlands, Inc.	NE	\$310,000
UnitedHealthcare of the Midwest, Inc.	MO	\$305,000
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
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	\$289,000
ZNAT Insurance Company	CA	\$110,000
ZPIC Insurance Company	MO	\$105,000
<b>GRAND TOTAL</b>		<b>\$241,509,019</b>

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## YEAR 2022 COMPANIES BY STATE/COUNTRY OF DOMICILE

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### AL - ALABAMA

BROOKLYN SPECIALTY INSURANCE COMPANY RISK RETENTION GROUP INC  
 KNIGHTS OF PETER CLAVER, INC.  
 MOTOR TRANSPORT MUTUAL RISK RETENTION GROUP INC  
 OCEANVIEW LIFE AND ANNUITY COMPANY  
 PROASSURANCE INDEMNITY COMPANY, INC.  
 PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY  
 YRIG RISK RETENTION GROUP INC

### AR - ARKANSAS

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

### AZ - ARIZONA

AMERICAN RELIABLE INSURANCE COMPANY  
 AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY  
 CHEROKEE GUARANTEE COMPANY INC A RISK RETENTION GROUP  
 CIMARRON INSURANCE COMPANY INC  
 CLEAR SPRING HEALTH INSURANCE COMPANY  
 ENTRADA LIFE INSURANCE COMPANY  
 EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA  
 EQUITRUST LIFE INSURANCE COMPANY  
 EVERSPAN INSURANCE COMPANY  
 FORTITUDE LIFE INSURANCE & ANNUITY COMPANY  
 FORTITUDE US REINSURANCE COMPANY  
 HALLMARK INSURANCE COMPANY  
 HERITAGE LIFE INSURANCE COMPANY  
 JOHN ALDEN LIFE INSURANCE COMPANY  
 KIN INTERINSURANCE NEXUS EXCHANGE FKA ADM INSURANCE COMPANY  
 LIFECARE ASSURANCE COMPANY  
 LIO INSURANCE COMPANY  
 MEMBERS HEALTH INSURANCE COMPANY  
 MERIT HEALTH INSURANCE COMPANY  
 MOBILITAS GENERAL INSURANCE COMPANY  
 NYLIFE INSURANCE COMPANY OF ARIZONA  
 OLD UNITED LIFE INSURANCE COMPANY  
 OXFORD LIFE INSURANCE COMPANY  
 PACIFIC LIFE & ANNUITY COMPANY  
 PMI INSURANCE CO.  
 PMI MORTGAGE INSURANCE CO.  
 PRUCO LIFE INSURANCE COMPANY  
 PURITAN LIFE INSURANCE COMPANY OF AMERICA  
 REPWEST INSURANCE COMPANY  
 S.USA LIFE INSURANCE COMPANY, INC.  
 SOUTHWEST MARINE AND GENERAL INSURANCE COMPANY

U.S. FINANCIAL LIFE INSURANCE COMPANY  
 UNITED CONCORDIA INSURANCE COMPANY  
 WELLCARE HEALTH INSURANCE OF ARIZONA INC.  
 WELLCARE PRESCRIPTION INSURANCE INC

### CA - CALIFORNIA

21ST CENTURY CASUALTY COMPANY  
 21ST CENTURY INSURANCE COMPANY  
 ALLIANZ REINSURANCE AMERICA INC  
 AMERICAN CONTRACTORS INDEMNITY COMPANY  
 AMERICAN STERLING INSURANCE COMPANY  
 AURORA NATIONAL LIFE ASSURANCE COMPANY  
 CALIFORNIA CASUALTY & FIRE INSURANCE COMPANY  
 CALIFORNIA CASUALTY INDEMNITY EXCHANGE  
 CAMICO MUTUAL INSURANCE COMPANY  
 CASTLEPOINT NATIONAL INSURANCE COMPANY  
 CENTURY-NATIONAL INSURANCE COMPANY  
 DEVELOPERS SURETY AND INDEMNITY COMPANY  
 EMPLOYERS COMPENSATION INSURANCE COMPANY  
 EXPLORER INSURANCE COMPANY  
 FARMERS INSURANCE EXCHANGE  
 FINANCIAL PACIFIC INSURANCE COMPANY  
 FIRE INSURANCE EXCHANGE  
 FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY  
 GEOVERA INSURANCE COMPANY  
 HEALTH NET LIFE INSURANCE COMPANY  
 HERITAGE INDEMNITY COMPANY  
 INSURANCE COMPANY OF THE WEST  
 MID-CENTURY INSURANCE COMPANY  
 NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA  
 NORCAL INSURANCE COMPANY  
 ORION INDEMNITY COMPANY  
 PACIFIC SPECIALTY INSURANCE COMPANY  
 PREFERRED EMPLOYERS INSURANCE COMPANY  
 REAL ADVANTAGE TITLE INSURANCE COMPANY  
 REPUBLIC INDEMNITY COMPANY OF AMERICA  
 REPUBLIC INDEMNITY COMPANY OF CALIFORNIA  
 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  
 WCF SELECT INSURANCE COMPANY  
 ZENITH INSURANCE COMPANY

ZNAT INSURANCE COMPANY

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CO - COLORADO

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

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CT - CONNECTICUT

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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  
DISCOVER PROPERTY & CASUALTY 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

R.V.I. AMERICA INSURANCE COMPANY  
SENTINEL INSURANCE COMPANY, LTD.  
SPARTA INSURANCE COMPANY  
ST. PAUL FIRE AND MARINE INSURANCE COMPANY  
ST. PAUL GUARDIAN INSURANCE COMPANY  
ST. PAUL MERCURY INSURANCE COMPANY  
ST. PAUL PROTECTIVE INSURANCE COMPANY  
TALCOTT RESOLUTION LIFE AND ANNUITY INSURANCE COMPANY  
TALCOTT RESOLUTION LIFE INSURANCE COMPANY  
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
THE CHARTER OAK FIRE INSURANCE COMPANY  
THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY  
THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY OF CONNECTICUT  
THE PHOENIX INSURANCE COMPANY  
THE STANDARD FIRE INSURANCE COMPANY  
THE TRAVELERS CASUALTY COMPANY  
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
THE TRAVELERS INDEMNITY COMPANY  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA  
THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT  
TRAVCO INSURANCE COMPANY  
TRAVELERS CASUALTY AND SURETY COMPANY  
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA  
TRAVELERS CASUALTY COMPANY OF CONNECTICUT  
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA  
TRAVELERS COMMERCIAL CASUALTY COMPANY  
TRAVELERS COMMERCIAL INSURANCE COMPANY  
TRAVELERS CONSTITUTION STATE INSURANCE COMPANY  
TRAVELERS PERSONAL INSURANCE COMPANY  
TRAVELERS PERSONAL SECURITY INSURANCE COMPANY  
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA  
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY  
TRUMBULL INSURANCE COMPANY  
UNITED STATES FIDELITY AND GUARANTY COMPANY  
UNITEDHEALTHCARE INSURANCE COMPANY  
VANTIS LIFE INSURANCE COMPANY  
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

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DC - DISTRICT OF COLUMBIA

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COPIC A RISK RETENTION GROUP  
FORGE INSURANCE COMPANY

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DE - DELAWARE

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ACCELERANT NATIONAL INSURANCE COMPANY  
ADMIRAL INDEMNITY COMPANY  
ALLIED WORLD SPECIALTY INSURANCE COMPANY  
AMERICAN ALTERNATIVE INSURANCE CORPORATION

AMERICAN BUSINESS & MERCANTILE INSURANCE MUTUAL, INC.  
AMERICAN SECURITY INSURANCE COMPANY  
AMTRUST INSURANCE COMPANY  
ARCH REINSURANCE COMPANY  
ARROWOOD INDEMNITY COMPANY  
ATHENE ANNUITY & LIFE ASSURANCE COMPANY  
AUTO-OWNERS SPECIALTY INSURANCE COMPANY  
BERKLEY INSURANCE COMPANY  
BLACKBOARD INSURANCE COMPANY  
BRIGHTHOUSE LIFE INSURANCE COMPANY  
CENTRE INSURANCE COMPANY  
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 INSURANCE COMPANY  
DELTA DENTAL INSURANCE COMPANY  
DENTEGRA INSURANCE COMPANY  
DIGITAL ADVANTAGE INSURANCE COMPANY  
ENDURANCE AMERICAN INSURANCE COMPANY  
ENDURANCE ASSURANCE CORPORATION  
EVEREST DENALI INSURANCE COMPANY  
EVEREST NATIONAL INSURANCE COMPANY  
EVEREST PREMIER INSURANCE COMPANY  
EVEREST REINSURANCE COMPANY  
EXECUTIVE RISK INDEMNITY INC.  
FIREMEN'S INSURANCE COMPANY OF WASHINGTON, DC  
FREESTONE INSURANCE COMPANY (FKA DALLAS NATIONAL INSURANCE COMPANY)  
GAINBRIDGE LIFE INSURANCE COMPANY  
GENERAL REINSURANCE CORPORATION  
GENERAL STAR NATIONAL INSURANCE COMPANY  
GENESIS INSURANCE COMPANY  
GENWORTH LIFE INSURANCE COMPANY  
GREENWICH INSURANCE COMPANY  
HUDSON INSURANCE COMPANY  
INDEPENDENCE AMERICAN INSURANCE COMPANY  
INDEPENDENCE LIFE AND ANNUITY COMPANY  
KNIGHTBROOK INSURANCE COMPANY  
LYNDON SOUTHERN INSURANCE COMPANY  
MAGELLAN LIFE INSURANCE COMPANY  
MANY INSURANCE COMPANY FKA DIGITAL EDGE INSURANCE COMPANY  
MARKEL GLOBAL REINSURANCE COMPANY  
METROMILE INSURANCE COMPANY  
MIDWEST EMPLOYERS CASUALTY COMPANY  
MILFORD CASUALTY INSURANCE COMPANY  
MTAW INSURANCE COMPANY  
MUNICH REINSURANCE AMERICA, INC.  
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION  
NEXT INSURANCE US COMPANY  
PARK AVENUE LIFE INSURANCE COMPANY

PARK NATIONAL INSURANCE COMPANY  
PARTNERRE AMERICA INSURANCE COMPANY  
ROOT PROPERTY & CASUALTY INSURANCE COMPANY  
SCOR GLOBAL LIFE AMERICAS REINSURANCE COMPANY  
SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE  
SCOTTISH RE (U.S.), INC.  
SECURITY NATIONAL INSURANCE COMPANY  
STANDARD GUARANTY INSURANCE COMPANY  
STARSTONE NATIONAL INSURANCE COMPANY  
TECHNOLOGY INSURANCE COMPANY, INC.  
THE GUARDIAN INSURANCE & ANNUITY COMPANY, INC  
THE PENN INSURANCE AND ANNUITY COMPANY  
TOA REINSURANCE COMPANY OF AMERICA  
TOGGLE INSURANCE COMPANY  
UNITED STATES FIRE INSURANCE COMPANY  
WESCO INSURANCE COMPANY  
WILMINGTON INSURANCE COMPANY  
WORK FIRST CASUALTY COMPANY  
XL INSURANCE AMERICA, INC.  
XL SPECIALTY INSURANCE COMPANY

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#### FL - FLORIDA

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ACCREDITED SURETY AND CASUALTY COMPANY, INC.  
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA  
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA  
AMERICAN FAMILY HOME INSURANCE COMPANY  
AMERICAN FIDELITY LIFE INSURANCE COMPANY  
AMERICAN HERITAGE LIFE INSURANCE COMPANY  
AMERICAN SOUTHERN HOME INSURANCE COMPANY  
AMERICAN STRATEGIC INSURANCE CORP  
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  
REPUBLIC MORTGAGE ASSURANCE COMPANY  
ROCHE SURETY AND CASUALTY COMPANY, INC.  
SAFEPORT INSURANCE COMPANY

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

TRI-STATE INSURANCE COMPANY OF MINNESOTA	CSA FRATERNAL LIFE
UNION INSURANCE COMPANY	DEARBORN LIFE INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE	DEERFIELD INSURANCE COMPANY
UNITED FIRE & CASUALTY COMPANY	DIAMOND INSURANCE COMPANY
UNITED LIFE INSURANCE COMPANY	ECONOMY FIRE & CASUALTY COMPANY
VENERABLE INSURANCE AND ANNUITY COMPANY	ECONOMY PREFERRED INSURANCE COMPANY
WADENA INSURANCE COMPANY	ECONOMY PREMIER ASSURANCE COMPANY
WESTERN AGRICULTURAL INSURANCE COMPANY	EDUCATORS LIFE INSURANCE COMPANY OF AMERICA
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ID - IDAHO	ELCO MUTUAL LIFE AND ANNUITY
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UNITED HERITAGE LIFE INSURANCE COMPANY	EMPIRE FIRE AND MARINE INSURANCE COMPANY
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IL - ILLINOIS	ENCOMPASS INDEMNITY COMPANY
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1891 FINANCIAL LIFE	ENCOMPASS INSURANCE COMPANY
4 EVER LIFE INSURANCE COMPANY	ESURANCE INSURANCE COMPANY
ACIG INSURANCE COMPANY	ESURANCE INSURANCE COMPANY OF NEW JERSEY
ACSTAR INSURANCE COMPANY	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY
AFFIRMATIVE INSURANCE COMPANY	EVERLAKE ASSURANCE COMPANY
AGCS MARINE INSURANCE COMPANY	EVERLAKE LIFE INSURANCE COMPANY
AIG ASSURANCE COMPANY	FEDERAL LIFE INSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY
ALAMANCE INSURANCE COMPANY	FIREMAN'S FUND INSURANCE COMPANY
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	FIRST FINANCIAL INSURANCE COMPANY
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	FLORISTS' MUTUAL INSURANCE COMPANY
ALLSTATE INDEMNITY COMPANY	FORTRESS INSURANCE COMPANY
ALLSTATE INSURANCE COMPANY	GATEWAY INSURANCE COMPANY
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	GRANITE STATE INSURANCE COMPANY
ALLSTATE NORTHBROOK INDEMNITY COMPANY	GUARANTEE TRUST LIFE INSURANCE COMPANY
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	HARCO NATIONAL INSURANCE COMPANY
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	HARTFORD INSURANCE COMPANY OF ILLINOIS
AMERICAN ZURICH INSURANCE COMPANY	HCSC INSURANCE SERVICES COMPANY
AMEX ASSURANCE COMPANY	HDI GLOBAL INSURANCE COMPANY
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	HEALTH ALLIANCE - MIDWEST, INC.
ARGONAUT INSURANCE COMPANY	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY
ARGONAUT-MIDWEST INSURANCE COMPANY	HISCOX INSURANCE COMPANY INC.
AXIS INSURANCE COMPANY	HORACE MANN INSURANCE COMPANY
BANKERS LIFE AND CASUALTY COMPANY	HORACE MANN LIFE INSURANCE COMPANY
BUREAU VERITAS INSPECTION AND INSURANCE COMPANY	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY
CATHOLIC FRATERNAL LIFE	HUMANA BENEFIT PLAN OF ILLINOIS, INC.
CATHOLIC ORDER OF FORESTERS	ILLINOIS MUTUAL LIFE INSURANCE COMPANY
CHICAGO INSURANCE COMPANY	ILLINOIS NATIONAL INSURANCE CO.
CLEARCOVER INSURANCE COMPANY	INDEPENDENT ORDER OF VIKINGS
COLONIAL AMERICAN CASUALTY & SURETY COMPANY	INSURANCE COMPANY OF ILLINOIS
COLUMBIAN LIFE INSURANCE COMPANY	INVERIN INSURANCE COMPANY
COMBINED INSURANCE COMPANY OF AMERICA	IRONSHORE INDEMNITY INC.
CONCERT INSURANCE COMPANY	ISMIE MUTUAL INSURANCE COMPANY
CONTINENTAL CASUALTY COMPANY	LANCER INSURANCE COMPANY
CONTRACTORS BONDING AND INSURANCE COMPANY	LIBERTY INSURANCE CORPORATION
COUNTRY CASUALTY INSURANCE COMPANY	LIBERTY INSURANCE UNDERWRITERS INC.
COUNTRY INVESTORS LIFE ASSURANCE COMPANY	LINCOLN HERITAGE LIFE INSURANCE COMPANY
COUNTRY LIFE INSURANCE COMPANY	LM GENERAL INSURANCE COMPANY
COUNTRY MUTUAL INSURANCE COMPANY	LM INSURANCE CORPORATION
COUNTRY PREFERRED INSURANCE COMPANY	MARKEL INSURANCE COMPANY
	MERASTAR INSURANCE COMPANY

