

TAKING FRAUD BY STORM

2017 Annual Report

NICB[®]
NATIONAL INSURANCE CRIME BUREAU



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Photo: Tornado damage in Texas

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PRESIDENT'S LETTER

It's Raining Solutions at NICB

Photo: Geospatial Intelligence Center before-and-after images of Hurricane Irma damage in Florida

Harvey, Irma, Maria.

In 2017, this trio of names was indelibly etched into the insurance industry's collective memory.

They were among the 17 named storms and 10 Atlantic hurricanes that battered the United States and NICB members with record-setting damage and insurance claims. It was a year none of us will soon forget: Several Category 5 hurricanes; only the second year since 2007 in which two Cat 5 storms made landfall; and tied for the most consecutive Atlantic hurricanes since recordkeeping began in 1851.

It was also the costliest hurricane season ever with more than \$280 billion in damages, easily eclipsing the previous \$159 billion mark established in 2005 when Hurricane Katrina slammed New Orleans.

These 2017 storms, as well as other natural disasters such as record-setting wildfires and mudslides in California and Tennessee, left catastrophic human, financial and emotional devastation in their wake. Yet they also left something else:

Fraud. And lots of it.

And that's where the National Insurance Crime Bureau enters the picture. In 2017, we took fraud by storm by deploying our ingenuity, technologies and well-earned reputation as an organization that immediately addresses massive problems.

Our newly formed Geospatial Intelligence Center, or GIC, is one example of how we do this. What began with a 2014 membership survey regarding cybercrime issues, the GIC is now a first-of-its-kind

solution proving its mettle before, during and after natural disasters in assisting NICB members, first responders and law enforcement agencies.

This solution starts with something the NICB has during natural catastrophes that private companies lack: Access to affected areas given our century-long relationships with law enforcement agencies nationwide. From there, we partnered with leading-edge technology experts to create an intelligence-gathering process that uses high-resolution aerial imagery to not only assist first responders and law enforcement agencies in saving lives, but also help our members assess and pay damage claims faster.

With this unique access and groundbreaking technology, we now play a bigger role in helping storm and disaster victims more quickly get their lives back together. After reading about the GIC's progress and massive potential in this annual report's "Investigations" section, I'm sure you'll be as excited about this solution as all of us are at NICB.

Spatial-age solutions are just one way we rained on fraud's parade in 2017. Many of our crime-fighting responses are ones the NICB has offered for years, yet we continually improve upon them to deliver greater impact for members, law enforcement agencies, lawmakers, prosecutors and the American public.

For example:

- We migrated information and data from our former members-only website to the Insurance Services Office (ISO) ClaimSearch® system, thus

vastly expanding our members' abilities to quickly uncover potentially fraudulent claims, support their investigations and streamline workflow efficiencies.

- We introduced a new website in 2017 for consumers to more easily gather information that can help them avoid becoming crime victims, as well as better understand the insurance industry's proactive solutions for addressing fraud and vehicle theft.

- Our Training Department began to redevelop more than 1,300 paper-based NICB Indicators of Fraud to transform them into interactive tools which provide a faster avenue for identifying fraud indicators in claim submissions.

- NICB Government Affairs experts supported legislation that not only curbed rogue contractors from defrauding our members and their insureds following natural disasters, but they also helped several state fraud bureaus obtain additional crime-fighting resources.

- Our Public Awareness efforts blanketed areas affected by the year's storms and natural disasters with messages that helped homeowners and businesses from being victimized twice by criminals who prey upon them during these crises.

Add it all up and our membership enjoyed a 15:1 return on investment in 2017.

None of our results and progress on so many fronts would have been possible without the united front demonstrated by the NICB's nearly 400 employees. When these natural catastrophes

struck and wreaked their havoc, our teams instantly mobilized. Every department got involved, with team members working day and night to support response efforts. We did it the same way we have since 1912: Selflessly and with the best interests of our members, law enforcement agencies and the American public top of mind.

There's no umbrella large enough that can protect insurance criminals from getting soaked by NICB solutions. And among the few things that haven't changed during the past 105 years is the NICB's extraordinary appreciation and gratitude to our members for your partnership. Together, we've proven we can weather any storm.



Joseph H. Wehrle, Jr.
President and Chief Executive Officer



DATA ANALYTICS

Faster Storm Chasing

Photo: NICB Data Analysts provide vital training to member companies, law enforcement and other agencies to assist them in their insurance fraud investigations.

Insurance criminals rely on speed when trying to defraud insurers and outrun law enforcement agents. They commit crimes quickly, push for fast claims settlements and hope we'll be several steps behind when coming after them.

In 2017, our Data Analytics team accelerated our members' abilities to move rapidly, efficiently uncover fraudulent claims, and better stay ahead of the criminal storm.

Information clutter is the last thing any of us want to encounter when detecting, deterring and stopping insurance crime. It simply slows us down, which is what criminals hope for. As information delivery systems have evolved in recent years, so have NICB methods for providing data to members for analysis and investigation.

To speed things up and cut through clutter, in 2017, we completed the migration of data previously housed on the NICB's members-only website to the ISO ClaimSearch system. Now, members can access information on fraud trends, schemes and crime developments from one system rather than multiple databases; quickly assess claim submissions for potential fraud indicators; and make faster and more informed decisions as a result. We moved more than 8,000 members-only website users to ClaimSearch last year.

Among the new features we developed on ISO ClaimSearch is the NICB Secure FileXchange, which provides a secure location for members to exchange claim file materials with the NICB. Replacing previously slower and less protected delivery methods, Secure FileXchange's consistently

safe technology allows members to safely share claims material for investigations.

Further, we enhanced secure file transfer protocol (FTP) delivery of fraud alert information to improve our members' workflow efficiencies. For example, using FTP, we can instantly gather multiple NICB fraud alerts and directly deliver them via encrypted transfers to our members' systems, thus allowing them to immediately distribute this valuable information within their own organizations to detect potentially fraudulent claims before payments are made. Our secure FTP sites were also an invaluable tool for members when transmitting large, complex claims data related to 2017's hurricanes, therefore supporting faster storm response efforts.

And what started last year as a Texas-based project and then quickly expanded into a nationwide beta test is QCNet, which identifies service providers—such as body shops and health clinics—that have been involved in two or more questionable claims. This geographic dashboard highlights the name and location of providers so members can review their claims closely and more effectively net potentially fraudulent ones.

Our data analytics speed isn't limited to technology systems. Our team's Field Information Analysts are also fleet of foot. During 2017's many natural disasters and weather-related crises, their expertise was called upon by members and law enforcement agencies to help root out potential fraud. We quickly embedded field analysts in on-site disaster centers to support response efforts, mitigate property loss damage claims, and help NICB members get ahead of the fraud storm front.



2017 KEY STATISTICS

Fore**CAST**SM Reports Published
37

Med**AWARE**[®] Alerts Published
755

Fore**WARN**SM Alerts Published
2,679

Questionable Claim Submissions
122,935

Cases Supported by Tactical Analysis Unit
74

Hotline Calls/Webtips Processed
6,064

Data Analytics Investigative Leads Sent to NICB Field Operations
5,309

Tactical Products Produced in Support of Investigations
230

INVESTIGATIONS

Shooting For (and From) the Sky

Photo: Field Analyst Raun Bass (lower right) works with first responders at the Emergency Operations Center in Austin, Texas following Hurricane Harvey.

Given our role as the nation's preeminent organization dedicated to fighting insurance crime, we've always had a street-level view of fraud and theft developments. In 2017, we elevated that perspective to new heights with the Geospatial Intelligence Center (GIC), which uses high-resolution aerial imagery to document and map conditions on the ground.

The GIC was conceived as a unique intelligence solution for when skies are gray and stormy. During natural disasters, we gather, format and analyze imagery of areas affected by these events, and present it in an interactive format which maps and defines locales needing assistance. With NICB team members sitting side by side with first responders and law enforcement agencies in emergency centers, we help them interpret the images so they can more efficiently deploy their life-saving strategies.

Simultaneously, NICB members participating in the GIC have interactive access to the imagery that allows them to examine damages to their insureds' residences, commercial structures and vehicles. With this information, they can quickly integrate GIC results into their claim settlement processes and mobilize catastrophe response efforts to assist policyholders.

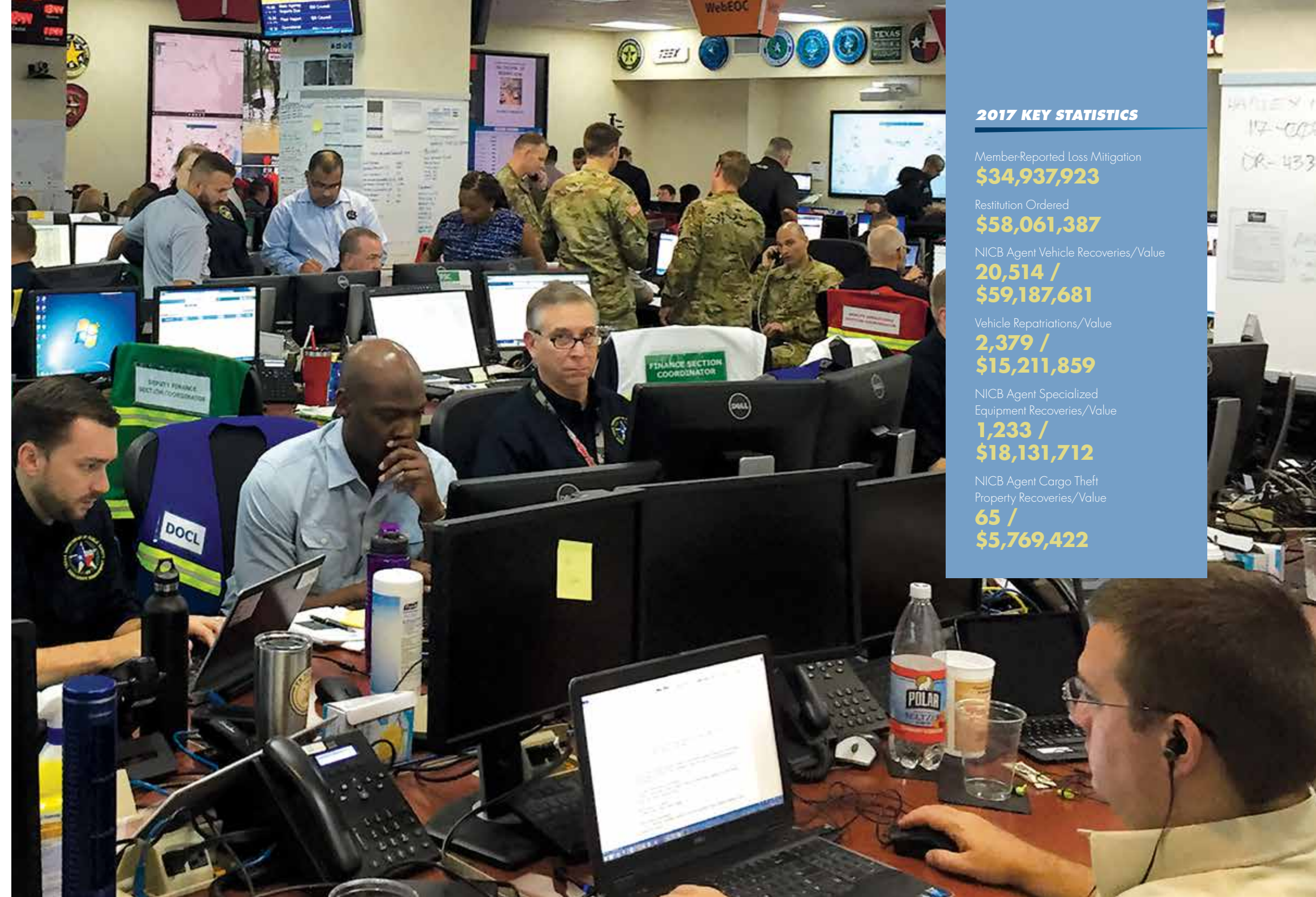
The GIC is remarkably focused. Whereas the best commercial satellites can take ground pictures with a one-half meter resolution, the GIC's image-gathering technology can pinpoint to within 7.5 centimeters. This view offers greater clarity for NICB members to instantaneously assess damages and, in some cases, process claims from the images alone, which helps disaster victims recover even faster.

While the GIC proved highly successful following Hurricanes Harvey, Irma and Maria, as well as last year's devastating wildfires and mudslides, we recognized it also offers value to NICB members when skies are blue.

Our GIC partners have more than 100 aircraft that can collect similarly precise mapping images during calm weather conditions, which NICB members can utilize, for instance, to more effectively underwrite property insurance policies. To support fraud prevention efforts, members can compare blue and gray sky photos to flag questionable claims, such as policyholders who say their roof was damaged by a tornado, but which the aerial images showed had problems prior to the storm. We are in the process of collecting blue sky imagery of every address in the lower 48 states, and will provide the highest resolution 360-degree images for the 150 largest metropolitan areas in the country.

This initiative is a non-profit collective effort owned by the insurance industry and managed by the NICB, whose unique law enforcement access anchors its foundational core. Members participating in the GIC share in its costs and can use the imagery as they wish.

Back on the ground, our Field Operations team in 2017 also reaffirmed our front-row stance of taking fraud by storm. Last year, we participated in more than 200 fraud and theft investigative task forces nationwide, hosted the annual Vehicle Finance Fraud Conference and the National Cargo Theft Summit, worked with global law enforcement agencies to improve international stolen vehicle identifications and recoveries, and partnered with vehicle manufacturers to strengthen anti-theft technologies.



2017 KEY STATISTICS

Member-Reported Loss Mitigation
\$34,937,923

Restitution Ordered
\$58,061,387

NICB Agent Vehicle Recoveries/Value
20,514 / \$59,187,681

Vehicle Repatriations/Value
2,379 / \$15,211,859

NICB Agent Specialized Equipment Recoveries/Value
1,233 / \$18,131,712

NICB Agent Cargo Theft Property Recoveries/Value
65 / \$5,769,422

TRAINING

Steady in any Weather

Photo: NICB Training provides Indicators of Fraud and other downloadable documents online.

Taking fraud by storm goes beyond headline-grabbing initiatives. It also requires steady, long-term approaches that can successfully confront evolving crime trends.

NICB training is a perfect example.

Insurance crime education presents a significant learning curve given the scope and complexity of the issues we battle daily. The NICB has pioneered multiple approaches for addressing the educational requirements of our members and law enforcement community partners...from entry-level claims identification to complex analyses deployed by veteran fraud investigators. We have long championed offering a range of training options that can best fit the needs, interests and availabilities of crime fighters, and in 2017, we reached more than 80,000 people with our online and on-site educational programming.

With so many natural disasters last year, we identified a trend of Additional Living Expenses (ALE) coverage abuse in communities affected by these catastrophes. In response, our training team created indicators to help NICB members identify and flag potential post-disaster ALE fraud scams, such as when people dramatically upgrade their standard of living when not occupying their primary home, rent an oversized house with luxurious amenities, or engage in deals with unscrupulous landlords for rent kickbacks.

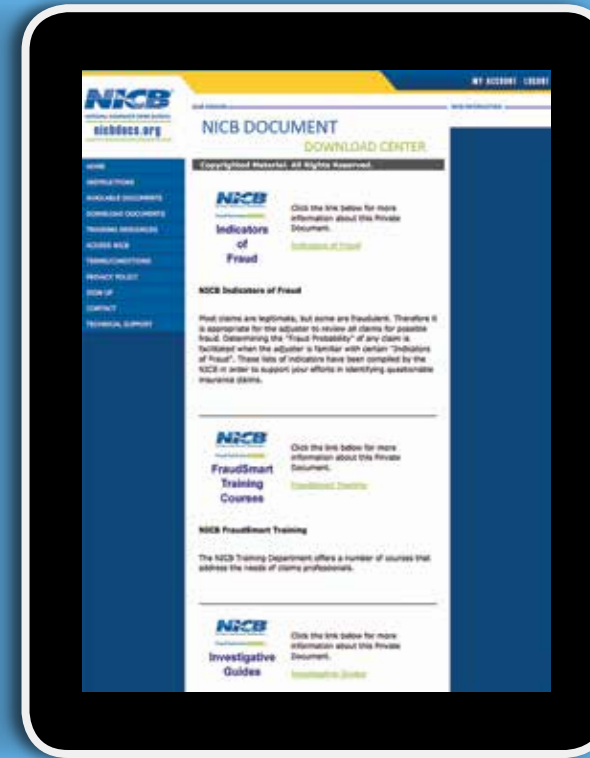
Operated by the NICB, the National Insurance Crime Training Academy (NICTA) celebrated a milestone in 2017 with its 1 millionth online enrollment.

Today, NICTA offers approximately 100 educational offerings, including new courses on Hit While Parked Fraud and Vehicle Glass Fraud. During the past year when natural catastrophes presented such historic challenges for members, 4,200 students took the NICTA catastrophe fraud course, 3,500 enrolled in its tangential property fraud course, and nearly 1,700 students signed up for the questionable water claim learning module.

Moving from online to on-site, NICB training directors and agents led more than 1,000 FraudSmart® classroom sessions in 2017 that reached 33,000 member representatives and law enforcement agents. Our FraudSmart catastrophe and related property fraud courses attracted more than 1,100 students alone.

We also began to redevelop our more than 1,300 paper-based Indicators of Fraud into interactive training aids for NICB members. This initiative marks a major shift in how insurers can flag potentially fraudulent claims: The interactivity allows claims representatives to more easily and swiftly identify fraud indicators, and improve their customer service efforts.

Since 1992, the greatest numbers of member representatives benefiting from NICB training have all occurred during the past five years, with 2017 being the fourth highest on record. This trend not only demonstrates the value and importance of anti-fraud training, it also validates our team's steady approaches for supporting member educational requirements.



2017 KEY STATISTICS

Member Students Trained in FraudSmart Classroom Sessions

17,921

Students Enrolled in NICTA

46,812

Value of Member Classroom, Academy and Online Training

\$6,903,475

Law Enforcement Students Trained in FraudSmart Classroom Sessions

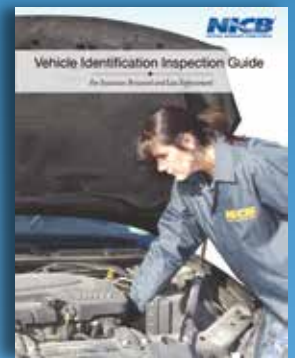
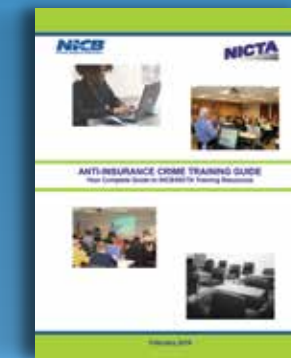
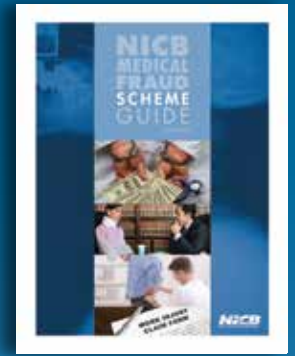
15,824

Continuing Education Credits Issued

15,834

Visitors to nicbtraining.org

93,500



LEGISLATIVE ADVOCACY

Stealing Fraud's Thunder

Photo: Government Affairs Director Tim Lynch (second from right) and other insurance industry leaders testified on insurance fraud issues before a U.S. Senate Committee on Commerce.

Criminals can be so preoccupied trying to steal from the insurance industry and American public that they don't pay attention to groundbreaking legislation targeting their illegal activities. Before they know it, their thunder has been stolen and they face significant penalties when caught, including prison time, licensure revocations and financial restitution.

Our Government Affairs team spearheads a whirlwind of legislative initiatives that strategically address pertinent insurance crime problems in states nationwide. Each year, we create an agenda identifying the states' particular fraud and theft issues, and then collaborate with lawmakers, trade associations, insurers and others to devise effective, lasting solutions.

In 2017, our work in 31 states culminated in the passage of 11 new laws, many of which target criminals who prey upon storm victims. This legislation is critical because insurance fraud is sure to follow in the aftermath of hurricanes, hailstorms, floods, tornadoes, wildfires and other natural disasters.

Among the highlights:

- In Texas, homeowners who filed post-storm vehicle and property claims were unknowingly being included in lawsuits filed by third parties against insurers. The extraordinary scope of this bogus litigation made it the insurance industry's top anti-fraud priority in the state. We led a campaign to educate lawmakers about the harmful costs and effects of this litigation on Texans, and helped craft a law to curb it.

- To address rogue roofing contractors in Kentucky who descend upon communities following storms, we were a lead expert witness in the state's senate and house insurance committees to create stronger penalties protecting homeowners and businesses from illicit roofers and contractors.

- Anti-fraud resource development and allocation were also key goals last year. In North Carolina, we contributed to the passage of a law which doubled the size of the department of insurance's fraud unit budget and resources. In Virginia, we championed an amendment allowing the Virginia State Police to utilize existing budget funds for insurance fraud prosecutors. And in Minnesota, our team successfully supported legislation that increased funding for fraud investigations, and granted additional powers to the state's fraud division to execute search warrants and order restitution.

- To more quickly steal the thunder from scam artists in the Keystone State, we added Pennsylvania to the NICB Fraud Reporting Program, which simplifies questionable claim submissions for the state's insurers and supports faster, more knowledgeable claims decisions.

During the 2017 Alabama/Mississippi Insurance Fraud & Vehicle Crime Summit, cargo and heavy equipment theft, property crime losses and catastrophe response efforts dominated the agenda. Among the summit's resulting recommendations were additional resources for law enforcement, greater information sharing among those addressing insurance crime, and aligning public-private resources to more effectively address crime trends.

2017 KEY STATISTICS

New State Anti-Fraud Laws Passed

11

Ala./Miss. Insurance Fraud & Vehicle Crime Summit Attendees

120

States With NICB Legislative Involvement

31

N.C. Department of Insurance's Fraud Unit Budget Increase

\$2 MILLION

Minnesota's Anti-Fraud Funding Increase

\$1.3 MILLION



PUBLIC AWARENESS

A Flood of Vital Information

Photo: More than 23,000 flooded cars at one salvage facility near Houston

Natural disasters bring out the best and worst in people. First responders who unselfishly place others' interests above their own typify the best. Then there are the fraudsters who, motivated by greed, place their own interests above others during times of crisis.

When natural disasters happen one after the other as they did in 2017, one of the NICB's unique response roles is to flood media channels with stories, education and tips for how the American public can avoid being victimized by insurance criminals.

For instance, people whose vehicles are flooded by hurricane storm surges can be easy targets for criminals. More than 650,000 insured vehicles in Texas and Florida incurred water damage during Hurricanes Harvey and Irma, and were subsequently rebranded as flood-damaged. However, untold others did not carry comprehensive insurance. Many owners will sell these vehicles online with no disclosure of their water damage, or sell them to used car dealers who, after cosmetic cleanings, fraudulently market them as non-flooded autos and trucks. As a result, tens of thousands of unsafe vehicles may be back on the road being driven by motorists with no idea of their potential danger.

Through NICB public service announcements, news releases, advertisements, media relations efforts and collateral materials supplied to insurers and public agencies, we promoted how the insurance industry helps get these vehicles off the road, checked for water damage, and then properly titled and legally sold as flooded vehicles so consumers know exactly what they're getting when purchasing a used car or truck.

Since the NICB's founding, vehicle theft has never been out of the news. In 2017, theft rates rose for the second year in a row. One possible cause for the increase is the skyrocketing price of auto parts on newer vehicles. In this lucrative market, chop shops make fast and big money stripping parts from stolen vehicles. To help protect consumers from becoming theft victims, we hit back with localized public awareness campaigns that shared anti-crime messages targeted to specific community concerns, such as the Hot Spots vehicle theft satellite media tour during which we conducted more than 30 local media interviews in five hours.

And in Florida, we devised a communications campaign to build awareness of a gap in state law that allows people to assign insurance claims to a third party to negotiate on their behalf. This loophole led to a 7,000 percent increase in insurance claim filings and became a cottage industry for unscrupulous contractors and lawyers who ultimately receive the rights to the claims. Through a Facebook social media campaign and television ads, we partnered with NICB members and trade organizations to let Floridians know they're being ripped off through these practices.

Words and visuals have been the nuts and bolts of NICB anti-fraud public awareness efforts for 105 years. Today, our media channels range from the prehistoric (newspapers), to recently ancient (television and radio), to 21st century (social media, YouTube and infographics). Throughout this century-long torrent of vital information, our public awareness messages have kept the American public well informed about relevant issues in our fight against fraud and theft.

2017 KEY STATISTICS

Print, Electronic and Online News
Media Ad Equivalency Value

\$107,500,742

Public Service Announcements
Ad Equivalency Value

\$8,486,972

2017 YouTube Channel Views

1,401,876

Facebook Followers

5,715

Twitter Followers

2,397

LinkedIn Followers

6,455

LinkedIn Impressions

992,984

MEMBERSHIP

New Ports in the Storm

Among the most effective weapons in fighting insurance fraud and vehicle theft is information sharing. It has been that way since 1912 when insurance companies used stamped woodcut prints of automobiles to create stolen vehicle reward bulletins. Back then, car dealerships provided the woodcut stamps to insurers, who used them to print reward offers on cards which were then sent to local law enforcement agencies to support theft investigations.

While not quite a 21st century online portal that whisks data anywhere globally within seconds, the woodcut stamp prints were nonetheless an ingenious sharing of crime-fighting information using available technology.

The same general concept applied 105 years later when our Membership and Marketing Department established a new website in 2017 that offers the American public an informational port in the storm on issues regarding insurance crime. The enhanced website features a new interface, complete with informative videos and news updates that help consumers more easily understand insurance fraud and vehicle theft schemes, the price they pay for these crimes, how to avoid becoming crime victims, and the solutions deployed by the NICB and our members for taking fraud by storm.

In addition to the members-only website, we also began migrating NICB Member Benefit Reports to ISO ClaimSearch in 2017 to improve membership access to crime-fighting information through a single sign-on approach. Beyond faster access, we also created a visual dashboard for these reports so members can easily find, extract and manage applicable business intelligence.

We also welcomed several NICB vendors as Strategic Partners in 2017. These 16 new organizations — recognized in our annual report, website and Passenger VIN Manuals — provide vital expertise, technologies and resources that support our mission and vision.