MIDWEST INSURANCE COMPANY  
MILLERS FIRST INSURANCE COMPANY, IN  
REHABILITATION  
MODERN WOODMEN OF AMERICA  
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD  
NATIONAL SURETY CORPORATION  
NEW HAMPSHIRE INSURANCE COMPANY  
OLD REPUBLIC GENERAL INSURANCE CORPORATION  
OLD REPUBLIC LIFE INSURANCE COMPANY  
OLD REPUBLIC SECURITY ASSURANCE COMPANY  
ONSTAR NATIONAL INSURANCE COMPANY  
PEERLESS INDEMNITY INSURANCE COMPANY  
PEKIN LIFE INSURANCE COMPANY  
PIE CASUALTY INSURANCE COMPANY  
POLISH NATIONAL ALLIANCE OF THE US OF NA  
POLISH ROMAN CATHOLIC UNION OF AMERICA  
PROASSURANCE INSURANCE COMPANY OF AMERICA  
PUBLIC SERVICE INSURANCE COMPANY  
RELIANCE STANDARD LIFE INSURANCE COMPANY  
RESERVE NATIONAL INSURANCE COMPANY  
RESOURCE LIFE INSURANCE COMPANY  
RESPONSE INSURANCE COMPANY  
RESPONSE WORLDWIDE INSURANCE COMPANY  
RLI INSURANCE COMPANY  
ROYAL NEIGHBORS OF AMERICA  
SAFECO INSURANCE COMPANY OF ILLINOIS  
SAFETY FIRST INSURANCE COMPANY  
SAFEWAY INSURANCE COMPANY  
SPECIALTY RISK OF AMERICA  
SPINNAKER INSURANCE COMPANY  
STATE FARM CLASSIC INSURANCE COMPANY  
STATE FARM FIRE AND CASUALTY COMPANY  
STATE FARM GENERAL INSURANCE COMPANY  
STATE FARM HEALTH INSURANCE COMPANY  
STATE FARM LIFE INSURANCE COMPANY  
STATE FARM MUTUAL AUTOMOBILE INSURANCE  
COMPANY  
STERLING LIFE INSURANCE COMPANY  
TEACHERS INSURANCE COMPANY  
THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND  
THE FIRST LIBERTY INSURANCE CORPORATION  
THE INSURANCE COMPANY OF THE STATE OF  
PENNSYLVANIA  
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC  
TRANSPORTATION INSURANCE COMPANY  
TRUASSURE INSURANCE COMPANY  
TRUSTMARK INSURANCE COMPANY  
TRUSTMARK LIFE INSURANCE COMPANY  
UNITED INSURANCE COMPANY OF AMERICA  
UNITED NATIONAL LIFE INSURANCE COMPANY OF  
AMERICA  
UNITED SECURITY INSURANCE COMPANY  
UNITEDHEALTHCARE INSURANCE COMPANY OF AMERICA  
UNIVERSAL UNDERWRITERS INSURANCE COMPANY  
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE  
COMPANY  
VIRGINIA SURETY COMPANY, INC.

WARNER INSURANCE COMPANY  
WILCAC LIFE INSURANCE COMPANY  
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS  
ZURICH AMERICAN LIFE INSURANCE COMPANY

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IN - INDIANA

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

UNICARE LIFE & HEALTH INSURANCE COMPANY  
UNITED HOME LIFE INSURANCE COMPANY  
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY  
WASHINGTON NATIONAL INSURANCE COMPANY  
WELLFLEET INSURANCE COMPANY  
WEST AMERICAN INSURANCE COMPANY

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**KS - KANSAS**

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

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**KY - KENTUCKY**

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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.

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**LA - LOUISIANA**

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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

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**MA - MASSACHUSETTS**

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BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA  
BOSTON MUTUAL LIFE INSURANCE COMPANY  
CENTRE LIFE INSURANCE COMPANY  
COFACE NORTH AMERICA INSURANCE COMPANY

COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY

ELECTRIC INSURANCE COMPANY

FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY  
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY  
LIBERTY MUTUAL INSURANCE COMPANY  
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY  
MONARCH LIFE INSURANCE COMPANY  
NEW ENGLAND LIFE INSURANCE COMPANY  
SUPREME COUNCIL OF THE ROYAL ARCANUM  
THE PAUL REVERE LIFE INSURANCE COMPANY  
THE SAVINGS BANK MUTUAL LIFE INSURANCE COMPANY OF MASSACHUSETTS

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**MD - MARYLAND**

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ASSURED GUARANTY CORP.  
ATRADIUS TRADE CREDIT INSURANCE, INC.  
AVEMCO INSURANCE COMPANY  
BALTIMORE LIFE INSURANCE COMPANY  
BANNER LIFE INSURANCE COMPANY  
EULER HERMES NORTH AMERICA INSURANCE COMPANY  
PROFESSIONALS ADVOCATE INSURANCE COMPANY  
RENAISSANCE REINSURANCE US INC  
UNION LABOR LIFE INSURANCE COMPANY

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**ME - MAINE**

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

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**MI - MICHIGAN**

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AAA LIFE INSURANCE COMPANY  
ACCIDENT FUND GENERAL INSURANCE COMPANY  
ACCIDENT FUND INSURANCE COMPANY OF AMERICA  
ACCIDENT FUND NATIONAL INSURANCE COMPANY  
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY  
AMERICAN ROAD INSURANCE COMPANY  
AMERISURE INSURANCE COMPANY  
AMERISURE MUTUAL INSURANCE COMPANY (A STOCK COMPANY)  
AMERISURE PARTNERS INSURANCE COMPANY  
AMERITRUST INSURANCE CORPORATION  
ANSUR AMERICA INSURANCE COMPANY  
ASPIDA LIFE INSURANCE COMPANY  
AUTO CLUB GROUP INSURANCE COMPANY  
AUTO CLUB INSURANCE ASSOCIATION  
AUTO CLUB LIFE INSURANCE COMPANY  
AUTO CLUB PROPERTY-CASUALTY INSURANCE COMPANY  
AUTO-OWNERS INSURANCE COMPANY  
AUTO-OWNERS LIFE INSURANCE COMPANY  
CHEROKEE INSURANCE COMPANY  
CIM INSURANCE CORPORATION  
CITIZENS INSURANCE COMPANY OF AMERICA  
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN

FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY  
FOREMOST SIGNATURE INSURANCE COMPANY  
FORTUITY INSURANCE COMPANY  
FRANKENMUTH INSURANCE COMPANY  
GLENER LIFE INSURANCE SOCIETY  
HOME-OWNERS INSURANCE COMPANY  
JACKSON NATIONAL LIFE INSURANCE COMPANY  
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)  
LIBERTY UNION LIFE ASSURANCE COMPANY  
LIFESECURE INSURANCE CO.  
LOCOMOTIVE ENGINEERS & CONDUCTORS MUTUAL PROTECTIVE ASSOCIATION  
MEMBERSELECT INSURANCE COMPANY  
MHA INSURANCE COMPANY  
MIC GENERAL INSURANCE CORPORATION  
MIC PROPERTY AND CASUALTY INSURANCE CORPORATION  
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY  
MOTORS INSURANCE CORPORATION  
PROASSURANCE CASUALTY COMPANY  
PROCENTURY INSURANCE COMPANY  
REVOL ONE INSURANCE COMPANY  
STAR INSURANCE COMPANY  
SUN LIFE AND HEALTH INSURANCE COMPANY (U.S.)  
THE GUARANTEE COMPANY OF NORTH AMERICA USA  
THE UNITED STATES BUSINESS OF THE CANADA LIFE ASSURANCE COMPANY  
UNITED STATES BRANCH OF THE SUN LIFE ASSURANCE COMPANY OF CANADA  
US HEALTH AND LIFE INSURANCE COMPANY  
WHITE PINE INSURANCE COMPANY  
WILLIAMSBURG NATIONAL INSURANCE COMPANY  
WOMAN'S LIFE INSURANCE SOCIETY

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#### MN - MINNESOTA

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ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA  
AMERICAN COMPENSATION INSURANCE COMPANY  
AUSTIN MUTUAL INSURANCE COMPANY  
BLOOMINGTON COMPENSATION INSURANCE COMPANY  
CATHOLIC WORKMAN  
FEDERATED LIFE INSURANCE COMPANY  
FEDERATED MUTUAL INSURANCE COMPANY  
FEDERATED RESERVE INSURANCE COMPANY  
FEDERATED SERVICE INSURANCE COMPANY  
GRANITE RE, INC.  
GREAT NORTHWEST INSURANCE COMPANY  
HEALTHPARTNERS INSURANCE COMPANY  
MEDICA INSURANCE COMPANY  
MII LIFE INSURANCE, INCORPORATED  
MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY  
MINNESOTA LIFE INSURANCE COMPANY  
MMIC INSURANCE INC  
NAU COUNTRY INSURANCE COMPANY  
NORTH STAR GENERAL INSURANCE COMPANY  
NORTH STAR MUTUAL INSURANCE COMPANY  
PIONEER SPECIALTY INSURANCE COMPANY

PREFERREDONE INSURANCE COMPANY  
RELIASTAR LIFE INSURANCE COMPANY  
RIVERSOURCE LIFE INSURANCE COMPANY  
RURAL COMMUNITY INSURANCE COMPANY  
SECURIAN CASUALTY COMPANY  
SECURIAN LIFE INSURANCE COMPANY  
SECURITY LIFE INSURANCE COMPANY OF AMERICA  
SFM MUTUAL INSURANCE COMPANY  
SFM SAFE INSURANCE COMPANY  
SFM SELECT INSURANCE COMPANY  
SONS OF NORWAY  
WESTERN NATIONAL ASSURANCE COMPANY  
WESTERN NATIONAL MUTUAL INSURANCE COMPANY  
WILTON REASSURANCE COMPANY

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#### MO - MISSOURI

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AGENTS NATIONAL TITLE INSURANCE COMPANY  
AMERICAN AUTOMOBILE INSURANCE COMPANY  
AMERICAN FINANCIAL SECURITY LIFE INSURANCE COMPANY  
AMERICAN NATIONAL GENERAL INSURANCE COMPANY  
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY  
AMERICAN SENTINEL INSURANCE COMPANY  
ARCH INDEMNITY INSURANCE COMPANY  
ARCH INSURANCE COMPANY  
ARCH PROPERTY CASUALTY INSURANCE COMPANY (FORMERLY ARCH EXCESS & SURPLUS INSURANCE COMPANY)  
CAMERON NATIONAL INSURANCE COMPANY  
CATERPILLAR INSURANCE COMPANY  
CATERPILLAR LIFE INSURANCE COMPANY  
COLUMBIA MUTUAL INSURANCE COMPANY  
COVENTRY HEALTH AND LIFE INSURANCE COMPANY  
ELIPS LIFE INSURANCE COMPANY  
ESSENTIA INSURANCE COMPANY  
FAMILY BENEFIT LIFE INSURANCE COMPANY  
FIDELITY SECURITY LIFE INSURANCE COMPANY  
FLETCHER REINSURANCE COMPANY  
GENERAL AMERICAN LIFE INSURANCE COMPANY  
IBEXIS LIFE & ANNUITY INSURANCE COMPANY  
KANSAS CITY LIFE INSURANCE COMPANY  
LUMBERMEN'S UNDERWRITING ALLIANCE-U.S.  
EPPERSON UNDERWRITING CO.,ATTY.  
LUMICO LIFE INSURANCE COMPANY  
NATIONAL FIRE AND INDEMNITY EXCHANGE  
NATIONAL GENERAL ASSURANCE COMPANY  
NATIONAL GENERAL INSURANCE COMPANY  
NATIONAL GENERAL INSURANCE ONLINE INC  
NEW HORIZONS INSURANCE COMPANY OF MISSOURI  
OLD AMERICAN INSURANCE COMPANY  
OZARK NATIONAL LIFE INSURANCE COMPANY  
PROTECTIVE PROPERTY & CASUALTY INSURANCE COMPANY  
RGA REINSURANCE COMPANY  
SAFETY NATIONAL CASUALTY CORPORATION  
SHELTER GENERAL INSURANCE COMPANY

SHELTER LIFE INSURANCE COMPANY  
 SHELTER MUTUAL INSURANCE COMPANY  
 SWISS RE CORPORATE SOLUTIONS AMERICA  
 INSURANCE CORPORATION  
 SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE  
 CORPORATION  
 SWISS RE CORPORATE SOLUTIONS PREMIER  
 INSURANCE CORPORATION  
 SWISS RE LIFE & HEALTH AMERICA INC.  
 THE BAR PLAN MUTUAL INSURANCE COMPANY  
 THE RELIABLE LIFE INSURANCE COMPANY  
 THE TRAVELERS PROTECTIVE ASSOCIATION OF  
 AMERICA  
 TRADERS INSURANCE COMPANY  
 UNITEDHEALTHCARE OF THE MIDWEST, INC.  
 WESTPORT INSURANCE CORPORATION  
 ZPIC INSURANCE COMPANY

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MS - MISSISSIPPI

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INDEMNITY NATIONAL INSURANCE COMPANY

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MT - MONTANA

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ALPS PROPERTY & CASUALTY INSURANCE COMPANY

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NC - NORTH CAROLINA

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

WILSHIRE INSURANCE COMPANY

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ND - NORTH DAKOTA

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GREAT DIVIDE INSURANCE COMPANY  
 PIONEER MUTUAL LIFE INSURANCE COMPANY  
 SURETY LIFE AND CASUALTY INSURANCE COMPANY

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NE - NEBRASKA

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5 STAR LIFE INSURANCE COMPANY  
 ABILITY INSURANCE COMPANY  
 ACCEPTANCE CASUALTY INSURANCE COMPANY  
 ACCEPTANCE INDEMNITY INSURANCE COMPANY  
 ACCEPTANCE INSURANCE COMPANY  
 ALL LINES INTERLOCAL COOPERATIVE AGGREGATE  
 POOL (ALICAP)  
 AMERICAN FAMILY LIFE ASSURANCE COMPANY OF  
 COLUMBUS (AFLAC)  
 AMERICAN INTERSTATE INSURANCE COMPANY  
 AMERICAN LIFE & SECURITY CORP.  
 AMERIHEALTH NEBRASKA INC  
 AMERITAS LIFE INSURANCE CORP.  
 ASSURANCEAMERICA INSURANCE COMPANY  
 ASSURITY LIFE INSURANCE COMPANY  
 AZGUARD  
 BATTLE CREEK MUTUAL INSURANCE COMPANY  
 BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY  
 BERKSHIRE HATHAWAY HOMESTATE INSURANCE  
 COMPANY  
 BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF  
 NEBRASKA  
 BERKSHIRE HATHAWAY SPECIALTY INSURANCE  
 COMPANY  
 BLUE CROSS AND BLUE SHIELD OF NEBRASKA, INC.  
 BOONE AND ANTELOPE MUTUAL INSSURANCE COMPANY  
 CAPITOL CASUALTY COMPANY  
 CARE IMPROVEMENT PLUS SOUTH CENTRAL  
 INSURANCE COMPANY  
 CENSTAT CASUALTY COMPANY  
 CENTRAL STATES HEALTH AND LIFE CO. OF OMAHA  
 CENTRAL STATES INDEMNITY CO. OF OMAHA  
 CENTURION CASUALTY COMPANY  
 CLAY COUNTY MUTUAL INSURANCE COMPANY  
 COLUMBIA INSURANCE COMPANY  
 COLUMBIA NATIONAL INSURANCE COMPANY  
 COMMUNITY CARE HEALTH PLAN OF NEBRASKA, INC.  
 CONTINENTAL AMERICAN INSURANCE COMPANY  
 COVENTRY HEALTH CARE OF NEBRASKA, INC.  
 COWBELL SPECIALTY INSURANCE COMPANY  
 CSI LIFE INSURANCE COMPANY  
 DELTA DENTAL OF NEBRASKA  
 EMPLOYERS MUTUAL ACCEPTENCE COMPANY  
 FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF  
 SEWARD COUNTY  
 FARMERS MUTUAL INSURANCE COMPANY OF NEBRASKA  
 FARMERS MUTUAL UNITED INSURANCE COMPANY INC  
 FIRST AMERICAN TITLE INSURANCE COMPANY  
 FIRST LANDMARK LIFE INSURANCE COMPANY

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

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**NJ - NEW JERSEY**

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

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**NM - NEW MEXICO**

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CONTINENTAL INDEMNITY COMPANY  
ILLINOIS INSURANCE COMPANY  
PENNSYLVANIA INSURANCE COMPANY

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**NV - NEVADA**

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EMPLOYERS INSURANCE COMPANY OF NEVADA  
SIERRA HEALTH AND LIFE INSURANCE COMPANY, INC.