NICB members joined us every step of the way in developing these new informational ports — and portals — in the fraud storm. Thanks to our strong partnerships and relationships, we're not only improving how the insurance industry fights crime, but helping the American public recognize their role in the battle as well.

2017 KEY STATISTICS

NICB Members, Associate Members and Strategic Partners

1,100+

Written Insurance Premiums in 2017 by Member Companies

\$461 BILLION

Nation's Property/Casualty Insurance Premiums Written by NICB Members

81%

Nation's Personal Auto Insurance Premiums Written by NICB Members

\$218 BILLION (95%)

Member Benefit Reports Added to ISO ClaimSearch®

413

Active Groups in 2017

AAA OF THE CAROLINAS - MEMBERS
MEMBERS INSURANCE COMPANY

AAA OF THE CAROLINAS - UNIVERSAL
UNIVERSAL INSURANCE COMPANY (NC)

ACCC INSURANCE COMPANY

ACCESS INSURANCE COMPANY

AEGIS GROUP

AEGIS SECURITY INSURANCE COMPANY
AMERICAN SENTINEL INSURANCE COMPANY

AF GROUP

ACCIDENT FUND GENERAL INSURANCE COMPANY
ACCIDENT FUND INSURANCE COMPANY OF AMERICA
ACCIDENT FUND NATIONAL INSURANCE COMPANY
COMPWEST INSURANCE COMPANY
THIRD COAST UNDERWRITERS
UNITED WISCONSIN INSURANCE COMPANY

ALINSCO INSURANCE COMPANY

ALLIANCE INSURANCE COMPANIES

ALLIANCE INDEMNITY COMPANY
ALLIANCE INSURANCE COMPANY, INC.
FARMERS ALLIANCE MUTUAL INSURANCE COMPANY

ALLIANZ U.S. GROUP

AGCS MARINE INSURANCE COMPANY
ALLIANZ GLOBAL RISKS U.S. INSURANCE COMPANY
ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA
ALLIANZ UNDERWRITERS INSURANCE COMPANY
AMERICAN AUTOMOBILE INSURANCE COMPANY
AMERICAN INSURANCE COMPANY
ASSOCIATED INDEMNITY CORPORATION
CHICAGO INSURANCE COMPANY
EULER AMERICAN CREDIT INDEMNITY COMPANY
FIREMAN'S FUND INDEMNITY CORPORATION

FIREMAN'S FUND INSURANCE COMPANY
FIREMAN'S FUND INSURANCE COMPANY OF HAWAII, INC.
INTERSTATE FIRE & CASUALTY COMPANY
NATIONAL SURETY CORPORATION

ALLSTATE INSURANCE GROUP

ALIC REINSURANCE COMPANY
ALLSTATE ASSURANCE COMPANY
ALLSTATE COUNTY MUTUAL INSURANCE COMPANY
ALLSTATE FIRE & CASUALTY INSURANCE COMPANY
ALLSTATE INDEMNITY COMPANY
ALLSTATE INSURANCE COMPANY
ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK
ALLSTATE NEW JERSEY INSURANCE COMPANY
ALLSTATE NEW JERSEY PROPERTY AND CASUALTY INSURANCE COMPANY
ALLSTATE NORTH AMERICA INSURANCE COMPANY
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
ALLSTATE TEXAS LLOYD'S
ALLSTATE VEHICLE & PROPERTY INSURANCE COMPANY
AMERICAN HERITAGE LIFE

AMERICAN FAMILY INSURANCE GROUP

AMERICAN FAMILY INSURANCE COMPANY
AMERICAN FAMILY LIFE INSURANCE COMPANY
AMERICAN FAMILY MUTUAL INSURANCE COMPANY
AMERICAN STANDARD INSURANCE COMPANY OF OHIO
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN
GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
HOMESITE INDEMNITY COMPANY
HOMESITE INSURANCE COMPANY
HOMESITE INSURANCE COMPANY OF CALIFORNIA
HOMESITE INSURANCE COMPANY OF FLORIDA
HOMESITE INSURANCE COMPANY OF GEORGIA
HOMESITE INSURANCE COMPANY OF ILLINOIS
HOMESITE INSURANCE COMPANY OF NEW YORK
HOMESITE INSURANCE COMPANY OF THE MIDWEST
HOMESITE LLOYDS OF TEXAS
MIDVALE INDEMNITY COMPANY
PERMANENT GENERAL ASSURANCE CORPORATION
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO
ESURANCE INSURANCE COMPANY
ESURANCE INSURANCE COMPANY OF NEW JERSEY

ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY
FIRST COLONIAL INSURANCE COMPANY
INTRAMERICA LIFE INSURANCE COMPANY
LINCOLN BENEFIT LIFE COMPANY
NORTH LIGHT SPECIALTY INSURANCE COMPANY
NORTHBROOK INDEMNITY COMPANY
SURETY LIFE INSURANCE COMPANY

ALLY INSURANCE HOLDINGS, INC.

CIM INSURANCE CORPORATION
MIC PROPERTY AND CASUALTY INSURANCE CORPORATION
MOTORS INSURANCE CORPORATION

AMERCO CORP GROUP

AMERCO CORP
NORTH AMERICAN FIRE & CASUALTY INSURANCE COMPANY
REPWEST INSURANCE COMPANY

AMERICAN ALLIANCE CASUALTY COMPANY

AMERICAN FAMILY INSURANCE GROUP
AMERICAN FAMILY INSURANCE COMPANY
AMERICAN FAMILY LIFE INSURANCE COMPANY
AMERICAN FAMILY MUTUAL INSURANCE COMPANY
AMERICAN STANDARD INSURANCE COMPANY OF OHIO
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN
GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
HOMESITE INDEMNITY COMPANY
HOMESITE INSURANCE COMPANY
HOMESITE INSURANCE COMPANY OF CALIFORNIA
HOMESITE INSURANCE COMPANY OF FLORIDA
HOMESITE INSURANCE COMPANY OF GEORGIA
HOMESITE INSURANCE COMPANY OF ILLINOIS
HOMESITE INSURANCE COMPANY OF NEW YORK
HOMESITE INSURANCE COMPANY OF THE MIDWEST
HOMESITE LLOYDS OF TEXAS
MIDVALE INDEMNITY COMPANY
PERMANENT GENERAL ASSURANCE CORPORATION
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO

AMERICAN MODERN INSURANCE GROUP

AMERICAN FAMILY HOME INSURANCE COMPANY
AMERICAN MODERN HOME INSURANCE COMPANY
AMERICAN MODERN INSURANCE COMPANY OF FLORIDA
AMERICAN MODERN LLOYDS INSURANCE COMPANY
AMERICAN MODERN SELECT INSURANCE COMPANY
AMERICAN MODERN SURPLUS LINES INSURANCE COMPANY
AMERICAN SOUTHERN HOME INSURANCE COMPANY
AMERICAN WESTERN HOME INSURANCE COMPANY
FIRST MARINE INSURANCE COMPANY

AMERICAN NATIONAL P&C GROUP

AMERICAN NATIONAL COUNTY MUTUAL INSURANCE COMPANY
AMERICAN NATIONAL GENERAL INSURANCE COMPANY
AMERICAN NATIONAL LLOYDS INSURANCE COMPANY
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
ANPAC LOUISIANA INSURANCE COMPANY
FARM FAMILY CASUALTY INSURANCE COMPANY
PACIFIC PROPERTY & CASUALTY COMPANY
UNITED FARM FAMILY INSURANCE COMPANY

AMERICAN ROAD INSURANCE COMPANY, INC. (TARIC)

AMERIPRISE INSURANCE COMPANY
AMERIPRISE INSURANCE COMPANY
IDS PROPERTY CASUALTY INSURANCE COMPANY

AMICA MUTUAL GROUP

AMICA LIFE INSURANCE COMPANY
AMICA LLOYDS OF TEXAS
AMICA MUTUAL INSURANCE COMPANY
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY

ANCHOR INSURANCE HOLDINGS GROUP

ANCHOR GENERAL INSURANCE COMPANY
PACIFIC STAR INSURANCE COMPANY

ARBELLA INSURANCE GROUP

ARBELLA INDEMNITY INSURANCE COMPANY
ARBELLA MUTUAL INSURANCE COMPANY

ARBELLA PROTECTION INSURANCE COMPANY, INC.
COMMONWEALTH MUTUAL INSURANCE COMPANY
COMMONWEALTH REINSURANCE COMPANY
COVENANT INSURANCE COMPANY

ASCENDANT COMMERCIAL INSURANCE COMPANY

ASPIRE GENERAL INSURANCE COMPANY

ASSURANCEAMERICA INSURANCE COMPANY

ASSURANT SOLUTIONS

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
AMERICAN BANKERS LIFE ASSURANT COMPANY OF FL
AMERICAN SECURITY INSURANCE COMPANY
CARIBBEAN AMERICAN PROPERTY INSURANCE COMPANY
RELIABLE LLOYDS INSURANCE COMPANY
STANDARD GUARANTY INSURANCE COMPANY
VOYAGER INDEMNITY INSURANCE COMPANY

ATLAS FINANCIAL HOLDINGS GROUP

AMERICAN COUNTRY INSURANCE COMPANY
AMERICAN SERVICE INSURANCE COMPANY, INC.
GATEWAY INSURANCE COMPANY
GLOBAL LIBERTY INSURANCE COMPANY OF NEW YORK

AUTO CLUB INSURANCE COMPANY OF FLORIDA

AUTO CLUB SOUTH INSURANCE COMPANY

AUTO-OWNERS INSURANCE GROUP

ATLANTIC CASUALTY INSURANCE COMPANY
AUTO-OWNERS INSURANCE COMPANY
CONCORD GENERAL MUTUAL INSURANCE COMPANY
GREEN MOUNTAIN INSURANCE COMPANY, INC.
HOME-OWNERS INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PROPERTY-OWNERS INSURANCE COMPANY
SOUTHERN-OWNERS INSURANCE COMPANY
STATE MUTUAL INSURANCE COMPANY (ME)
SUNAPEE MUTUAL FIRE INSURANCE COMPANY
VERMONT ACCIDENT INSURANCE COMPANY, INC.

AVENTUS INSURANCE COMPANY
WELLINGTON INSURANCE COMPANY

BALDWIN & LYONS GROUP
PROTECTIVE INSURANCE COMPANY
SAGAMORE INSURANCE COMPANY

BCS INSURANCE GROUP
4EVER LIFE INSURANCE COMPANY
BCS INSURANCE COMPANY
PLANS LIABILITY INSURANCE COMPANY

BERKSHIRE HATHAWAY INSURANCE GROUP
COLUMBIA INSURANCE COMPANY
GEICO ADVANTAGE INSURANCE COMPANY
GEICO CASUALTY COMPANY
GEICO CHOICE INSURANCE COMPANY
GEICO COUNTY MUTUAL INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY
GEICO INDEMNITY COMPANY
GEICO SECURE INSURANCE COMPANY
GOVERNMENT EMPLOYEES INSURANCE COMPANY
NATIONAL FIRE & MARINE INSURANCE COMPANY
NATIONAL INDEMNITY COMPANY
NATIONAL INDEMNITY COMPANY OF MID-AMERICA
NATIONAL INDEMNITY COMPANY OF THE SOUTH
NATIONAL LIABILITY & FIRE INSURANCE COMPANY
SEAWORTHY INSURANCE COMPANY - BOATUS

BRETHREN MUTUAL INSURANCE COMPANY

BRICKSTREET MUTUAL INSURANCE COMPANY
BRICKSTREET MUTUAL INSURANCE COMPANY
HM CASUALTY INSURANCE COMPANY
NORTHSTONE INSURANCE COMPANY
PINNACLEPOINT INSURANCE COMPANY
SUMMITPOINT INSURANCE COMPANY

CALIFORNIA CASUALTY GROUP
CALIFORNIA CASUALTY & FIRE INSURANCE COMPANY
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY
OF OREGON
CALIFORNIA CASUALTY INDEMNITY EXCHANGE
CALIFORNIA CASUALTY INSURANCE COMPANY

CANAL GROUP
CANAL INDEMNITY COMPANY
CANAL INSURANCE COMPANY

CAPITAL INSURANCE GROUP
CALIFORNIA CAPITAL INSURANCE COMPANY
EAGLE WEST INSURANCE COMPANY
MONTEREY INSURANCE COMPANY
NEVADA CAPITAL INSURANCE COMPANY

CAPITOL INSURANCE COMPANY

CARE WEST INSURANCE COMPANY

CAROLINA CASUALTY INSURANCE COMPANY

CATERPILLAR INSURANCE COMPANY

CC SERVICES, INC.
COTTON STATES MUTUAL INSURANCE COMPANY
COUNTRY CASUALTY INSURANCE COMPANY
COUNTRY MUTUAL INSURANCE COMPANY
COUNTRY PREFERRED INSURANCE COMPANY
HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM
MIDDLESEX MUTUAL ASSURANCE COMPANY
MODERN SERVICE INSURANCE COMPANY
MSI INSURANCE COMPANY
SHIELD INSURANCE COMPANY