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**NY - NEW YORK**

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21ST CENTURY NORTH AMERICA INSURANCE COMPANY  
AIU INSURANCE COMPANY  
ALEA NORTH AMERICA INSURANCE COMPANY  
AMALGAMATED LIFE INSURANCE COMPANY  
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY  
AMERICAN HOME ASSURANCE COMPANY  
AMERICAN MEDICAL AND LIFE INSURANCE COMPANY  
AMERICAN PET INSURANCE COMPANY  
AMTRUST TITLE INSURANCE COMPANY  
ASSURED GUARANTY MUNICIPAL CORP.  
ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF NEW YORK  
ATLANTIC SPECIALTY INSURANCE COMPANY  
AXA INSURANCE COMPANY  
AXIS REINSURANCE COMPANY  
BERKSHIRE HATHAWAY ASSURANCE CORPORATION  
BUILD AMERICA MUTUAL ASSURANCE COMPANY  
CEDAR INSURANCE COMPANY  
CERITY INSURANCE COMPANY  
CHUBB INDEMNITY INSURANCE COMPANY  
CHURCH INSURANCE COMPANY  
CHURCH LIFE INSURANCE CORPORATION

COALITION INSURANCE COMPANY (FKA DIGITAL AFFECT INSURANCE COMPANY)

COLUMBIAN MUTUAL LIFE INSURANCE COMPANY  
COMMERCE AND INDUSTRY INSURANCE COMPANY  
COMMERCIAL TRAVELERS LIFE INSURANCE COMPANY  
COMPASS INSURANCE COMPANY  
CONSTITUTION INSURANCE COMPANY  
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY  
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY

FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY

GENERAL SECURITY NATIONAL INSURANCE COMPANY  
GENERALI U.S. BRANCH

GERBER LIFE INSURANCE COMPANY  
GLOBAL REINSURANCE CORPORATION OF AMERICA  
GRAPHIC ARTS MUTUAL INSURANCE COMPANY  
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK  
GREATER NEW YORK MUTUAL INSURANCE COMPANY  
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA  
JEFFERSON INSURANCE COMPANY  
LEMONADE INSURANCE COMPANY

LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK  
MBIA INSURANCE CORPORATION

METROPOLITAN LIFE INSURANCE COMPANY  
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA  
MITSUI SUMITOMO INSURANCE USA INC.

MONITOR LIFE INSURANCE COMPANY OF NEW YORK  
MONEY LIFE INSURANCE COMPANY

MOUNTAIN VALLEY INDEMNITY COMPANY  
MUTUAL OF AMERICA LIFE INSURANCE COMPANY

NASSAU LIFE INSURANCE COMPANY

NATIONAL BENEFIT LIFE INSURANCE COMPANY  
NATIONAL CONTINENTAL INSURANCE COMPANY  
NATIONAL PUBLIC FINANCE GUARANTEE CORPORATION  
NATIONAL SECURITY LIFE AND ANNUITY COMPANY  
NATIONAL TITLE INSURANCE OF NEW YORK INC  
NAVIGATORS INSURANCE COMPANY

NEW YORK LIFE INSURANCE COMPANY

NEW YORK MARINE AND GENERAL INSURANCE COMPANY

NOVA CASUALTY COMPANY

PARTNER REINSURANCE COMPANY OF THE U.S.

PLYMOUTH ROCK ASSURANCE PREFERRED CORPORATION

RAMPART INSURANCE COMPANY

RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK

ROCHDALE INSURANCE COMPANY

SAMSUNG FIRE & MARINE INSURANCE CO., LTD (US BRANCH)

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

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OH - OHIO

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ALL AMERICA INSURANCE COMPANY  
 ALLIED INSURANCE COMPANY OF AMERICA  
 AMERICAN COMMERCE INSURANCE COMPANY  
 AMERICAN EMPIRE INSURANCE COMPANY  
 AMERICAN MODERN HOME INSURANCE COMPANY  
 AMERICAN MODERN PROPERTY AND CASUALTY  
 INSURANCE COMPANY  
 AMERICAN MODERN SELECT INSURANCE COMPANY  
 AMERICAN RETIREMENT LIFE INSURANCE COMPANY  
 AMERICAN SELECT INSURANCE COMPANY  
 ANNUITY INVESTORS LIFE INSURANCE COMPANY  
 BCS INSURANCE COMPANY  
 BRANCH INSURANCE EXCHANGE  
 BRISTOL WEST INSURANCE COMPANY  
 BUCKEYE STATE MUTUAL INSURANCE COMPANY  
 CENTRAL MUTUAL INSURANCE COMPANY  
 CIGNA INSURANCE COMPANY(FORMERLY UNITED  
 BENEFIT LIFE INSURANCE COMPANY)  
 CIGNA NATIONAL HEALTH INSURANCE COMPANY  
 CINCINNATI LIFE INSURANCE COMPANY  
 COLONY SPECIALTY INSURANCE COMPANY  
 COLUMBUS LIFE INSURANCE COMPANY  
 CRESTBROOK INSURANCE COMPANY  
 DEALERS ASSURANCE COMPANY  
 ELIXIR INSURANCE COMPANY  
 ENCOVA LIFE INSURANCE COMPANY  
 EVERGREEN NATIONAL INDEMNITY COMPANY  
 FALLS LAKE NATIONAL INSURANCE COMPANY

FAMILY HERITAGE LIFE INSURANCE COMPANY OF  
 AMERICA  
 FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE  
 U.S.A.  
 FORTITUDE CASUALTY INSURANCE COMPANY  
 FREEDOM SPECIALTY INSURANCE COMPANY  
 GREAT AMERICAN ALLIANCE INSURANCE COMPANY  
 GREAT AMERICAN ASSURANCE COMPANY  
 GREAT AMERICAN INSURANCE COMPANY  
 GREAT AMERICAN SECURITY INSURANCE COMPANY  
 GREAT AMERICAN SPIRIT INSURANCE COMPANY  
 HARLEYSVILLE INSURANCE COMPANY  
 HARLEYSVILLE PREFERRED INSURANCE COMPANY  
 HARLEYSVILLE WORCESTER INSURANCE COMPANY  
 INTEGRITY LIFE INSURANCE COMPANY  
 IOWA AMERICAN INSURANCE COMPANY  
 IOWA MUTUAL INSURANCE COMPANY  
 LOYAL AMERICAN LIFE INSURANCE COMPANY  
 MANHATTAN NATIONAL LIFE INSURANCE COMPANY  
 MASSMUTUAL ASCEND LIFE INSURANCE COMPANY  
 MEDMUTUAL LIFE INSURANCE COMPANY  
 MID-CONTINENT ASSURANCE COMPANY  
 MID-CONTINENT CASUALTY COMPANY  
 MOTORISTS COMMERCIAL MUTUAL INSURANCE  
 COMPANY  
 NATIONAL CASUALTY COMPANY  
 NATIONAL INTERSTATE INSURANCE COMPANY  
 NATIONWIDE AFFINITY INSURANCE COMPANY OF  
 AMERICA  
 NATIONWIDE ASSURANCE COMPANY  
 NATIONWIDE GENERAL INSURANCE COMPANY  
 NATIONWIDE INSURANCE COMPANY OF AMERICA  
 NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY  
 NATIONWIDE LIFE INSURANCE COMPANY  
 NATIONWIDE MUTUAL FIRE INSURANCE COMPANY  
 NATIONWIDE MUTUAL INSURANCE COMPANY  
 NATIONWIDE PROPERTY AND CASUALTY INSURANCE  
 COMPANY  
 OBSIDIAN INSURANCE COMPANY  
 OHIO FARMERS INSURANCE COMPANY  
 OHIO INDEMNITY COMPANY  
 OHIO NATIONAL LIFE ASSURANCE CORPORATION  
 OHIO NATIONAL LIFE INSURANCE COMPANY  
 OLD GUARD INSURANCE COMPANY  
 OPTUM INSURANCE OF OHIO, INC.  
 OWNERS INSURANCE COMPANY  
 PROGRESSIVE ADVANCED INSURANCE COMPANY  
 PROGRESSIVE CASUALTY INSURANCE COMPANY  
 PROGRESSIVE COMMERCIAL CASUALTY COMPANY  
 PROGRESSIVE DIRECT INSURANCE COMPANY  
 PROGRESSIVE MAX INSURANCE COMPANY  
 PROGRESSIVE NORTHWESTERN INSURANCE COMPANY  
 PROGRESSIVE PREFERRED INSURANCE COMPANY  
 PROGRESSIVE SPECIALTY INSURANCE COMPANY  
 PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE  
 COMPANY  
 RADIAN TITLE INSURANCE, INC.

ROOT INSURANCE COMPANY  
 SCOTTSDALE INDEMNITY COMPANY  
 STATE AUTOMOBILE MUTUAL INSURANCE COMPANY  
 THE CINCINNATI CASUALTY COMPANY  
 THE CINCINNATI INDEMNITY COMPANY  
 THE CINCINNATI INSURANCE COMPANY  
 THE LAFAYETTE LIFE INSURANCE COMPANY  
 THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA  
 THE PIE INSURANCE COMPANY  
 THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY  
 TRANSPORT INSURANCE COMPANY  
 TRIUMPHE CASUALTY COMPANY  
 TRUSTGARD INSURANCE COMPANY  
 UNITED FINANCIAL CASUALTY COMPANY  
 UNITY FINANCIAL LIFE INSURANCE COMPANY  
 UNIVERSAL GUARANTY LIFE INSURANCE COMPANY  
 VANLINER INSURANCE COMPANY  
 VICTORIA FIRE & CASUALTY COMPANY  
 VISION SERVICE PLAN INSURANCE COMPANY  
 WESTERN - SOUTHERN LIFE ASSURANCE COMPANY  
 WESTFIELD CHAMPION INSURANCE COMPANY  
 WESTFIELD INSURANCE COMPANY  
 WESTFIELD NATIONAL INSURANCE COMPANY  
 WESTFIELD PREMIER INSURANCE COMPANY  
 WESTFIELD SELECT INSURANCE COMPANY  
 WESTFIELD SUPERIOR INSURANCE COMPANY  
 WESTFIELD TOUCHSTONE INSURANCE COMPANY

**OK - OKLAHOMA**

AMERICAN BENEFIT LIFE INSURANCE COMPANY  
 AMERICAN FIDELITY ASSURANCE COMPANY  
 AMERICAN GUARANTY TITLE INSURANCE COMPANY  
 AMERICAN MERCURY INSURANCE COMPANY  
 AMERICAN PUBLIC LIFE INS CO  
 AMFIRST INSURANCE COMPANY  
 DRIVER'S 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.  
 NATIONAL AMERICAN INSURANCE COMPANY  
 OLD SURETY LIFE INSURANCE COMPANY  
 PEGASUS INSURANCE COMPANY, INC.  
 PRIDE NATIONAL 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  
 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)  
 AMGUARD INSURANCE COMPANY  
 ARI INSURANCE COMPANY  
 ATLANTIC STATES INSURANCE COMPANY  
 BANKERS STANDARD INSURANCE COMPANY  
 BEDIVERE INSURANCE COMPANY  
 CANADA LIFE REINSURANCE COMPANYP/K/A LONDON LIFE REINSURANCE COMPANY  
 CENTURY INDEMNITY COMPANY  
 COLONIAL PENN LIFE INSURANCE COMPANY  
 COLONIAL SURETY COMPANY  
 CROATIAN FRATERNAL UNION OF AMERICA  
 DONEGAL MUTUAL INSURANCE COMPANY  
 EASTERN ADVANTAGE ASSURANCE COMPANY  
 EASTERN ALLIANCE INSURANCE COMPANY  
 EASTERN ATLANTIC INSURANCE COMPANY  
 EASTGUARD INSURANCE COMPANY  
 ESSENT GUARANTY INC  
 EVERETT CASH MUTUAL INSURANCE CO.  
 GBU FINANCIAL LIFE  
 GREENWOOD INSURANCE COMPANY  
 HM HEALTH INSURANCE COMPANY  
 HM LIFE INSURANCE COMPANY  
 INDEMNITY INSURANCE COMPANY OF NORTH AMERICA  
 INSURANCE COMPANY OF NORTH AMERICA  
 LIFE INSURANCE COMPANY OF NORTH AMERICA  
 LINCOLN GENERAL INSURANCE COMPANY  
 LOMBARD INTERNATIONAL LIFE ASSURANCE COMPANY  
 LOYAL CHRISTIAN BENEFIT ASSOCIATION  
 MANUFACTURERS ALLIANCE INSURANCE COMPANY  
 MEDAMERICA INSURANCE COMPANY  
 MEDCO CONTAINMENT LIFE INSURANCE COMPANY  
 NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA  
 NORGUARD INSURANCE COMPANY

NORTH POINTE INSURANCE COMPANY  
OBI AMERICA INSURANCE COMPANY  
OBI NATIONAL INSURANCE COMPANY  
OLD REPUBLIC INSURANCE COMPANY  
PACIFIC EMPLOYERS INSURANCE COMPANY  
PENINSULA INSURANCE COMPANY  
PENN MILLERS INSURANCE COMPANY  
PENN TREATY NETWORK AMERICA INSURANCE CO (IN REHABILITATION)  
PENN-AMERICA INSURANCE COMPANY  
PENNSYLVANIA LIFE INSURANCE COMPANY  
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY  
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY  
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY  
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY  
PHILADELPHIA INDEMNITY INSURANCE COMPANY  
PRAETORIAN INSURANCE COMPANY  
QBE INSURANCE CORPORATION  
QBE REINSURANCE CORPORATION  
QCC INSURANCE COMPANY  
R&Q REINSURANCE COMPANY  
RADIAN GUARANTY INC.  
RADIAN MORTGAGE ASSURANCE INC  
ROCKWOOD CASUALTY INSURANCE COMPANY  
SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA  
STONINGTON INSURANCE COMPANY  
THE CONTINENTAL INSURANCE COMPANY  
THE PENN MUTUAL LIFE INSURANCE COMPANY  
UNITED SECURITY ASSURANCE COMPANY OF PENNSYLVANIA  
VALLEY FORGE INSURANCE COMPANY  
WESTCHESTER FIRE INSURANCE COMPANY  
WILLIAM PENN ASSOCIATION