CEM INSURANCE COMPANY

CENTENNIAL CASUALTY COMPANY

CHUBB GROUP OF INSURANCE COMPANIES
ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACE INSURANCE COMPANY OF THE MIDWEST
ACE PROPERTY AND CASUALTY INSURANCE COMPANY
AGRI GENERAL INSURANCE COMPANY
ATLANTIC EMPLOYERS INSURANCE COMPANY
BANKERS STANDARD INSURANCE COMPANY
CENTURY INDEMNITY COMPANY
CHUBB CUSTOM INSURANCE COMPANY
CHUBB INDEMNITY INSURANCE COMPANY
CHUBB INSURANCE COMPANY OF NEW JERSEY
CHUBB LLOYDS INSURANCE COMPANY OF TEXAS
CHUBB NATIONAL INSURANCE COMPANY
COMBINED INSURANCE COMPANY OF AMERICA
EXECUTIVE RISK INDEMNITY, INC.
EXECUTIVE RISK SPECIALTY INSURANCE COMPANY
FEDERAL INSURANCE COMPANY
GREAT NORTHERN INSURANCE COMPANY
ILLINOIS UNION INSURANCE COMPANY
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA
INSURANCE COMPANY OF NORTH AMERICA
PACIFIC EMPLOYERS INSURANCE COMPANY
PACIFIC INDEMNITY COMPANY
PENN MILLERS INSURANCE COMPANY
TEXAS PACIFIC INDEMNITY COMPANY
VIGILANT INSURANCE COMPANY
WESTCHESTER FIRE INSURANCE COMPANY
WESTCHESTER SURPLUS LINES INSURANCE COMPANY

CINCINNATI FINANCIAL CORPORATION

CINCINNATI CASUALTY COMPANY
CINCINNATI INDEMNITY COMPANY
CINCINNATI INSURANCE COMPANY
CINCINNATI SPECIALTY UNDERWRITER

CITIZENS PROPERTY INSURANCE CORPORATION

CIVIL SERVICE EMPLOYEES GROUP
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY
CSE SAFEGUARD INSURANCE COMPANY

CNA INSURANCE COMPANIES
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA
COLUMBIA CASUALTY COMPANY
CONTINENTAL CASUALTY COMPANY
CONTINENTAL INSURANCE COMPANY
CONTINENTAL INSURANCE COMPANY OF NEW JERSEY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
SURETY BONDING COMPANY OF AMERICA
TRANSPORTATION INSURANCE COMPANY
UNIVERSAL SURETY OF AMERICA
VALLEY FORGE INSURANCE COMPANY
WESTERN SURETY COMPANY

COMMONWEALTH CASUALTY COMPANY

COREPOINTE INSURANCE COMPANY

CORNERSTONE NATIONAL INSURANCE COMPANY

COUNTRY-WIDE INSURANCE COMPANY

CRUSADER INSURANCE COMPANY

CSAA INSURANCE GROUP, A AAA INSURER

CSAA AFFINITY INSURANCE COMPANY
CSAA FIRE & CASUALTY INSURANCE COMPANY
CSAA GENERAL INSURANCE COMPANY
CSAA INSURANCE EXCHANGE
CSAA MID-ATLANTIC INSURANCE COMPANY
CSAA MID-ATLANTIC INSURANCE COMPANY OF NEW JERSEY

CUNA MUTUAL GROUP

CUMIS INSURANCE SOCIETY, INC.
CUMIS SPECIALTY INSURANCE COMPANY

CURE AUTO INSURANCE

DIRECT AUTO INSURANCE COMPANY

DONEGAL INSURANCE GROUP

ATLANTIC STATES INSURANCE COMPANY
DONEGAL MUTUAL INSURANCE COMPANY
LE MARS INSURANCE COMPANY

MICHIGAN INSURANCE COMPANY
MOUNTAIN STATES COMMERCIAL INSURANCE COMPANY
MOUNTAIN STATES INDEMNITY COMPANY
PENINSULA INDEMNITY COMPANY
PENINSULA INSURANCE COMPANY
SHEBOYGAN FALLS INSURANCE COMPANY
SOUTHERN INSURANCE COMPANY OF VIRGINIA
SOUTHERN MUTUAL INSURANCE COMPANY

DTRIC INSURANCE COMPANY, LIMITED
DTRIC INSURANCE UNDERWRITERS

ELECTRIC INSURANCE COMPANY

ELEPHANT INSURANCE COMPANY

EMC INSURANCE COMPANIES

DAKOTA FIRE INSURANCE COMPANY
EMC NATIONAL LIFE COMPANY
EMC PROPERTY AND CASUALTY COMPANY
EMC REINSURANCE COMPANY
EMCASCO INSURANCE COMPANY
EMPLOYERS MUTUAL CASUALTY COMPANY
FARM AND CITY INSURANCE COMPANY
HAMILTON MUTUAL INSURANCE COMPANY OF CINCINNATI, OHIO

ILLINOIS EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE

ERIE INSURANCE GROUP

ERIE FAMILY LIFE INSURANCE COMPANY
ERIE INSURANCE COMPANY
ERIE INSURANCE COMPANY OF NEW YORK
ERIE INSURANCE EXCHANGE
ERIE INSURANCE PROPERTY & CASUALTY COMPANY
FLAGSHIP CITY INSURANCE COMPANY

EVEREST RE GROUP

EVEREST DENALI INSURANCE CO.
EVEREST INDEMNITY INSURANCE COMPANY
EVEREST NATIONAL INSURANCE COMPANY
EVEREST PREMIER INSURANCE CO.
EVEREST REINSURANCE COMPANY
EVEREST SECURITY INSURANCE COMPANY

FAIRFAX FINANCIAL GROUP

AMERICAN UNDERWRITERS INSURANCE COMPANY
CRUM & FORSTER INDEMNITY COMPANY
CRUM & FORSTER INSURANCE COMPANY
CRUM & FORSTER UNDERWRITERS COMPANY OF OHIO
FAIRMONT SPECIALTY INSURANCE COMPANY
FIRST MERCURY INSURANCE COMPANY
NORTH RIVER INSURANCE COMPANY

UNITED STATES FIRE INSURANCE COMPANY
ZENITH INSURANCE COMPANY
ZENITH STAR INSURANCE COMPANY
ZNAT INSURANCE COMPANY

FALCON INSURANCE GROUP
FALCON INSURANCE COMPANY

FARMERS INSURANCE EXCHANGE

21ST CENTURY ADVANTAGE INSURANCE COMPANY
21ST CENTURY ASSURANCE COMPANY
21ST CENTURY AUTO INSURANCE COMPANY OF NEW JERSEY
21ST CENTURY CASUALTY COMPANY
21ST CENTURY CENTENNIAL INSURANCE COMPANY
21ST CENTURY INDEMNITY INSURANCE COMPANY
21ST CENTURY INSURANCE COMPANY
21ST CENTURY NATIONAL INSURANCE COMPANY, INC.
21ST CENTURY NORTH AMERICA INSURANCE COMPANY
21ST CENTURY PACIFIC INSURANCE COMPANY
21ST CENTURY PINNACLE INSURANCE COMPANY OF NEW JERSEY
21ST CENTURY PREFERRED INSURANCE COMPANY
21ST CENTURY PREMIER INSURANCE COMPANY
21ST CENTURY SUPERIOR INSURANCE COMPANY OF CALIFORNIA, INC.
AMERICAN FEDERATION INSURANCE COMPANY
AMERICAN PACIFIC INSURANCE COMPANY, INC.
BRISTOL WEST CASUALTY INSURANCE COMPANY
BRISTOL WEST INSURANCE COMPANY
BRISTOL WEST PREFERRED INSURANCE COMPANY
CIVIC PROPERTY AND CASUALTY COMPANY
COAST NATIONAL INSURANCE COMPANY
EXACT PROPERTY AND CASUALTY COMPANY
FARMERS INSURANCE COMPANY OF ARIZONA
FARMERS INSURANCE COMPANY OF IDAHO
FARMERS INSURANCE COMPANY OF OREGON
FARMERS INSURANCE COMPANY OF WASHINGTON
FARMERS INSURANCE COMPANY, INC.
FARMERS INSURANCE EXCHANGE
FARMERS INSURANCE HAWAII, INC.
FARMERS INSURANCE OF COLUMBUS, INC.
FARMERS NEW CENTURY INSURANCE COMPANY
FARMERS NEW WORLD LIFE INSURANCE COMPANY
FARMERS REINSURANCE COMPANY
FARMERS TEXAS COUNTY MUTUAL INSURANCE COMPANY
FIRE INSURANCE EXCHANGE
FOREMOST COUNTY MUTUAL INSURANCE COMPANY
FOREMOST INSURANCE COMPANY OF GRAND RAPIDS, MICHIGAN
FOREMOST LLOYDS OF TEXAS
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY

AMERICAN FEDERATION INSURANCE COMPANY

AMERICAN PACIFIC INSURANCE COMPANY, INC.

BRISTOL WEST CASUALTY INSURANCE COMPANY

BRISTOL WEST INSURANCE COMPANY

BRISTOL WEST PREFERRED INSURANCE COMPANY

CIVIC PROPERTY AND CASUALTY COMPANY

COAST NATIONAL INSURANCE COMPANY

EXACT PROPERTY AND CASUALTY COMPANY

FARMERS INSURANCE COMPANY OF ARIZONA

FARMERS INSURANCE COMPANY OF IDAHO

FARMERS INSURANCE COMPANY OF OREGON

FARMERS INSURANCE COMPANY OF WASHINGTON

FARMERS INSURANCE COMPANY, INC.

FARMERS INSURANCE EXCHANGE

FARMERS INSURANCE HAWAII, INC.

FARMERS INSURANCE OF COLUMBUS, INC.

FARMERS NEW CENTURY INSURANCE COMPANY

FARMERS NEW WORLD LIFE INSURANCE COMPANY

FARMERS REINSURANCE COMPANY

FARMERS TEXAS COUNTY MUTUAL INSURANCE COMPANY

FIRE INSURANCE EXCHANGE

FOREMOST COUNTY MUTUAL INSURANCE COMPANY

FOREMOST INSURANCE COMPANY OF GRAND RAPIDS, MICHIGAN

FOREMOST LLOYDS OF TEXAS

FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY

FOREMOST SIGNATURE INSURANCE COMPANY
ILLINOIS FARMERS INSURANCE COMPANY
MID-CENTURY INSURANCE COMPANY
MID-CENTURY INSURANCE COMPANY OF TEXAS
NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY
NEW HAMPSHIRE INDEMNITY COMPANY, INC.
SECURITY NATIONAL INSURANCE COMPANY (FL)
TEXAS FARMERS INSURANCE COMPANY
TRUCK INSURANCE EXCHANGE

FCCI INSURANCE GROUP, INC.

BRIERFIELD INSURANCE COMPANY
FCCI ADVANTAGE INSURANCE COMPANY
FCCI COMMERCIAL INSURANCE COMPANY
FCCI INSURANCE COMPANY
MONROE GUARANTY INSURANCE COMPANY
NATIONAL TRUST INSURANCE COMPANY

FEDERATED MUTUAL GROUP

FEDERATED MUTUAL INSURANCE COMPANY
FEDERATED SERVICE INSURANCE COMPANY

FEDERATED NATIONAL INSURANCE COMPANY

FIRST ACCEPTANCE INSURANCE GROUP
FIRST ACCEPTANCE INSURANCE COMPANY OF GEORGIA, INC.
FIRST ACCEPTANCE INSURANCE COMPANY OF TENNESSEE
FIRST ACCEPTANCE INSURANCE COMPANY, INC.

FIRST AMERICAN CORPORATION

FIRST AMERICAN HOME BUYERS PROTECTION CORP
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY
FIRST AMERICAN SPECIALTY INSURANCE COMPANY

FIRST CHICAGO INSURANCE COMPANY

UNITED SECURITY HEALTH AND CASUALTY CO.

FIRST INSURANCE COMPANY OF HAWAII GROUP

FIRST INSURANCE COMPANY OF HAWAII, LTD.

FOUNDERS INSURANCE COMPANY

FRANKENMUTH GROUP

ANSUR AMERICA INSURANCE COMPANY
ASURE WORLDWIDE INSURANCE COMPANY
FORTUITY INSURANCE COMPANY
FRANKENMUTH MUTUAL INSURANCE COMPANY
PATRIOT INSURANCE COMPANY

GEORGIA FARM BUREAU GROUP

GEORGIA FARM BUREAU CASUALTY INSURANCE COMPANY
GEORGIA FARM BUREAU MUTUAL INSURANCE COMPANY

GEOVERA HOLDINGS INC., GROUP
COASTAL SELECT INSURANCE COMPANY
GEOVERA INSURANCE COMPANY
GEOVERA SPECIALTY INSURANCE COMPANY

GERMANIA MUTUAL GROUP

GERMANIA FARM MUTUAL INSURANCE ASSOCIATION
GERMANIA FIRE & CASUALTY COMPANY
GERMANIA INSURANCE COMPANY
GERMANIA SELECT INSURANCE COMPANY
TEXAS HERITAGE INSURANCE COMPANY

GOAUTO INSURANCE COMPANY

GRANGE MUTUAL CASUALTY GROUP

GRANGE INDEMNITY INSURANCE COMPANY
GRANGE INSURANCE COMPANY OF MICHIGAN
GRANGE MUTUAL CASUALTY COMPANY
GRANGE PROPERTY & CASUALTY INSURANCE COMPANY
INTEGRITY MUTUAL INSURANCE COMPANY
INTEGRITY PROPERTY & CASUALTY INSURANCE COMPANY
TRUSTGARD INSURANCE COMPANY

FEDERATED MUTUAL GROUP

FEDERATED MUTUAL INSURANCE COMPANY
FEDERATED SERVICE INSURANCE COMPANY

FEDERATED NATIONAL INSURANCE COMPANY

FIRST ACCEPTANCE INSURANCE GROUP
FIRST ACCEPTANCE INSURANCE COMPANY OF GEORGIA, INC.
FIRST ACCEPTANCE INSURANCE COMPANY OF TENNESSEE
FIRST ACCEPTANCE INSURANCE COMPANY, INC.

FIRST AMERICAN CORPORATION

FIRST AMERICAN HOME BUYERS PROTECTION CORP
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY
FIRST AMERICAN SPECIALTY INSURANCE COMPANY

FIRST CHICAGO INSURANCE COMPANY

UNITED SECURITY HEALTH AND CASUALTY CO.

FIRST INSURANCE COMPANY OF HAWAII GROUP

FIRST INSURANCE COMPANY OF HAWAII, LTD.

FOUNDERS INSURANCE COMPANY

FRANKENMUTH GROUP

ANSUR AMERICA INSURANCE COMPANY
ASURE WORLDWIDE INSURANCE COMPANY
FORTUITY INSURANCE COMPANY
FRANKENMUTH MUTUAL INSURANCE COMPANY
PATRIOT INSURANCE COMPANY

GEORGIA FARM BUREAU GROUP

GEORGIA FARM BUREAU CASUALTY INSURANCE COMPANY
GEORGIA FARM BUREAU MUTUAL INSURANCE COMPANY

GEOVERA HOLDINGS INC., GROUP

COASTAL SELECT INSURANCE COMPANY
GEOVERA INSURANCE COMPANY
GEOVERA SPECIALTY INSURANCE COMPANY

GERMANIA MUTUAL GROUP

GERMANIA FARM MUTUAL INSURANCE ASSOCIATION
GERMANIA FIRE & CASUALTY COMPANY
GERMANIA INSURANCE COMPANY
GERMANIA SELECT INSURANCE COMPANY
TEXAS HERITAGE INSURANCE COMPANY

GOAUTO INSURANCE COMPANY

GRANGE MUTUAL CASUALTY GROUP

GRANGE INDEMNITY INSURANCE COMPANY
GRANGE INSURANCE COMPANY OF MICHIGAN
GRANGE MUTUAL CASUALTY COMPANY
GRANGE PROPERTY & CASUALTY INSURANCE COMPANY
INTEGRITY MUTUAL INSURANCE COMPANY
INTEGRITY PROPERTY & CASUALTY INSURANCE COMPANY
TRUSTGARD INSURANCE COMPANY

FEDERATED MUTUAL GROUP

FEDERATED MUTUAL INSURANCE COMPANY
FEDERATED SERVICE INSURANCE COMPANY

FEDERATED NATIONAL INSURANCE COMPANY

FIRST ACCEPTANCE INSURANCE GROUP
FIRST ACCEPTANCE INSURANCE COMPANY OF GEORGIA, INC.
FIRST ACCEPTANCE INSURANCE COMPANY OF TENNESSEE
FIRST ACCEPTANCE INSURANCE COMPANY, INC.

FIRST AMERICAN CORPORATION

FIRST AMERICAN HOME BUYERS PROTECTION CORP
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY
FIRST AMERICAN SPECIALTY INSURANCE COMPANY

FIRST CHICAGO INSURANCE COMPANY

UNITED SECURITY HEALTH AND CASUALTY CO.

FIRST INSURANCE COMPANY OF HAWAII GROUP

FIRST INSURANCE COMPANY OF HAWAII, LTD.

FOUNDERS INSURANCE COMPANY

FRANKENMUTH GROUP

ANSUR AMERICA INSURANCE COMPANY
ASURE WORLDWIDE INSURANCE COMPANY
FORTUITY INSURANCE COMPANY
FRANKENMUTH MUTUAL INSURANCE COMPANY
PATRIOT INSURANCE COMPANY

GEORGIA FARM BUREAU GROUP

GEORGIA FARM BUREAU CASUALTY INSURANCE COMPANY
GEORGIA FARM BUREAU MUTUAL INSURANCE COMPANY

GEOVERA HOLDINGS INC., GROUP

COASTAL SELECT INSURANCE COMPANY

GEOVERA INSURANCE COMPANY

GEOVERA SPECIALTY INSURANCE COMPANY

GERMANIA MUTUAL GROUP

GERMANIA FARM MUTUAL INSURANCE ASSOCIATION

GERMANIA FIRE & CASUALTY COMPANY

GERMANIA INSURANCE COMPANY

GERMANIA SELECT INSURANCE COMPANY

TEXAS HERITAGE INSURANCE COMPANY

GOAUTO INSURANCE COMPANY

GRANGE MUTUAL CASUALTY GROUP

GRANGE INDEMNITY INSURANCE COMPANY

GRANGE INSURANCE COMPANY OF MICHIGAN

GRANGE MUTUAL CASUALTY COMPANY

GRANGE PROPERTY & CASUALTY INSURANCE COMPANY

INTEGRITY MUTUAL INSURANCE COMPANY

INTEGRITY PROPERTY & CASUALTY INSURANCE COMPANY

TRUSTGARD INSURANCE COMPANY

GUIDEONE INSURANCE

GUIDEONE AMERICA INSURANCE COMPANY

GUIDEONE AMERICAN LIFE INSURANCE COMPANY

GUIDEONE ELITE INSURANCE COMPANY

GUIDEONE LIFE INSURANCE COMPANY

GUIDEONE LLOYDS INSURANCE COMPANY

GUIDEONE MUTUAL INSURANCE COMPANY

GUIDEONE NATIONAL INSURANCE COMPANY

GUIDEONE PROPERTY & CASUALTY INSURANCE COMPANY

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

HALLMARK FINANCIAL SERVICES, INC.

AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS

HALLMARK COUNTY MUTUAL INSURANCE COMPANY

HALLMARK INSURANCE COMPANY

HALLMARK NATIONAL INSURANCE COMPANY

HALLMARK SPECIALTY INSURANCE COMPANY

TEXAS BUILDERS INSURANCE COMPANY

HANOVER INSURANCE GROUP

AIX SPECIALTY INSURANCE COMPANY

ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY

ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

CAMPED CASUALTY AND INDEMNITY

CITIZENS INSURANCE COMPANY OF AMERICA

CITIZENS INSURANCE COMPANY OF ILLINOIS

CITIZENS INSURANCE COMPANY OF OHIO

CITIZENS INSURANCE COMPANY OF THE MIDWEST

HANOVER AMERICAN INSURANCE COMPANY

HANOVER INSURANCE COMPANY

HANOVER LLOYD'S INSURANCE COMPANY

HANOVER NATIONAL INSURANCE COMPANY

HANOVER NEW JERSEY INSURANCE COMPANY

MASSACHUSETTS BAY INSURANCE COMPANY

NOVA CASUALTY COMPANY

PROFESSIONALS DIRECT INSURANCE COMPANY

VERLAN FIRE INSURANCE COMPANY, MD

HARFORD GROUP

FIRSTLINE NATIONAL INSURANCE COMPANY

HARFORD MUTUAL INSURANCE COMPANIES

HARTFORD INSURANCE GROUP

FIRST STATE INSURANCE COMPANY

HARTFORD ACCIDENT AND INDEMNITY COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

HARTFORD FINANCIAL SERVICES - WC

HARTFORD FIRE INSURANCE COMPANY

HARTFORD INSURANCE COMPANY OF ILLINOIS

HARTFORD INSURANCE COMPANY OF THE MIDWEST

HARTFORD INSURANCE COMPANY OF THE SOUTHEAST

HARTFORD LLOYD'S INSURANCE COMPANY

HARTFORD UNDERWRITERS INSURANCE COMPANY

NEW ENGLAND INSURANCE COMPANY

NUTMEG INSURANCE COMPANY

KEMPER CORPORATION

ALLIANCE UNITED INSURANCE COMPANY
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY
CAPITAL COUNTY MUTUAL FIRE INSURANCE COMPANY
FINANCIAL INDEMNITY COMPANY
KEMPER
KEMPER DIRECT INSURANCE COMPANY
KEMPER HOME SERVICES
KEMPER PREFERRED
KEMPER SPECIALTY
MERASTAR INSURANCE COMPANY
MUTUAL SAVINGS FIRE INSURANCE COMPANY
NATIONAL MERIT INSURANCE COMPANY
OLD RELIABLE CASUALTY COMPANY
RESPONSE INSURANCE COMPANY
RESPONSE WORLDWIDE DIRECT AUTO INSURANCE COMPANY
RESPONSE WORLDWIDE INSURANCE COMPANY
UNION NATIONAL FIRE INSURANCE COMPANY
UNITRIN ADVANTAGE INSURANCE COMPANY
UNITRIN AUTO AND HOME INSURANCE COMPANY
UNITRIN COUNTY MUTUAL INSURANCE COMPANY
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY
UNITRIN PREFERRED INSURANCE COMPANY
UNITRIN SAFEGUARD INSURANCE COMPANY
VALLEY PROPERTY & CASUALTY INSURANCE COMPANY
WARNER INSURANCE COMPANY

KENTUCKY EMPLOYERS' MUTUAL INSURANCE (KEMI)

KENTUCKY FARM BUREAU GROUP
FB INSURANCE COMPANY
KENTUCKY FARM BUREAU MUTUAL INSURANCE COMPANY

KEY INSURANCE COMPANY

KINGSTONE INSURANCE COMPANY

KINGSWAY AMERICA GROUP

MENDAKOTA INSURANCE COMPANY
MENDOTA INSURANCE COMPANY

LANCER INSURANCE GROUP

LANCER INSURANCE COMPANY
NORTH SEA INSURANCE COMPANY

LEBANON VALLEY INSURANCE COMPANY

LIBERTY MUTUAL GROUP

AMERICA FIRST INSURANCE COMPANY
AMERICA FIRST LLOYD'S INSURANCE COMPANY
AMERICAN ECONOMY INSURANCE COMPANY
AMERICAN FIRE AND CASUALTY COMPANY
AMERICAN STATES INSURANCE COMPANY

AMERICAN STATES INSURANCE COMPANY OF TEXAS
AMERICAN STATES LLOYDS INSURANCE COMPANY
AMERICAN STATES PREFERRED INSURANCE COMPANY
COLORADO CASUALTY INSURANCE COMPANY
CONSOLIDATED INSURANCE COMPANY
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL COMPANY
EXCELSIOR INSURANCE COMPANY
FIRST LIBERTY INSURANCE CORPORATION
FIRST NATIONAL INSURANCE COMPANY OF AMERICA
GENERAL INSURANCE COMPANY OF AMERICA
GOLDEN EAGLE INSURANCE CORPORATION
HAWKEYE SECURITY INSURANCE COMPANY
INDIANA INSURANCE COMPANY
INSURANCE COMPANY OF ILLINOIS
LIBERTY COUNTY MUTUAL INSURANCE COMPANY
LIBERTY INSURANCE CORPORATION
LIBERTY INSURANCE UNDERWRITERS, INC.
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON
LIBERTY LLOYDS OF TEXAS
LIBERTY MUTUAL FIRE INSURANCE COMPANY
LIBERTY MUTUAL INSURANCE COMPANY
LIBERTY MUTUAL MID-ATLANTIC INSURANCE COMPANY
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY
LIBERTY NORTHWEST INSURANCE CORPORATION
LIBERTY PERSONAL INSURANCE COMPANY
LIBERTY SURPLUS INSURANCE CORPORATION
LM GENERAL INSURANCE COMPANY
LM INSURANCE CORPORATION
LM PROPERTY AND CASUALTY INSURANCE COMPANY
MID-AMERICAN FIRE & CASUALTY COMPANY
MIDWESTERN INDEMNITY COMPANY
MONTGOMERY MUTUAL INSURANCE COMPANY
NATIONAL INSURANCE ASSOCIATION
NETHERLANDS INSURANCE COMPANY
NORTH PACIFIC INSURANCE COMPANY
OHIO CASUALTY INSURANCE COMPANY
OHIO SECURITY INSURANCE COMPANY
OREGON AUTOMOBILE INSURANCE COMPANY
PEERLESS INDEMNITY INSURANCE COMPANY
PEERLESS INSURANCE COMPANY
SAFECO INSURANCE COMPANY OF AMERICA
SAFECO INSURANCE COMPANY OF ILLINOIS
SAFECO INSURANCE COMPANY OF INDIANA
SAFECO INSURANCE COMPANY OF OREGON
SAFECO LLOYDS INSURANCE COMPANY
SAFECO NATIONAL INSURANCE COMPANY
SAFECO SURPLUS LINES INSURANCE COMPANY
SAN DIEGO INSURANCE COMPANY
WAUSAU BUSINESS INSURANCE COMPANY
WAUSAU GENERAL INSURANCE COMPANY

WAUSAU UNDERWRITERS INSURANCE COMPANY
WEST AMERICAN INSURANCE COMPANY

LOYA GROUP

LOYA CASUALTY INSURANCE COMPANY
LOYA INSURANCE COMPANY
VISION INSURANCE COMPANY
YOUNG AMERICA INSURANCE COMPANY

MAGNA CARTA COMPANIES

PARAMOUNT INSURANCE COMPANY
PUBLIC SERVICE MUTUAL INSURANCE COMPANY
WESTERN SELECT INSURANCE COMPANY

MAIDSTONE INSURANCE CO.