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**RI - RHODE ISLAND**

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

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**SC - SOUTH CAROLINA**

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ATLANTIC COAST LIFE INSURANCE COMPANY  
CANAL INSURANCE COMPANY  
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY  
COMPANION LIFE INSURANCE COMPANY

DAN RISK RETENTION GROUP INC  
DIRECT GENERAL LIFE INSURANCE COMPANY  
DOMA TITLE INSURANCE INC  
GRANULAR INSURANCE COMPANY  
LONG IRON INSURANCE RISK RETENTION GROUP, INC.  
OPENLY INSURANCE COMPANY  
ROMULUS INSURANCE RISK RETENTION GROUP INC  
SKYRAIDER RISK RETENTION GROUP  
VELOCITY INSURANCE COMPANY, A RISK RETENTION GROUP  
WESTCOR LAND TITLE INSURANCE COMPANY  
WFG NATIONAL TITLE INSURANCE COMPANY

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**SD - SOUTH DAKOTA**

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

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**TN - TENNESSEE**

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

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**TX - TEXAS**

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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	LEXON INSURANCE COMPANY
AMERIGROUP INSURANCE COMPANY	LIFE INSURANCE COMPANY OF THE SOUTHWEST
ASPEN AMERICAN INSURANCE COMPANY	MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ASSOCIATION CASUALTY INSURANCE COMPANY	MANHATTANLIFE OF AMERICA INSURANCE COMPANY
ATAIN INSURANCE COMPANY	MCNA INSURANCE COMPANY
BEST LIFE AND HEALTH INSURANCE COMPANY	MEDICUS INSURANCE COMPANY
BLUESHORE INSURANCE COMPANY	MERIT LIFE INSURANCE CO.
CAPITOL LIFE INSURANCE COMPANY	MGA INSURANCE COMPANY INC.
CAPSON PHYSICIANS INSURANCE COMPANY	MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE
CARE IMPROVEMENT PLUS OF TEXAS INSURANCE COMPANY	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY
CATHOLIC LIFE INSURANCE	NATIONAL FOUNDATION LIFE INSURANCE COMPANY
CATLIN INSURANCE COMPANY, INC.	NATIONAL HEALTH INSURANCE COMPANY
CENTRAL SECURITY LIFE INSURANCE COMPANY	NATIONAL INVESTORS TITLE INSURANCE COMPANY
CHRISTIAN FIDELITY LIFE INSURANCE COMPANY	NATIONAL SPECIALTY INSURANCE COMPANY
CITY NATIONAL INSURANCE COMPANY	NATIONAL SUMMIT INSURANCE COMPANY
CLARENDON NATIONAL INSURANCE COMPANY	NATIONAL TEACHERS ASSOC LIFE INS CO
CLEAR BLUE INSURANCE COMPANY	NEW ERA LIFE INSURANCE COMPANY
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST
COMPBENEFITS INSURANCE COMPANY	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA
CONTINENTAL GENERAL INSURANCE COMPANY	OPTIMUM RE INSURANCE COMPANY
CRONUS INSURANCE COMPANY	OSCAR INSURANCE COMPANY
DAYFORWARD LIFE INSURANCE COMPANY INC	PAN-AMERICAN CASUALTY COMPANY
DENTAQUEST NATIONAL INSURANCE COMPANY, INC. (F/K/A DSM USA INSURANCE COMPANY, INC.)	PETROLEUM CASUALTY COMPANY
EMPHEYSYS INSURANCE COMPANY	PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY
ENTERPRISE LIFE INSURANCE COMPANY	PINNACLE NATIONAL INSURANCE COMPANY
EQUITY INSURANCE COMPANY	PIONEER SECURITY LIFE INSURANCE COMPANY
FAMILY LIFE INSURANCE COMPANY	PRODUCERS AGRICULTURE INSURANCE COMPANY
FAMILY SERVICE LIFE INSURANCE COMPANY	PROFESSIONAL INSURANCE COMPANY
FIRST AMERICAN TITLE GUARANTY COMPANY	ROCK RIDGE INSURANCE COMPANY
FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE COMPANY	RURAL TRUST INSURANCE COMPANY
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	SAGICOR LIFE INSURANCE COMPANY
FIRST NATIONAL TITLE INSURANCE COMPANY	SECURICO LIFE INSURANCE COMPANY
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	SELECT INSURANCE COMPANY
FUNERAL DIRECTORS LIFE INSURANCE COMPANY	SENTRUITY CASUALTY COMPANY
GARDEN STATE LIFE INSURANCE COMPANY	SERVICE LLOYDS INSURANCE COMPANY, A STOCK COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	SOUTHERN INSURANCE COMPANY
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY
GPM HEALTH AND LIFE INSURANCE COMPANY	STARR INDEMNITY & LIABILITY COMPANY
GREAT MIDWEST INSURANCE COMPANY	STARR SPECIALTY INSURANCE COMPANY
GREAT SOUTHERN LIFE INSURANCE COMPANY	STATE NATIONAL INSURANCE COMPANY, INC.
HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY, INC.	STERLING NATIONAL LIFE INSURANCE COMPANY INC
HOMEOWNERS OF AMERICA INSURANCE COMPANY	STEWART TITLE GUARANTY COMPANY
IA AMERICAN LIFE INSURANCE COMPANY	SURETEC INSURANCE COMPANY
IMPERIUM INSURANCE COMPANY	TEXAS INTERNATIONAL LIFE INSURANCE COMPANY
INCLINE CASUALTY COMPANY	TEXAS LIFE INSURANCE COMPANY
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC	THE OHIO STATE LIFE INSURANCE COMPANY
INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	TITLE RESOURCES GUARANTY COMPANY
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	TRANSVERSE INSURANCE COMPANY
LIASSO HEALTHCARE INSURANCE COMPANY	TRINITY UNIVERSAL INSURANCE COMPANY
	TRITON INSURANCE COMPANY
	TRUSPIRE RETIREMENT INSURANCE COMPANY
	U.S. SPECIALTY INSURANCE COMPANY
	UNIFIED LIFE INSURANCE COMPANY

UNITED FIDELITY LIFE INSURANCE COMPANY  
UNITED SERVICES AUTOMOBILE ASSOCIATION  
UNITED STATES BRANCH OF THE INDEPENDENT ORDER  
OF FORESTERS  
UPSTREAM LIFE INSURANCE COMPANY  
USAA CASUALTY INSURANCE COMPANY  
USAA GENERAL INDEMNITY COMPANY  
USAA LIFE INSURANCE COMPANY  
VARIABLE ANNUITY LIFE INSURANCE COMPANY  
WINDHAVEN NATIONAL INSURANCE COMPANY  
WRIGHT NATIONAL FLOOD INSURANCE COMPANY  
ZALE INDEMNITY COMPANY

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UT - UTAH

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ACCENDO INSURANCE COMPANY  
AMERICAN LIBERTY INSURANCE COMPANY, INC  
BENEFICIAL LIFE INSURANCE COMPANY  
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY  
SECURITY NATIONAL LIFE INSURANCE COMPANY  
SENTINEL SECURITY LIFE INSURANCE COMPANY  
SILAC INSURANCE COMPANY  
STANDARD LIFE AND CASUALTY INSURANCE COMPANY  
UMIA INSURANCE INC  
WCF NATIONAL INSURANCE COMPANY

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VA - VIRGINIA

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

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VT - VERMONT

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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

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WA - WASHINGTON

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

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WI - WISCONSIN

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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  
CATHOLIC FINANCIAL LIFE  
CHURCH MUTUAL INSURANCE COMPANY, S.I.  
CM REGENT INSURANCE COMPANY  
CM SELECT INSURANCE COMPANY  
DAIRYLAND INSURANCE COMPANY  
DAIRYLAND NATIONAL INSURANCE COMPANY  
EMPLOYERS INSURANCE COMPANY OF WAUSAU  
EVERLY LIFE INSURANCE COMPANY  
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS,  
INC.  
GENERAL CASUALTY COMPANY OF WISCONSIN  
GENERAL CASUALTY INSURANCE COMPANY  
GLENCAR INSURANCE COMPANY  
HARKEN HEALTH INSURANCE COMPANY  
HAWKEYE-SECURITY INSURANCE COMPANY  
HOMESITE INDEMNITY COMPANY  
HOMESITE INSURANCE COMPANY  
HUMANA INSURANCE COMPANY  
HUMANA WISCONSIN HEALTH ORGANIZATION  
INSURANCE CORPORATION  
HUMANADENTAL INSURANCE COMPANY  
JEWELERS MUTUAL INSURANCE COMPANY, SI  
JM SPECIALTY INSURANCE COMPANY  
LIBERTY MUTUAL FIRE INSURANCE COMPANY  
MADISON NATIONAL LIFE INSURANCE COMPANY, INC.  
MEDICA COMMUNITY HEALTH PLAN  
MGIC ASSURANCE CORPORATION  
MGIC INDEMNITY CORPORATION  
MIDDLESEX INSURANCE COMPANY  
MIDVALE INDEMNITY COMPANY  
MORTGAGE GUARANTY INSURANCE CORPORATION  
NATIONAL GUARDIAN LIFE INSURANCE COMPANY  
NATIONAL MORTGAGE INSURANCE CORPORATION  
NATIONAL MUTUAL BENEFIT  
NORTHWESTERN LONG TERM CARE INSURANCE  
COMPANY  
OLD REPUBLIC SURETY COMPANY  
PACIFIC INDEMNITY COMPANY  
PACIFIC STAR INSURANCE COMPANY  
PARKER CENTENNIAL ASSURANCE COMPANY

PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION  
PERMANENT GENERAL ASSURANCE CORPORATION  
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO  
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  
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 MUTUAL INSURANCE COMPANY  
WYSH LIFE AND HEALTH INSURANCE COMPANY

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WV - WEST VIRGINIA

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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, 2022

	PREMIUMS WRITTEN		PREMIUMS WRITTEN
Life	\$1,514,163,239	Workers' Compensation	\$ 391,080,107
Annuity	\$2,411,859,243	Other Liability	\$ 530,682,069
Accident & Health	\$8,013,027,444	Excess Workers' Compensation	\$ 5,265,688
Credit (Life and A & H)	\$ 1,730,377	Products Liability	\$ 26,300,511
Fire	\$ 119,151,685	Private Passenger Auto No-Fault	\$ 581,031
Allied Lines	\$ 140,826,662	Other Private Passenger Auto Liability	\$ 742,000,562
Multiple Peril Crop	\$1,043,545,358	Commercial Auto No-Fault	\$ 17,256
Federal Flood	\$ 5,195,748	Other Commercial Auto Liability	\$ 241,629,102
Private Flood	\$ 4,397,689	Private Passenger Auto Phy. Damage	\$ 765,397,766
Private Crop	\$ 392,139,216	Commercial Auto Physical Damage	\$ 163,929,254
Farmowners Multiple Peril	\$ 308,694,620	Aircraft (All Perils)	\$ 23,808,944
Homeowners Multiple Peril	\$1,071,004,583	Fidelity	\$ 8,677,939
Commercial Multi. Peril (Non-Liability)	\$ 295,066,185	Surety	\$ 52,818,227
Commercial Multi. Peril (Liability)	\$ 99,478,919	Burglary and Theft	\$ 2,762,670
Mortgage Guaranty	\$ 33,681,197	Boiler and Machinery	\$ 19,659,214
Ocean Marine	\$ 6,671,237	Credit	\$ 7,689,859
Inland Marine	\$ 241,349,276	Warranty	\$ 4,241,220
Financial Guaranty	\$ 935,128	Aggregate Write-Ins For Other	\$ 8,922,233
Medical Malpractice	\$ 49,812,694	Title	\$ 84,061,593
Earthquake	\$ 2,996,082	<b>TOTAL:</b>	<b><u>\$18,835,251,827</u></b>

# **INSURANCE COMPANIES DOING BUSINESS IN NEBRASKA FOR THE YEAR 2022**

## **STATISTICAL REPORT FOR:**

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

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

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

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

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

**Following is a list of companies for which Year 2022 Annual  
Statement Information could not be obtained from the NAIC  
Database:**

## **LIFE AND HEALTH COMPANIES:**

<b><u>COMPANY NAME</u></b>	<b><u>STATE OF DOMICILE</u></b>
COOPORTUNITY HEALTH*	IOWA
OMNI DENTAL ASSOCIATES INC*	NEBRASKA
PENNSYLVANIA LIFE INSURANCE COMPANY***	PENNSYLVANIA
SEECCHANGE HEALTH INSURANCE COMPANY*	CALIFORNIA
AMERICAN MEDICAL AND LIFE INSUANCE COMPANY*	NEW YORK
AMERICAN NETWORK INSURANCE COMPANY**	PENNSYLVANIA
AMERICAN UNDERWRITERS LIFE INSURANCE CO***	ARIZONA
BANKERS LIFE INSURANCE COMPANY**	NORTH CAROLINA
CATHOLIC WORKMAN***	MINNESOTA
COLORADO BANKERS LIFE INSURANCE COMPANY**	NORTH CAROLINA
CONCERN: EMPLOYEE ASSISTANCE PROGRAM#	CALIFORNIA
GENERAL AMERICAN LIFE INSURANCE COMPANY***	MISSOURI
INDEPENDENT ORDER OF VIKINGS***	ILLINOIS
MONARCH LIFE INSURANCE COMPANY**	MASSACHUSETTS
NATIONAL MUTUAL BENEFIT***	WISCONSIN
PENN TREATY NETWORK AMERICA INSRUANCE CO*	PENNSYLVANIA
SECURITY LIFE INSURANCE OF AMERICA***	MINNESOTA
STANDARD LIFE INSURANCE COMPANY OF INDIANA*	INDIANA
TIME INSURANCE COMPANY**	WISCONSIN

## **PROPERTY AND CASUALTY COMPANIES:**

<b><u>COMPANY NAME</u></b>	<b><u>STATE OF DOMICILE</u></b>
ACCC INSURANCE COMPANY*	TEXAS
ACCEPTANCE INSURANCE COMPANY***	TEXAS
AFFIRMATIVE INSURANCE COMPANY*	ILLINOIS
AMERICAN STERLING INSURANCE COMPANY*	CALIFORNIA
AMERICAS INSURANCE COMPANY*	DISTRICT OF COLUMBIA
BEDIVERE INSURANCE COMPANY*	TEXAS
CAPSON PHYSICIANS INSURANCE COMPANY*	TEXAS
CASTLEPOINT NATIONAL INSURANCE COMPANY*	CALIFORNIA
DEERFIELD INSURANCE COMPANY***	ILLINOIS
DRIVER'S INSURANCE COMPANY*	OKLAHOMA
FLORIDA SPECIALTY INSURANCE COMPANY*	FLORIDA
FREESTONE INSURANCE COMPANY*	DELAWARE
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
PEGASUS INSURANCE COMPANY, INC*	OKLAHOMA
PRIDE NATIONAL INSURANCE COMPANY*	OKLAHOMA
U S LEGAL SERVICES INC#	FLORIDA
WINDHAVEN NATIONAL INSURANCE COMPANY*	TEXAS

\*Company in liquidation

\*\*Company in rehabilitation

\*\*\*Company license either inactive/suspended/merged

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

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## 2022 FOREIGN HEALTH COMPANIES

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<b>ASSETS:</b>	\$101,367,216,134
<b>LIABILITIES:</b>	\$51,133,361,039
<b>CAPITAL:</b>	\$318,130,059
<b>SURPLUS:</b>	\$49,597,594,979
<b>NET INCOME:</b>	\$7,143,414,657

.....NEBRASKA BUSINESS.....

PREMIUMS	\$901,199,072
MEDICARE	\$586,661,638
MEDICAID	\$83,247,055
FEDERAL EMPLOYEE	\$0

.....NATIONWIDE BUSINESS.....

PREMIUMS	\$65,187,642,744
MEDICARE	\$108,012,678,305
MEDICAID	\$27,303,104,802
FEDERAL EMPLOYEE	\$8,784,157,045

# ASSESSMENT COMPANIES

AS OF  
DECEMBER 31, 2022

Name & Address	NAIC#	Net Received From Members	Net Losses Paid	Reinsurance Premiums Paid	Admitted Assets	Total Liabilities
<b>Clay County Mutual Insurance Company</b> P.O. Box 122 208 West Fairfield Clay Center, NE 68933	14431	\$2,220,771	\$822,667	\$492,647	\$1,121,621	\$551,084
<b>Employers Mutual Acceptance Company</b> 11301 Davenport St Omaha, NE 68154	14687	\$70	\$0	\$0	\$12,758	\$51
<b>Farmers Mutual Fire Insurance Association of Seward County</b> 1542 Plainview Ave Seward, NE 68434	14922	\$408,397	\$1,858,055	\$205,779	\$645,148	\$198,677
<b>Farmers Mutual United Insurance Company, Incorporated</b> 502 North Linden Street Wahoo, NE 68066	14914	\$5,999,252	\$4,349,993	\$4,241,349	\$5,901,899	\$5,085,390
<b>The German Farmers Mutual Assessment Insurance Association of Hall County, Incorporated</b> 151 Tilden Road Cairo, NE 68824	14678	\$3,270,607	\$1,664,678	\$1,417,725	\$1,419,793	\$94,985
<b>German Mutual Insurance Association of Nebraska</b> 914 Alden Drive Auburn, NE 68305	14422	\$3,638,369	\$2,232,399	\$970,180	\$7,426,282	\$2,342,607
<b>German Mutual Insurance Company of Dodge County, Nebraska</b> P.O. Box 245 Scribner, NE 68507-0245	14413	\$1,395,324	\$412,908	\$501,655	\$1,669,984	\$696,119
<b>Grange Mutual Insurance Company of Custer County, Nebraska</b> P.O. Box 246 420 South 8 <sup>th</sup> Avenue Broken Bow, NE 68822	14693	\$1,944,303	\$943,053	\$668,231	\$228,103	\$494,041
<b>Knox County Farmers Mutual Insurance Company, Inc.</b> P.O. Box 250 Bloomfield, NE 68718-0250	14642	\$1,083,620	\$544,752	\$334,191	\$2,488,604	\$563,639
<b>Mutual Insurance Company of Saline and Seward Counties</b> 236 County Road 2000 Crete, NE 68333-4273	14929	\$422,689	\$778,539	\$188,723	\$1,700,339	\$354,540

<b>Nebraska Farmers Mutual Reinsurance Association</b> 502 North Linden Street Wahoo, NE 68066-1961	14918	\$3,829,353	\$3,134,145	\$7,512,956	\$5,512,978	\$892,555
<b>Norfolk Mutual Insurance Company</b> P.O. Box 371 300 West Benjamin Avenue Norfolk, NE 68702	14384	\$7,484,366	\$5,665,280	\$3,074,387	\$19,963,485	\$5,709,107
<b>Northern Nebraska United Mutual Insurance Company</b> P.O. Box 162 Plainview, NE 68769	14934	\$3,306,696	\$1,775,045	\$888,558	\$3,411,700	\$1,264,294
<b>Olive Branch Assessment Insurance Society, Inc.</b> P.O. Box 63 Sprague, NE 68438	14684	\$2,146,542	\$1,566,004	\$605,271	\$3,504,673	\$1,012,857
<b>Polk and Butler Mutual Insurance Company</b> 431 Hawkeye Street P.O. Box 262 Osceola, NE 68651	14921	\$505,342	\$287,297	\$161,412	\$885,194	\$148,092
<b>Scandinavian Mutual Insurance Company of Axtell, Nebraska</b> P.O. Box 296 Axtell, NE 68924	14920	\$1,870,335	\$750,411	\$598,691	\$2,917,111	\$923,239
<b>Scandinavian Mutual Insurance Company of Polk, County, Nebraska</b> P.O. Box 527 Stromsburg, NE 68666	14644	\$547,018	\$146,082	\$211,525	\$1,439,685	\$281,466
<b>Washington County Mutual Insurance Company</b> 1664 Washington Street Blair, NE 68008	14700	\$199,804	\$58,018	\$85,627	\$368,482	\$71,172
<b>Western United Mutual Insurance Association</b> P.O. Box 627 Wilber, NE 68465-0627	14643	\$4,982,877	\$2,437,013	\$1,367,971	\$6,380,750	\$2,088,815
<b>York County Farmers Mutual Insurance Company</b> 608 Grant Ave., Suite A York, NE 68467	14691	\$1,397,677	\$217,155	\$463,693	\$1,040,452	\$365
<b>Total</b>		<b>\$46,653,412</b>	<b>\$29,643,494</b>	<b>\$23,990,571</b>	<b>\$68,039,041</b>	<b>\$22,773,095</b>

**UNICORPORATED COUNTY MUTUALS**  
**AS OF**  
**DECEMBER 31, 2022**

<b>Name &amp; Address</b>	<b>Nebr. ID #</b>	<b>Assets</b>	<b>Liabilities</b>	<b>Total Income</b>	<b>Claims Paid</b>	<b>Number of Members</b>	<b>Expenses</b>
<b>Republican Valley Mutual Protective Association</b> 262 O'Sullivan St. Riverton, NE 68972	149101	\$5,195.90	\$1,071.96	\$36,089.16	\$27,300	390	\$13,877.84
<b>TOTAL</b>		<b>\$5,195.90</b>	<b>\$1,071.96</b>	<b>\$36,089.16</b>	<b>\$27,300</b>	<b>390</b>	<b>\$13,877.84</b>

**INTERGOVERNMENTAL POOLS**  
**FOR THE FISCAL YEAR**  
**ENDING DURING 2022**

<b>Name &amp; Address</b>	<b>NAIC #</b>	<b>Direct Premiums Earned</b>	<b>Net Losses Incurred</b>	<b>Reinsurance Premiums Ceded</b>	<b>All Other Expenditures Incurred</b>	<b>Admitted Assets</b>	<b>Total Liabilities</b>
<b>League Association of Risk Management</b> 1335 L Street Lincoln, NE 68508	14697	\$11,552,439	\$4,363,146	\$3,923,186	\$3,819,431	\$27,469,951	\$19,039,295
<b>NASB All Lines Interlocal Cooperative Aggregate Pool (ALICAP)</b> 1311 Stockwell Lincoln, NE 68502	14912	\$26,705,309	\$13,254,538	\$10,627,118	\$3,405,575	\$35,623,058	\$27,736,978
<b>Nebraska Association of Resources Districts Intergovernmental Risk Management Pool Association</b> 601 South 12 <sup>th</sup> Street Suite 201 Lincoln, NE 68508	14942	\$7,338,485	\$6,817,788	\$720,275	\$305,006	\$4,828,894	\$807,727
<b>Nebraska Community College Insurance Trust</b> 301 South 68 <sup>th</sup> Street Place 5 <sup>th</sup> Floor Lincoln, NE 68510-2449	14696	\$6,575,360	\$805,834	\$4,073,444	\$991,020	\$13,069,959	\$6,183,416
<b>Nebraska Intergovernmental Risk Management Association I</b> 8040 Elger Drive, Lincoln, NE 68516	14695	\$7,183,256	\$3,354,933	\$2,391,288	\$3,293,310	\$20,180,349	\$11,105,251
<b>Nebraska Intergovernmental Risk Management Association II</b> 8040 Elger Drive, Lincoln, NE 68516	14694	\$5,441,209	\$2,693,888	\$616,560	\$2,014,999	\$27,436,054	\$10,630,536
<b>TOTAL</b>		<b>\$64,796,058</b>	<b>\$31,290,127</b>	<b>\$22,351,871</b>	<b>\$13,829,341</b>	<b>\$128,608,265</b>	<b>\$75,503,203</b>

# PREPAID LEGAL SERVICE CORPORATIONS

AS OF  
DECEMBER 31, 2022

## FOREIGN

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premium	Nationwide Business Premium
<b>Total</b>							

## DOMESTIC

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premium	Nationwide Business Premium
<b>None</b>							
<b>Total</b>							

# PREPAID LIMITED HEALTH SERVICE CORPORATIONS

AS OF  
DECEMBER 31, 2022

## FOREIGN

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premium	Nationwide Business Premium
<b>Cigna Dental Health of Kansas, Inc.</b> 1571 Sawgrass Corporate Parkway Suite 140 Sunrise, FL 33323	52024	\$1,265,647	\$193,685	\$1,000	\$1,071,962	\$717,392	\$2,375,994
<b>Total</b>		<b>\$1,265,647</b>	<b>\$193,685</b>	<b>\$1,000</b>	<b>\$1,071,962</b>	<b>\$717,392</b>	<b>\$2,375,994</b>

## DOMESTIC

Name & Address	NAIC #	Assets	Liabilities	Capital	Surplus	Nebraska Business Premium	Nationwide Business Premium
<b>Delta Dental of Nebraska</b> 1807 N 169 <sup>th</sup> Plaza Suite B Omaha, NE 68118	47091	\$12,578,753	\$812,692	\$0	\$11,766,061	\$9,569,573	\$9,569,573
<b>Total</b>		<b>\$12,578,753</b>	<b>\$812,692</b>	<b>\$0</b>	<b>\$11,766,061</b>	<b>\$9,569,573</b>	<b>\$9,569,573</b>

# RISK RETENTION GROUPS

AS OF  
DECEMBER 31, 2022

Name & Address	NAIC #	State of Domicile	Nebraska Premiums Written
<b>Academic Medical Professionals Risk Retention Group, LLC</b> 76 St. Paul Street, Suite 500 Burlington, VT 05401	12934	Vermont	\$0
<b>Affiliates Insurance Reciprocal, A Risk Retention Group</b> C/O Marsh Management Services, Inc. P. O. Box 530 Burlington, VT 05402-0530	13677	Vermont	\$13,916
<b>Alliance of NonProfits for Insurance, Risk Retention Group</b> 2386 Airport Road Barre, VT 05641	10023	Vermont	\$101,850
<b>Allied Professionals Insurance Company, A Risk Retention Group, Inc.</b> 1100 W Town & Country Road, Suite 1400 Orange, CA 92868	11710	Arizona	\$33,913
<b>American Association of Orthodontists Insurance Company (A Risk Retention Group)</b> 7580 E. Gray Road, Suite 101 Scottsdale, AZ 85260	10232	Arizona	\$25,183
<b>American Builders Insurance Company Risk Retention Group, Inc.</b> 5151 Hampstead High Street, Suite 200 Montgomery, AL 36116	12631	Alabama	\$73,533
<b>American Contractors Insurance Company Risk Retention Group</b> 2600 N Central Express Way, Suite 800 Richardson, TX 75080	12300	Texas	\$51,938
<b>American Excess Insurance Exchange, Risk Retention Group</b> 150 Dorset Street, #238 South Burlington, VT 05403	10903	Vermont	\$0
<b>American Trucking and Transportation Insurance Company, A Risk Retention Group (Attic)</b> 111 North Higgins Avenue, 4 <sup>th</sup> Floor Missoula, MT 59802	11534	Montana	\$0
<b>Applied Medico Legal Solutions Risk Retention Group, Inc.</b> 2555 E Camelback Road, Suite 700 Phoenix, AZ 85016	11598	Arizona	\$13,829
<b>ARCOA Risk Retention Group, Inc.</b> 2721 N Central Avenue Phoenix, AZ 85004	13177	Nevada	\$57,712
<b>ARISE Boiler Inspection and Insurance Company Risk Retention Group</b> P. O. Box 23790 Louisville, KY 40223-0790	13580	Kentucky	\$7,148

<b>Association of Certified Mortgage Originators Risk Retention Group, Inc.</b> c/o Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	14425	Nevada	\$0
<b>Attorneys' Liability Assurance Society, Ltd., A Risk Retention Group</b> 148 College Street., Suite 204 Burlington, VT 05401	15445	Vermont	\$483,623
<b>Brooklyn Specialty Insurance Company Risk Retention Group, Inc.</b> 5630 University Parkway, Winston-Salem, NC 27015	16396	North Carolina	\$0
<b>C.A.R. Risk Retention Group, Inc.</b> 725 Cool Springs Boulevard, Suite 600 Franklin, TN 37067	15921	Tennessee	\$139,377
<b>Caring Communities, A Reciprocal Risk Retention Group</b> 1850 W. Winchester Road, Suite 109 Libertyville, IL 60048	12373	District of Columbia	\$38,123
<b>Circle Star Insurance Company, A Risk Retention Group</b> P.O. Box 2100 Montpelier, VT 05601-2100	11839	Vermont	\$3,747
<b>Claim Professionals Liability Insurance Company (A Risk Retention Group)</b> 2386 Airport Road Barre, VT 05641	12172	Vermont	\$10,863
<b>Clinician Assurance Inc., A Risk Retention Group</b> 159 Bank Street, 4 <sup>th</sup> Floor Burlington, VT 05401	16851	Vermont	\$0
<b>College Risk Retention Group, Inc.</b> P. O. Box 530 Burlington, VT 05402-0530	13613	Vermont	\$134,599
<b>Consumer Specialties Insurance Company Risk Retention Group</b> 2386 Airport Road Barre, VT 05641	10075	Vermont	\$6,582
<b>Continuing Care Risk Retention Group, Inc.</b> C/O Risk Services 1605 Main Street, Suite 800 Sarasota, FL 34236	11798	South Carolina	\$0
<b>COPIC, A Risk Retention Group</b> 7351 E Lowry Boulevard., Suite 400 Denver, CO 80230	14906	Colorado	\$16,236
<b>County Hall Insurance Company, Inc., A Risk Retention Group</b> Two Waterfront Plaza, Suite 300 500 Ala Moana Boulevard Honolulu, HI 96813	15947	North Carolina	\$17,438
<b>Coverys RRG, Inc.</b> 1605 Main Street, Suite 800 Sarasota, FL 34236	14160	District of Columbia	\$0