MAPFRE/COMMERCE INSURANCE

AMERICAN COMMERCE INSURANCE COMPANY
CITATION INSURANCE COMPANY (MA)
COMMERCE INSURANCE COMPANY
COMMERCE WEST INSURANCE COMPANY
MAPFRE INSURANCE COMPANY
MAPFRE INSURANCE COMPANY OF FLORIDA
MAPFRE INSURANCE COMPANY OF NEW YORK

MARKEL CORPORATION GROUP

ALTERRA AMERICA INSURANCE COMPANY
ESSENTIA INSURANCE COMPANY
EVANSTON INSURANCE COMPANY
FIRSTCOMP INSURANCE COMPANY
MARKEL AMERICAN INSURANCE COMPANY
MARKEL GLOBAL REINSURANCE COMPANY
MARKEL INSURANCE COMPANY
SURETEC INDEMNITY COMPANY
SURETEC INSURANCE COMPANY

MARYLAND AUTOMOBILE INSURANCE FUND

MAYA ASSURANCE COMPANY

MEMIC GROUP

MAINE EMPLOYERS' MUTUAL INSURANCE COMPANY
MEMIC CASUALTY COMPANY
MEMIC INDEMNITY COMPANY

MERCHANTS INSURANCE GROUP

MERCHANTS MUTUAL INSURANCE COMPANY
MERCHANTS NATIONAL INSURANCE COMPANY
MERCHANTS PREFERRED INSURANCE COMPANY

MERCURY GENERAL GROUP

AMERICAN MERCURY INSURANCE COMPANY
AMERICAN MERCURY LLOYDS INSURANCE COMPANY
CALIFORNIA AUTOMOBILE INSURANCE COMPANY
CALIFORNIA GENERAL UNDERWRITERS INSURANCE COMPANY

MERCURY CASUALTY COMPANY
MERCURY COUNTY MUTUAL INSURANCE COMPANY
MERCURY INDEMNITY COMPANY OF AMERICA
MERCURY INDEMNITY COMPANY OF GEORGIA
MERCURY INSURANCE COMPANY
MERCURY INSURANCE COMPANY OF FLORIDA
MERCURY INSURANCE COMPANY OF GEORGIA
MERCURY INSURANCE COMPANY OF ILLINOIS
MERCURY NATIONAL INSURANCE COMPANY
WORKMEN'S AUTO INSURANCE COMPANY

METLIFE AUTO & HOME GROUP

ECONOMY FIRE & CASUALTY COMPANY
ECONOMY PREFERRED INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN GENERAL INSURANCE COMPANY
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN LLOYDS INSURANCE COMPANY OF TEXAS
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

METROMILE INSURANCE COMPANY

MGA INSURANCE COMPANY, INC.

MICHIGAN BASIC PROPERTY INSURANCE ASSOCIATION

MIDWEST FAMILY MUTUAL INSURANCE COMPANY

MITSUI SUMITOMO GROUP

MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA
MITSUI SUMITOMO INSURANCE USA, INC.

MOTORISTS INSURANCE GROUP

CONSUMERS INSURANCE USA, INC.
IOWA AMERICAN INSURANCE COMPANY
IOWA MUTUAL INSURANCE COMPANY
MICO INSURANCE COMPANY
MOTORIST LIFE INSURANCE COMPANY
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
MOTORISTS MUTUAL INSURANCE COMPANY
PHENIX MUTUAL FIRE INSURANCE COMPANY
WILSON MUTUAL INSURANCE COMPANY

MUNICH RE AMERICA, INC.

AMERICAN ALTERNATIVE INSURANCE CORPORATION
PRINCETON EXCESS & SURPLUS LINES INSURANCE

MUTUAL OF ENUMCLAW INSURANCE COMPANY

ENUMCLAW PROPERTY AND CASUALTY INSURANCE COMPANY
MUTUAL OF ENUMCLAW INSURANCE COMPANY

NATIONAL GENERAL INSURANCE MANAGEMENT CORPORATION

AGENT ALLIANCE INSURANCE COMPANY
CENTURY-NATIONAL INSURANCE COMPANY
DIRECT GENERAL INSURANCE COMPANY
DIRECT GENERAL INSURANCE COMPANY OF LOUISIANA
DIRECT GENERAL INSURANCE COMPANY OF MISSISSIPPI
DIRECT INSURANCE COMPANY
DIRECT NATIONAL INSURANCE COMPANY
IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY
INTEGON CASUALTY INSURANCE COMPANY
INTEGON GENERAL INSURANCE CORPORATION
INTEGON INDEMNITY CORPORATION
INTEGON NATIONAL INSURANCE COMPANY
INTEGON PREFERRED INSURANCE COMPANY
MIC GENERAL INSURANCE CORPORATION
NATIONAL AUTOMOTIVE INSURANCE COMPANY
NATIONAL GENERAL ASSURANCE COMPANY
NATIONAL GENERAL INSURANCE COMPANY
NATIONAL GENERAL INSURANCE COMPANY ONLINE, INC.
NATIONAL GENERAL INSURANCE HOLDING CORPORATION
NEW SOUTH INSURANCE COMPANY
PERSONAL EXPRESS INSURANCE COMPANY

NATIONAL UNITY INSURANCE COMPANY

NATIONS INSURANCE COMPANY

NATIONWIDE INSURANCE COMPANIES

ALLIED INSURANCE COMPANY OF AMERICA
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY
AMCO INSURANCE COMPANY
COLONIAL COUNTY MUTUAL INSURANCE COMPANY
CRESTBROOK INSURANCE COMPANY
DEPOSITORS INSURANCE COMPANY
FARMLAND MUTUAL INSURANCE COMPANY
FREEDOM SPECIALTY INSURANCE COMPANY
HARLEYSVILLE INSURANCE COMPANY
HARLEYSVILLE INSURANCE COMPANY OF NEW JERSEY
HARLEYSVILLE INSURANCE COMPANY OF NEW YORK
HARLEYSVILLE LAKE STATES INSURANCE COMPANY
HARLEYSVILLE LIFE INSURANCE COMPANY
HARLEYSVILLE PREFERRED INSURANCE COMPANY
HARLEYSVILLE WORCESTER INSURANCE COMPANY
NATIONAL CASUALTY COMPANY
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY
NATIONWIDE ASSURANCE COMPANY

NATIONWIDE GENERAL INSURANCE COMPANY
NATIONWIDE INDEMNITY COMPANY
NATIONWIDE INSURANCE COMPANY OF AMERICA
NATIONWIDE INSURANCE COMPANY OF FLORIDA
NATIONWIDE LLOYDS
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
NATIONWIDE MUTUAL INSURANCE COMPANY
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY
SCOTTSDALE INDEMNITY COMPANY
SCOTTSDALE INSURANCE COMPANY
SCOTTSDALE SURPLUS LINES INSURANCE COMPANY
TITAN INDEMNITY COMPANY
TITAN INSURANCE COMPANY
VETERINARY PET INSURANCE COMPANY
VICTORIA AUTOMOBILE INSURANCE COMPANY
VICTORIA ELECTRA INSURANCE COMPANY
VICTORIA FIRE AND CASUALTY COMPANY
VICTORIA SELECT INSURANCE COMPANY
VICTORIA SPECIALTY INSURANCE COMPANY
WESTERN HERITAGE INSURANCE COMPANY

NEW JERSEY MANUFACTURERS GROUP

NEW JERSEY CASUALTY INSURANCE COMPANY
NEW JERSEY INDEMNITY INSURANCE COMPANY
NEW JERSEY MANUFACTURERS INSURANCE COMPANY
NEW JERSEY MFG SIU STAFF
NEW JERSEY RE-INSURANCE COMPANY

NLC INSURANCE COMPANIES

DANBURY INSURANCE COMPANY
HINGHAM MUTUAL FIRE INSURANCE COMPANY
NEW LONDON COUNTY MUTUAL INSURANCE COMPANY
THAMES INSURANCE COMPANY, INC.

NORFOLK AND DEDHAM GROUP

DORCHESTER MUTUAL INSURANCE COMPANY
FITZBURGH MUTUAL INSURANCE COMPANY
NORFOLK AND DEDHAM MUTUAL FIRE INSURANCE COMPANY

NYCM INSURANCE GROUP

A. CENTRAL INSURANCE COMPANY
NEW YORK CENTRAL MUTUAL FIRE INSURANCE COMPANY

OCEAN HARBOR CASUALTY

SAFE HARBOR INSURANCE COMPANY
ZEPHYR INSURANCE COMPANY, INC.

OHIO INDEMNITY COMPANY

OHIO MUTUAL INSURANCE GROUP

CASCO INDEMNITY COMPANY
OHIO MUTUAL INSURANCE COMPANY
UNITED OHIO INSURANCE COMPANY

OKLAHOMA FARM BUREAU GROUP

AGSECURITY INSURANCE COMPANY
OKLAHOMA FARM BUREAU MUTUAL INSURANCE COMPANY

ONEBEACON INSURANCE GROUP

ATLANTIC SPECIALTY INSURANCE
HOMELAND INSURANCE COMPANY OF DE
HOMELAND INSURANCE COMPANY OF NEW YORK
OBI AMERICA INSURANCE COMPANY
OBI NATIONAL INSURANCE COMPANY
ONEBEACON INSURANCE

OUIDA RISK RETENTION GROUP, INC.

COMMERCIAL TRUCK CLAIMS MANAGEMENT

PALISADES SAFETY AND INSURANCE ASSOCIATION

HIGH POINT PREFERRED INSURANCE
HIGH POINT PROPERTY & CASUALTY INSURANCE
HIGH POINT SAFETY INSURANCE COMPANY
PALISADES INSURANCE COMPANY
PALISADES PROPERTY & CASUALTY INSURANCE
PALISADES SAFETY AND INSURANCE ASSOCIATION
TEACHERS AUTO INSURANCE COMPANY OF NEW JERSEY
TWIN LIGHTS INSURANCE COMPANY

PARAMOUNT INSURANCE COMPANY

PEACHTREE CASUALTY INSURANCE COMPANY

PEKIN INSURANCE COMPANY

FARMERS AUTOMOBILE INSURANCE ASSOCIATION

PINNACOL ASSURANCE

PINNACOL INSURANCE COMPANY

PLYMOUTH ROCK COMPANIES

BUNKER HILL INSURANCE CASUALTY COMPANY
BUNKER HILL INSURANCE COMPANY
MT. WASHINGTON ASSURANCE CORPORATION
PILGRIM INSURANCE COMPANY
PLYMOUTH ROCK ASSURANCE CORPORATION

PMA CAPITAL CORPORATION

MANUFACTURERS ALLIANCE INSURANCE COMPANY
PENNSYLVANIA MANUFACTURERS' ASSOCIATION
INSURANCE COMPANY
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY

PREFERRED MUTUAL INSURANCE COMPANY

PROASSURANCE CORPORATION

ALLIED EASTERN INDEMNITY COMPANY
EASTERN ADVANTAGE ASSURANCE COMPANY
EASTERN ALLIANCE INSURANCE COMPANY

MEDMARC CASUALTY INSURANCE COMPANY
NOETIC SPECIALTY INSURANCE COMPANY
PACO ASSURANCE COMPANY, INC.
PODIATRY INSURANCE COMPANY OF AMERICA
PROASSURANCE CASUALTY COMPANY
PROASSURANCE INDEMNITY COMPANY, INC.
PROASSURANCE SPECIALTY INSURANCE COMPANY, INC.