<b>CrossFit Risk Retention Group</b> C/O Pacific Risk Solutions, LLC 2897 Kalawao Street Honolulu, HI 96822	<b>13720</b>	<b>Montana</b>	<b>\$19,765</b>
<b>Cusa RRG Inc.</b> 76 Saint Paul, Suite 500 Burlington, VT 05401	<b>16222</b>	<b>Vermont</b>	<b>\$18,477</b>
<b>DAN Risk Retention Group, Inc.</b> 1327C Ashley River Road, Suite 200 Charleston, SC 29407	<b>15928</b>	<b>South Carolina</b>	<b>\$144,391</b>
<b>Doctors &amp; Surgeons National Risk Retention Group</b> 3370 Sugarloaf Parkway, Suite G-2/302 Lawrenceville, GA 30044	<b>13018</b>	<b>Kentucky</b>	<b>\$0</b>
<b>Eagle Builders Insurance Company Risk Retention Group, Inc.</b> 5630 University Parkway Winston Salem, NC 27105	<b>16104</b>	<b>North Carolina</b>	<b>\$0</b>
<b>Emergency Capital Management, a RRG</b> 76 St. Paul St., Suite n500 Burlington, VT 05401	<b>14163</b>	<b>Vermont</b>	<b>\$73,323</b>
<b>Emergency Medicine Professional Assurance Company Risk Retention Group</b> C/O Risk Services 165 Main Street, Suite 800 Sarasota, FL 34236	<b>12003</b>	<b>Nevada</b>	<b>\$0</b>
<b>Franklin Casualty Insurance Company, A Risk Retention Group</b> 463 Mountain View Drive, Suite 301 Colchester, VT 05446	<b>10842</b>	<b>Vermont</b>	<b>\$7,000</b>
<b>Future Care RRG Inc.</b> 58 East View Lane, Suite 2 Barre, VT 05641	<b>16661</b>	<b>Vermont</b>	<b>\$276,236</b>
<b>Golden Insurance Company, A Risk Retention Group</b> 3993 Howard Hughes Parkway, Suite 250 Las Vegas, NV 89169-6754	<b>11145</b>	<b>Nevada</b>	<b>\$0</b>
<b>Government Technology Insurance Company Risk Retention Group, Inc</b> 9550 S Eastern Ave, Suite 253 Las Vegas, NV 89123	<b>13973</b>	<b>Nevada</b>	<b>\$0</b>
<b>Graph Insurance Group, A Risk Retention Group</b> 135 Allen Brook Lane, Suite 101 Williston, VT 05495	<b>16415</b>	<b>Vermont</b>	<b>\$0</b>
<b>Green Hills Insurance Company, A Risk Retention Group</b> 100 Bank Street, Suite 610 Burlington, VT 05401	<b>11941</b>	<b>Vermont</b>	<b>\$0</b>

<b>Health Care Industry Liability Reciprocal Insurance Company, A Risk Retention Group</b> 201 S. Main Street, Suite 200 Ann Arbor, MI 48104	11832	District of Columbia	\$1,103,203
<b>Healthcare Professional Long Term Care Risk Retention Group, Inc.</b> 54 Seva Lane Waynesville, NC 28786	16957	North Carolina	\$0
<b>Holman Transportation Risk Retention Group, Inc</b> 445 Dexter Avenue, Suite 9075 Montgomery, AL 36104	16488	Alabama	\$0
<b>Housing Authority Risk Retention Group, Inc.</b> P. O. Box 189 <b>Cheshire, CT 06410-0189</b>	26797	Vermont	\$261,333
<b>ICI Mutual Insurance Company, A Risk Retention Group</b> 1401 H Street NW, Suite 1000 Washington, DC 2005	11268	Vermont	\$268,769
<b>Lone Star Alliance Inc., a Risk Retention Group</b> 901 S Mopac Expressway Barton Oaks Plaza V, Suite 500 Austin, TX 78746	15211	District of Columbia	\$5,276
<b>Long Iron Insurance, Risk Retention Group</b> 1904 Savannah Highway, #202 Charleston, SC 29407	17034	South Carolina	\$0
<b>Lewis &amp; Clark LTC Risk Retention Group, Inc.</b> 3655 Brookside Parkway, Suite 200 Alpharetta, GA 30022	11947	Nevada	\$0
<b>Jamestown Insurance Company, A Risk Retention Group</b> 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	11589	South Carolina	\$0
<b>MedChoice Risk Retention Group, Inc.</b> 40 June Way Milton, VT 05468	15738	Vermont	\$0
<b>Mental Health Risk Retention Group, Inc.</b> 126 College Street, Suite 400 Burlington, VT 05401	44237	Vermont	\$0
<b>MICA Risk Retention Group INC.</b> 2602 E. Thomas Road Phoenix, AZ 85016	15527	Arizona	\$0
<b>Midwest Insurance Group, Inc., A Risk Retention Group</b> 5875 Castle Creek Parkway N. Drive, Suite 215 Indianapolis, IN 46250	11999	Vermont	\$0
<b>MLM Risk Retention Group, Inc.</b> 333 S. 7 <sup>th</sup> Street, Suite 2200 Minneapolis, MN 55402	16026	District of Columbia	\$1,165
<b>MMIC Risk Retention Group, Inc.</b> 7701 France Avenue South, Suite 500 Minneapolis, MN 55435-5288	14062	District of Columbia	\$3,171,384

<b>Motor Transport Mutual Risk Retention Group, Inc.</b> 445 Dexter Avenue, Suite 9075 Montgomery, AL 36104	16700	Alabama	\$161,230
<b>Mountain States Healthcare Reciprocal Risk Retention Group</b> 40 Main Street, Suite 200 Burlington, VT 05401	11585	Montana	\$0
<b>NASW Risk Retention Group, Inc.</b> 1401 Eye Street NW, Suite 600 Washington, D.C. 20005	14366	District of Columbia	\$84,814
<b>National Guardian Risk Retention Group, Inc.</b> 146 Fairchild St., Suite 135 Charleston, SC 29492	30672	Hawaii	\$0
<b>National Independent Truckers Insurance Company, A Risk Retention Group</b> 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	11197	South Carolina	(\$5,506)
<b>NCMIC Risk Retention Group, Inc.</b> 14001 University Avenue Clive, IA 50325-8258	14130	Iowa	\$0
<b>New Home Warranty Insurance Company, A Risk Retention Group Compliance Specialist</b> 10375 E Harvard Avenue, Suite 100 Denver, CO 80231	13792	District of Columbia	\$120,659
<b>Notting Hill Risk Retention Group, LLC</b> 445 Dexter Avenue, Suite 9075 Montgomery, AL 36104	17052	Alabama	\$0
<b>Oceanus Insurance Company, A Risk Retention Group</b> 1327 Ashley River Road, Building C Suite 200 Charleston, SC 29407	12189	South Carolina	\$0
<b>OMS National Insurance Company, Risk Retention Group</b> 6133 North River Road, Suite 650 Rosemont, IL 60018-5173	44121	Illinois	\$277,265
<b>OOIDA Risk Retention Group</b> 58 East View Lane, Suite 2 Barre, VT 05641	10353	Vermont	\$18,025
<b>Ophthalmic Mutual Insurance Company, A Risk Retention Group</b> 126 College Street, Suite 400 Burlington, VT 05401	44105	Vermont	\$20,165
<b>Overdrive Risk Retention Group, LLC</b> 1801 West End Avenue, Suite 1400 Nashville, TN 37203	16822	Tennessee	\$105,320
<b>Paratransit Insurance Company, A Mutual Risk Retention Group</b> 2386 Airport Road Barre, VT 05641	44130	Tennessee	\$152,400
<b>Park Wood Risk Retention Group, Inc.</b> 445 Dexter Ave., Suite 9075 Montgomery, AL 36104	16488	Alabama	\$0

<b>PCH Mutual Insurance Company, Inc., A Risk Retention Group C/O Risk Services</b> 1605 Main Street, Suite 800 Sarasota, FL 34236	<b>11973</b>	<b>District of Columbia</b>	<b>\$0</b>
<b>Preferred Physicians Medical Risk Retention Group</b> 9000 W. 67 <sup>th</sup> Street Shawnee Mission, KS 66202-3656	<b>44083</b>	<b>Missouri</b>	<b>\$0</b>
<b>ProAssurance American Mutual, A Risk Retention Group</b> 100 Brookwood Place Birmingham, AL 35209	<b>15647</b>	<b>District of Columbia</b>	<b>\$0</b>
<b>Restoration Risk Retention Group, Inc.</b> 76 Paul Street Burlington, VT 05401	<b>12209</b>	<b>Vermont</b>	<b>\$60,070</b>
<b>Romulus Insurance Risk Retention Group, Inc.</b> 10701 Middlebelt Road Romulus, MI 48174	<b>15744</b>	<b>South Carolina</b>	<b>\$0</b>
<b>Securent Risk Retention Group, Inc.</b> 445 Dexter Avenue, Suite 9075 Montgomery, AL 36104	<b>17185</b>	<b>Alabama</b>	<b>\$0</b>
<b>Security Casualty Risk Retention Group, Inc.</b> 151 Meeting St., Suite 301 Charleston, SC 29401	<b>16902</b>	<b>South Carolina</b>	<b>\$0</b>
<b>Skyraider Risk Retention Group, Inc.</b> 151 Meeting Street, Suite 301 Charleston, SC 29401	<b>16863</b>	<b>South Carolina</b>	<b>\$916</b>
<b>Small Fleet Advantage RRG Inc</b> 146 Fairchild Street, Suite 135 Charleston, SC 29492	<b>16600</b>	<b>South Carolina</b>	<b>\$189,297</b>
<b>Spirit Commercial Auto Risk Retention Group, Inc.</b> 1605 Main Street, Suite 800 Sarasota, FL 34236	<b>14207</b>	<b>Nevada</b>	<b>\$0</b>
<b>Spirit Mountain Insurance Company Risk Retention Group, Inc. C/O Risk Services</b> 2233 Wisconsin Avenue, NW, Suite 310 Washington, DC 20007	<b>10754</b>	<b>District of Columbia</b>	<b>\$33,761</b>
<b>St. Charles Insurance Company Risk Retention Group</b> 2700 N 3 <sup>rd</sup> Street, Suite 3050 Phoenix, AZ 85004	<b>11114</b>	<b>South Carolina</b>	<b>\$0</b>
<b>States Self-Insurers Risk Retention Group, Inc.</b> 222 South Ninth Street, Suite 1300 Minneapolis, MN 55402-3332	<b>44075</b>	<b>Vermont</b>	<b>\$1,313,957</b>
<b>STICO Mutual Insurance Company, A Risk Retention Group</b> 76 St. Paul Street, Suite 500 Burlington, VT 05401-4477	<b>10476</b>	<b>Vermont</b>	<b>\$0</b>
<b>Technology Transportation Mutual RRG</b> 445 Dexter Ave., Suite 9075 Montgomery, AL 36104	<b>17046</b>	<b>Alabama</b>	<b>\$0</b>

<b>Terra Insurance Company, A Risk Retention Group</b> 2386 Airport Road Barre, VT 05641	<b>10113</b>	<b>Vermont</b>	<b>\$0</b>
<b>TerraFirma Risk Retention Group, LLC</b> P.O. Box 530 Burlington, VT 05402	<b>14395</b>	<b>Vermont</b>	<b>\$2,378</b>
<b>The Doctors Company Risk Retention Group, A Reciprocal Exchange</b> 1050 K Street NW, Suite 400 Washington, DC 20001	<b>14347</b>	<b>District of Columbia</b>	<b>\$0</b>
<b>The Healthcare Underwriting Company, A Risk Retention Group/The</b> 100 Bank Street, Suite 610 Burlington, VT 05401	<b>10152</b>	<b>Vermont</b>	<b>\$0</b>
<b>The Mutual Risk Retention Group, Inc.</b> 3000 Oak Road #600 Walnut Creek, CA 94597	<b>26257</b>	<b>Hawaii</b>	<b>\$0</b>
<b>The National Catholic Risk Retention Group/The</b> 148 College Street, Suite 204 Burlington, VT 05401	<b>10083</b>	<b>Vermont</b>	<b>\$0</b>
<b>Titan Insurance Company, Inc., A Risk Retention Group</b> 1327 Ashley River Road, Building C, Suite 200 Charleston, SC 29407	<b>11153</b>	<b>South Carolina</b>	<b>\$348,476</b>
<b>Title Industry Assurance Company, A Risk Retention Group C/O Aon Insurance Managers (USA), Inc.</b> 76 St. Paul Street, Suite 500 Burlington, VT 05401	<b>10084</b>	<b>Vermont</b>	<b>\$70,942</b>
<b>United Educators Insurance, A Reciprocal Risk Retention Group</b> 7700 Wisconsin Avenue Bethesda, MD 20814	<b>10020</b>	<b>Vermont</b>	<b>\$3,628,509</b>
<b>Velocity Insurance Company, A Risk Retention Group</b> 1327C Ashley River Road, Suite 200 Charleston, SC 29407	<b>15956</b>	<b>South Carolina</b>	<b>\$0</b>
<b>Western Pacific Mutual Insurance Company Risk Retention Group</b> 9265 Madras Court Littleton, CO 80130	<b>40940</b>	<b>Colorado</b>	<b>\$2,120</b>
<b>YRIG Risk Retention Group, Inc.</b> 445 Dexter Avenue, Suite 9075 Montgomery, AL 36014	<b>16887</b>	<b>Alabama</b>	<b>\$1,950</b>
<b>Total Nebraska Premiums Written in 2022</b>			<b>\$13,166,680</b>



**WESTERN GUARANTY FUND SERVICES**

**Financial Statements**

**For the Years Ended December 31, 2022 and 2021,**

**Supplemental Schedules**

**And**

**Independent Auditors' Report**

## WESTERN GUARANTY FUND SERVICES

### STATEMENTS OF FINANCIAL POSITION DECEMBER 31, 2022 AND 2021

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	2022	2021
<b>ASSETS</b>		
CURRENT ASSETS		
Cash and cash equivalents	\$ 153,943	\$ 129,297
Accounts receivable	252,114	223,104
Prepaid expenses	<u>120,036</u>	<u>110,272</u>
Total current assets	526,093	462,673
FURNITURE AND EQUIPMENT, NET	72,907	98,753
OPERATING LEASE RIGHT OF USE ASSET	578,859	—
DEPOSITS	<u>20,712</u>	<u>34,990</u>
TOTAL	<u>\$ 1,198,571</u>	<u>\$ 596,416</u>
<b>LIABILITIES AND NET ASSETS</b>		
CURRENT LIABILITIES		
Accounts payable	\$ 10,888	\$ 14,443
Operating lease obligation, current	115,736	—
Accrued liabilities	<u>185,916</u>	<u>133,221</u>
Total current liabilities	312,540	147,664
OPERATING LEASE OBLIGATION, NET OF CURRENT	467,722	—
ADVANCES FROM MEMBER FUNDS	<u>418,309</u>	<u>448,752</u>
TOTAL LIABILITIES	1,198,571	596,416
NET ASSETS WITHOUT DONOR RESTRICTION	<u>—</u>	<u>—</u>
TOTAL	<u>\$ 1,198,571</u>	<u>\$ 596,416</u>

See notes to financial statements.

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## WESTERN GUARANTY FUND SERVICES

### STATEMENTS OF ACTIVITIES FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021

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	2022	2021
REVENUES		
Operating assessments	\$ 2,129,649	\$ 1,878,740
EXPENSES		
Operating expenses (allocated to Member Guaranty Associations):		
Program services	1,916,684	1,690,866
General and administrative	<u>212,965</u>	<u>187,874</u>
Total expenses	<u>2,129,649</u>	<u>1,878,740</u>
CHANGE IN NET ASSETS	<u>—</u>	<u>—</u>
NET ASSETS WITHOUT DONOR RESTRICTION, BEGINNING OF YEAR	<u>—</u>	<u>—</u>
NET ASSETS WITHOUT DONOR RESTRICTION, END OF YEAR	<u>\$ —</u>	<u>\$ —</u>

See notes to financial statements.

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## WESTERN GUARANTY FUND SERVICES

### STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021

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	2022	2021
OPERATING ACTIVITIES		
Change in net assets	\$ —	\$ —
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities:		
Depreciation	28,909	30,410
Amortization on operating lease right of use asset	112,715	
Changes in operating assets and liabilities:		
Accounts receivable	(29,010)	(12,584)
Prepaid expenses and deposits	4,514	(28,963)
Payments on operating lease obligation	(108,116)	
Accounts payable	(3,555)	6,185
Accrued liabilities	<u>52,695</u>	<u>(7,684)</u>
Net cash provided by (used in) operating activities	<u>58,152</u>	<u>(12,636)</u>
INVESTING ACTIVITIES		
Net cash used in investing activities —		
Purchases of furniture and equipment	<u>(3,063)</u>	<u>(28,200)</u>
FINANCING ACTIVITIES		
Net cash used in financing activities —		
Repayment of advances from member funds, net	<u>(30,443)</u>	<u>(2,211)</u>
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	24,646	(43,047)
CASH AND CASH EQUIVALENTS, Beginning of year	<u>129,297</u>	<u>172,344</u>
CASH AND CASH EQUIVALENTS, Ending of year	<u>\$ 153,943</u>	<u>\$ 129,297</u>

See notes to financial statements.

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# WESTERN GUARANTY FUND SERVICES

## NOTES TO FINANCIAL STATEMENTS

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### 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 \$702,043 and \$674,521 during the years ended December 31, 2022 and 2021, 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.

**Changes in Accounting Principles** — In February 2016, the Financial Accounting Standards Board (FASB) issued ASU 2016-02, *Leases*, which requires lessees to recognize a right-of-use asset and a lease liability, initially measured at the present value of the lease payments, in their balance sheets. This standard also requires additional disclosures about the amount, timing, and uncertainty of cash flows arising from leases. The Company adopted ASU 2016-02 effective January 1, 2022 and recorded an operating lease right-of-use asset and operating lease obligation of \$691,574 as of such date.

**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, 2022 and 2021:

	<b>2022</b>	<b>2021</b>
Cash and cash equivalents	\$ 153,943	\$ 129,297
Accounts receivable	<u>252,114</u>	<u>223,104</u>
Total financial assets available to management to meet cash needs for general expenditures within one year	<u>\$ 406,057</u>	<u>\$ 352,401</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:

	<b>2022</b>	<b>2021</b>
Computer equipment and software	\$ 93,072	\$ 109,394
Furniture and fixtures	<u>86,251</u>	<u>86,251</u>
	179,323	195,645
Less accumulated depreciation	<u>(106,416)</u>	<u>(96,892)</u>
Furniture and equipment, net	<u>\$ 72,907</u>	<u>\$ 98,753</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 Board of Directors voted to dissolve the Company (by a two-thirds vote), as of December 31, 2022, \$350,000 of the amount advanced is refundable to the respective state Member Guaranty Associations. Amounts in excess of \$350,000 are recognized as operating assessment revenue in connection with the recognition of depreciation of the furniture and equipment which were acquired with the advances.

### 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 \$210,984,299 and \$215,295,325 as of December 31, 2022 and 2021, respectively.

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

	<b>2022</b>	<b>2021</b>
Member Guaranty Association funds, beginning of year	<u>\$ 215,295,325</u>	<u>\$ 218,486,575</u>
Cash receipts:		
Member insurer assessments	2,571,623	2,786,634
Recoveries	1,768,139	3,570,828
Interest income	<u>1,399,373</u>	<u>1,605,772</u>
Total cash receipts	<u>\$ 5,739,135</u>	<u>\$ 7,963,234</u>
Cash disbursements:		
Losses	\$ 6,704,835	\$ 7,663,397
Loss adjusting expense — unallocated	2,772,240	2,538,465
Loss adjusting expense — allocated	565,818	818,184
Premium refunds	7,268	2,310
Refund of assessments	<u>—</u>	<u>132,128</u>
Total cash disbursements	<u>10,050,161</u>	<u>11,154,484</u>
Member Guaranty Association funds, end of year	<u>\$ 210,984,299</u>	<u>\$ 215,295,325</u>

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

	<b>2022</b>	<b>2021</b>
Colorado	\$ 86,708,980	\$ 88,475,927
Idaho	5,823,176	5,157,660
Kansas	36,087,198	37,476,939
Montana	15,036,577	15,717,716
Nebraska	36,049,315	36,190,460
Washington	29,737,786	30,663,842
Wyoming	<u>1,541,267</u>	<u>1,612,781</u>
Total	<u>\$ 210,984,299</u>	<u>\$ 215,295,325</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, 2022) with a floor rate of 4.00%. The line of credit matures on November 16, 2023. There were no draws on the line during the years ended December 31, 2022 and 2021 and there is no outstanding balance at December 31, 2022 and 2021.

The unaudited reserve for unpaid loss and loss adjustment expenses as estimated by the Company for each Member Guaranty Association as of December 31 is as follows:

	<u>Unaudited</u>	
	<u>2022</u>	<u>2021</u>
Colorado	\$ 26,008,892	\$ 32,534,674
Idaho	11,553,775	13,121,826
Kansas	26,496,475	22,048,308
Montana	19,446,026	21,153,915
Nebraska	16,502,823	17,080,510
Washington	5,394,830	6,841,861
Wyoming	<u>269,888</u>	<u>288,137</u>
Total	<u>\$ 105,672,709</u>	<u>\$ 113,069,231</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, 2022 and 2021 were \$82,512 and \$82,381, respectively.

## 9. OPERATING LEASES

The Organization adopted ASU 2016-02 effective January 1, 2022. 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. Right-of-use 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 the year ended December 31, 2022.

Approximately \$128,236, \$110,895, and \$81,810 of rent expense for the years ended December 31, 2022, 2021, and 2020, respectively, has been allocated to costs of revenues.

Other information:

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

Operating cash flows from operating lease	\$	113,896
Remaining lease term		5.0 years
Discount rate		0.9%

Undiscounted cash flows for the operating lease as of December 31, 2022 are as follows:

2023	\$	115,736
2024		117,575
2025		119,414
2026		121,254
2027		<u>123,092</u>
Future minimum lease payments		597,071
Lease amount representing interest		<u>(13,613)</u>
Operating lease obligation recognized on the balance sheet	\$	<u>583,458</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 Year Ended December 31, 2022

	Iowa National	American Mutual of Boston	Credit General	Reliance	Home	Fremont Insurance	Legion	Atlantic Mutual	Lumbermen Mutual Casualty	Freestone	Red Rock
Cash receipts:											
Member insurer assessments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest income	14,346	3,338	22,748	100,499	3,304	6,528	80,321	2,946	29,737	6,788	27,784
Recoveries	-	-	-	-	1,419	-	-	-	52,148	17,879	-
Large deductible	-	-	-	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	-	-	-	(12,375)	-	-	(29,684)	-	(464,605)	-	-
<b>Total cash receipts</b>	<b>14,346</b>	<b>3,338</b>	<b>22,748</b>	<b>88,124</b>	<b>4,723</b>	<b>6,528</b>	<b>50,636</b>	<b>2,946</b>	<b>(382,720)</b>	<b>24,667</b>	<b>27,784</b>
Cash disbursements:											
Premium refunds	-	-	-	-	-	-	-	-	-	-	-
Losses	6,933	1,548	14,351	173,160	27,702	301	150,578	2,542	113,453	8,092	67,129
Loss adjusting expenses - allocated	-	3	-	9,884	-	-	49,682	109	681	47	14,193
Loss adjusting expenses - unallocated	1,755	3,511	3,511	32,793	7,026	5,270	14,045	5,270	37,002	5,283	12,662
Refund of assessments	-	-	-	-	-	-	-	-	-	-	-
Advance to WGFS	-	-	-	-	-	-	-	-	-	-	-
<b>Total cash disbursements</b>	<b>8,689</b>	<b>5,062</b>	<b>17,862</b>	<b>215,836</b>	<b>34,727</b>	<b>5,572</b>	<b>214,305</b>	<b>7,922</b>	<b>151,137</b>	<b>13,423</b>	<b>93,984</b>
Increase (decrease) in restricted member guaranty funds	5,658	(1,724)	4,885	(127,712)	(30,005)	956	(163,669)	(4,976)	(533,857)	11,244	(66,200)
Restricted member guaranty funds:											
Beginning of year	1,385,869	168,964	2,455,406	10,325,876	375,846	684,413	8,565,750	309,626	3,479,177	79,620	2,940,031
End of year	\$ 1,391,527	\$ 167,240	\$ 2,460,291	\$ 10,198,164	\$ 345,841	\$ 685,369	\$ 8,402,081	\$ 304,650	\$ 2,945,320	\$ 90,864	\$ 2,873,831
Composition of restricted member guaranty funds December 31, 2022:											
Cash and cash equivalents	\$ 39,130	\$ 4,703	\$ 69,184	\$ 286,775	\$ 9,725	\$ 19,273	\$ 236,269	\$ 8,567	\$ 82,823	\$ 2,555	\$ 80,813
Investments	1,352,396	162,538	2,391,107	9,911,388	336,116	666,096	8,165,812	296,083	2,862,497	88,309	2,793,018
	\$ 1,391,527	\$ 167,240	\$ 2,460,291	\$ 10,198,164	\$ 345,841	\$ 685,369	\$ 8,402,081	\$ 304,650	\$ 2,945,320	\$ 90,864	\$ 2,873,831

(Continued)

# WESTERN GUARANTY FUND SERVICES

## Schedule 5 Statement of Cash Receipts and Disbursements of Insolvencies On Behalf of the Nebraska Insurance Guaranty Associations Year Ended December 31, 2022

	Castlepoint National	Guarantee Insurance	Gateway Insurance	American Service Insurance Co	Bedivere Insurance	Inactive Insolvencies*	Admin	Total
Cash receipts:								
Member insurer assessments	\$ -	\$ -	\$ 2,463	\$ 39,278	\$ -	\$ -	\$ -	\$ 41,742
Interest income	42,375	3,101	184	2,197	1,184	7,870	414	355,662
Recoveries	343,665	146,035	-	-	-	218,015 *	- *	779,161
Large deductible	-	-	-	-	-	-	-	-
Transfers (to) from other insolvencies	-	-	-	(20,000)	-	436,664	90,000	-
<b>Total cash receipts</b>	<b>386,040</b>	<b>149,136</b>	<b>2,647</b>	<b>21,475</b>	<b>1,184</b>	<b>662,549</b>	<b>90,414</b>	<b>1,176,564</b>
Cash disbursements:								
Premium refunds	-	-	-	-	-	-	-	-
Losses	122,424	232,231	-	-	4,628	-	-	925,073
Loss adjusting expenses - allocated	1,164	32,629	62	2	61	-	-	108,517
Loss adjusting expenses - unallocated	5,426	51,534	5,486	6,674	2,015	-	84,854	284,118
Refund of assessments	-	-	-	-	-	-	-	-
Advance to WGFS	-	-	-	-	-	-	-	-
<b>Total cash disbursements</b>	<b>129,013</b>	<b>316,395</b>	<b>5,548</b>	<b>6,675</b>	<b>6,704</b>	<b>-</b>	<b>84,854</b>	<b>1,317,709</b>
Increase (decrease) in restricted member guaranty funds	257,026	(167,258)	(2,901)	14,800	(5,520)	662,549	5,559	(141,144)
Restricted member guaranty funds:								
Beginning of year	<u>4,557,710</u>	<u>330,869</u>	<u>18,185</u>	<u>203,301</u>	<u>85,887</u>	<u>161,037</u>	<u>62,893</u>	<u>36,190,460</u>
End of year	<u>\$ 4,814,736</u>	<u>\$ 163,611</u>	<u>\$ 15,284</u>	<u>\$ 218,101</u>	<u>\$ 80,367</u>	<u>\$ 823,586</u>	<u>\$ 68,452</u>	<u>\$ 36,049,315</u>
Composition of restricted member guaranty funds December 31, 2022:								
Cash and cash equivalents	\$ 135,392	\$ 4,601	\$ 430	\$ 6,133	\$ 2,260	\$ 23,159	\$ 1,925	\$ 1,013,718
Investments	<u>4,679,344</u>	<u>159,010</u>	<u>14,854</u>	<u>211,968</u>	<u>78,107</u>	<u>800,426</u>	<u>66,527</u>	<u>35,035,598</u>
	<u>\$ 4,814,736</u>	<u>\$ 163,611</u>	<u>\$ 15,284</u>	<u>\$ 218,101</u>	<u>\$ 80,367</u>	<u>\$ 823,586</u>	<u>\$ 68,452</u>	<u>\$ 36,049,315</u>

\* Rockwood \$218,015

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

### Period from Insolvency through December 31, 2022 (unaudited)

	Iowa National 10/10/1985	American Mutual of Boston 3/9/1989	Credit General 1/5/2001	Reliance 10/3/2001	Home 6/13/2003	Fremont Insurance 7/2/2003	Legion 7/28/2003	Atlantic Mutual 4/27/2011	Lumbermen Mutual Casualty 5/10/2013	Freestone 8/15/2014	Red Rock 8/21/2014
Cash receipts:											
Member insurer assessments	\$ 4,083,823	\$ 1,199,966	\$ 2,938,217	\$ 12,816,161	\$ 930,585	\$ 2,073,658	\$ 6,653,383	\$ 391,281	\$ 5,036,913	\$ 194,520	\$ 3,547,283
Interest income	1,770,994	103,886	607,706	2,832,186	197,887	94,889	1,120,816	29,164	345,514	14,874	222,349
Recoveries	2,786,063	89,748	757,385	14,201,611	822,473	1,291,851	6,691,199	18,128	715,329	17,879	-
Large deductible Transfers (to) from other insolvencies	-	-	-	40,337	-	-	3,998	-	-	-	-
	(330,330)	2,075	-	(8,177,375)	-	-	(29,684)	-	(594,605)	60,500	850,000
<b>Total cash receipts</b>	<b>8,310,550</b>	<b>1,395,675</b>	<b>4,303,308</b>	<b>21,712,920</b>	<b>1,950,945</b>	<b>3,460,399</b>	<b>14,439,712</b>	<b>438,574</b>	<b>5,503,152</b>	<b>287,774</b>	<b>4,619,632</b>
Cash disbursements:											
Premium refunds	-	-	1,385	36,472	-	-	55,733	-	-	9,900	-
Losses	2,562,932	873,590	1,611,841	10,099,386	1,331,333	2,503,844	5,164,506	78,590	1,873,075	126,041	1,246,748
Loss adjusting expenses - allocated	84,463	30,695	27,573	236,961	44,460	79,845	249,761	3,483	95,157	4,462	210,719
Loss adjusting expenses - unallocated	187,806	324,150	202,218	1,141,938	229,311	191,341	567,631	51,850	589,601	56,507	288,334
Refund of assessments	4,083,823	-	-	-	-	-	-	-	-	-	-
<b>Total cash disbursements</b>	<b>6,919,024</b>	<b>1,228,435</b>	<b>1,843,017</b>	<b>11,514,756</b>	<b>1,605,104</b>	<b>2,775,030</b>	<b>6,037,631</b>	<b>133,923</b>	<b>2,557,832</b>	<b>196,910</b>	<b>1,745,801</b>
Operating expenses:											
Advance to WGFS	-	-	-	-	-	-	-	-	-	-	-
<b>Total operating expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total cash disbursements</b>	<b>6,919,024</b>	<b>1,228,435</b>	<b>1,843,017</b>	<b>11,514,756</b>	<b>1,605,104</b>	<b>2,775,030</b>	<b>6,037,631</b>	<b>133,923</b>	<b>2,557,832</b>	<b>196,910</b>	<b>1,745,801</b>
<b>BALANCE, End of year</b>	<b>\$ 1,391,527</b>	<b>\$ 167,240</b>	<b>\$ 2,460,291</b>	<b>\$ 10,198,164</b>	<b>\$ 345,841</b>	<b>\$ 685,369</b>	<b>\$ 8,402,081</b>	<b>\$ 304,650</b>	<b>\$ 2,945,320</b>	<b>\$ 90,864</b>	<b>\$ 2,873,831</b>
Composition of restricted member Guaranty Funds December 31, 2022:											
Cash and cash equivalents	\$ 39,130	\$ 4,703	\$ 69,184	\$ 286,775	\$ 9,725	\$ 19,273	\$ 236,269	\$ 8,567	\$ 82,823	\$ 2,555	\$ 80,813
Investments	1,352,396	162,538	2,391,107	9,911,388	336,116	666,096	8,165,812	296,083	2,862,497	88,309	2,793,018
	\$ 1,391,527	\$ 167,240	\$ 2,460,291	\$ 10,198,164	\$ 345,841	\$ 685,369	\$ 8,402,081	\$ 304,650	\$ 2,945,320	\$ 90,864	\$ 2,873,831
Reserve for losses and allocated adjusting expense at December 31, 2022											
	\$ 82,419	\$ 46,018	\$ 431,860	\$ 3,766,940	\$ 320,959	\$ 240,161	\$ 3,205,560	\$ 133,075	\$ 2,380,591	\$ 198,594	\$ 1,375,873