PROGRESSIVE GROUP

ARTISAN AND TRUCKERS CASUALTY COMPANY
DRIVE NEW JERSEY INSURANCE COMPANY
MOUNTAIN LAUREL ASSURANCE COMPANY
NATIONAL CONTINENTAL INSURANCE COMPANY
PROGRESSIVE ADVANCED INSURANCE COMPANY
PROGRESSIVE AMERICAN INSURANCE COMPANY
PROGRESSIVE BAYSIDE INSURANCE COMPANY
PROGRESSIVE CASUALTY INSURANCE - CT
PROGRESSIVE CASUALTY INSURANCE COMPANY
PROGRESSIVE CHOICE INSURANCE COMPANY
PROGRESSIVE CLASSIC INSURANCE COMPANY
PROGRESSIVE COMMERCIAL CASUALTY COMPANY
PROGRESSIVE COUNTY MUTUAL INSURANCE COMPANY
PROGRESSIVE DIRECT INSURANCE - CT
PROGRESSIVE DIRECT INSURANCE COMPANY
PROGRESSIVE EXPRESS INSURANCE COMPANY
PROGRESSIVE FREEDOM INSURANCE COMPANY
PROGRESSIVE GARDEN STATE INSURANCE COMPANY
PROGRESSIVE GROUP OF INSURANCE COMPANIES - CT
PROGRESSIVE GULF INSURANCE COMPANY
PROGRESSIVE HAWAII INSURANCE CORPORATION
PROGRESSIVE MARATHON INSURANCE COMPANY
PROGRESSIVE MAX INSURANCE - CT
PROGRESSIVE MAX INSURANCE COMPANY
PROGRESSIVE MICHIGAN INSURANCE COMPANY
PROGRESSIVE MOUNTAIN INSURANCE COMPANY
PROGRESSIVE NORTHERN INSURANCE - CT
PROGRESSIVE NORTHERN INSURANCE COMPANY
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY
PROGRESSIVE PALOVERDE INSURANCE COMPANY
PROGRESSIVE PREFERRED INSURANCE COMPANY
PROGRESSIVE PREMIER INSURANCE COMPANY OF ILLINOIS
PROGRESSIVE SECURITY INSURANCE COMPANY
PROGRESSIVE SELECT INSURANCE COMPANY
PROGRESSIVE SOUTHEASTERN INSURANCE COMPANY
PROGRESSIVE SPECIALTY INSURANCE - CT
PROGRESSIVE SPECIALTY INSURANCE COMPANY
PROGRESSIVE UNIVERSAL INSURANCE COMPANY OF ILLINOIS
PROGRESSIVE WEST INSURANCE COMPANY
UNITED FINANCIAL CASUALTY COMPANY
UNITED FINANCIAL CASUALTY COMPANY - CT

PROSIGHT SPECIALTY INSURANCE

GOTHAM INSURANCE COMPANY
NEW YORK MAINE AND GENERAL INSURANCE COMPANY
SOUTHWEST MARINE AND GENERAL INSURANCE COMPANY

QBE GROUP

BLUE RIDGE INDEMNITY COMPANY
GENERAL CASUALTY COMPANY OF WISCONSIN
GENERAL CASUALTY INSURANCE COMPANY
HOOSIER INSURANCE COMPANY
NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY
NAU COUNTRY INSURANCE COMPANY
NORTH POINTE INSURANCE COMPANY
PRAETORIAN INSURANCE COMPANY
QBE INSURANCE CORPORATION
QBE REINSURANCE CORPORATION
QBE SEGUROS
QBE SPECIALTY INSURANCE COMPANY
REGENT INSURANCE COMPANY
SOUTHERN FIRE AND CASUALTY COMPANY
SOUTHERN GUARANTY INSURANCE COMPANY
SOUTHERN PILOT INSURANCE COMPANY
STONINGTON INSURANCE COMPANY
UNIGARD INDEMNITY COMPANY
UNIGARD INSURANCE COMPANY

QUINCY MUTUAL GROUP

NEW ENGLAND MUTUAL INSURANCE COMPANY
PATRONS OXFORD INSURANCE COMPANY
QUINCY MUTUAL FIRE INSURANCE COMPANY

REPUBLIC GROUP, THE

REPUBLIC FIRE & CASUALTY COMPANY
REPUBLIC LLOYDS
REPUBLIC UNDERWRITERS INSURANCE COMPANY
REPUBLIC VANGUARD INSURANCE COMPANY
SOUTHERN COUNTY MUTUAL INSURANCE COMPANY
SOUTHERN INSURANCE COMPANY
SOUTHERN UNDERWRITERS INSURANCE

RESPONSIVE AUTO INSURANCE COMPANY

RIDER INSURANCE COMPANY

RLI GROUP

CONTRACTORS BONDING INSURANCE COMPANY
MT. HAWLEY INSURANCE COMPANY
RLI INSURANCE COMPANY

ROCKINGHAM INSURANCE COMPANY

ROCKINGHAM CASUALTY COMPANY

SAFE AUTO INSURANCE COMPANY

SAFETY GROUP

SAFETY INDEMNITY INSURANCE COMPANY
SAFETY INSURANCE COMPANY
SAFETY PROPERTY AND CASUALTY INSURANCE COMPANY

SAFeway INSURANCE GROUP

SAFeway INSURANCE COMPANY
SAFeway INSURANCE COMPANY OF ALABAMA
SAFeway INSURANCE COMPANY OF GEORGIA
SAFeway INSURANCE COMPANY OF LOUISIANA

SECURITY FIRST INSURANCE COMPANY

SELECTIVE INSURANCE GROUP

MESA UNDERWRITERS SPECIALTY INSURANCE COMPANY (MUSIC)
SELECTIVE AUTO INSURANCE COMPANY OF NEW JERSEY
SELECTIVE CASUALTY INSURANCE COMPANY
SELECTIVE FIRE & CASUALTY INSURANCE COMPANY
SELECTIVE INSURANCE COMPANY OF AMERICA
SELECTIVE INSURANCE COMPANY OF NEW ENGLAND
SELECTIVE INSURANCE COMPANY OF NEW YORK
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
SELECTIVE WAY INSURANCE COMPANY

SENTRY INSURANCE GROUP

DAIRYLAND COUNTY MUTUAL INSURANCE COMPANY OF TEXAS
DAIRYLAND INSURANCE COMPANY
FLORISTS' INSURANCE COMPANY
FLORISTS' MUTUAL INSURANCE COMPANY
MIDDLESEX INSURANCE COMPANY
PATRIOT GENERAL INSURANCE COMPANY
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION
SENTRY CASUALTY COMPANY
SENTRY INSURANCE A MUTUAL COMPANY
SENTRY LLOYDS OF TEXAS
SENTRY SELECT INSURANCE COMPANY
VIKING COUNTY MUTUAL INSURANCE COMPANY
VIKING INSURANCE COMPANY OF WISCONSIN

SFM MUTUAL INSURANCE COMPANY

SFM SAFE INSURANCE COMPANY
SFM SELECT INSURANCE COMPANY

SHELTER INSURANCE COMPANIES

AMERICAN SHIELD INSURANCE COMPANY
HAULERS INSURANCE COMPANY, INC.
SHELTER GENERAL INSURANCE COMPANY
SHELTER MUTUAL INSURANCE COMPANY
SHELTER REINSURANCE COMPANY

SOMPO JAPAN INSURANCE, INC.
SOMPO JAPAN FIRE AND MARINE INSURANCE COMPANY OF AMERICA
SOMPO JAPAN INSURANCE COMPANY OF AMERICA

SOUTHERN FARM BUREAU CASUALTY GROUP
FARM BUREAU MUTUAL INSURANCE OF ARKANSAS, INC.
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY
FLORIDA FARM BUREAU GENERAL INSURANCE COMPANY
LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY
LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY
MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY
MISSISSIPPI FARM BUREAU MUTUAL INSURANCE COMPANY
PALMETTO CASUALTY INSURANCE COMPANY
SOUTH CAROLINA FARM BUREAU INSURANCE COMPANY
SOUTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPANY
SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY
SOUTHERN FARM BUREAU PROPERTY INSURANCE COMPANY

SOUTHERN FINANCIAL INSURANCE GROUP
CAPITOL PREFERRED INSURANCE COMPANY
SOUTHERN FIDELITY INSURANCE COMPANY, INC.
SOUTHERN FIDELITY PROPERTY AND CASUALTY

SOUTHERN PIONEER INSURANCE COMPANY
SOUTHERN PIONEER PROPERTY & CASUALTY COMPANY

SPRINGFIELD INSURANCE COMPANY

STAR CASUALTY INSURANCE COMPANY

STARR COMPANIES
STARR INDEMNITY & LIABILITY COMPANY

STATE AUTOMOBILE INSURANCE COMPANIES
AMERICAN COMPENSATION INSURANCE COMPANY
BEACON LLOYDS INSURANCE COMPANY
BEACON NATIONAL INSURANCE COMPANY
BLOOMINGTON COMPENSATION INSURANCE COMPANY
FARMERS CASUALTY INSURANCE COMPANY
FIRST PREFERRED INSURANCE COMPANY
LITCHFIELD MUTUAL FIRE INSURANCE COMPANY
MERIDIAN CITIZENS MUTUAL INSURANCE COMPANIES
MERIDIAN SECURITY INSURANCE COMPANY
MID-PLAINS INSURANCE COMPANY
MILBANK INSURANCE COMPANY
PATRONS FIRE INSURANCE COMPANY OF RHODE ISLAND
PATRONS MUTUAL INSURANCE COMPANY OF CONNECTICUT
PETROLLA INSURANCE
PLAZA INSURANCE COMPANY
PROVISION STATE INSURANCE COMPANY
ROCKHILL INSURANCE COMPANY

STATE AUTO FLORIDA INSURANCE COMPANY
STATE AUTO INSURANCE COMPANY OF OHIO
STATE AUTO INSURANCE COMPANY OF WISCONSIN
STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY

STATE COMPENSATION INSURANCE FUND OF CA

STATE FARM GROUP
STATE FARM COUNTY MUTUAL INSURANCE COMPANY OF TEXAS
STATE FARM FIRE AND CASUALTY COMPANY
STATE FARM FLORIDA INSURANCE COMPANY
STATE FARM GENERAL INSURANCE COMPANY
STATE FARM GUARANTY INSURANCE COMPANY
STATE FARM HEALTH INSURANCE COMPANY
STATE FARM INDEMNITY COMPANY
STATE FARM LLOYDS
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

STILLWATER INSURANCE GROUP
STILLWATER INSURANCE COMPANY
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY

SUTTER INSURANCE COMPANY

SWISS RE GROUP
FACILITY INSURANCE CORPORATION
FIRST SPECIALTY INSURANCE CORPORATION
NORTH AMERICAN CAPACITY INSURANCE COMPANY
NORTH AMERICAN ELITE INSURANCE COMPANY
NORTH AMERICAN SPECIALTY INSURANCE COMPANY
SWISS REINSURANCE AMERICA CORPORATION
WASHINGTON INTERNATIONAL INSURANCE COMPANY
WESTPORT INSURANCE

TEXAS FARM BUREAU MUTUAL GROUP
FARM BUREAU COUNTY MUTUAL INSURANCE COMPANY OF TEXAS
TEXAS FARM BUREAU CASUALTY INSURANCE COMPANY
TEXAS FARM BUREAU MUTUAL INSURANCE COMPANY
TEXAS FARM BUREAU UNDERWRITERS (A RECIPROCAL)

TOKIO MARINE GROUP
TM SPECIALTY INSURANCE COMPANY
TNUS INSURANCE COMPANY
TOKIO MARINE & NICHIDO FIRE INSURANCE COMPANY
TOKIO MARINE AMERICA INSURANCE COMPANY
TRANS PACIFIC INSURANCE COMPANY

TOPA INSURANCE GROUP
TOPA INSURANCE COMPANY

TOWER HILL INSURANCE GROUP, LLC
OMEGA INSURANCE COMPANY
TOWER HILL PREFERRED INSURANCE COMPANY

TOWER HILL PRIME INSURANCE COMPANY
TOWER HILL SELECT INSURANCE COMPANY
TOWER HILL SIGNATURE INSURANCE COMPANY

TOYOTA MOTOR INSURANCE COMPANY

TRADERS INSURANCE COMPANY

TRAVELERS COMPANIES, INC.
AMERICAN EQUITY INSURANCE COMPANY
AMERICAN EQUITY SPECIALTY INSURANCE COMPANY
AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
CHARTER OAK FIRE INSURANCE COMPANY
DISCOVER SPECIALTY INSURANCE COMPANY
DISCOVERY PROPERTY & CASUALTY INSURANCE COMPANY
FARMINGTON CASUALTY COMPANY
FIDELITY AND GUARANTY INSURANCE COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
FIRST FLORIDIAN AUTO AND HOME INSURANCE COMPANY
GULF UNDERWRITERS INSURANCE COMPANY
NORTHFIELD INSURANCE COMPANY
NORTHLAND CASUALTY COMPANY
NORTHLAND INSURANCE COMPANY
PHOENIX INSURANCE COMPANY
PREMIER INSURANCE COMPANY OF MASSACHUSETTS
SELECT INSURANCE COMPANY
ST. PAUL FIRE AND MARINE INSURANCE COMPANY
ST. PAUL GUARDIAN INSURANCE COMPANY
ST. PAUL MERCURY INSURANCE COMPANY
ST. PAUL PROTECTIVE INSURANCE COMPANY
ST. PAUL SURPLUS LINES INSURANCE COMPANY
STANDARD FIRE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

TRAVELERS CASUALTY AND SURETY COMPANY
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA
TRAVELERS CASUALTY COMPANY
TRAVELERS CASUALTY COMPANY OF CONNECTICUT
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA
TRAVELERS COMMERCIAL CASUALTY COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY
TRAVELERS COMMERCIAL LINES (DIVISION STATS)
TRAVELERS CONSTITUTION STATE INSURANCE COMPANY
TRAVELERS EXCESS AND SURPLUS LINES COMPANY
TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS INDEMNITY COMPANY
TRAVELERS INDEMNITY COMPANY OF AMERICA
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT
TRAVELERS INVESTIGATIVE SERVICES (DIVISION STATS)
TRAVELERS LLOYDS INSURANCE COMPANY
TRAVELERS LLOYDS OF TEXAS INSURANCE COMPANY
TRAVELERS PERSONAL INSURANCE COMPANY

TRAVELERS PERSONAL LINES (DIVISION STATS)
TRAVELERS PERSONAL SECURITY INSURANCE COMPANY
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY
UNITED STATES FIDELITY AND GUARANTY COMPANY

TRI-STATE CONSUMER INSURANCE COMPANY

UNION FIDELITY LIFE INSURANCE COMPANY

UNITED AUTOMOBILE INSURANCE GROUP
ARGUS FIRE & CASUALTY INSURANCE COMPANY
UNITED AUTOMOBILE INSURANCE COMPANY
UNITED MIDWEST INSURANCE COMPANY

UNITED EQUITABLE GROUP
AMERICAN HEARTLAND INSURANCE COMPANY
UNITED EQUITABLE INSURANCE COMPANY

UNITED P&C INSURANCE COMPANY
AMERICAN COASTAL INSURANCE COMPANY
FAMILY SECURITY INSURANCE COMPANY
INTERBORO INSURANCE COMPANY
UNITED P&C INSURANCE COMPANY

UNITED SERVICES AUTOMOBILE ASSOCIATION
CATASTROPHE REINSURANCE COMPANY
UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA COUNTY MUTUAL INSURANCE COMPANY
USAA GARRISON PROPERTY AND CASUALTY ASSOCIATION
USAA GENERAL INDEMNITY COMPANY
USAA LIFE INSURANCE COMPANY
USAA TEXAS LLOYDS COMPANY

UNIVERSAL INSURANCE HOLDINGS, INC.
AMERICAN PLATINUM PROPERTY AND CASUALTY INSURANCE COMPANY
UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY

UTICA FIRST INSURANCE COMPANY

WAWANESA INSURANCE GROUP
WAWANESA GENERAL INSURANCE COMPANY
WAWANESA MUTUAL INSURANCE COMPANY

WESTERN GENERAL INSURANCE COMPANY

WESTERN NATIONAL MUTUAL GROUP
AMERICAN FREEDOM INSURANCE COMPANY
ARIZONA AUTOMOBILE INSURANCE COMPANY
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY
NEVADA GENERAL INSURANCE COMPANY
PIONEER SPECIALTY INSURANCE COMPANY
UMIALIK INSURANCE COMPANY

WESTERN HOME INSURANCE COMPANY
WESTERN NATIONAL ASSURANCE COMPANY
WESTERN NATIONAL MUTUAL INSURANCE COMPANY

WESTERN SERVICE CONTRACT GROUP AKA PACIFIC SPECIALTY
PACIFIC SPECIALTY INSURANCE COMPANY
PACIFIC SPECIALTY PROPERTY CASUALTY COMPANY

WESTFIELD GROUP
AMERICAN SELECT INSURANCE COMPANY
OHIO FARMERS INSURANCE COMPANY
OLD GUARD INSURANCE COMPANY
WESTFIELD INSURANCE COMPANY
WESTFIELD NATIONAL INSURANCE COMPANY

WINDHAVEN INSURANCE COMPANY

WOODLANDS INSURANCE COMPANY

WRC GROUP OF COMPANIES
1ST AUTO & CASUALTY INSURANCE COMPANY
WISCONSIN REINSURANCE CORP

ZURICH NORTH AMERICA
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY
AMERICAN ZURICH INSURANCE COMPANY
ASSURANCE COMPANY OF AMERICA
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY
EMPIRE FIRE AND MARINE INSURANCE COMPANY
EMPIRE INDEMNITY INSURANCE COMPANY
FIDELITY AND DEPOSIT COMPANY OF MARYLAND
MARYLAND CASUALTY COMPANY
NORTHERN INSURANCE COMPANY OF NEW YORK
STEADFAST INSURANCE COMPANY
UNIVERSAL UNDERWRITERS INSURANCE COMPANY
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY
ZURICH AMERICAN INSURANCE COMPANY
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

Associate Member Companies

ADVANTAGE OPCO, LLC
ADVANTAGE RENT A CAR

AFN, LLC

ALLY FINANCIAL, INC.

AVIS BUDGET GROUP
AVIS RENT A CAR SYSTEM, LLC

CALIFORNIA EARTHQUAKE AUTHORITY

CARMAX BUSINESS SERVICES, LLC
CARMAX AUTO SUPERSTORES, INC.

COPART
QCSA HOLDINGS, INC.

COUNTY OF RIVERSIDE, P.S.I.

ENTERPRISE HOLDINGS
ENTERPRISE RENT-A-CAR
NATIONAL CAR RENTAL
RENTAL INSURANCE SERVICES - RIS
VANGUARD CAR RENTAL USA, INC.
(INCLUDES ALAMO RENT A CAR)

FIFTH THIRD BANK

FLEXDRIVE, LLC

FOX RENT A CAR

GALPIN MOTORS, INC.

HERTZ CORPORATION
DOLLAR THRIFTY AUTOMOTIVE GROUP, INC.
HERTZ CLAIM MANAGEMENT
HERTZ COMPANY

INSURANCE AUTO AUCTIONS, INC.

KEENAN AND ASSOCIATES AND REGENCY, A DIVISION OF KEENAN

MANHEIM

MAVEN DRIVE, LLC

MERCEDES-BENZ FINANCIAL SERVICES USA LLC

MOTOR VEHICLE ACCIDENT INDEMNIFICATION CORPORATION (MVAIC)

NEW JERSEY PROPERTY-LIABILITY INSURANCE GUARANTY ASSOCIATION

SILVERCAR, INC.

SIXT RENT-A-CAR

TURO, INC.

Strategic Partners

BOAT HISTORY REPORT (BHR)

CARCO GROUP, INC.

CARFAX, INC.

CYCLEVIN LLC | BIGRIGVIN.COM

DATADOT TECHNOLOGY USA

DRN

EXPERIAN

INSTAVIN®

INTERTEL

LEXISNEXIS® RISK SOLUTIONS

MVTRAC

PLATE LOCATE

SAFELITE SOLUTIONS LLC

SOCIAL INTELLIGENCE CORP.

VINAUDIT.COM, INC.

FINANCIAL STATEMENTS

Statements of Financial Position

	Years ended December 31,	
	2017	2016
ASSETS		
Current assets	\$9,704,276	\$7,531,548
Investments	43,256,994	37,357,659
Property and equipment (net)	1,634,930	1,721,846
Other assets	113,902	113,902
TOTAL ASSETS	\$54,710,102	\$46,724,955
LIABILITIES AND NET ASSETS		
Current liabilities	\$9,880,195	\$7,382,794
Capital lease obligation, net of current portion	2,276	8,877
Other long-term liabilities	475,054	536,032
Accrued post-retirement benefits	19,573,000	16,923,000
TOTAL LIABILITIES	29,930,525	24,850,703
NET ASSETS - UNRESTRICTED	24,779,577	21,874,252
TOTAL LIABILITIES AND NET ASSETS	\$54,710,102	\$46,724,955

Statements of Activities

	Years ended December 31,	
	2017	2016
REVENUES		
Assessments and member services	\$51,183,307	\$49,529,088
Data related and strategic partnership	1,055,682	907,207
Investment dividends and interest	1,141,073	983,224
Net realized and unrealized gain on investments	4,825,648	1,539,230
Loss on disposal of property and equipment	(8,792)	-
Net assets released from restriction	15,542	24,049
Miscellaneous income	1,843	40,663
TOTAL REVENUES	\$58,214,303	\$53,023,461
EXPENSES		
Salaries	\$29,797,647	\$28,636,771
Retirement and employee benefits	9,350,284	8,460,978
Automobile operations	2,026,436	1,969,424
Dues and fees	1,984,742	1,908,562
Technical fees and services	1,620,811	1,616,791
Office expense	1,600,955	1,527,088
Digital intelligence	1,571,426	490,010
Travel and group meetings	862,297	1,246,813
Insurance	757,706	712,666
Computer and peripheral units	670,600	679,282
Communications	657,366	787,298
Other	1,929,708	2,301,938
TOTAL EXPENSES	\$52,829,978	\$50,337,621
Change in unrestricted net assets before post-retirement related changes other than net periodic post-retirement costs	5,384,325	2,685,840
Post-retirement related changes other than net periodic post-retirement costs	(2,479,000)	(1,397,000)
CHANGE IN UNRESTRICTED NET ASSETS	2,905,325	1,288,840
Restitution contribution	15,542	6,437
Net assets released from restriction	(15,542)	(24,049)
CHANGE IN TEMPORARILY RESTRICTED NET ASSETS	-	(17,612)
CHANGE IN NET ASSETS	2,905,325	1,271,228
Net assets, beginning of year	21,874,252	20,603,024
Net assets, end of year	\$24,779,577	\$21,874,252

These financial statements have been prepared by management in conformity with generally accepted accounting principles and include all adjustments which, in the opinion of management, are necessary to reflect a fair representation. This presentation represents a summarization from audited financial statements. Certain reclassifications of prior year amounts have been made to conform to the current year presentation.

Notes to Financial Statements

ASSESSMENT REVENUES

The activities of the National Insurance Crime Bureau ("NICB"), conducted principally in the United States, are financed through assessments of its member insurance carriers. Such assessments are determined according to a formula based upon gross premiums for certain lines of business written by member companies and annual verification received from them. During the years ended December 31, 2017 and 2016, nine member organizations made up approximately 54% and 55% of NICB's assessment and member service revenues, respectively.

UNRESTRICTED NET ASSETS

Unrestricted net assets are not subject to donor-imposed stipulations or time restrictions.

TEMPORARILY RESTRICTED NET ASSETS

Temporarily restricted net assets of \$15,542 and \$24,049, were released from restriction to fund special operations in support of law enforcement and designated fraud fighting activities for the years ended December 31, 2017 and 2016, respectively, resulting in no ending temporarily restricted net assets.

GEOSPATIAL INTELLIGENCE CENTER

The Geospatial Intelligence Center (GIC) was developed to provide the insurance industry and others with comprehensive geospatial imagery "gray sky" and analytics related to natural or manmade catastrophic events that members may use to deal with insurance claims and prevent fraud.

The program platform delivers catastrophe monitoring and response, comprehensive "blue sky" aerial imagery coverage of the United States, and advanced analytics to include pre- and post-damage assessment to its members; leading to more informed underwriting, better claims decisions, reduced fraud and faster catastrophe response.

The scope of the program is dependent on special assessments from its members. NICB expended \$1,657,928 and \$570,503 to further develop the program, which includes \$86,502 and \$80,493 of indirect costs for the years ended December 31, 2017 and 2016, respectively.

NICB POST-RETIREMENT PLAN

NICB provides certain healthcare and life insurance benefits for retired employees. Employees hired prior to April 1, 2004 are eligible to receive this benefit. The NICB Post-Retirement Plan is unfunded. As of December 31, 2017, recognition of the net unfunded status of the NICB Post-Retirement Plan resulted in current liabilities of \$790,000 and non-current liabilities of \$19,573,000 for a total benefit obligation of \$20,363,000.

LITIGATION

NICB has been named as a defendant in certain lawsuits wherein the plaintiffs seek to recover damages based upon various allegations arising from certain of these organizations' investigations. After considering the merits of these actions and the opinions of outside counsel, together with the organizations' liability insurance coverage, management of NICB believes that the ultimate liability for these matters, if any, will not have a material adverse effect on the NICB financial statements.

TAX STATUS

NICB has received a favorable determination letter from the Internal Revenue Service dated September 9, 1991, and reaffirmed in 2001, stating that it qualifies as a not-for-profit corporation as described in Section 501(c)(4) of the Internal Revenue Code (IRC) and, as such, is exempt from federal income taxes on related income pursuant to section 501(a) of the IRC. NICB continues to qualify as a not-for-profit corporation under Section 501(c)(4).

Program Services

	Years ended December 31,	
	2017	2016
DATA ANALYTICS		
Strategic	\$3,134,923	\$2,999,399
Tactical	2,144,648	1,955,934
Information aggregation and analysis	2,063,544	1,979,530
TOTAL DATA ANALYTICS	7,343,115	6,934,863
INVESTIGATIONS		
Domestic vehicle recovery	\$4,250,372	\$4,078,114
Repatriation	1,661,209	1,646,975
Major cases - vehicle	2,288,931	2,212,262
Major cases - property and casualty	3,581,938	3,441,217
Field investigations	5,824,066	5,594,780
Commercial fraud	1,155,662	1,109,904
Major medical fraud task forces	10,860,501	10,315,203
Geospatial Intelligence Center	1,657,928	570,503
Law enforcement assistance	4,227,712	4,049,208
TOTAL INVESTIGATIONS	35,508,319	33,018,166
TRAINING		
Member company training	\$1,081,631	\$1,033,477
Law enforcement training	488,663	465,906
Internal training	462,534	443,558
NICTA	167,321	161,207
TOTAL TRAINING	2,200,149	2,104,148
LEGISLATIVE ADVOCACY	1,415,219	1,420,493
PUBLIC AWARENESS	974,757	1,108,112
TOTAL PROGRAM SERVICES	47,441,559	44,585,782
ADMINISTRATIVE & GENERAL	5,388,419	5,751,839
TOTAL FUNCTIONAL EXPENSES	\$52,829,978	\$50,337,621

BOARD OF GOVERNORS



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Photo: NICB Special Agent John Briscoe and Texas Department of Insurance investigators partnered to warn tornado victims of contractor scams related to home repairs.





NATIONAL INSURANCE CRIME BUREAU

National Insurance Crime Bureau

1111 East Touhy Avenue, Suite 400

Des Plaines, IL 60018

www.nicb.org

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