(Continued)

# WESTERN GUARANTY FUND SERVICES

## Schedule 12

### Statement of Cash Receipts and Disbursements of Insolvencies On Behalf of the Nebraska Insurance Guaranty Associations Period from Insolvency through December 31, 2022 (unaudited)

	Castlepoint National 3/30/2017	Guarantee Insurance 11/27/2017	Gateway Insurance 6/10/2020	American Service Ins Co 8/11/2020	Bedivere Insurance 3/11/2021	Inactive Insolvencies*	Admin	Total
Cash receipts:								
Member insurer assessments	\$ 998,381	\$ -	\$ 38,840	\$ 579,241	\$ -	\$ 6,648,575	\$ 1,439,615	\$ 49,570,442
Interest income	308,494	53,046	185	2,197	1,451	750,629	229,743	8,686,012
Recoveries	343,665	146,035	-	-	-	4,126,947	211,805	32,220,120
Large deductible Transfers (to) from other insolvencies	-	-	-	-	-	-	-	44,335
	<u>4,000,000</u>	<u>3,500,000</u>	<u>-</u>	<u>(20,000)</u>	<u>90,000</u>	<u>394,419</u>	<u>255,000</u>	<u>-</u>
Total cash receipts	<u>5,650,540</u>	<u>3,699,081</u>	<u>39,025</u>	<u>561,438</u>	<u>91,451</u>	<u>11,920,570</u>	<u>2,136,163</u>	<u>90,520,909</u>
Cash disbursements:								
Premium refunds	-	418,072	-	-	-	147,807	-	669,369
Losses	714,596	1,776,903	-	305,000	7,476	5,343,345	77,277	35,696,482
Loss adjusting expenses - allocated	85,515	561,324	1,608	6,576	61	114,987	-	1,837,651
Loss adjusting expenses - unallocated	35,693	779,170	22,132	31,761	3,547	826,122	1,719,954	7,249,065
Refund of assessments	-	-	-	-	-	<u>4,664,723</u>	<u>220,481</u>	<u>8,969,027</u>
Total cash disbursements	<u>835,805</u>	<u>3,535,470</u>	<u>23,741</u>	<u>343,337</u>	<u>11,084</u>	<u>11,096,985</u>	<u>2,017,712</u>	<u>54,421,594</u>
Operating expenses:								
Advance to WGFS	-	-	-	-	-	-	50,000	50,000
Total operating expenses	-	-	-	-	-	-	50,000	50,000
Total cash disbursements	<u>835,805</u>	<u>3,535,470</u>	<u>23,741</u>	<u>343,337</u>	<u>11,084</u>	<u>11,096,985</u>	<u>2,067,712</u>	<u>54,471,594</u>
BALANCE, End of year	<u>\$ 4,814,736</u>	<u>\$ 163,611</u>	<u>\$ 15,284</u>	<u>\$ 218,101</u>	<u>\$ 80,367</u>	<u>\$ 823,586</u>	<u>\$ 68,452</u>	<u>\$ 36,049,315</u>
Composition of restricted member Guaranty Funds December 31, 2022:								
Cash and cash equivalents	\$ 135,392	\$ 4,601	\$ 430	\$ 6,133	\$ 2,260	\$ 23,159	\$ 1,925	\$ 1,013,718
Investments	4,679,344	159,010	14,854	211,968	78,107	800,426	66,527	35,035,598
	<u>\$ 4,814,736</u>	<u>\$ 163,611</u>	<u>\$ 15,284</u>	<u>\$ 218,101</u>	<u>\$ 80,367</u>	<u>\$ 823,586</u>	<u>\$ 68,452</u>	<u>\$ 36,049,315</u>
Reserve for losses and allocated adjusting expense at December 31, 2022	<u>\$ 2,166,994</u>	<u>\$ 1,737,626</u>	<u>\$ 185,000</u>	<u>\$ 155,001</u>	<u>\$ 76,152</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 16,502,823</u>

\* Inactive Insolvencies  
American Mutual Liability; Centennial; Casualty Reciprocal; Commercial Comp; HH; Imperial Casualty; Ideal Mutual; Integrity; Lumbermens Underwriting;  
Lutheran Benevolent; Mission National; Phico; Rockwood; 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, 2022 and 2021*

*Financial Statements  
and  
Independent Auditor's Report*



Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF FINANCIAL POSITION

December 31, 2022  
With comparative totals for December 31, 2021

ASSETS

	<u>2022</u>	<u>2021</u>
CURRENT ASSETS		
Cash and cash equivalents (note A)	\$ 364,707	\$ 224,052
Accrued interest receivable on investments	<u>71,829</u>	<u>73,991</u>
Total current assets	436,536	298,043
OTHER ASSET		
Investments (notes A, B and E)	<u>35,838,455</u>	<u>37,948,950</u>
Total assets	<u>\$ 36,274,991</u>	<u>\$ 38,246,993</u>

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES		
Accounts payable	\$ 16,237	\$ 27,660
Estimated claims payable (note C)	<u>2,600,000</u>	<u>2,592,000</u>
Total current liabilities	<u>2,616,237</u>	<u>2,619,660</u>
NET ASSETS (note A)		
Without donor restrictions		
Class A net assets for general administration	258,806	270,294
Classes B and C net assets for specific insolvencies (note D)	30,896,571	32,741,348
Contingency reserve for future obligations - health (note D)	(1,156)	-
Contingency reserve for future obligations - life (note D)	<u>2,504,533</u>	<u>2,615,691</u>
Total net assets	<u>33,658,754</u>	<u>35,627,333</u>
Total liabilities and net assets	<u>\$ 36,274,991</u>	<u>\$ 38,246,993</u>

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF ACTIVITIES

Year ended December 31, 2022  
With comparative totals for the year ended December 31, 2021

	2022			2021
	Class A	Class B & C	Total	Total
<b>CHANGES IN NET ASSETS</b>				
<b>Revenues</b>				
Recoveries received	\$ -	\$ -	\$ -	\$ 12,674,274
Premiums received	-	-	-	9,898
Investment loss (note B)	(11,487)	(1,608,575)	(1,620,062)	(402,822)
<b>Total revenues</b>	<b>(11,487)</b>	<b>(1,608,575)</b>	<b>(1,620,062)</b>	<b>12,281,350</b>
<b>Expenses</b>				
Benefit claims	-	802	802	6,025
Assumption reinsurance	-	3,788	3,788	4,225
Administration, legal fees, direct expenses	810	105,393	106,203	110,794
Assessments by NOLHGA for expenses	-	84,713	84,713	136,998
Dues to National (NOLHGA)	58,056	-	58,056	55,446
Meetings and travel expenses	14,431	-	14,431	2,610
Auditing and accounting fees	25,180	-	25,180	22,446
Assessment system software and services	11,420	-	11,420	8,320
Bank service charges	531	-	531	849
Postage, printing and general supplies	394	-	394	983
Rent	-	-	-	1,425
Class A general and administration expenses allocated to Classes B and C	(110,822)	110,822	-	-
<b>Total expenses</b>	<b>-</b>	<b>305,518</b>	<b>305,518</b>	<b>350,121</b>
Revenues over expenses (expenses over revenues)	(11,487)	(1,914,093)	(1,925,580)	11,931,229
Decrease (increase) in claims payable	-	(43,000)	(43,000)	21,000
Increase (decrease) in net assets	(11,487)	(1,957,093)	(1,968,580)	11,952,229
Net assets at beginning of year	270,293	35,357,041	35,627,334	23,675,104
Net assets at end of year	\$ 258,806	\$ 33,399,948	\$ 33,658,754	\$ 35,627,333

See accompanying notes to financial statements.

Nebraska Life and Health Insurance Guaranty Association

STATEMENTS OF CASH FLOWS

Year ended December 31, 2022  
With comparative totals for the year ended December 31, 2021

	<u>2022</u>	<u>2021</u>
Cash flows from operating activities		
Cash received from assessments, recoveries, and premiums	\$ -	\$ 12,654,610
Cash paid to suppliers and paid for claims	(406,924)	(332,461)
Interest received	278,760	286,009
	<u>(128,164)</u>	<u>12,608,158</u>
Net cash provided (used) by operating activities		
Cash flows from investing activities		
Proceeds from sales of investments	5,021,529	3,850,000
Purchases of investments and deposits to assets limited as to use	(4,752,710)	(23,377,971)
	<u>268,819</u>	<u>(19,527,971)</u>
Net cash provided (used) by investing activities		
Net increase (decrease) in cash	140,655	(6,919,813)
Cash and cash equivalents at beginning of year	<u>224,052</u>	<u>7,143,865</u>
Cash and cash equivalents at end of year	<u>\$ 364,707</u>	<u>\$ 224,052</u>
Reconciliation of increase (decrease) in net assets to net cash provided (used) by operating activities		
Increase (decrease) in net assets	<u>\$ (1,968,580)</u>	<u>\$ 11,952,229</u>
Adjustments to reconcile increase in net assets to net cash provided by operating activities		
Realized and unrealized loss on investments	1,841,677	652,412
Decrease in assets		
Accrued interest receivable	2,162	6,857
Increase (decrease) in liabilities		
Accounts payable	(11,423)	27,660
Estimated claims payable	8,000	(31,000)
	<u>1,840,416</u>	<u>655,929</u>
Total adjustments to increase (decrease) in net assets		
Net cash provided (used) by operating activities	<u>\$ (128,164)</u>	<u>\$ 12,608,158</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, 2021, 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.

**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, 2022 and 2021, the Association had no tax liability on unrelated business activity. The Association believes that it has appropriate support for any tax positions taken, and as such, does not have any uncertain tax positions that are material to the financial statements. The Association qualifies as an unincorporated entity of the State of Nebraska and is not required to file an annual federal return of Organization Exempt form Income Tax (Form 990).

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

**NOTE B - INVESTMENTS**

Investments consist of:

	2022		2021	
	Cost	Market	Cost	Market
Bonds				
Corporate	\$ 404,952	\$ 369,094	\$ 406,691	\$ 403,451
U.S. government	37,447,672	35,469,361	37,697,288	37,545,499
	<u>\$37,852,624</u>	<u>\$35,838,455</u>	<u>\$38,103,979</u>	<u>\$37,948,950</u>
Gross unrealized loss		<u>\$ (2,014,169)</u>		<u>\$ (155,029)</u>

Investment loss consists of:

	2022	2021
Interest and dividend income	\$ 276,598	\$ 279,152
Net realized and unrealized losses on investments	(1,841,677)	(652,412)
Investment management fees	(54,983)	(29,562)
	<u>\$ (1,620,062)</u>	<u>\$ (402,822)</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>2022</u>	<u>2021</u>
Insolvency		
Class B 70 - Lincoln Memorial Life Insurance Co., TX	\$ 15,000	\$ 30,000
Class B 72 - Penn Treaty Insurance Co. PA	2,200,000	2,200,000
Class B 74 - National States Insurance Co., MO	175,000	162,000
Class B 77 - CoOpportunity Health, IA	200,000	200,000
Class B 81 - Time Insurance Co.	10,000	-
	<u>\$ 2,600,000</u>	<u>\$ 2,592,000</u>

These reserves are based on estimates and, while management presently believes the estimate of reserves for claims payable at December 31, 2022 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, 2022 and 2021, respectively, are reserved for the following specific insurance company insolvencies:

Class B 69 - Benicorp Insurance, Indiana	\$ 121,880	\$ 127,362
Class B 70 - Lincoln Memorial Life, Texas	1,378,830	1,463,129
Class B 71 - Medical Saving Insurance, Indiana	-	6,749
Class B 72 - Penn Treaty Insurance Co., Pennsylvania	(14,716,317)	(15,246,986)
Class B 74 - National States Insurance, Missouri	(447,866)	(417,960)
Class B 75 - Executive Life Insurance Co. of New York	(81,383)	(23,786)
Class B 76 - Standard Life Insurance Co. of Indiana	(2,170)	(2,266)
Class B 77 - CoOpportunity Health, Iowa	45,154,493	47,194,199
Class B 78 - SeeChange Health Insurance, California	-	(7,956)
Class B 79 - AF&L/SAIC	(68,173)	(67,160)
Class B 80 - Senior Health Insurance Co. of Pennsylvania	(418,958)	(306,723)
Class B 81 - Global/Colorado Banker's	(21,155)	(13,726)
Class B 81 - Time Insurance Company	(56,625)	(24,000)
Class C 20 - Executive Life, California	49,092	55,331
Class C 68 - Reliance	4,923	5,141
	<u>\$ 30,896,571</u>	<u>\$ 32,741,348</u>
Total net assets for specific insolvencies		

Contingency reserve net assets of \$2,504,533 and \$2,615,691 at December 31, 2022 and 2021, respectively, are reserved for future life insurance insolvency obligations.

The excess liabilities over assets, not covered by rehabilitation or liquidation of the insolvencies, will be covered by Class B assessments of member insurers.



NOTES TO FINANCIAL STATEMENTS

**NOTE F - PROGRAM EXPENSES**

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

**NOTE G - TRANSACTIONS WITH RELATED PARTY**

The Association employed Cline Williams Wright Johnson & Oldfather, LLP, Attorneys at Law, to manage the Association's day-to-day operations through February 2021. Beginning in March 2021, the Association transferred day-to-day operations to Pamela Epp Olsen Law, PC, LLO. The Association is billed monthly for time spent performing Association operations. The Administrator, owner of Pamela Epp Olsen Law, PC, LLO and formerly an employee of Cline Williams Wright Johnson & Oldfather, LLP, is also an officer of the Association. During 2022 and 2021, the Association made payments of \$122,362 and \$118,322, respectively, to these organizations.

**NOTE H - CONTINGENCIES**

Claims

During 2022, Bankers Life Insurance Company and Colorado Bankers Life Insurance Company were found by a court to be insolvent and entered a liquidation order. The order has been appealed and is pending review by the appellate court. If the liquidation order is affirmed by the appellate court, the Association estimates potential exposure for claims liabilities in the amount of \$8,500,000 for Bankers Life and \$5,500,000 for Colorado Bankers.

Litigation

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

## NOTES TO FINANCIAL STATEMENTS

**NOTE I - AVAILABLE RESOURCES AND LIQUIDITY**

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

For purposes of analyzing resources available to meet operational expenditures over a 12-month period, the Association evaluates annual operating costs by considering all expenditures related to its ongoing administrative activities based on a rolling three-year average of actual expenditures in prior years and prepares and monitors an annual budget related to those operational expenditures. Further, the Association's coverage obligations on a going-forward basis are calculated based on estimates provided by actuaries and/or financial project managers who staff the task forces associated with each insolvency for which the Association has coverage obligations.

As of December 31, 2022 and 2021, the following tables show the total financial assets held by the Association:

	<u>2022</u>	<u>2021</u>
Cash and cash equivalents	\$ 364,707	\$ 224,052
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 364,707</u>	<u>\$ 224,052</u>

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

**NOTE J - SUBSEQUENT EVENTS**

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